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## Research Article

### Economic Violence Against Women: A Case in the National Capital Region (NCR)

Myrna Tang-Yao\*, Yolanda Tanigue, Glenn Mhar Galang

De La Salle University – Dasmariñas Graduate School

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*\*Corresponding author:*

E-mail:

[ymt2603@dlsud.edu.ph](mailto:ymt2603@dlsud.edu.ph)

## ABSTRACT

Economic abuse has a deeper and more lasting impact on women than on men, severely affecting their financial stability, independence, and ability to make life choices. It often involves control over their money, employment, property, and education. A study conducted in the National Capital Region examined women's experiences of economic abuse, using three groups: Inner Wheel Club members, SSS personnel, and LGU employees, each sampled with different methods.

The findings revealed that economic abuse prevents many women from starting or managing businesses, keeping jobs, or making independent decisions. Common forms include financial control, workplace sabotage, and theft of money or resources. Some women were burdened with debts in their or their children's names.

The study recommends a law requiring husbands to financially support their wives and families, with penalties for non-compliance. Agencies like the PNP, DSWD, and the judiciary should enforce this law. Support measures should include providing women and children with shelter and essentials during legal proceedings and restricting abusive husbands' access to their wives during trials. Women should also have legal access to financial records, shared accounts, and property. These protections are essential to restore women's financial autonomy and protect them from further harm.

**Keywords:** Economic Violence, Women, Economic Control (EC), Employment Sabotage (ES), Economic Exploitation (EE), National Capital Region (NCR)

## Introduction

Economic violence is a form of gender-based crime that predominantly targets women. It is a particularly insidious crime that

often goes unnoticed and receives less attention than other forms of violence. This is mainly due to the fact that victims may be hesitant to report it as the perpetrators are

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typically their spouses or intimate partners. Economic violence can take in many forms, such as in withholding financial resources, controlling spending, and preventing access to education and employment opportunities. The impact of economic violence can be devastating, resulting in long-lasting financial and emotional harm to victims. It is a serious issue that requires greater awareness and attention from society as a whole.

According to United Nations (2022), women and girls are frequently abused. Seven hundred thirty-six million women worldwide—nearly one in three—have experienced physical or sexual intimate partner abuse, non-partner sexual assault, or both (30 percent of women aged 15 and older). This figure excludes sexual harassment. Women who have suffered violence are more prone to depression, anxiety disorders, unwanted pregnancies, STDs, HIV, and other health issues that can last long after the abuse has ended. Current or former intimate partners commit the bulk of violence against women. Intimate relationship violence affects over 640 million women (26 percent of women aged 15 and older).

Further, statistics show that an intimate partner or husband has physically or sexually abused about one in four adolescent girls aged 15 to 19. In the previous year, 16% of young women aged 15-24 had been assaulted. In 2018, one in every seven women claimed having been physically or sexually abused by an intimate partner or husband (13 percent of women aged 15 to 49).

Victimization of women is disproportionately prevalent in low-income countries and regions. Thirty-seven percent of women aged 15 to 49 who reside in countries classified as "least developed" by the SDGs have suffered physical or sexual violence from a relationship. In recent year, 22% of women in least developed nations suffered intimate partner abuse, compared to 13% globally. Every day, a family member murders 137 women. Around 50,000 of the 87,000 women intentionally killed in 2017 were killed by intimate partners or family members. In 2017, almost 30,000 women were killed by current or former intimate partners. Women make up about 80% of all intimate partner homicide victims.

Meanwhile, economic gender-based violence becomes a global issue. In Colombia, 31 percent of women reported experiencing economic abuse by an intimate partner, such as the partner spending money that is needed for the home, monitoring their spending, or prohibiting them from working or studying. In Bangladesh, 16 percent of men reported committing acts of economic abuse, including prohibiting a partner from working or withholding earnings from a partner for household expenses. In Tanzania, two studies found that around 45 percent of women had experienced economic violence at some point in their lives. Moreover, in a survey of Hondurans' perceptions of gender-based violence, Hondurans estimate that five out of 10 women in their country face economic violence (Sharp, (2013)). While there is increasing momentum behind the notion that the tools of transitional justice should be marshaled in response to large-scale human rights atrocities and physical violence, including murder, rape, torture, disappearances, and other crimes against humanity, the proper role of transitional justice concerning economic violence, including violations of economic and social rights, corruption, and plunder of natural resources, is far less specific. Historically, if mass atrocities and physical violence have been placed in the transitional justice spotlight, issues of equally devastating economic and social justice have received little attention. The marginalization of the economy within the transitional justice agenda distorts men's understanding of conflict and the policies are thought to be necessary in the wake of conflict.

According to Immanuel et al. (2022), economic violence is any act that controls a victim's ability to acquire, use, and gain resources, which threatens the victim's economic security. Further, this type of violence against women has largely been neglected in most literature despite intimate partner violence being one of the more pervasive social problems globally. Most empirical studies focus on physical, emotional, or sexual abuse, or a combination of these, necessitating the study of economic violence, particularly in low- and middle-income nations such as the Philippines. High-income countries show a lower lifetime prevalence of economic violence, given that these countries

have better-developed protective laws and economic ability and rights for women. The analysis of this study only includes weighted observations of women currently in a union. Results show that economic violence is strongly associated with other forms of violence—physical, emotional, and sexual violence. Measures of socioeconomic inequalities and other explanatory variables have shown that having more children, lower educational attainment, and having a husband who drinks alcohol are significantly associated with increasing the odds of experiencing economic violence. Hence, there is a need to address the factors that contribute to economic violence to put a stop to the prevalence of economic abuse against women in the Philippines.

According to Forbes (2023), economic abuse is a unique and under-reported form of domestic violence where someone seeks to control her partner's ability to acquire, use, and maintain economic resources. That includes money, economic resources, and financial decision-making power in the family, but it goes beyond financial control. Economic violence includes interfering with a victim's employment and educational endeavors, preventing victims from receiving other forms of income such as child support, public assistance, or disability payments, and restricting access to necessities like food, shelter, bank accounts, or transportation. Nevertheless, the most common form of violence is economic exploitation, when the perpetrators intentionally engage in behaviors aimed at destroying the victim's financial resources or credit. They may take out a loan in their partner's name and mismanage it, gamble jointly earned money, refuse to pay bills, or steal from them. This leads to extreme financial insecurity, homelessness in some cases, and trauma. Economic abuse is often accompanied by other forms of violence, such as physical, psychological, and emotional abuse.

Further, global data shows that more than 95 percent of women who experience domestic violence also experience economic abuse. Withholding money for food, clothes, and other necessities has been experienced by 93 percent of women. The impacts on mental health and chronic diseases are also well documented. This form of violence makes it difficult for

women to leave their abusive relationships. It affects everyone regardless of socio-economic class, skin color, immigration status, gender, identity, and race. In Canada, Black, Indigenous, and people of color are highly impacted because of other systemic barriers they face.

Economic violence against women differs by country. According to Ozar & Unver (2021), economic violence has been experienced by 94% of women who had suffered intimate relationship violence, 11% of women in Vietnam, and 13% of women in Lebanon. Seventy-seven percent of university students who had suffered IPV (physical, sexual, or psychological abuse) had at least one episode of economic violence. Numerous countries, including Poland, Kyrgyzstan, Croatia, and Laos, have been found to have a high rate of economic violence. Women exposed to economic violence were found to be pregnant at a rate of 27% in Ethiopia, 52% in Ghana, 10.8% in Spain, and 18.9% in Italy. In an Australian study, the lifetime prevalence of economic abuse was determined to be 11.5 percent. Another study conducted in Peru found that 22.2% of microentrepreneur women had been subjected to economic abuse, and 25% had been pushed to obtain bank loans against their spouses' wishes. In the Philippines, economic abuse has been reported to occur at a rate of 1.5 percent (spouse controlling income or pressuring women to work) to 6.9 percent (husband losing job/income source).

Philippine government's initiative to address the issue of violence against women is Republic Act No. 9262. This Act criminalizes all forms of abuse and violence against women in the family and intimate relationships (PSA, 2018). In the Philippines, one in four (15%) ever-married women aged 15-49 have experienced physical, sexual, or emotional abuse by their spouse or partner, according to the 2017 National Demographic and Health Survey (NDHS). One in five women (20%) has experienced emotional, physical, or sexual abuse from their current or former spouse or partner. The percentage of women who have experienced physical, sexual or emotional abuse from their husbands appears to decrease with age. Women who are divorced, separated, or widowed are more likely than married or cohabiting women to have experienced physical,

sexual, or emotional abuse from their most recent partner. In the Autonomous Region in Muslim Mindanao, only 7% of ever-married women have been reported to experience physical, sexual, or emotional abuse by their last partner, compared to 52% in Caraga.

Spousal violence is when partners in a marriage hurt each other. The 2017 National Demographic and Health Survey collected detailed information on the different types of violence experienced by women aged 15-49. Married women were asked about their current husband or partner's violence, and formerly married women were asked about their most recent husband or partner's violence.

The NDHS 2017 polled nearly 31,000 households and 25,000 women aged 15-49. The survey ran from August 14 to October 27. The Diet and Health Survey (NDHS 2017) was the eleventh since 1968. The Philippines government funded the NDHS 2017. USAID provided technical assistance and equipment through ICF's Demographic and Health Surveys (DHS) program.

When a perpetrator stops the victim from having access to or knowledge of the victim's finances or having any financial decision-making ability, this is known as economic control. Controlling and limiting the victim's access to financial resources is one of the most effective ways to help them. Denying the victim's access to necessities such as food, clothing, and prescriptions is considered a form of abuse. Following the victim's financial transactions, withholding or concealing money gained in a joint venture, and preventing the victim from having access to a bank account are called banking fraud (Postmus et al., 2015).

On the other hand, the term "employment sabotage" refers to activities that impede the victim from acquiring or keeping employment, such as forbidding, discouraging, or actively interfering with the victim's employment and educational pursuits. Making the victim feel uncomfortable in his or her place of employment, preventing the victim from getting other sources of income such as child support or public assistance, and preventing the victim from receiving disability benefits are examples of employment sabotage (Sanders, 2015).

In the case of economically exploited victims, this is defined as when the offender purposefully participates in behaviors that are intended to deplete the victim's financial resources or credit score. Stealing money, checks, or automated teller machine (ATM) cards is an example of identity theft. Unauthorized access to or use of a victim's line of credit is prohibited. Withholding payment on debts, accruing debt in the victim's or their children's names, and gambling with money gained in a joint venture are also forms of identity theft (Littwin, 2012).

With the foregoing discussions, the study focused on economic violence, which has been classified as a kind of intimate partner violence. Economic violence is frequently viewed as emotional or psychological violence. However, academics have begun to classify economic violence as a unique form of violence in recent years.

The following variables were used in the study - Economic Abuse (EA), Economic Control (EC), Employment Sabotage (ES), and Economic Exploitation (EE).

