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Financial Control and Women's Socio-economic Development in Lafia Metropolis of Nasarawa state, Nigeria

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Abstract
This study examined the impacts of financial control on women's socio-economic development in Lafia Local Government Area (LGA) of Nasarawa State, with specific focus on income control, denial of access to resources, and financial exploitation. A total of 130 questionnaires were administered across selected markets and residential areas in Lafia metropolis. Data were analyzed using frequency and percentage distributions. Findings revealed that income control was the most prevalent form of abuse, as 44.6% of respondents reported spending restrictions, 38.5% were denied access to their own money, and 33.8% experienced frequent financial monitoring. Denial of resources also emerged as a significant barrier, with 42.3% unable to meet personal needs, 36.9% prevented from doing business, and 38.5% experiencing worsening economic conditions. Financial exploitation further compounded women's challenges, as 30.8% were forced to take loans or give money, 33.8% were deceived financially by partners, and 32.3% were made responsible for debts they did not incur. These practices not only reduced women's capacity to save and invest but also entrenched dependency and cycles of poverty. The study concludes that financial control in Lafia LGA is widespread and reinforced by cultural norms, structural inequalities, and weak institutional support, thereby undermining women's empowerment and socio-economic independence. It recommends stronger legal frameworks, expansion of financial literacy and empowerment programmes, and the establishment of community-based support systems to provide legal, financial, and psychosocial assistance to victims, thereby promoting sustainable development and gender equality.

Keywords
impacts, financial control, women, socio-economic, development

INTRODUCTION

Across the world, domestic violence remains a deep-rooted challenge confronting women, cutting across economic status, geography, and culture. It takes several shapes physical, emotional, psychological, and increasingly, financial. The World Health Organization (2023) reports that nearly one-third of women globally have suffered physical or sexual abuse by an intimate partner, yet financial abuse though quieter is just as destructive. It involves the control or denial of access to money, employment, property, or any means of self-sustenance. According to (Postmus *et al.,* 2020), this type of abuse often traps victims in harmful relationships by removing their ability to act independently. The Global Coalition on

Women and Economic Justice (2022) notes that such economic manipulation not only disrupts personal stability but also delays broader development efforts by limiting women's roles in the economy.

In many parts of Africa, women's access to money and property is still heavily influenced by patriarchal traditions and gender expectations. These unwritten rules often designate men as financial heads of households while positioning women as dependents. This imbalance encourages silent suffering when women are denied jobs, stripped of earnings, or excluded from owning land and property (Chiroro *et al.,* 2022). Although instruments like the Maputo Protocol advocate for economic fairness and legal protection, widespread cultural acceptance of male financial control makes these frameworks difficult to enforce (Ajayi and Olanrewaju, 2020). In Nigeria, the reality is no different, financial abuse is frequently masked under tradition, religion, and customary practices that give men economic authority over women. Although the Violence against Persons (Prohibition) Act (VAPP) of 2015 outlaws several forms of domestic abuse, its reach is still limited, especially in rural areas (Eze and Okonkwo, 2022). Many Nigerian women are forced to surrender their wages, barred from working, or routinely excluded from family financial planning. Adebayo and Kolawole (2023) argue that economic dependence is often reinforced by society, making financial abuse seem normal rather than harmful. The 2018 Nigeria Demographic and Health Survey (NDHS) further reveals that economic control affects more than 35% of married women in some regions, severely limiting their ability to grow, invest, or make decisions about their futures.

In Lafia Local Government Area (LGA) of Nasarawa State, these patterns are deeply embedded in everyday life. Men are commonly seen as the rightful decision-makers in families, especially regarding money, land, or business. Many women in Lafia are unable to work without their husband's approval, denied access to capital, or expected to give up whatever income they make (Abubakar and Yakubu, 2022). Some are discouraged from inheriting property or opening bank accounts, which puts them in financially dependent positions. Because of cultural expectations and fear of public shame, victims of financial abuse often remain silent, enduring years of economic hardship and emotional stress. These limitations do not only affect individual women they also slow down local development by reducing productivity, increasing poverty, and limiting access to education and healthcare. There is growing concerns about inadequate recognition of financial abuse as a form of domestic violence. While physical and emotional abuses are acknowledged in law and public awareness campaigns, financial abuse is often viewed as a private household matter and not considered a violation of rights (Okafor and Yusuf, 2023). This perception leads to minimal legal or institutional intervention when women are denied access to employment, income, or financial assets.

