

**PREVALENCE, PATTERNS AND PERCEIVED HEALTH CONSEQUENCES  
OF ECONOMIC ABUSE AMONG WOMEN WORKING IN FORMAL AND  
INFORMAL SECTORS IN WARRI, DELTA STATE, NIGERIA**

**BY**

**ANETOR, CELIA IMARIA**

**MATRIC NO: 146245**

**B.Med Sc. MEDICAL PHYSIOLOGY (MADONNA UNIVERSITY)**

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## DEDICATION

This book is dedicated to the King of Kings and the Lord of Lords who gave me all that I needed in doing this programme.

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## ABSTRACT

Economic Abuse (EA) is a form of interpersonal violence that is multi-factorial in nature. Despite progress in women's economic activities, many still suffer from economic form of abuse. In the last few decades, sexual, physical and psychological violence have gained much recognition in Nigeria. However, EA has not been given the same attention. This study was therefore conducted to assess and compare the prevalence, patterns and perceived health consequences of EA among women working in the Formal Sector (FS) and Informal Sector (IS) in Warri, Nigeria.

A cross-sectional analytical study was carried out among 680 women (340 FS and 340 IS) of reproductive age. A multi-stage sampling technique was adopted. Respondents comprised indigenes and non-indigenes from two Local Government Areas (LGA) in Warri metropolis. In each LGA, four out of ten formal organisations and four out of nine informal trade unions were selected through simple random sampling. A validated semi-structured questionnaire was used to obtain information on the knowledge, prevalence, patterns and perceived health consequences from respondents. A respondent was considered economically abused if a man restricted her right or access to economic resources or activities either at home or work place. Affirmative response to at least one of the 18 questions on EA constituted EA. Maximum obtainable score for knowledge on EA was 18. Scores  $\geq 15$  and  $< 15$  were categorised as adequate and inadequate knowledge of EA respectively. Data were analysed using descriptive statistics, Chi-square test and multivariate logistic regression. The level of significance was set at 5%.

Mean ages of respondents were  $36.8 \pm 9.3$  and  $30.0 \pm 9.0$  years for FS and IS respectively. The FS and IS women from indigenous ethnic groups were 67.1% and 77% respectively. Women working in the FS had more tertiary education (74.4%) compared with IS women (10.3%). More FS (10.9%) compared to IS women (7.1%) had  $\geq 20$  years work experience. The proportion of women with adequate knowledge was significantly different for FS (79.1%) and IS (62.6%). The difference in prevalence of EA was insignificant between FS (59.4%) and IS (55.9%). Perpetrators of violence in FS were mainly partners (46.5%) while for the IS only 9.1% indicated partners. The commonest forms of EA experienced by women were partner's



refusal to contribute financially to family upkeep (FS: 25.6%) and men dominating women financially (IS:29.1%). The major perceived health ~~consequences~~ reported by FS and IS women were emotional disturbances (21.2%) and physical injuries (45.9%) respectively. The IS women with higher levels of education (secondary OR:2.2, 95% CI:1.2-3.9 and tertiary OR:3.6, 95% CI:1.4-8.9) were at greater risk of EA. The FS women from non-indigenous ethnic groups (OR:3.1, 95% CI:1.7-5.6) and those with  $\geq 20$  years work experience (OR:3.4, 95% CI:1.3-8.7) were significantly more at risk of EA.

The prevalence of economic abuse is high among women in both formal and informal sectors in Warri and also among the non-indigenous ethnic groups.

**Keywords:** Economic abuse, Interpersonal violence, Perceived health ~~consequences~~

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## CERTIFICATION

I certify that this work was carried out by Miss. Celia Imania ANETOR in the Department of Epidemiology and Medical statistics (EMS), Faculty of Public Health, College of Medicine, University of Ibadan, Nigeria.



---

SUPERVISOR

**Olufunmilayo I. Fawole**

**M.B.B.S; MSc; (Epid & Biostat) F.M.C.P.H; F.W.A.C.P; Cert.Clin. Epid**

**Department of Epidemiology and Medical Statistics**

**Faculty of Public Health, College of Medicine,**

**University of Ibadan,**

**Ibadan.**

## CERTIFICATION

I certify that this work was carried out by Miss. Celia Imaria ANETOR in the Department of Epidemiology and Medical statistics (EMS), Faculty of Public Health, College of Medicine, University of Ibadan, Nigeria.



---

SUPERVISOR

**Olufunmilayo I. Fawole**

**M.B.B.S; MSc; (Epid & Biostat) F.M.C.P.H; F.W.A.C.P; Cert.Clin. Epid**

**Department of Epidemiology and Medical Statistics**

**Faculty of Public Health, College of Medicine,**

**University of Ibadan,**

**Ibadan.**



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## ABBREVIATIONS

AIDS	Acquired Immune Deficiency Syndrome
CEDAW	The Convention on the Elimination of all forms of Discrimination against women
EA	Economic Abuse
EMS	Epidemiology and Medical Statistics
FS	Formal Sector
HIV	Human Immunodeficiency virus
IS	Informal Sector
LGA	Local Government Area
NDHS	Nigerian Demographic and Health Survey
SPSS	Statistical Package for Social Sciences
UCII	University College Hospital
UI	University of Ibadan
UN	United Nations
UNAIDS	United Nations Agency for International Development
UNDP	United Nations Development Programme
UNICEF	United Nations International Children Emergency Funds
UNIFEM	United Nations Funds for Women
WHO	World Health Organization

# CHAPTER ONE

## INTRODUCTION

### Background

Over the past decade, recognition of the scope and significance of violence against women (VAW) globally has increased (WHO, 2005). VAW is now recognized as a significant public health and human rights concern (Heise *et al.*, 1999; WHO, 2011). These violent acts refer to harmful behaviors; physical, sexual, psychological and economic, directed at women and girls because of their gender and occurs within the home or in the wider community [United Nations Funds for Women (UNIFEM, 2003)]. Incidence of violence against women is wide spread and increasing in both developed and developing countries (WHO, 2011). There are estimates that at least one in five of the world's female population have been abused at some time in her life (WHO, 2005). Women are more likely to be physically assaulted and sexually abused by somebody they know, often a family member or intimate partner. They are also at much greater risk of economic exploitation (WHO, 2005; Ajuwon *et al.*, 1993).

Economic violence is a form of discrimination against women (Fawole, 2008). It occurs when the male abuser has complete control over the victims' money and other economic resources or activities and exists within the home or in the workplace (UNIFEM, 2003).

In the home, it may involve withholding or restricting funds needed for necessities such as food and clothing, taking a woman's money or denying her independent access to money, excluding a woman from financial decision making and damaging her property (UNIFEM, 2003). Economic violence towards women also occurs when a male abuser maintains control over the family finances and decides without regards to the woman how the money is to be spent or saved. This reduces the woman to complete dependence for money to meet her personal needs and that of her children (UNIFEM, 2003). It also involves putting a woman on strict allowance or forcing them to beg for money (UNIFEM, 1999).



Furthermore, economic violence involves preventing a woman from commencing or finishing education or from obtaining formal employment and controlling her access to health care and agricultural resources (UNICEF, 2000). In the workplace, economic violence may involve deny of career development opportunities, preferential access to work for men, unequal pay for equal work and limited access to cash and credit facilities available to workers (UNICEF, 2000; Heise *et al.* 1999). It also includes the experience of fraud and theft from men, illegal confiscation of goods for sale and unlawful closing down of informal worksites (UNIFEM, 2003). Economic violence is just as common as physical and psychological violence. A study on the effects of Interpersonal violence and economic abuse revealed that the prevalence of economic violence among women in ten states in the United States of America ranged from 69%–88% (Postmus *et al.*, 2010). Another study found that of 103 domestic violence survivors, all the women reported being psychologically abused by their partners, 98% had been physically assaulted, while 99% had experienced economic violence (Adams *et al.*, 2008). A study in Ibadan, Nigeria revealed that 27.5% of the violent act experienced by young female hawkers was economic exploitation. However, only about 14% of the women had adequate knowledge of issues on economic violence (Fawole *et al.*, 2003).

Economic abuse may indirectly affect women's physical and psychological health. Studies have shown a strong relationship between the conditions of poverty and poor physical and psychological health (Adams *et al.*, 2008). Low income women who endure chronic sources of stress, such as substandard housing, inadequate food, and unstable income, have been shown to be at increased risk for depression, anxiety, chronic health problems, and poor general physical health (McCallum *et al.*, 2002). Economic abuse may indirectly affect children's education and quality of life. It may result in social inequality and promote sexual exploitation of girls and young women by older men (Luke, 2003). The Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) ensures that women and men have equal opportunities to generate and manage income. This is an important step towards realizing women's rights. Economic empowerment enhances women development, self-esteem and influence within the household and the society (UNICEF, 2007). Despite the potential risk of economic abuse in Nigeria, only few studies exist. Therefore, this study explored the occurrence of economic abuse among working women in Warri metropolis of the Niger delta region

## Statement of the problem

Economic abuse is an international health problem and a global challenge. It is a form of interpersonal violence which is multi-factorial in nature and occurs in different cultural contexts, ethnicity, socio-economic status and levels of education (WHO, 2005).

The world value survey revealed that, worldwide, an alarming large number of men hold power in the household allocation of resources for vital services such as food, education, and healthcare (UNICEF, 2007). A review of demographic and health surveys in different regions of the world showed that the percentage of husbands making decisions alone on daily household expenditure varies. East Asia and the Pacific countries had the lowest prevalence, which ranged between 2% and 9%. In South Asia, Middle East and North Africa the prevalence ranged between 24% and 34% (UNICEF, 2007). Sub-Saharan Africa, compared with the other regions of the world, had the highest percentage. Malawi had the highest proportion of such responses with about 66% of women saying that decisions were made by husbands alone. The percentage was least in Madagascar (5.8%) and 64.5% of women in Nigeria. Thus, many of the working women in sub-Saharan Africa are not allowed to have an input into how their money is spent (UNICEF, 2007).

According to the 2008 Nigerian demographic and health survey (NDHS), 56% of married women reported their husband mainly made the decision for their own health care, 62% for major household purchases and 50% for daily household needs (NDHS, 2008). On the other hand, 66% of women decided for themselves how their earnings were used, 19% made joint decisions with their husband, while 13% reported that decisions regarding their earnings were mainly made by their husband (NDHS, 2008). Women's wages are about 20% lower than men's wages (UNICEF, 2007). Estimate on wage differentials and participation in the labor force show that women's estimated income is about 40% of men in Latin American and Asia and the industrialized countries and 30% in countries of the Middle East and North Africa, (Chen, 2005; UNDP, 2005; Son and Kakwani, 2006).

Furthermore, women are concentrated in the informal sector and occupy only 20% of managerial and administrative posts (UNICEF, 2007). In Nigeria, the deteriorating economic situation has compelled many young women to enter into various occupations such as hawking and trading in which they become vulnerable to economic and sexual exploitation (Fawole *et al.*, 2002). However, because of the unregulated nature of the work, women in the



informal sector are often subjected to exploitation, degradation and violence (United Nations Educational, Scientific and Cultural Organization, 1995). Employers and other men working in the informal sector take advantage of the low socio-economic status of women (Fawole *et al.*, 2004). Women may also be abused economically in their homes by intimate partner. Unfortunately, this may affect the children, resulting in problems such as malnutrition, lack of education, and various risky behaviors (UNICEF, 2000). Also in the formal sector, abusers may insist that women quit their jobs (Zink and Sill, 2004). Even when women work, 8% to 20% of Nigerian women reported that their husbands decided how their cash earnings from work will be used (NPC and ORC Macro, 2004). A few women also reported experiencing total abandonment of family maintenance and responsibilities by the men to women (FMOH, 2002; UNICEF, 2002; Prince Edwards Island Women Abuse Protocols, 2004). Surprisingly, women themselves sometimes justify this violence and abuse, showing that these discriminatory attitudes are not only held by men but also reflect the norms and perceptions that may be shared by the entire society ( Fotusi and Alatis, 2006; Heise *et al.*, 1999).

According to the International Labour Organization (1995), the most significant factors preventing women from gaining access to employment are inequality with respect to access to education, discrimination in employment and occupation, which leads to categorisation of jobs according to gender, national laws and regulations, inequality with respect to factors of production, low level of women's participation in decision-making, social control bodies and social attitudes.

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## Justification for the study

In the last few decades, sexual, physical and psychological violence had gained much attention research-wise. However, economic abuse has been understudied despite the enormity of the problem. There is inadequate literature on the magnitude and forms of economic abuse experienced by women in the various settings in Nigeria and none of such studies had been done in Warri metropolis.

Over the past decade, the economic activities of the women in Warri metropolis had been unstable. Before the coming of oil companies and the attendant environmental challenges the main occupations in the area were farming, fishing and weaving. The series of ethnic/communal clashes, militancy and other social vices prompted the relocation of major multinational oil companies which further depressed the economy of the area. Despite these economic challenges, women in Warri metropolis are actively engaged in formal and informal sector jobs which predispose them to some forms of economic abuse. Hence this study is necessary to guide preventive programs in the area.

Generally, this study will assist policy makers to support the advocacy for laws and policies that will strengthen the capacity to respond effectively to economic abuse at the federal, state and local government levels. It will also help the social workers in the health sector to identify and respond to victims of economic abuse and also aid referrals to agencies that could help them. This study will contribute to the National Health Insurance Scheme (NHIS) by broadening her scope and increasing women's participation in the scheme thereby breaking the economic barriers preventing their access to qualitative health care.

Furthermore, findings from this study will stimulate key stakeholders such as parents, religious and traditional leaders to discourage attitude and practices which support economic abuse in Nigeria.

Finally, the formal sector is a highly regulated sector while the informal sector is characterized by low income, lack of benefits, less security and strenuous/poor working conditions. Therefore, it is important to compare the patterns of economic abuse among women working in both formal and informal sectors in order to identify future recommendations to meet the peculiar needs of the working women.

## **Objectives of the study**

### **Broad objectives**

This study assessed and compared the prevalence and patterns of economic abuse among women working in formal and informal sectors in Warri, Delta State.

The specific objectives were to:

1. Assess/compare the knowledge of economic abuse among women working in formal and informal sector in Warri
2. Determine the prevalence and patterns of economic abuse among women working in both sectors
3. Identify socio-demographic characteristics of the women associated with the experience of economic abuse,
4. Determine the women's perceived health consequences of economic abuse.

### **Research questions**

1. What is the level of knowledge of the women in informal and formal sectors on economic abuse?
2. What proportion of women working in formal and informal sectors had ever experienced economic abuse in their homes and workplace?
3. What are the types of economic abuse experienced by the women?
4. What are the socio-demographic characteristics of the abused women?
5. What are the reported health consequences of economic abuse by the women?

## CHAPTER TWO

### LITERATURE REVIEW

A critical review of violence against women is necessary, particularly in countries with high levels of poverty, where economic exploitation may be rife and its effects lethal. Literature on the violence against women, economic abuse, the global prevalence of violence against women, prevalence in Africa, the ecological framework, historical perspective of violence and health outcomes of economic abuse would be reviewed

#### Definitions of violence against women (VAW)

The term "violence against women" means any act of gender-based violence that results in or is likely to result in physical, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life (UN, 1993).

Accordingly, VAW encompasses but is not limited to the following:

1. Physical, sexual and psychological violence occurring in the family, including battering, sexual abuse of female children in the household, dowry-related violence, marital rape, female genital mutilation and other traditional practices harmful to women, non-spousal violence and violence related to exploitation
2. Physical, sexual and psychological violence occurring within the general community, includes rape, sexual abuse, sexual harassment and intimidation at work, in educational institutions and elsewhere, trafficking in women and forced prostitution
3. Physical, sexual and psychological violence perpetrated or condoned by the state, wherever it occurs.

Acts of VAW also include forced sterilization and forced abortion, coercive/forced use of contraceptive, female infanticide and prenatal sex selection (UN, 1993). The official United Nations definition of gender-based violence was first presented in 1993 when the General Assembly passed the Declaration on the Elimination of Violence against women (UN, 1993)



Gender-based violence against women or girls includes; physical, sexual, psychological and economic abuse. This abuse evolves in part from women's subordinate status in society and would be punished if directed at an employer, a neighbor or an acquaintance but often go unchallenged when men direct them at women, especially within the family (Population Repon, 1999).

The term gender-based violence and 'violence against women' are frequently used interchangeably in literatures and by advocates, the term gender-based violence refers to violence directed against a person because of his or her gender and expectation of his or her role in a society or culture. Gender-based violence highlights the gender dimensions of these type of acts i.e. the relationship between female subordinate status in society and their increased vulnerability to violence. It is important to note, however, that men and boys may also be victims of gender-based violence especially sexual violence.

Even when the abuse of women by male partners is conceptualized as gender-based violence, the terms used to describe this type of violence are not consistent. In many parts of the world, the term "domestic violence" refers to the abuse of women by current or former male intimate partners (Fischbach and Herben, 1997; Johnson and Sacco, 1995). However, in some regions, including Latin America, "domestic violence" refers to any violence that takes place in the home, including violence against children and the elderly (Korablit, 1994).

The term "battered women" emerged in the 1970s and is widely used in the United States and Europe to describe women who experience a pattern of systematic domination and physical assault by their male partners (Walker, 1979). The term "spouse abuse", "sexualized violence", "intimate partner violence", and "wife abuse" or "wife assault" are generally used interchangeably although each term has weaknesses. According to researchers, "spouse abuse" and "intimate partner violence" do not make explicit that the victims are generally women, whereas "wife abuse" and "wife assault" can be read to exclude common law unions and dating violence (Ellsberg and Heise, 2005). The terms "intimate partner violence", "wife abuse" and "domestic violence" interchangeably to refer to the range of sexually, psychologically, and physically coercive acts against adult and adolescent women by current or former male partner (Ellsberg and Heise, 2005). See Appendix 1.



Violence against women and girls has many manifestations including forms that may be more common in specific settings, countries and region. Violence against women manifests itself as physical, sexual, emotional and economic abuse. The most universally common forms include domestic and intimate partner violence, sexual violence (including rape), sexual harassment, and emotional/psychological violence (WHO, 1997). Sexual violence as a tactic of warfare and in the aftermath of emergencies is also common in the respective countries and areas affected. Other widespread forms around the globe include: sexual exploitation, sexual trafficking, and harmful practices, such as female genital mutilation/cutting (FGM/C), forced and child marriage. Less documented forms, include crimes committed in the name of "honour", femicide, prenatal sex selection, female infanticide, economic abuse, political violence, elder abuse, dowry-related violence, acid-throwing (WHO, 1997).

### **Epidemiology of violence against women**

Violence against women and girls is one of the most systematic and widespread human rights. It is rooted in gendered social structures rather than individual and random acts. It cuts across age, socio-economic, educational and geographic boundaries, affects all society, and is a major obstacle to ending gender inequality and discrimination globally (UN, 2006).

The act of VAW is a major public health and human rights problem (WHO, 1997; UNIFEM, 1999). Partner abuse occurs in all countries and transcends social, economic, religion and cultural groups (WHO, 1999). Violence against women is widespread, but it is not universal and anthropologists documented small-scale societies such as the Wape of Papua New Guinea where domestic violence is virtually absent (Counts *et al.*, 1999; Levinson, 1989). Women are at the risk of violence from the womb to the tomb (WHO, 1997). Particular group of women and girls, such as of racial, ethnic and sexual minority; HIV-positive women; migrants and undocumented workers, women with disabilities, women in detention and women affected by armed conflict or in emergency settings, may be more vulnerable to violence and may experience multiple forms of violence on account of compounded forms of discrimination and socio-economic exclusion (WHO, 1997).

Violence against women and girls has many manifestations including forms that may be more common in specific settings, countries and region. Violence against women manifests itself as physical, sexual, emotional and economic abuse. The most universally common forms include domestic and intimate partner violence, sexual violence (including rape), sexual harassment, and emotional/psychological violence (WHO, 1997). Sexual violence as a tactic of warfare and in the aftermath of emergencies is also common in the respective countries and areas affected. Other widespread forms around the globe include: sexual exploitation, sexual trafficking, and harmful practices, such as female genital mutilation/cutting (FGM/C), forced and child marriage. Less documented forms, include: crimes committed in the name of "honour", femicide, prenatal sex selection, female infanticide, economic abuse, political violence, elder abuse, dowry-related violence, acid-throwing (WHO, 1997).

### **Epidemiology of violence against women**

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Violence against women and girls takes place in various public and private settings including the homes; within the community, such as in and around schools, on streets or other open spaces (e.g. offices, farms, and factories); and state-run or custodial institutions, such as correctional, police, health and social welfare facilities; refugees and displaced persons camps and areas related to armed conflict, such as military compounds or bases, are also often sites of violence (WHO, 1997).

Although, women can also be violent and abuse exists in some same-sex relationships, the vast majority of partner abuse is perpetrated by men against their female partners (Population Reports, 1999). Both men and women can be victims as well as perpetrators of violence, the characteristics of violence most commonly committed against women differ in critical respects from violence commonly committed against men (Ellsberg and Heise, 2005).

Men are more likely to be killed or injured in wars or youth and gang related violence than women, and they are more likely to be physically assaulted or killed on the street by a stranger (Ellsberg and Heise, 2005). Men are also more likely to be the perpetrators of violence regardless of the sex of the victims (WHO, 2002). In contrast, women are more likely to be physically assaulted or murdered by someone they know often a family member or intimate partner (Heise *et al.*, 1999). Women are also at greater risk of being sexually assaulted or exploited either in childhood, adolescence, or as adults (Ellsberg and Heise, 2005).

The WHO estimates that at least, a man has physically or sexually abused one of every five of the world's female at some time in life (WHO, 1997). The perpetrators of violence may include the state and its agents, family members (including husbands), friends, intimate partners or other familiar individuals, and strangers (UN, 2006).

### **Concept of economic abuse (EA)**

Research to date has examined the prevalence and consequences of physical, psychological, and sexual abuse, but economic abuse has received far less attention from the scientific community. Economic abuse involves behaviors that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential self sufficiency (Adams *et al.*, 2008). It assumes two main dimensions: Control and exploitation (Adams *et al.*, 2008). Economic abuse is a pattern of behavior, most often

committed by men against women, that results in the perpetrators gaining an advantage of power and control in the relationship (Moe and Bell, 2004). Economic abuse has been defined in various ways, such as complete control over the victim's money and other economic resources or activities. Economic abuse towards women also occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete dependence for money to meet their personal needs. It may involve putting women on strict allowance or forcing them to beg for money (UNIFEM, 1999; Fawole, 2008).

Although women may live comfortably and their children live in luxury, they have no control over monies in the family or on decisions on how it should be spent. The women receive less money as the abuse continues. Men may use the fact that they have more money to dominate women. Economic abuse may also include withholding or restricting funds needed for necessities such as food and clothing, taking women's money, denying independent access to money, excluding women from financial decision making, and damaging their property (Prince Edward Island Women Abuse Protocols, 2000). Economic abuse also includes acts such as refusing to contribute financially, denial of food and basic needs, preventing women from commencing or finishing education or from obtaining informal or formal employment, and controlling access to health care and agricultural resources (UNICEF Innocenti Research Centre, 2000). It may manifest as limiting access to cash and credit facilities; unequal remuneration for work that is equal in value to that of men; and discriminatory laws regarding inheritance, property rights, use of communal land, and maintenance after divorce or widowhood (Heise *et al.*, 1999).

#### **Preventing women's resource acquisition:**

One significant way that abusive men interfere with a woman's ability to acquire resources is by preventing her from obtaining and maintaining employment (Adams *et al.*, 2008). Research indicates that abusive men often forbid, discourage, and actively prevent their partners from working outside the home (Aguilar and Nightingale, 1994; Brewster, 2003; Curcio, 1997; Hudson and McIntosh, 1981; Riger *et al.*, 1999; Sable *et al.*, 1999; Shepard and Pence, 1988; Tolman, 1989; VonDeLinda, 2002; Walker, 1972).



There is also evidence that abusers actively interfere with their partners' ability to find employment. Raphael (1996) described how abusive men sabotage their partners' efforts to find jobs by inflicting invisible injuries, turning off the alarm clock, and refusing to provide child care to prevent their partners from attending job fairs and interviews. In recent years, a growing body of research has documented abusive men's use of a variety of tactics to interfere with their partners' ability to sustain employment. In a research, women interviewed by Riger, Ahrens, and Blickenstaff (2001) reported that partners had interfered with efforts to go to work, by sabotaging cars, threatening and physically restraining them, failing to show up to care for their children, stealing car keys, and money, and refusing to give them a ride to work. These tactics as well as others, such as withholding medication, preventing sleep, cutting their hair, hiding their clothes, and inflicting injuries, have been reported elsewhere (Brandwein and Filiano, 2000; Brewster, 2003; Lloyd, 1997; Lloyd and Taluc, 1999; Moe and Bell, 2004; Raphael, 1996).

