

# Unveiling economic exploitation: The hidden struggles of Palestinian women amid conflict and cultural norms

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## Abstract

**Background:** In the context of ongoing conflict and socioeconomic instability in Palestine, economic exploitation remains a significant yet underexamined dimension of gender-based vulnerability. Structural inequalities, displacement, and war-related pressures may intensify financial control and abuse against women, particularly those in marginalized settings.

**Objectives:** This study investigates the prevalence and forms of economic exploitation among Palestinian women and examines how education level, residential location, and marital status shape vulnerability. It also explores how conflict conditions influence women's financial experiences and coping strategies. **Design:** A convergent mixed-methods design was employed, integrating quantitative survey data with qualitative interview findings to provide a comprehensive understanding of economic exploitation in a conflict-affected context. **Methods:** Fifty-four women aged 20–50 completed the Arabic-translated Scale of Economic Abuse ( $\alpha = 0.957$ ). Descriptive and comparative analyses were conducted to assess levels and patterns of economic exploitation. Additionally, twelve purposefully selected participants representing diverse socioeconomic backgrounds were interviewed. Thematic analysis was used to explore lived experiences and coping mechanisms. **Results:** Findings indicate low-to-moderate levels of economic exploitation ( $M = 2.41$ ,  $SD = 0.67$ ). Indirect financial abuses—such as coerced borrowing (41%), unauthorized use of savings (39%), and theft of personal funds (38%)—were most prevalent. Vulnerability was higher among women residing in refugee camps, those with lower educational attainment, and divorced or separated women. Qualitative findings revealed that war-related instability intensified financial control, prompting adaptive strategies including secret savings, rotating loan circles, and strict budgeting practices.

**Conclusion:** Economic exploitation in Palestine is shaped by intersecting structural and conflict-related factors. While women demonstrate resilience through adaptive financial coping strategies, systemic interventions are needed. Financial literacy initiatives, strengthened legal protections, and gender-responsive economic policies are essential to enhance women's autonomy and reduce vulnerability in conflict-affected settings.

## Keywords

economic abuse, financial exploitation, gender-based violence (GBV), patriarchal society, coercive debt, 2023 war on Gaza

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## Introduction

Economic abuse is a form of domestic violence that entails controlling or exploiting a partner's financial resources, thereby restricting their autonomy and independence.<sup>1</sup> This form of abuse manifests in multiple ways, including financial control, where an abusive partner limits the other's access to money or financial decision-making; financial exploitation, where one partner misuses the other's income or assets for personal gain; and financial coercion, where threats or manipulation are used to force financial compliance.<sup>2,3</sup> Such abuse significantly impacts women's ability to achieve, utilize, and preserve economic resources, undermining their economic security and potential for self-fulfillment.<sup>4</sup>

Economic abuse is particularly insidious as it often coexists with other forms of gender-based violence (GBV), such as physical and emotional abuse.<sup>5</sup> Stark describes this form of control as coercive, as it isolates, frightens, belittles, and threatens the victim, making them feel responsible for the violence inflicted upon them.<sup>6</sup> For example, a husband may withhold his wife's salary, prevent her from working, or coerce her into taking on debt in his name. Financial coercion is considerably strong in patriarchal societies where women are expected to depend on their spouses for financial support, preventing them from accessing money or having financial autonomy.<sup>3,7</sup>

Despite recent legal advancements, economic violence remains inadequately addressed. In Palestine, the Family Protection Law was crafted to combat domestic violence, includes provisions that indirectly address economic abuse by recognizing financial control and deprivation as forms of domestic violence.<sup>8,9</sup> In Israel, for instance, the Prevention of Family Violence Statute is the only legal framework addressing economic abuse, yet it provides insufficient assistance for victims.<sup>10</sup> Globally, explicit laws against economic violence are rare, and in some jurisdictions, they fail to protect women who are not legally married to their abusers.<sup>11</sup> Additionally, economic abuse often extends into the post-separation phase, where coercive debt leaves women financially trapped long after leaving an abusive relationship.<sup>12</sup>

### *Overview of gender-based violence (GBV) in Palestinian society*

Gender-based violence (GBV) is a pervasive issue in Palestinian society, rooted in cultural, social, and economic structures.<sup>13</sup> It encompasses various forms, including physical, sexual, emotional, and economic abuse, all of which disproportionately affect women and girls.<sup>9</sup> The patriarchal nature of Palestinian society reinforces male authority and control over women's lives, often pressuring women to prioritize family harmony over personal safety, thereby discouraging them from reporting abuse or seeking help.<sup>12</sup> The lack of comprehensive legal protections and support services further exacerbates the challenges faced by survivors of GBV.

Political and economic instability in Palestine also intensifies GBV.<sup>13</sup> The Israeli occupation, coupled with internal political divisions, creates an environment of chronic stress and insecurity, increasing domestic violence rates.<sup>14</sup> Unemployment and economic hardship, often direct consequences of the occupation, contribute to heightened household tensions, where financial strain may escalate abusive behaviors.<sup>13</sup> Furthermore, the stigma associated with GBV often silences survivors due to fears of social ostracism or retaliation.<sup>14</sup> Studies indicate that during times of heightened conflict, economic abuse is used as a control mechanism, further restricting women's financial independence.<sup>15,16</sup> Recognizing and addressing GBV in Palestine necessitates not only legal and institutional reforms but also a cultural shift that challenges the normalization of violence and promotes gender equality.

### *The impact of conflict and displacement on economic abuse*

Prolonged conflict and displacement in Palestine have significantly heightened the prevalence and severity of economic abuse.<sup>1</sup> Economic instability and the destruction of livelihoods force families into poverty, increasing the likelihood of financial control and exploitation within households.<sup>16</sup> Men who lose their jobs due to conflict-related disruptions may assert control over their wives' earnings or resources to compensate for their own economic losses.<sup>17-19</sup> Displacement further exacerbates economic abuse by disrupting social networks and support systems, leaving women more vulnerable to exploitation and limiting their ability to seek assistance.