This study focuses on how financial control affects women’s socio-economic growth in Lafia LGA and seeks to recommend practical ways to reduce economic dependency and empower women toward sustainable livelihood. Specifically, the study examines the impact of income control; describe the influence of denial of access to resources; and examine the effect of financial exploitation on women’s socio-economic development.

METHOD AND PROCEDURE

This study adopts a survey research design combining both quantitative and qualitative approaches. The quantitative aspect uses structured questionnaires to gather measurable data on the prevalence and patterns of financial abuse. This mixed-method strategy allows for a comprehensive understanding of how financial control affects women's income, independence, and socio-economic progress. This study was conducted in Lafia Local Government Area, the capital of Nasarawa State, situated in north-central Nigeria. Lafia lies at approximately latitude 8.4921° N and longitude 8.5159° E. The area features a mix of urban, semi-urban, and rural settlements, making it suitable for studying women from diverse socio-economic backgrounds. Key locations selected include Lafia Modern Market, Shinge Market, and Kilema Market (commercial centers), as well as Tudun Amba, Sabon Pegi, and Makama (residential neighborhoods). These sites were purposefully chosen to ensure representation of various age groups, education levels, and financial experiences among women in Lafia LGA.

The study population consists of women residing in Lafia Local Government Area, cutting across markets and residential neighborhoods. These women include self-employed traders, unemployed women, civil servants, and private sector workers, reflecting socio-economic diversity. Based on recent projections, the urban area population of Lafia in 2024 is approximately 388,000, with a projected growth to 403,000 in 2025 (PopulationStat, 2024; Macrotrends, 2024). This large and diverse population provides a strong demographic foundation for the study, allowing for a balanced representation of perspectives across age groups, marital statuses, and occupational categories this inclusion enhances the credibility and generalizability of the study findings within the LGA.

The sample size for this study was determined using a combination of purposive and random sampling techniques, based on the availability and eligibility of participants. A total of 130 women were selected to participate in the research, ensuring representation from key socio-economic groups across Lafia LGA. Specifically, 65 women were selected from markets such as Lafia Modern Market, Shinge Market, and Kilema Market; 65 women were drawn from residential neighborhoods including Tudun Amba, Sabon Pegi, and Makama; The selection continued until the total sample size of 130 was reached during the data collection period. This process aligns with guidance from Etikan and Bala (2017) and Sharma (2017) on integrating purposive and probability sampling to balance representativeness with research relevance. This layered sampling approach allowed the study to reach participants from diverse socio-economic, thereby enhancing the depth and quality of the findings. It ensured a balance between randomness (to reduce bias) and purposefulness (to ensure relevance), which is critical for studies dealing with sensitive and context-specific issues like financial abuse.

The main instrument used for data collection was a structured questionnaire designed to obtain demographic details and specific information related to financial control and its effect on women's socio-economic development. Each participant was respectfully approached, and a brief explanation of the research purpose was provided before administering the questionnaire. This process reflects ethical data collection procedures outlined by Flick (2018). Informed consent was obtained verbally and in writing. For low-literacy participants, field assistants provided reading and writing support without influencing their answers. The analysis of data was done using Microsoft Excel and Origin software. Quantitative responses from the questionnaires were entered into Excel, where frequencies and percentages were calculated to show how often and how many respondents selected each option.

RESULTS AND FINDINGS

Socio-Demographic Characteristics of Respondents

Table 1 Socio-demographic characteristics of respondents (N = 130)

Variables	Frequency	Percentage (%)
Age (Years)		
18–25	30	23.1
26–35	44	33.8
36–45	34	26.2
46 plus	22	16.9
Total	**130**	**100.0**
Marital Status		
Single	22	16.9
Married	85	65.4
Divorced	12	9.2
Separated	6	4.6
Widowed	5	3.9
Total	**130**	**100.0**
Educational Level		
No formal education	15	11.5
Primary	28	21.5
Secondary	52	40.0
Tertiary	35	26.9
Total	**130**	**100.0**
Occupation		
Civil service	28	21.5
Trading	46	35.4
Farming	22	16.9
Artisan	18	13.8
Unemployed	16	12.4
Total	**130**	**100.0**
Religion		
Islam	72	55.4
Christianity	52	40.0
Traditional	6	4.6
Total	**130**	**100.0**