Abusive men also interfere with their partners' ability to maintain employment by showing up at their partners' places of employment, harassing them with telephone calls throughout the workday, and harassing their coworkers (Lloyd, 1997; Lloyd and Taluc, 1999; Raphael, 1996; Riger *et al.*, 2001). The impact of such work interference can be severe, including missed work days, loss of hours at work, and loss of job (Sable *et al.*, 1999; Shepard and Pence, 1988; Tolman and Wang, 2005). In addition to demonstrating how abusive men prevent their partners from working, studies show that abusive men also interfere with their partners' efforts to take part in self-empowerment activities aimed at increasing their marketability in the labor force and heightening their chance of obtaining a decent job.

Interfering with educational pursuits is a common way that abusive men prevent self-improvement. Researchers have consistently documented batterers' interference with their partners' ability to further their education, with the frequency of occurrence ranging from 23% (in one sample) to 62% (in another study; Anderson *et al.*, 2003; Cuccio, 1997; Riger *et al.*, 1999; Shepard and Pence, 1988; Tolman, 1989). In addition to revealing the interference that women experience as they attempt to obtain an education, job skills, and employment, evidence suggests that abusive men prevent women from acquiring income and assets by

other means. For example, even if a woman is employed, her partner may demand that she hand over her paycheck, thus denying her from having her own money (Hofeller, 1982).

Furthermore, abusive men may hinder a woman's acquiring money of her own by interfering with the receipt of other forms of support, such as child support, public assistance, disability payments, and education-based financial aid (Brewster, 2003; Moe and Bell, 2004; Placek, 1997). In addition to interfering with their partners' income, some abusive partners prevent women from acquiring assets by refusing to put their names on the deeds of their houses and on the titles of their cars and by not allowing them to have their own cars (Brewster, 2003).

### Preventing women's resource use

Another form of economic abuse involves preventing women from using resources that they already have. Specifically, abusive men exercise power by controlling how resources are distributed and by monitoring how they are used (Anderson *et al.*, 2003; Brewster, 2003; Davies and Lyon, 1998; Dobash, 1979; Hofeller, 1982; Martin, 1976). Women in abusive relationships often report that their partners strictly limit their access to household resources. Some women are denied access to money even for necessities such as food, whereas others report that they are allotted a specific amount of money to be spent on household necessities only (Anderson *et al.*, 2003; Coker *et al.*, 2000; Davies and Lyon, 1998; Follingstad *et al.*, 1990; Hofeller, 1982; Hudson and McIntosh, 1981; Pagelow, 1981; Pence and Paymar, 1993; Schechter and Gary, 1988; Tolman, 1989; VonDeLinder, 2002; Walker, 1979). Women also report that, as opposed to their using money as desired, their partners give them an allowance and make them ask for money when it is needed (Lloyd, 1999; Pence and Paymar, 1993; Shepard and Campbell, 1992).

Furthermore, studies show that abusive men hide jointly earned money, prevent their partners from having access to joint bank accounts, lie about shared assets, and withhold information about their finances (Brewster, 2003; Coker *et al.*, 2000; Pence and Paymar, 1993; Schechter and Gary, 1988; VonDeLinde, 2002). In addition to controlling how money is spent, abusive men dictate and monitor their partner's use of transportation. Women are prevented from using their cars and their shared transportation, whereas others have their access to transportation restricted (Placek, 1997; Rodenburg and Fantazzo, 1993). One common way



that abusive men restrict their partners' use of transportation is by taking the car keys or disabling the car (Martin, 1976; Rodenburg and Fantuzzo, 1993). All these tactics are instrumental in an abusive man's efforts to control his partner's ability to make use of her own or shared economic resources.

### Exploiting women's resources

In addition to dictating and monitoring how resources are used, some batterers intentionally deplete women's available resources, as a means of limiting their options. This can occur in a variety of ways, including stealing their partner's money, creating costs and generating debt. Anderson and colleagues (2003) reported on the frequency of stealing among a sample of 485 women who sought services from a domestic abuse advocacy program. They found that 38% of the women reported that their partners stole money from them. According to anecdotal reports from victim advocates, abusive men steal money from their partners through a variety of means. For example, an abusive man may take money from his partner's purse or wallet, steal her checkbook or automated teller machine card and use it without her permission, gamble with her money or their shared money, or demand that her money be put into a joint account so that he can have access to it (Anderson *et al.*, 2003; Lloyd, 1997; Lloyd and Taluc, 1999; Pence and Paymar, 1993; Rodenburg and Fantuzzo, 1993; Schechter and Gray, 1988).

Women in abusive relationships also have a difficult time maintaining their economic resources when their partners engage in behaviors that generate costs. For example, research shows that abusive men steal, damage and destroy their partners' possessions and household items (Brewster, 2003; Follingstad *et al.*, 1990; Pearson *et al.*, 1999; Placek, 1997; Rodenburg and Fantuzzo, 1993). They may also cause damage to their apartments, houses, and cars (Davies and Lyon, 1998; Rodenburg and Fantuzzo, 1993).

Furthermore, women have reported that their partners have had their heat, electricity, and phone turned off by partners (Anderson *et al.*, 2003; Rodenburg and Fantuzzo, 1993). These tactics deplete women's economic resources in two ways: Not only do they lose the property they once had, but they also incur the costs to reinstate the utilities, replace the items and repair the damage. Finally, the exploitive control tactics employed by abusive men have been shown to interfere with a woman's ability to maintain economic resources by having debt

generated in her name. Research suggests that some abusive men refuse to pay rent or make mortgage payments and refuse to pay other bills, thereby placing the responsibility and consequences on their partner (Brewster, 2003; Davies and Lyon, 1998; Ptacek, 1997). Another way that abusive men have been shown to generate debt for their partners is by obtaining credit cards in both partners' names and by using her credit card without her permission (Brewster, 2003). Thus, women in abusive relationships are at risk for accruing personal debt when shared resources are under her name or both names. In other words, abusive men take advantage of such situations and use it as a means of threatening their partner's economic stability (Adams *et al.*, 2008).

### Factors associated with economic abuse

Risk factors that are common to all forms of interpersonal violence, including economic violence, include growing up in a violent or broken home, substance abuse, social isolation, rigid gender roles, poverty, and income inequality, as well as personal characteristics such as poor behavioral control and low self-esteem (WHO, 2002). Gracheva (1999) documented the strong current global "culture of violence" among men of the younger generation. The far-reaching effects of alcohol in initiating and sustaining aggressive behaviors, particularly among younger people, have also been documented (Lipsky *et al.*, 2005; Rabiul, 2006; Weisheimer *et al.*, 2005). Young men learn these abusive behaviors in the home and the community, as well as from the media (Bulivinc *et al.*, 1999).

The attitudes, beliefs and practices that perpetuate economic abuse are often deeply entrenched and closely related with cultural, social, and religious norms of a society. For example, a survey across five Latin American countries showed that more than half of the male respondents considered that women and men should not have equal opportunities (Grown *et al.*, 2005). About 66% of male respondents in Bangladesh indicated that university education for boys should be prioritized over that of girls.

This was also the opinion of about one third of the males from the Islamic Republic of Iran, Mexico, and Uganda, among others. In China, the men were less discriminatory, with 1 in 10 having such an opinion and fewer than 1 in 13 having the same opinion in the United States (Chen, 2005). These views on education are also mirrored in attitude towards women's work



(Fawole, 2008). Eighty-two percent of men in seven countries of the Middle East and North Africa believe men have more right to work than women especially when jobs are scarce (UNICEF, 2007). Many societies have beliefs, practices and norms that undermine women's autonomy and contribute to gender-based violence. Many cultures give men the right to have control over their wives behaviors and that women who challenge that right-even by asking for household money or by expressing the needs of the children may be punished (WHO, 1999). In countries such as Nigeria, Bangladesh, Cambodia, India and Zimbabwe studies showed that violence is frequently viewed as physical chastisement- husband's right to "correct" an erring wife (Osakwe *et al*, 1998; Armstrong, 1998).

Poverty is both a cause and consequences of economic violence (Chen, 2005; WHO, 2002). Unfortunately there is higher incidence of poverty among women (UNFPA, 2005). Of the world's 1.5 billion poor, 70% are women (Chen, 2005). Ensuring that women and men have equal opportunities to generate and manage income is an important step towards realizing women's rights under the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). This would also enhance their development, self esteem, and influence both within the household and in society (UNICEF, 2007).

### **Economic opportunities for women**

Although there has been a steady increase in women entering the labor force over the past two decades, trends in participation rates vary across regions, with a higher proportion of females being involved in income-generating activities and contributing to household income in East Asia and the Pacific (68.9%) and sub-Saharan Africa (62.2%) than in Central and Eastern Europe/ commonwealth of independent States (57.5%). Just over one third of women in Arab States and fewer than half in Latin America and Asia are economically active (UNDP, 2005; UNICEF, 2007). In many countries, women work, and the livelihoods of households are often sustained and enhanced by women's economic activities (Engel and Patrice, 2000; UNIFEM, 1999).

Women are active in a variety of economic areas, some of which they do concurrently. On the average, women carry 51% of the work burden in industrialized countries and 55% in developing countries (UNICEF, 2007). Women work longer hours than men but earn less.

This includes both household chores which are unpaid and paid employment in the labor market. Women's economic activities may include subsistence farming, wage labor, and working in the informal sector, whereas a small proportion of women work in the formal sector (Fawole, 2008). Thus markets, trade, economic aids, companies, and business and financial institutions all affect women's lives. Legal and customary laws on ownership of and access to land, natural resources, capital, credit, technology, education, and employment, as well as wage differentials, all influence the economic progress of women (Antoine and Narutemio, 1990; Johnson, 1997; FMOH, 2000; UNIFEM, 1999).

In the past few decades, there has been rapid change in the economics of women, despite ingrained gender inequality. An increased awareness of discriminatory practices has prompted greater demand for change. Primary school enrollment rates for girls have improved, and the educational gap has narrowed (UNESCO, 2003). More women are entering the labor market. In 2005, women accounted for roughly 40% of the world's economically active population (UNDP, 2005). There are more female entrepreneurs owning large-scale business enterprises than before (Woldic and Adersua, 2004). However, despite the progress in recent years, far too many women are still victims of economic abuse and exploitation.

#### **The Life course approach to understanding of violence against women**

Violence is a life-span phenomenon; women are vulnerable to different types of violence at different moments in their lives (Appendix II). Violence has a profound effect on women, beginning before birth, in some countries, with sex selective abortions, or at birth when female babies may be killed by parents who are desperate for son, it continues to affect women throughout their lives. Each year, millions of girls undergo female genital mutilation. Female children are more likely than their brothers to be raped or sexually assaulted by family members, by those in position of trust or power, or by strangers.

In some countries, when an unmarried woman or adolescence is raped, she may be forced to marry her attacker, or she may be imprisoned for committing a 'criminal act'. Those women who become pregnant before marriage may be beaten, ostracized or murdered by family



members, even if the pregnancy is the result of rape (WHO, 1997). After marriage, the greater risk of violence for women continues to be in their own homes where husbands and at times in-laws, may assault, rape or kill them. When women become pregnant, grow old, or suffer from mental or physical disability, they are more vulnerable to attack. Women who are away from home, imprisoned or isolated in any way are also subject to violent assaults. During armed conflict, assaults against women escalate, including those committed by both hostile and "friendly" forces (WHO, 1997).

The following are types of violence prevalent throughout the life cycle:

**Pre-birth-** Sex selective abortion, effect of battering during pregnancy on birth outcome

**Infancy-** Female infanticide; physical, sexual and psychological abuse

**Girlhood-** Child marriage; female genital mutilation; physical, sexual and psychological abuse; incest, child prostitution and pornography.

**Adolescence and adulthood-** Dating and courtship violence (e.g. acid throwing and date rape); economically coerced sex (e.g. school girls having sex with sugar daddies in return for school fees); incest; sexual abuse in the workplace; rape; sexual harassment; forced prostitution and pornography; trafficking of women; partner violence; marital rape; dowry abuse and murders; partner homicide; psychological abuse; abuse of women with disabilities; forced pregnancy.

**Elderly:** Forced "suicide" or homicide of widows for economic reasons; sexual, physical and psychological abuse.

For many women and girls, sexual coercion and abuse are defining features of their lives. Forced sexual contact can take place at any time in a woman's life and includes a range of behaviors, from forcible rape to non physical forms of pressure that compel girls and women to engage in sex against their will. The touchstone of coercion is that a woman lacks choice and faces severe physical, social, or economic consequences if she resists sexual advances (Ellsberg and Helse, 2005).

### **Prevalence and epidemiology of economic abuse**

A study on the effects of HIV and economic abuse reveals that the prevalence of EA among women in ten states in the United States of America (either control or exploitation) ranged



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### **Prevalence and epidemiology of economic abuse**

A study on the effects of IPV and economic abuse reveals that the prevalence of EA among women in ten states in the United States of America (either control or exploitation) ranged

between 69%-88% (Postmus *et al.*, 2010). Another study found that of 103 domestic violence survivors, all of the women reported being psychologically abused by their partners, 98% had been physically assaulted while 99% had experienced EA (Adams *et al.*, 2008). Also the prevalence of partners who demanded to know how the money was spent and how the money could be spent instead of letting the women decide was reported to be 88%. Discouraging or preventing employment or furthering the women's education was between 16-59%. Women victimized by partners because they work and save money for their personal use was 87%. Furthermore, 83% of the women had partners who make important financial decisions without discussions, 73% had partners who borrowed money without paying back or took money from bank account or wallet without permission; 71% of the women had partners who pay bills late or not at all; 69% had partners who spend money needed for rent or other bills. (Adams *et al.*, 2008).

Data collected on Gender, work and time allocation in the UK shows that women who also work outside the homes spend an average of 187 minutes per day on non-market reproductive labor such as cooking, cleaning and care of children (UNDP, 2008; Abigail Stepritz, 2007). In 2000, a survey conducted in Bangladesh revealed that a larger proportion of women are economically unemployed than among men and that only 6% of the women can be considered fully employed in economic pursuits (CPD, 2004). The same survey also revealed considerable gender disparity in the wage earnings. Women received an average US\$1.07 per day's work compared to US\$ 1.39 for men [about 30% less (CPD, 2004)].

The world value survey revealed that, worldwide, an alarming huge number of men hold decision making power in the household allocation of resources for vital services such as food, education, and healthcare (UNICEF, 2007). A review of demographic health surveys (DHS) in different regions of the world showed that sub-Saharan Africa, compared with the other regions of the world, had the highest percentage of husbands making decisions alone on daily household expenditure. Malawi had the highest proportion of such responses (followed by 64.5% of women in Nigeria), with about 66% of women saying that decisions were made by husbands alone. The percentage was least in Madagascar (5.8%).



Thus, many of the women who work in sub-Saharan Africa are not allowed to have an input into how family money is spent. In the middle East and North Africa, and in South Asia, the prevalence ranged between 24% and 34%. East Asia and the Pacific countries had the lowest prevalence, which ranged between 2% and 9% (UNICEF, 2007). Women's wages are about 20% lower than men's wages. Women are concentrated in the informal sector and occupy only 20% of managerial and administrative posts (UNICEF, 2007).

Estimate on wage differentials and participation in the labor force show that women's estimated income is about 30% of the men's in countries of the Middle East and North Africa, 40% in Latin American and Asia and the industrialized countries (Chen, 2005; UNDP, 2005; Son and Kakwani, 2006). Thus, the proportion of women with high salaries is still small in Africa and Asia (Antoine and Navitelamio, 1990; Drakakis-Smith, 1984). Women not only earn less, but also tend to own fewer assets. The few available statistics on gender asset gaps show broadly similar patterns of discrimination across the developing world. Women own only a fraction of land, compared with men (Chen, 2005). For example, in Cameroon, although women undertake more than 75% of the agricultural work, they own less than 10% of the land.

Comparable disparities have been identified in Kenya, Nigeria, the United Republic of Tanzania, and other countries of sub-Saharan Africa (UNICEF, 2002). Of the developing regions, sub-Saharan Africa has the highest rates of women working in the informal work sector (84%) where they face difficult working conditions, long hours, lack of job security and benefits, and a higher risk of poverty (Chen, 2005).

In the informal sector, women experience instances of financial exploitation such as cheating or stealing by male customers, illegal confiscation of goods for sale, or closure of worksites by government authorities such as policemen (Fawole *et al.*, 2003). Young female employees and apprentices worked for very long hours, payments were much less than the value of the work completed, and women were engaged in other jobs outside the contractual arrangement by male instructors and employer. They may be made to do domestic work (e.g., cleaning, cooking, and babysitting), or they may have to hawk or sell goods. Unfortunately, many of



the young women accepted it as their lot and as a natural consequence of their training (Fawole *et al*, 2005; Mzungu, 1999).

As part of their experiences of IPV, some women in Africa reported that they were not allowed to work at all, whereas some others were disallowed on the some days or for a period of time by partners (Fawole *et al*, 2005; WHO, 2002). Even in developed countries such as the United States, abusers have been found to use different tactics to interfere with the jobs of their victims to ensure that they are unable to make money (Raphael, 2002; Swanberg *et al*, 2005). Abusers have also insisted that women quit their jobs (Zink and Sill, 2004). Even when women work, 8% to 20% of Nigerian women reported that their husbands decided how their cash earnings from work will be used (NPC and ORC Macro, 2004). A few women also reported experiencing total abandonment of family maintenance and responsibilities by the men to women (FMOH, 2002; UNICEF, 2002; Prince Edwards Island Women Abuse Protocols, 2004).

In Africa, women constitute only a small minority of borrowers from formal credit institutions (Abor, 2006). In 2005, in South East Asia and Africa, only 5% of multilateral banks' rural credit reportedly reached women (UNFPA, 2005). Discrimination in the lending process places women at a disadvantage. Women have been either unfairly denied application process with high collateral and minimum deposit requirements. The end result is that women are less likely to obtain formal loans even as they should enjoy the same rights as men with respect to family benefits, bank loans, mortgages, and other forms of financial credit (Khan, 1999; UN, 1979; USAID, 1997; Abor, 2006)). Surprisingly, women themselves sometimes justify this violence and abuse, showing that these discriminatory attitudes are not only held by men but also reflect the norms and perceptions that may be shared by the entire society (Coker and Richter, 1998; Fatusi and Alatisie, 2006; Fawole *et al*, 2005; Fawole *et al*, 2005; Heise *et al*, 1999).

## Health outcomes of violence against women

The impact of violence is broad and substantial, with serious consequences not only for the women who are victimized, but also for their children and society at large (Razia, Nicky and Blanche, 2003). Violence causes extensive suffering and negative health consequences for a significant proportion of the female population (more than 20% in most countries). It has a direct negative impact on several important health issues, including safe motherhood, family planning and the prevention of sexually transmitted diseases and HIV/AIDS.

Gender-based violence is also associated with serious health problems affecting both women and children. These include; injuries, gynecological disorders, mental health disorders, adverse pregnancy outcomes, and sexually transmitted infections (STIs) (Ellsberg and Heise, 2005). Violence can have direct consequences on women's health, and it can increase women's risk of future ill health. Therefore, victimization, like tobacco or alcohol use, can best be conceptualized as a risk factor for a variety of disease and conditions, rather than primarily as a health problem (Heise *et al.*, 1999; Campbell, 2002).

Both population-based research and studies of emergency room visits in the United States indicate that GBV is an important cause of injury among women (Kyriacou *et al.*, 1999). Documented injuries sustained from such physical abuse include contusions, concussion, lacerations, fractures, and gunshot wounds. Population-based studies indicate that 40 to 75 percent of women who are physically abused by a partner report injuries due to violence at some point in their life (Heise *et al.*, 1999).

Nevertheless, injury is not the most common physical health outcome of gender-based abuse. More common are "functional disorders"- ailments that frequently have no identifiable cause, such as irritable bowel syndrome; gastrointestinal disorders; and various chronic pelvic pains. Studies consistently link such disorders with a history of physical or sexual abuse (Ellsberg and Heise, 2005). Women who have been abused also tend to experience poorer physical functioning, more physical symptoms, and more days in bed than do women who have not been abused (Golding, 1996; Walker *et al.*, 1993; Golding, 1996; Campbell *et al.*, 2002). For many women, the psychological consequences of abuse are even more serious than its



physical effects. The experience of abuse often erodes women's self-esteem and puts them at greater risk of a variety of mental health problems, including depression, anxiety, phobias, post-traumatic stress disorders, and alcohol and drugs abuse ((Heise *et al*, 1999).

Violence and sexual abuse also lie behind some of the most intractable reproductive health issues of our times-unwanted pregnancies, HIV and other STIs, and complications of pregnancy. Physical violence and sexual abuse can put women at risk of infection and unwanted pregnancies directly, if women are forced to have sex, for example, or if they fear using contraception or condoms because of their partner's reaction (Ellsberg and Heise, 2005). A history of sexual abuse in childhood also can lead to unwanted pregnancies and STIs indirectly by increasing sexual risk-taking in adolescence and adulthood. There is a growing body of research indicating that violence may increase women's susceptibility to HIV infection (Garcia-Moreno and Walt, 2000; Maman *et al*, 2000; Maman *et al*, 2002; Dunkle, 2004).

Studies carried out in Tanzania and South Africa found that seropositive women were more likely than seronegative peers to report physical partner abuse. The result indicates that women with violent or controlling male partners are at increased risk of HIV infection. There is little information as yet to indicate how violence increases women's risk for HIV. Dunkle and colleagues suggest that abusive men are more likely to have HIV and impose risky sexual practices on their partners. There are also indications that disclosure of HIV status may put women at risk for violence (Maman *et al*, 2000).

Violence can also be a risk factor during pregnancy. Studies around the world demonstrate that violence during pregnancy is not a rare phenomenon. Within the United States, for example, between one percent and 20 percent currently pregnant women report physical violence, with the majority of findings between four percent and eight percent (Gazmararian *et al*, 1996). The difference are due partly to difference in the way women were asked about violence (Campbell *et al*, 2004; Gazmararian *et al*, 1996; Petersen *et al*, 1997; Nasir, 2003).



A recent review found that the prevalence of abuse during pregnancy is three to 11 percent in industrialized countries outside of North America and between four to 32 percent in developing countries, including studies from China, Egypt, Ethiopia, Mexico, India, Nicaragua, Pakistan, Saudi Arabia, and South Africa (Campbell *et al*, 2004). Violence during pregnancy can have serious health consequences for women and their children (Heise *et al*, 1999). Documented effects include delayed prenatal care inadequate weight gain, increased smoking and substance abuse, STIs, vaginal and cervical infections, kidney infections, miscarriages and abortions, premature labor, fetal distress, and bleeding during pregnancy (Campbell, 2002). Recent research has focused on the relationship between violence and pregnancy and low birth weight, a leading cause of infant deaths in the developing world. Although research is still emerging, findings of six different studies performed in the United States, Mexico, and Nicaragua suggest that violence during pregnancy contributes to low birth weight, pre-term delivery, and to fetal growth retardation, at least in some settings (Petersen *et al*, 1997; Vulliamy *et al*, 2002). A recent meta-analysis of existing studies confirms that intimate partner violence during pregnancy is indeed associated with a significant, albeit small, reduction in birth weight (Murphy *et al*, 2001).

In its most extreme form, violence kills women. Worldwide, an estimated 40 to more than 70 percent of homicides of women are perpetrated by intimate partners, frequently in the context of an abusive relationship (Bailey *et al*, 1997). By contrast, only a small percentage of men who are murdered are killed by their female partners, and in many such cases, the women are defending themselves or retaliating against abusive men (Smith *et al*, 1998). A study of female homicide in South Africa found that intimate femicide (female murder by an intimate partner) accounted for 41 percent of all female homicides. This study estimated that a woman is killed by her intimate partner in South Africa every six hours (Mathew *et al*, 2004). Violence is also a significant risk factor for suicide. Studies in numerous countries have found that women who have suffered domestic violence or sexual assault are much more likely to have had suicidal thoughts, or to have attempted to kill themselves (CBS [Kenya], 2004).

