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Knowledge and Awareness of Financial Independence and Financial Abuse among Married Women in Islamabad and Its Impact on Critical Decision Making About Divorce

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Abstract

The current study was conducted to determine the impact of knowledge of financial independence and awareness about financial abuse among married women on the critical decision-making about divorce in Islamabad and Rawalpindi. A quantitative cross-sectional survey was conducted on 50 participants (n=50), and various factors such as financial independence knowledge, Islamic financial rights, awareness, and experience of financial abuse and decision making about divorce were studied. Data was analyzed using SPSS, and variables were tested for significance and their impact on decision-making about divorce. It was found that there was no significant impact of knowledge and awareness of financial independence and financial abuse of married women in Islamabad and Rawalpindi on the critical decision-making about divorce. The study showed that women who were full-time employed were more aware of the Islamic financial rights of Nafqa and maintenance. Many new gaps have been identified through this research and need to be explored further regarding the rising divorce rate at a wider level of the population.

Keywords: Marriage, financial independence, Islam, income, divorce, financial abuse, family

Introduction: Contextualizing the Problem

It has been observed that women's financial independence has become a new norm prior to marriage and that such women, later, if they face a conflict or dispute in marriage, decide on separation or seek divorce more commonly than women who are less privileged or not financially independent. Parents of girls focus more on their education with the purpose of getting employed or starting to earn through other means, with the speculation that if God forbade something, wrong happens, and the marriage fails or the husband is unable to support her, which may lead to separation /divorce, their daughter can financially support herself instead of being dependent on others or even getting remarried. Some parents ensure that their daughters are financially independent by giving them valuable assets at the time of marriage in the form of gold or property. Marriage contract in Islam also ensures that women are given their wedding-money (Mehr) before consummating marriage and includes the clause about some reasonable amount given to the wife as pocket money (Naan-o-nafqa), according to the financial status of the husband, which will be her personal asset. As women are becoming more empowered and economically independent, their decision to get married or stay in a relationship is greatly impacted by this factor. In the past three decades, a rise in divorce rate in Pakistan has been observed to be specifically higher in the cities of

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Rawalpindi and Islamabad. Through this study, the researcher will explore whether knowledge about financial independence and awareness of financial abuse among women play any role in their decision-making about divorce.

To determine the impact of knowledge of financial independence and awareness about financial abuse among married women on the critical decision-making about divorce in Islamabad and Rawalpindi. This research tests the hypothesis "Knowledge of financial independence and awareness about financial abuse of married women have an impact on critical decision making about divorce" to answer the question "Does the knowledge of financial independence of married women and awareness about financial abuse have an impact on critical decision making about divorce?"

1. Problem Statement:

Seen in Pakistan, an influence of Hindu culture where marriage meant specific gender roles. In the past, women of the Subcontinent usually lived at home to look after the household and bring up children, and men were expected to be the sole provider and protector. Some women worked alongside their husbands in the fields and even at home to support their families by doing various kinds of jobs such as leather tanning, sewing and embroidery, making handicraft items, preserving food items through brining and drying for trading and sale.

But most of these women did not receive any monetary benefit of their own, and the income generated through these chores belonged to husbands who controlled the finances, and women were totally dependent on them for their needs. Divorce was not a practice of the Hindu religion, and women had no option to end a marriage even if the husband maltreated the wife or did not provide for her needs. There were no property or possession rights, and the only asset that women usually had was in the form of gold ornaments. There were no documented rights of inheritance for women.

With the advent of Islam, the society was revolutionized, and as the teachings of Islam became common, the rights of women were clearly documented and implemented to a great extent. Muslim women had been granted rights such as equal status to men in reference to opportunities to gain knowledge, possession of property and assets, right of inheritance, and when she was married, her financial well-being was ensured through following the clause of Mehr and Naan-o-nafqa. Even in Islam, the husband is expected to be the responsible one for the finances and well-being of the wife and household. He has been granted the status of Qawwam. However, due to strong cultural ties with Hinduism, these rights were not completely ensured.

As society evolved, Western ideologies and the Industrial Revolution led to economic challenges that further impacted our domestic and social dynamics. Women were encouraged to leave home and work alongside men in many occupations and professions that were once not considered safe or suitable for them. This brought in financial gains along with financial autonomy, which empowered women to a great extent.

Previously, women who suffered abuse at the hands of in-laws or husband were often forced to stay in a tiring and unjust relationship because they did not have the means to support themselves or their children after separation or dissolution of marriage in the form of divorce. The parents often failed to provide emotional, physical, and financial support to their daughters when it came to such critical decision-making. As time passed, many parents in urban areas and a few in rural areas understood how vital it was for the women to get educated and work. A surge was seen in the number of women who got higher education and started working.

This surge is a vital indicator of the fact that women and their parents are insecure about the post-marriage well-being of women and how women who are entirely dependent on their husbands may have to compromise on even basic needs and have no say in the matter of household management because of the imbalance of power dynamics. The failure of men to provide their wives with even basic needs and demanding that women of their family contribute to the household, which is against the Islamic and societal norms, are significant reasons that may lead to an increased divorce rate.

2. Significance of the Research

This social problem has been selected because there is a need to explore increasing the rate of women's financial independence, and if it causes an impact on decision-making about divorces, as an increased divorce rate has been observed, and one of its important determining reasons is financial abuse and financial mismanagement of women in marriage. The question remains: Does the knowledge of financial independence of married women and awareness about financial abuse have an impact on critical decision-making about divorce? Knowledge about financial independence and awareness about financial abuse of married women have an impact on critical decision-making about divorce. What is the relationship between women's financial independence and their decision to divorce? How does awareness of financial abuse influence divorce decisions among married women?

This research will help us in understanding different ways through which women can seek financial independence, how the trend of women's financial independence is affecting the critical decision-making about marriage dissolution, and how it can help in overcoming this social challenge of increased divorce rate due to financial abuse leading to broken homes where both adults and kids suffer and may face much newer emotional, social, and psychological challenges.

Literature Review

1. The Evolution of Women's Status in Pakistani Society:

Pakistan is a country that inherited many of its cultural norms and rituals from the Subcontinent, where the patriarchal social order was followed. Indeed, the development and preservation of distinctive Islamic values and norms was a clear objective for the creation of Pakistan. Islam accommodates all cultural trends that do not contradict the basic principles of creed and encourages people to embrace the Islamic code of conduct with full confidence and faith. It encompasses all spheres of life and ensures the rights of all human beings in all relationships and transactions ("Impacts of Hindu Wedding Culture, "2020).

2. Status of Women's Financial Well-being in the Subcontinent before the advent of Islam:

In the Subcontinent, women's status evolved over time. Under Hindu influence, women suffered at the hands of the patriarchal system because they were never granted many basic rights. She suffered at the hands of Manusmriti or Manav Dharma Shastra, which was the first Hindu constitution containing laws related to society, procedure, and relationships. It was a regressive doctrine that reduced women to the status of animals sometimes. She was blamed for all mishaps and punished for them in a relationship, even if the husband was incompetent or nasty. She was deprived of all her belongings and assets if she disrespected her husband or followed her desires by indulging in them, or if she got ill. This deprivation lasted for about 3 months and brought a stigma to her name and status in society. Menstruating women were prohibited from even seeing Brahman when they were eating (Bhade, 2024).

