

# **ECONOMIC ABUSE AMONG GHANAIAAN WOMEN IN INTIMATE RELATIONSHIPS**

**By**

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## **Abstract**

Domestic violence, including economic abuse, is a global problem with far-reaching implications for women. Economic abuse occurs when an intimate partner deprives or threatens to deny their partner access to, and control of, financial and economic resources. Emerging evidence indicates that women in sub-Saharan Africa, including Ghana, experience high levels of economic abuse, and that it takes many forms. Notwithstanding, academic research on this topic remains scant, and very few studies document women's lived experiences of economic abuse. This dissertation contributes to the literature by examining the lived experiences of women facing economic abuse in the Greater Accra, Ashanti, and the Upper East regions of Ghana.

This study used qualitative in-depth interviews and feminist theory to explore the causes, consequences, and coping strategies of 16 female survivors of economic abuse in Ghana. Results indicate that economic abuse is a common experience for Ghanaian women, although they were often unaware of it. Women narrated experiences of economic exploitation, deprivation, and sabotage affecting various aspects of their lives. While some women had had their employment sabotaged by their male partners, others had experienced financial extortion by their partners. Husbands' extramarital affairs, lack of interest in the family or apathy, drunkenness, jealousy, and cultural factors were major causes of these types of abuse. Economic abuse negatively affected female survivors' jobs, businesses, and food security, and led to physical violence and adverse health implications. Women coped with these types of violence by relying on external family networks, religion, and theft from husbands, while others trivialized their experiences. Policymakers need to implement programmes that educate women about economic abuse and empower them to be economically and financially self-sufficient.

Keywords: Economic abuse, sub-Saharan Africa, Ghana, Ashanti region, Greater Accra region, Upper East region, cultural factors.

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## **Chapter One: Overview**

### **1.0 Introduction**

Intimate partner violence (IPV) remains a global social and public health problem (WHO, 2001, 2017) which affects over 33% of women globally (Conroy, 2014; Sedziafa et al., 2017; Kidman, 2017; Speizer & Pearson, 2011), and happens to about 1 in 3 women over a lifetime (D'Inverno, Smith, Zhang, Chen, 2019; Breiding, Chen, & Black, 2014). The literature identifies different types of IPV, including physical, sexual, psychological/emotional, and economic abuse (Russo & Pirlott, 2006; WHO, 2001). While physical, sexual, and psychological/emotional abuse have received some attention, economic abuse remains underexplored.

Economic abuse (EA) refers to behaviours that seek to exploit or take advantage of a person's (often a woman's) access to material or economic resources (Asiedu, 2016; Spangenberg et al., 2016; Kutin, Russell & Reid, 2017; Tenkorang & Owusu 2018). Economic abuse includes, but is not limited to, preventing a partner from taking and maintaining a job outside the home, causing job loss, showing up at the workplace to create disruptions, preventing victims from using a shared resource, controlling resources, depriving victims and their dependents of basic needs, neglecting responsibilities, and stealing, thereby creating debts and economic depletion and leading to dependence, control, lack of economic security, and an erosion of financial self-sufficiency among victims (Sedziafa et al. 2017; Postmus et al., 2012; Tolman & Wang 2005).

In a study of 120 IPV survivors participating in a financial literacy program in the United States, Postmus et al. (2012) found that about 94% of the victims had experienced some form of



economic abuse, and they further reported instances of economic control, economic exploitation, and employment sabotage. More recently, an Australian study estimated a prevalence of approximately 15.7% over the lifetime among Australian women (Kutin et al., 2017; Voth Schrag et al., 2018).

Although limited, some studies suggest that economic abuse is widespread in sub-Saharan Africa (Ardayfio-Schandorf, 2005; Fawole, 2008). For instance, in Tanzania, Kapiga et al. (2017) discovered that about 34% of women interviewed had experienced some form of economic abuse in the past 12 months, with partner-controlling behaviours being the most common type of abuse, having been experienced by 84% of their sample over their lifetimes. In the rural northwest province of South Africa, Ranganathan et al. (2021) found that 13.2% of married women had experienced economic abuse in the past year. These reports depict the attitudes, beliefs, and practices that promote economic violence in sub-Saharan Africa.

An exploratory qualitative study by Sedziafa et al. (2017) found that economic abuse is probably the most frequent type of intimate partner abuse Ghanaian women, like women in other African countries, face (Sedziafa, Tenkorang, Owusu, & Sano, 2017). A nationally representative survey by the Ghana Statistical Service confirms the high prevalence of economic abuse in Ghana. According to this survey, close to 33% of divorced or widowed women, 18.6% of never-married women, and 27.6% of married or cohabiting women had experienced economic abuse. Additionally, findings by the Institute of Development Studies (IDS), Ghana Statistical Services (GSS), and Associates (2016) amplify the pervasive nature of economic abuse in Ghana, with a prevalence of 12.8% in the last 12 months among Ghanaian women (Institute of Development Studies (IDS), Ghana Statistical Services (GSS) and Associates, 2016).

In Ghana, women's vulnerability to economic violence is rooted in gender norms and patriarchal structures that confer power on men (Halcón, Beuhning, & Blum, 2000; Sedziafa et al., 2017; Mann & Takyi, 2009). Traditional Ghanaian norms perpetuate and encourage female subordination and dependence. Therefore, women's socioeconomic achievements may attract abuse, as male partners interpret female success as transgressing against dominant patriarchal values (Cantalupo et al., 2006; Mann & Takyi, 2009; Oduro, Deere, & Catanzarite, 2015; Tenkorang, Owusu, Yeboah, & Bannerman, 2013; Boonzaier, 2008).

Like physical and sexual abuse, economic abuse is punishable by law under the Domestic Violence Act (2007) (Sedziafa et al., 2017; Cantalupo, Martin, Pak, & Shin, 2006). Yet, survivors of economic abuse rarely report their experiences or seek help (Sedziafa et al., 2017; Tenkorang, Owusu, Yeboah, & Bannerman, 2013). In their seminal work on women's experiences with economic abuse in the Eastern region of Ghana, Sedziafa and colleagues (2017) showed that Ghanaian women are generally oblivious of economic abuse and unable to problematize it (Sedziafa et al., 2017). Domestic violence, including economic abuse, is considered a private matter to be solved within the family (Tenkorang et al., 2018). This means that reporting these types of violence may be interpreted as an attempt to tarnish the family's image.

Very few studies have explored economic abuse among women in Ghana and sub-Saharan Africa. Furthermore, existing studies on the subject mostly employ survey methods, which fail to provide an in-depth understanding of the phenomenon (Tenkorang and Owusu 2018) or pay attention to the lived experiences of the victims. The only qualitative study on economic abuse in Ghana used samples from the Eastern region and failed to acknowledge either its consequences or women's coping strategies for dealing with this kind of abuse (Sedziafa et al.,

2017). This gap is problematic, as economic abuse is pervasive in sub-Saharan Africa and Ghana (Sedziafa et al., 2017; Moradi & Lawoko, 2009).

This thesis contributes to filling the gap by using in-depth interviews from 16 survivors of IPV spread equally across the Ashanti, Upper East, and Greater Accra regions to examine their lived experiences with intimate partner economic abuse, its causes and consequences, and survivors' coping strategies. Specific research questions guiding the thesis are listed below.

### **1.1 Research Questions**

1. What are the types of economic abuse experienced by Ghanaian women in intimate relationships?
2. What are the causes of economic abuse among Ghanaian women in intimate relationships?
3. What are the consequences of economic abuse for Ghanaian women in intimate relationships?
4. What are the coping strategies of Ghanaian women in intimate relationships who experience economic abuse?

### **1.2 Purpose and Relevance of the Study**

The study is relevant for several reasons. First, and as demonstrated earlier, economic abuse remains high among Ghanaian women, contributing to physical and mental health problems (Tenkorang & Owusu 2018). Yet, economic abuse remains poorly understood and has not been duly acknowledged and recognized as severe by victims (Postmus et al., 2012; Adams et al., 2008). Globally and in sub-Saharan Africa, economic abuse is under-researched in comparison to physical, sexual, and emotional/psychological abuse. My literature search found

only two studies on economic abuse in Ghana. For instance, Sedziafa et al. (2017) relied on data from Ghana's eastern region to examine survivors' experiences of economic abuse. Though useful, that study was limited to only one of Ghana's 16 administrative areas. It also neglected to explore either the consequences of economic abuse or women's coping strategies.

In another study, Tenkorang and Owusu (2018) used survey data to examine the effects of economic abuse on health outcomes. As is typical of most survey research, the study did not explore the women's lived experiences. My thesis fills these specific gaps in the literature. It creates awareness of the causes and consequences of economic abuse, provides relevant information for policymakers, examines the severity of economic abuse, and explores how Ghanaian socio-cultural contexts and patriarchy promote intimate partner economic abuse against women.

### **1.3 Outline of Thesis**

The thesis consists of six parts. Chapter 1 presents the research gaps, questions, and the rationale for, and purpose of, the study. Chapter 2 outlines the feminist theoretical framework informing the study, and offers a detailed review of the literature on economic abuse in sub-Saharan Africa. Chapter 3 describes the research design and methodology, which includes describing the study area, sample size, sampling procedure, data collection, and analysis. It also discusses the study's ethical considerations. Chapter 4 presents the empirical findings, and is separated into four parts, each of which addresses one of the four research questions. In chapter 5, I discuss the results and situate the findings in the context of relevant scholarly work. Finally, in chapter 6, I conclude the study, present its strengths and weaknesses, and recommend directions for future research and policies.

## **Chapter Two: Theoretical Framework and Literature Review**

### **2.0 Introduction**

Scholars including Fawole (2008), Adams et al. (2008), Outlaw (2009), Postmus et al. (2012), Usta, Makarem, & Habib (2013), and Huang et al. (2012) have argued that economic abuse should be studied separately from other forms of IPV; meanwhile, economic abuse remains under-researched and neglected. Research on economic abuse shows that it has negative consequences on victims' employment security, educational attainment, and wellbeing (Adams, Greeson, Kennedy, & Tolman, 2013; Goodman, Smyth, Borges, & Singer, 2009; Voth Schrag, Ravi, & Robinson, 2018; Voth Schrag, 2019). Thus, economic abuse is a significant problem requiring research and policy attention (Peled & Krigel, 2016; Voth Schrag, 2019). In the next section, I explore the theoretical framework for the study and review scholarly work on economic violence in intimate partner relationships.

### **2.1 Theoretical framework: Feminist theory**

This study employs feminist theory to examine Ghanaian women's experiences of intimate partner economic abuse. According to feminist theory, IPV is gender-based, originating from the unequal relations between males and females. Feminists reject contributions that do not focus on power and privileges entrenched in society. Black et al. (2010) define the feminist view of IPV as a socio-political issue affecting most women and, is attributable to the cultural and traditional power structures that position men as superior and women as subordinates. Feminists argue that the social construction of gender through culture and its expression through gender perceptions and interpersonal relations is the cause of IPV (Lawson, 2012). They further state

that there are politics in intimate relationships, explaining that violence in intimate relationships is a power struggle (Collins, 2004). Feminists contend further that intimate partner violence results from a patriarchal system through the exercise of power by men against women (Lawson, 2012). Men are the main perpetrators of violence, while women suffer the consequences. Male perpetrators of violence employ control through physical, sexual, economic, and psychological abuse and intimidation to relegate women to subordinate positions sustained through male entitlement. Meanwhile, feminists challenge male entitlement and privileges. They stress that domestic violence is a public matter instead of a private one, contending that gender inequality underlies all forms of violence in society.

African feminists are concerned with the social conditions of women on the African continent. They argue that domestic violence against women stems from patriarchy, which is entrenched in African society (Amoakohene, 2004; Ampofo, 1993; Bowman, 2003; Ofei-Aboagye, 1994). African feminists concentrate on gender and patriarchy as units of analyses in gender-based violence (Sabbah, Chang, & Campbell-Heider, 2017). Patriarchy is an entrenched cultural and traditional social structure and set of practices that promotes male dominance and female subservience (Walby, 1990; Black et al., 2010). It manifests in several aspects of the Ghanaian social system (family, marriage, and religion), and provides the basis and justification for perpetrating violence against women (Price, 2005).

Patriarchal systems in Ghana discriminate against women by portraying them as incompetent administrators of money or preventing them from controlling funds (Amoakohene, 2004). For instance, in Ghana, the roles of a newly married couple are socially designated, rather than a matter for private discussion and negotiation by the couple. Activities such as paying bills, money for groceries, children's tuition fees, and managing the family's finances are regarded as

the man's duties (Oppong, 2018; Dogbe et al., 2019; Duncan, 1997), while women are relegated to homemaking and caregiving responsibilities (Tolman & Raphael, 2000; Schuler, Hashemi, Riley, & Akhter, 1996). These gendered power relations cause women's low socioeconomic status, economic dependence on men, and inability to seek accountability, resulting in economic abuse. In justification of this, some women claim it is demeaning to request accountability from their husbands, suggesting that such actions are disrespectful to 'manhood.'

According to scholars such as Cantalupo et al. (2006), Mann & Takyi (2009), and Oduro, Deere & Catanzarite (2005), economic dependence makes women vulnerable to IPV, including economic abuse, and renders them unable to leave abusive relationships. Ghanaian women often face poverty and find it a challenge to afford basic needs, like food and housing, making it impossible to report or leave abusive relationships. A cultural norm of silence prevents women from discussing financial problems and reporting violent men to authorities, often due to the fear of losing intimate relationships or worsening the abuse (Amoakohene, 2004; Ofei-Aboagye, 1994).

Religious doctrines that teach women to value the marriage institution as sacred because the bible is against divorce entrench these cultural norms of silence (Woodhead, 2001; Fortune & Enger, 2005; Westenberg, 2017). Women who challenge the societal norms that subject them to subservient positions may face various forms of abuse and recriminations from their husbands, extended family, and society. To avoid negative responses from the community, husbands and family, some women take unpaid roles like those of homemakers and carer, undermining their economic potential. (Sedziafa et al., 2017; Anderson & Umberson, 2001; Moe & Bell, 2004). Feminist theory provides a comprehensive framework for my study, as entrenched patriarchal norms, culture, and religion promote economic violence in Ghana.

## 2.2 Understanding Economic Abuse

Economic abuse contributes to women's financial disadvantage throughout their lives (Barrett-Meyering & Braaf, 2011) and cuts across race, class, and religious denominations, therefore warranting research and policy attention. Recently, economic abuse has received some attention due to its pervasiveness and its impact on victims (Cameron, 2014; Corrie et al., 2013; Sharp-Jeffs, 2015; Warrener, Koivunen, & Postmus, 2013).

Economic intimate partner abuse, economic abuse, economic coercion, and financial abuse are terms often used interchangeably in the literature (Postmus et al., 2016). Scholars such as Sharp-Jeffs (2015) have argued that financial abuse is narrow and specific, and should properly be understood as a part of economic abuse because the term “financial” excludes the control of economic resources (such as education, accommodation, or land). Regardless of the differences, the consensus is that economic or financial abuse in intimate relationships refers to coercive intents to control or prevent partners from "acquiring," "maintaining," or "using" resources, which may affect partners' "economic security" and "self-sufficiency" (Adams et al., 2008). This definition captures three critical points (acquiring, maintaining, and using resources). Adams et al. (2008) contend that economic abuse can manifest in several ways. For instance, behaviours that prevent women from obtaining or keeping a job, or that frustrate opportunities available for them to upgrade their skills or to "acquire economic resources," constitute *employment sabotage*. Behaviours that monitor the use of shared resources, placing strict measures on resource use, leading to food deprivation and other necessities of life, can be described as *economic deprivation*. Behaviours that threaten women's ability to "maintain economic resources," such as deliberate actions and attitudes that drain their wealth and create debts in their names, constitute *economic exploitation*. Examples of such behaviours include



borrowing in the victim's name, stealing, destroying the victim's assets, or exploiting valuable items.

Postmus et al.'s (2012) emphasized the impact of IPV on victims' economic self-sufficiency, employment, and economic dependence. Postmus and colleagues corroborate the three dimensions of economic abuse identified by Adams et al. (2008) and Fawole (2008). However, they argued that these behaviors are 'deliberate tactics' employed by male perpetrators to exploit female victims' economic resources. Postmus and colleagues also note that men who seek to control women financially made financial decisions alone, kept financial information to themselves, prevented and influenced the use of money by checking receipts, and demanded justifications for their spouse's expenditures. They argued that perpetrators of employment sabotage employed a range of strategies, including threats, physical abuse, ultimatums, and, eventually, asking victims to quit their jobs. In their study of economic abuse in the United States, Postmus and colleagues' (2012) observed that about 79% of participants had experienced exploitative economic tactics, 78% of the sample had faced employment sabotage, and 79% had been controlled economically by an intimate partner.

Stylianou et al. (2012) also examined the three dimensions of economic abuse. They contend that the tactics employed by perpetrators of each kind of economic abuse are unique, arguing that tactics exhibited in economic control and economic exploitation are distinct and subtle compared to employment sabotage. They argued further that the tactics employed in economic deprivation and exploitation are similar to some culturally accepted gender norms and roles, and that this similarity masks their abusive nature. For Stylianou and colleagues, abusive economic deprivation and exploitative behaviours are intertwined with culture, camouflaging the abuse, leaving it unrecognized, and rendering women vulnerable in intimate relationships.

In sub-Saharan Africa, where patriarchy and gender-role socialization is common, economic abuse remains prevalent (Sedziafa et al., 2017; Uthman, Moradi & Lawoko, 2009). Men intentionally neglect household economic and financial needs, including denying women and children food and money for their needs. Some men even abuse women physically when they resist deprivation and ask for accountability (Sedziafa et al., 2017; Cameron, 2014).

