

Financial (In)Security and Social Stability: Exploring the Yoruba Worldview on Economic Viability and Insecurity

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Abstract

Financial resources profoundly influence perceptions of (in)security within Yoruba society, where economic viability is closely tied to social stability and well-being. This study employs qualitative methods and thematic analysis to explore how financial capacity affects feelings of security and meaning of insecurity among the Yoruba. The findings reveal that the term ‘insecurity’ means beyond physical violence and threat to personal life and properties, but includes social identity, relation is two key dimensions: having sufficient financial resources at one's disposal guarantees security. Security is essential for acquiring and securing livelihoods, encapsulated in the Yoruba maxims *Olowo laye mo* (wealth defines existence) and *Omo alailowo di omo olomo, aya alailowo di aya alaya* (a child without financial resources becomes a slave, and a wife without financial resources belongs to another). These expressions highlight the cultural worldview that financial (in)security determines not only economic stability but also social identity and physical safety. Possessing financial resources enables investments in personal security, such as personnel and technology, safeguarding individuals and families. Conversely, financial hardship exposes individuals to victimisation by criminals and oppression by the wealthy. It also increases one's vulnerability to engaging in criminal activities, leading to further loss of social standing and family stability. Economic instability emerges as a multidimensional threat, compromising safety, identity, and social cohesion. The study concludes that financial stability is deeply interwoven with personal and communal security in Yoruba culture. It recommends culturally inclusive poverty alleviation programs, community-based financial support systems, and public awareness campaigns on financial desperation. Collaborative efforts among traditional leaders, governments, and private organisations are essential for addressing systemic insecurity and creating safety nets for the financially vulnerable.

Key words: Financial Security; Social Stability; Yoruba Culture; Economic Insecurity; Cultural Worldview; and Poverty Alleviation Strategies

Introduction

Insecurity remains one of the most pressing social challenges in Nigeria, causing the loss of tens of thousands of lives, displacing hundreds of thousands of people, and disrupting the family and social lives of millions (Ikechukwu, 2019; Williams, 2015; Zubairu, 2020). The consequences of insecurity are vast and multifaceted, affecting food security, economic stability, social cohesion, and political stability, with significant implications for public health, including mental health issues (Ikechukwu, 2019). This has drawn the attention of various individuals, organizations, and governments, both local and international, who are committed to analysing the dimensions of insecurity and identifying potential solutions.

Despite the widespread impact of insecurity, the concept is often narrowly defined and operationalized in existing literature, which tends to focus on physical safety and protection of lives and property (Williams; Anaana et al.). Such definitions primarily frame insecurity in terms of direct physical threats or behavioural actions, overlooking the broader and culturally nuanced understanding of insecurity in contexts such as Yoruba culture. Among the Yoruba, insecurity is not merely an external threat but also a psychosocial experience—an anticipated or perceived sense of insecurity that may not involve immediate physical harm but instead leads to psychological displacement and social instability.

Additionally, while several studies identify factors such as unemployment, corruption, poor governance, porous borders, and lapses in national security as key contributors to insecurity in Nigeria (Adegbamigbe; Ewetan and Urhie; Zubairu), these explanations often fail to consider intrinsic factors, such as aspirations, values, and cultural perceptions of financial stability. In the Yoruba context, financial stability—or the lack thereof—plays a crucial role in shaping perceptions of security and insecurity. This paper, therefore, explores the sociocultural dimensions of insecurity and examines how the Yoruba understanding of money, and the implications of its presence or absence, contribute to broader perceptions of (in)security.

Money and importance of money among the Yoruba

The Yoruba people, numbering over 50 million, are a significant ethnic group primarily found in the southwestern region of Nigeria. Their traditional territory, known as Yorubaland, spans approximately 181,300 square kilometres and includes the Nigerian states of Lagos, Oyo, Ogun, Ondo, Ekiti, Osun, and parts of Kwara. Geographically, Yorubaland is situated between latitudes 5.86° and 9.22° north, and longitudes 2.65° and 5.72° east (Obateru, 2006; Atanda 2007). The Yoruba's cultural influence extends beyond their homeland, reaching into other Nigerian regions, across West Africa to Togo and Northern Ghana, and even to the eastern part of the Republic of Benin, historically referred to as Dahomey (Fadipe, 1970; Atanda, 2007; Odunbaku, 2012).

