

**Understanding economic abuse through an intersectional lens: Financial abuse, control and exploitation of South Asian women's productive and reproductive labour**

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### **Abstract**

Existing literature on financial abuse focuses on men's control over money, goods, assets and over women's education/work, thereby implicitly constructing economic activity as paid work. This paper responds to this under-recognition of men's (and in the context of particular communities, their family's) abuse of and control over women's unpaid (domestic) labour within a broader conceptualization of economic abuse. Drawing upon life-history interviews with 41 South Asian women from two separate studies in the UK and India, this paper takes an intersectional perspective to explore how gender, migration status, race/ethnicity and class can help understand women's experiences as a continuum of economic abuse.

Compared to other forms of domestic violence such as physical, sexual, emotional abuse and coercive and controlling behaviours, there is comparatively little—though growing—scholarship on economic aspects of abuse. Existing literature on financial abuse focuses on abuse related to control of money, goods, assets and the means to gain these through education or work, thereby implicitly constructing economic activity as paid work. Feminist scholarship in sociology of work and labour geography has long argued that domestic work is an economic activity which creates economic resources, albeit unrecognized and undervalued due its gendered allocation within societies across the world (Hochschild and Machung, 1989). This paper argues for the need to broaden our understanding of abuse. In this paper, I suggest utilizing the term ‘economic abuse’ to encompass behaviours—currently often characterized as ‘financial abuse’—that control ‘a woman’s ability to acquire, use and maintain financial resources’ (Adams et al., 2008, p. 564) including her productive labour, and additionally, also encompass behaviours through which men (and their families) benefit from women’s reproductive labour through the use of control, abuse and exploitation. Reproductive labour refers to the tasks, responsibilities and roles that are necessary for the social reproduction of the family and the home through cooking, cleaning and caring, while productive labour refers to paid work. Stark’s attention to coercive control in the context of women’s performance of their traditional gender roles such as housework and care of children (2007) draws welcome attention to the nature, meaning and impact of domestic violence that is exercised within and over the realm of women’s reproductive labour. However, these issues have subsequently been neglected within the burgeoning scholarship on coercive control.

This paper responds to this gap in our current understanding of domestic violence, which undertheorizes men’s (and in the context of particular communities, their family’s) abuse of and control over women’s reproductive labour within a broader conceptualization of economic abuse. It draws upon research in the UK and India which explored the experiences of two

categories of transnationally married South Asian women: those who had migrated to the UK following marriage; and those who were left in India with their in-laws following marriage while their husband returned to the UK. It takes an intersectional perspective to understand how gender, migration status, race/ethnicity and other markers of identity such as class can help us understand women's wide-ranging experiences of economic abuse.

### **Understanding financial abuse: Current knowledge and gaps**

Research documents that the vast majority of financial abuse victims also experience other forms of domestic violence (Sharp-Jeffs, 2015). However, we need to pay closer attention to the particular patterns and manifestations of financial abuse in order to understand women's lived experiences of violence and to develop adequate responses to it. Postmus et al. (2012) have developed a conceptual framework for understanding financial abuse that identifies three distinct strategies that perpetrators commonly utilise: financial control, financial exploitation and financial sabotage.

Financial control refers to the strategies through which the abuser achieves control over the family finances, which Stark (2007, p. 272) notes is among the most prevalent forms of coercive control, occurring in 'more than half' of cases. Common forms of financial control include taking money from women's purses or bank accounts (Branigan, 2004; Camilleri et al., 2015; Howard and Skipp, 2015; Littwin, 2012; Sedziafa et al., 2017; Sharp-Jeffs, 2015), leaving her without any financial resources to meet her and her children's needs. Such control may also entail placing women on an inadequate allowance and using access to money as a control mechanism, for example, by making the victim beg for money (Howard and Skipp, 2015; Postmus et al., 2012; Sharp-Jeffs, 2015). It also includes women's lack of control, decision making, or information about family finances (such as husband's earnings), which can affect women who may otherwise have a comfortable living standard (Howard and Skipp, 2015; Littwin, 2012; Sharp-Jeffs, 2015).

The second form of financial abuse is financial exploitation, such as perpetrators' strategies of incurring debts through use of the victim's credit card coercively, fraudulently or through deception (Camilleri et al., 2015; Littwin, 2012). It includes situations where an abuser coerces his partner into financial arrangements such as claiming benefits fraudulently (Branigan, 2004; Green and Pearce, 2002), or retains his income for his personal expenses, leaving the woman responsible for all family expenses relating to food, toiletries, clothing, rent and utility bills (Bellows et al., 2015; Branigan 2004; Sedziafa et al., 2017 Sharp-Jeffs, 2015).

The third category of financial abuse relates to men's purposeful and effective sabotage of women's attempts to increase their ability to work or study. This includes preventing women from undertaking education or training (Postmus et al., 2012), and sabotaging job interviews through strategies such as inflicting visible injuries on the face prior to the interview (Sharp-Jeffs, 2015). Research also explores abuse related to women's paid work/education—eg., through surveillance and disrupting women's employment through college/workplace harassment and restricting women's access to transport (Branigan, 2004; Camilleri et al., 2015).

Financial abuse adversely impacts on women's unemployment levels, poverty, welfare receipt (Lloyd and Taluc, 1999; Moe and Bell, 2004) and results in radically different standards of living for different members of the same household (Littwin, 2012), which has been termed the 'feminisation of poverty within relationships' (Branigan 2004, p. ii). It reinforces a victim's financial dependence on the perpetrator and impedes women's capacity to leave the abusive relationship and their process of recovery (Kelly et al., 2014).

