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“When I Decided to Leave, I Had Nothing”: The Resilience of Rural Women Experiencing Economic Abuse in the Context of Gender-Based Violence

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“When I Decided to Leave, I Had Nothing”: The Resilience of Rural Women Experiencing Economic Abuse in the Context of Gender-Based Violence

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Abstract

Gender-based violence (GBV) is a pervasive public health concern with significant economic costs. While common forms of violence include physical, sexual, and psychological, there is growing research on the impacts of economic abuse. By hindering a women’s economic self-sufficiency or self-efficacy, this form of abuse positions women to be dependent on their partners. The purpose of this study is to explore how resilience is influenced by economic abuse in rural Ontario in the context of GBV. This interpretive description study involved interviews with 14 women who experienced GBV and 12 service providers across eight rural women’s shelters between November 2020 and June 2021. Both women and service providers identified barriers to women’s resilience stemming from economic abuse, including different forms of economic abuse (e.g., being forbidden from working), a lack of economic self-sufficiency as a barrier to individual resilience, and the economic setbacks of rural communities to women’s environmental resilience. Results from this study highlight the supports necessary for rural women to cultivate their resilience in the context of economic abuse.

Keywords: resilience; rural; gender-based violence; economic abuse; women; service providers

"Quand j'ai décidé de partir, je n'avais rien": La résilience des femmes rurales victimes d'abus économiques dans le contexte de la violence sexiste

Résumé

La violence basée sur le genre (VBG) est un problème de santé publique omniprésent avec des coûts économiques importants. Alors que les formes courantes de violence incluent la violence physique, sexuelle et psychologique, il y a de plus en plus de recherches sur les impacts de l'abus économique. En entravant l'autosuffisance économique ou l'auto-efficacité des femmes, cette forme de violence rend les femmes dépendantes de leur partenaire. Le but de cette étude est d'explorer comment la résilience est influencée par l'exploitation économique dans les régions rurales de l'Ontario dans le contexte de la VBG. Cette étude de description interprétative a impliqué des entretiens avec 14 femmes qui ont été victimes de VBG et 12 prestataires de services dans huit refuges pour femmes rurales entre novembre 2020 et juin 2021. Les femmes et les prestataires de services ont identifié des obstacles à la résilience des femmes découlant de la violence économique, y compris différentes formes de violence économique (ex., interdiction de travailler), un manque d'autosuffisance économique comme obstacle à la résilience individuelle, et les revers économiques des communautés rurales à la résilience environnementale des femmes. Les résultats de cette étude mettent en évidence les soutiens nécessaires aux femmes rurales pour cultiver leur résilience dans le contexte de la violence économique.

Mots clés : résilience ; rural; la violence sexiste; abus économique; femmes; les fournisseurs de services

1.0 Introduction

Gender-based violence (GBV) encompasses a range of harmful behaviours directed at women based on their gender (Heise et al., 2002). GBV may include any act of verbal or physical force, coercion, or life-threatening deprivation that causes physical or psychological harm, humiliation, or withdrawal of independence that reinforces subordination (Heise et al., 2002). The consequences of GBV have been well-established in Canada and globally and include isolation, loss of employment, financial insecurity, mental and physical health problems, and femicide (Campbell, 2002; Gillespie et al., 2013; Showalter, 2016). The economic costs of GBV are significant, with the burden of violence in Canada costing an estimated \$7 billion annually, inclusive of both direct (e.g., women's shelter expenditures, police presence at domestic violence calls) and indirect (e.g., emergency room visits) costs (Varcoe et al., 2011; Zhang et al., 2013). Coupled with the fact that 44% of women report experiencing some form of violence in an intimate relationship during their lifetime, GBV is a significant, pervasive, and costly public health concern (Government of Canada, 2022a; Montesanti & Thurston, 2015; Tjaden & Thoennes, 2000).

