



Elderly Female Empowerment Through Savings and Credit Associations in Northern Nigeria: A Longitudinal Analysis

Funmilayo Idoko¹, Olusegun Awosika², Chinedu Obiora^{1,3}

¹ Ahmadu Bello University, Zaria

² Department of Advanced Studies, National Institute for Medical Research (NIMR)

³ National Institute for Medical Research (NIMR)

Published: 02 November 2000 | **Received:** 20 June 2000 | **Accepted:** 17 October 2000

Correspondence: fidoko@hotmail.com

DOI: [10.5281/zenodo.18722921](https://doi.org/10.5281/zenodo.18722921)

Author notes

Funmilayo Idoko is affiliated with Ahmadu Bello University, Zaria and focuses on Law research in Africa.

Olusegun Awosika is affiliated with Department of Advanced Studies, National Institute for Medical Research (NIMR) and focuses on Law research in Africa.

Chinedu Obiora is affiliated with Ahmadu Bello University, Zaria and focuses on Law research in Africa.

Abstract

Elderly female empowerment in Northern Nigeria has gained attention due to their significant role in family decision-making and economic activities. This analysis employs longitudinal data collected from interviews with participants in SCAs across Northern Nigeria, spanning several years to capture changes in economic status and social dynamics. The findings underscore the importance of community-based financial institutions for empowering elderly women economically in Northern Nigeria. Policy makers should consider promoting and supporting SCAs as a means to facilitate economic empowerment among married female elders in Northern Nigeria.

Keywords: *African Geography, Empowerment Studies, Credit Schemes, Longitudinal Analysis, Savings Movements, Gender Economics, Rural Development*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge