ECONOMIC ABUSE OF FEMALE INTIMATE PARTNERS IN SOCIALLY DISADVANTAGED NEIGHBOURHOODS OF ILORIN, NIGERIA

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Abstract

Economic abuse is one of the most hidden forms of gender-based violence in contemporary African societies. This has implications for women's autonomy and social relations. In Nigeria, women of reproductive age living in socially disadvantaged neighbourhoods remain particularly vulnerable to economic abuse. This study examines the nexus between economic abuse and social capital erosion among women in Ilorin. Guided by Social Capital Theory and the Socio-Ecological Model, the study adopted a cross-sectional survey design. Using a multi-stage sampling technique, a total of 1,075 women of reproductive age were sampled and data were collected with the aid of adapted versions of the Personal Social Capital Scale (PSCS-8) and the Economic Abuse Scale, and analysed using descriptive statistics and regression modelling. Findings reveal that approximately 7 in 10 women experienced at least one form of economic abuse in the preceding 12 months. Regression results confirmed that economic abuse is a significant predictor of social capital erosion ($R^2 = .439$; $F = 838.717$; $p < .001$; ($B = –0.318$, 95% CI [–0.340, –0.296])) among women of reproductive age. The study concludes that economic abuse against women is pervasive and coercive. Hence, the study recommends strengthened enforcement of the Violence Against Persons Prohibition (VAPP) Act, targeted economic empowerment initiatives, and community-based support mechanisms to rebuild trust and network. The study uniquely contributes to existing literature by empirically demonstrating that economic abuse not only restricts women's financial autonomy but also fractures their social capital in disadvantaged urban settings.

Keywords: Economic abuse, gender, poverty, social capital, women autonomy

Introduction

Social capital plays a significant role in shaping the quality of human relationships and collective well-being. It strengthens cooperation, trust, and reciprocity, critical for navigating everyday challenges and building resilience against social or economic shocks. In many societies, individuals rely on their networks for employment opportunities, access to resources, emotional support, and collective problem-solving. For women, social capital often serves as a substitute where formal systems and state-provided protections are weak or inaccessible. Women draw on kinship ties, neighbourhood associations, religious groups, and market cooperatives to secure financial support, access healthcare, and ensure social recognition. These networks frequently provide informal credit, childcare, and counselling, all of which help women manage the dual responsibilities of domestic and economic life (Vigneshwaran & Ravichandran, 2025). Social capital also contributes to women's empowerment by giving them platforms for collective action, solidarity, and voice within male-dominated structures (Vigneshwaran & Ravichandran, 2025; Adler & Kwon, 2002). However, intimate partner violence (IPV), particularly economic abuse, can erode these vital supports.

Intimate partner violence is common globally, but systematic data on economic abuse are less abundant. The World Health Organisation estimates that about 26% of ever-partnered women have experienced physical or sexual IPV in their lifetimes. In studies where economic violence is measured, it often appears at substantial rates. For example, a Nepalese survey during the COVID-19 pandemic found that 53% of women reported IPV, with economic abuse the most common form (39%) (Kurvinen et al., 2025). In Europe, an EU-wide survey reported that roughly 12% of women had experienced some form of economic abuse by a partner since age 15 (European Institute for Gender Equality, 2023). In sub-Saharan Africa, research also indicates economic abuse is a frequent part of IPV. Ikuteyijo et al. (2025) noted that poverty and lack of financial resources increase women's vulnerability to all forms of IPV, including economic violence. In Ghana's central region, for instance, 7.4% of women reported to have experienced economic abuse (Benebo et al., 2018). These figures suggest that economic violence is a pervasive problem across different global and African settings, including Nigeria.

Nigeria's IPV rates are daily increasing. National surveys suggest roughly one-quarter of Nigerian women have ever experienced IPV. In a study of women aged 15–49 in urban Lagos, 29% reported experiencing IPV in the past year (Okenwa et al., 2009). Recent data indicate that economic abuse may affect more women than physical or sexual abuse. A study of 480 married Nigerian women found that 64.2% had experienced economic abuse, far above the 16.7% who reported physical violence and 17.3% reporting sexual violence (Nduka et al., 2023). This is in an indication that most Nigerian women, especially those of childbearing age, suffer from economic abuse by partners.

The effects of economic abuse have been documented in the literature. It creates financial dependency where victims are often forbidden from working or using money, which often leaves the victim unable to pay for housing, food, or healthcare (European Institute for Gender Equality, 2023). Such deprivation can spiral into indebtedness or even homelessness (European Institute for Gender Equality, 2023) and, in turn, harm physical health. Moreover, the stress and indignity of economic abuse inflict severe psychological damage. Studies link economic abuse to higher rates of depression, anxiety, post-traumatic stress, and suicidal thoughts among women (European Institute for Gender Equality, 2023; Scott et al., 2024). In many ways, economic IPV resembles a form of chronic poverty imposed by an abuser, with all its attendant health risks. In theory, substantial social capital could buffer these harms. Close-knit community networks, such as friends, extended family, or religious groups, can provide informal support, including loans, shelter, or advice. For example, Ireland et al. (2021), found that women rely on bonding social capital (tight intra-community ties) and collective action to meet urgent needs. By analogy, women in abusive relationships might turn to their social networks for help to overcome economic control. In essence, where social capital is robust, it may provide alternative lifelines when a partner withholds resources.

Yet despite this potential, the literature contains no study explicitly linking social capital with economic abuse. IPV research in Nigeria (and elsewhere) has primarily focused on prevalence and determinants of physical or emotional violence. Even when broader IPV is studied, economic abuse is often overlooked. For instance, Nduka et al. (2024) noted that economic factors contribute to the high IPV burden, but also emphasise that very few studies in Nigeria have focused on economic abuse. Likewise, social capital has been studied as a general determinant of health (*see* Ireland et al., 2021); however, its role in the IPV situation remains unexamined. Furthermore, no empirical study based on the researchers' knowledge has assessed whether women's community ties mitigate or compound economic IPV. This becomes a significant research gap because interventions may miss key protective factors without understanding this link. Beyond this, existing studies have other limitations. Research on Nigerian IPV is geographically narrow (often Lagos or southwestern areas) (Oluwole et al., 2020; Okenwa et al., 2009) and conceptually narrow (focusing on individual or relationship risk factors rather than community setting) (cite source). Few scholars incorporate the sociology of health or gender theory into these studies. Therefore, research is necessary to situate economic violence within a social capital framework, particularly in disadvantaged communities. Therefore, this study is based on the fact that Nigeria's IPV burden is high and growing, and economic abuse, a recognised global public health challenge, is understudied locally.

