

The Effect of Abusive Factors on the Emergence of the Financial Abuse between Partners:

**An Exploratory Study for the opinions of a sample of married women within the geographical
location at Duhok city specifically Avro City**
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ABSTRACT

It remains the dominant concept when talking about intimate partner violence that physical violence is predominant, predominately in academic researches and reports published by media. In this study we focus on another form of unseen abuse that is committed in close partner relationships. It is an economic abuse which is likewise indicates to as financial abuse in a wide range of the literature. In this study we concentrate on five factors that affect the financial abusive which are Engaging in Activities, Culture & Traditions, Financial Skills, Financial Knowledge, and Financial Illiteracy. The research sample include only married women within geographical location at Duhok city specifically Avro City, 120 electronic form of the research questionnaire was distributed on the respondents, and about 105 form were valid which represent a percent of 87.5% from the distributed questionnaire. The results revealed that there is a significant and positive correlation between the five abusive factors and financial abuses at the levels of research variables. According to the conclusions We suggested that there should be more interest in our society to increase women's awareness of how to manage their income and to have an opinion and a role in managing their own financial affairs and managing family finances.

Keywords: Financial Abuse, Engaging in Commercial & Financial Activities Culture & Traditions Factors, Financial Skills, Financial Knowledge, Financial Illiteracy.

1. Introduction

Financial abuse is a shape of household vehemence when the money is being used by the abuser as a method of dominant his/her partner. It is a process that been used by the abuser to gain strength and control over the partner and is designed to insulate a woman into a situation of full financial dependence. Through controlling partner's ability accessing to financial resources the abuser makes sure that she/he will be forced to choose between either staying in an abusive relationship or face an extreme penury. In the absence of money options dwindle: without any place to go, no manner to get there, no method to supply for one's and their children's primary needs.

If we came to understood the meaning of financial abuse we will see that it has been defined by Browne and Guy (2016) as "Financial abuse in partner relationships is a method of controlling a person's ability to acquire, use and maintain their own money

and financial resources", and also defined by DeLiema and Conrad (2017) as "financial abuse, in which a relationship of trust has been violated by family members, friends, or others; and elder fraud, such as scams perpetrated by strangers". Fiscal abuse happens when someone else, likely your consort, your own children, some other member from your family or even a close friend, rig your decisions, controls your ability accessing to money or any other monarchy without your approval. This is possible to happen to anyone, regardless to your age or the amount of money you have.

The literature determines a set of outturns that emerge from financial abuse. While it may be hard to separate these from the effect of other abuse forms (Sharp-Jeff's, 2015: 15), the impacts of fiscal abuse are oftentimes destructive that's because it can impact all sides of a human's life. The victims from financial abuse have

feelings of inadequate, inconvenient and not self-assured of themselves on account of the passionate abuse that accompanies fiscal abuse. At the same time, they have to go in the absence of essential needs because they don't have any decision of spending. This abuse can really have significant consequences. They will be able to leave long period impact or can even continue after the relationship has been over. What may cause prevent escaping people from the abuser to a safety spot, earnest debt issues, prevent victims from their basic essentials, hold up people's fiscal matters, with leaving them with potential rational or bodily health issues and bring down opportunities in life (Ross et al, 2015: 11).

It is for sure popular for abusers to devastate sufferer credit, deprive them accessing to money, and in some situations forcing them to leave their own jobs or even reject positions and promotions. Without having their own resources, many times victims are not able to nurse themselves, search and discovery a job or habitation, nor put a portion of their income or money for the coming times. Even those victims who they are trying and managing to desertion their abusers may discover that they are heavily indebted, lack important and necessary job skills, and even be at danger of homelessness (Ford, 2015:2).