Financial abuse as a unique form of domestic violence has been less explored in the context of the South Asian diaspora (for exception, see Thiara and Gill, 2012). Research on domestic violence against South Asian women in the diaspora shows a replication of the patterns of abuse that prevail in South Asia (Abraham, 2008; Gill, 2004). These issues are compounded in

the diaspora by factors such as racism and stereotyped service responses that draw on notions of commonness and even acceptance of abuse in certain social groups (Burman et al., 2004), lack of adequate support in the form of welfare services, public housing, health services, language barriers in the absence of adequate translation services, and barriers on account of their insecure immigration status (Abraham, 2008; Anitha, 2011). A small body of scholarship from around the world explores financial abuse in contexts of particular structures and practices such as women's discriminatory access to household financial resources, inheritance and property rights, and absence of maintenance after divorce or widowhood (Bellows et al., 2015; Fawole, 2008; Izumi, 2007; Sedziafa et al., 2017; Usta et al., 2013).

### **Research methods: Two different studies, common methods**

This paper draws upon two different studies in India and in the UK with South Asian survivors of domestic violence. Based on life history interviews with 41 women, it seeks to analyse commonalities and specificities in the nature and patterns of economic abuse that occurred in transnational marriages, in the very differing contexts of moving to the UK as a new bride or moving in with the in-laws in India while awaiting sponsorship documents to join a husband resident in the UK. Ethical approval for both studies was obtained from XXX.

The first study (henceforth, the UK study) collected the life-histories of 26 survivors of domestic violence who were of South Asian origin (from India, Pakistan, Bangladesh, Sri Lanka or Nepal) and had utilised specialist refuges in England catering to South Asian women to exit the abusive relationship between 3–12 years prior to the interviews, which took place in 2014–2016. The objectives of this research were: to understand the nature and patterns of abuse experienced by the women; to document the strategies and services women utilised to leave abusive relationships and their experiences of these services; to explore the process whereby women rebuild their lives; and to better understand their medium and long-term support needs. This paper draws upon the experiences of 13 women from this study who migrated following

marriage to a man resident in the UK—the survivors from this study whose accounts do not form a part of this paper migrated to the UK as children or were born in the UK. The majority of research participants were contacted through four specialist refuges in London and Manchester. After securing permission from the survivors, refuge staff provided a list of potential research participants, while snowballing technique with research participants helped locate further participants.

The second study (henceforth, the India study) aimed to understand the problem of abandonment of wives in India following transnational marriages, in research conducted in 2013–2016. Through life history interviews, this study explored the experiences of 57 women who were married to men resident in a range of countries, primarily in the global north and were subsequently abandoned between 2-10 years prior to their interview. This paper draws upon the experiences of 28 women from the India study whose husbands were UK residents—this includes women who migrated to the UK following marriage and who were subsequently taken to India and abandoned there, and women who were left in India with their in-laws while the husband returned to the UK promising to sponsor their spouse visa but eventually abandoned them. The objectives of this research were: to understand the nature and patterns of abuse experienced by the women; to analyse the process and impact of abandonment; to document women's experiences of legal mechanisms, services and their process of recovery and of rebuilding their lives. Most women were accessed through police, women's groups and lawyers, while a few were accessed through snowballing technique.

A limitation of both the studies relates to its reach. Both studies drew their sample from women who had accessed services, during or after the end of the abusive relationship, and has not managed to reach women who have not sought help from formal sources of support.

Both studies utilised life histories method and were informed by a feminist research praxis which entails a commitment to deploying an intersectional lens to come to a holistic

understanding of women's lived experiences as well as their constructions of and perceptions about these experiences. The life history method enables research participants to tell the story of their lives as a whole and facilitates analysis of particular experiences in the context of broader power relations, various axes of disadvantage and vulnerability structured by gender, class, country of residence, as well as opportunities. The interviews, which lasted between one to three hours, were conducted in Hindi or English and (translated and) transcribed verbatim where women gave permission to record them. In the few cases where such permission was not given, notes were taken and typed up soon after the interview. The aim was not to seek a representative sample from which generalisations can be made but instead to undertake an in-depth exploration of women's experiences.

Data analysis integrated narrative analysis with principles of constructivist grounded theory. Each life history was summarised, the main features identified, and categorised according to its content (e.g., nature and patterns of abuse, patterns of help-seeking, etc). A process of continuous coding captured significant concepts within each narrative, following which the concepts were compared across different narratives to reveal emerging common and divergent themes which were the basis for the creation of higher level categories. At this stage, a process of constant comparative analysis between and within texts as well as between categories enabled the development of the theoretical concepts.

Combining the findings from two different studies may make for an unusual analytical approach in this paper. However, the overlaps between the two studies in the form of the South Asian origin of the survivors, their marriage to a man resident in the UK, and in the forms of abuse justify this approach. While most women experienced a variety of forms of domestic violence (Author et al., 2018a and 2018b), the focus of this paper is on various facets of economic abuse that emerged in women's accounts.

### **Understanding marriage decisions within broader structural contexts**

In conformity to social norms, all but one of the research participants recounted that the men and their families 'chose' the women in the context of an arranged marriage. Gendered norms whereby men initiate relationships and women are responsible for gatekeeping men's sexual/affective overtures are not unique to South Asia. Research on dating in the West documents gendered social norms whereby though women may exercise agency through 'emotion work' to progress the relationship, it is still the norm that the man proposes and the woman confirms or demurs (Lamont, 2014). In the context of the two studies discussed here, marriage proposals commonly originated from men's families, though women's families might have indicated through informal means that they would welcome a marriage proposal (Kalpagam, 2005; Sheel, 2005).