Economic abuse comprises a harrowing constellation of abusive behaviors (Bullock et al., 2020), which researchers have described as among the most powerful methods abusers have to keep a survivor in a relationship and to diminish their ability to safely leave (Penzey, Moog, & Slakoff, 2021).

Economic control, on the other hand, involves perpetrators restricting access to money, such as by controlling bill payments, refusing to buy women's period products, and spending money on themselves rather than providing household resources (Bhandari & Sabri, 2020; Fahmy & Williamson, 2018; Hing et al., 2022).

Employment sabotage involves such tactics as sabotaging women's employment; preventing intimate partners from working, work restriction; and harassment or stalking at an (n ex-) partner's workplace or sabotaging training or education (Johnson et al., 2022).

Economic exploitation may involve such tactics as the fraudulent use of bank accounts or extending the family mortgage without the woman's knowledge (Hing et al., 2022). Similarly, Bullock et al. (2020) identified economic exploitation as enacted through financial or

other payment systems, often termed 'financial abuse', as occurring through such exploitative behaviors as damaging women's credit rating, defaulting on car loans, or moving out of the family home and suddenly not paying rent or mortgage.

Numerous aspects contribute to economic violence against women. Women with a lower level of education have been found to be more likely to suffer economic abuse. In contrast to these findings, another study discovered that women with additional school years are as likely to experience economic violence. Economic violence is also influenced by the education level of one's partner. Economic abuse is associated with disparities in education between the woman and her husband/partner.

Although there have been studies conducted on economic violence in the Philippines, the government's actions to combat it remain largely unknown. It is crucial to recognize the impact of economic violence on society, particularly on women, and to take measures to prevent it.

Utilizing the insights from these studies, the government can enhance its efforts to safeguard against economic violence, with a special focus on women. This will promote fairness and empower women to achieve greater economic independence, thereby strengthening the nation by preventing women from falling prey to economic violence and enabling them to contribute more effectively to family and nation-building.

### ***Conceptual Framework of the Study***

The study used the Input-Process-Output (IPO) theoretical framework to evaluate the extent of economic violence against women in the National Capital Region. It aimed to answer the following questions: to what degree do women face economic violence?, Is there a significant difference in the response among the three groups of respondents?, What issues arise when economic violence against women occurs in the National Capital Region based on the

variables indicated in problem number 2?, and Is there a significant difference in respondents' assessments of the severity of the problem of economic violence against women in the National Capital Region in terms of Economic Abuse (EA), Economic Control (EC), Employment Sabotage (ES), and Economic Exploitation (EE)? To conduct the research, the following procedures were employed: First, the researcher analyzed relevant documents to identify the issues and concerns that would be important to the study. Next, the researcher obtained permission and approval from the appropriate authorities to conduct the study.

The researcher complied with all the requirements set by the Institutional Ethics Review Committee (IERC) of De La Salle University-Dasmariñas, which included the edited research proposal, informed consent form, interview guide questions, and self-made questionnaire. The researcher sought approval from the Ethics Committee for the use of instruments, either personally or online. Finally, interpretation and analysis of data were conducted to provide findings, conclusions, and suggestions.

### ***Statement of the Problem***

The study was conducted to describe the state of economic violence against women in the National Capital Region. The study specifically sought answers for the following questions:

1. To what extent do women face economic violence based on the following:
  - 1.1 economic abuse (EA),
  - 1.2 economic control (EC),
  - 1.3 employment sabotage (ES), and
  - 1.4 economic exploitation (EE)?
2. Is there a significant difference in the responses among the three groups of respondents?
3. What issues arise when economic violence against women occurs in the National Capital Region based on the variables indicated in Problem No. 1?
4. What program can be proposed based on the result of the study?

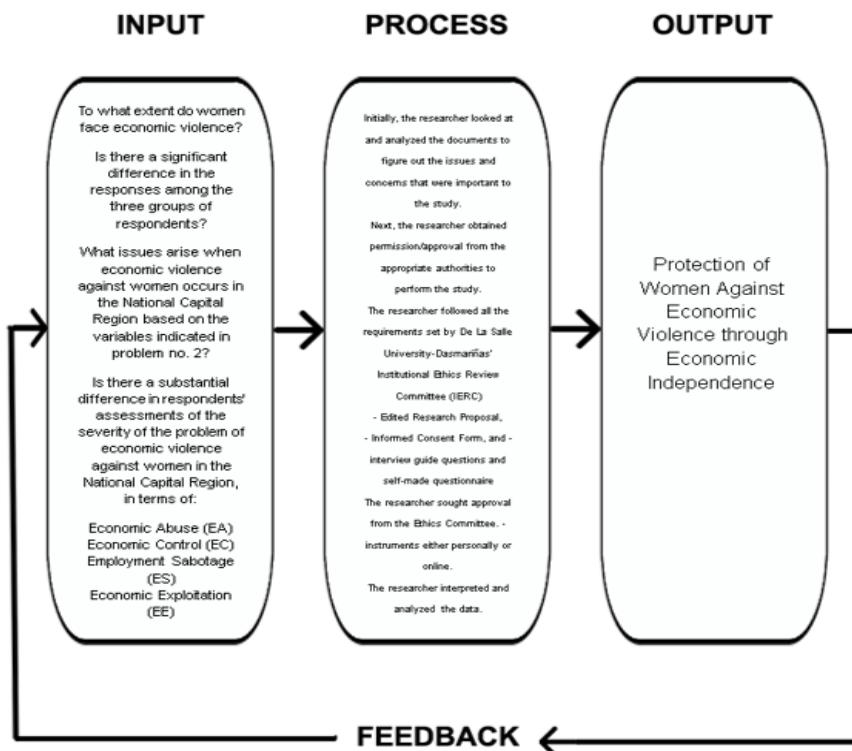


Figure 1. Paradigm of the Study

## Hypothesis

There is no significant difference in the responses among the three groups of respondents.

## Scope and Limitation of the Study

The study was limited to instances of economic aggression directed towards women in the National Capital Region (NCR). Economic violence jeopardizes the economic security and self-sufficiency prospects of women. Economic exploitation can be used to manage, rule, and control an individual in order to create financial exploitation or reliance. Economic violence is motivated by a desire to control the victim.

It occurs when the victim has complete control over his or her finances. Financially, the abuser has entire power over the victim. As a result, women become completely reliant on their male partners to fulfill their basic needs and desires.

The respondents to this survey included government agencies charged with protecting victims of gender-based violence (SSS-60), non-governmental organizations campaigning for women empowerment (LGUs-90), and

private sectors of gender-based violence (Innerwheel-30).

The study examined economic violence against women between 2018 and 2021. This investigation was completed June 2023.

## Research Methodology

This section provides an explanation of the methodology used in this study. This also includes a thorough explanation of the style of analysis that was chosen and the data gathering approach that was used.

## Research Design

The research used a descriptive-correlational design, suitable for discovering correlations among variables without manipulation. A questionnaire functioned as the principal instrument for data collection, facilitating the efficient acquisition of quantitative data from a wide sample. Subsequent to data collection, replies were compiled and analyzed with the aid of a statistician. The data arrangement adhered to the framework established in the Statement of the Problem to guarantee coherence between the data and study goals.

To corroborate and enhance the questionnaire results, interviews were performed with three principal informants. The interviews offered qualitative insights that enhanced the study.

To maintain secrecy, interview participants were assigned codes: H1 (Head 1), H2 (Head 2), and H3 (Head 3). Their replies were documented and used to substantiate and contextualize the quantitative findings. The study was enhanced by incorporating ideas from pertinent literature, so reinforcing the results within the context of previous research.

### Respondents of the Study

The study was conducted to investigate the cases of economic violence against women in the Philippines. Three groups of respondents were utilized to answer the questionnaire created by the researcher - Inner Wheel Clubs of the Philippines' (Inner wheel) members from Districts 378 and 380, who are champions for women's empowerment from various cities in the National Capital Region; personnel implementors of gender and development from the Philippine Social Security System 60; and Local Government Units (LGUs) 90 from the three largest cities in the National Capital Region responsible for implementing the Magna Carta Law of Women in Quezon City, Manila, and Caloocan City.

### Samples and Sampling Technique

The study encompassed three distinct groups of respondents: the Inner Wheel Club, the Philippine Social Security System (SSS), and selected Local Government Units (LGUs). To effectively address the unique characteristics and accessibility of each group, different sampling techniques were employed.

*Table 1 Respondents' Profile as to Age*

AGE	INNER WHEEL		SSS		LGU		TOTAL	
	F	%	F	%	F	%	F	%
41 – 50 years old	7	23.33%	20	33.33%	43	47.78%	70	38.89%
21 – 30 years old	9	30.00%	15	25.00%	21	23.33%	45	25.00%
31 – 40 years old	6	20.00%	14	23.33%	18	20.00%	38	21.11%
51 years old & above	8	26.67%	11	18.33%	8	8.89%	27	15.00%
Total	30	100%	60	100%	90	100%	180	100.00%
<b>Legend: F = Frequency</b>		<b>% = Percentage</b>						

Respondents from the Inner Wheel Club were selected from Districts 378 and 380 through complete enumeration. Similarly, sixty (60) SSS personnel tasked with the implementation of Gender and Development (GAD) programs at the SSS Main Office were included through the same method. Complete enumeration—also referred to as total enumeration or census—is a purposive sampling technique in which all members of a target group possessing specific characteristics are included in the study. This approach was deemed appropriate given the manageable size and direct relevance of these populations to the research objectives.

For the LGU respondents, a sample size of ninety (90) was determined, drawn from employees of the three largest cities in Metro Manila. The Raosoft formula was applied to calculate the appropriate sample size based on the total LGU employee population. Following this, convenience sampling was used to select participants. This non-probability sampling method was chosen due to time constraints and limited access, allowing the researcher to engage respondents who were readily available and willing to participate within the designated offices.

The qualitative component of the study involved interviews with the heads of each respondent group. These key informants were purposively selected based on their leadership roles and familiarity with institutional practices related to gender and economic abuse. To ensure confidentiality, interviewees were assigned codes: H1 for Head 1 (Inner Wheel), H2 for Head 2 (SSS), and H3 for Head 3 (LGU). Their responses were transcribed and incorporated into the data analysis to validate and enrich the quantitative findings.

Table 1 presents the respondent's profile as to age, wherein the age group 41 to 50 years old with a frequency of 70 and 38.89 percent has the highest responses. It is followed by 21 to 30 years old with a frequency of 45 and a 25.00 percentage, 31 to 40 years old with a frequency of 21.11 percent, and 51 years old and above with a frequency of 27 and a 15 percent. Upon analyzing the profile of the respondents based on their age, age group ranging from 41 to 50 years has the highest number of responses.