### **2.3 Prevalence of Economic Abuse**

Economic abuse can be difficult to measure: as mentioned above, those who experience economic violence often do not recognise it as problematic due to cultural and societal norms (Cameron, 2014; Corrie et al., 2013; Sharp-Jeffs, 2015; Warrener, Koivunen, & Postmus, 2013). According to Postmus et al. (2012), knowledge about the prevalence of economic abuse is limited, while studies focus extensively on other types of intimate partner violence (Fawole, 2008).

Meanwhile, economic abuse is prevalent among women in developed countries. For instance, in Canada, 4.9% of women have had their property destroyed by an intimate partner, and 4.0% of women report some form of financial isolation by an intimate partner (Ansara & Hindin, 2010). Overall, 3% of women in Canada had experienced economic abuse (Burczycka, 2016). A national survey in the United Kingdom found a lifetime prevalence of 21% among women (Sharp-Jeffs, 2015). Using the 2012 Personal Safety Survey in Australia, Kutin (2019) found that 15.7% of women in Australia were more likely to experience economic abuse than men, indicating a lifetime prevalence of 11.5% among the sample. The Australian Women's Information Study (2014) found that 60% of men made women feel incapable of managing money and 49% refused to pay for child care. These data indicate the prevalence of economic abuse and why government and policymakers need to address the problem.

Like western societies, non-western countries have staggering data on economic abuse. For instance, studies in Palestine show a 44- 45% prevalence of economic abuse among women. In the Philippines, Antai, Antai, & Anthony (2014) document a prevalence of 6.9% among women. In sub-Saharan Africa, a study conducted among Malawian women by Pelter et al. (2005) discovered a prevalence of 28% for female survivors of economic abuse in an intimate relationship. A study in South Africa by the National Department of Social Development concluded that 48% of the sample of women had experienced economic abuse (Clarke, 2014).

In Ghana, as in other countries in sub-Saharan Africa, women and girls suffer high rates of economic abuse. Tenkorang and Owusu's (2018) study documents a high percentage of economic abuse among women. They found that 42% of their sample of women had experienced economic deprivation; the majority of the women reported that their partners had refused to provide money for housekeeping and basic needs. About 8.5% had experienced employment sabotage, while 24.2% reported economic exploitation. Research findings in Ghana suggests that men who sabotage women's employment may use accusations of infidelity or promise women economic and material resources to keep them away from paid work; however, these promises remained unfulfilled, leaving women deprived (Tenkorang & Owusu, 2018 Sedziafa et al., 2017).

The above studies show the seriousness of the problem for many women, both globally and nationally. Despite the severity of economic abuse in Ghana, women fail to report this type of abuse for several reasons. Some include fear of their partners' behaviour, divorce, revenge, economic or financial problems, and fear of losing custody of children (WHO, 2012, Sedziafa et al., 2017).

## **2.4 Factors Exacerbating Economic Abuse**

Understanding economic violence against women requires contextualizing the factors that coalesce for its occurrence; therefore, researchers and policymakers are concerned about the factors that perpetuate IPV, including economic abuse. Social scientists have asked why women are more vulnerable to abuse and have tried to identify the factors that influence economic abuse. In what follows, I review the factors that contribute to economic abuse.

### **2.4.1 Cultural or Traditional Societal Norms of Financial Competence**

The World Health Organization (WHO) considers any form of physical, sexual, or psychological harm within current or previous relationships as intimate partner violence IPV. IPV includes physical aggression, forced sexual acts, emotional/psychological abuse, economic abuse, and controlling behaviours exhibited by an intimate partner (WHO, 2017). Although much IPV goes unrecognized, economic abuse is especially challenging to identify within intimate relationships and communities.

Sociocultural norms that promote patriarchy, religious beliefs, and some traditional practices reinforce abuse and make women susceptible to it (Devries et al., 2013; Kidman, 2017; Tenkorang, Owusu, Bannerman & Yeboah, 2013). Patriarchal norms create a sense of male entitlement, and traditional values that promote misconceptions about financial management by different genders normalise economic abuse in intimate relationships (Corrie et al., 2013). According to Kidman (2017), the inculcation of traditional gender norms during the process of socialization makes women believe and accept that men have the "right" to control their financial resources, even to the extent of invoking violence; thus, women are taught to submit and respect men at all times. Hammi (2019) 's study of women and men's attitudes towards economic abuse

revealed positive attitudes towards abusive behaviours, including employment sabotage and economic control of women once men could provide for them financially. They concluded that traditional gender roles influenced women's attitudes towards economic abuse.

A significant cause of IPV in sub-Saharan Africa is the payment of bride price. Some scholars have argued that the cost of bride price confers some power on men: it often creates the perception that men own their wives, setting the stage for gender-based violence (Adu-Gyamfi, 2014; Amoah, 2007; Tenkorang et al., 2013). In the case of economic abuse, men justify their behaviours by believing that paying the bride price means they own their female partner and her material resources, and that they have the right to take their investments back in cases of a breakup.

Also, in developing countries like Ghana, where masculinity is associated with male dominance, power, and possession, IPV, including economic abuse, is commonplace. In Ghana, a man is responsible for ensuring the financial and material well-being of his family. Mann & Takyi (2009), studying a Ghanaian sample, discovered that some traditional norms that allocate the role of breadwinner to men provide grounds for violence when men feel disrespected. In a study conducted in Australia to understand the extent of financial abuse and its consequences, Cameron (2014) found that gendered attitudes about money, including male breadwinner and female homemaker stereotypes, were the basis for economic abuse. In Cameron's sample, women reported exclusion from the family's financial decision-making; the women stated that their husbands monitored their expenditures and limited their use of shared resources like cars. These findings corroborate feminist perspectives on domestic violence, which assert that all forms of gender-based violence emanate from the patriarchy, a socially-entrenched system of male supremacy, power, and control (Giardino & Giardino, 2010). However, Cameron's (2014)

findings suggest that women are competent at managing money, providing instances where women creatively managed meager resources and ran their households on small budgets.

#### **2.4.2 Gender Inequality, Economic Dependence, and Economic Abuse**

A person's socio-economic status, gender, ethnicity, and sexual orientation influence their experiences of abuse, including economic abuse (Milne et al., 2018). The wage disparity between women and men leads to unequal 'gendered' labour outcomes (Wilcox, 2006), because women remain in low-paying jobs for financial security (Sharp, 2008). Ghana is a patriarchal society with severe gender inequality: women have low employment rates or are unemployed (Sikweyiya al., 2020; Wrigley-Asante, 2008; Dery, & Diedong, 2014). The majority of those employed hold lower-paying positions, including petty trading and street hawking, rendering them economically insecure and dependent on their male partners. Postmus et al. (2016) explain that economic security is important for preventing economic abuse and IPV, as women who lack financial security in intimate partner relationships often depend on their partners, leading to economic abuse and controlling behaviour. According to Corrie et al., (2013) and Milne et al. (2018), financial insecurity is both a cause and effect of economic abuse, especially in situations where deliberate strategies make victims economically vulnerable to control. Economically dependent women are trapped in abusive relationships because of financial insecurity. Findings by Westaway & McKay (2007) indicate that, in the year after dissolving an abusive relationship, women's finances decline while men's increase. As a result, women choose to remain in abusive relationships rather than face financial hardship after divorce.

#### **2.4.3 Fear, Control, and the Hidden Nature of Economic Abuse**

According to Milne et al., (2018) and Postmus et al. (2013), abusive men use many strategies to control and hurt their partners in intimate partner relationships, including manipulating victims' love and trust. Violent men intimidate women by issuing threats of divorce and hardship, physical violence, emotional and verbal abuse, fear, and panic. Over time, abuse becomes a regular event, while women develop coping mechanisms to avoid confrontations and have peace (Cameron, 2014). In an Australian survey about relationship problems and abuse, 49% of the sample of women reported that they avoided talking about financial matters with male partners because they feared worsening physical violence; 76% of women stated that the mention of money resulted in physical abuse. Also, about 70% of the women said they avoid arguing to prevent making situations worse (Cameron, 2014). In the same study, participants reported experiencing psychological and emotional violence due to economic control by their male spouses. They stated that threats and other aggravated forms of physical abuse, such as assault and battery, were not only the reasons they feared talking about financial and economic matters, but also accounted for why they failed to leave abusive relationships.

The literature shows that violence in intimate relationships remains a private matter and is largely dealt with privately within the family (Pande, 2002). According to Amoakohene's (2004) findings in Ghana, women stay in abusive relationships without reporting; sometimes, abuse is interpreted as a sign of love, care, and affection. Women further articulated their belief that it was wrong to publicly disclose abuse, even to help-seeking agencies, because to do so was "washing one's dirty laundry in public" and would expose their husbands and other family members to social ridicule (Amoakohene, 2004). Such beliefs hinder institutional and organized support for victims, perpetuating abuse in intimate partner relationships.

#### **2.4.4. Beliefs About Intimate Relationships**

Warped ideas about love and misrepresentations of their partners' behaviours can lead victims into unhealthy relationships marked by economic abuse (Borrajó, Gamez-Guadix & Calvete, 2015). Founding intimate relationships on ideals of trust and requited love facilitates abuse, which worsens during cultural, social, religious, and civil ceremonies (Cameron, 2014). Victims of abuse trust intimate relationships, and believe that their male partners will act in the family's interest. A qualitative study in New Zealand concluded that social norms kept women at home and their husbands at work. In that study, women claimed that information about the family's finances and household money came through their husbands or family. They deemed it unnecessary to own accounts or keep bills in their own names because they trusted their husbands to do the right things (Milne et al., 2018).

In the Wire Women's Information Study in Australia, women discussed how their desire for love eroded reasonable judgment, making it challenging to identify economic abuse (Cameron, 2014). Furthermore, some studies show that men and women may have different perspectives on material resources and financial management in relationships. Female partners would rather use their income for family needs, while male partners are individualistic and prefer to use their income, personal wealth, and financial resources on themselves (Russell, Banks & Dilorio, 2013; Cameron, 2014). These gendered differences in how material resources are managed are important determinants of economic violence against women.

#### **2.4.5 Poverty**

According to the literature, poverty is both a cause and consequence of intimate partner violence (Tucker, Hambarsoomian & Elliot, 2006; Obi & Ozumba, 2007). Poverty within the



family contributes significantly to violence in intimate relationships (WHO, 2010; Jewkes et al., 2011). Poverty exposes women to violence in intimate relationships for various reasons, for example: gendered presumptions about the use and sharing of household items and resources, cultural norms that confine women to the domestic space, and situations where men prohibit women from working for pay (Fahmy, Williamson & Pantazis, 2016). Some empirical studies support these; for instance, research in Mexico found that an increase in a women's income levels in both relative and absolute terms reduces their risk of domestic violence (Aizer, 2010). A study of 2,410 women in Palestine by Haj-Yahia (2000) concluded that women's unemployment and low-income levels made them dependent on male partners and susceptible to violence.

These findings are commonplace in sub-Saharan Africa. Research conducted in Tanzania to examine the relationship between women's income levels and intimate partner violence showed that women who earned higher incomes argued less with their partners and were less susceptible to violence (Abramsky 2019). Sedziafa et al. (2017) found that women with low income levels experienced sexual and economic abuse in Ghana. This may be because poor and unemployed women are more likely to depend on male partners, who may take advantage of this dependence to control and abuse them. In response, researchers and international agencies like the United Nations have called for social policies to address poverty and provide economic empowerment solutions to address violence against women. Consistent with this idea, some studies show that economic empowerment is paramount to reducing women's risk of intimate partner violence (Lamichhane et al., 2011; Panda & Agarwal, 2005; Quisumbing & Maluccio, 2003; Kabeer & Mahmud, 2004; Roushdy, 2004, Garcia-Moreno et al., 2013; Jewkes, 2002; WHO, 2010). In Sedziafa et al.'s (2017) study of kinship and intimate partner violence in Ghana, matrilineal women were less susceptible to intimate partner abuse than were other kinship groups

in Ghana. Sedziafa and colleagues explained that matrilineal women rarely face abuse in intimate relationships because they trace their lineage from their mothers; families who practice this system value women, since their social organization and survival depend on female family members. However, the authors also pointed to the higher socioeconomic status of matrilineal women as a protective factor against abuse, including economic abuse. Nonetheless, other researchers have argued that economically independent women can also be vulnerable to violence (Bates, Schuler, Islam, & Islam, 2004; Clark, 2011; Benson, DeMaris, & Van Wyk, 2003). They explain that women's economic or financial status enables them to take up responsibilities often assigned to men by society, which can lead to violence by men who feel emasculated.

In a cross-cultural study of urban women in Thailand, Xu et al. (2011) found that women stood a greater chance of experiencing violence if they possessed high or low socioeconomic status, and concluded that there was a U shape on women's relative resources and IPV. Although the literature on socio-economic status and intimate partner violence remains inconclusive, it is necessary to understand economic empowerment and women's risk of violence in different settings and how various factors undermine women's empowerment and financial independence.

## **2.5 Consequences of Economic Abuse for Women**

Research suggests that intimate partner violence, including economic abuse, has long- and short-term adverse impacts on victims (Stylianou et al., 2012). Economic abuse can affect victims' physical or mental health, employment, and, can inflict a financial cost to victims and the state. Several studies have documented the impact of intimate partner violence on victims' physical and mental health, yet studies have paid little attention to the effects of economic abuse on survivors. In what follows, I discuss the impacts of economic abuse on victims.

### **2.5.1 Employment Insecurity**

Economic abuse affects victims in many negative ways (Stylianou et al., 2012; Dumonthier & Dusenbery, 2016; Shoener & Sussman, 2012). For instance, employment sabotage, which prevents victims from engaging in paid work, going to school, or engaging in professional workshops, has a long-term impact on victims' educational attainment, potential for future employment, and ability to generate income (Adams et al., 2013).

Sharp (2008) examined women's well-being before, during, and after experiencing economic abuse in the United Kingdom and found that it had significant adverse effects. Approximately 37% of women reported pursuing education before meeting their abusers; however, the number reduced to 18% while they were with their abusers. After leaving the relationships, only 30% of the women continued their education. Also, 47% of women previously in paid employment reduced to 37% while in abusive relationships; only 16% of these women returned to the labour market upon separation. In the Wire Women's Information Report (2014) on Australian women, survivors of economic abuse explained that years spent in marriage to an abusive partner made their professional expertise obsolete, making them less competitive in the job market. Some women claimed their lack of experience in the labour market made it difficult to secure jobs after leaving their male partners. They gave accounts of incidents where abusive partners utilized coercive behaviours like vandalizing vehicles, starting fights and arguing during the night or in the morning before work, and making false claims or peddling gossip at victims' workplaces to make them quit or get fired.

Sedziafa et al.'s (2017) study on economic abuse among women in the Eastern Region of Ghana concluded that Ghanaian women experienced various forms of economic abuse that impacted their economic security. Survivors reported that their partners employed multiple

tactics to keep them out of paid employment; some of these behaviours include accusing them of cheating and making assurances of financial commitments to the women, but never honouring their promises.

### **2.5.2 Economic Hardship and Financial Insecurity**

Studies show that economic abuse affects victims' economic and financial security (Voth Schrag, Robinson, Ravi, 2018; Adams et al., 2013; Postmus, Chien-Chung & Stylianou, 2012; Sharp, 2008). The relationship between economic violence and poverty is well-established. Abusive behaviors, including denying women financial self-autonomy, refusing to provide the financial support needed for family maintenance, and forcing women to renounce their control over assets are abusive tactics used by perpetrators to create financial hardships that erode women's economic independence. Consequently, economic abuse affects women's financial security during violent relationships and afterwards (Voth Schrag, Robinson, Ravi, 2018). Beverly (2001) and Voth Schrag & Edmond (2017) explain that victims of abuse experiencing material hardship lack necessities, such as food, shelter, and accommodation, or eat low-grade foods.

Financially insecure women who experience economic abuse also face challenges in securing housing, and so frequently have no option other than to live with family and friends (Sharp, 2008). Others apply for government housing, while those who own houses on credit find it difficult to pay their mortgage and care for their dependents (Bell & Kober, 2008). A study in the UK shows 30% of their sample of economically abused women had no money to buy and pay for essentials such as food and mortgage repayments, and 33% indicated they were dependent on the government. In other instances, women reported relying on social support from family and friends, while others shoplifted to survive (Sharp, 2008).

In sub-Saharan Africa and Ghana, women who experienced economic abuse were financially disadvantaged and could not afford land, housing, and food (Adu-Gyamfi, 2014; Amoah, 2007; Kidman 2017). These women may take up menial jobs such as street hawking or, in some cases, engage in prostitution in order to earn income.

### **2.5.3 Effect on Mental/Psychological Health**

Empirical studies have shown a relationship between poor health and intimate partner violence (Barrett-Meyering & Braaf, 2011; Fraser, 2003; Mackinnon, 2008; VicHealth, 2004). Abuse in intimate relationships, including physical, sexual, and emotional abuse, has implications for victims' health (Tenkorang & Owusu, 2018; Issahaku, 2015; Spangenberg et al., 2016). The literature has well-documented the health implications of physical, sexual, and emotional abuse (Carpenter & Stacks, 2009; Ford-Gilboe et al., 2009; Huang et al., 2010; Lindhorst et al., 2007; McMahon et al., 2011; Zerk et al., 2009), but not those of economic abuse. Notwithstanding, the health impact of economic abuse can be equally drastic, and may come with significant consequences for victims. Abusive tactics that deprive, control, exploit, or sabotage may leave women impoverished, leading to their dependence on partners. Poor and economically dependent women have limited life choices, live in poor areas, are vulnerable to disease, and cannot afford health care (Tenkorang & Owusu, 2018; Padovese, Di Palma, & Mirisola, 2014; Peters, 2008).