## Consequences of economic abuse

Economic abuse can seriously impede women's economic, physical, and psychological health. One direct consequence of economic abuse is that the survivor becomes economically dependent on the abuser. Studies have consistently identified economic dependence as a critical obstacle for many women who are attempting to leave abusive partners (Aguirre, 1985; Gondolf and Fisher, 1988; Johnson, 1992; Okun, 1988; Strube and Barbour, 1983, 1984; Adams *et al.*, 2008). The lack of economic resources that economic abuse creates not only fosters economic dependence on an abuser but also threatens a woman's short-term and long-term economic health- and possibly her mental health.

Women with limited economic future, specifically, low-income women with abusive partners report a lack of resources needed for day-to-day survival, such as money, housing, child care and transportation (Short *et al.*, 2000; Adams *et al.*, 2008). Many women do not have the job skills and the wage-earning power to support themselves and their children (Adams *et al.*, 2008). Women's options are further limited when their credit has been destroyed by an abusive partner, making it almost impossible to secure necessary resources such as housing (Correia and Rubin, 2001; Melbin *et al.*, 2003). Women who do escape abusive relationships experience a decrease in their standard of living when they leave, ending up living in poverty, depending on government assistance, or becoming homeless (Barnett and LaViolette, 1993; Davis, 1999).

Economic abuse may also indirectly affect women's physical and psychological health. Studies have shown a strong relationship between the conditions of poverty and poor physical and psychological health (Brown and Moran, 1997; Lynch *et al.*, 1997; Stronks *et al.*, 1997). Low income women who endure chronic sources of stress, such as substandard housing, inadequate food, and unstable income, have been shown to be at increased risk for depression, anxiety, chronic health problems, and poor general physical health (Dunn and Hayes, 2000; Hall *et al.*, 1985; McCallum *et al.*, 2002; McLeod and Kessler, 1990; Stronks *et al.*, 1998). Similarly, the health of women with an economically abusive partner may be compromised as they endure the stress associated with chronic economic deprivation and exploitation. This applies not only to women in economically abusive relationships but also



to women who have left their abusive partners and are struggling to make ends meet on the few resources that they have available (Adams *et al.*, 2008).

Economic violence has hindered a great proportion of women from achieving economic autonomy and sustainable livelihood for themselves and their dependents. Economic abuse results in deepening poverty due to women's diminished access to independent means of livelihood (Fawole, 2008). Unfortunately, poverty violates the human rights of women and their children by denying them education, food, health, housing, participation in political and public life, and freedom from violence (WHO, 2002).

However, evidence suggests that, when women obtain economic means with good conditions of employment (or loan repayments), they gain some control over their earnings and spend only moderate time working outside the household, which results in their increased ability to bring themselves and their children out of poverty (Abor, 2006; Engle and Patrice, 2000). Economic abuse tends to lead to an atmosphere of tension and general nervousness due to material concern, which may spill over into physical violence. Wife battering may be sparked off by arguments over maintenance allowance and household responsibilities. The sense of injustice on the woman's part when the primary responsibility for care of children falls entirely on her may rise due to complaints and arguments, to which the male partner responds with beating (Fatusi and Alaise, 2006; Fawole *et al.* 2005).

Beatings may even extend to the children. This may be further complicated when men earn low wages, when inflation rates are high, and when the partners are in polygamous unions (CHANGE, 1999; FMOH, 2002; UNICEF, 2002). In some polygamous unions, competition by wives for the limited resources available and arguments over maintaining equality in care may result in violence (FMOH, 2002; UNICEF, 2002).

This may in turn cause physical and mental health problems in women. Economic violence results in social inequality and promotes sexual exploitation of girls and young women by older men. It generates high demand for commercial sex by relatively affluent men and the desire of young women to break the cycle of poverty by any means; thus, women may



commercialise their bodies as a means of rapid enrichment (Luke, 2003). It also promotes international trafficking in women and girls. Scarcity of jobs, the economic pressure of caring for dependent children (who are often many and may include the extended family), and inadequate financial support from husbands make women vulnerable to sexual pressures and the risk of contracting HIV ( Luke, 2003; Human rights dialogue falls, 2003).

Abused women were six times more likely to experience depression, stress-related syndromes, chemical dependency and substance abuse, and suicide than were other women (Fischband and Herbert, 1997; Heise *et al.*, 1999). Economic abuse also drains the economically productive workforce, and the climate of fear and insecurity that it generates reduces productivity and development of the country (UNICEF, 2007). It reduces educational and developmental opportunities for women. Thus, their educational attainment and opportunities to develop are compromised (Anyanwu, 1995; Mzungu, 1999); some girls may not formally enroll in school, and others may drop out to work. The girls end up doing menial work such as farming, hawking, apprenticeship, or domestic work, and others are married off at early ages.

However, educated women are more likely to delay marriage and to plan and raise healthier families. They make more independent decisions, ensure that their children succeed in school, and are more productive wherever they work (UNIFEM, 1999).

For women aged 15 to 44 years, violence is a major cause of death and disability. Economic violence increases women's risk of maternal morbidity and mortality by increasing the risk of HIV and other sexually transmitted diseases, unwanted pregnancies, unsafe abortions, and pregnancy complications (Heise *et al.*, 1999). Unfortunately, violence has extremely long lasting effects, even when women are no longer exposed to the abuse. Violence, including economic violence, also tends to have intergenerational repercussions. This is because violence may be learned as a means of resolving conflict and asserting manhood by children who have witnessed such patterns of conflict resolution. Thus, children brought up with economic violence are more likely to perpetrate such violence as young adults in intimate partner relationships (Bauer *et al.*, 2006; Fang and Corso, 2007).

Apart from its effects on the oppressed, economic abuse also affects the family members and friends of the oppressed by stressing them emotionally and consuming their time and resources. For many women, the financial abuse continues after they leave the abusive relationship because their former partners continue to withhold family money. Thus, women are unable to afford legal assistance to access family money or, because of the nature or effect of the abuse, are unable to work or attain credit (Prince Edward Island Women Abuse Protocols, 2000).

### The Conceptual Framework

This study was guided by theoretical framework; ecological model in understanding the extent of EA among working women.

### The Ecological Model

The ecological framework has been used to understand the interplay of personal, situational and socio-cultural factors that combine to cause abuse (Jawkes *et al*, 2002). In this framework, violence against women results from the interaction of factors at different levels of the social environment (Ellsberg and Heise, 2005). The framework can best be visualized as four concentric circles as shown in Figure 2.3 below. The innermost circle represents the biological and personal history that each individual brings to his or her behavior in relationship. The second circle represents the immediate context in which abuse takes place, frequently the family or other intimate or acquaintance relationship. The third circle represents the institutions and social structures, both formal and informal, in which relationships are embedded, such as neighborhoods, the workplace, social networks, and peer groups. The fourth, outermost circle is the economic and social environment, including cultural norms (Ellsberg and Heise, 2005). A wide range of studies shows that several factors at each of these levels increase the likelihood that a man will abuse his partner.

At the individual level, the male was abused as a child or witnessed marital violence in the home had an absent or rejecting father, or frequently uses alcohol. A recent review of nationally representative surveys in nine countries found that for women, low educational attainment, being under 25 years of age, having witnessed her father's violence against her mother, living in an urban area, and low socio-economic status were consistently associated with an increased risk of abuse (Kishor and Johnson, 2004).



At the level of the family and relationship, the male controls wealth and decision making within the family and marital conflict is frequent. Family dysfunction, male dominance in the family, economic stress, early age at marriage, large number of children, friction over women's empowerment, family honor considered more important than the health and safety of the survivor are also important factors at this level (Heise, 1998; Ellsberg and Heise, 2005).

At the community level, women are isolated with reduced mobility and lack of social support. Male peer groups condone and legitimise men's violence. Others are weak community sanctions against GBV, lack of shelters or other forms of assistance/sanctuary, poverty, traditional gender roles for women in transition, nonnative use of violence to settle all types of dispute, social norms that restrict women's public visibility, and the safety of public spaces (USIAD, 2006; Jewkes, 2002).

At the societal level gender roles are rigidly defined and enforced and the concept of masculinity is linked to toughness, male honor or dominance. The prevailing culture tolerates physical punishment of women and children, accepts violence as a means to settle interpersonal disputes, and perpetuates the notion that men "own" women (Ellsberg and Heise, 2005). According to USAID report, larger societal factors that create an acceptable climate for violence and reduce inhibitions against violence are traditional gender norms that gives men decision making power in the household, social norms that justify VAW, women's lack of legal rights including access to divorce, lack of criminal sanctions against perpetrators of GBV, high levels of crime and armed conflict. The ecological framework combines individual level risk factors with family, community, and society level factors identified through cross cultural studies, and helps explain why some societies and some individuals are more violent than others, and why women, especially wives, are so much more likely to be the victims of violence within the family (Koenig et al, 2004; Ellsberg and Heise, 2005). Other factors combine to protect some women. For example, women who have authority and power outside the family tend to experience lower levels of abuse in intimate partnerships. Likewise, when family members and friends intervene promptly, they appear to reduce the likelihood of domestic violence. In contrast, wives are more frequently abused in cultures where family affairs are considered "private" and outside public scrutiny (Ellsberg and Heise, 2005; Koenig et al. 2003)



## CHAPTER THREE

### METHODOLOGY

#### Study design

This study is an analytical cross-sectional study. The descriptive component described the patterns and perceived consequences of economic abuse, while the analytical component identified the prevalence of risk factors predisposing to economic abuse.

#### Study area

The study was conducted in Warri metropolis of Delta State which was created in 1991 from old Bendel State. Delta State is an oil producing State in Nigeria and is situated in the South-South geo-political zone. The 2006 National Population Census (NPC) report indicated Delta State had a population of 4,098,291 residents (males:2,674,306, females:2,024,085) and total land area of 16,842km<sup>2</sup>. Delta State is made up of three senatorial districts and twenty-five Local Government Areas (LGAs). The capital city is Asaba.

Warri metropolis is the major oil city in Delta State. The inhabitants comprised mainly of Urhobo, Isoko, Isekiri, and Ijaw ethnic groups. Christianity is the major religion in this area. It has a population of over 617,236 people (males:313,427, females:303,809) and a total land area of 2,468.096km<sup>2</sup> comprising of Uvwie, Warri-South and Warri South-West LGAs (NPC, 2006).

Uvwie LGA is the gateway town in and out of the city of Warri and her headquarter is Effurun. Uvwie LGA had a total population of 188,728 residents (males:93,999, females:94,729) and land area of 95.896km<sup>2</sup> (NPC, 2006).

Warri-South LGA had a population of 311,970 residents (males:158,402, females: 153,568) and a land area of 638.165 km<sup>2</sup> at the 2006 National Population Census. The headquarter is Warri.

Warri South-West LGA also had a population of 116,538 residents (males:61,026, female:55,512) and total land area of 1,734.035 km<sup>2</sup>. The head quarter is Ogbe-Ijaw. (NPC, 2006).

Warri is the economic nerve of the state and also the most populated location in the Southern end of the state. It grew from being a rural to an urban city. Before oil exploration began the major occupations of the women were farming, fishing and weaving. Over the years, Warri had survived socio-economic challenges due to communal clashes, militancy and the adverse effects of the oil exploration in the area. The economic base of the city still lies in the presence of a refinery and other oil and gas companies. There are state-operated television and radio station as well as a private radio station operating within the city. There are many primary and secondary schools within the metropolis. There are four institutions of higher learning, namely, Federal University of Petroleum Resources Effurun, Petroleum Training Institute Effurun, College of Education Warri and Delta State Nursing School. There are both public and private hospitals in the area. Various branches of banks and hotel/cateries are also well represented in the area. The women are also actively engaged in informal trades such as tailoring, hairdressing, and trading.

### **Study population**

The targets of the study were women aged fifteen years and above who work in either the formal or informal sector. Women working in formal sectors included: bankers, teachers, lecturers, tele-communication workers, doctors, nurses, pharmacists, civil servants, oil company workers, and broadcasters within Warri metropolis. Women in the informal sector were mainly: hairdressers, tailors, market traders, hawkers, food vendors, cleaners, farmers, and petrol station attendants within Warri Metropolis.

### **Inclusion criteria**

Women with the following characteristics were included in the study

1. Women aged 15 years and above
2. Women resident in Warri-South and Uvwie LGAs
3. Women actively engaged in both formal and informal employment

### Exclusion criteria

All non-consenting women and those who do not meet the inclusion criteria were excluded from the study

### Sample size considerations

The sample size for this study was derived using the formula for estimating single proportion at a specified precision.

$$n = \frac{(Z_{\alpha/2})^2 pq}{d^2}$$

Where n = desired sample size

$Z_{\alpha/2} = 1.96$  (standard normal deviate corresponding to the level of significance)

$P = 27.5\%$  i.e. proportion of female hawkers who experienced economic exploitation in Ibadan, Nigeria (Fawole *et al*, 2003)

$$q = 1 - 0.275 = 0.725$$

$d = 0.05$  (level of precision)

$$\text{Therefore, } n = \frac{(1.96)^2 \times 0.275 \times 0.725}{(0.05)^2}$$

$$n = 306.3676$$

However, to account for cluster design effects (D) estimated at approximately 2, the total sampling size was multiplied by two

$$\text{Therefore } n = 306.3676 \times 2 = 612.7352$$

The minimum sample size of 681 women was calculated after adjusting for non response rate of 10% (i.e.  $100 \times 612.7352$ )



## Sampling procedure

A four stage multi-stage sampling technique was used to select respondents as follows:

### Stage 1:

Two LGAs were purposively selected out of the three LGAs which make up Warri metropolis. The selected LGAs were Warri-South and Uvwie LGAs. These LGAs were purposively selected because they were the largest in the LGA.

### Stage 2:

One community each was purposively selected from Uvwie and Warri-South LGAs. Effurun and Warri communities were selected respectively. These communities were selected because they are the headquarters of their respective LGA.

### Stage 3:

A list of formal and informal jobs was prepared. For the formal sector, ten work areas were identified. Four were selected by simple random sampling (ballot method). For the informal sector nine clusters of working women were also identified of which four were selected by simple random sampling (ballot method). Appendix ten.

### Stage 4:

All the women who met the eligibility criteria were systematically (using a determined sampling interval) recruited and interviewed until sample size was reached. The first respondent was selected by tossing a coin. The head of the coin indicated the interview will begin from the right side of the main street and a tail indicated the left side of the main street from the entrance.

Based on the total population of women in both Uvwie and Warri-South LGA a ratio of 1:2 was used to proportionately interview women from both Uvwie and Warri South LGAs respectively. A total of 269 women were interviewed from Uvwie LGA and 412 were interviewed from Warri-South LGA (Appendix eight). The estimated sample size for each LGA was divided into two for each work sector. For Uvwie LGA, 134 participants each were estimated from both sectors. On the other hand, 206 participants each were estimated for both work sector in Warri-South LGA, (Appendix nine)

Examples of formal sectors clusters were: banker, teachers/lecturers, health workers and civil servants. Informal sector clusters included: traders, hairdressers, tailors, waitress and petrol station attendants.

### **Method of data collection**

Two methods of data collection were used; quantitative and qualitative methods. The methods included the use of questionnaire for quantitative data collection and in-depth interview (IDI) for the qualitative data collection.

### **Quantitative method**

An interviewer-administered, semi-structured questionnaire was utilized (Appendix six). The design of the questionnaire was based on the research objectives, review of literature, and guidance from experts in the field gender-based violence. Before the main interviews, two focus group discussion (FDG) sessions were organized for both formal and informal sector workers in order to structure the questionnaire. The questionnaire was translated into Pidgin English (The common language in the locality) and back translated to English language. The questionnaire elicited information on the knowledge, patterns and perceived health consequences of economic abuse to the working women. The questionnaire consisted of four sections for ease of administration.

**Section A:** sought information on the participants socio-demographic characteristics and other variables, such as years of working experience, number of dependents, number of children, partner's smoking habits and partner's drinking habits.

**Section B:** elicited information on the level of knowledge on the types of economic abuse that could be experienced at home and in the work place.

**Section C:** explored women's experience and types of economic abuse in the homes and work place.

**Section D:** assessed the perceived health consequences of economic abuse by the women.



## Qualitative method

In-depth interviews were conducted to explore the last episode of economic abuse, perceived health consequences and the health seeking behaviours using the in-depth interview guide (IDIG) (Appendix seven).

The inclusion criterion for the in-depth interviews was ever experienced any form of economic abuse either at home or in the workplace. Women who experienced economic abuse were identified from the responses in the questionnaires.

Of the 202 victims of economic abuse in the formal sector and 190 in the informal sector, eight respondents were purposely selected for the interview in each group, making 16 interviewees. However, seven consented in the formal and six in the informal sector.

## Procedure for data collection

First, advocacy visit was made to the management/unions of each cluster of women. Permission to interview women was obtained from the heads of operations of all the selected banks, principals of the selected secondary schools and management of the higher institutions. The heads of department at the local government secretariat were also visited to solicit their support. Finally, advocacy visits to the heads of the market traders, food vendors, hairdressers and tailors association were also done prior to the study. Permission to carry out the study was granted before respondents were approached for the interview.

Four research assistants were trained and employed to assist with obtaining informed consent and data collection. The training included a detailed briefing on aims and objectives of the research, the importance of collecting valid data, sampling methods, confidentiality in the data collection process, interpersonal skills during interview, proper recording of responses, sorting out the filled questionnaires, data cleaning and ethical considerations for the affected women. The skills of these interviewers were verified in the field and only those whose performances were considered satisfactory were hired.

After introducing themselves to the participants, the interviewers explained the importance of the research, the estimated time for the interview and how the result would be used to

improve the lives of women in Nigeria. Only women who were willing to participate in the research and gave their consent were interviewed.

During the survey, the interviewers identified respondents reporting economic abuse for the interview at a later date. About a month after the quantitative research was completed, 15 out of the 16 women (90%) were identified and in-depth interviews (IDI) were used to elicit more information from the women. One eligible participant however refused to provide informed consent when approached for the in-depth interview because she felt uncomfortable discussing such sensitive issues. The investigator conducted the interviews in English and Pidgin English languages, as desired by the respondent. In addition, each informant was given an assurance of confidentiality and anonymity. Interviews were conducted in private place where respondents were sure of confidentiality. The in-depth interview sessions were recorded on audio tapes and notes were taken. Comprehensive notes were taken for respondent who did not consent for audio tape recording.

### **Validity and reliability of the instrument**

#### **Validity**

Several steps were taken to ensure validity of the instrument. First, was the review of literature and research projects within the Faculty of Public Health, University of Ibadan (Fawole, 2008; Adams *et al.*, 2008; NDHS, 2008; Postmus *et al.*, 2010; Adegbite O.B, 2006). Secondly, the proposal and questionnaire were reviewed several times by experts on gender based violence. Finally, the questionnaire was pre-tested on 68 women aged 15 years and above in Udu LGA, Delta State to ensure clarity of each questions.

#### **Reliability**

Cronbach's Alpha model technique was used to test the reliability of the questionnaire. This was done by self-administering the questionnaire once to 68 women (about 10% equivalent of the study participants) at Udu LGA where the pre-test was done and subsequently the coefficient reliability was determined using SPSS. A reliability coefficient of 0.87 was obtained indicating that the instrument was reliable.



## Study variables

The study variables were:

**Independent (exposure) variables:** The independent variables were the profile of women, such as age, marital status, level of education, number of dependent, years of work experience, ethnicity, and religion. It also included the lifestyle of the partners such as alcohol intake and smoking habit.

**Dependent (outcome) variables:** The dependent variables were the knowledge, experience and perceived health consequences of economic abuse.

Women's knowledge of economic abuse was measured by asking respondents to identify conditions they think constituted economic abuse. The maximum obtainable score for knowledge of economic abuse was 18 while the mean knowledge score was 15. Scores  $\geq 15$  and  $< 15$  were categorised as adequate and inadequate knowledge.

The lifetime experience of economic abuse was divided into experience of economic abuse in the home and workplace. A respondent was considered economically abused if a man ever restricted her right or access to economic resources or activities either at home or in the workplace. Affirmative response to at least one of the 18 questions on economic abuse constituted economic abuse. Women's perception of the health consequences were measured by asking respondents to identify health conditions which resulted from economic abuse.

## Data management and analysis

The administered questionnaires were checked for completeness. Open ended questions were coded. Data entry and analysis was done using SPSS (Version 16.0) software.

Results were summarized using descriptive statistics. Summary statistics such as mean and standard deviation was used for quantitative variables while proportions were used for qualitative variables. Charts and graphs were used to illustrate categorical and quantitative variables respectively. Chi-square test was used to test association of categorical variables. Logistic regression analysis was used to predict socio-demographic risk factors predisposing to economic abuse. The p-value was set at 5% and 95% CI.

## **Ethical considerations**

Ethical approval was obtained from the UI/UCH Institutional Review Committee before the commencement of the project (Appendix twelve). Permission to carry out the study was obtained from the management/unions of the women associations. Written informed consent was obtained from the participants using informed consent form after explaining the purpose of the study to each respondent.

Participants were also assured of the confidentiality of all responses and data collected was treated with confidentiality. Anonymity was ensured as no names were required of the participants or recorded on the questionnaires. Consent of the participants involved in the in-depth interview was sought before the interviews were conducted. Data obtained from the study was kept in a password protected computer. Computer was kept under lock and key.

**Referral:** Appropriate government agencies at the local levels that provide care for women were identified before the commencement of the project. Women who reported ever having experienced economic abuse and the consequences were referred to the department of women affairs at each of the LGAs. This was in conformity with the World Health Organisation (WHO) basic requirement for carrying out any research on violence against women (WHO, 2000). Every participant was given a handkerchief as an incentive for participating.



## **Operational definitions**

**Gender-based violence:** is violence against women or girls, which includes physical, sexual, psychological and economic abuse. This abuse evolves in part from women's subordinate status in society. This act of violence would be punished if directed at an employer, a neighbor or an acquaintance but often go unchallenged when men direct them at women, especially within the family (Population Reports, 1999).

**Intimate partner abuse:** can take a variety of forms including "physical assault such as hit, slaps, kicks, and beating; psychological abuse, such as constant belittling, intimidation, and humiliation, and coercive sex. It frequently includes controlling behaviours such as isolating a woman from family and friends, monitoring her movements and restricting her access to economic resources" (Population Reports, 1999).

**Economic violence/abuse (EA):** involves all behaviours by men which control a woman's ability to acquire, use and maintain economic resources or activities (Adams *et al*, 2008).

**Financial emasculation:** Putting a woman on strict allowance or forcing her to beg for money

**Financial suppression:** This is when a man uses the fact that he has more money to dominate a woman

**Financial restriction:** Withholding or restricting funds needed for necessities such as food and clothing

**Denial of financial independence:** Deny of a woman's ability to control her personal earning

**Financial non involvement:** The total refusal of a man to contribute financially to food and other basic needs

**Formal sector:** Encompasses all jobs with normal hours and regular wages that have a chain of command and empowered officers to enforce the agreed upon rules. There are prescribed structures of duties, responsibilities, working relationships formally prescribed by the organization and they are recognized as income sources on which income taxes must be paid (United Nations Educational, Scientific and Cultural Organization, 1995).

**Informal sector:** Made up of very small-scale units producing and distributing goods and services. Family labor or a few apprentices are employed. They often operate with very little capital or none at all, and utilize low levels of technology and skills. The sector is

characterized by low income, lack of benefits, less security and strenuous and poor working conditions (United Nations Educational, Scientific and Cultural Organization, 1995)

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## CHAPTER FOUR

### RESULTS

All the 680 questionnaires administered were analysed. These comprised three hundred and forty respondents each in the formal and informal sectors. The profiles of the respondents in both sectors are presented in Table 4.1. The ages of the respondents ranged from 15-62 years with a mean age of  $33.3 \pm 9.8$  years.

#### Socio-demographic characteristics of women working in formal sector

The mean age of the formal sector respondents was  $36.8 \pm 9.3$  years. A higher proportion of the women 42.4% were above forty years of age followed by those between the ages of 30 and 39 years 30.0%. Only 27.6% respondents were less than 30 years of age. Almost all the women interviewed 99.7% were Christians and a larger proportion were married 61.8%. Tertiary level of education was the highest attained 74.4%. Majority of the women 35.6% were of Urhobo ethnic origin, 32.9% were from other ethnic groups in Nigeria. Isoko had 16.2%, 8.5% were Ijaws and 6.8% were Itsekiri. Furthermore, 49.4% had up to four dependents, 28.2% had at least nine and 13.5% had fifteen dependents.