This indicates that the respondents have a relatively higher level of understanding and experience on violence against women. It is reasonable to infer that the data at hand suggests that the older demographic displays a greater level of understanding and experience on violence against women. As a result, it is reasonable to conclude that respondents who are older are said to have more experience in relation to economic violence.

*Table 2 Respondents' Profile as to Income*

ANNUAL INCOME	INNER WHEEL		SSS		LGU		TOTAL	
	F	%	F	%	F	%	F	%
250,000 and below	3	10.00%	18	20.00%	25	27.78%	46	26%
400,001 – 600,000	8	26.67%	17	18.89%	17	18.89%	42	23%
250,001 – 4000,000	3	10.00%	16	17.78%	17	18.89%	36	20%
600,001 – 800,0000	8	26.67%	7	7.78%	21	23.33%	36	20%
800,001 – 1,000,000	7	23.33%	2	2.22%	10	11.11%	19	11%
1,000,000 & above	1	3.33%	0	0.00%	0	0.00%	1	1%
Total	30	100%	60	67%	90	100%	180	100%

**Legend: F = Frequency      % = Percentage**

The table presents the demographic profile of the respondents as to income. Mostly, Inner Wheel members fell their income from 400,000

to 800,000 (26.67%) while SSS and LGU with 250,000 (30% & 27.78%), respectively.

*Table 3 Respondents' Profile as to Civil Status*

CIVIL STATUS	INNER WHEEL		SSS		LGU		TOTAL	
	F	%	F	%	F	%	F	%
Single (Common Law)	6	20.00%	21	35.00%	43	47.78%	70	39%
Married	11	36.67%	18	30.00%	34	37.78%	63	35%
Separated	10	33.33%	19	31.67%	12	13.33%	41	23%
Widow/Widower	3	10.00%	2	3.33%	1	1.11%	6	3%
Total	30	100%	60	100%	90	100%	180	100%

**Legend: F = Frequency      % = Percentage**

The table presents the demographic profile of the respondents as to civil status. Most of them are married and separated from the Inner Wheel Club (36.67% & 33.33%) while

separated and married from SSS (31.67% & 30%) and single and married from LGU (47.78% & 37.78%).

**Table 4 Respondents' Profile as to Educational Status**

EDUCATIONAL STATUS	INNER WHEEL		SSS		LGU		TOTAL	
	F	%	F	%	F	%	F	%
Basic Education (Primary/Secondary)	9	30.00%	17	28.33%	27	30.00%	53	29%
Undergraduate	11	36.67%	16	26.67%	25	27.78%	52	29%
College Graduate	8	26.67%	14	23.33%	35	38.89%	57	32%
Post Graduate Level	1	3.33%	8	13.33%	2	2.22%	11	6%
Others: Technical Skill, Vocational etc.	1	3.33%	5	8.33%	1	1.11%	7	4%
Total	30	100.00%	60	100.00%	90	100.00%	180	100.00%

Legend: F = Frequency    % = Percentage

The table presents the demographic profile of the respondents as to educational status. Most of them are undergraduates from Inner

Wheel Club (36.67%) while primary and secondary graduates from SSS (28.33%) and college graduate from LGU (38.89%).

**Table 5 Respondents' Profile as to Source of Income**

SOURCE OF INCOME	INNER WHEEL		SSS		LGU		TOTAL	
	F	%	F	%	F	%	F	%
Employee (Gov't/Non-Gov't/Private)	8	26.67%	60	100.00%	32	35.56%	100	56%
Business Owner (Micro/Small/Medium)	7	23.33%	0	0.00%	39	43.33%	46	26%
Dependence (Husband/Parents/Others)	15	50.00%	0	0.00%	19	21.11%	34	19%
Total	30	100.00%	60	100.00%	90	100.00%	180	100.00%

Legend: F = Frequency    % = Percentage

The table presents the demographic profile of the respondents as to source of income. Most of them are dependent from Inner Wheel Club (50%), all employee from SSS (100%), and business owners from LGU (50%).

Next, the researcher obtained permission/approval from the appropriate authorities to perform the study.

Likewise, the researcher followed all the requirements set by De La Salle University-Dasmariñas' Institutional Ethics Review Committee (IERC) - edited research proposal, informed consent form, and the tools to be used - as mandatory requirements to gain ethics approval. Because of the current pandemic, the researcher floated and retrieved the instruments either personally or online. After retrieving the data, he sent it to his Statistician for treatment.

### **Data Analysis**

The data taken from all the respondents were statistically treated, with the assistance of her statistician, and converted into percentages. Then, the data were presented in tables for easy analysis and interpretation according to the research questions posed in the study.

### **Statistical Treatment of Data**

The following statistical tools were used in the treatment of data:

## 1. Weighted Mean.

Average weighted mean (AWM) was used to determine the central tendency in relation to the investigation of the respondents on issues being discussed in the study. Average weighted mean refers to the accumulated responses which determine the corresponding weight using the formula below:

$$WM = \frac{\sum fx}{N}$$

Where:  
 $\Sigma$  = Summation Sign  
 $F$  = Frequency obtained from the number of responses  
 $x$  = Weight of each value of the scale

## 2. Numerical and Adjectival Rating.

The researcher utilized four-point rating scale in rating the responses of the three (3) groups of respondents.

For the respondents' assessment on the state of economic violence against women in The National Capital Region in terms of economic abuse (EA), economic control (EC), employment sabotage (ES), and economic exploitation (EE).

### For SOP # 1

Mean Ranges	Interpretation	Description
3.26 – 4.00	Extremely Concerned (EC)	This means that economic abuse is done to extreme level.
2.51 – 3.25	Moderately Concerned (MC)	This means that economic abuse is done to moderate level.
1.76 – 2.50	Slightly Concerned (SC)	This means that economic abuse is done to slightly level.
1.00 – 1.75	Not At All Concerned (NC)	This means that economic abuse is done without concern.

### For SOP # 3

Mean Ranges	Interpretation	Description
3.26 – 4.00	Very Serious (VS)	This means that the problem affects economic abuse to very serious level
2.51 – 3.25	Serious (S)	This means that the problem affects economic abuse to serious level.
1.76 – 2.50	Least Serious (LS)	This means that the problem affects economic abuse to least serious level.
1.00 – 1.75	Not Serious (NS)	This means that the problem does not affect the economic abuse of the programs and services.

## 3. One-Way ANOVA

A one-way ANOVA (Analysis of Variance) compares the means of three or more independent groups to determine if there is a statistically significant difference between the corresponding population means (Zach, 2018).

### One-Way ANOVA: The Process

A one-way ANOVA uses the following null and alternative hypotheses:

$H_0$  (null hypothesis):  $\mu_1 = \mu_2 = \mu_3 = \dots = \mu_k$  (all the population means are equal)

$H_1$  (alternative hypothesis): at least one population mean is different from the rest.

Source	Sum of Squares (SS)	df	Mean Squares (MS)	F	p
Treatment	SSR	$df_r$	MSR	MSR/MSE	$F_{df_r, df_e}$
Error	SSE	$df_e$	MSE		
Total	SST	$df_t$			

where:

SSR : Regression Sum of Squares  
 SSE : Error Sum of Squares  
 SST : Total Sum of Squares (SST = SSR + SSE)  
 Dfr : regression degrees of freedom (dfr = k-1)  
 Dfe : error degrees of freedom (dfe = n-k)  
 Dft : total degrees of freedom (dft = n-1)  
 K : total number of groups  
 N : total observations  
 MSR : Regression Mean Square (MSR = SSR/dfr)  
 MSE : Error Mean Square (MSE = SSE/dfe)  
 F : F test statistic (F = MSR/MSE)  
 P : p-value that corresponds to Fdfr, dfe

## Results and Discussions

This chapter presents the discussion, interpretation, and analysis of data.

### 1. To what extent do women face economic violence?

*Table 6 Respondents' Assessment on the State of Economic Violence against Women in terms of Economic Abuse*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Making it difficult for you to manage women's own business or to put up own business	3.53	EC	3.72	EC	3.06	MC	3.44	EC	1
2. Making it difficult for you to keep a job by destroying day care, transportation, and other arrangements.	3.33	EC	3.1	MC	3.13	MC	3.19	MC	2
3. Working against women's will and refusing to work; not engaging you in family financial decisions; and more.	3.2	MC	3.13	MC	3.19	MC	3.17	MC	3.5
4. Forcing you to seek financial assistance	3.4	EC	3.07	MC	3.04	MC	3.17	MC	3.5
5. Denying you access to the family's financial resources	3.23	MC	3.18	MC	3.07	MC	3.16	MC	5
6. Taking women's money is what we do.	3.17	MC	2.93	MC	3.02	MC	3.04	MC	6
Average Weighted Mean	3.31	EC	3.19	MC	3.09	MC	3.19	MC	

Table 6 presents the respondents' assessment on the state of economic violence against women in terms of Economic Abuse. Based on the scores obtained, an overall mean of 3.19 was marked as "Moderately Concerned". This means that it is more difficult for women to launch or maintain a business because maintaining a job requires time and energy, which can interfere with other plans, such as childcare or transportation.

The indicator that received the highest assessment was Making it difficult for women to manage women's own business or to put up own business. This obtained a weighted mean of 3.53, corresponding to "Extremely Concerned" verbal interpretation, and ranked first.

This result unequivocally validates H1's response during the interview, saying One way that may be applied in order to establish the extent to which women are disproportionately damaged by economic violence is to study the constraints that it imposes on their capacity to initiate or operate their own enterprises. This is one of the methods that can be utilized. Consequently, women are put in a position where they must contend with a particularly formidable challenge.

The research demonstrates that economic abuse, which is a type of gender-based violence, has a greater impact on women compared to men. It involves the deliberate manipulation or exertion of control over a woman's financial

assets with the aim of imposing restrictions on her. One way to measure the level of gender inequality resulting from economic violence is to analyze the constraints it imposes on women's capacity to create and manage their own enterprises. This signifies a solitary strategy that might be utilized to advocate for the advancement of women's rights. Therefore, women encounter a particularly difficult obstacle in their efforts to achieve gender equality.

According to Canadian Center for Women's Empowerment (2023), the impact of economic abuse on a victim's financial security can be long-lasting. It doesn't end when the relationship does. It prevents recovery and becoming independent. Interference with education and employment can make it difficult to find or keep a job. After separation, an abuser may use family law and child support to control and damage a victim's financial security and independence. Victims may also be left responsible for debts built up by their ex-partner, making it hard to get home, get a loan for a car, and meet day-to-day costs.

On the other hand, the indicator that got the lowest score was Taking women's money is what we do, obtaining a weighted mean of 3.04 and verbal interpretation of "Moderately Concerned". It ranked fifth and the last among the indicators.

The primary objective of the ongoing research is to safeguard women against economic exploitation and ensure their equitable access to financial resources. The research project's main purpose is to achieve this. This purpose is consistently reinforced in every aspect of the study, from beginning to end. Filipinos' activity involves illicitly acquiring funds from female individuals.