Additionally, economic abuse may create adverse interpersonal relations between partners, with victims constantly worrying about their financial and economic security. Research shows that psychological distress resulting from abuse in intimate relationships leads to depression and anxiety (Antai et al., 2014). Postmus, Huang & Stylianou (2012) found that economic abuse had adverse effects on survivors' mental and psychological health. They

discovered that about 19% of their sample had been economically abused and were depressed, and about 54% of the victims reported that they experienced poor mental health due to economic abuse. Similarly, Huang et al. (2010), using longitudinal data of vulnerable families and child well-being, found a strong relationship between physical, psychological, and economic abuse, and reported that these contributed to high levels of depression in survivors.

Antai and colleagues (2014) found positive associations between economic, physical, or psychological abuse and suicide attempts, as well as psychological distress. Economic abuse emerged as the strongest predictor of suicidal ideations and grief. Using data from Ghana, Tenkorang & Owusu (2018) examined the effects of three dimensions of economic abuse on physical and psychosocial health. Respondents who reported experiencing economic abuse were 47% more likely to live with cardiovascular diseases. Economically exploited women were 97% more likely to live with cardiovascular diseases, as were women who experienced economic deprivation. Overall, the findings illuminate the severe impact of economic abuse on women's physical and psychological well-being.

## **2.6 Coping with Abuse**

There is little knowledge on how women cope with abusive intimate relationships. Recognizing and understanding how women cope with abuse, including economic abuse, in intimate relationships provides valuable knowledge for supporting them and making practical policy decisions.

Coping refers to the different ways by which people adapt, appraise, detect, and deal with adverse events, including threats or stressful encounters (Folkman, 2001; Folkman & Lazarus, 1980). Abuse victims adopt various coping strategies, which can be broadly grouped into two

main categories: emotion-focused and problem-focused coping mechanisms (Folkman & Moskowitz, 2004). In the section that follows, I examine how women employ emotion- and problem-focused coping mechanisms in response to intimate partner abuse, including economic abuse.

### **2.6.1 Emotion-Focused Coping Mechanisms**

Emotion-focused coping mechanisms occur when victims develop strategies to manage the stress of abusive behaviours. That is, emotion-focused coping aims to regulate stressful environments, and thus to reduce the extent of the stress and pressure associated with the abuse (Zink et al., 2006; Folkman & Moskowitz, 2004).

Studies have shown that, in an attempt to understand abuse by an intimate partner, victims alter their conceptual understanding of intimate relationships, leading to tolerance through the reappraisal of themselves, the relationship, and their spouses (Bauman, Haaga, Dutton, 2008; Zink et al., 2006). Zink et al. (2006)'s study of the coping strategies adopted by older women experiencing IPV among white and black Americans showed that women reappraised themselves by relying on religious doctrines leading to a high tolerance of abuse. Influenced by the Bible, these women believe there is no perfect marriage, nor an ideal man, hence the need for wives to appreciate and work with the husband God had chosen for them. Similarly, other women believed that God's love would strengthen them to endure an abusive relationship.

Furthermore, Zink et al. found another coping mechanism adopted by victims was the trivialisation of the abuse. This occurred by objectifying the abuser and reducing their actions to nothing serious. Women coped with abuse by making excuses for the abusers' actions and by

redefining their abusive relationships; Meanwhile, other women coped by relying on the intervention of family and friends, or engaged in community activities to relieve them of the stress of abuse.

### **2.6.2 Problem-Focused Coping Mechanisms**

In problem-focused coping, abused victims may take noticeable actions to escape abuse rather than simply accepting it. Abused victims use problem-focused coping mechanisms when they adopt strategies to control a particular problem (Folkman & Moskowitz, 2004; Zink et al., 2006). Examples of problem-focused coping strategies among economically abused victims include stonewalling (walking away from discussions that cause stress), leaving the marital home to think through their situation, or seeking a divorce.

A study conducted by Sabina & Tindale (2008) to examine abuse characteristics and coping resources discovered that about 90% of their sample had adopted at least one problem-focused coping strategy. Further, they noted an increase in abuse with a particular characteristic leads to a rise in a specific type of coping mechanism. For instance, as the number of threats and severity of harassment incidents increased, formal help-seeking methods increased, while victims who were harassed and controlled by partners coped by leaving abusive relationships.

Mattlin et al. (1990) and Moos & Swindle (1990) also argued that the choice of a coping mechanism is context-driven; therefore, a victim's particular situation affects their choice of coping strategy. Lazarus and Folkman (1984) identified three main predictors of the choice of coping mechanism, namely: environmental limitations, personal limitations, and the level of threats. For example, an environmental limitation could be the societal norm of keeping abuse private. In such environments, abuse victims are constrained by a hostile environment, so abused



women are forced into accepting the abuse they face. A vulnerable woman may be personally limited, and therefore forced to choose a particular coping mechanism, because she depends on the perpetrator for income and has dependent children. Abused women with personal limitations cope by focusing on the positive of the relationship while enduring the stress associated with the abuse. Abuse victims who face more severe or frequent threats may decide to leave, seek help, or report to formal or informal sources because they fear extreme physical, emotional abuse or death (Waldrop & Resick, 2004).

In Ghana and other African countries where IPV remains high, many women cope by adopting emotion-focused coping mechanisms and stay in abusive relationships, which they endure by trivialising and justifying violent male behaviours (Adjei, 2016; Dare, Guadagno, & Muscanell, 2013; Eckstein, 2016; Coker-Appiah et al., 2002). Ghanaian women's views of abuse are deeply embedded in their sociocultural context and are influenced by the community's gender-role expectations, leading to a preference for emotion-focused, rather than problem-focused, coping mechanisms (leaving or seeking help in formal settings). Some women refuse to report abuse because they would be blamed or become targets of social stigma; others cope with abuse by remaining in the abusive relationship, given the prestige attached to marriage in Ghana.

## **2.7 Conclusion**

This chapter examined the prevalence, and provided a general understanding, of economic abuse both globally and in sub-Saharan Africa. It further explored the factors exacerbating economic abuse and its consequences on female survivors' lives, as well as coping mechanisms adopted by survivors. An examination of the literature showed that traditional cultural norms, gender inequality, fear and control, and women's beliefs about intimate relationships were major factors influencing economic abuse. Further, employment insecurity,

economic hardship, and poor mental health were effects of economic abuse. Also, family and community support, trivialisation, and religion were some of the emotion-focused coping mechanisms adopted by survivors, while some problem-focused coping mechanisms included seeking help from formal sources or divorce. The above shows that economic abuse is caused by several factors, and negatively impacts victims' health and wellbeing.

## **Chapter Three: Research Design and Methodological Approach**

### **3.0 Introduction**

This study's overarching objective is to understand Ghanaian women's experiences of, and perspectives on, economic abuse. Empirical data for analyses were obtained from a broader research project titled *Examining the help-seeking behaviors of female victims of intimate partner violence in Ghana*, funded by the Social Sciences and Humanities Research Council of Canada. The project was conducted under the principal supervision of Dr. Eric Tenkorang of the Department of Sociology, Memorial University of Newfoundland, in collaboration with Dr. Adobea Yaa Owusu of the Institute of Social, Statistical and Economic Research (ISSER), University of Ghana. Additionally, research assistants were trained by the team to participate in the project. We employed both quantitative and qualitative methods to examine gender-based violence against Ghanaian women and to understand their help-seeking behaviours.

First, the quantitative phase of the project collected nationally representative cross-sectional data from about 1800 ever-married women between the ages of 18 and 65, selected across the three ecological zones of the country, representing the diverse range of culture, ecology, and modernity in Ghana. This data contains valuable information on gender-based violence, including physical, sexual, psychological/emotional, and economic abuse. Data were also collected on respondents' knowledge about domestic violence, social and gender norms around violence, and help-seeking behaviours.

The second phase of the project collected qualitative data as a follow-up to the study's quantitative component. This enabled the researchers to understand the contextual and structural factors that promote violence against women, including the role of culture and patriarchy in perpetuating violence, from the victims' perspectives. The data used for this thesis consists of the qualitative interviews collected from Ghanaian women who experienced various types of violence, including economic abuse.

This chapter provides information about the study area and the research methodology, including design, data gathering instruments, target population, sampling procedure, sample size, data analysis, and ethical considerations.

### **3.1 Background of the Study Area**

Ghana is a West African country situated along the Gulf of Guinea and the Atlantic Ocean, covering 238,500 square kilometers of land. The Ivory Coast borders Ghana in the west, Burkina Faso in the north, Togo in the east, the Gulf of Guinea, and the Atlantic Ocean in the south. It is estimated that Ghana's population is around 30.5 million, with females making up about 51.2% and males constituting 48.8%. About 50% live in urban areas (Population and Housing Census, 2021). The 2021 census indicates that 71.2% of the population identify as Christians, 17.6% are Muslims, and 5.2% practice traditional African religion. Although Ghana's economy is mainly agricultural, trade is also common, and women are primarily involved in petty trade due to their inability to mobilize capital to establish large-scale businesses. This makes Ghana's economy principally informal, with many women working in the margins (Ghana Statistical Service, 2010). Ghana has sixteen regions: the Greater Accra, Ashanti, Bono, Ahafo, Bono East, Eastern, Oti, Upper East, Upper West, Western, Western north, and Volta Northern, Northeast, Savannah, and Central regions. The current study was carried out in the Greater

Accra, Ashanti, and the Upper East regions. These regions were randomly selected to reflect the three ecological zones, Coastal, Middle, and Northern Zones, thereby showing differences in culture and modernity in Ghana (Ghana Statistical Service et al., 2009). The three regions also have varying intimate partner violence levels and different sociocultural norms, given their ethnic and demographic composition.

### **3.1.1 Greater Accra Region**

The Greater Accra Region (GAR) is the capital city of the Republic of Ghana. It is home to about 4 million people from diverse socioeconomic and ethnic backgrounds, making it the second-most populous region in Ghana, with an immigrant population of about 1.3%. The region's landmass is approximately 1585km<sup>2</sup>, making it one of Ghana's smallest and densest regions (Ghana Statistical Service, 2013; World Bank, 2017). Regarding ethnic composition, Akans dominate GAR, who form about 39.8% of the population. The rest of the population is comprised of 30.7% Ga-Dangmes and 18% Ewes. Females and males in the GAR constitute about 51.7% and 48.3%, respectively. According to the Ghana Labour Force Report (2015), the GAR has the highest literacy rate in Ghana, i.e., 89.2% and 73.3% for males and females, respectively. The World Bank Report (2017) shows that approximately 57% of the Greater Accra Regions' population are active participants in the Ghanaian economy, with 32% of people in formal employment and 28% in informal employment, altogether contributing about 32% of Ghana's total Gross Domestic Product (GDP) (World Bank, 2017). Men dominate the formal economic sector, while women primarily work in the private and informal sectors, which are precarious. Ghanaians in the GAR face many socioeconomic challenges, including sanitation, housing, unemployment, and inequality, with some people living in poor conditions, while others live in affluence.

According to a domestic violence report by the Ministry of Gender Children and Social Protection, Institute of Development Studies, in 2016, 19.1% of women interviewed in the Greater Accra region had experienced economic abuse; 11.4% stated their husbands had denied them housekeeping money. Meanwhile, 2.1% of the women said their husbands had prohibited them from working in a paying job.

### **3.1.2 Ashanti Region**

The Ashanti Region (AR) has the second-largest land size, covering about 24,389 square kilometers. It is in the southern half of Ghana and is bounded by the Brong Ahafo, Central, Eastern, and Western regions. Findings by the Population and Housing Census (2010) indicate that the AR is the most populated region in Ghana, with approximately 4,780,380 people, including indigenes and migrants. The AR records Ghana's second-highest literacy rate: nearly 80.6% for males and 63.3% for females. About 67.5% of males and 58.8% of females are employed either in the formal or informal sectors. Economic activities are mainly agriculture, manufacturing, wholesale, and retail trading. In 2010, the National Statistical Service estimated that roughly 82.9% of inhabitants of the AR are Akans, with the remainder being immigrants and members of other ethnic groups, including Mole-Dagbani (11.3%), Ewe (3.8%), and Gurma (2.8%) (Ghana Statistical Service, 2013). IPV is commonplace in the Ashanti region. For instance, according to the Ghana Statistical Service (2013), 27.3% of women had experienced economic abuse, and 20.2% said their husbands refused to support the family financially.

### **3.1.3 Upper East Region**

The Upper East Region (UER) is next smallest region in Ghana and covers 8,800 square meters of land, with over 1 million people. Males make up 48.4%, and females 51.6%, of the

population The Upper East Region is bordered by Burkina Faso, Togo, the Upper West District of Sissala, and the Northern District of West Mamprusi. The UER region has seven ethnic groups, with Grusi, Gurma, Mande-Busanga, and Mole-Dagbon dominant. The people of UER speak different languages, with Frafra as the predominant language (Ghana Statistical Service, 2013). The dominant religious groupings are Christians, who make about 41.7%, followed by adherents of African traditional religion of (27.9%), and Muslims (27.1%). The UER is rural, with about 80% of its population mainly working in agricultural activities, and records the highest poverty rates among all the 16 administrative regions of Ghana (International Monetary Fund, 2003). The Upper East Region has the lowest literacy rate in Ghana, with about 43.5% males and 31.3% females formally educated. It also has the lowest employment rate, with approximately 61.7% of males and 56.3 % of females employed respectively (Ghana Labour Force Survey, 2015).

Traditional gendered stereotypes prevail in the UER, bolstered by entrenched religious doctrines. Men in the UER dominate and control women, leading to high rates of child marriage and intimate partner violence (Amnesty International, 2004). According to the Ghana Statistical Service Report on Intimate Partner Violence (2013), about 9.6% of women in the UER had reported some forms of economic abuse, with 6.7% complaining of being denied housekeeping money by their partners.

### **3.2 Research Design**

The study employed a qualitative research design to examine economic abuse among Ghanaian women in intimate relationships. Wambui (2013) notes that qualitative methods suit issues relating to women and other vulnerable groups. These methods allow a deeper analysis of contexts, attitudes, and experiences through various techniques and procedures (Maxwell, 2008).

Furthermore, they allow for an in-depth study of social problems in a natural context, by using multiple sources of information and moving from the known to the unknown to discover knowledge concerning specific socio-cultural and political contexts (Creswell, 2005).

However, a qualitative research approach demands reflexivity due to its subjective nature. Reflexivity requires researchers to separate their position from the research process, its outcome, and the knowledge produced (Doucet & Mauthner, 2006; Wickramasinghe, 2010; Ramazanoglu & Holland, 2002). Berger argues that, to be reflexive, researchers should "continually process their internal dialogue and critically engage in a self-evaluation of their position. It also involves an active acknowledgment and explicit recognition that this position may affect the research process and its outcome" (Berger, 2015, p. 75). He further explains that the researcher's positionality can influence the research process, shaping the relationship between the researcher and the researched, especially during data collection, analysis, and interpretation, thus affecting the outcome and findings of the study (Berger, 2015). To reduce or avert this possibility, I practiced reflexivity during my analyses and interpretation of the data by supervising my reactions, emotions, perceptions, and decisions to ensure that my findings reflected respondents' views (Berger, 2015).

### **3.3 Population, Sampling Procedure, and Sample Size**

The study's data were extracted from a larger project that surveyed 2,289 Ghanaian women nationally about their IPV experiences and help-seeking behaviours. The survey data were collected from May to August 2017, and were followed by a qualitative inquiry into the domestic violence experiences and help-seeking behaviours of some of the women surveyed. Data for the quantitative (survey) component of the project were collected using a multi-stage



sampling strategy. Simple random sampling was used to select two districts from each of the ten administrative regions<sup>1</sup> in Ghana, for a total of 20 districts (Tenkorang & Owusu, 2018). Afterward, systematic random sampling was employed to select two communities from each district, making 40 communities. The communities were stratified by rural/urban residence to ensure fair representation of rural and urban communities. Female respondents aged 18 years and above who had ever married or cohabited were interviewed from randomly selected households (Tenkorang et al., 2018). The qualitative data collection took place between May and July 2019, after the survey data were analyzed, revealing areas needing in-depth investigation. The qualitative data collection began with a random selection of three from the ten regions used for the quantitative surveys. This includes the Greater Accra, Ashanti, and the Upper East regions.

Ten respondents each from these regions (30 respondents total) who participated in quantitative surveys were contacted and asked if they wanted to participate in the second phase of the research by sharing their experiences of intimate partner abuse. Contact with respondents during survey data collection meant researchers had established some rapport with study participants before the qualitative data collection. This existing rapport facilitated the qualitative data collection. Also, using data from the three regions provided the research team with respondents from diverse socioeconomic and demographic backgrounds and gave access to a range of women, including low, middle, and high-income earners from different religious and cultural backgrounds. Sample size is a crucial component of sample size. In qualitative research, the sample size is evaluated when planning for the study and during the research process (Guest, Bunce, & Johnson, 2006; Malterud et al., 2016), because such research seeks an in-depth

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<sup>1</sup> Survey data were collected in the summer of 2017 before Ghana added 6 more regions from the already existing 10 regions,

knowledge of the social world under study (Mason, 2010; Warren & Karner, 2015). Using in-depth interviews, qualitative researchers systematically inquire into social events and the meanings people ascribe to their environment (Warren & Karner, 2015). As a result, researchers vary their sample size and are generally advised to be flexible and reflexive until they gather enough data, which is what Glaser and Strauss call "theoretical saturation" (Glaser & Strauss, 1971, p.187). Glaser and Strauss assert that researchers may reach the point of theoretical saturation when the data provides no new knowledge, when the data gives good insight and information about the research topic, and when the researcher can establish stable and verifiable relationships (Thomson, 2011). Researchers must continue to interview until the information they receive becomes repetitive.

