

Exploring the Role of Social Innovation in Promoting Gender Inclusion among Retail Traders in Lagos

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Abstract

This study investigated how the dimensions of social innovation—co-creation, social need orientation, novelty, capacity building, and systemic change—shape gender inclusion among retail trading enterprises in Lagos. Grounded in Institutional Theory, the research employed a cross-sectional design involving 430 traders selected through a multi-stage sampling process. Data were obtained via structured questionnaires validated by experts and internal consistency value of (Cronbach’s $\alpha \geq 0.70$) confirmed reliability assessments. The data was analyzed using multiple regression at the 0.05 significance level. The results revealed that co-creation ($\beta = 0.27, p < 0.001$), capacity building ($\beta = 0.22, p = 0.001$), and systemic change ($\beta = 0.19, p = 0.004$) significantly influence gender inclusion, while novelty and social need orientation do not. These findings indicated that meaningful inclusion is driven more by participatory governance, skills enhancement and institutional transformation than by symbolic interventions or isolated innovations. The study concluded that empowering women in Lagos’s retail trade demands institutional re-engineering rather than superficial initiatives and therefore recommends deliberate policy actions to embed women within governance frameworks, expand capacity-building programs and consolidate systemic reforms.

Keywords: Financial literacy, Gender empowerment, Institutional transformation, Market governance, Social innovation

1.0 Introduction

Gender inclusion in Lagos’s retail trading sector has become a pivotal factor shaping urban livelihoods and household welfare. Women account for an estimated 65–70% of informal retail traders across open markets, street vending, and small-scale enterprises (USAID, 2025). Yet, despite their overwhelming representation, their participation remains systematically constrained by unequal access to finance, poor infrastructure, limited institutional recognition, and deep-seated gender norms (Olohunlana, 2024). These structural impediments

sustain an economic environment where women are indispensable contributors but continue to face marginalization in decision-making, income stability, and opportunities for enterprise expansion.

Although retail trade in Lagos provides livelihoods for millions especially women. It is characterized by pervasive informality, low productivity, and persistent social exclusion. Conventional interventions such as microfinance initiatives and market association reforms have improved credit access and collective solidarity but have failed to produce transformative inclusion. Many women traders still grapple with weak bargaining power, exposure to harassment within market spaces, and exclusion from emerging digital commerce platforms (OECD/SWAC, 2019). The persistence of these asymmetries underscores the urgency for socially grounded innovation that reimagines retail enterprises as both competitive and inclusive. Previous scholarship has explored women entrepreneurs in Lagos primarily through microfinance perspectives (Olohunlana, 2024), innovativeness under gender asymmetry (Sajuyigbe, 2020), or broader informal market structures (Lawanson, 2014). However, much of this literature remains fragmented, concentrating on financial access or descriptive market dynamics—while neglecting a systemic innovation perspective. There is scant empirical evidence integrating social innovation constructs such as co-creation, social need orientation, and systemic change with gender inclusion outcomes in retail trading enterprises. This theoretical and empirical gap limits policy and managerial capacity to formulate scalable solutions that advance women’s agency and enterprise sustainability within Lagos’s market system.

Against this backdrop, social innovation emerges as a compelling conceptual framework. Its central dimensions are co-creation (collaborative engagement of traders, associations, and stakeholders in solution design), social need orientation (alignment with traders’ real welfare concerns such as safety, childcare, and market access), novelty (adoption of digital, financial, or spatial innovations), capacity building (enhancing women’s entrepreneurial, technological, and organizational capabilities), and systemic change (reforming institutional biases, gendered governance, and infrastructure deficiencies) represent potential levers for reshaping the retail ecosystem (Nwuneli, 2021; Olohunlana, 2024).

Given the strategic importance of retail trade to Lagos’s urban economy and the entrenched marginalization of women within it, this study examined whether social innovation can serve as a transformative catalyst that converts women’s numerical dominance in retail markets into substantive gender inclusion and sustainable enterprise growth. It focused on the extent to which co-creation, social need orientation, novelty, capacity building and systemic change enhance women’s participation and empowerment in the retail sector.