She was burned as Satti along with her husband, who had passed away, and if let to live, she was to live a life that abandoned all desires and adornments and was never allowed to remarry. Women had no share in inheritance and no rights to own property. The only asset which she possessed was in the form of gifts which she received in the form of security, it was called Stridhan (stri-woman, dhan-money) (Halder & Jaishankar, 2008). Later, this evolved into Vara dakshan (vara-groom, dakshana-payment), which was dowry paid to the groom for marrying their daughter. It has been reported that the ritual of Satti became very common after the advent of Islam because they took it as an attempt to protect the chastity of Hindu women from Muslim conquerors, and then it again became common in the 17th and 18th centuries to prevent widows from claiming a share in their deceased husband's property (Sharma, 1988).

3. Women's Rights reforms in the Mughal era:

As the Mughal emperor conquered India, many reforms were made regarding the rights of Women. The ritual of Satti was largely abolished. High dowries to get daughters married were discouraged. Divorce was not allowed in Hindu culture, but they were influenced by this practice when they saw Muslims women in a better position than their counterparts and how it gave them the right to remarry. Mughals gave women the right to own moveable and immovable property. Women were to receive a share of inheritance as daughter, mother, sister, and wife as per Islamic law. It contrasted with Hindu law, which did not allow women to inherit any share in the property of their father unless they were unmarried. Even as an unmarried woman, she only receives one-fourth of the share of her brother, and it was meant to be spent on her wedding or dowry.

Muslim women owned a large share of property other than their regular allowance and were free to manage, invest, or gift it without any male interference. The education of women was not given much attention, and there was no concept of mass education because Muslim women followed Pardah. Elite and royal women were allowed to get some degree of education other than traditional religious education, but only in the premises of their palace or forts (Pait, n.d.). However, these royal ladies were an asset and became poetesses, writers, builders, and strategists who often participated in critical decision-making along with their husbands and fathers and left a mark in history through their valuable contributions (Pavithraa, n.d.).

4. Challenges faced by women of the Subcontinent during the Colonial Era:

The documentation in village administration during the colonial era, such as 'Wajib-ul-Arz' and 'Rivaj-e-Aam,' which were about the marriage record, served as a universal code of custom. Getting these documents made required the involvement of the village head (Numberdar) or influential men of the village who usually belonged to superior casts and owned large areas of land. Women who were marginalized and alienated, usually unaware of the legal procedures, were unfortunately never involved in discussions about such crucial issues. The village population was usually illiterate and was resistant to giving women their rights. The colonial administrators recognized the disengagement between the reality and the 'ideal custom' or Islamic laws of property rights and inheritance for women, which also sat well with their own agenda.

British colonial administration introduced English common law principles, often undermining the Shariah-based inheritance framework. They adopted the customary laws formed by village heads and continued using them as an authority for governing civil and family matters such as succession, marriage, alienation, and adoption. This legal framework had a significant and detrimental effect on women's rights, prohibiting them from owning or inheriting property and assets. The long-term impact of such customs is still seen in Pakistan, where, even though Islamic Sharia is considered the legal framework for such processes, cultural and social traditions are followed, resulting in the abandonment of women of their basic rights (Sajida & Sabreen, 2025).

5. Pakistan's legal system and women's rights related to finance and property:

In Islamic sharia, the constitution of Pakistan, and international laws, all acknowledge women's right to inherit, buy or sell, manage, and invest in property and assets. However, there is a great chasm between legal laws and their actual practice in society.

Theoretically, there is great advancement in the progress of legislation related to women's rights, but the patriarchal norms, along with continuous struggle to balance tradition, religion, and modernism, are a great challenge in the complete translation of these principles and laws into practice. The legacy of colonial legal customary framework and Hindu traditions still reverberates in contemporary Pakistani society, hindering full implementation of Islamic Sharia and constitutional laws regarding women's rights related to inheritance and other financial rights (Gani & Khan, 2019).

6. Financial rights of women in Islam- Financial independence and Women Empowerment in the Light of Quran and Sunnah:

Women's rights in Islam cannot be discussed without understanding the privileges given to women in every relationship. Before marriage, she is the responsibility of her father, and after marriage, she becomes the responsibility of her husband. As a mother, she holds no financial responsibility for her children. As an unmarried sister who may become an orphan, she will be the responsibility of her elder brother or other male relatives. As an orphan granddaughter, she will be the responsibility of her grandfather and uncles. When she is married, she must be paid dower by her husband to legitimize the relationship of Nikah. If no relatives are present, then society as a whole and the state have to take the responsibility of a woman who has no financial support or reserve. In Islamic law, inheritance is not based on gender but on the extent of kinship to the deceased and financial responsibility and maintenance of the heirs (Qur'an 4:7, 4:11).

7. Quran and Hadith References about Financial Rights of Women:

In Islam, Allah has clearly specified women's financial rights. In Surah An-Nisaa, the women have been declared entitled to an inheritance share in the property of their father, husband, and their children. (Qur'an 4:7, 4:25) Surah An-Nisaa also mentions the husband's role as the leader of the family and bestows upon him the financial responsibility of the household (Qur'an 4:34). A husband is described as protector and provider of the family and given the title of Qawwam. Surah An-Nisa also mentions that the gifts given to a wife must not be asked back if she is divorced by the husband (Qur'an 2:241). Surah Al Baqarah has clear injunctions about the matter of bridal money or Mehr and about maintenance rights of fostering mothers even after divorce (Qur'an 2:233). This indicates the importance of financial matters in the contract of Nikkah.

Ahadith-e- Nabawi or narrations by Prophet Muhammad (PBUH) and his Ashaab (companions) also provide evidence about the financial security of married women. A narration of Ibn Umer R.A talks about the greatest sins and mentions how it is an act of sin that a man marries a woman and takes her advantage without paying her Mehr and then abandons her after giving divorce (al-Sunan al-Kubr á, 14395). Another narration by Abu Huraira R.A declares a man an adulterer who intends to marry a woman on the condition of dowry/amount which he does not plan to pay (Musnad al-Bazzār, 8721). Another significant narration in this context is about Caliph Umer ibn Al Khattab R.A's incident when he told people to not to be excessive in dowry during a sermon and a woman among the crowd stood up to counter him through evidence from Quran which mentions about giving excessive dowry to women as dowry and not demanding it to be returned at the time of divorce and Caliph Umer accepted her argument to be the correct opinion in this regard which indicates that Allah likes when a man spends on his family with generosity and dislikes when the man demands return or expects wife to spend her Mehr upon him or according to his will(Musannaf'Abd al-Razzāq,10420).

Islam is a religion of modesty and balance and demands its followers to be on the path of righteousness and balance. A narration by Uqbah ibn e Amir R.A mentions that Prophet Muhammad PBUH encouraged having easy conditions for the contract of marriage, and another similar narration tells that the best dowry is the easiest for the groom to pay. These narrations are beautiful examples of keeping the balance and setting a standard of having realistic expectations among both spouses in matters related to dowry and financial rights (Sahīh Ibn Hibbān, 4163). Our religion emphasizes the importance of financial matters in the contract of marriage, but it does not promote materialism and gives great significance to spirituality and character when it comes to marital relationships. A narration by Sahl ibn-e-Saad reported about an incident when a woman was married to a man even when he failed to find an iron ring as dowry, but since he knew some part of the Quran, Prophet (PBUH) got them married for what he had learned from the Quran (Sahīh al-Bukhārī, 4854, Sahīh Muslim, 1425).

In Islam, rights come along with responsibilities and duties. Financial independence of women does not mean that women are only entitled to receive monetary benefits, but it also encompasses certain duties, such as Zakat, charity, and other duties. A hadith states that Prophet Muhammad PBUH asked a woman to pay Zakat when he saw her wearing a jewel (Abu Dawood, 1563; al-Nasa'I, 5/38; al-Tirmidhi, 637).

