Financial Inclusion and DPI for Women in Nigeria's Informal Sector

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Africa Tech Radio

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Contents

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Preface

Digital Public Infrastructure (DPI) has emerged as a critical lever for driving inclusive development in Nigeria. From national identification systems to mobile payments and data protection frameworks, DPI shapes how citizens, especially women, access essential services, participate in the economy, and assert their rights in a rapidly digitizing society.
Yet despite its potential, DPI in Nigeria still reflects the broader inequities that define access to opportunity. Women, particularly those in rural and underserved communities, continue to face layered barriers: limited connectivity, low digital literacy, mistrust in institutions, and vulnerabilities to digital harm.

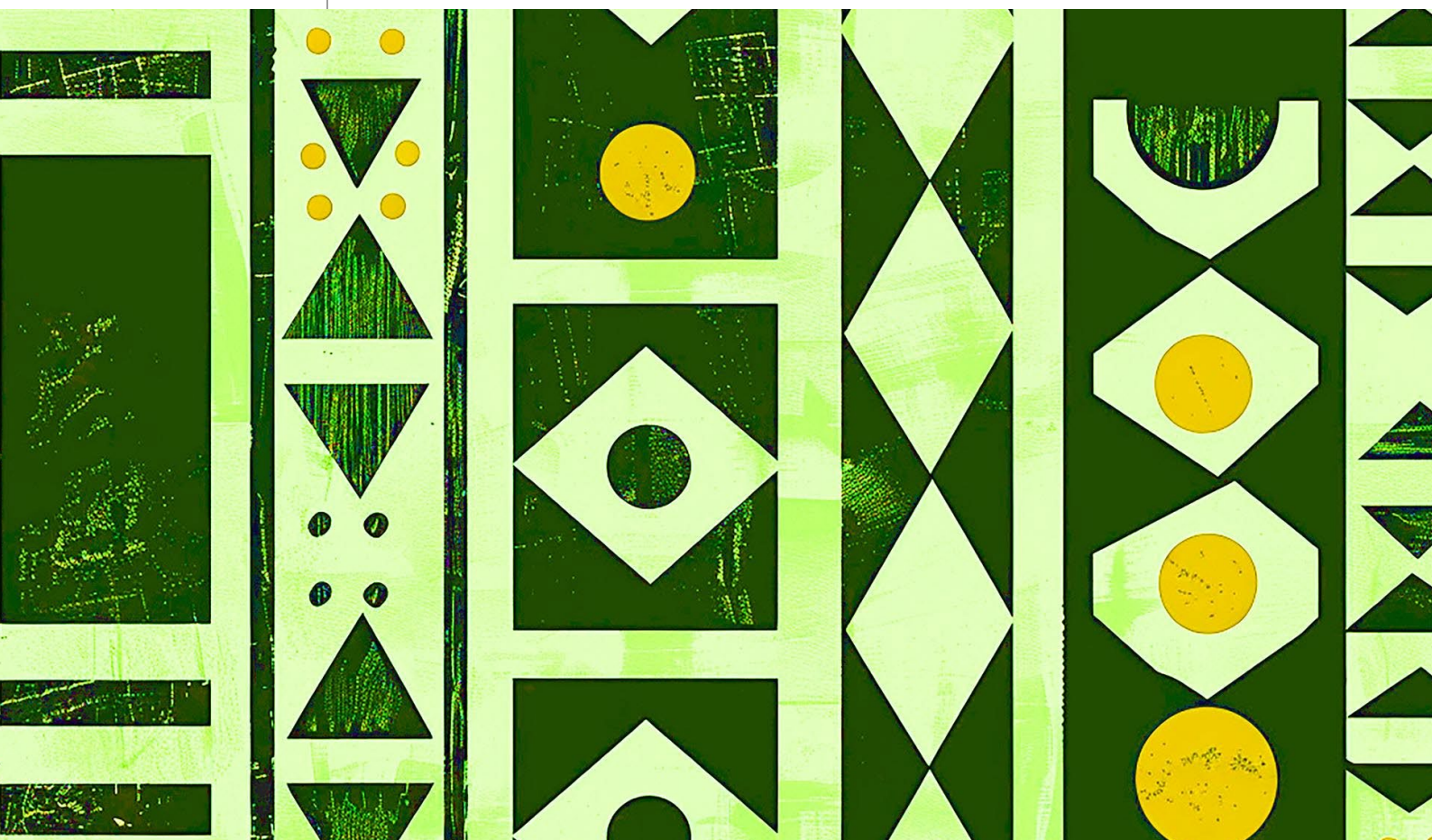
This report was developed to spotlight the intersection of DPI and women's financial inclusion, not as a theoretical ideal, but as a lived reality. It combines data, expert insights, and on-the-ground narratives to examine the extent to which our digital systems are truly inclusive and secure. More importantly, it asks: Who gets left behind when infrastructure is digitized but not democratized?
We spoke with stakeholders across sectors—policy leaders, fintech innovators, cybersecurity experts, and grassroots advocates—to surface the technical, social, and regulatory dimensions of this question. Their perspectives anchor this report in truth, complexity, and hope.

At Africa Tech Radio, we believe technology should serve everyone, and that starts by listening to those most at risk of being excluded. This publication is not an end, but an invitation: to build systems that are secure, transparent, equitable, and above all, human-centered.

Special thanks to the primary team that helped put this project together - Anthony Ibe, Motunrayo Ogundipe, Toluwalase Iyogun, Ibukun Ogbon, Charles Olajide, Samuel Ojetunde, Samuel Davies, Joel Oluwadare, Olamide Daniel, Enoch Adeleye, Grace Adesanya, and Doreen Ugbeh.

In addition, the team at 5ScreensMedia, Benin, headed by Elliot Edosomwan, alongside all the contributors, too many to mention, who have contributed their time, data, and perspectives to this work.

We thank everyone who contributed their time, data, and perspectives to this work.



Meet Charles Edosomwan

Charles Edosomwan
Founder/Publisher-in-Chief
Africa Tech Radio

Charles Edosowan is a certified computer engineer and digital marketer. He has a budding desire to improve PR practice and its reputation in Nigeria. To fulfill this desire, he founded TEKSIGHT Edge in 2014. Teksight is an Integrated PR and Digital Communications agency based in Lagos, Nigeria. Teksight has a special interest in tech and public relations.