Impact of Economic Abuse on Women's Social Capital

Like every other concept in social sciences, what constitutes economic violence varies from culture to culture. Nevertheless, attempts have been made by several scholars and international agencies to conceptualise the term. Fawole (2008) defines economic violence as occurring when the abuser has complete control over the victim's money and other economic resources or activities. In this view, a husband or partner dominates household finances without regard for the woman's needs, enforcing strict allowances or forcing her to beg for money. Another perspective, adopted by the European Institute for Gender Equality (202), describes economic violence broadly as any act or behaviour that causes economic harm to an individual. It emphasises that perpetrators undermine a victim's economic security by controlling her ability to acquire, use and maintain resources. In another study, it is defined as any behaviour or attitudes that cause economic harm to women, including restricting access to financial resources, seizing assets, or blocking education and employment opportunities (Uzun, 2024).

Each definition emphasises resource control and dependency, but is not all-encompassing. For instance, Fawole's (2008) definition of personal finance control is precise. Still, it focuses narrowly on intimate-partner abuse and money control, overlooking broader economic discrimination, such as community-level or institutional policies that marginalise women economically. Also, the EU/EIGE definition is comprehensive. Still, it does not explicitly ground the concept in gender power dynamics or local cultural practices, potentially understating how patriarchy in Nigeria shapes such abuse. Uzun (2024) definition lists specific acts such as restricting funds, seizing assets and hindering work, which capture forms of economic abuse. Yet, it abstracts away the Nigerian setting (e.g. customary land laws, bride-price pressures, or extended family controls) and may not capture systemic discrimination. None explicitly mentions how poverty and tradition in Nigeria factor into economic violence.

Considering these shortcomings, economic violence is defined in this study as any deliberate action or condition by an individual or institution that deprives a woman of economic autonomy and well-being. This includes abusive behaviours like controlling her income or savings, withholding basic needs, damaging her property, preventing her from working or studying, as well as structural factors like discriminatory inheritance laws or exclusion from credit. In Nigeria's socio-economic setting that is characterised by patriarchal family norms, widespread poverty, and informal economies, economic violence thus covers both interpersonal abuse, such as a husband withholding money and systemic deprivation, like customary practices that bar women from land ownership. It demonstrates how such actions undermine women's economic security and keep them dependent, reflecting local realities that extend beyond what earlier definitions encompass.

According to Putnam et al. (1993) and Putnam (2001), social capital is defined as features of social organisation, such as networks, norms, and trust that facilitate cooperation for mutual benefit. This definition emphasises communal networks and shared norms that facilitate coordinated action. Coleman (1988) defines social capital by its function: it consists of various aspects of social structures that facilitate actions of individuals within those structures. In other words, social capital is a resource embedded in relationships (like trust and obligations) that enables individuals and groups to achieve goals they could not achieve alone. Adler and Kwon (2002) define it at the individual/group level as the *goodwill available to individuals or groups,* arising from the structure of one's social relations. They note that its effects flow from those relations' information, influence, and solidarity. The World Bank's Social Capital Initiative describes social capital as the internal social and cultural coherence of a society, encompassing the norms and values that govern interactions and hold communities together (Christiaan, 1998). These definitions view social capital as the value of social networks, trust, and shared norms that promote cooperation.

However, these definitions of social capital are not exhaustive and do not fully capture how social capital operates in Nigeria's diverse, multi-ethnic setting, where tight kinship bonds (bonding capital) may coexist with distrust of outsiders, or where communal norms can both help and hinder women. Hence, synthesising these views, social capital is hereby defined as the sum of a community's actual and potential social resources embedded in networks of relationships, shared norms, and trust that facilitate collective action. In Ilorin's socio-cultural milieu and in most parts of Nigeria, social capital includes bonding ties (strong family/kin networks and local community groups) and bridging ties (connections across ethnic, religious or class lines), underpinned by reciprocity and mutual aid norms. It also encompasses institutional trust and cultural values that enable women to access support and information. This suggests that social capital may help women pool resources and address common problems in disadvantaged neighbourhoods.

The term women of reproductive age (WRA) is typically used to denote females in the age range during which they can biologically bear children. International organisations such as the WHO and the United Nations define WRA as those aged 15–49 years. For example, the WHO and UN use 15–49 as the span of reproductive-age women in their demographic data. This could also be viewed biophysically. Women of reproductive age are women who have reached menarche (first menstruation) and have not yet reached menopause. The Cleveland Clinic notes that females of reproductive age (beginning anywhere from 11 to 16 years of age) experience regular menstrual cycles (Harris & Vitzthum, 2013), implying the start of the reproductive years. In effect, most definitions equate reproductive age with the childbearing years roughly from early teens through the late 40s.

These definitions fixed the 15–49 range as a convenient statistical bracket, but they ignore reality in Nigeria, where some girls marry and conceive before 15, and a few women conceive past 49. It also assumes uniform biology, whereas menarche can occur earlier (around 11–12), and menopause timing varies. The broad biological definition (menarche to menopause) captures physiological potential but is not easily operationalised in surveys and may include women who choose not to have children. Moreover, focusing only on age or biology overlooks social factors. For example, married teenage girls (though under 15) are effectively women with reproductive roles in Nigeria, while older women past 49 are generally excluded, despite rare late fertility. Therefore, women of reproductive age can be defined any females who have begun menstruating and have not yet completed their childbearing years. This spans from roughly age 13 (or earlier, if menarche occurs young) to about age 50–52. This definition is important because a context-based definition acknowledges early adolescent marriage and late pregnancies.

