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Financial Abuse of Working Women in Algeria

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## **Dedication**

This dedication goes first to my family: my parents, my sister, grandmother, aunts and my uncles ..... and second to my colleagues at .....as well as my precious supervisor Mrs. Bendoukha.

## **Acknowledgement**

I would like to express my particular gratitude to Mrs. Bendoukha teacher at Mostaganem University. I am also happy to acknowledge my gratitude not only to the colleagues who have contributed directly to the completion of this frame work; but also to those who have supported and encouraged me all along. I regret that to all the individuals to whom I consider debt are too numerous to name.

I would be pleased to rectify any errors or omissions at the earliest opportunity.

Finally, I would be grateful to teachers and professionals who will provide any constructive suggestions, comments and criticism.

## **Abstract**

This dissertation aims to look deeply in the daily life of any Algerian working woman, I investigated the obstacles that she faces with the complete dominance of the males in the

Algerian society; starting with her independence with her own salary ,and balancing between her job and parental duty towards her children mainly and finishing with the view of the society to her. This research aims to investigate the problem in the Algerian society, the main reasons behind the problem and the solution of this issue. Previous studies has shown that this issue of preventing women from working has started in Algeria with the 1980's. Literature on the financial discrimination against working women in Algeria has focused on the abuse of women physically and emotionally. Questionnaires are used to collect as much data from the participants as possible about the abuse and discrimination of these working women, and the daily struggle each female goes through, the asked questions are all about the financial independence and the cost of being a woman in a patriarchal society. the study results have shown that working women in Algeria do suffer from being financially and emotionally abused by their husbands, as well as emotionally abused. The Algerian authority makes it very clear by establishing the family code and illustrating the articles that demonstrate the exploitation of women and the women financial abuse are illegal. Furthermore, The Islamic religion also gives her freedom to dispose her money or give it to her husband willingly and not by force. To solve the problem of the financial abuse of working women in Algeria, the change should start from home by educating gender equality in rights and duties.

Keywords: working woman - male dominance - financial abuse - Algerian society - socioeconomic status and moral values.

### **List of Abbreviation**

**FLN: Front de libération nationale**

**TV: Television**

**CEDAW: Convention on the Elimination of All Forms of Discrimination Against Women**

**SOS: Save Our Souls**

**NYU: New York University**

**FGM: Female Genital Mutilation**

**SNAPAP: Syndicat National Autonome des Personnels de l'Administration  
Publique**

**CDFFA: California Department of Food and Agriculture**

**APP: All-in-one Provider Person**

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# Chapter one

Literature Review

## **General Introduction**

In the absence of legal protection for victims of violence the collective (stop a la violence!. The collective is made up of different organization and activists with the purpose of running campaign to advocate forth adoption of a legal frame work to punish violence against women. The government tabled a bill before national people congress. The very violent criticism proclaimed that the bill was against Islam.

Men and women, on average, tend to use slightly different language styles, attitudes toward life incidents, and completely different way of thinking, when the man is usually over protective and dominant by force over the female that sees herself living in a patriarchal society that caused all kinds of abuse against her.

My aim of this research is to study the financial independence of working women in Algeria also see how women take their right in our world. We are going to know the view of Islam and society about working women.

The research attempts to answer three major questions about the issue of financial abuse , the first question to investigate is whether the working woman in Algeria is financially free or restricted ,bound by the male. The second question is to find out if the woman is being abused by her husband to give up her salary. And the third question is how to solve the issue of abuse among couples.

The first chapter is a review of written material about the financial abuse of working women in Algeria, starting with the judicial articles and papers in the family code of the constitution and the new laws concerning the way a wife disposes her salary, and second is the religious view and guidance to the right of using the wife money with her permission and the texts that forbid abuse, and the published Algerian press articles and different views of journalists, and eventually the sociologist writings about the topic of abuse in Algeria.

The second chapter is the methodology part, which explains in detail the method used to collect data, the arguments behind choosing a questionnaire as an instrument to collect data from the participants, as well as the complete description of the target sample, and the way the data was analyzed.

The third chapter is the discussion of the questions asked in the questionnaire to the participants, about the financial abuse of women, and the patriarchy of the Algerian.

As well as the recommendations to solve the issue of discrimination and bad treatment of women. And, the research ends with the conclusion of the overall project.

## **1.1. Introduction**

Today Algerian women want to protect the traditions of the country from the ongoing colonialism. The newspaper el Moudjahid stated that Algerian women want to become free and independent citizens. There was a discrepancy between the expected definition on how women should act and how the women of Algeria actually had begun to live their lives.

In daily life Algerian women were benefiting from rights and freedom that went well beyond the boundaries of the family code. Women have during these last three decade begun working and studying in ever greater numbers , but it has been clear that they have not allowed to participate on the political arena .

The aim of my study is to investigate the dynamics between the practices of Algerian women in their struggle for full citizenship and the normative definitions of women hood that emanate from the official arena .

## **1.2. The Legislative reforms related to women in Algeria**

### **1.2.1. Definition of The Algerian Constitution**

A set of the essentials rules that regulates the different authorities of the country, and make clear the rights of both the rulers and ruled people, make genetics laws which organizes the relationships between its different s authorities; or it also could be defined as the summarized frames that the state works by in the different s issues of the interior and foreign affairs. Women in Algeria today were full actors in the political, economic and social life of the country. Moreover they had strongly participated in the country's reconstruction and it's struggle for freedom and democracy and they were assuming their citizen ship with pride. in daily practice, Algerian women benefited from rights and freedom which has gone beyond the family code.

Addressing the need for clarification as the role mandate of the nation and council of the state, the council was a legislative body, with a two chamber parliament of the eight women who served on that body. Three were elected and five were designated by the president. The state council was judiciary institution which assured the administration of jurisprudence in the country. It was made up magistrates designated by the president and included 16 women .

Algerian women were certainly not minority, totally subjected to male domination, and largely excluded from society indeed today's Algeria was quite different from what it had

just 10 years ago, and Algerian women evolution of attitudes had been women are excluded from citizen ship because they are women.

Can Algerian women's right to citizenship be argued through their past active in the struggle for national independence and continued struggle of some women for democracy today? women's act as Moudjahidats are of limited value, war valerians are get more revered than other women.

An Algerian woman cannot therefore pass on her nationality to her children, nationality to is passed on only through father and accomplished by the women's movement, a pluralistic society the positive influence of Algeria's intellectual class.

As Caroline Sakina Brac de la Perrière, a social and human sciences researcher, discusses in *Women's Rights in the Middle East and North Africa -Algeria* " the Algerian constitution guarantees women the right to own land and property freely, and article 38 of the family code states *The wife has the right to freely dispose of her goods*"; However, article 39 of the family code, which requires a wife to obey her husband, serves to restrict the right of women to dispose of their incomes and assets independently.

### **1.3. The View of The Islamic Religion**

Islam holds women in high regard, indeed Souad Saleh stated: "Islam is pure and simple, and it holds women were in high esteem." for example, she says " Muslim women were the first to be granted the right to inherit property and conduct their own privet business affairs".

Another scholar has noted that Islam abolished the horrible practice of female infanticide prevalent among the pagan Arabs, Muhammad gave clear directions leading to the restriction of polygamy, restrained the unlimited rights by men over their wives, and gave women both spiritual and material equality with men.

We can find the following regarding women in Islam.

- Islam declared women and equal.
- Islam condemned pre-Islamic practices degrading and oppressing women.
- Islam gave women the right of inheritance and the right of individual independent owner ship unhampered by father, husband, brother, son or anyone.
- Islam gave women the right to accept or reject a marriage proposal free from pressure.
- Islam does not require women to change her name at marriage.

- The Islamic legal jurist imam shafii defines a few of the many possible behaviors that could be construed.
- The wife responds to the husband coldly.
- he asks her to come to bed and she refuses.
- he finds her averse to him.
- she leaves the home without his permission.

In some Islamic countries women face the certainty circumcision Somali women's right activist and ex-Muslim Ayaan Hirsi aliu notes that in her own homeland virtually every girls has her stories excised, sometimes when as young as five years old and that the practice is always justified in the name of Islam.

Marriage in Islam is intended to protect the chastity of men and women alike, therefore it is the women's duty to respond to her husband's requests for conjugal relation, she should nor give silly excuses and try to avoid it.

In general females are viewed as less worthy and less valued than are males, the sub point raised bellow will provide ample documentation to this fact, women are seen as lacking in intelligence, their testimony is worth half the inheritance of a men, blood money for killing a woman is half that of a man. The report narrated by al Bukhaari (5364) from Aisha (my Allah be pleased with her). which says that: O messenger of Allah Abu Sufyan is a stingy man and does not give me enough for me and my children, unless I take from him without him knowing her said "Take what is sufficient for you and your children on a reasonable basis".

### 1.3.1. Verses and Ahadiths

A couple of verses of the Quran would seem to suggest that Islam holds a high view of women

**sūrat l-nisāa 4-19:** "O you who have believed, it is not lawful for you to inherit women by compulsion. And do not make difficulties for them in order to take [back] part of what you gave them unless they commit a clear immorality. And live with them in kindness. For if you dislike them - perhaps you dislike a thing and Allah makes therein much good".

**sūrat l-nisāa 65-6:** "lodge them where you lodge according to your means and don't injure them in order that you lodge according to your means ,and don't injure them in order that you may straiten them".

**sūrat l-nisāa 4-35:** “men are protectors and maintainers of women, because Allah has made one of them to excel the other, and because they spend from their means, therefore the righteous women obedient and guard in the husband’s absence what Allah orders them to guard, as to those women on whose part you see conduct admonish them to their beds and beat them”.

Ibn kathir records a hadith that states, the best woman is she who when you look at her she obeys you , and when you absent she protects her honor and your property.

**sūrat l-nisāa 4-34:** “Men are the maintainers of women because Allah has made some of them to excel other and because spend out of their property ,the good women are therefore obedient guarding the unseen as Allah has guarded”.

The prophet said: None of you should flog his wife as he flogs a slave and then have sexual intercourse with her in the last part day.

They say that women of Algeria are victims of society because they face many problems in their lives and their work, people have different views about her, who agree and against . Nowadays women participate in different fields such as economics, education and law.

Women’s intellectual capacities become more important. Some Muslims say that women should wear the veil in order to work . the relations between men and women were due to necessity the need to serve.

Men often recruited the services of their wives, sister and older daughter because refugees were frequently hidden in the homes of nationalist sympathizers. When women do their choice and what they want, they don’t bother much the view of men and how they are perceived by the society or care about other people’s opinions which mostly were negative, men’s respect for women also grew because they understood that women in Algerian society could be active combatants.

As Algerian men grew to respect women more, society’s perception of a women’s proper role also changed: For instance, it become more acceptable for women to leave the house without male.

Algerian women enable to move about cities more freely, the traditions and religious customs of Muslim society aided the nationalist movement. Although there is Christian influence in Algeria, mostly brought by the r the French colonization.



As result, many Algerian women wear the veil as a symbol of their religious devotion. During the war of independence, the veil proved to be a useful military tool, as it easily concealed weapons and documents.

#### **1.4. The Algerian press**

Men and women are two main pillars of the society, role of both men and women is equally important, so for a healthy society we should consider the of men and women and their right should also be equal men always try to suppress the right s of women because of that women always have to face many problems.

The committees 23 experts, acting in their personal capacities, monitor compliance with the provisions of the convention on the elimination of all forms of discrimination against women.

In Algeria, the predominantly Islam north Africa country, violence against women is wide spread both legally and socially. The reality is women has to face problems if she wants to earn and work to stabilize her life. why it is thought that women are born to be bound within the houses and have nothing to do with education ...etc, many people think that now days women have not got many problems to face like before, but it is not true.

Women have strong backgrounds are considered more respectable than according to those working women, men are responsible for their problem because they don't want the women to work alongside then in Algeria number of working women is increasing day by day women are also working in restaurants and as receptionists but these women are considered an easy target because of their professional smile an attitude, 90 of the working women feel frightened while going to job daily, women can do and should do job if she needs that, women should have courage to face cruel society norms and don't trust anyone blindly.

#### **1.5. Media Visions and Points of Views**

##### **1.5.1. News paper articles**

The women of Algeria are by participating in acts, they are many articles speaking about working of Algerians women and how they take place at life of men,we're entitled to the same salaries, rest periods and pensions as their male counterparts.

Turning to article 3, she said that dissemination of the provisions of the convention had been done at various levels in society, followed by full publication of the convention itself, there was constant coverage of the session's work in the Algerian media as well as the positive role of the convention in strengthening the rights of Algerian women, the person

work of the committee was being covered by Algerian journalists and was in virtually all of Algerian media.

Turning to article 4, Hind Ben Hassine, deputy director for prospective studies, ministry of civil service and administrative reform said that among the temporary measure taken by the authorities to ensure the presence of women in traditionally male professions was a program to recruit more women into the police force.

Regarding article 5, she said the generalization of education, the mixed nature of university education a job training had allowed access by women to several areas that had previously been considered male areas co-education had greatly affected change in the social and cultural behaviors of Algerian men and women.

### **Article 10:El-Bilad 26/12/2008**

Education was a right enshrined in the constitution as such, equal access and free schooling was the obligation of the government children age 6 to 16.

### **Article 11: Echourouk 12/01/2010**

Activities of women in that field was till ran the low however, despite the economic crisis and the growing rate of unemployment the number of working women was increasing.

### **Article 14: EL-Watan18/09/2006**

Ms Amer said that a number of development plans existed to benefit poor areas and assist rural women, construction of houses, proper health coverage, and access to medical services were some of the benefit available to rural women article.

The constitution states in articles 39 and 42: all prejudicial discrimination based on sex, race or work is for bidden and the rights of the Algerian women as far as politics, economic, social and cultural rights are guaranteed by the constitution. on other hand the family law whose source is the Shariah constitutes a definition of women hood which places women under the direct tutelage of a man.

### **1.5.2. TV Shows**

Vanuatu to reserve seats in parliament for women Monday, may 23<sup>rd</sup>, 2016.The pacific island nation of Vanuatu will pass constitutional amendments to reserve seats in parliament for women.

The Iraqi women network statement on international women's day 2016. Tuesday, March 8, 2016 as global women movement celebrates international women's day on March 8<sup>th</sup>.

## 1.6. Sociologists and Science Perspectives

And coordinator of counseling centre and programs at the Wassila /a wife network, highlights the connection between legal discrimination and violence against women across all society, discrimination is fundamentally judicial because the law.

The situation of women in Algeria has experienced an upheaval due to the mass education of girls since independence. Salhi points out, society continues to be dominated by religious traditionalism, progress is huge but changing the social mindset is slow, for feminist activists the hardest part is having your demands and the sense of powerlessness that exists and mobilize women to push for change.

In addition, social measures, such as increasing the number of kindergartens and nurseries, had been taken to keep married women in their jobs, she said, home care by certified staff was also authorized, as were paid absence hours from work for nursing mothers during the first year of motherhood. Working women in Algeria feel disappointment because she thinks about what social people talk.

The traditional social norms and views on women's roles prevented most Algerian women from securing work outside of the household. Sociologists discuss and obtain the result that women have the right to work and vote, they are strong and courageous as they did their part to aid nationalist movement.

Sometimes, women only for herself hate to work because our society doesn't respect her, they have a wrong idea in their mind that all women are equal but it is never the case, women when working outside the doors pay contribute to their overall attitude and facts can never be generalized because of a few number of observations.

Thus, each one has their view. People say some words in the street which make women very nervous and make their mentality in zero for example, Fatima Hakem, interviewed in Algeria: women at war explains how she joined a local group of Moudjahidines, members of the FLN in order to fight for her country.

Percentage of women in Algeria were actively willingly involved in the war and were aware of the courage of these women who were involved, Algeria's female population

witnessed how a small portion of women served during the war, in either military, or non military capacity, and gained the respect of men.

Each year percentage of working women developed and this was due to education, literature and form experience how she find work easily rather than men ,the percentage of women in the work force only increased marginally. From 1966 to 1987.

Nowadays, the percentage of Algerian women in education and those working don't correlate. statistic by the world bank showed the considerable representation of women at university level has not produced a lot of these statistics also fail.

Working woman in Algeria feel disappointed because she thinks about what social people talk , the traditional social norms and views on women's roles prevented most Algerian women from securing work outside of the house hold.

The percentage of Algerian women in education and those working don't correlate. Statistic by the world bank showed the considerable representation of women at university level has not produced a lot of these statistics also fail.

Lawyer Fatima Zohra Ben Braham said: "It's a dangerous phenomenon that has been kept silent for a long time" Ben Braham said "many women prefer to divorce so they can keep their salaries for themselves and their children".

In 2015, Algeria's parliament adopted a law aimed at preventing husbands from taking control of their wives salaries. And so does explain Nourredine Bekis saying that we have taught boys that financial power is the basis for establishing male domination.

## **1.7. Conclusion**

the different articles and papers have written dawn the patriarchy of the Algerian society and the fact that women are being too much abused by men. The judicial reforms have stressed the laws concerning the woman's freedom to dispose her money. So did the Islamic religion, the press in many articles and the sociologists.