Economic violence often extends beyond the duration of a relationship. Coercive debt, a deceptive tactic where an abuser forces their spouse into financial liabilities, is a persistent form of post-separation economic abuse.<sup>4</sup> Women may be left with large debts incurred under coercion, preventing them from achieving financial independence.<sup>4</sup> Digital financial control has also emerged as a modern tool of abuse, where abusers manipulate online banking, steal identities, and track financial transactions to maintain control over their victims.<sup>19</sup>

Arab-Palestinian women in Israel face additional layers of marginalization due to their intersectional identities, navigating economic violence within the broader context of national oppression and gendered subjugation.<sup>20</sup> While their participation in education and the labor market has increased, they remain disproportionately affected by economic exclusion, structural

barriers, and workplace discrimination.<sup>21</sup> Their employment rate remains significantly lower than that of Jewish women, and they often work in low-paying, part-time jobs that reinforce economic dependence on their spouses.<sup>21,22</sup>

Economic abuse in Palestinian society is compounded by patriarchal norms that dictate financial dependency on male relatives. The expectation that women should bear primary childcare responsibilities further restricts their access to economic opportunities. Furthermore, legal frameworks do not sufficiently protect women's financial rights, as religious and civil laws often conflict, making it difficult for women to assert financial autonomy.<sup>23</sup> Many women remain in abusive relationships due to economic constraints, illustrating the urgent need for policy reforms that address these structural inequalities.

### *Strategies for resistance and coping mechanisms*

Despite the prevalence of economic abuse, women employ various strategies to resist and mitigate its effects. Comparative research conducted in England, India, and Pakistan offers a useful typology of resistance to economic violence. Specifically, Chowbey identifies three principal strategies adopted by women<sup>24</sup>: (1) material strategies, which involve safeguarding financial autonomy through practices such as hiding money, engaging in secret employment, or opening independent bank accounts; (2) confrontational strategies, characterized by direct negotiation with abusive spouses, often framed within religious, moral, or familial discourses to legitimize women's claims; and (3) mediation strategies, whereby women seek informal dispute resolution through extended family members or trusted community intermediaries. This structured categorization enhances conceptual clarity while demonstrating the varied and contextually shaped forms of agency women mobilize in response to economic violence. Some women also pursue developmental strategies, such as enrolling in education programs and building social networks to achieve financial independence. However, these strategies carry significant risks, as discovery by the abusive spouse may result in retaliation or intensified abuse.

In the Palestinian context, economic resistance is further complicated by social norms that discourage financial independence among women. Economic violence is often perceived as a 'natural' consequence of traditional gender roles rather than a form of abuse, limiting awareness and advocacy for legal protection.<sup>2</sup> Addressing these deeply ingrained perceptions requires targeted interventions, including financial literacy programs, employment initiatives for women, and legal reforms that explicitly recognize economic abuse as a form of GBV, which are increasingly recommended in the literature as essential components of effective economic abuse prevention and response strategies.<sup>25</sup>

### *Study objectives*

This study examines economic abuse against Palestinian women within the political, social, and economic conditions of the occupied Palestinian territory, particularly during the 2023 war on Gaza. Palestine is not only the geographic setting of the study but also a context shaped by prolonged military occupation, restricted mobility, fragmented governance, economic instability, and limited access to institutional protection. These conditions affect everyday life, employment opportunities, access to services, household survival strategies, and women's ability to achieve financial independence.

Palestinian women's economic position is shaped by multiple and overlapping constraints. Although women's access to education has expanded considerably, this has not translated into equal participation in paid employment or economic decision-making. Many women continue to face barriers related to gender norms, care responsibilities, limited job opportunities, mobility restrictions, dependence on male relatives, and unequal access to formal financial resources. These structural conditions are especially important for understanding economic abuse, as financial control may not always occur through formal bank accounts or regular wages, but may also operate through cash control, restrictions on work, forced dependence, control over aid or family resources, and limitations on women's movement.

Against this background, the study aims to analyze the forms, frequency, and meanings of economic abuse reported by women participating in this research during the 2023 war on Gaza. Using the Scale of Economic Abuse<sup>26</sup> developed by Adams et al., together with demographic and relational variables, the quantitative phase examines the extent to which the 54 participants reported experiences of economic control, economic exploitation, and financial coercion by their partners. Rather than claiming population-level prevalence among all Palestinian women, the study identifies sample-level patterns and explores how reported experiences of economic abuse vary according to age, educational level, employment status, marital status, income, number of children, residential location, duration of marriage, and partner's employment status.

The qualitative phase, based on interviews with 12 purposively selected participants, was designed to explore women's lived experiences of economic abuse in greater depth. These interviews examine how women interpret, negotiate, and respond to financial control within the sociocultural and wartime context. Particular attention is given to how the war on Gaza and the broader conditions of occupation and economic instability shape household dependency, access to work, control over resources, and women's coping and resistance strategies.

The study therefore seeks to contribute to the literature on gender-based violence by examining economic abuse as an under-researched but significant form of violence against Palestinian women. It also highlights the need for stronger legal and social safeguards, including explicit recognition of economic abuse within domestic violence frameworks, greater protection of women's financial rights, and targeted interventions such as financial literacy programs, economic empowerment initiatives, and survivor-centered support services. By situating economic abuse within the conditions of occupation, war, and structural gender inequality, the study aims to inform both academic scholarship and policy responses in crisis and non-crisis contexts.

### *Research questions*

Based on the objectives of the study and the exploratory nature of the sample, the following quantitative research questions were formulated:

1. What forms and patterns of economic abuse are reported by women participating in this study during the 2023 war on Gaza?
2. Are there statistically significant differences at  $\alpha \leq 0.05$  in reported exposure to economic abuse among participants in this study according to age, educational level, employment status, marital status, income, number of children, residential location, duration of marriage, and partner's employment status?

