

Chapter One

Introduction

1.1 Background to the study

The increasing digitization of the global economy has fundamentally reshaped the way individuals and communities engage with work, trade, and financial systems. In what scholars' term digital globalization, the flow of information, services, and capital through digital technologies has allowed for new forms of transnational engagement, especially in developing countries like Nigeria¹. For women in Nigeria, this shift has presented both unprecedented opportunities and persistent challenges in accessing and exercising their economic rights.

Women's economic rights, including the rights to own property, access credit, participate in labour markets, and control income are essential to achieving gender equality and sustainable development. Yet, these rights have historically been undermined in Nigeria by structural barriers such as discriminatory cultural norms, unequal inheritance laws, limited access to capital, and restricted participation in formal employment². While Nigeria has ratified key international frameworks such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and adopted national gender policies, implementation gaps remain wide, especially in rural and conservative regions³.

Digital globalization, however, has opened new avenues for women's economic participation. The proliferation of mobile banking, online entrepreneurship, and digital marketplaces has enabled many Nigerian women to bypass traditional limitations and engage in economic activities on their own terms. Uptake of mobile money services in sub-Saharan Africa particularly Nigeria has significantly enhanced women's access to financial services, especially for those previously excluded from the formal banking sector⁴. Platforms like Opay, Flutterwave, Moniepoint, and social commerce via WhatsApp and Instagram have

created new income opportunities for women running businesses in fashion, food, and informal trade.

However, access to these digital tools is far from universal. A gendered digital divide persists in Nigeria: women are significantly less likely than men to own smartphones, access the internet, or have the digital literacy skills necessary to engage in online economic activities⁵. Rural women, in particular, face intersecting disadvantages due to infrastructural deficits, cultural constraints, and lower education levels. These disparities are compounded by digital safety concerns, such as online harassment and cyber fraud which disproportionately affect women and discourage their participation in the digital space⁶.

Moreover, despite the economic potential of digital platforms, many Nigerian women lack legal protections, social safety nets, and policy support to ensure that their economic rights are secured in this evolving landscape. Most digital labour whether gig work, content creation, or social commerce remains informal and unregulated, leaving women vulnerable to exploitation, unstable income, and exclusion from benefits such as maternity protection or pensions⁷. The Nigerian government's digital economy strategy recognizes the role of women, but enforcement remains weak, and national gender inclusion policies often fail to address the complexities of the digital economy⁸.

Thus, while digital globalization offers potential for empowerment, it also risks deepening existing inequalities if not managed inclusively. It is therefore critical to assess how Nigerian women are navigating this digital transition: how they are using new technologies, what barriers they encounter, and how state and non-state actors can ensure that women's economic rights are protected in a rapidly changing digital economy.

This study seeks to investigate the multifaceted impact of digital globalization on women's economic rights in Nigeria. It will explore both the opportunities and limitations women face

in the digital economy, analyze how these experiences vary across regions and socio-economic backgrounds, and evaluate whether current policies adequately support women's digital economic inclusion.

1.2 Statement of the Problem

In the evolving global economy, digital globalization has emerged as a key driver of economic transformation, marked by the rapid diffusion of information and communication technologies (ICTs), mobile financial services, e-commerce platforms, and transnational digital labour opportunities. For developing countries like Nigeria, this digital shift has opened new frontiers for economic inclusion. However, the extent to which women can access and benefit from these opportunities remains limited and uneven, raising critical concerns about the realization of women's economic rights in the digital age⁴.

Despite Nigeria's commitments to gender equality through national policies and international conventions such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), many women still face deeply entrenched structural barriers that limit their economic autonomy. Nigeria's female labour force participation remains substantially lower than that of men, and economic disparities are further exacerbated by limited access to education, finance, and technology⁹. While digital platforms theoretically reduce some of these barriers, a gendered digital divide persists: Nigerian women are 30% less likely than men to own a smartphone and 40% less likely to use mobile internet services⁹. This exclusion is not merely technological but reflects deeper issues of gender inequality rooted in sociocultural norms, poverty, and systemic neglect in policy frameworks.

Furthermore, the informal nature of much of the digital economy compounds these challenges. Although many women engage in online trading, digital marketing, mobile banking, and gig work via platforms like Opay, Flutterwave, Facebook, and WhatsApp, they

often do so without legal recognition, labour protections, or access to social safety nets¹⁰. In rural areas and conflict-prone zones, such as the Northeast, access to digital infrastructure is severely restricted, leaving women further marginalized from economic systems shaped by globalization⁵.

Policy responses have so far been inadequate. While Nigeria's National Digital Economy Policy and Strategy (2020–2030) recognizes the importance of gender inclusion, there remains a lack of targeted implementation to address the specific barriers women face in the digital economy. Many gender-focused programs fail to integrate digital empowerment components, and regulatory frameworks around digital commerce, cybersecurity, and financial access remain gender-blind or ineffective⁸.

Moreover, existing academic literature often focuses on quantitative metrics of digital access or economic participation without engaging deeply with the lived experiences of women navigating these spaces. There is a critical gap in qualitative, context-specific research that explores how Nigerian women experience digital globalization: how they adopt or resist digital tools, the socio-cultural challenges they encounter, and the ways they negotiate autonomy and economic rights in a globalized digital landscape¹¹.

In summary, while digital globalization holds transformative potential for women's economic rights in Nigeria, systemic inequalities, policy gaps, and cultural constraints hinder this potential. There is an urgent need to explore this dynamic through a gender-sensitive, context-driven lens, one that examines not just access to digital tools but also the structural enablers and constraints shaping women's ability to claim and exercise their economic rights.

1.3 Aim and Objectives of the Study

The aim of this research is to critically examine how digital globalization influences the realization, enhancement, or restriction of women's economic rights in Nigeria. The study

seeks to explore the opportunities, challenges, and lived experiences of Nigerian women as they navigate digital platforms and technologies in pursuit of economic empowerment, within the broader framework of gender equality and socio-cultural dynamics.

To achieve this aim, the study will pursue the following specific objectives:

- i. To investigate the extent to which Nigerian women have access to and utilize digital platforms (e.g., e-commerce, mobile banking, fintech) for economic empowerment.
- ii. To analyze the structural and socio-cultural barriers that limit women's full participation in the digital economy across different regions of Nigeria.
- iii. To explore the lived experiences of Nigerian women navigating digital globalization, particularly in terms of income generation, entrepreneurship, and financial autonomy.

1.4 Research Questions

- i. To what extent do Nigerian women access and utilize digital platforms (e.g., mobile money, e-commerce, fintech) to enhance their economic empowerment?
- ii. What structural and socio-cultural factors hinder or facilitate women's participation in Nigeria's digital economy across different regions?
- iii. How do Nigerian women experience and negotiate the opportunities and challenges of digital globalization in their pursuit of financial autonomy?

1.5 Significance of the Study

This study holds both academic and practical significance, particularly as Nigeria grapples with the dual challenges of digital transformation and persistent gender inequality. As digital globalization reshapes economic systems and labour markets worldwide, understanding how these changes affect women's economic rights in Nigeria is vital for inclusive development.

Academically, this research fills an important gap in gender and globalization literature by offering a context-specific, gender-sensitive exploration of how digital technologies influence Nigerian women's access to and control over economic resources. Existing studies often focus on technological access or general digital inclusion without delving into the lived experiences of women navigating economic participation in digitally mediated environments. By incorporating both qualitative and focus group discussion insights across regions and demographics, this study contributes to the interdisciplinary fields of gender studies, development studies, and digital sociology.

For policymakers, the findings will provide evidence-based insights into the barriers and enablers of women's participation in the digital economy. This can inform the design of more gender-responsive digital and economic policies, including frameworks that improve access to digital infrastructure, financial technology, and online safety for women, particularly in underserved rural areas. It also underscores the need for integrating gender equity measures into national strategies like the Digital Economy Policy and Strategy (2020–2030).

For advocacy and civil society organizations, the study offers valuable perspectives on how digital globalization interacts with local gender norms, laws, and economic practices. These insights can enhance advocacy efforts aimed at improving women's digital rights, economic empowerment, and social protection in the digital space.

For women and community stakeholders, the study aims to amplify the voices of Nigerian women who are often excluded from formal economic narratives, highlighting their creativity, resilience, and challenges in accessing digital tools for economic advancement. Understanding these lived experiences is essential for building inclusive digital economies that promote equity and justice.

Ultimately, this study will contribute to shaping a more nuanced and inclusive understanding of how global digital transformations intersect with local gender realities, and how digital globalization can be harnessed to advance not hinder women's economic rights in Nigeria.

1.6 Scope of the Study

This research focuses on exploring how digital globalization influences the economic rights of women in Nigeria, with particular attention to how digital platforms, financial technologies, and internet-enabled entrepreneurship are reshaping women's access to and control over economic resources. The study investigates both the opportunities created by digital tools and the structural barriers that limit women's full participation in Nigeria's evolving digital economy.

Geographically, the study is situated within selected states from four geopolitical zones in Nigeria, including urban centre like Lagos as well as rural and semi-urban communities in states such as Kwara, Kano and Ebonyi. These regions were purposefully selected to reflect Nigeria's rich socio-cultural diversity and to allow for a comparative analysis of women's experiences in different legal, religious, and technological environments. For instance, states with strong Islamic or customary legal systems are considered alongside those with more secular governance structures, to examine how these frameworks influence women's digital and economic inclusion.

Thematically, the study explores a range of interconnected issues, including women's access to mobile money services, online marketplaces, and digital entrepreneurial platforms. It also examines the impact of digital literacy levels, internet affordability, cybersecurity concerns, and online gender-based harassment on women's economic engagement. The research further assesses how Nigerian women use social media, mobile banking apps, and digital marketplaces like WhatsApp, Instagram, and Flutterwave to generate income, grow

businesses, or seek financial independence while navigating challenges such as the digital gender divide, algorithmic discrimination, and limited access to formal financial services.

In terms of legal and policy frameworks, the study evaluates Nigeria's evolving digital economy policies such as the National Digital Economy Policy and Strategy (2020–2030) as well as national gender equity laws, property rights, and relevant international human rights instruments like the CEDAW and the African Union's Maputo Protocol. These frameworks are analyzed to understand how they either facilitate or hinder women's ability to exercise their economic rights within a digitally connected society.

Temporally, the study covers the period between 2019 to 2025. This timeframe captures the rapid growth of digital platforms, increased smartphone penetration, and the adoption of mobile financial services in Nigeria. It also includes major events that have shaped the landscape of women's economic rights and digital access such as the COVID-19 pandemic, the EndSARS movement, and the global expansion of fintech and remote work. These developments offer a rich context for examining how digital globalization intersects with national and local realities affecting women.

Demographically, the study focuses on Nigerian women aged 18 and above, with emphasis on those in low- and middle-income brackets, as well as those participating in the informal sector through digital channels. While insights from professional and elite women are not excluded, the research prioritizes the experiences of women who face structural barriers to digital and economic empowerment particularly in rural or under-resourced regions.

Although the primary focus of this study is economic rights, it also considers how related issues such as education, legal awareness, and freedom from digital violence affect women's ability to participate in the digital economy. However, areas like reproductive rights or

political representation are addressed only where they directly intersect with economic empowerment in the digital context.

This study takes an interdisciplinary approach, drawing insights from gender studies, digital sociology, economics, law, and development studies. This ensures a holistic and nuanced analysis of how global digital transformations are interacting with Nigeria's socio-cultural and legal environment to either advance or constrain women's economic rights.