Money is important and holds fundamental place in society, serving as a medium of exchange, a measure of value and a store of wealth. Evidence shows that it facilitates transactions, allowing for the exchange of goods and services efficiently (Adebayo, 1999). The importance of money is recognised by every society, the Yoruba conceive the importance of money in daily life and survival.

Metaphorically, Yoruba view the importance of money in a way that money itself scares poverty- *Owo ti o n deru ba asi*. In this case, money is believed to have the ability to act as a protective barrier against poverty. The imagery of money scaring poverty personifies money and poverty, giving them agency as if they were capable of interacting with each other. In this view, evidence shows that money is seen as a forceful presence that can actively drive away the struggles and limitations that come with being poor.

In Yoruba view, money is not only a medium of exchange but also a spiritual entity that is offered to the deities during sacrifices. These sacrifices are essential for maintaining harmony with the spiritual world and seeking favour from the deities (Kanu et al., 2020). The integration of money in Yoruba religious practices dates back to early times, as evidenced by Ifa verses that specify amounts for sacrifices. Originally, these amounts were denoted in cowrie shells. As economies evolved, there was a shift from cowrie shells to modern currency. Ifa priests exercise discretion in deciding whether traditional cowrie shells or contemporary cash is used for sacrifices. Ifa priests, who are custodians of Yoruba religious knowledge and divination, reported receiving cash payments for their services. As Mason, (2022) also noted, some have now made Ifa training a money-making enterprise. This transaction underscores the value placed on their expertise and the spiritual guidance they provide

(Ogunleye). Priests prescribe sacrifices that include monetary offerings to the orisha. These offerings are believed to appease the deities and bring desired outcomes for the supplicants. The evidence shows that there are proverbs that encapsulate the notion that financial investment enhances the perceived potency and worth of spiritual remedies (Kanu et al., 2020).

The Yoruba perception of money suggests that money is more significant than age in determining a person's seniority and the respect the money command. This is evident in some recently shared expressions such as *"the rich person speaks and is obeyed, while the poor person, despite having ideas, is ignored."* This suggests that money confers a level of authority and respect that may surpass that which is traditionally granted by age. Despite being a gerontocratic society where one reveres the elderly and accords them higher status (Lloyd), some Yoruba believe that wealth can override this norm, granting even the young rich the deference usually reserved for elders. A proverb further illustrates this point: regardless of an individual's age, if they are a labourer, their employer is considered their 'senior', emphasizing the importance of economic status over age (Adebayo, 1999). The evidence suggests that in Yoruba society, while age is respected, money has a profound impact on social standing (Bascom).

Theoretical Standing Point: Social Strain Theory

This paper hinges on Social Strain Theory (SST) originally developed by Robert K. Merton in 1938. SST offers a lens through which we explore the relationship between financial instability and perceptions of insecurity among the Yoruba people. Rooted in Emile Durkheim's concept of anomie, Merton's theory emerged as an attempt to understand how individual through social interaction and socialisation develop life aspiration (socially approved goal/means) and how societal structures can pressure individuals into engaging in deviant behaviour when achieving them becomes difficult. While Durkheim viewed anomie as a state of normlessness during times of social upheaval, Merton focused on how the disparity between culturally prescribed goals and the socially structured means to achieve them could lead to strain and subsequent deviance (Ritzer, 2008; Merton, 1968).

In other words, Merton's Social Strain Theory posits that societies establish culturally valued goals and the legitimate means for achieving them. For example, financial success and stability are highly valued goals in many cultures, including the Yoruba. Merton identified five modes of individual adaptation to the strain produced by the discrepancy between goals and means: Conformists: Individuals who accept both the culturally approved goals and the institutionalized means of achieving them. Innovators: Individuals who accept the goals but resort to alternative, often deviant means to achieve them. Ritualists: Those who give up on achieving the cultural goals but rigidly adhere to the socially approved means. Retreatants: Individuals who reject both the goals and the means, leading to withdrawal or disengagement. Rebels: Individuals who reject and wish to replace both the existing goals and means with new ones. Merton (1968) argued that strain arises when individuals or groups are unable to achieve societal goals through legitimate means. In contexts where economic and social structures limit access to these means, people may turn to other strategies to cope with their situation.