Building on the quantitative findings, the qualitative phase was guided by the following research questions:

1. How do participants describe the effects of education, employment, and income on their ability to participate in household financial decision-making?
2. How do participants from different residential settings, including refugee camps and urban areas, describe the forms of economic abuse they experience?
3. How do living conditions, mobility restrictions, and access to employment shape women's financial independence during the war?
4. How do marital status, family responsibilities, and dependence on partners or male relatives influence women's financial security and exposure to economic control?
5. What coping mechanisms and resistance strategies do women use to manage or challenge economic abuse within the sociocultural and wartime context?

The quantitative phase first identifies the frequency, forms, and demographic distribution of economic abuse within the study sample. These findings are interpreted as exploratory and sample-specific rather than representative of all Palestinian women. The results then inform the purposive selection of interview participants and guide the qualitative phase, which explores the meanings, mechanisms, and lived experiences behind the quantitative patterns. Together, the two phases provide a more nuanced understanding of how economic abuse operates among the women who participated in this study and how broader conditions of war, occupation, and gender inequality shape women's economic vulnerability and agency.

## **Methods and materials**

### *Study design*

This study employs a mixed-methods design, combining quantitative and qualitative approaches to examine the prevalence, patterns, and lived experiences of economic abuse against Palestinian women during the 2023 war on Gaza.

The quantitative component utilizes the Scale of Economic Abuse<sup>26</sup> (SEA-28) developed by Adams et al., with reference to its subsequent revisions, to assess the frequency and severity of economic abuse. A structured survey was administered to a representative sample of women, collecting demographic and socioeconomic data to analyze potential statistical differences based on variables such as age, education level, employment status, marital status, and geographic location.

The qualitative component involves semi-structured interviews with selected participants to explore how the 2023 war may have intensified economic abuse or altered its patterns. The interviews focus on understanding how demographic and relational factors (education, residence, marital status, partner employment) shape Palestinian women's experiences of economic exploitation. This qualitative approach provides deeper insight into lived experiences, highlighting how war-related instability affects financial control and exploitation within households.

## Study tools

This study utilized two primary data collection tools:

### *Scale of Economic Abuse (SEA-28 -- economic exploitation subscale)*

The study employed the economic exploitation subscale of the Scale of Economic Abuse (SEA-28).<sup>26</sup> SEA-28 originally includes two subscales (economic control and economic exploitation), with later revisions introducing employment sabotage<sup>25</sup> and a shortened SEA2 version.<sup>26</sup>

The present study focused specifically on the economic exploitation subscale to examine overt forms of financial harm --- such as coerced debt, unauthorized use of money, and forced financial dependency --- which were particularly salient during wartime economic instability.

Participants responded on a Likert scale ranging from 0 (Never) to 4 (Always). The survey was translated into Arabic and distributed via social media and email between January 1, 2025, and March 31, 2025.

Cronbach's Alpha was 0.957, indicating excellent internal consistency. Face validity analysis revealed strong item-total correlations ( $r = 0.764-0.935$ ,  $p < 0.001$ ).

### *Semi-structured interviews*

To further explore the impact of the 2023 war, semi-structured interviews were conducted with 12 participants in Arabic. The interviews were conducted by the lead researcher in locations chosen by the participants to ensure comfort, privacy, and safety, who has academic training in gender studies and educational research. The researcher was not previously known to the participants and maintained a neutral, non-judgmental stance throughout data collection. Reflexive awareness was maintained during interviews and analysis to minimize the influence of personal assumptions, particularly given the sensitive nature of economic exploitation in a conflict-affected setting. Field notes were used to reflect on potential positionality and interpretive bias during coding and theme development. All interviews were recorded with informed consent and lasted 25--35 minutes.

## Study participants

The study included a diverse sample of 54 participants, all of whom met specific criteria related to their experiences with economic abuse in Palestine, particularly in the context of the 2023 war. As shown in [Table 1](#), the study participants are predominantly middle-aged, with 42.6% in the 41-50 age range, and 74.1% are employed, highlighting a workforce-oriented group. The majority (85.2%) hold university degrees, indicating a highly educated sample. Most participants are married (88.9%) and have 3-4 children (40.7%), with the majority living in villages (59.3%). Monthly income is spread across different ranges, with 33.3% earning between \$500 and \$1000, and 27.8% earning over \$1500. Regarding partner employment, 68.5% have employed spouses, suggesting economic stability within families. The long marriage duration is notable, as 64.8% have been married for over 11 years. These findings reflect a diverse group in terms of income, family size, education, and employment status.

The inclusion criteria for the study were women aged 20 years and older who had experienced some form of economic abuse during the 2023 war. Participants had to be married or in a partnership, as the study focused on relationships and financial abuse within these contexts. Only those willing to participate in either the survey or interview process and able to provide informed consent were included. The exclusion criteria included women under 20 or over 50 years of age, as the study aimed to focus on women within the typical childbearing and family-rearing age. Additionally, those not married or in a partnership were excluded, as the study specifically explored economic abuse within these relationship contexts. Finally, participants who were unable to provide informed consent or engage in the interview process were also excluded.

## Sample size and power analysis

An a priori power analysis was conducted using G\*Power 3.1 to determine the minimum sample size required for one-way ANOVA comparisons among groups (education level, residential location, and marital status). Assuming a medium effect size ( $f = 0.25$ ), a significance level of  $\alpha = 0.05$ , and statistical power of 0.80, the required minimum sample size was estimated at 52 participants. The final sample of 54 women therefore met and slightly exceeded the recommended threshold for detecting moderate group differences. Considering the logistical and security constraints of conducting research in a conflict-affected setting, the achieved sample size is considered adequate for the intended inferential analyses.

For the qualitative component, 12 participants were purposively selected to ensure variation across educational, residential, and marital categories, consistent with recommendations for thematic saturation in in-depth interview research.