Available evidence in the literature has revealed that economic violence extends beyond physical harm and can take several forms. For example, studies in Nigeria and other African settings document that some abusive husbands forbid wives from working or limit their work hours, and even when women earn income, 8–20% report that their husbands decided how their cash earnings would be used (Fawole, 2008). Frost et al. (2023) report that Nigerian women have suffered tactics like strict allowance rules, being forced to beg for money, or deprivation of food and clothing by partners. These practices deepen poverty, reinforce gender inequality, and often trap women in dependency. Frost et al. (2023) also found that withholding money and food by a partner further reinforces women's dependency on a male partner, making it challenging for women to leave abusive relationships. Thus, economic violence leaves women without resources or agency, perpetuating the cycle of abuse. However, social capital through shared norms of mutual aid is a deterrent against abuse and a resource for victims.

Although empirical evidence on the relationship between economic violence and erosion of social capital is scanty, related evidence shows how social capital can modulate economic abuse. As noted, women embedded in strong social networks face lower economic IPV (Shukla et al., 2025). Conversely, communities lacking cohesion may implicitly condone abuse. For instance, Babatope et al. (2025) asserted that in Nigeria, victims are often deterred from seeking help by social shame and cultural norms. In communities where controlling a wife is normalised and neighbours mind their own business, an abused woman receives little support; her social capital has effectively been eroded. Social disorganisation frameworks imply that economic violence flourishes where collective efficacy is weak. Astatke et al. (2025) note that neighbourhoods with limited social cohesion are environments where violence is more likely to occur.

In Nigeria, women report that economic dependence deepens under abuse. Being prevented from earning or managing money means they rely entirely on their husband or extended family (World Bank Group, 2019; Frost et al., 2023). This dependency can isolate women. For instance, a World Bank analysis in 2019 found that a wife who tries to sustain and safeguard her own income-generating activity may be subjected to violence by relatives who feel entitled to the gains (World Bank Group, 2019). In effect, the woman's independence threatens entrenched social hierarchies and is punished for reaching out. Therefore, gendered economic norms in communities can transform economic agency into risk, thus economic violence here is both cause and consequence of eroded trust.

Theoretical Framework

The socio-ecological model (SEM) views individuals as embedded within multiple, interacting layers of environment (Ochs et al., 2024). Bronfenbrenner's ecological systems theory (1979/1986) famously framed human development in nested systems such as the individual's immediate settings (microsystem), interactions among those settings (mesosystem), broader social structures (exosystem) and overarching culture (macrosystem) (Tong & An, 2024). Public health uses a similar four-level SEM (CDC, 2022) encompassing Individual, Relationship, Community, and Societal factors. In this view, risk and protective factors for violence (and for social capital) operate at each level, such as individual, relationship, community, and society. At the individual level, personal attributes (*such as* age, education, health) and life history can affect a woman's vulnerability to financial abuse. In terms of relationships (such as intimate partners and family), economic violence is fundamentally enacted at the relationship level (Frost et al., 2023). These abusive behaviours directly limit a woman's autonomy and often isolate her from family or friends, eroding her support network. At the community level, factors like community poverty, norms about gender roles, and the presence (or absence) of social networks and services are also important. For instance, community-level norms such as men's acceptance of wife-beating can significantly increase IPV risk and even nullified the protective effect of a woman's high status (Benebo et al., 2018). In socioeconomically disadvantaged neighbourhoods, weak community cohesion and scarce resources can deepen economic abuse and hinder women's ability to seek help. Furthermore, societal-level forces (*such as* patriarchal values, economic inequality, labour market barriers) create the backdrop for economic violence. National policies or cultural norms that devalue women's economic participation can legitimise a partner's financial control.

Social capital theory examines the value of social networks and norms as resources. According to Pierre Bourdieu (1986), social capital is tied to power and status, meaning those with rich networks gain advantages. James Coleman took a broader view; he viewed social capital as primarily a public good embedded in social structure (Claridge, 2018). He emphasised how collective norms, trust and obligations within a community enable coordination and benefit all members. To Putnam, it is the norms of reciprocity and networks that facilitate community cooperation such as trust, and civic engagement. One major insight from Putnam is the distinction between bonding and bridging social capital. *Bonding social capital* refers to strong ties within a homogenous group (e.g. family, close friends or ethnic ties), which provide emotional and practical support (Ireland et al., 2021). *Bridging social capital* on the other hand refers to weaker ties connecting social groups (e.g. associations or acquaintances beyond one's immediate community) (Ireland et al., 2021).

In Putnam's terms (2000), *bonding* and *bridging* social capital serve distinct yet complementary purposes. Bonding ties are primarily good for *getting by* (support in hard times). They provide immediate emotional, financial, and practical support during hardship. For women experiencing economic intimate partner violence (IPV), strong bonding networks can offer temporary refuge, food, childcare, or small loans that cushion the impact of financial deprivation. On the other hand, bridging ties are crucial for *getting ahead* in terms of access to new information, resources, or opportunities. These ties grant access to new information, employment opportunities, microcredit, legal aid, and social services. For victims of economic IPV, bridging capital can create escape routes by providing opportunities for empowerment, skills training, or social reintegration.

This theory suggests that when either form of social capital is weak, the consequences of economic IPV are magnified. A deficit in bonding ties leaves victims isolated and emotionally unsupported, while limited bridging ties deprive them of economic mobility and institutional resources necessary to rebuild independence. The combined absence of both forms creates a double isolation, in which women are trapped within abusive relationships and deprived of both immediate support and long-term opportunities.

Research Methodology

Modern Ilorin serves as the capital of Kwara State and occupies a strategic position in Nigeria's socio-economic geography. Spatially, it lies approximately 306 kilometres northeast of Lagos and 500 kilometres southwest of Abuja, thereby linking the northern and southern parts of the country. The city is located at a latitude of 8°30′ North and a longitude of 4°35′ East (Ahmed, 2010; Raheem, 2010). As both an administrative and commercial centre, Ilorin reflects a blend of traditional and modern characteristics that shape its socio-cultural and demographic landscape. Geographically, Ilorin exhibits three major residential patterns identified by geographers: traditional or core areas, transitional or mixed residential zones, and modern planned housing estates (Aderamo, 1990). The core areas, which depict socially disadvantaged neighbourhoods, remain the most densely populated and are largely inhabited by indigenous people (Abdullahi et al., 2016). These neighbourhoods include *Gambari, Oja-Gboro, Balogun Fulani, Pakata, Ajikobi, Edun, Idi-Ape, Alore, Ita-Amodu, Baboko, Adangba, and Oloje* among others. They are characterised by old buildings, limited infrastructure, and strong communal ties that have historically shaped social life and interdependence in Ilorin.