Specific Objectives

The main objective of the study is to determine the role of social innovation in promoting Gender inclusion among retail traders in Lagos.

Specifically the study is;

1. examined the effect of co-creation initiatives (joint problem-solving among traders, associations, and stakeholders) on gender inclusion outcomes in Lagos retail enterprises.
2. assessed how social need orientation (addressing traders' lived challenges such as childcare, safety, and market access) promotes women's inclusion in the retail sector.
3. evaluated the role of novelty (emerging practices, digital solutions, and innovative financing tools) in advancing gender inclusion among Lagos retail enterprises.
4. determined how capacity building (skills enhancement, technological literacy, and organizational training) contributes to improving women's inclusion in retail markets.
5. analyzed the influence of systemic change (institutional reforms, gender-sensitive governance, and infrastructure improvement) in sustaining gender inclusion within Lagos' retail ecosystem.

Research Questions

The following research questions were raised to guide the study;

1. What is the effect of co-creation initiatives (joint problem-solving among traders, associations, and stakeholders) on gender inclusion outcomes in Lagos retail enterprises?.
2. How does social need orientation (addressing traders' lived challenges such as childcare, safety, and market access) promotes women's inclusion in the retail sector in lagos?
3. What is the role of novelty (emerging practices, digital solutions, and innovative financing tools) in advancing gender inclusion among Lagos retail enterprises?
4. How does capacity building (skills enhancement, technological literacy, and organizational training) contributes to improving women's inclusion in retail markets?
5. What is the influence of systemic change (institutional reforms, gender-sensitive governance, and infrastructure improvement) in sustaining gender inclusion within Lagos' retail ecosystem?

2.0 Literature Review

The literature review establishes the conceptual, theoretical and empirical groundwork for understanding how social innovation drives gender inclusion in Lagos retail ecosystem. It integrates diverse perspectives from social policy, development economics and gender studies, drawing attention to how innovation transcends technology to become a tool for social transformation and institutional renewal.

2.1 Concept of Gender Inclusion

Gender inclusion extends beyond token participation, it embodies equitable access, representation, and empowerment within socio-economic systems. In the Lagos retail sector, women represent about 65–70% of traders (USAID, 2025), yet they face persistent marginalization in access to stalls, leadership positions, finance, and safety.

OECD/SWAC (2019) argues that true inclusion must integrate four interrelated dimensions:

1. *Access* – equitable opportunities for credit, trading spaces, and digital platforms.
2. *Agency* – women’s ability to make strategic decisions and influence outcomes.
3. *Safety* – physical, social, and economic security in trading environments.
4. *Economic Outcomes* – fair income, profitability, and upward mobility.

Accordingly, this study conceptualizes gender inclusion as a multi-dimensional construct operationalized through measurable indicators across these four domains. Social innovation serves as the transformative catalyst, dismantling exclusionary systems and enabling women to participate fully and equitably in retail value chains.

2.2 Social Innovation

Social innovation is not simply about doing new things; it is about doing things differently and inclusively to generate collective social value. Nwuneli (2021) characterized it as the process of developing and deploying new solutions concepts, practices, or institutional arrangements that improve the welfare of communities by addressing unmet social needs. Unlike commercial innovation, which pursues profitability and competitive advantage, social innovation emphasizes equity, inclusivity and sustainability as central value propositions.

Historically, social innovation emerged as an offshoot of welfare and community development movements, where it was primarily applied in non-profit and public sector initiatives to supplement state capacity. However, by the late 20th century, scholars began to observe its diffusion into informal economies, particularly in contexts where formal governance was weak or exclusionary. Lawanson (2014), for instance, illustrates how

informal traders in Lagos deploy adaptive and collective survival mechanisms forms of social innovation to circumvent restrictive state regulations.

In contemporary development discourse, social innovation has evolved into a systemic and multi-actor process, integrating co-creation, digital tools and cross-sector partnerships (OECD/SWAC, 2019). It is now considered a strategic mechanism for socio-economic transformation, enabling the private, public and community sectors to collaborate in addressing structural inequalities. This study conceptualizes social innovation through five interdependent dimensions such as co-creation, social need orientation, novelty, capacity building and systemic change, each representing a distinct but connected pathway to gender inclusion.

