

**PREVALENCE AND DETERMINANTS OF ECONOMIC ABUSE AMONG  
MARRIED WOMEN IN BENIN CITY**

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**BEING A ONE-YEAR PROJECT PRESENTED TO THE DEPARTMENT OF  
PUBLIC HEALTH AND COMMUNITY MEDICINE, SCHOOL OF MEDICINE,  
COLLEGE OF MEDICAL SCIENCES, UNIVERSITY OF BENIN, BENIN CITY,  
EDO STATE, NIGERIA**

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BACHELOR IN MEDICINE AND BACHELOR IN SURGERY (MBBS) DEGREE IN  
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## **DEDICATION**

### **EBIPADE AKANYO**

To my wonderful parents, Dr. and Mrs. Akanyo, whose unwavering love, sacrifices, and constant support have been the foundation of my journey through medical school and beyond. To my siblings, Tamara-Preye, Tamara-Brakemi, and Tamara-Ebi, for their encouragement, belief in me, and for always standing by my side. To my friends, particularly my project partner, whose cooperation and support made this journey of project writing smoother and more fulfilling. And above all, to God Almighty, whose grace, guidance, and unfailing love made all things possible.

### **OMOGBOLAHAN AYOMIDE AKINLADE**

To the cherished memory of my late father, Mr. Akinlade, whose legacy of creativity continues to inspire my path; and to my living pillar of strength, my resilient and ever-supportive mother, Mrs. Akinlade, whose unwavering love and sacrifices remain the bedrock of my journey through medical school. To my beloved brother and sister, Samuel and Oluwasekemi, for their belief in me and for being a constant source of motivation. To my wonderful friends and my dedicated project partner, whose cooperation, camaraderie, and shared experiences made the rigours of this research and our clinical rotations at the University of Benin more fulfilling. And above all, to God Almighty, the source of all wisdom and strength, for sustaining me every step of the way.

## DECLARATION

We hereby declare that this research project titled “Prevalence and determinants of economic abuse among married women in Benin city” was conducted under supervision and has not been submitted in part or in full for any purpose.

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## CERTIFICATION

This is to certify that this research study titled “Prevalence and determinants of economic abuse among married women in Benin city” was conducted by Ebipade Akanyo with matriculation number MED1807364 and Omogbolahan Ayomide Akinlade with matriculation number MED1807365 under the supervision of Prof. Vivian Omuemu in the Department of Public Health and Community Medicine, College of Medical Sciences, University of Benin as part of the requirements for the award of Bachelor of Medicine, Bachelor of Surgery (MBBS) degree.

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## LIST OF ABBREVIATIONS

|              |  |
|--------------|--|
| <b>BOI</b>   | Bank of Industry   |
| <b>CEDAW</b> | Convention on the Elimination of All Forms of Discrimination Against Women |
| <b>CMDs</b>  | Common Mental Disorders  |
| <b>EA</b>    | Economic Abuse   |
| <b>FS</b>    | Formal Sector  |
| <b>GEEP</b>  | Government Enterprise and Empowerment Programme                            |
| <b>ILO</b>   | International Labour Organization  |
| <b>IPV</b>   | Intimate Partner Violence  |
| <b>IS</b>    | Informal Sector  |
| <b>NGP</b>   | National Gender Policy   |
| <b>NFWP</b>  | Nigeria for Women Project  |
| <b>PSEA</b>  | Post-Separation Economic Abuse   |
| <b>SDGs</b>  | Sustainable Development Goals  |
| <b>SEA</b>   | Scale for Economic Abuse   |
| <b>SEA-R</b> | Revised Scale for Economic Abuse   |
| <b>UN</b>    | United Nations   |
| <b>VAPP</b>  | Violence Against Persons (Prohibition) Act                                 |
| <b>WHO</b>   | World Health Organization  |
| <b>WBL</b>   | Women, Business, and the Law Project                                       |
| <b>WRAPA</b> | Women's Rights Advancement and Protection Alternative                      |

## DEFINITION OF TERMS

**Economic Abuse:** the control, restriction, or sabotage of a person's access to financial and economic resources, including money, employment, education, and housing, to create dependence.

**Economic Control:** the act of restricting or dominating an individual's access to financial resources, employment, or economic decision-making to create dependency and limit autonomy.

**Economic Exploitation:** the unfair manipulation or use of another person's financial assets, labour, or economic opportunities for personal gain, often through coercion, deception, or unfair agreements.

**Economic Sabotage:** the intentional disruption or destruction of an individual's financial stability, career prospects, or economic resources to exert control, cause harm, or prevent independence.

**Financial Abuse:** a form of economic abuse that specifically involves controlling or exploiting a person's money, assets, or financial decisions to limit their independence.

**Intimate Partner Violence:** any form of physical, sexual, psychological, or economic abuse that occurs between current or former romantic partners. It includes behaviours such as physical assault, coercion, threats, emotional manipulation, stalking, and financial control, often used to exert power and control over the victim.

## ABSTRACT

**BACKGROUND:** Economic abuse is a form of intimate partner violence characterized by control, restriction, or exploitation of a partner's access to financial resources, thereby limiting autonomy and reinforcing dependency. It is increasingly recognized as a significant public health and human rights issue, particularly in low- and middle-income countries where sociocultural norms often reinforce gender inequality. In Nigeria, economic abuse remains underreported despite its impact on women's wellbeing and economic independence. Given its far-reaching consequences, this study assessed the prevalence and determinants of economic abuse among married women in Benin City.

**METHODS:** A community-based descriptive cross-sectional study was conducted among 530 married women in Benin City, Edo State. A multistage sampling technique was used to select respondents. Data were collected using pretested structured self or interviewer-administered questionnaires adapted from the Scale of Economic Abuse (SEA-12), alongside focus group discussions for qualitative insights. Data were analyzed using IBM SPSS version 27. Descriptive statistics summarized variables, while Chi-square and Fisher's exact tests assessed associations. Logistic regression analysis identified predictors of economic abuse, with statistical significance set at  $p < 0.05$ . Qualitative data were analyzed thematically. Ethical approval was obtained from the Ethics and Research Committee of the University of Benin Teaching Hospital, and informed consent was secured from all participants. Confidentiality and voluntary participation were strictly maintained throughout the study.

**RESULTS:** The mean age of respondents was  $43.0 \pm 11.5$  years. Majority were aged 25–44 years 289 (54.5%), married in monogamous unions 503 (94.9%), and of middle socioeconomic status 343 (64.7%). The prevalence of economic abuse was high, with 440 (83.0%) of respondents reporting at least one form. The most common manifestation was economic

control, particularly being made to ask or beg for money 248 (56.4%), followed by decision-making without consultation 186 (42.3%) and financial monitoring 185 (42.0%). Employment sabotage and economic exploitation were less commonly reported. Overall, 207 (54.9%) of respondents had poor knowledge of economic abuse despite 377 (71.1%) having heard of it. Bivariate analysis showed that respondent age ( $\chi^2=10.835$ ,  $p=0.013$ ), knowledge of economic abuse ( $\chi^2=3.867$ ,  $p=0.049$ ), and husband's age ( $\chi^2=6.971$ ,  $p=0.031$ ) were significantly associated with experience of economic abuse. Sociocultural norms, particularly expectations of women's financial submission, were also significantly associated ( $\chi^2=4.302$ ,  $p=0.038$ ). Higher prevalence was observed among women aged 25-59 years, particularly 45-59 years, compared to younger and older age groups. Similarly, women whose husbands were aged 45-59 years had a higher prevalence compared to those with younger or older spouses. Other factors such as education, income, socioeconomic status, and employment status were not statistically significant ( $p>0.05$ ). Multivariate analysis identified duration of marriage and knowledge of economic abuse as significant predictors. Increasing duration of marriage was associated with reduced odds of economic abuse (OR=0.947; 95% CI: 0.911–0.986;  $p=0.007$ ), while respondents with poor knowledge were nearly twice as likely to experience economic abuse (OR=1.937; 95% CI: 1.153–3.253;  $p=0.012$ ). Sociocultural findings revealed that 311 (58.7%) of respondents perceived husbands as primary financial decision-makers, 283 (53.4%) reported expectations of financial submission, and 373 (70.4%) indicated that women are encouraged to tolerate financial abuse. Financial dependency 230 (43.4%) and patriarchal norms 108 (20.4%) were key perceived drivers. Qualitative findings reinforced these, highlighting male dominance, religious justifications, and normalization of abuse. Coping strategies were largely adaptive, including engaging in informal income activities, borrowing, silent endurance, and reliance on personal financial contributions to sustain the household.

**CONCLUSION:** Economic abuse is highly prevalent among married women in Benin City, predominantly manifesting as economic control. Knowledge of economic abuse was generally sub-optimal, with many respondents demonstrating poor overall understanding despite a high level of awareness of the concept. Key determinants include poor knowledge, and shorter duration of marriage, while sociocultural norms such as financial submission and tolerance of abuse significantly influence its occurrence. These findings highlight the need for targeted interventions focusing on awareness, women's economic empowerment, and addressing harmful sociocultural norms to reduce the burden of economic abuse.

**KEYWORDS:** Economic Abuse, Intimate Partner Violence, Prevalence, Determinants, Sociocultural Norms, Married Women, Benin City.

# CHAPTER ONE

## INTRODUCTION

### 1.1 BACKGROUND

Economic abuse is a form of intimate partner violence (IPV) characterized by behaviours that control a person's ability to acquire, use, and maintain financial resources, thereby threatening their economic security and potential for self-sufficiency.<sup>1</sup> It is a deliberate pattern of control and power<sup>2</sup> and is sometimes referred to as financial abuse. However, financial abuse may be considered a subset of economic abuse that specifically focuses on money and finances rather than broader economic resources.<sup>2</sup>

Economic abuse is classified as a form of IPV because it is a tactic used by abusers to gain power and maintain control over their partners.<sup>3</sup> It often co-occurs with other forms of IPV, such as physical, sexual, and psychological abuse,<sup>4</sup> and it can have long-lasting and devastating effects.<sup>4</sup> Economic abuse can occur without direct contact between the abuser and the victim, making it distinct from physical or sexual abuse.<sup>5</sup>

Economic abuse manifests in various ways, with key aspects including control over financial resources,<sup>5</sup> restrictions on employment and education,<sup>6</sup> economic exploitation,<sup>3</sup> and withholding of essential resources.<sup>5</sup> Controlling financial resources involves limiting access to money, monitoring expenditures, and preventing victims from having bank accounts.<sup>5,6,7</sup> Abusers may also hide money, lie about shared assets, and make unilateral financial decisions without the victim's input.<sup>5</sup>

Another form of economic abuse is the restriction of employment and education.<sup>6</sup> This can include preventing a partner from working, sabotaging their career opportunities, or interfering with their education.<sup>6</sup> Specific tactics may involve actions such as stopping them from

attending job interviews, turning off alarm clocks to make them miss work or classes, and refusing to provide childcare support.<sup>6</sup>

Economic exploitation is another dimension,<sup>3</sup> where abusers may steal money, accumulate debts in the victim's name, or refuse to contribute to household expenses. In some cases, victims are forced to work or beg for money against their will.<sup>4</sup> Additionally, withholding essential resources is a common tactic.<sup>5</sup> This could mean denying access to necessities such as food, clothing, or medications, as well as withholding child support, health insurance, or other vital household expenses.<sup>8</sup>

Economic abuse has profound and far-reaching impacts on women, affecting their autonomy, financial stability, mental health, and ability to escape abusive situations.<sup>1,9</sup> One of the most significant effects is the reduction of a woman's autonomy and independence.<sup>9</sup> Economic abuse is often designed to undermine self-sufficiency, forcing victims into financial dependence on the abuser. This dependence makes it incredibly difficult for women to leave abusive relationships, as they lack the resources needed to rebuild their lives.<sup>1,9</sup>

Financial hardship is another devastating consequence.<sup>6</sup> Economic abuse can lead to poverty, debt, and housing insecurity, as well as the inability to meet basic needs. The damage often extends to long-term effects, such as a ruined credit score and diminished financial opportunities, further entrenching the victim in financial instability.<sup>6</sup>

The mental health consequences of economic abuse are equally severe.<sup>1</sup> Victims often experience heightened rates of depression, anxiety, and reduced psychological well-being due to the stress and helplessness associated with their financial circumstances. Furthermore, the lack of economic resources acts as a significant barrier to leaving abusive relationships, trapping victims in cycles of abuse.<sup>1</sup>

Even after separation or divorce, the effects of economic abuse may persist.<sup>8</sup> Post-separation economic abuse (PSEA) occurs when abusers continue to exert financial control over their

former partners. This can include withholding child support, destroying personal belongings, or other forms of financial sabotage aimed at punishing or controlling the victim.<sup>8</sup> These enduring challenges illustrate the pervasive and long-lasting harm caused by economic abuse.<sup>8</sup> Economic abuse is a pervasive global issue,<sup>1</sup> though its prevalence varies widely due to cultural, socio-economic, and methodological differences in studies. It is often underreported, making its true extent difficult to determine.<sup>8</sup> In the United States, Canada, and the Philippines, lifetime prevalence rates range between 3% and 15%.<sup>9</sup> The United Kingdom reports higher rates, with up to 98% of women seeking domestic violence services experiencing economic abuse.<sup>7</sup> Australia shows a gendered disparity, with women facing economic abuse at more than double the rate of men.<sup>9</sup> Alarming rates have been observed in Palestine, Sub-Saharan Africa, and Bangladesh, with figures as high as 62%.<sup>1,9,10</sup>

Economic abuse in Sub-Saharan Africa is a significant concern, with varying prevalence rates across the region. A regional analysis by the World Health Organization (WHO) reported a 40% prevalence rate of economic abuse in Sub-Saharan Africa.<sup>9</sup> However, it is important to note that specific rates differ across regional countries, influenced by cultural, socioeconomic, and methodological factors.

The prevalence of economic abuse among women in Nigeria ranges from 23.2% to 64.2%,<sup>9,10</sup> depending on the study population and methodological approaches. Cultural and societal factors in Nigeria significantly contribute to the prevalence of economic abuse. Patriarchal norms dominate the social structure, granting men greater economic and political power, which heightens women's vulnerability to intimate partner violence (IPV), including economic abuse.<sup>11</sup> Traditional gender roles further reinforce this dynamic, positioning men as heads of households and primary breadwinners, while women are relegated to caregiving responsibilities. This division perpetuates economic inequality and fosters an environment conducive to economic abuse. Additionally, the cultural practice of paying a bride price can

symbolize the transfer of rights from the bride to the groom, deepening the power imbalance within marriages and increasing the likelihood of abuse.<sup>10</sup>

Economic abuse significantly impacts public health, gender equality, and socio-economic development. It contributes to mental and physical health issues,<sup>1,6</sup> including depression, anxiety, chronic illnesses, and barriers to accessing healthcare, while also trapping women in abusive relationships due to economic dependence. The abuse reinforces gender inequality by disempowering women, restricting their access to education and employment, and perpetuating unequal power dynamics.<sup>12</sup> It also exacerbates poverty, creating economic hardship, housing instability, and food insecurity, while reducing productivity and hindering overall socio-economic development.<sup>10</sup> Children exposed to economic abuse often face developmental challenges, further perpetuating cycles of poverty and abuse.<sup>8</sup> Additionally, institutional and policy failures to adequately address economic abuse often leave victims vulnerable, underscoring the need for targeted interventions and comprehensive reforms.<sup>4</sup>

Efforts to combat economic abuse involve global and national strategies focusing on legal reforms, economic empowerment, and awareness campaigns. At the international level, organisations such as the United Nations (UN) play a pivotal role in addressing economic abuse through the Sustainable Development Goals (SDG 5), which promotes gender equality, and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), which mandates legal protections against economic violence.<sup>13,14</sup> The World Bank's Women, Business, and the Law (WBL) project and the International Labour Organization (ILO) advocate for women's financial inclusion and labour rights, ensuring fair employment practices that enhance economic independence.<sup>15</sup> Additionally, the Spotlight Initiative, a joint UN-EU programme, funds interventions targeting gender-based violence, including economic abuse, in Nigeria and other African countries.<sup>16</sup>

Nationally, Nigeria has taken steps to address economic abuse through legal frameworks, policy initiatives, and financial empowerment programmes. The Violence Against Persons (Prohibition) Act (VAPP) 2015 criminalises economic abuse, recognising it as a form of domestic violence.<sup>17</sup> However, enforcement remains a challenge due to awareness gaps and limited implementation in some states. The National Gender Policy (NGP) reinforces women's economic empowerment, while the Federal Ministry of Women Affairs spearheads initiatives to improve financial literacy and access to resources.<sup>18</sup>

Several economic initiatives aim to mitigate economic abuse by enhancing women's financial stability. The Bank of Industry (BOI) Women's Empowerment Fund and the Government Enterprise and Empowerment Programme (GEEP) provide microcredit to women, supporting entrepreneurship and self-sufficiency.<sup>19,20</sup> Civil society organisations, including Women's Rights Advancement and Protection Alternative (WRAPA) and the Mirabel Centre, offer legal aid, advocacy, and support services to survivors. Additionally, the Nigeria for Women Project (NFWP), funded by the World Bank, promotes financial inclusion and skill development to help women achieve long-term economic stability.<sup>21</sup> The World Health Organization (WHO) also contributes to addressing economic abuse through the RESPECT framework, which outlines preventive measures and interventions to reduce violence against women.<sup>22</sup>

Despite these efforts, economic abuse remains prevalent due to deeply ingrained cultural norms, limited enforcement of protective laws, and financial dependency that traps victims in abusive relationships.