The TV shows are the most successful kind of press, so more awareness series or movies can actually make a difference in society. My goal is to raise the issue by simplifying it to the readers and learners, illustrating the reasons behind the problem and giving solutions to eliminate the problem of financial abuse .

# **Chapter Two**

Methodology of The Study

## **2.1 Introduction**

The research is about the financial abuse of working women in Algeria, the first chapter is an overview of written material about the discourse, it is devoted to a detailed review of the basic constituents of working women including the legislative reforms related to women in Algeria, the view of Islamic religion, verses and Ahadiths and Algerian press. This chapter aims to illustrate the methods used to collect and analyze data from the participants as well as clarify the reliability and validity of the result data.

It is designed in a way to take learners or teacher on step by step progression from word manipulation to sentence formations and finally to paragraph construction then to complete research. The second chapter answers only questionnaire, focuses on the variety of ways words are combined to create various answers of each question.

## **2.2 Questionnaire Description**

The given questionnaire includes 14 question a research instrument consisting of a series of unambiguous questions and straightforward manner, presented in a logical order and paper-based. In order to collect data from the correspondents. structured technique for collecting primary data, it is generally a series of written questions for which the respondents has to provide answers (Bell 1999). it is well designed to motivate the respondents to give accurate and complete information, as such it provides reliable and relevant data in return. A questionnaire serves as an inductive method with the aim to formulate new theory where open-ended questions are used to “explore a substantive area” (Gill and Johanson 2001). But this project is using the questionnaire as a method to collect reliable data in a deductive approach to test the hypothesis.

The question-type of the questionnaire is open-ended because they have the advantage of offering a wide range of answers, and doesn't determine or influence the participants'

outcome, gives an opportunity to go deep in the topic discussed, it actually give them more freedom to answer .And the other type of questions asked in the questionnaire is the multi-chotomous type which means a closed-ended types of questions : this is a type of questions that gives a group of options and possible answers to the question when the participant should choose one , similar to multi-choice test, this type of questions are easy on the correspondent to answer and on the researcher to interpret later on.

If administered properly, questionnaires can prove to be an excellent method to obtain quantitative data about people's attitudes, values, experiences, and past behavior (Bell 1999).

Questionnaire allow the researcher to collect reliable data with no cost, especially when distributed by post to the target group or by e-mail too, it doesn't cost much.

Of the two main types of questionnaires, descriptive and explanatory, questionnaires allow the researcher to gather data either to explain different phenomena or to explain cause-and-effect relationships between different variables respectively (Gilbert 2001).

It is very fast as compared to other methods to collect data as well as a low cost of money spent on the questionnaire or sometimes when emails are used as a channel of transferring the questionnaire it doesn't cost any money requirements. Questionnaires when analyzed, they provide objectivity to the researcher compared to other sources of data collection.

It allows feedback from a large number of participants, when it is impractical to get the same amount of data from other data collection methods, it also allowed the correspondents to answer anonymously, it provides attitudes, opinions, feelings and perceptions about issues of a particular concern.

### **2.2.1 Semi-structured Questionnaire**

For the purpose of this research, questionnaire were used to collect data, the questionnaire is held by hand, and face to face. The instrument used is semi-structured, whose aim is to highlight the women's relationships with their husband and the way they treat them, identify the participants' opinions, feelings and emotions about the topics asked. The answers were analyzed by the correspondents' overall responses to the different topics concerning women status in our society, starting with the perception of women in Algerian to the solutions the participants see as appropriate to solve the issue between the couple.

Some certain questions are prepared to identify the problem and each question answers were drawn in a statistical description tables, each table is of four different columns, the

response to each question put in column that has an answer of a number of participants and the percentage of the overall number of participants as well as a relative circle is the second figure that illustrates the percentage of the findings to the question asked, 14 relative circle that illustrates the percentage of the findings of the 14 questions asked in the questionnaire, which has focused on the status of women in the Algerian society, their relationships with the men of the society, as well as patriarchy, the awareness about women's status and abuse is very important to draw the statistics and findings and analyze them to get to the answer and solutions. The analysis is made up upon an accurate representation of the larger population but in a smaller number

It also shows the various way to develop your arguments to make it more lively and interesting so that reader can readily enjoy and understand the thought it conveys. At the end, much useful material has gathered in the appendices.

The Topic take from social because women have an important place in our society. Life is just impossible without them.

The questionnaire instrument use questions to investigate and make readers or learners enjoying and be happy when listening the subject. I write it and asking questions. Given for different people. Each has her point of view and how they answer question. The reality and honest of each question answers is always asked to be.

The search takes place in Middle school and elementary school. For example, Task teachers who work at middle school. The questionnaire is answered on paper and at the moment it was handed in middle school and elementary school and the questions were answered by workers there.

All written and collected data for this research are valid because the phenomenon is seen and lived in the Algerian society. The president Boutaflika gave the woman all her rights, preserved in the constitution, because during the war of independence women forgot about domestic duties and there was less expectation from men that women perform their traditional tasks.

### **2.3The Study of The Sample**



The empirical investigation analyzes the financial abuse of working women in Algeria, to try to find facts the sample was used is a group of working women. the target sample includes participants that are of interest to the study, it was selected this analysis is based on 28 responses of women randomly which gives more authority, credibility and confidence to the research. 22 person of the sample are married women while the other 6 are divorced, they are all educated, 27 are teachers of middle school, 1 director assistant, elementary school teachers, the women are all working a full time job. 7 days a week, most of the women have children, while the rest don't have any, the 6 women divorced don't have any kids . All chosen as having an experience with men, so their answers about relationships between men and women are taken in consideration and as being facts that represent the status of women in the Algerian society, and their personal experiences told honestly, different questions about their daily lives and how they face problems, as well as the patriarchy of the Algerian society. The married women have a fixed salary for each but the amount of money earned differs from one another. All questions were fully completed in their responds to the questionnaire.

Sample members are selected on the basis of their knowledge, experiences, relationships and expertise. In the current study, the sample members who were selected had a special relationship with the research topic, having faced the issue of freedom in managing the finance under sufficient and relevant time of being in a close relationship with the man. As well as their high level of education that helped understanding the questions and answering them clearly, besides their social class.

## **2.4 Description of The Data Analysis and The Findings**

In order to study the status of working women in Algeria and whether they're financially abused by their husbands, a questionnaire was used to conduct the research and find out the facts concerning women not taking control over their monthly incomes. The questionnaire is well suited for research seeking, it is a group of 14 question that differ from each other distributed to a number of working women with different social status, either married or divorced, well-developed starting from broad to narrow which the topic examined here "the women abused financially by their husbands", as well as the reasons they find it causing this issue of abuse and solutions they suggest to solve the problem, so it won't happen again, the status of women in the society where they live In order for me to collect data ,I took information of my topic from different resources such as book, internet, interviews, news paper and articles .... etc that contain explanation of the different problems and many specialists' sayings and quotes followed by their exact clarification of the topic issue which was examined, the reasons, and solutions that they have tested and worked to make it proper

for publication. I organize my data frequently without mixing. Firstly, I collect every information related with subject. Then I catch details alone .all these depend on an outline which help me see clearly the mare ideas and their details. It is kind of graphic schema of organization of paper because it have better look at essay content and allows to organize these fact in logic way and see if they all fit together and develop the topic sentences.

I developed my sentences, listing and process with examples. It relies on credibility, I selected and simplified grammar with clear explanation help you move smoothly through the process of writing and allowing them to improve gradually their linguistic and communicative skills.

I am sure that what written in paper analyzed with reality.

The topic talk about financial Independence of working women in Algeria.

This topic contains different view about more Algerian women are challenging traditional norm by getting jobs, but many see their salaries confiscated by their husbands despite a low against the practice.

## **Conclusion**

This chapter is describing the research method which would be conducted in this research to find accurate data about the abuse of Algerian working women and also to gather evidence and proves to prove the validity of the objective discussed in the first chapter of this project, and how data was gathered using the questionnaire as a method in the project. The findings and results are presented in the next chapter.

# Chapter Three

## Recommendations and The Finding Consideration

### **Introduction**

This chapter represents the practical part of the work. The present study investigates the financial abuse of working women in Algeria, and this study has shown that the abuse phenomenon exists in the Algerian society, which is not new to observe with the different studies and previous scientific researches. The results of the given questionnaire, that included the aspects of a daily married woman's life, and was answered by the sample has shown the reasons and solutions to the problem. The discussion of each question is what this part indicates and the analysis of all what was asked and answered by the participants on the social flour and with facts of research studies about the status of women in Arab societies, the different statistics and global finding are used also to analyze the data.

The first part is the statistics form of the findings, in both tables and circle figures. The correspondents have answered fourteen question about the financial abuse of women, and

problems they face in their daily life, so the responses were discussed one by one in the second part of this final chapter.

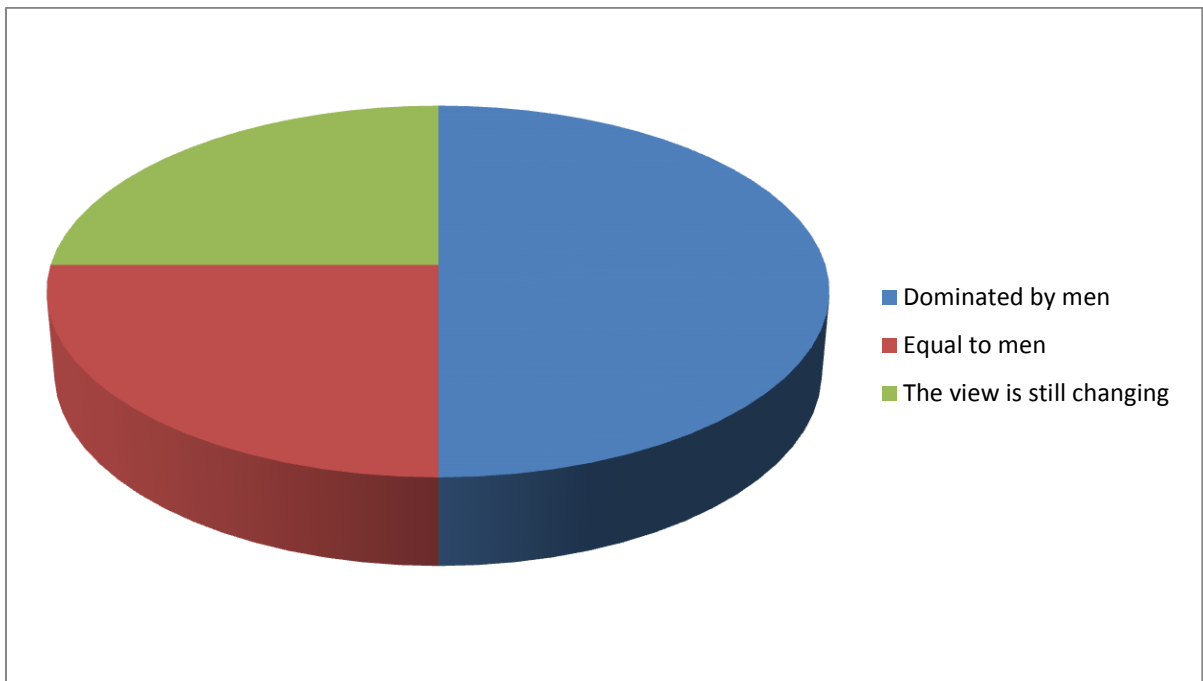
The recommendations and the suggested solutions of the issue tackled in this work, and the limitations faced while conducting the research is what concludes this chapter as well as the general conclusion of all the thesis which speaks and illustrates the financial abuse of women in the Algerian society, the daily conflicts among married couples, divorce and the suggested solutions to the problem.

**Q01:** How are Algerian women perceived by the society?

### **Perception of Women in The Algerian Society**

| Suggestions          | Number of participants | Percentage |
|----------------------|------------------------|------------|
| Dominated by men     | 14                     | 50%        |
| Equal to men         | 07                     | 25%        |
| The view is changing | 07                     | 25%        |
| Total                | 28                     | 100%       |

**Table 01 : Perception of Women in Algerian Society**



**Figure 01: Perception of Algerian Women in Society.**

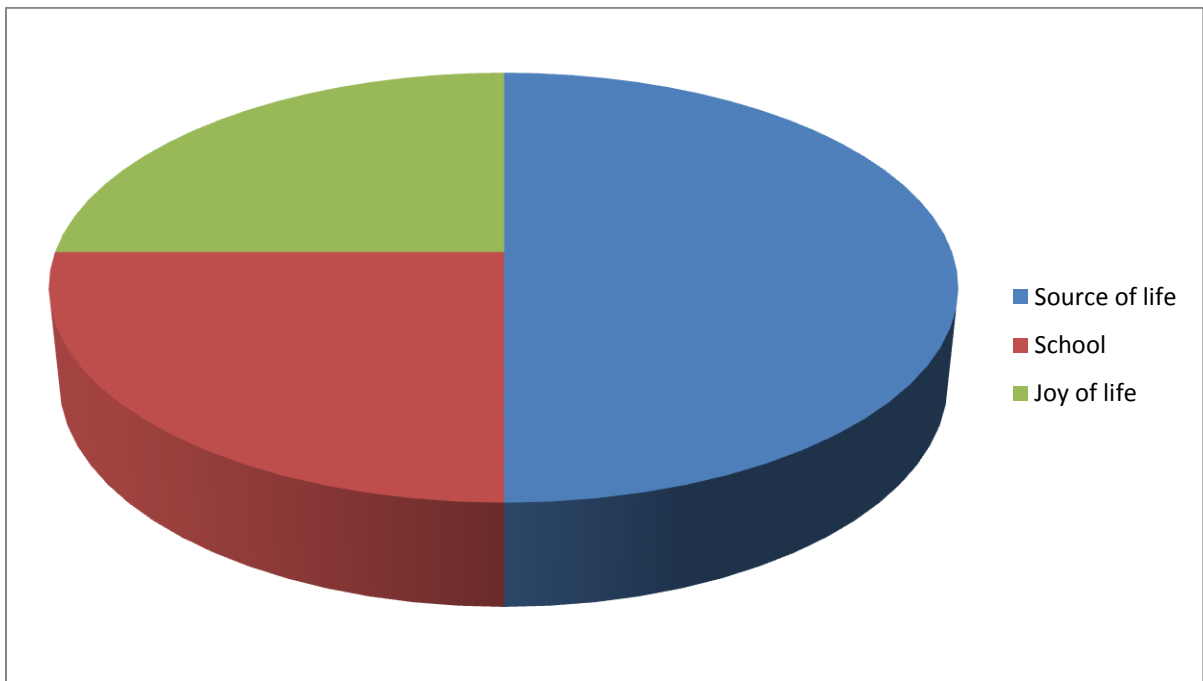
**Result:** 50% of the participants said women are dominated by men, 25% said women are equal to men, 25% said the view is changing

**Q02:** What is the importance of women in society?

**Importance of Women In The Society**

| Suggestions    | Number of participants | Percentage |
|----------------|------------------------|------------|
| Source of life | 14                     | 50%        |
| School         | 07                     | 25%        |
| Joy of life    | 07                     | 25%        |
| Total          | 28                     | 100%       |

**Table 02: Importance of Women In The Society**



**Figure02: Importance of Women In The Society**

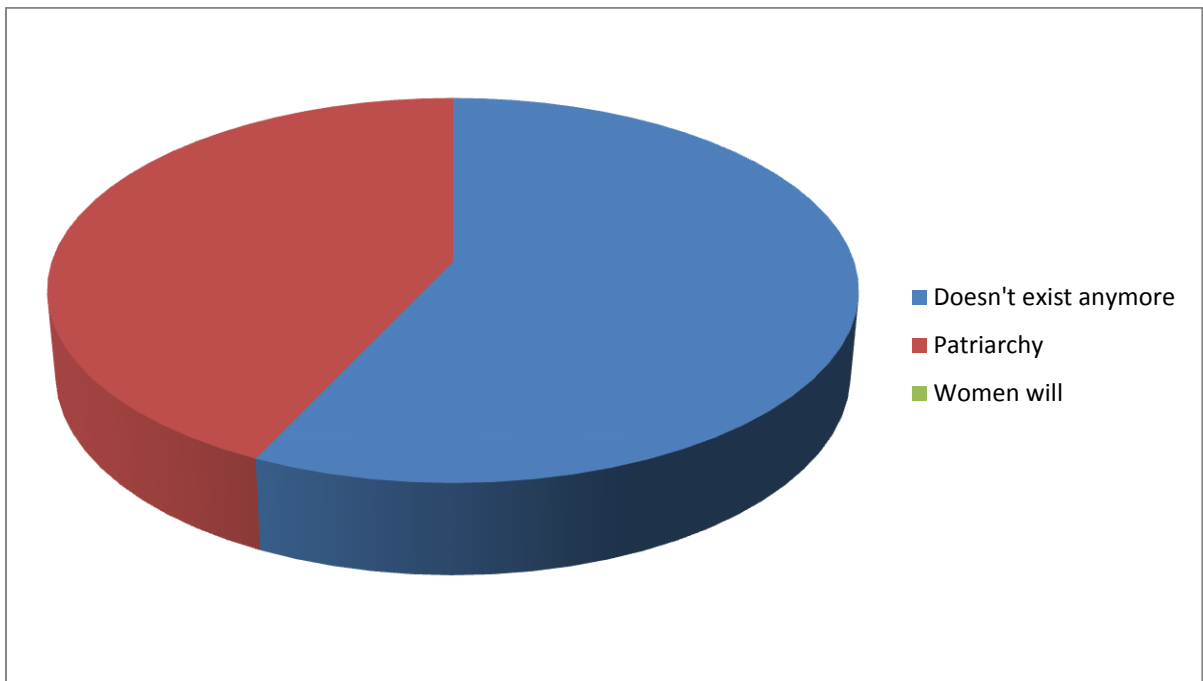
**Result:** 50% said she is the source of life, 25% said she is a school, and 25% said she is the joy of life.