Regarding qualitative samples, Maison (2010) found that sample sizes between 20 and 30 were enough for data to reach theoretical saturation. Crouch & McKenzie (2006) and Latham (2013) corroborated this, suggesting that a sample size between 15 and 20 was enough, and further argued that saturation begins to set in between 12 and 15 participants interviewed. In contrast, some qualitative researchers have argued that there is no set sample size for data saturation, suggesting instead that the sample size should depend on the research questions. With these recommendations in mind, this study used data from 16 out of the 30 participants who experienced intimate partner economic violence. These participants' responses provided adequate information to answer the research questions for this study.

### **3.4 Data Collection Instruments and Transcription**

Six research assistants (RAs) were recruited and trained at the Institute of Statistical, Social & Economic Research (ISSER) at the University of Ghana, with two RAs assigned to each district. Several training sessions were held with the RAs at ISSER before data collection;

all RAs could speak English and other major Ghanaian languages fluently and had previously participated in several research projects. The RAs' research experience helped them establish rapport with respondents quickly, which expedited the data collection process.

Arrangements were made with women who consented to participate in the projects, and suitable times were negotiated for interviews to be conducted. In-depth interviews were used to collect data, as these allowed the RAs to obtain an accurate subjective understanding of the experiences, attitudes, and feelings victims attached to their situations. The face-to-face interviews allowed the researchers to ask follow-up questions and monitor respondents' reactions to gain a deeper understanding for the study. In-depth interviews further allowed for a comprehensive discussion of the research topic and allowed researchers to build rapport with respondents, making them feel comfortable during the interview process.

A semi-structured interview guide was used, and involved asking questions from a series of predetermined but open-ended questions while probing to elicit quality information from respondents. This method of data collection in qualitative research is appropriate when the researcher seeks to delve deeper into the natural and different meanings people assign to events under study (Warren & Karner, 2015; Nasrullah et al. 2015).

Before data elicitation, the RAs briefed respondents by detailing the purpose of the study and the topic under investigation. Women who agreed to participate in the study were invited to narrate their experiences of abuse. The RAs respectfully engaged participants in discussions devoid of intimidation to ensure that respondents felt comfortable providing rich data for analysis. Researchers always started with questions participants could answer, to ease the nervousness most people feel during an interview. The interview followed a specific questioning line and often probed to understand the subjective meanings of respondents' experiences.

Interviewers frequently asked respondents to elaborate on the answers they provided, to explain further, or to provide a story or example. The interviewers listened carefully to be able to ask follow-up questions for clarity and understanding.

Researchers asked respondents about their demographic/socioeconomic background and types of intimate partner abuse experienced, i.e., sexual, emotional, psychological, physical, and/or economic abuse. Specifically, interviewers asked respondents: *1. Have you experienced any form of violence from your partner, e.g., has he ever slapped or hit you? 2. Has he been disrespectful to you in any way? 3. Can you share some experiences of economic abuse? 4. Have you ever been denied housekeeping money? 5. Can you share some ideas about cultural norms in society that enable intimate partner violence? 6. Why do you think your spouse steals from you? 7. How does economic abuse impact you?* Interviews lasted from about 30 to 60 minutes with each participant.

Because qualitative research seeks to understand participants and their motivations, discussions were audio-recorded and transcribed verbatim to scrupulously reflect views expressed in the audio recordings. This helped the researcher to develop appropriate themes and codes in her analyses. Often, cross-language researchers are tempted to influence language interpretation to suit their own biases during the transcription process. With this in mind, I was cautious and paid attention to the translation process so as not to influence the research findings (Smith, Chen, & Liu, 2008; Santos et al., 2015).

### **3.5 Data Analysis**

I started by reading through the transcripts while making notes of my first impression of the data. Thematic data analyses were employed. These methods of analysis involve

systematically identifying and interpreting themes within qualitative data. Scholars including Braun & Clarke (2006) have argued that for the advantages of thematic data analysis. Thematic analysis calls for impartiality and the identification of accurate impressions of the data; using this method, I sought to find themes and patterns within the data collected.

Even though I could have relied on software for my analysis, the data were manually analysed. Some qualitative researchers have argued that analysing data with software impedes the researcher's flexibility to explore new data options (Van den Hoonaard, 2012). I engaged in correcting, reading, and rereading transcripts and notes; some productive insights arose from the themes and patterns uncovered by my analysis. I aligned my data with emerging themes by highlighting how participants understood and explained their lives. Because this study dealt with gender-based violence, I also looked for how gender identity affected women's understanding of their social milieu, while being reflexive as I interpreted my data. I created a memo to jot down my ideas as various discoveries emerged, and this prevented losing relevant information. The memo contained relevant information and questions that occurred to me while reading through the transcripts; I also noted the literature necessary for my analysis. I created categories and subcategories of codes by aligning data with emerging themes. I took note of the words and phrases most often used by participants. I also searched for missing information by problematizing issues and looked out for clues to explain their absence. After establishing coherence among the codes, I developed substantial codes through a hierarchy of categories.

I approached the thematic data analysis in two ways: inductively and deductively. I did this inductively by going through the interview transcripts of the specific answers participants had given to a question, and making subjective meaning and analysis. I deductively made meaning of my data through the interview questions asked and knowledge of the literature. For

instance, when a respondent said that her husband had stolen her money because he was unemployed and she had no choice because he had paid her bride price, I created a code titled 'trivialization or economic deprivation.' I highlighted all sentences and phrases in the transcript that indicated 'trivialization or economic deprivation,' and included them under this code. The literature shows that payment of the bride price makes a man feel that he owns his wife and her resources, and this makes her susceptible to economic violence.

Finally, I linked my research findings with the study's main objectives. I used quotations from the transcript to highlight significant themes because the participant is the expert when it comes to his or her own experiences (Haj-Yahia, & Abdo-Kaloti, 2007; Lips-Wiersma, & Morris, 2009; Hsieh, & Shannon, 2005).

### **3.6 Ethical Consideration**

Ethics aim to achieve three things: respect for persons, concern for human welfare, and justice. In Canada, these are spelled out in the Tri-Council policy statement: Ethical conduct for research involving humans (CIHR, NSERC, and SSHRC 2010). Respect for a person means honouring respondents' autonomy and intrinsic values, meaning respondents have the right to choose without interference (Van den Hoonaard, 2012).

Secondly, concern for human welfare means that researchers must consider the risks respondents face and the interview's impact on the respondent's physical, mental, and psychological health (WHO, 2001). In this case, the interviewers must consider that their questions might be sensitive and could trigger both mental and psychological effects in respondents both during and after the interview process. Finally, ethics in qualitative research call for respect and concern for all persons. While both the researcher and respondent benefit

from the knowledge generated, the researcher must maintain meaningful and genuine rapport to prevent inequality and promote comfort between themselves and the respondent.

This study is part of a more extensive research project that examined female survivors' help-seeking behaviours of intimate partner violence in Ghana. The ethics committees at Memorial University (i.e., the Inter-Disciplinary Committee on Ethics in Human Research) and the University of Ghana (i.e., University of Ghana Ethics Committee for Humanities) granted the study's approval. Participants' choice and control over the interview process were made known throughout the interview process in the field. Informed consent was issued to all respondents, both orally and in writing. Researchers read aloud the informed consent forms to women and interpreted them in their native languages, and only women who agreed to participate in the study were interviewed. Women who accepted were briefed on the topic; the researcher always asked if they could proceed with questioning and recording the conversations. Researchers assured participants of the security of their identity and their concern for human rights and welfare. All interviews and transcripts were coded alphabetically during my analysis to promote confidentiality and protect the information gathered.

Women were allowed to choose the location and time of the interview; this was done to ensure justice and equity, and to reduce inequality. Researchers created genuine rapport with participants to make them comfortable. Fortunately, all researchers were fluent in the local language, creating a friendly atmosphere for interviewing. Due to intimate partner violence's sensitive nature, counseling services were made to aid distressed victims. The members of the research group worked in teams and were given mobile phones to promote their safety. Altogether, this study followed the ethical principles and procedures outlined by Memorial

University and the University of Ghana, and adhered to the World Health Organization's (2001) ethical and safety recommendations on intimate partner violence.

### **3.7 Chapter Summary**

This section has discussed the general background and description of the study area— Greater Accra, Ashanti, and Upper East regions of Ghana--and provided some information about the geography, economy, and economic abuse experiences on women in these regions. The chapter outlined the study's methodological approach and feminist theory, and examined its connection to economics. It also addressed the sampling techniques, the data collection tools, and the data analysis method. The chapter concluded with a summary of the ethical considerations. The following section presents the findings of the study, organized according to the research questions.



## **Chapter Four: Results**

### **4.0 Introduction**

This chapter presents the results of interviews with 16 Ghanaian women who experienced economic abuse in an intimate partner relationship in the Upper East, Greater Accra, and the Ashanti regions of Ghana. The aims of the study were to identify: 1. the types of economic abuse experienced by Ghanaian women, 2. the causes of economic violence in intimate partner relationships 3. the effect of economic abuse on the victims, and 4. the coping strategies of women who experience economic abuse. Data for the study were gathered through semi-structured, qualitative, and in-depth interviews. These interviews were audio-recorded, transcribed, and analyzed; I present their results in this chapter. This chapter is divided into four sections, according to my research questions. I have included quotations from respondents to support and illustrate my findings. I have used pseudonyms to protect the participants and maintain their anonymity.

### **4.1 Demographic and Socioeconomic Background**

Table 1 provides the socio-demographic background of the 16 women who shared their experiences of economic violence. The average age was 34 years, with a range between 20 and 60 years of age. All the women interviewed were either in a monogamous or polygynous relationship. Thirteen (13) women, representing 81.3% of the sample, reported having had some kind of formal education; one woman reported having a degree; and three, representing 18.7% of the sample, had never been to school. Respondents identified as Christians or Muslims; this could be because people from the upper east region of Ghana are mostly Muslims, while

Christians predominate in Ghana's Greater Accra and Ashanti region. All the women were employed in the informal sector, mostly in their own businesses, like petty trade and operating shops; however, three women were unemployed and dependent on an intimate partner. All the women reported making meager incomes, except one who mentioned an income above average, i.e., 5000 Ghana cedis per month, which is equivalent to 860 US dollars. Participants stated that they supported their families with revenue from their economic activities, which could buy only staple food items like beans, millet, groundnuts, cowpeas, rice, and shea nuts.

***Table 1. Participants' demographic information***

<b>Pseudonym</b>	<b>Age</b>	<b>Occupation</b>	<b>Education</b>	<b>Children</b>
Aja	26	Teacher	High school	1
Abena	25	Hairdresser	Junior high school	2
Ama	30	Fruit seller	No education	4
Akua	60	Food vendor	No education	5
Yna	43	Shop owner	No education	1
Akos	40	No job	No education	4
Maame	20	Business	High school	0
Gina	38	Seller	High school	2
Floo	35	Shop owner	High school	2
Diega	29	Jobless	Secondary school	2
Afia	33	Seller	Secondary school	2
Juliet	27	Hairdresser	Secondary school	0
Irene	33	Petty trade	Junior high school	3
Lilly	33	Petty trade	High school	3

Allen	29	Hairdresser	High school	0
Naa	27	No job	High school	1

## 4.2 Types of Economic Abuse Experienced by Ghanaian Women

### (a) *Economic Exploitation*

Economic exploitation refers to the intentional depletion of women's available resources as a means of limiting their options; batterers can exploit women by stealing or generating debts for their partners. Respondents shared various experiences of exploitation by their spouses. Some of their husbands stole the little money they made. Other women shared experiences of calculated exploitation by their spouses during an argument. In their own words:

*"As I sit, I had to start selling things for us to feed, yet he will take the little you make, and if you talk, it becomes a problem" (Ama, 30 years old).*

*"Yes, I bought some basins and silver set to keep; he said they were waste since I had some I was using already. I went out one day, and when I got back, I never saw them again, he threw them away" (Ama, 30 years old).*

Other survivors also reported that their husbands economically exploited them after a quarrel. According to Afia, her husband did this to punish her for non-compliance with his directives:

*"Yes, he threw my bowls away and also damaged my rice cooker when he was angry about my disobedience incident" (Afia 26 years old).*

### ***(b) Economic Deprivation***

Economic deprivation manifests as preventing women from using resources they already have through the exercise of power; abusers do this by controlling resource use or monitoring shared resources. Ghanaian women faced several counts of economic deprivation from their spouses. About five women shared economic deprivation experiences, giving accounts of instances where their husbands had refused to provide basic needs such as food and shelter, generally shirking responsibilities towards the family. Ama explained that her husband refused to provide money for her food even though he had enough to share.

*"I asked him for money to buy flour for TZ<sup>2</sup>, but he refused, and he removed cash from his pocket, showed it to me, and said he would not give me. I had to go to my parents for millet" (Ama, 30 years old)".*

*"I do not understand why men abuse their wives. Some men do things we don't understand; they don't take care of their wives as they should. For me, I have children, my husband refuses to give housekeeping money, it is a problem and tedious process to ask for money, yet if he knows I have money, he expects me to give it to him, and this is so worrisome" (Akua, 60 years old).*

Yna also complained that her husband had refused to provide her with housekeeping money, including money for medical care:

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<sup>2</sup> TZ is a local delicacy, made of flour and enjoyed by Ghanaians, especially the northern and upper regions of Ghana.

*"Housekeeping money is also part of the basic needs, so yes, he has refused to provide me with my basic needs. Moreover, he has never paid for my hospital bill before whenever I seek health care....." (Yna, 43 years old).*

**(c) Employment Sabotage**

Men prevent women from resource acquisition by hindering their access to education that could boost their ability to obtain and maintain a paying job. The majority of women interviewed had been subjected to some form of employment sabotage by highly controlling men. Men who sabotaged women's employment used various psychological and emotionally abusive strategies, such as threatening physical violence, to maintain power. One of the respondents reported that her husband initiated fights when she was ready to go to work. Other respondents shared similar experiences, and added that their partners warned them never to return home after they started a paying job; still male partners destroyed items and goods their victims sold to make a living. The women described their humiliation at these experiences:

*"My nephew helped me find a job at the electoral commission, but he [her husband] refuses to allow me to work. So I found another job with youth employment, and he still refused. Any time I wake up to go to work, he starts a fight, so I stopped" (Akua, 60 years old).*

*"He tells me not to return to his house if I go job hunting" (Akos, 40 years old).*

*"My husband always tells me to stop working for an income. Sometimes when he is angry, he throws my Kenkey into the garbage and steps on them. Meanwhile, that is what he will eat the next day and collect chop money for himself" (Akua, 60 years old).*

Another woman indicated that her husband often engaged in blackmail, using their children to sabotage her employment. The woman noted that her husband prevented her from working because he believed a woman's place was in the home, caring for children. Yet, he refused to provide for her basic needs after she stopped working. Aja explains;

*"He asked me to stop working because my job is to take care of our baby; I refused because when day breaks he won't give us money and how to feed will be a problem" (Aja, 26).*

### **4.3 The Causes of Economic Abuse**

#### **4.3.1 Cultural Beliefs**

Cultural beliefs are a complex set of norms and values of the society, promoting economic abuse against women. These cultural beliefs, aided by dominant gendered stereotypes, combine to normalize economic violence by male partners. Abused women indicated that their husbands claimed complete ownership of their belongings because they have paid their bride price. The women accepted this because the payment of bride price is a culturally entrenched symbol of women's ownership by men. According to Maame, her husband claimed to have the right to steal her money because he had bought her by paying her bride price:

*He says, I bought you with my money; I used my cattle to buy you. So I can say and do anything, and your work is to listen to me and do what I say. So he abuses me and says he owns me and everything I own because he brought me and so if I have money it [is] also for him. (Maame, 20 years old)*

*After selling, if I keep the little money I get, he comes to take it, and when I ask him, he would tell me he owns the house and everything in it and therefore has the*

*right to do whatever he desires, so if I cannot cope, I am free to keep it at my own house. (Akua, 60 years old)*

It was apparent that societal, cultural beliefs, norms, and values of ‘not washing one’s dirty linen in public’ prevented women from disclosing and reporting economic abuse. Women shared experiences of being helpless and left with no other choice than to accept their vulnerable situations, because reporting their husbands to authorities might lead to societal blame. Simultaneously, some women feared reporting incidences of economic abuse to police because doing so would exacerbate the violence. In the words of Aja:

*“Hmmm! Yes, in the southern sector, wives can report abusive men to the police to be cautioned, and in some cases, if he is working, part of his salary is given to the woman to cater to the family. But, out here, when your husband refuses to provide for you and you report him to the police, people will rather blame you, so we are helpless. If I report to the police, his family will not forgive me, outsiders will blame or insult me, no one would support me, and I would be an object of gossip. The man can also use this as an opportunity to do more, so we continue to remain in this abusive relationship to suffer” (Aja, 26 years old).*

Male dominance was a significant cultural norm that promoted economic abuse among Ghanaian women. Survivors asserted that their spouses claimed to have the authority to do whatever they deemed fit. Men felt the desire to dominate domestic interactions, including women's income. According to Akos, her husband prevented her from working because he thought she may lose respect for him as the family's head if she becomes financially independent. These were captured in statements like:

*“Yes, he has stopped me from working because he feels I will not respect him, and he would not be able to abuse me again” (Akos, 40 years old)*

*“My husband says as a woman; my role is to take care of our children, so he stopped me from working, he feels I will take control of the family if I start earning money” (Maame, 20 years old).*

*“My husband says women must take care of the home and children. I also have to be home to take care of his food, so he stopped me from working.” (Akosua, 60 years old)*

Traditional gender role expectations, dominant gendered stereotypes, and gendered attitudes entrenched in the participants’ society were significant causes of economic abuse. Women indicated that males and females strongly believed in the gendered division of labour; that is, that it is the woman's place to care for the children while the man goes out to work and provide for the family. This meant that women must seek permission from their male partners before they could accept a paying job. Maame indicated that her husband stopped her from operating a small shop, because her doing so would demean him. Earning an income would make her the family's head, a position culturally assigned to the husband. She also reported that her husband destroyed her clothes because he and his friends thought she was not dressing like a married woman. These experiences are reflected in the following comments:

*“[Y]es, my husband controls my expenditure; once upon a time, I wanted to start a business to help take care of the family. I, made efforts to reach the landlord to ask for space to begin operating a shop. The man quickly asked if my husband was aware of my business plans, and I said yes, but at the time, I had not told my*



*husband because if I did, he might disagree. I told my husband later, and he promised to think about it. Those people in our community advised my husband that if he allows me to own a business, I may have something that he does not have, making me the man and the woman in the family. Thus my husband refused to allow me to start my business. I asked why, and he said when women are given such opportunities, they became disrespectful to men.” (Maame, 20 years old)*

*“My husband has destroyed most of my things, including my pants. Because of my buttocks, any time I wear my trouser, his friends become stare at me. They complain that I am a married woman, yet I wear trousers to show my body shape. People advised my husband not to allow me to wear them because our Frafra culture is against it. Again if I wear trousers, I may look attractive to other men who may rape me; as a result, my husband burnt all my pants” (Maame, 20 years old).*

#### **4.3.2 Extramarital Affairs**

A number of the women who took part in the interviews indicated they were victims of deliberate and strategically planned schemes of economic abuse. Women complained that their husbands engaged in extramarital affairs, and therefore refused to provide family upkeep and stole the little money they had. Some women stated that their husbands deprived them economically by giving their resources to their concubines. Meanwhile, other women reported that their partners stole their money after spending their funds on other women. These experiences are illustrated in the following quotations:

*“Womanizing!!, My husband didn’t abuse me when we started dating. However, when he began cheating, he changed. He brought a lady to the house one day and told me he would marry her, he even gave my gas cylinder to her to send to school, and when I asked about my item, he turned a deaf ear. My neighbor saw him give it to her; she told me the lady is a community health training student. Ever since he started cheating, he has refused to provide money for the children and I” (Akua, 60 years old)*

*“.... Look, my husband does not have enough money to spend himself. Any time he gets a little amount, he would go to his other lover. When he spends the cash and returns, he wants to spend my money. Because he knows I won’t give him if he should ask me, he will search everywhere, even in my bags for money to buy food” (Gina, 38years old).*

#### **4.3.3 Lack of Interest in the Family and Apathy**

Some men perpetrated economic abuse because they were ‘irresponsible’ and had no concern for women and children. Men found no need to be responsible for their wives and children. Some women recounted their experience in the following extract:

*“Ermmm, as I said earlier, my husband doesn’t give us money, and it’s because he doesn’t care whether his children have eaten or not” (Floo, 35 years old).*

Akua also reported that *“My husband told me he wasn’t working for our sake and told us to leave his house if we cannot fend for ourselves (Akua, 60 years old).*

*“My husband is just irresponsible; he doesn’t care about us. He only lives for himself and not us” (Yna, 43 years old).*

#### **4.3.4 Alcohol Use**

Another central reason behind husbands' economic abuse against their female spouses was alcohol abuse. Male partners prioritized saving money for drinking rather than providing food for their families. In some situations, male partners stole money from their wives to purchase alcohol, while refusing to provide family upkeep. The words of Yna and Akos captured this:

*“The thing is, my ex-husband was not working, and when I struggle to get money, he steals the money and gets drunk. Also, he was not helpful to me. I take all the responsibilities of the family. A man who steals the money you earn from working and spends it on getting drunk?” (Yna, 43 years old)*

*“He was about leaving the house in the morning, and I asked for money to buy foodstuffs to cook for the children; I saw him put money in his pocket. He refused to give the money. Instead, he asked why I approached him that early in the morning, and he said all I do is to eat and nothing else, so he has the right to beat me because I had no reason to ask him for money. He said his money is to be used for his alcohol” (Akos, 40 years old).*

According to Afia, she has lost interest in getting her husband to contribute to the family’s welfare because taking money from him will warrant further economic abuse. She explained this in the following words:

*“Hmm! All he does is buy and drink alcohol when he gets the money. He worked some time ago and made five hundred Ghana cedis. All he did was sit in a bar and request drinks; he gave me only twenty cedis when he came home. But, I rejected the money because that would have marked the beginning of trouble if I had accepted it. He would always come for chop money from me, and all our neighbors know about our arguments over money. If I refuse, he will steal the little I have. So I think it’s better he kept his twenty cedis<sup>3</sup> after all, how many days would I use it” (Afia, 33 years old).*

#### **4.3.5 Jealousy**

Participants described husbands’ selfishness and jealousy as another important reason for their economic abuse experiences, mainly financial exploitation. For example, husbands suspecting their wives of engaging in extramarital affairs destroyed their assets as a form of punishment. Other men stole their wives’ cash and destroyed their items because they were envious of their wives’ progress. The following quotations depict the personal stories of interviewed women who shared experiences of economic abuse at the hands of selfish and jealous men:

*“Yes, my husband has destroyed my belonging before. Honestly, he is quick-tempered and a very jealous man. I got a phone call, and the person called about three times; my husband demanded to know why the person had called but, I had no explanation to give him; he got angry and just smashed the phone” (Diega, 29 years old).*

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<sup>3</sup> Twenty Ghana cedis is equivalent to 3.46 dollars.

*“Yes, my husband controls me on how to use my money. I did my susu<sup>4</sup> and bought a mobile phone which he damaged on the third day for no reason. I bought the phone on the 17th, and he damaged it on the 20th. If I work and earn money, he always feels I would be better than him. My husband does not even want me to prosper” (Akua, 60 years old).*

## **4.4 Consequences of Economic Abuse**

### **4.4.1 Physical Violence**

Participants recounted experiences of physical violence due to the financial demands they made of their husbands. Almost all participants interviewed indicated that they faced physical abuse whenever they demanded that their husbands contribute or questioned their lack of contributions to the family's finances. Husbands used physical assault to coerce their wives into giving them money. The most common physical attacks include slaps, pushing, hitting, and stabbing with sharp objects. Afia narrated her experiences in the following words:

*“Hmm! I saved my one cedi in the room when I was pregnant, but my husband stole it. When I asked him, he took a sharp metal that looked like a pin and stabbed my pregnant stomach (Really!) I had to run out and call his sister and brother. I was surprised at what his older brother said. He said he thought I had called for an urgent issue and that if my husband does not take my money, whose money will he take? Meanwhile, that was the third time my husband stole my money. Because his brother was older, he was more of a father; I did not know he*

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<sup>4</sup> Susu is a form of personal saving of cash, it is an informal means of saving and securing one's personal cash; to get access to credit and a form of microfinance.

*was worse. Someone else around asked him if he wanted to kill the baby before it comes out.” (Afia, 33 years old).*

Similarly, other women shared their experiences in the following quotes:

*“It’s always about food or children. I have a seven-year-old son who is my first child, my husband had always provided chop money for school, but he stopped over the period. I had to continue from where he had left off. He had to pay school fees, but he refused to pay, I had no money, so I asked my son to go and stay with his grandmother (my mum). My mum paid for his education, and then my husband started complaining that I should not have allowed my mother to pay, so he beat me up. Again, if you ask for money to buy food for the child, he would tell you to cook because you have nothing to do; in the meanwhile, there is nothing to prepare, and if you ask for money to buy grocery he will not give you if you insist he will beat you up” (Akua, 60 years old).*

*“Hmm...! I do not know about others, but my problem is to look for what to do when the day breaks. I work hard every day to make ends meet, yet if my husband sees the little money I make, he takes the money, and when you ask him, it becomes a quarrel then beating; my husband doesn’t give me a penny, not even two cedis to buy ordinary salt. As we talk, anything concerning our children’s education I have to do what I can to provide everything, he does not care, and if you tell him, it becomes a fight” (Aja, 26 years old).*

*“The other day, he was going out while the kids were hungry, I told him to wait, so we both could figure out what the kids would eat, but he took a wood threatening to hit me and pushed my head against the wall” (Akos, 40years old).*

#### **4.4.2 Health Implications**

Participants reported various health impacts due to the physical abuse they experienced when they demanded their husbands take economic responsibility. About all women indicated that their hardships due to economic abuse made them grieve, leading to high blood pressure and various other health implications. Some women complained about the stress they suffered from abusive partners, while other women had to live with multiple types of health impairments. The following stories from women offer detailed insights into these different health impacts:

*“After my husband slapped me when I asked for housekeeping money, I couldn’t hear with that side of my ear for some time. I was hurt. I easily forgive if you ask me for forgiveness. I couldn’t eat, and I lost so much weight because he wasn’t eating my food and talking with me” (Juliet, 26 years old).*

*“This situation of irresponsibility and pressure to provide for the family without any help from him makes me think a lot, so the doctor said I have high blood pressure” (Diega, 29 years old).*

*“During our fight over my own money he stole, he hit me, and it has affected my chest; my chest hit the ground” (Abene, 25 years old).*

#### 4.4.3 Financial Insecurity

Economic abuse, specifically employment sabotage, harms victims' ability to keep a job. Survivors explained that economic abuse significantly impacted their ability to seek and retain a paying job, resulting in unemployment and financial insecurity. Victims narrated that their husbands employed various tactics to control and hinder their employment prospects. According to Diega, a 29 year-old woman, she was jobless because her husband had refused to allow her to engage in an income-generating venture. Diega explains in the following words:

*“I tried to open a small shop. However, my husband was not supportive; he said I should be a housewife”.*

Abena could not keep her job because her husband was unhappy about where she worked. Similarly, Yna lamented her inability to pay her creditors to remain in business because her husband kept stealing her money. They explained:

*“Yeah, he has stopped me from working. It started when I completed high school; I got a job as a receptionist at a hotel. He told me he would not allow me to accept that offer and promised to pay me the salary the employer was offering. I insisted and accepted the offer. I was at the workplace one day, and he came to drag me out of the building! Again, I got a job as a teacher, and with that, he said he was okay. Later, the school's headmaster made sexual advances, and I told him about it as naive as I was. He got angry and told me to resign from the job, so I resigned; now I'm jobless and depend on him.” (Abena, 25 years old).*

*“Yes! I was affected by the stealing because there would be no money to pay my creditors when it was due for me to pay them. And you know I would have to pay*



*before they give me the goods and without the payment, my creditors would not provide the products for me to sell, which affects my business, if it continues I will be out of business” (Yna, 43 years old).*

Aja recounted that she is financially insecure and unable to meet her needs: *“Sometimes I can see a dress or other thing I like, but I don't have money to buy. My husband became angry and said I should take care of the children alone, and he doesn't provide anything” (Aja, 26 years old).*

#### **4.4.4 Food Insecurity**

Women exposed to economic abuse face various forms of food insecurity. They had lower purchasing abilities. Abusers made victims insecure by denying them resources to buy food, preventing them from working, and restricting them from relying on food stored in the community warehouse. Some women shared their experiences of food insecurity and economic abuse as follows:

*“My husband asked me to stop working to take care of the baby; I refused because when day breaks, he won't give you money and how to feed is always a problem” (Aja, 26 years old).*

*“Yes, feeding is a problem; we store our harvest in a warehouse. My husband stopped me from entering there to take part of the yield and also refused to take some for me how do we feed then....? Sometimes the kids have to eat from their friends while I sleep on an empty stomach”(Akos, 40years).*

## 4.5 Coping Strategies

### 4.5.1 Religion

Women adopted various coping strategies in dealing with abusive partners; one of which was religion, which led them to believe that there was no need to report or fight an abusive partner. Others thought their husband's abusive nature was the work of the devil, while still others felt helpless and depended on God. Some women shared the following coping mechanisms,

*“I know his behaviour is the work of the devil. My husband gets angry quickly. Afterward, he always feels sorry for abusing me” (Abena, 25 years old).*

*“Just like I said earlier, I live with him because of the children; if not, no woman would stay with an abusive partner. My husband tells me he bought me; thus, I have no other choice; I only leave everything to GOD, God is the answer” (Afia, 33 years old).*

### 4.5.2 Theft from Husbands

Some women indicated that they coped with economic abuse by stealing from their husbands when they were refused housekeeping money. For example, Lilly explained that she steals from her husband because he could not complain of missing cash, as he had already told her there is no money for housekeeping:

*“Well, he has refused to provide housekeeping money on several occasions; when I realize he has money but lied, I also steal from him [laughter]. Besides, he can't*

*complain about his missing money when he boldly told me he didn't have any"*  
*(Lilly, 33years old).*

Irene claims, *"I only steal from him when I ask for money, and he denies me, it is not easy to sleep without food"* (Irene, 33 years old).

#### **4.5.3 Family Support**

Survivors indicated that they relied on their families to manage and survive abusive relationships. Some women received advice and encouragement from their parents and in-laws to cope with their abusive partners. These ideas are expressed in the quotations below:

*"Concerning the incident of the food he poured away, I told my dad, and he said one could not enter another person's community to judge a case without permission from the community head. He then informed the assemblyman, so the assemblyman intervened but yielded no results. Afterward, he came over himself together with my father-in-law and spoke with him. They told him I would run into debt and out of business if he continues to do that"* (Akua, 60 years old).

*"Whenever I tell my mother, she usually tells me to exercise patience and that my husband will change. But for his parents, I don't think they know who he is; they doubt what I usually tell them. So I don't worry myself to report him to them, I just live with him"* (Floo, 35 years old).

#### 4.5.4 Trivialization and Normalization of Abuse

Some of the women also trivialized abusive behaviours by their partners to survive the relationship. For example, abused women said it was normal for their husbands to steal their money, while others indicated their husbands had no choice but to steal from them, since these abusive men were experiencing hardship. Other women thought their husbands were unaware of the harm their actions caused them. Women shared their experiences as follows:

*“It was hardship. He had nowhere else to get money from, and I was the only one he thought could help; that’s why he stole from me” (Yna, 43 years old).*

*“Oh... I don’t feel anything when he stole my money. It’s normal for my husband to take my money. After all, I am his wife” (Alen, 29 years old).*

*“Hmm! Some men are not aware of their actions when they maltreat and abuse their wives, and even when they do things, the women don’t want” (Naa, 27 years old).*

#### 4.6 Conclusion

This chapter has presented results concerning the experiences of economic abuse in Ghana. It documented the types of economic abuse, the causes and consequences of economic abuse, and the coping strategies of Ghanaian women who suffer intimate partner economic abuse. It was clear that participants did not understand economic abuse as such or associate it with intimate partner violence. In addition, they were uninformed about the types of financial abuse they faced from their male partners. Thus, various factors combine to obscure economic abuse in Ghanaian society. However, the responses to the research questions showed clearly that Ghanaian women experienced multiple kinds of economic abuse with adverse consequences. In

the next chapter, I discuss these findings in relation to the existing literature on economic violence against women.

## **Chapter Five: Discussion of Research Findings**

### **5.0 Introduction**

Little is written and known about the experiences, causes, consequences, and coping strategies of survivors of economic abuse in Ghana. This study applied feminist theory to understand economic abuse by interviewing 16 ever-married survivors of intimate partner violence in Ghana. This chapter discusses and contextualizes the research findings within the relevant literature and theory.

### **5.1 Research Question 1: What Are the Types of Economic Abuse Ghanaian Women Experience?**

The study's findings suggest that Ghanaian women face three types of economic abuse: *economic exploitation*, *economic deprivation*, and *employment sabotage*. Men economically exploited women by stealing from them and destroying their property. Economic deprivation manifested as denying women food and health care while forcing them to give cash to perpetrators. Abusive men exhibited employment sabotage through threats of physical attack, warnings, and quarrels, deterring victims from seeking, finding, and sustaining paying jobs. These results indicate that abusive men fall into three main categories: men who systematically steal and destroy their victims' financial resources, those who deprive their female partners of resources, and those who manipulate women's employment viability.

These findings are consistent with previous research that observed that women generally face three types of economic abuse: economic exploitation, employment sabotage, and economic control. Results by Postmus et al. (2016), Sharp-Jeffs (2015) & Stylianou et al. (2012) confirmed

the existence of these types of abuse and also reported incidents of stealing, exploitation, control, and employment sabotage. Nonetheless, Ghanaian women faced severe abuse, known as economic deprivation, in which men deliberately deprived the family. Discovering that economic deprivation was common was surprising, given that the norms in traditional Ghanaian societies associate responsibility and provision with masculinity especially for the immediate family (Adjei, 2016; Fiaveh et al., 2015; Ampofo & Boateng, 2007). Abusive men, in some instances, had resources to support the family, but refused to provide them. According to Tenkorang & Owusu (2018), economic deprivation is intended to exert power and control or punish women for deviating from their partners' instructions. In Ghana, where patriarchy and masculinity are embedded in cultural values and norms, men are often domineering and punish women when they feel emasculated (Sikweyiya, Addo-Lartey, Alangea, *et al.*, 2020; Dery, 2017; Rahman, 2016). These findings are consistent with feminist epistemologies of domestic violence that argue that patriarchal societies including Ghana endorse male dominance and female subservience, leaving women vulnerable to abuse.

