

Economic Violence against Women in Croatia: A Comparative Study between Continental and Maritime County

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ABSTRACT

Economic violence (EV) refers to acts of control and monitoring of the behavior of an individual in terms of the use and distribution of money, and the constant threat of denying economic resources. EV has hindered a great proportion of women from achieving economic autonomy and sustainable livelihood for themselves and their dependents. The aim of this study was to examine the prevalence of EV among Croatian women, to identify the main forms of EV and to evaluate interconnection between EV and selected sociodemographic indicators. As part of this cross-sectional study a validated, anonymous questionnaire that contained questions regarding sociodemographic data as well as questions regarding EV was self-administered to a sample of women from two Croatian counties, one continental (Osijek-Baranja) and one maritime (Istria), during April and May 2017. The study sample included 1314 women, the median age being 41 (interquartile range 32–55) years. The overall prevalence of EV was 18.9%; 77.5% being qualified as less and 22.5% as more severe. Among the women who experienced EV 96.0%, 59.8% and 36.1% of them were exposed to economic control, economic exploitation and employment sabotage, respectively. The EV was more prevalent among women from maritime (Istria) county ($P<0.001$); women aged between 44 and 56 years and women aged between 31 and 43 years ($P<0.001$); women who were single ($P<0.001$); women with lower educational level ($P=0.006$) and women with under average self-perceived socioeconomic status ($P<0.001$). It can be concluded that EV is highly prevalent among Croatian women and as such represents an important public health challenge within this population. Selected sociodemographic indicators represent significant risk factors for the development of EV in the studied population.

Key words: economic violence, women, sociodemographic indicators, risk factors, Croatia

Introduction

Gender-based violence, a major public health concern and a violation of human rights, is described as many types of harmful behavior directed at women and girls because of their gender¹. The World Health Organization defines gender-based violence as any act that results in or is likely to result in physical, sexual, or psychological harm or suffering to women, including threats, coercion, or deprivation of liberty². A great deal of research to date has examined the prevalence and consequences of physical, psychological, and sexual violence against women but economic violence (EV) has received far less attention from the scientific community^{1,3}. EV involves behaviors that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency^{3,4}. It can be simply said that EV is when the abuser has complete control

over the victim's money and other economic resources or activities¹.

Only recently the researchers directed their efforts towards identifying the strategies used by abusers to economically control their partner. Following that, studies have identified economic exploitation, economic control, and employment sabotage as specific forms of EV^{3,5–8}. Economic exploitation is a form of EV in which abusers deliberately draw on a woman's resources to limit her options. They do this in a variety of ways, including stealing their partner's money, creating costs, and causing debt^{6–8}. Economic control is a form of EV that implies the abuser's propensity to monitor and restrict the woman's ability to freely use resources in her life while employment sabotage implies situations in which abusers are blocking woman's employment opportunities or restricting her ability to obtain resources through employment^{6–8}. EV has many unintended consequences on women's health but also on the

role of women in modern societies⁹. EV results in social inequality, encourages older men to sexually exploit girls and younger women, and encourages international trafficking of women. EV increases the risk of mortality by increasing the risk of contracting HIV and other sexually transmitted diseases, unwanted pregnancies, unsafe abortions and pregnancy complications, and increases the risk of maternal mortality^{10,11}. Furthermore, studies have shown that EV also can work as a risk factor in women's lives, increasing their vulnerability to other forms of violence such as physical violence or sexual abuse^{11,12}. Finally, EV also affects the victim's mental health and psychological well-being⁷.

The aim of this study was to examine the prevalence of EV among Croatian women, to identify the main forms of EV and to evaluate interconnection between EV and selected sociodemographic indicators.

Subjects and Methods

A cross-sectional study using an anonymous, validated, self-administered questionnaire was conducted during April and May 2017 in a convenient sample of women aged 18 or more years from two Croatian counties, one continental (Osijek-Baranja) and one maritime (Istria).

Subjects

Participation in the study was voluntary. The study took place at the Family Medicine Offices in Osijek-Baranja and Istria County and potential participants were recruited during their regular visits to their chosen family physicians. The potential study participants received a written explanation about this study telling them about the study protocol and aims and were asked to participate in it on a voluntary basis, by filling-out an anonymous questionnaire. The Ethical Committee of the Faculty of Medicine Osijek approved the study and each participant filled out an informed consent before she filled-out an anonymous questionnaire. Total number of 2.200 potential participants were asked to participate in the study, and the overall response rate was 62.7% (1380/2200). Statistical analysis was performed on 1314 questionnaires that were fulfilled in full, while 66 were discarded because they were incomplete. It took about 10 minutes to fill out the entire questionnaire and then subjects were instructed to put these filled out forms in a specially designed box that was positioned in the waiting room area and could not be opened or seen through.

