Development of Economic Abuse Scale (EAS); Establishing Content Validity of EAS
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A R T I C L E  I N F O

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A B S T R A C T

Economic abuse involves behaviors that control a woman’s ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency (Adams, Sullivan, Bybee, & Greeson, 2008). Woman battering is a prevalent social problem committed against millions of women each year. Battering involves psychological abuse, physical abuse, and economic abuse as well. Economic abuse is the area which is less focused as compared to other forms of battering. The objective of present study was to develop an indigenous scale that would explore the phenomenon of economic abuse faced by married Pakistani women as currently there is no such indigenously developed measure of economic abuse available in Pakistan. Present study was conducted in two phases. In the first phase, a pool of items was generated. In phase two, Content Validity for EAS was established. The Scale CVI was 0.93. All 41 items were retained and were transformed into a 5-point rating scale. The psychometric properties of scale will be established using factorial validity.

Introduction

Abuse against women is a prevalent social problem committed against millions of women each year (Tjaden & Thoennes, 1998). Abuse implicates a form of behavior, mostly practiced by male partners against their female partners that cause perpetrators’ attainment of authority and control in their relation (Dobash, Dobash, Wilson, & Daly, 1992; Johnson, 1995). Physical abuse and a persistent fear of facing such violence again and again is not only part of such behavior but other forms of abuse are also part of it i.e. psychological (Arias & Pape, 1999; Tolman, 1992), sexual (Bergen, 1996; Russell, 1990), and financial abuse (Moe & Bell, 2004; Pence & Paymar, 1993; Raphael, 1996).

Domestic abuse usually refers to physical and sexual abuse. However, economic abuse is proven by researches a tactic that is applied by offenders to control their spouses (Adenberg and Rainer, 2013). Though numerous researches till date have studied the pervasiveness and effects of physical, psychological, and sexual abuse, less attention is paid on economic abuse.

EA has been defined as “A deliberate pattern of control in which individuals interfere with their partner’s ability to acquire, use, and maintain economic resources” (Adams, Sullivan, Bybee, & Greeson, 2008). Researchers have illustrated different patterns of behaviors that describe economic abuse. Such as, Postmus, Plummer, and Stylianou (2016) suggest that EA encompasses all those conducts that “control, exploit, or sabotage an individual’s economic resources” including job. Some of the negative strategies practiced by abusers include controlling access to financial resources and possessions, purposely creating
insecurity by causing damage to property or avoiding payments of rent or mortgage (Valentine & Breckenridge, 2016), and depreciating partner’s partaking in educational or workplace settings (Breckenridge, Walden, & Flax, 2014).

According to Pakistan Demographic Health Survey (2017-18), one out of five women in Pakistan are victim of domestic violence, one third of married women are being abused physically. Karachi was named 2nd most risky, unsafe city for a woman in Thomson Reuters Foundation Survey (2017). According to research conducted by International Centre for Research on Women (ICRW) in 2019 found that the home is the most unsafe place for women in Pakistan where women experience violence by the husband or by family members such as in-laws and even parents and siblings. Barely a few kinds of research have studied economic abuse in South Asia especially in Pakistan. Studies on domestic abuse and marital conflicts indicated that financial abuse of women is common (Anitha, Roy, & Yalamarty, 2008; Bhatia, 2012; Qureshi, 2016; Rabbani et al., 2008; Visaria, 1999).

Financial abuse is practiced by someone who restricts a person’s access to assets or monetary resources without that individual’s consent. According to research, financial abuse may have profound consequences that may affect a person’s life in many different ways, though it can be difficult to distinguish these consequences from other types of abuse, financial abuse can have severe effects on many aspects of a person’s life (Sharp-Jeffs, 2015).

