

# **A Systematic Review of Digital Inclusion and Financial Accessibility as a tool for Advancing Gender Equality (SDG 5) in Rural and Underserved Communities in Northern Nigeria**

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## **Abstract**

This study presents a systematic review examining how digital inclusion and financial accessibility serve as tools for advancing gender equality (SDG 5) in rural and underserved communities of Northern Nigeria. Drawing on peer-reviewed literature published between 2020 and 2024, the review synthesizes findings from eight empirical studies to identify the impacts of digital access, financial services, and integrated empowerment initiatives on women's socio-economic participation. The evidence indicates that digital inclusion through access to mobile technologies, online platforms, and digital literacy has significantly improved women's economic visibility and participation in trade. Likewise, financial accessibility via mobile banking, microcredit, and savings programs has enhanced financial independence and decision-making power. However, socio-cultural restrictions, poor infrastructure, and limited financial literacy remain major constraints to inclusive empowerment. The integration of digital and financial initiatives, supported by community sensitization and policy alignment, produces stronger and more sustainable outcomes. The review concludes that digital and financial tools collectively foster transformative gender equality only when combined with culturally sensitive, skill-based, and inclusive approaches. The study recommends policies and programs that expand digital infrastructure, integrate financial literacy with digital skills, and address socio-cultural barriers to ensure equitable participation of rural women in Northern Nigeria's development landscape. These insights provide an evidence-based foundation for policymakers, NGOs, and stakeholders seeking to achieve SDG 5 through technology-enabled and financially inclusive strategies.

**Keywords:** Digital inclusion, Financial accessibility, Gender equality, Empowerment, Financial Inclusion