Victims who are blocked by an abuser of administrating their own financial matters by can seriously suffer also it may have long-term consequences. In addition to financial complex issues, usually victims are at possibility of other vehement forms, psychosomatic and sexual abuse. It is known that frequently fiscal abuse is not revealed at the same time not understood well, so for the victims it could be rough to get the needed help (Browne & Guy, 2016: 2). In other word, we can say that the financial abuse has a negative impact on the victim's personality that leads him/her to lose their self-esteem and confidence in many situations, they may cannot be able even to make

a specific decision regards to money they will need a permission, as we know there are a set of factors that has an impact on enhancing the financial abuse such as engaging in activities which the financial abusive occurred when the abuser refuses to allow his/her partner to do any activities that may let get and run their own money, cultural and traditions factor when the culture and traditions prevent you from running your own money, also financial skills factor the financial abusive occurred because of the lack of financial skills to manage your money one of the reasons behind that the education system, financial knowledge factor which the lack of this knowledge lead to financial abuse and financial literacy suffer from financial illiteracy that prevents one from running their own financial affairs. Those are the main factors that we will focus on in this study.

2. Literature Review

Partners within a couple and even amidst prior partners who have divided it happen that financial abuse can exist. Yet, it also may be existing amidst other household members like parents and adults who lives in the family house (Citizens Advice, 2014:7).

At (2015) it has been explored by Bows that how women who are over 40's they did their own decisions about reporting to the police. The findings of her propose that the type of abuse can through the length of the relationship changes, with decreasing the carnal abuse each, fiscal, emotional and sexual-abuse increase over time. Brownridge et al. (2011) p.875. Did a comparison between sufferers of intimate partner vehemence women who were and were not victimized over the period of pregnancy. This consummate that 'it is possible each of oral abuse and economic dependency are prospective notice signs of pregnancy force.

And in (2007) Hague et al., in their research, they explore the disabled women experiences and found that they experienced specific shapes of financial abuse

in which the abusive use their disabled partner's personal payments and allowances thus depriving women of their rights of money to get their essential personal needs related to their status also for their prescriptions. Also, based on their research within recommendations, Hague et al. (2007: 87) referred that, women who have disability did experienced of intimate violence and 'may contains particularly sexual, psychological violence and fiscal abuse.

Another study for Howard and Skipp (2015) (n=27) they undertook focus group discussions and interviews with those who has been survived of fiscal abuse and documented those men who are doing abusive may take advantage of woman's immigration situation so as to commit a financial abuse. The abusive man here may claim that as a British partner his chance of making a successful benefit claim is greater. As an alternative, he will convince her that she cannot has or open a bank account for receiving benefit money or keep her documents so she will not be able to demonstrate her identification to do that. Also, Littwin (2012) indicates that the abuser in coerced debt cases makes victims sign some financial documents they are not able to read it or maybe a mis-translated document been provided.

Another study conducted by Thiara and Gill (2012) discovered that domestic violence for the African, Caribbean and South Asian women experience which discovered that a significant feature was financial abuse. There were two clear patterns: first one women's money been taken by men in case they are working or if they were claiming any benefits (this one was more popular amongst African and Caribbean women); second one woman has been imposed living in a fully financial reliance and even sometimes poverty (this case was more popular amongst South Asian women)

Each of Bryan J. Kemp, and Laura A. Mosqueda (2015) in their research tried to evolve a reliable and useful

framework to evaluate alleged elder fiscal abuse cases, their study sample was containing senior law enforcement detectives (n 559), delegate district advocates (n 544), grown-up Protective Service laborers, and common guardians and victim attorneys (n 556) who had a combined 1,985 experience years who had investigated 3,225 cases (mean of 13.1 years and 21.2 cases) were included. Thus, as a result, the model mean rating was 4.4 out of 5. Around 90% of the sample rated their experience as very much or almost matching. And there wasn't any professions variation. The reliability measure was 0.85

