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“Women ask us to hide the loan amount to avoid problems with their spouse”:

EXPLORING THE NATURE AND PREVALENCE OF FINANCIAL ABUSE AMONG MICROFINANCE CUSTOMERS IN BENIN

Bobbi Gray, Grameen Foundation and Amelia Greenberg, Cerise+SPTF

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ABSTRACT

[Cerise+SPTF](#) and [Grameen Foundation](#) collaborated in research to test a survey instrument designed to measure the prevalence of financial abuse. A phone survey, conducted with approximately 200 women clients each from two financial institutions (FIs) in Benin, found low rates of financial abuse when women reported on their own experiences, but a high rate of financial abuse when these same women discussed financial abuse challenges in their communities. Specifically, the percent of respondents answering in the affirmative to the questions about experience with a certain type of abuse was often in the single digits, and almost always under 12%. However, 82% and 92% of surveyed clients from FIs A and B, respectively, stated that in their communities conflicts over money led to financial abuse. Similarly, previous research regarding domestic abuse in Benin suggests that the rates should be higher than clients reported in the survey; in the last national demographic and health survey, 42% of women of reproductive age reported experiencing abuse at some time. Additionally, the directors of FIs A and B stated that they were aware that some of their customers experienced financial abuse, and shared that their institutions had already taken action, notably with customer training and confidentiality policies, to mitigate the risk. Based on the results of these surveys and input from the FIs, the authors suggest that future research should experiment with different survey methodologies, for example varying who asks the questions, how, and when, as those factors likely will influence the degree to which respondents feel comfortable sharing their experiences. Furthermore, surveys should expand the scope of the questions to explore threats of abuse, not just acts of abuse that already occurred, as many respondents mentioned being threatened by their spouse or partner.

INTRODUCTION

Financial abuse is “controlling or restraining a person’s ability to acquire, use, or maintain economic resources to which they are entitled,”¹ as defined by the U.S. Department of Justice. Similarly, a 2011 Benin law defines economic abuse as “the use of means that may slow down or prevent the economic or financial development of any person, or prevent any person, from enjoying their socio-economic rights.”² Property abuse is “any act or negligence affecting the survival of the victim and consisting of transforming, removing, destroying, retaining, or misappropriating objects, personal documents, property and valuables, property rights or economic resources intended to cover one’s needs and which may extend to damage caused to the victim’s common or personal property.”

Though victim-survivors of any form of domestic abuse tend to underreport it,³ available data nonetheless reveal that the problem is significant. For example, in the latest Demographic and Health Survey for Benin (2017-2018 data), approximately 42% of women in a relationship reported experiencing domestic violence (emotional, physical, sexual) from their husband or partner at any time; 32% reported experiencing it in the 12 months prior to the survey.⁴

Similarly, economic abuse research in other Sub-Saharan Africa countries, each with its own methodology and questions, found significant rates of economic abuse: 37% in Cote d’Ivoire, 64% in Nigeria, and 93% in Kenya.⁵ Furthermore, research from Ghana found that economic abuse was the most common type of abuse reported by women; however, less than 40% of them ever reported it.⁶ And finally, researchers suggest that economic abuse is likely more prevalent than physical forms of abuse.⁷ Global research shows that among those that report abuse, 99% of them have experienced some form of economic abuse.⁸

This paper presents the results of research that Cerise+SPTF and Grameen Foundation conducted to explore the nature and prevalence of financial abuse among microfinance customers in Benin.

¹ United States Department of Justice: Office on Violence Against Women. (2025). “Domestic Violence: Economic Abuse.” <https://www.justice.gov/ovw/domestic-violence>

² LOI N°2011-26 DU 09 JANVIER 2011. République du Bénin. <https://sgg.gouv.bj/doc/loi-2011-26/#:~:text=Loi%20N%C2%B0%202011%2D26,des%20violences%20faites%20aux%20femmes>.

³ Law Gratis. (2025). Woman laws at [sic] Benin. <https://www.lawgratis.com/blog-detail/woman-laws-at-benin>

⁴ Institut National de la Statistique et de l’Analyse Économique (INSAE) et ICF 2019. Enquête Démographique et de Santé au Bénin 2017-2018 : Rapport de synthèse. Rockville, Maryland, USA: INSAE et ICF. <https://dhsprogram.com/pubs/pdf/SR259/SR259.pdf>

⁵ Nduka C, Omuemu V, Tella A, Obi D. (2023). Review Article: Economic abuse as a form of intimate partner violence in sub-Saharan Africa: A review of the literature. *Journal of Community Medicine and Primary Health Care*. 35. 85-95. 10.4314/jcmphc.v35i3.7

⁶ Institute of Development Studies (IDS), Ghana Statistical Services (GSS) and Associates (2016), Domestic Violence in Ghana: Incidence, Attitudes, Determinants and Consequences, Brighton: IDS. https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/DV_Ghana_Report_FINAL.pdf