**Connell’s theory of Gender and Power**

Connell’s (1987) theory of Gender and Power (TGP) better explain role of gender and power that leads to occurrence of abuse. The theory comprised of three interrelated concepts that explain gender differences in life experiences of men and women i.e. “the sexual division of labour”, “the sexual division of power” (i.e. the overall subordination of women and dominance of men), and “the structure of cathexis” (the customs that shape desire). “The structure of cathexis” denotes societal standards and emotional bonds that are part of and affect a relationship. These three concepts operate at societal and organizational levels. At societal level, social standards that empower men more than women create power imbalance between men and women. At organizational level, absence of equal job opportunities for both genders creates imbalance of power. These practices make women weak (Wedgwood, 2009).

So, the “sexual division of power” is depicted by social behaviors that include exploitation of authority and control between spouses hence leading to domestic violence. As far as concept of “sexual division of labour” is concerned, it is proposed that women who have less economic resources, are less educated, not doing jobs or having stressful job, have restricted access to healthcare facilities cannot live economically independent life. Consequently, they have to depend financially on their partners which in turn would make them weak, restricting their independence in marital life (Mumtaz, 1990; Wingood & DiClemente, 1998).

Empirical studies are based on certain steps that a researcher should follow as they need to be, otherwise it would impact reliability and validity of the scale. While selecting a research tool validity is considered as a fundamental feature. Scale items must be checked whether they measure all the attributes of the construct that it is aimed to assess (Hernandez, 1991).

Content Validity (CV) is considered prime factor in instrument development /adaptation. Having appropriate CV is mandatory in tool development process (Aravamudhan & Krishnaveni, 2015; Rubio et al., 2003). CV is described as how indicative items are of the construct under study. Thorndike and Thorndike-Christ (2014) described CV as the degree to which a tool evaluates a construct and the pertinence of the tool to the features it is measuring. AERA, APA, and NCME (2014) describe CV as “the correlation between the content of the test and the construct measured”. Generally, subject matter of an assessment tool consists of words, format, and display of items. While developing a tool it should be kept into consideration that number of items should not be excessive, only those items should be kept that represents the construct to be
measured. A tool under phase of development should get “constructive feedback” from a panel of experts who would evaluate and analyze the quality of the tool and its items (Rubio et al., 2003). This would help in revision of the tool and its items, if needed. Hence, quality content would be available for pilot study and the tool would ultimately have good psychometric properties before its administration to the larger samples.

There are different methods for assessment of content validity. McCoach et al. (2003) considered CVI as a procedure that sums up scores, given by a number of experts, on how relevant items are to the construct. CVI calculation takes account of item relevance and clarity that is rated on a scale of 1 to 4. There are two types of CVI calculated: Item CVI (I-CVI), and Scale CVI (S-CVI). CVI for each item is acquired by counting the number of raters who gave each item score of either 3 or 4 and dividing it by total strength of raters (Rubio et al., 2003; Zamanzadeh et al., 2015).

As narrated by Zamanzadeh et al. (2015), Item having Content Validity Index lesser than 0.7 should be discarded, and those with values between 0.70 and 0.90 should be reviewed, and items with values greater than 0.90 (I-CVI > .90) should be included. There are two methods of computing Scale Content Validity Index. One method involves common consent given by specialists (Zamanzadeh et al., 2015) then tool developer counts all those statements which were given rating of 3 or 4. Then aggregate score is divided by total number of items. Another method is comparatively direct as the researcher has to compute the mean score of Item content validity index (Zamanzadeh et al., 2015). Davis (1992) illustrated that minimum acceptable value of CVI is 0.80 out of 1.

Battered women remain in abusive relationship because of economic reasons that include lack of education, earnings, and job that shape the decision of female victim to continue living in abusive marriage (Sturbe, 1988). South Asian women are financially weaker than their husbands (Burton, Nandi & Platt, 2010). Women have less control on how their earnings would be spent (Kishor & Gupta, 2009; PDHS, 2012-13). Financial dependency increases more and their position becomes more compromising in the labor market when women become a mother.

In order to assess occurrence of corporal assault and molestation, financial as well as emotional abuse faced by female partners over a period of last one year, a cross-sectional research was conducted in Tanzania. Overall, about 61% of females told they faced corporal assault and molestation and 27% faced it in the past 1 year whereas 34% of females accounted EA and 39% faced emotional abuse (Kapiga et al., 2017).