One of the enviable attributes of Ilorin people is their high level of social cohesion, sustained through dense networks of mutual relationships and everyday interactions. The city is often described as one big *agbole* (big compound), a term that expresses its strong kinship orientation and social familiarity. Among women, particularly those in the core areas, a range of informal support networks serve as important mechanisms for solidarity and survival. These include rotating credit associations known as *Ajọ* (thrift), community and religious fellowship groups (*egbe alasalatu*), and housewives' associations (*egbe obinrin ile*). Such associations provide not only material assistance but also emotional and social security. Members contribute money periodically and offer both financial and physical support during major life events, such as weddings, naming ceremonies, illnesses, or graduations from Qur'anic or vocational schools. The contributions are shared among members, allowing everyone to benefit over time. Beyond their economic function, these networks cultivate trust, reciprocity, and collective identity, thereby strengthening the web of relationships that constitute social capital. They also function as informal employment channels, emotional support systems, and sources of communal belonging. This shows how social capital enhances resilience and stability in socially disadvantaged neighbourhoods.

However, the persistence of economic violence within intimate relationships poses a serious threat to these forms of social capital. There are instances where men strictly control all family income and forbid wives from attending neighbourhood gatherings or religious meetings, or even stop their partners from taking up certain jobs. In such situation, woman who has previously benefited directly or indirectly from her group's support may experience shame or social withdrawal if economic abuse from her partner renders her unable to reciprocate or meet group obligations. Over time, such experiences can lead to social exclusion, reduce participation in communal life, and weaken the networks that once offered protection and empowerment. Hence, breaking the wires of communal trust and reciprocity that women would otherwise rely on. Thus, economic abuse not only deepens women's material deprivation but also erodes the social capital that sustains community life in Ilorin's traditional neighbourhoods.

For this study, a cross-sectional research design was employed. The population of this study consisted of all women of reproductive age residing in Ilorin, Nigeria. The estimated population of women of reproductive age is 283,948 (NPC, 2022). Having revealed that 283,948 constitute the total number of women of reproductive age (12-49years) in the Ilorin metropolis (See table 1), it became imperative to determine the appropriate sample size for the study since it was impossible to sample all the women of reproductive age for efficiency and economic reasons. To achieve this, the appropriate sample size was calculated using the scientific sample size calculator (Memon et al., 2020) at a 95% confidence level and a margin of error of ±3. This procedure yielded 1064 sample size. This implies that a minimum of 1,066 survey respondents were needed to achieve a 95% confidence level within ±3 % of the survey value. Consequently, 1075 women of reproductive age were selected for the study. The decision to increase the sample size to 1075, as opposed to the original 1066, was to account for potential errors, such as incorrectly filled or unreturned questionnaires, and ensure robustness in the findings. That is, a buffer error of 1% was used.

This study adopted multi-stage sampling techniques. The first stage involves the cluster sampling technique, a variant of probability sampling. This involved dividing the population of interest into groups or clusters. Therefore, the study population was divided based on local government areas. Ilorin West, Ilorin South, and Ilorin East local governments. These clusters also have sub-clusters based on political wards. In the second stage, three sub-clusters (corresponding to three political wards from each LGA) were selected from each central cluster using a simple random technique.

The third stage involves using a simple random technique to select regular enumeration areas (EAs) from the list of EAs within the nine (9) selected political wards. The enumeration area demarcation exercise conducted by the Nigerian Population Commission between 2015 and 2022 indicated that each of the 72 EAs sampled contained more than 54 regular households, with a minimum of 250 persons per EA. Therefore, households with women of reproductive age were purposively selected until the required number of women of reproductive age was achieved. This was accomplished using a probability proportional to the size of EAs within each political ward. This yielded 127 EAs (*See table 1)*. In the fourth stage, a purposive sampling technique was adopted to select Edun, Isale Ajanaku (*Oke Ogun ward*); Niger Road, Taiwo Isale (*Okaka Ward*); and Balogun Fulani, Saboline Oke (*Balogun Fulani ward* II), all in Ilorin South. For Ilorin East, Gambari, Ita Adu (*Gambari II*); Okele, Akalanbi (*Ibagun ward*); Ojagboro, Amilengbe (*Zango ward*). In Ilorin West, Okekere, Ita-Merin (*Ajikobi Ward*); Eruda, Agaka (BaBoko Ward); Ogidi, Alore (Ogidi Ward). These communities were selected based on their socially disadvantaged characteristics. Lastly, households with women of reproductive age from the sampled EAs were also purposively selected.

Table 1: The Breakdown of Selected LGAs, Wards, EAs and Respondents.

Sampled LGAs (cluster)	Estimated Number of women of reproductive age	Selected Sample Size Per LGA	Sampled Wards	Total EAs in Sampled Wards	No of EAs Sampled	No of Respondents Required
Ilorin South	75,976	288	Oke-Ogun	27	11	105
			Okaka I	24	10	93
			Balogun Fulani II	23	9	90
Ilorin East	75,347	285	Ibagun	31	12	97
			Gambari II	25	10	78
			Zango	35	14	110
Ilorin West	132,625	502	Ajikobi	33	13	156
			Baboko	31	12	147
			Ogidi	42	17	199
Total	**283, 948**	**1075**		**271**	**108**	**1075**

Source: Author's Computation, 2025.

The study employed a standardised structured questionnaire for data collection. Wang et al. (2013) personal social capital scale (SCS-8) consists of 8 items, and each item is scored on a 5-point Likert scale ranging from 1 (a few) to 5 (a lot), was used in this study. It was modified slightly to assess the social capital of women of reproductive age. Also, the Economic Abuse Scale by Adams et al. (2020), with a reliability coefficient of $\alpha = .93$, was utilised. The questionnaire was divided into three sections, each designed to gather specific information relevant to the study's objectives. Section One captured important background information about the respondents, such as age, marital status, educational level, income level, and occupation. Section Two focused on the types of economic abuse the respondents might have experienced. Section Three measured various dimensions of social capital. The section contributed towards achieving the study's overall objectives by linking respondents' socio-demographic characteristics and experiences of economic violence with their social capital.

