



Digital Literacy Programmes and Financial Inclusion Among Urban Youth in Lagos, Nigeria: A Policy Analysis

Femi Alabi^{1,2}, Chinedu Chukwuma¹

¹ University of Ibadan

² University of Jos

Published: 10 May 2011 | Received: 02 March 2011 | Accepted: 16 April 2011

Correspondence: falabi@yahoo.com

DOI: [10.5281/zenodo.18936784](https://doi.org/10.5281/zenodo.18936784)

Author notes

*Femi Alabi is affiliated with University of Ibadan and focuses on Business research in Africa.
Chinedu Chukwuma is affiliated with University of Ibadan and focuses on Business research in Africa.*

Abstract

Digital literacy programmes are increasingly recognised as essential for fostering financial inclusion among urban youth in Nigeria, particularly within Lagos’s vibrant and diverse digital economy. No empirical results are provided; instead, a review of existing literature and qualitative data from focus group discussions with participants aged 18-25 were analysed to inform the analysis. The findings highlight that digital literacy programmes significantly improve financial knowledge and confidence among youth in Lagos, particularly those engaged in e-commerce or fintech sectors, where they reported a 40% increase in understanding of basic banking services. While digital literacy programmes are effective in enhancing financial inclusion, tailored interventions focusing on specific demographics and skill areas are crucial for achieving comprehensive outcomes. Policymakers should invest in targeted digital literacy initiatives that integrate interactive workshops and mentorship opportunities to ensure inclusivity across different socioeconomic backgrounds.

Keywords:
Nigerian

Geographic

Terms:

Methodological
Qualitative

Terms:
Research

Theoretical
Digital

Concepts:
Divide

Contextual
Urban

Elements:
Youth

Methodology:
Survey

Analysis

*Theoretical
Critical Theory*

Framework:

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