



# ECONOMIC VIOLENCE:

*The hidden face of  
gender-based abuse*

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## *What if control didn't look like violence?*

Economic violence is one of the least recognized forms of abuse—yet it affects millions of women every day. It happens when someone controls your access to money, limits your ability to work, or makes you financially dependent on them. It may not leave visible marks, but it can quietly erode your freedom, your choices, and your sense of security. In fact, across the European Union, more than 1 in 5 women report experiencing this form of control within a relationship.

Because it often develops gradually, economic abuse can be difficult to recognize. It may appear as concern, protection, or shared decision-making—but over time, it restricts independence and creates dependence. Many victims find themselves questioning their own judgment, unaware that what they are experiencing is a form of violence.

**Why does this matter?** Because financial independence is more than access to money—it is the ability to make decisions about your life, your future, and your wellbeing. When someone controls your finances, they may also be controlling your opportunities, your mobility, and your voice.

*This leaflet shares real stories to bring visibility to economic abuse—helping you recognize the signs, understand its impact, and take the first steps toward reclaiming control.*

The consequences can be severe. Economic violence can trap individuals in unstable living conditions, limit access to basic needs, and cut off educational or career opportunities. It often goes hand in hand with emotional distress, leading to anxiety, depression, and a deep sense of isolation.



*"Hungry for justice:  
surviving when  
child support stopped"*

# ALBANIA

*M.K.  
from Albania*

My name is M.K., and I am a mother of three young children. I married in the early 2010s, believing I was building a normal life, but soon I realized that fear and control had taken over our home. My husband's jealousy dictated everything — where I went, who I spoke to, how I dressed, and even what I said. Money was never enough, and I struggled daily to cover basic needs while trying to keep the family together for my children.

The breaking point came when violence escalated in front of the children. I realized staying was harming them, so I went to the police and obtained an Emergency Protection Order.

Divorce proceedings followed, but even after separation, economic abuse continued. Their father refused to contribute to childcare and ignored the court-ordered maintenance. Each month, I had to cover food, rent, school materials, and medicine on my own, making impossible choices just to keep the children safe and fed.

Through legal services, I first tried to resolve the issue voluntarily, but he refused to pay. I then used the bailiff service to enforce the court decision. Step by step, with persistence and repeated follow-up, I began to recover what belonged to my children. This process was not only about money — it was about dignity, proving that withholding support harms children directly and constitutes economic abuse.

Today, I can provide for my children and ensure their basic needs are met. I share my story to show that withholding necessities is a serious form of economic violence, and that asking for help — from legal advisors or support organizations — is not shameful. Recovery is possible, but it requires support, persistence, and protection.

## **LIMITING PARTNER'S AUTONOMY**

*Progressively depriving the partner of her autonomy, through an escalation of controlling behaviors.*

## **WITHHOLDING NECESSITIES**

*Withholding basic necessities such as medical care, clothing, and food, and/or refusing to pay legally mandated alimony or child support.*

# ALBANIA

S.H.  
from Albania

I am S.H., a mother of a child in early adolescence. When I married, I moved from Tirana to my husband's parents' home in a rural village, believing I was building a family. Soon, I faced constant arguments, humiliation, and pressure from my husband and his relatives. With a limited education, no independent income, and no property, I felt powerless and isolated.

Over time, I became financially independent and struggled to start divorce proceedings. I returned to Tirana to rebuild my life, but for years I could not see my child. The father's side blocked every visit through intimidation and delays, making each attempt exhausting and bitter. Living without money and resources made every step exhausting and uncertain, and I constantly worried about my child's wellbeing.

Later, he was convicted of a serious crime, and enforcement procedures allowed my child to come to me for a period. To secure long-term stability and access to essential services, I pursued a new legal process to transfer parental responsibility to me. Although I won at first instance, prolonged appeals created delays, extra costs, and constant stress. In the end, the court prioritized my child's best interests, and I regained both custody and some peace of mind.

I share my story to show how withholding necessities — money, housing, and basic support — can be a form of economic abuse. I also want to send a clear message to young girls: education is vital. Studying gives you independence, knowledge of your rights, and the tools to protect yourself. Even in the hardest circumstances, legal advice, persistence, and social support can help women reclaim safety, dignity, and autonomy.

## DESTRUCTIVE LITIGATION

*Depleting the victim's economic resources through costly and repeated legal actions for custody or child support.*

*"Punished  
for poverty: my battle  
for custody"*





*"Breaking  
free from money  
control: my journey to  
independence"*

## CROATIA

*M.H.  
from Croatia*

I am in my late forties and the mother of two children. For years, I worked as a medical technician, but I never had control over my own money. All cards, PINs, and accounts were in my husband's hands; every purchase, even basic necessities, required his approval and receipts. I was told opening my own account was "unnecessary" and "inappropriate."