3. Who is financially abused?

Like any other abuse type in intimate partner relations, fiscal abuse may occur to anyone regardless of age, ethnicity, gender, class, disability or even religion, among previous or current partners, and in same-sex or heterosexual relations. Financial abuse can affect anyone, no matter the stage of life, socio-economic background, or how educated they may be. The most vulnerable people that financial abuse happen to, according to the studies and research that has been done we can classify those people into:

3.1. Elder financial abuse

we can see today's senior people they are much more active visible and even their independence is more than ever. According to the developments that happen worldwide they live for a longer time also are healthier. Because the number of elder populations is growing, so does the problems that are unobserved of abusing, neglecting and exploitation older. Abusing older financially is another elder abuse form where the abusive use of controlling financially or misappropriation of fiscal sources, in a type of relationship context where the trust is expected, causing elderly person harming. Elder financial exploitation has been defined variously. But a simple and helpful definition, it is the "illegal or improper use of an older adult's funds, property, or assets (Gov't

Accountability, 2011), Another definition which is more detailed refers to “financial exploitation of an elder person by another one or entity, that take place anywhere home, community, or even facility, either in a relation where the trust is expected and/or when an elder person is been targeted based on disability or age (Connolly et al., 2014:24)

In particularly elder people are exposed to fiscal abuse that is because usually they cannot be self depending that is why they more depend on a member of family and others for their social connection or every day caring. Usually, people who are around you try to have control over your money or value assets. Older financial abuse is often involving a member of family, which may include each of children, spouses, nieces, nephews or even grandchildren, and also may include others who are not a family member such as neighbors, friends or even careers, which mean that majority of the abusers are even relatives, close friends, or a member of family who is able to exploit situations of reduced capacity and cognitive decline. Social isolated Elderly people, they need real help with their daily living activities, as well those who are experiencing physical health or declining mental are commonly more vulnerable to financial abuse (Schnaubelt,2018: 2). In other word, we can say it is expected that financial abuse of older people in the future will increase (Kemp & Mosqueda,2005:1).

3.2. Children Financial abuse

This type of abusive has been defined variously but the simplest one is: financial fraud combined with identity fraud. This type of abuse happens when someone do steal identity purposely and use a Social Security Number that belongs to the child, thereafter enhance their criminality by using the identity to avail from their finances. In some situations, there has been Parents who were able to use a Social Security Number belongs to their own children's when their own credit

was trashed that's for getting credit cards and run up debts (Wilhite,2018).

3.3. Women Financial Abuse

It is common that financial abuse happens in intimate relations. Whether during the relation or can start even after parting through some specific points like child support processes and property settlement. Just like any other type of violence by intimate partner, fiscal abuse is gendered highly, with women being the majority of survived victims. Yet, fiscal abuse regardless of the gender may happen in any relationship. Women who have disabilities are to more exposed financial abuse risk. Fiscal abuse, like any other violence forms happens inside the family, is a behavior pattern been used by the abuser to control victim's life. Often those women who live with abusive intimate are facing massive threats barriers to understand their personal fiscal strength and also their financial well-being. Abusers usually use various tactics such as psychological, economic and physical in order to be able to control, isolate and exploit their partners. Such tactics for many women, have destructive consequences (Adams *et al*,2011: 1).

Battering a woman is a prevalent social issue committed annually against many women in the world (Tjaden & Thoennes, 2000). Beating involves a behavior pattern, often men perpetrate it against women, and this lead to the perpetrator's earning the power and control advantage in the relationship, this behavior contains bodily violence and continued threatening this violence, at the same time it includes also another type of abuse psychological, sexual and financial (Moe & Bell, 2004). Defined as woman's ability been controlled to maintain, acquire and use her economic sources, consequently her economic security and potential for self-sufficiency been threaten. It is common as it is in battering relationships as physical and psychological abuse, financial abuse is also portion of the behaviors pattern used by the abuser to

preserve his control and power over their partners. Yet, financial abuse measurement is not existing (Adams, et al., 2008: 564).

