

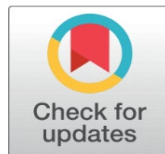
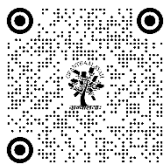
ECONOMIC ABUSE AND ITS IMPACT ON WOMEN'S MENTAL HEALTH IN TIRUVALLUR DISTRICT

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DOI

[10.29121/shodhkosh.v5.i6.2024.6129](https://doi.org/10.29121/shodhkosh.v5.i6.2024.6129)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

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ABSTRACT

The mental health of women is greatly impacted by economic abuse, which is a kind of domestic violence that is less obvious but extremely devastating. This is especially true in rural and semi-urban areas, such as the Tiruvallur district in Tamil Nadu. In this study, the incidence of economic abuse on women in this region, as well as its patterns and the psychological impact it has on them, are investigated. Through the use of a mixed-methods approach that includes surveys and in-depth interviews with 120 women, the research finds typical abusive behaviors. These behaviors include financial control, exploitation, sabotage of work possibilities, and coerced economic reliance. The results of the study indicate that there is a significant connection between the experiences of women who have been subjected to economic abuse and heightened levels of melancholy, anxiety, low self-esteem, and feelings of despair among those women. Specifically addressing this component of gender-based violence, which is frequently disregarded, the study underscores the urgent need for focused treatments in the field of mental health, programs that empower individuals economically, and governmental reforms. For women who have survived economic abuse in Tiruvallur and other comparable socio-cultural situations, having a better understanding of the confluence of economic abuse and mental health can lead to the development of more comprehensive support networks.

Keywords: Economic Abuse, Women's Mental Health, Domestic Violence, Tiruvallur District, Finance

1. INTRODUCTION

A continuous worldwide problem, violence against women can take many different forms and frequently goes beyond physical injury to encompass emotional, psychological, and financial aspects. Among them, economic abuse continues to be one of the least acknowledged but most harmful types of violence. Economic abuse refers to actions that jeopardize a woman's financial independence and security by limiting her capacity to obtain, utilize, and preserve financial resources. Such mistreatment may involve limiting a woman's financial resources, limiting her access to money, or limiting her work options. Despite the fact that economic abuse has been extensively documented in a variety of socioeconomic contexts, it is especially worrisome in rural and semi-urban communities where sociocultural norms and conventional gender roles already limit women's financial independence.

In the Indian context, economic abuse is frequently closely linked to economic reliance and patriarchal attitudes, especially in places like Tiruvallur in Tamil Nadu. With its blend of rural and urban residents, Tiruvallur offers a distinctive setting where tradition and modernity coexist, resulting in intricate dynamics in personal connections. Because male financial control is normalized in society, economic abuse is still underreported and poorly understood despite increased awareness of domestic violence. Many women are unaware that economic abuse is a type of violence, and even when they know, they are frequently deterred from getting assistance by cultural stigmas.

Economic abuse has a significant and complex effect on women's mental health. Dependency and financial instability can result in long-term stress, anxiety, sadness, and a strong sense of powerlessness. A woman's psychological health can be severely damaged over time by the cumulative effects of such abuse, making it more difficult for her to carry out everyday tasks and to engage in important communal and economic activities. Despite the seriousness of its effects, there is a noticeable lack of scholarly studies and legislative initiatives addressing the effects of economic abuse on mental health in areas such as Tiruvallur.

By analyzing the kind and frequency of economic abuse among women in the Tiruvallur area and looking at how it affects their mental health, this study seeks to close this disparity. The paper uses empirical data to show how urgently integrated support services that address the psychological and economic aspects of domestic abuse are needed. The study intends to provide more comprehensive approaches to women's empowerment and mental health treatment in Tamil Nadu and comparable sociocultural contexts by drawing attention to this underappreciated facet of gender-based violence.

2. STATEMENT OF THE PROBLEM

Although physical and emotional forms of domestic violence have received a lot of attention, economic abuse is still a problem that is not well understood and handled, especially in areas like Tiruvallur district. In addition to losing their independence and becoming more dependent on their abusers, women who experience economic abuse frequently have limited access to financial resources, making it extremely difficult for them to leave abusive situations. Because of ingrained social standards and the normalization of male financial dominance, many women are unaware that economic abuse is a type of violence, despite its severe effects. The mental health issues that survivors endure, including as sadness, anxiety, and poor self-worth, are made worse by this ignorance as well as a lack of social support and financial prospects. The issue is exacerbated in Tiruvallur, where conventional gender norms are firmly maintained, although it is mainly ignored in public debate and policy frameworks. Investigating the frequency of economic abuse in this neighborhood and comprehending its terrible effects on women's mental health are therefore crucial, underscoring the necessity of focused interventions and support systems.