⁷ Stylianou AM. (2018). Economic abuse within intimate partner violence: A review of the literature. *Violence Vict*. 33(1):3–22. <https://doi.org/10.1891/0886-6708.33.1.3>; Christy-McMullin K, Welter T, Dundon K, Bruce A. (2020). Economic abuse: A subtle but common form of power and control. *J Interpers Violence*. 00(0):1–27. <https://doi.org/10.1177/0886260520916264>; Gibbs A, Dunkle K, Jewkes R. (2020). The prevalence, patterning and associations with depressive symptoms and self-rated health of emotional and economic intimate partner violence: A three-country population based study. *J Glob Health*. 10(1):1–13. <https://doi.org/10.7189/jogh.10.010415>

⁸ Adams AE, Sullivan CM, Bybee D, Greeson MR. (2008). Development of the scale of economic abuse. *Violence Against Women*. 14(5):563–588. doi: 10.1177/1077801208315529; Adams AE, Beeble ML, Gregory KA. (2015). Evidence of the construct validity of the scale of economic abuse. *Violence Vict*. 30(3):363–376. doi: 10.1891/0886-6708.VV-D-13-00133; Postmus JL, Plummer SB, McMahon S, Murshid NS, Kim MS. (2012). Understanding economic abuse in the lives of survivors. *J Interpers Violence*. 27(3):411–430. doi: 10.1177/0886260511421669; Stylianou AM, Postmus JL, McMahon S. (2013). Measuring abusive behaviors: is economic abuse a unique form of abuse? *J Interpers Violence*. 28(16):3186–3204. doi: 10.1177/0886260513496904

METHODS

The financial abuse survey instrument had twenty questions, 17 quantitative and three qualitative. To create the survey, Grameen Foundation adapted an economic coercion survey instrument already used in Honduras by adding more questions related to financial services. Cerise+SPTF reviewed and translated the survey into French. A 60 Decibels team conducted the survey via telephone interviews. Approximately two hundred women each were randomly selected among a list of customers of two financial institutions (FIs) in Benin. Grameen and Cerise+SPTF analyzed quantitative data using Excel and qualitative data using artificial intelligence and inductive analysis, to identify broad patterns in the responses. During the analysis, Grameen and Cerise+SPTF dropped one quantitative question due to a concern that it was not translated or understood in a way consistent with the question's intent.

QUANTITATIVE RESULTS

Demographics

In total, 417 women (214 from FI A and 207 from FI B) were interviewed via telephone, in French or Fon, by local enumerators, overseen by 60 Decibels. The average age of respondents was 39 for FI A (Min: 23; Max: 83) and 41 for FI B (Min: 24; Max: 62). Most were married or cohabitating (83% FI A; 86% FI B). For both FIs, approximately 15% of women were in polygamous marriages. The average loan sizes were 367,000 FCFA (660 USD) for FI A and 482,758 FCFA (869 USD) for FI B.

Decision-Making Power

Almost all women (99%) from FI A and FI B reported earning their own income (graphic not shown). Most women also reported that they alone decided how to use the income they had earned, while the remaining respondents primarily reported making decisions jointly with their husband/partner (Figure 1). A very small percentage noted making decisions jointly with another household member. Given the high prevalence of polygamous marriages, this might be interpreted as making decisions with co-wives, but the survey did not specify that information.

The respondents were also asked how freely they spend the money they earn (Figure 2). More than 90% of the women reported freely spending the money that they earn, with a small percentage reporting giving all their money to their partner.

Figure 1: Who decides how to use money she earns

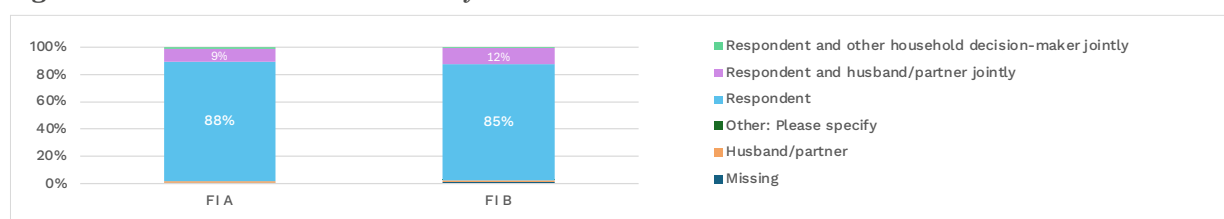
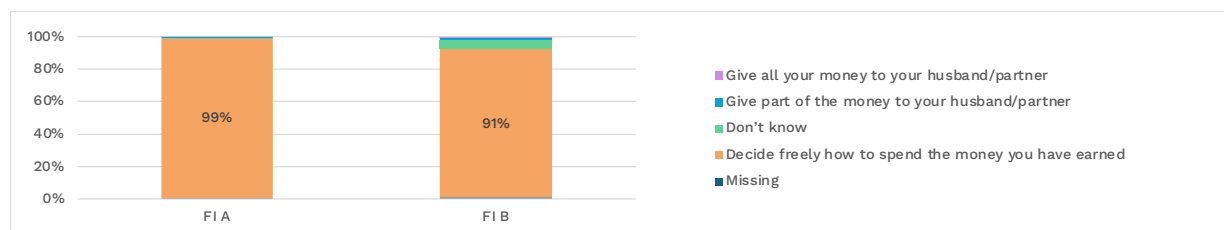