Abusive men a significant way by preventing their partner from preserving and getting employment, thus he will be able intervene with a woman's capacity gaining resources or getting funds. Most of the studies mention that usually men who are abusing discourage, deprive, and prevent their partners actively from outside working (Brewster, 2003; Von Delinde, 2002), at the same time another study found that there has been abuser who had intervened with their partners going work efforts, through various tactics such as threatening and chaining them physically, refusing taking care of children during their absence and destroying or stealing their car keys and money then reject giving them a drive to work. Much more tactics have been reported that used by the abuser such as preventing them from sleep for not waking up early morning for work, withholding their medication, inflicting injuries or cutting their hair to feel uncomfortable and hiding or ripping their clothes (Brandwein & Filiano, 2000; Brewster, 2003; Lloyd, 1997; Lloyd & Taluc, 1999; Moe & Bell, 2004; Raphael, 1996). We can say that the tactics of financial abuse can include avoiding women from continuing her education, going to work, engage in activities, also withholding money or credit cards, forging her signature on cheques, deprivation her of basic necessities such as clothing, feed, medicine and shelter or abstain from paying child's sustenance. For justify his abuse using recession.

4. Abusive Factors

There are many factors that affecting on financial abusive, in our study we will concentrate on five factors only, and they are as following:

4.1 Engaging in Activities

In the past, women were restricted to certain jobs, but today during 21st century they are demanding that

they have a role in the wheel of development and have become aware of the importance of finding out about their problems, finding solutions, and walking in the desired steps to improve their conditions and their lives whenever the opportunity arises. Women usually outperform men in many areas of life, and here they are following their superiority in the field of entrepreneurship, and a group of recent studies confirmed the ability of single females to establish new projects and expand in the field of self-employment compared to men such as beauty centers, gyms, clothing stores, sewing, online commerce and etc.

4.2. Culture and Traditions

Story of a girl named Naomi lived with her family in Nairobi. Naomi was providing her nieces and nephews childcare services gratis. So, without having her own career, any income or even having a plan for her future, Naomi felt that she is stuck at a very young age. Through her friends, she got a chance to come across a training program for digital skills named Sam source which may be helpful for her entering the labor market. She applied at once and for her fortunate she was accepted, but the problem was that she did not find her family supporting her decision. The reason behind their refusing was they thought that if they agreed to her joining to the program, then they should agree to her leaving home as well. Thus, she would not be able to provide them childcare services any longer. It is illustrating from Naomi's is much more stories how can socially value and norms restrict women's participation in job market (Madhvani & Robinson, 2019: 2). World widely, the highest unemployment rate experienced by the youth more than any other age group. For young women Unemployment rates are even utmost than young men. In many countries, cultural and social are considered as one of the main obstacles that keeping young women out of the labor market and economy, thus they are burdened disproportionately with nearly

all responsibilities that related with house holding, inclusive of taking care for children and elderly people in family if exist.

4.3. Financial Skills

What we mean is having the ability using the relevance understanding and knowledge for managing an unexpected and expected situation so as to resolve a specific fiscal issue and convert it to an opportunity and benefit to one's interest. These financial proficiencies can be either gained, also can be educated by a background of financial education (Copur, 2015: 10).

4.4 Financial Knowledge

Is the ability how to understand and effectively manage and use the money in various utilization, which includes the everyday observing market financial matters, and thus make the proper options for people's needs of "financial literate".

4.5 Financial Illiteracy

It means owning each the skills, confidence also knowledge for making accountable financial decisions in your whole life, from knowing how to expend allowance, how to save for a travel, for your school, even a home in the end to comfortably retire. Learning how to be able managing your own finances and expend while you are still young will helps you becoming independent person in your life. (Robbior, 2018: 2)

5. Financial Abuse Behavior

Financial abuse behavior includes trying to control money of a member of family in different methods such as controlling the finances of someone else, taking the responsibility of collecting the whole family income and paying them an allowance, deciding how to spend household income, by forcing making a family member claiming benefits of social security, take a loan out in family member name or making them go guarantor on a loan, forging signature on

financial documents, taking money from the pension of a family member's without permission, Stopping a member of family from gaining or going to job, not letting a member of family studying, preventing supporting financially such as payments of child support, rejecting to contribute anything to the family income or even working and many more examples.