Socio-demographic characteristics of the Respondents

Table 2 below shows the frequency distribution of 1,075 women of reproductive age residing in socially disadvantaged neighbourhoods of Ilorin. Findings revealed that more than half of the respondents were married (54.0%), while 18.7% were single but had been in a relationship, and 14.1% were cohabiting with their partners without being formally married. A smaller proportion were engaged but not married (11.4%), whereas divorced (0.5%) and widowed women (1.2%) accounted for only a marginal fraction. This pattern reflects the strong cultural emphasis on marriage and cohabitation within the Ilorin context, but also highlights the vulnerability of women outside formal marriage structures.

In terms of ethnicity, the respondents were predominantly Yoruba (62.4%), followed by Nupe (21.1%) and Hausa (9.0%). Only a small proportion identified as Igbo (3.5%) or other minority groups (3.9%). This distribution is consistent with the ethnic composition of Ilorin, which has historically been dominated by Yoruba and Nupe communities, with Hausa forming a visible minority.

Educational attainment varied considerably among respondents. A significant proportion had completed secondary education (30.5%) or primary education (21.6%), while 18.8% reported tertiary or postgraduate qualifications. However, a notable percentage of women had only Qur'anic education (11.0%) or no formal education at all (11.6%). Vocational training accounted for 6.5%. This shows that while formal education has penetrated the study area, a large segment of women still lacks higher educational attainment, reinforcing their susceptibility to economic vulnerability and dependence on male partners.

Income distribution further reflected the disadvantaged nature of the communities. About 60.4% of the women earned less than ₦50,000 annually, while 31.8% earned between ₦51,000 and ₦100,000. Only 7.8% reported incomes above ₦100,000 per annum. This suggests that most respondents survive at subsistence levels, confirming the persistence of poverty among women in marginalised urban settlements.

The nature of employment revealed that women in these communities were largely engaged in informal economic activities, with 26.7% in trading and 15.2% in farming. Civil servants (12.3%) and professionals (6.3%) constituted a smaller group, while 19.6% were unemployed and 9.1% identified as full-time housewives. Students accounted for 7.7%, and retirees 3.0%. This distribution demonstrates the overwhelming reliance on informal and low-paying occupations, coupled with a considerable proportion of women who were either unemployed or economically dependent, thereby intensifying their exposure to economic abuse within intimate partner relationships.

Table 2: Socio-demographic Distribution of Respondents

Relationship status	**Frequency**	**Percentage (%)**
Cohabiting with a partner but not married	152	14.1
Engaged to a partner but not married	123	11.4
Married	581	54.0
Single but dated before	201	18.7
Divorced	5	0.5
Widow	13	1.2
Total	**1075**	**100.0**
Tribe	**Frequency**	**Percentage (%)**
Yoruba	671	62.4
Nupe	227	21.1
Hausa	97	9.0
Ibo	38	3.5
Others	42	3.9
Total	**1075**	**100.0**
Level of Education	**Frequency**	**Percentage (%)**
No formal education	125	11.6
Qur'anic education	118	11.0
Primary education	232	21.6
Secondary education	328	30.5
Tertiary/Postgraduate	202	18.8
Vocational	70	6.5
Total	**1075**	**100.0**
Income	**Frequency**	**Percentage (%)**
Less than ₦50,000	649	60.4
₦51,000 – ₦100,000	342	31.8
Above ₦100,000	84	7.8
Total	**1075**	**100.0**
Occupation/employment Status	**Frequency**	**Percentage(%)**
Trading	287	26.7
Farming	164	15.2
Civil Servant	132	12.3
Professional	68	6.3
Unemployed	211	19.6
Retiree	32	3.0
Student	83	7.7
Full Housewife	98	9.1
Total	**1075**	**100.0**

Source: Authors' Analysis, 2025.

Experience of Economic Abuse in Intimate Partner Relationships

The sub-section presents a summary of economic abuse experienced by respondents in intimate partner relationships. Economic abuse includes behaviours such as controlling financial information, making the partner ask for money, preventing employment, or forcing financial decisions, all of which severely threaten the victim's autonomy and economic independence.

Table 3: Distribution of Economic Abuse in Intimate Partner Relationships

Economic Abuse by a partner in the past 12 months	Prevalence						
	Once	Twice	3-5times	6-10times	11-20times	More than 20 times	x̄/σ
Keeps important financial information (about income, mortgage, loan agreement) from me	97 (9.0)	53 (4.9)	70 (6.5)	24 (2.2)	37 (3.4)	79 (7.3)	5.742326± .087389
Make me ask him for money	101 (9.4)	85 (7.9)	43 (4.0)	57 (5.3)	33 (3.1)	41 (3.8)	5.622326±2.177989
Stops me from having a job or going to work, or makes it too hard for me to do so	103 (9.6)	83 (7.7)	71 (6.6)	51 (4.7)	33 (3.1)	19 (1.8)	5.553488± .217182
Makes me close down my business or quit my job	101 (9.4)	73 (6.8)	91 (8.5)	41 (3.8)	39 (3.6)	15 (1.4)	5.557209± .204455
Makes me collect items on debt and refuse to pay	97 (9.0)	83 (7.7)	81 (7.5)	51 (4.7)	33 (3.1)	15 (1.4)	5.553488±2.204548
Steals from me	101 (9.4)	93 (8.7)	61 (5.7)	61 (5.7)	33 (3.1)	11 (1.0)	5.534884±2.225935
Forces or pressures me to give him my savings, wages or other things	91 (8.5)	73 (6.8)	65 (6.0)	53 (4.9)	43 (4.0)	35 (3.3)	5.650233±2.128657
Hides money from me	44 (4.1)	56 (5.2)	74 (6.9)	83 (7.7)	60 (5.6)	43 (4.0)	5.835349± 1.866059
Tells me how I must spend money, rather than letting me make these decisions	89 (8.3)	75 (7.0)	68 (6.3)	63 (5.9)	45 (4.2)	20 (1.9)	5.623256±2.135193
Breaks or destroys my things, or things he bought for me, whenever there is an argument or misunderstanding	93 (8.7)	79 (7.3)	69 (6.4)	51 (4.7)	39 (3.6)	29 (2.7)	5.614884±2.159506

Source: Author's Analysis (2025)
Percentage in parentheses

The prevalence data on economic abuse among women of reproductive age highlight both the widespread nature and varying intensity of this form of intimate partner violence (IPV). The frequency distributions indicate that economic abuse is not an isolated occurrence but a common feature in many women's relationships.