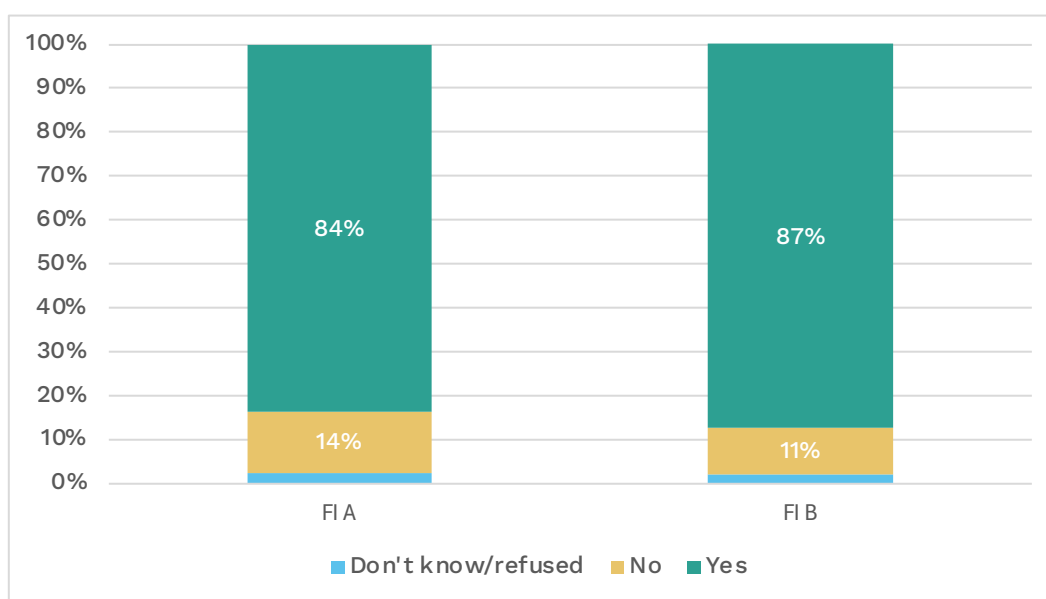
Figure 2: How free she is to spend the money she earns



Emergency Preparedness

The number one reason why victim-survivors stay in abusive relationships or return to abuse is because they cannot afford to leave or stay safe.⁹ To assess whether each respondent would have the financial means to leave an abusive relationship, one question asked whether the respondent believed she could cover up to four weeks of expenses with her own money (Figure 3). Note that the enumerators asked the question without explaining the underlying rationale. More than 80% of the women from each FI said they could cover four weeks of expenses with their own money, while 14% (FI A) and 11% (FI B) said they could not.

Figure 3: Ability to cover emergency expenses for four weeks

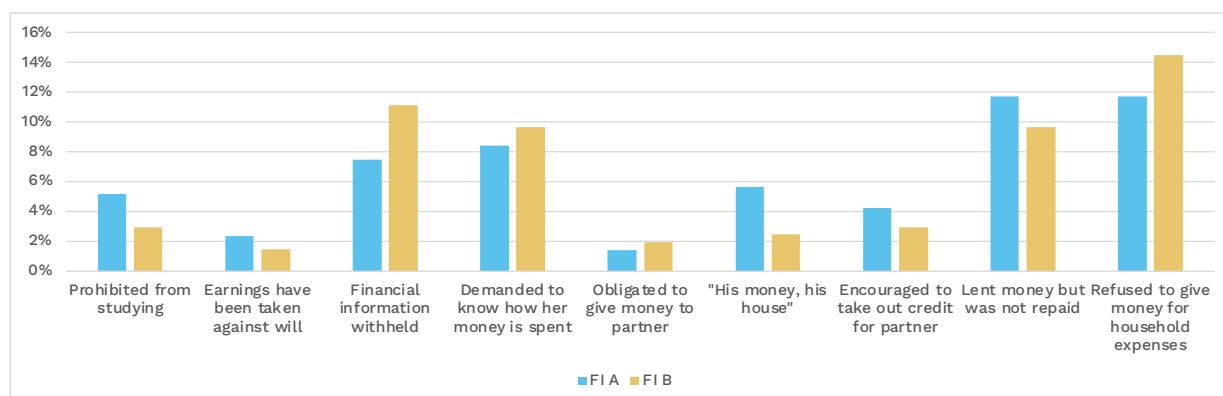


⁹ Durren A, Doyle K, Passi S. (2025). Making Safety Affordable: Intimate partner violence is an asset-building issue. FreeFrom and Asset Funders Network. <https://www.freefrom.org/wp-content/uploads/2025/01/Making-Safety-Affordable.pdf>