**Q 03:** How can we explain that women are treated as some men's slaves?

**Explanation of Women Being Slaves to Men**

| Suggestions            | Number of participants | Percentage |
|------------------------|------------------------|------------|
| Doesn't exist any more | 16                     | 57%        |
| Patriarchy             | 08                     | 43%        |
| Women will             | 00                     | 0%         |
| Total                  | 28                     | 100%       |

**Table 03: Explanation of Women Being Slaves to Men**



**Figure 03: Explanation of Women Being Slaves to Men**

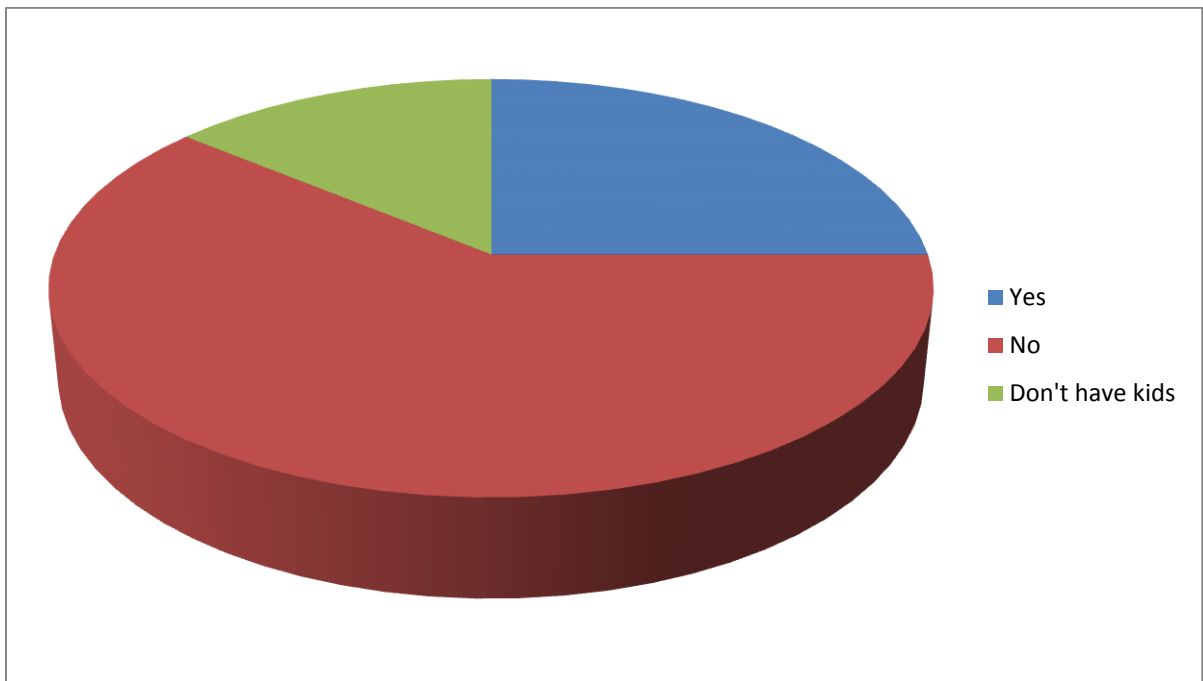
**Result:** 43% said it is because of the patriarchy, 57% said that it doesn't exist anymore, and 0% said that it is the women will.

**Q04:** Can working women balance between their jobs and parental duty?

**Women Ability to Balance Work and Family**

| Suggestions     | Number of participants | Percentage |
|-----------------|------------------------|------------|
| Yes             | 07                     | 25%        |
| No              | 17                     | 61%        |
| Don't have kids | 04                     | 14%        |
| Total           | 28                     | 100%       |

**Table 04: Women Ability to Balance Work and Family**



**Figure 04: Women Ability to Balance Work and Family**

**Result:** 61% said no, 25% said yes, and 14% said we don't have kids.

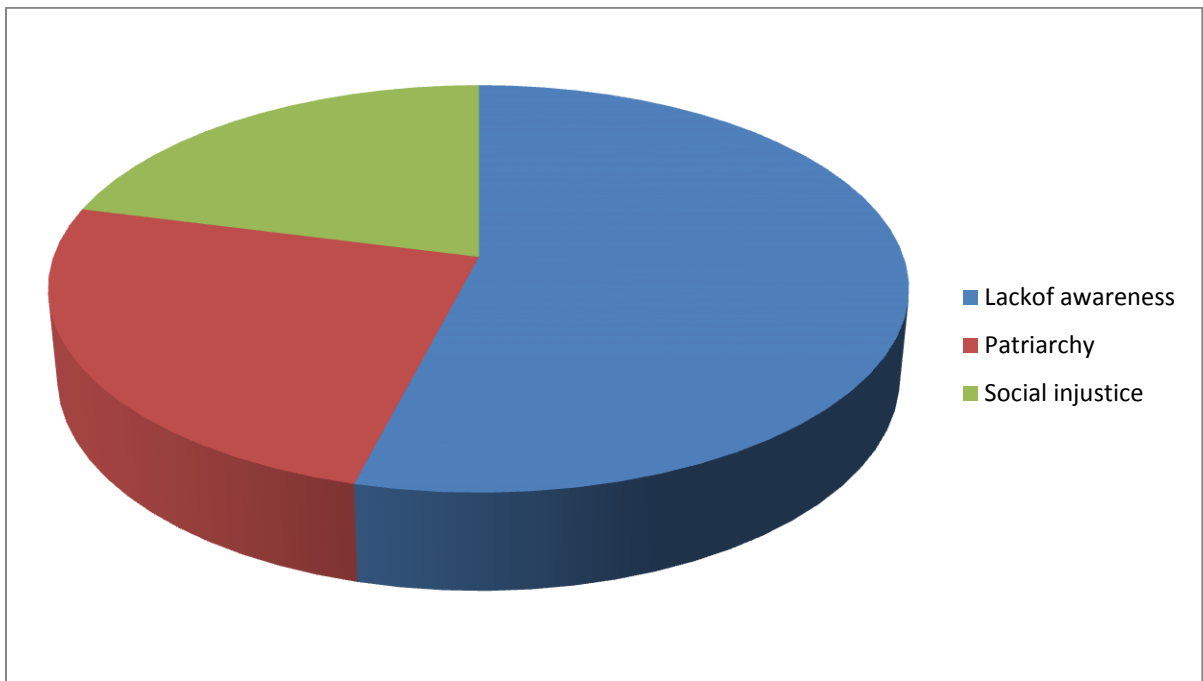
**Q 05:** why are women deprived from their basic rights?

**Reason of Women Abuse**

| Suggestions       | Number of participants | Percentage |
|-------------------|------------------------|------------|
| Lack of awareness | 15                     | 54%        |
| Patriarchy        | 07                     | 25%        |
| Social injustice  | 06                     | 21%        |
| Total             | 28                     | 100%       |

**Table 05: Reason of Women Abuse**





**Figure 05: Reason of Women Abuse**

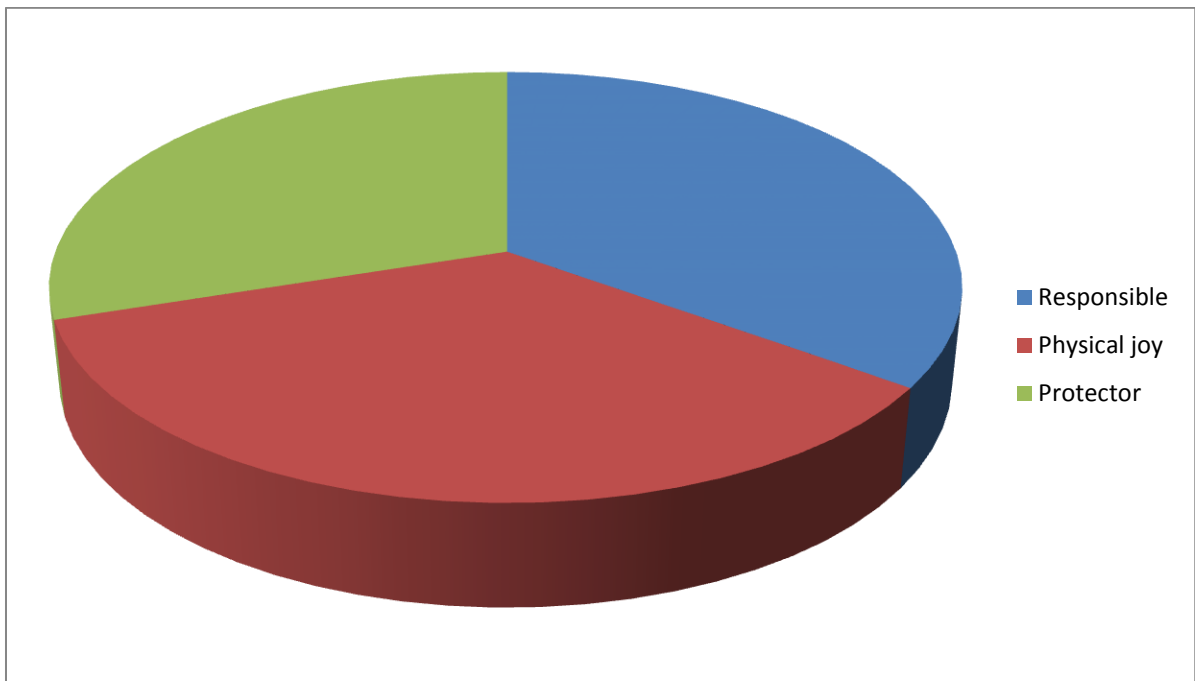
**Result:** 54% said it is because of the lack of awareness, 25% said it is because of the patriarchy, and 21% said it is Injustice.

**Q06:** What is the role of the man in the woman's life?

**The Role of The Man In The Woman's Life**

| suggestions  | Number of participants | percentage |
|--------------|------------------------|------------|
| Responsible  | 10                     | 35%        |
| Physical joy | 10                     | 35%        |
| protector    | 08                     | 30%        |
| Total        | 28                     | 100%       |

**Table 06: The Role of The Man In The Woman's Life**



**Figure 06: The Role of The Man In The Woman's Life**

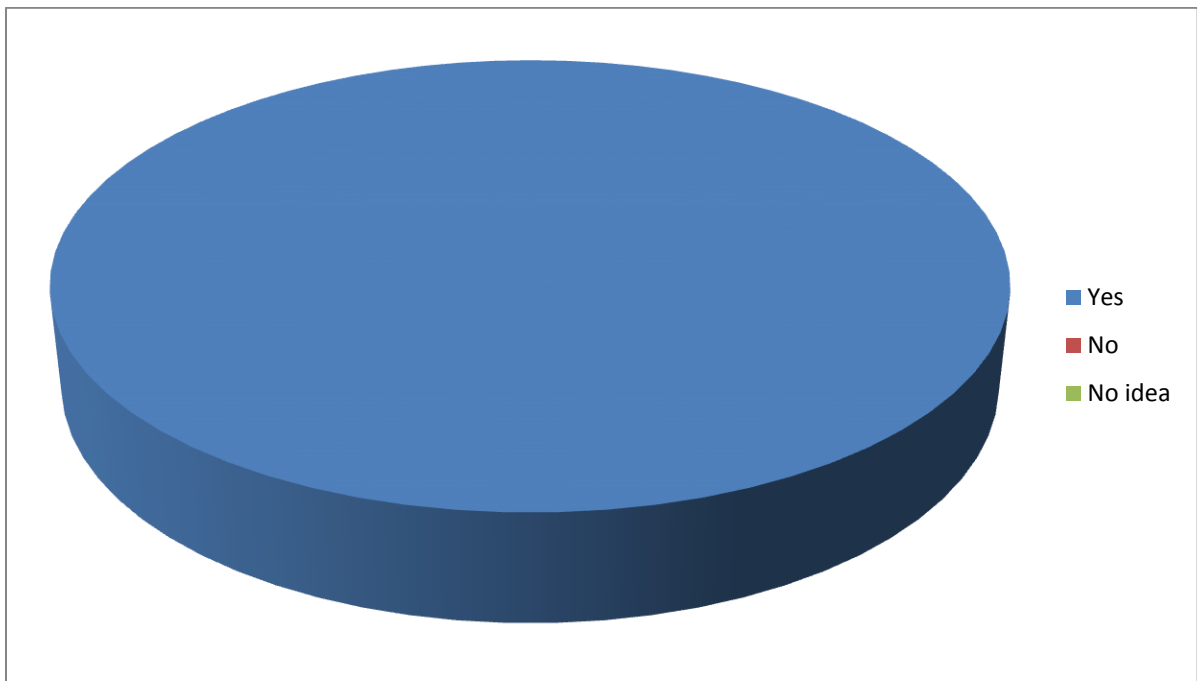
**Result:** 35% said that he is the responsible, 35% said for physical joy and 30% said he is the protector

**Q 07:** Does Islam protect women?

**Islam Protection of Women**

| Suggestions | Number of participants | Percentage |
|-------------|------------------------|------------|
| Yes         | 28                     | 100        |
| No          | 00                     | 00         |
| No idea     | 00                     | 00         |
| Total       | 28                     | 100        |

**Table 07: Islam Protection of Women**



**Figure 07: Islam Protection of Women**

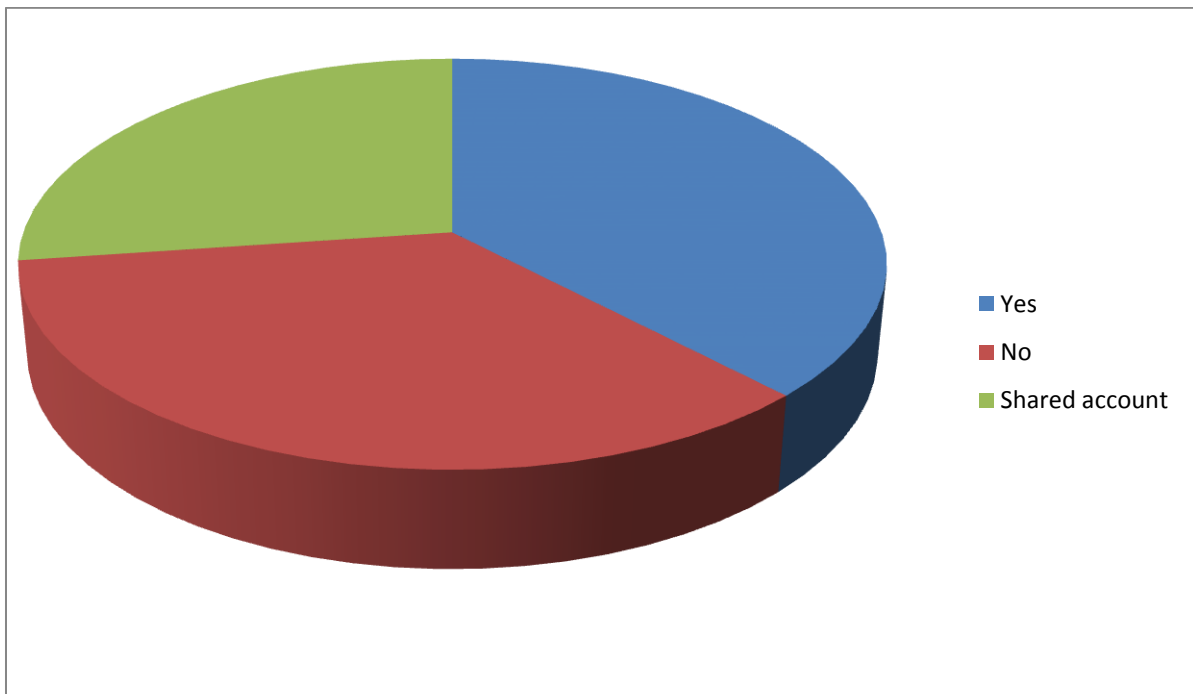
**Result:** 100% said yes, 0% said no, and 0% said I don't know.