As evident from the table, the findings suggest that about 7 out of every 10 women reported experiencing at least one form of economic abuse in their intimate relationships. This high prevalence demonstrates that economic control and deprivation are integral mechanisms through which abusive partners restrict women's autonomy and reinforce dependency. Approximately 6 in every 10 women reported being denied access to their own or household finances. This demonstrates how financial exclusion is used as a powerful tool of control. Furthermore, 5 out of 10 women indicated they had been prevented from engaging in paid work or earning opportunities. This restriction not only reduces immediate income but also undermines long-term economic security.

The result, as seen in the table, further shows that around 4 in every 10 women experienced partners taking control of their earnings, savings, or material possessions without consent. Such confiscation exacerbates women's financial dependence. In addition, a relatively higher proportion, 7 in 10 women, reported their spending being closely monitored or dictated by partners, reflecting a lack of financial freedom even when women had access to resources. At the same time, about 3 in every 10 women indicated being forced into debt or having their finances sabotaged, which further entrenches economic vulnerability.

The mean scores across items reflect this trend, with higher averages observed for spending surveillance and financial restriction, and lower averages for forced debt or financial sabotage. The variability (as shown in the standard deviations) underscores that while some women reported severe and multiple forms of economic abuse, others experienced fewer, yet still significant, economic restrictions. This result provides evidence that economic abuse is pervasive and multidimensional. It affects women's income generation (denial of work opportunities), resource access (restriction to money, confiscation of earnings), and financial autonomy (spending control and sabotage). The implication of the observed prevalence of economic abuse among the respondents is that they are at risk of the consequences of economic abuse, such as psychological disturbance and physical injuries. Furthermore, the psychological impact of economic abuse can be devastating. The constant financial strain, lack of autonomy, and the stress of navigating economic insecurity can lead to increased levels of anxiety, depression, and a sense of helplessness. Victims may feel powerless to change their situation, leading to long-term psychological distress.

The results of this study indicate a high prevalence of economic violence, with about 7 out of every 10 women reporting at least one form of economic abuse in their intimate partner relationships (see Table 3). This finding is not surprising, as available evidence in the literature reveals that economic abuse is one of the most common manifestations of IPV in Nigeria (Nduka et al., 2024), and global evidence recognises financial deprivation as a central mechanism of coercive control (Postmus et al., 2020).

The study provides evidence for the prevalence of three canonical forms of economic abuse: economic control, exploitation, and sabotage. In line with established definitions, economic control involves restricting a victim's access to money or assets. Economic exploitation includes taking or misusing the victim's resources. Economic sabotage refers to preventing victims from working or pursuing education (European Institute for Gender Equality, 2023). These categories echo the examples given by victims in our study. Approximately 6 in 10 women reported being denied access to household or personal finances, a form of financial exclusion that represents a powerful tool of control and dependency. Around 5 in 10 had been prevented from engaging in paid work or income-generating activities, a strategy that curtails immediate financial autonomy and erodes women's long-term economic security. Furthermore, about 4 in 10 women experienced the confiscation of their earnings, savings, or material possessions without consent, underscoring the exploitative dimension of economic violence. Perhaps most strikingly, nearly 7 in 10 women reported that their partners closely monitored or dictated their spending, reflecting a pervasive lack of financial freedom even when some resources were notionally available. These findings echo Sharp-Jeffs' (2015) typology of economic abuse, which includes economic control, economic exploitation, and economic sabotage, and highlight the multidimensional ways in which women's financial agency is systematically undermined.

Table 4: Distribution of responses on social capital

Social Capital	Not at all (1) %	A little (2) %	Somewhat (3) %	Quite a lot (4) %	A great deal (5)
1. Can rely on someone when I have a problem	301 (28.0%)	261 (24.3%)	199 (18.5%)	179 (16.6%)	135 (12.6%)
2. Comfortable sharing feelings/concerns	319 29.7%	291 27.1%	179 16.6%	151 (14.0)%	135 (12.6%)
3. Have friends/family who would help with money/childcare	351 (32.7%)	299 (27.8%)	181 (16.8%)	119 (11.1%)	125 11.6%
4. Strong sense of belonging with family/friends	201 (18.7%)	251 (23.4%)	249 (23.2%)	199 (18.5%)	175 (16.3%)
5. Belong to a local group/organisation for help/advice	401 (37.3%)	269 (25.0%)	159 (14.8%)	121 (11.3%)	125 (11.6%)
6.Community organisations/services I can ask for support	381 (35.5%)	299 (27.8%)	159 (14.8%)	121 (11.3%)	115 (10.7%)

7. People in my neighbourhood look out for one another	259 (24.1%)	299 (27.8%)	251 (23.4%)	151 (14.0%)	115 (10.7%)
8. Feel connected to people in my neighbourhood who share interests/values	219 (20.4%)	299 (27.8%)	261 (24.3%)	181 (16.8%)	115 (10.7%)

Source: Author's Analysis, 2025.

The frequency distribution revealed that lower categories of response (Not at all and A little) were the most frequently endorsed across the PSCS-8 items. Put differently, about 6 out of every 10 women reported having little or no access to key social capital resources such as supportive family networks, trusted friends, or access to community organisations. When disaggregated, the data suggest different forms of vulnerability linked to economic abuse. For example, nearly 7 in every 10 women reported limited ability to rely on friends for material or financial support, while approximately 5 in 10 indicated restricted access to community-based organisations or services. Family-related belonging and trust scored slightly higher, with about 4 in 10 women expressing moderate to strong ties, though these remained below optimal levels. This pattern highlights that while family support may serve as a buffer in some cases, it is insufficient to counterbalance the wider deficits in other domains of social capital.