1.6 Limitations of the Study

Despite its depth and valuable insights into the relationship between digital globalization and women's economic rights in Nigeria, certain limitations must be acknowledged. These limitations do not undermine the significance of the research but rather define the boundaries within which the findings should be interpreted. One of the key constraints was geographical access. Although the research aimed to cover a broad representation of Nigerian regions, insecurity and infrastructural challenges in certain areas particularly parts of the North-East restricted the ability to reach some participants. As a result, the perspectives of women in these conflict-affected zones may not be fully captured, affecting the regional balance of the study.

The research also focused specifically on the economic dimensions of women's rights in relation to digital globalization while other areas of women's rights such as political participation, reproductive autonomy or legal representation may intersect with economic issues, they were included only when directly relevant. This narrowed focus may limit the applicability of the study's conclusions to the broader spectrum of gender rights.

Additionally, some respondents, particularly those in rural or conservative communities were reluctant to openly discuss sensitive topics related to gender norms, economic rights, or digital access due to cultural or social expectations. This may have limited the depth of

insight in some interviews. Furthermore, language barriers and varying levels of digital literacy posed challenges during data collection, especially with participants who were more comfortable communicating in local dialects or were unfamiliar with certain digital terms.

In terms of methodology, the study primarily relied on qualitative data, including interviews and focus group discussions. While these approaches provide rich and nuanced insights, they do not offer the statistical generalizability that large-scale quantitative surveys might provide. Also, given the rapid evolution of technology and global digital trends, there is also the possibility that new platforms, policies and challenges will emerge beyond the temporal scope of this study (2010-2025). Consequently, while the study captures key developments within this period, some findings may require re-examination as digital globalization continues to unfold.

Nonetheless, these limitations do not invalidate the study's findings but rather underscore the need for ongoing, expanded research into the intersection of digital globalization and women's economic rights in Nigeria.

1.8 Operational Definition of Terms

Digital Globalization

In this study, digital globalization refers to the increasing integration of economies, cultures, and populations through digital technologies such as mobile internet, social media, digital banking, e-commerce platforms, and virtual workspaces. It highlights the ways in which digital flows of information, services, and capital transcend national borders and influence local economic structures and gender roles⁶.

Women's Economic Rights

This term encompasses the legal, social, and institutional entitlements that allow women to participate in and benefit from economic activities. These include rights to own property, access credit, earn income, engage in trade, and receive equal pay and social protection in both formal and informal sectors⁷. In this study, it specifically focuses on how Nigerian women claim, experience, or are denied these rights in a digitalized economy.

Economic Empowerment

Economic empowerment is used here to refer to the process by which women gain access to and control over productive resources, increase their income, strengthen their financial independence, and can make economic decisions that improve their lives and those of their dependents. This includes digital entrepreneurship, mobile banking usage, and participation in digital labour platforms.

Recent data from Nigeria reveals that approximately 22% of women can be classified as economically empowered. Those who have access to skills, resources, formal and informal institutions, and the ability to control personal and household decisions. Key drivers include education, digital and financial literacy, active account use, savings (both formal and informal), and use of digital financial services (DFS)¹².

In addition, female enterprise is also on the rise. A 2025 Mastercard study reports that 83% of Nigerian women consider themselves entrepreneurs, driven by motivations such as financial independence and the opportunity to pursue innovative ideas. Many also engage in side hustles facilitated by digital tools and platforms¹³.

Digital Divide

In the context of this study, the digital divide refers to the unequal distribution of access to digital technologies, infrastructure, and skills, particularly between different genders, regions, and socio-economic classes in Nigeria. It highlights the disparities in digital literacy,

availability of internet-enabled devices, connectivity quality, and digital safety that disproportionately affect women, especially those in rural or marginalized communities. This divide not only limits women's participation in the digital economy but also reinforces pre-existing economic and social inequalities⁵.

Informal Economy

The informal economy is defined in this study as economic activities that are not regulated by the state and often not covered by formal labour laws. Many Nigerian women operate businesses or offer services in this sector, especially through digital channels like WhatsApp, Instagram, or informal fintech apps, but lack access to legal protections, pensions, or social security⁹.

Legal and Policy Frameworks

This term refers to the set of laws, policies, and institutional mechanisms designed to promote gender equality, regulate digital technologies, and safeguard economic rights. Within this study, it includes Nigeria's National Digital Economy Policy, gender-related laws, and international commitments such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

Lived Experiences

Lived experiences refer to the personal, everyday realities of Nigerian women as they interact with digital platforms and economic structures. It includes their narratives of opportunity, exclusion, adaptation, and agency within the digital economy.

Endnotes

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Chapter Two

Literature Review

2.1 Conceptual Review

2.1.1 Globalization

Globalization is widely understood as the growing interconnectedness of the world's economies, cultures, technologies, and populations through the flow of goods, services, capital, ideas, and people across international borders. While it has existed in various forms for centuries, modern globalization is deeply embedded in the advancement of communication and information technologies, the liberalization of global trade, and the intensification of cultural exchanges. It is both a historical process and a contemporary phenomenon that continues to reshape societies around the world.

From an economic standpoint, globalization has facilitated the expansion of international trade, financial markets, and multinational corporations. Developing countries, including Nigeria, have increasingly become part of global value chains through exports, digital outsourcing, and access to foreign investments. This integration offers potential for economic growth but also exposes local economies to external shocks and competition from foreign markets¹.

Technological innovation plays a crucial role in accelerating globalization. The internet, mobile phones, and digital platforms have transformed how people communicate, work, and

transact. In countries like Nigeria, digital financial tools such as mobile banking and fintech applications have created new pathways for participation in global and local economies, particularly for women and young entrepreneurs².

Culturally, globalization promotes the diffusion of ideas, lifestyles, languages, and media. The widespread reach of Western fashion, music, cinema, and fast food into African societies illustrates the cultural dimension of globalization. This often leads to cultural homogenization or what scholars refer to as Westernization, where dominant cultures, typically Western, shape local values and norms, sometimes at the expense of indigenous traditions and languages³. While this may lead to modernization in some contexts, it also raises concerns about the erosion of cultural identity and autonomy.

Politically, globalization has encouraged increased cooperation between states and the emergence of global governance structures. Institutions like the United Nations, the World Trade Organization, and the African Union exemplify the effort to manage transnational issues such as climate change, trade disputes, and global health. However, political globalization can also result in diminished sovereignty, as countries must often conform to international standards and policies, sometimes at odds with local interests⁴.

Socially, globalization affects migration patterns, education, labour dynamics, and social justice movements. It creates opportunities for cross-border alliances on issues like gender equality, digital rights, and climate activism. Nonetheless, these benefits are unevenly distributed. Marginalized groups, particularly in the Global South, often find themselves excluded from the advantages of globalization due to structural barriers like poverty, limited digital access, or political instability⁵.

A variant of globalization, often discussed in academic discourse, is glocalization, the blending of global and local elements. It reflects the way local cultures adapt global

influences in a way that suits their context. For example, Nigerian women may engage in digital businesses using global platforms like Instagram or WhatsApp while still conforming to local gender norms and social expectations⁶. This dual engagement illustrates the complex and negotiated nature of globalization.

Another conceptual variant is internationalization, which emphasizes the cooperation and interdependence of states through formal diplomatic, economic, and institutional frameworks. Unlike Westernization, internationalization involves mutual exchange and often promotes shared values like human rights, peace, and development⁷. Global compacts, such as the Sustainable Development Goals (SDGs), embody this idea by providing a blueprint for nations to work together toward common objectives.

Despite its many dimensions, globalization remains a contested process. Proponents highlight its capacity to foster innovation, connectivity, and global solidarity. Critics, however, warn of widening inequalities, labour exploitation, environmental degradation, and the concentration of power among transnational elites. The effects of globalization are not uniform, they are filtered through local contexts, political will, institutional capacity, and historical legacies.

In summary, globalization is a multifaceted and evolving process. It encompasses economic, technological, cultural, political, and social transformations that are deeply interconnected. For nations like Nigeria, engaging with globalization offers both opportunities and challenges. Understanding its complexity is essential for crafting inclusive, equitable, and sustainable development strategies in an increasingly globalized world.

2.1.1.2 Globalization as Westernization

One of the most prominent interpretations of globalization is the idea that it functions as a process of Westernization a cultural and ideological flow in which the values, lifestyles, institutions, and consumer habits of the West, particularly the United States and Western

Europe, become dominant across the world. In this view, globalization is not a neutral or mutual process, but one that largely transmits the norms and practices of Western capitalist societies to non-Western parts of the globe.

The Westernization thesis contends that the spread of Western culture through media, fashion, language, education systems, and political ideals has shaped how societies in Africa, Asia, Latin America, and the Middle East engage with modernity. This influence is evident in everything from the widespread consumption of Western entertainment (Hollywood films, pop music, and fast food) to the adoption of Western-style clothing, business models, and democratic governance frameworks. In many ways, globalization under this framework becomes a vehicle for cultural imperialism, whereby Western norms are seen as the standard against which other cultures are judged⁸.

In the African context, and particularly in Nigeria, Westernization can be observed in urban lifestyles, formal education systems modelled after European curricula, and even in legal and political institutions that trace their origins to colonial rule. English, a colonial language, remains the official language of Nigeria and dominates digital spaces, professional work, and higher education. This linguistic dominance further entrenches Western influence in the country's intellectual and technological development⁹.

Westernization through globalization also affects gender norms and economic behaviours. For instance, Western feminist ideals, such as women's autonomy, financial independence, and participation in public life, have entered Nigerian discourses through global non-governmental organizations, media, and digital platforms. While these ideals have inspired movements toward gender equality, they often clash with local cultural norms that emphasize family roles, modesty, and male authority. This tension creates a hybrid reality where

Nigerian women negotiate traditional expectations while embracing modern, often Western-influenced, aspirations¹⁰.

Critics argue that this model of globalization marginalizes indigenous knowledge systems, spiritual beliefs, and communal ways of life. Traditional attire, local languages, and community-centered economies are increasingly overshadowed by global (Western) alternatives seen as more modern or respectable. For example, young Nigerians may abandon local languages for English in digital communication, favour Western fashion over traditional garments, or adopt Western business etiquettes in hopes of attracting global attention and capital¹¹.

Yet, the Westernization narrative is not wholly one-sided. Local cultures often adapt and reinterpret Western elements in ways that reflect their own values, a process sometimes referred to as “indigenization” or “cultural hybridization.” For example, Nigerian music blends Afrobeat rhythms with hip-hop and R&B, creating a unique sound that reflects both local identity and global trends. Similarly, many Nigerian entrepreneurs engage with Western digital tools like Instagram and WhatsApp but use them to promote locally made products, indigenous beauty standards, and Afrocentric content¹². Therefore, while globalization as Westernization highlights the global dominance of Western cultural, economic, and ideological forms, it also invites critical reflection on how power, identity, and modernity are negotiated in postcolonial societies. The question is not simply whether cultures are becoming Westernized, but how they are selectively integrating or resisting Western norms in pursuit of their own development trajectories.

2.1.1.3 Globalization as Internationalization

Globalization, when interpreted through the lens of internationalization, refers to the increasing interaction, cooperation, and interdependence between nation-states, institutions,

and peoples across borders. Unlike the Westernization model which emphasizes cultural dominance, internationalization focuses more on collaborative global engagement, often driven by trade, diplomacy, education, and technology. It represents the deliberate efforts of states and organizations to connect across boundaries in a structured and reciprocal manner¹³.

In this context, globalization is viewed not as a one-way imposition of values or systems, but as the expansion of international networks and practices. Internationalization is most reflected in the growth of multinational institutions (such as the United Nations, the World Trade Organization, or the African Union), bilateral and multilateral trade agreements, cross-border education, and the international flow of labour and capital. It also emphasizes the harmonization of legal, political, and economic frameworks to facilitate cooperation between states¹⁴.