In applying Social Strain Theory to the Yoruba context, it becomes evident that the emphasis on financial stability as a measure of social success plays a central role in shaping perceptions of security and insecurity. The saying *"Ailowolowo Baba Ijaya"* (literally translating to "lack of wealth is the father of insecurity") captures a cultural understanding that insecurity transcends mere physical threats and encompasses financial instability, economic uncertainty, and psychological distress. The Yoruba cultural emphasis on wealth as a critical component of status and personal security aligns closely with Merton's concept of culturally prescribed goals. In this context, financial stability becomes a social norm and expectation.

The strain experienced due to the inability to achieve financial stability through legitimate means could lead individuals to innovate or adapt in other ways to mitigate their sense of insecurity. For instance, some may turn to alternative economic activities, including informal or even illicit ventures, as a means of coping with the strain induced by financial challenges. This response aligns with Merton's concept of innovation, where individuals adhere to the culturally valued goal of financial security but may resort to non-conventional means to achieve it. Furthermore, the social and psychological consequences of financial strain among the Yoruba can contribute to a pervasive feeling of insecurity. When individuals perceive themselves as unable to attain financial stability, it not only affects their personal lives but also disrupts their sense of belonging and status within the community. According to Merton (1968), such strain could lead to feelings of frustration, disillusionment, and social displacement, which are central to the Yoruba experience of insecurity as a psychosocial phenomenon.

Additionally, the theory highlights how societal structures and economic disparities contribute to shaping individuals' perceptions of insecurity. The interplay between cultural expectations and the structural limitations on achieving financial success often exacerbates social inequality and fuels insecurity. This aligns with existing studies that point to the socio-economic factors underpinning insecurity in Nigeria (Adegami, 2013; Ewetan & Urhie, 2014)

Methods

The fieldwork for this study was conducted in Gbongan, Ayedaade Local Government Area of Osun State, Nigeria, from September 19 to 26, 2024, by the authors. Gbongan was selected as the study site because it serves as the headquarters of Ayedaade Local Government and is one of the prominent Yoruba towns in Osun State. Historically, it has been a cultural melting pot, hosting people from various Yoruba sub-groups—including Oyo, Orile-Owu, and Modakeke—who settled there following intercommunal crises in the 17th century. This historical diversity makes Gbongan a unique town with rich cultural heritage, providing a suitable context for the study.

The study employed both purposive and convenience sampling techniques to recruit 20 participants. The inclusion criteria required participants to be: adults aged 30 years and above; Yoruba origin; and either a native of Gbongan or have resided in the town for at least 10 years before the fieldwork.

Convenience sampling was based on availability, willingness, and readiness to participate in the study. A semi-structured interview approach was used, guided by an interview schedule designed to explore the significance of money and the implications of its absence among the Yoruba. The interviews also sought to document Yoruba maxims, wise sayings, and proverbs related to wealth and financial instability. The second author (Mr. A), a sociology graduate fluent in both Yoruba and English, conducted all interviews in Yoruba to ensure linguistic and cultural accuracy. The interviews were audio-recorded using a dedicated Android phone. The recorded interviews were transcribed verbatim before being translated into English. Both authors independently translated the transcripts, and any discrepancies were reconciled by the first author, a social anthropologist with over 10 years of experience studying Yoruba cultural practices. To ensure translation validity, a random back-translation was performed on six transcripts.

The study employed a content analysis framework to systematically organize, interpret, and categorize the collected data into themes and sub-themes (Daan Odijk et al., 2013). This approach allowed for a detailed examination of the data, ensuring that relevant ideas and emerging patterns were effectively captured and analysed.