Women with <10 years working experience were 64.1%, 25.0% had up to nineteen years of working experience, while 10.9% had twenty years or more working experience. Only 2.4% had partners who smoked at least three times a month, 5.9% had partners who smoked more than one stick a day, while 87.6% reported having partners who never smoked cigarette. Also, 47.9% of the respondents had partners who never took alcohol, 21.8% reported having partners who drink almost everyday, while 30.3% had partners who drink occasionally.

(Table 4.1).

### Socio-demographic characteristics of women working in the informal sector

The mean age of the informal sector respondents was  $29.8 \pm 9.1$  years. Majority 55.6% of the women were less than thirty years of age, followed by those between ages 30 and 39 years 27.9%, and women forty years or above 16.2%. A larger proportion of the respondents were Christians 96.5%. Only 10.3% of the women had tertiary education, while 71.2% had secondary education. The major ethnic group of the respondents was Urhobo 35.3% and the least was Isoko 11.2%. A total of 47.9% had up to four dependents while 25.3% had at least nine.

Women with less than 10 years of working experience were 75.0%, 17.4% had up to nineteen years of working experience, while 7.1% had twenty years or more working experience. Only 82.4% reported having partners who never smoked cigarette, 10.0% had partner who smoked more than one stick of cigarette a day while 3.5% had partners who smoked at least three times a month. Also, 50.0% had partners who never took alcohol, 18.8% reported having partners who drank almost everyday, while 29.4% had partners who drink occasionally. (Table 4.1).



**Table 4.1: Socio-demographic characteristics of the respondents in formal and informal sectors in Warri (N=680)**

Socio-demographic characteristics	Formal sector (N=340) n (%)	Informal sector (N=340) n (%)	Total (%)
<b>Age (years)</b>			
<30	94 (27.6)	189 (55.6)	41.7
30-39	102 (30.0)	95 (27.9)	29.0
≥40	144 (42.4)	55 (16.2)	29.0
<b>Marital status</b>			
Single, never married	99 (29.1)	167 (49.1)	39.1
Married	210 (61.8)	153 (45.0)	53.4
*Others	31 (9.1)	20 (5.9)	7.5
<b>Religion</b>			
Christianity	339 (99.7)	328 (96.5)	98.1
#Others	1 (0.3)	12 (3.5)	1.9
<b>Ethnicity</b>			
Urhobo	121 (35.6)	120 (35.3)	35.4
Isoko	55 (16.2)	38 (11.2)	13.7
Itsekiri	23 (6.8)	60 (17.6)	12.2
Ijaw	29 (8.5)	44 (12.9)	10.7
+Others	112 (32.9)	78 (22.9)	27.9
<b>Educational status</b>			
Primary	-	63 (18.5)	9.3
Secondary	87 (25.0)	242 (71.2)	48.4
Tertiary	253 (74.4)	35 (10.3)	42.4
<b>Years of experience at work</b>			
<10	218 (64.1)	255 (75.0)	69.8
10-19	85 (25.0)	59 (17.4)	21.2
≥20	37 (10.9)	24 (7.1)	9.0
<b>Number of dependents</b>			
<5	168 (49.4)	163 (47.9)	56.2
5-9	96 (28.2)	86 (25.3)	30.9
10-15	46 (13.5)	30 (8.8)	12.9
<b>Partner's Smoking habit</b>			
Never	298 (87.6)	280 (82.4)	88.7
1-10 sticks a day	20 (5.9)	34 (10.0)	8.3
Once-3 times a month	8 (2.4)	12 (3.5)	3.1
<b>Partner's Drinking habits</b>			
Never	163 (47.9)	172 (50.0)	49.6
Everyday-twice a week	74 (21.8)	64 (18.8)	20.4
Occasionally	103 (30.3)	100 (29.4)	30.0

\* (Separated, widowed, divorced), + (Ibo, Edo, Yoruba), # (Islam, traditional and Atheist)

**Comparison of proportion of respondents with adequate knowledge of EA by work sector**

A total of 70.9% women had adequate knowledge of EA, while 29.1% had inadequate knowledge of EA. Table 4.2 shows the comparison of proportion of respondents with adequate knowledge of EA by work sector. Significantly higher proportion of the women working in the formal sector had adequate knowledge of EA 55.8% compared with 44.2% in the informal sector ( $p < 0.05$ ).

**Table 4.2: Comparison of proportion of respondents with adequate knowledge of EA by work sector**

Knowledge category	Formal sector n (%)	Informal sector n (%)	Total (690) n (%)
Adequate knowledge	269 (79.1)	213 (62.6)	428 (70.9)
Inadequate knowledge	71 (20.9)	127 (37.4)	198 (29.1)
Total	340 (100)	340 (100)	680 (100)

$\chi^2 = 22.345, p = 0.000$  df



### Knowledge of forms of EA at home by work sector

Table 4.3 shows the proportion of respondents by work sector that correctly identified stated forms of EA in the home.

“Withholding funds needed for household necessities” was the most often identified form of EA in the home in both formal 92.4% and informal 84.1% sectors. On the other hand, “dominating women because of their low income” was the least recognised form of EA in both formal 78.5% and informal 73.2% sectors.

Consistently, higher proportion of the women working in formal sector provided correct answers to each of the questions. Significantly higher proportion of women in the formal sector 86.5% correctly identified “complete control over economic resources/activities” as a form of EA compared to 76.2% in the informal sector ( $p=0.001$ ). Also, a higher proportion of respondents in the formal sector 87.2% correctly identified “complete control of the family’s finances” as a form of EA compared to 82% in the informal sector ( $p=0.013$ ).

However, there was no significant difference in the response of both categories of women to questions on “men dominating women because of their low income” ( $p=0.118$ ), “deny of free access to healthcare” ( $p=0.553$ ) and the “deny of right to own property” ( $p=0.128$ ).

**Table 4.3: Proportion of respondents knowledge of forms of EA at home by work sector**

<b>Forms of EA at home</b>	<b>Formal sector (N=340) n (%)</b>	<b>Informal sector (N=340) n (%)</b>	<b>Total (680) n(%)</b>	<b><math>\chi^2</math></b>	<b>p-value</b>
Complete control over economic resources/ activities	294 (86.5)	259 (76.2)	553 (81.3)	13.289	0.001
Complete control of the family's finances	296 (87.3)	278 (82.0)	574 (84.7)	8.620	0.013
Putting women on strict allowances	304 (89.7)	268 (79.1)	572 (84.8)	18.071	0.000
Dominating women because of their low income	267 (78.5)	249 (73.2)	516 (75.9)	4.276	0.118
Withholding funds needed for necessities	314 (92.4)	286 (84.1)	600 (88.2)	11.586	0.003
Taking women's money by force	309 (90.9)	272 (80.0)	581 (85.4)	16.499	0.000
Deny of independent access to her money	308 (90.9)	275 (80.9)	583 (85.9)	13.908	0.001
Exclusion from financial decision making	303 (89.1)	284 (83.5)	587 (86.3)	10.158	0.006
Deny of feeding and other allowances	309 (90.9)	256 (75.3)	565 (83.1)	29.736	0.000
Deny of free access to healthcare	283 (83.2)	272 (80.0)	555 (81.6)	1.186	0.553
Deny of right to inherit family assets	292 (85.9)	250 (73.5)	542 (79.7)	18.202	0.000
Deny of right to own property	289 (85.0)	269 (79.1)	558 (82.1)	4.106	0.128



## Knowledge of forms of EA in the workplace by work sector

Table 4.4 shows the proportion of respondents by work sector that correctly identified some forms of EA that could occur in the workplace.

“The deny of career development opportunities” was the most often identified form of EA in the workplace among respondents in the formal and informal sector (89.1% and 81.5%) respectively. On the other hand, “preferential access to work for men” was the least recognised form of EA in the formal and informal sector (81.5% and 74.7%). Consistently, higher proportion of women in formal sector provided the correct answers to each of the questions than the informal sector for all the forms of EA in the work place.

A higher proportion of respondents in the formal sector 83.2% correctly identified “unequal pay for equal work” as a form of EA in the workplace compared to the informal sector 75.6% ( $p=0.003$ ). Respondents in the formal sector also had a higher proportion 85.8% of those who correctly identified “limited access to cash and credit facilities” as a form of EA in the work place compared to informal sector 76.9% ( $p=0.003$ ). See Table 4.4.

**Table 4.4: Proportion of respondents knowledge of forms of EA in the workplace by work sector**

Forms of EA in the workplace	Formal sector (N=340) n (%)	Informal sector (N=340) n (%)	Total (680) n(%)	$\chi^2$	p-value
Unequal pay for equal Work	282 (83.2)	257 (75.6)	539 (79.4)	11.491	0.003
Limited access to cash and credit facilities	290 (85.8)	259 (76.9)	549 (81.3)	11.602	0.003
Deny of career development opportunities	303 (89.9)	277 (81.5)	580 (85.7)	17.842	0.000
Unequal job opportunities for both men and women	287 (84.4)	260 (76.5)	547(80.4)	15.346	0.000
Preferential access to work for men	277 (81.5)	254 (74.7)	531 (78.1)	6.634	0.036
Discouragement from working outside the home	283 (83.2)	259 (76.2)	542 (79.7)	18.280	0.000

## Factors associated with the knowledge of EA by work sector

Table 4.5 shows the cross tabulations of socio-demographic characteristics and the knowledge of EA by work sector.

Significantly, higher proportion of women age 40 years and above ( $\chi^2=18.203$ ,  $p=0.000$ ) and with tertiary education ( $\chi^2=5.735$ ,  $p=0.017$ ) were more knowledgeable of EA in the formal sector. However, women with secondary education ( $\chi^2=7.231$ ,  $p=0.027$ ) were more knowledgeable of EA in the informal sector.

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**Table 4.5: Comparisons of respondents' knowledge of EA by selected socio-demographic variables for women in formal and informal sector**

Variables	Formal sector (N=340)		Informal sector (N=340)	
	Knowledge		Knowledge	
	Adequate n (%)	Inadequate n (%)	Adequate n (%)	Inadequate n (%)
<b>Age (years)</b>				
<30	61 (64.9)	33 (35.1)	109 (57.7)	80 (42.3)
30-39	91 (89.2)	11 (10.8)	65 (68.4)	30 (31.6)
≥40	117 (81.3)	27 (18.8)	38 (69.1)	17 (30.9)
	( $\chi^2=18.203$ )	( $p=0.000$ )	( $\chi^2=4.322$ )	( $p=0.115$ )
<b>Marital status</b>				
Single	72 (72.7)	27 (27.3)	104 (62.3)	63 (37.7)
Married	171 (81.4)	39 (18.6)	101 (66.0)	52 (34.0)
*Others	26 (83.9)	5 (16.1)	8 (40.0)	12 (60.0)
	( $\chi^2=3.550$ )	( $p=0.170$ )	( $\chi^2=5.134$ )	( $p=0.077$ )
<b>Ethnicity</b>				
Urhobo	104 (86.0)	17 (14.0)	72 (60.0)	48 (40.0)
Isoko	40 (72.7)	15 (27.3)	28 (73.7)	10 (26.3)
Isekiri	17 (73.9)	6 (26.1)	43 (71.7)	17 (28.3)
Ijaw	24 (82.8)	5 (17.2)	24 (54.5)	20 (45.5)
#Others	84 (75.0)	28 (25.0)	46 (59.0)	32 (41.0)
	( $\chi^2=6.538$ )	( $p=0.162$ )	( $\chi^2=6.107$ )	( $p=0.191$ )
<b>Educational status</b>				
Primary	-	-	31 (49.2)	32 (50.8)
Secondary	61 (70.1)	26 (29.9)	156 (64.5)	86 (35.5)
Tertiary	208 (82.2)	45 (17.8)	26 (74.3)	9 (25.7)
	( $\chi^2=5.735$ )	( $p=0.017$ )	( $\chi^2=7.231$ )	( $p=0.027$ )
<b>Years of working experience</b>				
<10	163 (74.8)	55 (25.2)	160 (62.7)	95 (37.3)
10-19	72 (84.7)	13 (15.3)	41 (66.0)	18 (30.5)
≥20	34 (91.9)	3 (8.1)	10 (41.7)	14 (58.3)
	( $\chi^2=7.754$ )	( $p=0.021$ )	( $\chi^2=5.676$ )	( $p=0.059$ )

# (Ibo, Edo & Yoruba), \* (Separated, widowed, divorced)

## Lifetime Prevalence of EA by work sector

Table 4.6 shows a comparison of the lifetime prevalence of EA by home or workplace experience.

Specifically in the home, a significantly higher proportion of women in the formal sector 45.3% compared to informal sector 37.1% had experienced EA ( $p=0.029$ ). The prevalence of EA at home irrespective of the work sector was 41.2%.

On the other hand, a higher proportion of the women working in the informal sector experienced EA in the workplace 40.9% compared to the formal sector workers 28.8% ( $p=0.001$ ). The prevalence of EA in the work place irrespective of the work sector is 34.9%. Generally, a higher proportion of respondents in the formal sector had experienced EA 59.4% compared to the informal sector 55.9% ( $p=0.352$ ).

Table 4.6: Lifetime prevalence of EA in the home and workplace by work sector

Ever experienced EA	Formal sector (N=340) n (%)	Informal sector (N=340) n (%)	Total (680) N (%)
<b>Home</b>			
Yes	151 (45.3)	126 (37.1)	277 (41.2)
No	182 (54.7)	214 (62.9)	369 (58.8)
	$\chi^2=4.770$	$p=0.029$	
<b>Workplace</b>			
Yes	98 (28.8)	139 (40.9)	237 (34.9)
No	242 (71.2)	201 (59.1)	443 (65.1)
	$\chi^2=10.887$	$p=0.001$	
<b>Total</b>			
Yes	202 (59.4)	190 (55.9)	392 (57.6)
No	138 (40.6)	150 (44.1)	288 (42.4)
	$\chi^2=0.867$	$p=0.352$	

### Types of EA (ever) experienced by work sector

Table 4.7 shows the patterns of EA in both work sectors.

The most prevalent type of EA among the formal sector workers was "financial non-involvement" ( $\chi^2=24.8$ ,  $p=0.000$ ) while the least common was "the denial of inheritance right" ( $\chi^2=1.4$ ,  $p=0.235$ ). A significantly higher proportion of women working in the formal sector 26.5% had experienced "financial non-involvement" compared to the informal sector 11.5% ( $p<0.05$ ). On the other hand, a higher proportion 29.1% of women working in the informal sector reported the experience of "unequal job opportunities for both men and women" before getting their present jobs compared to a few 13.5% in the formal sector  $p<0.00$ .

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**Table 4.7: Types of EA (ever) experienced by work sector**

<b>Forms of EA</b>	<b>Formal sector (N=340) n (%)</b>	<b>Informal sector (N=340) n (%)</b>	<b>Total (680) n(%)</b>	<b><math>\chi^2</math></b>	<b>p-value</b>
Complete control of Resources and activities	31 (9.3)	35 (10.3)	66 (9.8)	0.174	0.677
Complete control of the family financial decision	51 (15.4)	53 (15.6)	104 (15.5)	0.007	0.935
Financial emasculation	18 (5.4)	13 (3.8)	31 (4.6)	0.975	0.323
Financial suppression	22 (6.6)	31 (9.1)	53 (7.9)	1.435	0.231
Financial restriction	67 (20.2)	59 (17.4)	126 (18.8)	0.882	0.348
Deny of financial independence	29 (8.7)	12 (3.5)	41 (6.1)	7.945	*0.005
Financial non involvement	88 (26.5)	39 (11.5)	127 (18.9)	24.775	*0.000
Deny of inheritance right	9 (2.7)	15 (4.4)	24 (3.6)	1.411	0.235
Unequal pay for equal work	13 (3.9)	14 (4.1)	27 (4.0)	0.027	0.869
Limited access to Cash and credit facilities	19 (5.6)	28 (8.2)	47 (6.9)	1.851	0.174
Deny of career development opportunities	35 (10.3)	29 (8.5)	64 (9.4)	0.621	0.431
Unequal job opportunity for both men and women (before present employment)	46 (13.5)	99 (29.1)	145 (21.3)	24.623	*0.000
Preferential access to work for men	26 (7.6)	15 (4.4)	41 (6.0)	3.141	0.076
Discouragement from working outside the home	21 (6.2)	13 (3.8)	34 (5.0)	1.981	0.159

\*= Significant at 5%

### Factors associated with experience of EA (merged total)

The association of respondents' socio-demographic characteristics with the experience of EA is shown in Table 4.8.

Women who belong to non-indigenous ethnic group 34.7%, those with secondary school education 50% and those whose partners never consumed alcohol 44.2% or smoked cigarette 85.7% had significantly higher proportion of those who experienced EA in both sectors combined  $p < 0.05$ .

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**Table 4.8: Respondents socio-demographic and behavioural characteristics by ever experienced EA**

Variables	EA n (%)	X <sup>2</sup>	P-value
<b>Age (years)</b>			
<30	159 (40.7)	0.494	0.781
30-39	117 (29.9)		
≥40	115 (29.4)		
<b>Marital status</b>			
Single, never married	146 (37.2)	1.407	0.495
Married	215 (54.8)		
Separated/widowed/divorced	31 (7.9)		
<b>Ethnicity</b>			
Urhobo	126 (32.1)	25.979	*0.000
Isoko	57 (14.5)		
Itsekiri	39 (9.9)		
Ijaw	34 (8.7)		
Others	136 (34.7)		
<b>Level of education</b>			
≤Primary	25 (6.4)	9.180	*0.010
Secondary	196 (50.0)		
Tertiary	171 (43.6)		
<b>Years of experience at work</b>			
<10	267 (68.1)	4.426	0.109
10-19	82 (20.9)		
≥20	43 (11.0)		
<b>Number of dependents</b>			
<5	193 (55.3)	0.364	0.834
5-9	109 (31.2)		
10-15	47 (13.5)		
<b>Partners' alcohol intake habit</b>			
Never	172 (44.2)	12.139	*0.002
Everyday-twice a week	82 (21.1)		
Once-3 times a month	135 (34.7)		
<b>Partner's smoking habit</b>			
Never	324 (85.7)	7.806	*0.020
1-10 sticks a day	40 (10.6)		
Once-3 times a month	14 (3.7)		
<b>Knowledge of EA</b>			
Adequate knowledge	287 (73.2)	2.439	0.118
Inadequate knowledge	105 (26.8)		
<b>Sector category</b>			
Formal sector	202 (51.5)	0.352	0.197
Informal sector	190 (48.5)		

\*= Significant at 5%



### Determinants of EA among women in Warri (merged total)

The determinants of EA among women working in Warri irrespective of their work sector are shown in Table 4.9.

Women who were more likely to experience EA were from non-indigenous ethnic groups [OR 2.47 (95% CI: 1.62-3.78)] compared with Urhobos. Women of Ijaw ethnic origin were 0.51 times less likely to experience EA (95% CI: 0.28-0.95). Also, education increased the likelihood of experiencing EA. Specifically, women with secondary [OR 2.92 (95% CI: 1.48-5.74)] and tertiary education [OR 2.53 (95% CI: 1.28-5.02)] were three times more likely to experience EA than those with primary education.

Other determinants of EA were the partners alcohol intake and smoking habits. Women with partners who consumed alcohol at least once-three times a week were two times more likely to experience EA [OR 2.01 (95% CI: 1.35-2.99)] compared with those whose partners never consumed alcohol. On the other hand, partners who smoked between one and ten sticks of cigarette a day [OR 3.55 (95% CI: 1.64-7.69)] and one-three times a month [OR 3.97 (95% CI: 1.21-13.04)] were both four times more likely to perpetrate EA.

**Table 4.9: Logistic regression of socio-demographic characteristics on experience of EA**

Characteristics	EA		
	Odds ratio (OR)	95%CI	P value
<b>Ethnicity</b>			
Isoko	1.484	0.88-2.49	0.136
Isekiri	0.702	0.41-1.20	0.197
Ijaw	0.513	0.28-0.95	0.034
Others	2.473	1.62-3.78	0.000
Urhobo	1		
<b>Level of education</b>			
Tertiary	2.536	1.28-5.02	0.007
Secondary	2.917	1.48-5.74	0.002
Primary	1		
<b>Partners' alcohol intake habit</b>			
Everyday-twice a week	1.105	0.69-1.77	0.675
Once-3 times a week	2.011	1.35-2.99	0.001
Never	1		
<b>Partner's smoking habit</b>			
1-10 sticks a day	3.554	1.64-7.69	0.001
Once-3 times a month	3.967	1.21-13.04	0.023
Never	1		

### **Factors Associated with experience of EA (ever) by work sector**

To explore the association of respondents' socio-demographic characteristics and experience of EA, cross tabulations were done as shown in Table 4.10.

In the formal sector, women from non-indigenous ethnic group (41.6%), who reported less than 10 years working experience (61.4%) and less than five dependents (49.5%) were significantly higher among those who had ever experienced EA ( $p < 0.05$ ). However in the informal sector, women with at most secondary education (74.2%), those with less than five dependents (62.1%) and women whose partners never consumed alcohol were significantly higher among those who had ever experienced EA ( $p < 0.05$ ). Adequate knowledge of EA was the only variable significantly associated with the experience of EA in both sectors ( $p < 0.05$ ). Also, in both work sectors, socio-demographic variables such as age group, marital status, and smoking habits did not significantly influenced the experience of EA ( $p > 0.05$ ).



**Table 4.10: Respondents' socio-demographic and behavioural characteristics by experience of EA for both work sectors**

Variable	Formal Sector		P value	Informal sector		P value
	EA n (%)	$\chi^2$		EA n (%)	$\chi^2$	
<b>Age (years)</b>						
<30	60 (29.7)	2.874	0.238	99 (52.4)	3.830	0.147
30-39	64 (31.7)			53 (28.0)		
≥40	78 (38.6)			37 (19.6)		
<b>Marital status</b>						
Single, never married	56 (27.7)	0.698	0.706	90 (47.4)	0.599	0.741
Married	126 (62.4)			89 (46.8)		
Separated/widowed/divorced	20 (9.9)			11 (5.8)		
<b>Ethnicity</b>						
Urdobo	62 (30.7)	22.198	*0.000	64 (33.7)	8.676	0.070
Isoko	33 (16.3)			24 (12.6)		
Isekiri	13 (6.4)			26 (13.7)		
Ijaw	10 (5.0)			24 (13.7)		
Others	84 (41.6)			52 (27.4)		
<b>Level of education</b>						
Primary	0 (0)	0.703	0.402	25 (13.2)	9.549	*0.008
Secondary	55 (27.2)			141 (74.2)		
Tertiary	147 (72.8)			24 (12.6)		
<b>Years of experience at work</b>						
<10	124 (61.4)	10.291	*0.006	143 (75.3)	0.610	0.737
10-19	47 (23.3)			35 (18.4)		
≥20	31 (9.1)			12 (6.3)		
<b>Number of dependents</b>						
<5	93 (49.5)	9.519	*0.009	100 (62.1)	8.278	*0.016
5-9	58 (30.9)			51 (31.7)		
10-15	37 (19.7)			10 (3.6)		
<b>Partners' alcohol intake habit</b>						
Never	90 (44.6)	3.056	0.217	82 (43.9)	10.013	*0.007
Everyday-twice a week	44 (21.8)			38 (20.3)		
Once-3 times a month	68 (33.7)			67 (35.8)		
<b>Partner's smoking habit</b>						
Never	172 (88.7)	4.678	0.096	152 (82.6)	3.807	0.149
1-10 sticks a day	16 (8.2)			24 (13.0)		
Once-3 times a month	6 (3.1)			8 (4.3)		
<b>Knowledge of economic abuse</b>						
Inadequate knowledge	34 (16.8)	4.943	*0.026	71 (37.4)	*0.000	0.995
Adequate knowledge	168 (83.2)			119 (62.6)		

\* = Significant at 5%

**Table 4.10: Respondents' socio-demographic and behavioural characteristics by experience of EA for both work sectors**

Variable	Formal Sector		P value	Informal sector		P value
	EA n (%)	$\chi^2$		EA n (%)	$\chi^2$	
<b>Age (years)</b>						
<30	60 (29.7)	2.874	0.238	99 (52.4)	3.830	0.147
30-39	64 (31.7)			53 (28.0)		
≥40	78 (38.6)			37 (19.6)		
<b>Marital status</b>						
Single, never married	56 (27.7)	0.698	0.706	90 (47.4)	0.599	0.741
Married	126 (62.4)			89 (46.8)		
Separated/widowed/divorced	20 (9.9)			11 (5.8)		
<b>Ethnicity</b>						
Urdobo	62 (30.7)	22.198	*0.000	64 (33.7)	8.676	0.070
Isoko	33 (16.3)			24 (12.6)		
Isekiri	13 (6.4)			26 (13.7)		
Ijaw	10 (5.0)			24 (13.7)		
Others	84 (41.6)			52 (27.4)		
<b>Level of education</b>						
Primary	0 (0)	0.703	0.402	25 (13.2)	9.549	*0.008
Secondary	55 (27.2)			141 (74.2)		
Tertiary	147 (72.8)			24 (12.6)		
<b>Years of experience at work</b>						
<10	124 (61.4)	10.291	*0.006	143 (75.3)	0.610	0.737
10-19	47 (23.3)			35 (18.4)		
≥20	31 (9.1)			12 (6.3)		
<b>Number of dependents</b>						
<5	93 (49.5)	9.519	*0.009	100 (62.1)	8.278	*0.016
5-9	58 (30.9)			51 (31.7)		
10-15	37 (19.7)			10 (3.6)		
<b>Partners' alcohol intake habit</b>						
Never	90 (44.6)	3.056	0.217	82 (43.9)	10.013	*0.007
Everyday-twice a week	44 (21.8)			38 (20.3)		
Once-3 times a month	68 (33.7)			67 (35.8)		
<b>Partner's smoking habit</b>						
Never	172 (88.7)	4.678	0.096	152 (82.6)	3.807	0.149
1-10 sticks a day	16 (8.2)			24 (13.0)		
Once-3 times a month	6 (3.1)			8 (4.3)		
<b>Knowledge of economic abuse</b>						
Inadequate knowledge	34 (16.8)	4.943	*0.026	71 (37.4)	*0.000	0.995
Adequate knowledge	168 (83.2)			119 (62.6)		

\* = Significant at 5%



Table 4.10: Respondents' socio-demographic and behavioural characteristics by experience of EA for both work sectors

Variable	Formal Sector		P value	Informal sector		P value
	EA n (%)	$\chi^2$		EA n (%)	$\chi^2$	
<b>Age (years)</b>						
<30	60 (29.7)	2.874	0.238	99(52.4)	3.830	0.147
30-39	64 (31.7)			53 (28.0)		
≥40	78 (38.6)			37 (19.6)		
<b>Marital status</b>						
Single, never married	56 (27.7)	0.698	0.706	90 (47.4)	0.599	0.741
Married	126 (62.4)			89 (46.8)		
Separated/widowed/divorced	20 (9.9)			11 (5.8)		
<b>Ethnicity</b>						
Ihobos	62 (30.7)	22.198	*0.000	64 (33.7)	8.676	0.070
Esoko	33 (16.3)			24 (12.6)		
Ibekin	13 (6.4)			26 (13.7)		
Ijaw	10 (5.0)			24 (13.7)		
Others	84 (41.6)			52 (27.4)		
<b>Level of education</b>						
Primary	0 (0)	0.703	0.402	25 (13.2)	9.549	*0.008
Secondary	55 (27.2)			141 (74.2)		
Tertiary	147 (72.8)			24 (12.6)		
<b>Years of experience at work</b>						
<10	124 (61.4)	10.291	*0.006	143 (75.3)	0.610	0.737
10-19	47 (23.3)			35 (18.4)		
≥20	31 (9.1)			12 (6.3)		
<b>Number of dependents</b>						
<5	93 (49.5)	9.519	*0.009	100 (62.1)	8.278	*0.016
5-9	58 (30.9)			51 (31.7)		
10-15	37 (19.7)			10 (3.6)		
<b>Partners' alcohol intake habit</b>						
Never	90 (44.6)	3.056	0.217	82 (43.9)	10.013	*0.007
Everyday-twice a week	44 (21.8)			38 (20.3)		
Once-3 times a month	68 (33.7)			67 (35.8)		
<b>Partner's smoking habit</b>						
Never	172 (88.7)	4.678	0.096	152 (82.6)	3.807	0.149
1-10 sticks a day	16 (8.2)			24 (13.0)		
Once-3 times a month	6 (3.1)			8 (4.3)		
<b>Knowledge of economic abuse</b>						
Inadequate knowledge	34 (16.8)	4.943	*0.026	71 (37.4)	*0.000	0.995
Adequate knowledge	168 (83.2)			119 (62.6)		

\* = Significant at 5%



### Determinants of EA among women working in Warri by work sector

The significant factors of EA among women in both formal and informal sectors are shown in Table 4.11.

In the formal sector, women from non-indigenous ethnic groups had five times likelihood [OR 4.92 (95% CI: 2.43-9.97)] of experiencing EA compared with the Urhobos. Women with larger number of dependents also had increased odds [OR 2.89 (95% CI: 1.13-7.35)] of experiencing EA compared with those with fewer dependents. Partners who consumed alcoholic drink at least once-three times a week were twice more likely to perpetrate EA [OR 2.42 (95% CI: 1.27-4.50)] compared with those who never consumed alcohol. Finally, women with adequate knowledge of EA were three times more at risk of EA [OR 2.73 (95% CI: 1.43-5.21)] compared with those with an inadequate knowledge of EA.

On the other hand, women in the informal sector with tertiary education were four times more likely to experience EA [OR 3.66 (95% CI: 1.11-12.09)] compared with women with primary or no formal education. Women whose partners consumed alcoholic drink once-three times a week were two times more likely to experience EA [OR 1.92 (95% CI: 1.00-3.68)] compared with those who never consumed. Finally, women having larger number of dependents were less likely to experience EA [OR 0.28 (95% CI: 0.11-0.77)] compared with those with fewer dependents.

**Table 4.11: Logistic regression of socio-demographic characteristics on experienced EA by work sector**

Characteristics	Formal sector			Informal sector		
	Odds ratio (OR)	95%CI	P value	Odds ratio (OR)	95%CI	P value
<b>Ethnicity</b>						
Isoko	1.866	0.86-4.11	0.117	1.362	0.50-3.70	0.545
Itsekiri	1.209	0.43-3.41	0.720	0.476	0.22-1.05	0.066
Ijaw	0.398	0.13-1.23	0.110	0.600	0.25-1.43	0.247
Others	4.924	2.43-9.97	0.000	1.930	0.87-4.30	0.108
Urhobo	1			1		
<b>Level of education</b>						
Tertiary	1.109	0.60-2.07	0.744	3.656	1.11-12.09	0.034
Secondary	1			2.191	0.97-4.97	0.060
Primary	-			1		
<b>Years of experience at work</b>						
≥20	1.827	0.62-5.41	0.277	1.343	0.56-3.96	0.593
10-19	0.722	0.37-1.41	0.339	1.383	0.69-2.78	0.363
<10	1			1		
<b>Number of dependents</b>						
10-15	2.886	1.13-7.35	0.026	0.283	0.11-0.77	0.013
5-9	0.924	0.50-1.72	0.802	0.719	0.38-1.37	0.317
≤4	1			1		
<b>Partners' alcohol intake habit</b>						
Everyday-twice a week	1.132	0.56-2.30	0.732	1.021	0.47-2.22	0.959
Once-3times a week	2.416	1.27-4.50	0.007	1.919	1.00-3.68	0.049
Never	1			1		
<b>Knowledge of economic abuse</b>						
Adequate knowledge	2.734	1.43-5.21	0.002	1.307	0.74-2.31	0.358
Inadequate knowledge	1			1		

**Bold = Significant at 5%**

### Reported perpetrators of EA

Figure 4.1 and Table 4.12 shows the reported perpetrators of EA.

Most of the perpetrators were all persons acquainted with the victims. Of the 57.6% women who had experienced EA the main perpetrators indicated irrespective of work sector were intimate partners (spouse) 27.9%, followed by male customers 9.1% and touts 9.1%. Specifically in the informal sector, touts 18.2% were the major perpetrators of EA followed by male bosses 10.9% and spouses 9.1%. The least common perpetrator of EA in the informal sector were male customers 7.9% and local government officials 7.1%.

On the other hand, intimate partners were the major perpetrators 46.8% in the formal sector followed by male bosses 7.4% and male customers 3.5%. However, the least common perpetrators of EA in the formal sector was local government officials 0.6%.

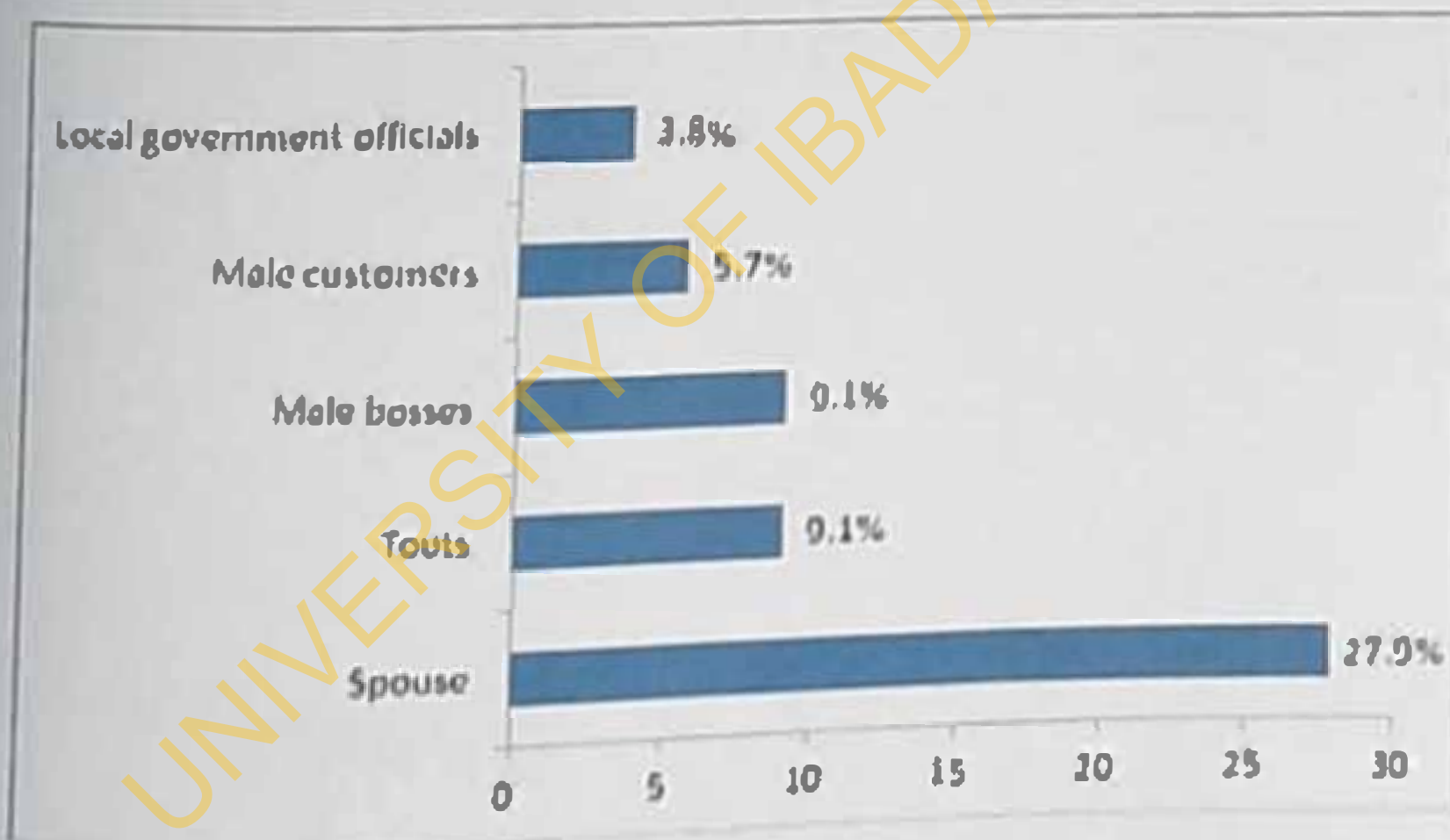


Figure 4.1: Percentage distribution of EA perpetrators (Overall) N = 392



**Table 4.12: Percentage distribution of EA perpetrators by work sector**

<b>Perpetrators of EA by work sector</b>	<b>Formal sector (N=202) n (%)</b>	<b>Informal sector (N=190) n (%)</b>
<b>Spouse</b>	159 (46.8)	31 (9.1)
<b>Touts</b>	0.0	63 (18.2)
<b>Local government officials</b>	2 (0.6)	24 (7.1)
<b>Male bosses</b>	25 (7.4)	37 (10.9)
<b>Male customers</b>	12 (3.5)	27 (7.9)

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### Reported perpetrators of physical violence following dispute over money

Figure 4.2 shows the distribution of perpetrators of physical violence following dispute over money

Most, 20.4% of the perpetrators of physical violence following dispute over money were intimate partners, 8.2% were touts or local government official, 4.1% and 4.3% were fathers and male relatives respectively.

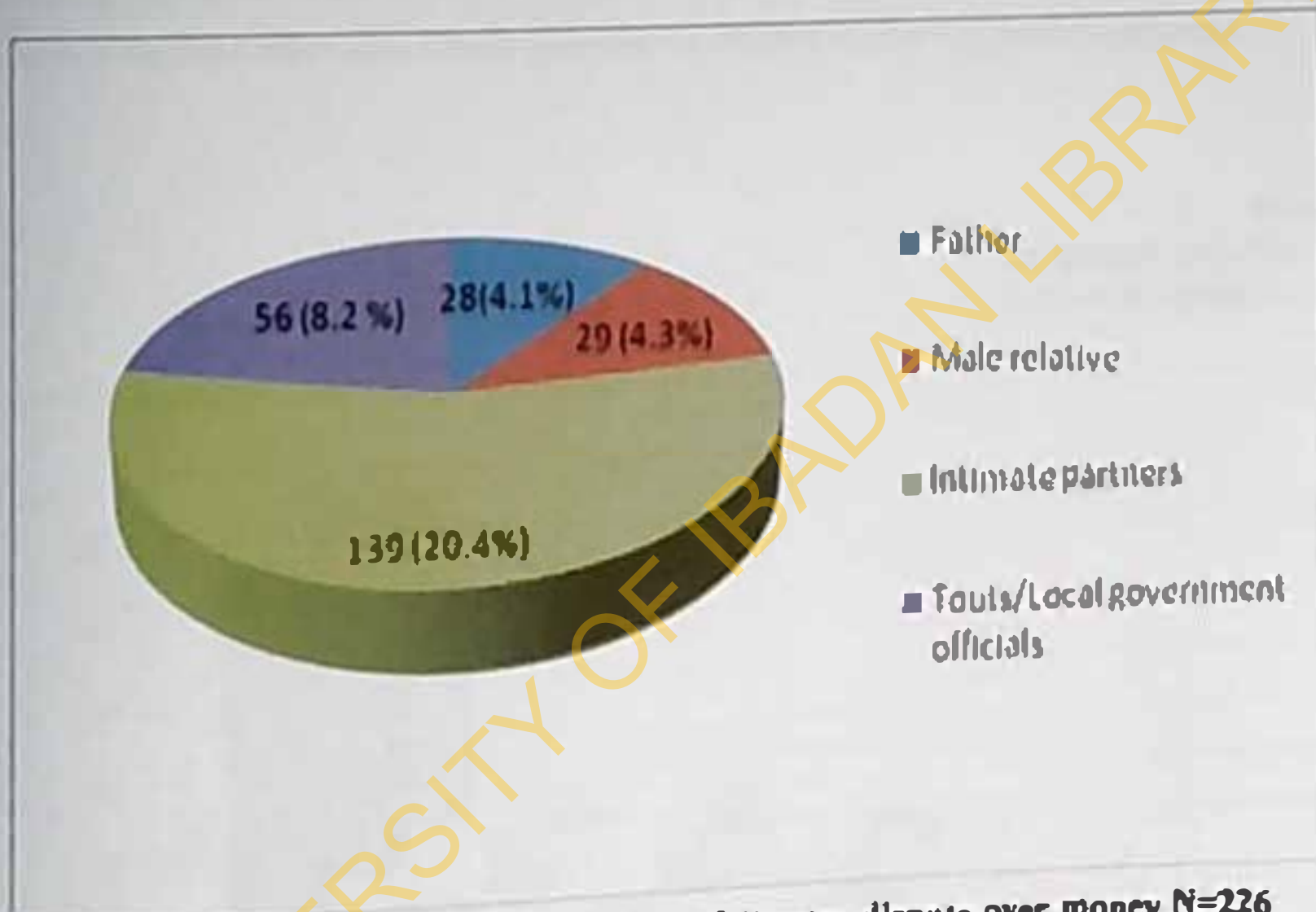


Figure 4.2: Perpetrators of physical violence following dispute over money N=226

Figure 4.3 shows the general response of the women to the question “who collects your work earnings”.

Majority of the women reported that they collected their earnings from work 94.1%, 98.8% in formal and 89.4% in the informal sector. None of the women in the formal sector reported that their work earnings were collected by intimate partners. Also in the formal sector, 0.6% of the women mentioned fathers and other male family members collected their work earnings. However in the informal sector 1.8% reported intimate partners, 5.3% fathers and 3.5% mentioned other male family members as the men who collected their earnings.

N = 680  
 N (Formal sector) = 340  
 N (Informal sector) = 340

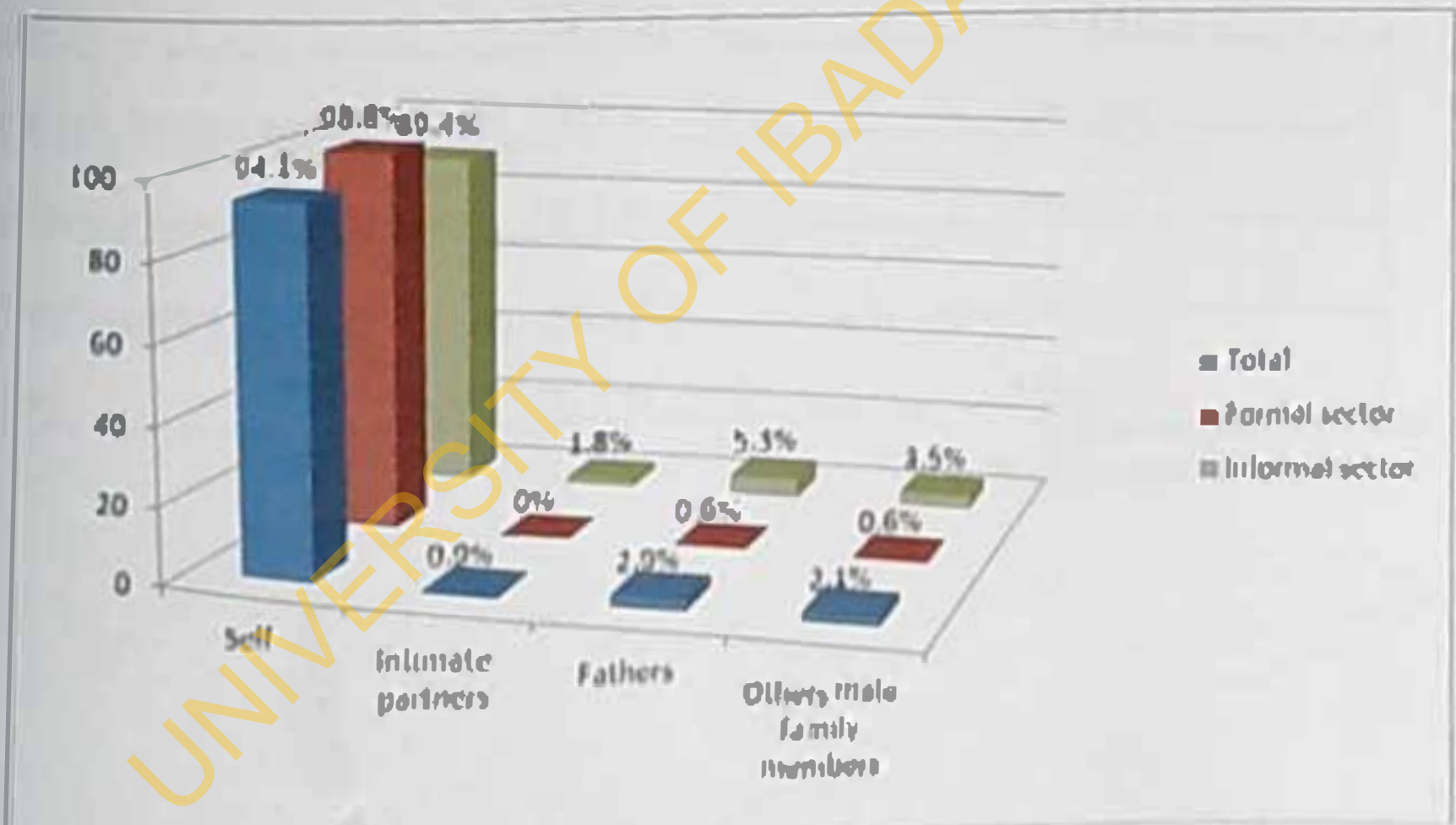


Figure 4.3: Proportion of women in both sectors who reported that their work earnings were collected by men



## Experienced health consequences of EA

The major consequences of EA indicated were physical 33.2% and psychological 45.1%. Table 4.13 shows the proportion of women who sustained physical injuries following EA. The physical consequences of EA ranged from superficial to internal injuries of the body. Psychological consequences of EA such as depression were also reported by respondents

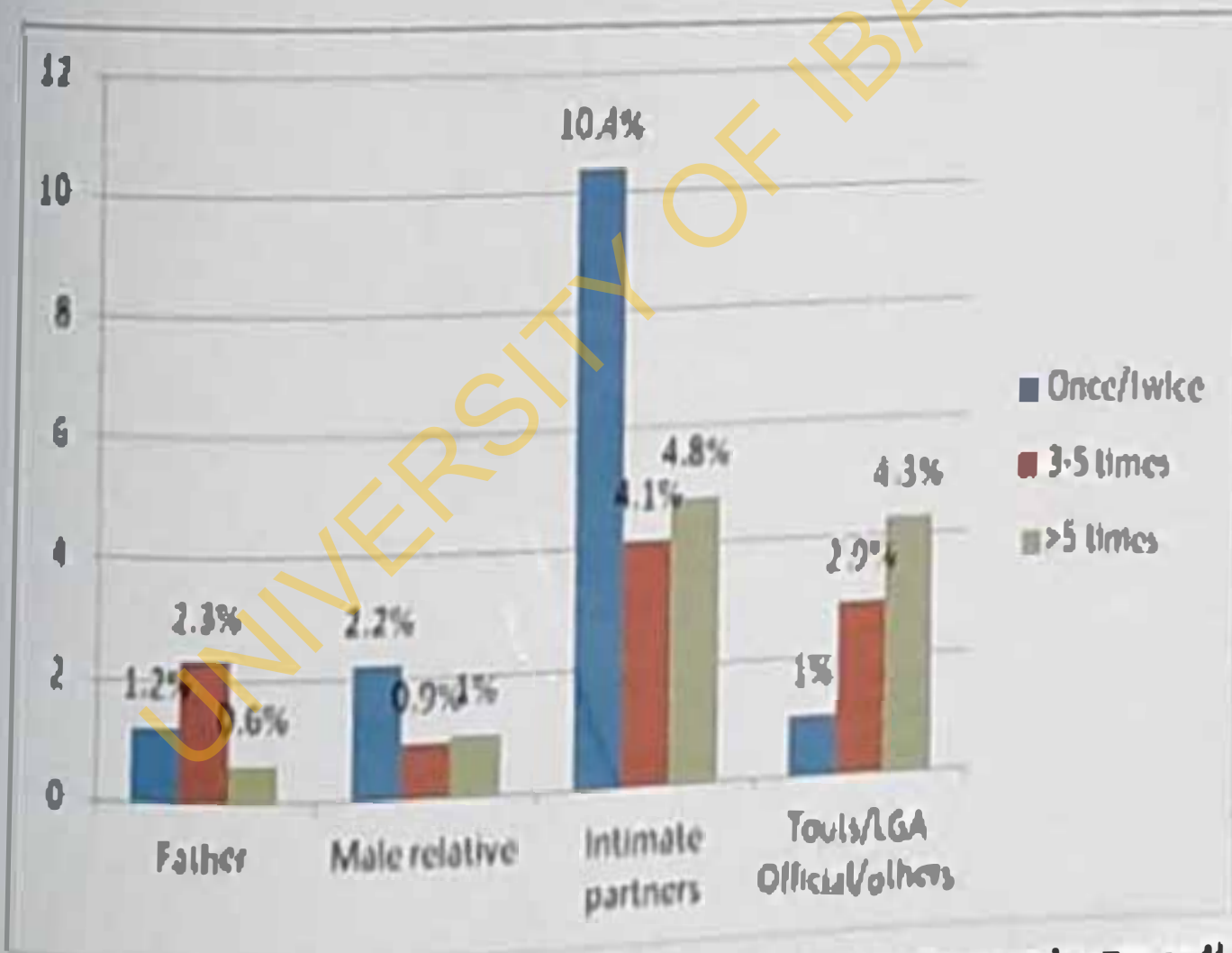
**Table 4.13: Frequency distribution of women who sustained physical injuries following EA**

Reported physical consequences of EA	Formal sector Yes n (%)	Informal sector Yes n (%)
Superficial injuries/cuts	40 (11.8)	111 (34.6)
Sprains, dislocation, fractures	11 (3.2)	22 (6.5)
Burns	11 (3.2)	24 (7.1)
Black eye, broken teeth	5 (1.5)	26 (7.6)
Penetrating injuries, deep cuts	6 (1.8)	18 (5.3)
Internal injuries	4 (1.2)	0.0
Others	8 (3.8)	4 (1.2)
		N (Formal sector) = 340
		N (Informal sector) = 340

**Proportion of women who reported episodes of physical injuries six months preceding the study**

Figure 4.4 shows the occurrence of physical injury following EA six months preceding the study. A total of 5.9% of respondents experienced more than five episodes of physical injuries in the past six months. Perpetrators were fathers, 0.6%, male relatives, 1%, intimate partners, 4.8%, and towns/LGA officials 4.3%. Similarly, about 10.2% of women reported physical injuries at most five times in the past six months preceding the study. Intimate partners were the main perpetrators 4.1%, 2.9% indicated towns/LGA officials, 2.3% indicated fathers while only 0.9% indicated male relatives.