With a passion for technology sparked by his curiosity and quest for knowledge, he pursued a degree in computer engineering at Covenant University before graduating with a certification in Public Relations and Crisis Management from the London School of Public Relations in 2014. He graduated from the Dublin-based Digital Marketing Institute with a professional diploma in Digital Marketing, Digital Communication, and Media/Multimedia in the same year.

Being an expert in the digital economy and e-commerce field, he holds 3 executive MBA degrees in strategy and management from the Accra Business School, in Digital Economy from Alibaba Business School and a Profession Education Program in Blockchain Disruptive Technology from MIT.

Charles worked for prominent brands for brief periods before establishing Teksight. He made effective use of his subject-matter expertise in these companies amongst which include Bluebird Communications Limited, etranzact Limited, and Digi Engage Nigeria Limited.

As an exceptional Public Relations Professional, his company uses technology and creativity to improve people's lives. Through in-depth research and technology, the company is changing the public relations space, which also includes reputation management, media relations, and social media marketing.

Charles' passion for refacing the PR and Communication models for businesses brought him in contact with a good friend who introduced him to a new brand in the market TECNO Mobile who had great products but had bad perception in the market which hindered their sales. His rise in the PR industry is worthy of note, having discovered a severe lack within the system of practice of PR in Nigeria and choosing a modus operandi to chart a new course for PR.

He was able to achieve this by assembling a young team of optimistic and vibrant young people that share similar brand vision and have a knack to deliver value in their various departments. Charles has put in place a system where clients give a vivid picture of their needs and values, then come up with ideas that would get the client's desired results in record time through technological research. His passion also led him to found the London school of Public Relations, Nigeria. Where people in the country can be trained and exposed to an international insight of the industry.

As part of his strategic expansion scheme, Charles decided to get into publishing and content distribution to help the Africa market understand Technology better, thus the birth of Techuncode. Techuncode formerly Askifa.ng gained popularity becoming the largest and most followed tech brand on Social media in Nigeria in the first 6 months of its launch.

Charles also founded Africa Tech Radio (ATR), the first online radio in Africa with a 100% focus on the continent's technology, with the aim of driving social impact around the digital economy in Nigeria and Africa.

He was listed among the Forbes' 30 Under 30 CEOs bringing new meaning to PR in Nigeria, thereby, helping to change the African business narrative.

Life being all about leaving one's footprints in the sands of time, he has a strong desire to leave a positive lasting impression in the lives of his employees and clients alike. This he has begun by influencing his field of expertise through TEKSIGHT thereby awakening a new dawn in PR.

1 Introduction

Digital technologies have rapidly transformed African economies and societies, providing new opportunities for financial inclusion, identity management, and access to essential services. In Nigeria, these transformations are increasingly anchored by the Digital Public Infrastructure (DPI) framework — a national network of digital systems designed to deliver identity, payment, and data exchange services at scale.

However, while DPI policies and platforms continue to expand in urban areas, rural and peri-urban communities remain at the margins of this progress. Women in these areas, particularly those engaged in informal market trade and small-scale businesses, face persistent barriers: unreliable connectivity, lack of digital trust, limited financial literacy, and exclusion from formal systems due to regulatory hurdles like the compulsory National Identification Number (NIN) linkage.This research focuses on the intersection of DPI and the economic empowerment of rural women in Ogun, Lagos and Edo, Nigeria. It investigates how digital infrastructure, financial tools, and identity systems either enable or limit women's participation in the digital economy, especially during high-demand moments like cultural festivals, local markets, and agricultural trade periods.

The Research draws from field interviews in Ijebu Ode, Abeokuta, Iyana-Ipaja and Benin, observational data from the iconic Ojude Oba Festival, and secondary analysis of existing datasets from regulators, financial operators, and digital finance providers.

The core objectives of this study

- To assess the current state of DPI infrastructure and services in Nigeria's Informal sector
- To identify gender-specific challenges and gaps in digital financial services adoption
- To document the lived experiences of women entrepreneurs navigating digital systems
- To offer actionable recommendations for policy, service providers, and investors

This report contributes to the ongoing conversation around inclusive digital economies and serves as a guide for policymakers, DPI providers, and financial investors interested in bridging Nigeria's rural-urban digital divide.

2 What is Digital Public Infrastructure (DPI)?

Digital Public Infrastructure (DPI) refers to foundational digital systems and services that enable secure, interoperable, and inclusive access to digital identity, digital payments, and data exchange. It forms the backbone of a digital economy, allowing individuals and businesses to transact, access services, and engage with government institutions. Globally, DPI has been used to accelerate financial inclusion, support healthcare delivery, enable e-government services, and boost economic participation. Examples include India's Aadhaar system for digital identity, UPI for payments, and Estonia's X-Road data exchange platform.

2.1 Components of DPI

Nigeria's DPI ecosystem comprises four major components:

Digital Identity (NIN)

The National Identity Number (NIN) is Nigeria's national digital identity system, mandatory for SIM card registration, bank account opening, financial services, and government benefits. It enables Know-Your-Customer (KYC) protocols in digital finance and ensures individuals can be identified securely in financial, health, and social services systems.

Data Exchange

Emerging systems in Nigeria support data interoperability between banks, fintechs, telcos, and government services. Examples include:

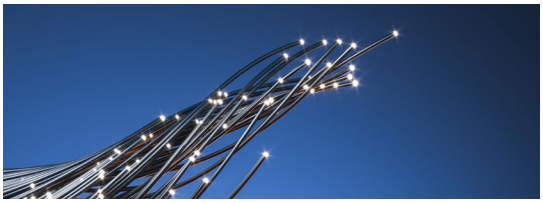
- NIBSS Instant Payments (NIP)
- Bank Verification Number (BVN) database
- SIM-NIN linkage for identity-data synchronization

Digital Payments

Nigeria's digital payment infrastructure includes:

- Mobile Money Wallets (Opay, PalmPay)
- USSD banking services via mobile phones
- POS terminals in informal and formal markets

Connectivity Infrastructure



Reliable mobile network infrastructure and broadband coverage underpin the functionality of digital identity and payments systems. Nigeria's rural areas, however, face significant gaps in coverage and network reliability, limiting DPI's practical reach.