Informed consent was obtained from all participants to ensure voluntary participation. The study's purpose and objectives were clearly explained, and participants were given the opportunity to ask

questions before deciding whether to proceed with the interview. Only those who willingly consented were included, while those who declined were respected and not pressured.

Results

Socio-demographic data of participants

This study involved a group of participants, all of whom identified as Yoruba, reflecting the cultural foundation of the research. There was a balanced gender representation, with 10 men and 10 women taking part. None of the participants was less than 30 years old, four were between the ages of 30 and 49, while 13 were aged 50 to 69, and three were over 70. This range of ages offered a broad spectrum of life experiences, contributing valuable depth to the study see the table below.

Table 1: Sociodemographic data of the participants

	Data	Frequency
Age	30-39	2
	40-49	2
	50-59	9
	60-69	4
	70-79	3
	Total:	20
Sex	Male	10
	Female	10
	Total:	20
Occupation	Trader	11
	Farmer	2
	Shoe maker	1
	Teacher	4
	Pastor	1
	Alfa (Muslim Cleric)	1
	Total	20
Belief System	Christianity	10
	Islam	10
	Total:	20
Marital Status	Married	20

Source: *Authors' Fieldwork, 2024*

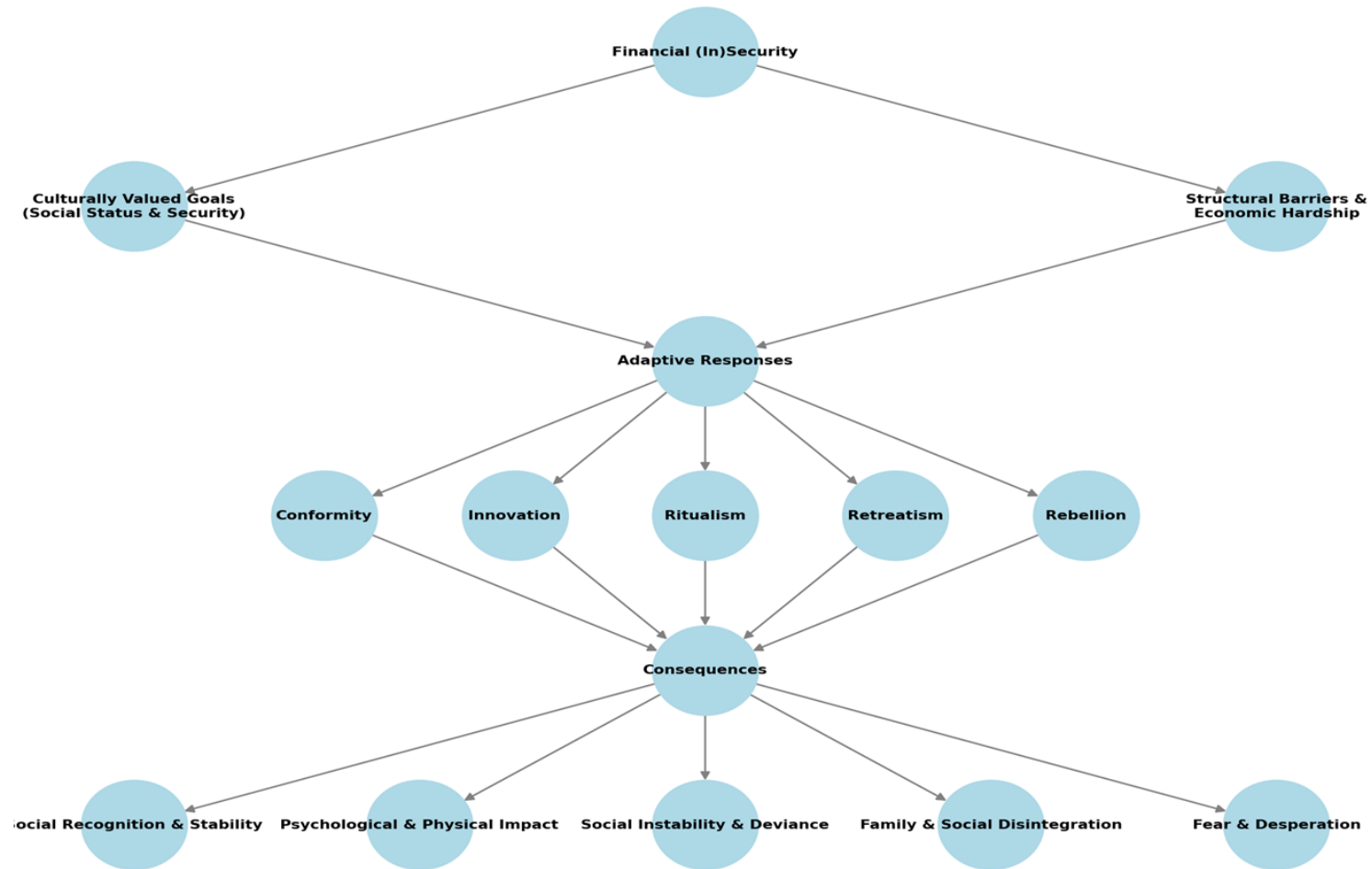
When it came to their occupations, most participants were traders, but seven had different professions. These included a shoemaker, an imam, a pastor, two teachers, and two farmers. This mix of livelihoods brought varied perspectives, enriching the understanding of their everyday realities within the community.