In relation to this, Johnson et al. (2022) conducted a study entitled "Fragile Families and Child Wellbeing Study" to measure economic abuse using two items: They found that men try to prevent women from going to work and/or school, withhold money, ask for money, or take money. Another study used measures from the United Nations Multi-Country Study, which included four economic abuse tactics: preventing women from earning money, taking her money, throwing her out of the home, and spending money on alcohol, tobacco, or himself when it is needed for the household. Another study used the World Health Organization Violence Against Women instrument, which included three economic abuse items translated into Swahili. The said study either did not use a validated scale or did not indicate how economic abuse was measured.

*Table 7 Respondents' Assessment on the State of Economic Violence against Women in terms of Economic Control*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL			RANK
	WM	VI	WM	VI	WM	VI	WM	VI		
1. Providing false information regarding shared possessions and assets	3.00	MC	3.72	EC	3.06	MC	3.26	EC		1
2. Withholding or concealing money that is gained in a joint venture.	3.00	MC	2.97	MC	3.08	MC	3.02	MC		2
3. The victim's bank account is barred from being accessed by the perpetrator.	3.03	MC	2.92	MC	3.08	MC	3.01	MC		3
4. Making it impossible for women to obtain basic necessities, such as food, clothing, and/or medications	2.87	MC	2.92	MC	3.19	MC	2.99	MC		4
5. Controlling and limiting women's access to financial resources are two important objectives.	2.90	MC	2.87	MC	3.18	MC	2.98	MC		5
6. Keeping track of women's financial transactions	2.77	MC	2.83	MC	3.07	MC	2.89	MC		6
Average Weighted Mean	2.93	MC	3.04	MC	3.11	MC	3.03	MC		

Table 7 presents respondents' assessment on the state of economic violence against women in terms of economic control. Based on the scores obtained, an overall mean of 3.03

was marked as "Moderately Concerned." Examining the respondents' economic power over the extent of economic violence against women, women frequently provide false

information about assets and shared possessions; conceal or withhold money earned from a joint venture; and prevent the perpetrator from accessing the victim's bank account, making it difficult for women to obtain necessities such as food, clothing, and/or medication, controlling and restricting women's access to financial resources, and monitoring women's financial transactions.

Indicator Providing false information regarding shared possessions and assets obtained a weighted mean of 3.26, corresponding to "Extremely Concerned" verbal interpretation, and ranked first. This result undeniably confirms the accuracy of H2's response given during the interview, noting It is clear that women are subjected to a significant amount of economic abuse, as evidenced by the dissemination of misleading information concerning assets and other things that are owned jointly. Domestic violence and sexual assault are two examples of this type of victimization. Prevalence of women's substantial economic exploitation is evident as misleading information on their rights to jointly owned assets and other relevant topics is widely spread. Sexual assault and domestic violence are two types of gender-based violence that have greater impact on women compared to men.

In relation to this, Christy (2020) conducted a study and found that financial hardships that women often face, along with their children, are all-encompassing and can seem insurmountable. Notwithstanding public benefits, women and their children are often left out in the cold. When a woman leaves the relationship, she is left until the benefits are transferred over, but there is a period of time where she is not left with anything.

Lack of financial resources not only effects service users' ability to survive from day-to-day but also impacts and restricts them legally when women are perceived as having income

and/or assets. As one interviewee explained, So, you can't even get legal aid because they think you have money. A lot of time, there's no equity in the property anyway. They go for legal aid, and they might try to put something against the house and find there's nothing in it. Even if a survivor has financial resources, accessing them may put her in danger. The interviewee furthered, you can't even go and put your card into an ATM because that's going to track where you're living potentially.

On the other hand, indicator Keeping track of women's financial transactions do, obtaining a weighted mean of 2.89 with verbal interpretation of "Moderately Concerned", ranked the lowest.

The findings of the study show the necessity of periodically monitoring the financial actions of women in order to promote the protection of their rights and the enhancement of their capacity to make decisions for themselves. The entirety of the financial transactions that are connected to women must be documented and maintained in a record.

Along this line of thought, the study of Sholevar (2020) found that British women have a higher level of financial literacy, are characterized by a lower level of financial numeracy and financial confidence, have less tendency for securing the old age, and are less interested in getting financial advice. It can be deduced from the study that level of engagement with money and spending self-control is higher among women, which leads to wiser financial behavior such as keeping track, managing credit use, and adjusting spending. All of these would increase financial resilience in the long term. Hence, same in Japan, female residents of the United Kingdom are savvier as regards to financial behavior. Outcomes from the financial literacy assessment conducted by OECD in 2012 and 2016 manifest a huge gap in financial knowledge among men and women.

**Table 8** Respondents' Assessment on the State of Economic Violence against Women in terms of Economic Sabotage

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Women's employment and/or educational endeavors are prohibited, discouraged, or actively interfered.	2.53	MC	3.47	EC	3.12	MC	3.26	EC	1
2. Harassing woman in her place of employment is a form of workplace harassment.	2.80	MC	3.53	EC	3.10	MC	3.02	MC	2
3. Affecting women's capacity to receive other sources of income such as child support, public assistance, or disability payments	2.67	MC	3.65	EC	3.16	MC	3.01	MC	3
Average Weighted Mean	2.67	MC	3.55	EC	3.13	MC	3.10	MC	

Table 8 presents the respondents' assessment on the state of economic violence against women in terms of economic sabotage. Based on the scores obtained, an overall mean of 3.10 was marked "Moderately Concerned." The result simply means that women's employment and/or educational endeavors are prohibited, discouraged, or actively interfered. Harassing women at workplace is a type of workplace harassment, which affects their ability to receive other sources of income such as child support, public assistance, or disability payments.

Indicator Women's employment and/or educational endeavors are prohibited, discouraged, or actively interfered received the highest weighted mean of 3.26, corresponding to the verbal meaning of "Extremely Concerned". It got the highest rank. This result undeniably confirms the accuracy of H3's response given during the interview, verbalizing In relation to economic violence against women, we examine the circumstance in which women are prevented from seeking educational and employment possibilities, discouraged from doing so, or interfered with in their pursuit of these opportunities. This is an example of economic violence against women. The study reveals promotion of the economic empowerment of women to exemplify the notion of gender equality and envision a situation where women are empowered, incentivized, and unhindered in their pursuits to obtain work and enroll in educational establishments. This illustrates the presence of economic inequality towards

women, which constitutes a violation of women's rights.

Taking into consideration the study of Green (2023), it found that, regardless of the employment status of the victim, the participants still blamed the victim, minimized the abuse, and excused the perpetrator. This finding could indicate that, regardless of the efforts put forth by economic abuse victims (e.g., trying to work, being unhappy not working, begging the perpetrator to let them work), the participants may still find the victim at fault and ultimately agree with the perpetrator. In one recent research study, researchers found no significant effects for scenario manipulations related to another form of IPV (Green & Yamawaki, 2021). Therefore, it is not uncommon to find null results based on scenario manipulations. However, due to the lack of previous researchers examining the employment status of victims, there is a need to examine various situations in which victims are blamed more than perpetrators. Indeed, differences in situations of blame, for example, may be due to attitudes (e.g., belief in a just world) instead of the situations manipulated within scenarios. Hence, future researchers should examine not only scenario manipulations but also the preexisting attitudes that are held by the participants.

On the other hand, indicator Affecting women's capacity to receive other sources of income such as child support, public assistance, or disability payments obtained a weighted mean of 3.01, which corresponds to verbal

interpretation of "Moderately Concerned". Therefore, it ranked the third and last.

By and large, the study highlights the importance of women's rights to have equal access to various forms of financial assistance, such as child support, public assistance, and disability payments. This underscores the need for women to have fair and unrestricted access to financial aid. The acquisition of financial aid entails several benefits, such as impacting women's capacity to acquire supplementary sources of income, child support, public assistance, or disability insurance payments.

In a related study by Kaittila et al. (2022), it was found that one of the most documented forms of postseparation abuse is by withholding resources. This type of violence is also highlighted in the current study. Withholding re-

sources means refusing to divide assets, withholding women's possessions postseparation, refusing to pay one's share of bills or purchases, delaying divorce, and refusing to leave apartments. Importantly, divorce and family law practices have enabled PSEA against women (Natalier, 2018). For example, the system allows men to prolong the divorce process and "play" with child support. As child support often evolves in the private sphere (Skinner et al., 2007), controlling practices are well hidden and involvement of support services may not be obvious while absence of formal legislation may exacerbate this. These situations can cause substantial financial harm for women and their children as child support compliance is a problem in many countries (Hakovirta & Mesiäislehto, 2022).

*Table 9 Respondents' Assessment on the State of Economic Violence against Women in terms of Economic Exploitation*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Taking women's money, cheques, or automated teller machine (ATM) cards	3.33	EC	3.10	MC	3.13	MC	3.19	MC	1
2. Unauthorized access to or use of women's line of credit is prohibited.	3.20	MC	3.13	MC	3.19	MC	3.17	MC	2.5
3. Gambling brought in money for the group	3.40	EC	3.07	MC	3.04	MC	3.17	MC	2.5
4. Not paying bills or accruing debt in women's name or women's children's names	3.23	MC	3.18	MC	3.07	MC	3.16	MC	4
Average Weighted Mean	3.29	EC	3.12	MC	3.11	MC	3.17	MC	

Table 9 presents the respondents' assessment on the state of economic violence against women in terms of Economic Exploitation. Based on the scores obtained, an overall mean of 3.17 was marked as "Moderately Concerned". The result simply means that women are prohibited to gamble in order to raise funds for the family without paying bills or accumulating debt in their own or their children's names. This involves stealing women's money, checks, or ATM cards, as well as gaining unauthorized access to or use of women's credit line.

Indicator Taking women's money, cheques, or automated teller machine (ATM) card received a weighted mean of 3.19, which corresponds to verbal interpretation of "Moderately

Concerned". Hence, it placed in the highest rank. The result undeniably confirms the veracity of H4's response given during the interview, saying One could conclude that a person does not care about the financial well-being of women if they take cash, checks, or utilize automated teller machines (ATMs) from female customers. This could be interpreted as a sign that men do not care about the financial well-being of women. This could also mean lack of appreciation for women's rights to control and utilize their own funds, such as through ATMs, cash, and checks. This behavior also implies that men do not prioritize the importance of women's rights.

On the other hand, indicator Not paying bills or accruing debt in women's name or women's children's names obtained a weighted mean of 3.16, which corresponds to the verbal interpretation of "Moderately Concerned". Hence, it ranked the lowest.

In relation to this, a study specifically examined an issue of economic exploitation related the use of women's or their children's identities to evade financial obligations or accumulate debt, which is a violation of women's rights. The study found that this constitutes a breach of women's rights. In order to raise awareness on economic exploitation, action has to be taken with the intention of achieving the intended outcome. Failure to make payments or accumulate debt is a grave violation, particularly when it pertains to women or their descendants.