Financial Abuse

Figure 4, below, presents the responses from both FIs to the nine survey questions that asked respondents “yes” or “no” questions regarding whether they had experienced a certain type of financial abuse. Putting all the answers in the same bar chart highlights the similarities and differences between the two FIs. The most commonly reported type of abuse, with 12% “yes” responses from FI A and 14% from FI B, was a partner refusing to give the woman money for household expenses even if the partner had the means to help. The next most prevalent answers, in order, were the woman lending money to her partner without him repaying it, financial information being withheld from the woman, and the woman’s partner demanding to know how she spent her money.

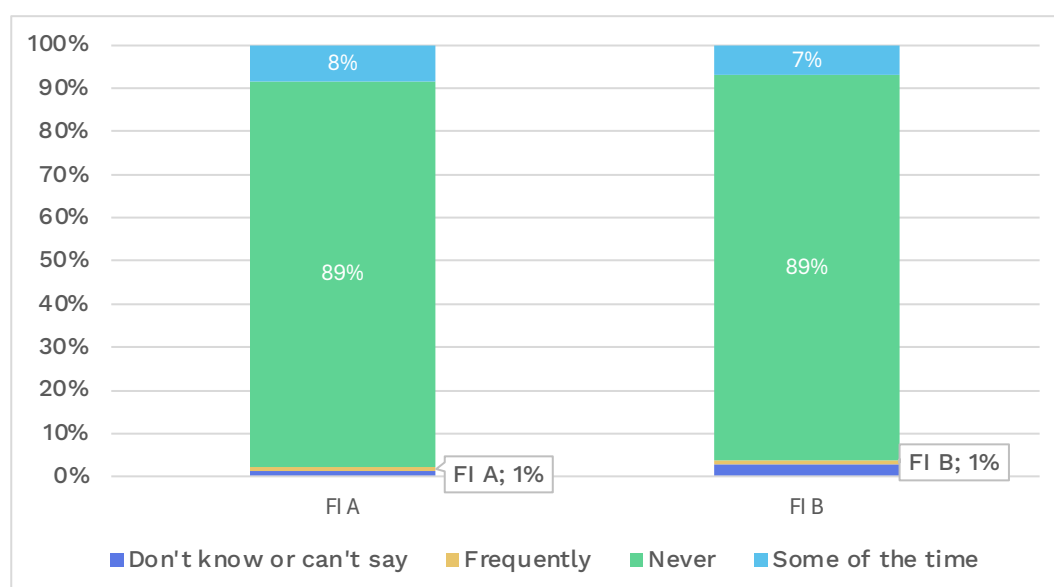
Figure 4: Forms of Financial Abuse



Fear of Partner

While the majority of the respondents reported not fearing their partner at any time during the previous 12 months, approximately 8% of respondents from FI A and 7% from FI B reported fearing their partner “some of the time,” and 1% of respondents from both institutions reported “frequently” fearing their partner.