Fawole (2008) in his work drew attention to different forms of EA faced by females, and discussed its negative impacts on their health. EA faced by these women encompassed restricted approach to financial reserves and credit; hindering access to medical services, job, studies, not consulting them while taking monetary decisions; and biased traditional laws regarding inheritance and property rights. At workplace, women experienced economic abuse in form of receiving lesser salary for work done equivalent in significance to the men's, gave overtime to work and still less payments were made to them, and were given those assignments that were not part of their duty.

A research was conducted by Lloyd (2002) studying the influence of DV on career of females (n= 824). Participants belonged to a low-income group. In addition to survey, 24 women were also interviewed in detail. Results showed 18% participants were physically abused in the previous year whereas 11% encountered more severe form of it. Study also revealed that abused women faced unemployment and health related issues. These women were payed less at work and were spending their life by taking financial help from others. It was concluded from the research that DV affects “socioeconomic and occupational status” of women.

Economic abuse is a widely acknowledged problem that is frequently ignored in conversations about violence against women. Even with this recognition, there is still insufficient EA-specific research conducted in Aotearoa New Zealand. This study designed to investigate the experiences and impact of EA for women in Aotearoa New Zealand; specifically, the impacts on housing, employment, social inclusion, wellbeing, and quality of life. A survey consisting of scaled and open-ended questions was administered to 448 participants, 398 of whom were examined. Study revealed decrease in productivity at workplace as a result of economic abuse. Before the relationship 60% of participants were doing full time job whereas during the relationship this ratio decreased to more than half i.e. only 27% of women were working while facing economic abuse. Another important impact was that women facing economic abuse gradually became financially dependent upon their spouse. Those women who were allowed by their husband to continue their job, performed better than those who were financially dependent over their husband. These working women reported their husbands trying to achieve financial control over them by taking money from them and depositing it into a joint account. This action decreased women’s control and access over their earnings. Economic abuse also affected social participation of women. A decline in participation in social activities for example meeting friends and relatives, joining social groups etc. decreased after entering into abusive
relation (Jury, Thorburn, & Weatherall, 2017).

Economic abuse is believed to have its roots in patriarchal power dynamics that's a crucial component of intimate partner violence. EA is an attitude toward imposing control over women's economic liberty and limiting their freedom to escape abusive situations perpetuates or reinforces male domination. Marxist ideology compared the patriarchal theorists to men in the ruling class that serve their agenda by claiming institutional power, shaping popular philosophical ideology, artistic, and religious viewpoints. Male supremacy was viewed as somewhat conspiratorial, because women are seen as an oppressed class regardless of their financial situation. The idea of patriarchy was expanded from being similar to the unconscious Freudian theory, which rendered it immune to scrutiny or analysis but not to contradiction. However, Kate Millett's "Sexual Politics," was first articulated by Simone de Beauvoir and gained popularity among American feminists. It emphasized how men have created women's roles using a variety of methods, such as language, force, tradition, law, and how sexual dominance is deeply entrenched in culture (Mirkin, 1984).

In both academic research and media accounts, the dominant perspective on intimate partner violence often emphasizes physical violence. But this study turned its attention to another kind of abuse that happens in close relationships but is frequently disregarded. The study looked at five financial factors: skills, knowledge, literacy, cultural and traditional practices, and participation in activities that impact financial abuse. The married women in the research sample were residents of Duhok City. A total of 120 electronic surveys were sent out, and 105 legitimate answers or an 87.5% response rate were received. The study resulted in statistically significant positive association between financial abuse and the five characteristics that were studied. The findings pointed to the necessity of raising public knowledge in order to enable women to manage their income and take part in decisions about their personal and family finances (Rasol & Abas, 2021).