Another study was conducted by Boateng et al. (2022) and found that economic abuse is a common experience for Ghanaian women. Women experience economic exploitation, deprivation, and sabotage. While some women have their employment sabotaged by their male partners, others experience financial extortion by their partners. Husbands' extramarital affairs, lack of interest in the family or apathy, alcohol use, jealousy, and some socio-cultural factors are major causes of these types of abuse. Hence, the said study concludes that policymakers need to implement programs that educate women on the causes of economic abuse and empower them to be economically and financially self-sufficient.

**2. Is there a significant difference in the responses among the three groups of respondents?**

*Table 10 Test of Significant Difference on the Perceived Extent of Economic Violence as to Economic Abuse*

Groups	Mean	Standard Deviation	F-ratio	p-value	Interpretation
Inner Wheel	3.31	0.72			
SSS	3.19	0.80	0.84	0.434	Not Significant
LGU	3.09	0.89			

The result shows that the three groups were similar in their assessment on economic abuse against women as reflected from the computed F-ratio of 0.84 with p-value of 0.434. Hence, there was no significant difference on the assessment of the respondents. Therefore, the null hypothesis was accepted.

It is evident that all three groups held similar views regarding the prevalence of economic violence against women as to economic abuse. There was no significant difference in their responses. They all agreed that creating obstacles for women in managing their own business or starting their own business is a form of economic violence.

*Table 11 Test of Significant Difference on the Perceived Extent of Economic Violence as to Economic Control*

Groups	Mean	Standard Deviation	F-ratio	p-value	Interpretation
Inner Wheel	2.93	1.04			
SSS	3.04	0.93	0.441	0.644	Not Significant
LGU	3.11	0.88			

**Table 12 Test of Significant Comparisons on the Perceived Extent of Economic Violence as to Economic Sabotage**

Groups	Mean	Standard Deviation	F-ratio	p-value	Interpretation
Innerwheel	2.67	1.17			
SSS	3.55	0.52	12.739	0.000	Significant
LGU	3.13	0.80			

The data shows that the three groups were statistically the same in their assessment as reflected from the computed F-ratio of 0.441 with p-value of 0.644. Hence, there was no significant difference in the assessment among the respondents. Therefore, the null hypothesis was accepted.

All the three groups of respondents unanimously agreed that economic control against women is a significant issue. They believe that providing false information about shared possessions and assets is a tactic used to control women economically. Therefore, they see no difference between these tactics and view them as equally harmful.

The table shows that the three groups differed in their assessment on economic abuse against women as reflected from the computed F-ratio of 12.739 with p-value of 0.000. Hence, there was a significant difference in the assessment of the respondents. Therefore, the null hypothesis was rejected.

Therefore, it may be inferred that the three groups of respondents gave similar assessment on the economic mistreatment of women in terms of economic sabotage. This means that women's participation in employment and education is either forbidden, discouraged, or deliberately obstructed as a form of economic sabotage.

**Table 13 Test of Significant Comparisons on the Perceived Extent of Economic Violence as to Economic Exploitation**

Groups	Mean	Standard Deviation	F-ratio	p-value	Interpretation
Innerwheel	3.29	0.74			
SSS	3.12	0.81	0.572	0.566	Not Significant
LGU	3.11	0.86			

**Table 14 Test of Multiple Comparisons Using Tukey HSD**

Groups	Mean Difference	p-value	Interpretation
Inner Wheel vs SSS	0.88	0.000	Significant
Inner Wheel vs LGU	0.46	0.019	Significant
SSS vs LGU	-0.42	0.005	Significant

The table shows that the three groups were statistically the same in their assessment on economic control against women as reflected from the computed F-ratio of 0.572 with p-value of 0.566. Hence, there was no significant difference in their assessment. Therefore, the null hypothesis was accepted.

Therefore, the survey result suggests that all the three groups of respondents see economic violence to be synonymous with

economic exploitation. Economic exploitation refers to the act of taking women's money, cheques, or automated teller machine (ATM) cards for personal gain.

The table shows that there was a significant difference in the assessment among the three-groups of respondents in relation to economic sabotage, as reflected by the F-ratio of 12.739 with p-value of 0.000. By multiple comparisons test, it was found that Inner Wheel had

significantly higher assessment of severity than SSS as shown by the p-value of 0.000. Similarly, Inner Wheel also had significantly higher assessment of severity compared to LGU as reflected from the p-value of 0.019. On the other hand, SSS had significantly lower assessment of severity compared to LGU as evident from the mean difference of -0.42 with p-value of 0.005. Therefore, there was significant difference that the null hypothesis was accepted.

The results of the study revealed significant difference in the severity of the assessment related to economic sabotage among the three groups of respondents. Upon conducting multiple comparisons test, it was found that Inner Wheel had a significantly higher severity of assessment compared to both SSS and LGU. On the other hand, SSS had a significantly lower severity of assessment compared to LGU. Hence, these findings suggest that the three groups of respondents had varying experiences of economic abuses. With this, the study's implications are significant and can contribute to the existing body of knowledge on the subject. However, it would be beneficial to support the discussion with related studies or a theory to provide better explanation of the observed significant difference.

Economic abuse has been coined as a gendered issue that predominantly impacts

women (Postmus et al., 2020). As such, there is a need for researchers to examine the attitudes that outsiders have on economic abuse victims within both heterosexual and homosexual dating, cohabitating, and married relationships in which women are the victims to understand how economic abuse is perceived (e.g., blaming the economic abuse victim). Moreover, there is also a need to examine individuals' attitudes toward men victims of economic abuse since men are also victims of IPV in general. As the topic of attitudes about economic abuse receives more empirical attention, it will be important to understand the implications of this research in minority groups to examine differences in attitudes based both on the perpetrator's and the victim's gender and races. Victims of many types of abuse (e.g., economic, physical, psychological, sexual) seem to be blamed in similar ways, and certain characteristics of participants (e.g., hostile sexism, traditional gender role ideology) tend to contribute to blame, minimization, and excuse. Hence, it is recommended to have a continuation of examining the scenarios, characteristics, and life situations that could impact individuals' attitudes toward economic abuse victims.

### **3. What are the issues arising from economic violence against women?**

*Table 15 Respondents' Assessment on the Issues arising from Economic Violence against Women in terms of Economic Abuse*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL			RANK
	WM	VI	WM	VI	WM	VI	WM	VI	WM	
1. Untruthful posting of finance concealing financial transactions	3.30	VS	3.58	VS	3.67	VS	3.52	VS	1	
2. Controlling daily expense by checking all details and verbal abuse	3.07	S	3.48	VS	3.67	VS	3.41	VS	2	
3. No access to property and financial ownership	2.97	S	3.45	VS	3.73	VS	3.38	VS	3	
4. Control of bank account and money by the husband	2.77	S	3.47	VS	3.72	VS	3.32	VS	4	
5. No access to financial knowledge	2.77	S	3.50	VS	3.66	VS	3.31	VS	5	
Average Weighted Mean	2.98	S	3.50	VS	3.69	VS	3.39	VS		

Table 15 presents the respondents' assessment on the issues arising from economic violence against women in terms of Economic Abuse. Based on the scores obtained, an overall

mean of 3.45 was marked as "Very Serious". From the data, it is revealed that there is a consistent pattern of financial neglect experienced

by women. Women often have to give up valuable assets to their husbands, resulting in a decrease in the family's financial resources for daily expenses and other needs. Women in the National Capital Region face increased economic challenges due to the frequent and unpredictable nature of financial support. Illicit affairs refer to secret and often morally or legally prohibited relationships between individuals who are not in a romantic or legal commitment.

The indicator that received the highest assessment was depriving support for the family, obtaining a weighted mean of 3.49, which corresponds to the verbal interpretation of Very serious and it ranked first. This finding was fully validated by H1's response during the interview, saying In my capacity as the head of the office, I observed and conducted an assessment on issues pertaining to economic violence against women in the National Capital Region. My main focus was on economic maltreatment that denies support for the family. This statement was probably based on the fact that there is no assistance provided to the family, which is in line with the verbal explanation of being vigorously enforced and is considered to be the most important priority. In the context of this evaluation, this is the most important factor.

Along this context, Danylyuk (2022) conducted a study and found that economic violence is associated with deprivation or restriction of the right to use economic resources, in which one of the partners (more often a woman) feels a threat towards security and emotional comfort, as she is in complete economic dependence on the tyrant partner. Economic violence can manifest itself in the deprivation or restriction of the right to use property and money, imposition of property obligations, transfer of monetary obligations to the victim, and prohibition of employment, which deprives the victim of the possibility of self-realization in the future. These actions may entail mental suffering and a decrease in the mental stability of the victim of violence, which indicates psychological violence and so on.

On the other hand, the indicator that received the lowest assessment was illicit affairs, which obtained a weighted mean of 3.21 and verbal interpretation of "Very Satisfactory". It ranked fifth and the last.

Another study was done by Ikekweibe & Okoror (2021) and found that intimate partner violence is the most pervasive yet least recognized human rights abuse in the world. This study revealed staggering magnitude of threats confronting human rights with the overall IPV prevalence of 79.4%. The study afforded the opportunity to estimate the size of different components of IPV with controlling IPV ranking highest. Membership of an interest group and the beliefs that a wife must obey her husband/partner in all things even if she disagrees and wife's unconditional obligation to sex were factors found to be significantly associated with IPV. Therefore, public awareness starting from the community heads and opinion leaders to the rest of the community should be engaged in desensitizing them of the erroneous views that encourage partner violence. There should be increased advocacy for women's rights and sexual autonomy. Women should be encouraged to be part of social groups that can enhance their education and empowerment as this may be a formidable tool in reducing the burden of IPV in the environment.

Table 16 presents the respondent's assessment on the issues arising from economic violence against women in terms of Economic Control. Based on the scores obtained, an overall mean of 3.39 was marked as "Very Satisfactory". Spreading inaccurate financial information and engaging in act of concealing or disguising financial transactions are common issues arising in relation to economic control. The user manages everyday expenses by carefully examining them and using verbal reprimands when necessary. The wife experiences limitations in property access, financial ownership, control over bank accounts, and access to financial expertise due to her husband's actions.