Source: *Field survey, 2025*

The socio-demographic profile of the respondents (N = 130) reveals that most participants were within the economically active age range of 26–35 years (33.8%) and 36–45 years (26.2%), with fewer respondents aged 18–25 (23.1%) and above 46 years (16.9%). A majority were married (65.4%), while 16.9% were single, 9.2% divorced, 4.6% separated, and 3.9% widowed, indicating that spousal relationships play a major role in women's financial experiences. Educationally, 40.0% of respondents had secondary education, 26.9% tertiary, 21.5% primary, and 11.5% had no formal education, suggesting a moderate literacy level but with a significant proportion still vulnerable due to low education. In terms of occupation, trading dominated (35.4%), followed by civil service (21.5%), farming (16.9%), artisanship (13.8%), and unemployment (12.4%), reflecting women's reliance on informal and semi-formal economic activities for survival. Religion-wise, 55.4% were Muslims, 40.0% Christians, and 4.6% traditionalists, reflecting the religious diversity of Lafia LGA. Overall, the data shows that the majority of women surveyed were young to middle-aged, married, moderately educated, and primarily engaged in trading and other informal activities, characteristics that place them at risk of financial abuse due to socio-cultural expectations, marital dynamics, and unstable income sources.

Impact of Income Control

Table 2 Impact of Income Control on Women's Socio-Economic Development (N = 130)

S/N	Experience of Income Control	Yes (%)	NS (%)	No (%)
1	Denied access to personal money	50 (38.5)	20 (15.4)	60 (46.1)
2	Spending monitored/controlled	58 (44.6)	18 (13.8)	54 (41.5)
3	Restricted from working/earning	36 (27.7)	16 (12.3)	78 (60.0)
4	Income collected without permission	34 (26.2)	20 (15.4)	76 (58.5)
5	Financial control occurs frequently	44 (33.8)	24 (18.5)	62 (47.7)
6	Financial abuse affected ability to save	52 (40.0)	22 (16.9)	56 (43.1)

Source: *Field Survey, 2025*

The findings on the impact of income control on women's socio-economic development in Lafia LGA reveal pervasive financial restrictions within households. Nearly half of the respondents (44.6%) indicated that their spending was monitored or controlled, while 38.5% had been denied access to their own money, showing direct interference with women's financial autonomy. About one in three respondents (33.8%) reported that financial control occurs frequently, highlighting the persistence of such practices. Although smaller proportions experienced restrictions from working or earning (27.7%) or had their income collected without permission (26.2%), these practices still represent significant economic disempowerment. Importantly, 40.0% of respondents acknowledged that financial abuse negatively affected their ability to save, pointing to long-lasting socio-economic implications. Overall, these results suggest that income control is a predominant form of financial abuse in Lafia LGA, with women frequently subjected to restricted access to money, controlled spending, and limitations on saving or earning, thereby undermining their socio-economic independence. These findings align with recent studies which confirm that financial control and denial of resources reduce women's socio-economic agency and increase dependency on male partners (Idoko *et al*., 2024).

Influence of Denial of Access to Resources

Table 3 Denial of Access to Resources and Women's Socio-Economic Development (N = 130)

S/N	Denial of Access to Resources	Yes (%)	NS (%)	No (%)
1	Prevented from doing business	48 (36.9)	22 (16.9)	60 (46.2)
2	Financial abuse affected career or education	42 (32.3)	24 (18.5)	64 (49.2)
3	Unable to meet personal needs due to abuse	55 (42.3)	20 (15.4)	55 (42.3)
4	Economic condition worsened due to abuse	50 (38.5)	18 (13.8)	62 (47.7)
5	Denied access to personal money	52 (40.0)	20 (15.4)	58 (44.6)
6	Restricted from using household/family resources	46 (35.4)	26 (20.0)	58 (44.6)

Source: *Field Survey, 2025*

The findings on the influence of denial of access to resources on women's socio-economic development in Lafia LGA indicate substantial forms of economic exclusion. Over one-third of the respondents (36.9%) reported being prevented from doing business, while 32.3% stated that financial abuse had negatively affected their career or education, reflecting a restriction of women's economic and intellectual potential. A considerable proportion (42.3%) admitted being unable to meet their personal needs due to financial abuse, while 38.5% agreed that their overall economic condition had worsened as a result of such practices. Denial of access to money remained a recurring form of abuse, with 40.0% confirming they were prevented from using their own finances, and 35.4% experienced restrictions in using household or family resources. These results suggest that denial of resources operates as a structural barrier that reduces women's financial independence and undermines their socio-economic progress. This aligns with recent evidence showing that restricting women's access to business opportunities, education, and household resources perpetuates dependency and limits their socio-economic mobility (Musa *et al*., 2023). Similarly, Onyango and Akinola (2024) found that resource denial not only exacerbates women's financial vulnerability but also deepens gender inequality in household and community decision-making.

