

Intersectionality and Economic Inequality Among Urban Working-Class Women in Lagos state

Okeke, Ifeoma Aloysius¹, Ibrahim, Hadiza Halimat², Osilaka Nwadiuto Philemon³

Center for Gender and Women Studies, University of Jos

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Corresponding email: Greenresearchng@gmail.com

Phone: +234901 - 951 - 6714

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Abstract

Urban working-class women face persistent economic inequality shaped by intersecting social identities, including gender, ethnicity, education, marital status, and household composition. This study quantitatively examined 1,250 women across Nigerian cities to analyze the compounded effects of these factors on income, job benefits, asset ownership, and employment security. Economic inequality was operationalized using a composite Economic Inequality Index (EII), and multiple linear regression with interaction terms assessed the influence of intersectional variables. Results indicated that lower education, minority ethnic status, larger household size, and marital status were associated with higher economic inequality, while education mitigated some disadvantages for minority women. Interaction effects highlighted that compounded vulnerabilities produce greater economic precarity than single factors alone. Subcomponent analyses confirmed that education most strongly affected income and job benefits, whereas household and marital factors influenced asset ownership and job security. Findings support Intersectionality Theory by demonstrating the multiplicative effects of social identities and Human Capital Theory by emphasizing education as a protective factor. The study provides actionable insights for policymakers, suggesting targeted skills development, social protection programs, and inclusive labor market policies to reduce economic inequality among urban working-class women.

Keywords: *Intersectionality; Economic inequality; Urban women; Human capital; Nigeria*

1.0 Introduction

Economic inequality continues to be a pervasive challenge globally, with women disproportionately affected due to intersecting social, cultural, and structural disadvantages. Urban working-class women, in particular, often face compounded forms of marginalization arising from gender, socioeconomic status, ethnicity, and age, leading to restricted access to employment opportunities, lower wages, and limited upward mobility (Crenshaw, 1989; World Bank, 2020). The concept of intersectionality provides a theoretical framework for understanding how multiple axes of disadvantage intersect to produce unique experiences of economic inequality, moving beyond analyses that consider gender or class in isolation. Reports indicate that in many African cities, urban women in informal and semi-formal sectors face persistent wage gaps, occupational segregation, and precarious working conditions. It was reported that women often occupy low-paying roles in the service, domestic, and retail sectors, with limited access to benefits such as healthcare, paid leave, or social security (UN Women, 2019). Furthermore, ethnic, age, and educational disparities intersect with gender to produce stratified outcomes; younger women, migrants, or women from marginalized ethnic groups are particularly vulnerable to economic precarity. This multidimensional vulnerability underscores the importance of an intersectional approach to analyzing urban economic inequality. The central goal of this study was to quantitatively investigate the relationship between intersectional factors—gender, age, ethnicity, education, and marital status—and economic inequality among urban working-class women. The study adopted Intersectionality Theory and Human Capital Theory to guide its conceptual framework. Intersectionality Theory emphasizes the interconnectedness of multiple social identities in shaping experiences of discrimination and disadvantage (Crenshaw, 1989), while Human Capital Theory posits that economic outcomes are influenced by individual skills, education, and experience (Becker, 1993). By integrating these theories, the study examined both structural inequalities and individual-level determinants of economic disparities. It was observed that urban labor markets are often highly segmented, with women concentrated in lower-wage sectors and informal employment, making it difficult to achieve parity with male counterparts (ILO, 2021). Moreover, social norms, discriminatory practices, and limited access to childcare and transportation exacerbate economic vulnerability. Prior research reported that urban working-class women with higher education or specialized skills experience reduced wage gaps, but structural constraints and social discrimination persist (World Bank, 2020). In this study, economic inequality was operationalized using income levels, employment benefits, job security, and asset ownership, while intersectional factors were captured through age groups, ethnicity, marital status, educational attainment, and household composition. The study hypothesized that women with intersecting disadvantages such as low education, minority ethnicity, and single parenthood would experience the greatest economic inequality.

The research sought to address critical questions: How do intersecting social and demographic factors influence income and employment outcomes? Which combinations of disadvantage most strongly predict economic precarity? And to what extent can human capital investment mitigate intersectional economic disparities? By quantitatively analyzing these dimensions in urban centers, the study aimed to provide

empirically grounded insights for policymakers, NGOs, and development agencies focused on reducing gendered economic inequality. Through a robust methodological approach, including survey instruments, regression modeling, and statistical analysis of intersectional effects, the study contributed to filling gaps in the literature by combining intersectionality theory with economic analysis in urban African contexts. This approach not only highlighted the structural and social determinants of inequality but also identified actionable levers for policy intervention, including skills development, social protection programs, and anti-discrimination measures in employment practices.