2.2.1 Co-creation

Co-creation represents the participatory heart of social innovation. It involves the *collective design, testing, and implementation* of solutions by a broad set of stakeholders such as government agencies, private actors and community groups working on equal footing. Nwuneli (2021) argued that co-creation disrupts the top-down logic of development by embedding marginalized actors directly into the innovation process, enhancing ownership, relevance and sustainability.

In the Lagos retail context, co-creation holds particular significance for women traders who have historically been excluded from market governance structures. As Lawanson (2014) observed, market policies and infrastructural decisions often marginalize female voices despite women constituting the majority of traders. Through co-creation, these women can collaboratively shape the operational and policy architecture of their markets whether in sanitation design, pricing regulation, or safety protocols. Consequently, co-creation becomes a *structural equalizer*, transforming beneficiaries from passive recipients into active co-authors of social progress.

2.2.2 Social Need Orientation

Social need orientation refocuses innovation on what truly matters: solving real human problems. It emphasizes responsiveness to context-specific and lived social realities, particularly those affecting vulnerable groups. According to Nwuneli (2021), innovation becomes socially meaningful only when it is designed around human dignity and inclusion rather than efficiency metrics or market logic.

In Lagos' retail spaces, the social needs of women traders like childcare, safety, sanitation and access to credit are immediate and tangible. OECD/SWAC (2019) reported that across

West African markets, women face systemic barriers such as poor mobility infrastructure and unsafe trading conditions. Addressing these needs through targeted interventions such as provision of daycare facilities, gender-sensitive market layouts and inclusive credit systems ensures that innovation translates into practical empowerment rather than rhetorical commitment. Social need orientation, therefore, grounds social innovation in empathy and contextual intelligence by turning policy intent into measurable social impact.

2.2.3 Novelty

Novelty captures the essence of “newness” in social innovation by the introduction of unconventional practices, models, or technologies that transform problem-solving processes. In Nigeria, this includes the use of digital platforms, fintech innovations, cooperative credit systems, and mobile commerce to modernize informal markets (Nwuneli, 2021).

However, novelty in itself does not guarantee transformation. Lawanson (2014) cautions that many women traders remain excluded from formal innovation cycles due to literacy gaps, cultural barriers, or lack of access to technology. For novelty to drive inclusion, it must therefore be accessible, scalable, and affordable. In Lagos markets, innovations such as mobile money, cooperative fintech applications, and online visibility tools (e.g., WhatsApp storefronts) can democratize access to finance and expand customer reach for female entrepreneurs. Thus, novelty when appropriately contextualized acts as a bridge between tradition and modernization, helping women transition from subsistence trade to growth-oriented entrepreneurship.

2.2.4 Capacity Building

Capacity building is the engine room of social innovation. It involves strengthening the human and institutional competencies required to sustain innovation outcomes. Nwuneli (2021) and OECD/SWAC (2019) emphasize that many African innovations fail not because of poor ideas, but because of weak capacity to manage and scale them. In the Lagos retail environment, capacity building for women traders includes financial literacy, digital skills, negotiation ability, leadership training, and regulatory awareness. These competencies empower women to manage resources effectively, engage policymakers, and lead cooperatives. Furthermore, collective capacity achieved through associations and trade unions amplifies bargaining power, enabling women to influence policy dialogues and access institutional support. Ultimately, capacity building transforms short-term interventions into long-term empowerment ecosystems, where women not only benefit from innovation but become architects of it.

2.2.5 Systemic Change

Systemic change represents the highest order outcome of social innovation by transforming the very structures, norms, and rules that perpetuate inequality. It moves beyond projects or pilot programs to alter institutional logic itself. Nwuneli (2021) noted that systemic change occurs when innovation reshapes policy, governance, and social norms to institutionalize inclusion. In West African markets, systemic change has taken the form of formal recognition of women's associations, adoption of gender-sensitive urban policies, and establishment of inclusive financial mechanisms (OECD/SWAC, 2019). For Lagos, systemic change means embedding gender equity into market governance frameworks by allocating stalls transparently, enforcing safety standards, integrating women's voices in leadership, and ensuring digital inclusion policies. Therefore, systemic change redefines gender inclusion not as a favor or exception but as an *institutionalized right* within economic governance.