**Q 08:** Do you have control over your salary?

**Women Control Over Their Salaries**

| Suggestions    | Number of participants | Percentage |
|----------------|------------------------|------------|
| Yes            | 11                     | 39%        |
| No             | 10                     | 36%        |
| Shared account | 07                     | 28%        |
| Total          | 28                     | 100%       |

**Table 08: Women Control Over Their Salaries**



**Figure 08: Women Control Over Their Salaries**

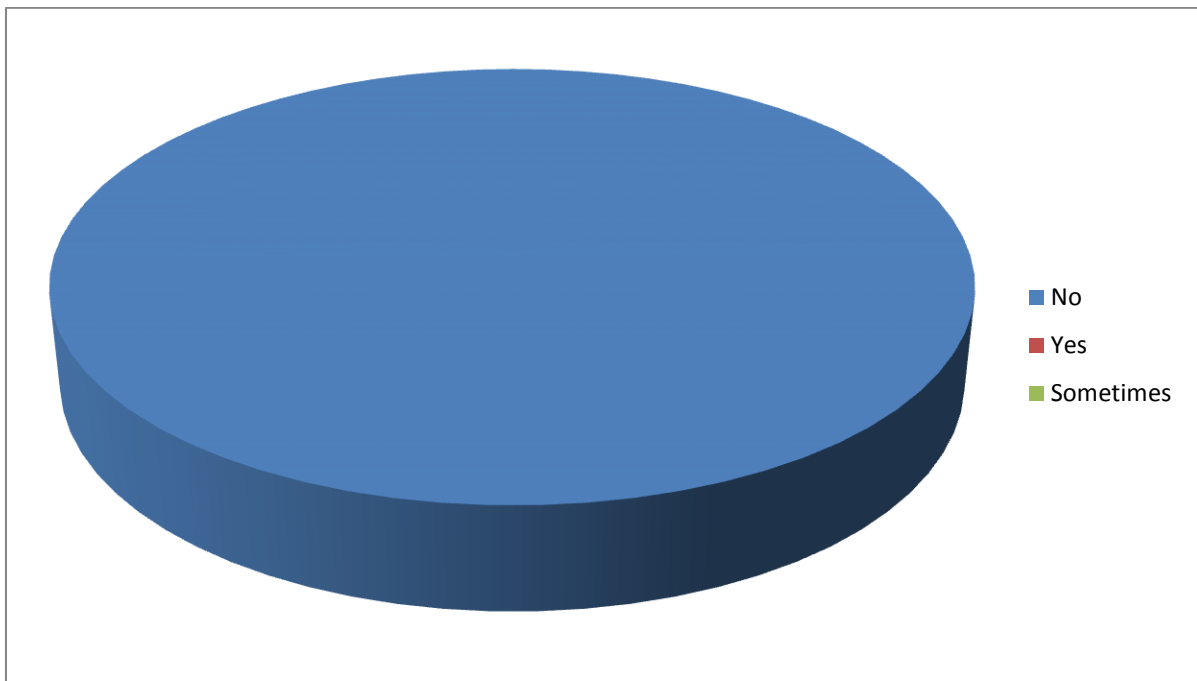
**Result:** 39% said no, 36% said yes and 28% said they had a shared account.

**Q 09:** Does the husband have the right to take his wife's salary?

**Women Agreement to Financial Abuse**

| Suggestions | Number of participants | Percentage |
|-------------|------------------------|------------|
| Yes         | 28                     | 100%       |
| No          | 00                     | 0%         |
| Sometimes   | 00                     | 0%         |
| Total       | 28                     | 100%       |

**Table 09: Women Agreement to Financial Abuse**



**Figure 09: Women Agreement to Financial Abuse**

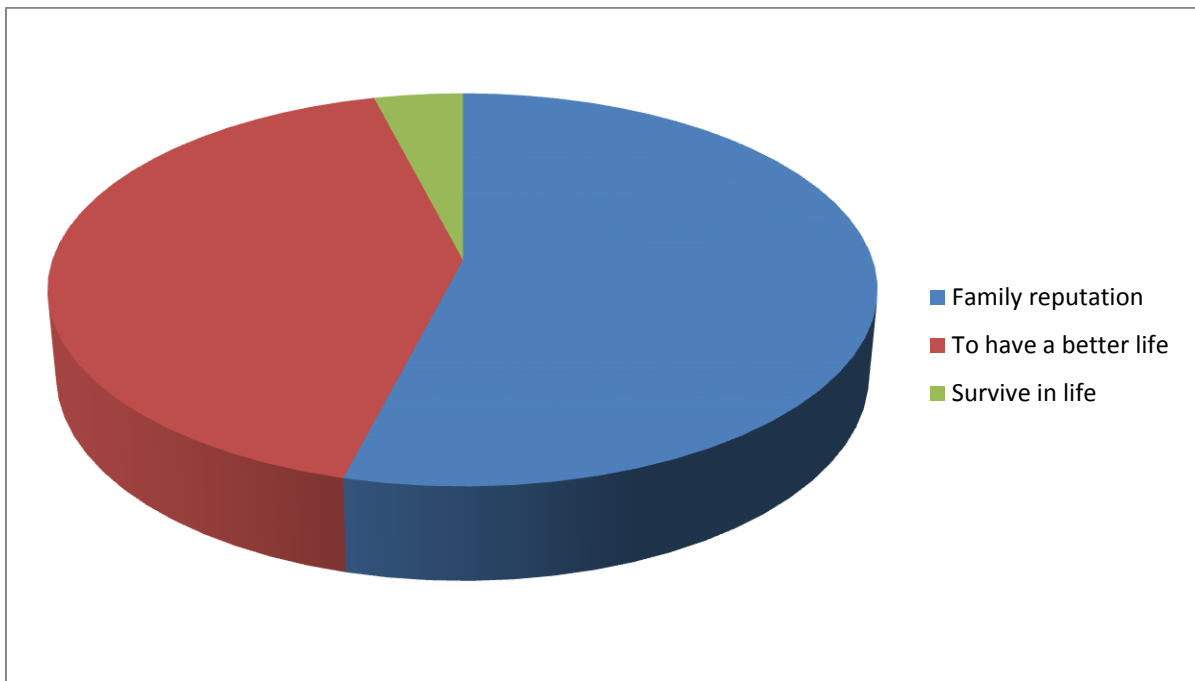
**Result:** 100% of the participants answered with no; 0% said yes, and 0% said sometimes .

**Q10:** Why must women face problems in their lives?

**Reasons of Women Struggle**

| Suggestions           | Number of participants | Percentage |
|-----------------------|------------------------|------------|
| Family reputation     | 15                     | 54%        |
| To have a better life | 12                     | 42%        |
| Survive in life       | 01                     | 04%        |
| Total                 | 28                     | 100%       |

**Table 10:Reasons of Women Struggle**



**Figure10: Reasons of Women Struggle**

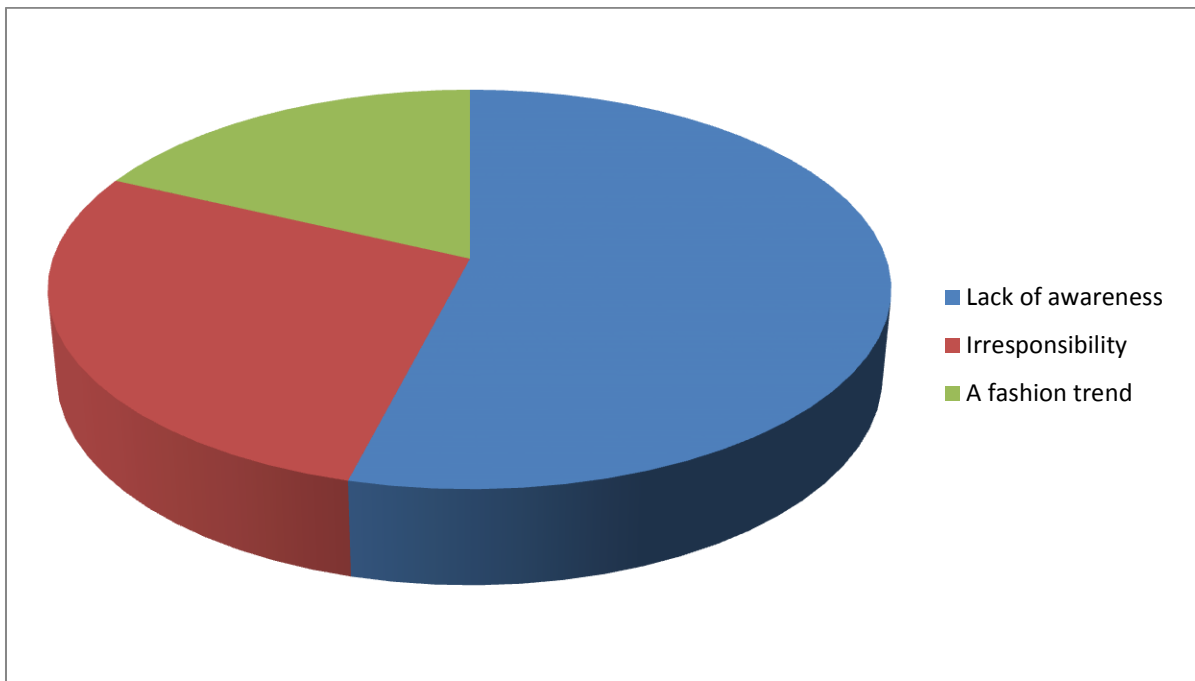
**Result:** 54% said because of the reputation of the family, 42% said to have a good life, and 4% said to still live.

**Q11:** Why is divorce increasing in Algeria?

**Reasons of The Increasing Rate of Divorce**

| Suggestions       | Number of participants | Percentage |
|-------------------|------------------------|------------|
| Lack of awareness | 15                     | 54%        |
| Irresponsibility  | 08                     | 28%        |
| A fashion trend   | 05                     | 18%        |
| Total             | 28                     | 100%       |

**Table 11: Reasons of The Increasing Rate of Divorce**



**Figure 11: Reasons of The Increasing Rate of Divorce**

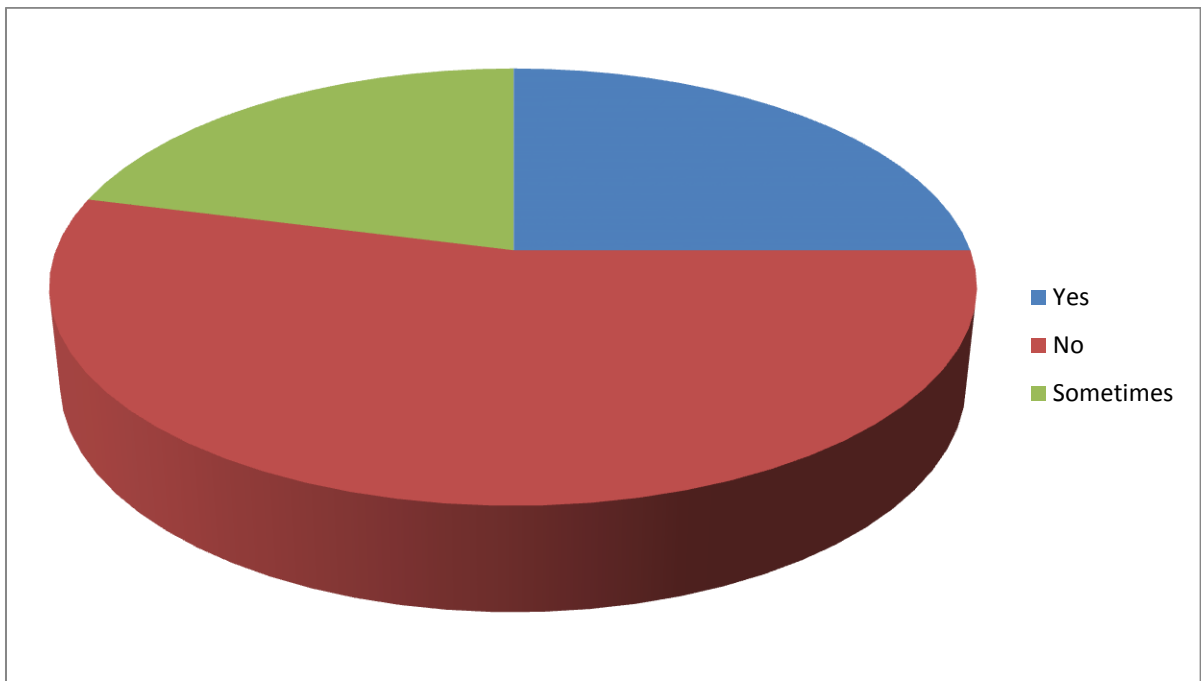
**Result:** 54% said because of no awareness, 28% said because of the irresponsibility, and 18% said it became a fashion.

**Q12:** Do women manage their financial income?

**Women Management of Their Incomes**

| Suggestions | Number of participants | Percentage |
|-------------|------------------------|------------|
| Yes         | 07                     | 25%        |
| No          | 15                     | 54%        |
| Sometimes   | 06                     | 21%        |
| Total       | 28                     | 100%       |

**Table 12: Women Management of Their Incomes**



**Figure 12: Women Management of Their Incomes**

**Result:** 54% said no, 25% said yes and 21% said most of the time.

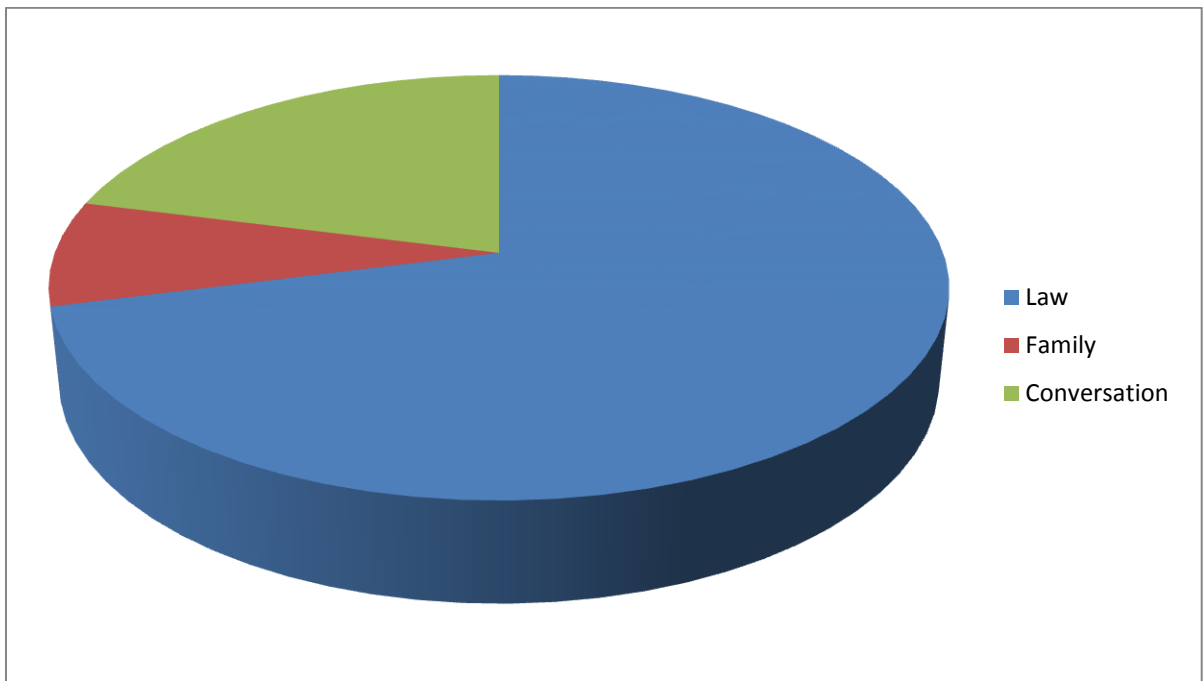
**Q13:** How can we avoid abuse of women?