2.0 Literature Review

2.1. Economic Inequality Among Urban Women

Economic inequality among women has been widely documented as both persistent and multidimensional. Studies have reported that urban women in Africa are disproportionately concentrated in low-wage, precarious employment sectors such as domestic work, retail, and informal services, often earning significantly less than male counterparts for similar labor (World Bank, 2020; ILO, 2021). This structural economic disadvantage is compounded by limited access to social protection, formal contracts, and financial services. In Lagos, for example, it was reported that women in informal urban employment earned on average 30–40% less than men in comparable roles, highlighting systemic wage disparities (Olayemi & Adebayo, 2019). Income disparities are not uniform; they vary according to intersecting social categories such as age, marital status, ethnicity, and educational attainment. Younger women, migrant women, or women from historically marginalized ethnic groups were found to experience higher economic precarity due to discrimination, limited labor market experience, and social exclusion (Crenshaw, 1989; Okeke, 2020). These findings suggest that conventional single-axis approaches to gender inequality underestimate the complexity of urban women’s economic experiences.

2.2. Intersectionality Theory and Economic Disadvantage

Intersectionality Theory, first articulated by Crenshaw (1989), has been increasingly applied to economic studies to capture the compounded effects of multiple social identities on inequality. It was widely reported that women’s economic experiences cannot be fully understood through gender alone; rather, the interaction of gender with other social determinants—such as class, ethnicity, marital status, and age—produces unique patterns of advantage or disadvantage. Empirical studies have shown that single mothers from minority ethnic groups are significantly more likely to be underemployed or to earn below median wages compared to married women or majority ethnic women, even when controlling for education and experience (Gordon & Cooper, 2017; Olayemi & Adebayo, 2019). Intersectionality also highlights structural and institutional factors, demonstrating that policy interventions targeting women as a homogeneous group may fail to address the most vulnerable subpopulations. For instance, microcredit programs intended for women often benefit those with higher literacy and social capital, leaving rural-urban migrant women or women with limited education excluded (World Bank, 2020). These findings

underscore the necessity of quantitative models that incorporate interaction terms or stratified analyses to capture the multiplicative effects of intersecting identities on economic outcomes.

2.3. Human Capital Theory and Labor Market Outcomes

Human Capital Theory posits that investments in education, skills, and experience enhance productivity and earnings potential (Becker, 1993). Empirical research has consistently demonstrated a positive relationship between education and income among urban women, though the magnitude of this effect is moderated by gendered labor market discrimination and structural inequality (ILO, 2021). Women with postsecondary education were reported to earn approximately 45% more than women with only primary education, yet still earned less than men with equivalent qualifications (Okeke, 2020). Skills training, vocational education, and professional development programs have been documented to improve employment outcomes, particularly when combined with labor market policies that address discrimination and occupational segregation (ILO, 2021). However, the literature emphasizes that human capital investment alone is insufficient: structural barriers, including informal sector dominance, caregiving responsibilities, and ethnic or marital marginalization, can limit the returns on education and skill development (Gordon & Cooper, 2017).

2.4. Empirical Studies on Urban Working-Class Women

Several studies specifically examined the economic experiences of urban working-class women in Sub-Saharan Africa. Okeke (2020) surveyed 1,200 women in Lagos and found that women employed in informal sectors experienced higher economic vulnerability, with mean monthly incomes 35% lower than women in formal employment. Similarly, Olayemi and Adebayo (2019) reported that minority ethnic women and single mothers faced compounding disadvantages, including reduced access to credit, higher rates of unemployment, and lower wages. These studies also highlighted the role of social networks and informal support structures. Women embedded in strong community or familial networks were better able to access informal loans, employment referrals, and income-generating opportunities, demonstrating the intersection of social capital with economic outcomes (Gordon & Cooper, 2017).

2.5. Intersectional Analysis and Quantitative Modeling

Recent quantitative studies have employed intersectional modeling to understand economic disparities more rigorously. Interaction effects between gender, ethnicity, education, and marital status were found to significantly predict income, job security, and asset ownership (Olayemi & Adebayo, 2019). For example, women with low education and minority ethnic status earned, on average, 25% less than women of the same age and experience in majority ethnic groups, even after controlling for employment sector and hours worked. Multivariate regression, structural equation modeling, and decomposition analysis have all been applied to quantify these intersecting disadvantages. These studies also emphasized the importance of including control variables such as age, household size, and urban location to reduce

confounding effects. Results consistently demonstrated that intersectional disadvantage compounds economic inequality beyond the additive effects of single factors, supporting the theoretical propositions of Intersectionality Theory.

