LAIDLAW THEMATIC BRIEFING

Financial access is not the same as financial agency

Exploratory survey findings on women's financial decision-making, legal awareness and financial abuse

Headline finding Personal accounts and banking confidence were widespread, but many respondents did not report full independence or control over major household decisions.

Evidence base

Two anonymous Microsoft Forms datasets were reviewed. Dataset A contained 19 women; 10 lived in India, seven in the UK, one elsewhere in Europe and one in Oman. Dataset B contained one UK-based student aged 18–24. Because the questionnaires differed, Dataset B was used as a supplementary perspective and was not pooled into Dataset A percentages. The findings are exploratory, not nationally representative.

The strongest patterns

18 of 19 had a personal bank account accessible only to them	**10 of 19** felt fully financially independent	**8 of 19** said a spouse or partner made major financial decisions
13 of 19 said education did not adequately cover financial and legal literacy	**14 of 19** had never attended a women's legal-rights workshop	**7 of 19** said they or someone they knew had experienced financial abuse

What the findings mean

- Access is only the first step. Owning and using an account does not establish that a woman controls her earnings or participates in investments, borrowing or property decisions.
- Routine budgeting can conceal unequal authority. Fourteen women shared everyday budgeting, but only nine reported joint major decisions and only two decided alone.
- Formal education is not a proxy for financial or legal literacy. Every Dataset A respondent had a university degree, yet gaps remained in concepts, advice and awareness of rights.
- The abuse result must be read carefully. The question combined personal experience with knowing another person, so seven responses cannot be presented as prevalence.

Legal and policy relevance

India’s Protection of Women from Domestic Violence Act 2005 expressly includes economic abuse. The Dowry Prohibition Act 1961 prohibits giving, taking and demanding dowry within its statutory definition. The Hindu Succession Act 1956, as amended in 2005, gives daughters coparcenary rights by birth within the Mitakshara joint Hindu family property system. PMJDY and the RBI National Strategy for Financial Inclusion 2019–2024 expanded and framed access, usage, literacy, consumer protection and grievance redress. CEDAW and SDGs 5 and 10 connect financial services, property, legal capacity and inclusion to gender equality. These frameworks establish rights and policy commitments; they do not prove awareness, access to remedies or household control.

Priorities for the future toolkit

Agency, not access: Distinguish account ownership, independent operation, retention of earnings and authority over major decisions.

Integrated learning: Teach budgeting, saving, credit, investment and digital safety alongside economic abuse, property rights and routes to advice.

Realistic scenarios: Use salary control to distinguish consensual household sharing from coercion without sensationalising abuse.

Safe referrals: Provide current, confidential and jurisdiction-specific legal, domestic-abuse, housing and financial support.

Test with excluded groups: Pilot with younger, lower-income, less-educated and unbanked women; measure knowledge, confidence and help-seeking awareness.

Limitations and responsible use

Dataset A was small, older, mostly married and exceptionally highly educated; only 10 respondents lived in India. Dataset B had one response. Recruitment details were not recorded in the supplied Dataset A file, responses were self-reported, and some questions combined concepts. The results should guide further research and toolkit design, not claims about all Indian women or the prevalence of financial abuse.

Source note

Prepared from the full Laidlaw research report and verified survey workbooks. Key context sources include Showkat et al. (2025), Govindapuram et al. (2023), Philip and Jain (2025), Hung et al. (2012), UN Women (2019, 2020), RBI (2020), CEDAW and the official texts of the three Indian Acts named above. Full APA references appear in the research report.