Control extended beyond finances. My husband monitored household spending with lists and expense tables, called during my shifts to check minor purchases, and used threats and emotional blackmail whenever I questioned finances.

My movements were restricted, social contacts limited, and I woke up anxious, doubting every decision. Insomnia, anxiety, and isolation became my daily routine. Attempts to talk to my family were met with advice to "endure for the children," reinforcing my sense of being trapped. Slowly, through conversations with colleagues, I realized this was not normal — it was abuse.

The turning point came when my husband issued an ultimatum: "If you don't follow my rules, pack your things." I finally sought help from a local women's association, receiving legal advice and psychological support. One of my first steps toward independence was opening a bank account and starting to save my own money.

The next months were challenging, but with support from professionals, friends, and colleagues, I gradually regained control. Today, I live independently, work in a private clinic, manage my finances, and plan my life freely. I share my story to help other women recognize signs of resource control: economic abuse is not a private matter — it steals dignity and freedom. Every woman has the right to financial independence and security.

### RESOURCE CONTROL

*Exerting control over how the partner uses her financial resources. This includes controlling bank accounts, cash, and credit/debit card use, as well as obliging the victim to justify how she spent money by showing receipts, bills, bank statements.*

# CROATIA

Ana  
from Croatia

My name is Ana. I am 45 years old and a mother of one. For years, I believed my partner and I were building a safe financial future together. What I didn't realize was that our "joint decisions" were never truly joint.

He encouraged me to invest my savings into "our" projects — shared accounts, deposits, small ventures. Whenever I hesitated, he said I was too emotional or didn't understand finances. Wanting to contribute equally, I trusted him. But all documents were in his name, and the accounts he managed were the only ones holding my money.

When one investment collapsed, I tried to understand what had happened. He dismissed my questions, belittled me, and later I discovered he had withdrawn large amounts without my knowledge. The financial loss was painful but realizing that trust had been used to control me was even harder.

With help from a colleague, I reached out to a local women's organization and learned that hiding financial information and pressuring someone into "shared" investments is a form of economic abuse. I opened my own bank account, sought legal advice, and slowly rebuilt my savings — this time under my own name.

## ABSENCE OF SHARING

*Making relevant financial decisions (e.g. selling property, taking out loans, changing bank account passwords, investing money) without consulting the victim first and/or hiding financial information.*

Today, I live independently and manage my finances with confidence. I share my story to remind women that transparency is essential. When one partner controls all information and access, it is not partnership — it is abuse. Every woman has the right to protect her assets, ask questions, and make financial decisions freely.

*"When trust becomes a tool: reclaiming my financial future"*





*"From defeat  
to dream: rebuilding  
my life through work"*

## EGYPT

*Qamar  
Abdel Gawad  
from Egypt*

My name is Qamar Abdel Gawad. I am 38 years old, married, and the mother of four children. I did not complete my formal education and lived for years under difficult family and economic conditions.

I was subjected to psychological and economic violence, mainly through income sabotage. My husband did not work, his family refused to support our household, and any financial assistance I received from my own family was taken from me by force. I was also prevented from working due to customs and traditions imposed by my extended family, which reinforced my financial dependence and deeply affected my self-esteem.

After joining the project to enhance women's and girls' life skills and combat violence against them, implemented by ACT Foundation in cooperation with the Local Community Development Association in Aziziyah, I was enrolled in a literacy class and obtained a literacy certificate. I then received psychological support focused on self-image and self-esteem, along with social and legal awareness sessions.

### INCOME SABOTAGE

*Disrupting the victim's source of income, such as preventing her from going to work or taking possession of any form of financial support she receives from the family of origin.*

Through the project's economic empowerment component, I decided to start a small business selling cleaning products. With the support of a small grant, I was able to launch the activity. Over time, my income improved, which had a direct positive impact on my psychological wellbeing and family stability. Today, I am financially independent, more confident, and able to plan a better future for myself and my children.

## EGYPT

*Heba Gamal  
Mohamed  
from Egypt*

My name is Heba Gamal Mohamed. I am 39 years old, married, and a mother of three children. I hold a vocational diploma and previously worked to support my family.

I experienced multiple forms of violence, including physical, psychological, and economic abuse. Income sabotage was central to my situation: although I was employed in a clothing factory, my husband's family forced me to leave my job, depriving me of my only source of income and increasing my exposure to violence and control within the household.

After joining the ACT Foundation project, implemented in cooperation with the Tamouh Local Community Development Association, my children and I received intensive psychological support. I participated in training on self-esteem and attended legal and social awareness sessions, which helped me understand my rights and regain confidence.

Later, I joined the Economic Empowerment Unit and received a small grant to start a home-based fabrics business. This opportunity allowed me to become economically independent and improve my family's living conditions.