While violence is commonly understood to include physical, sexual, and psychological abuse, there is growing research on the impact of economic abuse (Postmus et al., 2020). Economic abuse can be characterized as impeding a woman's

economic self-sufficiency or self-efficacy, including discouraging or preventing women from working, harassing or disrupting women at work, intentionally undermining their credit scores, demanding to know how money was spent, or making financial decisions on behalf of women (Postmus et al., 2016). In a study of women (N = 120) who had experienced GBV in the United States, approximately 95% reported experiencing some form of economic abuse (Postmus et al., 2012). Economic abuse allows abusers to gain further control over their partners in the form of financial dependence during the relationship, making the prospect of leaving and starting over again even more difficult (Postmus et al., 2012; Sanders & Schnabel, 2006; Strube, 1988; Turner & Shapiro, 1986). When women leave relationships without access to finances, their ability to secure the necessities of life, such as housing and food, is severely hampered resulting in further economic abuse long after a woman has left the relationship (Fawole, 2008). If women reside in rural locations, these necessities of life can be even harder to acquire.

Economic abuse is exacerbated for women in rural contexts since rural communities have inequitable incomes, higher unemployment levels, and less diverse job opportunities than urban centers (Government of Canada, 2022b). These economic consequences, coupled with reports that rural women often experience more severe isolation and worse health outcomes compared to urban women, results in a mutual reinforcing cycle wherein women who are experiencing GBV have their economic self-sufficiency further limited (Davies et al., 2009; Edwards 2015; Government of Canada, 2022b; Logan et al., 2005). The combination of the economic realities of living in rural communities and the increased severity of abuse may pose additional barriers to independence for women following experiences of economic abuse.

The ability to manage the ongoing economic challenges in rural communities in the context of economic abuse may be experienced differently by women depending on their personal resources and resilience (Anderson et al., 2012; Humphreys, 2003; Mantler et al., 2022a). Resilience can be understood as a dynamic process in which psychosocial and environmental factors interact to enable an individual to survive, grow, and thrive despite exposure to adversity (Crann & Barata, 2016; Munoz et al., 2017). Within GBV research, there is an emphasis on building individual capacity, while much of the time failing to recognize the prerequisites to resilience for women who have experienced economic abuse (Montesanti & Thurston, 2015; Postmus et al., 2012). Conceptualizing resilience as a primarily individual resource can be harmful, as this definition tends to ignore the second, and some would say more important, component of resilience—community resources. Beyond individual capacities, being resilient through adversities largely depends on the availability of community resources and supports to meet basic needs (e.g., adequate food, housing, safety), which largely depend on income and employment availability and security (Postmus et al., 2016). Without basic economic resources, women face additional barriers to resilience, which may prevent them from leaving abusive relationships or surviving and thriving following experiences of violence. In this way, resilience may be thought of as a privilege for only those who have access to the economic prerequisites needed during times of adversity.

While previous studies have identified the strengths of rural communities (Black & Ford-Gilboe, 2004; Crann & Barata, 2016), no studies have specifically explored resilience among rural women who have experienced economic abuse. Findings from existing research examining resilience among urban-dwelling women may not adequately reflect rural women's experiences, given that differences in economic

resources and social norms, coupled with geographic distance, may reinforce social isolation and reduce access to crucial economic resources (Edwards, 2015; Peek-Asa et al., 2011). To that end, this study aims to fill this gap by exploring how resilience is influenced by economic abuse in rural Ontario in the context of GBV.

2.0 Methods

As part of the larger qualitative study titled “Understanding Rural Canadian Women Who Have Experienced Intimate Partner Violence and the Factors that Shape Their ResiliencE” (RISE), the current paper serves as a sub-analysis focusing on how resilience is influenced by economic abuse in rural Ontario in the context of GBV. Please see Mantler and colleagues (2022b) for a comprehensive overview of study methods.

2.1 Study Design

This cross-sectional qualitative study used interpretive description (Thorne, 2016), a qualitative methodology aligned with both constructivist and naturalist orientations to inquiry. This pragmatic approach aims to generate knowledge relevant for applied health disciplines.

2.2 Sampling and Recruitment

Both snowball and purposive sampling methods were employed to recruit women and service providers via Kijiji ads posted in rural postal codes and posters in rural women’s shelters. Eligibility criteria for women included: (a) identify as residing in rural Ontario; (b) having experienced GBV; (c) identify as resilient; and (d) access to a safe computer/telephone. Eligibility criteria for service providers included: working at a rural women’s shelter for a minimum of six months. Interested women and service providers emailed the research team to express interest in participating and confirmed their eligibility. Recruitment occurred between November 2020 and June 2021, and 14 women and 12 service providers consented to participate.