2.2 Nigeria's DPI Landscape

Nigeria's DPI framework is driven by a mix of government policy, telco-led initiatives, fintech innovation, and regulatory oversight.
This ecosystem reflects a decentralized DPI landscape where infrastructure, identity, and payments are managed by multiple private and public actors, often leading to interoperability and inclusion challenges, especially for informal economies and rural populations.

Key stakeholders include:

- Central Bank of Nigeria (CBN) — digital payment regulations and financial inclusion strategy
- National Identity Management Commission (NIMC) — management of the NIN system
- Nigerian Communications Commission (NCC) — regulation of telco services and USSD banking
- Telcos (Airtel, MTN, Glo) — Mobile Network infrastructure
- Fintech firms (Opay, PalmPay, Moniepoint) — digital wallets, agency banking, and microloans

2.3 How DPI Intersects with Gender and Informal Economies

Digital Public Infrastructure (DPI) holds significant potential to bridge financial inclusion gaps; however, systemic barriers continue to hinder women's full participation, especially in rural and informal economies. Recent data underscores these challenges:

Economic Empowerment and Financial Inclusion

Low Economic Empowerment

Only 22% of Nigerian women are economically empowered, equating to approximately 12.5 million out of an estimated 56.3 million adult women. Economic empowerment is closely linked to access and usage of financial services, with education, digital skills, and financial literacy being critical drivers.

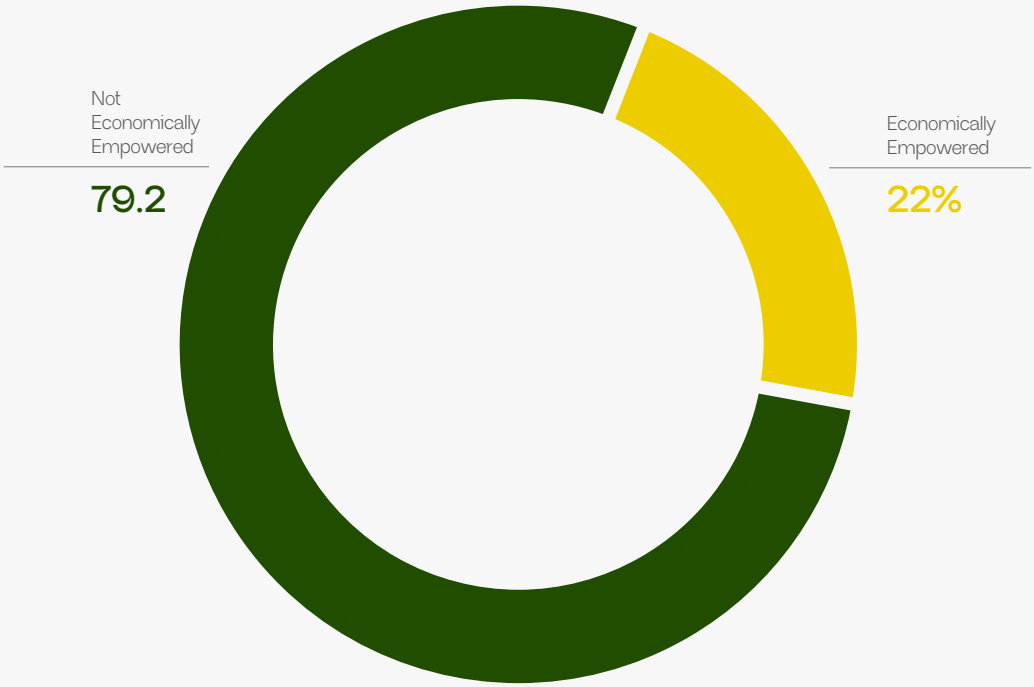
Savings and Empowerment

Women who engage in savings, whether formally or informally, are six times more likely to be economically empowered compared to those who do not save. Additionally, the use of formal credit doubles the likelihood of economic empowerment, highlighting the importance of access to formal financial services. [1]

FIGURE 2.2

Economic Empowerment

This Chart shows the Percentage of Women who are economically empowered over Women who are not economically empowered. [1]



Source

EFInA Access to Financial Services Survey 2023.

Gender Disparities in Financial Access

Financial Inclusion Rates

As of 2023, Nigeria's formal financial inclusion rate is 64%, up from 56% in 2020. Despite this progress, disparities persist, with 37% of rural Nigerians financially excluded compared to 17% in urban areas. Rural populations face greater challenges accessing formal financial services due to limited access points.

Marital status and location influence financial inclusion, with married women often relying more on informal services. [1]

The latest around-gender data comes from December 2021, when the BVN gender gap narrowed to 5%, down from 12% in 2020. [2]

While some commercial banks have all launched savings solutions for women, the only standout progress we found in rural Northern areas are with concessional impact capital. [2]

Gender Gap

The financial inclusion gender gap has widened, The financial inclusion gender gap has widened, increasing from 8% in 2020 to 9% in 2023, indicating women remain disproportionately excluded. Only 3.9% of women have mobile money accounts.