**Table 16** Respondents' Assessment on the Issues Arising from Economic Violence against Women in terms of Economic Control

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL			RANK
	WM	VI	WM	VI	WM	VI	WM	VI	WM	
1. Untruthful posting of finance concealing financial transactions	3.30	VS	3.58	VS	3.67	VS	3.52	VS	1	
2. Controlling daily expense by checking all details and verbal abuse	3.07	S	3.48	VS	3.67	VS	3.41	VS	2	
3. No access to property and financial ownership	2.97	S	3.45	VS	3.73	VS	3.38	VS	3	
4. Control of bank account and money by the husband	2.77	S	3.47	VS	3.72	VS	3.32	VS	4	
5. No access to financial knowledge	2.77	S	3.50	VS	3.66	VS	3.31	VS	5	
Average Weighted Mean	2.98	S	3.50	VS	3.69	VS	3.39	VS		

The indicator that received the highest assessment was untruthful posting of finance concealing financial transactions, which obtained a weighted mean of 3.52, corresponding to verbal interpretation of Very Satisfactory and ranking first. This result unequivocally validates H2's response during the interview, saying As the office head, I have noticed a significant problem of economic violence against women in the National Capital Region. This issue specifically involves the office head's role in exerting Economic Control (EC), which includes manipulating financial reporting and concealing financial transactions.

The findings of the study suggest that the respondents made an analysis of the issues that arise as a result of economic violence against women, particularly in regard to economic control. The misleading transmission of financial data that obscures monetary activity is the key factor considered in this evaluation.

In a related study, Fen Lin et al. (2022) examined the relationship between IPV and financial strain faced by many female survivors. With regard to the characteristics of the study sample, the self-selected responses and limited sample size impacted the generalizability. First, the missing data of education attainment at T1 limited the full understanding of association between socio-economic status and financial wellbeing among female survivors. Second, the study sample for the parent study was a purposive sample in certain states and was not randomly selected from a population of female IPV survivors. Participants who received domestic violence services volunteered to

participate in a financial literacy program and chose to respond to the evaluation survey. The response bias limited the generalizability of the findings to other female IPV survivors across the nation. Hence, the authors suggested further research to determine if these results hold up over a longer period of time. The study also found prominent association between economic abuse and financial strain. With that finding, the researchers recommended further inclusion of financial strain as a significant variable and examine its effect on other outcomes, including depression.

On the other hand, the indicator that received the lowest assessment was no access to financial knowledge, obtaining a weighted mean of 3.31 and verbal interpretation of "Very Satisfactory". It ranked fifth and the last.

I line with this context, Scott (2023) conducted a study and found that victim-survivors are rendered vulnerable by the circumstances they face—entrapped by their abuser. However, it is not until they have their financial autonomy and agency restricted or controlled in the financial marketplace by the banking system they must interact with that financial institution's relevance in their vulnerability. By framing victim-survivors as customers experiencing vulnerability, banks and financial institutions can begin revising their policies and practices to prevent the unintentional harm existing policies may cause. Such work is already underway for other consumer vulnerabilities but requires specialized knowledge, training, and understanding.

**Table 17** Respondents' Assessment on the Issues Arising from Economic Violence against Women in terms of Economic Sabotage

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Deprivation of transportation etc. to go to work	3.03	S	3.53	VS	3.63	VS	3.40	VS	1
2. Unauthorized access to credit card	2.87	S	3.60	VS	3.69	VS	3.39	VS	2
3. Harassing in her place of employment or workplace	2.87	S	3.53	VS	3.72	VS	3.37	VS	3
4. Prohibition of wife to work	2.83	S	3.52	VS	3.66	VS	3.34	VS	4
5. Reporting bad information to employer or company against the wife	2.73	S	3.48	VS	3.59	VS	3.27	VS	5
Average Weighted Mean	2.87	S	3.53	VS	3.66	VS	3.35	VS	

Table 17 presents the respondents' assessment on the issues arising from economic violence against women in terms of Economic Sabotage. Based on the scores obtained, an overall mean of 3.35 was marked as "Very Satisfactory". This violence includes acts of economic sabotage, such as depriving women of transportation to go to work, unauthorized access to their credit cards, harassment in their place of employment, prohibiting wives from working, and reporting false information to their employers or companies.

The indicator that received the highest assessment was deprivation of transportation etc. to go to work, obtaining a weighted mean of 3.40 and verbal interpretation of Very Satisfactory. Hence, it ranked first. This result unequivocally validates H3's response during the interview, saying As the office head, I note that the ES office is deeply concerned about the widespread occurrence of economic violence against women in the National Capital Region. This includes various challenges such as transportation issues and other obstacles that impede their ability to work. It is crucial to prioritize the resolution of these issues and safeguard the rights of women. The ES office is worried about the prevalence of economic violence against women.

As to the issue mentioned, Ber (2019) conducted a study and found that the major reason cited by women who leave shelters and return to abusive partners is lack of alternative housing and income. It was also found that a disproportionate number of homeless women have experienced domestic violence and have

become homeless after fleeing from their abusers. Compensation in the form of an adequate income would allow survivors to meet their basic needs and rebuild their lives while also opening the door to real and lasting financial independence.

Victims of economic abuse can access existing resources and legal protections to protect themselves from their abusers. The Survivors' Empowerment and Economic Security Act allows for greater economic freedom for domestic violence victims by providing short-term emergency benefits, guaranteeing employment leave and unemployment compensation, and prohibiting insurance restriction or job discrimination. The Crime Victim Assistance Program offers financial assistance to help with some of the costs and services needed to recover from or cope with the effects of abuse. Also, the National Foundation for Credit Counseling, a nonprofit organization, offers free financial education and advice for those dealing with the aftermath of economic abuse.

On the other hand, the indicator that received the lowest assessment was reporting bad information to employer or company against the wife, obtaining a weighted mean of 3.27 and verbal interpretation of "Very Satisfactory". It ranked fifth and the last.

Related to the findings above, Vaz (2023) conducted a study and found that domestic violence is a widespread problem that affects millions of people around the world. In recent years, there has been a surge in domestic violence cases due to the COVID-19 pandemic,

with victims facing increased isolation and financial stress.

According to the United Nations, there had been a "shadow pandemic" of domestic violence across the globe. As many people had been forced to stay home due to lockdowns, victims were trapped with their abuser and had limited opportunities to seek help. The new UN Women reported that violence against women during COVID-19 showed that almost 1 in 2 women reported that they or a woman they knew experienced a form of violence <sup>5</sup>. Women who reported this were 1.3 times more likely to report increased mental and emotional stress than women who did not. With the data given, it is crucial for companies to recognize this issue and take steps to support their employees. Domestic violence can take many forms, such as physical, emotional, sexual, and financial abuse, as well as coercion and control.

Coercive control is a persistent pattern of controlling coercive and threatening behavior, including all or some forms of domestic abuse (emotional, physical, financial, sexual including threats) by a boyfriend, partner, husband, or ex. It traps women in a relationship and makes it impossible or dangerous to leave. This can have a serious impact, including fear of violence, and cause serious alarm and distress. The victims may also struggle to balance their personal lives with the demands of their job, leading to decreased productivity, increased absenteeism, and negative impact on mental and emotional well-being.

Table 18 presents the respondents' assessment on the issues arising from economic violence against women in terms of Economic Exploitation. Based on the scores obtained, an overall mean of 3.40 was marked as "Very Satisfactory". The analysis provided by the respondent highlights the issue of economic violence, with a specific focus on economic exploitation. Issues such as illicit affairs and uneven financial support can create obstacles in the allocation of funds for daily expenses and essential needs. In this case, women are forced to give up their valuable belongings to their husband.

The indicator that received the highest assessment was depriving support for the family, which obtained a weighted mean of 3.52 and

verbal interpretation of Very Satisfactory. It ranked first. This result unequivocally validates H4's response during the interview, saying As the office's leader, I note that the objective of this study is to ascertain whether there are any occurrences of economic violence against women in the National Capital Region that may be attributed to gender-based economic exploitation (EE). As the office manager, it is crucial that you ensure all employees, particularly female employees, have equitable access to information. This is particularly crucial for the female staff members in order to safeguard the family's right to receive financial assistance for their well-being. As the key criterion in this evaluation, absence of assistance for the family was given the highest score and was considered to be extremely serious. This was the case since it was the most important component.

According to Pasha (2022), the problems of economic abuse against women in particular stem from the much larger issues of lack of education, mental health, and cultural stigmatizations. To reduce gender disparity and economic violence in developing countries, significant policy reform is required on the ground level. Not only do laws need to be enacted but their enforcement is key to empowering women and bringing about real change. To improve the existing system, there needs to be long-term solutions with multifaceted initiatives that collaboratively involve all organs of the state. These can include awareness campaigns, media attention, as well as reform through institutional and political means.

Insight can also be drawn from national action plans in other countries such as Poland, Germany, the Netherlands, and Bangladesh. For example, in 2019, Bangladesh launched a four-year National Action Plan (NAP) on women, peace, and security with the help of UN Women and the Ministry of Foreign Affairs. The NAP recognizes the crucial role women play in the prevention of violent extremism and aims to make disaster management and recovery systems more gender-responsive, as well as to enhance the protection of women's human rights, before, during, and after conflict and crises. Financing is to come from the core budget

of relevant ministries and development partners. To develop culture-specific responses, evaluations and research work must also be undertaken to ensure that proposed changes are practical and will be implemented.

On the other hand, the indicator that received the lowest assessment was forcing the wife to give valuable things to the husband, obtaining a weighted mean of 3.34 and verbal interpretation of "Very Satisfactory". It ranked fifth and the last. This shows that the most unimportant signal is when the husband exerts pressure on the wife to hand over precious possessions to him.

In a related study, Akram (2021) conducted a study and found that a woman's autonomy in decision making has a significant role in shaping her attitude toward domestic violence. It has also been supported by the findings of Mogford (2011) that women having autonomy in decision making in rural India are less likely to accept and experience domestic violence. Women who have autonomy in decision making have less chances that they will accept violent behavior of their husbands. There is a need that civil society and government must extend their efforts for women autonomy in decision making by media campaigns and other efforts

*Table 18 Respondents' Assessment on the Issues Arising from Economic Violence against Women in terms of Economic Exploitation*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Depriving support for the family	3.3	VS	3.58	VS	3.67	VS	3.52	VS	1
2. Illicit affairs	3.03	S	3.53	VS	3.64	VS	3.40	VS	2
3. Inconsistent support on financial need.	3.07	S	3.48	VS	3.59	VS	3.38	VS	3
4. Depriving budget for daily financial expense and necessities.	2.87	S	3.5	VS	3.67	VS	3.35	VS	4
5. Forcing the wife to give valuable things to the husband	2.87	S	3.53	VS	3.63	VS	3.34	VS	5
Average Weighted Mean	3.03	S	3.52	VS	3.64	VS	3.40	VS	

*Table 19 Respondents' Assessment on the Recommendations on the Issues Arising from Economic Violence against Women in terms of Economic Abuse*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Require the husband in the formulation of the law to support the wife and their family a certain percentage that will be determined by the law based on the need of the family.	3.70	HR	3.77	HR	3.87	HR	3.78	HR	1
2. Impose penalty for the husband that will not abide by the proposed law.	3.80	HR	3.65	HR	3.80	HR	3.75	HR	2
3. The PNP and DSWD and the Court of Justice should be the agency that should focus on the implementation of the Law Against Economic Abuse of Women.	3.67	HR	3.73	HR	3.76	HR	3.72	HR	3
4. Law that will protect the women against economic abuse, economic control, employment sabotage, and economic exploitation	3.60	HR	3.65	HR	3.79	HR	3.68	HR	4
5. The Court shall determine the legitimacy of the complainant and the amount that the family needs. How many percent should be given to the wife and children.	3.60	HR	3.63	HR	3.73	HR	3.65	HR	5
Average Weighted Mean	3.67	HR	3.69	HR	3.79	HR	3.72	HR	

Table 19 presents the respondents' assessment on the recommendation on the issues arising from economic violence against women in terms of Economic Abuse. Based on the scores obtained, an overall mean of 3.72 was marked as "Highly Recommended." The study focused on analyzing the suggested solutions to combat economic violence against women in the National Capital Region. The law should mandate husbands to provide financial support to their wives and families, with the exact percentage determined by the law according to the family's requirements. The law should impose penalties on husbands who do not comply with the proposed law. The PNP, DSWD, and the Court of Justice should be primarily responsible for implementing the law against economic abuse of women. There should be a law that protects women from various forms of economic abuse, including economic control, employment sabotage, and economic exploitation. The Court's role is to evaluate complaints and decide on financial assistance for affected families.