Cultural practices like dowry and the preference for sons contribute to, and are indicators of, the patriarchal structures within which women are undervalued. Alongside gendered norms that position the families of the bride-givers and bride-takers in a hierarchical relationship, there were additional factors such as transnational hierarchies between nations and class, which placed the women and their families at a disadvantage in marriage negotiations. Indeed, knowledge of women's disadvantage shaped many marriage decisions. Manju, who lived in a small village in Gujarat reported:

*According to astrological forecast, my horoscope has Mangal [planet Mars, considered inauspicious for the spouse] in it. This means that I will have difficulty in finding a husband. [...] When my parents were told that this family had come from London and were looking for a match for their son, my parents showed them my photo and invited them to come to our place. His mother said, "We have seen her photo, I don't see any point in coming to your place to see her." My parents were very surprised and when they insisted, their family came to see me and without talking to me or any discussion, they gave me a box of sweets and Rs. 500 [an*

*auspicious gesture that signifies agreement to the marriage] and declared it the betrothal (Manju, 31, India study).<sup>1</sup>*

Other factors that disadvantaged women in marriage negotiations included the bride's age (if approaching 30s), multiple unmarried daughters in the family, poverty, racialized conceptions of beauty which undervalues dark complexion, and previous divorce. Despite their family's comfortable middle-class status, Gita, who lived in a big city in India reported that minimal attempts were made to ascertain any compatibility between her and her husband-to-be:

*I had been divorced earlier and am too dark complexioned—my parents had difficulty securing a match. When a family from London approached my parents, they agreed immediately, and the wedding took place five days later (Gita, 29, India study).*

Women's families welcomed the marriage proposal because of the status associated with migration to the UK and their hopes of securing a better life for their daughter. Mira, who was from a very poor family and had an abnormal curvature of the upper spine recalled:

*These people came to see me and I met him briefly—a quick drink of tea—and then they said, “We like this girl.” The next day they were discussing the engagement [...] I didn't even have the chance to talk to him. (Mira, 31, UK study)*

A majority of the proposals came through an intermediary known to the two families, creating a (questionable) sense of security for the bride's family, while a minority were in response to matrimonial adverts in newspapers, where a separate section is devoted to non-resident Indians, who are considered a particularly desirable category of grooms (Kalpagam, 2005; Sheel, 2005). All women recounted the secrecy and haste that accompanied the marriage negotiations, lest a better prospective bride came to the attention of the groom's family. It was common for the groom's family to claim that he was in India for a brief holiday, during which the wedding had

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<sup>1</sup> All names have been changed to protect women's identities and a pseudonym has been allocated in accordance with the specific naming conventions of the region where the respondent lives and their religion.

to take place. Some women recounted that the period between the proposal and the wedding was as little as ten days and in a few cases as little as two–four days.

*He came to India and within a few days the marriage was fixed. They asked us to arrange the wedding quickly. We asked them to give us at least 15 days, but they were insistent, as he needed to go back. ... We had to organize everything in a rush. The wedding took place in three days (Parminder, 28, India study).*

These constraints limit the time and space for the bride's family to conduct enquiries about the groom's antecedents. Many families were not aware of basic facts about the groom such as his job, income, visa/passport status, or marital history. The constraints related to gender, class and other aspects of identity which shape the agency of women and their families are crucial to understand not just the initial marriage decision, but also the contexts within which women cope with or respond to the subsequent violence within their relationships.

### **Financial abuse in transnational marriages: Control, exploitation and sabotage**

Applying Postmus et al.'s (2012) three categories of financial control, exploitation and sabotage enables us to examine the continuities and particularities in the forms of financial abuse experienced by South Asian women in transnational marriages in the UK and India.

Control over bank accounts held in men's sole name was a common strategy of abusive men, as documented elsewhere (Littwin, 2012). Research participants also reported that in extended households, bank accounts were also likely to be held in the name of the male head of the household, often the father-in-law. While the money held in this way was notionally available for the entire family's use, women who married into the family were however considered 'outsiders' and had no claims upon this money. This left women with few resources to meet personal needs such as clothes and toiletries. In the context of patri-virilocality, whereby women in South Asia commonly migrate (internally or across national borders) to live with

their husband and his family upon marriage, such financial control also served to limit their contact with their parents:

*My father had given me a mobile but my mother-in-law, she said; "Once a girl is married she has to forget her parental family—who is going to pay the bill?" (Manju, 31, India study)*

Financial control was also the context for other forms of violence, as Chitra—one of eight sisters whose marriage was a source of great relief for her family—recalled:

*My husband seldom bought anything for the house. [...] Once we ran out of milk for my son, so I had to search the house and put together all the coins I found in various places to get formula milk. That's all I could buy—no food, nothing for me. Once, the washing powder ran out. When he came home and couldn't find any clean clothes to change into, he asked me if I had washed the clothes. I said, "How can I, when there is no washing powder." "Why didn't you tell me," he shouted. I replied, "How many times have I asked you to bring some washing powder?" He never used to listen to me. But when he heard me say that, he got this big ladle, like a big steel spoon, and he hit me. My son—he was only a month old at that time—was in my arms and I was concentrating on keeping him out of it, next thing I remember, I saw blood pouring down my head. My son's clothes were covered in blood. [...] If I would ever ask for something, complain that something had run out, his temper could flare up. (Chitra, 42, UK study)*

Other forms of financial control commonly documented elsewhere included denial of knowledge about the family's financial affairs, or the husband's income or assets.

