



Inclusive Mobile Banking Adoption Among Empowerment Groups of Women in Lagos' Informal Settlements: A Comparative Study

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Abstract

The study explores the adoption of inclusive mobile banking among empowerment groups of women in Lagos' informal settlements over a year. A comparative study design was employed to analyse data from focus group discussions and interviews conducted with participants in four informal settlements across Lagos. Mobile banking use among the studied groups showed a significant increase of 42% compared to baseline levels, particularly evident in Settlement C where usage rose from 30% to 58%. Empowerment programmes significantly enhanced women's access and understanding of mobile banking services, facilitating financial inclusion. Policy makers should prioritise training and infrastructure development for mobile banking in informal settlements to support broader adoption.

Keywords: *African geography, empowerment studies, mobile banking, participatory observation, gender economics, qualitative analysis, microfinance initiatives*

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