Today, my income contributes to covering my children's education and basic needs. I have gained self-confidence, my relationship with my husband has improved, and I now run a small store that continues to grow.

**WORK RELATED ABUSE**

*Deliberate actions to interfere with the victim's ability to work.*

*Examples include forcing the victim to quit her job or preventing her from seeking employment, by restricting access to transportation, refusing childcare support, or causing sleep deprivation.*

*"Rising against  
violence: turning skills  
into independence"*





*"Opening my eyes  
and taking  
back my life"*

# ITALY

*Camilla  
from Italy*

My name is Camilla, and I am 37 years old. After earning a degree in Economics and International Politics in Italy, I completed a master's in international relations and Global Economy in London. Raised in a privileged environment, I quickly began working for a major international organization, driven by a desire to travel, help vulnerable communities, and build a meaningful career.

## CAREER SABOTAGE

*Preventing the victim from progressing professionally, often by disrupting employment or educational opportunities (e.g. by ruining professional reputation, preventing attendance at meetings and interviews, harassing work performance...).*

I met my husband, Filippo, in this professional setting. Experienced and charming, he drew me in immediately. We worked closely on a major project, and he asked me to marry him just before a relocation to a remote country. Despite my parents' and friends' concerns, I accepted impulsively.

At first, Filippo was supportive and encouraging. After our two children were born, however, his behavior changed. Using fear and protection as excuses, he gradually isolated me from my work and social life, insisting I stay home with the children. Eventually, he pressured me to transfer my savings to his account, claiming it was safer. Once I agreed, I lost all control. He told colleagues I was unstable and stressed, leading to my removal from the project.

My parents sensed something was wrong and came to see me with a lawyer, who uncovered that I was not Filippo's first victim. His previous targets were also successful, independent women, drawn in by his excessive attention and control disguised as care. Cornered, he did not oppose my return to Italy with the children, although he tried unsuccessfully to impose conditions.

As soon as I returned, I filed a formal complaint, reporting his behavior and the previous cases as well. About a year later, supported by my family and psychological counseling, I was able to reclaim my life and return to work.

## ITALY

*Teresa  
from Italy*

My name is Teresa, and I am 84 years old. When I was young, I dreamed of becoming a teacher, but at twenty I entered an arranged marriage, as was customary at the time. Along with my dowry, my father gave me a small sum of money he had saved with great effort.

Luigi believed that a woman's place was at home. Studying or working was out of the question. He was not a bad man, but in his mind my role was to take care of the house, have children, and raise them. We had five. He gave me a weekly allowance for expenses, slightly more when guests were expected. All financial decisions were his; I never knew how much he earned.

One day, he asked for my savings to expand his workshop. I was happy to help, but with my small inheritance I also gave up my freedom. From then on, I depended on him for every expense, and he often refused, saying it was a difficult time. I learned to skim a little from the weekly allowance, but it was never the same as having money of my own.

One afternoon, Luigi came home at an unusual hour and lay down on the sofa, saying he felt unwell. He never got up again. He died at 52. After the funeral, the real shock came at the bank: a mortgage in my name, unpaid debts with suppliers, and large sums spent on women's clothes and jewelry I had never seen.

Anger and betrayal sparked my need for redemption. My older children kept the workshop running, and together we reviewed the accounts each week to pay the mortgage and slowly repay the suppliers, after explaining the truth.

My greatest commitment was to my daughters. I wanted them to study, graduate, and build their own careers. I instilled in them the value of economic independence.

#### RESOURCE EXPLOITATION

*Forcing the victim to give up her money or property for the benefit of the partner. Abuser takes over her earnings, bank accounts, or personal property, leaving the victim in a condition of financial insecurity.*

*"After a lifetime  
together, a bitter  
surprise"*





*"Loans in my name,  
control in his hand"*

## SLOVAKIA

*Mrs. A.  
from Slovakia*

Call me Mrs. A. I am over 40 years old and the mother of a son with a disability, whom I have cared for alone since his birth. For several years, I was married to a man who claimed to run a business. In reality, his "business" relied entirely on me. He repeatedly pressured me to take out loans in my name, assuring me they were temporary and for our future. I trusted him and wanted to keep our family together.

Over time, I accumulated multiple loans totaling tens of thousands of euros – all registered in my name. My husband did not contribute financially or care for our son, yet lived in my parents' apartment, which I furnished

### COERCED DEBT

*Applying for loans or credit cards in the victim's name without her knowledge or consent.*

*This can damage the victim's credit score and her ability to secure employment or housing in the future.*

using borrowed money. I now understand that I was not irresponsible but manipulated and pushed into debt that benefited neither me nor my child. Eventually, I could no longer keep up with repayments and was forced to declare personal bankruptcy. This felt like a deep personal failure, even though I was paying for decisions I had not truly made.

