

Women's Experience of Poverty in Context of Power Inequality and Financial Abuse in Intimate Relationship.

Paulina Broża-Grabowska, University of Warmia and Mazury Olsztyn

1 Theoretical background

Poverty is one of the major problems in Poland. According to the statutory border of poverty, there are about 7,3% people who are poor (Poverty in Poland 2010). It is not surprising then that many researchers are preoccupied with this problem. Today, a lot of quantitative research is conducted by institutions like OBOP and GUS (J. Bielec 2007; Baczewski 2008; Deniszczyk 2007). Also, qualitative studies are carried out (Tarkowska, 2000; Warzywoda-Kruszyńska 2001; Golczyńska-Grondas 2004; Nalaskowski -2007; Zabielska 2007).

I intend to join a group of researchers investigating the problem of poverty through qualitative approaches in order to discover how poverty affects women and how they deal with it. It is interesting that the studies on poverty view the entire household as the unit of analysis. Feminist-oriented researchers discovered that the distribution of wealth in the family is not equal and investigating poverty should focus on individuals rather than entire households (see Daly 1989). So, in my project I would like to focus on private, personal experiences of women experiencing poverty rather than on entire households.

The sociology of poverty can be seen from three main perspectives: cultural, feminist and macro-structural.

Among the classics of the cultural orientation approach is O.Lewis, L.Lynn, and among Polish researchers, W. Warzywoda-Kruszyńska, E. Tarkowska. In this orientation values, norms and behavior patterns of the poor are considered to be the decisive factors in reducing the chances of individuals and groups to overcome poverty.

As far as macro-structural orientation is concerned, the importance of class is emphasized and in particular the concept of a subclass as defined by J. Wilson (see: Nalaskowski 2008, p.15-16).

The feminist approach, on the other hand, is based on the view that social disadvantage is a derivative of the gender. This trend focuses on various groups of women (single parents, living in rural areas, unemployed). In Poland, research in this field is not common but it is conducted (see for example Kawczyńska-Butrym 2004; Gutkowska 1999, Tryfan 1995).

The author intends to adopt the feminist orientation, and to examine the specific experience of poverty by women who are victims of economic violence.

Sociological and pedagogical discourse has entered the concept of the feminization of poverty. The term "feminization of poverty" was introduced by Diana Pearce (1978) in the article: "The feminization of poverty. Women: work and welfare". This term pertains to households in which a woman is the breadwinner: they fall in poverty more often than others,

and in poor households women experience poverty incomparably more than men (Szelenyi 2003, p. 9)

For women there is a greater likelihood to experience poverty at some point in their lives (Payne and Pantazis 1997 I quote for: Lister 2007) and to suffer long periods of poverty (Rupini 1998, 2001, I quote for: Lister 2007, p. 74)

Empirical studies conducted in Poland in recent years present women as the pillars of poor households and of families living in poverty. They manage the family finances, adopt different strategies often time-consuming and exhausting, sometimes humiliating, to complement the missing funds, to meet all households responsibilities, accountability with insufficient time (see: Tarkowska 2005)

So, this issue seems to be worth examining. What is more, research does not include the problem of power and financial abuse in intimate relationship, which, in my opinion, can exacerbate poverty. Inequality of power in intimate relationship is also associated with the performance of unpaid domestic work which can differentiate the experience of poverty for women and men and contribute to financial dependency. In a study by Krystyna Chinowska (2000), over 90% of women declared themselves doing almost all household chores including preparing meals, washing, cleaning, laundry, shopping, child care, but also the preparation of processed foods, sewing, garment processing, animal care, errands in offices (from: Mandal 2008, p.163)

Economic violence is “a new category” and sometimes authors treat it as a form of psychological violence, as indicated for example by Levy (2008) and Hubscher (2008).

Manifestation of economic violence is forcing women to donate money they earn, and to give accurate accounts of money spent by showing receipts. Also, many women are unaware of money on their accounts and their own expenses. Women who experienced psychological violence say that economic violence (financial abuse) serves to convince them about their inability to handle themselves in case they decide to leave (Ali, Toner 2002, p.383). In other studies economic violence is considered as a separate form, see eg. Renzetti, Edleson, Bergen (2011); Craus, Lisette (2002); Gruszczyńska (2007); Michalska, Jaszczak-Kuźmińska (2007); Lipowska-Teutsch (1998).

Although economic violence is already mentioned as a specific form of violence, there is not enough research on this subject. This topic appeared in E. Branigan's – “His money or our Money?.”