Regarding paying Zakat or charity, a woman is not allowed to dispose of all or a share of her money as charity if her own husband is living in poverty and has difficulty in providing for his family. This is proven through a hadith where Zainab Radi Allahanhaa, wife of Abdullah ibn Masud Radi Allahanhu, asked the Prophet PBUH about giving alms to her own husband and children. Scholars are of the opinion that a woman can give Zakat to her husband, but a husband is not allowed to do so because it is an obligation upon him to be a provider for her(Sahih al-Bukhari, 1462).

In a research conducted at Jordan University regarding the financial independence of working wives, many aspects of financial literacy and independence in the light of Shariah and fiqh were elaborated. It reported that if a man marries a woman who was already working prior to marriage, and then tells her to stop working, it can be called oppression. Even though a woman may use her income to financially assist her husband in household matters, he cannot force her or set it as a condition to permit her to continue working. The article also mentioned the opinions of four schools of thought in Islam about women's autonomy to decide how they may spend their income. Hanafi, Shaffai, and Hanbali schools of thought all agree that women do not need any permission from husbands, sons, fathers, or brothers in deciding about their financial assets and may spend all the income in charity. Malaki's school of thought is of the opinion that women must seek permission from their husbands if they intend to spend more than one-third of their income as charity. The scholars have this understanding that this permission aims to protect women against any financial manipulation or harm and increase respect and avoidance of conflict in marriage.

It was also mentioned in the article that, according to scholars of the International Islamic Fiqh Academy, a woman must contribute to household expenditures or chores through hiring house help if her job interferes with or compromises her family duties. If a working woman helps her husband in paying for a real estate through her wage, she is entitled to have some share of the property in her name, depending upon her share of the contribution. It is also recommended that written proof be kept as evidence of her contribution (Al Mabdeh et al., 2021).

8. The chasm between Culture and Religion regarding Financial Rights of Women in Pakistan:

Pakistan, a country named the Islamic Republic, has most of its rules and regulations derived from Islamic law, but there is a great impact of cultural heritage in the form of norms and traditions that are still practiced at a large level. Many regulations that ensure women's rights are often ignored. Cultural norms and customs have been molded using religion to fulfill the desires and motives of patriarchal society (Bhattacharya, 2014). One such example is not letting women marry out of the family because it would mean letting an outsider have a certain degree of control over family resources. Some women are also forced to give up their share of inheritance to their brothers, and if they refuse, they are threatened with being socially isolated (Ahmed et al., 2016). These norms are strictly followed in a large part of the rural areas of Pakistan where the feudal system exists.

Mehr or the bridal money, which is given to the woman at the time of the wedding contract, is a mandatory requirement, and this money or asset becomes the property of the woman with no control of the husband or guardian. This amount of money or asset is to remain with the wife even if the husband divorces her. Mehr has to be mutually agreed upon between husband and wife. Similarly, the concept of Nafaqa or maintenance is also to be considered in this regard, as it is also to be paid by the husband regularly for looking after the wife and children. However, in our society, we often see that these economic aspects of Nikah in the form of Mehr are not usually discussed with the women, and they rarely make any demands. Sometimes, only a small amount is decided by the guardians of the bride and groom, and it is paid instantaneously at the time of the wedding. The financial security that was provided to women by Islam through Mehr is overlooked, and this creates turmoil at the time of any unforeseen circumstances when the issue of divorce or marriage dissolution arises.

The financial consequences of divorce are very severe for such women, and it adds to the agony of ending a relationship. Many women reported that they were hesitant in demanding Mehr because it created tension in the home, and they were labeled greedy and materialistic for demanding it. It was only considered to be paid when there was any chance of divorce. Even though they were aware of all these Islamic rights, they noticed a great discrepancy between the theory and practice of these rights and responsibilities (Hussain, 2013). Besides these domestic inequalities and unjust practices, women in Pakistan also experience inadequate opportunities to access outside resources such as education and employment. There are no adequate social reforms or policies to help women at the government and non-government levels when she experiences any injustice at the domestic or societal level (Isran & Isran, 2012).

9. Importance of Financial Independence for Women:

Financial independence of women means that women have the right of ownership of assets or property, and complete access to control and manage these resources. It is considered an important factor for gender equality, improving self-confidence, and growth and development in domestic and social spheres of life. Women who are financially independent are observed to have a greater voice in household matters and may also participate in entrepreneurial and investment endeavors. It has also been reported that women who are financially independent spend almost 90% of their money on their children and on their education, or for the general well-being of the family. This gives women a stronger bargaining power in household dynamics, which is translated into their ability to exercise their rights and have a say in major decision-making aspects of life and family. Financially independent women are also reported to have less risk of domestic violence and abuse. They have been reported to have 80% greater autonomy in family-related decisions in comparison to poor or financially dependent women (Habib et al., 2019).

10. Education and employment of women and their impact on their financial independence:

In Pakistani society, education is considered a chance for a better life. For women, education opens doors to knowledge, skills, critical thinking, and boosts their chances to challenge societal norms, and facilitates them in demanding their rights with better confidence. Women who gain education through formal platforms are more equipped to get employed and improve their financial status. Better employment opportunities and financial independence resulting from it enable women to have enhanced decision-making ability in household matters, invest in their children's education, and contribute to social welfare through community participation (Fazal & Mirza, 2024).

11. Role of entrepreneurship and other financial activities of women and their impact on acquiring financial independence:

About 49% of Pakistan's population is women who are mostly confined to homes. Women's home-based entrepreneurship has been recognized as a major and crucial transformative factor in achieving financial independence. Through their efforts, home-based businesswomen have gained a strong social position because of their contribution to the household and also as an inspiration for various other women who depend on their husbands for their financial needs and are pushed to tolerate various kinds of abuse and violence in their relationships. Since most of these businesses are unregistered, they are termed as 'invisible' and are presumed to be inconsequential, but they have a great impact on the psychological and financial well-being of the women and their families. Many women who lack higher education or skill training from formal institutions are now using their talent and available resources to offer various products and services such as cooking, day-care services, dairy products, cosmetics and beauty services, garments, painting, and handicrafts (Muhammad et al., 2021). Research conducted in Khyber Pakhtunkhwa reported that about 71.8% of women's economic activity was confined to indoors, such as stitching, embroidery, basket and candle making; preparing pickles, jams, and squash; dairy products; apiculture; sericulture; livestock; poultry; nursery raising; and some agriculture-related off-farm activities(Jabeen et al., 2020).

However, entrepreneurship is not feasible for women who do not have a supportive family or enough financial resources. Microfinance loan services are now being provided through government and non-government organizations to facilitate women in becoming self-sufficient and pave the way towards financial independence. These organizations work in urban as well as rural areas and help women in gaining entrepreneurial skills and provide financial loans to empower and help them in starting their own home businesses. Mobile banking apps and digital banking have helped women to increase financial inclusion and save money on their own without any intermediate male involvement. Women in rural areas who are involved in craft and agriculture-based small businesses are now being helped through women's support groups and village-level cooperative networks to access larger markets and expand their initiative. It has been reported that virtual vocational and technical trainings such as tailoring, computing, and handicraft production are also proving to be a great intervention to increase employment and entrepreneurship opportunities for women who cannot leave their homes due to social or domestic constraints such as household responsibilities or inability to travel alone (Zaib Ur Rahman et al., 2025).