A research was conducted on finding out the relation between economic abuse and economic hardship and the role of social support. The study was conducted online with 435 participants. Results revealed a strong positive correlation between economic abuse and economic hardship while controlling for physical and emotional abuse. Physical and appraisal (advice/encouragement) support had negative relation with material hardship. Similarly, strong relation between social support and EA were found. For people suffering from high intensity of EA, support had minimum impact on economic hardship. (Schrag, Ravi, & Robinson, 2020)

A mix of direct economic aid, support, education and support could provide a plan for addressing the economic hardship experiences of community-dwelling survivors of economic abuse. A comprehensive response to EA requires interventions aimed directly at economically controlling and exploitative tactics, including credit building, individual economic support, and education. Interventions that seek to enhance survivors’ access to social support may be necessary but not sufficient to buffer the impacts of violence on survivors’ economic outcomes.

In order to assess content validity of a tool, a group of experts can be helpful in exploring the construct. These specialists hold command in area of education (Bhattacharyya et. al., 2017; Tobon et al., 2020). Following criteria should be met while selecting these experts (a) they have specialization in language, understanding, and philosophy of a subject; (b) two or more specialists and interpreters having different viewpoints on items should be included (Hambleton and Patsula, 1999). These professionals can recommend improvements in structure of statements to enhance precision and conciseness (Lynn, 1986). Those items which appear to be inappropriate can be rejected. It is mandatory that each item should measure the construct for which the tool is being developed (Miller et al., 2013).

Objective of the study

Present study intends to develop an indigenous scale with appropriate cultural and psychometric properties to measure prevalence of economic abuse among Pakistani women. Existing measure of economic abuse i.e. Scale for Economic Abuse, abbreviated as SEA (Adams, Sullivan, Bybee, & Greeson, 2008) is the only measure that is developed to assess economic abuse of women but has certain limitations. Since this scale was developed for US population therefore it is not culturally fair and has limited application. Item in the SEA are related to upper socio-economic class (e.g. items pertaining to credit card that is not applicable to people who cannot afford/use it). Similarly, item 11 of SEA (i.e. “Takes your paycheck, financial aid check, disability payment or other support payments from you”) pertains to specific financial benefits that are not offered by government of Pakistan. Therefore, there was a need to develop a scale that is relevant with our culture.

In addition to this, literature gap exists regarding incidence of economic abuse in Pakistan. Literature has quoted frequency of physical and psychological abuse but no such data has ever been reported on economic abuse incidences. So there is a dire need to develop an indigenous scale that would cover the
attributes of EA in relevance to Pakistani culture.

**Methodology**

**Step 1: Conceptualization of Construct**

The primary phase of present research was based on broadly and thoroughly reviewing literature regarding economic abuse. For present research, a detailed review of literature (books and research articles, online journals portal etc.) was done for the proper conceptualization of construct. Recent developments in the area of economic abuse were examined to grab a thorough understanding of the construct. Relevant theoretical frameworks in the area of abuse were studied. Previously developed measures of economic abuse were also critically evaluated in terms of their relevance to Pakistani culture. Scales that were reviewed included Scale for Economic Abuse (Adams,Sullivan, Bybee, & Greeson, 2008) and Scale of Economic Abuse-2 (Adams, Greeson, Littwin, & Javorka, 2019). In addition, six professional women were consulted (including 3 Psychologists and 3 Gender Specialists). Participants were asked to define economic abuse for creating a definition of economic abuse according to our culture.

**Step 2: Item Generation for EAS**

The items for Economic Abuse Scale (EAS) were generated using inductive and deductive approaches; 5 semi-structured interviews and a focus group with 7 employed women were conducted.

**Procedure:**

**Semi-structured interviews:** In second phase of the study, semi-structured interviews were conducted for item generation of the scale. Purpose of conducting these interviews was to obtain information regarding personal experiences of victims of economic abuse in order to grab understanding of the phenomenon with relevance to Pakistani culture. These interviews were conducted with married employed women (n=5), age ranged between 30 and 40 years ($M=36$, $SD= 2.3$) having at least one child. Purposive sampling was used to select the participants. Participants’ Interviews were conducted on phone calls and in one-to-one sittings. A prior consent for interview recording was taken from participants. In-depth interviews were conducted in order to obtain information regarding participants’ experiences of economic abuse perpetrated by their spouse. These narratives were transcribed later. All the themes regarding economic abuse were carefully identified.