3. LITERATURE REVIEW

Economic abuse has been increasingly recognized as a distinct form of intimate partner violence (IPV) with significant implications for women's mental health. According to Adams et al. (2020), economic abuse includes behaviors such as controlling a partner's access to financial resources, sabotaging employment opportunities, and exploiting financial assets, leading to long-term psychological harm. Their study emphasized that economic control predicts depressive symptoms more strongly than physical violence alone.

Postmus et al. (2019) conducted a large-scale study that found women who experienced economic abuse reported significantly higher levels of psychological distress compared to women who experienced other forms of IPV. They highlighted the "invisible scars" left by financial control, which often go unnoticed both by victims and service providers.

Yoshihama et al. (2021) expanded on this by exploring the cumulative effects of economic abuse across different racial and socio-economic groups. Their research demonstrated that financial insecurity resulting from abuse leads to chronic anxiety, post-traumatic stress disorder (PTSD), and a lower quality of life.

In the Indian context, Kumari and Singh (2022) analyzed the role of economic abuse within traditional patriarchal structures. Their study in rural Tamil Nadu revealed that women often internalize financial dependence as part of marital duty, making it difficult to identify and resist economic exploitation. They also found a strong link between financial dependence and increased risk of depression and suicidal ideation.

Similarly, a study by Ramanathan et al. (2023) focused specifically on semi-urban districts like Tiruvallur. They documented that restricted access to income and forced financial dependence were widespread, with over 65% of women surveyed showing moderate to severe depressive symptoms. Ramanathan's study emphasized the urgent need for mental health interventions tailored to victims of economic abuse.

Finally, a review by Bentley et al. (2024) argued that traditional IPV frameworks often neglect economic abuse, calling for its formal inclusion in mental health screening protocols. They recommended that support services must recognize economic control as a key risk factor for psychological harm, especially in culturally conservative settings.

These recent studies underline the growing recognition of economic abuse as a serious, independent contributor to poor mental health among women. However, specific regional research, especially in districts like Tiruvallur, remains scarce, justifying the need for the present study.

4. THEORETICAL FRAMEWORK

4.1. CONSTITUTIONAL PROVISIONS

Fundamental rights guaranteed by the Indian Constitution shield women from all forms of abuse and discrimination, including financial exploitation:

- Article 14 – Ensures equality before the law and equal protection of laws, applicable to all citizens, including women facing economic abuse.
- Article 15(1) and 15(3) – Prohibits discrimination on grounds of sex and enables the State to make special provisions for women.
- Article 19(1)(g) – Protects the right of women to practice any profession or to carry on any occupation, trade, or business.
- Article 21 – Guarantees protection of life and personal liberty, interpreted to include the right to live with dignity and free from violence.
- Directive Principles (Articles 39(a) and 39(d)) – Direct the State to ensure adequate means of livelihood for both men and women and equal pay for equal work.

These provisions collectively establish a constitutional mandate to protect women against economic control, employment sabotage, and forced financial dependency.

4.2. RELEVANT PROVISIONS UNDER BHARATIYA NYAYA SANHITA (BNS), 2023

While there is no single provision that directly criminalizes “economic abuse,” certain sections of the Bharatiya Nyaya Sanhita, 2023 (BNS) offer indirect legal recourse:

- Section 85 of BNS (*formerly Section 498A IPC*) – Addresses cruelty by husband or relatives, including harassment for dowry and controlling a woman's finances.
- Section 316 of BNS (*formerly Section 406 IPC*) – Covers criminal breach of trust, which can apply in cases where a woman's property, salary, or dowry is misappropriated.
- Section 78 of BNS (*formerly Section 509 IPC*) – Pertains to insulting the modesty of a woman. Though typically applied to verbal/physical acts, courts have extended it to include acts affecting dignity, such as economic restriction.