In Nigeria, internationalization is evident in the country's active participation in global forums, foreign direct investment, international aid programs, and academic exchange initiatives. Nigerian universities, for instance, increasingly establish partnerships with institutions in Europe, North America, and Asia to facilitate student and staff mobility, joint research, and knowledge transfer. These efforts demonstrate a mutual interest in development and intellectual exchange, which are hallmarks of globalization as internationalization¹⁵.

The digital economy further accelerates internationalization by making cross-border trade and communication faster and more affordable. Nigerian women entrepreneurs, for example, can now market their products on global e-commerce platforms, attend international virtual trainings, and receive payments from customers abroad through fintech services. These digital interactions are not merely technological—they represent a growing integration into the international marketplace and exposure to global standards of commerce and entrepreneurship¹⁶.

However, internationalization also reveals global asymmetries. Developing countries like Nigeria often enter global systems on unequal terms, especially in trade, finance, and technology. While international frameworks promote cooperation, they may also reinforce dependency on more powerful economies. Thus, even within internationalization, power dynamics persist, and the promise of global inclusion may be tempered by systemic inequalities¹⁷.

Still, the internationalization approach to globalization provides a more collaborative and optimistic perspective than other models. It acknowledges cultural diversity, respects national sovereignty, and encourages mutual development, especially when framed around principles of justice, equity, and shared responsibility. For women in Nigeria, internationalization has opened new opportunities through exposure to global feminist movements, access to donor-funded programs for women's empowerment, and inclusion in transnational advocacy networks working to defend women's economic rights and digital inclusion¹⁸.

In summary, globalization as internationalization emphasizes cross-border interconnectedness through cooperative structures rather than domination. It reflects a world of mutual interdependence, in which states and societies benefit from international collaboration while still retaining their cultural and political identities.

2.1.1.4 Globalization as Glocalization

One of the most nuanced interpretations of globalization is glocalization, a term that captures the simultaneous processes of global integration and local adaptation. Originally coined by Japanese economists in the 1980s and later popularized in sociology by Roland Robertson, glocalization refers to the interplay between global forces and local contexts, resulting in hybrid forms of culture, commerce, identity, and governance¹². Unlike the idea that

globalization erases local traditions, glocalization argues that global systems are often refracted and reshaped through local lenses rather than simply imposed.

At its core, glocalization challenges the binary view that sees globalization either as homogenization or Western domination. Instead, it presents a dialectical relationship: while global technologies, ideas, or economic models may spread across the world, they are interpreted and localized in different ways depending on regional values, cultures, and conditions¹⁹. A simple example is how multinational fast-food brands like McDonald's offer culturally specific menu items such as spicy chicken suya burgers in Nigeria or paneer wraps in India, demonstrating an adaptation of global business models to local tastes.

In the context of Nigeria, glocalization is particularly relevant to understanding how digital globalization intersects with indigenous practices, social norms, and economic survival strategies. Nigerian women entrepreneurs, for instance, use global digital platforms like Instagram, WhatsApp, and TikTok to sell fashion, crafts, skincare products, and local cuisine but often package them in culturally resonant ways. A woman in Lagos might sell Ankara-styled fashion using digital marketing strategies borrowed from global influencers but communicate in Yoruba or Pidgin English, reflecting both global engagement and local rootedness²⁰.

Glocalization also shapes social values and identities, particularly in relation to gender roles. While global discourses around women's rights, entrepreneurship, and digital empowerment reach Nigerian audiences through international NGOs, media, and policies, their reception and implementation are filtered through local cultural expectations. For example, global ideals of women's autonomy may clash with community beliefs about modesty, family roles, and public visibility, especially in more conservative regions²¹. Women navigating the digital economy often blend these influences, asserting their economic rights while remaining

mindful of societal norms to avoid social sanctions or familial conflict. This negotiation is global in nature.

Moreover, glocalization applies to legal and institutional frameworks. As Nigeria adopts global digital economy models and legal frameworks (e.g., data protection policies, financial inclusion strategies), these are often adjusted to fit the local political and regulatory climate. Sometimes this results in a hybrid regulatory environment, where statutory, customary, and religious laws operate in tension or harmony, depending on the region. For instance, while mobile money platforms are legally accessible, in some Sharia-governed areas, women's use of such technologies may still require male consent, reflecting a local reinterpretation of global tools through cultural norms⁷.

In academic literature, glocalization is increasingly used as an analytical tool to study how global phenomena such as migration, digital economies, and cultural flows are not just received but also transformed. For feminist scholars, it offers a compelling framework to understand how women in the Global South engage with global structures without losing their cultural agency²². Rather than being passive recipients of global forces, Nigerian women engaging in digital entrepreneurship exemplify local innovation within global systems, crafting culturally acceptable yet economically empowering solutions.

In conclusion, understanding globalization as glocalization provides a more inclusive and realistic account of how global and local forces interact. It helps to illuminate the layered experiences of Nigerian women, who must constantly negotiate between digital opportunities and sociocultural constraints. Glocalization is thus not just a theory, it is a lived reality for those operating at the intersection of tradition.

2.1.2 Digital Globalization

Digital globalization refers to the expanding flow of data, information, ideas, goods, services, capital and people across national borders through digital technologies such as the internet, mobile devices, cloud computing, artificial intelligence and digital platforms. Unlike earlier waves of globalization, which were largely driven by the physical movement of goods, people, and traditional capital, digital globalization is powered by the internet, mobile technologies, artificial intelligence, cloud computing, and digital platforms. It has redefined how economies, societies, and individuals interact, transforming everything from commerce and governance to education, labour, and culture.

Digital globalization represents the “third unbundling” of globalization, characterized by the ability to separate knowledge work from physical presence²³. Unlike the trade-led globalization of the 20th century that relied on shipping goods and relocating factories, digital globalization allows services to be produced and exchanged instantaneously across borders via digital platforms. This transformation has led to the emergence of global digital markets, virtual labour economies, transnational financial systems, and unprecedented cross-border communication and collaboration.

In practical terms, digital globalization is visible in the proliferation of e-commerce platforms, mobile banking services, gig economy apps, remote work infrastructures, and online education portals. Tech giants such as Google, Meta (Facebook), Amazon, and Alibaba have become transnational actors influencing labour patterns, advertising markets, consumer behaviour, and policy in countries around the world. Meanwhile, fintech companies, social media, and online marketplaces have created parallel economic and social spaces that transcend national jurisdictions.

Digital globalization in Nigeria refers to the process by which digital technologies and digital connectivity are transforming the country's economy, society, culture, and governance,

linking Nigeria more closely to the global community. Nigeria exemplifies both the opportunities and contradictions embedded in digital globalization. With over 100 million internet users and a fast-growing tech ecosystem, the country has experienced rapid digital penetration, particularly in urban centers²⁴. This has led to significant growth in e-commerce, with local platforms like Jumia and Konga expanding their reach, and Nigerian entrepreneurs gaining access to international markets. Mobile money platforms such as Opay, Flutterwave, and Moniepoint have revolutionized financial inclusion by enabling digital transactions for millions who were previously unbanked. Similarly, social media platforms such as Instagram, TikTok, Facebook, and WhatsApp have become tools for small-scale entrepreneurship, particularly for women in informal sectors like fashion, cosmetics, catering, and thrift businesses.

This digital transformation has lowered barriers to entry for economic participation. Women who traditionally faced social, geographic, or financial constraints can now engage in market activities from their homes, access customers directly, and use mobile technologies to manage businesses. For instance, a woman in Kano can advertise handmade crafts to a national or global audience using WhatsApp or Facebook Marketplace, process payments via mobile money, and avoid costs associated with brick-and-mortar businesses.

Culturally, digital globalization has also amplified Nigeria's rich cultural exports, such as Nollywood movies, music, and fashion, which are shared globally through social media platforms like Facebook, YouTube, and Instagram. Nigerian influencers and content creators have built large international audiences, promoting the country's culture and soft power on the world stage. This digital exchange has fostered intercultural dialogue and increased awareness of Nigeria's vibrant cultural scene.

Despite the promising prospects of digital globalization in Nigeria, the benefits of digital globalization in Nigeria are not equitably distributed. A gendered digital divide remains a significant barrier to inclusion. Studies show that Nigerian women are 30% less likely than men to own smartphones and 40% less likely to access mobile internet, with disparities more acute in rural and conflict-affected areas²⁵. Moreover, while digital tools may enhance economic agency for some, many women remain excluded due to poor connectivity, low digital literacy, limited financial capital, and prevailing patriarchal norms that limit their autonomy and technological engagement.

Another most pressing challenge is the digital divide. While urban areas such as Lagos and Abuja enjoy relatively good internet access and digital infrastructure, many rural and remote regions remain underserved. Limited infrastructure, high costs of devices and data, and low levels of digital literacy restrict a large portion of the population from participating fully in the digital economy, creating stark inequalities between different regions and socioeconomic groups.

Additionally, digital globalization introduces new vulnerabilities. Nigerian women navigating digital markets often lack social protections such as health insurance, maternity leave, or pension schemes. Many are subject to cyberbullying, online fraud, or data breaches, yet legal protections in Nigeria's cyber governance remain underdeveloped and often gender-neutral, failing to address specific risks faced by women²⁶. Thus, digital globalization can reproduce or even deepen existing inequalities if not intentionally regulated to promote inclusive growth.

Regulatory and policy challenges present additional hurdles. Nigeria's legal framework for digital activities is still developing. Gaps in laws related to data protection, privacy, online security, and digital rights create an uncertain environment for both users and investors. This

lack of clear regulation can stifle innovation and discourage foreign and local investments in the digital sector.

Another major limitation is the low level of digital literacy and skills among many Nigerians. Without the necessary knowledge and training, large segments of the population are unable to utilize digital technologies effectively. This skills gap limits the broader participation of citizens in the digital economy and curtails the potential benefits of digital globalization.

Economic and socio-cultural barriers also play a role. High costs of devices and internet data remain prohibitive for many families, especially in poorer communities. Additionally, some cultural attitudes and resistance to change in certain communities slow the adoption of new digital tools and practices, further hampering widespread integration.

Inadequate infrastructure further compounds these issues. Nigeria struggles with frequent power outages, poor internet connectivity, and insufficient telecommunications infrastructure, all of which impede reliable access to digital services. These infrastructural deficiencies slow down the pace of digital adoption and innovation, preventing many Nigerians from benefiting from the opportunities that digital globalization can offer.

Furthermore, Nigeria's economy continues to depend heavily on oil and traditional sectors, which can slow the integration of digital technologies into key industries. This dependence limits innovation and the shift toward a more diversified, digitally driven economy.

While global digital platforms are widely used, Nigeria still faces a shortage of locally developed digital content, products, and services tailored to its unique cultural and economic context. This lack of indigenous digital innovation limits the growth of domestic digital industries and reduces opportunities for local entrepreneurs.

The critics of digital globalization argue that it disproportionately benefits powerful actors, namely tech companies, data monopolies, and financial institutions, while marginalizing

smaller players in the Global South²⁷. For developing nations like Nigeria, this imbalance can result in data colonialism, where local populations generate data that is harvested by foreign corporations with little benefit to the local economy or infrastructure.

Furthermore, scholars have pointed out that the promise of empowerment through digital tools often obscures the material and political conditions necessary for true inclusion. Digital globalization may offer the illusion of access and voice while leaving unchallenged the deeper structures of gendered labour exploitation, state neglect, and global capitalism. Hence, understanding digital globalization requires more than a technical analysis; it demands a sociopolitical critique of how power, gender, and global capitalism intersect in the digital age.

