

The following insights are from a person with lived experience of domestic and family violence focused on the financial abuse they experienced.

The narrative highlights the **lived experience** of **violence and abuse** including their responses and resistance to violence, and where **social responses** were helpful, unhelpful or harmful. It has been assembled from an interview conducted by [Rosie's Place](#).

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My marriage to Jayesh was arranged. Everybody knew it was Jayesh's second marriage. I was not in a position to marry, but my parents forced me to marry him. I never encountered anyone like Jayesh before. His abuse was painful to me. From the day we got married until this very day, he refused to call me by my real name. He used to call me all the abusive words like “bitch” but never my name, “Deepa”. Before marrying Jayesh, I told him that I wear glasses. Because I am always wearing contact lenses no one knows I needed glasses.

So, in the night-time when I would wear my glasses, he would call me “spectacle lady” and “second-hand lady”. He often said that “you are not my wife. I just keep you to work here”. I used to take care of him whenever he was in a bad mood or had leg pains or when he was sick. Only after he went to sleep, would I go to sleep. But I would say to him, “I am your wife, I am not your maid or servant”.

“You are not my wife. I just keep you to work here.”

If there was any time I spoke to a man, Jayesh would say “you're going to sleep with him aren't you”. Jayesh does not talk to his sister, Nalini, and she never speaks to him. Actually, Nalini and I are friends. I told Nalini about Jayesh's abuse and she said “why don't you say the same words back to him? When he calls you a ‘bitch’, why don't you say the same word back to him?” I said, “I wasn't brought up like that”.

I didn't know how to stop Jayesh. He would call me “bitch lady” in front of our three children, so my kids learned to say that. They used to call me “mumma”. But one day my six-year-old son, Adhit, started yelling “where is the bitch”? He started calling me the “jobless lady”, “hey you, jobless lady”. I told him it doesn't matter if I have job or not, I am doing job for you guys. I also said to him, “never call anyone that name, when you say these words, it makes your mum feel sick, that's such an ugly word. I don't want you to become like Jayesh”. I knew very well the kids will learn very easily these things. In the future he could do the same to his wife. I don't want that. His future needs to be good. Now my son is 11 years old and he never used that word again. But this was a terribly hard time for me.

I found some recorded messages from Jayesh's father who asked Jayesh to torture my kids. Jayesh slapped my son with his slippers. That got me very angry. I said, “you hurt me and now you're threatening to physically abuse the children”. Jayesh actually told my son, Adhit, that his grandfather recommended Jayesh torture him. I couldn't believe it. If God came and said to me, “go and torture your children”; I would say “you're not a God, I don't want you”. I think, he can call me names and treat me as worthless, but these are your children, they are your blood. How could anyone think about torturing their children?

Jayesh's verbal and physical abuse shocked me very much because I was brought up in a family circle where women were treated equally. My dad was like a friend to me. We used to play cards every night every time. My father was a very calm man, he never raised his voice. The only time I heard my father raise his voice was to Jayesh, he said “this is enough”. Jayesh said to my father, “you know that your

daughter went to the police station” and my father answered “yes, and it was a bit late for her, she should have gone to the police earlier.”

“When we got married, he put a condition on me that I would not work after the marriage...I didn’t have any money.”

I’ve seen Jayesh’s good side. That is the reason I waited for many years. I hoped that he might change. I have a Bachelor degree. He has a Bachelor qualification as well, although he has more experience than me. When we got married, he put a condition on me that I would not work after the marriage. So, all these years I have just been at home. My pockets were empty. I didn’t have any money. I had to depend on Jayesh for everything.

Jayesh used to give me \$300 every month, for our household things and for the kids and I. This is not enough money for us, but still, I did everything with that; food for the children, washing powder, schooling, the kid’s shoes, socks and everything. If I asked Jayesh for just \$2 extra when the money ran out, he refused. He never gave anything more. I had to wait for a whole month for the next amount of money. It was like this for 11 years.