Freelancing or self-employment has emerged as another financial activity through which women are able to gain financial independence. The Ministry of Information and Technology has tried to integrate women into the field of technology through these self-employment services. Digital marketing, IT, financial services, accounting, client assistance, project administration, and writing are various online services in which women are often involved and make a good amount of earnings to become financially empowered. A survey has reported that 25% of freelancers in Pakistan are females and are doing better than the males. However, it is not a secure option, and continuous work is not guaranteed (Rawoof et al., 2021).

12. Changing trend of Parents' effort to make daughters financially independent prior to marriage:

In the past, marriage was considered the most important institution of society. In Pakistan and other collectivist societies, marriage was mandatory for adults at a certain age. The girls' parents prioritized their marriage at a very young age, even when they had not completed their education. These prevailing social norms, with an influence of religion regarding early marriages, were seen to be changing as women in urban areas were provided with better education opportunities. Previously, women's identity and value were tied to their role as a wife and mother, and it overshadowed their career or education. Now, women's roles have expanded beyond domestic duties due to socioeconomic factors and more awareness about challenges that women may face after marriage (Naz et al., 2025).

Parents who were previously pressured to get their daughters married at a young age to protect their honor and chastity are now reshaping their thoughts, and a new phenomenon has emerged where they encourage their daughters to get educated, get employed, or start a career. Most middle-class parents who are not very well off financially gift their daughters with valuable assets in the form of gold or property, or don't have much in their name to inherit, they invest in their daughters' education and help them get financially empowered through career building or business opportunities. This equips women with skills, financial independence, and control over their life decisions. This also leads to delayed marriages, and it has been proven through recent studies that educated women and working women are less likely to get married at a young age (Qureshi & Irfan, 2023).

Parents are apprehensive about their daughters' future post-marriage because of increasing divorce and domestic abuse rates. They consider education and career as a safety net because financially dependent women are more likely to suffer and are forced to live in an abusive relationship, while financially independent women have more freedom to take an initiative in decisions regarding important matters of life, such as separation or dissolution of marriage through divorce or Khulaa (Zulqarnain et al., 2022).

13. Rising divorce rate in Pakistan and its key determinants:

Even though the divorce rate in Pakistan is far less than in developed countries and surrounding developing countries such as Bangladesh, it has significantly increased in the last few years. In the province of Punjab, the divorce rate has increased 35% in the last 5 years. Many factors have been associated with this rise in divorce rate, such as a lack of social, educational, and financial resources in both spouses, which are needed for marriage to work. According to research conducted in Multan, a rising rate of divorce was found to be due to low education of both partners, arranged marriages without consent of partners, low income of the husband, substance use disorder/drug addiction, Bata system (exchange marriage), early age at marriage, domestic abuse at the hands of husband or in-laws, and the wish to have a son.(Mahmood et al., 2016). Infidelity, second marriage, infertility, dowry issues, Halala for remarrying the first wife in Muslim countries, educational differences between spouses, occupational status differences, unequal social and family backgrounds, differences in economic expectations among spouses, immaturity, and lack of compatibility with adjustment issues of wives and interference of in-laws have also been identified as causes of divorce (Bala, 2005).

14. Kinds of Financial abuse faced by women in marriage and its impact on marital harmony:

It has been well established through research that financial well-being can enhance one's marital satisfaction, while marital disharmony is common among couples who lack financial management. Each person's opinion and perception about how their spouse handles finances plays a great role in stability and quality of life, and if they think that the spouse is careless about handling money, the likelihood of divorce is increased (Copur & Eker, 2014).

In Pakistan, various kinds of financial exploitation and abuse have been observed amongst married women. Some women who are employed and have bank accounts for salary, their husbands take their debit cards and cheques, stopping them from accessing their own money. Some husbands and in-laws force women to contribute to the household finances and push them to work against their will. They are not just forced to work to financially assist in the household, but are also expected to participate in domestic work. Men have been reported to force their wives to bring money from their parents and exploit their wives' property and assets, which they obtained in the form of Jahaiz, Bari, or inheritance.

It is also observed that men falsely report about their job or business at the time of marriage proposal, and once marriage has happened, they leave their job/work and don't provide anything to their wives as maintenance, and consider their educated working wives as a financial uplift opportunity. Some men force their wives to give back Mahr or forgive it and manipulate them even more once children are born (Chowbey, 2017). In polygamous marriages, financial injustices are very common as the husband does not usually provide equally to the wives and children. All these kinds of financial abuse make it difficult for women to leave an abusive marriage and become self-sufficient esp. in the presence of children, as moral standards of society demand women to bear all these ill-treatments in the name of peacekeeping and patience, which lead to physical, psychological, and emotional problems in married women.

15. Theoretical framework underlying the key issue:

- **Becker's Model:**

In the West, economic abuse of married women was not studied until recent years because a certain level of privacy and independence was usually maintained by Western women regarding their personal money and expenditures. An American sociologist and economics professor presented Becker's Model, in which he targeted family decision making or household collective choice with reference to the distribution of benefits, burden, and sharing of resources by family members. This model led to the formation of various other models called the' bargaining model' in intra-family relations. The bargaining models revolve around 'game theory,' which then has cooperative (where both family heads take all decisions together) and non-cooperative (where one family head controls the resources and has a stronger role in decision making) types. These models and theories emphasize that.

With respect to South Asian society, the position of family members outside the home in terms of earning capacity and possession of assets and property facilitates them in attaining a significant position inside the home and a stronger role in family decision-making (Becker, 1993).

- **Self-determination theory:**

This theory suggests that there are three psychological needs of well-being: autonomy, relatedness, and competence. From the perspective of financial well-being, it can be assumed that married women are positive and motivated about seeking financial independence through available opportunities and resources around them. The role of financial literacy and knowledge of financial management can have a positive impact on improving their financial competence and impacting their decision-making abilities regarding critical matters of life, such as divorce or separation (Mielitz et al., 2021).

Results:

The demographic profile of the respondents indicates that all participants (100%) were married, while none were divorced, widowed, or separated. Regarding the duration of marriage, 13 respondents

(26%) had been married for less than five years, 9 (18%) for 6–10 years, 16 (32%) for 11–20 years, and 12 (24%) for more than 20 years. In terms of employment status, 8 respondents (16%) were employed full-time, 10 (20%) were employed part-time, 10 (20%) were self-employed, and 22 (44%) were unemployed. No data was reported for homemakers. The table includes a category for type of work; however, no specific data were provided for this variable. With respect to monthly income, 13 respondents (26%) earned below 30,000, another 13 (26%) earned between 31,000 and 60,000, 11 (22%) earned between 61,000 and 100,000, and 13 (26%) reported an income of more than 100,000. Concerning the family system, 23 respondents (46%) belonged to joint families, while 27 (54%) lived in nuclear families. Finally, the educational background of respondents shows that 1 participant (2%) had primary education, 3 (6%) had secondary education, 15 (30%) were graduates, and a majority of 31 respondents (62%) had attained postgraduate-level education.