## **1.2 STATEMENT OF PROBLEM**

Economic abuse (EA) is a significant yet under-recognised form of intimate partner violence (IPV) that has far-reaching consequences for victims, their families, and society. Despite its

prevalence and impact, economic abuse is often overlooked in research and interventions, which primarily focus on physical and sexual violence. This gap in attention contributes to a lack of understanding of the full scope of the problem and limits the development of effective strategies for prevention and support. Studies report a wide range of prevalence rates of economic abuse, influenced by the choice and number of items used in surveys, as well as by sampling techniques. Lifetime prevalence rates among women range from 3 to 15% in Canada and the US, 21% in the UK, and 6.9% in the Philippines.<sup>9</sup> However, results from studies conducted in various countries within the sub-Saharan African region show higher prevalence rates compared to those in the Western world with reported rates of 32.6% in Cote d'Ivoire, 64.2% in Nigeria,<sup>9</sup> and 92.8% in Kenya for studies with women as the study population, with some studies even suggesting that EA has a higher prevalence in this region than physical forms of IPV.<sup>5,7</sup> Among women seeking help from domestic violence services in a study carried out in the United Kingdom, the prevalence of economic abuse ranges from 78% to 99%.<sup>7</sup> These varied but high prevalence rates show that economic abuse is a major public health issue needing better regional and global attention.

People experiencing economic abuse rarely recognize it as abuse.<sup>6,12</sup> Studies show that many women do not perceive economic abuse as "severe enough" to warrant intervention, leading to its normalization.<sup>10</sup> Patriarchal norms and societal beliefs about family privacy discourage victims from reporting abuse. Traditional gender roles, which view women as submissive and economically dependent on men, reinforce EA and silence victims. These contribute to the perpetuation of economic abuse. In addition, it is frequently subsumed within other forms of nonphysical abuse,<sup>3,5</sup> ultimately leading to under-reporting and inaccurate prevalence estimates. The inadequate understanding of economic abuse often leads to skepticism toward survivors, as they may struggle to provide tangible evidence of their experiences.<sup>10</sup> Unlike

physical abuse, economic abuse is less visible, and some perpetrators may go to great lengths to maintain a positive public image, further complicating the survivor's ability to be believed.<sup>9</sup> Economic abuse is strongly associated with depression, anxiety, and suicidal ideation.<sup>1</sup> Some studies have shown it to be a stronger predictor of depressive symptoms than other forms of domestic violence. It hinders victims' ability to achieve economic self-sufficiency, secure financial resources, and maintain stable employment.<sup>5</sup> Research suggests that EA often continues post-separation, unlike physical forms of IPV that might cease when the relationship ends.<sup>5,9</sup>

Certain interventions have been put in place to tackle EA, for example, the Maputo Protocol, which recognizes economic abuse as violence against women, obligating African states to introduce legislative reforms against domestic abuse<sup>9</sup> for which some African countries have introduced including Nigeria, but existing legal frameworks, even when present, are undermined by sociocultural norms and the coexistence of customary or religious laws that contradict national legislation.<sup>9</sup> For instance, customary practices may prioritize family cohesion over justice for victims. In Nigeria, customary and religious laws often supersede national legislation, making it difficult to protect women from EA.<sup>9</sup> While some countries have included economic abuse in their domestic abuse reforms, many components of economic abuse do not qualify as a crime.<sup>5</sup>

### **1.3 JUSTIFICATION OF THE STUDY**

Although global and regional studies indicate a high prevalence of domestic violence, economic abuse is often included under broader categories of abuse, leaving its unique prevalence and determinants insufficiently examined. Research from Nigeria, such as a study in Ibadan reports that 23.2% of women had experienced economic abuse,<sup>10</sup> and another

reporting a 64.2% prevalence of economic abuse,<sup>3,9</sup> underscores the severity of the issue. Despite these findings, focused research on economic abuse, particularly in urban settings like Benin City, remains scarce. This study is justified as it seeks to address this gap by examining the prevalence and determinants of economic abuse among married women, offering insights specific to the socio-cultural and economic realities of the region.

Existing studies on economic abuse have several limitations that this study aims to address. First, much of the current literature focuses geographically on high-income countries or other specific regions, thus under-representing sub-Saharan Africa.<sup>2,3,10</sup> Studies conducted in Nigeria often examine domestic violence broadly without isolating economic abuse as a distinct phenomenon. By focusing specifically on married women in Benin City, this study will contribute localized data to address this geographic and thematic gap. Second, many previous studies have relied on convenience sampling, such as participants from domestic violence shelters,<sup>3,6,23,24</sup> which limits the generalizability of their findings. This study will employ a diverse sample of married women from various socioeconomic backgrounds and communities in Benin City to enhance the applicability of its results.

The study will also explore determinants of economic abuse that are culturally and contextually relevant to Nigeria. Socioeconomic factors, such as education status, employment, and access to resources, as well as cultural norms and patriarchal structures, play a critical role in shaping the dynamics of economic abuse.<sup>10,25</sup> For instance, traditional practices that emphasize male dominance and female subservience may perpetuate economic abuse, limiting women's autonomy and reinforcing dependency. Marital dynamics, such as power imbalances, control behaviors, and substance abuse by male partners, will also be examined to understand their influence on economic abuse. Additionally, this study will investigate the intersectional nature of economic abuse, exploring how factors like class, education, and marital duration affect the experiences of married women in Benin City.

The consequences of economic abuse are profound and wide-ranging. Research shows that economic abuse contributes to mental health challenges such as depression, anxiety, and psychological distress, as well as physical health issues because of restricted access to healthcare and resources.<sup>26</sup> Economic abuse also creates financial dependence, trapping women in abusive relationships and limiting their ability to achieve economic self-sufficiency.<sup>3</sup> By exploring these impacts within the context of Benin City, the study will provide a comprehensive understanding of the effects of economic abuse on married women's well-being and autonomy.

This study has significant implications for policy and intervention. Currently, there is limited awareness of economic abuse as a distinct form of violence, and interventions often fail to address its root causes and consequences.<sup>7,10,12</sup> By providing empirical evidence on the prevalence and determinants of economic abuse, this study can guide the development of targeted, culturally sensitive policies and programs aimed at prevention and support for victims. It will also contribute to raising awareness among women, service providers, and policymakers, enabling a more proactive approach to addressing economic abuse.

## **1.4 RESEARCH QUESTIONS**

The present study is to provide information regarding the following questions:

1. What is the prevalence of economic abuse among married women in Benin City?
2. What are the common forms and manifestations of economic abuse experienced by married women in Benin City?
3. What factors are associated with economic abuse among married women in Benin City?
4. How do sociocultural norms influence the occurrence of economic abuse in marital relationships in Benin City?
5. What coping strategies do married women in Benin City utilize when experiencing economic abuse?

## **1.5 RESEARCH OBJECTIVES**

### **General objective:**

To assess the prevalence and determinants of Economic Abuse (EA) among married women in Benin City, Edo State, Nigeria.

### **Specific objectives:**

1. To determine the prevalence of economic abuse among married women in Benin City.
2. To identify the common forms and manifestations of economic abuse experienced by married women in Benin City.
3. To identify the factors associated with economic abuse among married women in Benin City.
4. To ascertain the sociocultural norms that influence the occurrence of economic abuse in marital relationships in Benin City.
5. To determine the coping strategies that married women in Benin City utilize when experiencing economic abuse.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

Violence against women (VAW) is a pervasive human rights violation, with intimate partner violence (IPV) being a significant form that encompasses physical, sexual, psychological, and economic abuse. Economic abuse (EA), a form of IPV, is a strategy used by abusers to exert control over their partners by manipulating financial resources, restricting employment opportunities, and exploiting their economic stability. EA manifests in three primary domains: economic control, economic exploitation, and work sabotage, all of which undermine women's financial autonomy and well-being.<sup>23</sup> Efforts to combat EA are reflected in global and national policies, including the Sustainable Development Goals (SDG-5),<sup>13</sup> and legal frameworks like Nigeria's Violence Against Persons (Prohibition) Act (VAPP),<sup>17</sup> which criminalizes economic abuse. Nigeria also supports women's economic empowerment through the National Gender Policy (NGP), financial literacy programs led by the Federal Ministry of Women Affairs,<sup>18</sup> and microcredit initiatives like the Bank of Industry Women's Empowerment Fund to assist survivors of economic abuse.<sup>19,20</sup> However, despite these initiatives, enforcement challenges and deeply ingrained cultural norms hinder the full implementation of protective measures.

#### **2.1. PREVALENCE OF ECONOMIC ABUSE**

A 2012 cross-sectional survey conducted in Australia analysed the prevalence of economic abuse in the general population, focusing on gender disparities in its occurrence. The survey assessed economic abuse through various measures, including financial restriction, coercion, and exploitation. A total of 17,050 randomly selected adults participated in the structured face-to-face interviews, including 13,307 women and 3,743 men. The data, derived from a national survey, revealed that 11.5% of the general population experienced economic abuse, with women being disproportionately affected at a rate of 15.7% compared to 7.1% for men. The

study drew on a large, nationally representative sample of 17,050 adults and used a standardized, validated survey tool, allowing for reliable analysis of economic abuse patterns across key demographics like gender, age, disability, and financial stress. However, the absence of qualitative data means the findings lack deeper context, limiting insight into how individuals actually experience economic abuse beyond the statistics.<sup>1</sup>

A cross-sectional study conducted in 2017 aimed to examine the prevalence of economic abuse and its association with common mental disorders (CMDs), including depression, anxiety, and psychological distress, among 4,906 ever-married women in Mumbai, India. Respondents were selected through systematic random sampling and were asked to complete a structured questionnaire. The findings revealed that 23% of women had experienced one form of economic abuse in their lifetime.<sup>12</sup>

In 2015, a cross-sectional study was conducted in Durban, South Africa, to assess the prevalence of economic abuse as well as the association between combined forms of IPV, including economic abuse, depressive symptoms, and suicidal ideation. Using a cluster-randomised sampling technique, 680 women were selected to complete a structured self-administered questionnaire. The results showed that 43.7% of the study sample had reported two or more experiences of economic abuse in the past year.<sup>27</sup>

A cross-sectional study was done in 2014-2015 to determine the lifetime and past 12-month prevalence of physical and sexual IPV, economic abuse, emotional abuse, and controlling behaviour among ever-partnered women in Mwanza, Tanzania. The 1049 consenting women were interviewed face-to-face using a structured questionnaire, with responses entered directly onto a tablet computer programmed to check for accuracy and consistency of information entered during the interview. The result of the study revealed that 34% of the women had experienced economic abuse during the past 12 months. Among them, 51% had encountered at least two different forms of abuse.<sup>28</sup>

A cross-sectional study was conducted in 2021 among 480 married women in Anambra, a southeastern state in Nigeria, to assess the prevalence and correlates of economic abuse among married women in the Nigerian population. A multistage sampling technique was used to select the married women, who were then interviewed using an interviewer-administered questionnaire. The result of the study found that 64.2% had experienced economic abuse, a higher prevalence than emotional (40.2%), sexual (17.3%), and physical abuse (16.7%).<sup>29</sup>

In 2011, a comparative cross-sectional survey was conducted to assess and compare the prevalence and factors associated with economic abuse among working women in Warri, South-South Nigeria. Using a multi-stage random sampling technique, the 680 selected women were interviewed using a semi-structured interviewer-administered questionnaire. Among the 680 randomly selected working women, 340 were from the formal sector (FS) and 340 from the informal sector (IS). The result of the study revealed that the overall prevalence (irrespective of the sector) of EA in the home was 41.2% and 34.9% in the workplace ( $P=0.0005$ ). The study used a large, balanced sample of 680 women from both formal and informal sectors, applied a multistage sampling technique for representativeness, and achieved a high response rate of 95%, all of which strengthened the validity and generalizability of the findings. However, the questionnaire was not based on internationally validated tools such as the Scale of Economic Abuse (SEA-12), and the reliance on participants' recollection of past abuse introduced potential recall bias, which may have affected the accuracy and comparability of the results.<sup>30</sup>

## **2.2 COMMON FORMS AND MANIFESTATIONS OF ECONOMIC ABUSE**

A cross-sectional study was done in 2013 to assess the prevalence, impact, and forms of economic abuse within intimate partner violence relationships in the United States of America (USA). Four hundred and fifty-seven (457) female respondents participated in this study (mean

age 36; SD 9.15). Data was collected through face-to-face interviews covering the 12 items and subscales from the Scale for Economic Abuse (SEA-12). The results indicated that the subscale with the highest mean was economic control ( $M = 3.15$ ,  $SD = 1.23$ ), then economic exploitation ( $M = 2.68$ ,  $SD = 1.35$ ), and finally, employment sabotage ( $M = 1.98$ ,  $SD = 1.14$ ). The commonly reported indicator of economic control was “make important financial decisions without talking with you about it first” ( $M = 3.62$ ,  $SD = 1.49$ , 78%). The commonly reported indicator of economic exploitation was “spend the money you needed for rent or other bills” ( $M = 3.02$ ,  $SD = 1.59$ , 64%). Finally, the most often reported indicator of employment sabotage was “do things to keep you from going to your job” ( $M = 2.50$ ,  $SD = 1.56$ , 49%). The study used the SEA-12 and other validated tools to measure various forms of intimate partner violence, including physical, psychological, sexual, and economic abuse. Confirmatory factor analysis confirmed that economic abuse is a distinct construct from psychological abuse. However, the self-selected sample may have introduced bias, influencing how participants reported their experiences. The reliance on self-reported data and the cross-sectional design limited the ability to capture long-term abuse patterns. Additionally, the tools focused on the frequency of abuse but did not account for its severity, context, or the identity of the abuse.<sup>24</sup>

A 2019 cross-sectional study was conducted in Amman, Jordan, to explore the various forms and patterns of economic abuse among working married women by comparing rural and urban women’s experiences and identifying other forms of abuse associated with economic abuse. Using a multi-stage sampling technique, a random sample of 500 working married women (250 each from both rural and urban areas) was selected, and data were collected using self-administered questionnaires. The study findings revealed that 55.2% of urban women and 44.8% of rural women experienced economic abuse. The partners of women in urban settings commonly used tactics such as threatening them to quit their jobs (59.8%), interrogating their spending habits (57.8%), creating financial dependence (55.6%), and excluding them from

financial decisions (54.1%). In contrast, rural women faced restrictions on financial decision-making (45.9%), monitoring of their spending (47.3%), control over their finances (42.2%), and concealment of important financial information (44.2%). In addition to economic control, urban women also experienced financial exploitation, with their partners spending their money (60.3%), delaying financial obligations (54.4%), and forcing them into loans without repayment (54.6%). Similarly, rural women faced exploitation, as their partners refused to repay loans they had coerced them into taking (46.7%), avoided working (44.9%), and pressured them to provide financial support. The study employed a well-sized sample of 500 working married women, using a structured multistage random sampling method across rural and urban areas in Amman, which strengthened the reliability of the findings and allowed for meaningful comparisons between the two groups. However, the use of self-administered questionnaires on sensitive issues such as abuse may have introduced recall and social desirability bias, potentially affecting the accuracy of the participants' responses.<sup>31</sup>

A cross-sectional study conducted in 2017 aimed to examine the prevalence of economic abuse and its association with common mental disorders (CMDs), including depression, anxiety, and psychological distress, among 4,906 ever-married women in Mumbai, India. Using a systematic random sampling technique, the respondents were selected to complete a structured questionnaire. The findings showed that the most prevalent forms of economic abuse (EA) were denial of property rights (10%), financial distrust (8%), and coercive appropriation of belongings (7%).<sup>12</sup>

In 2015, a cross-sectional study was conducted in Durban, South Africa, to assess the prevalence of economic abuse as well as the association between combined forms of IPV, including economic abuse, depressive symptoms, and suicidal ideation. Using a cluster-randomised sampling technique, 680 women were selected to complete a structured self-administered questionnaire. The most commonly reported form of economic abuse was a

partner spending money on alcohol, tobacco, or personal items despite knowing there was insufficient money for essential household expenses (38.4%). The least common was taking a woman's earnings against her will (9.9%).<sup>27</sup>

A qualitative study conducted in 2016 assessed women's experiences of intimate partner violence and economic abuse in the Eastern region of Ghana. The study was conducted in the Lower Manya Krobo (LMK) and New Juaben (NJB) districts, two of several districts within the region. A purposive and snowball sampling technique was used to recruit 30 women from these two districts, and data were collected through semi-structured in-depth interviews. Some participants reported that their husbands convinced them to disengage from public paid work and engage in full-time housework and child care for monetary reward. Yet the promise of getting paid for domestic work was never fulfilled. Male partners also used accusations of infidelity to stop their wives from their public paid work. Some women reported that their husbands forcefully took money from them, while other women recounted experiences of extortion and stealing. By employing semi-structured in-depth interviews, the study captured nuanced and lived realities of economic abuse, offering perspectives often missed in quantitative research. However, the study's reliance on a small, non-random sample of 18 women from an initial 30, drawn from only two districts in the Eastern Region, limits the generalizability of its findings. Additionally, the purposive and snowball sampling methods, while useful for identifying informed participants, may have introduced selection bias by recruiting women from similar networks. The exclusive focus on one geographic area further narrows the applicability of the results across Ghana's diverse cultural settings. Moreover, as the study depended on participants' recollection of past abuse, it is susceptible to recall bias, and despite efforts to reduce socially desirable responses, the sensitive nature of the topic may have resulted in under-reporting.<sup>10</sup>

In 2021, a cross-sectional study involving 480 married women in Anambra State, southeastern Nigeria, was conducted to assess the prevalence and determinants of economic abuse as well as to examine the respondents' experiences of such abuse within the Nigerian married female population. The respondents were randomly selected through a multistage sampling technique and interviewed using an interviewer-administered questionnaire. The study revealed that economic control was the most commonly experienced form of economic abuse, followed by economic exploitation and employment sabotage. The most frequently reported tactic for each subtype included: 'makes you ask him for money' (54.6%) for economic control, 'paid bills late or failed to pay bills in your name or both your names' (20.6%) for economic exploitation, and 'demanded that you quit your job' (13.3%) for employment sabotage.<sup>29</sup>