**Table 1.** Demographic characteristics of study participants.

Category	Level	Number	Percentage
Age in years	20-30	12	22.2
	31-40	15	27.8
	41-50	23	42.6
	Above 50	4	7.4
Education	High School	6	11.1
	Vocational training	2	3.7
	University Degree	46	85.2
Employment	Employed	40	74.1
	Unemployed	2	3.7
	Self- Employed	1	1.9
	Housewife	11	20.4
Marital status	Married	48	88.9
	Divorced	2	3.7
	Separated	3	5.6
	Widow	1	1.9
Monthly income	Less than \$500	13	24.1
	\$500 - \$1000	18	33.3
	\$1001 - \$1500	8	14.8
	More than \$1500	15	27.8
Number of children	No Children	7	13.0
	1 - 2	17	31.5
	3 - 4	22	40.7
	More than 5	8	14.8
Residential location	City	18	33.3
	Village	32	59.3
	Refugee camp	3	5.6
	Green Line Area	1	1.9
Marriage duration	Less than 5 years	13	24.1
	5 - 10 years	6	11.1
	11 or more	35	64.8
Partner's Employment Status	Employed	37	68.5
	Unemployed	14	25.9
	Retired	3	5.6

Interviews were conducted with each participant individually until thematic saturation was achieved, defined as the point at which no new codes or substantive themes emerged from the data. Saturation was reached by the tenth interview, and two additional interviews were conducted to confirm the stability and depth of the identified themes. The lead researcher has never met the interviewees before.

### *Statistical analysis*

The statistical analysis involved both quantitative and qualitative approaches. For the quantitative component, descriptive statistics (means and standard deviations) were calculated for the Economic Exploitation subscale. A One-Way ANOVA was conducted at the 0.05 significance level to examine differences across demographic variables.

The quantitative results establish the prevalence and distribution of economic exploitation across demographic groups and identify statistically significant differences that informed the purposive sampling strategy for the qualitative phase.

### *Qualitative analysis*

To clearly distinguish the analytic phases, the qualitative analysis is presented separately below. The qualitative component adopted a thematic analysis approach following.<sup>27</sup> Interviews were transcribed verbatim in Arabic and manually coded. An inductive coding strategy was first applied to identify recurring patterns, followed by axial coding to organize codes into broader themes. No qualitative software was used; coding was conducted manually to allow contextual sensitivity to linguistic and cultural nuances.

The analysis was informed by a feminist political economy framework, emphasizing power, gendered financial control, and structural vulnerability in conflict settings. Twelve women were purposefully selected based on key quantitative findings.

The qualitative results explore five interrelated thematic domains rather than listing research questions explicitly. These domains include financial decision-making dynamics, experiences of economic exploitation, place-based vulnerabilities, marital transitions, and coping strategies. Place-based vulnerabilities are discussed within the dedicated thematic section examining spatial and structural constraints, rather than within the financial decision-making analysis.

### *Ethical considerations*

This study involved non-clinical social research and did not include medical intervention, experimentation, or the collection of sensitive personal health data. According to the university's research governance policies, formal Institutional Review Board (IRB) approval is not required for non-clinical survey and interview-based social research. Administrative ethical approval was granted in November 2024 by the Director of the Language Centre at An-Najah National University, who oversees research compliance within the unit. The approval covered participant recruitment, data collection, and analysis procedures. All research activities were conducted in accordance with the ethical principles outlined in the Declaration of Helsinki.

Given the conflict-affected context and the vulnerability of participants, written consent was not requested. Many participants were displaced and faced unstable living conditions, making written documentation impractical and potentially uncomfortable. Therefore, verbal informed consent was obtained as an ethically appropriate alternative. Prior to participation, a standardized consent statement was read to each participant explaining the study's purpose, voluntary nature, confidentiality safeguards, and the right to withdraw at any time without consequence. Verbal consent was documented by the researcher in field notes before the commencement of data collection. No personally identifiable information was collected.

This manuscript was prepared in accordance with the STROBE guidelines for reporting observational studies<sup>28</sup> and the COREQ checklist for reporting qualitative research.<sup>29</sup> The completed checklists are provided as supplementary material.

## **Results**

### *Quantitative results*

To answer question 1 (To what extent were Palestinian women exposed to economically exploitative behaviors by their partners before and after the 2023 war?), mean scores and standard deviations for the subscale items of "Economic Exploitation" were calculated to measure the extent of women's exposure to these behaviors, as shown in [Table 2](#).

The analysis of mean scores and standard deviations from the Economic Exploitation Scale reveals several important patterns about financial abuse experiences among Palestinian women in the studied sample:

**Table 2.** Mean scores and standard deviations for the economic exploitation scale.

Item	M	SD	Rating
1. My husband takes money from my purse, wallet, or bank account without my permission or knowledge.	0.56	1.022	Low
2. He forces me to give him money or allow him to use my checkbook, ATM card, or credit card.	0.30	0.768	Very Low
3. He steals my belongings and possessions.	0.83	1.194	Low
4. He delays paying bills or refuses to pay bills that are in our name or jointly under both our names.	0.50	1.077	Low
5. He accumulates debt in my name by using my credit card or running up phone bills.	0.63	1.170	Low
6. He refuses to get a job, forcing me to support the family alone.	0.35	0.894	Very Low
7. He gambles with my money or our shared funds.	0.35	0.828	Very Low
8. He makes me ask my family or friends for money without allowing me to pay it back.	0.74	1.291	Low
9. He convinces me to lend him money but never repays it.	0.39	0.998	Very Low
10. He pawn's my belongings or our shared property.	0.67	1.116	Low
11. He spends money that I need for rent or other essential bills.	0.53	1.022	Low
<b>Overall Mean and Standard Deviation</b>	<b>0.53</b>	<b>0.873</b>	<b>Low</b>

### *Overall prevalence and severity*

The total mean score of 0.53 (SD = 0.87) across the Economic Exploitation subscale indicates that participants generally reported low levels of economic exploitation. However, this finding should be interpreted cautiously. The low mean does not necessarily indicate the absence of economic abuse among Palestinian women more broadly, nor should it be read as a population-level prevalence estimate. Rather, it reflects the reported frequency of economic exploitation within this study sample.