**Focus group:** was conducted with married employed women selected through convenience sampling. The purpose of conducting focus group was to develop understanding regarding real life experiences of economic abuse faced by employed women of Pakistani society. Focus group included employed women (n = 7) age range between 30-45 years ($M=38$, $SD=4.2$). Participants were university lecturers, assistant and associate professors (married, having at least one child, and with at least 3 years of work experience). Before conducting focus group, rationale of the study was conveyed to the participants and verbal consent to record their discussions was taken. Confidentiality of information taken from participants was assured. Open-ended questions pertaining to construct of Economic Abuse were asked to them. They were enquired about their experiences of economic abuse perpetrated by their partner. Focus group lasted for about one and a half hour. All of the information obtained was carefully transcribed.

After conducting focus group, keeping all the relevant information in record, a pool of items was generated. In order to keep the most relevant and important items for scale, 41 statements were clustered pertaining to economic abuse tactics used by male spouses.

**Step 3: Empirical Validation through Experts**

In third phase of present study, content validity of EAS was established. The purpose was to check for “item content validity index” (I-CVI) and “scale content validity index” (S-CVI). This was done by providing a list of items to 6 experts (three Psychologists and three Gender Specialists). These experts were provided with (1) a letter of introduction stating the objective of the study, complete information regarding the scale (2) assessment forms for content validity, and (3) a print of the assessment tool. These documents were provided for understanding and evaluation of the scale. Items of Economic Abuse Scale were reviewed by experts (N=6) who rated the scale items in terms of (a) conformity to the relevant construct and (b) clarity of the items (c) comprehensibility (d) redundancy on a 4- point Likert scale that ranged from 1=Not relevant to 4=to highly relevant to the economic abuse.

The experts’ rating was used to compute the content validity index (CVI: Table1). CVI for each item (I-CVI) was computed by dividing number of agreements by total number of experts. I-CVI was found to be either 0.83 for some of the items, whereas 1 for most of the items. The scale content validity index (S-CVI) is computed as: Scale CVI= total item CVI / total no. of items. CVI for Economic Abuse Scale was computed as follows:

$$S-CVI = 38.28 / 41 = 0.93.$$
In this article content validity of the Economic Abuse Scale was established. This was done in two main steps. Firstly, the construct of economic abuse was conceptualized. Secondly, items were generated for the Economic Abuse Scale. Thereafter, experts’ item CVI and Scale CVI was assessed for establishing content validity of the scale. In order to conceptualize the construct, a detailed review of literature was done. Already developed scales i.e. Scale for Economic Abuse (Adams,Sullivan, Bybee, & Greeson, 2008) and Scale of Economic Abuse-2 (SEA-2) (Adams, Greeson, Littwin, & Javorka, 2019) were also reviewed. The

Table 1
Experts (E) ratings, Content Validity Index for Economic Abuse Scale (EAS)

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Note: CVI= item content validity index.

Pilot study

To assess face validity of the scale, pilot study was conducted. Purpose of pilot study was to confirm that content of the scale is comprehensible to general population. For pilot study, a total of 10 participants were selected using purposive sampling technique. Participants were employed women aged 25 to 60 years (M = 40, SD = 5.3). All 41 items were transformed into a 5-point rating scale. They were asked to state any difficulty in comprehension of items. None was stated and 41 items were ready for administration to the target population.