A 2018 qualitative study conducted among 25 women in Ibadan, southwestern Nigeria, aimed to assess economic vulnerability and the forms of economic abuse among young Nigerian women. In-depth interviews were conducted with women aged 18–30 years who had experienced IPV in the past year, and a semi-structured interview guide was used to gather data. Economic abuse was reported as male partners exerting control over household finances and food access. Women described how male partners restricted household expenditures on food and frequently withheld money for basic necessities. Additionally, economic abuse involved coerced sexual acts, where male partners demanded sex in exchange for financial support, gifts, or food allowances, withholding money unless these demands were met.<sup>26</sup>

### **2.3 FACTORS ASSOCIATED WITH ECONOMIC ABUSE**

A 2017 cross-sectional survey was carried out across three regions in New Zealand to assess the prevalence of economic abuse and its distribution across sociodemographic characteristics while also examining whether the abuse was perpetrated by a current or former partner. This study used a population-based and representative sample of 1,431 ever-partnered women. It

was also reported that younger women (16–29 years) had the lowest prevalence (7.5%) of any economic abuse, while for older women (30 years and older), the prevalence of reporting at least one act of economic abuse was relatively consistent across age groups. The level of education did not have a relationship with economic abuse. Women living in the most deprived areas were significantly more likely to report economic abuse compared to those in the least deprived areas ( $p < 0.05$ ). Additionally, women experiencing food insecurity had higher odds of reporting economic abuse (AOR = 3.51; 95% CI 2.39 - 5.18), with 30% of food-insecure women reporting some form of economic abuse ( $p = 0.0000$ ).<sup>32</sup>

A 2017 cross-sectional study examined the prevalence of economic abuse and its associations with demographic and socioeconomic characteristics, as well as other forms of violence, among 4,906 ever-married women in Mumbai, India. The respondents were selected using a systematic random sampling technique, and data were gathered through structured questionnaires. Economic abuse was more commonly reported by widowed, separated, or divorced women than by married women (adjusted odds ratio, aOR 12.4; 95% Confidence Interval, CI 6.4 - 24.1). The adjusted analyses showed no significant variation in the prevalence of economic abuse based on age, education, religion, or socioeconomic status, although greater odds were seen for women in remunerated work (aOR 1.4; 95% CI 1.2 - 1.7). The use of alcohol or drugs by husbands increases the odds of experiencing EA, though the effect weakens after adjustment (aOR 1.2; 95% CI 1.0 - 1.6). In sensitivity analyses, the husbands' use of alcohol or drugs and women's employment status did not alter the main findings (adjusted estimates). It was also revealed that women had greater odds of reporting economic abuse if they had suffered emotional (aOR 6.3; 95% CI 5.0–7.9), physical (aOR 1.9; 95% CI 1.4–2.6), or sexual violence (aOR 5.4; 95% CI 3.6–8.1) in the preceding 12 months. Of the 1106 women who reported economic abuse, 51% had also suffered emotional, 13% sexual violence, and 33% physical violence.<sup>12</sup>

In 2021, researchers conducted a cross-sectional study among 480 married women in Anambra State, southeastern Nigeria, to assess the prevalence and determinants of economic abuse within the Nigerian married female population. Participants were randomly selected using a multistage sampling technique and interviewed through an interviewer-administered questionnaire. Bivariate analysis indicated that economic abuse (EA) was more prevalent among younger women and showed significant co-occurrence with physical, emotional, and sexual abuse. Although EA was more commonly reported among women with higher education levels, a greater number of children, and those who were unemployed, these associations were not statistically significant. Multivariate logistic regression analysis revealed that women who experienced physical abuse had twice the odds of experiencing EA (OR = 2.049, 95% CI: 0.895–4.695,  $p = 0.09$ ), while those reporting emotional abuse had nearly three times the odds (OR = 2.667, 95% CI: 1.590–4.472,  $p < 0.001$ ). The experience of sexual abuse was associated with almost fivefold higher odds of EA (OR = 4.880, 95% CI: 1.780–13.377,  $p = 0.002$ ). Additionally, respondents who had not involved a third party in resolving relationship disputes were 54% less likely to experience EA compared to those who had (OR = 0.455, 95% CI: 0.249–0.832,  $p = 0.011$ ).<sup>29</sup>

A 2011 comparative cross-sectional survey was conducted in Warri, Nigeria, to determine and compare the prevalence and patterns of economic abuse against women working in formal and informal sectors and identify the factors associated with the experience of economic abuse. Using a multi-stage random sampling technique, the 680 selected women were interviewed using a semi-structured interviewer-administered questionnaire. Among the 680 randomly selected working women, 340 were from the formal sector (FS) and 340 from the informal sector (IS). The findings of the study among those in the formal sector revealed that ethnicity was significantly associated with experience of economic abuse with experience of economic abuse with a higher proportion of women from non-indigenous ethnic groups reporting more

experience of abuse than the indigenous ethnic groups (75.0% for others versus 51.2%, 60.0%, 56.5% and 34.5% for Urhobo, Isoko, Itsekiri and Ijaw respectively). More women (68.6%) with tertiary education had experienced abuse compared with those with secondary (58.3%) and primary (39.7%) education ( $p < 0.05$ ). Partners with a history of consumption of alcoholic drinks were more likely to have perpetrated EA (aOR 2.4; 95% CI: 1.3-4.5) compared with those who never consumed alcohol. On the other hand, women in the informal sector with tertiary education were more likely to experience EA (aOR 3.7; 95% CI: 1.1-12.1) compared with women with primary or no formal education. Women whose partners consumed alcoholic drinks were more likely to experience EA (aOR 1.9; 95% CI: 1.0-3.7) compared with those who never consumed.<sup>30</sup>

#### **2.4 SOCIOCULTURAL NORMS INFLUENCING THE OCCURRENCE OF ECONOMIC ABUSE**

A 2024 qualitative study, conducted in rural Sindh, Pakistan, used purposive sampling to explore how fatalistic attitudes and patriarchal norms contribute to economic dependence, domestic violence, and marital oppression among women. Data was collected from survivors, women's rights activists, social workers, and legal professionals through in-depth semi-structured interviews, with thematic analysis used to identify patterns, and the sample size determined by data saturation. The study found that fatalistic views proved to be a leading theme; many women referred to their suffering as predestined and often supported by cultural or religious accounts. Social stigma and lack of institutional support made participants shy of seeking help because of societal expectations that women must suffer in silence to preserve a family honour. Several participants stated that they had no financial independence, which meant that they depended on their husbands completely for survival. The reliance on adult care

created a sense of helplessness, adding to the perception that the only way to survive the abuse was to endure it.<sup>33</sup>

A 2022 qualitative study conducted in Nepal explored the links between gender inequality and violence, highlighting the role of sociocultural hierarchies in maintaining women's subjugation. Using constructivist grounded theory and focus group discussions with 36 participants (16 males and 20 females), the study found that power dynamics between men and women reinforce inequality and increase the likelihood of abuse. The findings suggest that the socially constructed lower positioning of women, coupled with poverty and illiteracy, fosters an environment where economic abuse thrives. Women's restricted life opportunities and internalized gender differences make them more susceptible to financial control, limiting their ability to achieve economic independence.

The study further identified power play as both a cause and a consequence of women's subordination and economic abuse. At various societal levels, men are socially sanctioned to maintain control over economic resources, ensuring that women remain financially dependent.<sup>34</sup>

A qualitative study conducted in 2016 assessed women's experiences of intimate partner violence and economic abuse in the Eastern region of Ghana. This qualitative study is part of the larger research project that recruited a sample of 30 women in the Lower Manya Krobo (LMK) and New Juaben (NJB) districts using a purposive and snowball sampling technique, where data was collected through semi-structured in-depth interviews. Participants alluded to economic or financial bullying on the part of their partners in their domestic interactions. More than half of the women (with the majority from the LMK district) reported their husbands held greater economic power, which they believed reinforced men's control of domestic affairs, including their sexual interactions.<sup>10</sup>

Another 2018 cross-sectional study conducted in Ghana explored the relationship between women's autonomy and intimate partner violence, using data from 2,289 women across 40 communities. The study examined three dimensions of autonomy—economic decision-making, family planning decision-making, and sexual autonomy—and their association with physical, sexual, emotional, and economic abuse. Findings revealed that women who had greater autonomy in economic decision-making were more likely to experience emotional and economic abuse (odds ratio: 1.2 for each). This suggests that in societies where men are expected to control household finances, women's financial independence may be perceived as a threat, resulting in coercive tactics such as financial restriction, sabotage of employment, or denial of access to resources.<sup>35</sup>

A 2022 qualitative study conducted in Ika land (Ika North East and Ika South), Delta State, Nigeria, that used interviews to elicit the participants' views on the issue, aimed to assess socio-cultural norms that encourage violence against women, discrimination, and economic violence/abuse against women. Ten clusters were identified, with five from each of the two local government areas that constitute the Ika ethnic group. A total of 20 participants were purposively selected, with two individuals chosen from each cluster. Participants were selected based on their familiarity with local customs, lifestyle, and societal expectations. The study showed that most of the respondents identified these socio-cultural norms as promoters of economic violence/abuse against women. "Young women with a growing business/career are seen as having too much love for money and are not good for wives". Also, 'a woman is not respected if she is not married, no matter her financial/professional success'. In addition, 'it is normal and proper for the husband to deed family landed property in his name but not proper for a wife to deed any landed property in her name, whether the money is hers or not'.<sup>36</sup>

A 2014 qualitative study conducted in Akinyele Local Government Area (LGA) of Oyo State, Nigeria, explored women's attitudes and societal norms that support IPV, including economic

abuse, its causes and consequences, coping strategies, and preventive measures. Using a purposive sampling technique, six focus group discussions (FGDs) were conducted with 56 women aged 15 to 49 years, drawn from both rural and urban communities. The discussions were conducted in Yoruba, translated to English, and analysed thematically to identify key patterns related to IPV.

Findings from the study revealed that economic abuse is strongly influenced by sociocultural expectations regarding financial control in intimate relationships. Women reported that having more money than their partner or making independent financial decisions, such as building a house or starting a business without their partner's knowledge, were major triggers of IPV. These findings highlight the role of traditional gender norms that position men as the financial heads of the household and perceive women's financial autonomy as a challenge to male authority. Consequently, economic abuse—manifesting as financial control, restriction of economic opportunities, or retaliation for financial independence—becomes a tool for maintaining dominance.

Furthermore, the study found that social norms dictate that women should show complete obedience to their partners and in-laws, reinforcing economic dependence. Most participants, regardless of their location in rural or urban areas, expressed disapproval of IPV in principle, yet cultural expectations still pressured women to endure financial control and other forms of violence.<sup>37</sup>

## **2.5 COPING STRATEGIES UTILIZED WHEN EXPERIENCING ECONOMIC ABUSE**

A 2016 qualitative study conducted in urban slums of Kathmandu Valley, Nepal, explored the experiences of young pregnant women facing IPV, including economic abuse, and examined their coping mechanisms. The study utilised in-depth interviews with 20 women from 13 urban slums, employing thematic analysis to interpret the data. The findings revealed that women

employed various coping strategies in response to economic abuse, primarily shaped by their financial dependence and sociocultural constraints. One major coping mechanism was tolerance and acceptance, as women felt compelled to endure economic deprivation due to a lack of financial alternatives. Many participants remained in abusive relationships because they had no independent source of income, reinforcing their reliance on their partners. Another significant coping strategy was seeking informal support from family members, particularly parents and siblings. While this provided temporary relief, it was often not a sustainable solution, as families themselves faced economic hardships or adhered to cultural norms that discouraged women from leaving their partners. In some cases, women avoided confrontation or trivialised their experiences, downplaying the severity of economic abuse as a means of psychological adaptation.<sup>38</sup>

A 2024 qualitative study conducted in the Greater Accra, Ashanti, and Upper East regions of Ghana explored the lived experiences of 16 Ghanaian women in intimate relationships who had endured economic abuse. The study sought to understand how economic abuse affected their lives, particularly in relation to their jobs, businesses, and food security, as well as their strategies for coping with these challenges.

The findings revealed that survivors employed different coping mechanisms to manage financial deprivation and its consequences. One common strategy was reliance on external family networks. Many women sought financial support from parents, siblings, or extended family members when their partners restricted access to money. This highlights the role of kinship ties in helping women navigate economic hardship. Religion also played a crucial role, as some survivors turned to faith-based institutions for emotional and financial support. Religious beliefs provided a sense of hope and resilience, helping women endure their circumstances while seeking divine intervention. Some women resorted to secretly taking money from their partners to meet their basic needs. This act of theft, while not a long-term

solution, allowed them to regain some financial control in situations where they were completely dependent. Additionally, some survivors coped by trivialising their experiences, normalising financial control as part of marital expectations.<sup>39</sup>

This minimisation of abuse corroborates the earlier stated 2014 qualitative study conducted in Akinyele Local Government Area (LGA) of Oyo State, Nigeria, exploring women's attitudes and societal norms that support IPV, including economic abuse, its causes and consequences, coping strategies, and preventive measures.

Findings from the study indicate that the primary coping strategy for women experiencing economic abuse was enduring financial control and hardship for the sake of their children. Many women believed that leaving an abusive relationship would cause their children to suffer, reinforcing their economic dependence on their partners. This societal expectation of maternal sacrifice limits women's ability to seek financial independence or leave abusive relationships. Older women in the study strongly upheld the cultural norm that a woman should remain in her husband's home once married, irrespective of financial or physical abuse, further discouraging economic autonomy.

Additionally, younger women in the study revealed that their first sexual encounters played a role in their reluctance to leave abusive relationships. Many believed that if a man was their first sexual partner, they should remain with him, even in situations of economic deprivation. This belief reflects deep-rooted traditional values that associate a woman's worth and identity with her marital status, thereby discouraging financial independence and reinforcing economic abuse as an accepted norm.<sup>37</sup>

## CHAPTER THREE

### MATERIALS AND METHODS

#### 3.1 STUDY AREA

This research was conducted in Benin City, Edo State. Edo State is one of Nigeria's 36 states, It is located within the South-South geopolitical zone of Nigeria. The state was established in 1991, emerging from the Northern segment of the former Bendel State. It encompasses an area of 19,743 square kilometers and is positioned between latitudes 6°23'55"N to 6°27'39"N and longitudes 5°36'18"E to 5°44'18"E. The state shares its borders with Ondo State to the west, Anambra State to the east, Kogi State to the northeast, and Delta State to the southeast. It comprises 18 Local Government Areas (LGAs) and has a population of 5,250,000 people. The state is home to a rich mix of ethnic groups, including the Bini, Esan, Afemai, and Owan, among others. Edo State is known for its rich cultural heritage, traditional institutions, and historical significance, being the location of the ancient Benin Kingdom. The economy of the state is largely based on agriculture, trading, civil service, and small-scale industries. However, as with many parts of Nigeria, socioeconomic inequality, gender disparities, and cultural norms play a significant role in shaping family dynamics and gender relations.<sup>40,41</sup>

Benin City, an ancient urban center, serves as the capital and administrative hub of Edo State. Its geographical coordinates span latitude 6°06'N to 6°30'N and longitude 5°30'E to 5°45'E, relative to the Greenwich meridian. Covering an area of 500 square kilometers, it's positioned 200 miles east of Lagos and 25 miles north of the Benin River. It is divided into five local government areas (LGAs) out of the 18 LGAs in Edo State – Egor, Ikpoba-Okha, Ovia North-East, Oredo and Umunwonde. As of the 2006 census, the city had a population of 1,147,188, with a projected population of 2,238,955 for 2026. The predominant ethnic group in Benin City is the Benin people, and their language is Benin. The city's economic activities

primarily revolve around transportation and small-scale trading. Additionally, there are industrial establishments including brewing factories, a petroleum storage depot, a battery assembly factory, and several small-scale pharmaceutical production facilities. Benin City is a cosmopolitan city with a blend of both traditional and modern lifestyles, housing people from various ethnic and religious backgrounds. Despite its urban status, many aspects of life in Benin City remain strongly influenced by traditional gender roles and patriarchal values.<sup>40</sup>

### **3.2 STUDY DESIGN**

A descriptive cross-sectional study design was used for this study.

### **3.3 STUDY POPULATION**

The study population comprised married women residing in Benin City, Edo State, Nigeria.

### **3.4 SELECTION CRITERIA**

#### **3.4.1 Inclusion criteria**

- i. Currently married women.
- ii. Aged 18 years and above.
- iii. Residing in Benin City for at least the past 12 months.
- iv. Able to understand and communicate in English or Pidgin.
- v. Provided informed consent to participate in the study.

#### **3.4.2 Exclusion criteria**

- i. Women who declined answering key questions related to economic abuse or socio-demographic factors.

### **3.5 DURATION OF THE STUDY**

The study was carried out between December 2024 and April 2026.

### 3.6 SAMPLE SIZE DETERMINATION

This was calculated using Cochran's formula.<sup>42</sup>

$$n = \frac{Z^2 pq}{d^2}$$

Where:

n = Minimum Sample Size.

z = Standard normal deviate set at 1.96 (at 95% confidence interval).

p = proportion in the target population estimated to have a particular characteristic.

A prevalence rate of 64.2% was used. This was the prevalence of economic abuse among married women in Anambra State, Nigeria, in 2021.<sup>29</sup>

q = complement of p

d = level of precision or acceptable margin of error for mean being estimated 5% (0.05) was used for this study.

Therefore, substituting the sample size, it was computed as follows:

$$p = 64.2\% = 0.642$$

$$q = 1 - p = 1 - 0.642 = 0.358$$

$$\text{Therefore; } n = (1.96^2 \times 0.642 \times 0.358) / 0.05^2$$

$$n = (3.8416 \times 0.642 \times 0.358) / 0.0025$$

$$n = 353.18$$

To make room for non-response, a 10% non-response rate was added to the minimum sample size, utilizing the formula for non-response rate.

$$n_f = \frac{n}{1 - nr}$$

$n =$  Minimum sample size = 353.18

$nr =$  Non-response rate = 10% = 0.10

$nf =$  Final Minimum sample size

$$\frac{313.13}{1 - 0.10} = \frac{353.18}{0.90} = 392.42$$

$$1 - 0.10 \quad 0.90$$

For the multi-stage sampling technique 1.3 design effect was used

$$392.42 \times 1.3 = 510.15 \approx 510$$

Thus, the sample size for this study was 510.