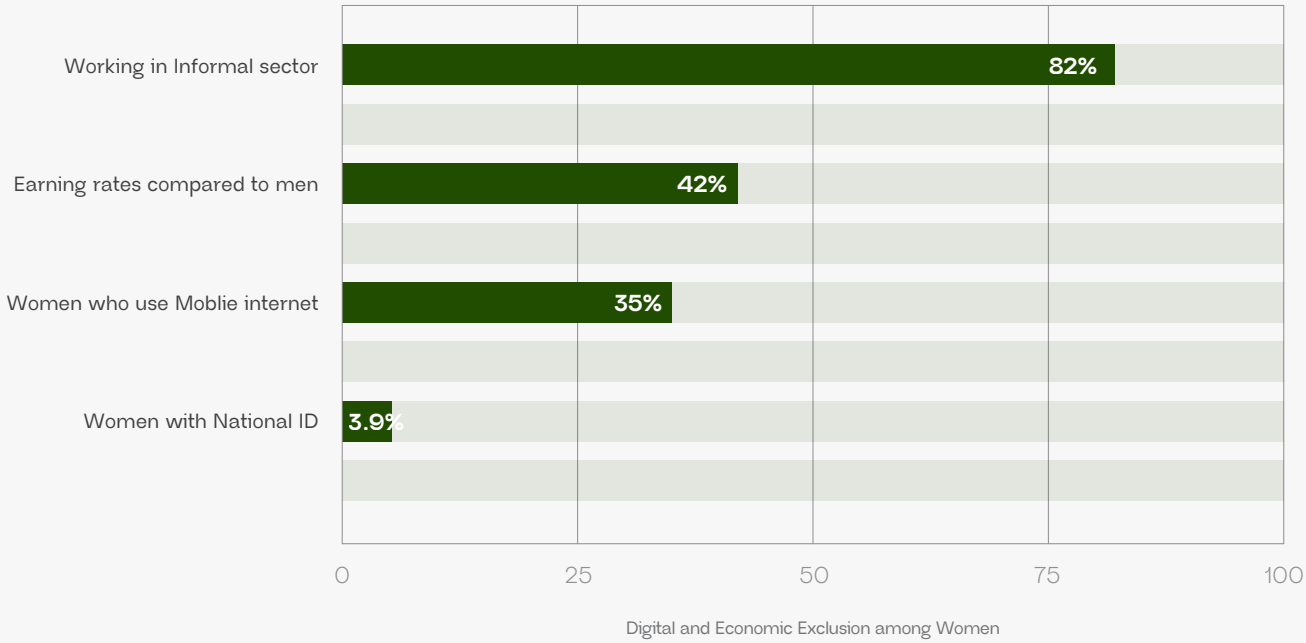
Women earn 42% less than men, and 82% of working women are in the informal sector. The gender digital divide limits women's access to mobile financial services, with only 35% using mobile Internet applications. [4]

This chart shows the extent of digital and economic exclusion among Nigerian women. It shows that only 3.9% of women have mobile money accounts , and 35% use mobile internet. Economically, women earn just 42% compared to men, and a large majority — 82% — work in the informal sector. [4]

FIGURE 2.3

Digital & Economic Inclusion

This chart shows the extent of digital and economic exclusion among Nigerian women. It shows that only 39% of women have a National ID, and 35% use mobile internet. Economically, women earn just 42% compared to men, and a large majority — 82% — work in the informal sector



Source

EFInA Financial Inclusion Data 2023

Connectivity and Digital Access

Rural Internet Usage

According to the Global System for Mobile Communications (GSMA), approximately 61% of Nigerians in rural areas are unconnected to the internet, compared to 40% in urban areas, and the majority of these 61% of unconnected rural dwellers are women. [6]

Additionally, 68% of Nigerian women do not own a smartphone, as highlighted by the Minister of Communications, Innovation, and Digital Economy, Mr. Bosun Tijani, who disclosed this while briefing journalists on the 2025 World Telecommunication and Information Society Day (WTISD).

Electricity Access

Around 85 million people in Nigeria (43% of the population) lack access to grid electricity, particularly in rural areas where diesel generators dominate, increasing both costs and pollution. [7]

Access to Credit

Limited Access to Formal Credit

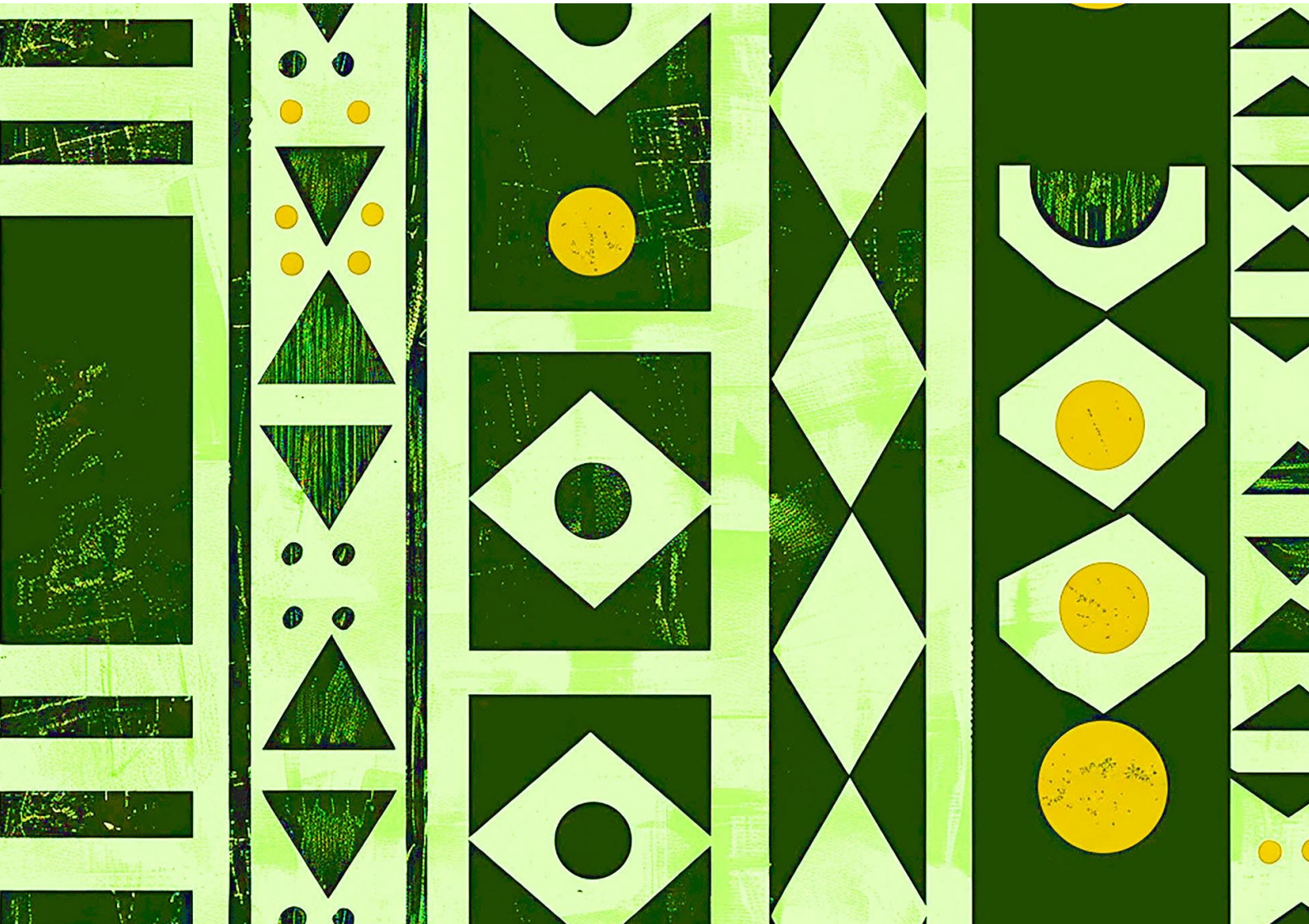
A staggering 98% of Nigerian women are excluded from formal credit markets due to a lack of collateral, financial literacy, and systemic barriers.