Table 1: Demographic Characteristics of the Participants

	Variable	*f*	*n*
	Marital status		50
1.	Married	50	
	Duration of Marriage		50
1.	Less than 5 years	13	
2.	6 to 10 years	9	
3.	11 to 20 years	16	
4.	More than 20 years	12	
	Employment status		50
1.	Employed full-time	8	
2.	Part-time	10	
3.	Self-employed	10	
4.	Unemployed / Homemaker	22	
	Monthly income		50
1.	Below 30k	13	
2.	31k to 60k	13	
3.	61k to 100k	11	
4.	More than 100k	13	
	Family System		50
1.	Joint	23	
2.	Nuclear	27	
	Education		50
1.	Primary	1	
2.	Secondary	3	
3.	Graduate	15	
4.	Postgraduate	31	

Note. F= Frequency, n= Sample size

The alpha coefficients of Cronbach were obtained to determine the internal consistency of the variables used in the study. The findings reveal good to high reliability in every scale. The Financial Independence scale, which had 6 items, had high internal consistency (a =.88) levels. The scale of Marriage-Related Financial Aspects had 5 items and had a moderately acceptable reliability (0.69). The Islamic Financial Responsibilities scale, which consists of 9 items, had high reliability (95 = alpha). Equally, the Awareness and Experience of Financial Abuse scale, consisting of 11 items, demonstrated excellent internal consistency (=.98). Lastly, the scale consisting of 8 items expressed the Impact of Women Financial Independence on Divorce-Related Decisions, which is also an excellent measure of reliability (0 =.90). In general, these results indicate that the measurement tools that were employed in the research are consistent and can be used in additional statistical processing.

Table 2: Cronbach Alpha Reliability Coefficient of the Study Variables

Variable	*k*	*α*
Financial Independence	6	.88
Marriage-Related Financial Aspects	5	.69
Islamic Financial Responsibilities	9	.95
Awareness and Experience of Financial Abuse	11	.98
Impact of Women's Financial Independence on Divorce-Related Decisions	8	.90

Note. K= Number of items, *α= Cronbach Alpha Reliability*

Figure 1: Cronbach's Alpha Reliability Coefficient of the Study Variables

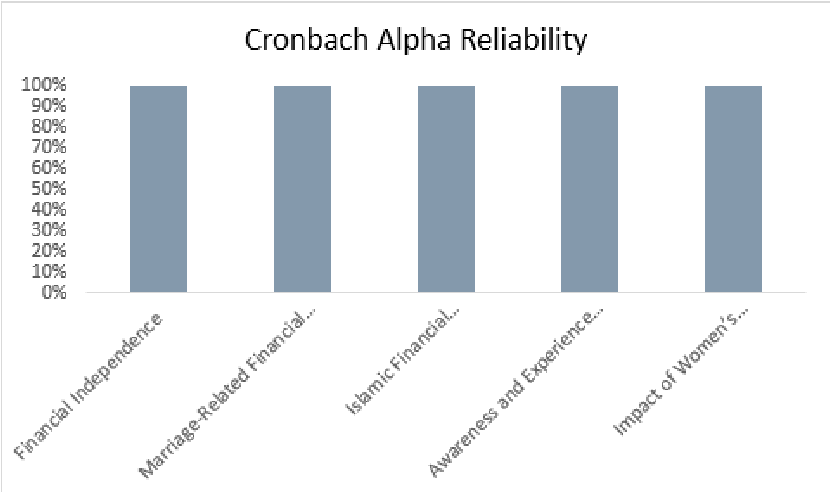


Table 3: Pearson Product-Moment Correlation, Mean, and Standard Deviation of Study Variables

Variable	*M*	*SD*	1	2	3	4	5
1. FI	19.58	7.67	-	.60***	.72***	.77***	.65***
2. FA	16.22	5.22		-	.81***	.79***	.69***
3. IFR	33.18	11.78			-	.92***	.83***
4. AEF	41.06	15.57				-	.88***
5. IWF	26.04	8.57					-

Note. ****=p<.001*, FI= Financial Independence, FA= Marriage-Related Financial Aspects (Dowry & *Haq Mehr* and inheritance share), IFR= Islamic Financial Responsibilities (*Nafaqa* and Family Maintenance), AEF= Awareness and Experience of Financial Abuse, IWF= Impact of Women's Financial Independence on Divorce-Related Decisions.

The results of Table 3 show the means, standard deviations, and Pearson correlation coefficients of the study variables. The interrelations between all Study variables were positive and significant, which means that greater levels of financial independence, familiarity with the aspects of marriage finances, and familiarity with the Islamic financial responsibilities are related to a greater awareness of financial abuse and the perception of a stronger effect of financial independence of women in divorce-related decision-making.

Table 4: One-Way Analysis of Variance Differences across Marriage Duration on Study Variables

Variable	Marriage Duration	*M*	*SD*	*F*	*p*
Financial Independence	Less than 5 years	19.92	7.97	.06	.979
	6 to 10 years	19.88	8.60		
	11 to 0 years	18.87	7.49		
	More than 20 years	19.91	7.85		
Marriage-Related Financial Aspects (Dowry & *Haq Mehr* and inheritance share)	Less than 5 years	16.46	5.50	.32	.807
	6 to 10 years	16.55	6.46		
	11 to 0 years	16.81	4.70		
	More than 20 years	14.91	5.03		
Islamic Financial Responsibilities (*Nafaqa* and Family Maintenance)	Less than 5 years	33.53	12.97	.06	.979
	6 to 10 years	32.55	14.24		
	11 to 0 years	34.00	10.82		
	More than 20 years	32.16	11.18		
Awareness and Experience of Financial Abuse	Less than 5 years	40.46	17.10	.03	.991
	6 to 10 years	40.00	16.48		
	11 to 0 years	41.87	15.64		
	More than 20 years	41.41	15.07		
Impact of Women's Financial Independence on Divorce-Related Decisions	Less than 5 years	24.69	8.31	.55	.648
	6 to 10 years	24.44	9.52		
	11 to 0 years	28.25	8.03		
	More than 20 years	25.75	9.32		

Note. M= Mean, SD= Standard deviation

An analysis of variance (ANOVA) was used as a one-way method to indicate the variance in the variables of the study when comparing the variables of the studies across four groups of marriage duration. The findings showed that there were no statistically significant differences between the groups as to financial independence, marriage-related financial aspects, Islamic financial responsibilities, awareness and experience of financial abuse, or the influence of financial independence on women's divorce-related choices. All in all, the results indicate that marriage length does not play a significant role in any of the variables of the study.

Figure 2: Mean Differences Across Marriage Duration on Study Variables

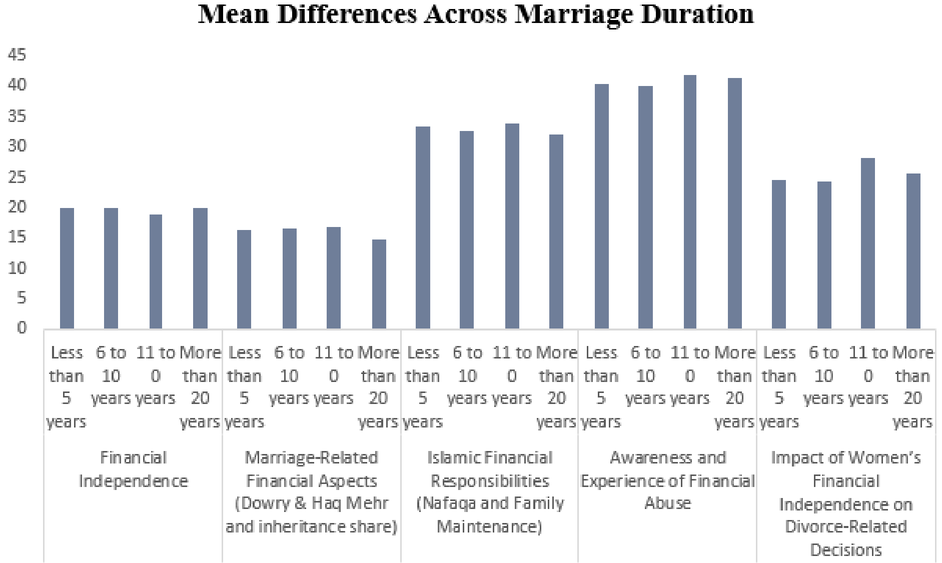


Table 5: One-Way Analysis of Variance Differences Across Levels of Education on Study Variables