**Solutions to Avoid Abuse of Women**

| Suggestions  | Number of participants | Percentage |
|--------------|------------------------|------------|
| Law          | 20                     | 71%        |
| Family       | 02                     | 08%        |
| Conversation | 06                     | 21%        |
| Total        | 28                     | 100%       |

**Table 13: Solutions to Avoid Abuse of Women**





**Figure 13: Solutions to Avoid Abuse of Women**

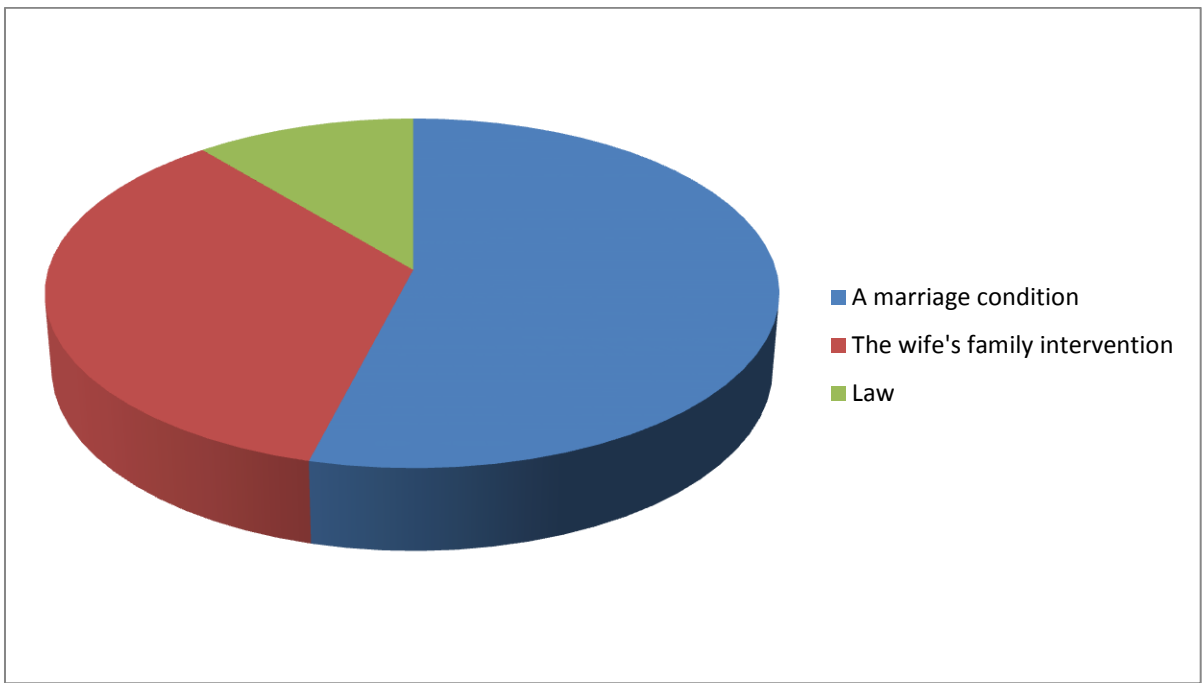
**Result:** 71% said by law, 28% said by family, and 01% by conversation.

**Q14:** how can Algerian women keep their money?

**Solutions to Keep The Wife's Salary**

| Suggestions                    | Number of participants | Percentage |
|--------------------------------|------------------------|------------|
| A marriage condition           | 15                     | 54%        |
| The wife's family intervention | 10                     | 35%        |
| Law                            | 03                     | 11%        |
| Total                          | 28                     | 100%       |

**Table 14: Solutions to Keep The Wife's Salary**



**Figure 14: Solutions to Keep The Wife's Salary**

**Result:** 54% said by pre-marriage condition, 35% said by the wife's family intervention, 11% said with law.

# Discussion of The Findings

## **3.3.1. First Question Discussion:**

*How are Algerian women perceived by the society?*

The Algerian women are still seen at their own society as weaker than men in people's mind and thoughts, because the honor of the entire family depends on women, every single member of the society expects them to be modest, well speaking and acting, discreet, any inappropriate behavior can actually ruin the family reputation as well as the female virginity which is a number one condition for remaining married and save the face and family honor when the man is never seen that way if he had a sexual relationship before marriage with another woman and fidelity of women is a condition to keep the marriage when the husband can be forgiven; but the wife gets punished for cheating hardly.

Sociologist consider this as the family mistake to raise the girls as being inferior to boys, must obey their brothers and provide them with all material needs like cater them, and the boys are taught that women serve them and provide them with what they need, take care of them, and males are dominant over females, another discrimination of women is when they

get married, they should move to live with the husband's family under the watch of the mother in law who controls and criticize everything that the bride does but she has to live with it as well as the daughter in law surveillance. The first born has to be a baby boy to keep her new family respect rather than love but if she gives birth to a baby girl, she will be criticized harshly until she delivers a boy and if got divorced the society will show no mercy. The woman also spends more time with the kids than the father who keeps a distant in a relationship with them. The women also spend most of the time behind walls of the house or visiting other women but few times only going outside. This is due to the influence of religion and culture in the wide diverse country sides. even if there was a development over the past fifteen years, the empowerment of women is continuing and many young women realize that they should get educated well, and seek for a job and employment for financial support of their lives while only a few see that it is better for the woman to marry and stay home, she can only be a housewife, which means there is an improvement yet still described as slow. According to the World economic forum's Gender gap index women in many Arab countries were on par with or outperformed their male counterparts in literacy and educational enrollment rate. The status of Arab women, including Algerians remains among the most discussed topics by western scholars today. After the independence women have the position they had before 1962, being involved in the development of the new estate because the country is considered relatively as a liberal nation where women have the right to vote and run political positions, but they have suffered social and cultural disadvantages that the independence have not changed. Even if the women are able to work their percentage to the non-working ones is very few, they actually make 20% of the work force, a lot thought and specially in the rural sides of the countries, girls are forced to stop studying at a very early age, it is these places that women are less free than the city girls who have better chances to finish their studies, work, and establish a life. Women are still very criticize for what clothes they wear, what do they work and how often they go out, as well as many other details of their life while men are still very free and seen to be dominant over women in the society.

### **3.3.2. Second Question Discussion:**

*What is the importance of women in the society?*

The status and role of women in Arab countries is shaped to a large extent by religious belief; but history and culture has their print too in shaping the Algerians women destiny; half of the answers were that women are source of life, it can't be possible to make it without them, women are the foundation that a home is built upon, because they give everything starting from providing a home to their husbands to feel at rest and ease, they hold a baby for

nine months feeding him and watching him grow well and in a good health, after giving birth they provide the safe and secure environment to grow and flourish starting with breastfeeding them and take care of everything, no mistake can happen, teach a child to eat, talk, walk, read..... everything he didn't know as well as the social skills like developing their personalities and talents. As a matter a fact, they provide life. Women were signed by history in Algeria, and starting from the colonial era (1830\_1954); the French colonization had a great impact on gender relations because men were excluded from the public life by the French and women were responsible for the traditions and identity and women were shielded from French contact, women were very active in the revolution( 1994-1962) and about thousands fought for freedom, and then women emerged into the political life and other disciplines like medicine and so; which made them a symbol of courage. After the independence, the free Algerian government kept supporting the continuation in the increased female role because ten women were elected in the national Assembly , former president Ben Bella repeatedly affirmed “The Algerians women must play the same important role she did in the revolution....”. The first Algerian constitution gave women the right to full citizens. And guaranteed equality, that's for how history affected Algerian women status, as for Islamic religion it is very known and illustrated that the women can't be killed because they're unwanted when born, they also should be treated nicely and fair, they also have the right to work, to inherit, dowry of marriage and many other rights. True that women have faced discrimination and restriction of their freedom; but they have fought to get their rights. The other half of participants were divided to two equal rights the first said that the women are a school and a social base of their kids, their relationship is based on unconditional love and care and mothers also seek to prove their parenting. From the early childhood they educate their kids by themselves, mothers also ensure the development of the child's sense of morality. She is a teacher, it is her responsibility to teach him respect, telling the truth, never harm others...She protects him from sickness, and takes good care of him when he is sick. As for life experiences she is the role model of her child, they copy her actions, decisions and what she says, for instance, the mother with bad food habits can't tell her children to eat healthy food. They raise the upcoming generations and guide them throw life, like the famous Egyptian poet Ahmed Shawki said “the mother is a school, if you raise her well, you have raised a good society” she is the closest to a one and always by his side.

As for the third part that said that women are the smile of the world, they bring joy and happiness where ever they go, treat people nicely, say jokes, laugh a lot, communicate well with others, they are also very good listeners and speakers, they care about the person's emotions and good at giving sincere compliments and express gratitude for things that are usually taken for granted, women encourage the person when it is tough and he is feeling so

let down and give advices. Women are very emotional and tend to give hugs when a person is facing problems like a death of someone or failure. Women are the strong pillars of any society that back up men by holding responsibility and because they are mentally sharp even if men are physically stronger, a fact that modern societies have started recognizing and how important is the individual identity of a woman, she has the aspiration, abilities and qualities that a man has and opportunities should be given to the women so they could develop these faculties and express them the way she sees it right and according to her choice; women can help develop the society for better by engaging in social activities and professions like doctors, engineering, software developers, and social workers. Women can contribute in different fields like the health care, level of sanitation and hygiene. The world cannot come to a better place, can't walk forward unless women are given chances to be part of it. As Leanne Evale have said: "Throughout the last 100-300 years the changes that women have seen and been affected by have been phenomenal.

Women have gained a lot of ground in politics, the work force, and even more power within their own households. There was a time in history when women were unable to voice their opinion in politics being unable to cast a vote or run for office, and now in modern time there are more than one woman running in the presidential campaign. Now women and men can both be the bread winners, the stereotypical role place on women is slowly dissolving and both spouse parents are sharing the responsibilities that come with the house and family".

Sense we can remember, women were under control of men, in Arab countries the women are controlled by their superior: father, brother, husband. This is because of religion and because of the culture this phenomenon has lived, the woman have to do all the house chores, raise the children and take care of them, she is the house keeper and it has been like this since the Arabic history is ever known. With the industrial revolution women have started asking for their rights and actually improved their role in the society they are now capable of voting in elections, they could work, study for a degree; they started to have more and more importance ever sense; there still differences between men and women but the awareness of women education and rights is slightly rising.

Psychologically speaking men and women are different, they are not equal and behave differently in many ways not much in daily activities like eating, drinking, working, sleeping, resting and speaking; but women's physique and psychology differ based on their functions like getting pregnant and bearing a child for nine months and their genetically organs are different and structured based on their function in reproductive objectives. no dispute can happen when talking about taking a good care of the children.

The one's behavior towards people of either sex depends on how they are brought up, both react to life incidents based on what they have learnt during their upbringing. men have dominated the world since ever and out women in a different perspective, traditions don't die easily but if women are taught the semantics of dominance over men than it is possible for women to reserve the traditions; therefore, it depends on the methods and manners of upbringing women to shell the usual profiles. Girls and boys should be brought up as being similar it is a task of families to raise the child and provide all the life qualities that are available in the world, it should also prepare the child, regardless whether it is a girl or a boy, to play their role and function as all-in-one provider person (APP). The reproductive function will continue but without mistreatment and compromising on the role of the providing person and mothers will treat their daughters in a different way they were treated.

### **3.3.3. Third Question Discussion:**

*How can we explain that women are treated as slave to men?*

Marriage is a commitment for the rest of life with a one person, it is an investment of life to have a good life and provide the partner with one, and married in the name of God, so the husband is determined to work the relationship. Dr. Wayne Goodall says that the person needs three things to have a healthy marriage starting with commitment which is a life time promise to be with the person throw good and even stronger and more tight when bad, believe in each other. People get married not because they feel good about, it is something new and worthy trying it, or just for falling in love with someone makes us feel good and comfortable and it is true love, marriage is not based on emotional feelings. Love actually comes and goes because most of the time it is based on a few nights' sleep or going to a fancy restaurant having some good food, the emotions can be thrown away easily, but in love is also a commitment because a one chooses to love his partner and do him good things, support, treatment, a one takes decisions based on loving them, after all it is a commitment, and commitment is not for two days, two months or two year. The marriage is a commitment and as all commitments it can't be broken, it is mint to stay for the rest of the spouses' lives. So both the man and the woman should understand that healthy marriage needs commitments and need them to be respected for the rest of their lives.

The second thing the couple should know is how to make a conversation, how to communicate; which is the number one complaint of women around the world, to help their husbands communicate. Women are natural communicators unlike men, and so men should learn how to make conversations in effective ways and understand their wives' needs; Communication is something verbal or non verbal, people communicate a message to one

another person which is the spouse, and they say words back to making understanding. Communication takes patience to make it effective; instead of having an ineffective one. A poor communication style ends a marriage; first step to ruin a marriage is talking harshly to the partner with a rude manner and bad form and a mean way, which is never a good way to start a conversation, and usually people tend to stop it right at the beginning of the conversation, goes from harsh talk to no talk at all; it just executes even bigger and both spouses start feeling bad and negative about each other; and start accusing one another of things and then form bad opinions about each other. This all happens when communicating and then the couple can't fix the discussion or the problem that they were dealing with, because they both forgot of the bad feelings they started having for each other; all happened for a wrong start of communication . And then people start having bad memories about the person they are married to, and promised to be with for the rest of their lives. So it is always to start a communication in a good way by complimenting the partner or with the famous statement "I want to discuss this with you" or "I want to have a good communication between us". In every relationship, people should know how to communicate effectively; men with their wives, or both with their children, and people need to understand that it threatens a healthy marriage.

And the doctor adds saying that number three which is understanding the whole idea of conflict management, marriage is about commitment to one another, a person wants to stay married for the rest of his life, but he needs communication, while in communication and specially with family there is always conflict issues, even if people know that conflicts had been since the beginning of time and a one should not yell at his partner or call him names or hit him because these are abusive behaviors but the one should stop them; some people might say that it happens to everyone; well it is a learned behavior, and just like any learned thing it could be unlearned and a one can change and become a better person to handle conflicts and improve communication skills.

Women and men are both born free but in some societies and for a different reasons some men think that women should be there slaves and treat them like that ,they think that women are born to cook clean do the laundry and serve men and they were not born for any other reason , in their point of view women don't have rights they are slaves and inferior to men who mistreated their wives see it as a normal thing and that is the way they should be treated and don't find problem in that because it gives them a feeling of power and strength as if slavery is a manly thing and man should do that, they see other men how treat their wives in a good way week, while on the other side other men believe that women are equal as men they have rights and can choose the live that they want, they also feel really thankful for



everything that women do for men and they appreciate the effort that women do to keep their houses clean and the way they take care of men.

From the women's point of view, some of them are getting used to be treated like slaves they think that it is normal and they believe in the superiority of men and they have the right to treat us the way they want and they don't see a problem in it, while on the other hand some of them are aware of their rights and they keep fighting back this slavery idea, they know their value and how much important they are to the society and without their existence men can do nothing.

The Algerian society is not so supportive to the idea of women being superior to men and they think that they already have enough rights, while the law has given women a lot of rights and made women equal as men at work and give them the same salary as men and protected them from being abused by men, According to the [refworld.org](http://refworld.org), "The Algerian family code discriminates against women in several ways. Most of the articles in the family code concerning marriage, divorce, child custody, and inheritance ensure men's domination of women.

The lack of organizations that protect women and discuss problems like women slavery is also one of the reasons women are still struggling in their fight against this type of thoughts that drag them down instead of moving forward, modern slavery that's what they call the bad way that men treat women these days after human race that slavery is over we still can find it in a lot of Algerian houses and no one is talking about it or defending women these days except for some organizations that are not even being heard, plus this slavery is not just women's problem the whole society is involved in this.

Women that are being treated like slaves and even if they don't show that they mostly feel really bad because no one is appreciating their value in life and no one cares about their feelings they all feel mistreated even if they seem like they have gotten used to it they never do, they have no one to protect them and families do not protect them and they can't ask for help so they don't bring shame to their own families, women also and in this kind of cases don't ask for a divorce because they don't have someone else to protect them and give them a place to stay plus they prefer to not separate the family and keep it all together.

Finally as a conclusion we can say that a lot of women are being treated as slaves but only few people are aware of how much hard for women to struggle like that and how much is it dangerous to the society and families to live like that and how much that will affect the kids to see the dad's treating their mom's like that.

### **3.3.4. Fourth Question Discussion:**

*Can working women balance between their jobs and parental duties?*

It is never easy being a mother, taking care of the house and kids without forgetting about work; and so is the opposite also, managing to organize the priorities in life is hard and making a career in the middle of all that seems impossible; so for that experts of time managing give some solutions to do that, starting first of all with never feeling guilty and leaving that nasty feeling that you are doing something wrong when you are leaving your kids and working in your office, change your ideas into I am working to give my children a better life and to afford their needs in life, also a woman needs to know that the most successful mothers managed to find ways to do that, says Lisa Pierson Weinberger, a lawyer and the founder of the law practice Mom accept that there will be good and bad days. Mothers should know they are not alone and they should discuss their feelings with partners or support groups. Local mom blogs, such as Working Moms Against Guilt, are a great way to reach out to others trying to find the same work-home balance. More over you should find a quality childcare by asking your friends and family about reference to nannies, babysitters and daycare centers then you need to interview a qualified childcare providers and do a tour to day care centers , Sharon Tepper, the president of Brownstone Nannies, recommends hiring nannies with a history of long-term commitments to families. This shows they have excellent experience and are adaptable to various age groups, caring for newborns and older children who need homework help.

Tepper also encourages families to schedule a paid play date with the candidates, because "this play date (typically two to four hours) allows the family to evaluate how the nanny interacts with the child in a less formal setting. "A good childcare provider should have extensive experience, excellent references, and a record to prove it. A good daycare facility should have flexible hours, a low teacher-to-student ratio, outdoor space, up-to-date licenses, and employees who have had their backgrounds checked. also when it comes to kids you should make the morning easier by getting organized the night before you should decide what to do for breakfast the night before and have everything packed and ready, diaper bag, backpacks, purses, or work bags to be placed by the door, right next to your keys, so you can grab them and lock up on your way out," suggests Amanda Wiss, the founder of Urban Clarity, a Brooklyn-based organizing service. Look over the next day's to-do list and divide the schedule, determining which parent gets the kids dressed, buys necessary groceries, and cooks the meals. This is also a good time to discuss any changes to the family schedule. Knowing that a lot of the mundane tasks are completed will allow you to spend a few minutes

eating breakfast with the kids without rushing out of the house. More over create a family calendar. A calendar can include dates when bills are due, a chore chart for the kids, a list of school and family events, extracurricular activities, birthdays, and more. Wiss suggests using Google calendars, which can be easily shared and synced on smart phones, because "they are color-coded and get superimposed on each other, so you can always be on top of scheduling challenges".