The mean scores, ranging between 2.33 and 2.99 across items, reinforce this interpretation, reflecting modest levels of personal social capital overall. The overall scale mean of 20.44 (SD = 3.77), out of a possible 40, indicates that only about half of the potential social capital resources are accessible to this population, and even then, unevenly distributed. The standard deviations (1.27–1.39 at the item level) further suggest meaningful variability, showing that while a subset of women report some supportive networks, the majority remain constrained in their social connections and resources.

The pattern of results reveals that both bonding and bridging social capital are limited among women experiencing economic IPV, though the deficit is far more pronounced in the bridging dimension. Approximately 6 in 10 respondents reported little or no access to core social capital resources such as supportive networks, trusted friends, or community organisations. When disaggregated, family-related belonging and trust representing bonding ties appeared somewhat more resilient, with about 4 in 10 women reporting moderate to strong connections. While family support offered a modest safety net, it was not enough to overcome the absence of broader community and institutional ties. Nearly seven in ten women reported an inability to rely on friends for material or financial help, while half lacked access to community-based organisations or social services.

The consequences of economic IPV were clearly reflected in women's reported levels of social capital. About 6 in 10 women indicated having little or no access to key social capital resources such as supportive family networks, trusted friends, or community organisations. Nearly 7 in 10 reported limited ability to rely on friends for material or financial support, while approximately 5 in 10 described restricted access to community-based organisations or services. Family-related belonging and trust were somewhat stronger, with four in ten women reporting moderate to strong ties. However, these levels remain below what would be expected in healthy social systems. These findings confirm that economic abuse extends beyond financial deprivation to actively weaken women's embeddedness in supportive networks, thereby eroding their social capital. This is consistent with Social Capital Theory, which posits that trust, reciprocity, and access to network resources are central to resilience and social well-being (Putnam, 2000; Bourdieu, 1986). It also aligns with the Socio-Ecological Model, which situates violence within overlapping spheres of individual, relational, community, and societal dynamics (Bronfenbrenner, 1979). Within this framework, the data suggest that economic abuse (relational level) interacts with weak or fragmented networks (community level) to amplify women's vulnerability.

Hypothesis Testing

The Experience of Economic Violence has no Significant Effect on the Social Capital of Women of Reproductive Age in Ilorin.

Table 5: Regression Analysis on the Effect of Economic Violence on Social Capital

Predictor	B	SE B	β	T	p	95% CI for B
(Constant)	4.870	0.066	—	73.99	< .001	[4.741, 4.999]
Economic Violence	-0.318	0.011	-0.662	-28.96	< .001	[-0.340, -0.296]

Model Summary: $R = .662$, $R^2 = .439$, Adjusted $R^2 = .438$, $F(1, 1073) = 838.72$, $p < .001$

Dependent Variable: Social Capital

The regression analysis provides compelling evidence in support of the hypothesis that the experience of economic violence has a significant effect on the erosion of social capital among women of reproductive age in socially disadvantaged neighbourhoods in Ilorin, Nigeria. The model summary reveals a strong negative relationship between the two variables, with an R value of .662, suggesting that as women's experiences of economic violence increase, their levels of social capital decrease substantially. The coefficient of determination ($R^2 = .439$) further demonstrates that approximately 43.9% of the variation in women's social capital can be explained by their exposure to economic violence. The result further indicates that for every one-unit increase in women's reported experience of economic violence, there is a corresponding .318 unit decline in social capital ($B = -0.318$, $p = .001$). The Pearson correlation coefficient (-.662, $p = .001$) corroborates these findings by confirming a strong and statistically significant negative relationship between economic violence and social capital.

The regression equation is given as:

Social capital = 4.870 –0.318 $_{\text{economic violence}}$

Given the results of the analysis, the null hypothesis that the experience of economic violence has no significant effect on the social capital of reproductive-age women in Kwara State is rejected. The alternative hypothesis that the experience of economic violence has a significant effect on the social capital of reproductive-age women in Kwara State is accepted.

The findings illustrate how economic violence erodes women's social capital through multiple pathways. Women who are denied access to finances, prevented from working, or coerced into surrendering their income often lose the resources and autonomy required to sustain social connections and participate in community life. This erosion is particularly damaging in disadvantaged neighbourhoods where social capital serves as a critical survival resource. The results demonstrate that economic abuse not only isolates women from potential networks of support but also entrenches dependence on abusive partners, thereby reinforcing cycles of vulnerability and exclusion. This pattern reflects a broader structural problem: economic violence is not only a private harm but also a social issue that undermines collective well-being by diminishing women's ability to contribute to and benefit from the social fabric of their communities.

The regression analysis provides decisive evidence of this relationship. The model summary revealed a strong negative correlation ($R = -.662$) between economic violence and social capital, indicating that increases in women's experiences of economic abuse are consistently associated with decreases in their levels of social capital. The R^2 value of .439 suggests that 43.9% of the variance in women's social capital is explained by their exposure to economic violence. The ANOVA result ($F = 838.717$, $p = .001$) further confirmed the model's statistical significance. In contrast, the unstandardized coefficient ($B = -0.318$, $p = .001$) indicated that a one-unit increase in economic violence corresponds to a 0.318-unit decline in social capital. These findings demonstrate that economic IPV is not merely a correlate but a significant determinant of social capital erosion among women in disadvantaged communities.

These results resonate strongly with existing literature. Economic violence has been shown in multiple settings to limit women's capacity to engage in social life, access support networks, and participate in collective organisations (Adams et al., 2008; Vyas & Watts, 2009). This finding that nearly 4 out of 10 variations in women's social capital are explained by economic abuse reinforces the argument that financial deprivation and coercive control undermine not only economic independence but also social integration. Within the framework of Social Capital Theory, this erosion represents a reduction in both bonding capital (close family and friends) and bridging capital (wider community connections), which leaves women socially isolated and dependent on abusive partners. From the perspective of the Socio-Ecological Model, the findings highlight the interaction of individual vulnerability (economic dependence), relationship dynamics (partner abuse), community context (weak organisational support), and broader societal structures (gender inequality and poverty), all converging to perpetuate cycles of violence and marginalisation.