On the other hand, among 15.8% women who experienced injuries once/twice in the past six months, 1.2% respondents indicated fathers, 2.2% male relatives, intimate partners 10.4% and towns/LGA officials 1% as the perpetrators.



**Figure 4.4: Number of episodes of physical injuries six months preceding the study by perpetrators of EA**

## Association between socio-demographic characteristics and other variables with the physical consequences of EA

To explore the association of respondents' socio-demographic characteristics and physical consequences of EA, cross tabulations were done as shown in Table 4.14.

Women who belonged to Urhobo ethnic group 38.1%, those with secondary school education 63.7% and those whose partners never smoked cigarette 83.9% or consumed alcohol less than three times a month 39.4% had significantly higher proportion of those who sustained physical injuries following EA ( $p < 0.05$ ). Other variables significantly associated with the experience of physical injuries were the experience of EA 65.5%, adequate knowledge of EA 56.2%, informal sector category 69.0% and intimate partner as perpetrators of EA 41.8% ( $p < 0.05$ ).



**Table 4.14: Association between socio-demographic characteristics and other variables with the physical consequences of EA**

Variables	Physical Injuries		p-value
	Yes	n (%)	
<b>Age (years)</b>			
<30	107	(47.3)	4.424 0.109
30-39	61	(27.0)	
≥40	58	(25.7)	
<b>Marital status</b>			
Single, never married	85	(37.6)	2.581 0.275
Married	120	(53.1)	
Separated/widowed/divorced	21	(9.3)	
<b>Ethnicity</b>			
Urbobo	86	(38.1)	11.575 0.021
Other	65	(28.8)	
Isihiri	35	(15.5)	
Isolo	20	(8.8)	
Ijwa	20	(8.8)	
<b>Level of education</b>			
Primary	25	(11.1)	42.110 0.000
Secondary	144	(63.7)	
Tertiary	57	(25.2)	
<b>Years of experience at work</b>			
<10	151	(57.4)	1.553 0.460
10-19	54	(31.8)	
≥20	19	(10.8)	
<b>Number of dependents</b>			
<5	112	(57.4)	1.254 0.534
5-9	62	(31.8)	
10-15	21	(10.8)	
<b>Partners' alcohol intake habit</b>			
Never	81	(35.8)	26.638 0.000
Everyday-twice a week	56	(24.8)	
Once-3 times a month	89	(39.4)	
<b>Partners' smoking habit</b>			
Never	183	(83.9)	9.222 0.010
1-10 sticks a day	24	(11.0)	
Once-3 times a month	11	(5.0)	
<b>Experienced economic abuse</b>			
No	78	(34.5)	8.941 0.003
Yes	148	(65.5)	
<b>Knowledge of EA</b>			
Adequate knowledge	127	(56.2)	34.749 0.000
Inadequate knowledge	99	(43.8)	
<b>Sector category</b>			
Formal sector	70	(31.0)	47.918 0.000
Informal sector	156	(69.0)	
<b>Perpetrators of EA</b>			
Intimate partners	61	(41.8)	8.469 0.037
Tombura officials	46	(31.5)	
Male boss	23	(15.8)	
Male customers	16	(11.0)	

Bold=significant at 5%

### **Factors associated with the experience of physical injuries following EA**

The significant factors associated with the experience of EA are shown in Table 4.15.

After logistic regression, respondents who had only secondary school education were four times more likely to experience EA compared with those who had primary school education or none [OR 3.7 (95% CI: 1.97-7.10)]. Also women who had inadequate knowledge of EA were four times more likely to experience physical compared with women who had adequate knowledge injuries [OR 3.7(95% CI: 2.02-6.59)]. On the other hand, respondents whose partners consume alcohol less than three times a week were 0.2 times less likely to experience physical injuries [OR 0.2 (956% CI: 0.12-0.41)].

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**Table 4.15: Logistic regression of socio-demographic characteristics and other variables on the experience of physical injuries**

Characteristics	Experience of physical injuries		
	Odds ratio (OR)	95%CI	P value
<b>Ethnicity</b>			
Urhobo	1.429	0.78-2.62	0.248
Isoko	1.172	0.53-2.62	0.699
Itsekiri	1.088	0.45-2.65	0.852
Ijaw	0.391	1.62-3.78	0.129
Others	1		
<b>Level of education</b>			
Tertiary	2.015	0.61-6.63	0.249
Secondary	3.742	1.97-7.10	0.000
≤Primary	1		
<b>Partners' alcohol intake habit</b>			
Everyday-twice a week	1.208	0.62-2.34	0.577
Once-3 times a week	0.221	0.12-0.41	0.000
Never	1		
<b>Partner's smoking habit</b>			
1-10 sticks a day	1.662	0.39-7.06	0.492
Once-3 times a month	2.372	0.49-11.38	0.280
Never	1		
<b>Economic abuse (EA)</b>			
No	2.292	0.18-28.89	0.521
Yes	1		
<b>Knowledge of EA</b>			
Inadequate knowledge	3.649	2.02-6.59	0.000
Adequate knowledge	1		
<b>Sector category</b>			
Formal sector	0.662	0.31-1.40	0.281
Informal sector	1		
<b>Perpetrators of EA</b>			
Intimate partners	1.349	0.60-3.03	0.469
Touts/LGA officials	0.818	0.35-1.91	0.642
Male customers	0.807	0.30-2.14	0.667
Male bosses	1		



## Association between socio-demographic characteristics and other variables with psychological consequences of EA

Table 4.16 shows the association between socio-demographic characteristics and other variables with psychological consequences of EA. A total of 64.2% of the women who experienced EA also reported the psychological consequences of EA ( $\chi^2=11.2$ ,  $p=0.001$ ). Women whose partners never consumed alcohol 40.4% were also at risk of psychological consequences of EA ( $\chi^2=18.2$ ,  $p=0.000$ ). Women 40 years or more 38.6% also experienced psychological consequences of EA ( $\chi^2=25.4$ ,  $p=0.000$ ).

On the other hand, sector category ( $\chi^2=1.10$ ,  $p=0.295$ ), partners smoking habits ( $\chi^2=1.744$ ,  $p=0.418$ ), perpetrator of EA ( $\chi^2=2.38$ ,  $p=0.503$ ) and the level of knowledge of EA ( $\chi^2=0.10$ ,  $p=0.750$ ) were the other variables not significantly associated with psychological consequences of EA.

**Table 4.16: Association between socio-demographic characteristics and other variables with the psychological consequences of EA**

Variables	Experience of Psychological problems		
	Yes n (%)	$\chi^2$	P value
<b>Age (years)</b>			
<30	103 (33.7)	25.422	0.000
30-39	85 (27.8)		
≥40	118 (38.7)		
<b>Marital status</b>			
Single, never married	99 (32.2)	10.324	0.006
Married	186 (60.6)		
Separated/widowed/divorced	22 (7.2)		
<b>Ethnicity</b>			
Urhobo	100 (32.6)	10.046	0.040
Others	92 (30.0)		
Isekiri	41 (13.4)		
Ijaw	40 (13.0)		
Isoko	34 (11.1)		
<b>Level of education</b>			
Primary	34 (11.1)	8.281	0.016
Secondary	163 (53.1)		
Tertiary	110 (35.8)		
<b>Years of experience at work</b>			
<10	187 (60.9)	24.443	0.000
10-19	86 (28.0)		
≥20	34 (11.1)		
<b>Number of dependents</b>			
<5	141 (49.1)	10.137	0.006
5-9	99 (34.5)		
10-15	47 (16.4)		
<b>Partner's alcohol intake habit</b>			
Never	124 (40.4)	18.201	0.000
Everyday-twice a week	68 (22.1)		
Once-3 times a month	115 (37.5)		
<b>Partner's smoking habit</b>			
Never	261 (87.3)	1.744	0.418
1-10 sticks a day	27 (9.0)		
Once-3 times a month	11 (3.7)		
<b>Economic abuse (EA)</b>			
No	110 (35.8)	11.157	0.001
Yes	197 (64.2)		
<b>Knowledge of EA</b>			
Adequate knowledge	220 (71.7)	0.101	0.751
Inadequate knowledge	87 (28.3)		
<b>Sector category</b>			
Formal sector	144 (46.9)	1.097	0.295
Informal sector	163 (53.1)		
<b>Perpetrators of EA</b>			
Intimate partners	101 (51.2)	2.348	0.503
Trade/GA officials	43 (22.6)		
Male bosses	29 (15.2)		
Male customers	17 (8.9)		

### Factors associated with the experience of psychological consequences

The significant factors associated with the experience of psychological consequences of EA are shown in Table 4.17.

After logistic regression ethnicity and marital status significantly influenced the experience of psychological consequences of EA. Women of Ijaw ethnic origin were three times more likely to experience psychological problems associated with EA [OR 3.10 (95% CI: 1.08-8.86)] compared with women of non-indigenous ethnic groups. Unmarried women [OR 3.08 (95% CI: 1.02-9.35)] and married women [OR 3.46 (95% CI: 1.22-9.77)] also had a three times likelihood of experiencing the psychological effects of EA compared with those separated, widowed or divorced. On the other hand, some women were less likely to experience psychological consequences of EA. They included women less than 30 years of age [OR 0.25 (95% CI: 0.10-0.64)]; between 30 and 39 years [OR 0.36 (95% CI: 0.17-0.78)]; and those with partners who never consumed alcoholic drinks [OR 0.57 (95% CI: 0.33-0.99)].



## Factors associated with the experience of psychological consequences

The significant factors associated with the experience of psychological consequences of EA are shown in Table 4.17.

After logistic regression ethnicity and marital status significantly influenced the experience of psychological consequences of EA. Women of Ijaw ethnic origin were three times more likely to experience psychological problems associated with EA [OR 3.10 (95% CI: 1.08-8.86)] compared with women of non-indigenous ethnic groups. Unmarried women [OR 3.08 (95% CI: 1.02-9.35)] and married women [OR 3.46 (95% CI: 1.22-9.77)] also had a three times likelihood of experiencing the psychological effects of EA compared with those separated, widowed or divorced. On the other hand, some women were less likely to experience psychological consequences of EA. They included women less than 30 years of age [OR 0.25 (95% CI: 0.10-0.64)]; between 30 and 39 years [OR 0.36 (95% CI: 0.17-0.78)]; and those with partners who never consumed alcoholic drinks [OR 0.57 (95% CI: 0.33-0.99)].

**Table 4.17: Multivariate logistic regression of socio-demographic characteristics on the experience of psychological consequences**

Characteristics	Experience of psychological consequences		
	Odds ratio (OR)	95%CI	P value
<b>Age (years)</b>			
<30	0.251	0.10-0.64	0.004
30-39	0.359	0.17-0.78	0.010
≥40	1		
<b>Ethnicity</b>			
Urhobo	1.035	0.56-1.91	0.913
Isoko	0.651	0.30-1.43	0.285
Itsekiri	1.055	0.43-2.61	0.908
Ijaw	3.097	1.08-8.86	0.035
Others	1		
<b>Marital status</b>			
Single, never married	3.084	1.02-9.35	0.047
Married	3.459	1.22-9.77	0.019
Separated/widowed/divorced	1		
<b>Level of education</b>			
Tertiary	1.955	0.60-6.34	0.264
Secondary	1.728	0.93-3.22	0.085
Primary	1		
<b>Partners' alcohol intake habit</b>			
Never	0.566	0.33-0.99	0.044
Everyday-twice a week	0.838	0.43-1.63	0.603
Once-3times a week	1		
<b>Years of experience at work</b>			
<10	1.310	0.47-3.67	0.607
10-19	1.933	0.76-4.93	0.168
≥20	1		
<b>Number of dependents</b>			
<5	1.289	0.55-3.03	0.561
5-9	1.395	0.60-3.23	0.437
10-15	1		
<b>Economic abuse (EA)</b>			
No	0.254	0.02-4.08	0.333
Yes	1		
<b>Knowledge of EA</b>			
Inadequate knowledge	0.828	0.45-1.53	0.548
Adequate knowledge	1		
<b>Sector category</b>			
Formal sector	0.857	0.50-2.31	1.073
Informal sector	1		
<b>Perpetrators of EA</b>			
Intimate partners	0.787	0.36-1.74	0.555
Town/LGA officials	0.469	0.19-1.15	0.099
Male customers	0.507	0.20-1.31	0.160
Male bosses	1		

## Qualitative analysis

### In-depth interviews on economic abuse

Thirteen women who had experienced economic abuse had in-depth interviews. This consisted of six and seven interviewees in formal and informal sector respectively. The participants were between ages 22 and 55 years. The profiles of the women are shown in Table 4.18 and Table 4.19.

**Table 4.18: Summary of findings on victims of economic abuse in the formal sector**

Age (years)	Job Description	Perpetrator or tolerance	Type of economic abuse	Perceived reason for abuse	Perceived consequences	Help seeking behaviors
48	Lecturer	Spouse	Financial deprivation in the home	In Africa, the man is always right	Financial setback and feeling of deprivation	Nothing, because if I try anything I might end up outside my matrimonial home
40	Banker	Spouse and male employer	Forcefully collecting my money and denying leadership post at work	Our culture permits the total control of a woman's resources by her husband	Emotional pains and feeling of helplessness	I reported the incidence to my pastor
26	Nurse	Spouse	Sole financial decision making	He believes that he knows what is best for me and the children	Low self worth	I only complained to my mother
35	Teacher	Spouse	Financial exploitation	Sometimes EA begins with mutual agreement on how to manage resources in the home	We are not able to adequately meet our basic needs in the home	Prayers and fasting
45	Secretary	Spouse	Financial suppression and exploitation	He has been jobless for years now	High blood pressure and persistent headache	Nothing
52	Civil servant	Spouse	Financial deprivation	Poverty is the main reason for all these problems	Psychological trauma	I pray for God's intervention



**Table 4.19: Summary of findings on victims of economic abuse in the informal sector**

Age (Years)	Job Description	Perpetrator or violence	Type of economic abuse	Perceived reason for abuse	Perceived consequences	Help seeking behaviors
22	Maidservant	Father and boyfriend	Deprivation of right to education and sexual exploitation	My father believes it is of no use training a woman education-wise because she will probably end up in the "kitchen".	Sexual abuse by boyfriend and shame	Nothing it is my destiny in life
36	Provision seller	Spouse, town and LG council officials	Financial neglect and collection illegal dues	My husband is the owner of this business	There is delay in getting things done in the home	Nothing
28	Tailor	Boyfriend	Stealing by trick	I thought it was love but now my eyes are opened	Recurrent hallucination and nightmare	God will repay him
20	Tomato seller	Boyfriend and Father	Financial neglect	It is because of poverty	Lack of education and frustration	I am trying to help myself
55	Petty trader and pensioner	Spouse	Financial deprivation	The problem is poverty. No man will consciously hurt his wife; the	Quarrels and hate in the home	Nothing: to avoid more trouble
28	Trader	Markets town and LG officials	Illegal collection of dues	The government does not care about traders rather they want to collect money from us	Misery	Nothing
40	Food seller	Spouse	Sole financial decision making	The Holy bible encourages that	My children became less attached to me	Nothing

## **Knowledge about economic abuse**

None of the participant had heard of economic abuse before participating in the study. However, some of them were familiar with other types of violence such as child abuse, sexual abuse and physical abuse.

This was stated as follows:-

*"I have never heard of that one before, but I know of child abuse, that is when you insult your child"*

*"I only know of sexual abuse. That is when man have sex with a woman forcefully"*

*"I am hearing of this for the first time but I think it has something to do with economic deprivation"*

*"There is one that involves a man beating up his wife"*

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## Victims experiences of economic abuse

Intimate partners were the most common perpetrators of economic abuse. However, a few participants reported fathers, market touts and local government officials as perpetrators. The participants narrated their most recent experience of economic abuse. This included: Financial deprivation, neglect and exploitation, forceful collection of money, sole financial decision making in the home, denial of leadership position at work, deprivation of right to education, illegal market dues collection and lack of financial independence.

The excerpts of their responses included:

### Financial deprivation, neglect and exploitation

*"My last experience started three years ago when my husband suddenly abandoned us in Warri and refused to provide upkeep money till date. Later I discovered he was living with girlfriend in our house in the village. I listened to the advice of people and paid him a surprise visit but ended up with insults from my husband"*

*"Because of the economic situation of the country and since I am also working, we decided to share the financial burden equally. Now my husband insist I contribute money to purchase even furniture and electronic gadgets in the house. I thought I was just helping out now my husband wants me to bring all my money for him to use. The last time he wanted to buy a car he stressed me to the extent that I dreaded returning home after work".*

*"My husband works as a casual staff with an oil company and sometimes goes offshore. Most times he drinks ogogoro (local gin). I cannot remember when last he dropped money for common feeding. I single handedly train my children in school while my husband support me whenever he likes. Whenever I request for feeding money he eventually turns me into punching bag so I decided to manage with the little I have. Whenever I am not at work I do some other businesses to compliment my salary".*

*"My husband was among those retrenched from Delta steel company Alaja. 13 years ago. I have been the bread winner of the family ever since. Although I work as a secretary I also do some petty trading in my house. I don't blame my husband for my present sufferings because*

*I know he has tried his hand on several businesses. I thank God because my children had been very supportive. They assist me with my business when they return from school everyday".*

*"My husband and I have been separated for 8 years now. He has since remarried and abandoned me and my children. I single handedly trained all my children through secondary school and some of them are in college of education now. The worst occurred when the man sent us packing out of the house we built together because he wanted to move in with his new wife. My children and I lived in an uncompleted building for years until a friend came to my rescue and then we rented a one room apartment."*

*"I have worked for the government for 30 years before retirement. My husband is also a retiree and is seriously ill. Although our children are supporting us financially, I still have to trade in order to support my self and my husband. Despite all my straggles and hustling in this market my husband still does not appreciate me. All I get when I return from the shop is a grumbling man who thinks I am not doing enough for the family".*

#### **Stealing and collecting money by force**

*"He has forcefully collected my 30,000 Naira from me claiming he owns me and all my money. He has never lay his hands to beat me up but torments my life everyday"*

*"The last time I saw my former boyfriend was two months ago when he came to borrow twenty thousand Naira from me. According to him he needed more money to add up to savings to buy a new automobile machine (Okada). I could not refuse him since I thought it was for our good if we eventually get married. When I visited his apartment some few weeks later I was told he has relocated but he also refused answering my calls. I later found out that he never bought the okada but instead relocated back to his town where he has a wife and kid which I never know of".*



### **Financial decision making in the home**

*"Since we got married my husband had never sought my opinion when it comes to making decision in our home least of all when it has to do with spending money. I think it is because he feels it will make him less than a man which is very wrong. It is his choice provided he does what is good for me and my children. Everybody, including myself wants to feel important. No matter how small my contribution may be and he may not even take my advice. He thinks I am only good at making babies"*

*"To my husband, two heads are better than one only when it is to provide money. My husband does not seek my opinion before doing anything. He could inform me about his intention not because he wants my inputs. Men are mini gods to us their wife. I cannot question my husband's authority. He is justified because the bible encourages that"*

*"Now I am preparing for retirement and decided to build a block of flats for rent. When I informed my husband about my intention to build, he threatened to throw me out of the house. I have since abandoned the project in order to let peace reign. All I get from him is insults and humiliation in the presence of my children and other family members. He alleged that I have plans to kill him so I could inherit all his properties and have decided to build my own house because my plans have failed"*

### **Denial of leadership position at work**

*"I am a banker by profession and have been in the marketing department for a while. Instead of promotion to head operations I was rather transferred back to marketing department simply because I am a woman"*

### **Deprivation of right to education and employment**

*"My father has four wives and very many children. I just managed to complete my primary school education. After so many years of hawking tomatoes I learnt hairdressing under my aunt. I already have two children for two different men which I never planned for in my life. I am struggling to fend for myself and the children alone because I am a single mother"*



"I am a trader but have been a full house wife since I married ten years ago. Although my husband wants me to concentrate in looking after him and the children I have always wanted to work outside just like other women do".

"My parent never supported my education, I finally dropped out in junior secondary school three because of the economic situation. I was forced to marry a man I never liked with the hope of completing my education in town".

### **Illegal collection of dues**

"I am also a graduate but took to business because I wanted to be self employed. The only problem I have in this market is with the touts and council officials. Everyday I pay for nothing less than six different unnecessary dues in this market. The bigger the shop the more the dues. They are always very troublesome and do not care whether you have made any sales that day. I disagree with these touts almost every time but because they are all men they always overpower me and collect my money. The last episode was the confiscation of three cartons of indomie noodles for failure to pay the monthly development dues. Even after given them the money they have not returned the goods back. The official denied the allegation and warned that I will suffer injuries for proving stubborn again".

### **Lack of financial independence**

"I no go blame my husband at all, na I m get the money we take start the business. My husband and I be both traders in this market. He deals with motor spare parts while I sell provision and food stuffs. He buys the goods whole sole while I sell for him in the market. He does the management and account of the business but when there is a loss he blames me for it. The day I sold a basket of beans to my friend on credit, he almost cut off my neck".

## Reported consequences of the abuse

Participants reported some of the consequences of economic abuse these included health consequences including transfer to children.

The responses are shown below

*"My husband does not eat my food anymore, my plan for retirement has been shattered and I am presently suffering from high blood pressure"*

*"This makes me feel like a figure-head, low self-esteem and I sometimes nurse this hatred for my husband, may the God forgive me sha"*

*"I have lost so much weight in the past years because of all the stress. My children too are affected psychologically"*

*"My first son joined bad gang and now he is no more, I will never forgive my husband for the wicked things he has done to us. I pray the Lord to take away this sickness from me and preserve my life for my children and granddaughter because they don't have anyone to look up to"*

*"There are so many things I wish to do but I am not free to make or use money as I wish"*

*"Unwanted pregnancies and poverty"*

*"Now all I get is sleepless nights and flash back of all that has happened to me"*

*"My ex-husband drinks alcohol, sleep around and formolly beats me almost every day. I am finally out of his house alive. I am trying to help myself with this business I am doing"*

*"I got married at the age of 15 to man far older than me because my father refused to give me formal education"*

*"..... We are helpless here"*

*"The only thing is that my children have become less attached to me and are much more afraid of their father. I have no say in the running of my home".*

### **Help seeking behaviours**

Participants admitted helplessness of their situation and most of them did nothing about it.

However, some of the help seeking behavior reported are shown below.

*".....I could not say a word of it to anybody except my father-in the Lord".*

*".....But I opened up to my mother".*

*".....We are believing God that things will get better".*

*".....I hope and pray that things will get better for us".*

*".....There is nothing I can do about that for the sake of peace".*

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## CHAPTER FIVE

### DISCUSSION, CONCLUSION AND RECOMMENDATIONS

#### Socio-demographic profile of women working in the formal and informal sector

In the informal sector, a greater proportion of women were young or less than 30 years of age. This suggests the failure to further their education or drop out of school to learn vocations (Fawole *et al.*, 2004). Similarly, a greater percentage of the respondents were never married (49.1%), had secondary education (71.2%), and less than ten years working experience. Most of the women had up to four dependents. This is consistent with a study conducted in Ogun State among female agro-pastoralist, who had a household size of about five persons (Ayodapo, 2010).