Figure 5: Fear of Partner

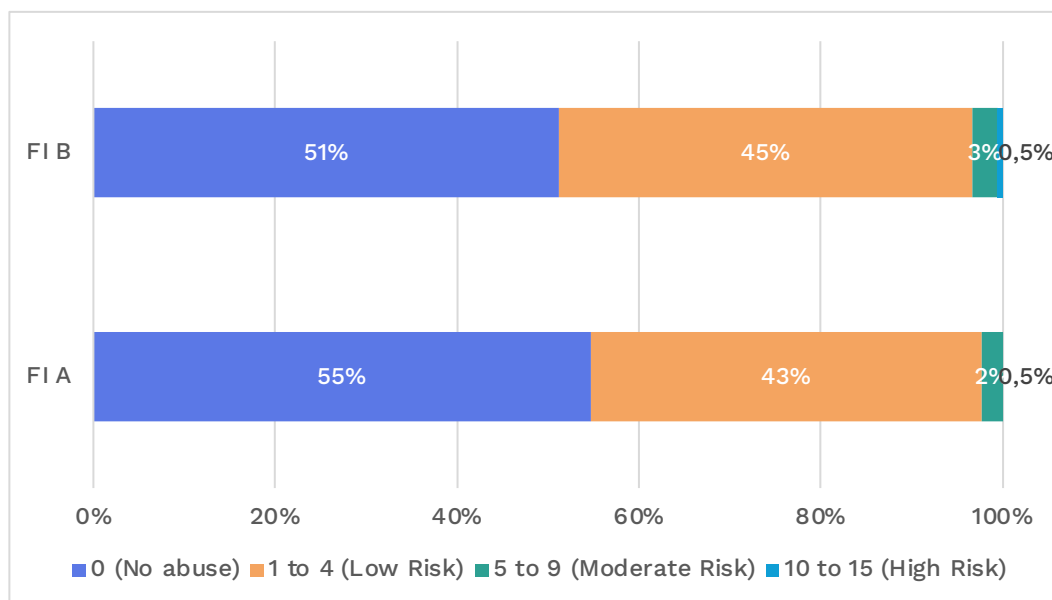


Financial Abuse Risk Scale

Grameen and Cerise+SPTF created a financial abuse risk scale to categorize respondents by their level of abuse risk. Specifically, for the 14 quantitative questions analyzed,¹⁰ each response indicative of a risk of abuse was scored as “1” while all answers not indicative of risk were scored as “0.” For the question about fear of one’s partner, in which the respondent could report “never,” “some of the time” or “frequently,” analysts scored “never” as 0, “some of the time” as 1, and “frequently” as 2. Because a woman can score a “2” for a yes response to the fear of partner question, the maximum possible score on the financial abuse scale, out of the 14 questions, is 15, indicating the highest level of risk.

Figure 6 below shows the results of the financial abuse risk analysis. Among FI A and FI B clients, approximately half scored a zero, meaning they did not answer any of the quantitative questions in the affirmative. However, 45% of FI A clients and 49% of FI B clients fell into the low risk category on the scale, defined as scoring between 1 and 4, inclusive. The percent of clients scoring at a moderate or high risk was small: approximately 2% of FI A clients and 3% of FI B clients.

Figure 6: Financial Abuse Risks

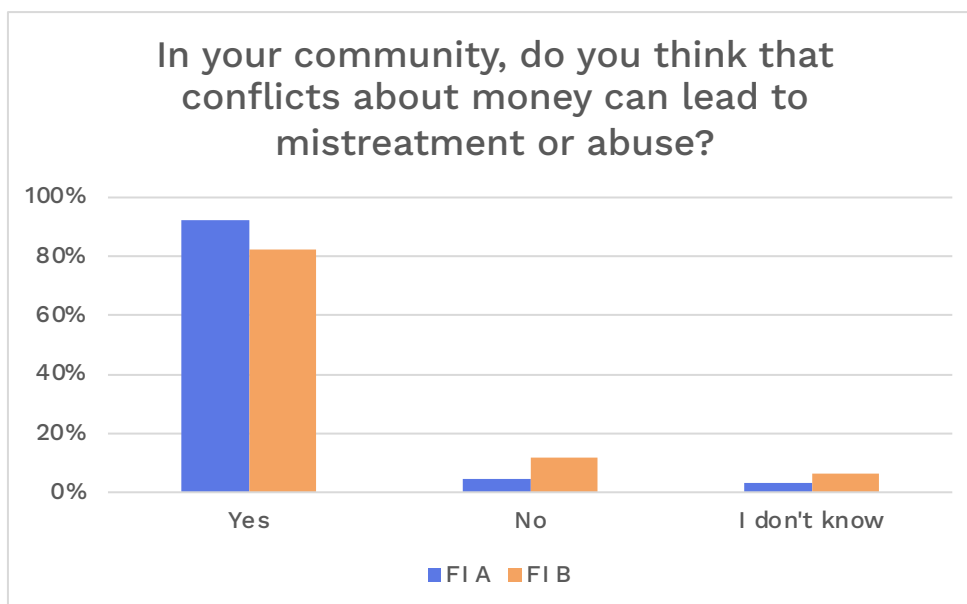


¹⁰ The survey had 17 total quantitative questions. Of these, two were demographic and a third was dropped due to a translation concern, as explained in the Methods section. Thus, the financial abuse risk scale is based on analysis of 14 quantitative questions.

QUALITATIVE RESULTS

While the quantitative results suggest relatively low rates of financial abuse, when women were asked whether, in their community, conflicts about money can lead to mistreatment or abuse, almost all of them responded “yes” (82% and 92% of surveyed clients for FIs A and B, respectively).

Figure 7: Belief that conflicts about money can lead to mistreatment or abuse



As a follow up question, the survey asked women to explain the type of mistreatment or abuse that happens in their community because of conflicts related to money. From both institutions, the top three most common responses were violence, refusal to pay for household needs, and eviction from the home, either carried out or simply threatened. Furthermore, many respondents talked about more than one type of mistreatment. The following quotes are examples of feedback shared by survey respondents about abuses they know of in their community:



“When financial disagreements arise, it often leads to physical violence; if I ask my husband for money, it can turn into a fight.”

“With regard to mistreatment, the man can refuse to take care of all the household needs, threats of eviction from the house if the woman annoys him a little and sometimes physical violence.”