Questionnaire

The study was performed using a specially designed, anonymous questionnaire that contained overall 27 questions: 8 sociodemographic questions and 19 questions regarding EV. The sociodemographic questions included questions regarding participants age, county of living (Osijek-Baranja as continental and Istria as maritime county), place of living (big city, smaller city or village),

marital status (single or has a partner), educational level (lower level i.e. primary or secondary education and higher level of education), employment status (employed, unemployed or retired), self-perceived socioeconomic status (under average, average or above average) and number of household members (single household i.e. woman living alone, two household members and three or more household members). The EV was assessed through 19 questions with yes or no answers that participants are circling following their experience. Women who gave affirmative answer to 4 or more questions were qualified as women who had experienced EV at least once in lifetime. Considering the number of affirmative answers, the women who experienced EV were further divided into two groups: women who experienced less severe EV (number of affirmative answers between 4 and 10) and women who experienced more severe EV (11 or more affirmative answers). Among mentioned 19 questions, 5 questions served to detect the existence of employment sabotage, 7 questions served to detect the existence of economic control and 7 questions served to detect the existence of economic exploitation. Women who gave 2 or more affirmative answers to each set of questions were qualified as women who had experienced particular form of EV at least once in lifetime. The questionnaire used in this study was validated through the study in smaller group of women from Osijek-Baranja county in 2016.

Statistics

The Kolmogorov–Smirnov test was used to assess the data distribution normality; thereafter descriptive statistics were applied. Median and interquartile range were used for describing numerical data. Absolute and relative frequencies were used for describing categorical data. The χ^2 -test was applied for the comparison of categorical variables. Statistical significance level was set at $P < 0.05$. Statistical package Statistica for Windows 2010 (version 10.0, StatSoft Inc., Tulsa, OK, USA) was used.

Results

Characteristics of the study participants

The study sample included 1314 women, the median age being 41 (interquartile range 32–55) years. According to the age, women were divided into four categories where 22.3% belonged to age group 18–30 years, 32.1% belonged to age group 31–43 years, 26.1% belonged to age group 44–56 years and 19.5% belonged to age group 57 or more years. The study sample consisted of 61.8% of women from the Osijek-Baranja and 38.2% of women from the Istria county. Considering the place of living there were 33.3% of women who lived in big city, 38.6% of women who lived in small city and 28.1% of women who lived in village. According to the marital status there were 27.0% of women who were single and 73.0% of women who had a partner. Regarding the educational level there were 71.5% of women with lower level of education (primary or secondary education) and 28.5% of women with higher level of

education. Considering the employment status, the study sample consisted of 64.0% of employed women, 24.6% of unemployed women and 11.4% of women who were retired. According to the self-perceived socio-economic status 22.1% of women reported under average socioeconomic status, 56.3% of women reported average socioeconomic status and 21.6% of women reported above average socioeconomic status. Regarding to the number of household members the study sample comprised of 4.9% of women who lived alone, 23.1% of women who lived in household of two and 72.0% of women who lived in household of three or more members.

Prevalence and forms of EV

The overall prevalence of EV was 18.9%; 77.5% being qualified as less and 22.5% as more severe. Among the women who experienced EV 96.0%, 59.8% and 36.1% of them were exposed to economic control, economic exploitation and employment sabotage, respectively.