Based on the table, the indicator that received the highest assessment was require the husband in the formulation of the law to support the wife and their family where certain percentage that will be determined by the law based on the need of the family, obtaining a weighted mean of 3.87 and verbal interpretation of "Highly Recommended". It ranked first. This finding was thoroughly validated by H1's response during the interview, saying Potential strategies can be proposed by the office leader to address the economic marginalization of women in the National Capital Region. For victims of economic abuse, the law emphasizes the importance of legal obligations for husbands to financially support their wives and families. The law determines the appropriate percentage of support based on the family's needs. Proper legislation enforces sanctions on non-compliant husbands. The implementation of the Law Against Economic Abuse of Women is primarily carried out by the PNP, DSWD, and the Court of Justice.

In relation to the topic, Naz (2021), conducted a study and identified categories kept under three salient themes of lack of comprehensive support mechanism, physical and mental strain, and barriers to antenatal services. Perceived support of husbands and in-laws, needs, and barriers to maternal and child health were identified by the participants. The study found that quality family relationship might not be improved by taking interventions only; rather, incorporation of health professionals' support with family member's behavior can improve maternal health.

On the other hand, the indicator that received the lowest assessment was the court shall determine the legitimacy of the complaint and the amount that the family need, with a weighted mean of 3.65 and verbal interpretation of "Highly Recommended". It ranked fifth and the last among the indicators. The Court has the power to evaluate the legitimacy of the complaint and determine the required financial assistance for the family. What percentage should be apportioned to the wife and children is determined by the court.

In a related study, Alsawalqa (2020) examined a population of working women in the capital of Amman to determine the relationship between economic abuse and demographic variables. This was the first study to address correlation between economic abuse and demographic variables - woman's age, education, income, number of children, length of marriage, and husband's education and employment. The study found that abuse of women is still a significant issue in numerous contexts and that economic abuse has substantial repercussions for women's personal and social lives and general well-being. The chosen variables caused controversies among researchers in terms of their impact on economic abuse levels and methods as a cause or consequence. However, the study made a positive contribution to the scant Arabic literature on the economic abuse of women in Jordan by attempting to understand the relevant demographic variables in light of the Arab environment's particularities.

**Table 20** Respondents' Assessment on the Recommendations on the Issues Arising from Economic Violence against Women in terms of Economic Control

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. The PNP shall implement the decision of the court based on the court's verdict.	3.80	HR	3.70	HR	3.78	HR	3.76	HR	1
2. The PNP shall protect the wife and her children against violence, threat, harmful action of the husband based on the law of economic abuse.	3.70	HR	3.58	HR	3.86	HR	3.71	HR	2
3. The DSWD shall protect the wife and children against any possible harm from the husband by providing any shelter, food and necessities while the court has not given their decision.	3.63	HR	3.67	HR	3.74	HR	3.68	HR	3
Average Weighted Mean	3.71	HR	3.65	HR	3.79	HR	3.72	HR	

Table 20 presents the respondents' assessment on the recommendation on the issues arising from economic violence against women in terms of Economic Control. Based on the scores obtained, an overall mean of 3.72 was marked as "Highly Recommended". This result suggests that the Philippine National Police (PNP) should ensure the implementation of court rulings and safeguard women and their children from violence and intimidation perpetrated by their spouses. The DSWD shall additionally furnish housing, sustenance, and essential provisions to women and children during the period of awaiting court rulings.

The indicator that received the highest assessment was The PNP shall implement the decision of the court based on the court's verdict, obtaining a weighted mean of 3.76 and verbal interpretation of "Highly Recommended". Consequently, it ranked first. This finding was thoroughly validated by H2 during the interview, noting The state must have potential strategies to address economic discrimination faced by women. The PNP must carry out the court's decision as per the court's ruling. Generally, the PNP is tasked with protecting women and their children from violence, threats, and harm caused by their husbands, as mandated by the law on economic abuse. On the basis of the verdict that is handed down by the court, the Philippine National Police follows the judgment. Likewise, the DSWD provides housing,

sustenance, and essential provisions to ensure the safety and well-being of the wife and children while waiting for the court's decision.

By and large, in terms of economic control, the respondents perceived the recommendations to be necessary in relation to issues that arise as consequence of economic violence against women.

In relation to the preceding discussion, Naganag (2022) conducted a study and found that PNP personnel on the Women and Children Desk are very limited and many desk are not manned and managed efficiently because of the multi-task of Desk assigned personnel. Wife battering dominates the other abuses committed in domestic homes. There are psychologically abused women but there are no reports on sexually abused women and child abuse. The important and necessary services and supports to the victim-survivors are provided but not substantial to meet all the needs of the victim. There is no obvious show of convergence among the government concern agencies in response to women abuse. Hence, the study recommended that more trainings of the PNP Women and Children Desk personnel should be instituted and institutionalized. More Local Government Units involvement should be initiated. A PNP Personnel should be assigned exclusively for the Desk so that the task will be concentrated to manning or managing the Desk. Forging and strengthening of the

convergence of the government agencies concerned to hasten reporting, communication, and delivery of the benefits and privileges of the victims, including their immediate and important need, should be done. It was also recommended to institutionalize a massive information-education campaign on laws concerning the protection of women and their children against abusive and violent partners or parents.

On the other hand, the indicator that received the lowest assessment was the DSWD shall protect the wife and children against any possible harm from the husband by providing any shelter, food, and necessities while the court has not given their decision, obtaining a weighted mean of 3.65 and verbal interpretation of "Highly Recommended". It ranked fifth and the last among the indicators.

The Department of Social Welfare and Development (DSWD) has the duty to safeguard the wife and children from potential harm caused by the husband by ensuring they are provided with suitable accommodation, food, and necessities. This is the most minimal indicator.

Along this line, Tapeles (2022) conducted a study and found that A 24/7 hotline had been established to address cases of violence against women and children, and social media accounts had been set up to receive complaints. The Philippines had established a center targeting online exploitation of children. It was able to obtain information from other countries and Interpol, as well as through local sources. It was the first center in Southeast Asia where local and international authorities gathered to aid such investigations. Many federal law enforcement officials, including from the Netherlands and Australia, were able to refer cases to the Center. In 2020, a review was conducted on the law criminalizing violence against women and children. The data showed a downward trend in terms of abuse, and it could be assumed that it was due to improved services and service providers. A law on safe spaces mandated that all schools needed to create a committee tasked with receiving cases of harassment in a way which would ensure the protection of the plaintiff.

*Table 21 Respondents' Assessment on the Recommendations on the Issues Arising from Economic Violence against Women in terms of Economic Sabotage*

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. The PNP shall ensure that the husband cannot go near the wife during the court case.	3.63	HR	3.67	HR	3.79	HR	3.70	HR	1
2. Disposition of property to support the wife and children	3.47	HR	3.75	HR	3.83	HR	3.68	HR	2
3. Imprisonment	3.53	HR	3.62	HR	3.79	HR	3.65	HR	3
Average Weighted Mean	3.54	HR	3.68	HR	3.80	HR	3.68	HR	

Table 21 presents the respondents' assessment on the recommendation on the issues arising from economic violence against women in terms of Economic Sabotage. Based on the scores obtained, an overall mean of 3.68 was marked as "Highly Recommended". The respondents' assessment centered on the proposal to combat economic violence against women in the National Capital Region, emphasizing the need for addressing economic

sabotage. The proposal is for the Philippine National Police (PNP) to intercede and prohibit the husband from approaching the wife during court processes concerning the division of property, with the aim of providing assistance to the wife and children. The law states that individuals who commit acts of economic aggression should be incarcerated as an appropriate form of retribution.

The indicator that got the highest assessment was the PNP shall ensure that the husband cannot go near the wife during the court case, which obtained a weighted mean of 3.70 and verbal interpretation of "Highly Recommended". Hence, it ranked first. This result unequivocally validates H3's response during the interview, saying The user suggests proposing recommendations to address the economic marginalization of women in the National Capital Region as the office leader. The category includes Employment Sabotage (ES) and the PNP will take measures to prevent the husband from contacting the wife during court proceedings. The fact that the PNP should make certain that the husband is not permitted to come close to the woman while the matter is being heard in court is something that comes highly recommended. Within the context of this evaluation, this is the most significant.

In the study conducted by Abhyanka et al. (2022), they suggested that the need of the hour is to sensitize the citizens of the country with the concept of marital rape. In modern society, with the increasing heinous crimes against women, marital rape should be recognized as a criminal offence in the text of the law. This offense affects the psychological and physical health of a woman, directly violating the right to life and liberty of a woman. Though there is fear in society that criminalizing marital rape will directly affect the sanctity of marriage, it must be noted that if the wife has accused the husband of marital rape, the basic foundation of the marriage is weak, and maybe the solid foundation required for a successful marital relationship between the husband and his wife never exists. There are various instances where the spouse forces himself upon his wife for sexual pleasure, leading to vaginal bleeding or vaginal injury, but unfortunately, a woman cannot seek recourse under law as the legal system of the country refuses to recognize marital rape as an offense when spouses are cohabitating together. Rape violates a woman's right to privacy, and the law should

not discriminate the offense of rape on the basis of status of a woman (married and unmarried).

The authors also suggested that marital rape should be criminalized, and lawmakers need to supplement the gender-neutral laws in order to provide justice to both men and women in the country. Further, marital rape should be treated as a valid ground for divorce under personal laws. The Californian Criminal Law deals substantively with marital rape, which could be used as an inspiration by the lawmakers of our country and accordingly draft to suit the social needs of our country. The foremost step to eradicate this social evil from society is to generate awareness among primary and secondary higher educational institutions. The duty to protect the rights of the women is not only of the state but also a collective duty of the citizens, which needs to be realized as a collective conscience.