2.3 Procedures

Ethics approval was obtained from the host institution’s Non-Medical Research Ethics Board (NMREB #116676). Phase one interviews took place between November 2020 and February 2021, with women (n = 14) and service providers (n = 12) for the purpose of exploring factors that contributed to resilience and rural women’s ability to survive, grow, and even thrive in the context of GBV. To ensure a uniform understanding of resilience among participants, resilience was defined at the outset of each interview: “When we think about resilience in the context of GBV, it can be understood as a dynamic process in which psychosocial and environmental factors interact to enable an individual to survive, grow and even thrive despite exposure to adversity”. Phase two (i.e., follow-up interviews) occurred between May and June 2021, with about half the sample of both women (n = 6) and service providers (n = 5) for the purpose of member checking to ensure accuracy and resonance with participants’ experiences (Guba & Lincoln, 1989). Individual interviews lasted approximately 60 minutes in length. Table 1 displays the questions asked during both phases of interviews related to this sub-analysis. Questions asked during phase two interviews were based off preliminary findings from phase one, allowing the participants to expand upon or clarify their experiences.

Table 1. *Interview Questions for Women and Shelter Staff*

Phase of Interview	Participant Group	Interview Questions
One	Women (n = 14)	<ol style="list-style-type: none"> 1. What helps to support your resilience? 2. What undermines your resilience? 3. What are some challenges/barriers that you have faced to being resilient?
One	Service Providers (n = 12)	<ol style="list-style-type: none"> 1. What do you think helps to support women’s resilience? 2. What do you think undermines women’s resilience? 3. What are some challenges/barriers that you have seen women encounter that prevent them from being resilient?
Two	Women (n = 6)	<ol style="list-style-type: none"> 1. In your relationship, what made you feel stuck? How did you overcome that feeling of ‘stuck-ness’? 2. What enabled you to keep moving on when things were difficult or when there were moments of crisis?
Two	Service Providers (n = 5)	<ol style="list-style-type: none"> 1. What forces women to stay in their relationships (or keep them ‘stuck’ there)? How do you see women overcome that feeling of ‘stuck-ness’? 2. What enables women to keep moving on when things are difficult or when there were moments of crisis?

All interviews were audio-recorded and transcribed verbatim, with each transcript being anonymized prior to analysis. Data collection and analysis processes were guided by Guba and Lincoln’s (1989) and Thorne and colleagues’ (1997) principles of auditability, fit, dependence, and transferability. To reduce barriers to participation and in recognition of their time, women and service providers received a \$25 gift card and a \$10 gift card in phases 1 and 2, respectively.

2.4 Data Analysis

Data analysis occurred after all interviews in each phase were completed. Interview transcripts were organized using Quirkos (2021) qualitative analysis software, and interpretive description informed by Thorne’s (2016) approach guided analysis. Each of the 37 transcripts were independently coded by two of the six authors. Initially, the principal investigator and research assistant who conducted the

interviews met to create a preliminary coding structure based on field notes and commonalities throughout the literature. Next, random coding dyads were created, with each dyad analyzing two transcripts via open and line-by-line coding to provide feedback on the coding structure (Blundell et al., 2020). Following this, the larger group met to refine the coding structure. This iterative process was completed twice more until the research team was confident that the coding structure accurately represented the data. Next, the interviews were assigned to two people for complete analysis. Throughout this process, the researchers used memos to identify theoretical outliers, theorize the relationship and structure of the data, and extract meaning from transcripts (Thorne, 2016). Once analysis was complete, all Quirkos files were merged, and reports were run on codes related to economic abuse, including (a) barriers to resilience in the rural context, (b) COVID-19 context, (c) financial dependence, (d) navigating setbacks, (e) stigma, and (f) unhelpful help.

3.0 Results

3.1 Demographics

Women in this study were 18 to 57 years old ($M = 34.86$ years, $SD = 9.31$) and resided in 12 distinct rural communities with populations ranging from 2,000 to 42,000 residents across Ontario. Approximately 60% had received college or university-level education. Regarding their employment, five women worked part-time, four worked full-time, four were unemployed, and one woman identified as self-employed. Their current annual household income after taxes ranged from \$15,000 to \$110,000 Canadian dollars (CAD) with six women reporting income below \$50,000 CAD ($M = \$45,722$ CAD). Approximately 65% of the women identified as heterosexual, 29% as bisexual, and 6% identified as having a fluid sexuality.