This lack of credit access hinders growth for many women-led informal businesses, impacting livelihoods and economic development. [5]

Investor Engagement in Rural DPI

Operational Costs

Telecom infrastructure deployment in rural areas costs 35% more than in urban settings.



3 Key Policies Affecting Women's Broadband, Digital Identity & Data Inclusion

3.1 Broadband & Connectivity Policies

National Digital Economy Policy and Strategy (NDEPS) 2020–2030

Launched November 2019, NDEPS aims to reach 70 percent broadband penetration by 2025. It places "Digital Society and Emerging Technologies" as a core pillar to ensure no one is left behind.

Within NDEPS, "Solid Infrastructure" includes a ring-fencing budget to expand fiber optics to underserved zones. Because rural women often rely on slower EDGE networks, this improvement is key to their ability to use mobile money or e-commerce platforms. [8]

National Broadband Plan 2020–2025 (NCC)

Rolled out in March 2020 by the Nigerian Communications Commission (NCC), it mandates minimum speeds of 10 Mbps for rural areas by 2025, and affordable data aims (e.g., ≤ USD 2 per gigabyte).

This policy accelerates the construction of Community Networks via Universal Service Provision Fund (USPF) grants—USPF-funded towers bring last-mile connectivity to villages, many of which are dominated by women farmers and traders. Improving speeds from 2G to 3G/4G directly influences women's capacity to register for mobile wallets or access digital market-link platforms. [10]

Universal Service Provision Fund (USPF)

Established under the Nigerian Communications Act 2003, restructured in 2021 to prioritize projects that serve low-income and rural communities. [10]

In 2024, USPF announced a USD 50 million grant for community-driven Wi-Fi hotspots in six states—this subsidy helps women-led cooperatives in those regions secure sub-$30 monthly data bundles, enabling them to join digital savings groups or market price-finding apps. [10]

Community Network Framework

Still under NCC's consultation (2024), this framework aims to license community-owned Wi-Fi hubs in rural districts at zero license cost, provided they reserve 60 percent capacity for women-led cooperatives. This would reduce operating costs, thereby making weekly ₦500 (≈ USD 0.60) data passes more affordable for female artisans and farmers.

Fibre Forward Strategic Development Project

Launched alongside NBAN in January 2025, it's a USD 2 billion push to expand fiber from 35,000 km to 125,000 km by 2027. [8]

Analysis from the Federal Ministry's January 2025 release indicates what share goes to underserved zones: 40 percent of newly-laid fiber must connect "borderline unserved communities" (many have > 60 percent female household heads).[8]

Digital Skills & Literacy Grants (NCC 2022)

NCC provides monthly grants (10 million total per quarter) to NGOs running digital-literacy bootcamps. At least one-third of the seats are reserved for rural women. Reports show a 35 percent increase in women's use of e-commerce platforms in participating villages. [14]

3.2 Digital Identity Policies

National Identity Management Commission (NIMC) Act 2007 & NIN Roll-out

Under NIMC, obtaining a National Identification Number (NIN) became mandatory for SIM registration starting January 2020, intended to streamline KYC for financial services. As of November 2024, 115 million Nigerians held NINs, but only 44 percent are women. [15]

"Distance to enrolment centres" and "transport costs" remain major barriers: a 2023 IITA/I4ALL report showed rural women often travel ≥ 50 km and pay N5,000 (≈USD 6) just to register (biometricupdate.com). This gap prevents many rural women from opening bank or mobile money accounts.

State-Level Digital ID Initiatives: Kaduna & Others

Kaduna State's 2019 ID initiative (MoU with NIMC) digitized payments and enrolled 60 percent of its population within a year; nearly 50 percent of those enrolled were previously financially excluded women. [12]

Their model includes mobile ID-capture vans that visit marketplaces on market days, thereby reducing travel time for women petty traders. This mobile strategy narrowed the gender gap from 40 percent to 23 percent in one rural local government area. [12]

CBN's "Tier 1" Account Directive (2021)

Mandates that banks and non-bank agents can open Tier 1 (basic) accounts with only a name, phone number, and a minimal fingerprint submission. No proof of address required, easing rural women's enrollment. [12]

Women who used this pathway saw their account-opening rate jump by 45 percent in Q4 2022, according to CBN's quarterly financial inclusion report.

3.3 Data Protection & Privacy Policies

Nigeria Data Protection Regulation (NDPR) 2019 (NITDA)

Issued by NITDA in January 2019 as an interim measure, NDPR sets rules for how data controllers/processors can collect, store, and share personal data.

It introduced the concept of "explicit consent" for biometric and financial data, critical since women in rural areas often lack digital literacy and may not fully understand how their data is used. NDPR requires organisations (e.g., mobile money providers) to present consent information in local languages and "pictorial/layman's terms" when onboarding rural women. [12]

Nigeria Data Protection Act (NDPA) 2023

Signed into law in July 2023, it elevated NDPR guidelines into an enforceable statute, creating the Nigeria Data Protection Commission (NDPC) as an independent regulator.