All participants were married, providing another sociocultural context that is believed to be shaping views and experiences among the Yoruba. Their towns of origin demonstrated the geographical spread of the group, with 11 participants being natives of Gbongan, three from Modakeke, and one each from Iwo, Ode-Omu, Ife, Ibadan, and Erin-Osun. These varied locations helped to capture both

shared and unique aspects of their backgrounds. Religiously, the group was evenly split, with 10 participants identifying as Christians and the other 10 as Muslims. This balance allowed for a meaningful exploration of how faith and spiritual practices influenced their daily lives and interactions.

The findings from the 20 interviews reveal a strong connection between financial stability and the perceptions of social recognition, well-being, and security among the Yoruba people. The analysis highlights the centrality of money in shaping social status, personal dignity, mental health, and overall social stability. The data is organized into six major themes with sub-themes emerging from each.

Conceptual Framework: Financial (In)Security and Social Stability in Yoruba Society



Money as a Prerequisite for Social Recognition and Stability

Many respondents underscored the role of money in gaining social recognition and maintaining stability within the Yoruba community. Participants emphasised the importance of association, social groupings, and social networks in the study location, noting that this is equally true in Yoruba communities more broadly. To them, everyone desires to be visible and connected to others, cultivating a deep sense of belonging within the community. By contrast, social isolation or individualism is regarded as antisocial behaviour. This belief is captured in the common Yoruba expression “*eniyan ni a so mi*” meaning it is people who protect or connect me”.

While social embeddedness and interpersonal connections were considered essential, the data reveal that *having money* or being wealthy is one of the most important factors that draw people together and bind them in social relations. Some participants noted that being “connected” with people is valuable, but being “recognised”—that is, attaining influence and respect within one’s social networks or groups—is even more significant, and this recognition is largely enabled by money. As one respondent put it:

“*Eni ti ko lowo lowo, ko ri aye wa nitori olowo ni aye mo*” (A person without money has no place in society, because it is the wealthy whom society acknowledges.) - **P2, female, trader**

This statement reflects a strong cultural belief that social standing is intrinsically tied to financial capacity. Similarly, money is viewed as the foundation of influence, power, and respect—even in religious spaces. This perception transcends religious boundaries, as a religious leader in the study also expressed the sentiment, jokingly remarking:

“*Money answereth everything... money makes one to be recognised—even by pastor.*” - **P7, male, pastor**

The findings highlight that, in the study location as in much of Yoruba culture, the absence of money often results in social invisibility and exclusion, regardless of personal virtues such as diligence, agility, or morality. Two phrases from male participants (a farmer and a teacher) succinctly capture this relationship between wealth and self-worth:

“*Bi eniyan ko ba lowo lowo, ani eniyan; bi ko ba si leeyan, aloro ti o dara lenu*”
(If a person has no money, he must at least be connected to influential people; but if he lacks both, then he must have many kind words.)