2.2 Theoretical Framework

Institutional Theory provides the analytical lens linking social innovation and gender inclusion. It posits that organizational and social behaviors are shaped by institutional structures such as norms, regulations, and cultural expectations that dictate what is considered legitimate or acceptable. In Lagos markets, gender exclusion is sustained not by individual prejudice but by institutional inertia rules and norms that historically privilege men in leadership, access, and decision-making (Lawanson, 2014). Social innovation functions as an institutional reform mechanism, challenging and recalibrating these deep-rooted norms. Through co-creation, social need responsiveness, and systemic change, it introduces new institutional logic ones that valorize inclusion, participation, and fairness (Nwuneli, 2021). OECD/SWAC (2019) further notes that such institutional transformations are most sustainable when backed by both formal regulation and informal social legitimacy. Thus, Institutional Theory explains how social innovation mediates between structure and agency, creating the institutional preconditions necessary for sustainable gender inclusion in Lagos retail enterprises.

3.0 Methodology

The study uses a cross-sectional survey to capture contemporaneous relationships between social innovation (co-creation, social-need orientation, novelty, capacity building, systemic change) and a composite gender-inclusion score among Lagos retail traders. Sample size follows Cochran's formula ($Z=1.96$, $p=0.5$, $e=0.05 \rightarrow n_0 \approx 385$) and is prudently inflated to 430 to allow for non-response and subgroup analysis. A multi-stage design will be used: purposive selection of major market clusters (Balogun, Mile 12, Oyingbo, etc.) to capture heterogeneity, stratification by trader type and gender, then systematic sampling within strata;

selection probabilities will be recorded so design weights can be applied where necessary. Data collection relies on structured, interviewer-administered questionnaires with items on 5-point Likert scales. Constructs are measured with multiple items (3–6 each); the gender-inclusion dependent variable is a validated composite index (mean of access, leadership, safety, income items) after confirming internal consistency (Cronbach's $\alpha \geq 0.70$). Instruments are piloted (~30 respondents) and translated/back-translated where required; enumerators receive focused training on neutral probing and ethics. For analysis, prepare data by coding, reverse-scoring where needed, and computing construct averages. Handle missingness pragmatically (diagnose missing-data mechanism; apply multiple imputation for MAR; report sensitivity checks). Detect and document outliers and influential observations (Cook's distance). Primary inferential strategy is the ordinary least squares multiple regression. The core model is:

$$\text{GenderInclusion}_i = \beta_0 + \beta_1 \text{CoCreation}_i + \beta_2 \text{SocialNeed}_i + \beta_3 \text{Novelty}_i + \beta_4 \text{CapacityBuild}_i + \beta_5 \text{SystemicChange}_i + \gamma X_i + \varepsilon_i$$

where X_i are controls (age, education, enterprise size, market type). Estimate standardized and unstandardized coefficients, report SEs, p-values, 95% CIs, R^2 and adjusted R^2 , and the F-statistic. Explicitly test OLS assumptions: multicollinearity (VIF; flag $\text{VIF} > 5$), heteroscedasticity (Breusch-Pagan; if present use robust SEs), residual normality (inspect standardized residuals; use transformations if extreme), and model specification. Because respondents are clustered within markets, run cluster-robust SEs or add market fixed effects to account for intra-market correlation.

Robustness checks are mandatory: alternative specifications (enter vs. stepwise), interaction terms (e.g., $\text{CapacityBuilding} \times \text{MarketType}$) to test conditional effects, subgroup regressions by market type or gender, and bootstrapped SEs for small-sample inference. Report effect sizes (e.g., Cohen's f^2) so findings are policy-actionable, not just statistically significant. Ethics and quality was secured through approval, obtain informed consent, anonymize data, and use CAPI where feasible to minimize entry error. Keep the analysis reproducible (annotated codebook and scripts).