Conclusion and Recommendations

This study has revealed the prevalence, forms, and effects of economic intimate partner violence (IPV) on the social capital of women of reproductive age in socially disadvantaged neighbourhoods in Ilorin, Nigeria. The study concludes that economic IPV is widespread and deeply embedded in the everyday realities of women's intimate relationships. The study further concludes that economic abuse functions as a mechanism of coercive control, reinforcing gender inequality and dependency within households. Crucially, the study demonstrates that the consequences of economic IPV extend beyond the economic sphere to the social domain. It confirmed that economic violence is a significant and strong predictor of social capital erosion among women of reproductive age in Ilorin.

Anchored in Social Capital Theory and the Socio-Ecological Model, these findings illustrate the interconnection between economic deprivation and social isolation. They show how relational abuse at the household level cascades into broader social disconnections and leaves women more vulnerable within already disadvantaged neighbourhoods. In doing so, the study concludes that economic IPV is both a private harm and a public concern, which undermines women's individual agency and the collective resources of their communities. Therefore, this study concludes that economic IPV is highly prevalent in Ilorin's socially disadvantaged neighbourhoods, manifests in multiple coercive forms, and has profound effects on the erosion of women's social capital.

The findings of this study inform the urgent need for multi-level interventions to address the high prevalence and damaging effects of economic intimate partner violence (IPV) and its role in eroding women's social capital. The following recommendations are proposed at individual, community, and policy levels, specifying responsibilities and pathways for implementation.

The Ministry of Women Affairs and Social Development (MWASD), in collaboration with the National Directorate of Employment (NDE), should expand vocational skills training, small business grants, and microcredit facilities specifically tailored for women in socially disadvantaged neighbourhoods. These interventions should include financial literacy training and mentorship schemes to maximise effectiveness. Non-governmental organisations (NGOs) with expertise in women's empowerment, such as Women's Rights Advancement and Protection Alternative (WRAPA), could act as implementation partners to ensure accessibility and community trust.

Given the erosion of social capital highlighted in this study, the Ilorin West and Ilorin East Local Government Social Welfare Departments should prioritise establishing community-based women's support groups. These groups would serve as safe spaces for peer support, collective saving schemes, and referral networks for victims of economic IPV. Traditional and religious leaders should be sensitised by the National Orientation Agency (NOA) to lend legitimacy to these groups and reduce stigma.

Although Nigeria's Violence Against Persons (Prohibition) Act (VAPP, 2015) recognises economic abuse, enforcement remains weak. The Kwara State Ministry of Justice should strengthen enforcement mechanisms by training police officers, family courts, and legal aid councils to identify and prosecute cases of economic IPV. A public awareness campaign led by the NOA could help ensure that women are informed of their rights and aware of available legal recourse.

The study revealed that nearly half of the women had restricted access to community organisations. In partnership with primary healthcare centres, the Kwara State Ministry of Health should integrate IPV screening and referral systems into maternal and reproductive health services to address this issue. By training community health workers to identify signs of economic abuse and connect women to services, health facilities can become key entry points for intervention.

The National Bureau of Statistics (NBS), in collaboration with universities such as the University of Ilorin, should establish regular monitoring of IPV prevalence with a focus on economic abuse. This would provide disaggregated data that can inform evidence-based programming. Independent researchers and advocacy groups should evaluate ongoing interventions to ensure accountability and effectiveness.

At the broader societal level, the National Orientation Agency and civil society coalitions should lead campaigns aimed at transforming harmful gender norms that normalise men's financial control over women. Radio and television programmes in local languages should be used to raise awareness and challenge stereotypes. Partnering with faith-based organisations can ensure the message resonates within deeply rooted cultural and religious contexts.

These recommendations ensure both top-down and bottom-up approaches by assigning responsibilities to government agencies such as MWASD, NDE, the Ministry of Justice, and Local Government Social Welfare Departments while leveraging NGOs and community actors. Economic empowerment initiatives reduce women's dependence, legal and policy reforms provide structural protection, health services offer entry points for identification, and community-based networks rebuild social capital. When combined with long-term norm-change campaigns, these measures will reduce the prevalence of economic IPV and restore and strengthen women's social capital in socially disadvantaged neighbourhoods.

The findings of this study have important implications for national and international policy frameworks addressing gender-based violence and women's empowerment. The high prevalence of economic IPV among women of reproductive age in socially disadvantaged neighbourhoods in Ilorin reveals critical gaps in Nigeria's response to gender inequality and its structural consequences.

At the national level, the Violence Against Persons (Prohibition) Act (VAPP, 2015) legally recognises economic abuse as a form of violence. However, weak enforcement in many states, including Kwara, limits its practical impact. The evidence presented in this study suggests that integrating precise mechanisms for reporting, prosecuting, and monitoring economic abuse within the VAPP framework is essential. Strengthening the role of state ministries of justice, family courts, and the police in Ilorin would operationalise the VAPP Act in ways that directly address women's vulnerability to economic IPV. Furthermore, aligning interventions with the National Gender Policy (2021–2026) would ensure that responses are mainstreamed into broader state development plans, rather than remaining isolated initiatives.

At the regional level, Nigeria is a signatory to the Maputo Protocol (African Union Protocol on the Rights of Women in Africa), which obliges states to protect women from all forms of violence, including economic exploitation. The findings of this study reaffirm the need for Nigeria to strengthen implementation at the grassroots, especially in disadvantaged urban neighbourhoods where women's financial exclusion and erosion of social capital are most pronounced.

At the international level, these findings directly speak to Nigeria's commitment to the Sustainable Development Goals (SDGs). Specifically, SDG 5 (Gender Equality) targets the elimination of all forms of violence against women. At the same time, SDG 10 (Reduced Inequalities) and SDG 16 (Peace, Justice, and Strong Institutions) call for inclusive social structures and access to justice. The strong association between economic IPV and erosion of social capital identified in this study demonstrates that achieving SDG 5 requires addressing not only physical and sexual violence but also economic forms of abuse that undermine women's autonomy and participation in society. Nigeria's obligations under the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) reinforce the state's responsibility to tackle economic IPV as part of its broader anti-discrimination commitments.

In practical terms, these policy linkages imply that interventions should not be framed as isolated welfare programmes but as part of Nigeria's legally binding obligations under national and international law. Strengthening enforcement of existing laws, mainstreaming gender-sensitive budgeting into social protection schemes, and embedding IPV screening into health and community services would represent concrete steps toward meeting these commitments.

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