On the other hand respondents in the formal sector were much older. This is consistent with research findings in Imo State, Nigeria and Amman, Jordan in which the mean age of women currently working in formal sector was 35.6 years (Onyenechere, 2011; Flynn and Oldham, 1999). Middle aged females were more involved in formal sector jobs. Furthermore, this age group represents the economically active population of women in Nigeria. A report by UNESCO, (1995) shows that in Africa, more than half of women who are economically active outside the agricultural sector work in the formal sector. The older age reflected in the marital status as most of the women were married. A high proportion of the respondents had tertiary education. Probably due to the high level of training and specialisation required for most formal jobs. Hence, most of the women in the formal sector were just settling down with their jobs.

### Knowledge of economic abuse among women working in formal and informal sector

The result showed an average level of knowledge of economic abuse among women in both formal and informal sectors with women in the formal sector having better knowledge. This result is lower compared to findings of a study on gender-based violence among female apprentices in Ibadan which found higher level of knowledge of acts of violence that occur in the home and worksites (Fawole *et al.*, 2004). However, another study conducted among young female hawkers in Ibadan shows that only 14% had knowledge of issues on economic abuse (Fawole *et al.*, 2003). In the study among female apprentices in Ibadan, the knowledge of the women on forms of violence was assessed while that of female hawkers assessed their knowledge of economic abuse, but the study was among young women working in the informal sector. According to findings from the in-depth interview, some of the women were able to identify controlling and exploitive behaviors. However, none of them was familiar with the term "economic abuse" prior to the study. This result supports findings that economic abuse has not gained as much attention as sexual, physical and psychological violence (Odujirin, 1993).

Education was also an important variable that increased the level of knowledge among respondents. In formal sector, tertiary had the highest knowledge of economic abuse while among the informal sector workers it was secondary education. This means that the higher the educational level, the more knowledgeable women are about of economic abuse. Although no previous data exist on factors associated with the knowledge of economic abuse, studies have shown the educated women are less likely to be ignorant about health issues (UNIFEM, 1999).

### Prevalence of Economic abuse among women working in formal and informal sectors

In this study, economic abuse was common. Findings from the International Labor Organization (1999) showed that workplace violence is a global public health issue. The result from a worldwide survey of violence in the work place found women to be especially vulnerable (ILO, 1999). Presently, most Nigerians are classified as living in absolute poverty hence it not surprising that half of the study population reported having suffered from economic abuse.



The prevalence of economic abuse found in this study differed from the study done in Ibadan among young female hawkers which found that 27.5% had experienced economic exploitation (Fawole *et al*, 2002). Fawole's study population differed from this present study population, the perpetrators and the definitions of economic abuse. However, findings from previous studies compared with this result (Watts *et al*, 1998; Adegbite, 2006). A total of 51.2% of married women in Lagos surveyed reported having experienced economic abuse from their partners (Adegbite, 2006). This prevalence is similar to that of Zimbabwe's study on economic exploitation (41%) (Watts *et al*, 1998). A review of Demographic and Health Surveys in different regions of the world showed that sub-Saharan Africa, compared with other regions of the world, had the highest percentage of husbands making decision alone on daily household expenditure. Malawi had the highest proportion of such response followed by 64.5% of women in Nigeria, with about 66% of women saying that decisions were made by husbands alone (UNICEF, 2007). A study on the effect of interpersonal violence and economic abuse revealed that the prevalence of economic abuse among women in ten states in the United States of America ranged from 69% to 88% (Postmus *et al*, 2010). Another research showed that of 103 domestic violence survivors 99% had experienced economic abuse (controlling behaviors and exploitation) (Adams *et al*, 2008).

The difference in overall prevalence of economic abuse was not significantly different in both formal and informal sector sectors. This is because violence cut across all categories of women irrespective of the type of work they do (WHO, 2005). The reported prevalence of economic abuse in the home was significantly higher among women the formal sector than those in the informal sector. While the reported prevalence of economic abuse in the workplace was significantly higher among women in the informal sector (40.9%) compared to women in the formal sector (28.8%). This suggests that the magnitude of workplace violence differed from violence at home. According to the International Labour Organization (1997), workplace violence is a global public health issue, crossing borders, work settings and occupational groups. Women in the informal sector experienced more of workplace economic abuse because of the nature of their jobs. Low socio economic status has been consistently associated with an increased risk of workplace abuse. Unfortunately, because of the unregulated nature of the work, women in the informal sector are often subjected to



exploitation, degradation and violence (United Nations Educational, Scientific and Cultural Organization, 1995). This result is also reflected in the perpetrator among those who experienced economic abuse. Intimate partners were the major perpetrator in the formal sector, while touts for the informal sector. Although no previous study had explored the occurrence of economic abuse in the formal sector, results from studies in Ibadan, Nigeria showed that employers and other men working in the informal sector take advantage of the low socio economic status of women to perpetrate violence (Fawole *et al.* 2004). Also, in the formal sector which is a more organized sector compared to the informal women still suffer economic abuse for example during the in-depth interviews a respondent reported denial of her right to leadership post in the bank because of her gender.

### Pattern of economic abuse

The results from this study confirm the findings that perpetrators of violence may include family members, husbands, friends, intimate partners or other familiar individuals (UN, 2006). Results from this study showed that the proportion of women with independent access to personal earnings (financial independence) was significantly higher among women in the formal sector. Report from the Nigerian Demographic and Health Survey (NDHS) 2008, showed that husbands hold decision making power regarding their wife's earnings. The low prevalence might be due to old traditional belief. Nigerians believe that once a man has paid bride price he owns the wife and all that she has including her money (Adegbite, 2006). In Nigeria, the acceptance of some bad cultural practices as the norm may also explains why the least reported form of economic abuse was denial of inheritance rights. The NDHS report (2008) showed that 29% of men think that decisions about how to spend the wife's cash earnings should be made by the husband alone. Studies in the United States of America showed 83% of women had partners who make important family financial decisions without discussions and 73% had partners who borrow money without paying back or took money from bank account or wallet without permission (Adams *et al.*, 2008). The high prevalence observed by Adams and his colleagues might be due to the western culture of the study area. Partner's refusal to contribute financially for food and other basic needs (financial non-involvement) was also significantly higher among the formal sector. This is likely to be

because the professionals were generally better paid, and their partners were able to pass the responsibilities to them without reaching an agreement. The low prevalence indicated in this study might be because financial non-involvement is culturally acceptable in the Nigerian society especially when men are unable to fulfill financial obligations in the home (Adegbite, 2006). Similar study in the United States of America showed that 71% of the women had partners who pay bills late or not at all; 69% had partners who spent money needed for rent or other bills (Adams *et al.*, 2008). The denial of job opportunities for women was the most reported form of economic abuse and is the only variable significantly higher in the informal sector. This could be because of the low status of women in the society and the denial of opportunities in the formal spheres of employment (United Nations Educational, Scientific and Cultural Organization, 1995). Hence there is need to provide equal opportunities for women in both work sectors.

#### Risk factors for economic abuse

Economic abuse was associated with ethnicity, level of education and partner's alcohol intake habits. The implication of this result is that women from non-indigenous ethnic group are vulnerable to economic abuse. This is in contrast with Koenig's who reported that ethnicity did not affect occurrence of violence (Koenig *et al.*, 2003). Women with tertiary and secondary education were more prone to economic abuse. Women with higher education are more economically independent. The partners of such women may withdraw financial support and exploits them economically. A review of nationally representative surveys in 9 countries showed that low educational attainment is a risk factor for abuse (Kishor and Johnson, 2005).

Also, studies in Maryland, USA and Uganda showed that women with post-secondary education were less likely than their counterparts with primary or limited education to experience physical abuse (Koenig *et al.*, 2003). The variable of interest of this study is different from that of Koenig and his colleagues. Women whose partners smoke cigarette or consumed alcohol were also more likely to experience economic abuse. The result is to Watts's who found that alcohol consumption could be a risk factor to violence and that men



who consume alcohol are likely to perpetrate violence twice as much as men who do not (Watts, 1998; Ilika *et al.*, 2003; Odujinrin *et al.*, 2002).

It was also evident from the in-depth interviews that culturally, justification for economic abuse evolves mainly from gender norms that gives men the right to have control over their wives behaviors and that women who challenge that right even by asking for household money or by expressing the needs of the children may be punished (WHO, 1990). This is the major reason why most of the women never sought help or resorted to prayers and fasting. For example, women in the informal sector who reported multiple illegal dues collection, harassment by touts and physical assaults never sought for help but resorted in group prayers and fasting for divine intervention because these experience are considered "normal" in Nigeria. This findings also support the general believe that Nigerians are very religious. Some women reported experience of economic abuse after leaving the abusive relationships.

#### Perceived health consequences of economic abuse

Physical consequences of economic abuse were reported by respondents. Economic abuse may lead to an atmosphere of tension and general nervousness, which may spill over into physical violence. Wife battering may be sparked off by arguments over maintenance allowance and household responsibilities. The sense of injustice on the woman's part when the primary responsibility for care of children falls entirely on her may rise due to complaints and arguments, to which the male partner responds with beating (Fatusi and Alatisi, 2006). The result shown from this study could be due to old traditional belief that men could correct or chastise their wives by beating, slapping and hitting so that the woman will learn to fear husbands and behave themselves (Adegbite, 2006). Although no previous data existed on the health consequences of economic abuse, studies on gender based violence showed high prevalence of physical abuse. In a study conducted in the United States, 60% of women suffered physical assault. Twenty three percent of these experienced severe physical assault, while 37% had minor assault (Gielen *et al.*, 2001). A total of 43% of the Zimbabwean women surveyed reported having experienced physical violence from their partners (Watts *et al.*, 1998). A total of 52% of ever married women experienced the act of physical violence from a current or former partner in the Nicaragua study (Ellsberg *et al.*, 2001). Results from a study



in South Eastern Nigeria shows 15.8% reported to have experienced physical violence (Ilika *et al*, 2002). This result is also supported by the in-depth interviews findings as most of the respondent reported physical assault while others reported psychological trauma, low self esteem and high blood pressure as some of health consequences of economic abuse.

The health of women with an economically abusive partner may be compromised as they endure the stress associated with chronic economic deprivation and exploitation. This applies not only to women in economically abusive relationships but also to women who have left their abusive partners and are struggling to make ends meet on the few resources that they have available (Adams *et al*, 2008). Hence a greater proportion of respondents reported the psychological consequences of economic abuse.

#### Limitations of the study

The perceived reluctance to always be completely factual affected the level of participation. Respondents were strongly urged to demonstrate the highest level of sincerity and honesty in answering the questions. The responses were reported and the validity cannot be ascertained; therefore, findings may not be a true reflection of the phenomenon among all the women. Also, most victims of economic abuse declined to participate in the follow-up in-depth interviews. This happened in spite of assurance that their identity would be protected. This was probably because family affairs are considered "private" and outside public scrutiny

## Implications for public health

The results of this study have potential important implications for public health prevention and intervention programs. The outcome of this study showed that workplace policies especially in the formal sector which encourages non-indigenous women to thrive economically would help to prevent economic abuse in the study area. There is an urgent need to create equal economic opportunities for both men and women in the society at large. Results from this study also showed that women with adequate knowledge of economic abuse were more likely to report their experience of economic abuse. Therefore, there could be an underestimation of the prevalence of economic abuse by those with inadequate knowledge of economic abuse. Enlightenment campaign aimed at enlightening women in the informal sector about economic abuse is urgently needed. This will also help meet the need to give similar attention accorded to physical, sexual and psychological abuse to economic abuse as well.

The most consistent ~~sex~~ demographic variables that placed women at risk of economic abuse were partners alcohol consumption and number of dependents. Interventions aimed at reducing alcohol consumption are likely to have important benefits in terms of reducing economic abuse generally. Also results from this study revealed women with more than 10 dependents were more likely to experience economic abuse. Therefore, interventions aimed at encouraging women to accept and utilize appropriate family planning techniques will help them reduce their family size and hence the number of dependents and financial burden.

Women working in the informal sector with tertiary education were more at risk of economic abuse. This means that the higher the educational attainment of women the more likely to recognize controlling/exploitive behaviors as forms of economic abuse. Hence, the education of the girl child should be prioritized in order to effect a change in the attitude and societal values which supports economic abuse thereby, enhancing their development, and self-esteem both within the household and in the society.

Finally, economic abuse affects women's economic, physical and psychological health. Hence, there is an urgent need to discourage all the forms of economic abuse

## Conclusion

The socio-demographic profile of the respondents in both formal and informal sectors were comparable and comprised mainly of reproductive age women followed by adolescent and fewer elderly women. This study has shown that middle aged women are the active working women in Warri metropolis. Therefore acts which perpetuate economic abuse should be discouraged in order to support nation building.

Substantial variation existed in the knowledge of economic abuse in this study population with the formal sector women demonstrating better knowledge. A higher proportion of the study participants experienced economic abuse and this was common in both formal and informal sectors. It was observed that variations also existed in the forms of economic abuse experienced in both work sectors. Therefore capacity to collect and analyze data at every formal and informal worksite should be built. This will help provide specific prevention and intervention response. Generally, this study has shown that women who work in Warri metropolis especially non-indigenes, those with higher level of education and whose partners consume alcohol were more vulnerable to economic abuse.



## Recommendations

Based on the findings of this study and the implication of economic abuse on the health of women, the children and the society at large, the following recommendations are being made:

1. Worksite intervention programme to create awareness on economic abuse and improve knowledge of both the men and women are recommended. Also, parents as well as traditional and religious leader should discourage those attitude, belief and practices that perpetuate economic abuse
2. Interventions that provide educational and economic opportunities for women and inform them of their rights are required. More attention should be given to girl child education so as to secure her future economic independence
3. Programs aimed at reaching out to men and changing societal believes that permits economic abuse is also required. Both formal and informal sectors should have workplace policies that addresses the economic exploitation of women should be established by the government
4. Initiatives that provide micro finance such as soft loans to women by governmental and non-governmental organizations should be encouraged in both formal and informal sectors.

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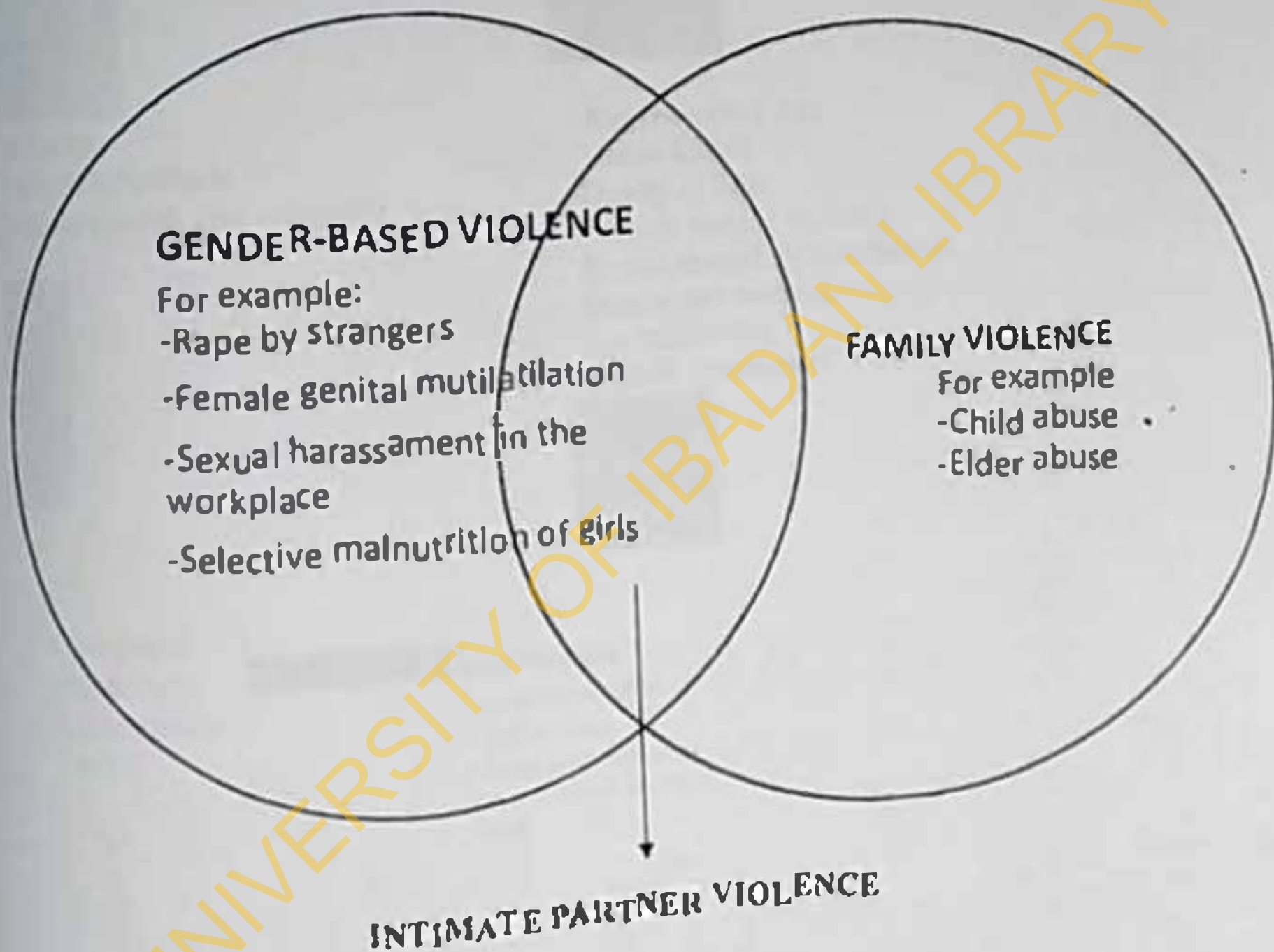
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## APPENDIX I

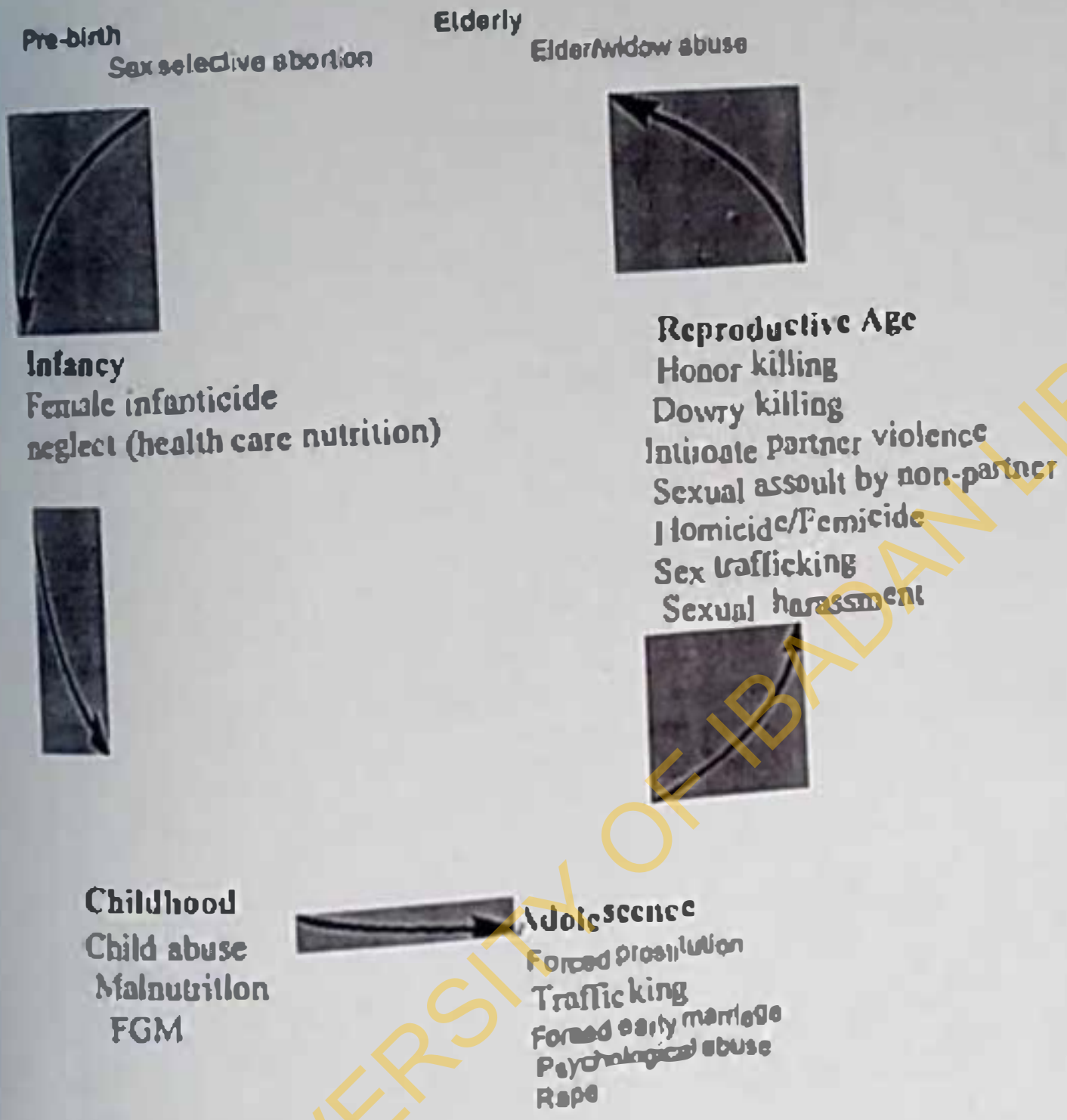
### THE OVERLAP BETWEEN GENDER-BASED VIOLENCE AND FAMILY/DOMESTIC VIOLENCE



From: Ellsberg and Heise, 2005

# APPENDIX II

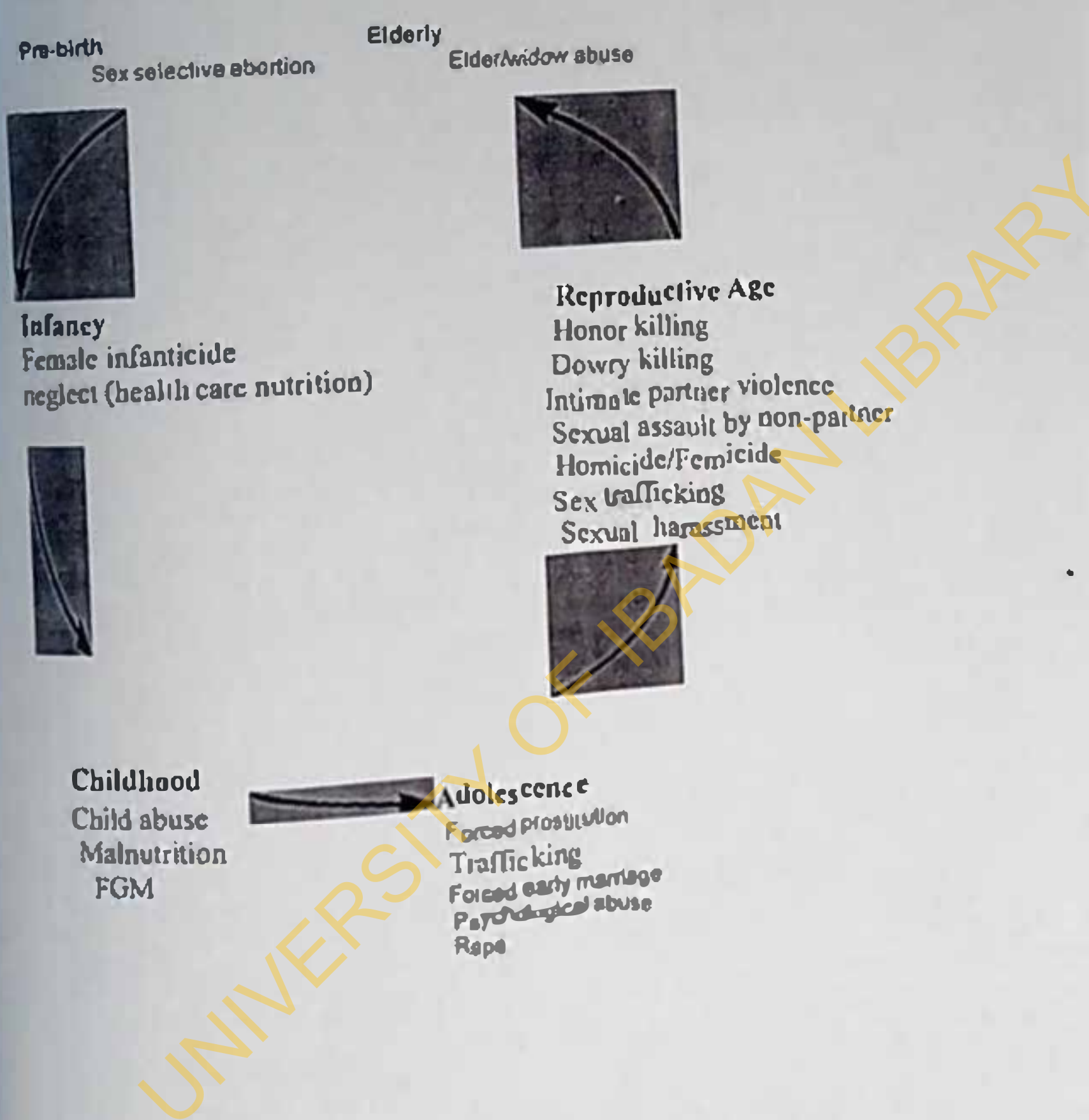
## THE LIFE COURSE APPROACH TO UNDERSTANDING GIV