Variable	Level of Education	*M*	*SD*	*F*	*p*
Financial Independence	Primary	26.00	.00	.89	.455
	Secondary	20.33	8.14		
	Graduate	17.13	9.35		
	Postgraduate	20.48	6.76		
Marriage-Related Financial Aspects(Dowry & *Haq Mehr* and inheritance share)	Primary	21.00	0.00	2.53	.069
	Secondary	16.00	4.35		
	Graduate	13.40	5.65		
	Postgraduate	17.45	4.69		
Islamic Financial Responsibilities (*Nafaqa* and Family Maintenance)	Primary	37.00	.00	2. 25	.096
	Secondary	30.66	15.94		
	Graduate	27.13	14.11		
	Postgraduate	36.22	9.37		
Awareness and Experience of Financial Abuse	Primary	55.00	.00	3.56	.021*
	Secondary	35.66	21.73		
	Graduate	31.73	17.68		
	Postgraduate	45.64	11.99		
Impact of Women's Financial Independence on Divorce-Related Decisions	Primary	40.00	.00	2.55	.07
	Secondary	25.67	10.01		
	Graduate	22.00	9.72		
	Postgraduate	27.56	7.22		

Note. M= Mean, SD= Standard deviation, *=$P<.05$

One-way analysis of variance (ANOVA) was also used to compare the study variables at the various levels of education. The findings revealed a significant variation in the awareness and experience of financial abuse as per the level of education, indicating that the respondents with unequal educational levels reported an unequal level of awareness and experience of financial abuse. It was found, however, that there were no statistically significant variations in financial independence, financial aspects of marriage, financial burden related to Islam, and the effects of financial independence among women on the decision to divorce. On the whole, these results indicate that understanding and experience of financial abuse are strongly related to education level, whereas the effects of the given factor on the other variables of the study are not significant.

Figure 3: Mean Differences across Level of Education

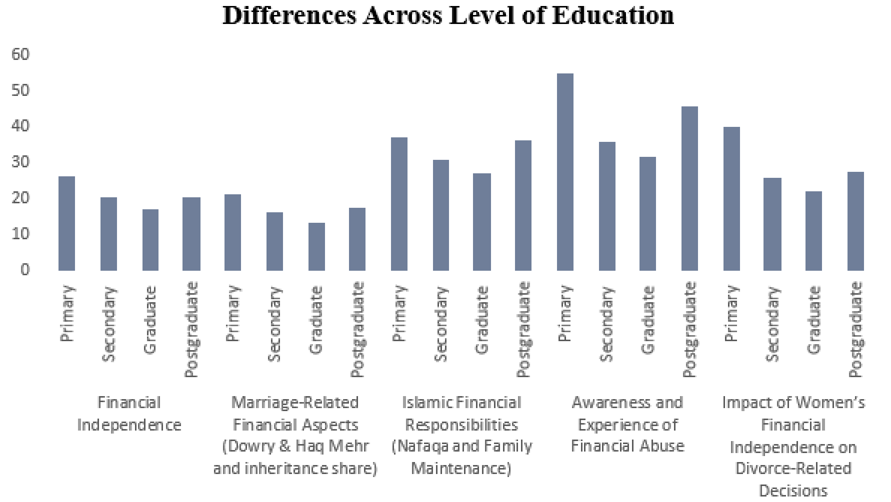


Table 6: One-Way Analysis of Variance Differences Across Employment Status on Study Variables

Variable	Employment Status	*M*	*SD*	*F*	*p*
Financial Independence	Employed full-time	21.62	10.19	.30	.819
	Part-time	20.30	8.60		
	Self-employed	19.10	9.88		
	Unemployed	18.72	5.15		
Marriage-Related Financial Aspects (Dowry & Haq Mehr and inheritance share)	Employed full-time	14.25	6.20	3.35	.027*
	Part-time	16.20	5.45		
	Self-employed	13.00	4.94		
	Unemployed	18.40	4.01		
Islamic Financial Responsibilities (Nafaqa and Family Maintenance)	Employed full-time	30.50	14.54	3.23	.031*
	Part-time	30.60	11.12		
	Self-employed	26.40	13.30		
	Unemployed	38.40	8.26		
Awareness and Experience of Financial Abuse	Employed full-time	40.75	19.46	1.30	.283
	Part-time	38.70	15.25		
	Self-employed	34.20	19.11		
	Unemployed	45.36	11.76		
Impact of Women's Financial Independence on Divorce-Related Decisions	Employed full-time	24.00	10.22	2.52	.069
	Part-time	25.30	9.90		
	Self-employed	21.20	9.07		
	Unemployed	29.31	5.93		

Note. M= Mean, SD= Standard deviation, *=*P<.05*

An analysis of variance (ANOVA) was applied to investigate the difference between the variables of the study in various groups of employment status. The findings demonstrated statistically significant differences in marriage-related financial aspects (F = 3.35, p =.027) and Islamic financial responsibilities (F = 3.23, p =.031), which means that these variables are dissimilar depending on the employment status. On the contrary, there were no notable differences in financial independence (F =.30, p=.819), awareness and experience of financial abuse (F=1.30, p=.283), or the effect of the financial independence of women in the decisions related to divorce (F=2.52, p=.069). Altogether, the results indicate that the employment status is a significant determinant of the perceptions of marriage-related finances and Islamic financial obligations, but not the other variables of the study.

Figure 4: Mean Differences Across Employment Status on Study Variables

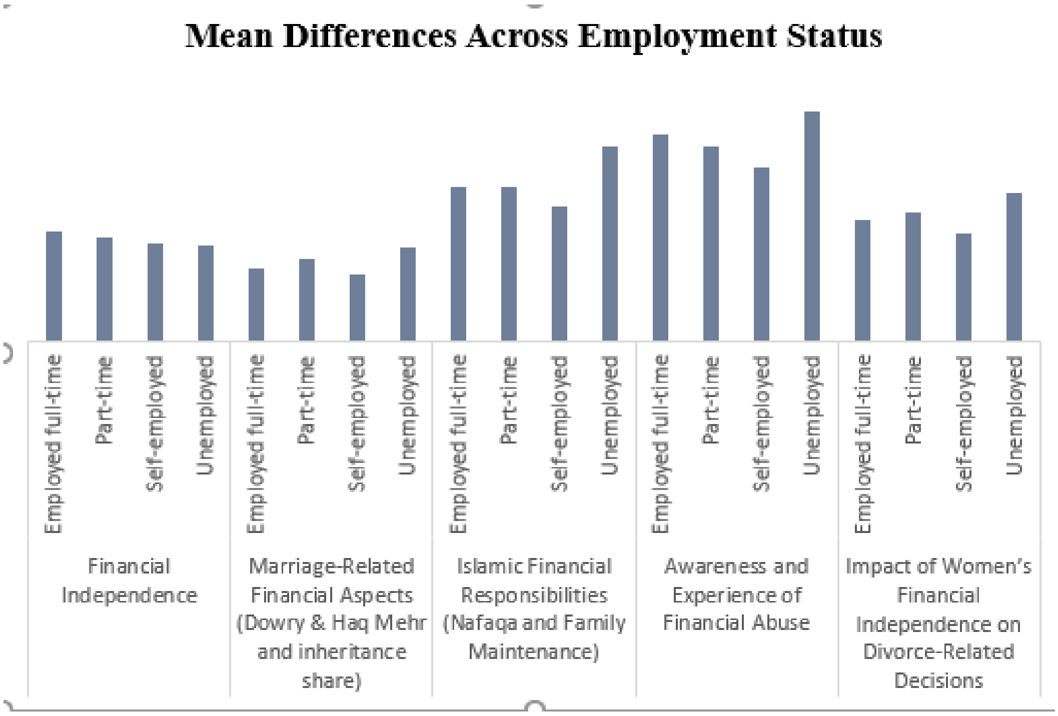


Table 7: One-Way Analysis of Variance Differences Across Monthly Income on Study Variables