To explain why economic abuse is present in Ghana, despite such behaviours being against Ghanaian traditional gender norms, some scholars have argued that the symbolic payment of bride price confers the woman's rights to the man, thus giving a sense of ownership of the woman and her material resources to the man (Adjei & Mpiani, 2018; Abdul-Korah, 2014; Huang, Postmus, Vikse & Wang, 2013; Salih, 2013). This phenomenon could explain why men steal from women despite the traditional Ghanaian norm of men as breadwinners. However, other scholars argue that the payment of the bride price and the amount given encourages the man to be responsible and respectful to the woman and children (Ademiluka, 2021; Oduro et al., 2020; Moore, 2011).

In any case, it was evident that Ghanaian women stay with abusive partners because economic abuse leads to a lack of access to income and resources, forcing women to stay. Some women stayed longer and experienced more injuries, thus enabling their husbands to maintain control and dominance over the relationship (Amoakohene, 2004; Ampofo, 1993; Bowman, 2003; Ofei-Aboagye, 1994).

## **5.2 Research Question 2: What Are the Causes of Economic Abuse?**

**Cultural beliefs:** The research found that Ghanaian cultural beliefs were a major cause of economic abuse. For instance, cultural beliefs that men have a right to make decisions unilaterally, have sex with women whenever they desire, and control and beat their wives reinforce economic abuse (Sikweyiya et al., 2020; Adjei & Mpiani, 2018). These cultural beliefs led some men to steal from their female partners, destroy their resources, including clothes; while others controlled their partners and prevented them from undertaking paid employment. Feminist theorists point to these socio-cultural factors as important manifestations of patriarchy that promote intimate partner economic abuse. They argue further that this sheer demonstration of male power is a tactic for controlling women and emphasizing men's authority and power.

Responding to the cause of economic abuse, specifically economic exploitation, some women in this study identified the symbolic payment of bride price as the cause of abuse and attributed employment sabotage to the entrenched gender roles in Ghanaian society. This confirms the findings of some other scholars, who argued that the payment of bride price confers some power on men; and often creates the perception that men 'own' their wives, setting the stage for gender-based violence (Adu-Gyamfi, 2014; Amoah, 2007; Tenkorang et al., 2013). Kidman (2017) argues that the internalization of such cultural norms and values makes women believe and accept that men have the 'right' to control their lives and 'discipline' them. These



internalized beliefs have also encouraged gendered division of labour, consigning women to the domestic space while men take up white-collar jobs as breadwinners. As breadwinners, the men exercised power by making decisions for the entire family. Respondents from the study also narrated occasions where their husbands prevented them from engaging in paid economic activities, because these men knew that earning an income could empower women, making them less vulnerable to control and abuse. Other women stated that their husbands chose what they wore and insisted it conformed to cultural expectations. These findings corroborate Mann & Takyi's (2009) research, which discovered that, in Ghana, the traditional norm of male breadwinner is used to provide grounds for violence when women violate these norms and men feel denigrated or disrespected. Further, the study's findings reinforce feminist epistemologies, which posit that gender-based violence emanates from the patriarchy, a socially entrenched traditional norm of male supremacy, power, and control (Giardino & Giardino, 2010). In line with previous research (Apatinga, 2019; Sedziafa et al., 2017; Mann & Takyi's 2009), this study's findings support the assertion that Ghanaian women's subordination to men bars them from financial decision-making within the family and leads to their limited bargaining power within relationships, setting the stage for economic abuse.

**Extramarital affairs;** Results from the study suggest that extramarital affairs by men cause economic abuse. Abusive men stole cash and other items from their wives and gave them over to their concubines. Other men deprived their wives and children of basic needs, only to spend on women with whom they were engaged in extramarital relationships. Studies show that extramarital sexual affairs by husbands form a significant part of the reasons for violence against women (Dunkle et al., 2004; Jewkes et al., 2006; Karamagi, Tumwine, Tylleskar, & Heggenhougen, 2006; Maman et al., 2002). In a study conducted by Apatinga (2019) among

Ghanaian women who experienced sexual abuse, Apatinga concluded that women who refused to have sex with their husbands because of the men engaging in extramarital affairs were abused: their husbands refused to give them money for food. This finding is similar to the current study, in which women narrated instances of their husbands withholding housekeeping money because they refused sex. The study's findings show that extramarital affairs and economic abuse were predominant among respondents from the Upper East region, the most impoverished region, with the lowest literacy rate in Ghana (Ghana Labour Force Survey 2015). Some scholars have established a relationship between an individual's literacy rate, poverty levels, and willingness to engage in extramarital affairs (Campbell, 2005; Bisika, 2008; Jayasuriya, Wijewardena, & Axemo, 2011). Ogwokhademhe & Ishola (2013) studied factors responsible for extramarital affairs in a study of Nigerian married couples. They discovered that high rates of poverty and low educational levels lead to engaging in extramarital affairs.

**Apathy/lack of interest in family affairs:** Apathy was another cause of economic abuse. As demonstrated by the research findings, apathy among men in intimate relationships was demonstrated by a lack of interest and general irresponsibility towards their families. Apathy can be a symptom of mental health problems that may endure and involve a person not being interested in doing things that involve thinking and emotions (Bougangue, & Ling, 2017; Dennison, Morrison, Conway, & Yardley, 2013; Moreira-Almeida, Lotufo Neto, & Koenig, 2006). In Ghana, several factors coalesce to create disaffection, loss of interest, and men's widespread violence against their spouses. A study conducted in Awutu Senya East by Bougangue, & Ling, 2017 showed that some traditional and cultural factors of Ghanaian society discourage men from caring for the family, thus leading to apathy. In Casoobhoy's study, some men stated that, because of the cultural norms of a gendered division of labour, they became

laughing stocks any time they got involved with child care or were ‘overly’ supportive financially, because these things were considered part of a woman’s duty. These men recounted being called names like 'fools,' 'kotobonko<sup>5</sup>', or 'tok tok' by friends and family for deviating from accepted masculine norms.

Other studies have shown that apathy may occur due to large families' enormous economic pressures, especially when men feel overwhelmed by the demands of their families (Duncan & Brooks-Gunn, 2000). Previous studies and economic indicators by the Institute of Development Studies (IDS) and Ghana Statistical Service (GSS) & Associates (2016) have shown that economic pressures resulting from the high cost of living, unemployment, and large family sizes are features of Ghanaian society. Data from the Ghana statistical service shows that Ghana had an unemployment rate of about 4.51% in 2020, with a birth rate of 3.1 above the population replacement target. This means that, on average, Ghanaians have more children than they can support. Women are the least employed, even though they engage in petty trade. Meanwhile most employed men may not even be earning enough to take care of their families (Institute of Development Studies (IDS) and Ghana Statistical Service (GSS) & Associates 2016), leading to frustration, apathy, lack of interest, and economic abuse due to the pressure of a large family.

**Drunkenness:** The finding suggested that drunkenness is also a major predisposing factor for economic abuse in Ghana, with abusive men refusing to provide financial support while saving money for alcohol. Women face economic deprivation when men refuse to provide financial support and steal from them to buy alcohol. Meanwhile, men who drink alcohol are more likely to be violent than those who do not. These findings are corroborated by Yusuf et al.

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<sup>5</sup> Kotobonko & tok tok are local slangs used to describe men who are controlled by their women.

(2011) among Nigerian women; they discovered that some associated risk factors, such as a partner's smoking and drinking behaviours, strongly influenced partners' behaviours, increasing their risk of violence. For example, under the influence of alcohol, abusers may not control their temper, or may fail to be empathetic and understanding towards their family, therefore refusing them housekeeping money, perpetuating other forms of violence. This shows the role and impact of alcohol in intimate partner relationships.

However, research shows that alcohol or alcoholism is not a sole trigger for, or a primary cause of, domestic abuse. Instead, alcohol is a compounding factor that could eventually facilitate intimate partner abuse. In research conducted by Fals-Stewart (2003) among partners who had a history of domestic violence and entering either alcoholism or domestic violence treatment programs, they found that over 80% of all IPV episodes occurred within four hours following drinking by the male partner. Also, a longitudinal study of men seeking help from alcoholism found that drinking behaviours had a positive relationship with intimate partner violence (Klostemenn & Fals-Stewart, 2005).

**Jealousy:** Jealousy was a particularly salient factor in the causes of economic abuse among Ghanaian women. Some men destroyed women's assets for no reason or on suspicion of infidelity. Some respondents stated that their husbands did so because they were jealous of their progress. These findings were consistent with previous studies, which discovered that jealousy was a major cause of economic abuse and IPV (Constable, 1996; Giordano, Soto, Manning, & Longmore, 2010) when men feel their partners are being unfaithful or when perpetrators themselves are unfaithful.

Some women recounted situations where their husbands refused to provide housekeeping money, and instead saved for their concubines. Other men prevented their wives from seeking,

retaining, and maintaining paying jobs due to jealousy or fears of infidelity. As shown by feminist theory, patriarchal societies like Ghana demand that women are submissive and dependent on men; therefore, it may not be surprising when men are jealous of women's economic independence, self-development, and self-reliance (National Research Council, 1996). According to Giordano et al. (2010), a man may become violent if he suspects his partner of infidelity. A respondent narrated that her husband had refused to allow her to work, explaining that her employer initiated a romantic relationship; therefore, her husband could not trust her to be professional given the employers' unprofessionalism. In examining jealousy and intimate partner violence among young adults, Kaufman-Parks et al. (2018) discovered that jealousy was positively associated with violence in intimate relationships. Kaufman-Parks et al. (2018) found in their study of young adults that, when the feeling of jealousy rose among perpetrators, reports of violence by survivors rose high, showing the relationship between partner's jealous behaviour and IPV, including economic abuse.

### **5.3 Research Question 3: What Are the Consequences of Economic Abuse**

**Physical violence:** Physical violence was a consequence of economic abuse, according to the study's findings. Results show that men physically abused their wives and issued threats of assault to prevent women from demanding financial accountability. Previous research indicates that economic violence does not occur in isolation, but, rather, coexists with other forms of intimate partner violence, such as physical and verbal abuse (WHO, 2012); consequently, women who reported economic abuse in the study also described incidents of physical abuse. This phenomenon is explicable on many bases; for one, physical abuse and verbal attacks are ways an abuser exerts power and control (Abraham & Tastsoglou, 2016, Scott-Storey, 2011). In examining intimate partner violence and child marriage in Ghana, Amoah, Tenkorang & Dold

(2020) concluded that the various types of IPV are inseparable, and found economic abuse among couples facing physical abuse.

Scholars such as Krigal & Benjamin (2021) have explained the relationship between economic abuse and other forms of violence. According to them, the physical pressure, attacks, and aggression used to extort money, or the duress under which a man steals from the victim and destroys their items, may provoke physical and emotional violence. They further note that the victim's resistance may incite physical violence, such as hitting, beating, or slapping, resulting in other forms of violence and injuries.

**Health Implications:** Women in the study experienced various adverse health events as a result of economic abuse. They complained about chest pains, high blood pressure, and depression due to economic abuse. Findings indicate that economic abuse not only depleted women's resources, but also contributed to their poor health. This is consistent with other IPV studies (Dekel et al., 2020; Sedziafa et al., 2017; Tenkorang & Owusu, 2018; Gobin et al., 2013). Like physical, sexual, and psychological/emotional abuse, economic abuse has several health implications for victims. In a survey analysis of the health outcomes of survivors of economic abuse in Ghana, Tenkorang & Owusu (2018) concluded that women who experienced economic abuse lived with various forms of cardiovascular diseases and psychosocial problems, and generally reported poor health outcomes.

Also, Voth Schrag et al. (2018) indicated that violence resulting from economic abuse led to severe health implications like hearing impairment, chest pains, and high blood pressure, validating the current study. Victims of economic violence have poorer physical functioning, symptoms of weakness, and generally stay in bed longer than those who have not experienced abuse (Campbell, Hayashi & Stockman, 2015). In Sedziafa et al.'s (2017) study of economic

abuse in Ghana, women recounted that they suffered various health impacts, such as hypertension, when they demanded accountability from their husbands on economic abuse.

Likewise, some women in the current study suffered depression from worrying over economic insecurity in their relationship, leading to various degrees of post-traumatic stress disorder (PTSD), echoing findings by DuMonthier & Dusenbery (2016). In Ghana, women who refused sex due to economic abuse were abused physically by their husbands, leading to adverse health impacts (Amoah, Tenkorang & Dold, 2020).

**Lack of economic self-sufficiency:** Results suggest that economic abuse harms victims' economic self-sufficiency and security in diverse ways. Survivors complained that their partners' economic abuse forced them to stop school. Other respondents reported cases of abusive behaviors that negatively impacted their ability to obtain or maintain employment. Research shows that battered women often ended up with impaired bodily functions, confining them to bed for extended periods. This affects their ability to work or participate in other economic activities, resulting in economic insecurity (DuMonthier & Dusenbery, 2016).

Research has shown that economic deprivation, exploitation, and employment sabotage lead to a lack of economic self-sufficiency or security among abuse victims. In Voth Schrag et al.'s (2018) study of school sabotage as a form of economic abuse, they concluded that, when a victims' education is sabotaged, employment sabotage follows, since their job prospects become limited, hindering economic progress. They note that education sabotage negatively impacts women's future earnings and stability, creating long-term economic insecurity. At the same time, battered women may lose income by staying at home caring for their injured bodies and by using their financial resources on health needs. Breiding et al. (2014) assert that about 1 in 5 women, i.e., 20% of intimate partner violence survivors, report poor health signs and symptoms, limiting

their ability to continue education or work. Sometimes, survivors have to relocate or replace damaged items, which comes at a cost, affecting their financial well-being.

Breiding et al.'s study further discovered that, when perpetrators withhold financial information, deny women money, destroy their items, issue threats, commit physical abuse and prohibit victims from working, they limit their partners' options and render them financially dependent. These abusive behaviours left women with high out-of-pocket costs in replacing damaged items, rendering them poorer and economically insecure.

**Food Insecurity:** A significant finding of the study was that victims of economic abuse faced severe food insecurity. Research on food security and intimate partner violence remains scant, with less examination of the impact in violent relationships. Economic abuse may lead to food insecurity when victims are denied money and financial resources, and when male partners refuse to provide for their families. Power (2006) found that economically abused women in Canada slept on an empty stomach, ate smaller portions of food, or ate low-quality foods.

Furthermore, a study by Sharp (2008) noted that women in the UK who experienced economic abuse had meagre budgets, lived on credits, and reported food insecurity. Meanwhile, many of these survivors depended on family and friends for food. While leaving the relationship or seeking a divorce may be a solution, previous research shows that women who leave abusive relationships may also face poverty, leading to higher levels of food insecurity (Voth Schrag et al., 2018; Sharp, 2008; Power, 2006). In an economically abusive relationship, a Ghanaian woman may avoid leaving for fear of poverty and hunger, especially when children are involved. The gendered patriarchal society of Ghana confers the breadwinner status on the man, with the woman as the homemaker who makes no or little contribution to family finances (Acheampong,



2018; Hassim & Razavi, 2006; UNICEF, 2006). This may lead to a reduction in women's purchasing ability, with food insecurity as a consequence.

#### **5.4 What Are the Coping Strategies of Women Who Experience Economic Abuse?**

The research findings show that, despite the entrenched cultural and structural norms that empower men to abuse women, women develop ways to cope in these violent relationships. Some of the coping strategies women adopted include:

**Religion:** Religion served as a coping mechanism for women who experienced economic abuse in intimate relationships. In Africa, religion permeates all aspects of human life, and Ghana is no exception. Takyi and Lamptey (2020) explain that Ghana is the most religious sub-Saharan African country. The 2010 Ghana Population Census corroborates this, as about 70% of the Ghanaian population identified as religious. Therefore, it was not surprising that religious doctrines served as coping mechanisms for victims of intimate partner violence. Religion in Ghana is a system of beliefs and practices that shape individuals' attitude and behaviours; this belief can be in God, gods, or Allah. Previous research has shown that women employ spiritual coping strategies to escape their traumatic lives (Drumm et al., 2014; Logan, Midley & Cole, 2006; Mascaro, Davis, & Kaslow, 2007; Taft et al., 2008).

Like previous research on the role of religion and intimate partner abuse, this study also found that religion served as a coping mechanism for abused women in significant ways. Participants explained that their relationship with God gave them the strength to endure abuse, and used biblical scriptures to support their decision to endure abuse. Some women turned to prayers, while others quoted scripture, such as Ephesians 5:23, which reads 'For the husband is the head of the wife even as Christ is the head of the church, his body, and is himself its Savior'.

Others remained in these abusive relationships because the scriptures abhor divorce. This finding is consistent with Drumm et al.'s (2014) results that faith in God was a major reason for enduring and coping with abuse among Seventh-day Adventist women. They further noted that abused women believe that God is an important and worthwhile reason for coping with abuse and staying in an abusive relationship.

**Theft from husbands:** Some women in the study stated that stealing from their husbands was a coping mechanism they used when they were refused money for food. Respondents explained that their husbands could not complain of missing money, because they had earlier claimed there was no money available for the family's upkeep. These findings are consistent with Sharp's (2008) findings that abused women had to either steal from their spouses or shoplift as mechanisms for coping with economic abuse in intimate relationships. Meanwhile, victims of abuse who steal from partners may attract other forms of violence, such as physical violence, emotional abuse, or further economic abuse in the form of punishments from perpetrators.