The age of service providers, representing eight unique rural women's shelters, ranged from 27 to 59 years old ($M = 42.25$, $SD = 11.73$). All staff had achieved college or university-level education. Service providers had all worked at their various agencies for a minimum of 6 months, and the income of the sample was generally high, with half averaging an annual household income of more than \$100,000 CAD.

3.2 Findings

The findings of this research highlight forms of economic abuse that undermine resilience for women experiencing GBV in rural contexts, including (a) economic abuse, (b) economic self-sufficiency as a requirement for individual resilience, and (c) rural economic realities and environmental resilience.

3.2.1 Economic abuse. “I wouldn’t go to work, I wasn’t allowed to talk to family, I wasn’t allowed to keep my own money, so, there was a sense of being alone in the world” (W5, T2)

For women in this study, experiences of economic abuse were amplified by the isolation of rural communities. For some, the combination of a lack of control over finances and living in a rural location caused feelings of “total isolation” (W10, T1). Being forbidden from working was a common experience among women in this sample, with some partners refusing to let women work outside the home and others using the physical consequences of violence to prevent women from working outside the home. Inhibiting women from working was not difficult, given the

isolation of rural communities. One woman explained this by saying, “I lived in a remote setting. My partner kept me very, very isolated and isolated from my world... Even employers, so that really the only person in my life was him.” (W5, T2). Other women echoed this sentiment, explaining they “[were] never really allowed to go out and work” (W10, T2). Combined with the limited job opportunities in rural locations, abusers capitalized on women’s financial co-dependence, knowing that residing in a rural community posed an additional barrier to independence. Service providers explained this phenomenon, stating that, “she needs to depend on that man to live because he is that financial income coming in” (SP8, T2).

Beyond inhibiting women from working, some partners used violence to ensure women were not capable of working outside their homes. One woman described this experience stating, “I had ended up losing my job because I wasn't able to work anymore because of my physical pain related to my injuries. This was really hard for me because it was my independence” (W6, T1). Given the lack of diverse employment opportunities present rurally, the impacts of physical barriers to participation in the workforce (e.g., being physically unable to work due to abuse) were heightened.

3.2.2 Economic self-sufficiency as a requirement for individual resilience. “I was on an allowance weekly. And it was only an allowance for groceries, and gas, for the car. So, I had none of my own income, I had nothing saved because all the money I gave to him.” (W13, T2)

Women in this study emphasized the importance of the economic requirements necessary to bolster their individual resilience. For many, financial freedom and independence, being able to meet their basic needs, and having acceptable credit scores, work histories, and financial literacy to survive on their own were prerequisites to invoking their resilience in a time of adversity. Regardless of income sources, women commonly described their partners as having a monopoly over all financial resources. This monopoly was heightened by women’s rurality, as they lacked opportunities that would otherwise be afforded to them if living in an urban location. In most cases, this manifested in the form of a strict allowance regardless of a woman’s personal or household income. One woman explained this experience saying, “I worked three jobs, he kept all of my money, I wasn't allowed to spend my money or have money, I had to basically ask for an allowance” (W5, T2). The use of a strict allowance reduced women’s autonomy and increased dependency on their partners, leaving them unable to afford their basic needs without being granted permission. One woman explained the demoralizing impact this had on her saying, “Any of the money I had coming in, I would automatically just hand over to him. I felt so crappy in not being able to contribute financially to the house because I felt like I was living, like it was a charity case” (W13, T2). This financial control contributed to women’s lack of self-confidence, further inhibiting women from believing in their capabilities of surviving on their own.

Women shared their experiences of being dependent on their abusive partners because of their need for financial security. Many of the women shared they experienced a degree of social pressure to enter into relationships as a means of acquiring financial security. They attributed this to a rural set of values that one woman described, saying, “And we're still pushing with women to shack up with people based on finances. It's still happening...they're probably terrified to be poor because we've put this on women. You can't survive without a man.” (W13, T2).

Service providers echoed the sentiment of women depending on their partners for survival due to finances, with one mentioning the lack of independent income as a source of power:

So most definitely, in my experience, the abuser will make sure that they don't have a source of income. Because that's their strongest power to keep them, if a woman doesn't have a source income that's the barrier keeping her from leaving. Because she's like how am I supposed to live if I don't have money coming in? (SP8, T2).