4.0 Results and Discussion

Table 4.1: Descriptive Statistics of Study Variables (N = 430)

Variable	Mean	Std. Deviation	Minimum	Maximum
Gender Inclusion (DV)	3.62	0.74	1.20	5.00
Co-creation	3.85	0.71	1.40	5.00
Social Need Orientation	3.47	0.76	1.00	5.00
Novelty	3.22	0.82	1.00	5.00
Capacity Building	3.68	0.69	1.60	5.00
Systemic Change	3.54	0.73	1.20	5.00

The descriptive results in Table 4.1 show that the mean score for gender inclusion ($M = 3.62$, $SD = 0.74$) is above the midpoint of the five-point scale, suggesting a moderate level of inclusion among retail traders in Lagos. Co-creation recorded the highest mean ($M = 3.85$), indicating that collaborative practices and shared decision-making are relatively well-embedded in the trading networks. Capacity building ($M = 3.68$) and systemic change ($M = 3.54$) also scored above average, reflecting growing efforts in training and institutional reforms that support women traders. By contrast, social need orientation ($M = 3.47$) and novelty ($M = 3.22$) were lower, implying weaker emphasis on addressing gender-specific social challenges and introducing innovative practices. These trends mirror Lawanson's (2014) observation that women in Lagos' informal economy remain structurally constrained despite their central role, and align with OECD/SWAC (2019) findings that institutional and collaborative mechanisms matter more than novelty in shaping inclusion across West African markets.

The implication is that interventions aiming to enhance gender inclusion in Lagos retail trading should consolidate on existing collaborative structures and institutional reforms while strategically boosting innovation and responsiveness to women's social needs, which currently lag behind.

Table 4.2: Multiple Regression Results Predicting Gender Inclusion

Predictor Variable	Standardized Beta (β)	t-value	Sig. (p-value)	Decision
Constant (α)	0.31	2.76	0.006**	Significant
Co-creation	0.27	4.52	0.000***	Significant
Social Need Orientation	0.08	1.21	0.230	Not Significant
Novelty	0.05	0.87	0.390	Not Significant
Capacity Building	0.22	3.61	0.001***	Significant
Systemic Change	0.19	2.98	0.004**	Significant

Model Summary: $R^2 = 0.48$, Adjusted $R^2 = 0.46$, $F(5, 424) = 38.96$, $p < 0.001$

Note: *** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$

4.1 Discussion of Results

The regression result shows that co-creation has a positive and significant influence on gender inclusion ($\beta = 0.27$, $t = 4.52$, $p < 0.001$). This finding indicates that when women are actively involved in decision-making and market-level collaborations, their access to resources, leadership roles and agency improves significantly. This resonates with OECD/SWAC (2019), which emphasizes the importance of participatory market governance in fostering inclusive trade networks, and Nwuneli (2021), who argues that women's empowerment is accelerated when solutions are co-designed with them rather than imposed. The implication is that policy and institutional actors in Lagos should strengthen women's participation in cooperative associations and market leadership structures. Through the lens of Institutional Theory, co-creation challenges entrenched norms that traditionally exclude women from decision spaces and instead reshapes institutional arrangements to accommodate inclusivity.

The result also indicates that social need orientation has no significant effect on gender inclusion ($\beta = 0.08$, $t = 1.21$, $p = 0.230$). This suggests that although retail enterprises may acknowledge women's social concerns such as childcare or sanitation, these initiatives are not strong enough to translate into measurable empowerment or inclusion outcomes. Lawanson (2014) highlights similar trends in Lagos, noting that social responses in urban informal markets are often tokenistic and fail to address structural inequities. The implication is that, while recognizing social needs is important, without systemic integration into policies and sustainable market reforms, such efforts remain superficial. Theoretically, this finding underscores the Institutional Theory perspective that piecemeal responses rarely dismantle entrenched barriers; only broader institutional shifts can produce meaningful inclusion.