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Sometimes Jayesh was late putting the \$300 into my account and he would say “you spent all the money, you’re lavish” and he used to shout and he would drag that out for three days. Once I asked him to increase the allowance to \$400 per month because the children were growing up. But Jayesh said “no”. I would have to wait for the clothing sales just to get clothes for the children. I couldn’t buy clothes at the usual price. If the kids asked for any food or treats in between, like Big Mac burgers, I couldn’t afford it. So, I would save and save just to make them happy. But Jayesh would buy himself food from the restaurant whenever he felt like it. He would also buy and keep cans of soft drink for himself. But I wasn’t allowed to put any soft drinks in with the school lunches for the children.

Jayesh never allowed me to talk to my parents freely. I had to slowly save money out of the \$300 so I could buy an international phone card. It sometimes took up to six months just to save \$20. I would give \$10 to my children and I would save the remaining \$10 for a phone card to call my parents. I would take the phone card to my friend’s place and call my parents from there. My husband didn’t know I was doing that. When I could, I asked my Dad in India for many things; my clothes, my glasses, cell phones. He would always post everything over to me, because with only \$300 per month you can hardly do anything.

“Over the past six years, Jayesh has been gambling through online currency trading. He has lost nearly \$80,000 gambling this way.”

Over the past six years, Jayesh has been gambling through online currency trading. He has lost nearly \$80 thousand dollars gambling this way. In one day, he gained \$15,000 and the next day, he lost \$40,000.

He would make me sit and gamble. I said, “I can’t play with this big money. I am scared.” I used to get up at 3 o’ clock in the morning and think “this is not suitable for me.” He used to make me play and I would do it. Jayesh said, “come on, touch this, click this, click this, click this.” I tried

challenging him. I am very educated and very intelligent, I knew if I clicked where he wanted me to, that we will lose. But he was so impatient. I lost \$2,000, that’s big money. I only did it for one month,

then I said “this is not suitable for me, I because I'm not concentrating on my kids or on my work.” I also said “you can't give me \$300 and I'm losing here \$2,000, it doesn't make any sense”. Jayesh said that if I stopped playing, that he was going to commit suicide. I had to take care of him for over a week because he kept on crying and saying he was going to kill himself. But suddenly he stopped gambling. I have no idea why he stopped, but I was relieved. I had been waiting for this day.

Once, Jayesh actually kicked me and my kids out of the home. I had nowhere to go so my kids and I went to the police station. I didn't give any written statement but I said that I needed to go back to my home. But I was also scared to go back. The police said that I needed to stay with my kids somewhere else. I called one of my friends, Shanti and she helped me. My kids and I stayed with her for about 10 days. After that we went back to Jayesh and the home.

A few years ago, I had to travel to India to visit my dad who was very ill and dying. At this point, Jayesh and I had been separated for about six months. I took my kids to visit my dad, they all loved him. We stayed in India for about a month and my dad passed away while we were there. As soon as I arrived in India, Jayesh stopped talking to me. He didn't even call when my Dad passed away. He didn't call to ask, “how are the kids and how are you”? Nothing. He never celebrated us, never wished us happy birthday. For the kids' birthday celebrations, he would just come out, cut the cake and then he would leave. In the 11 years we were married he never wanted to celebrate, not even one wedding anniversary.

When we got back to Australia, Jayesh met us the airport. He was going to take us home. Even though we had separated we were still living under the same roof. Jayesh was clearly frustrated; I don't know the reason for that. I waited for him to calm down, but he didn't. I was holding my temper because I promised my sisters, I would not show him my anger. I needed to go to a Temple after my father died to do some cultural and spiritual activities. But Jayesh refused to take us to the Temple. I was waiting for three days and Jayesh still wouldn't take me. But I had to go. So, in the morning, when I was ready and my children were ready, I said to him, “we are going”. Then he shouted, “you should not go out,” and I said “I don't care,” and I just went.

We went and we did all the things we needed to do in the Temple. But when we came back Jayesh was not at home. The next day I went to the shops and my credit card was declined. Everything I bought was declined. I didn't have any money in my pocket because I had just come back from India. If I could have known that he was going to take all of my money out of the account, I would have brought back some money back from India. Just a few cheques from my parents to change into some Australian money. But I didn't know this will happen.

“Jayesh knew very well that I didn't have any money...He just left me and our children with nothing.”