A gender analysis in civil society (Vision Spring Initiatives, 2024) flagged that "NDPA does not explicitly address women's specific privacy risks—especially relating to gender-based violence on digital platforms," and called for "vulnerability-focused safeguards" (e.g., 'data alerts' when suspicious KYC changes are attempted on SMT accounts).3 [13]

Rural women face "lack of awareness" and "fear of data misuse." NDPA now requires mobile money and fintech operators to publish a "Women's Data Rights Charter" by Q4 2025, ensuring that women know how their data feeds into credit scores and insurance underwriting.

CBN's "Data Analytics & Privacy" Pillar (2023-Ongoing)

As part of the NFIS, CBN began publishing anonymized, aggregated data on "account-holding by gender and location." This data transparency allows NGOs to pinpoint localities where women's uptake is < 20 percent and design targeted interventions. [12]

It also requires fintechs to comply with "Right to be Forgotten" rules—important for women worried that a past default (e.g., small agricultural loan) may haunt them forever. Fintechs must purge their records upon request after due process, reducing long-term bias in credit scoring.

National Financial Inclusion Strategy (NFIS) 2018–2024

Although primarily a CBN initiative, NFIS incorporates "Data Analytics & Privacy" as a pillar. It requires that any agent banking network collect only "Tier 1" data (name, DOB, minimal biometrics) to open a basic account, lessening rural women's anxiety over sharing health or family-planning data. [12]

It also mandated that "gender-disaggregated data" become publicly reported by CBN each quarter, meaning progress on women's inclusion in eNaira wallets can be tracked transparently.

Draft Gender Guidelines under NDPA 2024

NITDA/NDPC issued a public consultation draft in February 2024 requiring all digital-finance platforms to publish a "Women's Data Impact Statement," outlining how user data is stored, consented, and used—specifically ensuring no female user's data is shared for credit scores without explicit yes/no opt-in. [13]

Civil-society groups (e.g., Vision Spring Initiatives) have recommended adding "zero-cost SMS alerts" when any third-party attempts to verify or change user data, which would empower rural women to detect unauthorized use of their identity.

4 Interview and Data Findings

4.1 Objective of the Interview

The interviews sought to understand how Digital Public Infrastructure (DPI)—including digital identity (NIN, BVN), mobile banking, USSD, and POS services—impacts the lives and businesses of women in the informal sector in Nigeria. The aim was to evaluate their literacy, usage patterns, challenges, and limitations in adopting DPI for financial inclusion.

Respondent Profile

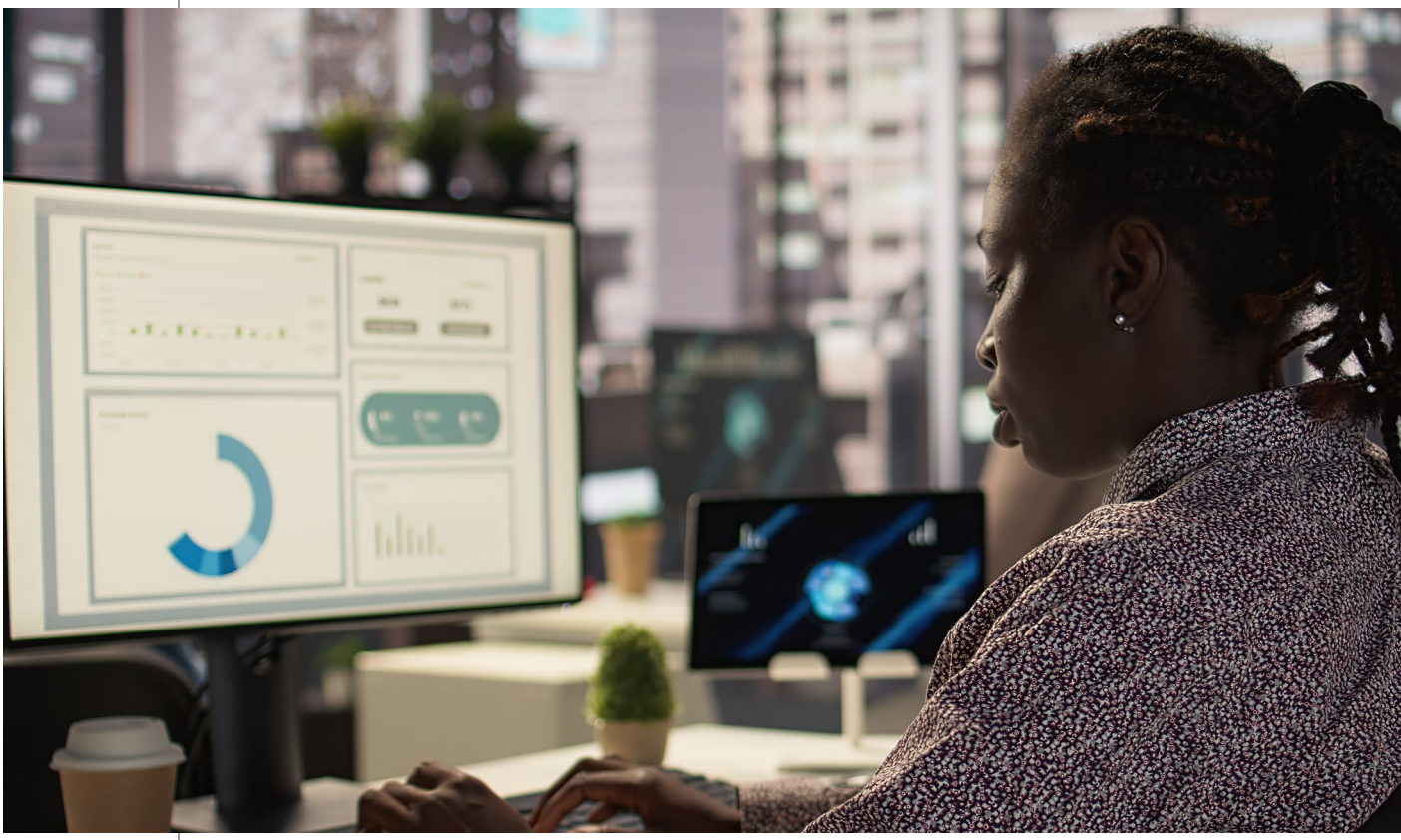
A total of 21 women participated, representing various trades within the informal sector:

- 5 Street Food vendors
- 2 POS agents
- 3 subsistence farmers
- 1 fashion designer
- 1 thrift vendor
- 6 petty traders
- 3 Adire fabric vendors

Location

- Lagos State (Iyana-Ipaja)
- Ogun State (Abeokuta and Ijebu-Ode)
- Edo State (Benin)

4.2 Key Findings



Digital Financial Inclusion Adoption

Payment Preferences

- Cash and Transfers dominate. Many women prefer transfers alongside cash, especially in Lagos and Edo.
- Some expressed mistrust in POS due to frequent failed transactions or network downtime.