### **3.7 SAMPLING METHOD**

A multistage technique comprising six stages was used in this study to select respondents.

#### **STAGE 1: SELECTION OF LOCAL GOVERNMENT AREA (LGA)**

There are five LGAs in Benin City: Egor, Ikpoba-Okha, Ovia North-East, and Oredo and Uhunmwonde. One LGA was chosen by a simple random sampling technique (Egor LGA).

#### **STAGE 2: SELECTION OF WARDS**

A list of wards in Egor LGA was obtained from the Independent National Electoral Commission (INEC) Edo State portal, namely: Otubu, Oliha, Ogida/Use, Egor, Uwelu, Evbareke, Uselu I, Uselu II, Okhoro, and Ugbowo. Four wards was chosen by simple random sampling technique (Ugbowo, Uselu I, Uselu II, and Uwelu).

#### **STAGE 3: SELECTION OF STREETS**

A comprehensive list of all streets in the selected wards was obtained and mapped using available public records. Each street was assigned a unique identification number. Using simple random sampling, a predetermined number of streets was selected from the sampling frame.

#### **STAGE 4: SELECTION OF HOUSES**

On each selected street, houses were numbered serially. A predetermined number of houses were then selected using simple random sampling.

#### **STAGE 5: SELECTION OF HOUSEHOLDS**

In cases where more than one household occupied a selected house, one household was selected using simple random sampling by balloting.

#### **STAGE 6: SELECTION OF RESPONDENTS**

From each selected household, one eligible married woman (aged 18 and above, living in a recognised marital union) was selected. Simple random sampling technique using balloting was used in cases where more than one eligible respondent was available in a household.

### **3.8 DATA MANAGEMENT**

#### **3.8.1 TOOLS FOR DATA COLLECTION**

This study involved both quantitative and qualitative data collection methods. Two data collection tools were used in this study: a questionnaire and focus group discussion guide.

##### **3.8.1.1 QUANTITATIVE DATA COLLECTION**

The questionnaire was adapted and modified from several literature, one of which measures economic abuse using a 12-item scale for economic abuse (SEA 12).<sup>43</sup> The questionnaire was interviewer-administered or self-administered, depending on the literacy level and sensitivity of respondents. The questionnaire was also collected in a place where the privacy and confidentiality of the respondents were guaranteed. The questionnaire was structured to contain both open-ended and closed-ended questions. The questions were grouped into 5 sections.

## SECTION A: SOCIODEMOGRAPHIC CHARACTERISTICS

This section used 15 questions to gather key background information about the respondents and their spouses to help identify social and economic characteristics that might influence the experience of economic abuse.

## SECTION B: KNOWLEDGE OF ECONOMIC ABUSE

This section explored whether respondents had knowledge of economic abuse, how often it occurred, and their perception of its commonality in the community. It had a total of 7 questions.

## SECTION C: PREVALENCE, FORMS AND MANIFESTATIONS OF ECONOMIC ABUSE

This section was adapted from the 12-item scale for economic abuse (SEA-12).<sup>43</sup> It identified prevalence, specific behaviours and patterns that reflect how economic abuse is experienced, including financial control, denial of access to resources, and restriction of economic freedom. It consists of 12 questions.

The Scale of Economic Abuse–Revised (SEA-12) is a validated and concise tool developed to assess economic abuse within intimate partner relationships. It is a shortened version of the original 28-item Scale of Economic Abuse (SEA),<sup>6</sup> which measured only economic exploitation and economic control. The SEA-12 streamlines this by reducing the items to 12, while expanding the scope to cover all three core domains of economic abuse: economic control (five items), employment sabotage (four items), and economic exploitation (three items).

The first five items in the section Q24 - 28 assessed the economic control domain, then the next four items Q29 - 32 assessed the domain of employment sabotage, while the last three items Q33 to 35 assessed that of economic exploitation.

## SECTION D: FACTORS ASSOCIATED WITH ECONOMIC ABUSE

This section used 13 questions to ascertain personal, relational, and situational factors that may contribute to the likelihood of experiencing economic abuse.

## SECTION E: SOCIOCULTURAL NORMS INFLUENCING ECONOMIC ABUSE

This section assessed the influence of cultural and societal beliefs, gender roles, and community expectations on the financial autonomy of women and the normalisation of economic abuse in marriage. It has a total of 8 questions.

### **3.8.1.2 QUALITATIVE DATA COLLECTION**

To complement the quantitative aspect of the study, focus group discussion (FGD) was conducted to gain deeper insights into the perceptions, experiences, and sociocultural context of economic abuse (EA) among married women in Benin City. The discussion aimed to explore participants' understanding of economic abuse, identify vulnerable groups, examine perpetrators, and assess the influence of sociocultural norms on women's financial autonomy. It also sought to understand coping strategies adopted by affected women and to gather recommendations for addressing the issue.

A single focus group discussion (FGD) was conducted with six purposively selected married women from the community. Participants represented diverse socioeconomic backgrounds, with most engaged in informal economic activities such as petty trading.

The FGD was facilitated using a semi-structured discussion guide developed based on the study objectives. The discussion took place in a safe and neutral location that encouraged openness and confidentiality. The session, which lasted about 60 minutes, was moderated by one of the researchers and assisted by a trained note-taker. With participants' consent, the session was

audio-recorded to ensure accurate transcription and analysis. Discussions were conducted in English Language. Audio recordings were transcribed verbatim within 48 hours.

### **3.8.2 PRE-TESTING**

The questionnaire was pretested in Ekpoma, Edo State, Nigeria, as it has a similar study population. Ten percent of the sample size in the proportion (51 questionnaires) was used for pretesting. The aim was to test the questionnaire for correctness and adequate understanding by the respondents to aid collection of data. Appropriate corrections were made where applicable to the questionnaire before commencement of the final survey.

### **3.8.3 DATA ANALYSIS**

#### **Quantitative Data Analysis**

The dataset was cleaned, coded and entered into the IBM Statistical Package for Social Sciences (SPSS) version 27 for further analysis.

#### **Univariate Analysis**

Descriptive statistics were performed to summarize the variables, including the construction of frequency tables, as well as the computation of means and percentages where appropriate.

#### **Bivariate Analysis**

The association between respondents' socio-demographic characteristics and experience of economic abuse were explored using fisher's exact and chi-square tests. Statistical significance was determined at a p-value of less than 0.05.

#### **Multivariate Analysis**

All socio-demographic variables considered in the bivariate analysis were entered into the

logistic regression model. This step helped identify which factors independently influence the occurrence of economic abuse while controlling for potential confounding variables. Findings from the regression model were reported using odds ratios along with their corresponding 95% confidence intervals.

### **Qualitative Data Analysis**

Qualitative data from the Focus Group Discussions (FGDs) were transcribed verbatim and analyzed thematically using manual content analysis approach.

### **Measurement of variables and scoring**

The dependent variable of the study was the experience of economic abuse while the independent variables were the socio-demographic factors like ethnicity, age group, religion, level of education, employment status, average monthly personal income, husband's level of education, husband's employment status, and sociocultural norms.

### **Sociodemographic Characteristics**

This section was designed to gather information regarding the respondents' socio-demographic characteristics and seek answers concerning respondents' age {as at last birthday}, marital status, duration of marriage, type of marriage, number of living children, religion, level of education, employment status, average monthly personal income, husband's level of education, husband's employment status and who controls financial decisions in the household. Age group in years was categorised using the WHO age grouping<sup>44</sup>. The number of living children was categorised into  $\leq 3$  and  $> 3$  children. This is based on the average household size of 4.5 persons from the National Demographic and Health Survey (NDHS) conducted between 2023 and 2024<sup>45</sup>. Socioeconomic status was scored using the level of education, occupation skill level and average monthly income of respondents to give a total score of 9<sup>46</sup>.

- Low Socioeconomic Status=  $\leq 3$
- Middle Socioeconomic Status=  $> 3$  to  $\leq 6$
- High Socioeconomic Status=  $> 6$  to  $9$

The occupations of both the woman and her spouse were categorised using the modified International Labour Organization (ILO) classification into five skill levels (0–4). Skill level 0 comprised retirees, housewives, the unemployed, and students; skill level 1 included labourers and cleaners; skill level 2 consisted of traders, police officers, electricians, mechanics, civil servants, farmers, and tailors; skill level 3 included technicians and other health workers; while skill level 4 comprised professionals and managers<sup>47</sup>.

### **Knowledge Score:**

Knowledge of economic abuse was assessed using 6 questions. However, only respondents who demonstrated awareness of economic abuse in Q16 were included in the composite knowledge scoring. Each correct or positive awareness response was coded as “1”, while incorrect or negative responses were coded as “0”. A composite score was then generated by summing the responses, with a maximum possible score of 13. The reliability statistics for the 13 items measuring respondents’ knowledge yielded a Cronbach's alpha of 0.721. Based on the total score, respondents were categorized into two knowledge levels: “Poor knowledge” (0% - 59%), and “Good knowledge” (60% - 100%).

### **Prevalence Score:**

The prevalence of economic abuse was determined by analysing responses to items Q24–Q35. A respondent was classified as having experienced economic abuse if they selected “A Few Times,” or “Often” for at least one of the listed behaviours. Those who responded “Never” or

“Once” to all 12 items were classified as not having experienced economic abuse. The proportion of respondents meeting this criterion was calculated to provide the overall prevalence of economic abuse in the study population.

### **Forms and Manifestation Score:**

Economic abuse was assessed using 12 specific questions (Q24–35) adapted from the 12-item scale for economic abuse (SEA-12),<sup>43</sup> each asking how often certain behaviours occur in the respondent’s relationship. Responses were rated using four options: “Never,” “Once,” “A Few Times,” and “Often.” To identify the most common forms of abuse, responses marked as “A Few Times” or “Often” were considered indicators of repeated abuse. The proportion of respondents selecting these options for each item was calculated to determine the most frequently reported forms and patterns of economic abuse.

### **3.9 ETHICAL CONSIDERATION**

Ethical approval was obtained from the Ethics and Research Committee of the University of Benin Teaching Hospital. In addition, formal permission was sought from the relevant Local Government Area (LGA) authorities in Benin City before the commencement of data collection. Informed consent was obtained from the respondents before administering questionnaires. The researcher ensured that information provided by respondents is treated with utmost confidentiality; hence, no names or addresses were requested in the questionnaire. Respondents were informed of their right to voluntarily decide whether to participate in the study or not, without the risk of incurring any penalty or prejudicial treatment. They were given the right to decide at any point during the study to withdraw their participation or refuse to provide any information on any point that is not clear to them.

### **3.10 LIMITATIONS TO THE STUDY**

Social desirability and underreporting bias, as participants might be reluctant to disclose experiences of economic abuse due to stigma, fear, or cultural pressure to preserve marital privacy.

## **CHAPTER FOUR**

### **RESULTS**

The results are presented in the following sections in line with the specific objectives:

SECTION A: Respondents' sociodemographic characteristics

SECTION B: Respondents' knowledge of economic abuse

SECTION C: Prevalence, forms, and manifestations of economic abuse among respondents

SECTION D: Factors associated with economic abuse among respondents

SECTION E: Sociocultural norms influencing economic abuse among respondents

SECTION F: Coping strategies utilized by respondents when experiencing economic abuse

**SECTION A**

**RESPONDENTS' SOCIODEMOGRAPHIC CHARACTERISTICS**

**Table 1a: Respondents' sociodemographic characteristics**

| <b>Variable</b>                     | <b>Frequency (n=530)</b> | <b>Percent</b> |
|-------------------------------------|--------------------------|----------------|
| <b>Age group(years)</b>             |                          |                |
| ≤24                                 | 14                       | 2.6            |
| 25-44                               | 289                      | 54.5           |
| 45-59                               | 189                      | 35.7           |
| ≥60                                 | 38                       | 7.2            |
| <b>Mean age ± SD</b>                | <b>43.0±11.5</b>         |                |
| <b>Ethnic group</b>                 |                          |                |
| Benin                               | 275                      | 51.9           |
| Esan                                | 100                      | 18.9           |
| Igbo                                | 62                       | 11.7           |
| Yoruba                              | 23                       | 4.3            |
| Urhobo                              | 21                       | 4.0            |
| Afemai                              | 15                       | 2.8            |
| Ijaw                                | 14                       | 2.6            |
| Isoko                               | 12                       | 2.3            |
| Others*                             | 8                        | 1.5            |
| <b>Duration of marriage (years)</b> |                          |                |
| 0-9                                 | 217                      | 40.9           |
| 10-19                               | 162                      | 30.6           |
| 20-29                               | 99                       | 18.7           |
| 30-39                               | 38                       | 7.2            |
| 40-49                               | 10                       | 1.9            |
| 50-59                               | 3                        | 0.6            |
| 60-69                               | 1                        | 0.2            |
| <b>Type of marriage</b>             |                          |                |
| Monogamous                          | 503                      | 94.9           |
| Polygamous                          | 27                       | 5.1            |
| <b>Number of living children</b>    |                          |                |
| 0-2                                 | 203                      | 38.2           |
| 3-5                                 | 305                      | 57.5           |
| 6-8                                 | 21                       | 4.0            |
| 9-11                                | 1                        | 0.2            |

\*Others: Hausa (4), Jaba (2), Ibibio (1) and Ika (1).

Over half 289 (54.5%), of respondents were in the 25-44 age bracket with a mean age of 43.0  $\pm$  11.5 years. A higher proportion 275 (51.9%), of respondents are of Benin ethnicity. About two-fifths, 217 (40.9%), have a duration of marriage between 0 and 9 years. Majority 503 (94.9%), are in monogamous marriages. Over half 305 (57.5%), of respondents have 3 to 5 living children.

**Table 1b: Respondents' sociodemographic characteristics**

| <b>Variable</b>                         | <b>Frequency (n=530)</b> | <b>Percent</b> |
|---|--------------------------|----------------|
| <b>Religion</b>                         |                          |                |
| Christianity                            | 506                      | 95.4           |
| Islam                                   | 21                       | 4.0            |
| African traditional religion            | 3                        | 0.6            |
| <b>Level of education</b>               |                          |                |
| Primary                                 | 8                        | 1.5            |
| Secondary                               | 279                      | 52.6           |
| Tertiary                                | 243                      | 45.8           |
| <b>Employment status</b>                |                          |                |
| Unemployed                              | 26                       | 4.9            |
| Self-employed                           | 304                      | 57.3           |
| Public sector employee                  | 178                      | 33.6           |
| Private sector employee                 | 22                       | 4.2            |
| <b>Occupation</b>                       |                          |                |
| Skill level 0                           | 26                       | 4.9            |
| Skill level 1                           | 10                       | 1.9            |
| Skill level 2                           | 436                      | 82.3           |
| Skill level 3                           | 14                       | 2.6            |
| Skill level 4                           | 44                       | 8.3            |
| <b>Monthly income</b>                   |                          |                |
| <70000                                  | 173                      | 32.6           |
| ≥70000                                  | 357                      | 67.4           |
| <b>Socioeconomic status</b>             |                          |                |
| Low                                     | 8                        | 1.5            |
| Middle                                  | 343                      | 64.7           |
| High                                    | 179                      | 33.8           |
| <b>Primary financial decision-maker</b> |                          |                |
| Both equally                            | 396                      | 74.7           |
| Husband only                            | 115                      | 21.7           |
| Wife only                               | 19                       | 3.6            |

Majority 506 (95.4%), of respondents are Christians. Over half 279 (52.6%), have a secondary level of education. A higher proportion 304 (57.3%), are self-employed. Over four-fifths 436 (82.3%), are in skill level 2 occupations. Majority 357 (67.4%), of respondents earned 70,000 naira and above in a month. Nearly two-thirds 343 (64.7%), of respondents are of middle

socioeconomic status. About three-quarters 396 (74.7%), indicated that both equally are the primary financial decision-makers.

**Table 1c: Husband's sociodemographic characteristics**

| <b>Variable</b>                     | <b>Frequency (n=530)</b> | <b>Percent</b> |
|-------------------------------------|--------------------------|----------------|
| <b>Husband's age</b>                |                          |                |
| ≤24                                 | 0                        | 0.0            |
| 25-44                               | 208                      | 39.2           |
| 45-59                               | 206                      | 38.9           |
| ≥60                                 | 116                      | 21.9           |
| <b>Mean age ± SD</b>                | <b>49.1±12.1</b>         |                |
| <b>Husband's level of education</b> |                          |                |
| Primary                             | 6                        | 1.1            |
| Secondary                           | 277                      | 52.3           |
| Tertiary                            | 247                      | 46.6           |
| <b>Husband's employment status</b>  |                          |                |
| Unemployed                          | 33                       | 6.2            |
| Self-employed                       | 236                      | 44.5           |
| Public sector employee              | 149                      | 28.1           |
| Private sector employee             | 112                      | 21.2           |
| <b>Husband's occupation</b>         |                          |                |
| Skill level 0                       | 33                       | 6.2            |
| Skill level 1                       | 8                        | 1.5            |
| Skill level 2                       | 250                      | 47.3           |
| Skill level 3                       | 137                      | 25.8           |
| Skill level 4                       | 102                      | 19.2           |

About two-fifths 208 (39.2%), of their husbands are in the 25-44 age bracket, closely followed by 206 (38.9%), in the 45-59 age bracket, with an overall mean husband's age of 49.1 ± 12.1 years. Over half 277 (52.3%), of respondents' husbands have a secondary level of education. Over two-fifths 236 (44.5%), of husbands are self-employed. Nearly half 250 (47.3%), of husbands are in skill level 2 occupations.