2.6. Policy Implications and Gaps in the Literature

The literature highlights that effective policy interventions require a nuanced understanding of intersectional disadvantage. Policies that fail to account for compounded vulnerabilities such as single parenthood combined with low education and minority ethnic status risk leaving the most marginalized women behind. Targeted skills training, social protection programs, and inclusive labor market policies were frequently recommended (World Bank, 2020; ILO, 2021). However, gaps remain: most studies are cross-sectional, limiting causal inference; there is limited quantitative modeling of interaction effects among multiple social categories; and comparative urban studies across African countries are sparse. Additionally, few studies integrate human capital considerations with intersectional analyses to assess the extent to which skills and education mitigate compounded inequalities. Addressing these gaps requires a robust quantitative approach that combines intersectional variables with economic outcome measures, thereby providing actionable insights for policy and development interventions.

3.0 Methodology

The study reported that a quantitative research design was employed to examine the intersectional determinants of economic inequality among urban working-class women in selected Nigerian cities. It was stated that a cross-sectional survey was conducted, targeting women employed in informal and semi-formal sectors such as domestic work, retail trade, small-scale services, and informal entrepreneurship. The total sample consisted of $N = 1,250$ women, recruited using stratified random sampling to ensure representation across age, ethnicity, education levels, and marital status. Data collection occurred through structured questionnaires administered in-person and online, with questions designed to capture income, employment benefits, job security, household composition, and social support.

Variable Specification

Economic inequality, the dependent variable, was operationalized using a composite Economic Inequality Index (EII), which combined four dimensions:

$$EII_i = (I_i + JBi + AS_i + BE_i)^4$$

Where:

I_i = normalized individual income (monthly earnings)

JBi = normalized job benefits score, including health insurance, paid leave, and retirement contributions

AS_i = asset ownership score (e.g., property, savings, and durable goods)

BE_i = perceived job security, measured on a 0–1 scale

The primary independent variables were intersectional demographic factors: age, ethnicity, marital status, educational attainment, and household composition. Each variable was coded to capture both main effects and potential interaction effects to reflect compounded disadvantage.

Model Specification

To assess the impact of intersecting social identities on economic inequality, multiple linear regression with interaction terms was utilized:

$$EII_i = \beta_0 + \beta_1 Age_i + \beta_2 Edu_i + \beta_3 Eth_i + \beta_4 Mari + \beta_5 HHi + \beta_6 (Edu_i \times Eth_i) + \beta_7 (Mari \times HHi) + \epsilon_i$$

Where:

EII_i = Economic Inequality Index for individual *i*

Age_i = age group of respondent *i*

Edu_i = educational attainment (ordinal scale)

Eth_i = ethnicity (categorical dummy variables)

Mari = marital status (binary: married = 1, others = 0)

HHi = household size and composition

Interaction terms (Edu_i × Eth_i, Mari × HHi) captured compounded disadvantages

β₀ = intercept, β₁–β₇ = regression coefficients, ε_i = error term

The model allowed the study to examine both individual effects and the multiplicative effects of intersecting social factors on economic inequality.

Statistical Procedures

Descriptive statistics were first calculated for all variables to determine central tendencies, dispersion, and distributional characteristics. Pearson correlation coefficients were computed to examine bivariate associations among independent variables and EII. Multicollinearity was assessed using Variance Inflation Factor (VIF), with VIF < 5 considered acceptable. Multiple regression analysis employed robust standard errors to address heteroskedasticity, and adjusted R² values were calculated to assess model fit. Significance levels were set at α = 0.05.

Additionally, subcomponent regressions were conducted to analyze the influence of intersectional factors on each dimension of EII—income, benefits, asset ownership, and job security—individually. Sensitivity analyses included excluding outliers and re-coding categorical variables to ensure robustness of findings.

Ethical Considerations

It was reported that all participants provided informed consent, and anonymity was maintained. No personal identifiers were recorded. Ethical approval was obtained from the Institutional Review Board of the University of Lagos. Data analysis was performed using Stata 17, with confidence intervals computed at 95%. This methodology allowed a rigorous examination of the intersectional determinants of economic inequality while maintaining ethical standards and statistical validity.

4.0 Results

Table 1: Descriptive Statistics of Key Variables (N = 1,250)

Variable	Mean (SD)	Min	Max
Economic Inequality Index (EII)	0.532 (0.168)	0.10	0.94
Age (years)	32.7 (8.5)	18	58
Educational Attainment (ordinal 0–4)	2.11 (1.05)	0	4
Household Size	4.6 (1.8)	1	12
Ethnic Minority (dummy, 1=yes)	0.28 (0.45)	0	1
Marital Status (dummy, 1=married)	0.49 (0.50)	0	1

The descriptive statistics indicated that the mean economic inequality index was moderate (0.532), reflecting variability in income, job benefits, asset ownership, and job security among urban working-class women. Educational attainment averaged 2.11 on a 0–4 scale, indicating that most participants had secondary education or vocational training. Ethnic minority respondents comprised 28% of the sample, and approximately half were married. Household sizes were moderate, averaging 4–5 members.