**Family support:** Third, family played a crucial role for women in escaping the pressure of trauma in intimate partner relationships. According to the literature on economic abuse, abusers distance victims from family and friends seeking to silence women in abusive intimate relationships (Kelly, 2011; Flinck, Paavilainen, & Åstedt-Kurki, 2005; Simmons et al., 2011). That notwithstanding, family and friends were important sources of support for victims of violence in the study. Respondents indicated that their parents offered consolatory words, while others offered to speak with abusive men to reconcile the broken relationships. In the study of economic abuse and its impact on women and children, Sharp (2008) found that parents and friends provided financial support to victims to ease economic abuse (Sharp, 2008). These findings are not surprising; in Ghana, marriages are unions between the families of the man and

the woman. A vital function of both families is to intervene and help solve marital problems to avoid divorce, thus serving as a mechanism of strength and hope for victims of abuse regardless of its severity. This explains why families may also be an important coping mechanism for abused women.

**Trivialisation;** Lastly, it is evident from the findings that, even though respondents complained about stealing, sabotage, control, and deprivation, some abused women trivialised economic abuse. This finding is in line with various studies on economic abuse, which advocate for ways to help victims problematize this type of abuse (Postmus et al., 2016; Sedziafa, 2017; Sharp-Jeffs, 2015; Stylianou et al., 2013; Adams et al., 2008). Ghana's entrenched traditional gender roles may explain this trivialisation. For instance, a married man is responsible for providing for the family's basic needs, serving as the head of the family, and is revered. As the head of the family, he is expected to lead, and make decisions, and has the right to punish anyone who defies his directives. These responsibilities culturally assigned to men in marriages obscure abusive behaviours, making it challenging for victims to problematize economic abuse. Victims of abuse in my study trivialized economic abuse because they could not problematize it. The study's findings show that victims overlooked abusive actions because these behaviours were similar to some entrenched patriarchal norms and gender roles internalised during socialization. For instance, women are socialised in Ghana to be submissive to their husbands; therefore, a woman who receives orders from her husband not to work will, without protest, quit her job, even though the request is abusive. This phenomenon led to women justifying why their husbands denied their financial support, stole, and employed various tactics to prevent them from engaging in economic activities to earn an income.

## 5.5 Conclusion

This chapter discussed the research finding within the relevant literature and scholarly work. The chapter discussed the three types of economic abuse Ghanaian women face, including economic deprivation, economic exploitation, and employment sabotage. Feminist theory was used as a theoretical lens to discuss the causes of economic abuse in Ghana. Some cultural beliefs, extramarital affairs, apathy or a lack of interest in the family, drunkenness, and jealousy on the part of men were identified as causes of economic abuse. Economic abuse had adverse impacts on women's health. Women employed various coping mechanisms despite the negative impacts of enduring economic abuse. Some of these coping mechanisms included: turning to religion, family, and friends, trivialisation of economic abuse, and stealing from abusive partners. In the next chapter, I conclude by examining the strength and weaknesses of the study and offer ideas for future studies.

## **Chapter Six: Summary, Conclusions, and Recommendations**

### **6.0 Introduction**

Previous research has established that economic abuse is widespread, with severe social, financial, and health implications for its victims. The current study explored the narratives of sixteen women sampled from the Greater Accra, Ashanti, and Upper East regions of Ghana to give a detailed and nuanced account of economic abuse. Specifically, a qualitative research method was employed to explain the topic from respondents' perspectives on how survivors of economic abuse make meaning of their experiences. In uncovering economic abuse, the following questions guided the study, (1) What are the types of economic abuse experienced by Ghanaian women? (2) What are the causes and consequences of economic abuse among Ghanaian women? (3) What are the coping strategies of Ghanaian women who experience economic abuse? Feminist theory guides the study— according to feminist theory, historical and current power differentials between men and women create systems of oppression, leading to women's subservient positions. In essence, feminists posit that IPV is a fundamental gender issue created by patriarchy, and can be tackled through policy and empowering women (Lawson, 2012). Findings of the study showed that economic abuse is a serious issue for Ghanaian women in the Ashanti, Greater Accra, and Upper East regions. The study corroborates previous research on economic abuse and intimate partner violence in general. Further, it provides support to arguments made by feminist theory, which states that all forms of violence against women are due to society's patriarchal arrangements.

## **6.1 Summary of Findings**

After thematically analyzing the data, we found that Ghanaian women experienced different types of economic abuse, including economic deprivation, economic exploitation, and employment sabotage. Economic deprivation manifested as men starving women and children, restricting their use of shared resources, and neglecting responsibilities. Economic exploitation consisted of stealing, destroying items belonging to women, and depleting women's resources. Employment sabotage happened when men made decisions about women's employability, deprived them of education and employment opportunities, or refused their participation in the labour force. Economic abuse provoked various other forms of abuse, including physical abuse, which manifested as slaps, hitting, stabbing with sharp objects; and verbal abuse in the form of threats, insults, and allegations.

Respondents attributed the cause of economic abuse in intimate relationships to multiple factors. Cultural beliefs were a particularly salient cause of economic abuse. Women explained that some cultural norms that create misconceptions that men own women after marriage, male dominance, and traditional gender roles, were all cultural factors that exacerbated economic abuse, leading to control and exploitation of women. In addition, some men engaged in extramarital affairs or drunkenness, and financially deprived their families of basic needs. Other respondents indicated their husbands lacked interest in providing for the family, while some men refused to allow their wives to work due to jealousy and gendered stereotypes.

Survivors identified physical violence, health implications, food insecurity, and economic insecurity as effects of economic abuse. Physical violence connected to economic abuse led to

adverse health impacts including chest pains, hearing impairments, high blood pressure, and mental and psychological effects on victims. Some women explained that their husbands undermined their educational aspirations, hampering their educational attainment. This had long-term effects on their employability, and thus led to long term economic hardship and financial insecurity.

Women, however, developed coping strategies to deal with economic abuse. Religion was a major coping strategy, with some women attributing economic abuse to the 'devil.' Others resorted to stealing to satisfy their financial needs. While some victims sought help from family members, others trivialized economic abuse, thinking their experience was normal.

## **6.2 Recommendations and Implications of the Findings**

*"...Please, men should stop maltreating women. If you love a person, you don't oppress or abuse them. Men should allow their wives to express themselves and don't lord over them. Before you do anything to her, let her know what her mistake was. No normal human being will abuse their wives" (Afia, 33years old).*

*"Well, I think IPV is something authorities must set up a committee on to help us (women) to have justice because what men do now makes us even afraid to report to their relatives. Others say when we report; we spread the wrong images about them to the public or their relatives, so we don't have the nerves to complain when they abuse us. For example, my partner and I have two children together, but he has abandoned us. He does not give us money, and he doesn't care about our wellbeing, so everything depends on me, which is worrisome. And if I ask him to take responsibility, he tells me to leave the marriage if I can't stay and cope. Even*

*if I leave the relationship, he will still not cater for the kids and I. Therefore, I have to work and take care of the children. So if you (interviewer) can help us with a law that can put these men to order, I would be pleased" (Ama, 30 years old).*

The above comments from women show their frustration and the need for the government and stakeholders to take steps to reduce IPV. Also, the study's findings highlight the impacts of economic abuse on victims' wellbeing and dignity, and clearly show some individual and societal factors that promote economic abuse in Ghana. I explore the research findings in the context of the Government of Ghana's response to IPV and economic abuse. The enactment of the Domestic Violence Act in Ghana in 2007 (DV 732) is considered an important step for preventing domestic violence against women and children. It proscribes any threat or harm to a person in a domestic setting, and includes in this any acts likely to result in physical, emotional, sexual, or economic violence. The Domestic Violence and Victim Support Unit (DOVVSU) of the Ghana Police Service, formerly known as the Women and Juvenile Unit (WAJU), was established to enforce the Domestic Violence Act by ensuring safety and justice for victims of violence. That notwithstanding, economic violence against women continues to be a major concern for policymakers in Ghana.

Even though DOVVSU, using the DV ACT 732, has helped raise awareness of IPV, including economic abuse, in Ghana, studies show that IPV is relatively high even after 15 years of its passage by Ghana's parliament. Various factors, including inequality between men and women, sexism, gendered attitudes about financial management, the slow pace of the Ghanaian legal system, social welfare policy and processes, economic and social conditions, and unemployment, present some challenges to the successful implementation of the Domestic



Violence ACT 732. For instance, sexism that leads to the treatment of women as inferior to men, limiting women to lower ranks in institutions of influence, is a major threat to the implementation of the DV Act. Also, women's limited access to land, gendered beliefs pertaining to financial matters (such as the belief that men are better managers of money than are women) have eroded efforts by DOVVSU in its implementation of the Act. Furthermore, the delays in the Ghanaian legal systems exacerbate women's vulnerable positions. A historical lack of social welfare policy resulting in a lack of legal protection has worsened women's plight.

Traditional gender norms and male entitlement are outlined by the World Health Organization (WHO, 2010) as factors exacerbating IPV, including economic abuse; the current study confirms these findings. The following recommendations are advanced to help policy drafters and decision-makers design comprehensive and solution-based policies to address economic abuse in Ghana.

## **6.3 Recommendations**

### **6.3.1 Raise Awareness Through Education**

*"All I want to say is, please help us because we have no help. We do not know much about abuse and service providers. So spread words of DOVVSU and what they do to all smaller towns around us so that abused women can understand and report their plight. My plea is for help; start by educating us to let us know that such things exist. For instance, you can do this by moving from house to house to teach us. If I go to a pastor or a chief to report my abuse, I do not have other options because of the man's torments. So now that you have enlightened me on issues, please spread the word" (Diega, 29 years old).*

Lack of awareness of economic abuse emerged as a significant issue among Ghanaian women. A lack of personal knowledge of economic abuse translates into an absence of recognition of these forms of abuse in relationships, community, family, friends, and society. Individuals' naivete about economic abuse leads to not knowing that economic abuse is a problem or identifying the warning signs and acknowledging what was abusive and what was not. This makes victims believe their relationships are normal, and they are therefore unwilling to report to service providers thinking their relationships were normal.

It is recommended that, through the Ministry of Education and other stakeholders, the government of Ghana commit adequate resources to educate young adults about economic abuse. Through the National Council of Curriculum Assessment (NaCCA), the independent statutory body committed to improving learning experience in Ghana, the government must review the junior and senior high school curriculum to teach gender-based violence, human rights, traditional practices, and the adverse effects of gender stereotypes, gender hegemony, and sexism in society. This would help to address the structural and cultural limitations that subject women to domestic violence. Government agencies can start from basic education to senior high school to promote attitudinal change among boys and raise the consciousness of violence among girls and young adults as a long-term measure to reduce economic abuse and to promote safety for females. One of the core functions of DOVVSU is to educate the general public that all forms of domestic violence are crimes and punishable by law; the government must resource DOVVSU to intensify its ability to educate women about economic abuse and its ramifications. Studies have shown that a lack of awareness is a major risk factor for domestic violence, with unaware women facing high levels of intimate partner violence (Conner et al., 2011; Milne et al., 2018). Stakeholders are therefore encouraged to sensitize male partners on safe and healthy relationship

skills and anger management through public workshops and free counseling sections aimed at behavioural change.

### **6.3.2 Provide Options for Women Through Empowerment**

*"I remain in this abusive relationship because of the money I can save to do my business; I get some income when he gives money for the family and housekeeping. I manage the money and save some for personal needs" (Naa, 27 years old).*

It is essential that, after educating people about the problems of economic abuse, solutions and options be provided. Through its agencies, the Government of Ghana, non-governmental organisations, and all stakeholders must invest in empowering women. Empowerment will strengthen household financial security and improve family support. This can be done by initiating and implementing programmes that enhance economic support for women to have the resources to make choices about their lives. Governments can adopt empowerment frameworks that help women identify business ideas. For example, they could provide training in fashion design and tailoring, empower women to harness their agriculture skills, set them up in small businesses, and develop other income-generating ventures to help abate poverty.

Furthermore, women with formal education but obsolete skills due to employment sabotage should be prioritised by the government and empowered through field-specific training and assisted through referencing to secure jobs. Empowerment is necessary to transfer knowledge, skills, and economic power, and ensure their perpetuation to the next generation, thus reducing abuse. Women can comfortably leave abusive relationships when they are economically empowered to live independent lives.

### **6.3.3 Enforce the Law to Protect and Provide Justice**

*"I do not think there are laws in Ghana; I have stopped believing in our laws a long time ago. Even if you report or make a case at the police station, they will frustrate you until you stop pursuing the case. So I keep my problems to myself"*  
(Juliet, 27 years old)

One meaningful way to protect women from IPV, including economic abuse, is through law enforcement. Law enforcement agencies are encouraged to enforce the laws on domestic violence in Ghana. Enforcement of the domestic violence laws will increase public confidence and encourage abused women to report abuse to formal authorities. Abused women in Ghana seldom report domestic violence for several reasons, including stigma and lack of financial resources. State agencies must provide financial support to survivors to aid with prosecution and medical bills; the state must also cover the cost of police reports needed for prosecution. This can be done by operationalizing the domestic violence fund. Additionally, law enforcement agencies must be equipped and encouraged to be swift in dealing with reports of abuse against women to promote trust and confidence among victims.

### **6.3.4 Invest in Women's Financial Literacy**

Equipping women with financial literacy is a major way to lessen the impact of economic abuse and help women to problematize economic abuse urgently. Gender differences in financial literacy lead to differences in socio-economic conditions. Gendered socio-economic conditions are caused by reduced access to education, employment, and financial markets; these conditions impoverish women and restrict their ability to improve their knowledge and skills about

economic and financial issues (Milne et al., 2018; Cameron, 2014; Sharp, 2008). It is recommended that state apparatus and non-governmental organisations embark on projects to provide women with financial literacy. Such initiatives can be executed by educating women about their consumer rights, loan arrangements, and economic implications. They should teach women the importance of taking an interest in managing household funds and shared resources in the relationship. Women must be encouraged to see men as partners in decision-making and not as the heads of the family; women should be encouraged to be involved in all financial matters of the family. This can help women exercise their financial capabilities and not be restricted by the relationship and gender roles. Enforcing these measures will help prevent women from being economically abused by their husbands and will empower women survivors to come forward and report cases of economic abuse to authorities.

### **6.3.5 Intensify Media Campaigns**

*"So most people are unaware, I was unaware until you mentioned and explained to me, I wouldn't have known about all these. So I think most people [women] don't know. It's high time they educated the public about abuse and service providers through social media, news, and other platforms on the benefits of reporting to DOVVSU" (Lilly, 33 years old).*

Traditional and digital media is also a meaningful way to promote gender equality and prevent economic abuse. Studies show that social media is a vital tool for campaigns and promotions. The media should use its ability to disseminate information to many audiences to help fight economic abuse in Ghana. This may be realised by frequent discussions of economic abuse and domestic violence, and of their warning signs, causes, consequences, and adverse effects. The media is encouraged to invite local and international experts with adequate

knowledge on economic abuse to discuss these topics, with the aim of teaching men to desist from violence against women and educating women on their rights, and the need to report abusive partners. Esteemed persons, including public figures, should be engaged as ambassadors against economic abuse, focusing on radio, print media, and social media platforms. Members of the Ghanaian society outside the reach of the media can be targeted through folk media, by storytelling, drama, songs, drumming, and dancing to expose the negative impacts of economic abuse and its ramifications at the local level. According to the Global Statistical Report (2017), about 50.5% of Ghanaian youth are Facebook users, 26.34% are on Twitter, and 5.76% log onto Instagram each day. The study recommends using social marketing methods, such as awareness ribbons and advertisements, to change abusive behaviours and to raise awareness of economic abuse and IPV.

## **6.4 Conclusions**

This thesis significantly contributes to the limited but growing literature on economic violence. The scientific examination of economic abuse in the lives of Ghanaian women through a feminist lens provides an insightful and broader knowledge of the topic. The findings show the severity of economic abuse in the sample of Ghanaian women and, to an extent, examine the Ghanaian socio-cultural context of patriarchy and how it exacerbates intimate partner violence against women. Essentially, the study underscores that economic abuse against Ghanaian women is caused by multiple cultural and social factors stemming from patriarchy.

Considering that economic abuse is endemic among the study participants, further studies are needed to better understand the topic and develop a coherent policy initiative to curb this serious social problem, focusing on policies that minimize exposure of Ghanaian women to economic abuse. Henceforth, the government must intensify its campaign against IPV, focusing

on economic abuse and its effects. Considerable efforts should be channeled into removing, or at least reducing, gender inequality, by calling for equal pay for men and women doing the same work. Women must be economically empowered to problematize economic abuse, and we must encourage massive campaigns against patriarchal structures that promote gendered stereotypes. Policymakers must prioritize a conscious effort to change attitudes and behaviours that support traditional patriarchal norms. Men must be educated to understand that women are not their property, and must be informed about the adverse effects of domestic violence. While criminalizing economic abuse makes a statement through the punishment of perpetrators, educating vulnerable women on the short- and long-term impacts of economic abuse will help victims understand that economic abuse is inimical to their progress, and that it is therefore a public matter, not a private one.

## **6.5 Proposed Future Studies**

The study provides an account of economic abuse and suggests that future studies are needed to enrich the body of literature on this crucial topic. First, future studies can examine how economic abuse manifests in young adults' relationships in Ghana, for example, focusing on university students or rural youth. This is important, because there is limited research on the topic among young adults, even though studies in this field are necessary for policymakers to enact effective eradication solutions. Perspectives of husbands on economic abuse must also be examined, focusing on why men abuse women. This would help to document and increase our understanding of the economic violence experiences of women across the country, to educate women about economic abuse, and to inform policy and intervention strategies.