Considering this view, I concluded that digital globalization is a multidimensional phenomenon that reshapes the global economy through digital connectivity. For Nigerian women, it offers both an opportunity and a challenge: a pathway to economic participation and independence, but also a domain marked by inequality, exclusion, and vulnerability. As this research explores, the impact of digital globalization on women's economic rights cannot be understood in terms of access alone. It must be examined through the structural, legal, and cultural frameworks that shape women's experiences in the digital economy.

2.1.2.1 Digital Infrastructure and Connectivity

At the core of digital globalization is the strength and accessibility of digital infrastructure comprising mobile networks, broadband internet, reliable electricity, and affordable smart devices that connect individuals and businesses to global information and financial systems. In Nigeria, the rapid expansion of mobile and broadband infrastructure has significantly transformed communication and economic participation, especially in major urban centers such as Lagos. The Nigerian Communications Commission (NCC) reported that as of 2023, over 90 million Nigerians had access to mobile internet, reflecting the widespread diffusion

of 3G and 4G technologies²⁸. However, this progress masks persistent regional and gender disparities, as rural and northern regions continue to lag behind in both coverage and digital inclusion²⁹.

The accessibility of mobile networks directly influences the uptake of fintech services, which are now integral to women's participation in the digital economy. Platforms such as OPay, Moniepoint, and PalmPay have leveraged Nigeria's growing mobile penetration to expand access to mobile money and digital payment solutions, facilitating small-scale entrepreneurship among women and youth³⁰. Despite these gains, infrastructural bottlenecks such as unreliable power supply, limited broadband reach, and the high cost of data and smart devices remain key obstacles to achieving inclusive digital globalization³¹. These limitations disproportionately affect women in underserved and conflict-prone areas, reinforcing pre-existing inequalities in economic empowerment and technological access³². Strengthening digital infrastructure, therefore, is not merely a technical goal, it is a social and economic imperative for fostering equitable participation in Nigeria's evolving digital landscape.

2.1.2.2 Digital Financial Inclusion

A critical dimension of digital globalization in Nigeria is the expansion of financial inclusion through mobile banking and fintech platforms. The emergence of digital financial technologies such as Flutterwave, Kuda, and Paga has transformed the landscape of financial access, enabling millions of Nigerians to perform financial transactions without traditional bank accounts³³. These platforms facilitate seamless payments, savings, and transfers, integrating informal economic actors, particularly women, into the broader digital economy.

For women, this digital shift represents a significant empowerment tool, as it reduces dependence on male intermediaries or family approval for financial decision-making³⁴.

Mobile money and digital banking services have been instrumental in closing financial access gaps, especially in low- and middle-income countries like Nigeria²⁹. The report highlights that women are increasingly using mobile money services for savings and business transactions, although they still lag behind men by approximately 30 percent in smartphone ownership and 40 percent in mobile internet usage.

Fintech innovation has accelerated progress toward gender equity in finance by improving accessibility, affordability, and transparency of financial services³⁵. Yet, despite these advances, barriers such as limited digital literacy, high transaction costs, and concerns over cybersecurity and fraud continue to restrict full participation, particularly among women in rural and low-income communities³⁶. Addressing these challenges remains vital to ensuring that digital globalization serves as a truly inclusive economic force.

2.1.2.3 Digital Labor Platforms and Gig Work

Digital globalization has profoundly transformed the nature and organization of work in Nigeria, enabling a new form of economic participation through the rise of gig and platform-based labor. Online platforms such as Upwork, Fiverr, and Toptal have opened up access to freelance opportunities for professionals offering services in areas like graphic design, writing, programming, and consulting, connecting Nigerian workers to global clients and markets³⁷. Similarly, digital commerce tools such as Facebook Marketplace, WhatsApp Business, and Instagram Shops have become essential for informal and home-based entrepreneurs, particularly women, who leverage these platforms to sell locally produced fashion, beauty, and craft products to wider audiences³⁸. Local e-commerce platforms like Jumia and Konga further support small-scale traders by offering structured online retail spaces and delivery logistics that reduce the traditional barriers to market entry³⁹.

For women, this digital transformation has been especially empowering, allowing them to balance income-generating activities with domestic and caregiving responsibilities while circumventing traditional workplace discrimination⁴⁰. However, despite these opportunities, the gig economy remains largely unregulated, with limited access to formal labor protections such as pensions, maternity leave, or health insurance. As studies by the International Labour Organization and UN Women highlight, platform-based workers, particularly women, often face job insecurity, unequal pay, and exclusion from social safety nets, reinforcing pre-existing gender inequalities in digital labor markets⁴¹. Thus, while digital globalization has expanded the boundaries of economic participation, it also underscores the urgent need for gender-sensitive labor policies and inclusive digital governance frameworks that protect the rights of online workers in Nigeria.

2.1.2.4 E-Commerce and Social Commerce

E-commerce has emerged as one of the most significant dimensions of digital globalization in Nigeria, reshaping access to markets, entrepreneurship, and gender inclusion. For Nigerian women in particular, it has lowered traditional barriers to market entry that were once defined by patriarchal norms, capital constraints, and spatial limitations. Social media-driven commerce, often referred to as *social commerce*, has become a powerful enabler of micro-entrepreneurship. Platforms such as Instagram, WhatsApp, and Facebook Marketplace now serve as virtual storefronts for women in industries like fashion, cosmetics, catering, and retail, allowing them to reach wide audiences without the need for costly physical spaces⁴². This digital shift has opened new economic pathways for women who balance family and professional responsibilities, offering flexible participation in both local and global markets.

However, despite these opportunities, structural and systemic challenges remain. Many women owned online enterprises operate informally without business registration, tax

documentation, or legal certification, limiting their access to credit, government incentives, and long-term scalability³⁵. Furthermore, the digital environment exposes women entrepreneurs to distinct risks, including cyber fraud, identity theft, and gender-based online harassment issues that disproportionately affect female influencers and vendors who rely heavily on public visibility for business growth.

Digital globalization, therefore, while fostering new forms of empowerment, must be accompanied by institutional reforms that formalize digital trade, strengthen online security, and ensure equitable inclusion in Nigeria's evolving e-commerce ecosystem.

2.1.2.5 Transnational Digital Engagement

Digital globalization has increasingly connected Nigerian women to transnational networks, movements, and knowledge flows that shape their awareness of economic rights and agency in the global digital economy. Through access to online advocacy platforms, capacity-building webinars, and training programs organized by international agencies and NGOs, women across Nigeria are now able to engage with global conversations about empowerment, entrepreneurship, and inclusion. Initiatives such as the **#SheTrades** programme by the International Trade Centre and **#GirlsInICT** campaigns led by the International Telecommunication Union (ITU) have provided women with digital upskilling opportunities, mentorship, and visibility in male-dominated sectors⁴³. These digital platforms enable Nigerian women to exchange knowledge, build networks, and mobilize for gender equity across borders.

Moreover, participation in crowdfunding initiatives, virtual conferences, and digital advocacy campaigns has given women the tools to amplify their voices and challenge entrenched patriarchal norms that limit their economic participation⁴⁴. For instance, social media-based

activism and digital learning communities have allowed women entrepreneurs to access markets, funding, and partnerships that transcend local boundaries, thereby strengthening their capacity for financial independence and leadership. However, the benefits of this transnational engagement are not evenly distributed. Persistent barriers such as unequal access to internet-enabled devices, digital literacy gaps, and language limitations continue to exclude many women, particularly those in rural or low-income communities, from fully participating in global digital spaces⁴⁵. Hence, while digital globalization offers powerful channels for women's empowerment, its inclusive potential remains tied to bridging infrastructural and educational inequalities that restrict equitable access.

2.1.2.6 Governance, Regulation, and Digital Rights

Digital globalization in Nigeria continues to unfold within a complex and often underdeveloped regulatory environment. While *the* National Digital Economy Policy and Strategy (2020–2030) outlines a vision for inclusive growth through technology, its implementation remains inconsistent and largely gender-neutral, failing to address the unique challenges faced by women in digital spaces⁴⁶. The lack of gender-sensitive digital governance frameworks, particularly those addressing online harassment, data privacy, cyberbullying, and the protection of gig workers, creates structural vulnerabilities for women engaging in digital entrepreneurship and online work⁴⁷. Despite the growing participation of women in Nigeria's digital economy, inadequate enforcement of digital rights and weak institutional coordination between agencies such as the National Information Technology Development Agency (NITDA), the Central Bank of Nigeria (CBN), and the Ministry of Communications and Digital Economy perpetuate regulatory gaps that constrain inclusion⁴⁵.

Moreover, studies have shown that many women in Nigeria’s digital sector operate without clear legal safeguards or awareness of existing consumer and data protection laws, increasing their exposure to exploitation, online scams, and cyberviolence⁴⁸. The absence of strong digital gender policies undermines not only individual safety but also broader goals of economic justice and empowerment. For Nigeria to harness the full potential of digital globalization, regulatory frameworks must be restructured to integrate gender equity, ensure transparency in digital transactions, and strengthen accountability mechanisms that protect women’s economic and social rights in virtual spaces⁴⁹.

2.1.2.7 Digital Globalization: Double-Edged Sword

The framework emphasizes that digital globalization is not inherently empowering. While it opens economic spaces and reduces geographic barriers, it also introduces new vulnerabilities and deepens existing inequalities if access, literacy, and rights are not evenly distributed.

2.1 Summary: Core Insight of the Digital Globalization Framework

Component	Opportunities	Challenges
Infrastructure	Wider access to mobile internet and smart devices	Rural/poor areas still digitally excluded
Financial Inclusion	Mobile money service for unbanked womeninternet	Gender gaps in smartphone/ access

Digital Labour	Flexible gig work, online business, global reach	No formal contracts, no protection
Social Commerce	Low-cost digital entrepreneurship	Exposure to online harassment, fraud
Transnational links	Access to training, funding and. Advocacy	Language, skill and access barriers for many
Policy and Rights	Inclusion in national digital Policy framework	Lack of enforcement, legal protection and gender focus

This framework is fundamental to analyzing how digital tools reshape women's economic opportunities, how access and exclusion play out across different social groups, and how policy responses must evolve to close the digital gender gap. It forms a basis for measuring the impact, distribution, and equity of economic empowerment through digital means in Nigeria.

2.1.3 Women's Economic Rights

Women's economic rights are a subset of human rights that encompass the legal, social, and economic entitlements necessary for women to participate fully, equally, and effectively in economic life, access economic resources, and enjoy economic independence. These rights are essential for promoting gender equality, empowering women, and fostering sustainable development within societies. They include, but are not limited to, the right to own and inherit property, access credit and financial services, education and skill development, Freedom from Economic Exploitation and Discrimination, engage in gainful employment, receive equal remuneration, control personal income, enjoy social protections and safety nets (such as

maternity leave, healthcare, unemployment benefits, pensions), and participate in entrepreneurship and decision-making processes that influence economic governance.

In the broader context of global human rights and development discourse, women's economic rights are recognized as fundamental to achieving gender equality and empowering women, particularly in low- and middle-income countries like Nigeria. The United Nations' Sustainable Development Goal 5 (SDG 5) explicitly seeks to "achieve gender equality and empower all women and girls," with specific targets on eliminating gender disparities in economic resources and ensuring full participation in leadership and decision-making processes⁵⁰.

2.1.3.1 Historical and Legal Foundations of Women's Economic Rights

The foundations of women's economic rights are entrenched in numerous international legal frameworks. Notably, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), adopted by the United Nations in 1979, requires state parties, including Nigeria, to eliminate discrimination in all spheres of economic life. Articles 11, 13, and 14 of CEDAW advocate for the right to work, social security, access to financial services, and special protections for rural women⁵¹.