6. Methodology

6.1 Research Problem

The research problem in the Kurdistan Region - Iraq related to financial abuse represents a kind of ambiguity due to the limited researches that tested this phenomenon, In addition to the lack of governmental and social statistics that indicate the extent of financial abuse between the two partners in the region, moreover, Also, the culture, customs and traditions in Kurdish society prevent the partners from disclosing their financial affairs as it is considered one of the marital secrets that it is not desirable to inform others about, which keeps those matters confined to the partners only, and this status mostly exist in the eastern societies, and developing countries. From this point of view, the researchers adopted the problem of the research, which was framed in the following inquiries:

- Is the phenomenon of financial abuse present among married women in the community of Duhok city?
- What are the prominent levels of financial abuse among the partners in the respondent's sample?
- Can the factors causing the emergence of financial abuse among partners in Duhok city be diagnosed?
- Which abusive factors have the highest levels of influence in financial abuse?

6.2. Research Importance

This study is important in that it contributes to enriching the literature of management and at the same time the research has a contribution to family or

domestic violence literature by addressing an important topic, namely financial abuse. The research importance also came from its being considered as one of the very few researches that examined the financial relationship between partners, perceived usefulness, and the female awareness towards managing their finance in the context of marriage, therefore, the results of this study is expected to encourage women to raise their knowledge Leading, and diagnosis the conceptual determinates among them which may impact avoiding abusive successfully of effective using finance.

6.3 Research Objectives

The main objective of the current research is to shed light on the phenomenon of financial abuse between partners and within the Duhok community. In addition to the other objectives, which are as follows:

- Diagnosing the factors that affecting the financial abusive between Partners.
- Determining the most common factors causing the emergence of the phenomenon of financial abuse among the sample members.
- Reaching several conclusions related to the levels of awareness of Duhok community members about the financial abuse.
- Developing a number of suggestions that can be used to address or reduce the negative aspects of financial abuse in the Duhok community.

6.4. Research Hypothesis

The following hypotheses were adopted for testing the relations between the research variables at the level of 0.05 of significance:

- There is a set of factors that affect the emergence of financial abuse among married women in the Duhok community.
- There is no significant correlation between abusive factors and financial abuse.
- There is no significant effect for abusive factors on financial abuse.

6.5. Research Limitations

Data collection was one of the limitations of this study. The prevalence of COVID-19 restricted the in-person collecting of data due to the city lockdown, forcing us to rely on an online option. Since most of the participants who need to be in our sample are not familiar with technology, we would not be able to collect their information to be used in this analysis. Income considers an important factor in our analysis. Most of the participants were not happy sharing their

Variables	Dimensions	Cronbach's Alpha	Kolmogorov - Smirnov
Abuse Factors	Engaging in Activities	0.72	0.243
	Culture and Traditions	0.81	0.089
	financial skills	0.75	0.509
	financial knowledge	0.88	0.127
	financial illiteracy	0.78	0.111
Financial Abuse	-	0.83	0.316
Total Questionnaire Items		0.86	-

income for the purpose of this study. Therefore, we expect that the impact of this variable is either underestimated or overestimated due to measurement error.

6.6 Data Collection Instrument

The primary data for this research was collected from the sample based on a questionnaire prepared by the authors depending on information from literature reviews, containing five basic parts which are engaging in Activities, financial skills, financial knowledge, culture and traditions and financial illiteracy. To measure the factors that affect the financial abuse, 20 phrases were used with four items for each factor. All phrases were measured according to a 5-point Likert scale ranging from strongly agree weighted with one point to strongly disagree weighted with five points.