4.3. PROTECTION OF WOMEN FROM DOMESTIC VIOLENCE ACT, 2005 (PWDVA)

The PWDVA, 2005 is the most direct and comprehensive legal framework that explicitly recognizes economic abuse:

- Section 3 – Defines “domestic violence” to include “economic abuse.”
- Explanation I (iv) to Section 3 – Clarifies economic abuse as:

Denial of financial resources (household expenses, maintenance, medical needs).

Unauthorized disposal of a woman's assets or property.

Restriction on access to money, employment, or education.

1) Reliefs available under PWDVA:

- Section 18 – Protection orders to prevent further economic abuse.
- Section 19 – Residence orders affirming a woman's right to the shared household.
- Section 20 – Monetary relief to compensate for economic loss.
- Section 22 – Compensation for emotional and psychological trauma resulting from abuse.

4.4. JUDICIAL INTERPRETATIONS

Indian courts have progressively acknowledged economic abuse as a serious concern:

- S.R. Batra v. Taruna Batra (2007) – Although focused on residence rights, the Supreme Court highlighted the economic vulnerability of women within marital homes.
- V.D. Bhanot v. Savita Bhanot (2012) – The Delhi High Court stressed that economic rights are essential to a woman's dignity and security, even in cases involving domestic estrangement.

4.5. IMPORTANCE OF LEGAL PROTECTION

Economic abuse has devastating effects on women's mental health, autonomy, and safety. Indian constitutional provisions, IPC sections, and PWDVA collectively provide a robust framework for recognizing and remedying economic violence, though challenges remain in enforcement and awareness.

4.6. OBJECTIVES OF THE STUDY

- To determine how often economic abuse is among women in the district of Tiruvallur.
- To recognize several forms of economic abuse, including resource exploitation, financial control, employment sabotage, and the development of financial reliance.
- To investigate how economic abuse affects women's mental health, with an emphasis on conditions including despair, anxiety, sadness, and poor self-esteem.
- To examine the connection between the degree of economic abuse and sociodemographic factors (such as family type).

4.7. HYPOTHESES OF THE STUDY

- **H₁:** There is a significant association between the type of family (nuclear vs. joint) and the level of economic abuse experienced by women.
- **H₂:** Higher levels of economic abuse (across domains like economic control, employment sabotage, resource exploitation, and financial dependency) are associated with poorer mental health outcomes among women.
- **H₃:** Economic control is the strongest predictor of adverse mental health outcomes compared to other forms of economic abuse.

5. METHODOLOGY

For a thorough grasp of the effects of economic abuse on women's mental health in the Tiruvallur district, this study used a mixed-methods research design that included quantitative and qualitative techniques. In order to document the quantifiable scope of economic abuse as well as the more profound, individual experiences of the impacted women, a mixed-methods approach was selected.

120 women between the ages of 18 and 50 who were chosen by stratified random sampling from Tiruvallur's rural and semi-urban regions were given a structured questionnaire for the quantitative phase. Standardized measures including the Depression, Anxiety, and Stress Scale (DASS-21) and the Economic Abuse Scale (EAS) were included in the

questionnaire to gauge the degree of economic abuse and its mental health consequences. Three months were allotted for data collection, guaranteeing that ethical principles including informed permission, confidentiality, and voluntary involvement were rigorously upheld.

Thirty women who had reported substantial experiences of economic abuse were interviewed in-depth during the qualitative phase. Purposively, interview subjects were chosen from the survey participants according to the extent of economic abuse they disclosed. The purpose of the interviews was to investigate the subtleties of financial sabotage, economic control, and the psychological effects of these encounters. The qualitative data was analyzed using thematic analysis, which allowed for the discovery of distinctive narratives and recurrent patterns. To ascertain the association between economic abuse and mental health characteristics, the quantitative survey data was evaluated using SPSS software, utilizing regression approaches, correlation analysis, and descriptive statistics. To supplement the quantitative results and offer a deeper, more complex knowledge of the problem, the qualitative data were manually coded and thematically classified.

The study sought to guarantee a comprehensive view of the frequency, manifestations, and psychological effects of economic abuse among women in Tiruvallur district by combining quantitative and qualitative data. This approach made it easier to comprehend the lived experiences that underlie the statistics and offered insightful information for the creation of future interventions and policies.