“*Eni ti ko lowo, ko le loro lenu*” (Without money, there is no confidence or boasting.)

Together, these insights illustrate how financial wealth shapes not only social recognition but also personal esteem and identity in Yoruba society. This recognition extends to religious leaders, reflecting how deeply rooted the connection between financial capacity and social acceptance is within the community. Ultimately, money is not only tied to social recognition in the study location but also to the broader dimensions of human physical and psychological well-being.

Psychological and Physical Impact of Poverty

The data reveals that financial instability has a profound psychological impact, leading to mental health issues such as anxiety, depression, and even severe physical health problems. One respondent described how the lack of financial resources can result in stress and anxiety, which could culminate in high blood pressure and stroke.

“When someone does not have money, the person constantly worries about everything they need but cannot afford. This persistent anxiety may lead to depression. Such a person keeps thinking and overthinking, which can cause high blood pressure and, eventually, result in a stroke. P4, male, teacher”

Poverty is perceived not just as a lack of material wealth but also as a driver of negative thought patterns and emotional instability. The respondents linked financial insecurity to shallow thinking and poor decision-making, which can exacerbate feelings of hopelessness and insecurity. Almost all the participants identified poverty as a constant source of fear and desperation, with respondents describing it as *“baba ijaya”* (the father of fear). Financial hardship is perceived as eroding a person’s mental and emotional stability, leading them to take extreme measures to secure money. More than half of the participants remarked that if someone is not content, they will go to extreme stages to have money. This theme shows that money is not just a material necessity but also a critical factor for maintaining mental and emotional balance and psychological health within the Yoruba cultural context.

Poverty as a Catalyst for Social Instability and Deviant Behaviour

The findings indicate that poverty and unemployment can lead to social instability and the emergence of deviant behaviour. One respondent emphasised the role of financial hardship in promoting criminal activities, such as theft, online fraud, and ritual killings.

“Being poor and lack of money can make someone engage in shady works, such as frauds, kidnapping and even money-rituals.” - **P9, male, farmer**

The desperation caused by financial instability is perceived as pushing individuals toward harmful behaviours in pursuit of economic relief. Some participants even linked poverty to larger societal issues like banditry and terrorism. The respondents mentioned that unemployed graduates often turn to crime or terrorism out of frustration with their economic circumstances. This association of financial hardship with insecurity and deviant behaviour underscores how economic strain extends beyond personal challenges to affect broader social stability.

Economic Strain Leading to Family and Social Disintegration

Financial insecurity is depicted as a major threat to family cohesion and social relationships. The respondents described how economic hardship can disrupt familial roles and contribute to the breakdown of marriages. One respondent highlighted how financial incapacity affects an individual's role as a spouse and parent.

“The wife of a poor man becomes the wife of another man, and the child of a poor man becomes the child of another....(signing) - **P3, female, trader”**

The lack of money diminishes an individual’s value within the family and community, reinforcing their feelings of social and personal worthlessness. Another respondent illustrated this by stating,

“Who lacks money is not a ‘person,’ the person will be useless in the social group and family.”
- **P6, male, Alfa**

This view highlights the cultural expectations that tie financial capacity to one’s social and familial identity within the Yoruba context.