Fran Durekas, Founder and Chief Development Officer for Children's Creative Learning Center, suggests "setting aside 15 minutes each Sunday to review and prepare for the upcoming week's schedule". This helps eliminate surprises during the week. Families should share the calendar with their babysitter or nanny so that everyone is up-to-date on activities, staying organized is also about having a clean environment. Wiss advises having a "family command station" near an entranceway, where important papers and documents are placed, along with keys, chargers, batteries and petty cash. Carving out dedicated spots will save time and improve efficiency in your home. fifth when it comes to maternity you should ask to question with your supervisor "How much time can I take off?" and "How much of that time will be paid?" and you must discuss that with your employer to avoid any confusion during your leave. Sixth is that you stay connected during the day with your kids even when your are at work, record a video of your voice so the child don't feel alone and make sure you hang some pictures of you and your partner so the kid can see your faces and it would be really helpful if you call him in your work break because that can get you through a rough day, and if you will miss or be late to your child's event, give him something special in the morning, like a good-luck charm or a personal note, look into options for filming the event so you can watch it later and not miss a moment. Seventh limit your time waste to spend more time with your partner, and you can check your email and make your phone calls when your kid is asleep, more over you should create special family time and activities like some games and movies which can help the family bond together and make a better relationship with your kids Wiss suggests. When you do have family outings, avoid talking about work or checking your phone. Instead, focus on your kids' interests such as friends, classes, and hobbies. With older children, ask for their activity suggestions and try to meet their needs. In the end, it doesn't really matter what you do as long as you do it together. finally create some time for your partner and some time for yourself so you can recharge and be capable of managing your time between your work and career , "you can spend this me time in taking care of yourself or doing some activity that you like to do away from the noise while you enjoy yourself " says Wiss. Lose yourself in a book before you go to sleep, take a bubble bath once a week, or treat yourself to a spa day. Fit in time for exercise (like a yoga class) or focus on a hobby. Remember to eat well and get enough rest—simple things that even the smartest

moms neglect. It's really known that moms how juggle family and work tend to forget about themselves and never care about their needs which make it really hard to manage their energy on the right way so on the long term it becomes impossible to balance between work and home and it makes them tired and in this point a lot of women feel like they need to live the jobs while all they really needed was a little time every ones and a while to themselves, so the key is to manage your time in the right way and giving yourself a break from all that juggling between home and work, also communicating with your partner is important because he could be really helpful and you don't have to handle all that by yourself, try to create some time for you and your partner when you s don't talk about kids or work weather it is a lunch outside or dinner inside your house you s must have some time together so you don't feel alone and like you are handling it all by yourself, also you need to get a checkup because being informed about your health is an important part to keep the balance in your life specially if a one is feeling ill or too tired from all the responsibilities that your handling every single day, don't be a workaholic and don't spend too much time in work and if you already do that find a way to reduce your work time, try to simplify your life and make it clear even when things get complex and give time to the important stuff only, try to find an employer who is friendly and understand that you are human and not just "human resource", an employer how will respect your work and home balance and know that you area mom and you need to spend some time with your kids, finally you should be flexible and adaptable and expect that things can pop up for you and they will need your attention, be open and try to embrace this situation and negotiate with your partner about it, set a short and a long term goals because they help you get things done and measure the time for your goals so you can have much control of your time, finally you should know that you are not a super mom you could miss some stuff and forget about other once but you don't have to feel guilty about it because it happens to all moms no matter how much successful they are in life so don't have to work hard just do what you need to do at the moment and be a good mom to your kids and learn from your mistakes with them and try to don't do them again. The percentage of Algerian women in education and those working do not correlate. Statistics by the world bank showed the considerable representation of women at university level has not produced a corresponding representation in the labor market. Only 18.7 percent of women were employed in 2006; with 60 percent working in the public sector and 60 percent in the private sector. the latter consisted of 18.5 percent working in the formal sector and 21.5 percent in the informal sector . where women earn low wages and have benefits.

A lot of these statistics also fail the mention that culturally. many women are not encouraged to work in jobs that take them away from a stable family life and home.

Travelling means that women are more likely to turn down a job, rather than the other way around, women also do not enjoy employment stability as Algerian men do, which is one of the main social factors that interrupt the employment situation of women in Algeria.

Female activity rates are progressing slowly due to limited social acceptance of female labor outside the realm of the household but on the positive side, the younger generation experiences less of these social constraints, with 45% of active females all under the age of 30.

### **3.3.5. Fifth Question Discussion:**

#### *Why are women deprived from their basic rights?*

Domestic violence can happen to many people, yet the problem is denied, overlooked and excused; specially when it is rather psychological than physical while experts find the first step to solve problems is to notice and acknowledge the signs of an abuse in a relationship to end it. First a person and specially women should understand what is domestic violence and abuse which most people think that of beating a one; but domestic abuse happens when a person in an intimate relationship or marriage tries to control and dominate the other person. The abuse is meant for one purpose and only achieve the goal maintaining and gaining total control over the partner, the abuser is never fair but actually show the person what is fear, intimidation, guilt, shame to pull him down and keep him under the thumb. Abusers threaten and hurt the one's body and emotion and even the people surrounding him like the kids, friends and family. It occurs with all age ranges, ethnic backgrounds, social classes because rich people abuse as much as poor do, and economic levels. Women are usually more abused and victimized in common but men are abused too specially verbally and emotionally in relationships and affairs. The abuse is never accepted whether a woman, a man, a child, a teenager or an adult is being abused; everyone deserves a good and healthy relationship, as much of value and respect as safety.

A domestic violence takes a high rates of a scale when insults, threats and verbal abuse and then to violence, to physical injury as well as emotional and psychological severe consequences. Emotional abuse in relationships can destroy a person's self-worth, which leads to so much of illness like having anxiety and depression, it also makes a one feel helpless and alone; no one has the right to abuse another; and so the abused should recognize that he is living in a problem, once a one realizes the abusive situation he could start looking for solutions and help to break free.

The signs that show a person that he is living in an abusive relationship in marriage or not starts with being afraid and scared of the partner, of living with him/her and talking and

communicating; everything seems so scary and difficult to do without fighting, life is not comfortable anymore and horrific or a dreadful nightmare, a big wish to wake up of it; as if a one is walking on eggshells around the partner; there is a sure possibility to break them and be terrified; always the abused, watch what the abuser is saying and doing afraid and avoid certain topics because it would drive the partner angry, the feeling of being guilty because nothing the victim seem to do right to make the partner happy and have a good relationship ; as a consequence to being abused, the person can get used to it and believe that he actually deserves to be hurt and treated badly, a lack of self-esteem is what psychologists call it. Another problem is when the abused starts thinking that he is going crazy and it is his fault, besides feeling emotionally dumped and helpless. The abused is also humiliated or be yelled at, frequently criticized and put down, treated badly and always embarrassed of showing like this kind of relationship with friends and family, the abuser tends to ignore and put down the opinions and accomplishments . The abuser sometimes blames his/her partner for his/her abusive behavior and sees the partner as a property and as sex object for pleasure only. The abusers tend to have an unpredictable and bad temper, and threaten their partners of hurting or killing them. The children are usually a part of the threats because they are in the middle of the fact that they could be killed , harmed or taken away from their mother. Abuse threats could be about the abuser promising to commit suicide if the partner leaves. The sex can also be forced and not wanted and take away a person they are abusing things and belongings. Another sign of having an unhealthy and abusive relationship is if one tries to literally take control over the partner 's every detail of their lives: the way a one dresses, eats...., as well as understand.

Physical abuse is also domestic violence which means using physical force against someone causing him/her injury and harm and the physical assault and battering, beating is a crime; regardless of it happening inside the family or outside of it. The police has the legal authority to protect and defense the abused from physical abuse.

Any time a person is forced and obliged to an undesirable, unsafe, and degrading sexual activity is a kind of abuse. Forced sex is a crime even by a spouse or an intimate partner whom it was consensual sex is also aggression and violence . The abuse of someone physically by beating them or sexually by forcing an intimate relationship cause higher risks of being injured and harmed .

The abuse is still breaking someone's rights in living free the way a one wants no matter how minor or small is the incident, because the people face much bigger problems and there are always up in the news and read about, watched on TV, or heard women talking about it. If it is hard or not, big or small; the abuse is the same, and it only takes a person a

push to be severely hurt. If It happened for once or twice in a relationship, it is still dangerous as experts have indicated, it is for sure that if one has abused the partner, he will do it again over and over and physical assault her/him. It could stop if a person stood up for himself and started asking for his rights in a good life with a person who respect him and what he desires in life pleasures of his own choice, expressing themselves the way they want, moving freely and seeing people they would like to see, made their own decisions. Rights should not be gave up on but always demanded to be lived. Sometimes women don't get body injures; only emotional ones; but that does not mean it won't turn to a physical aggression.

A person can also be abused financially throw money and economically just to control the abused one, and holds his income hard and even withholding money or credit cards and finance. It could be criticizing every spent penny and bullying on the one that it counts, sometimes the abuser can prevent the abused from eating food or clothes , medications, it could also be kicking him outside the house leaving him with no shelter; and these are basic necessities. Abusers can force the one to look for allowance or stopping the abused from going to work or choosing their career and type of work; calling too much and sabotaging the job-time as well as stealing and taking properties without permission and being allowed. These behaviors are all the abuser's responsibility and it is their own choice unlike what people think it happens because the one loses control over himself. The steps of abuse vary and they are a lot. It starts with becoming very dominant over the partner's life with its details, taking charge of the relationship, making decisions for the entire family, tell everyone what to do and expect obedience without asking questions, treating them as children, or a possession.

The second step is humiliating and making the person feel bad about himself or defective as much as making the abused feel worthless and no one would ever want him using different tools like insulting, name-calling, shaming and public putting down and pushing to a low self-esteem and a powerless situation. The abusers tend to isolate the victim and cut him from the world surrounding just to make him more dependent, might keep him from seeing friends and family, prevent them from school or work and victims aren't allowed to do or see anyone.

The abusers threat to hurt or kill the victim, or the children and any other family members or even pets; or threatening to commit suicide. The intimidation and freaking out the victim like threatening gestures throw talk or behavior and destroying stuff, crushing and smashing things just terrify one, and even by weapons; but always deny their attitude and behavior on their hard childhood, or because they had a bad day. It always aggression and no excuses are accepted .

Amina and Sarah two sisters were gunned down by their Egyptian father Yasser said on new year's day 2008 in Dallas Texas. their crime wanting to be like other teenagers in high school and dress in western clothing .

### **3.3.6. Sixth Question Discussion:**

*What is the role of the man in the women's life?*

Marriage is a lifelong commitment; but more marriages nowadays end in divorce. It could be a man's world; but it is women that make it a worth living. Men are different from women emotionally and physically which makes each gender unique and incomparable, a one gender has what the other doesn't, therefore they live in need of each other.

A woman needs the man to acknowledge her as his wife or lover not concubine or a side chick or the house keeper and not even one of the guys. The wife should be more important than anyone in the family and friends as well as giving her the high regard and respect; the husband in the family is the responsible one, the head of the family, he listens well and pay attention to his woman, goes by her side when time are ruff and takes full responsibility to take decisions and of the actions carried out; men are featured of being strong and wise to play a perfect role; the man should listen to the woman but it is his call to make the decision that effects the family just like a king who must make a decision in his kingdom, sometimes the man fails to take control over his family, so the woman does; but that's when she starts disrespecting him. Every woman need a strong firm man, a one that could be there for her when she needs him to correct her when she is mistaken not a man she can drive him to do whatever she wants, or a violent one that abuse her to push her to do what he sees right regardless of what she thinks. Most of the women grew up with a father that showed his child what and what not to do, and punish her when she crosses the restricted line to discipline her, the kind that monitors every move; but still, she respects him a lot even if his love is shown in tough way, this is what a man should be to a woman besides being a lover, a woman should never do anything without the husband's knowledge and approval .All women could agree about something in relationship, that is the tough love; just like people say a woman is like an egg, holding her too firmly and possessively could crush it and break it; while holding it too much afraid, when being only a yes man, it will fall and break also, so a one should know how to treat his wife right so a relationship lasts forever.

The days of being a housewife are dead gone in modern families, and women are no longer the maids that do all the house chores, she's no longer a presented trophy just because she's instinctively made for it. She can't live her dreams, or study or work. The men used



women assistance to achieve their dreams; but she has her own dreams of life too and it is the husband's duty to encourage his wife and never give up on them; unlike some that might see it better for the woman to put her dreams aside and support her husband to achieve his, and return the favor later .

The women always need the man to tell them and show how much they love them and how important they are constantly, it is very fond that the ladies ask “ how much do you love me?” a lot, is because, the experts say, the woman know that her husband loves her but she just need assurance every day.

### **3.3.7. Seventh Question Discussion:**

#### *Does Islam protect women?*

All participants have agreed that Islam protect the financial rights of women in its different verses and ahadiths because they are all educated women and well cultivated concerning the women's rights in Islam. It made clear and illustrated that the wife's rights are perfectly illustrated in the two sources that Islam religion takes its instructions from which Quran and the suna; the first is the Gods speech that restates and illustrates the different instructions of Islam and the second is the speech of prophet Mohamed (peace be upon him) which called Hadith that explains well the speech in the Quran. The woman in Islam has the right to work and in different fields of life like teaching ,nursing ...ect as it is well narrated in the Islamic history women that worked side by side with men. So the woman in this case can insert her employment as a condition that the man she is willing to marry should accept as well as her freedom in spending her salary on herself or any one she wants and save it for need if she wants, as in surat al-Baqara (but the father of the child shall bear the cost of the mother's food and clothing on a reasonable basis). The groom is also obliged to give gifts to the bride for instance the dowry or gifts that are completely her own property neither the groom nor her family have the right to take control over; it is well stated in a verse which means ”and give the women their gifts graciously; but if they give up willingly to you anything of it; then take it in satisfaction and ease” and in another verse Allah says what means “from what is left by parents and those nearest related there is a share for men and a share for women, whether the property be small or large -a determinate share”; so it is well clear in the two verse that the women's rights in taking control over their money is guaranteed as well as the support throw all life stages; and as a wife she is not required to spend any money from her own property on her family not on food or clothes or shelter, nothing at all is her financial responsibility but the husband's full responsibility and her earnings of her job are hers only; unless she willingly decided to support her family so then she could and never

obliged to by her husband as for her right in a dowry; which is an amount of money that the husband gives his wife before marriage that is a condition to complete the marriage in a right way and a very important part of the marriage- contract in Islam as in surat Nisaa “and give to the women their mahr given by the husband to his wife at the time of marriage with a good heart” so it is her own property as an example of a money she owns and she is totally free to use. and from alHadith it is narrated that Jaabir said: the prophet (peace be upon him) said: “fear Allah concerning women! verily you have taken them on the security of Allah, and intercourse with them has been made lawful unto you by words of Allah, you too have rights over them, and that they should not allow anyone to sit on your bed(meaning not let them into the house)whom you do not like; but if they do that you can chastise them but not severely. their rights upon you are that you should provide them with food and clothing in a fitting manner” (narrated by Muslim 1218). This clearly shows the husband’s duties towards his wife which are to feed her and buy her clothes she needs as well as many other Ahadith and verses that illustrates the way a husband and all men of a society should treat women as in surat Nisaa ( and live with them honorably ). So yes; just like the all participants have agreed. Indeed Islam protects women and oblige the husband to spend money on his wife generously if he is rich and as much as he is able if he lives in a mediums basis. The wife also can give her money to her husband willingly if she wanted to spend on her family and help living a good life. The Islam religion is full of many other verses and Ahadith that demonstrates the way a relationship between the husband and the wife should be.

### **3.3.8. Eighth Question Discussion:**

*Do you have control over your salary?*

Taking the wife’s money is a serious issue, it is wrong to promise the wife total support before marriage; but change after marriage to a thief, some husbands are generous enough to support their families while others are stingy enough to take their wives’ incomes. Which is the reason number three on the top list of divorce reasons. But only a few can be done to solve the problem, the spouse starts complaining, criticizing and punishing which experts of marriage counseling find it as wrong attitude and never helps unless the wife is serious and punish the husband severely straight after the first time, mild punishment never works and will be disregarded and actually husbands gamble with that behavior, and the more people get used to the frequent complaining the more it becomes normal and they resist to change as a result.