Table 2: Bivariate Correlations

Variable	EII	Age	Edu	HH	Eth	Mar
EII	1					
Age	0.132**	1				
Edu	-0.321**	0.174**	1			
HH	0.298**	0.012	-0.102**	1		
Eth	0.211**	0.005	-0.089**	0.056*	1	
Mar	0.145**	0.236**	-0.072*	0.121**	0.037	1

p < 0.05, *p < 0.01

Bivariate correlations indicated significant positive associations between EII and household size ($r = 0.298, p < 0.01$), ethnic minority status ($r = 0.211, p < 0.01$), and marital status ($r = 0.145, p < 0.01$). Educational attainment was negatively correlated with economic inequality ($r = -0.321, p < 0.01$), indicating that higher education was associated with reduced economic precarity. Age showed a small but significant positive association with EII ($r = 0.132, p < 0.01$).

Table 3: Multiple Regression – Economic Inequality Index

Predictor	β (Unstandardized)	Robust Std. Error	t-value	p-value
Constant	0.612	0.032	19.13	0.000
Age	0.0041	0.0013	3.15	0.002
Education (Edu)	-0.078	0.011	-7.09	0.000
Ethnic Minority (Eth)	0.056	0.017	3.29	0.001
Marital Status (Mar)	0.029	0.013	2.23	0.026
Household Size (HH)	0.019	0.004	4.75	0.000
Edu \times Eth	-0.022	0.009	-2.44	0.015
Mar \times HH	0.011	0.004	2.75	0.006

Model Statistics: Adjusted $R^2 = 0.391, F(7,1242) = 123.55, p < 0.001$

Table 4: Subcomponent Analysis – EII Dimensions

Dependent Variable	Edu β	Eth β	Mar β	HH β	Adjusted R^2
Income	-0.093**	0.054**	0.021	0.018**	0.362
Job Benefits	-0.081**	0.046*	0.027*	0.011	0.317
Asset Ownership	-0.072**	0.039*	0.035*	0.013	0.295
Job Security	-0.061**	0.028	0.037*	0.020*	0.281

p < 0.05, *p < 0.01

Interpretation

The multiple regression analysis indicated that educational attainment was a significant negative predictor of economic inequality ($\beta = -0.078, p < 0.001$), confirming that higher education reduces economic vulnerability. Ethnic minority status ($\beta = 0.056, p = 0.001$), larger household size ($\beta = 0.019, p < 0.001$), and marital status ($\beta = 0.029, p = 0.026$) were positively associated with economic inequality, indicating that women with these intersecting characteristics experienced higher economic disadvantage. Interaction terms were significant: education \times ethnicity ($\beta = -0.022, p = 0.015$) suggested that education mitigates the compounded disadvantage for minority women, while marital status \times household size ($\beta = 0.011, p = 0.006$)

indicated that married women with larger households face greater economic precarity. Subcomponent analyses revealed that education had the strongest protective effect on income and benefits, while ethnic minority and marital/household factors primarily influenced asset ownership and job security. Overall, the model explained 39% of the variance in economic inequality, highlighting the significance of intersectional factors while acknowledging that additional structural variables may also contribute. These findings confirmed the utility of Intersectionality Theory in quantitatively capturing compounded disadvantages among urban working-class women and demonstrated the relevance of Human Capital Theory in mitigating economic inequality through education and skill acquisition.

5.0 Conclusion

The study investigated the intersectional determinants of economic inequality among urban working-class women in selected Nigerian cities, reporting that multiple social and demographic factors significantly shaped economic outcomes. It was found that educational attainment, ethnic minority status, marital status, household size, and age interacted to produce compounded patterns of economic disadvantage. Women with lower education levels, belonging to minority ethnic groups, and living in larger households were particularly vulnerable to income insufficiency, limited job benefits, reduced asset ownership, and insecure employment. Interaction effects indicated that education mitigated some of the disadvantages faced by minority women, while marital status combined with household size amplified economic precarity, demonstrating the multiplicative effects of intersecting social identities. These findings underscored that economic inequality cannot be fully understood by analyzing gender or class in isolation; rather, the compounded effects of age, ethnicity, marital status, household composition, and education create unique vulnerabilities that require nuanced policy interventions. The results supported the theoretical framework combining Intersectionality Theory and Human Capital Theory, illustrating that while structural and social disadvantages exacerbate inequality, investments in education and skill development offer tangible pathways to economic empowerment. Policy implications include the need for targeted skills training programs, inclusive labor market policies, social protection measures for women with larger households, and affirmative action for minority ethnic groups. By quantitatively demonstrating how intersecting factors influence economic outcomes, the study contributes to both scholarship and policy design, offering evidence-based guidance for reducing gendered economic inequality in urban contexts and promoting equitable development opportunities for working-class women.

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