“It happens that the man takes the woman’s money to never repay and when she speaks it becomes arguments and the man can even hit his wife.”

“In my opinion, it is when the husband knows that his wife has an income activity, he no longer wants to take care of the household expenses and leaves everything to his wife, which very often leads to arguments.”

“Men refuse to take care of basic household needs, expecting their wives to handle everything financially; if she speaks up, it results in threats and emotional abuse.”

“Some husbands pretend to have the same business as their wife and do nothing in it except sit in the store. Afterwards, regarding the expenses, they do nothing and it is the woman who feeds the whole family.”

“When financial conflicts arise, it often leads to threats of eviction from the house, or refusal to pay for basic household needs such as food and children’s expenses.”

“Physical violence can happen when the husband gets into debt with his wife and refuses to pay it back.”

The table below shows the most commonly reported types of mistreatment or abuse, by financial institution, organized by the percent of total respondents that mentioned each one.

The Types of Mistreatment or Financial Abuse Most Commonly Reported by Survey Respondents		
	FI A	FI B
	% of Total Respondents	% of Total Respondents
Violence	37%	52%
Refusal to pay for household needs	43%	43%
Eviction from home - either the threat of this or actually doing it	15%	24%
Woman is not allowed to work or have her own money	7%	12%
Stealing money from the wife	7%	4%
Psychological harm (e.g., threats, insults)	2%	4%
Contracting debt in the wife's name	3%	3%
Control over the woman (e.g., how she spends money)	4%	2%
Woman is forced to work	0%	2%
Takes loan from wife and does not repay	4%	1%
Abandonment / divorce	4%	1%
Fights	2%	0%
Destruction of property	2%	0%
Infidelity	6%	0%

NB: A single person may have mentioned more than one type of mistreatment

Respondents' qualitative responses also suggested a variety of possible underlying causes of abuse. Some of the more commonly mentioned ones were communication gaps, jealousy, or an expectation that a woman will give her spouse or partner some of her loan capital. See below for additional details from the survey analysis:



COMMUNICATION GAPS

Several respondents suggested that improved communication could decrease the risk of disputes. For example:



"Instruct women to have frequent discussions with their husbands. Communication is the basis of a relationship."

"The solution is dialogue. A husband should talk to his wife so that they understand each other on financial issues."

"Support women in their activities and talk to their husbands."

However, some women cautioned against full transparency.:

"I advise women not to always reveal all their income to their husbands."

"The solution is to talk to husbands and wives, especially teach women how to keep their finances secret."



JEALOUSY

Many respondents stated that when they have money or become financially independent, their partners react with jealousy. This can manifest as controlling behavior, where husbands refuse to allow their wives to spend their money or work independently, leading to conflicts.



"Men can't stand when their wives have more money than they do; this jealousy often spurs mistreatment and control tactics to reassert their authority."

“There are men who can’t stand seeing their wives richer than them, and if the husband knows his wife’s income, he no longer wants to take care of the household expenses.”

“He [my spouse/partner] even once stole my money and he prays for that I’m failing in my business. He’s a man who doesn’t want me to progress financially.”

“Yes, if the husband is in financial crisis for example and his wife has a stable financial situation, this brings jealousy to some husbands and arouses in them a kind of anger because there are men who do not like to see a woman have a stable financial situation more than them. And this jealousy can trigger physical violence.”



REFUSAL TO LEND TO A HUSBAND/PARTNER

Numerous respondents also shared that a source of conflict can be when the woman refuses a spouse or partner’s demand to use part of the woman’s funds. The following quotes are a sample of input shared:



“Yes, when a woman refuses to lend money to her husband, he may hit her out of anger.”

“When he asks you for a loan, you must do it, and when you refuse...there will be a dispute.”

“If my husband asks me for a loan for example and I don’t have one or I refuse, it can cause anger and subsequently lead to abuse.”

After asking about financial abuse that occurs in the community, the survey followed with a qualitative question asking what the financial institution could do to help. Many respondents seemed confused by the question, or simply answered that it is helpful for the financial institution to keep lending to women. However, when given specific examples of what the financial institution could do, such as building women's financial literacy, raising awareness about financial abuse, and providing financial services in a confidential and private way, respondents were in agreement. Furthermore, some respondents did, without prompting, share ideas about what a financial institution could do. Collectively they recommended four main types of actions, as shown below:



ACKNOWLEDGING THE PROBLEM

Financial institutions should simply acknowledge the problem and how it might impact their customers.



"I think the work you're doing by calling us is already very good. But there are women in Africa who are conditioned to put up with difficulties and keep quiet. There are some women who won't be able to express themselves the way I do and talk to you. We need to do more to reach these women. To understand and support them according to their needs."

"Ask how they [women] are coping with loans because many are suffering and unable to confide."