At the national level, Nigeria has also made significant strides toward promoting women's economic rights. The 1999 Constitution of the Federal Republic of Nigeria, as amended, guarantees equality before the law and prohibits discrimination based on sex (Section 42). However, in practice, the realization of these rights is frequently impeded by patriarchal structures, customary and religious laws, and systemic socio-economic barriers. For example, in many parts of Nigeria, customary inheritance practices still deny women access to land and

property, which remains a critical constraint on their ability to generate income or secure loans⁵³.

2.1.3.2 Dimensions of Women's Economic Rights

Women's economic rights encompass a broad spectrum of entitlements and opportunities that are essential to achieving gender equity and inclusive development. These rights extend across various dimensions of economic life, including access to formal employment, participation in the informal economy, entrepreneurship, financial inclusion, and involvement in economic decision-making. Each of these dimensions interacts with broader structural and cultural factors that shape women's economic experiences in Nigeria.

In the formal employment sector, Nigerian women continue to face formidable barriers. These include gender-based hiring discrimination, occupational segregation, wage disparities, and workplace harassment. Despite policies aimed at promoting equality, women remain significantly underrepresented in male-dominated industries such as technology, energy, real estate, and finance. Where women are employed, they are often concentrated in lower-wage, precarious job roles that offer limited opportunities for upward mobility or career advancement. These structural limitations undermine women's economic security and reinforce gender hierarchies in the labour market.

Alongside the formal sector, a substantial portion of Nigerian women are engaged in the informal economy. This includes a wide range of income-generating activities such as street vending, market trading, home-based services, and small-scale manufacturing. The informal sector provides a vital economic lifeline, particularly for women in rural areas or those with caregiving responsibilities, due to its flexibility and low entry barriers. However, informal work typically lacks legal protections, social security benefits, and formal recognition in

national economic planning. Women in this sector often work under unstable conditions, are vulnerable to exploitation, and remain excluded from labour rights and welfare policies⁵³.

Entrepreneurship among women in Nigeria has seen considerable growth, particularly with the expansion of digital platforms that have revolutionized how business is conducted. Many women have embraced online business models in retail, food, fashion, and beauty, using social media platforms like Instagram, TikTok, WhatsApp, and Facebook to market and sell their products. These platforms provide alternative avenues for economic participation, allowing women to reach wider audiences and operate independently. Nevertheless, systemic obstacles continue to impede the growth of female-led enterprises. Limited access to start-up capital, credit constraints, digital illiteracy, poor infrastructure, and the high cost of data and logistics remain persistent challenges that disproportionately affect women entrepreneurs²⁵.

Financial inclusion is another critical dimension of women's economic rights. Despite efforts to expand access to financial services, Nigerian women are significantly less likely than men to own a bank account, secure a loan, or access formal credit facilities. This financial exclusion is particularly acute in rural and underserved regions, where cultural norms, legal illiteracy, and low participation in cooperative societies or microfinance programs further restrict women's ability to invest in their businesses or secure long-term economic security⁵⁴. The inability to provide collateral, often tied to unequal property rights and inheritance laws, exacerbates this exclusion and limits women's financial autonomy.

Another important but often overlooked dimension of economic rights is the capacity of women to make independent economic decisions. In many Nigerian communities, women's autonomy over financial matters is constrained by patriarchal cultural norms and legal traditions that prioritize male authority. Women may require the consent of their husbands, fathers, or other male relatives to engage in business transactions, control income, or even

open a bank account. This lack of agency in decision-making restricts women's economic independence and reinforces their dependence on male guardianship, particularly in conservative and rural contexts⁵⁵.

Together, these dimensions reveal that women's economic rights are deeply interconnected with broader issues of gender justice, legal empowerment, and social transformation. Addressing these multifaceted challenges requires a holistic approach that includes legal reforms, financial literacy programs, improved digital infrastructure, and the dismantling of socio-cultural barriers that hinder women's participation in economic life. In the context of digital globalization, these efforts become even more urgent, as digital platforms offer both new possibilities and new risks for the realization of women's economic rights.

2.1.3.3 Women's Economic Rights in the Context of Digital Globalization

The evolution of digital globalization has significantly broadened the scope of women's economic rights by integrating digital technologies into economic life. This transformation emphasizes not only traditional economic rights such as access to work, credit, and property, but also rights related to meaningful participation in the digital economy. In contemporary Nigeria, digital globalization has introduced innovative opportunities for women to engage in income-generating activities, particularly through the use of digital tools, platforms, and financial services.

One key area of progress is digital entrepreneurship. Increasingly, Nigerian women are leveraging e-commerce platforms and social media applications such as Instagram, TikTok, WhatsApp, and Facebook, to market and sell products ranging from fashion and beauty items to food and craftwork. These platforms allow women to bypass traditional barriers such as lack of shop space or male-dominated business environments.

Similarly, mobile banking and financial technologies (fintech) such as Opay and Moniepoint have played a vital role in promoting financial inclusion among women. These services provide digital wallets, savings features, and payment options that cater to women who may not have access to traditional banking institutions, especially in underserved or rural communities.

Another dimension of women's digital economic participation lies in the gig economy. Online platforms like Upwork, Fiverr, and Freelancer allow digitally literate women to offer professional services such as writing, design, virtual assistance, and programming on a flexible basis. This form of remote work presents a promising avenue for financial independence and time management, particularly for women balancing multiple domestic responsibilities.

Despite these opportunities, several challenges continue to hinder women's full integration into the digital economy. Digital illiteracy remains widespread, with many women lacking the skills required to operate online platforms effectively. Smartphone ownership among women is significantly lower than among men, while internet connectivity remains unreliable or entirely unavailable in many rural parts of the country. Furthermore, women face unique digital risks including online harassment, fraud, and gender-based cyber violence that undermine their security and willingness to participate in online spaces.

Nigerian women are 30% less likely than men to use mobile internet and are significantly underrepresented in digital literacy and ICT training programs²⁵. These disparities reveal a digital gender divide that must be addressed through targeted policies and inclusive digital education initiatives to ensure that women are not left behind in the rapidly evolving global digital economy.

2.1.3.4 Intersectional Challenges to Women's Economic Rights

Women's economic rights in Nigeria are also influenced by intersectional factors such as ethnicity, religion, age, disability, and geographic location. Rural women, for instance, face compounded barriers due to infrastructural deficits, low literacy rates, and conservative gender roles⁵⁵. Gender roles assign domestic and caregiving responsibilities to women, limiting time for income generating work. Also, women with disabilities often lack physical access to workplaces and are excluded from economic empowerment programs. Societal pressure discourages women from leadership or public economic roles while in some areas, married women cannot take loans, own properties or travel for business without spousal consent. Addressing these intersectional challenges requires a more nuanced policy and legal framework that takes into account the multiple identities that shape women's economic experiences.

2.1.3.5 Policy and Advocacy for Strengthening Women's Economic Rights

Although policy frameworks such as the National Gender Policy (2006) and the National Digital Economy Policy and Strategy (2020–2030) acknowledge the role of women in economic development, the implementation remains weak. Advocacy efforts led by civil society organizations and international partners like UN Women and the World Bank continue to push for reforms in areas such as financial inclusion, digital literacy, and labour protections. However, without enforcement and proper gender-responsive budgeting, these policies have limited practical impact⁵⁶.

Table 2.2 Indicators for Assessing Women's Economic Rights in Nigeria

To evaluate the scope and effectiveness of women's economic rights under digital globalization, the following indicators are relevant:

Indicator	Measurement
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Access to credit and financial services	% of women with active bank/mobile money account
Digital entrepreneurship	Number of female – owned digital SMEs
Labor force participant	Ratio of female to male employment
Wage equity	Gender wage gap across sectors
Legal protection	Laws guaranteeing equal pay, workplace protection
Social protection	Access to health insurance, pension, maternity benefits
Decision making	Female representation in economic leadership roles

Women's economic rights in Nigeria are legally recognized but socially constrained. Digital globalization has introduced new avenues for empowerment, but without reforming the structural, cultural, and legal barriers, those rights will remain symbolic rather than substantive. For digital tools to translate into meaningful economic gains, there must be intentional, inclusive policy actions, gender-sensitive platforms, and protective digital governance.

Table 2.3 Tabular synthesis Conceptual Framework of Women's Economic Rights in the Context of Digital Globalization in Nigeria:

Dimension	Practical expression in Nigeria	Challenges/Barriers
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Formal employment I	Limited female presence in sectors. ICT finance and Law: underrepresentation in management positions.	Gender wage gaps, hiring discrimination, Maternity related job insecurity , poor enforcement of labor laws.
Informal Economic Participation	Women dominating market trading, tailoring, catering, informal e-commerce via whatsapp, facebook and instagram.	Lack of social security, no access to loans or insurance, legal invisibility, tax burden
Entrepreneurship & Trade	Rise in women led micro-businesses using digital platforms like opay Flutterwave and moniepoint	Poor access to credit, low digital literacy, infrastructural limitation , cyber insecurity
Access to credit And Financial Services	Increasing mobile money use: some success with fintech led financial Inclusion	Gender-biased collateral requirement, rural exclusion, limited financial Education, tech illiteracy
Property and Inheritance Rights	Some legal gains, more women owned businesses or digital assets	Customry law discrimination in inheritance and land ownership, weak policy enforcement
Decision Making Autonomy	Urban middle class women make more independent economic choices	Patriarchal norms, family and spousal control, community disapproval
Digital Economic Rights	Women engaged in e-commerce, content creation and digital gig work	Gender digital divide, online violence, lack of digital labor rights, regulatory gaps
Representation in Economic Decision Making	Few women in finance, trade, tech, policy making boards	Political underrepresentation cultural stereotypes about leadership, tokenism

2.1.3.8 Mediating Factors Between Digital Globalization and Women's Economic Empowerment

Digital globalization does not automatically result in empowerment. The degree to which Nigerian women benefit economically from digital advances depends on several intervening variables: social, infrastructural, institutional, and personal. These mediating factors determine how effectively digital opportunities are accessed, utilized, and converted into economic power.

Digital Literacy and Technological Skills

Digital literacy encompasses the knowledge and ability to use digital devices, communication tools, and platforms safely and effectively.

Context in Nigeria: Many Nigerian women, especially in rural or conflict-affected regions, lack basic digital skills. This gap affects their ability to operate digital payment systems, conduct e-commerce, or navigate cybersecurity risks.

Impact: Without digital proficiency, women are less likely to capitalize on platforms like Opay, Flutterwave, or social commerce tools.

Digital training programs are rarely adapted to the needs of rural women, making it harder for them to translate digital access into empowerment outcomes⁵⁷.

Socio-Cultural Norms and Gender Roles

These are traditional expectations and practices that define “appropriate” roles for men and women in society.

Context in Nigeria: In many communities, women require spousal or familial approval to work outside the home or control finances. This cultural oversight can extend into the digital realm, restricting women's ability to run online businesses or use mobile banking independently.

Impact: Gender norms reduce autonomy, even when digital tools are available. Economic choices become subject to male oversight or community disapproval.

Despite increased mobile ownership among women, social barriers often prevent them from using these tools meaningfully⁵⁵.

Infrastructure and Internet Connectivity

The availability, affordability, and quality of digital infrastructure (broadband, electricity, mobile networks).

Context in Nigeria: Urban-rural disparities are stark. While Lagos and Abuja benefit from fast, affordable internet and reliable electricity, many rural areas have intermittent or no connectivity.

Impact: Even women who are digitally literate may find digital participation impossible due to power outages or poor network access.

Poor infrastructure is one of the main barriers preventing Nigerian women from using mobile internet services²⁵.

Access to Financial Services

The ability to open bank accounts, access credit, and engage with mobile money systems.

Context in Nigeria: Women are still less likely than men to have formal bank accounts or credit access. Even fintech platforms can exclude women without smartphones or digital IDs.