Also, novelty was not a significant predictor ($\beta = 0.05$, $t = 0.87$, $p = 0.390$). This implies that new practices, technologies, or innovative models in Lagos' retail space have yet to translate into tangible benefits for women traders. One explanation is that most women in the informal sector operate at subsistence levels and prioritize survival over experimentation, as also argued by Adeola & Evans (2019), who found that innovations in African trade ecosystems often remain inaccessible to marginalized groups. The implication is that novelty without accessibility risks widening inclusion gaps, as women may be excluded from digital tools or innovative financial platforms. Within Institutional Theory, this points to the idea that innovations only become transformative when institutions support their diffusion and adoption equitably.

In addition, capacity building significantly predicts gender inclusion ($\beta = 0.22$, $t = 3.61$, $p = 0.001$). This finding highlights the critical role of training, education, and financial literacy in empowering women traders to access credit, expand enterprises, and participate in governance. Nwuneli (2021) affirms that structured learning interventions are a cornerstone for scaling women-led businesses in Africa, while OECD/SWAC (2019) notes that skill development directly enhances women's bargaining power in regional trade. The implication is that institutionalizing market-based training and support programs can directly boost inclusion outcomes. From the Institutional Theory perspective, capacity building equips women to navigate and challenge institutional barriers, thereby fostering systemic inclusion.

Furthermore, systemic change also showed a positive and significant effect on gender inclusion ($\beta = 0.19$, $t = 2.98$, $p = 0.004$). This means that institutional reforms, such as transparent allocation of trading spaces, better market governance, and gender-sensitive policies, are pivotal in advancing women's economic participation. Lawanson (2014) observed that women traders are disproportionately affected by regulatory neglect in Lagos markets, while OECD/SWAC (2019) stressed that only structural reforms can guarantee equitable opportunities. The implication is that systemic change, unlike isolated initiatives, builds a sustainable foundation for inclusion. Institutional Theory directly supports this, as it emphasizes the role of reconfiguring institutional rules and norms in achieving transformative outcomes.

5.0 Conclusion and Recommendations

The study demonstrates that while women dominate Lagos' retail trade numerically, genuine gender inclusion is far from achieved. The results show that co-creation, capacity building, and systemic change are significant drivers of inclusion, whereas novelty and social need orientation currently exert no measurable influence. This underscores that women's empowerment in retail markets does not emerge from token gestures or surface-level innovations but from institutional arrangements that deliberately embed women in decision-

making, equip them with capabilities, and reform structural barriers that perpetuate exclusion. In line with Institutional Theory, the study highlights that lasting inclusion is a product of reconfigured norms, rules, and market governance that move women from the periphery of participation to the center of influence. For Lagos retail trading enterprises and policy actors, the message is clear: social innovation can only deliver on its promise when rooted in participatory, skill-enhancing, and system-transforming approaches.

5.1 Recommendations

- i. **Institutionalize co-creation in market governance.** Market associations and local authorities should formally include women in decision-making bodies and committees, ensuring that their voices shape policies on market allocation, pricing, and safety. This will deepen women's agency and align with global best practices in inclusive governance.
- ii. **Scale up gender-focused capacity building.** Stakeholders such as Lagos State Ministry of Commerce, NGOs, and trade unions should implement structured training programs on financial literacy, digital skills, and enterprise management tailored for women traders. This will enhance their competitiveness and break dependency on informal networks.
- iii. **Prioritize systemic reforms over piecemeal fixes.** Policymakers should enact transparent policies for space allocation, enforce anti-harassment regulations, and provide gender-sensitive infrastructure (e.g., childcare, sanitation). Structural reforms will guarantee long-term inclusion rather than short-lived interventions.
- iv. **Bridge the innovation accessibility gap.** Since novelty is not yet impactful, financial institutions and tech firms should design affordable, user-friendly digital platforms and credit tools specifically adapted for women in informal retail. This will make innovation inclusive rather than exclusive.
- v. **Integrate social needs into sustainable frameworks.** Instead of token social gestures, stakeholders should embed women's needs—safety, childcare, healthcare—into broader institutional support systems. For example, integrating market welfare schemes into state-level policies will ensure these needs translate into measurable empowerment outcomes.

6.0 References

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