Variable	Monthly Income	*M*	*SD*	*F*	*p*
Financial Independence	Below 30k	19.92	6.29	.69	.562
	31k to 60k	19.31	8.70		
	61k to 100k	17.09	8.71		
	More than 100k	21.62	7.19		
Marriage-Related Financial Aspects (Dowry & Haq Mehr and inheritance share)	Belo 30k	16.00	4.36	2.02	.124
	31k to 60k	14.85	5.51		
	61k to 100k	14.73	6.37		
	More than 100k	19.08	3.90		
Islamic Financial Responsibilities (Nafaqa and Family Maintenance)	Belo 30k	33.23	10.69	1.48	.231
	31k to 60k	30.62	12.91		
	61k to 100k	29.73	13.97		
	More than 100k	38.62	8.56		
Awareness and Experience of Financial Abuse	Belo 30k	43.31	14.76	2.20	.100
	31k to 60k	35.23	17.34		
	61k to 100k	36.36	16.85		
	More than 100k	48.62	10.52		
Impact of Women's Financial Independence on Divorce-Related Decisions	Belo 30k	27.08	8.21	1.38	.260
	31k to 60k	23.31	9.38		
	61k to 100k	24.09	10.17		
	More than 100k	29.38	5.84		

Note. M= Mean, SD= Standard deviation

One-way analysis of variance (ANOVA) was utilized in order to assess the variations in the variables of study in four groups of monthly income. The findings have revealed that there were no statistically significant differences among income groups on financial independence (F =.69, p =.562), marriage-related financial issues (F = 2.02, p =.124), Islamic financial responsibilities (F = 1.48, p =.231), awareness and experience of financial abuse (F = 2.20, p =.100), and the influence of financial independence of women on the divorce-related decision-making (F = 1.38, p =.260).

Figure 5: Mean Differences Across Monthly Income on Study Variables

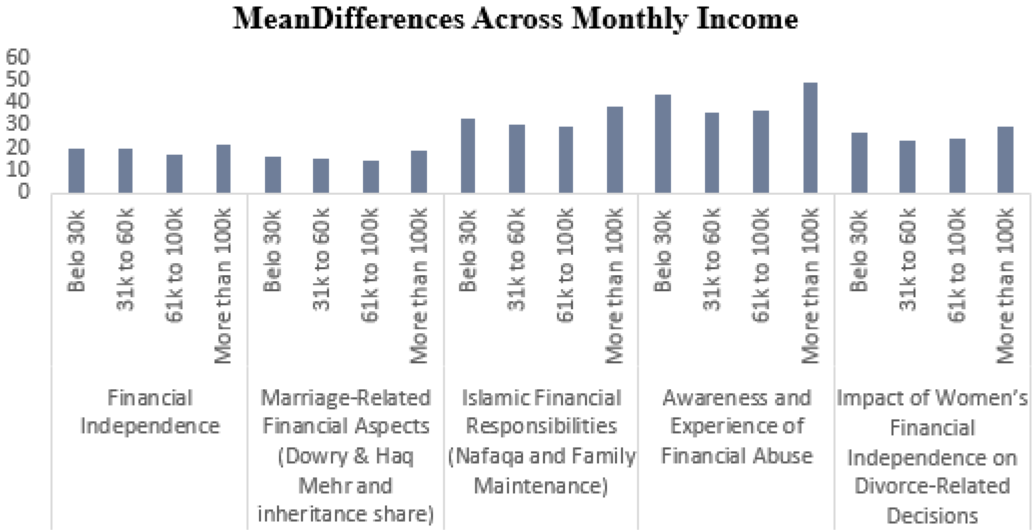


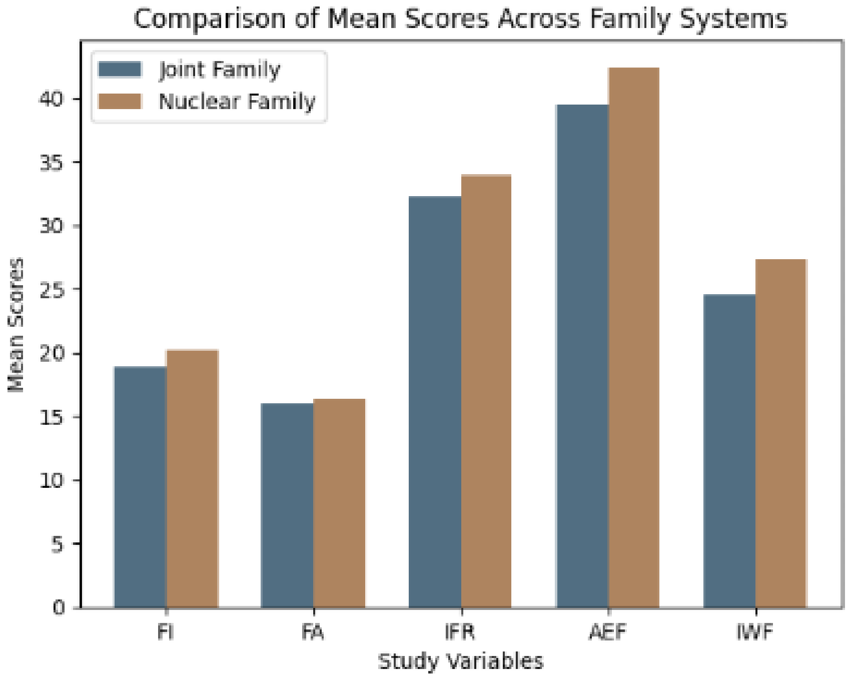
Table 8: Independent Sample t-test, Mean, and Standard Deviation of Study Variables Across Family Systems

Variable	Joint (n=23)		Nuclear (n=27)		*t*	*df*	*p*	Cohen's d
	M	*SD*	*M*	*SD*				
FI	18.83	7.76	20.22	7.69	.64	48	.527	.18
FA	16.04	5.83	16.37	4.75	. 22	48	.828	.06
IFR	32. 26	13.31	33.96	10.51	.50	48	.616	.14
AEF	39.47	17.54	42.41	13.88	.66	48	.513	.19
IWF	24.52	9.70	27.33	7.44	1.16	48	. 252	.33

Note. ****p < .001,* FI= Financial Independence, FA= Marriage-Related Financial Aspects (Dowry & Haq Mehr and inheritance share), IFR= Islamic Financial Responsibilities (Nafaqa and Family Maintenance), AEF= Awareness and Experience of Financial Abuse, IWF= Impact of Women's Financial Independence on Divorce-Related Decisions

The t-test was an independent test to compare the variables of the study among respondents who were living in nuclear and joint families. The findings showed that the two groups had no statistically significant differences with regard to financial independence (t =.64, p =.527) and marriage related financial issues (t =.22, p =.828), Islamic financial responsibilities (t =.50, p =.616), awareness and experience of financial abuse (t =.66, p =.513) or effects of financial independence of women on divorce related decisions (t =1.16, p =.252). What is more, all variables had small effect sizes (Cohen's d =.06 to.33), which implies that there are insignificant differences in practice between women who belong to joint and nuclear families. All in all, the results indicate that the family system does not have a significant impact on any of the variables in the study.