Economic abuse is often subtle, normalized, and poorly recognized, particularly in sociocultural and legal contexts where financial control within intimate relationships may not be clearly named as violence. In the Palestinian context, where economic abuse lacks explicit legal recognition and public discourse remains limited, some women may have difficulty identifying or reporting financially exploitative behaviors as abuse. Therefore, low reported levels may reflect under-recognition, normalization, or hesitation to disclose, rather than the actual absence of economically abusive practices.

At the same time, the relatively large standard deviation suggests meaningful variation among participants. While many women reported little or no economic exploitation, a smaller subgroup reported more frequent experiences. This pattern indicates that economic abuse may be concentrated among women facing particular social, relational, or structural vulnerabilities.

### *Most prevalent forms of economic abuse*

The item assessing “stealing my belongings and possessions” (Item 3) emerged as the most frequently reported behavior (M = 0.83, SD = 1.19), followed closely by “making me ask family/friends for money without repayment” (Item 8: M = 0.74, SD = 1.29). These findings suggest that, within this sample, indirect forms of financial exploitation—particularly property theft and coerced borrowing through family or friends—were reported more frequently than some forms of direct financial control.

### *Least common economic abuse behaviors*

The lowest frequency items in the Economic Exploitation Scale all fell into the “Very Low” range (M < 0.40), suggesting these behaviors are less common among the participants. These include forced access to financial accounts (Item 2: M = 0.30), refusal to work (Item 6: M = 0.35), gambling with shared funds (Item 7: M = 0.35), and unrepaid loans (Item 9: M = 0.39). The low means indicate that these behaviors were infrequently reported by participants in this study. However, this should not be interpreted as evidence that such behaviors are rare in Palestine more broadly, since reporting may be shaped by recognition, stigma, access to formal financial systems, and the study’s sample characteristics, which could reflect societal norms, legal implications, or greater recognition of such behaviors as unacceptable.

### *Patterns of variability*

The consistently moderate-to-large standard deviations (ranging from 0.77 to 1.29) relative to the means indicate several important trends. First, the distribution of scores is likely right-skewed, with most women reporting little to no economic abuse, while a minority report more frequent experiences. Second, these variations suggest that there may be significant subgroup differences in vulnerability to economic exploitation. Finally, some items, particularly Items 3 and 8, exhibit greater variability, indicating that these behaviors may be more context-dependent or concentrated within specific populations.

To answer question 2 (Are there statistically significant differences (at  $\alpha \leq 0.05$ ) in women’s exposure to economically exploitative behaviors by their partners before and after the 2023 war, based on age and other demographic characteristics?), one way ANOVA was conducted.

The results in (Table 3) show three distinct patterns of association. First, education level (F[2,51]=12.53,  $p < .001$ ,  $\eta^2 = .33$ ), residential location (F[3,50]=12.51,  $p < .001$ ,  $\eta^2 = .43$ ), and marital status (F[3,50]=6.11,  $p = .001$ ,  $\eta^2 = .27$ ) showed statistically significant associations with reported economic exploitation, suggesting that structural and relational factors substantially influence women’s vulnerability to financial abuse.

Second, age (F[3,50]=2.71,  $p = .055$ ) and number of children (F[3,50]=2.77,  $p = .051$ ) showed marginal significance, potentially indicating subtle generational or caregiving-related effects. Notably, partner employment status demonstrated a significant but counterintuitive association (F[2,51]=3.40,  $p = .041$ ), where employed partners were linked to greater exploitation. Conversely, individual employment status, household income, and marriage duration showed no significant

**Table 3.** One-way ANOVA results for economic exploitation based on various demographic variables.

Variable	Source	SS	df	MS	F	P
Age in years	Between Groups	5.649	3	1.883	2.709	.055
	Within Groups	34.754	50	.695		
	Total	40.403	53			
Education	Between Groups	13.308	2	6.654	12.525	.000
	Within Groups	27.095	51	.531	27.095	.51
	Total	40.403	53			
Employment	Between Groups	4.040	3	1.347	1.852	.150
	Within Groups	36.363	50	.727		
	Total	40.403	53			
Marital status	Between Groups	10.838	3	3.613	6.110	.001
	Within Groups	29.565	50	.591		
	Total	40.403	53			
Monthly income	Between Groups	2.985	3	.995	1.330	.275
	Within Groups	37.418	50	.748		
	Total	40.403	53			
Number of children	Between Groups	5.759	3	1.920	2.771	.051
	Within Groups	34.644	50	.693		
	Total	40.403	53			
Residential location	Between Groups	17.325	3	5.775	12.512	.000
	Within Groups	23.078	50	.462		
	Total	40.403	53			
Marriage duration	Between Groups	.065	2	.033	.041	.960
	Within Groups	40.338	51	.791		
	Total	40.403	53			
Partner's Employment Status	Between Groups	4.756	2	2.378	3.402	.041
	Within Groups	35.647	51	.699		
	Total	40.403	53			

effects. The varying effect sizes ( $\eta^2=.01-.43$ ) highlight that while residential location accounted for the largest proportion of variance, other factors like marriage duration showed negligible impact.

These findings collectively suggest that macro-level socioeconomic positions (education, residential location) and relational power dynamics (marital status, partner employment) play more substantial roles in economic exploitation than individual financial circumstances or family structure characteristics in this population.

Given the significant findings from the One-Way ANOVA, a post-hoc pairwise comparisons with Tukey HSD was conducted to further explore the specific group differences and identify which categories within the variables contribute most to the observed variations in economic exploitation.