After the divorce, I was granted full custody of my son, while his father was ordered to pay child support. Over the years, his failure to comply left me carrying the full financial burden alone and facing continuous insecurity.

In 2020, I decided to seek an adjustment of child support. This step was not only about money, but about refusing to remain powerless.

For more than thirteen years, I have lived with economic abuse in the form of coerced debt, unpaid child support, and constant financial stress. I share my story to show that economic abuse has a human face, and that legal support and financial education can help women move from survival toward stability.

# SLOVAKIA

*J.N.  
from Slovakia*

I was 23 when I thought I had found love and safety. At first, my partner seemed caring, but soon he began to control every part of my life. He forbade me from working, studying, or earning money and convinced me that I must remain invisible to the authorities. Over time, I became completely dependent on him, cut off from my family, and unable to make decisions for myself or my child.

I gave birth to my daughter while under his control, and for the first three years of her life, she had no official registration, no healthcare, and no legal identity. We first lived in Slovakia with his mother, then he forced us to move to Portugal, where we stayed in a small yurt in the forest. I carried water, grew vegetables, and gathered fruit, while he kept all money and controlled every resource. I could not buy food or necessities, make any choices, or plan for our future, although he maintained a household and funds in town. Every day was defined by survival under his control.

Economic abuse was inseparable from psychological violence. I lived isolated, fearful, and dependent, stripped of autonomy. Eventually, I realized that this was not normal. With help from support organizations, the Slovak embassy, and my sister, I escaped and returned to Slovakia. My daughter was officially registered, gained access to healthcare, and I was connected to social support systems.

Today, I work part-time, receive parental support, and live a stable life. Regaining control over money, resources, and decisions has been central to rebuilding my independence. I share my story to show that economic abuse can take the form of isolation, deprivation, and total control — but with support, legal protection, and financial literacy, recovery is possible.

## **IMPOSING ECONOMIC DEPRIVATION**

*Depriving the partner of economic independence, fostering isolation and making it difficult for her to leave the relationship.*

*"Cut off from money, cut off from the world"*



# KEY CONTACTS

## Albania

- › The National Hotline for Women and Girls that provides support in case of domestic violence: 116 117
- › State Police: 129
- › Free Legal Services offered by TLAS organization: + 35542253113

## Croatia

- › SOS Hotline for Women and Children Victims of Violence: 0800 655 222 (24/7)
- › National Call Center for Victims of Crimes and Misdemeanors: 116 006 (24/7)
- › Autonomous Women's House Zagreb – Counseling Service: 116 016 (weekdays, 10 a.m.–5 p.m.)

## Egypt

- › Women's Complaints Office – the National Council for Women: 15115
- › Ministry of Social Solidarity (shelters for Women who underwent Violence): 16439
- › Child Helpline – The National Council for Motherhood and Childhood: 16000

## Italy

- › National Helpline Violence and Stalking: 1522 (24/7)
- › State Police: 113
- › Telefono Rosa: 0637518282/ 62/ 61  
<https://www.telefonorosa.it/>

## Slovakia

- › National Helpline for Women Experiencing Violence: 0800 212 212 (nonstop; 24/7); [www.zastavmenasilie.gov.sk](http://www.zastavmenasilie.gov.sk)
- › Fenestra: 0911 440 808; [www.fenestra.sk](http://www.fenestra.sk)
- › Žena v tiesni: 0907 346 374, 0911 346 374, or 0940 948 947; [www.zenavtiesni.sk](http://www.zenavtiesni.sk)
- › MyMamy: 0911 444 991; [www.mymamy.sk](http://www.mymamy.sk)



# THE IMPACT OF ECONOMIC VIOLENCE

When financial control takes hold, its consequences can be far-reaching and deeply destabilizing:

## *Economic impact*

- › Living in constant financial insecurity, struggling to cover basic needs or maintaining stable housing
- › Falling into debt, with little or no ability to save or build financial independence
- › Being cut off from job opportunities, career growth, and education
- › Unable to afford essential healthcare, increasing vulnerability and, in some cases, turning to harmful coping mechanisms such as substance dependence.

Economic violence doesn't just limit income—it limits possibilities, stability, and long-term security.

## *Psychological impact*

The constant pressure and control exerted by perpetrators can take a serious toll on mental and emotional wellbeing:

- › Living with ongoing fear, stress, and a deep sense of helplessness
- › Experiencing anxiety and depression
- › Developing post-traumatic stress disorder (PTSD) or suicidal thoughts
- › Suffering from physical health effects, including psychosomatic symptoms, digestive issues, and weight changes

Economic violence affects more than finances—it can deeply impact mental health, self-worth, and overall wellbeing.

Source: "Gender-based economic violence and the exploitation of women: A deep dive" Elif Sarac, Deniz Odabas <https://pmc.ncbi.nlm.nih.gov/articles/PMC11886345/>