EDUCATION AND AWARENESS

Financial institutions should offer training programs focused on financial literacy, helping women understand their rights concerning money, as well as how to manage finances effectively and learn strategies for safeguarding their finances.



"This kind of education is essential for their independence."

"Yes, improvement of financial knowledge and lending are a good option to help women to take care of herself and her child and cut ties with an abusive man."

One customer mentioned education specifically to combat the issue of jealousy:

“I would like financial institutions to talk with women and their husbands and show them that their wife’s success is also their success.”



CONFIDENTIALITY

Ensuring confidentiality in financial dealings is essential. Women should feel safe and secure when managing their finances without fear of their partner’s interference. This may require financial institutions to offer private savings accounts and to make loans discreetly, without involving husbands as co-signers or witnesses.



“Protect women’s savings accounts because if the husband has an idea of his wife’s finances, he puts all household expenses on her.”

A few women felt that women should simply not disclose all of their finances to their partner:

“Women must protect their own financial income by not disclosing everything they earn.”



CREATING SAFE SPACES

Developing platforms where women can come together to share experiences and seek advice within a supportive community context can foster empowerment and resilience.



“Financial institutions can also set up a women’s group, so that women with problems can talk about them and solutions can be found to help them. Those who have prior training in a particular activity should be directed towards that activity. Because not everyone can do business. We really need to raise their awareness so that they can set up their own business. So all in all, we need to set up a social side to help these women.”

Reflections on Survey Results by Financial Institutions A and B

When Grameen Foundation and Cerise+SPTF shared the survey results with FI A and FI B, the leadership teams of both institutions found the data useful. Their reflections aligned in three key areas:

1. Confirmation that the problem of financial abuse exists,
2. Agreement that FIs have a role to play to mitigate the risk of financial abuse, and
3. Understanding that it is important for their own financial sustainability to mitigate this risk, because one result of abuse can be loan default.

Quotes from the leadership teams of FI A and FI B confirming the ongoing challenge of financial abuse:



[FIA] *“Some women, given the realities of their household, are forced to hide their income from their spouse.”*

[FIA] *“Sometimes we are aware of this type of situation where some people are afraid of their spouse.”*

[FIB] *“During interviews prior to the preparation of files, in the majority of cases, what women confess to us is that when they earn, their spouse tends to increasingly reduce his contribution to household expenses. This is a general trend that is observed...the more the woman earns, the less the spouse injects resources into household expenses.”*

[FIB] *“We continue to observe cases where the man dictates to the woman what she should do in terms of managing her finances.”*

[FIB] *“We’ve noticed that [the husband using the wife’s loan money] is a problem in some households. However, we’ve noticed that it’s decreased significantly in recent years. At first...the problem was recurrent. Many women took the money and gave it to their partners... When we asked the woman, her response was: I didn’t take [the loan], it was for my partner.”*

[FIB] *“[Sometimes], we notice that the woman’s business hasn’t really changed, and suddenly she’s asking for a large amount. If we ask, she says no, it’s for herself. But we understand that the partner is behind it.”*

Both FI A and FI B stated that they take actions to mitigate the risk of financial abuse. For example, each discussed how it invested in financial education and noted it has produced positive effects. Both also mentioned the importance of confidentiality. Additionally, FI B reflected on how it has adjusted its guarantor policy to reduce financial abuse risk:



On training

[FIA] *“At the first contact, we inform [women customers] that if they have any difficulties, they can get in touch with us; if they have problems in their household, they shouldn’t be ashamed and they can share them with our staff. We are there to guide them...We are proud to see that the financial education we provide to women is being applied in their families.”*

[FIB] *“There has been an awareness and training campaign that has allowed [women customers] to truly grasp the issues, particularly regarding women’s empowerment. They understand the economic benefits of emancipation and are reaping many advantages. Increasingly, there is a focus on women’s financial education. All of this contributes to the fact that today, many women are no longer entirely manipulated by their partners regarding access to financing. However, we continue to observe cases where men dictate to women how they should manage their finance.”*

On confidentiality

[FIA] *“Yes. Women ask us to hide the loan amount to avoid problems with their spouse.”*

[FIB] *“Women trust us...they have the freedom to say that they don’t want their partner to be informed. If there weren’t this trust between the institution and them, they wouldn’t have this courage. We also give them confidence regarding the confidentiality of their file. Women ask that nothing be disclosed to their partner if he comes to the institution for information.”*

On a guarantor policy

[FIB] *“During the preparation of the file, [we explain to our client] that your spouse would sign the application, your spouse would guarantee you. She clarifies that she doesn’t want him to be informed, because if he were informed, this situation [of violence] would arise...The woman will propose a third party (e.g., sister, brother) as a guarantor. And in order to assist her, we accept the guarantor she proposes.”*

Below are reflections by FI A and FI B about how mitigating financial abuse risk helps to strengthen the institution's financial sustainability, because financial abuse can lead to loan default:

“

[FIB] *“The institution must address this issue...It’s in our best interest to ensure the funds return to us and that repayments go smoothly...We know of cases where the woman has taken out funds and is carrying out her normal activities, and at some point, the repayment isn’t made. We go to the home, and the spouse says she’s left the house...There are spouses who forbid people from returning home under the pretext that when the institution set up the loan for them, they weren’t consulted.... We are therefore required to address this type of situation.”*

[FIB] *“Once the violence truly sets in...the credit [the women] have in place will be undermined.”*

[FIA] *“During the awareness sessions, we teach [women customers] how to use the funds. We also cover topics related to managing their business: they understand that they must manage the business themselves and invest the money. Because when a spouse is involved, they have a different perspective on credit.”*

DISCUSSION AND CONCLUSION

The results of the survey were somewhat contradictory. For both financial institutions that participated in the survey, the quantitative results suggested a relatively low incidence of financial abuse, with the percent of respondents answering “yes” to having experienced a certain type of financial abuse often in the single digits. However, the qualitative responses suggested the problem was prevalent, with more than 80% of women from both FIs noting financial abuse occurred in their communities, while some shared they had experienced it themselves. For example, a woman who had scored a 2 on the financial abuse scale, meaning she had responded in the negative to almost all of the quantitative questions, nonetheless responded to the qualitative question about abuse in her community by saying,

“Yes, if I take my case, my husband only plays the lottery when he finds money. He does not take care of the children. He does not pay for any of the household needs which leads to arguments until he abuses me. The abuses we suffer are refusals to pay for basic household needs, threats of expulsion from the home, physical violence.”

Collectively, the qualitative results suggest that the quantitative responses underestimated the extent of the problem. This observation is also aligned with the high rates of domestic abuse reported in Benin (42% of women of reproductive age ever reporting abuse, 32% reported experiencing it in the year prior to the survey).

The discrepancy in quantitative and qualitative input suggests a need to adjust the survey methodology. For example, conducting the survey via phone likely had both advantages and disadvantages. A woman participating in a phone survey might face less scrutiny if she’s able to respond to the questions without household members being present, providing her privacy that would not be possible if an enumerator visited her home. A phone survey is also less demanding on a respondent’s time than an in-person discussion. On the other hand, an enumerator on the phone arguably has less ability than an in-person enumerator to establish trust with the participant prior to engaging in a sensitive interview, which may be necessary for sharing the woman’s true experiences. Another consideration is whether the survey methodology convinced respondents of their answers’ anonymity. It is possible that the short statement made by the enumerators up front guaranteeing anonymity of responses was not convincing to the respondents. The idea that a different survey methodology could yield different results was echoed by one of the FI partners:

“Customers seem to have been hypocritical in their responses. Perhaps because they feel the survey was not as anonymous as all that. Our cultural realities mean that we are reluctant to share our internal experiences. We should refocus the questions to encourage them to speak out and obtain more objective answers. They were more open when it came to more general questions.”

Furthermore, the richness of the qualitative responses to this survey, and the diversity of types of abuse mentioned by respondents, both suggest that more qualitative research is needed to uncover the full scope of women's experiences of financial abuse. This, in turn, will enable surveys to include the right number and depth of questions. One specific area for further exploration is threats of abuse, in addition to questions that focus on abusive actions already taken. For example, respondents mentioned being threatened with the withdrawal of financial support, with physical abuse, and with eviction from their homes, and these threats can influence a woman's behavior even if they are never carried out.

Another lesson learned was the importance of interviewing the financial institutions themselves, rather than only the customers, about the role that financial institutions can play in helping to mitigate financial abuse risk and/or respond to financial abuse when it does occur. As noted above, when respondents were asked what their financial institution could do to mitigate financial abuse risk, most seemed confused by the question or simply stated that the role of financial institutions is to provide financial services. On the other hand, the directors of the financial institutions had already reflected on possible actions they could take to reduce financial abuse risk, and to a certain degree were already implementing them.

A final interesting insight comes from the risk analysis, where the answers were assigned numerical values and then summed to determine a cumulative score. Sometimes, even a woman with a relatively low score gave information in her qualitative response that suggested disturbing exposure to abuse. Therefore, it may be advisable to use qualitative input to adjust the initial risk score calculated only from quantitative responses. It was also not clear which cut-offs to use in the risk scale to categorize a woman into a low, moderate, or high risk category. The ones used in this analysis were somewhat arbitrary. But, understanding the different risk categories could be a valuable tool if the financial institution is going to implement a different set of actions depending on whether a customer is at zero, low, moderate, or high risk. Thus, additional research would be useful to test different cut-offs or ways of understanding a woman's relative level of risk.

In conclusion, this research contributes to a growing body of literature trying to understand the prevalence of financial abuse as well as define the role that financial institutions can play in responding to the risks of financial abuse.