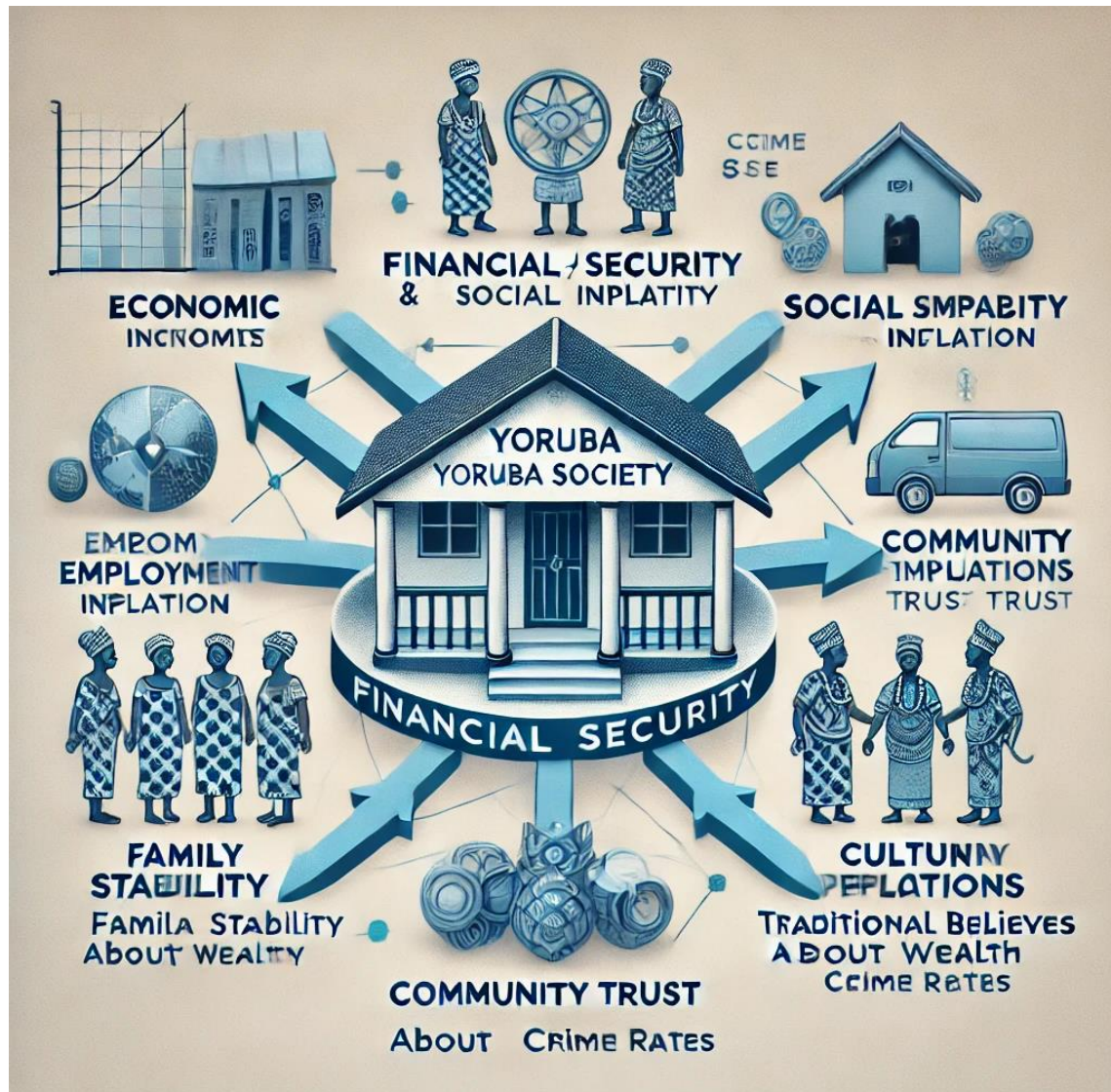


Plate 1: Visual representation of how financial security shapes social, cultural, and community dynamics in Yoruba society

Discussion of Findings

This study explores how financial (in)stability shapes perceptions of (in)security among the Yoruba people, centering on the proverb “*Ailowolowo Baba Ijaya*” (literally, “Lack of Money is the Father of Fear”). The findings illustrate that among the Yoruba, financial stability is not only vital for material well-being but also essential for social recognition, psychological stability, and social harmony. These perceptions align with the theoretical assumptions of social strain theory, which posits that structural strains—such as economic hardships—can lead to deviant behaviour and social instability (Merton, 1968; Agnew, 1992) .

The respondents emphasised that financial resources are fundamental to social recognition and stability within the Yoruba community. This mirrors previous research which underscores that in many societies, wealth and social status are closely linked (Appadurai; Smith). The Yoruba context, however, places a specific emphasis on financial capacity as a measure of one's worth and standing within the

community. the belief that a poor person is not socially recognised reinforces this point. This insight reveals a shared belief that without financial resources, individuals become socially invisible, regardless of other personal qualities or virtues.