7. Results and Discussion

7.1. Reliability and Normality

To verify the stability of the study measures represented by the questionnaire, the stability test was adopted by the Cronbach Alpha style, where the results in table (1) indicate that the reliability coefficient of the questionnaire at the aggregate level was (0.86), (0.72) for engaging in commercial and financial activities., (0.81) for culture and traditions factor, (0.75) for financial skills factor, (0.88) for financial knowledge factor, (0.78) for financial illiteracy factor, and (0.83) for financial abuse thus. So, we conclude from those results that the questionnaire has an acceptable level of reliability according to the standardized value (0.70) for items reliability (Hair et al., 2010,124). Also, Normality was examined using Kolmogorov-Smirnov test, it was noted from the results in table (1), since the significant levels of Kolmogorov-Smirnov values for all factors were higher than 0.05, so the collected data for the research fulfill the conditions of normal distribution.

The research data analyzed by using several statistical indexes, like Mean, Standard Deviations, Coefficient of Agreement.

Table 1: Results of Reliability & Normality

Source: By authors, depending on SPSS Results.

7.2 Sampling

A random sampling was used to select the participants for this research; A purposive sampling technique was deployed. The research's sample includes only married women within geographical location at Duhok City specifically Avro City. About 120 electronic form of the research questionnaire was distributed on the respondents, and about 105 form were valid which represent a percent of 87.5% from the distributed questionnaire. The demographic characteristics of the respondents indicate that the age class of (30 - 40 years) shaped the majority of the sample with a percentage of (56.2%), and a percentage of (62.9%) from the sample size holds a bachelor's

degree, and (76.2%) of the respondents work in governmental organizations, while the highest number of family members in the responding sample was (4-5) persons with a percentage of (46.7%), in addition to that the highest category of monthly income for the respondents was between (800000 - 1559000 ID) with a percentage of (57.1%), and the highest monthly income of the partner was in the class of (800000 - 1559000 ID) with a percentage of (52.4%) from the sample size.

7.3. The Descriptive Results

7.3.1 Descriptive Statistics

Table (3) explain the results of descriptive statistics, mean, standard deviations, and the values of agreement coefficients for the research variables. According to that results the respondent's views agree that the financial knowledge is the most important abusive factor, this conclusion stands upon the values of descriptive statistics which score high levels of mean = 3.36 with STD = 0.656, and agreement coefficient = 80%, while the lowest level of agree on abusive factors was the culture and traditions factor which came with mean = 2.49, STD = 0.656, and agreement coefficient = 63%. The results for other abusive factors were scored the values between the financial knowledge and culture and traditions. While the respondents agree on financial abuse with mean = 3.89, STD = 0.689, and agreement coefficient = 82%.

Table 2: Demographic Characteristics for the Sample

Characteristic	Class	Frequency	Percentage
Age	20 less than 30	36	34.3
	30 less than 40	59	56.2
	40 less than 50	8	7.6
	50 and more	2	1.9
Academic Achievement	High Degree	10	9.5
	Bachelors	66	62.9
	Diploma	18	17.1
	Secondary and less	11	10.5

Job Title	Government employee	80	76.2
	Private employee	12	11.4
	Housewife	7	6.7
	Free business	6	5.7
No. Family Members	2 - 3	39	37.1
	4 - 5	49	46.7
	6 - 7	17	16.2
Monthly Income	0 - 799000	32	30.5
	800000 - 1599000	60	57.1
	1600000 - 2399000	6	5.7
	2400000 - 3199000	6	5.7
	2500000 and more	1	1.0
Husband Monthly Income	0 - 799000	25	23.8
	800000 - 1599000	55	52.4
	1600000 - 2399000	18	17.1
	2400000 - 3199000	4	3.8
	2500000 and more	3	2.9
Total		105	100%

Source: By authors, depending on SPSS Results.