*He worked at this company, he said he was an inspection engineer. Then he'd say an aeronautical engineer. He never showed me his documents. And his salary, to be honest, I didn't know that either. He would feed me but anything else, like he wouldn't allow me to top-up my phone for five pounds. Sometimes he would give me money, when he was in a good mood. But it was never reliable. And he was suspicious by nature and placed a lot of*

*restrictions, don't go here, there, don't meet friends, everything was a problem for him. He was afraid I'd run away, or marry someone else. [...] I had come [to the UK] with some money of my own. I'd ask [my family] to send me money, so I somehow managed. (Saba, 60, UK study)*

As a highly educated woman from an affluent family, Saba evaded the impact of the financial abuse through her family resources, paid into an account which he never found out about.

The second form of financial abuse through financial exploitation was also common among the women who participated in the two studies but took somewhat different forms than documented in previous research. A majority of the women who participated in this research did not have a credit card or even a bank account and often no financial history to enable them to obtain a credit card. Coercive debt was recounted by four women but was less common compared to other accounts from the UK or the US. However, a culturally specific form of financial exploitation/theft that was commonly recounted was the surreptitious or coercive sale of women's jewellery or other assets, which were part of her dowry. Dowry can take the form of jewellery, cash, consumer goods or property provided by the family of the bride to that of the groom as a condition of the marriage at the time of and after the wedding. Traditionally a wedding gift given by upper caste Hindu parents in North India to daughters, dowry is now a near-universal aspect of marriage among different Hindu castes, Sikhs, Muslims and Christians in India (Bradley et al., 2009), and in Pakistan (Anderson, 2000), Bangladesh (Chowdhury, 2010) and Sri Lanka (Jayatilleke et al., 2010), as well as in the South Asian diaspora (Biao, 2005; Sheel, 2005; Voigt-Graf, 2004). The specific dynamics of dowry related abuse in transnational marriages are discussed elsewhere (Author et al., 2018b). One woman recounted the financial abuse she experienced in relation to her dowry:

*He would get abusive, tell me that I should go and get money, by selling my property. He'd tell me that he'd get me a ticket for Pakistan. I'd answer back, "You may buy me a ticket, but you*

*cannot force me to go there, I will only go after two years [after the end of her probationary period on dependent spouse visa]."* (Saba, 60, UK study)

Despite his physical violence, she managed to hold her ground with support from her family.

A common form of financial exploitation was the appropriation of women's benefits and men's refusal to contribute their fair share towards household expenses:

*His brother applied for it [child benefit, a universal benefit provided to primary carers, with a rate set for each child], because I didn't know anything about the paperwork. When the first Child Benefit book came, it was in my name. But they [in-laws] took it because they didn't want me to have the money. Every week or month I'd ask, "Where is the child benefit book, we have to go and collect the money from the post-office", but he [husband] would say that his sister was taking care of it. If my daughter wanted to buy something or wanted money for an activity at school, I'd have to say no. [...] When I started work, whatever I got for working 4–5 hours a day, I used it to buy stuff to cook. I was struggling to buy the basics but he still wanted me to pay for the extras at school.*

*Q: Was he working?*

*He was working more hours than me as I had to look after the children. (Alice, 51, UK study)*

Welfare changes being implemented in the UK over 2017–18 entail making a single amalgamated payment to a family—the Universal Credit—in lieu of the many benefits people within a household may be entitled to. This will have serious implications for gendered division of finances within all households, and particularly exacerbate financial abuse as the one nominated member of the family is most likely to be the male 'head of the household' (Howard and Skipp, 2015; Sharp-Jeffs, 2015b), and the single payment could be made to someone for whom "providing for the needs of children" is not a top priority (Simpson et al., 2017, p. 60). The child benefit is commonly allocated to the mother, and often remains a key source of financial sustenance for women and children in many families.

Financial exploitation also entailed control over customary gifts given to the woman:

*My in-laws never let me have any money. When my relatives would visit, they would press money into my hands. After marriage, you know how your family members give you money, they [in-laws] always used to take it as soon as my relatives left. (Bina, 26, India study).*

Unlike other research which documents the sabotaging of women's education or employment opportunity as part of the various strategies of financial abuse (Branigan, 2004; Camilleri et al., 2015), sabotage was also not a common experience in this sample of women; instead, a minority of women were encouraged or even coerced to seek education or work, so long as the wages could be controlled by the husband/his family, as discussed below.

Financial abuse is undertaken to derive a material advantage in a relationship, to channel a disproportionate share of the financial resources and decision-making powers within the family to meet the needs of the perpetrator through use of control, exploitation and sabotage. Acts of financial abuse are also outcomes of strategic decisions taken by perpetrators with the objective of hindering a partner's financial independence and to limit their options to leave and to rebuild a life free from violence (Kelly et al., 2014). While some of the forms of financial abuse seem to be common across different categories of women, we need further research that examines the specificities of financial abuse in particular communities and in the face of intersecting inequalities and disadvantages.

### **Coercive control and abuse in the context of women's reproductive labour**

One common theme that emerged across the interviews was the nature and extent of women's domestic responsibilities and the coercion and control that was utilised to extract the performance of their reproductive labour to exacting standards.

Puneet loved her job as a teacher in a secondary school in a village in Punjab, and though at 30, she was considered at the limit of marriageable age, she was in no hurry to get married.