Most Used DPI Tools

- USSD is common among traders due to its ease of use without needing smartphones.
- Mobile apps are used sparingly; only a few digitally savvy respondents preferred them.
- POS is widely used by those who own machines, but others distrust commercial POS agents.

Loan Accss via DPI

- Few participants have used their NIN/BVN to access loans, citing fear of repayment pressure or lack of clear loan terms.

NIN/BVN Awareness

- Respondents have limited knowledge of dispute resolution. When facing fake transfers or failed payments, many either "accept their fate" or rely on informal measures like demanding customer details. Few escalate issues to banks effectively.

DPI & Financial Inclusion Literacy

NIN/BVN Awareness

- The majority of the respondents have both NIN and BVN. While most acquired them out of necessity for opening bank accounts or accessing government services, they had a limited understanding of their broader significance regarding financial protection or access.

Understanding of Digital Tools

- Most women understood basic phone use and could operate USSD codes or POS terminals.
- A few preferred mobile apps, but this was limited to those with better smartphones or literacy.
- There is low awareness about how DPI directly secures their financial transactions or enhances business operations.

Data Protection Awareness

- The majority are unaware of the risks related to sharing NIN/BVN or personal data. Many do not realize that their data could be misused for fraud, identity theft, or unauthorized debits.
- Most did not know nor understand the extent to which their data is protected or could be violated under the law or how to seek redress if their data privacy is violated.

Challenges Faced

Fear of Fraud

- Fake transfers are common. Several respondents shared experiences where customers showed fake debit alerts.
- POS agents and some traders no longer trust transfer receipts alone without confirmations.

Network Problems

- Unreliable networks frequently disrupt transactions, especially during local events like markets or festivals (e.g., Ojude Oba).

Data Protection Awareness

- Lack of clear, accessible pathways for resolving digital transaction issues.

Data Protection Awareness

- Many women do not fully grasp that sharing their NIN, BVN, or account numbers without precautions can expose them to scams.

Limitations in DPI Adoption

Network Instability

- Transaction failures due to poor network are a regular occurrence.

Access to DPI Infrastructure

- Long distances to NIN centers were noted in rural areas.
- Difficulty in onboarding due to a lack of information or support tailored to women in the informal sector.

Language Barriers

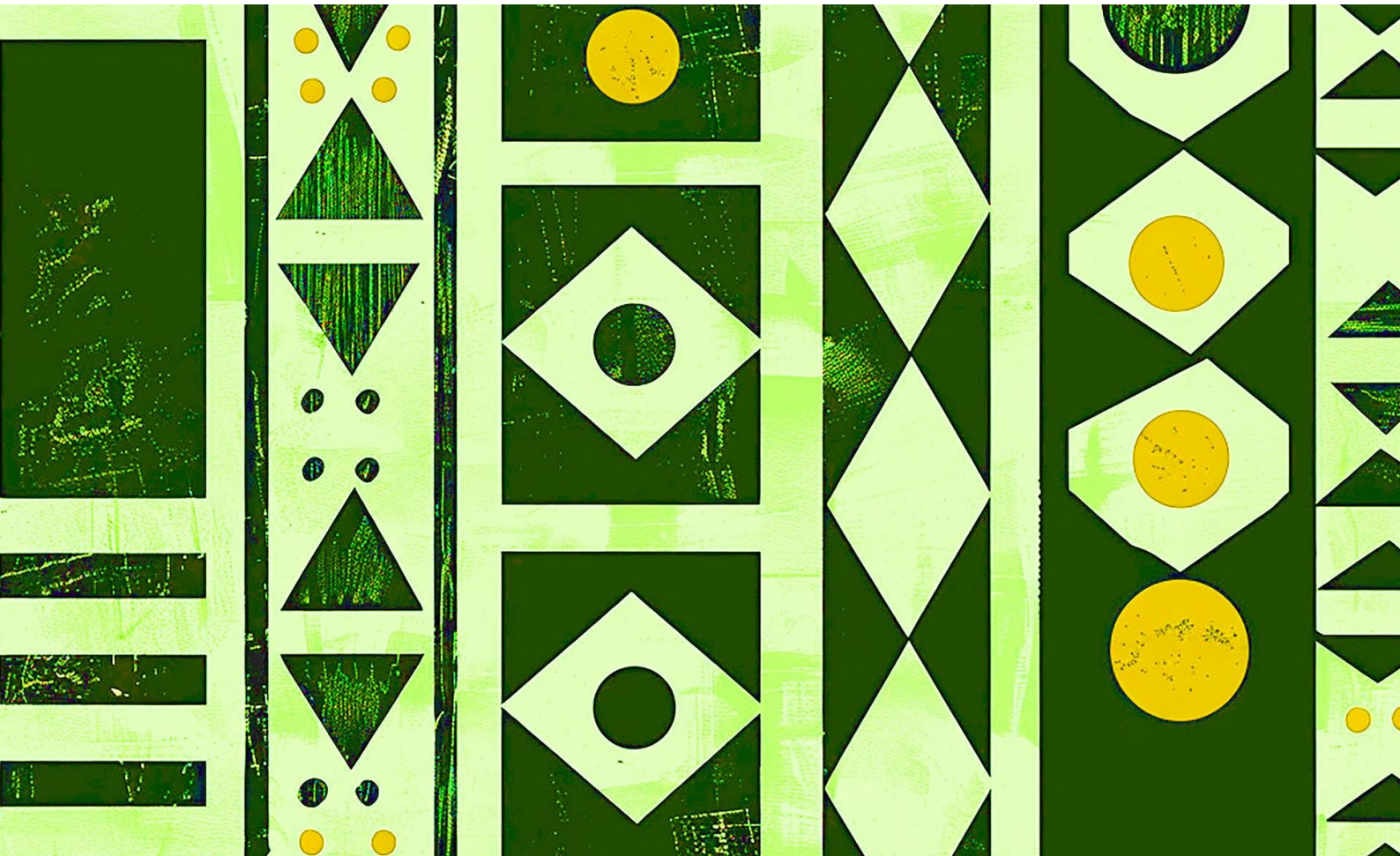
- Onboarding processes, safety tips, and DPI usage instructions are often in English, which limits understanding for those more fluent in local languages.