Regarding those results, there is a difference in the respondent's views according to the rating of the importance of the abusive factors, as it was found that financial knowledge came with high importance, followed by the financial skills, engaging in activities, financial illiteracy, and finally with culture and traditions. Also, there is an agreement with high level between the respondents on the financial abuse.

Table 3: Descriptive Statistics

Variables	Mean	STD	Agreement Coefficient %
Engaging in Activities	2.96	0.750	0.75
Culture and Traditions	2.49	0.928	0.63
Financial Skills	3.14	0.769	0.76
Financial Knowledge	3.36	0.665	0.80
Financial Illiteracy	2.62	0.895	0.66
Financial Abuse	3.89	0.689	0.82

Source: By authors, depending on SPSS Results.

Based on the descriptive statistics results we accept the first hypothesis that state (there is a set of factors that affect the emergence of financial abuse among married women in the Duhok community).

7.3.2. Correlation Statistics

Table (4) shows the results of the correlation between the research variables and its dimensions, and accordingly the following is found:

- There is a significant and positive correlation between engaging in activities, culture and traditions factors and financial abuse, these results came with correlation values equal to (0.688), (0.704) at level of (0.001) with calculated significant levels of (0.000), (0.000) respectively.
- There is a significant and negative correlation between financial skills, financial knowledge, and financial illiteracy factors and financial abuse, these results came with correlation values = (-0.558), (-0.441), (-0.416) at level of (0.001) with calculated significant levels of (0.001), (0.005), (0.007) respectively.
- There is a significant and positive correlation between abusive factors and financial abuses on the levels of research variables, these results came with correlation value equal to (0.828), at level of (0.001) with calculated significant levels of (0.000).

From the correlation results, if married women increase their engagement in financial activities, this will raise the levels of financial abuse. Also, the more the husband or partner tends to adhere to cultural traditions and customs, this will be raising the levels of financial abuse. Besides, if the levels of financial skills, financial knowledge and financial literacy factors decrease this will result in increasing the levels of financial abuse by the spouse or partner.

Table 4: Correlation Coefficients

Variables	Financial Abuse	Sig.	N Valid
Engaging in Activities	0.688**	0.000	105
Culture and Traditions	0.704**	0.000	105

Financial Skills	- 0.558**	0.001	105
Financial Knowledge	- 0.441**	0.005	105
Financial Illiteracy	- 0.416**	0.007	105
Abusive Factors	0.828**	0.000	105

Source: By authors, depending on SPSS Results.

Based on the correlation statistics results we reject the second hypothesis that state (There is no significant correlation between abusive factors and financial abuse), and accept the alternative hypothesis that state (There is a significant correlation between abusive factors and financial abuse).

7.3.3. Regression Statistics

A. Table (5) indicate the results of the simple regression which explain the effect of the Abusive factors on the financial abuse according to the macro level:

There is a significant effect of abusive factors on the financial abuse according to the calculated sig. (0.000) which is much less than the value of the significant default level (0.05), adopted by the research and this supported by the F value (224.285) which was greater than its critical value (3.933) with degrees of freedom (1, 103). So, it can be concluded that there is an effect of the abusive factors on the financial abuse, in light of the regression equation the value of (R^2) equal to (0.685), which indicates that (68.5%) of the changes in the financial abuse can be attributed to abusive factors, while the remaining ratio of the effect (31.5%) is due to other effecting factors which not included in this research. These results indicate that the husband's resort to adopting the combined abusive factors will lead to the emergence of financial abuse by him towards the partner.

Table 5: Simple Regression Test

Variables	R ²	Beta	F	F - Critical Value	DF.	Sig.
Constant	-	0.464	-	-	1	0.004
Abusive Factors	0.685	0.828	224.285	3.933	103	0.000

Source: By authors, depending on SPSS Results.