Effect of Financial Exploitation

Table 4 Effect of Financial Exploitation on Women's Socio-Economic Development (N = 130)

S/N	Experience of Financial Exploitation	Yes (%)	NS (%)	No (%)
1	Forced to take loans or give money	40 (30.8)	22 (16.9)	68 (52.3)
2	Income collected without permission	36 (27.7)	20 (15.4)	74 (56.9)
3	Financially deceived or cheated by a partner	44 (33.8)	18 (13.8)	68 (52.3)
4	Exploitation reduced ability to save money	50 (38.5)	24 (18.5)	56 (43.0)
5	Exploitation worsened economic condition	48 (36.9)	22 (16.9)	60 (46.2)
6	Made financially responsible for debts not incurred	42 (32.3)	20 (15.4)	68 (52.3)

Source: *Field Survey, 2025*

The findings on the effect of financial exploitation on women's socio-economic development in Lafia LGA demonstrate that women experience diverse forms of exploitative practices within intimate and household relationships. About one-third of respondents (30.8%) reported being forced to take loans or give money, while 27.7% had their income collected without permission, reflecting coercive forms of financial dependency. Similarly, 33.8% acknowledged being financially deceived or cheated by a partner, which underscores how manipulation contributes to women's economic vulnerability. A significant proportion (38.5%) indicated that financial exploitation reduced their ability to save money, while 36.9% reported that it worsened their overall economic condition, reinforcing the long-term financial instability associated with exploitation. Notably, 32.3% of respondents stated that they were made financially responsible for debts they did not incur, an outcome that can entrench cycles of poverty and dependence. These results suggest that financial exploitation not only strips women of economic autonomy but also imposes enduring financial burdens that limit their capacity for sustainable development. This aligns with recent studies showing that women subjected to financial exploitation often face heightened risks of indebtedness, restricted savings, and long-term economic insecurity (Adeyemi and Okoro, 2023). Likewise, Osei and Mensah (2024) found that financial deception and coercion are increasingly recognized as hidden dimensions of intimate partner abuse that perpetuate gendered economic inequalities.

Taken together, the findings reveal that financial abuse in Lafia LGA operates through three interlinked mechanisms income control, denial of access to resources, and financial exploitation all of which undermine women's socio-economic independence. The prevalence of these practices, coupled with weak coping mechanisms and limited support systems, demonstrates that financial abuse is not merely a household issue but a broader social problem that entrenches systemic poverty and inequality. These findings are consistent with the argument by Ibrahim and Musa (2025), who stressed that unless institutional and community level interventions are strengthened, financial abuse will continue to hinder women's empowerment and sustainable development in Nigeria.

CONCLUSION AND RECOMMENDATION

The study concludes that financial control is a widespread and deeply rooted form of domestic violence in Lafia LGA. It does not operate in isolation but is reinforced by cultural practices, structural inequalities, and weak institutional support, all of which perpetuate women's dependency on male partners. Its consequences are severe, ranging from loss of economic autonomy and restricted decision-making power. Their efforts are undermined by weak support structures and limited awareness of available resources, long-term financial insecurity and limited opportunities for empowerment. This situation exacerbates economic hardship, restricts social mobility, and slows progress toward gender equality and sustainable development in Lafia. Addressing financial control therefore requires comprehensive interventions that combine legal protection, economic empowerment, community awareness, and institutional support to create an enabling environment for women's empowerment and socio-economic participation.

RECOMMENDATIONS

i. The Nasarawa State government should strengthen and enforce laws that protect women from financial exploitation while ensuring access to affordable and responsive legal support services for victims.
ii. Skills acquisition programs, micro credit schemes, and financial literacy training should be expanded to enhance women's economic independence and resilience against financial abuse.
iii. Community-based counseling and support centers should be established to provide psychological, financial, and social assistance to victims of financial abuse, enabling them to cope with both emotional and economic challenges.

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