Women's studies (conducted qualitatively) concerning financial abuse of women in intimate partner relationship, indicate that it is common for men to put on women the whole responsibility for the maintenance of the house, paying bills, buying food. Men spend money on entertainment without consulting this with women. The author concludes that economic violence (financial abuse) may lead to the feminization of the poverty in the family (Branigan, p.ii). In Poland OBOP research on economic violence appeared in the report “Diagnosis of domestic violence in Poland against women and against men”. It shows that 9% of all respondents have experienced at some point in their lives different forms of economic violence on the part of another household member: 12% of women and 6% of men. In general, according to the study, 70% of women and 30% of men are victims of economic violence in family (Diagnosis, p. 71)

The lack of in-depth research in this area is the reason why I intend to undertake this research.

2 Methodological assumptions

My research project will focus on one main problem and some specific issues. The main problem is:

How do women experience poverty taking into account the aspects of inequality of power in family and therefore the possibility of economic violence?

Further questions are as follows:

How do women describe their everyday reality? What kind of problems do they face? How do they perceive gender inequality in society and do they see and experience it in their life? How are their life partners evaluated in terms of problems and difficulties associated with poverty? Do women experience economic violence on the part of their partners? And if so, how is it manifested? And finally: What are the strategies for coping with difficulties associated with poverty and/or economic violence?

So, to answer these questions, I would like to use a qualitative approach based on qualitative research into the features of objects and processes and meanings that are not experimentally verifiable or quantifiable (if at all, they are measured) in terms of quantity, size, intensity or frequency. Qualitative researchers emphasize the socially constructed nature of reality, the close relationship between the researcher and the subject of research, the situational constraints affecting the study. Such researchers emphasize involvement in natural values. They seek answers to questions about how social experience is created and its relevance is transmitted. (Denzin, Lincoln, 2009, p. 34)

In qualitative research, there are two main paradigms – interpretative and humanistic (see Rubacha 2008). Interpretative and critical (humanistic) paradigms are based on the same premises – subjectivist. This means that the methodological forms do not differ. Idiographic explanation on a small scale leads to a theory-building unit. The first paradigm explains how the actors cope in the educational world, how important suitable educational reality is, and define educational situations and visions which they construct. The critical paradigm examines the ideologically shaped behavior through the power of educational entities (social organization), it also shows the way of emancipation, and explains its conditions (opportunities and limitations) (Rubacha 2008, p. 308-3011).

My study will be located in the humanistic paradigm. I intend to analyze the inequality of power in conjunction with the perspectives of women and the problem of poverty from the perspective of the people directly affected by this problem.

Due to the fact that the presented research project will provide idiographic explanations, the scheme I am going to use is a case study. According to Krzysztof Konarzewski, a case study is “qualitative research scheme, which aims to create a unit of general theory of the phenomenon” (Konarzewski 2000, p. 78)

In my choice of research, the most accurate method of sample selection is purposeful selection. It consists in inclusion samples that meet certain criteria. This method (as opposed to the quota sampling) is characteristic of observed of the population. For this reason, it is impossible to apply it to the whole population. (Konarzewski 2000, p. 107-108)

Below is a list of sample selection criteria adopted in the research project:

- female
- age above 30 years old – reflection on one's life, a professional experience, family
- collection of social assistance benefits – statutory poverty line
- the number of subjects in a study group – between 10 and 12 women
- 2 study groups

Method of data collection

I decided on the triangulation of qualitative methods to collect reliable and valid research material and to conduct its analysis. The methods which I am going to use include:

a) Focus group interview. "Focus groups decentralize power to the researcher, allowing women to express their views on their life and struggle from a safe position. Groups allow women to make contact with each other, share their experiences" (Madriz 2000, for: Kamberelis, Dimitriadis 2009, p. 359). It has been thought that the focus group research did not suit the "sensitive" topics. However, Zeller (1993) in the article "Focus Group Research on Sensitive Topics: Setting the Agenda Without Setting the Agenda", provides samples that such research is perfectly possible to carry out.

b) Search archives. Sh. B. Merriam distinguished four main groups of documents in the study:

- public records – official documents – eg. Birth and death certificates, police records, court rules
- personal documents such as diaries, letters, photo albums
- natural materials – furniture, computers
- documents generated by the investigator, prepared by the investigator or by the subjects at the request of a researcher such as notes, recording (for: Kubinowski 2010, p. 216)

In my research, papers will include the personal written accounts of women taking part in the study – essays, prose, poetry on the experience of everyday life and poverty. Such work is an excellent opportunity to reflect on one's life and to share one's experience in an intimate way.

In conclusion, investigating the themes of poverty, economic violence and power, I hope for new and valuable knowledge that will be useful primarily for practitioners who are confronted with these problems every day.

3 Summary

The aim of my project is to reveal how women experience living in poverty. Particular attention will be paid to unequal access to money that occurs in intimate relationships. The author is going to verify how experience of poverty differs depending on the fact whether there is financial abuse in relationship or whether the relationship works good. Methodology

which will be used is qualitative, based on case study. Focused groups and search archives will be used to achieve this goal.

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Author's Address:

Paulina Broża-Grabowska
University of Warmia and Mazury Olsztyn
Email: paulinabroza@tlen.pl