B. Table (6) shows the results of the multi regression which explain the effect of the abusive factors on the financial abuse according to the micro level the results indicated that:

- The engaging in activities factor has an effect on the financial abuse, depending on calculated sig. (0.000), which is less than the default level of significance (0.05). The significance of this effect confirms by the (T) value which equals (4.998), so it was greater than its critical value (1.660) with a degree of freedom (99).
- The culture and traditions factor has an effect on the financial abuse, depending on calculated sig. (0.000), which is less than the default level of significance (0.05). The significance of this effect confirms by the (T) value which equals (6.551), so it was greater than its critical value (1.660) with a degree of freedom (99).
- The financial skills factor has an effect on the financial abuse, depending on calculated sig. (0.003), which is less than the default level of significance (0.05). The significance of this effect confirms by the (T) value which equals (3.975), so it was greater than its critical value (1.660) with a degree of freedom (99).
- The financial knowledge factor has an effect on the financial abuse, depending on calculated sig. (0.004), which is less than the default level of significance (0.05). The significance of this effect confirms by the (T) value which equals (3.032), so it was greater than its critical value (1.660) with the degree of freedom (99).
- The financial illiteracy factor has an effect on the financial abuse, depending on calculated sig. (0.007), which is less than the default level of significance (0.05). The significance of this effect confirms by the (T) value which equals (2.035), so it was greater than its critical value (1.660) with the degree of freedom (99).

- According to the explanatory value (R^2) for the abusive factors which was (0.712), this means that the five-factor explains (71.2%) of the change in the financial abuse is because of the abusive factors, while the percentage of (28.8 %) which caused by other factors that are not included in this model.

From that results we conclude that if the respondent sample wants to get rid of the phenomenon of financial abuse, then the partner must stop practicing and applying the five factors of abuse.

Table 6: Multi Regression Test

Source: By authors, depending on SPSS Results.

Based on the regression statistics results we reject the third hypothesis that state (There is no significant effect for abusive factors on financial abuse), and accept the alternative hypothesis that state (There is significant effect for abusive factors on financial abuse).

8. Conclusions

- There is a sort of agreement between the respondents about the existence of a set of factors that affect the emergence of financial abuse among married women in the Duhok community (Avro city), and this means strong believes among respondents that using electronic means will be effortless, and it is easy for them to deal with the modern technology.
- The results indicate that the husband's resort to adopting the combined abusive factors will lead to the emergence of financial abuse by him towards the partner.
- The findings indicated a significant and positive correlation between abusive factors and between financial abuses at the levels of research variables.
- The findings indicate a significant and negative correlation between financial skills, financial knowledge, and financial illiteracy factors and between financial abuses.

- The findings indicate if the respondent sample wants to get rid of the phenomenon of financial abuse, then the partner must stop practicing and applying the five factors of abuse.
- This study indicated that if married women increase their engagement in financial activities, this will raise the levels of financial abuse. Also, the more the husband or partner tends to adhere to cultural traditions and customs, this will be raising the levels of financial abuse. Besides, if the levels of financial skills, financial literacy, and

Variables	R ²	Beta	T	T - Critical Value	DF	Sig.
Constant	-	0.422	2.055			.012
Engaging in Activities		0.327	4.998			.000
Culture and Traditions		0.420	6.551			.000
Financial Skills	0.712	0.228	3.957	1.660	99	.003
Financial Knowledge		0.137	3.032			.004
Financial Illiteracy		0.123	2.035			.009

financial literacy factors decrease this will result in increasing the levels of financial abuse by the spouse or partner

9. Suggestions

According to the results we get from our study we do suggest the following to be done:

- Society institutions must pay more attention to increase women's awareness of how to manage their incomes and to have an opinion and role in managing and house holding.
- There should be some specialized courses concerned in raising the level of financial skills, financial knowledge, and financial illiteracy.
- Universities, especially financial departments, and banking sector are the main stakeholders who can have contribution and attribution in raising financial awareness for both genders.

- We do recommend that this study be carried out in different circumstances, and that the study sample is taken into consideration.

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