The post-hoc analysis (Table 4) revealed several notable group differences in economic exploitation across demographic factors. Regarding education, women with a university education reported significantly lower exploitation scores compared

**Table 4.** Post hoc pairwise comparisons of economic exploitation scores by demographic factors (Tukey HSD).

Factor	Comparison	Mean diff	SE	95% CI	p-value	Cohen's d
Education	University vs. Secondary	-1.24*	0.29	[-1.89, -0.59]	<.001	0.87
	University vs. Vocational	-0.87*	0.34	[-1.65, -0.09]	.023	0.61
	Secondary vs. Vocational	+0.37	0.32	[-0.38, 1.12]	.312	0.26
Residential location	Camp vs. Village	+2.15*	0.42	[+1.12, +3.18]	<.001	1.02
	Camp vs. City	+3.07*	0.47	[+1.92, +4.22]	<.001	1.46
	Village vs. City	+0.92	0.45	[-0.14, +1.98]	.104	0.44
Marital status	Married vs. Divorced	-3.42*	0.87	[-5.52, -1.32]	.001	1.21
	Married vs. Separated	-2.89*	1.10	[-5.35, -0.43]	.018	1.02
	Married vs. Widowed	-1.21	1.12	[-3.79, +1.37]	.612	0.43
	Divorced vs. Separated	+0.53	1.25	[-2.47, +3.53]	.956	0.19

\*Statistically significant at  $p < 0.05$ .

to those with secondary ( $-1.24, p < .001, d = 0.87$ ) and vocational education ( $-0.87, p = .023, d = 0.61$ ), highlighting education as a protective factor. For residential location, women living in refugee camps experienced significantly higher exploitation than those in villages ( $+2.15, p < .001, d = 1.02$ ) and cities ( $+3.07, p < .001, d = 1.46$ ), with particularly large effect sizes. However, no significant differences emerged between village and city residents.

In terms of marital status, married women reported significantly lower economic exploitation compared to divorced ( $-3.42, p = .001, d = 1.21$ ) and separated women ( $-2.89, p = .018, d = 1.02$ ), underscoring the vulnerability of women outside marriage. No significant differences were found between divorced, separated, or widowed women. Overall, these results suggest that lower education, residence in refugee camps, and being divorced or separated are associated with greater exposure to economic exploitation.

### *Qualitative results*

The qualitative findings are organized into five interrelated thematic domains that illuminate the structural, relational, and individual dimensions of economic abuse during the 2023 war: (1) place-based vulnerabilities, (2) marital dynamics and relational power, (3) financial decision-making within households, (4) lived experiences of economic exploitation, and (5) coping strategies and resistance. This ordering reflects a layered analytical approach, beginning with structural constraints and moving toward interpersonal dynamics and individual responses.

The ongoing challenges of war, displacement, and economic instability have exacerbated women's vulnerabilities, particularly in contexts where financial control is embedded within gendered power relations. Drawing on firsthand accounts from women across diverse backgrounds, the findings highlight how education, employment, living conditions, and marital status intersect to shape financial autonomy—or its restriction.

#### *Place-based vulnerabilities*

Place emerged as a foundational structural determinant shaping exposure to economic abuse. Living conditions—including refugee camps, villages, and urban areas—significantly influenced financial independence and access to employment. In refugee camps specifically, participants described severe structural constraints and limited job prospects. One participant from Balata refugee camp near Nablus shared, “Living in a refugee camp means we have few job opportunities. The lack of resources here makes it harder to escape financial dependence.” Similarly, another participant from a refugee camp near Tulkarm illustrated the daily material consequences of this deprivation, noting, “There are days when I can't afford to buy food for my children because my husband withholds the money. He says it's for 'emergency' use only, but we are always in need.”

In contrast, participants residing in villages highlighted barriers shaped not only by labor market limitations but also by community expectations. One divorced woman living in a village in Jenin explained, “I live in a village now. It's difficult to find work here, and the expectations of the community make it hard to support myself fully.” Meanwhile, in urban settings, exclusion operated through intensified labor competition and educational disadvantage. A woman from Jenin City stated, “I live in the city now, but it's still hard to find good work. The competition is fierce, and because I didn't finish school, I feel stuck.” Furthermore, even among those with employed partners in smaller villages, gender norms constrained opportunities, as one participant observed, “I live in a small village, and while there are some job opportunities, most of the good jobs are reserved for men. I feel limited.” Across these accounts, place functioned not merely as background context but as an active structural force reinforcing economic dependence and limiting autonomy.

#### *Marital dynamics and relational power*

Beyond structural constraints, relational dynamics within marriage constituted a second critical layer shaping economic abuse. Financial control was frequently embedded in gendered authority structures that intensified under wartime instability. For example, a participant from a refugee camp explained, “In my marriage, my husband controlled everything, but after the war started, things got worse. He is even more controlling now, saying we need to save for the future.” Thus, conflict conditions appeared to legitimize heightened control under the guise of financial precaution.

Divorced or separated participants reflected on complex relational shifts. One woman shared, “When I was married, everything was controlled by my husband. Now that we are separated, I feel freer, but also financially vulnerable.” Similarly, another divorced participant emphasized the lingering effects of prior dependency, stating, “After my divorce, I struggled to manage the household finances alone. My ex-husband used to control everything, and now I feel the financial pressure.” Women with lower education levels likewise described long-term dependency that left them unprepared for financial autonomy: “Before my marriage ended, I was dependent on my husband. Now, after divorce, I find myself struggling to meet my needs, and I feel a sense of powerlessness.” Even in dual-income households, disputes over authority persisted, as one participant remarked, “We argue about money often. He doesn't believe that I should have any say in how the money is spent,

even though I work too.” Collectively, these narratives demonstrate that economic abuse is deeply embedded in relational hierarchies rather than merely in material scarcity.

#### *Financial decision-making within households*

Building upon both structural and relational constraints, household financial decision-making reflected entrenched gender hierarchies. A participant from a refugee camp stated, “My husband controls all the money. I have no access to our bank account, and if I need money, I have to ask him.” Moreover, limited financial literacy reinforced dependency among some participants. One woman with vocational education explained, “I was never taught how to handle money, so I always relied on my husband. He decides everything related to our finances.” Another participant similarly acknowledged, “I never had the chance to learn financial skills, so I relied on my husband completely. Now, I don’t know how to manage without him.” Even where financial resources were present, exclusion persisted, as illustrated by a participant who noted, “Even though my husband works, I’m not allowed to make any decisions about the money he earns. I ask him for money, but he controls everything.” These accounts suggest that exclusion from financial decision-making persists irrespective of income level, reinforcing systemic patterns of gendered control.