**SECTION B**

**RESPONDENTS' KNOWLEDGE OF ECONOMIC ABUSE**

**Table 2: Respondents' knowledge of economic abuse**

| <b>Variable</b>  | <b>Frequency</b> | <b>Percent</b> |
|--|------------------|----------------|
| <b>Heard of EA (n=530)</b>                                 |                  |                |
| Yes  | 377              | 71.1           |
| No   | 153              | 28.9           |
| <b>Source of Knowledge (n=377)</b>                         |                  |                |
| Media  | 173              | 45.9           |
| School   | 92               | 24.4           |
| Religious institutions                                     | 41               | 10.9           |
| Health talk in hospital                                    | 35               | 9.3            |
| Family and friends   | 20               | 5.3            |
| Community outreach/NGOs                                    | 16               | 4.2            |
| <b>*Meaning of EA (n=377)</b>                              |                  |                |
| Preventing wife's employment                               | 220              | 26.8           |
| Taking the wife's income without consent                   | 195              | 23.8           |
| Denying the wife financial access                          | 160              | 19.5           |
| Controlling the wife's household spending                  | 158              | 19.2           |
| Poverty  | 57               | 6.9            |
| Don't know   | 31               | 3.8            |
| <b>*Forms of EA (n=377)</b>                                |                  |                |
| Forces the wife to hand over her salary                    | 202              | 22.1           |
| Not allowing the wife to work outside the home             | 178              | 19.5           |
| Restricting the wife's bank account access                 | 177              | 19.4           |
| Making the wife account for every single naira spent       | 157              | 17.2           |
| Selling the wife's property without consent                | 125              | 13.7           |
| None of the above  | 57               | 6.2            |
| Don't know   | 17               | 1.9            |
| <b>EA is considered a form of domestic abuse (n=377)</b>   |                  |                |
| Yes  | 268              | 71.1           |
| No   | 68               | 18.0           |
| Not sure   | 41               | 10.9           |
| <b>Nigeria has laws that protect women from EA (n=377)</b> |                  |                |
| Yes  | 148              | 39.3           |
| No   | 65               | 17.2           |
| Not sure   | 164              | 43.5           |
| <b>Women have the right to own their money (n=377)</b>     |                  |                |
| Yes  | 352              | 93.4           |
| No   | 20               | 5.3            |
| Not sure   | 5                | 1.3            |

*EA: Economic Abuse \*Multiple response questions*

Majority 377 (71.1%), of respondents have heard of economic abuse. Nearly half 173 (45.9%), indicated the media as their source of knowledge. About one-quarter 220 (26.8%), identified preventing wife's employment as the meaning of economic abuse. Over one-fifth 202 (22.1%), recognized forcing the wife to hand over her salary as a form of economic abuse. Most 268 (71.1%), consider economic abuse a form of domestic abuse. A higher proportion 164 (43.5%), were not sure if Nigeria has laws that protect women from economic or financial abuse. Majority 352 (93.4%), of respondents agreed that women have the right to own their money.

**Table 3: Respondents' overall knowledge of economic abuse**

| <b>Variable</b>                    | <b>Frequency (n=377)</b> | <b>Percent</b> |
|------------------------------------|--------------------------|----------------|
| <b>Knowledge of economic abuse</b> |                          |                |
| Good knowledge                     | 170                      | 45.1           |
| Poor knowledge                     | 207                      | 54.9           |

Over half 207 (54.9%), of respondents had overall poor knowledge of economic abuse.

## **FOCUS GROUP DISCUSSION FINDINGS**

### **Meaning and Understanding of Economic Abuse**

Participants initially demonstrated a limited understanding of economic abuse, as many first associated intimate partner violence with physical acts such as beating or fighting. For example, one participant noted that *“beating a woman and fighting with her are the only ones I have heard.”* However, as the discussion progressed, participants began to conceptualize economic abuse in financial terms.

Economic abuse was commonly described as the mismanagement or control of financial resources within the household. Some participants defined it as *“mismanagement of funds,”* while others emphasized control, stating that *“the husband just wants to control everything related to money in the house.”*

Further probing revealed that participants recognized specific manifestations of economic abuse, including restriction from working, confiscation of women’s earnings, and denial of financial support. These examples highlighted that participants understood economic abuse as a pattern of financial control and restriction that limits women’s economic independence within marriage.

### **Vulnerability to Economic Abuse**

There was a strong consensus among participants that women are more vulnerable to economic abuse. This vulnerability was largely attributed to gender roles that position women as primary caregivers and managers of household needs. One participant emphasized this by explaining that women are the ones responsible when children make demands, noting that *“women are the ones children cry to... mummy I am hungry.”*

Participants also highlighted the imbalance between responsibility and financial support, observing that women often bear a disproportionate burden. As one participant explained, *“dem dey like make woman shoulder everything, the man go dey bring small... some just dey, dem nor dey bring anything at all.”*

Emotional factors were also discussed, with participants suggesting that women’s tendency to nurture and support their families contributes to their vulnerability. One participant stated that *“we are very emotional... we want to care, want to cater... so we go the extra mile.”*

### **Perpetrators of Economic Abuse**

Participants consistently identified male partners, particularly husbands, as the primary perpetrators of economic abuse. This abuse was described as occurring through financial control, withholding of money, and restriction of women’s economic activities.

Participants noted that some men deliberately prevent their wives from working due to insecurity or fear of losing authority within the marriage. As one participant explained, *“Some are afraid that if the woman starts to earn money, they would lose their respect in the marriage.”*

Others described situations where men exert control despite contributing little financially, reinforcing unequal power dynamics. These accounts suggest that economic abuse is often used as a means of maintaining dominance and control within the household.

**SECTION C**

**PREVALENCE, FORMS AND MANIFESTATIONS OF ECONOMIC ABUSE  
AMONG RESPONDENTS**

**Table 4: Prevalence, forms and manifestations of economic abuse among respondents**

| <b>Variable</b>   | <b>Frequency</b> | <b>Percent</b> |
|---|------------------|----------------|
| <b>Experienced economic abuse (n=530)</b>                 |                  |                |
| Yes   | 440              | 83.0           |
| No  | 90               | 17.0           |
| <b>Forms and manifestations of economic abuse (n=440)</b> |                  |                |
| <b>Economic control (n=440)</b>                           |                  |                |
| Made you ask/beg for money                                | 248              | 56.4           |
| Made decisions without consulting you                     | 186              | 42.3           |
| Demanded to know how money was spent                      | 185              | 42.0           |
| Kept financial information from you                       | 171              | 38.9           |
| Asked for receipts or change                              | 86               | 19.5           |
| <b>Employment sabotage (n=440)</b>                        |                  |                |
| Threatened you to leave your job                          | 43               | 9.8            |
| Demanded you quit your job                                | 25               | 5.7            |
| Prevented you from going to work                          | 22               | 5.0            |
| Beaten for wanting to go to work                          | 3                | 0.7            |
| <b>Economic exploitation (n=440)</b>                      |                  |                |
| Failed to pay bills in your name                          | 74               | 16.8           |
| Used household money for personal use                     | 60               | 13.6           |
| Took loan in your name                                    | 6                | 1.4            |

Majority 440 (83.0%), of respondents experienced economic abuse. Over half 248 (56.4%), were made to ask or beg for money as a form of economic control. A small proportion 43 (9.8%), were threatened to leave their job as a manifestation of employment sabotage. Minority 74 (16.8%), indicated a failure to pay bills in their name as a form of economic exploitation.

**SECTION D**

**FACTORS ASSOCIATED WITH ECONOMIC ABUSE AMONG RESPONDENTS**

**Table 5a: Factors associated with economic abuse among respondents**

| <b>Variable</b>   | <b>Frequency (n = 530)</b> | <b>Percent</b> |
|---|----------------------------|----------------|
| <b>Financial dependence increases vulnerability to abuse</b>    |                            |                |
| Yes   | 336                        | 63.4           |
| No  | 194                        | 36.6           |
| <b>Cultural/religious beliefs limit financial independence</b>  |                            |                |
| Yes   | 100                        | 18.9           |
| No  | 430                        | 81.1           |
| <b>Husband shows controlling behaviour in other areas</b>       |                            |                |
| Yes   | 182                        | 34.3           |
| No  | 348                        | 65.7           |
| <b>Economic abuse linked to spouse's alcohol/substance use</b>  |                            |                |
| Yes   | 48                         | 9.1            |
| No  | 482                        | 90.9           |
| <b>Greater financial tension when wife's income is higher</b>   |                            |                |
| Yes   | 107                        | 20.2           |
| No  | 285                        | 53.8           |
| Not applicable  | 138                        | 26.0           |
| <b>Economic abuse more likely during financial hardship</b>     |                            |                |
| Yes   | 309                        | 58.3           |
| No  | 221                        | 41.7           |
| <b>Stayed in marriage due to lack of financial alternatives</b> |                            |                |
| Yes   | 108                        | 20.4           |
| No  | 422                        | 79.6           |
| <b>In-laws support/justify husband's financial control</b>      |                            |                |
| Yes   | 63                         | 11.9           |
| No  | 467                        | 88.1           |

About two-thirds 336 (63.4%), of respondents agreed that financial dependence increases vulnerability to economic abuse. Over four-fifths 430 (81.1%), indicated that cultural or religious beliefs do not limit financial independence. About two-thirds 348 (65.7%), reported

that their husband does not show controlling behaviour in other areas. Majority 482 (90.9%), stated that economic abuse is not linked to their spouse's alcohol or substance use. Over half 285 (53.8%), indicated no greater financial tension when the wife's income is higher. A higher proportion 309 (58.3%), agreed that economic abuse is more likely during financial hardship. About four-fifths 422 (79.6%), have not stayed in the marriage due to a lack of financial alternatives. Most 467 (88.1%), reported that their in-laws do not support or justify their husband's financial control.

**Table 5b: Factors associated with economic abuse among respondent**

| <b>Variable</b>                              | <b>Frequency (n = 530)</b> | <b>Percent</b> |
|--|----------------------------|----------------|
| <b>Financial empowerment reduces abuse</b>   |                            |                |
| Yes  | 403                        | 76.0           |
| No   | 127                        | 24.0           |
| <b>Experienced physical abuse by spouse</b>  |                            |                |
| Yes  | 118                        | 22.3           |
| No   | 412                        | 77.7           |
| <b>Experienced verbal/emotional abuse</b>    |                            |                |
| Yes  | 87                         | 16.4           |
| No   | 443                        | 83.6           |
| <b>Experienced sexual coercion by spouse</b> |                            |                |
| Yes  | 56                         | 10.6           |
| No   | 474                        | 89.4           |

About three-quarters 403 (76.0%), of respondents agreed that financial empowerment reduces abuse. Over three-quarters 412 (77.7%), have not experienced physical abuse by their spouse. Over four-fifths 443 (83.6%), have not experienced verbal or emotional abuse. Most 474 (89.4%), have not experienced sexual coercion by their spouse.

**Table 6a: Association between respondent's sociodemographic characteristics and experience of economic abuse**

| Variable                         | Economic abuse                  |                                    | Test statistic  | p-value      |
|----------------------------------|---------------------------------|------------------------------------|-----------------|--------------|
|                                  | Experienced<br>(n=440)<br>n (%) | Not experienced<br>(n=90)<br>n (%) |                 |              |
| <b>Age group</b>                 |                                 |                                    |                 |              |
| ≤ 24                             | 10 (71.4)                       | 4 (28.6)                           | $\chi^2=10.835$ | <b>0.013</b> |
| 25 – 44                          | 242 (83.7)                      | 47 (16.3)                          |                 |              |
| 45 – 59                          | 163 (86.2)                      | 26 (13.8)                          |                 |              |
| ≥ 60                             | 25 (65.8)                       | 13 (34.2)                          |                 |              |
| <b>Ethnic group</b>              |                                 |                                    |                 |              |
| Edo indigenes                    | 320 (82.1)                      | 70 (17.9)                          | $\chi^2= 0.981$ | 0.322        |
| Edo non-indigenes                | 120 (85.7)                      | 20 (14.3)                          |                 |              |
| <b>Duration of marriage</b>      |                                 |                                    |                 |              |
| < 10                             | 183 (84.3)                      | 34 (15.7)                          | $\chi^2=0.449$  | 0.503        |
| ≥ 10                             | 257 (82.1)                      | 56 (17.9)                          |                 |              |
| <b>Type of marriage</b>          |                                 |                                    |                 |              |
| Monogamous                       | 420 (83.5)                      | 83 (16.5)                          | $\chi^2=1.615$  | 0.204        |
| Polygamous                       | 20 (74.1)                       | 7 (25.9)                           |                 |              |
| <b>Number of living children</b> |                                 |                                    |                 |              |
| ≤ 3                              | 283(82.7)                       | 59(17.3)                           | $\chi^2= 0.050$ | 0.823        |
| > 3                              | 157(83.5)                       | 31(16.5)                           |                 |              |
| <b>Religion</b>                  |                                 |                                    |                 |              |
| Christianity                     | 418 (82.6)                      | 88 (17.4)                          | 1.502*          | 0.472        |
| Islam                            | 19 (90.5)                       | 2 (9.5)                            |                 |              |
| African traditional religion     | 3 (100)                         | 0 (0.0)                            |                 |              |
| <b>Level of education</b>        |                                 |                                    |                 |              |
| Primary                          | 7 (87.5)                        | 1 (12.5)                           | $\chi^2= 2.472$ | 0.290        |
| Secondary                        | 238 (85.3)                      | 41 (14.7)                          |                 |              |
| Tertiary                         | 195 (80.2)                      | 48 (19.8)                          |                 |              |
| <b>Employment status</b>         |                                 |                                    |                 |              |
| Unemployed                       | 21 (80.8)                       | 5 (19.2)                           | $\chi^2= 4.254$ | 0.235        |
| Self-employed                    | 246 (80.9)                      | 20 (19.1)                          |                 |              |
| Public sector employee           | 156 (87.6)                      | 22 (12.4)                          |                 |              |
| Private sector employee          | 17 (77.3)                       | 5 (22.7)                           |                 |              |

\*Fisher's exact

Majority 163 (86.2%) of respondents aged 45-59 years had experienced economic abuse compared to those of other age groups. The association between age group and experience of economic abuse was statistically significant ( $\chi^2=10.835$ ; p-value=0.013).

A higher proportion 120 (85.7%) of Edo non-indigenes had experienced economic abuse compared to Edo indigenes. The association between ethnic group and experience of economic abuse was not statistically significant ( $\chi^2=0.981$ ; p-value=0.322).

A higher proportion 183 (84.3%) of respondents with a marriage duration of < 10 years had experienced economic abuse compared to those with a marriage duration of  $\geq 10$  years. The association between duration of marriage and experience of economic abuse was not statistically significant ( $\chi^2=0.449$ ; p-value=0.503).

Most 420 (83.5%) of the respondents in monogamous marriages had experienced economic abuse compared to those in polygamous marriages. The association between type of marriage and experience of economic abuse was not statistically significant ( $\chi^2=1.615$ ; p-value=0.204).

A higher proportion 157 (83.5%) of respondents with greater than 3 living children had experienced economic abuse compared to those with less than or equal to 3 children. The association between number of living children and experience of economic abuse was not statistically significant ( $\chi^2=0.050$ ; p-value=0.823).

All respondents who practice African traditional religion 3 (100%) had experienced economic abuse compared to those in other religions. The association between religion and experience of economic abuse was not statistically significant (Fishers=1.502; p-value=0.472).

A higher proportion 7 (87.5%) of respondents with a primary level of education had experienced economic abuse compared to those with secondary and tertiary education levels. The association between level of education and experience of economic abuse was not statistically significant ( $\chi^2=2.472$ ; p-value=0.290).

Majority 156 (87.6%) of public sector employees had experienced economic abuse compared to those with other employment statuses. The association between employment status and experience of economic abuse was not statistically significant ( $\chi^2=4.254$ ; p-value=0.235).

**Table 6b: Association between respondent's sociodemographic characteristics and experience of economic abuse**

| Variable                           | Economic abuse                  |                                    | Test statistic  | p-value      |
|------------------------------------|---------------------------------|------------------------------------|-----------------|--------------|
|                                    | Experienced<br>(n=440)<br>n (%) | Not experienced<br>(n=90)<br>n (%) |                 |              |
| <b>Skill level</b>                 |                                 |                                    |                 |              |
| Skill level 0                      | 21 (80.8)                       | 5 (19.2)                           | $\chi^2= 7.274$ | 0.122        |
| Skill level 1                      | 9 (90.0)                        | 1 (10.0)                           |                 |              |
| Skill level 2                      | 365 (83.7)                      | 71 (16.3)                          |                 |              |
| Skill level 3                      | 8 (57.1)                        | 6 (42.9)                           |                 |              |
| Skill level 4                      | 37 (84.1)                       | 7 (15.9)                           |                 |              |
| <b>Monthly income</b>              |                                 |                                    |                 |              |
| < 70,000                           | 145 (83.8)                      | 28 (16.2)                          | $\chi^2= 0.115$ | 0.734        |
| ≥ 70,000                           | 295 (82.6)                      | 62 (17.4)                          |                 |              |
| <b>Socio-economic status (SES)</b> |                                 |                                    |                 |              |
| High SES                           | 143(79.9%)                      | 36(20.1%)                          | $\chi^2= 1.927$ | 0.381        |
| Middle SES                         | 290(84.5%)                      | 53(15.5%)                          |                 |              |
| Low SES                            | 7(87.5%)                        | 1(12.5%)                           |                 |              |
| <b>Financial decision control</b>  |                                 |                                    |                 |              |
| Both equally                       | 331 (83.6)                      | 65 (16.4)                          | $\chi^2= 1.278$ | 0.528        |
| Husband only                       | 95 (82.6)                       | 20 (17.4)                          |                 |              |
| Wife only                          | 14 (73.7)                       | 5 (26.3)                           |                 |              |
| <b>Knowledge of EA</b>             |                                 |                                    |                 |              |
| Good knowledge                     | 135(79.4%)                      | 35(20.6%)                          | $\chi^2= 3.867$ | <b>0.049</b> |
| Poor knowledge                     | 180(87.0%)                      | 27(13.0%)                          |                 |              |

EA: Economic Abuse

Majority 9 (90.0%) of respondents in skill level 1 had experienced economic abuse compared to those in other skill levels. The association between skill level and experience of economic abuse was not statistically significant ( $\chi^2=7.274$ ; p-value=0.122).