On the other hand, the indicator that received the lowest assessment was imprisonment, which obtained a weighted mean of 3.65 and verbal interpretation of "Highly Recommended". It ranked third and the last among the indicators.

In relation to this, the study of Mercer (2021) found that the analysis of the reoffending outcomes of 2014 to 2016 releasees provided evidence that the South Australian Violence Prevention Program did reduce the rate of violent recidivism of those participants who were assessed as being at 'moderate' and 'high' risk of violent reoffending. In addition, the violent crimes committed following release from prison were less serious than those observed in a matched comparison group. These results translate into measurable economic benefits for the taxpayer when the costs of re-imprisonment and improved quality of life are considered. Nonetheless, much more work is required to establish when, how, and why violence prevention programs delivered to men in prison are optimally effective.

**Table 22** Respondents' Assessment on the Issues Arising from Economic Violence against Women in terms of Economic Exploitation

(Indicators)	INNER WHEEL		SSS		LGU		TOTAL		
	WM	VI	WM	VI	WM	VI	WM	VI	RANK
1. Access to real estate property	3.80	HR	3.70	HR	3.78	HR	3.76	VS	1
2. Access to financial record in kind and bank account.	3.47	HR	3.75	HR	3.83	HR	3.68	VS	2
3. Imposition of certain percentage of the salary or income to go direct the wife.	3.53	HR	3.62	HR	3.79	HR	3.65	VS	3
Average Weighted Mean	3.60	HR	3.69	HR	3.80	HR	3.70	MC	

Table 22 presents the respondents' assessment on the recommendation on the issues arising from economic violence against women in terms of Economic Exploitation. Based on the scores obtained, an overall mean of 3.70 was marked as "Highly Recommended". The result shows that the respondents strongly advocate for providing women with the right to access real estate assets, financial documents, and bank accounts. Furthermore, they also favor the implementation of a specific proportion of the husband's earnings or revenue to be directly assigned to the wife.

The indicator that received the highest assessment was access to real estate property, obtaining a weighted mean of 3.76 and verbal interpretation of "Highly Recommended". Hence, it ranked first. This result unequivocally validates H4's response during the interview, saying The potential solutions to address economic discrimination faced by women in the National Capital Region must be proposed by the office leader. This category consists of economic exploitation (EE). This text is about accessing real estate properties. Request access to financial records, such as physical documents and bank account information, is needed. This means setting aside a certain percentage of one's salary or income to be automatically transferred to spouse.

On the other hand, the indicator that got the lowest score was imposition of certain percentage of the salary or income to go direct to the wife. It obtained a weighted mean of 3.65, with verbal interpretation of "Highly Recommended". It ranked third and the last among the indicators.

Economic coercion is a form of intimate partner violence (IPV) that is distinct from but often co-occurs with physical, psychological, and sexual IPV. Women's experiences of economic coercion are understudied in low- and middle-income countries, despite increases in women's economic opportunities in these settings. Bangladesh is a salient site to understand how women experience, interpret and give meaning to economic coercion because historical gender inequalities in access to economic opportunities and resources are changing in favor of greater participation of women in economic activities. An author conducted in-depth qualitative interviews with 24 married women aged 19–47 years to understand their experiences of economic coercion with respect to their involvement in income-generating activities in rural Bangladesh. Overall, he found that women's experiences of economic coercion were multi-dimensional and influenced by women's participation in income-generating activities. In this setting, three major domains of economic coercion by husbands emerged from women's narratives -denial of access to income-generating activities, coercive control over resources, and economic neglect. Furthermore, the participants' narratives reflected the continued influence of the patriarchal family system, and the gendered power relations therein, on women's experiences of economic coercion despite increases in women's involvement in income-generating activities. Hence, the results suggest that women's experiences of economic coercion influence their participation in income-generating activities. Interventions to increase women's economic opportunities should consider the barriers and

potential repercussions of women's involvement.

On the other hand, the indicator that received the lowest assessment was imposition of certain percentage of the salary or income to go direct the wife, obtaining a weighted mean of 3.65 and verbal interpretation of "Highly Recommended". It ranked third and the last among the indicators. This issue really arises in the context of economic exploitation.

According to the findings of the research conducted by Alkan (2021), domestic violence victims, especially women with low-income, lack the resources needed to start a new life for themselves and their children. Women with sufficient resources find it easier to live independently and avoid returning to an abusive partner. Ensuring independence may block the abuser's goals of establishing and maintaining control. Hence, interventions must be carefully

developed, with security at the center. An economic empowerment program that focuses both on increasing basic financial knowledge and skills and on empowering victims by increasing victims' confidence in their ability to manage their own finances and to develop security plans for their financial future must be developed.

#### 4. What program can be proposed based on the result of the study?

Based on the result of the study, a program was proposed as shown below.

Name of Proponent: Private – Public Partnership

Project Title: Program for Protection of Women Against Economic Violence through Economic Independence

Project Time-frame: 2024-2025.

Project Contacts	Project Summary	Project Background	Project Objectives	Project Methodology	Project Cost
<p>1. The Philippine Commission for Women is a government institution that aims to improve the status of women by promoting gender equality and mainstreaming.</p> <p>2. INNERWHEEL's mission is to empower vulnerable members of society and advance women's causes through community service.</p> <p>3. The Local Council of Women is an organization that promotes women's empowerment, social justice, and poverty alleviation through democratic participation.</p>	<p>Ensuring the safeguarding of women against economic violence is an essential stride in promoting a world where women are empowered and free from exploitation. By securing their financial stability, we can ensure that women possess the necessary resources to flourish and make valuable contributions to society. Let us unite our efforts in creating a future where economic justice is a tangible reality for every woman.</p>	<p>Economic abuse can make it harder for women to keep their jobs. It affects their ability to plan for work, like arranging childcare or transportation. Perpetrators may prevent them from working, control their family's finances, and prevent them from accessing joint business funds. This can leave women without the resources they need to provide for themselves and their families. Economic control can also make it difficult for women to start or run their own businesses. Restricted financial resources can make it impossible for women to afford basic necessities like food, clothing, and medicine. Women can also be harassed at work, which can make it harder for them to access disability, child support, or government aid. Financial exploitation can occur when someone steals a woman's money, checks, or ATM cards without permission. Women may also be pressured into neglecting debts or allowing debts to accumulate in their or their children's names. This can lead to serious financial hardship.</p>	<p>The proposed project aims to address the issue of economic violence against women by establishing a sustainable and long-term Private-Public Partnership in communities. The project seeks to promote economic independence among women by providing them with the necessary resources, skills, and opportunities to overcome the barriers that prevent them from achieving financial stability and security. By fostering an environment that values and supports women's economic empowerment, the project aims to create a more equitable and just society, where gender-based discrimination and violence are no longer tolerated.</p>	<p>Organize a focused group discussion with stakeholders to come up with a policy to address economic violence in the community.</p> <p>Submit a draft policy based on the result of the focused group discussion from the stakeholders.</p> <p>Devise monitoring tool to ensure the implementation of the program.</p>	<p>An estimated Php 5 million budget is allocated in the preparation and implementation of the program</p>

## Conclusions

Following the analysis of the study's results, the study draws the following conclusions:

1. Economic abuse against women presents complex and deeply rooted challenges that severely impact their financial autonomy, employment stability, and overall well-being. Although proposals for mandatory financial support, secured access to financial resources, and restrictions on abusive partners are bold and well-intentioned, these require further analysis in terms of feasibility, constitutional rights, and practical implementation, especially within the Philippine legal and cultural context.
2. The roles of the Department of Social Welfare and Development (DSWD), the Philippine National Police (PNP), and the judiciary are clearly outlined in existing frameworks. However, inter-agency coordination mechanisms must be further elaborated to ensure effective enforcement and victim protection, particularly in cases involving financial abuse, where victims may be trapped in relationships due to economic dependency.
3. Women subjected to economic abuse often experience restrictions that interfere with their capacity to maintain employment. Their ability to arrange childcare, transportation, and other work-related necessities is frequently undermined, sometimes forcing them to act against their will, quit their jobs, or relinquish control over family finances. As a result, many women are driven to seek external support just to survive, limiting their ability to pursue entrepreneurial ventures or sustain a business.
4. Many women endure economic control and restricted access to shared financial resources, which compromises their ability to obtain necessities such as food, clothing, and medicine. Their capacity to keep accurate financial records is also hindered. In some instances, abusive partners conceal or misappropriate income from joint businesses or provide false information about jointly held assets. Addressing this issue requires legal safeguards that prevent perpetrators from manipulating or accessing victims' bank accounts and financial holdings.
5. Workplace sabotage is another form of abuse that undermines women's financial independence. Whether through harassment or systematic obstruction, abusers can deliberately disrupt women's ability to work or pursue education. This sabotage affects not only their regular employment but also their eligibility to access alternative income sources, such as disability benefits, child support, or public assistance. Such acts may fall under the purview of workplace harassment and warrant legal consequences.
6. Financial exploitation includes acts such as stealing a woman's money, checks, or ATM cards, or accessing her credit line without consent. It is also common for abusers to incur debts under the woman's or even her children's names, further entrenching victims in cycles of financial instability and legal complications. These actions not only violate financial laws but also perpetuate systemic inequality and dependence.

## Recommendations

Considering the significant findings presented and conclusions drawn, the following recommendations are given.

1. The researcher advocates for the establishment of legislation aimed at safeguarding women against economic abuse, control, employment sabotage, and exploitation. This legislation should require husbands to provide financial support to their wives and children at a legally determined percentage rate, considering the family's actual needs.
2. Sanctions ought to be enforced on husbands who do not adhere to this legal requirement. The Philippine National Police (PNP), the Department of Social Welfare and Development (DSWD), and the judiciary should be identified as primary agencies tasked with the implementation and enforcement of this law. This encompasses the regulation of inheritance distribution, guaranteeing that legal provisions allocate a fair portion to the wife and children.
3. The researcher recommends that the DSWD be assigned the responsibility of providing temporary shelter, food, and other necessities to the wife and children while court

proceedings are ongoing. This intervention is essential to safeguard the victims from additional harm or deprivation, particularly in cases where the husband remains a persistent threat. The PNP should be required to safeguard the wife and children from violence, threats, or harmful actions resulting from economic abuse. The PNP is obligated to enforce court decisions following the issuance of a verdict.

4. The PNP should implement measures to limit the husband's physical access to the wife during legal proceedings, incarceration, and property settlements. This safeguard is crucial to avert potential intimidation or retaliation and to strengthen the support mechanisms established for the affected women and children.
5. The researcher proposes allocating a fixed percentage of the wife's income to be designated solely for her and her children's welfare. The wife should be granted legal access to financial records, joint bank accounts, and real estate properties to ensure transparency and equity in the management of family assets and finances.

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