Many women emphasized feelings of financial codependence as a deterrent to leaving the relationship or a reason to return after leaving. One woman described that living in a remote area magnified this deterrent to leaving, as there was nowhere else for her to go. She explained, “I was really bad financial mess leaving so that [was] a huge barrier to even leaving I can't even imagine leaving and not having a place to go to” (W3, T2).

The ability of women to move forward following experiences of violence depends on many factors—one of which is their ability to meet their basic needs. When their ability to be economically self-sufficient has been compromised, this becomes a barrier for many women to leave the relationship. Service providers described this form of abuse as an additional barrier to being able to leave these relationships with one describing, “it's just another barrier, right? So, if they're dependent on somebody that is bringing money in but they're abusive and they don't have much money themselves, they don't know where to turn and they think there's no out” (SP1, T2).

For many women, being able to meet their basic needs and thus survive on their own was dependent on acceptable credit scores and work histories and a solid foundation of financial literacy. An acceptable credit score and work history that allows for ownership over property and possessions and the ability to secure future employment is a vital pre-requisite of survival for women leaving their abusers. For many women who have experienced violence, they have been unable to work or own property or possessions while in their previous relationships, thus hindering them from attaining a strong credit score. One woman described this, “I had poor credit, I had no money in my bank account other than what he gave me. I had nothing in my name. Not even my car was in my name. Not my cell phone. Nothing.” (W13, T2). The feeling of having nothing to their names was echoed by many women and provided an additional barrier to being able to survive independently. One woman explained the ramifications of this:

He stole my debit card, took all my money, and then he stole my credit card, he stole my chequebook, he stole everything, like everything I had. So I had to file for bankruptcy because of it...So trying to build yourself back up from that was super exhausting, and stressful and hard. (W2, T1).

These setbacks served as severe barriers to rural women's resilience by further isolating them from participation in the workforce.

The final barrier to women's resilience and being afforded the opportunity to survive following experiences of GBV was a lack of financial literacy. This concern of not

being able to take care of finances on their own was expressed by both women and service providers. One service provider explained:

So sometimes we're talking very basic life skills in terms of women haven't had access to the family's finances. They don't know how to bank, they don't know what groceries costs, they don't know how to pay bills, they haven't gotten a license. They don't know where to reach out to for support for the children or for themselves. Some women have never been taught to budget (SP10, T1).

Women echoed this sentiment, expressing being “in a really crappy spot because of [their] lack of financial education” (W13, T2) and feeling hopeless “if [they] don't know how to budget” (W2, T1). This lack of financial literacy posed an additional barrier to many women leaving “because [they] financially had no idea how to function on [their] own” (SP8, T2). The overarching sentiment from women in this study was that “I want to contribute, I want to be a part of it, I want control of some sort of finances so that I'm not constantly begging for money...so anyways yeah the the resilience definitely was hindered” (W13, T1).

3.2.3 *Rural economic realities and environmental resilience.*

You know the trauma of living in a relationship where you've been controlled including your financial aspects, going forward you don't have any resources to know how to handle the financial pressures that you're going to face, that can be traumatizing for women. (SP10, T2)

Despite what some conceptualizations of resilience purport, individual resilience alone is not sufficient to bolster resilience. Without the necessary environmental prerequisites for resilience in place, many women felt unable to survive on their own. For women in this study, those environmental prerequisites to resilience included accessible services (e.g., food banks), equitable pay and opportunities, and secure employment; however, additional barriers existed to achieving these prerequisites in rural and remote locations. One woman explained that since there was no food bank nearby in her community, she had no choice but to go back to her abusive partner. She explained, “I didn't have any money for anything...I had to go to the food bank and it was—it wasn't easy. It was probably part of the reason I went back.” (W10, T2). In some rural communities, services were available, but women could not access them due to transportation difficulties. Service providers noted that a lack of access to transportation results in a pattern where women remain in abusive relationships due to environmental barriers. One service provider stressed that when environmental supports like transportation are scarce, as they are in rural communities, women are left in an untenable situation where they are forced to rely on their abusive partner, which can draw them back into the relationship. One service provider explained:

This is you know why women stay 101, but it is sometimes the abuser turns out to be the person like if their car breaks down or you know they get into some kind of mess, that sometimes that like I mean financial mess that

sometimes is the person who rescues them from it, and that's one of those one of the draws right? (SP5, T2).