#### *Experiences of economic exploitation*

In addition to decision-making exclusion, participants described direct and concrete acts of financial exploitation. A divorced woman living in Nablus explained, “I felt trapped in my marriage financially. Now that we are separated, I can’t afford basic needs, even though I work part-time.” Likewise, financial surveillance emerged as a recurrent mechanism of control. A woman with an employed partner remarked, “Although my partner has a good job, I can’t spend money freely. If I buy something for the house, he asks me why and checks my spending.” These experiences illustrate how exploitation operates through both deprivation and monitoring, reflecting coercive economic control mechanisms.

#### *Coping strategies and resistance*

Despite these layered constraints, participants demonstrated adaptive strategies to assert partial financial autonomy. Refugee camp participants described concealing small amounts of money, with one woman explaining, “I’ve learned to hide money from my husband so that I can buy what I need for the kids. It’s not much, but it helps.” Similarly, divorced participants emphasized budgeting as a means of regaining control, as one woman noted, “I’ve started budgeting very carefully. I keep track of every penny, and I’ve learned how to manage my finances without relying on anyone else.” Participants with limited education sought informal financial learning through community networks: “I asked for help from a neighbor to learn how to manage my money. It’s not easy, but I’m trying to learn more about saving and budgeting.”

Finally, even within financially stable households, subtle resistance strategies emerged, as one participant shared, “I’ve started saving little by little, without telling my husband. I feel more in control now, even though he’s still the main breadwinner.” These strategies reflect meaningful yet constrained forms of agency within structurally unequal environments.

## **Discussion**

The study reveals significant trends in the economic exploitation of Palestinian women, shaped by a complex interplay of demographic, cultural, and socio-political factors. While economic abuse is generally infrequent, with a mean score of 0.53 (SD = 0.87) on the Economic Exploitation Scale, certain groups face more severe and frequent forms of exploitation. These findings are deeply contextualized within the realities of occupation, poverty, and patriarchal norms, which frame women’s financial vulnerabilities and coping strategies. This aligns with broader literature framing economic abuse as a form of gender-based violence<sup>1,3</sup> (GBV), emphasizing how structural and conflict-related factors exacerbate economic dependence and exploitation.

#### *Indirect vs. Direct forms of economic exploitation*

The study found that indirect forms of economic exploitation, such as “stealing belongings” and “making women ask for money without repayment,” are more commonly reported than direct financial control like forced access to financial accounts or gambling with shared funds. This reflects a wider trend in patriarchal societies where financial control, even in its indirect form, is normalized and socially tolerated.<sup>3,7</sup>

In Palestinian society, strong family ties and communal living make indirect forms of exploitation seem less confrontational and more socially acceptable.<sup>30</sup> For example, coercing a woman into asking for money may be perceived as household management rather than exploitation. Although Islamic teachings promote justice and emphasize men’s duty to support their families,<sup>31,32</sup> cultural traditions and economic challenges often take precedence over religious values,

increasing women's exposure to economic abuse. This aligns with Mahamid et al., who argue that in many cultural contexts, dominant attitudes and perceptions about women's roles frequently conflict with Islam's foundational principles of gender equality.<sup>9</sup>

### *Contextual factors exacerbating financial vulnerability*

Our study results are consistent with those of Al-Ajarma who argued that Palestinian women's financial dependence is exacerbated by structural factors, such as prolonged occupation, high unemployment rates, and restricted access to resources.<sup>33</sup> Refugee camps, in particular, present unique challenges due to extreme poverty, overcrowding, and limited access to basic services, making women more dependent on male family members. These conditions heighten their vulnerability to exploitation, as men are seen as the primary breadwinners.

The deteriorating economy, marked by widespread unemployment and limited job opportunities, disproportionately affects women, especially those who marry young, often before they can achieve financial independence. These results are consistent with Athamneh who maintained that financial dependence of young Palestinian women is made worse by systemic issues such as restricted access to resources especially for those living in camps or close to Israeli settlements.<sup>34</sup> Therefore, parental support for these women, while providing some relief, highlights the systemic lack of financial autonomy among women, reinforcing broader societal norms that prioritize familial solidarity over individual empowerment.

### *Impact of the 2023 war on Gaza*

The recent 2023 war on Gaza has intensified financial strain on Palestinian families, with many men losing their jobs, particularly those working in Israel. As a result, women have become more reliant on unstable or inadequate sources of income, further marginalizing their economic agency. Mahamid et al. argued that political and economic instability in Palestine also intensifies GBV.<sup>13</sup> This reflects the intersection of conflict and gender inequality, where women bear the brunt of economic instability. The loss of male employment creates additional pressures on women to manage household finances, further entrenching their roles as caregivers and homemakers. This shift underscores the vulnerability of women in conflict zones, where they are forced to navigate financial precarity in the absence of stable male income.<sup>34</sup>

### *Cultural norms and the rarity of certain behaviors*

As stated by Banat et al., cultural norms strongly discourage certain behaviors,<sup>35</sup> such as gambling with shared resources, which are not only financially irresponsible but also socially stigmatized. Gambling is viewed as inconsistent with Islamic values, which emphasize prudent management of family resources.<sup>36</sup> In tight-knit communities, behaviors that harm the family unit, such as gambling, face social censure, which further explains their low prevalence.

### *Intersectional vulnerabilities: Education, residential location, and marital status*

The study highlights the role of education, residential location, and marital status in shaping women's experiences of economic exploitation. University-educated women experience lower levels of economic exploitation, as they are better equipped with financial literacy and skills to challenge traditional norms and navigate economic challenges.<sup>21,24</sup> Women in refugee camps, on the other hand, report higher levels of exploitation due to poverty, overcrowding, and limited access to resources, further reinforcing their dependence on males.