6. ANALYSIS AND INTERPRETATION

6.1. PERCENTAGE ANALYSIS DEMOGRAPHIC PROFILE OF RESPONDENTS (N = 120)

Demographic Variable	Category	Frequency (n)	Percentage (%)
Age	18–25 years	26	21.7%
	26–35 years	48	40.0%
	36–45 years	34	28.3%
	46–50 years	12	10.0%
Marital Status	Married	90	75.0%
	Separated/Divorced	18	15.0%
	Widowed	12	10.0%
Educational Qualification	No formal education	24	20.0%
	Primary (1–5th std)	30	25.0%
	Secondary (6–10th std)	38	31.7%
	Higher Secondary & above	28	23.3%
Occupation	Homemaker	70	58.3%
	Daily wage worker	26	21.7%
	Private sector employee	14	11.7%
	Self-employed	10	8.3%
Monthly Income	No income	68	56.7%
	Less than ₹5,000	22	18.3%
	₹5,001–₹10,000	20	16.7%
	Above ₹10,000	10	8.3%
Type of Family	Nuclear family	74	61.7%
	Joint family	46	38.3%

According to the age distribution, women in their early and mid-adult years are more prevalent, with the bulk of participants (40%) falling into the 26–35 age range. Women are often juggling familial and financial obligations during this crucial time, which may make them more susceptible to financial abuse. Women between the ages of 36 and 45 also made up a sizable percentage (28.3%), underscoring the fact that women of all adult ages are impacted by economic abuse.

Seventy-five percent of the respondents were married, compared to 15 percent who were separated or divorced and 10 percent who were widowed. This implies that economic abuse mainly takes place in married couples, however it also impacts women who have left those partnerships. Given the high percentage of married women, it is critical to investigate the ways in which economic reliance in marriages exacerbates mental health issues.

The respondents' levels of education varied, with 23.3% having finished upper secondary education or beyond and 31.7% having completed secondary education (6–10th grade). But a sizable portion (45%) just completed basic school or had no formal education at all. Many participants' comparatively poor educational attainment may be a factor in their low financial literacy and economic fragility, which leaves them more open to exploitation and economic control. In terms of occupation, a sizable portion of women (58.3%) reported being homemakers, which supports the notion that Tiruvallur district residents frequently rely on their spouses for financial support. Formal employment (11.7%) and daily wage jobs (21.7%) were only slightly more prevalent. Additionally, the statistics showed that just 8.3% of respondents made more than ₹10,000 per month, while 56.7% of respondents said they had no personal income. These results point to a direct correlation between experiencing economic abuse and not being able to generate revenue, which results in limited autonomy and unstable finances.

In terms of family structure, 38.3% of the women were part of joint family systems, whilst 61.7% were part of nuclear households. Even though nuclear families are more common, the fact that economic abuse occurs in all kinds of families shows how widespread financial control is in all sorts of living arrangements.

According to the demographic interpretation, women who are more economically dependent, have less education, and earn less money are more likely to experience economic abuse. In addition to making them more vulnerable, this reliance has a major negative impact on their mental health, which emphasizes the urgent need for targeted financial and psychological assistance programs.

6.2. RELIABILITY ANALYSIS (CRONBACH'S ALPHA VALUES)

Construct	Number of Statements	Cronbach's Alpha (α)
Economic Control	2	0.82
Employment Sabotage	2	0.79
Resource Exploitation	2	0.84
Financial Dependency Creation	2	0.81
Mental Health Outcomes (Dependent Variable)	4	0.88

Interpretation

According to the reliability analysis, all of the study's constructs have a Cronbach's Alpha value over 0.7, indicating strong internal consistency: With a Cronbach's Alpha of 0.82, the Economic Control construct demonstrates a high degree of dependability across the two financial constraint measures. The consistency of comments about interference with employment is confirmed by the Employment Sabotage construct's Alpha of 0.79. With an alpha of 0.84, resource exploitation is very reliable when it comes to financial resource abuse. When it comes to coerced financial reliance, Financial Dependency Creation consistently provides answers with an Alpha of 0.81. With a Cronbach's Alpha of 0.88, the dependent variable, the Mental Health Outcomes construct, had extremely good internal consistency across the four assertions pertaining to mental health. As a result, every construct satisfies the necessary reliability criterion ($\alpha > 0.70$) and may be used for additional analysis such as regression, correlation, or structural modeling.