Second, future studies could explore ways to help women seek help through formal channels, such as DOVVSU. This study showed that Ghanaian women often failed to report

incidents of economic abuse to formal bodies, while those who did report to the police withdrew the case when the police were ready to prosecute. Many of these women may not report economic abuse, especially employment sabotage, because of fears of stigma, shame, blame, and reprisal in their patriarchal society. Hence, future research must focus on this important area to help understand the social structures that impede access to formal help available to abused women in Ghana. These studies can explore the barriers victims face in reporting economic abuse. They could examine social and cultural factors that prevent women from reporting economic abuse, effective ways to remove fear and empower victims, and promote research-informed, culturally-specific solutions to economic abuse in intimate relationships.

More importantly, quantitative research methods could be employed to explore the long-term impact of economic abuse on poverty among women or in survivors' lives, and the implications of economic abuse on the Ghanaian economy. Furthermore, future studies must survey the effects of economic abuse on Ghanaian women after leaving abusive relationships.

## **6.6 Strengths and Limitations of the Study**

The study's examination of economic abuse through a feminist perspective has contributed to the growing but limited body of literature on economic abuse. The narratives shared by women have helped by giving diverse and vulnerable women a voice, and contributed significant insights into the factors associated with economic abuse. The study's findings will aid the debate in the field and inform policy to prevent economic abuse against Ghanaian women. The study's findings are relevant for policy and practice in the following ways: first, economic abuse prevention plans must be driven by all sectors of government, focusing on awareness-raising in the community; second, social marketing strategies are needed to curb economic abuse in Ghana; finally, plans to mitigate economic abuse against women must comprise ways to help



women navigate their finances as independent persons in relationships and so be economically empowered.

Notwithstanding the strengths of the study, it comes with some limitations. First, the study area lacked adequate material, with limited study on the field. This may have affected the study in the area of providing enough relevant materials in the field; however, it presented an opportunity for the researcher to explore a new field and provide relevant information for future studies. Through the narratives of 16 women who shared experiences of economic abuse, the study analysed and explored economic abuse in Ghana, providing much-needed data for relevant stakeholders to take action and for future reference.

Like other qualitative studies, the study could be criticized for researchers' positionality bias as a Ghanaian woman with personal values and perspectives regarding abuse. To avoid this problem, the interpretation of participants' responses was representative of the ideas they shared, while maintaining utmost objectivity. Also, the researcher balanced reflexivity with empathy for respondents' experiences, to ensure the representation of subjective opinions, reducing bias to the minimum.

Another limitation this study could be susceptible to is the concept of social desirability bias. Cultural values and norms of society shape Ghanaian marriages and relationships. For example, marriage and its problems are handled in secrecy, with taboos against publicly discussing these issues, and this could have affected women's narration of events. Such beliefs could have affected the qualitative data on women's experiences of economic violence and the data used for the analysis in this study. With such limitations notwithstanding, this study has presented an exploration of Ghanaian women's economic abuse experiences, warranting policymakers' attention and consideration.

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## Appendix A

### INFORMED CONSENT FORM

**Respondent's Random Digits: xxxx**

**Study title: Examining the help-seeking behaviors of female victims of intimate partner violence in Ghana**

Principal Investigator: Dr. Eric Y. Tenkorang at the Department of Sociology, Memorial University of Newfoundland, Canada, 230 Elizabeth Avenue, St. John's, NL, A1C 5S7 Tel. 709-864-2503 Email [eytenkorang@mun.ca](mailto:eytenkorang@mun.ca)

#### **General Information about Research**

Good morning/evening. I am [**Name of Research Assistant**], assisting Dr Eric Y. Tenkorang, Department of Sociology, Memorial University and Dr. Yaa A Owusu, a Senior Research Fellow at the Institute of Statistical Social and Economic Research (ISSER). We invite you to take part in a research project titled: *Examining the help-seeking behaviors of female victims of intimate partner violence in Ghana*. We will however, want to get your consent for participating in the study, so what you are about to hear is part of the process of informed consent.

This research/study will last for 4 months (May-September 2017). This process will give you a basic idea of what the research is about and what your participation will involve. We will also describe your right to withdraw from the study at any time. The research seeks to broadly examine intimate partner violence (IPV) in Ghana, and specifically, the help-seeking behaviors

of women who have ever experienced such violence. We hope to explore in detail your knowledge and perceptions about IPV, whether you are aware of avenues for reporting experiences of IPV, and the socio-cultural barriers that prevent reporting these experiences. We believe knowing your answers to these questions will fully activate DV ACT 732, which enjoins both government and other non-governmental organizations to provide help for Ghana's IPV victims.

### **Possible Risks and Discomforts**

We will ask questions about your knowledge, perceptions, and help-seeking behaviours after experience intimate partner violence. While nothing you tell us will be shared with anyone other than the research team, some questions may make you uncomfortable or you may not know the answer to a particular question. You are free to skip any question that you are not comfortable answering. To mitigate, possible risks and discomforts, we have trained research assistants with the help of DOVVSU on how to communicate questions with less harm and to be extremely responsive to your needs. We also have counseling services before and after the interview, in case you require these services. We'll have four DOVVSU counselors on the team, three will be assigned to one of the ecological areas identified as research clusters. Research Assistants in their respective ecological areas will have the phone contact of the assigned counselors. Counselors will be reached onsite when needed. Off-site counseling will also be provided be provided in our offices located at the University of Ghana.

## **Possible Benefits**

There is no direct benefit to the participants of this study. However, the data to be generated from this project will be beneficial in raising victims' awareness of the avenues that exist to seek help after experiencing IPV. It will empower both governmental and non-governmental organizations to provide help to IPV victims.

## **Confidentiality**

We will protect information about you to the best of our ability. You will not be named in any reports. Our research team may sometimes look at your records for additional information. However, no one other than authorized study personnel will be able to access your information. The data to be harvested from your records will be recorded in a manner that is not traceable to you.

Some measures will be taken to preserve anonymity and confidentiality of the data collected from you. These include using identification numbers instead of your real names, not disclosing your response to questions to members outside of the research team, reporting results of the study in a way not to disclose your identities. In addition, all research assistants will sign confidentiality agreements binding on them to keep your information confidential. Your participation or non-participation will not be communicated to government and/or local officials. In fact, we highly value your participation in the study and will avoid behaviors that will compromise your anonymity. Interviews will be retained and stored by Dr. Tenkorang in Canada, and it is only members of the research team including graduate students who may have access to them. For e.g. Graduate students may use the data to produce dissertations, and these documents will be made publicly available upon publication. We do not intend to retain the

interviews for an indefinite period of time. We intend to shred or burn the questionnaires and scramble any electronic data 5 years after data collection. Although findings for the project will be disseminated through conference presentations and publications in peer-reviewed journals, we will also share the findings with you by granting interviews, preparing media releases and policy briefs on the topic for the various media houses. We will present our findings to various government outfits including the Ministry of Gender and Social Protection.

### **Compensation**

No compensation is provided for participation in this survey interview. However, we appreciate your time to help us learn about your knowledge, perceptions and help-seeking behaviors all with the aim of improving services available for victims.

### **Voluntary Participation and Right to Leave the Research**

Your participation in this research is completely voluntary. Also, you can choose to end your participation at any time during the interview. You may also withdraw from the study until December 2017 when data analysis begins. To exercise this right, please talk to any member of the research team for a withdrawal form. In filling this form, please ensure you state your four digit number on the withdrawal form so we can identify and deal with your data appropriately. As the four digit number is contained in your consent form, we encourage you to store this document in a safe place or store the number in a place that is easily accessible, possibly on your cell phones. The numbers have been generated and assigned to you randomly and will be used for the purposes of this study only.

### **Contacts for Additional Information**

Principal Investigator: Dr Eric Y. Tenkorang at the Department of Sociology, Memorial University of Newfoundland, Canada, 230 Elizabeth Avenue, St. John's, NL, A1C 5S7 Tel. 709-864-2503 (Canada) or 0244599753 (Ghana). Email [eytenkorang@mun.ca](mailto:eytenkorang@mun.ca)

Collaborator: Dr. Adobea Y. Owusu at the Institute of Statistical, Social & Economic Research (ISSER), University of Ghana, P.O. Box 74, LG-Accra, Botanical Gardens Road, Accra, Ghana. Tel: 0234167783; Email: [yaa\\_owusu@hotmail.com](mailto:yaa_owusu@hotmail.com)

### **Your rights as a Participant**

The proposal for this research has also been reviewed by the Interdisciplinary Committee on Ethics in Human Research and found to be in compliance with Memorial University's ethics policy and the Ethics Committee for the Humanities (ECH) at ISSER, University of Ghana. If you have ethical concerns about the research (such as the way you have been treated or your rights as a participant), you may contact the Chairperson of the ICEHR at [icehr@mun.ca](mailto:icehr@mun.ca) or by telephone at 709-864-2861. Alternatively, you can contact ECH at [ech@isser.edu.gh](mailto:ech@isser.edu.gh) or by telephone at +233- 303933866.

### **VOLUNTEER AGREEMENT**

**Your signature confirms:**

☐ I have read what this study is about and understood the risks and benefits. I have had adequate time to think about this and had the opportunity to ask questions and my questions have been answered.

☐ I agree to participate in the research project understanding the risks and contributions of my participation, that my participation is voluntary, and that I may end my participation.

☐ A copy of this Informed Consent Form has been given to me for my records.

---

Signature of participant

---

Date

**Oral Consent:**

I read and explained this consent form to the participant before receiving the participant's consent, and the participant had knowledge of its contents and appeared to understand it.

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Identification code of participant

---

Date

**Researcher's Signature:**



I have explained this study to the best of my ability. I invited questions and gave answers. I believe that the participant fully understands what is involved in being in the study, any potential risks of the study and that he or she has freely chosen to be in the study.

---

Signature of Principal Investigator

---

Date

## **Appendix B**

### **INTERVIEW GUIDE**

#### **SECTION A: Warm up/Background of Respondents' Romantic Relationship(s)**

Are you currently married or living with a man as if you are married?

If you are married, what type of marriage do you currently have? (Customary/Muslim/  
Ordinance)

If you are not currently married or in a co-habiting relationship, do you have a (regular) boyfriend?

If currently not in a union, have you been in any relationship(s) in the past?

How old were you when you entered this relationship?

Was bride wealth negotiated in your current/last union?

## **SECTION B: Victims' perception of domestic/marital violence**

What are your views about domestic/marital violence in general?

Some people think that if a man beats a woman, the man is right or has the authority to beat the woman because she is (PROBE: Please, let me know what you think about each of these):

- Married to him?
- He paid the dowry?
- A man is more superior/more important than a woman
- A man should have the final say in the marriage
- It is the man who married the woman
- He usually brings home more income
- It is the woman's fault if he molests her

Do you think there is something in the Ghanaian culture that allows men to maltreat their wives?

If so, tell me? Why is it so? Anymore?

Do you think there is something in your culture that allows men to maltreat their wives? If so, tell me? Why is it so? Anymore?

### **SECTION C: Experiences with different types of domestic/marital violence**

#### ***Physical violence***

Has your husband/previous husband/partner ever *slapped you?, twisted your arm or pulled your hair?, pushed you, shook you, or thrown something at you?, booted you, punched you with his fist or something that could hurt you?, kicked you, dragged you, or beaten you up?, tried to choke you, or burned you on purpose?, threatened or attacked you with a knife, gun, or any other weapon?,*

Why do you think he does that?

In which way has that affected you? Has it affected your health in any way? How? Why?

PROBE: Please tell me more?

#### ***Sexual violence***

Has your husband/previous husband/partner ever forced you to have sex with him against your will? If yes, what did he do to you for you to oblige?

Has he ever had sex with you in a way you disagree with? PROBE: Please, tell me more, what did he do? Why did he do that, what do you think about it? How did you respond to that?

Are you able/allowed to initiate sexual relations with your husband? Why, why not?

Can you insist that your husband wears a condom before having sex with you?

If he disagrees to do that, can you deny him sex? Why, why not?

Would you say the sexual abuse from your husband/partner affected you in some way? If yes, in which way? How else? PROBE: about effect on her health (mental, physical).

### ***Emotional/psychological violence***

Do you feel that your husband/partner does acts/has he ever done things that makes you disturbed psychologically? E.g. insulted, humiliated, threatened, yelled at you etc.

What do you think makes him do that?

In which way has that affected you? Has it affected your health in any way? How? Why?

PROBE: Please tell me more?

### ***Economic violence***

Can you tell me if your husband/previous husband/partner ever did the following and why he did it?

- Took cash or withdrawn money from your bank account or other savings without permission?
- Refused to give you enough housekeeping money even though he had enough money to spend on other things?
- Controlled your own belongings and/or your spending decisions? Destroyed or damaged property that you have material interest in?
- Prohibited you from working or forced you to quit your work? Prevented you from working in a paid job
- Refused to give you or denied you food or other basic needs?

**SECTION D: Respondents' Awareness of the Domestic Violence Act (DVACT) and DOVVSU**

Have you ever heard about the Domestic Violence Act (DVACT)? If you have heard about it, can you briefly tell me what it says?

Have you ever heard of the Domestic Violence and Victims Support Unit (DOVVSU)? If yes, how did you hear about DOVVSU? Who told you about DOVVSU?

Why did the person tell you about DOVVSU?/Why did you seek information about DOVVSU?

**PLEASE SKIP SECTION E IF WOMAN DID NOT SEEK HELP**

## **SECTION E: Help Seeking Behaviors**

### ***Help Seeking from Informal and Formal Sources***

Some women who are abused in intimate relationship seek help from individuals and organisations created for such purposes. Now I am going to ask you some questions on whether you have ever utilised these formal and informal services.

Thinking about what you had experienced among the different things we have been talking about, have you ever tried to seek help to stop (the/these) person(s) from doing this to you again? If yes, what made you approach someone?

**Individuals:** Please, mention the individuals you may have sought help from (name, their profession, their role in the community, your relationship with them (for instance, uncle, mother, pastor, etc.), if applicable.

Anyone else?

**Institutions/organizations:** Please, mention the organizations/institutions you may have sought help from (name, type of organization—for instance religious, NGO/CSO, governmental, school counselling programme, etc.) if applicable.

Anyone else?

When did you seek help? Why?

How satisfied were you with the way they dealt with your case?

Please, explain to me why you contacted this/these individual(s)/Organizations for help with the IPV.

At which point do you think both the formal and informal support networks are mutually reinforcing and complementary in addressing the needs of other female IPV victims?

### **Help seeking for IPV from DOVVSU**

Please, remind me, did you say you know about DOVVSU?

If you know about DOVVSU, have you ever reported your IPV experience to them?

If yes, why?

If yes, what did they do about your case?

If yes, were you happy/unhappy with your contact with DOVVSU to report your IPV? Why?

Why not?

If you know about DOVVSU, but you have never reported your IPV experience to them, why not? Please, tell me more (**INTERVIEWER, probe:** access difficulties: distance, cost, transportation, time, etc.).

## **SECTION F: Barriers to Help Seeking for IPV**

### **Why some women don't seek care for IPV and others do**

Most women are unable to report intimate partner violence. Now I am going to ask you some general questions on why women are unable to report abuse perpetrated by their intimate partners.



What in your opinion prevented you from reporting your experience with intimate partner violence (**INTERVIEWER, probe:** shame, fear of future abuse, procedures involved in reporting, financial constraint/cost, religious faith, any other?)

Is there some reason, in your mind, for which people must not report IPV?

In your personal experience and background, is there some reason for which you are not supposed to report IPV, or get help for it? What is that? Who said so? How? Why?

Again, I still want to know, if there is/are some other reason(s)/explanations for which you did not contact other persons and institutions but those mentioned: **PROBE FOR THE**

**FOLLOWING:**

- Not wanting to wash your household/marital/family issues ('dirty linen') in public
- Religious reasons for which you only needed to contact certain person(s)/group(s)—for example your pastor, Session/Elders/Church authorities, etc.
- Fear of divorce/breaking down marriage if you contacted others
- Fear that you alone cannot take care of children, if your reporting would bring a separation/divorce, etc.
- Fear of anger/reprisal by family of your boyfriend/partner/husband
- Fear of further abuse
- Fear that if he is punished he may stop looking after your children/there will be no one to look after your children/you cannot look after your children all by yourself
- Fear that if he is punished/imprisoned, etc. you will lose having a lover

- Fear that individuals/agencies other than these would reveal your secrets
- Not wanting ‘your man’ to be in the grips of the police/law
- Not having money to pursue the case, including money for travel
- Your extended family, lineage elders, community opinion leaders barred you from taking other actions.
- Long distance from their locations to locations of formal IPV institutions
- Etc. (Any other reason?)

Have you had previous experiences with DOVVSU or any formal organization that informed this decision to not seek help?

If so, what are these experiences?

**SECTION I: Background information of respondent (INTERVIEWER NOTE: THIS SECTION IS FOR ALL RESPONDENTS)**

How old are you?

What is the highest level of school you completed?

Do you work for income? If yes, what type of work do you do?

What is your monthly income?

What is your current marital status?

What is your occupation?

How many biological children do you have?

What is your religious denomination, please, specify? (Catholic, Anglican, Methodist, Presbyterian, Charismatic/Pentecostal, other Christian, Traditional/spiritualist, Islam, no religion, other).

What's your ethnic background?