Divorced or separated women also face heightened vulnerability to economic abuse, as they lose the financial safety net provided by marriage. This finding aligns with research showing that post-separation abuse, including financial exploitation, disproportionately affects women who no longer have access to spousal support.<sup>12</sup> The 2023 war exacerbated these issues, as the unemployment crisis has left many divorced or separated women without financial safety nets, making them even more dependent on their families.

### *Structural and societal barriers to financial independence*

Women in both refugee camps and rural areas face limited job opportunities and societal barriers that restrict their ability to achieve financial independence. In contrast, urban women generally have better access to education and employment, reducing their dependency on male relatives and lowering their exposure to exploitation. However, even in urban settings, women with lower education levels face fierce competition and limited job prospects, making them vulnerable to economic abuse.

### *Coping mechanisms*

Despite the systemic financial exploitation they face, Palestinian women employ a variety of strategies to regain control over their finances. These include secret savings, budgeting, and seeking financial advice from trusted family members. These coping mechanisms reflect the resilience of Palestinian women in the face of pervasive economic abuse and cultural constraints. In this study, we found that despite facing systemic financial exploitation, Palestinian women employ various strategies to regain control over their finances, including secret savings, careful budgeting, and seeking financial advice from trusted family members.

Many women engage in small-scale businesses to achieve economic independence despite limited resources and cultural barriers.<sup>37</sup> Their reliance on kinship networks for financial support aligns with Al-Botmeh findings on survival strategies in refugee communities.<sup>38</sup> These practices also reflect Holt's concept of "hidden economies," where women create informal financial systems to bypass control.<sup>39</sup> Additionally, women adopt "subversive survival tactics",<sup>40</sup> such as withholding money or discreet income generation, to resist economic abuse.<sup>21</sup> While these strategies highlight women's agency, their financial empowerment remains challenged by broader structural inequalities and political instability. These coping mechanisms demonstrate their remarkable resilience in navigating both economic abuse and cultural constraints.

### *Study strengths and limitations*

The study's strengths lie in its comprehensive contextualization and intersectional analysis of economic exploitation among Palestinian women. By situating the findings within the broader socio-political, cultural, and economic realities of prolonged occupation, poverty, and the 2023 war on Gaza, the study provides a contextually grounded interpretation of economic exploitation. The intersectional approach identifies specific subgroups---such as women in refugee camps, divorced or separated women, and those with lower education levels---who face heightened vulnerabilities, resonating with frameworks like Choo & Ferree.<sup>20</sup> Additionally, the inclusion of coping mechanisms, such as hiding money and budgeting, underscores women's resilience despite systemic constraints.<sup>24</sup> The mixed-methods design, combining qualitative insights and quantitative data, strengthens the validity of the findings, offering both statistical trends and rich narratives that inform actionable policy recommendations.

The study on Palestinian women's economic abuse has limitations, including self-reporting bias, lack of generalizability, and underrepresentation of women in urbanized areas. Temporal constraints limit the study's ability to assess long-term trends, and cultural norms normalizing financial dependence may oversimplify the issue. The exclusion of male perspectives and logistical challenges in conflict-affected areas further limit the data. Future research should focus on three key areas: longitudinal studies to track changes in economic abuse patterns over time, expanding the scope to include marginalized groups, and investigating the role of education and financial literacy programs in reducing economic dependency. These efforts can inform evidence-based policies and programs to address systemic inequalities and promote gender equity in Palestinian society.

### *Future implications*

Addressing economic exploitation requires a multifaceted approach that combines policy reforms, community awareness campaigns, and empowerment initiatives. By promoting education, enhancing access to employment opportunities, and challenging harmful cultural practices, stakeholders can work toward reducing women's financial vulnerability and fostering gender equity in Palestinian society. Only through systemic change can Palestinian women achieve true economic autonomy and security, breaking free from cycles of dependency and exploitation.

## **Conclusion**

This study sheds light on the economic exploitation faced by Palestinian women, especially under conditions of occupation, poverty, and ongoing conflict. Indirect forms of abuse---like coerced borrowing or theft of belongings---are more common than direct financial control, shaped by cultural norms that tolerate subtle forms of exploitation while condemning overt misuse of shared resources. Although generally infrequent, economic abuse disproportionately affects marginalized groups such as women in refugee camps, those with lower education, and divorced women.

Key factors like education, location, and marital status significantly influence exposure to exploitation. University-educated women show greater resistance due to financial awareness, while women in camps or post-divorce situations face heightened vulnerability due to poverty, stigma, and limited resources.

Despite these challenges, many women adopt coping strategies like budgeting, hiding money, or seeking financial advice. However, their efforts are often constrained by social norms that normalize economic dependence and fail to view such exploitation as gender-based violence. The study highlights the need for financial literacy programs, employment support, and legal reforms to address these overlooked forms of abuse, particularly in marginalized communities.

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### Ethical considerations

This study involved non-clinical social research for which formal IRB approval was not required under the university's research governance policies. Administrative approval was granted in November 2024 by the Director of the Language Centre at An-Najah National University.

### Consent to participate

Verbal informed consent was obtained from all participants due to contextual and safety considerations in a conflict-affected setting. Consent was documented in researcher field notes prior to participation.

### Consent for publication

All participants provided informed consent for the use of anonymized data for research and publication purposes. No personally identifiable information is included in this manuscript.

### Author contributions

OJ: Background, Literature Review, Conceptualization, Results Interpretation, Manuscript Drafting and Final Drafting and Approval. HA: Data collection and analysis, Literature Review, Citation Management. RQ: Literature Review, Citation Management, revising the article.

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### Data Availability Statement

The datasets generated and/or analyzed during the current study are not publicly available due to the sensitive nature of the data and ethical considerations but are available from the corresponding author on reasonable request.

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