

CREATING AN EMERGENCY STASH / FUND

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Financial abuse is a very common method of control in domestically violent and abusive relationships. Without access to money and finances, it can be very difficult to leave such relationships. According to research, the main reason why many victims stay in abusive relationships is a lack of financial knowledge and resources.

Abusers deliberately withhold money from their victims, either by preventing them access to financially beneficial job opportunities or money, itself. Regardless of whether you plan to stay or leave a relationship, it is of dire importance that you try to educate yourself about finance and aim to get financially independent (at least to some degree), so that you and your children are not entirely dependent on others for your well-being.

The first thing you would want to do is start to save money. This will ensure that you have some funds available if you do decide to leave. Remember that you will need to be careful when you start creating an escape fund, so that it can be done as safely as possible without endangering your life or the lives of your children.

If you know anyone who could be stuck in an abusive relationship, please share this article with them.

1. Stay Financially Literate.

Financial abuse is about power and control. By withholding financial support, the abuser ensures that the victim remains within their control. By understanding ways to save more money and becoming financially literate, you can effectively remove this threat by being able to provide for yourself and your children.

Having a realistic insight into your financial and debt position is the first step towards creating a better, financially stable future.

2. Have a Physical Escape Fund.

Having access to physical cash during emergency can be a life saver. However, saving cash can be difficult if your partner / spouse handles all the finances. Below are some ideas that you could use to create a physical emergency escape fund. Please only take these steps if it is safe for you to do so. Only do this if you can do so carefully and without making your husband and in-laws / family suspicious.

(i) If you get pocket money from your husband, or he gives you money for groceries, try to save a small amount money every month. Don't get distressed if it doesn't amount to much immediately. It will continue to add up each month and over time you will be able to make the change you are aiming towards.

(ii) If you have access to your jewelry (gold or silver) keep it safe with you. You may need to sell it later on. Especially jewelry that you do not wear normally and would not be missed if you stowed it away. Do not do this with jewelry you regularly wear, because that could raise suspicion.

(iii) If you have access to the internet, you could use social media to sell a few unwanted / unused personal items to make some money. This could include spare hijabs, some expensive or unstitched clothes, etc. Make sure your husband, in-laws and/or family remain unaware of your activity(s), if it could compromise your safety and the safety of your children.

(iv) If you do work, whether online or onsite, set aside from money from your monthly pay. You can do this by opening an entirely separate bank account from the one you have currently (if that is known to your abuser / husband, and/or your in-laws) to transfer some money into it every month. Or, you could take out a small (unnoticeable) portion of your monthly income and stash it in a safe place each month for later use.

(v) You can also ask trusted members of family or friends for money. However, be very certain about how much you can trust them to keep this information to themselves and not tell your abuser about it.

(vi) If you cannot open a new bank account, because it may require you to physically be present and show documentary evidence, you can always use other ways of saving money: such as Easy Paisa, Sada Pay and Jazz Cash. If you have access to your phone, you can ask your trusted friends or family members to transfer a small amount of money to your Easy Paisa or Jazz Cash account every month until you are ready to leave. This will help keep an extra avenue of cash available to you should you require it during an emergency situation.

Mobile banking accounts such as Easy Paisa have a monthly / daily limit, that cannot be exceeded. Find out what yours is, and either transfer small amounts at interval into your personal bank account, or keep it with you in a safety deposit box that you can easily stow away / carry when you finally leave the house. You will know best what is most suitable to you and your circumstances.

If you are using a device online, such as your phone or laptop, always remember to clear the search history from your laptop, phone and other devices for your safety.

Your safety should be your first priority. Carefully strategize the different ways in which you can save money for later use, without raising suspicion from other members of the family.

Do not tell anyone about your emergency escape fund or plan **unless** you absolutely trust them to keep your secret safe, especially if you suspect that they may tip off your husband and other family members.

If you are looking to borrow money, be careful who you borrow from. Some common community members that you can reach out for help in creating your emergency escape fund include:

1. Friends

Be very sure that you can trust your friends with information regarding your safety plan before you divulge any details. If your friends know that you are ready to leave, keep them out of sight of your husband and in-laws. It is to your advantage that your husband and in-laws know as little as possible about the people who are trying to help you escape a domestically violent situation.

2. Family

You cannot hide members of your family from your husband and in-laws. While many family members are a source of support, they can sometimes also be your worst enemy(s). The bonds of love we have with our family members can sometimes blind us to the truth about their intentions. Use discretion when selecting the family member(s) to trust your plan with.

It is important that you first test their loyalty to you before divulging any of your plans. You can do this by dropping small hints or suggestions to see how they react. Remember that cultural influences can be stronger than any filial bonds. Be very careful.

If your family is supportive, you can start planning how to leave your abusive spouse and household with their help. If you feel that they may punish you for trying to leave, use caution if you require their help. You could come up with a convincing backstory to avoid suspicion. If you fear that your family members might kill you for trying to leave, do not involve them with anything related to your escape plan; whether it is leaving your current situation or staying someplace safe.

What Important Items Should You Take With You?

Your emergency stash does not only include cash / money. Remember to also keep important documents that you require to live independently. These may include:

1. Your original Citizen's National ID Card (CNIC)
2. Your original Passport
3. Your original birth certificate
4. Your ATM / Debit or Credit Card. If possible, try to keep this bank account a secret from your husband / in-laws / family members for safety reasons.
5. Photo IDs. This includes all passport-sized photos and other cards, including your license.
6. Bank account details
7. Original education certificates and degrees
8. Medical file, with your (and your children's) entire medical history and certificates; including proof of vaccinations.
9. Your medical card, if you have one.
10. Medicine, if you are in need of it.
11. Some cash on hand, which may help you get transport / food / lodgings, etc.
12. If you are married, try and get your hands on your original Nikkah Nama; if you can.
13. Keep a folder filled with bills and receipts that might later help you claim maintenance in a Court of Law.
14. Any jewelry items you own (especially that which you may have taken in dower).
15. Be sure to take pictures of everything that you purchased during your relationship / marriage; including the items you received as dower / maher. You will need the proof later if you decide to file for maintenance in a Court of Law.
16. Any proof that you may have of domestic violence; including digital or printed proof. This would include screenshots of messages, videos, images, and even reports that may have been filed on your behalf (including FIR / Medico-Legal Reports, etc.).

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Pakistan's Digital Domestic Violence Resource Centre

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