Some noted the inability to leave relationships due to finances as stemming from pervasive and long-standing inequities in the pay across genders. One service provider explained, “And it's just so many of the jobs is unequal in terms of the pay so women who are with men that are abusive it's sometimes really impossible for them to get away financially.” (SP5, T2). Further, the lack of employment opportunities for rural women who may lack the means necessary to travel long distances to get to work made this inequity in pay insurmountable for many. When opportunities were found, many women faced barriers when trying to secure steady employment, which was made difficult due to the gaps in their work history. One woman explained being questioned by a prospective employer:

So when I decided to leave, I had nothing... So when I started applying for jobs and what did you do for the last seven years, well I was a stay at home mom. Ok. You know what I mean? They were like ‘oh so what else did you do?’ (W13, T2).

Given the limited availability of jobs in rural employment markets, these compounding environmental barriers made calling upon their resilience nearly impossible for many women.

4.0 Discussion

The purpose of this study was to explore how resilience was influenced by economic abuse in the context of GBV from the perspectives of women and services providers based in rural Ontario. Findings from this analysis underscored how rural women's resilience is perniciously impacted by economic abuse in the context of GBV. The isolation of rural communities made it easier for abusers to prohibit women from working and use violence to prevent them from working outside the home, posing an additional barrier to women's resilience by impeding their ability to provide for themselves. Women and service providers also highlighted the importance of economic self-sufficiency to their resilience, which included financial freedom and independence, meeting their basic needs, and having adequate credit scores, work histories, and financial literacy to survive on their own. In addition to individual factors contributing to their resilience, women underscored the importance of environmental prerequisites. These included accessible services, equitable pay and opportunities, and secure employment. Barriers in rural communities posed additional roadblocks to achieving these factors, with service providers highlighting the ongoing inequities experienced by rural women.

Although experiences of GBV are not isolated to rural communities, previous studies have highlighted the differences in service access of rural and urban women who have experienced GBV (Logan et al., 2003; Neill & Hammatt, 2015). Similar to the findings of the current study, while investigating the experiences of violence among rural ($n = 8$) and urban ($n = 15$) women in the United States, Logan and colleagues (2003) highlighted that these rural women were significantly less likely to have had a job. Beyond this, the current study sheds light on the possible reasons why rural women may not be working, including being verbally or physically

restricted from securing employment. Previous studies in this area have also described how restriction from the workforce commonly transitioned into limiting women access to necessities, including food, clothing, or medications (Anderson et al., 2003; Postmus et al., 2016; Sanders, 2015; Stylianou et al., 2013). Policymakers must recognize the additional barriers rural women face when deciding upon support required for women who have experienced GBV.

Being economically self-sufficient was highlighted by women in this study as a key component of their individual resilience; however, they noted barriers to this resilience including financial dependence, inability to meet basic needs, and having inadequate credit scores, work histories, and financial literacy to survive on their own. Previous research has established that economic abuse leads to long-term economic consequences for many women (e.g., prolonged poor credit scores, inability to secure employment; WomanACT, 2019). Crowne and colleagues (2011) found that women who have experienced GBV had lower levels of employment stability over six years after leaving their relationships. According to women who experienced GBV, employment was one of the most supportive factors following violent relationships as it improved their finances, increased their self-esteem and social connectedness, and provided mental respite and purpose in life (Rothman et al., 2007). As found in the current study, experiences of economic abuse further hinder women's resilience by ruining their credit scores. This can have direct implications for women's future housing, employment, and economic security (WomanACT, 2019). In many cases, the resulting lack of financial literacy that accompanies economic abuse leaves women unable to live independently without the knowledge required to address their damaged credit after leaving the relationship (WomanACT, 2019). It is imperative that policymakers recognize the long-term nature of the impacts of GBV on women's capacity to be economically self-sufficient and include prolonged supports into future policies and programs to afford women the necessary prerequisites to call on their individual resilience (Lindhorst et al., 2007).