Jayesh knew very well that I didn't have any money. He never called us to see how we were managing, he just left me and our children with nothing. I checked the online accounts and Jayesh had withdrawn all the money. Everything was gone. I waited for one week without money. After that time, I realised that he was not going to put the money back into the account. I also realised I needed to get myself and the kids out of that home.

My niece gave me some money for some food and household things. I tried looking for a work. But it was very hard to find work. Eventually, I went to Centrelink and I applied for a payment. But every Centrelink form requires you to provide supporting documents; evidence to prove who you are; your identification. But Jayesh kept all of my documents locked inside his drawer. I had tried to get a

payment from Centrelink previously, but because I wasn't able to bring in any documents, they said they couldn't process my claim. I was lucky this time because I remembered Jayesh had also made some extra copies. Luckily, I found some of these copies outside the locked drawer. I was then able to get my children's birth certificates, my citizenship certificate and copies of our passports. I took all these documents to Centrelink. After two and half months my Centrelink payment finally came through. My niece supported me and my kids financially throughout that time. But Jayesh, didn't think about us and he didn't send us money. He didn't care about how we were eating or how the kids were getting to school.

While we were together, Jayesh would not let me open any mail. He was the only person who opened letters from the bank, or the council or anything. He opened all the letters that were in my name. He had access to everything. At first, I trusted him. It wasn't until I was speaking with the social worker at Centrelink that I learned that Jayesh had opened multiple bank accounts in my name. I think this was for some tax purposes. He was in charge of all of the accounts in my name and he was the only person who accessed them.

Now, Jayesh is forced by the government to pay me child support. I am getting 50 per cent of child support even though the children are with me full time. I am already receiving \$1,000 per month in child support from Jayesh. But he might have to pay the full amount which will be \$2,000 per month in child support. That is what he is most worried about. He reacted to this with so much anger. Jayesh tried to get me to sign documents saying that the children only need \$800 in child support. My lawyer said that this is not acceptable. Jayesh was also frustrated because he has some funds in India in my name. But now, thanks to Legal Aid and support from my lawyer, he can't access the funds without my signature.

Jayesh said that I now have to send the children to him 50 per cent of time. I was shocked, because Jayesh has never been interested in the kids. From the day my children were born till now, Jayesh has never taken care of them. He doesn't know anything about them. He says, "these things are all a waste of time."

I would say to Jayesh, "come and sit with your kids and talk to them about their school." Jayesh would just say "and what kind of revenue is that going to generate, nothing. For that time, I can go and sit and gamble." But now he is asking every time my son has some allergy or cold. Now he wants the children for himself. I don't know if this is a real attachment or just a game. I can't judge him at all.

Jayesh is saying that I'm stopping the kids from seeing him. But I'm not stopping the kids at all. My kids said, "we are not going with you dad", because they were just too scared of him. But Jayesh now tries to bribe the kids and he says, "if you come with me, I'll give you something". That is his condition.

I have read many articles online that children who are abused can become mentally and emotionally unwell. Their studies will go down, everything goes down. So, parents really need to think about the

wellbeing of their children. My children need to be where they are comfortable, and they are most comfortable staying with me.

"I will do anything for my kids. If he wants to fight, I will fight."

I just want my kids with me. Jayesh said "we will have to go to court" and I said "alright, I will". Then he threatened me, "you don't have any money and if you do go to a lawyer, they cost \$600 per hour.

How you're going to manage that"? I said, "that's none of your business". I'll get money from my parents. I will do anything for my kids. If he wants to fight, I will fight.

Acknowledgement and thanks

Insight Exchange would like to thank [Rosie's Place](#) for conducting these interviews and providing these transcripts to Insight Exchange to ensure the voices of lived experience are able to help inform and strengthen social, service and systemic responses to domestic and family violence.

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We acknowledge that despite our best efforts to assemble with a person a more accurate representation of some of their experiences of violence, we can never fully understand all that their experiences mean to them now or through their life. We understand that no one's life experience can ever be fully represented in language or any other form.

Handle with dignity

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- Keep the copies in an envelope distinct from paperwork and reports
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