A higher proportion 145 (83.8%) of respondents with a monthly income of < 70,000 naira had experienced economic abuse compared to those earning ≥ 70,000 naira. The association between monthly income and experience of economic abuse was not statistically significant ( $\chi^2=0.115$ ; p-value=0.734).

Most of the respondents with low socio-economic status 7 (87.5%) had experienced economic abuse compared to those with middle and high socio-economic status. The association between socio-economic status and experience of economic abuse was not statistically significant ( $\chi^2=1.927$ ; p-value=0.381).

Majority 331 (83.6%) of respondents where financial decisions are controlled by both equally had experienced economic abuse compared to other groups. The association between financial decision control and experience of economic abuse was not statistically significant ( $\chi^2=1.278$ ; p-value=0.528).

Majority 180 (87.0%) of respondents with poor knowledge of economic abuse had experienced economic abuse compared to those with good knowledge. The association between knowledge of economic abuse and experience of economic abuse was statistically significant ( $\chi^2=3.867$ ; p-value=0.049).

**Table 7: Association between husband’s sociodemographic characteristics and experience of economic abuse**

| Variable                            | Economic abuse                  |                                    | Test statistic  | p-value      |
|-------------------------------------|---------------------------------|------------------------------------|-----------------|--------------|
|                                     | Experienced<br>(n=440)<br>n (%) | Not experienced<br>(n=90)<br>n (%) |                 |              |
| <b>Husband’s age</b>                |                                 |                                    |                 |              |
| 25 – 44                             | 167 (80.3)                      | 41 (19.7)                          | $\chi^2= 6.971$ | <b>0.031</b> |
| 45 – 59                             | 182 (88.3)                      | 24 (11.7)                          |                 |              |
| ≥ 60                                | 91 (78.4)                       | 25 (21.6)                          |                 |              |
| <b>Husband’s level of education</b> |                                 |                                    |                 |              |
| Primary                             | 6 (100.0)                       | 0 (0.0)                            | $\chi^2= 1.602$ | 0.449        |
| Secondary                           | 232 (83.8)                      | 45 (16.2)                          |                 |              |
| Tertiary                            | 202 (81.8)                      | 45 (18.2)                          |                 |              |
| <b>Husband’s employment status</b>  |                                 |                                    |                 |              |
| Unemployed                          | 25 (75.8)                       | 8 (24.2)                           | $\chi^2= 4.302$ | 0.231        |
| Self-employed                       | 200 (84.7)                      | 36 (15.3)                          |                 |              |
| Public sector employee              | 118 (79.2)                      | 31 (20.8)                          |                 |              |
| Private sector employee             | 97 (86.6)                       | 15 (13.4)                          |                 |              |
| <b>Husband’s skill level</b>        |                                 |                                    |                 |              |
| Skill level 0                       | 25 (75.8)                       | 8 (24.2)                           | $\chi^2= 3.853$ | 0.426        |
| Skill level 1                       | 8 (100.0)                       | 0 (0.0)                            |                 |              |
| Skill level 2                       | 212 (84.8)                      | 38 (15.2)                          |                 |              |
| Skill level 3                       | 111 (81.0)                      | 26 (19.0)                          |                 |              |
| Skill level 4                       | 84 (82.4)                       | 18 (17.6)                          |                 |              |

Majority 182 (88.3%) of respondents whose husbands were aged 45–59 years had experienced economic abuse compared to other age groups. The association between husband's age and experience of economic abuse was statistically significant ( $\chi^2=6.971$ ; p-value=0.031).

Most 6 (100.0%) of the respondents whose husbands had a primary level of education had experienced economic abuse compared to those with secondary and tertiary levels. The association between husband's level of education and experience of economic abuse was not statistically significant ( $\chi^2=1.602$ ; p-value=0.449).

A higher proportion 97 (86.6%) of respondents whose husbands were private sector employees had experienced economic abuse compared to those with other employment statuses. The association between husband's employment status and experience of economic abuse was not statistically significant ( $\chi^2=4.302$ ; p-value=0.231).

All 8 (100.0%) respondents whose husbands were in skill level 1 had experienced economic abuse compared to those in other skill levels. The association between husband's skill level and experience of economic abuse was not statistically significant ( $\chi^2=3.853$ ; p-value=0.426).

**Table 8: Association between sociocultural norms and experience of economic abuse**

| Variable   | Economic abuse                  |                                    | Test statistic  | p-value      |
|--|---------------------------------|------------------------------------|-----------------|--------------|
|  | Experienced<br>(n=440)<br>n (%) | Not experienced<br>(n=90)<br>n (%) |                 |              |
| <b>Husband seen as sole financial decision-maker</b>                   |                                 |                                    |                 |              |
| Yes  | 253 (81.4)                      | 58 (18.6)                          | $\chi^2= 1.486$ | 0.223        |
| No   | 187 (85.4)                      | 32 (14.6)                          |                 |              |
| <b>Women discouraged from owning/controlling wealth</b>                |                                 |                                    |                 |              |
| Yes  | 108 (81.2)                      | 25 (18.8)                          | $\chi^2= 0.415$ | 0.519        |
| No   | 332 (83.6)                      | 65 (16.4)                          |                 |              |
| <b>Women expected to submit financially</b>                            |                                 |                                    |                 |              |
| Yes  | 226 (79.9)                      | 57 (20.1)                          | $\chi^2= 4.302$ | <b>0.038</b> |
| No   | 214 (86.6)                      | 33 (13.4)                          |                 |              |
| <b>Challenging husband's financial decisions seen as disrespectful</b> |                                 |                                    |                 |              |
| Yes  | 256 (82.6)                      | 54 (17.4)                          | $\chi^2= 0.102$ | 0.750        |
| No   | 184 (83.6)                      | 36 (16.4)                          |                 |              |
| <b>Leaders reinforce women's economic submission</b>                   |                                 |                                    |                 |              |
| Yes  | 167 (79.9)                      | 42 (20.1)                          | $\chi^2= 2.374$ | 0.123        |
| No   | 273 (85.0)                      | 48 (15.0)                          |                 |              |
| <b>Stigma against reporting financial/marital issues</b>               |                                 |                                    |                 |              |
| Yes  | 209 (81.3)                      | 48 (18.7)                          | $\chi^2= 1.018$ | 0.313        |
| No   | 231 (84.6)                      | 42 (15.4)                          |                 |              |
| <b>Women encouraged to tolerate financial abuse</b>                    |                                 |                                    |                 |              |
| Yes  | 308 (82.6)                      | 65 (17.4)                          | $\chi^2= 0.177$ | 0.674        |
| No   | 132 (84.1)                      | 25 (15.9)                          |                 |              |

Majority 187 (85.4%) of respondents who disagreed that the husband is seen as the sole financial decision-maker had experienced economic abuse compared to those who agreed. The

association between the husband being seen as the sole financial decision-maker and experience of economic abuse was not statistically significant ( $\chi^2=1.486$ ; p-value=0.223).

A higher proportion 332 (83.6%) of respondents who disagreed that women are discouraged from owning or controlling wealth had experienced economic abuse compared to those who agreed. The association between women being discouraged from owning or controlling wealth and experience of economic abuse was not statistically significant ( $\chi^2=0.415$ ; p-value=0.519).

Majority 214 (86.6%) of respondents who disagreed that women are expected to submit financially had experienced economic abuse compared to those who agreed. The association between women expected to submit financially and experience of economic abuse was statistically significant ( $\chi^2=4.302$ ; p-value=0.038).

Most 184 (83.6%) of the respondents who disagreed that challenging a husband's financial decisions is seen as disrespectful had experienced economic abuse compared to those who agreed. The association between challenging a husband's financial decisions being seen as disrespectful and experience of economic abuse was not statistically significant ( $\chi^2=0.102$ ; p-value=0.750).

A higher proportion 273 (85.0%) of respondents who reported that leaders do not reinforce women's economic submission had experienced economic abuse compared to those who reported they do. The association between leaders reinforcing women's economic submission and experience of economic abuse was not statistically significant ( $\chi^2=2.374$ ; p-value=0.123).

Majority 231 (84.6%) of respondents who indicated there is no stigma against reporting financial or marital issues had experienced economic abuse compared to those who indicated there is. The association between stigma against reporting financial or marital issues and experience of economic abuse was not statistically significant ( $\chi^2=1.018$ ; p-value=0.313).

Majority 132 (84.1%) of respondents who disagreed that women are encouraged to tolerate financial abuse had experienced economic abuse compared to those who agreed. The association between women encouraged to tolerate financial abuse and experience of economic abuse was not statistically significant ( $\chi^2=0.177$ ; p-value=0.674).

**Table 9: Predictors of prevalence of economic abuse among respondents**

| Variables                         | $\beta$<br>(regression<br>coefficient) | OR    | 95% C.I. for OR |        | p-value        |
|-----------------------------------|--|-------|-----------------|--------|----------------|
|                                   |  |       | Lower           | Upper  |                |
| <b>Age</b>                        | 0.028                                  | 1.028 | 0.993           | 1.064  | 0.122          |
| <b>Ethnic group</b>               |  |       |                 |        |                |
| Edo indigenes*                    |  | 1     |                 |        |                |
| Edo non-indigenes                 | 0.241                                  | 1.272 | 0.735           | 2.203  | 0.390          |
| <b>Duration of marriage</b>       | -0.054                                 | 0.947 | 0.911           | 0.986  | <b>0.007**</b> |
| <b>Type of marriage</b>           |  |       |                 |        |                |
| Monogamous*                       |  | 1     |                 |        |                |
| Polygamous                        | -0.510                                 | 0.601 | 0.239           | 1.512  | 0.279          |
| <b>Number of living children</b>  | 0.050                                  | 1.051 | 0.894           | 1.235  | 0.547          |
| <b>Religion</b>                   |  |       |                 |        |                |
| Christians*                       |  | 1     |                 |        |                |
| Non-Christians                    | 0.928                                  | 2.530 | 0.576           | 11.111 | 0.219          |
| <b>Husband's age</b>              | 0.004                                  | 1.004 | 0.982           | 1.026  | 0.720          |
| <b>Socio-economic status</b>      |  |       |                 |        |                |
| High SES*                         |  | 1     |                 |        |                |
| Low SES                           | 0.671                                  | 1.956 | 0.229           | 16.702 | 0.540          |
| Middle SES                        | 0.344                                  | 1.410 | 0.876           | 2.269  | 0.157          |
| <b>Financial decision control</b> |  |       |                 |        |                |
| Both equally*                     |  | 1     |                 |        |                |
| Husband only                      | 0.059                                  | 1.060 | 0.536           | 2.097  | 0.867          |
| Wife only                         | -0.797                                 | 0.451 | 0.135           | 1.501  | 0.194          |
| <b>Knowledge</b>                  |  |       |                 |        |                |
| Good knowledge*                   |  | 1     |                 |        |                |
| Poor knowledge                    | 0.661                                  | 1.937 | 1.153           | 3.253  | <b>0.012**</b> |

OR: Odds ratio; CI: Confidence interval; \* Reference category; \*\*  $p < 0.05$ ;  $R^2 = 5.3 - 9.4\%$ .

Duration of marriage was a statistically significant predictor of the prevalence of economic abuse (OR=0.947; 95% CI=0.911-0.986; p-value=0.007). Respondents were 5.3% less likely to experience economic abuse as the duration of marriage increases. Respondents with poor knowledge were 93.7% more likely to experience economic abuse compared to those with good

knowledge, also making it a statistically significant predictor (OR=1.937; 95% CI=1.153-3.253; p-value=0.012). Other variables including age, ethnic group, type of marriage, number of living children, religion, husband's age, socio-economic status, and financial decision control were not statistically significant predictors of economic abuse.

**SECTION E**

**SOCIOCULTURAL NORMS INFLUENCING ECONOMIC ABUSE AMONG  
RESPONDENTS**

**Table 10a: Sociocultural norms influencing economic abuse among respondents**

| <b>Variables</b>   | <b>Frequency (n = 530)</b> | <b>Percent</b> |
|--|----------------------------|----------------|
| <b>Husband seen as sole financial decision-maker</b>                   |                            |                |
| Yes  | 311                        | 58.7           |
| No   | 219                        | 41.3           |
| <b>Women discouraged from owning/controlling wealth</b>                |                            |                |
| Yes  | 133                        | 25.1           |
| No   | 397                        | 74.9           |
| <b>Women expected to submit financially</b>                            |                            |                |
| Yes  | 283                        | 53.4           |
| No   | 247                        | 46.6           |
| <b>Challenging husband's financial decisions seen as disrespectful</b> |                            |                |
| Yes  | 310                        | 58.5           |
| No   | 220                        | 41.5           |
| <b>Leaders reinforce women's economic submission</b>                   |                            |                |
| Yes  | 209                        | 39.4           |
| No   | 321                        | 60.6           |
| <b>Stigma against reporting financial/marital issues</b>               |                            |                |
| Yes  | 257                        | 48.5           |
| No   | 273                        | 51.5           |
| <b>Women encouraged to tolerate financial abuse</b>                    |                            |                |
| Yes  | 373                        | 70.4           |
| No   | 157                        | 29.6           |

Over half 311 (58.7%), of respondents agreed that the husband is seen as the sole financial decision-maker. About three-quarters 397 (74.9%), disagreed that women are discouraged from owning or controlling wealth. Over half 283 (53.4%), indicated that women are expected

to submit financially. Majority 310 (58.5%), agreed that challenging a husband's financial decisions is seen as disrespectful. About two-thirds 321 (60.6%), reported that leaders do not reinforce women's economic submission. About half 273 (51.5%), indicated there is no stigma against reporting financial or marital issues. Most 373 (70.4%), agreed that women are encouraged to tolerate financial abuse.

**Table 10b: Sociocultural norms influencing economic abuse among respondents**

| <b>Variables</b>  | <b>Frequency (n = 530)</b> | <b>Percent</b> |
|---|----------------------------|----------------|
| <b>Perceived reasons women experience EA in marriage</b>                        |                            |                |
| Financial dependency on husband   | 230                        | 43.4           |
| Patriarchal Norms and Male Dominance  | 108                        | 20.4           |
| Male insecurity or ego  | 79                         | 14.9           |
| Cultural entitlement  | 75                         | 14.2           |
| Fear of stigma or divorce   | 26                         | 4.9            |
| Financial difficulties  | 7                          | 1.3            |
| Lack of fear of God   | 3                          | 0.6            |
| Ignorance   | 1                          | 0.2            |
| Lack of empowerment   | 1                          | 0.1            |
| <b>Perceived impact of cultural/religious beliefs on financial independence</b> |                            |                |
| Women encouraged to be financially active to support the family and children    | 312                        | 58.9           |
| Women can work but husband controls the money                                   | 131                        | 24.7           |
| Discourages women from working  | 43                         | 8.1            |
| Career restriction  | 25                         | 4.7            |
| Little influence  | 19                         | 3.6            |

*EA: Economic Abuse*

A higher proportion 230 (43.4%), identified financial dependency on the husband as the perceived reason women experience economic abuse in marriage. Majority 312 (58.9%), of respondents indicated that women are encouraged to be financially active to support the family and children, concerning the perceived impact of cultural or religious beliefs on financial independence.

## **FOCUS GROUP DISCUSSION FINDINGS**

### **Sociocultural Norms Regarding Financial Autonomy and Economic Abuse**

The findings revealed that economic abuse is deeply rooted in sociocultural and religious norms. Participants frequently highlighted the influence of patriarchal structures that grant men control over financial resources and decision-making. This was reflected in statements such as *“the husband just wants to control everything related to money in the house.”*

Cultural expectations of male superiority were also evident, particularly the belief that men should earn more than women. Some participants noted that men may restrict women’s economic opportunities due to fear of losing status or respect.

Religious beliefs were identified as another contributing factor. Some participants observed that women justify their experiences using religious teachings, noting that *“some of them would even quote the bible... saying that the bible says they should keep silent.”*

Additionally, certain deeply ingrained beliefs were highlighted, including the perception that *“women are part of the property in the marriage.”* Structural inequalities were also mentioned, with participants noting that *“some believe that women have no right to education... they have no right to inheritance.”*

Participants further indicated that economic abuse is sometimes normalized, with some women appearing to accept or internalize their experiences. This was reflected in the observation that *“it’s like they even want the suffering.”*

**SECTION F**

**COPING STRATEGIES UTILIZED BY RESPONDENTS WHEN EXPERIENCING  
ECONOMIC ABUSE**

## **FOCUS GROUP DISCUSSION FINDINGS**

### **Coping Strategies Utilized by Respondents**

Participants described several coping strategies adopted by women experiencing economic abuse, most of which were focused on survival. A common approach was engaging in income-generating activities to support household needs. As one participant stated, *“they should do something... women should be productive.”*

Some women were reported to go to great lengths to sustain their families, with one participant noting that *“some women even sleep [in the market] ... in a bid to try to make ends meet.”*

Another strategy involved financial supplementation, where women discreetly contribute their own earnings to household expenses. This was illustrated by the statement, *“if you give a woman 5000 naira, certainly she is going to add her own 7000 naira without the man knowing.”*

Participants also mentioned that women sometimes resort to buying goods on credit when financial support is insufficient, as reflected in the statement, *“she may now resort to buy things on credit.”*

Endurance and silence were commonly reported coping mechanisms, with women choosing to tolerate economic abuse to avoid conflict. One participant explained that *“money would finish but she would not be able to ask the husband for money.”* Overall, these strategies reflect adaptation rather than resistance.