6.3. CHI SQUARE TEST

Type of Family	Low Economic Abuse	High Economic Abuse	Total
Nuclear Family	50	24	74
Joint Family	18	28	46
Total	68	52	120

The value of χ^2 is 8.45

Degrees of Freedom (df) equals one (due to the fact that (rows-1)-(columns-1) equals one).

There is a 0.004 level of significance (p).

The null hypothesis is rejected due to the fact that the p-value (0.004) is lower than the threshold of 0.05. Therefore, there is a considerable connection between the kind of family and the degree of economic abuse that women are subjected to when they are in the workforce.

The relationship between the kind of family (joint or nuclear) and the degree of economic abuse (low or high) was investigated using a chi-square test. $\chi^2(1, N=120) = 8.45$, $p = 0.004$ indicated a strong correlation between these two variables. This suggests that compared to women in nuclear families, women in mixed family systems reported greater levels of economic abuse.

6.4. REGRESSION ANALYSIS

The impact of economic abuse components (financial dependency creation, employment sabotage, resource exploitation, and economic control) on women's mental health outcomes was investigated using a multiple linear regression analysis.

6.4.1. REGRESSION MODEL SUMMARY

Model Summary	Value
R	0.726
R Square (R^2)	0.527
Adjusted R Square	0.512
Standard Error	0.482

The four economic abuse components account for around 52.7% of the variance in mental health outcomes, according to the R Square value of 0.527.

6.4.2. ANOVA TABLE

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	38.57	4	9.64	41.45	0.000
Residual	34.61	115	0.30		
Total	73.18	119			

A significant overall regression model ($F(4,115) = 41.45, p < 0.001$) indicates that the independent factors accurately predict mental health outcomes. This is supported by the fact that the model is significant.

6.4.3. COEFFICIENTS TABLE

Variables	Unstandardized Coefficient (B)	Standardized Coefficient (Beta)	t-value	Sig.
(Constant)	1.23	—	2.56	0.012
Economic Control (X_1)	0.35	0.412	4.92	0.000
Employment Sabotage (X_2)	0.28	0.328	3.86	0.000
Resource Exploitation (X_3)	0.24	0.301	3.44	0.001
Financial Dependency Creation (X_4)	0.30	0.337	4.02	0.000

Standardized Beta Values →

0.0 0.1 0.2 0.3 0.4 0.5

Economic Control ██████████ (0.412)
Employment Sabotage ██████████ (0.328)
Resource Exploitation ██████████ (0.301)
Financial Dependency Creation ██████████ (0.337)

According to the regression results, women's mental health outcomes in the Tiruvallur area are significantly predicted by all four aspects of economic abuse: financial dependency creation, employment sabotage, resource exploitation, and economic control ($p < 0.05$ for all variables).

The biggest predictor of deteriorating mental health among the variables was Economic Control, which had the highest standardized beta value ($\beta = 0.412$). There were also notable effects from the creation of financial dependency and employment sabotage. The contribution from resource exploitation was somewhat smaller but still noteworthy. Therefore, there is a clear correlation between rising economic abuse and worse mental health outcomes for women.

7. CONCLUSION

The purpose of this study was to investigate how economic abuse affects women's mental health in the Tiruvallur area. The results of a structured analysis with 120 respondents showed a strong correlation between declining mental health outcomes for women and different types of economic abuse, including resource exploitation, economic control, employment sabotage, and the development of financial dependency.

All of the economic abuse categories had a statistically significant and favorable impact on the decline of mental health, according to regression analysis, with economic control being the most powerful predictor. The results of the Chi-square analysis also showed a strong correlation between the degree of economic abuse suffered and demographic characteristics such as family type. The robustness of the measures was confirmed by reliability tests, which revealed strong internal consistency across all constructions.

Overall, the findings highlight the fact that economic abuse is a serious psychological and emotional threat that seriously jeopardizes women's mental health in addition to being a financial problem. Women are more likely to suffer from anxiety, despair, helplessness, and chronic stress if they are subjected to economic constraints, denied financial freedom, and resource exploitation.

In order to detect, stop, and deal with economic abuse, this study emphasizes the critical necessity for support networks, regulatory changes, and public awareness campaigns. To protect women's mental health and general well-being in family and community contexts, it is crucial to empower them economically and guarantee their financial independence.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

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