Figure 6: Mean Differences of Study Variables Across Family Systems



Note. FI = Financial Independence, FA = Marriage-Related Financial Aspects (Dowry & *Haq Mehr* and inheritance share), IFR = Islamic Financial Responsibilities (*Nafaqa* and Family Maintenance), AEF = Awareness and Experience of Financial Abuse, IWF = Impact of Women's Financial Independence on Divorce-Related Decisions

Table 9: Percentage Distribution of Responses on Perceived Divorce Rate in the Community

Variable	*f*	%
Increasing	40	80.0
Stable	4	8.0
Don't Know	6	12.0

Note. f= Frequency, %=Percentage

According to the table, most of the respondents (80% of them) observe that the divorce rate in their respective community is on the rise, which implies that there is a great deal of collective support regarding the problem of marital instability. The lower percentage (8%) thinks that the divorce rate has not decreased, and 12 percent of those interviewed indicated that they were not aware of the tendency. Generally, the results are representative of a prevailing view that the rate of divorce is on the rise in the community. An open-ended question was included at the end of the questionnaire regarding three important reasons for the rising divorce rate in society. The majority of the participants specified involvement of family, use of social media, and lack of tolerance as causes for the increase in divorce rate. Some participants mentioned physical and verbal abuse, lack of sense of responsibility among men, lack of Islamic knowledge about marital relationships, extra-marital affairs, and more focus on rights than duties as reasons for higher divorce rates in society.

Discussion

The research was conducted to determine if knowledge about financial independence and awareness about financial abuse of married women have an impact on critical decision-making about divorce. The current study also focused on determining women's perception about financial independence, marriage-related financial matters, especially in the light of Islam, and awareness about financial abuse. The general impression of society is that the rising number of female participation in the workforce or the ability to earn has an impact on the stability of the institution of marriage, and there are more divorces because women can no longer be forced to stay in marriage if they have financial independence or a stable source of income.

Working women or women with any source of income that can give them financial stability are thought to suffer less after the decision of separation or divorce. A study in this context was conducted in Europe, and it was found that employed women suffer less economic cost of separation than unemployed or non-working women (Van Damme, 2010). However, the current research is suggestive of the fact that women, despite being financially independent or economically stable, are still hesitant to think about divorce.

The knowledge of financial abuse increased among educated women participants, but it did not impact their decision-making regarding divorce or separation. The type of family system they lived in, duration of marriage, and their awareness about Islamic financial aspects of marriage were also assessed through items in a questionnaire regarding dowry/Jahaiz and their ability to access it. Most of the participants had knowledge about their rights and showed their approval of Islamic laws of inheritance and access to Mehr (bridal money), but there was no significant effect of these factors on the decision-making about divorce. A reason for this can be increased flexibility of women to participate in the household finances due to their understanding of current economic challenges and the high cost of living. They understand that their husbands alone may not be able to sustain their standard of living if they earn alone, and it may compromise their children's education and growth in the current challenging circumstances. This result is also supported by another research conducted at the University of Maryland, US, which found that the financial stability of women has no significant effect on the decision of separation, and it's usually poor marital quality that leads to the decision of separation (Sayer & Bianchi, 2000).

Cultural shift is also being seen in our society due to globalization and use of social media, and it can be said that many previous theories related to traditional families where gender role was focused, such as Becker's theory, need to be replaced by theories focusing on sociological and psychological mechanisms, which may explain and evaluate causes and consequences of divorce.

Women in our contemporary society are often blamed for being influenced by Western philosophy and the feminist agenda because they talk about their rights more openly than previous generations. The rising rate of divorce is a reality that cannot be brushed under the carpet, and its reasons must be explored to protect the institution of the family because society is a product of its individuals. Targeting women alone for the high rate of divorce because of getting educated or entering the workforce and earning on her own cannot bring about the change. Indeed, it has been proven through other research that women's financial status had no impact on divorce rate, but a higher divorce rate was seen in couples where men failed to fulfill their duty to provide due to unemployment (Yilmaz, 2022).

An interesting result of the research was increased awareness of financial abuse among women who had a primary level of education in comparison to graduate and postgraduate level educated women.

These findings are in contrast to other research conducted in this context, which showed that women with a higher education level had more knowledge and awareness about financial abuse. One probability for this different finding can be that women who are not well educated or are not exposed to the world outside their household are less aware of the modern world challenges and financial dynamics that are affecting the family system. They may not understand the need for financial assistance or financial voluntary involvement and contribution on behalf of married working women, especially in affairs related to the welfare and education of children.

The research has been conducted with a small sample of the population due to constraints of time and resources, and may expect different but relevant results regarding these variables and factors if this research is conducted at a more diverse level by including more women from this area and other cities in the region. Many other factors can be included in the study related to perception and knowledge about financial aspects of marriage and the role of women in the general household of contemporary society, where economic challenges are affecting individuals at every level.

Conclusion

This study has provided a gateway to explore married women's knowledge about various aspects related to financial independence, sources of income, financial rights of women in Islam, and their awareness regarding financial abuse. Various factors responsible for the increased divorce rate were reported by the participants. This study showed that even if the women were financially independent or aware of their financial rights, it did not impact their critical decision-making about divorce. Knowing about the financial rights of women after marriage and the general financial rights of women in Islam may impact their ability to be more stable financially and participate in household matters in a powerful position, rather than becoming a subject or victim of domestic and financial abuse.

However, since this study has been conducted on a very small sample of the population due to limitations of time and resources, many gaps have been identified, and a need to conduct such research has become evident at a higher level by including a more diverse population of women to explore further about factors which may affect critical decision making about divorce and help in reducing the divorce rate in society. Most of the women who participated in the research were educated. They were either employed or supported by their family; however, their financial status did not impact their decision-making about divorce. Women who were not educated or belonged to a lower socioeconomic background could not be accessed due to their inability to fill out the data forms online. To expand the sphere of this study, women from all socioeconomic statuses and educational backgrounds can be included to obtain more coherent data, which may help in understanding the dynamics responsible for the rising divorce rate and factors that may impact women's critical decision-making about marriage dissolution or divorce.

Recommendations

There are many gaps identified while conducting this research, as not much work has been done in this dimension in our society.

- There is a lack of knowledge about the current family dynamics of our society, which are leading to higher divorce rates. Reasons should be identified at the level of both spouses and other relevant factors because failure of marriage affects each person in the equation with more damage if children are involved.
- The questionnaire used in the current study has been shortened due to redundancy, but we may conduct other research by including significant factors such as religious and cultural views about financial independence of women, marital harmony, and overall satisfaction and knowledge

of women about various sources of income and means to achieve financial independence and stability other than job and business.

- The study should be conducted with a focus on the divorced population of women to gain a more detailed account of the dynamics that play a role in marital discord and can lead to divorce.
- A more diverse group of women from all socioeconomic classes and educational backgrounds should be included in the study to get a more coherent result, which may help in depicting more accurate dynamics responsible for the stability of the institution of marriage in the contemporary era, along with factors that may impact the rising divorce rate.
- Another recommendation is to include men in such studies with an objective of increasing their knowledge and helping them in gaining an understanding of their role in stability and strengthening of the institution of marriage by focusing on their role as Qawwam (leader, protector, and financial provider) in the light of Islamic teachings.

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رواه أبو داود (1563)، والنسائي (5/38)، والترمذي (637)