Discussion

Universally, approximately 736 million—about 1 in 3 women—have been victim of IPV, non-partner molestation or both no less than once in their life. In year 2018, approximately 1 in 7 females faced corporal assault or molestation from their partner or spouse in the past 1 year (World Health Organization, 2021). Though numerous researches till date have studied the pervasiveness and effects of corporal, psychological, and sexual assault, not as much of attention is paid on EA. While using term domestic abuse, verbal and physical abuse comes into mind but study reveals that frequency of occurrence of economic abuse is same in a disturbed relationship as other types of violence (Adams, Sullivan, Bybee, & Greeson, 2008). In Pakistan, there is no significant work done in the area of economic abuse and its effect on marital and social life of working women. The Economic Abuse Scale (EAS) is the first indigenous scale that would help in research regarding economic abuse faced by women in Pakistan.

In this article content validity of the Economic Abuse Scale was established. This was done in two main steps. Firstly, the construct of economic abuse was conceptualized. Secondly, items were generated for the Economic Abuse Scale. Thereafter, experts’ item CVI and Scale CVI was assessed for establishing content validity of the scale. In order to conceptualize the construct, a detailed review of literature was done. Already developed scales i.e. Scale for Economic Abuse (Adams,Sullivan, Bybee, & Greeson, 2008) and Scale of Economic Abuse-2 (SEA-2) (Adams, Greeson, Littwin, & Javorka, 2019) were also reviewed. The

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items for Economic Abuse Scale (EAS) were generated using inductive and deductive approaches; 5 semi-structured interviews and a focus group with 7 employed women were conducted. This process lead to compilation of 41 items pertaining to tactics of economic abuse practiced by male spouse against female spouse. Items were related to financial control and exploitation. These tactics are the behaviors that husbands used as a controlling strategy to hamper their partners’ capacity of acquiring, utilizing, and sustaining their financial resources. Previous literature has also supported these components of economic abuse (Adams, Sullivan, Bybee, & Greeson, 2008). Adams, Greeson, Littwin, and Javorka (2019) classified these tactics into “economic restriction” and “economic exploitation”. Their research on economic abuse lead to the conclusion that these two forms of tactics are usually exercised by the male partner in order to minimize female partner’s control over her financial resources. This increases women’s financial and psychological dependency over the male partner that gives men feeling of having power and control in their marital relation (Adams et al., 2008; Fawole, 2008; Sharp-Jeffs, 2015).

In order to assess validity of 41 items of EAS, the experts’ rating was used to compute the content validity index (CVI: Table1). Content validity assesses the degree to which a tool is relevant to the construct it is measuring (Haynes, Rrichard & Kubany, 1995). Total 6 experts (three Psychologists and three Gender Specialists) were approached. It is suggested that if there are 5 or less specialists who are rating a scale then CVI should not be smaller than 1 (Lynn, 1986).

CVI for each item (I-CVI) was computed. I-CVI was found to be either 0.83 for 16 items, whereas 1 for 25 items. According to Lynn (1986) items having CVI lesser than 0.78 should be discarded. Similarly, Zamanzdeh et al. (2015) proposed that Items having Content Validity Index lesser than 0.7 should be discarded. So all 41 items were retained as there were no items that obtained I-CVI score lesser than 0.78.

The scale content validity index (S-CVI) for Economic Abuse Scale was found to be 0.93. According to Wynd, Schmidt, and Schaefer (2003) and Lyne (1986) value of S-CVI of 0.93 is appropriate. Therefore, the Economic Abuse Scale has acceptable SCV.

Furthermore, face validity of the EAS was assessed in pilot study. Face validity is said to be the basic index of content validity (Sekaran & Bougie, 2011; Zhang & Garcia, 2023). Content validity is based on “statistical evaluation” whereas face validity is based on “intuitive evaluation” (Hair et al., 2013). Participants were asked to state any difficulty in comprehension of scale items. None was stated and 41 items were retained for further research and analysis. Psychometric properties of scale will be established using factorial validity.

Conclusion

The purpose of the current study was to develop an indigenous Economic Abuse Scale (EAS). There is no such scale developed in Pakistan that addresses or attempts to identify economic abuse faced by working women. The validation of EAS is in process and scale would be further refined by applying EFA and CFA. Thereafter it would be available for further studies regarding economic abuse and related issues faced by Pakistani women.

References

https://hrcauk.srce.hr/141598