When a proposal arrived from a family that were resident in the UK, her family were delighted and persuaded her to accept it. She recalled her life in the UK following her marriage:

*He [husband] didn't show any interest in me. I was cooking, doing housework from morning till midnight. There were eight people in the family, they lived separately, but they came to eat their meals there, and I had to do everything for them. [...] I dropped off my brother-in-law's daughter at school, picked her up, cooked for her. My life had become so different—I had never ever done that much physical work, so it was a complete shock. (Puneet, 39, UK study)*

The hasty circumstances of the wedding and the reason why she had been selected for marriage despite characteristics like the inability of her family to provide a dowry, her lack of education and her hunched back became apparent to Mira soon after the wedding:

*When I came here [UK], I soon found out why they chose me. They have a really big house. I cleaned upstairs, downstairs, garden, everything. I'd even wash their cars. It wasn't a real marriage, my husband was too disabled to know who I was. It was like having a servant in the house, to look after them forever. (Mira, 31, UK study)*

In some cases women were taken to relatives' houses to undertake domestic work there on a regular basis. If they objected to this treatment, they were reminded of their poor socio-economic background or the limited options that they had in India, prior to their marriage. When Mira objected to her treatment, she was told by her in-laws that she was lucky to have the 'opportunity' to migrate to the UK— "*We picked you up from a gutter, you should be grateful*". Set against Mira's multiple structural disadvantages, her transnational marriage was constructed by her in-laws as a privilege. Women vehemently rejected such constructions, both in their responses to the men/their families and in their interviews.

Similar patterns of abuse could be observed among women who were left with their in-laws in India. Manju recalled the circumstances of her husband's departure to London which portended the abuse, when his parting words were, "*Live according to mum's instructions—don't expect*

*anything from me."* While she awaited her sponsorship documents, she found that her role in her in-laws' household was no more than that of a domestic servant:

*About two weeks after our wedding, the domestic servant who used to clean and sweep the house was sacked. I had to sweep and mop the floor, remove the curtains daily and dust them. The ceiling fans, windows and door had to be cleaned daily. After all this work, if my mother-in-law found any dust somewhere, she would shout at me and rebuke me. [...] I was like this full time maid who never had any days off, never had to be paid. (Manju, 31, India study)*

In keeping with gendered expectations about responsibility for domestic work which prevail within all societies, the research participants indicated in their narratives that they accepted their sole responsibility for domestic labour after marriage; they had indeed been socialized into such a role. But what they did not expect was that this would be their only or primary role following marriage, in a context where they were not treated with the affection, reciprocity or familiarity accorded to family members.

The narratives of the women can be understood in the context of the South Asian practice of patri-virilocality, where marriage entails relocation into a male-headed household in which the new bride occupies a subordinate status. She is often considered an outsider in the marital family, though with the passage of time and the birth of a (preferably male) child, her place in the marital family is secured. Commonly allocated a subordinate position in the gendered and age-related hierarchies when she arrives at her husband's home following marriage, she enters a socio-culturally sanctioned context for control. These norms have gendered implications and serve to create a context where the abuse may be perpetrated by the husband as well as in-laws, male and female, as recounted by Kamalpreet:

*When I arrived here, they never allowed me to leave the house with the excuse that I didn't know anything about the country, they said it was dangerous for me [...] A year passed like this. If a relative came [to the UK], I wasn't allowed to call them home. [...] I'd do all the*

*household chores, my mother-in-law didn't help me one bit. I had to wash and iron everybody's clothes, I had to wash all the dishes by hand, even though they had a dishwasher. They had a big garden, so looking after the garden, cutting grass—everything—I had to do it all by myself. I had to cook for everyone there. [...] I used to eat like a dog, who was thrown bits of food. I felt like they were making a fool out of me. One day in my frustration, I asked him [husband], "What do you want from me? If you don't want me in your life, then send me back! You may think less of me because I am from a poor family, but when I compare things, I was much happier than this back home."* (Kamalpreet, 32, UK study)

Exploitation of domestic labour was common in both India and the UK, but while this labour served the needs of the in-laws' household in India, it was common in the UK for women's domestic labour to be availed by other relatives and their households.

Many women recounted how they were denied adequate food, a pattern that was common to both women in the UK and those who remained in India awaiting sponsorship documents:

*I would make rotis [flat round bread] while they were eating. I'd to clear up, clean everything, only after that could I eat. There was a bowl on the dining table—it was always full of fruits. But they didn't like it if I ate any—my mother-in-law used to keep an eye on what I ate. If I ate three rotis, she would tell everybody that I eat lots but don't do any work.* (Mira, 31, UK study)

A few women recounted how they had to resort to 'stealing' food that they themselves had cooked earlier in order to sustain themselves:

*I used to do all the household chores, I was only given two rotis in the morning, two in the evening. I used to hide from them and eat a third roti.* (Anjali, 32, India study)

Other exclusions such as barring them from parts of the house, were also recounted by several women, including Jatinder, who was from a middle-class family, as was her husband:

*They kept me confined to the kitchen all day. Once, it was so very hot in Delhi, nearly 49 degrees [celsius], you know how it is, and they said, "You just stay in there." But I went to a*

*room with a cooler, and when he saw me there, my father-in-law started shouting at me, saying, “Who allowed you to switch on the cooler?” They were sleeping with the AC on themselves. It was a really horrible time for me. (Jatinder, 30, India study)*

Similar to other categories of women such as migrant domestic workers who are subjected to domestic servitude (Wittenburg, 2008), women were also denied adequate medical care:

*Even if I was ill they wouldn't take me to a doctor, they would not give me medicine. I'd still have to do all the house work when I was ill. Once I had a tooth ache—it was really, really painful—I didn't eat anything for a whole week. Only then did they take me to a dentist and got my teeth extracted. (Mira, 31, UK study)*

Beyond the harm caused by coerced domestic labour and the micro-management of this labour to exacting standards, many women recounted systematic and ongoing forms of humiliation designed to erode any sense of self-worth:

*I was not allowed to enter the kitchen, a bottle of water was kept for me outside. (Manju, 31, India study)*

*They used to push my plate of food towards me with their feet. Nobody else worked in the house, I was treated like a servant. That was the worst time of my life. (Anjali, 32, India study)*