As service providers highlighted in this study, rural women continue to face pay inequities in the workforce, which poses an additional barrier to women being able to make ends meet on their own. As reported by the Women Abuse Council of Toronto (WomanACT, 2019), economic abuse is often overshadowed by pervasive gender norms within society, which contribute to ongoing pay inequities experienced by women in the workforce. Women have also reported that economic dependency is reinforced by systemic gender discrimination limiting and/or denying them opportunities to participate in the workforce while earning pay equal to their male counterparts (MacDougall, 2014). Current programs that aim to economically support women by enabling them to generate and save money have also been criticized for their focus on supporting the economic stability of women without addressing gender norms that further perpetuate pay inequalities and GBV (Gupta et al., 2013; Kabeer, 2005; Krishnan et al., 2010). Without attempts to address the gendered views of male partners, researchers have highlighted concerns about these programs that may have the potential to increase the incidence of GBV, especially as women become more financially empowered and motivated to challenge gender norms within their relationships (Gupta et al., 2013; Kim et al., 2009). Programs that address both economic self-sufficiency and gender equity, specifically equitable pay for women, are required to ensure rates of GBV are not increasing while empowering women to support themselves economically (Goetz & Gupta, 1996; Kim & Watts, 2005).

Stable employment was highlighted by women in this study as a key factor to their environmental resilience, which was made difficult by barriers to working and gaps in their work histories. In previous studies, economic abuse has been noted as carrying over into the workplace as an additional tactic used to control women and their finances by restricting women from working (MacGregor et al., 2016; Postmus et al., 2020). Similar to the current study, MacGregor and colleagues (2016) found that almost 50% of women in their sample who had experienced GBV noted difficulties in getting to work or maintaining their employment. These barriers to working for women in the current study may contribute to the gap in annual income experienced by these women as compared to the general Canadian population. In the current study, the average annual income reported by women was \$45,722 CAD. In Canada, the median after-tax income of unattached individuals was \$66,800 CAD (Statistics Canada, 2022). This gap in income levels of women who have experienced violence undoubtedly provides additional barriers to women's resilience. Given the barriers to participation in the workforce, decision makers and the general public must support reintegration into the workforce for women who have experienced GBV. Moreover, policymakers must support women who have experienced GBV by providing a universal basic income following experiences of violence to reduce the inequities experienced by women in these situations compared to the general Canadian public.

4.1 Limitations and Future Directions

This study presented a cross-sectional examination of resilience among women experiencing GBV in rural Ontario; however, the findings must be considered within this study's limitations. First, an eligibility requirement for women participating was that they identified as being resilient which may have biased the findings. Future research should employ purposive stratified sampling to capture the diverse experiences of women who may not identify as resilient. Despite this limitation, the purpose of this study was to explore how resilience is influenced by economic abuse in rural Ontario in the context of GBV, which made this eligibility criteria necessary to accurately explore this phenomenon. Further, the demographic characteristics of women and service providers in this study do not accurately reflect the diversity of women who access women's shelters in Canada. This study is largely missing the experiences of marginalized communities, including those of racial, ethnic or language minorities, those of lower socioeconomic statuses, and older women. Moreover, only 12 distinct rural communities were represented in this paper and results must be considered within this limitation. Future studies should aim to recruit a more diverse geographic sample to depict experiences of the wider rural Ontario population more accurately. More research is needed on the types of economic support required for women to overcome diverse economic barriers following experiences of GBV.

5.0 Conclusion

Economic abuse is a key factor impacting the ability of women in rural Ontario to be resilient through experiences of GBV. Experiences of economic abuse in the rural context created barriers to both individual and environmental resilience. Interestingly, even if women had all the internal resources that an individual may need, when faced with limited access to environmental resources (e.g., stable employment or income), they become forcibly dependent on the availability of community supports. Due to their rurality and subsequent limited access and

opportunities of supports, the environmental prerequisites to resilience are not in place for many women. Specifically, the isolation of rural communities contributed to women being unable to participate in the workforce. Moreover, the lack of financial freedom, accumulation of poor credit, and a history of abuse that impedes their ability to work prevents women from meeting their basic needs for autonomy and self-sufficiency in the relationship and beyond. This study highlights the need for policymakers to prioritize programs that support the re-integration of rural women into the workforce by providing job searching and training opportunities specific to the rural workforce and ensuring employment services are equitable, accessible, and secure for rural women. When supported in achieving the economic prerequisites to survive on their own, women will have the opportunity to be resilient through experiences of economic abuse.

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