Data Protection Awareness

- Data safety messages are not simplified or localized enough for this demographic, leaving them vulnerable to fraud and exploitation.

4.3 Conclusion

The findings highlight that while DPI tools are increasingly used by women in the informal sector, there remain significant gaps in digital literacy, trust, safety, and infrastructure. Addressing these barriers—particularly fraud protection, network stability, localized education, and accessible complaint systems—is critical to ensuring that DPI meaningfully advances financial inclusion for this group.



5 Findings and Recommendations

5.1 Myths and Misconceptions Found and Addressed

Myth: ***"If I don't have a smartphone, I can't use digital financial services."***

- Clarified that USSD and basic-phone wallets work on feature phones.

Myth: ***"Digital platforms are only for young, educated city dwellers".***

- Highlighted real stories of older market women successfully using DPIs.

Myth: ***"Women who speak only a local dialect cannot adopt digital finance.";***

- Provided an example of a woman who through a community advocacy group with her dialect and from peers she is able to navigate digital financial services.

Myth: ***"You can't earn big without a shop" or "You're not a real business if you operate on WhatsApp";***

- Highlighted stories of women who successfully earn.

Myth: ***"Policies are made for big banks, not for me as a market woman."***

- This illustrated a case where CBN's high-cost USSD mandate directly increased transaction fees for informal users.

Myth: ***"I have no influence on the decisions of regulators or banks."***

- Countered with stories of advocacy leading to expanded agent networks in underserved areas.

Myth: ***"Linking my NIN to a phone exposes all my personal data to scammers".***

- Clarified that only minimal verification data is shared; sensitive details are protected.

Myth: ***"Digital transactions are too slow or unreliable, cash is faster".***

- Explained improvements in USSD speed, and how digital records actually reduce delays (e.g., no need to travel).

Myth: ***"You need a man to open a bank account."***

- Clarified that women can open bank accounts with their SIM cards

Myth: ***"Social norms prohibit women from owning phones or operating independently."***

- Highlighted women who have risen past these norms and the success they have achieved.

Myth: ***"All data breaches happen only to big companies; I'm too small to worry."***

- Demonstrated reported cases of multiple victims of scams.

Myth: ***"If I report fraud, nothing will change. So why bother?"***

- Highlighted a success story where a victim report led to a refunding her account with the said amount..

Myth: ***"Once I can do business on my phone, that's all I need to know."***

- Showed how, without basic knowledge on how to protect your business on that phone, your business could crash.

5.2 Beliefs to Promote

- Your collective voice influences policy; when you attend town halls or share feedback, policymakers listen.
- Small investments (e.g., micro-loans of ₦10,000–₦50,000) can kickstart significant growth.
- Understanding policy frameworks helps to advocate for better services (lower USSD fees, more agents, etc.).
- Data from informal sector helps to drive investment inflows
- A simple phone can be your gateway to financial independence as a woman.
- A mobile phone is not a luxury; it's a business tool
- Digital Public Infrastructure (DPI) isn't just for big businesses; it's for everyday people like you.
- A SIM Card registered to you as a woman is freedom.
- Real empowerment comes when you use technology safely and advocate for better protections.
- Your data is valuable; taking steps to secure it shields you and builds trust in digital services.
- Advocacy multiplies impact: one door opens when many women speak out together.
- Community support and knowledge-sharing are as important as individual effort.
- Your NIN (digital ID) is essential to unlocking affordable credit and other services.
- Interoperability (one code working across multiple banks) simplifies daily transactions.
- Sharing minimal personal data with trusted services can protect you from exploitation.
- Digital tools can be adapted to any culture or language; technology belongs to everyone.
- Inclusion means designing for those with varying literacy levels, ages, and abilities.
- Sharing successes within our community inspires more women to try new tools

5.3 Actions to Promote

- Encourage women participation in public consultations or town halls hosted by CBN, NIMC, Media action, NGOs, corporate bodies or state governments on DPI initiatives.
- Suggest women join a local cooperative or women's association that channels feedback and micro-loans to/from fintech partners.
- Government bodies need to work with women association at the informal level for better education on policy frameworks
- Advocate democratizing access to key government services like NIN/BVN
- Promote regularly checking account balances and transaction history via SMS or USSD alerts.
- Encourage multilingual tutorials (audio or text) in Hausa, Igbo, Yoruba, etc., for key USSD and app flows.
- Promote women's "learning circles" where literacy-challenged participants help each other with digital literacy and financial inclusion learning.
- Suggest local radio or community gatherings where tech champions demonstrate DPI use in local dialects.
- Encourage participation in digital-literacy workshops focusing on phishing prevention, OTP safety, and PIN hygiene.
- Encourage digital literacy workshops in local languages and by peer groups at community levels
- Promote contacting local women's advocacy groups or NGOs to join campaigns for inclusive digital ID policies.
- Advocate for local DPI developers to host quarterly "user-feedback days" where women can test and suggest interface improvements.
- Encourage women to leverage peer networks (women's cooperatives, trade unions) as accountability partners for KPI goals.
- Promote forming "Digital Champions" at the community level, identify one or two women who can train others and troubleshoot basic phone issues.
- Advocate for local service-providers (telcos, microfinance) to offer targeted bundle packages (e.g., low-cost USSD minutes plus data for rural areas).
- Encourage women to register for a National Identity Number (NIN).

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