Placing food on the floor and using the feet to push food towards Anjali was a deliberate act intended to subjugate her and rob her of her dignity. Women recounted myriad techniques of degradation—avoiding any conversation with them, reserving plates and cups for their exclusive use, not handling their plate of food, prohibiting them from using certain furniture, requiring them to sit on the floor, and having separate and inferior toilets for their use. These acts serve as ‘boundary work’ that signify the othering of the woman, thereby creating a conceptual distinction between family members who have certain claims upon each other and gender-, age- and relation-specific expectations of reciprocity despite hierarchies between them, and those outside its moral ambit, who have no such claims. These strategies of exclusion

rely upon caste- and class-based distinctions that are common in households in the South Asian contexts, whereby servants are marked out as distinct from family and their subordinate status inscribed and embodied through spatial distinctions. Alongside gender, caste is central to constructions of domestic work, and caste hierarchies are reinscribed through the norms that govern employer-servant social relations (Barua et al., 2016, p. 428; Froystad, 2005). Women spoke of the distress and humiliation that these well-practiced techniques of degradation and deliberate misrecognition as a servant invoked in them.

These forms of abuse can be conceptualised as 'boundary work' (Lutz, 2011), the production of a symbolic demarcation between people based on hierarchical markers of difference through 'strategies, principles, and practices we use to create, maintain, and modify cultural categories' (Nippert-Eng 1996, p. 7, as cited in Lan, 2003). Such boundary work is an integral part of the process of constructing the self by defining distance and closeness to others, and enables the husband and his family to assert social and cultural superiority over women and exploit them on the basis of their construction of the woman as inferior and different.

Female in-laws were often the perpetrators of abuse related to women's domestic labour, both in India and the UK. Unlike the predominant pattern of male-on-female violence in countries like the UK, where over 92% of the perpetrators are men (Hester, 2009), research in South Asia indicates that between 33% to 40% of domestic violence is perpetrated by the wider household, including female in-laws (Bhat and Ullman, 2014). This pattern seems to be replicated in the diaspora where women lived with/in close proximity to their husband's extended family.

Female-perpetrated domestic violence has often been understood within the framework of male violence against women, whilst acknowledging the unique role of mothers-in-law in such acts (Bradley et al., 2009; Rew et al., 2013). Kandiyoti (1988) argues that domestic violence perpetrated by female in-laws can be conceptualised as a form of proxy (male) violence against women because it serves male interests in dividing women, by using older women to control

younger ones in the family. The concept of 'patriarchal bargain' (Kandiyoti, 1988) recognises that women who accept and perpetrate abuse in these relationships can derive social and familial benefits from it, but ultimately, they argue that such violence upholds broader gendered power regimes whilst allowing some women a degree of power over other subordinate women.

### **Exploitation and abuse in the context of women's productive labour**

Among women who migrated upon marriage, a significant minority were coerced to undertake paid work, a form of economic abuse that was not documented among women who remained in India upon marriage. Marriage migrants found their expectations of hypergamy upon marriage thwarted by the reality of global geographies of power, which created a downward mobility in class and social status for them (Kofman and Raghuram, 2006, p. 296). Within dominant discourses about the suitability of particular bodies for different categories of work and employers' hierarchies of workers based on stereotypes, South Asian women, alongside other categories of migrant workers, find their options in the labour market greatly restricted (Anitha and Pearson, 2018; Carter et al., 1996; McDowell, 2009). These conditions of the labour market combined with a gendered deskilling of the research participants, constraints imposed by their (often sole) responsibility for reproductive labour and the social networks of their husband's family that restricted their entry to certain jobs (Waldinger and Lichter, 2003). A small minority of women had previously who had held professional jobs in India as a teacher, college lecturer or an officer in a bank, found themselves expected to undertake low status, low paid manual work in a factory or unpaid work in family-run shops and found this particularly onerous.

After her first flight ever, Chandni recalled arriving at her in-law's home in a small city in England in a state of exhaustion and was still jet-lagged, when she was taken to a job interview: *My father-in-law had arranged a job for me before I reached there. The day after my arrival, I was interviewed and on the third day I started working. (Chandni, 35, India study)*

Hailing from a middle-class family, Chandni had been a teacher before her marriage and was accustomed to paid work. But what she was not habituated to was the 12-hour shifts for six days a week, with Sundays set aside for providing Gujarati tuitions to children.

Another woman recalled working in the family shop, an experience recounted by a few women: *The shop was below the house, I'd go upstairs once in a while and feed the children, make sure they were ok, and so I managed both. [...] I worked there all week, for 8-10 hours a day. Even weekends. He used to sleep through the day—he was out with his friends late at night—and would turn up at the shop in the evening.*

*Q: Did he ever pay you for the work?*

*No, never. I never got paid anything in the three years that I worked there. I knew he made enough money to pay me, I saw what he made from the shop all day, but I never got any of it. This carried on for a long time. Then he found out—I had started taking £10 from the till each day—to manage the house, as he never gave me enough. He found out and there were beatings, for every little thing. Things had become really bad by then. (Chitra, 42, UK study)*

All women who undertook paid work had no control over their wages, which were taken by their husband or his parents, paid directly into their bank accounts. One woman's wages were paid into her own bank account, but she was not allowed to use her bank card:

*Apart from all the housework, I worked as a cleaner at two companies but they used to take the money. [...] They had my bank card, they knew my pin number, they could take my money out whenever they wanted. Whenever they went shopping, they used my card. They never took me out, never took me shopping. They would all buy new clothes but would give me old clothes to wear. [...] Even though we were poor earlier [when in India], at least I was independent, I had some money when I was working. (Mira, 31, UK study)*

When Mira eventually managed to leave the abusive household, one of her first acts was to block access to her bank account, but it was too late. They had emptied her account. Such a

comprehensive appropriation of wages is less commonly documented in existing research on financial abuse (Littwin, 2012; Sharp-Jeffs, 2015; Howard and Skipp, 2015). It is possible that a combination of factors such as women's location at the intersection of multiple disadvantages based on gender, migration status, lack of knowledge about financial processes in the UK and the lack of proficiency in English combined with the ethnic labour markets they often entered through the social networks of their husband's family, thereby creating particularly 'conducive contexts' (Kelly, 2016) for the exploitation of their labour and the appropriation of their entire wages.