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# APPENDIX II

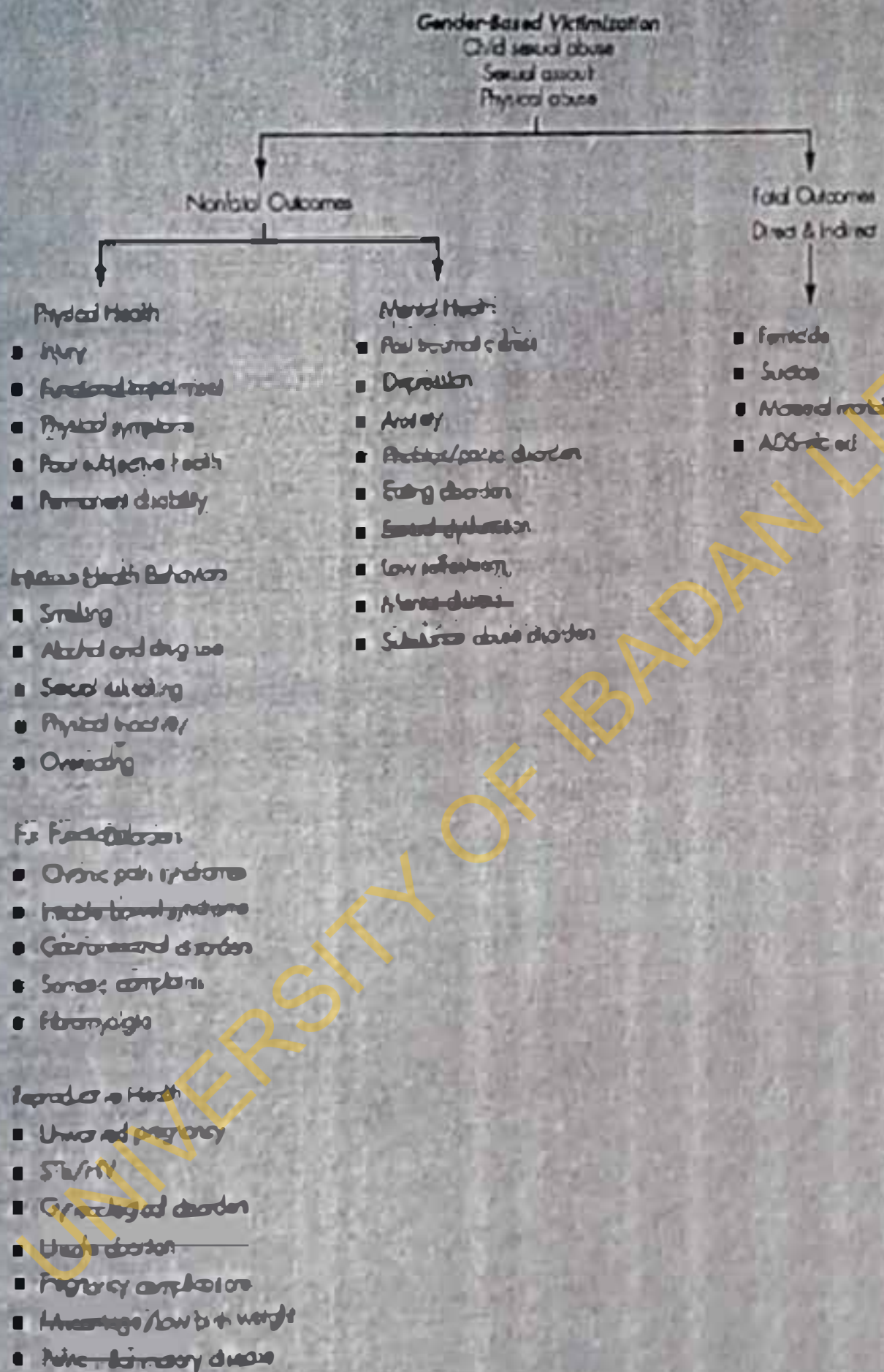
## THE LIFE COURSE APPROACH TO UNDERSTANDING GBV





### APPENDIX III

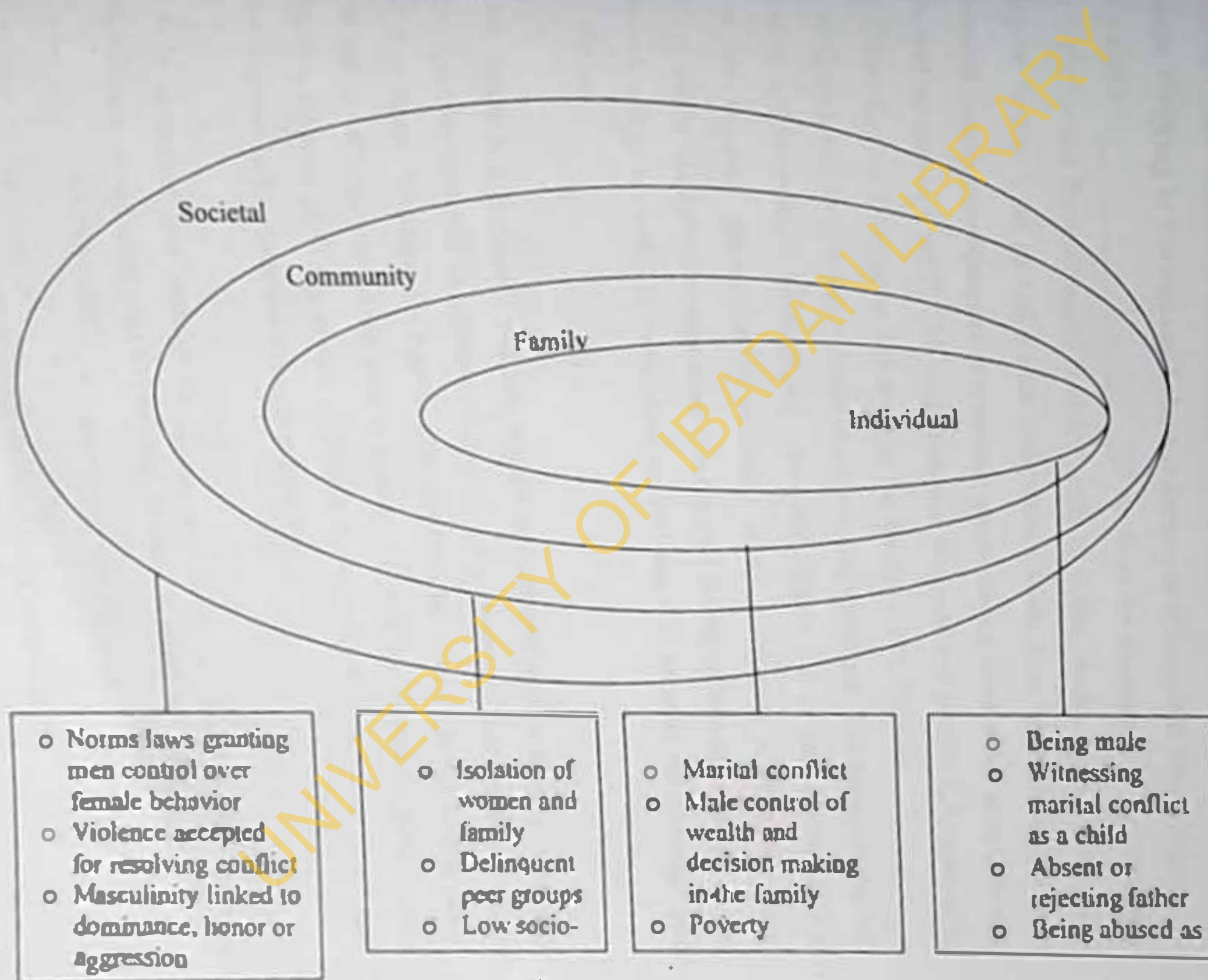
FIGURE 1.5 HEALTH OUTCOMES OF VIOLENCE AGAINST WOMEN



From Heise et al., 1999, 5

APPENDIX IV

ECOLOGICAL FRAMEWORK FOR EXPLAINING GENDER-BASED VIOLENCE





## APPENDIX V

### INFORMED CONSENT FORM

**Prevalence, Patterns and Perceived Health Consequences of Economic Abuse Among Women Working in Formal and Informal Sectors in Warri Delta State, Nigeria**

Hello, my name is \_\_\_\_\_, I am from the department of Epidemiology, Medical statistics and Environmental Health, Faculty of Public Health, college of Medicine University of Ibadan. I am part of a team undertaken a research on "prevalence, patterns and perceived health consequences of economic abuse among women working in formal and informal sectors in warri". This study has been reviewed and granted full approval by UI/UCH Ethics Review Committee and assigned the number UI/EC/10/0044. Study participants will be selected by multi stage sampling technique. The questionnaire will be structured and interviewer administered. The questionnaire will be administered first to determine the reported prevalence of economic abuse and then a follow-up study (qualitative) will be conducted among those who reported the experience of economic abuse. This research will in be useful in formulation policies that will improve the economic well being of women.

Your participation in this research will cost you nothing and your participation is completely voluntary. Your answers will be strictly confidential and no record of your responses will be linked to your name. You have the right to withdraw from the research at any time or refuse to answer any question(s) you do not want to answer. You will not be paid for participating. There are four sections (A to D), in each of these sections; you are requested to please give the honest response to the questions as much as possible.

I have fully explained this research to \_\_\_\_\_ and have given a sufficient information including risks and benefits, to make an informed decision.

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

Name: \_\_\_\_\_  
PLEASE KEEP A COPY OF THE SIGNED INFORMED CONSENT



## APPENDIX VI

### Questionnaire on the Prevalence, Patterns and Perceived Health Consequences of Economic Abuse to Women Working in Both Formal and Informal Sectors in Warri, Nigeria

  
Formal sector  
Informal sector

S/N.....

#### SECTION A: SOCIO DEMOGRAPHIC DATA

1. What is your age in years (as at your last birthday)? .....
2. Please indicate your marital status
  1. ( ) Single, never married
  2. ( ) Married
  3. ( ) Separated
  4. ( ) Widowed
  5. ( ) Divorced
3. What is your religion?
  1. ( ) Christianity
  2. ( ) Islam
  3. ( ) Traditional
  4. ( ) Others (specify) .....
4. What ethnic group do you belong to?
  1. ( ) Urhobo
  2. ( ) Isoko
  3. ( ) Isekiri
  4. ( ) Ijaw
  5. ( ) Others (specific).....
5. What is the highest level of education you have attained?
  1. ( ) None
  2. ( ) Primary
  3. ( ) Secondary
  4. ( ) College of Education/Polytechnic
  5. ( ) University
6. What do you do for a living? .....
7. How long have you been working (in years)? .....
8. Please indicate the group of worker that you belong to
  1. ( ) Teacher
  2. ( ) Banker
  3. ( ) Trader
  4. ( ) Health worker
  5. ( ) Hairdresser
  6. ( ) Tailor
  7. ( ) Petrol station attendant
  8. ( ) Waitress
  9. ( ) Journalist
  10. ( ) Civil servant

APPENDIX VI

Questionnaire on the Prevalence, Patterns and Perceived Health Consequences of Economic Abuse to Women Working in Both Formal and Informal Sectors in Warri, Nigeria

Formal sector

Informal sector

S/N.....

SECTION A: SOCIO DEMOGRAPHIC DATA

1. What is your age in years (as at your last birth day)? .....
2. Please indicate your marital status
  1. ( ) Single, never married
  2. ( ) Married
  3. ( ) Separated
  4. ( ) Widowed
  5. ( ) Divorced
3. What is your religion?
  1. ( ) Christianity
  2. ( ) Islam
  3. ( ) Traditional
  4. ( ) Others (specify) .....
4. What ethnic group do you belong to?
  1. ( ) Urhobo
  2. ( ) Isoko
  3. ( ) Itsekiri
  4. ( ) Ijaw
  5. ( ) Others (specific).....
5. What is the highest level of education you have attained?
  1. ( ) None
  2. ( ) Primary
  3. ( ) Secondary
  4. ( ) College of Education/Polytechnic
  5. ( ) University
6. What do you do for a living? .....
7. How long have you been working (In years)? .....
8. Please indicate the group of worker that you belong to
  1. ( ) Teacher
  2. ( ) Banker
  3. ( ) Trader
  4. ( ) Health worker
  5. ( ) Hairdresser
  6. ( ) Tailor
  7. ( ) Petrol station attendant
  8. ( ) Waitress
  9. ( ) Journalist
  10. ( ) Civil servant

9. Do you have dependents?

1. ( ) Yes

2. ( ) No

10. If yes to question No 9, how many are they? .....

11. What is the relationship of these dependents to you? (Please tick

multiple response)

1. ( ) Father

2. ( ) Mother

3. ( ) Siblings

4. ( ) Biological children

5. ( ) Others (please specify).....

12. Does your partner smoke cigarette?

1. ( ) Never

2. ( ) 1-5 sticks of cigarette every day

3. ( ) 6-10 sticks of cigarette per day

4. ( ) 1-3 times a month

5. ( ) Occasionally, less than once a month

6. ( ) Others (specify).....

13. Does your partner take drinks containing alcohol?

1. ( ) Never

2. ( ) Every day or nearly every day

3. ( ) Once or twice a week

4. ( ) 1-3 times a month

5. ( ) Occasionally, less than once a month

6. ( ) Others (specify) .....

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## SECTION B: KNOWLEDGE OF ECONOMIC ABUSE

14. In your opinion, which of the following action by men will you consider as economic abuse?

	Statement	Yes	No	Don't know
A	When a man has complete control over a woman's money and other economic resources and activities			
B	When a man maintains complete and total control of the family finances, deciding without regards to the woman on how money is to be spent or save			
C	Putting women on strict allowance or forcing them to beg for money			
D	When a man uses the fact that he has more money to dominate a woman			
E	Withholding or restricting funds needed for necessities such as food and clothing			
F	Taking women's money by force			
G	Denying a woman independent access to her money			
H	Excluding women from financial decision making			
I	Refusal to contribute financially to food and other basic needs			
J	Controlling her access to health care			
K	Depriving women their right to family inheritance			
L	Denying women their property right as well as the use of family land			

15. In your opinion, which of the following action within the work place will you consider as economic abuse?

	Statement	Yes	No	Don't know
A	Unequal pay for work that is <u>equal</u> in value to that of men			
B	Limiting women's access to cash and credit facilities available to workers			
C	Preventing women from obtaining formal or informal employment			
D	Unequal opportunity for both men and women			
E	Men having more right to work than women, especially when jobs are scarce			
F	Discouraging women from working outside their homes			

## SECTION C: PREVALENCE AND FORMS OF ECONOMIC ABUSE

16. Kindly turn to page 3 to consider the options in question No 14 & 15. Please tick any of the options you have personally experienced!

17. How often do you come to work? .....

18. How many hours do you spend daily at work? .....

19. Who collects the money that you earn?

1.  Self

2.  Spouse/ intimate partner

3.  Parent (father)

4.  Others (specify).....

20. Do you belong to any cooperative or OSUSU?

1.  Yes

2.  No

21. Do you have a bank account?

1.  Yes

2.  No

22. If Yes to No 20 or 21, is your spouse aware

1.  Yes

2.  No

23. If no to No 20 or 21, why? .....

24. Does your husband/partner decide how you spend your cash earnings from work?

1.  Yes

2.  No

25. If Yes to No 24, do you think it is justified, please explain? .....

26. Are there cash or credit (loan) facilities available to workers?

1.  Yes

2.  No

3.  I don't know

27. If yes to No 26, who has more access to the cash or credit facilities?

1.  Male workers

2.  Female workers

3.  Equal access

28. On what do you spend your money? .....

29. How many children do you have? .....

30. Does your husband take care of the basic needs at home?

1.  Yes

2.  No

If no please go to No 32.



31. If yes, indicate the level of spouse responsibility for:

	Very good	Good	Fair	Poor	Very poor
Feeding					
Clothing					
Children's school fees					
General care					

**SECTION D: CONSEQUENCES OF ECONOMIC ABUSE**

Health consequences refers to physical harm to the body, emotional harm, loss of confidence, low self esteem, psychological harm etc.

32. Have you been injured by any man for disagreement over money?

	Yes	No	If Yes, how many times has it occurred this year?		
			Once or twice	A few (3-5) times	Many (more than 5 times)
Father					
Other male Family members					
Husband / boyfriend					
Others (specify).....					
.....					

33. If any, what type of injury did you have as at your last experience?

	YES	NO
A Cuts, <u>punctures</u> , bites		
B Scratch, abrasion, <u>bruises</u>		
C Sprains, <u>dislocation</u>		
D Burns		
E Penetrating injury, deep cut		
F Broken eardrum, black eye		
G Fractures, <u>broken bones</u>		
H Broken teeth		
I Internal injuries		
J Others (specify)		

34. What is your worst experience from A-J above? .....

35. Have you ever had to spend the night (s) in a hospital due to injuries from your husband/boyfriend /other man.....  
 1. ( ) Yes  
 2. ( ) No



36. Do you experience emotional disturbances as a worker in the course of your job[ ] or at home as a wife/ girlfriend [ ]?

1. ( ) Yes

2. ( ) No

37. Describe other experiences you have had which are associated with economic abuse .....

38. What effect has it on your family?.....

39. What has it caused your life? .....

40. What is your suggestion to stop economic abuse to women? .....

**Thank you very much for your time and cooperation.**

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## APPENDIX VI

### IN-DEPTH INTERVIEW (IDI) GUIDE FOR VICTIMS OF ECONOMIC ABUSE

Thanks for accepting to participate in this research. All your responses will be kept confidential and will be used for the purpose of this research only. Kindly give us your candid response.

#### Questions

1. What do you think the term "economic abuse" means?
2. Can u narrate your experience of being denied right to economic resources or activities in the home or workplace by a man?
3. What were the possible reasons for the abuse?
4. Who were the perpetrators. Do you think the perpetrator is justified?
5. What was your response to the experience?
6. What effect had it on your health and wellbeing?

## APPENDIX VII

### SAMPLE SIZE ESTIMATION FOR THE LGAs

Proportional allocation of estimated sample size to each LGA based on the population of women in the area	
<b>UVWIE LGA</b>	<b>WARRI-SOUTH LGA</b>
Population of the women = 96,427	Population of the women = 147,319
The total number of women in both Uvwie and Warri-South LGAs is therefore: [96,427 + 147,319 = 243,746]	
$96,427 \times 681 = 0.3956044 \times 681 = 269$	$147,319 \times 681 = 0.6043956 \times 681 = 412$
<u>243,746</u>	<u>243,746</u>

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## APPENDIX VIII

### SAMPLE SIZE ESTIMATION FOR FORMAL AND INFORMAL SECTOR

	UIVIEW LGA(269)	WARU-SOUTH LGA(412)	TOTAL(681)
FORMAL SECTOR	134.5	206	340.5
INFORMAL SECTOR	134.5	206	340.5
Total	269	412	681

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## APPENDIX IX

### LIST OF SELECTED CLUSTERS IN BOTH FORMAL AND INFORMAL SECTORS

LIST OF CLUSTERS	
FORMAL SECTOR CLUSTERS	INFORMAL SECTOR CLUSTER
1 Bankers	Traders
2 Teachers	Hairstressers
3 Health workers (Doctors, Nurses, Pharmacists)	Tailors
4 Civil servants	Waitress
- -	Petrol station attendants

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## APPENDIX X

### SAMPLE SIZE ESTIMATION FOR THE SELECTED CLUSTERS IN BOTH FORMAL AND INFORMAL SECTORS

Uvwie LGA			
CLUSTERS	FORMAL SECTOR	INFORMAL SECTOR	TOTAL
1	27 Participants	27 Participants	54
2	27 Participants	27 Participants	54
3	27 Participants	27 Participants	54
4	27 Participants	27 Participants	54
5	27 Participants	27 Participants	54
<b>TOTAL</b>	<b>134 Participants</b>	<b>134 Participants</b>	<b>268</b>
Warri South LGA			
CLUSTERS	FORMAL SECTOR	INFORMAL SECTOR	TOTAL
1	41 Participants	41 Participants	82
2	41 Participants	41 Participants	82
3	41 Participants	41 Participants	82
4	41 Participants	41 Participants	82
5	41 Participants	41 Participants	82
<b>TOTAL</b>	<b>206 Participants</b>	<b>206 Participants</b>	<b>412</b>



APPENDIX XI

UIUCH ETHICAL APPROVAL



INSTITUTE FOR ADVANCED MEDICAL RESEARCH AND TRAINING (IMRAT)  
COLLEGE OF MEDICINE, UNIVERSITY OF IBADAN, IBADAN, NIGERIA.  
E-Mail - imratcomui@yahoo.com



UIUCH EC Registration Number NIIUC/00301/2005a

NOTICE OF FULL APPROVAL AFTER FULL COMMITTEE REVIEW

Re: Nature and Prevalence of Economic Abuse to Women Working in both Formal and Informal Sectors in Warri, Delta State, Nigeria.

UIUCH Ethics Committee assigned number: UIUC/10/0044

Name of Principal Investigator: Celia I. Auctor

Address of Principal Investigator: Department of BMSEH  
College of Medicine  
University of Ibadan, Nigeria.

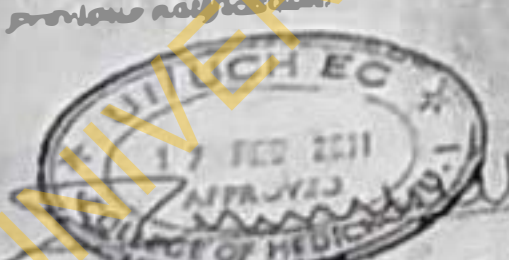
Date of receipt of valid application: 04/02/2010

Date of meeting when final decision on ethical approval was made: 17/02/2011

This is to inform you that the research described in the submitted protocol, the consent forms and other pertinent information materials have been reviewed and given full approval by the UIUCH Ethics Committee.

This approval date from 17/02/2011 to 16/02/2012. If there is delay in starting the research, please inform the UIUCH Ethics Committee so that the dates of approval can be adjusted accordingly. Note that no participant consent or activity related to this research may be conducted outside of these dates. All informed consent forms used in this study must carry the UIUCH EC assigned number and duration of UIUCH EC approval of the study. It is expected that you advise your principal sponsor as well as an annual request for the project renewal to the UIUCH EC only in order to obtain renewal of your approval to avoid disruption of your research.

The National Code for Health Research Ethics requires you to comply with all international guidelines, rules and regulations and with the tenets of the Code including ensuring that all adverse events are reported promptly to the UIUCH EC. No changes are permitted in the research without the approval of the UIUCH EC except in circumstances outlined in the Code. The UIUCH EC reserves the right to conduct compliance visit to your research site and may previous notification.



Dr. J. A. Ojo  
Chairman, Medical Advisory Committee,  
University College Hospital, Ibadan, Nigeria  
Vice-Chairman, UIUCH Ethics Committee  
E-mail: uiuchir@yahoo.com

Research Unit: • Committee & Director of Health & Environmental Sciences of Community Research & Services  
• Behavioral & Social Sciences Department of Health, Behavior & Society, Community Research & Services, MVI/10/0044