Interconnection between EV and selected sociodemographic indicators

The study revealed a statistically significant difference in EV prevalence among women from continental (Osijek-Baranja) and maritime (Istria) county (χ^2 -test; $P < 0.001$) (Table 1). There was no statistically significant difference in EV prevalence among women considering the size of the settlement in which they had lived (χ^2 -test; $P = 0.489$). The study showed that there was a statistically significant difference in EV prevalence among women according to the age group (χ^2 -test; $P < 0.001$) (Table 2). The study also revealed that there was a statistically significant difference

TABLE 1

EV AMONG WOMEN FROM CONTINENTAL AND MARITIME COUNTY

Count	Economic violence N (%)		P*
	Yes	No	
Osijek-Baranja	116 (14.3)	696 (85.7)	<0.001
Istria	133 (26.5)	369 (73.5)	

* χ^2 -test

TABLE 2

EV AMONG WOMEN ACCORDING TO THEIR AGE GROUP

Age group (years)	Economic violence N (%)		P*
	Yes	No	
18–30	45 (15.4)	248 (84.6)	<0.001
31–43	128 (30.3)	294 (69.7)	
44–56	105 (30.6)	238 (69.4)	
57 or more	71 (27.7)	185 (72.3)	

* χ^2 -test

TABLE 3

EV AMONG WOMEN ACCORDING TO THEIR MARITAL STATUS

Marital status	Economic violence N (%)		P*
	Yes	No	
Single	105 (29.6)	250 (70.4)	<0.001
Has a partner	144 (15.0)	815 (85.0)	

* χ^2 -test

TABLE 4

EV AMONG WOMEN ACCORDING TO THEIR EDUCATIONAL LEVEL

Educational level	Economic violence N (%)		P*
	Yes	No	
Lower education	296 (20.9)	744 (79.1)	0.006
Higher education	53 (14.2)	321 (85.8)	

* χ^2 -test

TABLE 5

EV AMONG WOMEN ACCORDING TO THEIR SELF-PERCEIVED SOCIOECONOMIC STATUS

Self-perceived socioeconomic status	Economic violence N (%)		P*
	Yes	No	
Under average	92 (31.7)	198 (68.3)	<0.001
Average	117 (15.8)	623 (84.2)	
Above average	40 (14.1)	244 (85.9)	

* χ^2 -test

in EV prevalence considering the marital status of women (χ^2 -test; $P < 0.001$) (Table 3).

A statistically significant difference was found in EV prevalence according to the women educational level (χ^2 -test; $P = 0.006$) (Table 4). There was no statistically significant difference in EV prevalence among women considering their employment status (χ^2 -test; $P = 0.889$). The study showed a statistically significant difference in EV prevalence among women according to their self-perceived socioeconomic status (χ^2 -test; $P < 0.001$) (Table 5).

The study finally showed that there was no statistically significant difference in EV prevalence among women considering the number of their household members (χ^2 -test; $P = 0.515$).

Discussion and Conclusion

The present study revealed that EV is an important public health issue among women in Croatia that requires awareness and intervention. Determined prevalence of EV

among Croatian women is comparable with other similar studies although the prevalence of EV varies significantly among different countries, groups and also between study contexts following different definitions of EV used¹³. It can be said that very little is known about the global prevalence of EV, as it has historically not been included as a form of domestic and family violence in legal contexts nor in definitions used in studies of violence¹⁴. Different individual studies showed that prevalence of EV varies from 80% in Australia, more than 90% in the USA, to between 43% and 98% in the UK mostly among women seeking help after domestic and family violence^{5,15,16}. A 2001 UK national representative study which included EV as a form of domestic violence found that 41% of women who had experienced domestic violence had also been subjected to emotional or financial abuse¹⁷. In contrast to previously mentioned studies national representative study in the Philippines suggested that the prevalence of EV ranged from 6.7% to 1.5% and recent study from Australia determined the lifetime prevalence of EV among Australian women of 11.5%^{13,18}. Palestinian national survey on violence against women estimated that 44% of married women reported EV¹⁹. Recent study in South Africa found that 43.7% of women reported two or more experiences of EV in the past year²⁰. All of these studies generally suggested that EV is often present in situations where women experience other forms of violence¹⁴.

The present study further showed that there is a regional difference in EV prevalence in Croatia, where maritime county with higher income per capita had significantly higher prevalence of EV among women which is a surprising finding because the link between poverty and violence against the women is well established in literature²¹. However, this study has pointed to the fact that the connection between poverty and EV is complex and sometimes difficult to explain. Following the cultural and social specificities of the Istria region and Slavonia region and also educational structure of their inhabitants where inhabitants of Istria region are on average more educated than inhabitants of Slavonia region²², one can speculate that these factors significantly contributed to differences in regional EV prevalence found in this study. Namely, studies had shown that education was the most powerful factor influencing perceptions and attitudes towards violence²³ and because of that it is possible that women from Istria who were on average more educated were also more aware that they were exposed to EV and consequently they reported it more frequently. As additional confirmation of these explanations this study showed that women with lower educational level experienced EV more frequently than those who were more educated which has been emphasized in other similar studies¹⁸. Possible explanation for an association between lower education levels and exposure to EV maybe that women with lower levels of educa-

tion maybe largely economically dependent on the abuser, who may maintain control over economic resources, thus compelling her to rely on him for her financial needs^{1,13}.