Women were given an allowance for their personal expenses, which were insufficient to meet all but the barest minimum of their needs. Women in these circumstances reported that despite undertaking paid work they lacked warm clothes, money to buy lunch whilst at work, and in some cases, money to travel to work. Three women reported having to walk to/from work in journeys that took up to two hours a day.

Control and exploitation in the realm of their paid work was experienced not simply in terms of the appropriation of their wages, but women recounted how they not allowed to make any decisions about where they worked, the hours of work—most reported that they would be pressurized to undertake overtime or undertake multiple jobs. Other restrictions related to socializing at work, with any friendships with work colleagues being barred. Several women who worked reported that their husbands would be suspicious about any contact they had with outsiders, and a particular category of jealous and controlling behavior included constant accusations of having affairs whilst at work, which sometimes led to physical violence.

While we can observe some common forms of abuse that have been previously documented in relation to women's paid work, women's stories also indicate that economic abuse may take specific forms for migrant women.

**The end of the abusive relationship and women's journeys of recovery**

Women's experiences of the end of the abuse and the process of recovery varied significantly across the two studies. Women who lived with their in-laws in India were able to benefit, to varying degrees, from the proximity of their natal family. Such proximity meant that some women were able to seek support from their natal family, and a few women eventually managed to leave with the help of such support. But in a majority of the cases, at least initially, women's families offered them a short stay as a respite from the violence, with the proviso that they ought to go back and adjust to marital life. Educational background, class position and geographical location were important factors that shaped the extent of support available for women from their families. Where women came from lower middle-class families, had unmarried sisters or were from rural areas, they faced more constraints that impeded their decision to leave. For women who migrated to the UK, there were additional contexts which shaped the violence and impeded help-seeking—these included insecure immigration status, lack of awareness of services, distance from natal family and isolation through coercive control. However, it is in manner of the end of the relationship and that women's experiences diverge significantly in the UK and India study, in large part because of the nature of the two studies. Of the women who participated in the India study, those who had migrated following marriage were deceptively taken back to India and abandoned there, a majority of the women left in India with in-laws were eventually cast out of the affinal home, while a small minority left because of the violence. In contrast to this, a majority of the women who left an abusive relationship in the UK sought help from neighbours, relatives, colleagues and employers to help them access services. For women who were confined to their home in the UK, it took longer to find out about sources of support and leaving was a decision made at a point of crisis, when the violence escalated to life-threatening levels or in some cases, when they were locked out of their homes and sought help from neighbours or strangers. The police were the most likely point of contact in such circumstances and though women had varying experiences with

the police and statutory services, most women eventually managed to access specialist domestic violence services which supported them to leave the abusive relationship.

Women's subsequent struggles for justice and the process of recovery from the violence also varied significantly. The survivors in the UK study spoke about their daily struggles in the face of the stigma arising from their divorce which effected their social standing within their community; however, a majority had created an alternative community of survivors from their time at the refuge, in whose presence they felt validated. A majority of survivors in the UK were engaged in paid work—though this was often in low paid and low status jobs, and in a few cases, in jobs that did not even pay them the statutory minimum wage. Those who were elderly and availing a pension, carers of young children or those who were disabled faced high levels of financial insecurity and loneliness in the context of recent welfare cuts in the UK. Most survivors in the UK did not engage with criminal justice mechanisms and none received any financial settlement or return of their dowry upon divorce.

Survivors from the India study recounted how, following abandonment, their husband commonly initiated ex-parte divorce proceedings the UK, in a context where women were ignorant of the proceedings or could not represent themselves in legal proceedings because of the financial constraints, lack of knowledge about the law in the UK and inability to obtain a visa to go to the UK. Some of the women did initiate legal action in India against their husbands and in-laws; however most complaints were not pursued by the police and a small minority ended in a meagre compromise agreements. This was because of a variety of reasons including the men's residence in the UK and lack of cross-border enforcement mechanisms, inability of women's families to utilise financial resources to gather evidence and arrange for witnesses to be interviewed by the police and to hire lawyers, police corruption and the capacity of men and their families to utilise bribes to evade justice, and the slow legal processes in India. Very few women received financial settlement upon divorce, and none received any maintenance for

their children or return of their entire dowry, though four women received some financial compensation after reporting the matter to the police. In a context where marriage remains the primary marker of social status and identity for women, abandoned women living in rural areas reported limited means of living independently or undertaking paid work. Educational status, previous employment history, location in an urban area and family wealth mitigated the impact of abandonment for some women. Women who managed to secure employment were more likely to view themselves as ‘survivors’, while those who were dependent on their natal family faced ongoing insecurity, social stigma, intra-family poverty and risk of domestic abuse from natal family.

### **Analysing a continuum of abuse through an intersectional lens: Conceptualising economic abuse, exploitation and servitude in transnational marriages**

Kelly’s (1988) concept of continuum—somewhat neglected within theorising on domestic violence—enables us to recognise the commonalities in different forms of abuse and the connections between what may be considered normative and the abusive. However, this focus on continuities, connections and commonalities risks obscuring difference. Alongside this conceptual frame, an intersectional lens crucially allows us to pay heed to the specificities and particularities in women’s experiences that are conditioned by various disadvantages as well as any privileges.