The severe attitude towards money can damage a relationship, it creates imbalance because the woman becomes the parent. Experts say that a woman should draw boundaries

about her salary and who to use it, this lead to a lower degree of arguing and the communication between couples becomes more effective. Sometimes the wife compromise about her money and don't give the issue any importance just to reach an agreement with her husband when religion gave the woman her right to dispose it the way she wants without any male interference. The best way to manage the money is never to give up the salary but it is with sharing it together in purpose of supporting the family, after marriage the couple should not stick with the same way of spending money individually which doesn't work anymore; experts say that the couple should first talking about the finance and it better if done before getting married, the different money accounts and debts of each part should be clear to the other because in many occasions the husband takes bank loans or loan money from people and the wife later has to pay the debts that she had no idea about. There also should be a discussion about how each one will handle the money, for instance the couple should talk about the purchases and how much money will be spent on them and who spends the less amount of money for the large quantity of stuff bought, this is called the base of finance when everyone knows how much the other has. The couple should also draw future goals in depth , for instance the age of retirement each one is planning on, or the debts a one wants to pay to become richer or a millionaire, the couple should also agree to stick a budget for all what is needed in a month; the goals should be written on a paper to be reviewed later, this gives better chances of success.

The couple might think of having individual bank accounts or joining them together in a joint bank account after getting married or do both a shared and an individual one because combining the money can make it easier to use it and make the couple trust each other more; when one wants to take responsibility of the household or the children it always makes the other very happy. Sometimes it is better to give upon certain bad habits of spending the money like in travelling too much, or shopping too much, this idea of having a one account can be useful a lot but only if a one feel very comfortable to the other and know him as a trust-worthy person; otherwise a one might think of stealing the money and run away which leaves the other broke and under shock. There should be a discussion at length with the spouse to decide what makes each part comfortable.

### **3.3.9. Ninth Question Discussion:**

*Does the husband have the right to take his wife's salary?*

Women have been fighting and struggling to have their rights in equality with men, and challenged the male-dominance and Algerian feminism goes back to the revolutionary war (1954-1962), but Algerian women still face abuse of the males in the society, a lot of

working women in Algeria don't have control over their monthly incomes because the husband takes it all after a long time of his woman working to earn it ; the Algerian family law establishes the male-female relationship. the discrimination based on gender is illegal, and in work also, women have equal right with men to work and entitled to receive the same payment of jobs for doing the same work. As for the resources and assets in the, starting with In the case of inheritance, women have the equivalent of half her brother's or any one of her relative males' share. As for other properties of money and owns, the woman has the right to have her different forms of properties and use them freely such as the land. In the Algerian family code, when a woman is married, she retains ownership of any property, and she can dispose of that property without taking permission from her husband's, which means she can use her money the way she wants and the husband doesn't have control over her, under the constitution , women have the right to access any financial service. So women enjoy the same civil and political rights as men do, have also the status of full citizenship as in article 29 and 31. Back in 1996 Algeria ratified the Convention on the elimination of all forms of discrimination against women (CEDAW). Sometimes the Algerian fathers protect their daughters by donations, because usually the males of the family tend to prevent them from inheriting , so it becomes a social practice, and especially in wealthy families. As for the travelling, the Algerian women are free to travel alone freely, obtain a passport and go abroad and for married women are not required to have their husband's permission. As in religion of the state Islam, taking the wife's money is forbidden without her permission or her full will And whatever a woman salary receives it is her own property, and the woman is free to give her money to her parents to help them and the husband should not object. They can make the right arrangements for their own family but what is left of her salary is her choice to dispose. And a rational thinking from the husband's side would be to understand that the wife's parents after this age they need to be taken care of. And it's the husband's responsibility to provide his wife and their family. The spouses are supposed to sit and negotiate the problem and the marriage conditions, which illustrates that the husband is responsible for taking care of his wife, and no one should have authority on this, but they are both equal, and he should recognize this. Research show that at least 1 out of 10 people have a financially bullying partner, when couples should use the expression "our money" instead of "my money " and insist that the couple should be fair to each other because if one has been working all month, saving money and then the husband who is employed or not spends the income of the wife by force, and buying some superfluous stuff, there should be a conversation between the two and solve it. In many times, the husband takes some money of the wife and use it without permission, so he is stealing her money. Women have struggled to have equal rights with men and be free to work is one of them, indeed they have succeeded to fulfill their wish but this

professional achievement brought undesirable consequences and destroyed relationships among couples when the wife becomes the bread-winner she becomes responsible of feeding her family members and providing them with clothes, pay for rent, electricity ...while the husband does the grocery or maybe nothing at all here the household becomes her daily job it is a role reversal that women have struggled of. In this questionnaire the participants have agreed another time that the husband has no right to take his wife's salary and explained saying if a one has been working for a whole month his earnings are purely his because he spent effort and time to gain that money, it is not fair to be treated this way while others gave their salaries willingly to their husbands just to don't destroy their family by getting divorced but still wish if they could keep their income, and some of the husbands don't have a job so don't have any fixed monthly income to support their families. Disputes between the husband and the wife over her salary arise because the husband is needy and greedy. Women that face this problem of not taking a penny of their salaries consider their salaries as an indispensable misfortune because they work but don't earn a thing, this creates a great tension in a relationship as reported in a MONEY survey when the wife earns as much as the husband does or more than him she contributes in the family's financial planning by far "these days women are engaged in all aspects of personal finance" says the New York University sociology professor Kathleen Gerson. the couple still find a problem when it comes to a fair division of labor and never agree on their roles as well as their financial skills or understand each one's needs. Another aspect to this problem is when the wife is the bread-winner and support her family financially when the husband doesn't work, the wife becomes the sole support of her family and her family lives on her money here the relationship between the couple degrades to a low level as the psychologists explain the reason, because the wife starts to lose respect for her husband, and the attraction vanish, the husband begins to feel emasculated ,and then sex dwindles to full stop and divorce happen, sexual life stops in a women's view and feels like she's with a child that she is supporting and not a man, it effects the relationship in a big way this couple run into fight and trouble because they lack reciprocity in their relationship, most of the time, the husband can't find it as a problem to be financially dependent but the wife does because even when he buys something she would pay for as if she is romancing herself, according to the English newspaper The Telegraph, a woman whose husband is unemployed is a lesser being and this causes health problems to a woman who works on a daily pace and has to take care of the house' needs as well because her husband refuses to take care of the children and enjoys the comfortable and fancy life style, he loves having a beautiful house, a car a nice holiday and fashionable clothes, a man who doesn't work is never there for his wife to take care of her even though her job have provided the good life, there is no gratitude just resentment. This problem for some is due to

the rise in female-dominated sectors like the health care and beauty market while the male-dominated industries are decreasing, another reason is because the women nowadays have more college degrees than men. The patriarchal society which makes the man as the primary authority in the Arab societies could be a good reason of the problem.

### **3.3.10. Tenth Question Discussion:**

*Why must women face problems in their lives?*

Both genders are not excluded from live problems they both face challenges of live that arrear suddenly on a daily base, but women are assumed to face some issues that men don't even have to deal with it and that made women demand for a gender equality and the fight for women has been sense over the course of decades, women's rights still have a long way to go, let's take a look at some of the issues that women need to face.

First of all women are much expected to compete with other women and shade there feminine to get their way to the top, women also face a lot a lot of problems while traveling like street harassment and the very real threat of violence they can't travel alone without being worried unlike men who rarely think about stuff like this and women feel so much insecure while going out alone even for a couple hours out of their houses, women pay more for basically everything, for the same products as men and that's what we call a pink tax, when you are a women you are expected to represent all women because everything you do reflect on your gender as the politician Clare Booth Luce once said: "If I fail, no one will say, She doesn't have what it takes. They will say, women don't have what it takes ".

Women are always expected to be in a good mode and smiling and positive mostly to show their feminine said even if they feel sick, tired, or just cranky, they need to look good and act on that unlike men when people see a women angry they think that this is wrong and not appropriate for a women to do that, women never take the credit they are suppose to take they achieve some great stuff after working really hard for it but men take the credit more than women do, NYU's Heilman and Michelle Haynes of the University of Massachusetts at Lowell have shown that in mixed-sex teams, credit is far more often given to the male than the female team member. more over women don't get more often second chances as men do when they screw some assignments or make mistakes people don't encouraged them to try again unlike men, women are always stuck with the different responsibilities like kids and home that prevent them from continuing their career, they are always busy with everything that that they don't even have time to take care of themselves or focus on the career and their partners aren't that much helpful and most of them don't care and don't appreciate what

women do for them, women face all kinds of problems that men don't even know about or they just don't care enough about it.

Women face these issues mostly because they are considered as physically weak and they can't defend themselves, the society look at women as something extra and peoples wrong mindset made it even harder for women to solve this problems, they suffer every day and no one cares even the organizations that are suppose to protect women are doing nothing about it there not even discussing what women are going throw, women are not enjoying the same freedom as men they are trapped in the box that society is drawing for them, women are being much expected to act like Barbie doles when it comes to them everything need to be perfect and no mistakes are allowed, and in order to change that people need to be educated about women's value in the society and the importance of the roll that they play in our lives and that they deserve to be respected and we need to give them credit to their achievements.

### **3.3.11. Eleventh Question Discussion:**

#### *Why is divorce increasing in Algeria?*

Participants were divided to three colons and three different answers to why is divorce increasing in Algeria. There are no accurate figures on the phenomenon; but the media and the press do spell a disaster, and so can a regular Algerian citizen notice throughout his daily life. The high percentage of participants said that the non awareness and lack of education of both men and women is the main for divorce in Algeria, the couple are not prepared, don't have a life experience and they don't think carefully before getting married, especially when they're young. Conflicts among couples happen in any normal life but people usually start thinking of not living together and looking for freedom in their future lives. So the married couple should be able to listen to one another when there is a conflict, to feel each one's feeling, respect the partner's opinion with concerns to each disputes like money management, the children and many other, so the lack of communication mar feelings of love and romance, according to a scientific research spouses usually avoid conversations because they fear the pain conversations cause; but if one can't communicate, marital problems won't be solved and leave the couples with an unfulfilling marriage questioning whether this is what marriage is all about. People grow develop and change so when interests and dreams become incompatible the marriage can suffer as a result and might lead a one to be attracted to another person and lead to infidelity. Statistics of the main factors of divorce show that 70 percent of both men and women find that communication problems is why they had divorced; therefore, the couple should learn how to talk and how to listen to one another because poor or no communication will lead the married to be a part ,people also see marriage as if it is just

pleasure and sex which invites people to get married and specially in the Arab world. Another aspect of the lack of awareness about marriage is drawing high expectations about the partner; but the truth of the partner doesn't live up high to those expectations and live the spouse let down by his partner, men and women make assumptions about marriage based on many variables and problems arise when marriage isn't as successful it was expected as specialists in marriage counseling say "marital expectations rarely align with the realities of what life is like inside marriage". The society has the major role in drawing those assumptions, for instance the idea that all women have about men which is men want sex, it is their second nature, this is what marriage means for them; while the reality is different and so many men don't have that sexually desire and don't think about sex which leads eventually to problems and divorce; another aspect is when a partner complains, blames, criticize about some sort of failure in his life; the second will be shocked of what he is seeing because simply he didn't expect that behavior whereas a person feels disappointed and those changes are just to solve the problem, and sometimes the couple force each other to make the partner happy by doing things that don't necessarily make them happy this is called a recipe for disaster; it is true that love is important but it is not everything a problem needs to be solved; but a one should ask for change and be responsible for his own happiness.

Every couple has disagreements but rules should be developed on a solid ground and partners should communicate before marriage and listen to one another and work hard at marriage meaning, learn how to make an effective communicate and realistic expectations, it could be useful for a couple to take a third part as a referee to solve the problem if the communication didn't give good results or a couple counseling sessions that help defining rules and teach relationship skills to help the couple with dealing with problems and grow closer to have a successful relationship and dispose any charged emotions and resentment .

Another reason of divorce is not being responsible of the family, not taking care of them financially and emotionally. A long time ago, marriage was clear and each part new his role, the traditional marriage, the husband is the money supporter and bread-winner, he works to get money and feed his family and provide them with all their life needs; while the wife stays at home, does the house kipping and take care of the kids; so she is totally dependent on her husband and forced to accept her life no matter how hard it is because no one will feed her; but things have turned upside down now, women got independents and they started speaking for their rights and when the marriage is not working out they can file for divorce.

Men are asked to take responsibility of marriage because they have made a commitment to be loyal and take care of the partner, parenting comes first and good parents devote their time for parenting. Once a person becomes a parent, he should learn to put his



priorities below the children. Kids need love and emotional support and life skills to be able to face life, they need safety, security and trust but when the father has drinking problems or drug addiction or gambling addiction this effects the relationship in a destructive way the repeated mistreatment of an individual which could be verbal, emotional or/and sexual also.

As for money support which is the major and the top reason that contributes in marital dissolution and if not, financial difficulties increase stress and tension within the relationship. According to a recent survey 191 CDFA the third major reason for divorce is “money issues” and professionals say that “the emotional connection of money with safety and security in many people makes the financial disagreements more salient than other disagreements”. The person’s chance of falling in love with a poor guy is the same with a rich man, and as experts describe it the money and marriage is an age old problem, the person should never be materialistic when choosing his partner because the research shows that people who value money over a relationship are in the bottom of the happiness scale, but a one should be very rational because marriage is a responsibility of a partner and kids and maybe if a couple struggle of finance fluency, they should not have many kids which they won’t be able to support. On the other side of the financial responsibility is a partner who is rich but gambles away money or just foolishly spend money on unnecessary things is the number one financial cause of divorce and according to Jeffery Dew’s paper titled Bank on it: Thrifty Couples are the Happiest: when a spouse feels the other spends money foolishly, it increases the likelihood of divorce by 45 percent, it is not about spending too much, it could also be about paying lots of details and check the price of everything even a bar of chocolate and look for the best price of everything and force the partner to see different stores for groceries to find the cheapest, this is not a foolish spending of money but the partner sees it that way; which is over exaggerated. Money can also be spent on another undesired part in the relationship, when one is cheating and specially the husband lots of money goes for having another pleasure, infidelity happens and the commitment of being loyal is broke. The money is necessary in marriage being a life source and a tool to reach comfort and happiness, therefore a couple should come together and decide on how to spend money as well as leaving a part for things that each one finds as pleasure and fun unlike what is commonly agreed that men should handle the money planning, cash flow and investment simply because they are very detail oriented in the family while a woman takes care of every day house kipping; well actually studies have found that women are pasted to multi-tasks and one of these skills is strategic planning, which benefits in managing the money of the family. So money conflict is among the primer reasons of marital arguments.

When the problems of marriage start accumulating and the married couples can't deal with it any they run to divorce and after it women will be left some moral and material issues, also while understanding this problems women will be capable of moving on with their lives, one of the moral effects of divorce on women is feeling guilty because they couldn't save their marriage and had to go through this experience. The end of a marriage is devastating to both partners, Women especially are more likely to feel depressed and anxious 3 years after divorce because they relied on their husbands for financial support and they are trying to figure out how to support themselves, and often times a family two, but not all the effects are negative because women reported that they feel such a relief after divorce specially if their marriage was stressful and full of problems, women in this case feel the freedom and independence and the power to start a new life and ones they take control of personal lives in the first years of marriage they make a lot of achievements specially at work, but what Algerian women mostly struggle from how the society look at them the last group of participants answered that divorce became a fashion these days in our societies, the rising rate made it acceptable and very normal, women are not blamed for divorce as if they made a crime and brought shame, they're not holding the total responsibility for it. People now marry and get divorced in a week and specially among the younger generation.

People nowadays brag about it as if it makes the woman look stronger, free and more independent than ever, she can take control of her life, no man will tell her what and what not to do total freedom of a patriarchy society, like chasing a dream, travelling, take care of herself ... financially and emotionally. The women are imitating figures that had their wanted happiness after divorce only, and specially the famous ones, celebrities of the world get divorced more commonly than regular people some are divorced up to four times and people take them as a role model of their lives even when trying to solve a problem like marital conflict, and it is very known that they got fortunes after getting divorce and nearly their ex-husbands' half of wealth, so yes people don't give much importance to marriage as they used to before being the woman's only way to live under the guidance and control of her husband.

### **3.3.12. Twelfth Question Discussion:**

*Do women manage their financial income?*

As much as important money is in our lives it create a big problem when it comes to managing it in the right way, saving, investing, budgeting, earning, and protecting assets are all problems that men and women face when we talk about many, money management includes expense tracking, investment, budgeting, banking and taxes. And the question is if women's are better than men in managing their salary.

Both genders have a problem in managing their salary but their way of spending their salary is different, women seek acceptance they see money as a means of creating a lifestyle, women are the collectors of stuff they use money to buy stuff to make their life better dress better and look better, according to the statistics women spend 8,5 years of her life shopping and with so many brands and choices it is hard to stop, shopping for women is an adventure however it is a temporary source of happiness for them, moreover beauty products makes women spend a lot of money in order to look like these models on magazines or these super stars on TV screens from anti-aging products to cosmetic surgery women never stop spending their money on these stuff to look beautiful, women also like to be healthy and in a good body shape that's why they spend a lot of money to stay away from illnesses, with both partners working to afford a luxurious lifestyle, women enjoy spending money to make the house warm and friendly for their families and guests with beautiful furnishes from the bathroom to the kitchen, in the women point of view it is important to make everything look good because it makes them feel good.