### **Respondents’ Recommendations**

Participants proposed several recommendations for addressing economic abuse, particularly at the community level. A major suggestion was the need for increased awareness and education.

One participant emphasized that *“enlightenment... the main thing is to enlighten the women and the men.”*

Women’s empowerment was also highlighted as an important strategy, with participants advocating for financial independence and active participation in economic activities. Additionally, government intervention was suggested, particularly through empowerment programmes for women.

Participants also stressed the need to challenge harmful sociocultural and religious beliefs that perpetuate inequality. However, they noted that change must begin with recognition, emphasizing that women need to first understand that economic abuse is a problem. As one participant explained, *“women has to recognise it’s a problem first before enlightenment can occur.”*

## CHAPTER FIVE

### DISCUSSION

This study was conducted to determine the prevalence and determinants of economic abuse among married women in Benin City, alongside its common manifestations, associated factors, sociocultural influences, and coping strategies. The findings indicate that economic abuse is highly prevalent and represents a significant concern within marital relationships in the study setting. It commonly manifests through various forms of financial control, restriction of access to resources, and interference with women's economic independence, reflecting deeply rooted gender power imbalances. The occurrence of economic abuse was found to be influenced by a combination of socio-demographic and economic factors, particularly those that increase women's financial dependence and limit their negotiating power within marriage. In addition, prevailing sociocultural norms that reinforce male financial dominance and female dependency were identified as key drivers sustaining these practices and shaping their perception as acceptable marital behaviours. The study further reveals that affected women adopt a range of coping strategies, largely centred on informal support systems and personal survival mechanisms, with limited utilisation of formal institutional resources. Overall, the findings highlight economic abuse as a widespread, multifaceted issue with important implications for women's health, autonomy, and socioeconomic wellbeing, emphasising the need for comprehensive, context-specific interventions.

Majority of respondents were within the 25–44 years age group (54.5%), with a mean age of  $43.0 \pm 11.5$  years. Most respondents were of Benin ethnicity (51.9%), and a large proportion had been married for less than 10 years (40.9%). Additionally, the majority were in monogamous marriages, had more than three children, and were gainfully employed, particularly within the informal and public sectors. These findings may be explained by the

urban and economically active nature of Benin City, where women in the reproductive and economically productive age group are more likely to be married and actively engaged in household and income-generating activities. The predominance of women in the 25–44 age group also reflects the age bracket most associated with marital responsibilities, childbearing, and financial dependency, which may increase exposure to economic control dynamics. Furthermore, the high proportion of respondents with shorter marriage duration (<10 years) could be due to increasing rates of early marriage and urban migration, which expose women earlier to marital power dynamics. When compared with existing literature, this finding is consistent with a study conducted in Anambra State, Nigeria<sup>29</sup>, where the majority of respondents were also within the economically active age group and experienced high levels of economic abuse. Similarly, studies in Mumbai, India<sup>12</sup> reported that economic abuse occurred across different age groups but was prominent among women in active marital years. However, unlike the New Zealand study<sup>1</sup> which reported minimal variation across age groups, this study demonstrated a statistically significant association between age and economic abuse, suggesting that contextual sociocultural factors in Nigeria may modify age-related vulnerability. The concentration of respondents within economically productive age groups highlights the potential long-term socioeconomic consequences of economic abuse, including reduced productivity, financial instability, and intergenerational poverty. Women within this age bracket are critical contributors to household welfare; thus, economic abuse at this stage may have multiplier effects on children’s health, education, and overall family wellbeing. Based on these findings, it is recommended that targeted interventions should focus on women within the reproductive and economically active age group, particularly through economic empowerment programmes, financial literacy training, and legal awareness campaigns. Additionally, policies aimed at strengthening women’s financial autonomy within marriage should be prioritised to reduce vulnerability to economic abuse.

The findings from this study revealed a high prevalence of economic abuse (83.0%) among married women in Benin City.

This high prevalence may be attributed to the broad measurement approach used in this study (SEA-12), which captures multiple dimensions of economic abuse, including economic control, exploitation, and employment sabotage. Additionally, the high prevalence could reflect the deeply entrenched patriarchal norms and financial dependency patterns prevalent in the study setting, where men are often regarded as primary financial decision-makers. The normalisation of controlling financial behaviours within marriage may also contribute to increased reporting when specific behaviours are probed.

When compared with previous studies, the prevalence reported in this study is higher than findings from Australia (11.5%)<sup>1</sup>, India (23%)<sup>12</sup>, and Tanzania (34%)<sup>28</sup> but is comparable to or higher than findings in Sub-Saharan Africa and Nigeria, such as 64.2% in Anambra<sup>29</sup> and 41.2% in Warri.<sup>30</sup> This suggests that economic abuse may be more pervasive in Nigerian settings, possibly due to stronger cultural and structural gender inequalities. The higher prevalence observed in this study may also reflect improved detection using a structured and validated tool.

The public health significance of this finding is substantial. This very high prevalence indicates that economic abuse is not an isolated issue but rather a widespread societal problem, with implications for mental health, poverty, gender inequality, and family stability. Such a high burden suggests that economic abuse may be a major hidden driver of poor health outcomes among women, including depression, anxiety, and inability to access healthcare.

It is therefore recommended that economic abuse be recognised as a major public health concern in Nigeria, with integration into existing IPV screening programmes. There is also a need for routine screening for economic abuse in healthcare settings, especially in maternal

and community health services. Furthermore, policy enforcement of the Violence Against Persons (Prohibition) Act (VAPP) should be strengthened to address economic abuse more effectively.

The findings from this study revealed that the most common forms of economic abuse experienced by respondents included restriction of access to money, control over financial decisions, denial of basic needs, and prevention from engaging in income-generating activities. A significant proportion of women reported that their spouses monitored or controlled how money was spent, while others experienced withholding of financial support despite the availability of resources. Additionally, some respondents reported being forced to account for every expenditure or being denied the right to work or sustain employment.

These manifestations may be explained by the patriarchal structure of many Nigerian households, where men are traditionally regarded as the primary financial authority, and women are expected to assume financially dependent roles. Such norms may legitimise behaviours like financial restriction and control, making them appear as acceptable marital practices rather than abuse. Furthermore, economic hardship and unemployment may exacerbate these behaviours, as limited resources can increase financial tension and controlling tendencies within households. The interplay between gender power imbalance and economic stress therefore provides a strong basis for the observed patterns of abuse.

In comparison with existing literature, these findings are consistent with studies conducted in India<sup>12</sup> and other low- and middle-income countries, where economic abuse commonly manifests as control over financial resources, restriction from employment, and denial of access to basic needs. Similarly, a Nigerian study in Anambra State reported that financial control and denial of money for household needs were among the most prevalent forms of abuse.<sup>29</sup> However, unlike some studies in high-income countries such as Australia<sup>1</sup>, where economic

abuse often presents as more subtle financial manipulation (e.g., coerced debt or credit exploitation), this study highlights more direct and overt forms of financial control, suggesting differences in how economic abuse is expressed across socio-economic contexts.

The identified forms of economic abuse have far-reaching implications. Restriction of financial access and denial of basic needs can directly impact nutrition, healthcare access, and overall quality of life, particularly for women and their children. Employment sabotage further contributes to long-term financial dependency, reducing women's ability to escape abusive relationships. These patterns reinforce cycles of poverty, gender inequality, and poor health outcomes, making economic abuse a critical yet often overlooked determinant of health.

Based on these findings, it is recommended that interventions should focus on enhancing women's economic independence and financial autonomy. This can be achieved through skills acquisition programmes, microfinance initiatives, and access to employment opportunities. In addition, public awareness campaigns should aim to redefine harmful norms around financial control in marriage, while legal frameworks should explicitly recognise and penalise various forms of economic abuse. Healthcare providers and social workers should also be trained to identify these manifestations early and provide appropriate support and referrals.

The findings from this study demonstrated that several factors were associated with economic abuse among married women in Benin City. Notably, age, marital duration, type of marriage, number of children, employment status, and income level showed significant relationships with the experience of economic abuse. Women who were younger, in shorter-duration marriages, in polygamous settings, with more children, and with lower income or financial dependence were more likely to experience economic abuse.

These findings may be explained by underlying power dynamics and economic vulnerability within marital relationships. Younger women and those in early years of marriage may have

less negotiating power and limited financial independence, making them more susceptible to control by their spouses. Similarly, women in polygamous unions may face intra-household competition for resources, which can increase financial restriction and control. A higher number of children may further deepen financial dependence, thereby limiting a woman's ability to challenge or resist abusive economic practices. Additionally, unemployment or low income reinforces dependency, creating an environment where economic control becomes both a tool and a consequence of power imbalance.

When compared with existing literature, these findings are consistent with several studies. For instance, research conducted in Tanzania<sup>28</sup> and India<sup>12</sup> identified low socioeconomic status, unemployment, and financial dependence as key predictors of economic abuse. Similarly, a Nigerian study in Anambra State<sup>29</sup> found that women with lower educational attainment and limited income were more vulnerable to economic abuse. However, some studies in high-income settings such as Australia<sup>1</sup> reported weaker associations between demographic factors and economic abuse, suggesting that structural protections and social welfare systems may mitigate these risks. This contrast highlights the importance of context-specific determinants, particularly in low-resource settings like Nigeria.

The identification of these associated factors is crucial for risk stratification and targeted intervention. Economic abuse does not occur randomly; rather, it disproportionately affects women who are already socially and economically disadvantaged. This intersection between economic abuse and vulnerability amplifies health inequities, contributing to poor maternal health outcomes, reduced healthcare access, mental health disorders, and intergenerational disadvantage.

It is recommended that interventions should adopt a multifaceted approach targeting identified risk groups. Policies should prioritise women's education, employment opportunities, and

income generation, as these are key protective factors against economic abuse. Special attention should be given to women in polygamous marriages and those with high dependency burdens, through social support programmes and empowerment initiatives. Furthermore, integrating economic abuse screening into routine healthcare and community outreach programmes can help identify at-risk women early and provide timely interventions.

The findings from this study revealed that several sociocultural norms significantly influenced the occurrence of economic abuse among married women in Benin City. A considerable proportion of respondents agreed that men are the primary financial decision-makers in the household, and that women are expected to be financially dependent on their husbands. Additionally, norms supporting male dominance, obedience of wives, and tolerance of controlling behaviours in marriage were widely reported. Some respondents also perceived certain economically abusive behaviours as normal marital practices rather than abuse.

These findings may be explained by the deep-rooted patriarchal structure of Nigerian society, where traditional gender roles assign men as providers and women as dependents. Within this framework, financial control by the husband may be interpreted as a legitimate exercise of authority rather than an act of abuse. Cultural expectations surrounding marital obedience and endurance may also discourage women from questioning or resisting such behaviours. Furthermore, the normalisation of these practices across generations reinforces their persistence, making economic abuse a socially sanctioned and often invisible form of intimate partner violence.

In comparison with existing literature, these findings are consistent with studies conducted in Sub-Saharan Africa<sup>12</sup> and South Asia<sup>28</sup>, where patriarchal norms and gender inequality have been identified as major drivers of economic abuse. A study in Nigeria<sup>29</sup> similarly reported that cultural beliefs supporting male financial authority and female submissiveness contributed

significantly to the acceptance of economic abuse. However, in contrast to findings from high-income countries such as New Zealand and Australia<sup>1</sup>, where economic abuse is more widely recognised and challenged, this study highlights a context where such behaviours are still largely normalised and under-recognised. This difference highlights the role of cultural context in shaping both the occurrence and perception of abuse.

The public health significance of these findings is profound. Sociocultural norms that legitimise economic abuse create barriers to recognition, reporting, and intervention, thereby allowing the problem to persist unchecked. These norms not only sustain gender inequality but also contribute to adverse health outcomes, including mental health disorders, poor access to healthcare, and reduced autonomy in health-related decision-making. At a broader level, they hinder progress towards gender equity and sustainable development goals, particularly those related to women's empowerment and wellbeing.

Based on these findings, it is recommended that interventions should go beyond individual-level strategies to address societal and cultural determinants of economic abuse. Community-based programmes should focus on gender norm transformation, engaging men, women, and community leaders in redefining harmful beliefs about financial control in marriage. There is also a need for public education campaigns to increase awareness that economic abuse is a form of violence and not a normal marital practice. Additionally, policies and legal frameworks should be strengthened and effectively implemented to challenge and change harmful sociocultural norms, while promoting gender equality and women's financial autonomy.

The findings from this study revealed that married women adopted a range of coping strategies in response to economic abuse. The most commonly reported strategies included seeking support from family and friends, engaging in personal income-generating activities, and enduring the situation without external intervention.

These coping patterns may be explained by the sociocultural and structural context in which the women operate. In many Nigerian settings, the family serves as the primary support system, making it the first point of contact during marital challenges. The tendency to endure abuse may be influenced by cultural expectations of marital perseverance, fear of stigma, and concern for children and family stability. Additionally, limited awareness of legal rights, coupled with restricted access to formal support services such as shelters, legal aid, and counselling, may discourage women from pursuing institutional interventions. Economic dependence further constrains options, making self-help strategies like small-scale income generation a more accessible coping mechanism.

When compared with existing literature, these findings are consistent with studies conducted in Nigeria and other low- and middle-income countries, where women commonly rely on informal support networks and adaptive survival strategies rather than formal systems<sup>29,30</sup>. Similarly, studies in India<sup>12</sup> reported that many women resort to tolerance and informal coping mechanisms, often due to sociocultural pressures and limited institutional support. In contrast, studies from high-income countries such as Australia<sup>1</sup> indicate a higher likelihood of women seeking formal legal and social services, reflecting stronger support systems and greater awareness of rights. This contrast further emphasises the role of systemic and structural factors in shaping coping behaviour. The reliance on informal and passive coping strategies has significant implications. While these approaches may provide temporary relief, they often fail to address the root causes of abuse, thereby allowing it to persist. The low utilisation of formal support systems suggests gaps in accessibility, awareness, and trust in institutional mechanisms, which may hinder effective intervention. Prolonged exposure to economic abuse without adequate support can lead to chronic stress, mental health disorders, and worsening socioeconomic conditions, ultimately affecting not just the women but their families and communities.

Based on these findings, it is recommended that efforts should focus on strengthening formal support systems and improving access to them. This includes expanding legal aid services, counselling centres, and community-based support programmes tailored to women experiencing economic abuse. There is also a need to increase awareness of available resources and legal protections, particularly through community outreach and healthcare platforms. Economic empowerment initiatives should be scaled up to provide women with sustainable financial independence, thereby enhancing their ability to make informed decisions. Furthermore, integrating screening and referral systems into routine healthcare services can help identify affected women early and connect them to appropriate support structures.

## CONCLUSION

The prevalence of economic abuse among married women in Benin City was high. It is particularly common among women in the economically active age group, especially those in the early years of marriage, with multiple children, and those who are unemployed or financially dependent. The most frequent manifestations include restriction of access to money, control over household financial decisions, denial of basic needs, and prevention from engaging in income-generating activities.

The occurrence of economic abuse is influenced by factors such as younger age, shorter marital duration, polygamous unions, higher number of children, unemployment, and low income. Sociocultural norms that reinforce male financial authority and female dependence further sustain these behaviours by normalising control within marriage. Coping responses are largely informal and survival-based, including reliance on family support, self-initiated income-generating activities, and passive endurance of the situation.

## **RECOMMENDATIONS**

### **TO THE FEDERAL GOVERNMENT THROUGH THE MINISTRY OF WOMEN AFFAIRS AND SOCIAL DEVELOPMENT**

1. Strengthen enforcement of existing laws on domestic and economic abuse, especially the Violence Against Persons (Prohibition) Act (VAPP Act) across Edo State.
2. Increase funding for shelters, legal aid centres, and social welfare services for abused women.
3. Integrate economic abuse awareness into national gender-based violence policies.
4. Establish accessible reporting systems (hotlines, community desks, digital platforms).

### **TO THE FEDERAL GOVERNMENT THROUGH THE MINISTRY OF HEALTH AND SOCIAL WELFARE**

1. Train healthcare workers to routinely screen for economic abuse during antenatal, postnatal, and general outpatient visits.
2. Include social workers in clinical teams to identify and refer victims appropriately.
3. Develop clear referral pathways to social welfare and legal support services.
4. Incorporate gender-based violence documentation into patient records for early detection trends.

### **TO THE FEDERAL GOVERNMENT THROUGH THE MINISTRY OF JUSTICE AND CIVIL DEFENCE**

1. Improve sensitivity training for police officers handling domestic abuse cases.
2. Establish fast-track courts for gender-based violence cases.
3. Ensure confidentiality and protection for victims reporting economic abuse.
4. Provide free or subsidised legal aid for affected women.

### **TO RELIGIOUS INSTITUTIONS**

1. Integrate teachings on healthy financial partnerships and mutual respect in marriage counselling.
2. Discourage cultural or religious justification of financial control or deprivation.
3. Establish confidential counselling units for couples experiencing abuse.
4. Refer severe cases to appropriate health and legal authorities.

### **TO COMMUNITY LEADERS AND TRADITIONAL INSTITUTIONS**

1. Engage in community sensitisation programmes addressing economic abuse as a form of domestic violence.
2. Challenge harmful cultural norms that promote male financial dominance.
3. Create community-based reporting and mediation systems with referral linkages.
4. Support rehabilitation and reintegration of affected women.

## **TO NON-GOVERNMENTAL ORGANISATIONS (NGOS) AND CIVIL SOCIETY GROUPS**

1. Expand awareness campaigns on economic abuse through grassroots outreach.
2. Provide shelters, psychosocial support, and vocational training for survivors.
3. Advocate for stronger enforcement of gender protection laws.
4. Conduct continuous community research to monitor trends.

## **TO EMPLOYERS AND FINANCIAL INSTITUTIONS (BANKS, MICROFINANCE)**

1. Promote financial inclusion for women, including independent bank accounts and financial literacy programmes.
2. Ensure women have equal access to employment opportunities and earnings control.
3. Introduce workplace policies that support employees experiencing domestic abuse.
4. Partner with NGOs for financial empowerment initiatives.