Impact: Lack of access to capital restricts women's ability to invest in or scale digital businesses.

Women in Lagos and Ibadan who lacked formal education or credit histories were excluded from many digital finance services⁵⁸.

Legal and Policy Frameworks

National and international regulations that protect or restrict women's rights in the digital economy.

Context in Nigeria: While Nigeria's National Digital Economy Policy (2020–2030) mentions gender inclusion, implementation is vague and underfunded. Many digital entrepreneurs remain unregistered and legally unprotected.

Impact: Without legal recognition, women's economic activities are vulnerable to exploitation, taxation, or erasure.

The failure to implement gender-focused digital policies creates systemic exclusion⁶¹.

Safety and Digital Security

The degree of safety women feels using digital tools, especially regarding cyberbullying, financial fraud, and online harassment.

Context in Nigeria: Female entrepreneurs and influencers often experience online gender-based violence, making digital spaces feel hostile.

Impact: Fear of exposure, scams, or harassment deters women from full participation in the digital economy.

An alarming rise in cyber-harassment cases among Nigerian women, many of whom withdrew from online platforms as a result⁷⁰.

Educational Attainment

The level of formal education achieved, which correlates strongly with digital fluency and economic independence.

Context in Nigeria: Women with secondary education or higher are significantly more likely to use digital tools effectively.

Impact: Low education reinforces the digital divide, economic dependency, and disempowerment.

Female literacy and school enrolment remain low in northern Nigeria, limiting digital inclusion²⁹.

Outcomes

The framework predicts two major categories of outcomes:

- Positive Outcomes:
 - Increased income generation
 - Entrepreneurial independence
 - Better access to credit and markets
 - Enhanced visibility in the digital economy
- Negative Outcomes:
 - Digital exclusion due to gendered access gaps
 - Unregulated informal work
 - Vulnerability to cyber abuse
 - Limited policy protection for gig workers

2.1.4 Economic Empowerment

Economic empowerment refers to the process by which individuals, particularly women in underrepresented or marginalized contexts, acquire the capacity to make independent financial decisions, access productive resources, participate meaningfully in the economy, and improve their living standards. This concept extends beyond income generation to include financial autonomy, decision-making authority, and the ability to influence economic structures that shape one's livelihood.

In Nigeria, women's economic empowerment is a crucial strategy for reducing poverty, promoting gender equality, and achieving inclusive development. However, structural inequalities such as limited access to education, restricted land and property rights, and gender-based occupational segregation continue to hinder women's economic advancement. Empowerment involves not only access to resources but also the agency to utilize them in ways that reflect meaningful choices and control over one's life outcomes⁵⁹.

The advent of digital globalization has introduced new avenues through which women in Nigeria can experience economic empowerment. The expansion of mobile technologies, fintech services, and digital marketplaces has enabled women to engage in micro-entrepreneurship, online retail, remote work, and mobile banking. Digital platforms such as Instagram, WhatsApp, Opay, and Moniepoint allow women to conduct business activities with increased autonomy, often from their homes, thus circumventing some traditional barriers to mobility and employment²⁵.

However, empowerment through digital means is not universally accessible. Socioeconomic disparities, digital illiteracy, infrastructural gaps, and restrictive gender norms still exclude many women particularly those in rural or conflict-affected areas, from fully benefiting from digital economic opportunities. Nigerian women are 30 percent less likely than men to access

mobile internet services, a disparity that limits their ability to participate in the digital economy²⁵. This divide is not merely technological; it reflects systemic exclusion from the broader economic and educational systems.

Moreover, while digital platforms offer flexibility and innovation, many women operate within the informal sector, which is largely unregulated. These women lack access to social protections such as pensions, maternity benefits, or labour rights, making their economic participation precarious. Informal work, especially in digital spaces, often lacks the institutional support necessary for long-term financial security⁵³.

Therefore, women's economic empowerment in the digital age must be understood as both a process and an outcome. It requires not only the tools for income generation but also the enabling environment legal protections, education, digital infrastructure, and cultural change that supports sustainable and autonomous economic engagement. Policy interventions should aim to bridge digital divides, promote financial literacy, and ensure equitable participation of women in both formal and informal digital economies.

2.1.5 Gender Digital Divide

The gender digital divide refers to the systematic gap between men and women in access to, usage of, and benefits derived from digital technologies. This divide is not merely technological; it is a reflection of deeper social, economic, and cultural inequalities that shape how different genders interact with digital tools and spaces. In Nigeria, the gender digital divide remains a significant barrier to women's participation in the digital economy, particularly as digital globalization increasingly defines economic and social interactions.

Women in Nigeria are less likely than men to own mobile phones, use the internet, or have access to the skills required to navigate digital platforms effectively. Nigerian women are 30

percent less likely than men to use mobile internet, a gap driven by affordability issues, lower digital literacy, cultural constraints, and safety concerns²⁵. In rural areas, this divide is even more pronounced due to infrastructural limitations and more rigid traditional norms that limit women's mobility and access to technology⁶⁰.

Digital literacy, defined as the ability to use and understand digital tools, is essential for participating meaningfully in today's digital economy. However, women and girls in Nigeria often receive less exposure to digital education, particularly in public schools and informal training environments. This limitation restricts their ability to engage in digital entrepreneurship, remote work, and online learning activities that are central to economic empowerment in a globalized world⁶¹.

Cultural expectations further entrench the divide. In many conservative Nigerian households, particularly in Northern Nigeria, digital devices are seen as luxuries or potential sources of moral corruption, especially for women and girls. These perceptions lead to parental restrictions, reduced investments in digital tools for girls, and broader societal discouragement of women's active presence in online spaces⁶². Moreover, digital gender-based violence such as online harassment, cyberstalking, and revenge porn discourages many women from fully participating in social media or e-commerce platforms, further marginalizing them in digital environments²⁶.

This digital exclusion has far-reaching economic implications. As more job opportunities, financial services, and government benefits move online, women without access to technology risk further economic marginalization. The rise of digital payment systems, fintech apps like Opay and Flutterwave, and mobile-based business models means that digital access is no longer optional but essential for economic participation. Yet, without deliberate

efforts to close the gender digital divide, these technological advances risk reinforcing existing gender disparities rather than alleviating them⁶³.

Government policies aimed at bridging this divide have made some progress, but implementation remains uneven. Nigeria's National Broadband Plan and the National Digital Economy Policy and Strategy include goals for inclusivity, yet few gender-specific targets are defined, and monitoring mechanisms are weak. Non-governmental organizations and international partners have filled some gaps by promoting girls' ICT training, providing subsidized devices, and running women-focused digital inclusion campaigns. However, these efforts require scale, coordination, and long-term policy integration to be truly effective⁵⁵.

Addressing the gender digital divide in Nigeria involves more than providing physical access to devices and internet connectivity. It requires transformative strategies that tackle affordability, improve digital literacy, enhance digital safety, challenge discriminatory norms, and promote inclusive digital policies. Only then can Nigerian women fully benefit from the opportunities offered by digital globalization and claim their rightful place in the emerging digital economy.

2.1.6 Informality and Women's Labour in Digital Contexts

In Nigeria, much of the female labour force operates within the informal economy, a sector characterized by its lack of formal contracts, regulatory oversight, social protections, and consistent income. Informality has historically served as both a source of economic inclusion and a site of vulnerability for Nigerian women, many of whom turn to informal work due to barriers in the formal labour market, such as educational constraints, gender discrimination, and inflexible work environment⁶⁴. The rise of digital globalization has further transformed

this landscape by expanding informality into digital spaces, giving birth to what scholars now refer to as digital informality.

Digital informality encompasses the economic activities women undertake through digital platforms without formal business registration, labour protections, or access to social security systems. Women now sell fashion, beauty, and food products via WhatsApp, Instagram, Facebook Marketplace, and e-commerce platforms like Jumia or Konga. Others offer digital services in freelance marketplaces such as Fiverr, Upwork, or as virtual assistants, often without any regulatory oversight or employment benefits⁶⁵. These activities provide low-entry-point opportunities for income generation, allowing women to work from home, manage household responsibilities, and bypass traditional patriarchal gatekeeping structures in the labour market.

However, this flexibility comes with significant costs. Most women engaged in digital informal labour do so under precarious conditions. They are not entitled to maternity leave, health insurance, pension benefits, or protection from workplace exploitation. Moreover, without formal recognition, they often struggle to access credit, scale their businesses, or receive training and digital upskilling⁶⁶. Even though these platforms create visibility and networks for women entrepreneurs, they rarely provide the structural support needed for sustainable growth or long-term security.

The informal digital economy is also highly unregulated, making it ripe for exploitation. For instance, women vendors and service providers are susceptible to online scams, delayed payments, and digital harassment without recourse to legal protections or grievance mechanisms²⁶. Additionally, algorithmic biases on some gig platforms may limit women's visibility or earning potential compared to male users, particularly in fields like graphic

design, IT support, or logistics, where gender stereotypes still influence consumer preferences²⁵.

Cultural constraints also play a role in determining how Nigerian women navigate digital informal labour. In some communities, the idea of a woman engaging actively online, particularly through visible entrepreneurship, may still be viewed with suspicion or as morally inappropriate. These gendered norms influence not only participation but also the degree of autonomy women can exercise in digital spaces⁶². As a result, women may under-report their earnings, use male relatives' names for business registration, or avoid public engagement online to preserve their social reputations.

The intersection of informality, digital work, and gender raises important questions for policy and research. While digital platforms can serve as stepping stones toward formal economic inclusion, they often reinforce rather than disrupt structural inequalities when left unregulated. Nigerian policymakers must therefore consider reforms that acknowledge the realities of digital informal labour. This includes extending legal recognition to digital micro-entrepreneurs, incorporating them into national economic databases, providing digital financial literacy programs, and ensuring digital safety and privacy protections⁵⁶.

Ultimately, the experiences of women in Nigeria's informal digital economy reflect both the transformative possibilities and the deep inequalities embedded in digital globalization. As more women turn to digital work in search of flexibility and autonomy, it is imperative that governments, civil society, and the private sector collaborate to ensure that these platforms become gateways to empowerment, not traps of unregulated labour exploitation.

2.1.7 Gender and Technology in Nigeria

The intersection of gender and technology in Nigeria reveals a complex relationship shaped by historical inequalities, socio-cultural expectations, and structural barriers. While

technology has the potential to empower women by providing access to education, economic opportunities, and platforms for civic engagement, this potential is often undermined by persistent gender disparities in access, usage, and participation in digital and technological spaces.

In Nigeria, technological advancement has been unevenly distributed, both geographically and demographically. Women, especially those in rural and low-income communities, are significantly less likely than men to have access to digital tools such as smartphones, internet-enabled devices, or broadband connectivity. Nigerian women are 30 percent less likely than men to use mobile internet, a gap that reflects deep-rooted gender inequalities in digital inclusion³. This divide is further exacerbated by socio-cultural norms that discourage women's technological engagement, framing digital spaces as masculine or inappropriate for female use⁶⁷.

Education and digital literacy also play a critical role in shaping gendered access to technology. Women are underrepresented in science, technology, engineering, and mathematics (STEM) education in Nigeria, limiting their opportunities to enter and thrive in the digital economy. A report by UNESCO highlights that less than 20 percent of Nigerian students enrolled in technology and engineering programs are female, due largely to stereotypes, lack of mentorship, and inadequate institutional support⁶⁸. This underrepresentation translates into low participation in tech-driven sectors, where women often occupy clerical rather than technical or leadership roles.