On the other side, men are so different from women, they don't want something they need it, they see money as a means to capture and accumulate things to add more value, men like to invest money and spend it on electronics, games, movies, TV, music, travel, Hobbies and Sports take their place in the stuff list that men like to buy cars, guitars and musical gadgets to stamps, model airplanes, train sets and coins, every man enjoys a hobby and is willing to pay enormous amounts to enjoy it.

Money is a problem for both genders because managing their finances should feel empowering, but a lot of them feel intimidating about it, however even that the pricing is different for each sex women and even if they seem to spend their money in an illogical way they are better managers than men they are better planners and they know their priorities better than men, a new survey finds males spend MORE time and money in stores than their female counterparts, women may like to shop until they drop but men spend more money and time every time they go shopping.

Women may earn more than men on average, but that doesn't mean they spend more, according to our data from anonymous and aggregated spending transactions from City, and third party data providers, men spend more than women on just about everything, including dining out, travel and electronics, it has been proved that women know how to manage their financial income better than men even without a clear plan they distribute their salary on everything in a fair way more than men do.

Men tend to spend more money on a few stuff it means that they buy expensive stuff like cars and electronics and they often forget about the daily live needs in contrast of women how keep it all in mind.

### **3.3.13. Thirtieth Question Discussion:**

*How can we avoid abuse of women?*

First of all abuse of women is the use of psychological, physical or sexual force, actual or threatened, in an intimate relationship. Intimate relationships include a current or former spouse, and an intimate. Violence is used to intimidate, humiliate or frighten victims, or to make them feel weak.

During the 1962 Algerian War of Independence, Algerian women fought as equals as men. They achieved a new sense of their own identity. after the war, women maintained their new-found emancipation and became more involved in the development of the new state. Algeria is regarded as a relatively liberal nation and the status of women reflects this. Unlike other countries in the region, equality for women is enshrined in Algerian laws and the constitution.

More over A new Algerian law came into effect punishing violence against women and sexual harassment, in a victory for feminist groups that had fought for years for the legislation.

The law had been blocked by the Senate for eight months amid resistance from conservative Muslims who view it as interference in family affairs. It's the result of a long struggle by feminist organizations in the North African country that have been fighting against a spike in attacks against women in recent years.

The new law says: If a domestic attack prevents the woman from working for over 15 days, the perpetrator faces two to five years in prison. And If a woman is mutilated, or the violence causes loss of eyesight or a limb, or any sort of permanent damage, the law says the attackers could face from 10 to 20 years.

The president of the Algerian Observatory of Women, Ms. Djaâfri, believes on the possibility of launching a "brainwashing campaign to end this phenomenon.", "Stop violence against women", "we must break taboos" stated the President of the Algerian Observatory of

Women, Ms. Djaâfri Djadi Chayaa in what seems to be a real SOS towards the Algerian public authorities to control this Physical and psychological injury that takes alarming proportions.

Officials say the 7,500 cases of violence against women reported in 2015 represent only 20 percent of the real number, since women prefer to stay silent rather than bring shame to their family. Cases of women abused by their partners and disowned by their families are many in the Algerian Society in which the male sex is thought superior or better mainly in Islamic circles.

More than 1,000 sexual assaults on women are recorded every year in Algeria, according to the National Gendarmerie services. Experts say that these figures do not reflect the reality because many victims do not reveal what is considered to be a “shameful crime” in Algerian society in which Islam is the religion of almost all of the Algerian people. This Mohametan religion provides the society with its central social and cultural identity. Indeed, the number of the declared rapes achieved, in the first quarter of last year, reached 229 according to the department of the Algerian national gendarmerie.

According to other figures issued by the Algerian police one year ago, more than 7,500 women have experienced various forms of violence, only during the first ten months of 2010. This violence against women takes many forms – physical, sexual, psychological and economic. Women aged 15-44 are more at risk from rape and domestic violence.

### **3.3.13.2. Causes of violence against women:**

#### **3.3.13.2.1. Psychiatric morbidity**

Regular consumption of alcohol by the husband has been strongly associated with poor mental health of women. [13,21] Alcohol has consistently emerged as a risk marker for partner violence that is specially consistent across a range of settings [22] for all types of violence. [23] Alcohol operates as a situational factor, increasing the likelihood of violence by reducing inhibitions, clouding judgment and impairing an individual's ability to interpret cues. [24] Others morbidities such as bipolar disorder, paranoid schizophrenia, delusional and antisocial personality disorder make the man more vulnerable to commit sexual crimes. There is evidence from many forensic cases (Bobbit, Manu Sharma, Nirbhaya ...etc) that alcohol was the common denominator in violence against women.

#### **3.3.13.2.2. Sociodemographic factors**

Patriarchy has been cited as the main cause of violence against women. Early (15–19 years;[25] 10–19 years),[26] and young age (31–39 years),[26] illiteracy,[26] coupled with low level of education, poor socioeconomic status,[13,16] women with no income of their own,[16] and urban domicile[23] have been cited as risk factors for domestic violence. Women engaged in small business and farming were more likely to be abused than women who were housewives or who had occupational status equal to that of husbands.[23] Where women have a higher economic status than their husbands and are seen as having sufficient power to change traditional gender roles, risk for violence is high.[23,27] Unmarried,[26] separated or divorced status or being in a live-in relationship[23,25] have been reported to be associated with violence against women.

### **3.3.13.2.3. Family factors**

Exposure to harsh physical discipline during childhood and witnessing the father beating the mother during childhood is a predictor of victimization and perpetration of violence against his wife in adulthood.[13,16,21] Childlessness,[28] longer marital duration, having more children, extended family and large family size have been associated with victimization and perpetration of domestic violence.[13] In addition, the age-old custom of dowry and gifts for husband and in-laws has been found to be strongly related to violence against women in India.[13,21,23], married women with mental illness: The triple tragedy[29].

Women with severe mental illness are ostracized on three accounts, the female status, psychosis and separated/divorced status, which together constitute the triple tragedy.[29] For many women, it is a no-win situation. They are neither wanted at parents' homes nor at their husbands' homes. These women are helpless and suffer from a multitude of stresses that are unique to Indian culture[30] such as partial desertions, forced to live with the husband she hates, not being granted permission to enter her own home, being sent back to her parents every time her symptoms increase, parents being forced to pay for her medical expenses, not allowed to take her medication ...etc.

The situation with respect to marriage of women with mental illness in India is intriguing. It has been aptly described as the “Indian paradox” by Sharma and Tripathi.[31] All women must marry irrespective of the presence of mental illness. It is possible to marry women with mental illness, sometimes even when there is active psycho-pathology, because most marriages are arranged, and it is often possible to lure the other party with a handsome dowry. Despite violence being meted out to these women, they make frantic attempts for

restitution of conjugal rights rather than for separation or divorce.[31] Traditional and cultural practices perpetuating violence against women[4].

#### **3.3.13.2.4. Female genital mutilation**

Two million/year undergo female genital mutilation (FGM) in the world. It takes place in 28 countries in Africa, in some regions of Asia and the Middle East and in certain immigrant communities in North America, Europe, and Australia. FGM can lead to death, infertility, and long-term psychological trauma combined with increased physical suffering.

#### **3.3.13.2.5. Acid attacks**

In Bangladesh, it is estimated that there are over 200 acid attacks each year. Sulfuric acid attacks have emerged as a cheap and readily accessible weapon to disfigure and sometimes kill women and girls for reasons as varied as family feuds, inability to meet dowry demands, and rejection of marriage proposals.

#### **3.3.13.2.6. Killing in the name of family honor**

In several countries of the world including Bangladesh, Egypt, Jordan, Lebanon, Pakistan, Turkey, and India, women are killed to uphold the honor of the family due to varied reasons such as alleged adultery, premarital relationship (with or without sexual relations), rape, falling in love with a person the family disapproves, which justify a male member of the family to kill the woman concerned. It is rather disturbing that in certain countries (Jordan) the penal laws governing such crimes are lenient if the person committing the crime is below the age of 18 years. In India honor killings appear to be on the rise.

#### **3.3.13.2.7. Early marriages**

Early marriage with or without the consent of the girl, constitutes a form of violence as it undermines the health and autonomy of millions of girls. Nearly 12% were married by age 12, 26% by age 15, and 24% married by age 18.[16] The legal minimum age for marriage is usually lower for females as compared to males. In many countries, the minimum legal age for marriage with parental consent is considerably lower, than without it. More than 50 countries allow marriage at 16 and below with parental consent[4].

#### **3.3.13.2.8. Sociocultural factors disfavoring women**

Stereotypes of gender roles have continued over the ages. The primary roles for women have been marriage and motherhood. Women must marry because an unmarried,

separated or divorced status is a stigma. The custom of dowry is still prevalent in Indian marriages. Marriage cannot be dissolved. In the settlement of marriage, it is generally ensured that the woman is younger, nonworking, and less educated than her husband. Thus, the “brother-sister” or “father-daughter” model continues into marriage with the husband having the right to dominate and discipline his wife. After marriage the girl has to go to her husband's home, never to return to her parent's place. At her husband's place, she has to accept the prevailing norm of an inferior status of the “Bahu” (daughter-in-law), which means she should adjust and be tolerant and respectful toward all members of the family, including those much younger to her. She should not disclose her problems to anyone outside the home, nor take help from outside (not even parents). Husband is given a divine status. Relatives bless the husband “Suhagvati raho” (may your husband live long), or “Phalo puto” (may you bear fruits [children]); not the wife. She should bring money and gifts from parents on various festivals. She has nothing of her own. Without husband life has no meaning for her. Although the practice of Sati has declined, enforced widowhood is still prevalent. These socio-cultural factors have continued over the years and have put women at risk for various forms of abuse.

#### **3.3.13.2.9. Modernization**

Modern styles of living and rapid technological advances have also been blamed. Mobiles, ipads, television, computers, internet have become the order of the day. Women are moving out of the houses more freely and there is free mixing of the two genders. “Fashion, Drink, Dine and Make Merry” or “You live only once” culture is being promoted amongst the youth. Television and cinemas are portraying sexual material for making fast money. Pornographic material is easily available to many on the internet and through other ways.

#### **3.3.13.2.10. Life stress**

Poor quality of education, high competition in education and employment, corruption and inflation are the common stresses of the youth. The high-risk individual could be a young person, who lives away from his home, anxious and depressed, frequently views pornography and resorts to alcohol for recreation and relaxation.

#### **3.3.14. Fourteenth Question Analysis:**

*How can Algerian women keep their money?*

Women and since a long time ago needed to fight to get their rights specially when it comes to money, inheritance and owning a bank account are all things that women were prevented from but in the know days women have the right to own money and to take control



of it in law but in real life we find a different cases of women struggling in keeping the money, on one hand there are some women how have control over their salary they spend it the way they want and the partners don't have control over them while they contribute with them in the house expenses.

On the other hand there are some women how are being prevented from their salaries by the partners, men take women salary because they feel like they are the only one how should control the house finance and women are not ok with it but they don't say anything because they don't to get divorced they are scared of the society and how it would look at them also because there family's don't support and protect them as they should, men and women are suppose to be financially independent and none of them should relay on each other in money but for women it became a priority to have a financial security I mean spouse if they get divorced or their partners die wouldn't they face poverty? as a solution to prevent this problem from happening women started having a conversation with their partners to discuss the right in their salary so they won't face the same issue as some married women not just that they also talk about them contributing in the house expenses and how they should manage the finance in the future as a married couple which will help reduce problems in the future, women didn't just stop here they are putting things like owning their salary and having a control over it in the conditions in the marriage contract so they will guaranty their rights after marriage ,more over in the Algerian society men are suppose to support the family financially and not women and in a lot of cases in our country men salary is not enough to pay for all the house expenses so women work to support their families and build a career for themselves and guaranty there and the kids future so men should have not take their wives salary so they can have an agreement with them and keep the marriage healthy and have a good relationship with them instead of facing a disagreement and daily agreement that can lied to a divorce on the long term.

Finally women were born independent but unfortunately had to fight their way to the top to get there rights, even religion talked about it in Quran, God Almighty: (But if you want to replace one wife with another and you have given one of them a great amount [in gifts], do not take [back] from it anything. Would you take it in injustice and manifest sin?) [Nissaa: 20]. And that means What a woman earns from a salary and all that she owns is her own property, and it is not the husband's right to control anything from him except by her approval and This is agreed upon by Islamic scholars all over the world, Whether it is religion or law, everyone agrees that women have the right to keep their money and spend it and all of the matter ordered by them.

### **3.4. Recommendations and Limitations**

The situation of women in this new political climate is indeed most in a falling back rate, as they remain minors under the power of the family code which denies them their civil rights. The association for the Emancipation of women, association for equality before the law between women and men, the real problem is if you ever did really teach him how to love normally.

Feminism is the belief that women and men should be equal . Algeria my beloved country of birth, is a northern African country and according to Mrs. R Aghrawy, Algeria has accustomed the international community to ratify all conventions protecting women but in terms of enforcement it is still too late compared with the states that had not ratified those conventions yet they have made significant strides in protecting working women.

In the absence of men, women stepped into new field and positions which were traditionally designed as male domains. In some areas they led funerals and in the work place they took positions such as in the construction and civic engineering sector.

Now believe it or not, the attempts of actually elevating women's status were fought aggressively, they were met with a host of rigorous criticism, they were the ones who even went on to call the women's acts as "threatening devilish and aim to repudiate national values". Women before marriage should realize that they have a contract where they write all their conditions and the husband should agree to finish and complete the marriage, one of these conditions should be the freedom of disposing the personal income, so that the spouses agree to finance distribution and also the household expenses, this way the image is clear to both and the husband can agree to the condition and marry his future to be spouse or refuse to live with this condition and the couple split; if the husband doesn't keep his word and abuse his wife, the wife's family could intervene to solve the problem by talking to the husband and reminding him of the condition he had agreed before marriage, sometimes the husband cooperate with the family and reconcile; other times she could actually sue him and court can give her right in controlling her own salary when the conversations don't solve the problem.

The bigger solution is when raising the children, the family should raise the boy as equal to the girl and not superior to her, both have the same rights and duties, women are never maids of men and created to serve them only. Boys are brought up as the ones in control and women should never go out of their order, the men are for taking the rest and ease while women are for hard work like the house chores are for females only, the life orders also and no man can take order from a woman it is always the opposite, women are inferior to men .

The family reputation is always the women responsibility to keep and what is done wrong by the woman is not the same damage made by the man, as a matter a fact the male mistakes are never taken serious and punished by the society, they can do no wrong.

### - **Limitations**

When conducting this research, a few obstacles were faced such as the sample size that was not big enough to generalize the results of the research, lack of reliable and trust worthy data about the financial abuse of women, lack of time to do the research which is a broad field to study and with numerous aspects, as well as the lack of prior research studies about the financial abuse of women.

### - **Conclusion**

Women were very discriminated throw time but because of the consistent fight to have equal rights with men, they made it successfully, the feminism in Algeria have made a certain change in society; but still abuse exists in very different shapes and forms; when there should be an awareness of their rights in a happy and a fair life. The woman's salary is always her right to dispose of it, to keep it, or to give it to her parents is always her choice. The written articles and books about the women financial rights have not focused on the conditions before marriage is very essential to solve the problem before it starts, or heal it with conversation between couple after marriage, which is very important to work on and build a good base ground of truthful communication. Changing the social view towards women in Algeria is very hard; but it all starts from the house its self and teaching the boys the importance of women as having equal rights in a good life with men, as well as the obligation of treating women fair and nice. The marriage counseling is a good step to solve the issues between couples too.

## **4. General Conclusion**

The abuse of women exists in the Algerian society in a big amount, and financial abuse is a part of it; many females have no control over their salaries because the husband takes it all after the hard work his woman does for an entire month, and she only get to take her bus tips or maybe nothing at all. The issue rises from the home, where the boys are taught that they are the dominant gender over the opposite gender which is women. Men take control over everything, give orders, and women should obey them without arguing or complaining about it, they are the servants of men, and look for men comfort is what all women should do. The women are inferior to men. The solution is by emphasizing on the equality between men and women.

The women before getting married should also write as a condition in the marriage contract that her salary is her own property and the husband has no right to dispose of it without the wife's permission. This research is very important to shade the issue of financial abuse in the Algerian society, because the problem is spreading out more by time and as a consequence, divorce rate is rising, which makes more families suffer of separation and homeless children.

The world has come to a better place, and certainly is the issues of abusing women under the cab of male dominance over females, the men in the Algerian society have started to understand a bit that women deserve same chances to make success happen , and more women are educated than ever, holding important positions in the Algerian state; but the issue is not solved in away to see a husband proud of his wife's success, or house holding the kids when she is gone, or treating properly without commands, a very important work is done; but more is still.

This project was aimed to search for the problem of financial abuse in the Algerian society, and indeed it was found existing in a large number in families where working women are to chose between giving up the monthly income to her husband or leave the house by choosing to get divorced. The reasons where because of the way men were brought up as being dominant over women, and the lack of awareness of the two before marriage; or by not making clear conditions before getting married.

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