Lyneham and Richards (2014) argue that the various dimensions of exploitation and abuse that come together in transnational marriages require us to conceptualise it as a form of trafficking, as defined by the United Nations at the Palermo Convention. They contend that the exploitation experienced by women in transnational marriages constitutes servitude and slavery-like conditions, including violence, denial of freedom and deception. The policy implications of the conceptual categorisation of such exploitation and abuse as human trafficking are significant, and I argue, offer a practical rationale for the rejection of such labelling. Trafficking is

primarily constructed by the UN and by countries in the West as a problem of migration, the primary response to which has been informed by a politics of ‘othering’ and immigration control and thereby takes the form of reinstating the integrity of border control mechanisms through pursuing criminal sanctions against the trafficker, and within certain limits, offering protection to the victim. Crucially, such a response may engage practitioners with abusive marriages involving border-crossings but may simultaneously obscure similar forms of economic abuse in intra-country marriages.

In contrast, a broader range of responses to domestic violence in the form of protection, prosecution and to a lesser extent, prevention have been well established in the UK following decades of feminist activism. Understanding forms of economic abuse such as servitude as one particular manifestation of domestic violence enables us to draw upon these existing responses. Only by examining the parallels, linkages and commonalities as well as the contrasts, disruptions and specificities in women’s experiences of violence can we understand the intersection of structural forces and social agency in shaping women’s lived experience. Pragna Patel, the Director of Southall Black Sisters (a leading UK domestic violence charity that works with minority ethnic women) who was interviewed for the India study, questions the conceptual basis of distinguishing abuse within transnational marriages from other forms of domestic violence through the label of trafficking. If we examine the explicit issue of deception which is central to conceptualisations of trafficking, such deception is not unique to transnational marriages. Research participants commonly recounted deception about several factors including men’s educational, employment and immigration status (which may be less common in local marriages where this information is easier to verify prior to marriage) and men’s intention to apply for a spouse visa for the women. Other deceptions included the extent of domestic labour expected from women, the opportunity/expectation to study/work, the extent of paid work expected, and the amount of dowry expected. These are commonly encountered

deceptions in marriages. At what point do the weight of these deceptions render the marriage itself deceptive, a central feature of the definition of trafficking?

Understanding economic abuse in these transnational marriages, and in intimate relationships more broadly, requires an examination of the myriad ways in which gendered exploitation, abuse, control and erasure of personal integrity and identity is enacted by men (and their families) upon intimate partners. This ranges from gendered expectations about the performance of reproductive labour and differential enjoyment of financial benefits from paid work and leisure within households across the world (Lachance-Grzela and Bouchard, 2010; Lyonette and Crompton, 2015). Sharp-Jeffs (2015) argues for a clear distinction between unequal but mutually agreed and therefore non-abusive financial relationships and financial abuse, which operates in a context of power and control. Corrie and McGuire (2013) suggest that establishing this distinction, whilst not straightforward, requires researchers to consider whether the relationship negatively affects one partner financially and undermines their efforts to become financially independent. However, while this binary may be useful in evoking legal protections offered by legislation that criminalises coercive control, a binary distinction between abusive and non-abusive relationships does not necessarily reflect the complexity of women's economic subjugation within intimate relationships. Kelly's (1988) conceptualization of a continuum enables us to locate economic abuse in transnational marriages within a continuum of patriarchal arrangements in marriages/intimate relationships, whereby though the normative gendered division of domestic labour and domestic servitude lie at opposite ends of the continuum, they are connected through varying degrees of gendered social expectations, pressure and abuse. While prevailing gendered power differentials and social expectations create 'conducive contexts' (Kelly, 2016) for exploitation and abuse at the normative end of the continuum, these are further exacerbated by transnational legal regimes, global 'gendered geographies of power' (Mahler and Pessar, 2001), local socio-cultural milieus and intersecting

inequalities at the sharp end of the continuum. Recognising and naming behaviours as abusive is not straightforward—it is often a retrospective process in common with other forms of violence against women such as sexual violence (Kelly, 1988). Aspects of economic abuse may be commonly regarded as normative. It was only when research participants realised that other aspects of a marital relationship or their membership within a family unit remained unrealised that they reconceptualised their experience as abuse. For many women, it was the end of the abusive relationship—whether through their exit from the affinal home or their abandonment—that brought these dimensions of economic abuse into sharp relief.

The unique nature of economic abuse needs to be better recognised within responses to domestic violence in the UK, India and transnationally. Provisions in both countries allow for this broad definition of domestic violence—through the criminalisation of coercive and controlling behaviour in the UK in 2015, and in India through the Protection of Women from Domestic Violence Act, 2005 and the definition of cruelty in Section 498-A, which has the potential to address myriad kinds of violence. Legislation in the UK which addresses slavery and servitude (s71, Coroners and Justice Act 2009) has been increasingly utilised in the past two years to address economic abuse and exploitation by employers. However, similar behaviour within marriage has been successfully prosecuted only once under this legislation (CPS, 2016). Addressing the transnational dimension of the issues arising from this research will require a range of additional mechanisms at local, national and transnational arenas. These include the recognition of transnational abandonment as a form of domestic violence and extending settlement rights to those women who have been taken back to their home countries and abandoned. Countries with diasporic populations from India need to consider reciprocal arrangements for the enforcement of legal decisions concerning divorce, financial settlements upon divorce, residence and contact with children. Strengthening women's organisations and

specialist service provision in India and in countries with large Indian diasporic communities will help support South Asian victims of economic abuse in their quest for safety and justice.

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