



Lagos Elderly Women's Financial Inclusion Access and Empowerment: A Qualitative Study in Nigeria

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Abstract

Lagos is the most populous city in Nigeria, with a significant elderly population facing economic challenges. Financial inclusion platforms are crucial for empowering this demographic. A qualitative study was conducted using semi-structured interviews and focus group discussions among 30 participants aged 65 and above, selected from various socioeconomic backgrounds in Lagos Metropolitan Area. Participants reported limited access to formal banking services, with only 20% having accounts at commercial banks. Financial literacy gains were observed as participants shared knowledge on budgeting and saving strategies. The study highlights the need for targeted financial education programmes tailored to elderly women in Lagos to enhance their economic empowerment. Implementing community-based financial education initiatives is recommended, alongside expanding access to affordable banking services for this demographic. elderly women, financial inclusion, Lagos, Nigeria

Keywords: *Africanization, Empowerment Studies, Geographic Information Systems, Geospatial Analysis, Household Finance, Intersectionality, Qualitative Research Methodology*

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