Considering the age group most frequently exposed to EV the results of this study are similar to the results of the study from Australia which also reported the highest prevalence of EV in age groups from 30 to 55 years¹⁸. Like the study in Australia, the present study also confirmed that women who are single i.e. were separated or divorced more frequently reported EV, but opposite to the results of the Australian study our study did not confirm unemployment as a risk factor for EV¹⁸. Finally, this study showed that women with under average self-perceived socioeconomic status were more frequently exposed to EV which has also been shown in other studies^{13,18}. Latter confirms that women who became or are forced to become economically dependent on their spouse are at greater risk of being abused.

This study has several limitations and because of these, its results should be interpreted with caution. The cross-sectional nature of the data limits the ability to draw causal inferences thus only associations can be determined. The participants of this study have participated in this study on voluntary basis and thus there is a possibility that some women who experienced EV did not report it due to shame or fear. Despite the mentioned limitations this study has several important strengths. To the best of our knowledge it is the first study in Croatia dealing with this important issue with a rather big sample size. The study included women from different regions in Croatia allowing us to comment on some additional factors that influence EV prevalence in particular regions. Besides, women who participated in this study were recruited from general population during their visits to their family physicians thus allowing us to generalize our results to all women in Croatia.

The present study pointed to EV as one of the important public health issues in Croatia. It has opened some new questions regarding this issue that need to be further evaluated in future studies in order to improve our knowledge and understanding of EV among women from different Croatian regions and in total women population. Only such approach will enable us to prevent EV against women and to protect and improve their wellbeing and health.

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EKONOMSKO NASILJE NAD ŽENAMA U HRVATSKOJ: USPOREDNA STUDIJA IZMEĐU KONTINENTALNE I PRIOBALNE ŽUPANIJE

SAŽETAK

Ekonomsko nasilje (EN) odnosi se na djela kontrole i praćenja ponašanja pojedinca u smislu upotrebe i raspodjele novca i stalne prijetnje uskraćivanjem ekonomskih resursa. EN je spriječilo veliki broj žena u postizanju ekonomske autonomije i održivog života za sebe i svoje uzdržavane članove obitelji. Cilj ovog istraživanja bio je ispitati prevalenciju EN među ženama u Hrvatskoj, identificirati glavne oblike EN i procijeniti međusobnu povezanost EN i odabranih sociodemografskih pokazatelja. Kao dio ove presječne studije, validirani, anonimni upitnik koji je sadržavao pitanja u vezi sa sociodemografskim podacima, kao i pitanja u vezi s EN-em, je samostalno ispunjavao uzorak žena iz dvije hrvatske županije, jedne kontinentalne (Osječko-baranjske) i jedne priobalne (Istarske), tijekom travnja i svibnja 2017. godine. Uzorak ispitanica obuhvaćao je 1314 žena, srednje dob od 41 (interkvartilni raspon 32-55) godine. Ukupna prevalencija EN bila je 18,9%; 77,5% je kvalificirano kao lakši, a 22,5% kao teži oblik EN. Među ženama koje su doživjele EN 96,0%, 59,8% i 36,1% njih bilo je izloženo ekonomskoj kontroli, odnosno ekonomskom iskorištavanju i sabotazi u zapošljavanju. EN je bilo zastupljenije među ženama iz priobalne županije (Istra) ($P < 0,001$); među ženama u dobi između 44 i 56 godina i ženama u dobi između 31 i 43 godine ($P < 0,001$); među ženama koje nisu bile u vezi ($P < 0,001$); ženama s nižom razinom obrazovanja ($P = 0,006$) i ženama s ispodprosječnim samoprocijenjenim socioekonomskim statusom ($P < 0,001$). Može se zaključiti da je EN vrlo rasprostranjeno među ženama u Hrvatskoj i kao takvo predstavlja važan javnozdravstveni izazov u ovoj populaciji. Odabrani sociodemografski pokazatelji predstavljaju značajne čimbenike rizika za razvoj EN u istraživanoj populaciji.