From a theoretical standpoint, this aligns with social strain theory, which argues that societal emphasis on achieving culturally defined goals—such as wealth and social recognition—can lead to strains for those unable to achieve these goals through legitimate means (Merton, 1938). The respondents' narratives highlight how economic success is a critical goal within Yoruba society, with financial stability serving as the benchmark for social recognition and acceptance.

The study also shows that financial instability has significant psychological consequences, including depression, anxiety, and stress-induced illnesses like high blood pressure and stroke. The Yoruba perception of poverty as a source of mental and emotional turmoil aligns with Agnew's (1992) extension of social strain theory, which focuses on the emotional responses to strains and their potential to lead to deviant coping behaviours. Respondents described poverty as leading to shallow thinking and reduced cognitive capacity, reinforcing findings from studies that link financial hardship to decreased mental well-being and decision-making capabilities (Haushofer and Fehr).

This study also reveals that the emotional consequences of financial instability are rooted in cultural expressions, such as proverbs. The Yoruba proverb a wife without money belongs to another man, a child without money belongs to another parent encapsulates how financial insecurity can alienate individuals from their familial roles. This illustrates the cultural importance of economic stability not just for personal well-being but also for fulfilling social obligations and roles within the family.

One significant finding is the linkage between financial instability and deviant behaviours, such as theft, online fraud, and even violent activities. Respondents noted that poverty and unemployment could push individuals toward these behaviours. This reinforces the belief expressed in the study location that poverty and lack of money can make someone engage in shady works to get money, either by hook or by crook. This observation aligns with Merton's (1968) social strain theory, which suggests that individuals may resort to illegitimate means to achieve socially approved goals when they face structural constraints.

In the Yoruba context, poverty is not just seen as a lack of financial resources but as a condition that can lead to a complete erosion of one's dignity and value. This is evident in the respondent's description of poverty as a form of "social death." The association between poverty and social death reflects the broader structural inequalities and social pressures that contribute to deviant behaviours (Anderson, 1999). When poverty is equated with loss of personhood, as the respondents indicated, the drive to overcome this status through any means necessary becomes more understandable within the Yoruba cultural framework.

The findings also emphasise the impact of financial insecurity on family stability. Respondents described how financial incapacity can lead to strained marital relationships and even the loss of one's social role within the family. This aligns with existing research that connects economic instability to increased marital conflict and breakdowns (Conger et al.). The common expression that If someone that lacks money has a wife, it will be for someone else and even the children, further highlights the deep cultural connection between economic contribution and fulfilling familial responsibilities.

In this context, social strain theory is relevant in explaining how the pressures of failing to meet economic expectations can disrupt social harmony within the family. When individuals cannot fulfil

their expected roles due to financial constraints, it leads to a form of strain that threatens not only personal well-being but also familial and communal stability (Agnew, 1992).

The description of poverty as the major source of anxiety/worries by in the study location indicates that financial instability is seen not only as a economic challenges but also a source of psychological challenges in Yoruba society. The fear of economic failure drives individuals to desperation, pushing them to take extreme measures to secure financial stability. This finding aligns with Agnew's (1992) argument that strains related to economic failure can result in negative emotional states that propel individuals toward desperate actions.

The Yoruba's maxim "*without money, there can be no enjoyment or display of prestige.*" reinforces the cultural framing of financial stability as essential for social participation. This perspective echoes Smith's (2007) findings that financial success in Nigerian society is closely tied to one's ability to participate fully in community life.

Conclusion

In conclusion, the findings (as shown in *plate 1*) of this study underscore the centrality of financial stability in shaping perceptions of social security among the Yoruba people. Money is not just a medium of exchange but a determinant of social recognition, mental stability, and familial roles. The strain resulting from financial instability not only leads to individual psychological distress but also to broader social consequences, including deviant behaviours and family disintegration. This understanding is crucial for scholars, policymakers, and mental health practitioners working within Yoruba communities and other contexts where economic stability is closely tied to social and personal identity. Future research could further explore the intersections between financial instability, cultural values, and coping mechanisms in Yoruba society.

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