## **TO MARRIED WOMEN**

1. Encourage financial awareness and independence where possible.
2. Seek help early from trusted health, legal, or community support systems.
3. Participate in empowerment programmes and skill acquisition training.
4. Report cases of economic abuse rather than normalising them.

## **TO MEN AND HUSBANDS**

1. Promote shared financial decision-making in marriage.
2. Discourage controlling behaviours such as withholding money or restricting access to resources.
3. Participate in counselling and relationship education programmes.
4. Recognise economic abuse as a form of domestic violence with legal consequences.

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## **APPENDIX 1**

### **INFORMED CONSENT FORM**

#### **TITLE OF STUDY**

Prevalence and Determinants of Economic Abuse among Married Women in Benin City.

#### **INSTITUTION**

Department of Public Health and Community Medicine, College of Medical Sciences,  
University of Benin, Benin City.

#### **PRINCIPAL INVESTIGATORS**

Akanyo Ebipade

Akinlade Omogbolahan Ayomide

#### **SUPERVISOR**

Prof. Vivian Omuemu

#### **FINANCIAL SPONSORSHIP**

This research work is financially sponsored by the principal investigators.

#### **PURPOSE OF RESEARCH**

The purpose of this research work is to assess the Prevalence and Determinants of Economic Abuse among Married Women in Benin City.

## PROCEDURES

You are kindly requested to complete a questionnaire designed to assess the Prevalence and Determinants of economic abuse among Married Women in Benin City. This questionnaire is for research purposes only. You may also be invited to join a small group discussion (Focus Group Discussion) with other women to talk more about how economic abuse is a form of intimate partner violence. This discussion will be guided by a facilitator.

## CONFIDENTIALITY

All information collected would be kept confidential and stored securely. Data collected would be anonymized and only accessible to the research team.

## COMPENSATION

Participants will not receive any compensation for their participation.

## VOLUNTARY PARTICIPATION

Your participation in this study is voluntary. You may withdraw from the study at any time without any consequences.

## RISKS

There are no risks associated with participation in this study.

## BENEFITS

The information you provide will help us better understand how economic abuse affects women in marriage. This can help raise awareness and may inform future policies, support services, and community education efforts aimed at preventing economic abuse and supporting affected women.

## CONTACT INFORMATION

If you have any questions or concerns regarding this research work please contact:

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OR

Ethics and Research Committee,

University of Benin Teaching Hospital,

Benin City.

Email: [ubthresearchethics@gmail.com](mailto:ubthresearchethics@gmail.com)

Phone number: 07063331337

IF THERE IS ANY PORTION OF THIS CONSENT AGREEMENT THAT YOU DO NOT UNDERSTAND, ASK THE FIELD WORKER OR INVESTIGATOR BEFORE SIGNING.

Please, sign below if you have agreed to participate in the study.

## CERTIFICATION OF CONSENT

I, \_\_\_\_\_ having full capacity to consent for myself do thereby consent to my participation in the research study.

The methods and means by which the study will be conducted have been explained to me by Ethical Committee. I have been given the opportunity to ask questions concerning this investigational study, and any such questions have been answered to my full and complete satisfaction.

I understand that I may at any time during the course of this study revoke this consent and withdraw myself from the study without prejudice.

Participant's Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## APPENDIX 2

### QUESTIONNAIRE DESIGN ON THE PREVALENCE AND DETERMINANTS OF ECONOMIC ABUSE AMONG MARRIED WOMEN IN BENIN CITY.

S/N \_\_\_\_\_

I am a 600-level medical student at the University of Benin, Benin City. This questionnaire is designed to assess the prevalence, forms and manifestations, factors associated, and sociocultural norms that influence economic abuse. All information given will be treated as confidential. Please mark and fill in as appropriate. Thank you.

#### Section A: Socio-Demographic Information

1. Age: \_\_\_\_\_ years
2. Tribe: \_\_\_\_\_
3. Duration of Marriage: \_\_\_\_\_ years
4. Type of Marriage: Monogamous [ ] / Polygamous [ ]
5. Number of Living Children: \_\_\_\_\_
6. Religion: Christianity [ ] / Islam [ ] / African Traditional religion [ ] / Others  
\_\_\_\_\_
7. Highest Level of Education: No formal education [ ] / Primary [ ] / Secondary [ ] / Tertiary [ ]
8. Current Employment Status: Unemployed [ ] / Self-employed [ ] / Public sector employee [ ] / Private sector employee [ ]
9. Occupation: \_\_\_\_\_
10. Approximate monthly personal income: \_\_\_\_\_
11. Husband's age (as at last birthday): \_\_\_\_\_ years
12. Husband's level of education: No formal education [ ] / Primary [ ] / Secondary [ ] / Tertiary [ ]
13. Husband's employment status: Unemployed [ ] / Self-employed [ ] / Public sector [ ] / Private sector [ ]
14. Husband's occupation: \_\_\_\_\_
15. Who mainly controls financial decision-making in your household? Husband only [ ] / Wife only [ ] / Both equally [ ] / Other \_\_\_\_\_

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## Section B: Knowledge of Economic Abuse

16. Have you ever heard of the term "economic abuse"? Yes [ ] / No [ ]

(If No, SKIP to Section C)

17. In your understanding, what does economic abuse mean? (Select all that apply)

- Preventing a woman from working or earning income [ ]
- Taking a woman's money or salary without her consent [ ]
- Denying access to family finances [ ]
- Controlling all household spending without her input [ ]
- Economic hardship caused by poverty (not abuse) [ ]
- I don't know [ ]

18. Which of the following can be considered forms of economic abuse? (Select all that apply)

- Husband or partner forces wife to hand over her salary [ ]
- Restricting the wife from opening a bank account [ ]
- Not allowing wife to work outside the home [ ]
- Making the wife account for every single naira spent [ ]
- Selling wife's property without her permission [ ]
- None of the above [ ]
- I don't know [ ]

19. Does a woman have the right to make decisions about her own money? Yes [ ] / No [ ] / Not sure [ ]

20. Economic abuse is considered a form of domestic violence: True [ ] / False [ ] / Not sure [ ]

21. Nigeria has laws or policies that protect women from economic or financial abuse: True [ ] / False [ ] / Not sure [ ]

22. Where did you first learn about economic abuse (if you have)? Media [ ] / Health education [ ] / Community outreach or NGO [ ] / Religious institution [ ] / School [ ] / Other

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## Section C: Prevalence, Forms, and Manifestations of Economic Abuse

Please indicate how often each of the following has happened in your marriage by ticking the appropriate box.

| #  | Question  | Never | Once | A Few Times | Often |
|----|---|-------|------|-------------|-------|
| 23 | Has your husband ever made you ask or beg him for money before giving you money?                                      |       |      |             |       |
| 24 | Has your husband demanded to know how you spent money?  |       |      |             |       |
| 25 | Has your husband asked you to bring receipts or return change after spending money?                                   |       |      |             |       |
| 26 | Has your husband kept financial information from you?   |       |      |             |       |
| 27 | Has your husband made important financial decisions without discussing them with you first?                           |       |      |             |       |
| 28 | Has your husband threatened you to make you leave your job?   |       |      |             |       |
| 29 | Has your husband demanded that you quit your job?   |       |      |             |       |
| 30 | Has your husband beaten you when you said you needed to go to work?   |       |      |             |       |
| 31 | Has your husband done things to stop you from going to work?  |       |      |             |       |
| 32 | Has your husband used household money (e.g., rent, school fees, or food) for his personal use without your agreement? |       |      |             |       |
| 33 | Has your husband paid bills late or failed to pay bills in your name or both of your names?                           |       |      |             |       |
| 34 | Has your husband borrowed money or taken a loan in your name without your permission?                                 |       |      |             |       |

**Section D: Factors Associated with Economic Abuse**

35. Do you think financial dependence on your spouse increases vulnerability to abuse? Yes [ ] / No [ ]

36. Have cultural or religious teachings discouraged you from handling money independently? Yes [ ] / No [ ]

37. Does your husband exhibit controlling behaviour in other areas? Yes [ ] / No [ ]

38. Has economic abuse ever been linked to your spouse's alcohol or substance use? Yes [ ] / No [ ]

39. Is there greater financial tension when your income is higher than your husband's? Yes [ ] / No [ ] / Not applicable [ ]

40. Are you more likely to experience economic abuse during periods of financial hardship? Yes [ ] / No [ ]

41. Have you ever stayed in the marriage because of lack of financial alternatives? Yes [ ] / No [ ]

42. Do your in-laws support or justify your husband's financial control? Yes [ ] / No [ ]

43. Has your financial empowerment helped reduce abuse? Yes [ ] / No [ ]

44. Has your spouse ever physically hurt you in any way? Yes [ ] / No [ ]

45. Does your spouse regularly insult, belittle, or humiliate you? Yes [ ] / No [ ]

46. Has your spouse ever forced you to have sexual intercourse against your will? Yes [ ] / No [ ]

47. What do you think are the main reasons women experience economic abuse in marriage?

- Patriarchal norms and male dominance [ ]
- Financial dependency on the husband [ ]
- Male insecurity or ego [ ]
- Cultural entitlement [ ]
- Fear of stigma or divorce [ ]

- Others (specify) \_\_\_\_\_
- 

### **Section E: Sociocultural Norms Influencing Economic Abuse**

48. In your culture, is the husband seen as the sole financial decision-maker? Yes [ ] / No [ ]

49. Are women in your community discouraged from owning or controlling wealth? Yes [ ] /  
No [ ]

50. Are women expected to “submit” financially regardless of their income? Yes [ ] / No [ ]

51. Is it seen as disrespectful for a woman to challenge financial decisions made by her  
husband? Yes [ ] / No [ ]

52. Have religious or community leaders ever reinforced economic submission of women?  
Yes [ ] / No [ ]

53. Is there community stigma against women who report financial or marital problems? Yes  
[ ] / No [ ]

54. Are women taught to tolerate financial abuse to preserve their marriage? Yes [ ] / No [ ]

55. How do traditional or religious beliefs in your community affect women’s financial  
independence in marriage?

- They discourage employment, requiring women to rely entirely on their husbands for provision [ ]
- They allow women to earn money, but dictate that the husband must control or approve how it is spent [ ]
- They encourage women to be financially active specifically to support the family and children [ ]
- They view a woman’s wealth as a threat to the husband's authority, limiting her career growth [ ]

- They have little influence; economic reality drives financial decisions more than tradition or religion [ ]
- Others (specify) \_\_\_\_\_

## **APPENDIX 3**

### **FOCUS GROUP DISCUSSION GUIDE**

Good day, everyone. I am a 600 level medical student in the University of University of Benin, Benin City. I am here to moderate a discussion amongst us on economic abuse as a form of intimate partner violence. We will be discussing our perception/experience of the concept, the factors that give rise to it and how they can be addressed. The discussion will be recorded for ease of remembrance. However, please feel free to express your opinions and make your contributions as the information provided will be treated with utmost confidentiality.

Thank you.

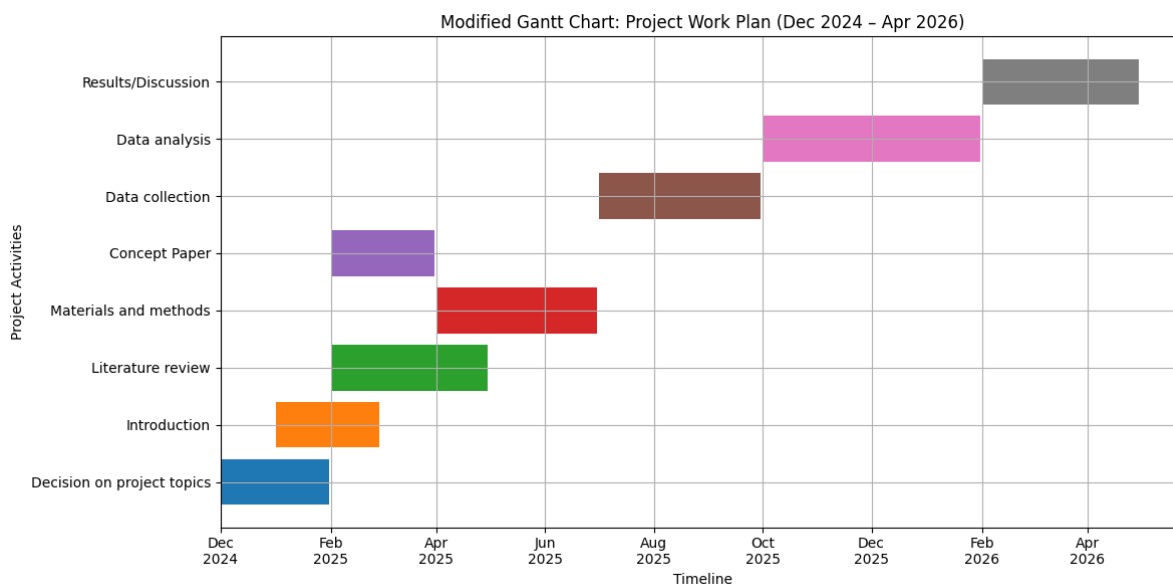
#### **QUESTIONS:**

1. What do you understand by intimate partner violence (probe for types)
2. Kindly explain what you understand by economic abuse
3. What tactics/types of economic abuse do you know
4. Who is more vulnerable to economic abuse, men or women and why (probe for reasons)
5. Kindly explain when are women more vulnerable to economic abuse and why (probe for reasons)
6. Why do you think men perpetrate economic abuse on their partners
7. How do you think women should respond to economic abuse
8. In your opinion, what are the situations when economic abuse can be justified (probe for reasons)
9. How does your community view financial autonomy and economic abuse of women
10. How can this problem of economic abuse be addressed?

## APPENDIX 4

### GANTT CHART

The study was carried out between December 2024 and April 2026. The timeline is represented in the Gantt chart below:



APPENDIX 5

ETHICAL CLEARANCE

**HEALTH RESEARCH ETHICS COMMITTEE (HREC)**

**UNIVERSITY OF BENIN TEACHING HOSPITAL**  
P.M.B. 1111 BENIN CITY NIGERIA Telephone: 052-600418 Website: ubth.org

**CHIEF MEDICAL DIRECTOR** Prof. Darlington E. Obaseki  
E-mail: darlobaseki@gmail.com

**DIRECTOR OF ADMINISTRATION** Jim Uwadio, Esq

**CHAIRMAN** Prof. (Mrs.) Antoinette N. Ofili

**HREC OFFICE:**  
Committee email: ubthresearchethics@gmail.com  
Registration Number: NHREC-UBTH-HREC/24/12/2022B

PROTOCOL NUMBER: ADM/E 22/A/VOL. VII/148654912596

PROPOSAL TITLE: "PREVALENCE AND DETERMINANTS OF ECONOMIC ABUSE AMONG MARRIED WOMEN IN BENIN CITY".

PRINCIPAL INVESTIGATOR(S): AKANYO EDI PADE, AKINLADE OMOGBOLAHAN AYOMIDE

DEPARTMENT/INSTITUTION: DEPARTMENT OF PUBLIC HEALTH AND COMMUNITY MEDICINE, SCHOOL OF MEDICINE, UNIVERSITY OF BENIN, BENIN CITY, EDO STATE, NIGERIA

DATE CONSIDERED: AUGUST 11<sup>TH</sup>, 2025

DECISION OF THE COMMITTEE: APPROVED

*THIS APPROVAL DATES 11/8/2025 TO 10/7/2026. IF THERE IS DELAY IN STARTING THE RESEARCH, PLEASE INFORM THE HREC SO THAT THE DATES OF APPROVAL CAN BE ADJUSTED ACCORDINGLY*


REMARK:

CHAIRMAN: PROF. (MRS) A.N. OFILI      SIGNATURE & DATE: *Antoinette N. Ofili 11/8/2025*

SUPERVISOR (S): PROF. VIVIAN OMUEMU

DECLARATION BY INVESTIGATOR(S):  
PROTOCOL NUMBER (please quote in all enquiries)  
Note that no participant accrual or activity related to this research may be conducted outside of these dates. All informed consent forms used in this study must carry the HREC assigned number and duration of HREC approval of the study. In multiyear research, endeavor to submit your annual re-port to the HREC early in order to obtain renewal of your approval and avoid disruption of your research. No changes are permitted in the research without prior approval by the HREC except in circumstances outlined in the Code. The HREC reserves the right to conduct compliance visit your research site without previous notification


Signature & Date.....

 **ubthresearchethics@gmail.com**      Registration Number: NHREC/24/01/202

APPENDIX 6

ANTI-PLAGIARISM CLEARANCE

**INTELLECTUAL PROPERTY & TECHNOLOGY TRANSFER OFFICE (IPTTO)**  
Vice Chancellor's Office  
University of Benin  
PMB1154, Benin City, Nigeria



**CLEARANCE FORM**

DATE: 27/04/2026

NAME: Ebipade AKANYO

MATRIC NO: MED1807384

DEPARTMENT: Medicine & Surgery

FACULTY: Medicine

SESSION OF GRADUATION: 2024/2025

**DIRECTOR**  
DATE: \_\_\_\_\_  
**IPTTO**  
Head Of Unit (IPTTO)  
BENIN CITY

**INTELLECTUAL PROPERTY & TECHNOLOGY TRANSFER OFFICE (IPTTO)**  
Vice Chancellor's Office  
University of Benin  
PMB1154, Benin City, Nigeria



**CLEARANCE FORM**

DATE: 27/04/2026

NAME: Omogbolahun Ayemide AKINLADE

MATRIC NO: MED1807365

DEPARTMENT: Medicine & Surgery

FACULTY: Medicine

SESSION OF GRADUATION: 2024/2025

**DIRECTOR**  
DATE: \_\_\_\_\_  
**IPTTO**  
Head Of Unit (IPTTO)  
BENIN CITY