Beyond access and education, digital safety is a significant concern for Nigerian women. Online harassment, cyberbullying, and digital surveillance are pervasive, deterring women from engaging confidently in online spaces. Many women have experienced threats, doxing, or reputational damage as a result of their digital presence, especially on social media

platforms used for business or activism²⁶. This fear of digital violence limits not only women's economic participation but also their freedom of expression in the digital age.

Policy responses to gender inequality in technology have been limited in scope and effectiveness. Nigeria's National Digital Economy Policy and Strategy (2020–2030) emphasizes inclusiveness but lacks clear implementation pathways to ensure women's digital empowerment⁵⁶. Meanwhile, civil society organizations have stepped in to bridge some gaps through digital literacy campaigns, female tech hubs, and mobile technology training programs aimed at equipping women with skills to navigate and contribute to the digital world. However, these initiatives remain fragmented and insufficiently scaled.

Addressing gender inequality in technology in Nigeria thus requires a multi-pronged approach. Expanding infrastructure, making digital tools affordable, promoting STEM education for girls, ensuring online safety, and developing inclusive digital policies are all critical steps. Equally important is transforming social norms that define technology as a male domain and instead encouraging women to not only consume but also create and lead within digital environments.

2.2 Theoretical Review

The three major theories discussed are World-Systems Theory, Symbolic Interactionism, and Legal Pluralism. These theories were selected due to their relevance in explaining global inequalities, identity negotiation, and the complexity of legal structures affecting women's rights in the Nigerian digital economy.

2.2.1 World-Systems Theory

World-Systems Theory, first developed by Immanuel Wallerstein in the 1970s, presents a critical framework for understanding the structural inequalities inherent in global capitalism. Wallerstein's theory divides the world into three interconnected zones: the core, the semi-

periphery, and the periphery. The core consists of economically advanced, industrialized countries that control global finance, innovation, and production. The periphery, on the other hand, comprises developing nations that supply raw materials and cheap labour while relying on imports of technology, capital, and governance models from the core. The semi-periphery lies in between, often exhibiting mixed characteristics of both poles⁶⁹.

In applying World-Systems Theory to digital globalization, scholars have expanded Wallerstein's analysis beyond physical goods and labour to include digital capital flows, technological infrastructure, data governance, and algorithmic control. The digital economy, dominated by a few powerful corporations based in the core (such as Meta, Amazon, Alphabet, and Apple), reflects this persistent structural imbalance. These corporations dictate the rules of engagement in the digital space, regulating access, collecting data, and determining monetization models while extracting value from users across the periphery⁷⁰.

Nigeria, situated firmly in the global periphery, illustrates this unequal relationship in the digital age. Despite having one of Africa's largest digital economies, Nigeria remains dependent on foreign platforms and infrastructure. Mobile banking apps, gig work platforms, and social media businesses used by millions of Nigerian women are often governed by opaque algorithms and policies set outside national borders. Digital innovation, while enabling economic opportunities, also reproduces dependency on core economies for access, visibility, and monetization.

From a gender perspective, World-Systems Theory helps illuminate the intersection of global structural inequality and local gendered economic exclusion. Nigerian women, already marginalized by patriarchal systems and socio-economic barriers, find themselves doubly disadvantaged in a global system that privileges core countries and male-dominated tech economies. Access to digital tools is shaped by global pricing models, infrastructural

underdevelopment, and limited localization of services. For example, platform fees, digital taxes, and currency volatility affect the earnings of women entrepreneurs who rely on digital platforms to sell products or perform freelance work.

Moreover, much of the digital labour performed by Nigerian women is unpaid or underpaid. Activities such as content creation, caregiving via telehealth apps, or customer engagement through social media are often invisible in formal economic metrics but constitute substantial contributions to digital commerce. World-Systems Theory allows us to frame these as forms of “digital extraction,” where value is generated in the periphery (Nigeria) but captured in the core (Silicon Valley)⁷¹.

Even within Nigeria, core-periphery structures emerge at a subnational level. Urban centres like Lagos and Abuja function as national “cores,” concentrating digital infrastructure, fintech investments, and educational opportunities. In contrast, rural regions, especially in Northern Nigeria, lack access to high-speed internet, reliable electricity, and safe digital spaces for women. This internal digital peripherality reinforces inequalities not just between nations, but within them, along lines of geography, gender, and class²⁴.

World-Systems Theory also critiques the false promise of digital inclusion often embedded in neoliberal globalization narratives. While development agendas and donor organizations promote digital inclusion as a route to women’s empowerment, they rarely address the exploitative nature of global digital capitalism. These approaches risk romanticizing participation in digital economies without ensuring fair compensation, legal protection, or control over digital labour processes⁷².

Finally, the theory sheds light on the asymmetric policy responses between core and peripheral nations. Countries in the core are implementing stringent data privacy laws (such as the EU’s GDPR) and pushing for AI ethics frameworks, while Nigeria still struggles with

basic data protection and enforcement of cybercrime laws. Women's digital rights, including protection from online harassment, access to secure platforms, and control over digital identities, are often sidelined due to weak institutions and competing governance priorities.

In summary, World-Systems Theory provides a powerful lens through which to analyze the global and local forces shaping Nigerian women's participation in the digital economy. It exposes how digital globalization, though potentially empowering can reproduce old patterns of dependency and exclusion unless addressed through equitable policies, feminist economic justice, and structural reform.

2.2.2 Symbolic Interactionism

Symbolic Interactionism is a micro-sociological theory that focuses on how individuals create, interpret, and negotiate meanings through social interaction. Rooted in the works of George Herbert Mead and further advanced by Herbert Blumer, the theory posits that people act toward objects, events, and others based on the meanings these hold for them and that these meanings emerge through interaction and are continually reshaped through experience⁷³. In this view, society is not simply imposed from above through structures and laws but is constantly reconstructed through the shared meanings and symbols that individuals assign to their everyday lives.

In the context of this study, Symbolic Interactionism provides a powerful lens for examining how Nigerian women navigate digital globalization on a day-to-day basis, especially as it relates to their economic rights. This includes how they perceive digital platforms, how they interpret their role in online business environments, and how societal expectations shape their self-understanding as economic agents in both virtual and physical marketplaces.

For instance, mobile phones, internet connectivity, or social media platforms are not merely technological tools; they are imbued with symbolic value. To some women, a smartphone

represents economic independence, visibility, and modernity; to others, it may symbolize moral ambiguity or cultural transgression, particularly in conservative or patriarchal settings⁷⁴. The decision to engage in digital entrepreneurship, sell goods via WhatsApp, or create a presence on Instagram is therefore not just economic, it is a meaning-making process influenced by community norms, family expectations, and personal aspirations.

Symbolic Interactionism helps unpack how women interpret the cultural signals around them. In many Nigerian communities, particularly in rural and Islamic-majority regions, digital engagement by women, especially for financial purposes is sometimes perceived as inappropriate or rebellious. Women may internalize these views, leading to self-censorship or limited digital visibility⁷⁵. Yet, in other urban and cosmopolitan settings, the same digital behaviour may be celebrated as enterprising, aspirational, or even feminist. These differing interpretations show how meaning is fluid, negotiated, and deeply context specific.

Furthermore, Symbolic Interactionism helps explain the subjective experiences of marginalization and resistance. When a woman is excluded from a digital skills training due to illiteracy or socio-economic status, she may interpret this exclusion not only as a logistical barrier but as a statement about her societal worth. Conversely, successfully setting up an online boutique or gaining recognition as a digital content creator can transform a woman's sense of self, reinforcing her economic agency and social identity.

This theory also emphasizes the interaction between women and digital institutions, including banks, fintech platforms, gig work apps, and social media companies. Each encounter with a platform, whether positive or discriminatory, contributes to the evolving meaning women assign to digital participation. If, for example, a fintech app denies a loan application without transparency, the user might interpret this as systemic bias or personal inadequacy. Over time,

such experiences accumulate and shape collective perceptions about whether digital globalization is empowering or exploitative.

Moreover, Symbolic Interactionism draws attention to language and representation, which are crucial in the digital age. The way women are portrayed in tech advertising, online tutorials, or social media narratives sends signals about who belongs in the digital economy and who does not. If digital literacy campaigns are targeted primarily at men, or if tech influencers are overwhelmingly male, women may interpret this as a sign that digital spaces are not designed with them in mind⁷⁶. On the other hand, when women see role models who look like them thriving in online commerce, it reinforces the possibility of success and reshapes collective expectations.

This theory is especially relevant in qualitative research, where the goal is not merely to count how many women are online, but to understand how women feel about being online, what it means to them, how they negotiate risk and reward, and how they reimagine their roles as workers, earners, mothers, and citizens in a digitized world.

In summary, Symbolic Interactionism provides a nuanced framework for analyzing the lived experiences of Nigerian women in the digital economy. It emphasizes meaning, identity, and interaction, allowing this study to go beyond statistics to capture the personal, cultural, and emotional dimensions of women's economic lives in a globalized, digital context.

2.2.3 Legal Pluralism

Legal pluralism is a theoretical framework that acknowledges the coexistence of multiple legal systems within a single socio-political context. It recognizes that formal state law is not the only source of regulation and that customary law, religious law, and informal community norms also govern people's behaviour, often simultaneously and interactively⁷⁷. In societies marked by ethnic, religious, and cultural diversity such as Nigeria, legal pluralism provides

critical insight into how laws function on the ground, especially in shaping access to justice, rights, and resources.

Within the context of this study, legal pluralism is essential to understanding the fragmented legal landscape that governs women's economic rights in Nigeria, particularly in the era of digital globalization. Nigeria is a legally plural society where statutory law (based on the Constitution and national legislation), Islamic (Sharia) law, and customary law operate concurrently. These systems do not always align, and the tension among them has profound implications for women's autonomy and participation in the economy⁷⁸.

For example, while Nigeria's national laws and international obligations such as the ratification of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) affirm women's rights to equal economic participation, these rights are often undermined or contradicted by customary inheritance laws or Sharia provisions that restrict women's ownership of land, access to credit, or decision-making autonomy⁷⁹. In many parts of Northern Nigeria, under Sharia jurisdictions, women require male guardianship for certain economic transactions, which significantly limits their ability to fully benefit from the promises of digital entrepreneurship or financial independence facilitated by mobile banking.

Legal pluralism becomes particularly relevant in the digital economy, where new forms of economic interaction (e.g., digital commerce, online payments, virtual labour) often fall outside the scope of both traditional norms and established state regulations. For instance, a woman running an online business via Instagram, TikTok and WhatsApp may face little recognition from statutory economic institutions, while also navigating familial or religious expectations that discourage her financial independence⁸⁰. These conflicting legal and normative orders shape how women understand, claim, or are denied their economic rights.

Moreover, the informal nature of digital labour further complicates the application of law. Nigeria's legal framework has yet to fully incorporate protections for digital gig workers, many of whom are women engaged in tasks like remote freelance work, e-commerce, or content creation. While statutory laws may offer some labour protections, these rarely extend to digital informal workers. Simultaneously, neither customary law nor religious law has evolved to address the emerging realities of virtual economies, leaving women without legal safeguards in these spaces⁸¹. This legal vacuum or the clash between progressive statutory law and regressive customary norms reinforces the vulnerability of women in the digital economy.

Legal pluralism also explains the disparities in enforcement and interpretation of rights across regions. In some southern Nigerian states, women are more likely to benefit from legal systems that uphold gender equality due to higher exposure to statutory norms and stronger institutions. In contrast, in northern regions, where customary and Islamic laws hold more sway, women often have fewer avenues to assert their rights, particularly in relation to finance, property, and digital participation⁸².

Importantly, legal pluralism does not suggest that customary or religious law is inherently oppressive. Instead, it highlights the complex negotiations women undertake across different legal orders, sometimes invoking statutory rights while simultaneously navigating traditional expectations. For example, a woman may appeal to state law to register a digital business but still require her husband's approval to secure a loan from a local religious-based cooperative. This legal manoeuvring strategic navigation between conflicting systems is a lived reality for many Nigerian women and must be accounted for in any serious analysis of economic rights in the digital age.

In conclusion, legal pluralism offers a robust framework for analyzing how multiple, sometimes contradictory legal systems influence women's access to economic resources, digital platforms, and protections. It enables researchers to move beyond the assumption that statutory law alone shapes economic rights and instead focus on how women live within overlapping normative worlds. For a context as complex as Nigeria's, where digital globalization introduces new opportunities but also interacts with entrenched traditional systems, legal pluralism is an indispensable lens through which to understand the legal and cultural constraints shaping women's economic lives.

2.2.4 Integrative Relevance of Theoretical Perspectives

When integrated, these three perspectives offer a comprehensive and multilayered understanding of the research problem. World-Systems Theory addresses structural inequalities imposed by the global economic order; Symbolic Interactionism reveals the cultural and subjective meanings attached to women's digital economic behaviours; and Legal Pluralism elucidates the normative and institutional constraints within which those behaviours are situated. Together, they illuminate the complex realities Nigerian women face as they attempt to navigate, utilize, and challenge the digital economy for economic empowerment.

This integrative framework also informs the study's methodology and analysis. For instance, qualitative interviews are designed not only to gather experiential data but also to trace how women negotiate digital inclusion within unequal global structures, localized cultural expectations, and fragmented legal orders. Moreover, the framework offers a critical lens for policy evaluation, encouraging a move beyond technological determinism or legal formalism, and toward gender-sensitive, context-specific interventions.

In summary, the fusion of World-Systems Theory, Symbolic Interactionism, and Legal Pluralism enables a holistic examination of how digital globalization interacts with gendered power structures in Nigeria. It ensures that the study remains sensitive to both macro-level structural forces and micro-level lived experiences, thereby producing a nuanced and contextually grounded analysis of women's economic rights in the digital age.

Together, these three theories provide a multi-level analytical framework for this research:

- World-Systems Theory offers a global, structural analysis of digital power relations and economic inequalities.
- Symbolic Interactionism brings attention to individual agency, cultural meanings, and the micro-dynamics of digital entrepreneurship.
- Legal Pluralism grounds the study in Nigeria's complex legal environment, showing how structural and normative rules shape (and often limit) the realization of women's rights in the digital economy.

By integrating these perspectives, this study offers a robust theoretical foundation for understanding how Nigerian women negotiate the intersection of global digital flows, local traditions, and gendered legal regimes.

2.3 Review of Empirical Studies

Recent empirical literature demonstrates a growing recognition of the transformative impact digital globalization is having on women's economic participation across the Global South, with Nigeria serving as a critical focal point. The increasing integration of digital technologies such as mobile banking, social commerce platforms, and gig work has facilitated new avenues for income generation, particularly for women who have historically been marginalized from formal economies.

2.3.1 Gender Gap in Mobile Money Usage in Nigeria

In recent years, mobile money has emerged as a vital tool for expanding financial inclusion in Nigeria, particularly for populations historically excluded from traditional banking services.

Nigeria is identified as a focal point in sub-Saharan Africa where mobile money is increasingly being used to support women's entry into the digital economy albeit with persistent challenges that reflect deeper systemic inequalities²⁵.

Nigeria's financial landscape has seen a proliferation of fintech and mobile money platforms such as Opay, Moniepoint, Paga, Kuda, and PalmPay, which have made financial services more accessible to women, especially those in informal sectors. These platforms allow women to perform everyday transactions, including saving money, receiving payments, paying bills, and accessing microloans without reliance on traditional bank branches, which are often inaccessible in rural and peri-urban areas. The gender gap in mobile money account ownership in Nigeria has narrowed to 14%, down from 22% in 2019, largely due to mobile agents operating in underserved regions and increasing affordability of smartphones and data bundles²⁵.

Despite this progress, Nigerian women still lag behind men in both ownership and active use of mobile money services. Nigerian women are 30% less likely than men to use mobile internet, a key gateway for accessing digital financial services²⁵. This disparity is more pronounced in rural areas, where women are constrained by limited digital literacy, sociocultural norms restricting financial independence, and infrastructural deficits such as poor network coverage and electricity instability.

The report also finds that most women who do access mobile money platforms tend to use them for basic transactions only, such as receiving remittances or airtime top-ups. Complex financial tools, such as digital loans, investment platforms, or insurance products, are less

frequently accessed by women due to low financial literacy and limited awareness of available services. In northern Nigeria, where gender inequality and religious conservatism are more prevalent, women often require the permission of male guardians to own or operate mobile devices, further restricting autonomous use of mobile money services.

The absence of women in the design and development of fintech services in Nigeria contributes to the persistence of the digital gender divide²⁵. Most financial technologies are not tailored to women's unique needs, such as informal savings schemes or collective financial models like *ajo* and *esusu*. As a result, the usability, relevance, and trust of mobile money platforms among women remains uneven across different socio-economic and regional contexts.

Nevertheless, targeted initiatives have begun to make a difference. Partnerships between fintech companies, civil society organizations, and women's cooperatives have enabled tailored outreach and training.

The Mobile Gender Gap Report documents several Nigerian-based interventions, such as agent banking networks designed specifically for women entrepreneurs, and digital literacy campaigns conducted in local languages, which have helped increase women's participation in the digital economy. In summary, the findings underscore the dual nature of digital financial inclusion in Nigeria: it presents both a powerful mechanism for advancing women's economic rights and a mirror reflecting entrenched inequalities. While the gender gap in mobile money usage is narrowing, the process is uneven and mediated by factors such as education level, geographic location, age, and cultural norms. Digital globalization, as evidenced in Nigeria's fintech boom, offers transformative potential but only if digital infrastructures, platforms, and policies are made deliberately inclusive and gender sensitive.

Nigerian women are leveraging digital platforms as tools for entrepreneurship and economic empowerment in the face of persistent socio-economic constraints⁵⁹. The research focuses on women entrepreneurs using platforms such as WhatsApp, Instagram, Facebook, and Flutterwave, and investigates both the opportunities and limitations these technologies present within Nigeria's digital economy.

Drawing on surveys and interviews with micro- and small-scale women entrepreneurs in urban centers such as Lagos, Port Harcourt, and Abuja, the study reveals that the adoption of digital tools has significantly reshaped women's entrepreneurial strategies. Many participants reported increased visibility for their products and services, access to a wider customer base beyond their immediate geographic location, and flexibility in balancing business operations with domestic responsibilities. This flexibility is particularly valuable in a context like Nigeria, where gendered expectations often require women to combine income generation with caregiving and household duties.

Social media platforms serve as digital marketplaces, replacing or supplementing traditional brick-and-mortar operations⁸³. These platforms offer relatively low-cost entry points for women entrepreneurs who lack access to physical shop space or formal business licenses. In particular, WhatsApp Business has emerged as a vital channel for order management, marketing, and customer engagement, while Flutterwave and Paystack provide accessible payment gateways that enable transactions without the bureaucratic complexities of traditional banking.

Despite these promising trends, the study also uncovers critical structural and infrastructural barriers that inhibit the sustainability and scalability of digital entrepreneurship among Nigerian women. One of the most pressing issues is the digital skills gap. Many women reported limited proficiency in using advanced features of social media, digital marketing

tools, or e-commerce dashboards. This deficiency restricts their ability to analyze sales data, optimize their outreach strategies, or automate routine processes functions that are crucial for business growth in the digital economy.

Furthermore, internet reliability and data costs pose ongoing challenges. Nigeria's digital infrastructure is highly uneven, with frequent power outages, slow broadband, and costly mobile data bundles disproportionately affecting women entrepreneurs in peri-urban and low-income neighbourhoods. These infrastructural gaps not only constrain access but also reduce business efficiency and customer satisfaction.

The study also highlights digital vulnerability and online fraud as major concerns. Several respondents shared experiences of impersonation, phishing, and cyber-harassment, with little to no recourse through legal or platform-based grievance mechanisms. This absence of a protective digital ecosystem deters many women from expanding their digital footprint or investing in long-term online strategies.

Another issue raised in the study is the lack of institutional support for women-led digital businesses. Many participants lamented the absence of targeted training programs, financial grants, or digital incubators aimed at supporting female entrepreneurs. While some NGOs and private-sector players have offered ad hoc interventions, there is no coordinated government strategy that prioritizes women's integration into Nigeria's digital economy. The authors call for more inclusive digital governance, noting that gender-neutral policies often fail to address the unique needs of women in informal entrepreneurship.

Importantly, the study identifies intersectional inequalities that shape digital entrepreneurship in Nigeria. For instance, women with tertiary education and those living in metropolitan cities tend to perform better in the digital economy than their counterparts in rural or conflict-

affected regions, who often lack both the infrastructure and social freedom to operate online businesses effectively.

There is a complex interplay between digital globalization and women's economic agency in Nigeria. While digital platforms offer avenues for income generation and autonomy, deep-seated challenges ranging from infrastructural deficits to digital insecurity continue to limit women's ability to fully exercise their economic rights in the digital space⁸³. For digital entrepreneurship to be a true vehicle of empowerment, there must be systemic efforts to bridge digital divides, protect online safety, and develop gender-responsive policy frameworks.

Related to these, a significant empirical contribution to understanding how digital credit systems influence women's access to finance and their broader economic empowerment in urban Nigeria was studied. Conducted in Lagos and Ibadan, two of Nigeria's most commercially active cities, the research explores the use of mobile banking platforms and fintech services among women and evaluates how these tools impact women's financial inclusion, creditworthiness, and economic agency.

The study begins by highlighting the financial exclusion historically experienced by Nigerian women, particularly in accessing formal banking services. Conventional banking systems have long operated with entry barriers such as collateral requirements, complex documentation, and discriminatory lending practices, which disproportionately exclude women especially those engaged in micro-enterprises or informal sector activities⁸⁴.

The rise of mobile financial technology (fintech) exemplified by platforms such as Opay, Carbon, PalmCredit, and Aella Credit, has begun to disrupt this exclusionary trend by offering women easier access to digital credit without collateral⁸⁴. These platforms often utilize alternative credit scoring models based on mobile usage data, repayment histories, or

social media activity, thus opening doors for women previously locked out of the formal credit system.

The empirical data reveals that a growing number of urban women entrepreneurs, particularly those operating small businesses in sectors like fashion, catering, and cosmetics, are actively using mobile credit services to finance their ventures. Many of the respondents acknowledged that digital loans, despite their short repayment cycles and higher interest rates, provided immediate working capital that was otherwise unavailable. For women who lack guarantors or land titles, such platforms represent a lifeline for business continuity and inventory expansion.

This study also identifies several inequities and challenges that complicate women's experiences with digital credit systems. One prominent issue is the educational and technological divide. The study found that women with higher levels of education, particularly those with at least secondary schooling, were significantly more likely to understand loan terms, manage repayment schedules, and navigate fintech apps effectively. In contrast, women with limited literacy or digital skills struggled with app-based borrowing and often became victims of predatory lending practices, including excessive interest rates, lack of transparency, and aggressive recovery methods.

In addition, the study emphasizes that most digital lenders in Nigeria do not offer financial education or advisory support for their users. As a result, many women borrowers enter into loan agreements without fully understanding the implications, which sometimes leads to debt cycles that undermine rather than enhance their economic autonomy.

Another critical finding is that digital credit alone is insufficient to drive long-term economic empowerment. While access to quick loans provides short-term liquidity, the absence of savings mechanisms, business mentorship, and policy support means that many women

remain in a vulnerable economic position. The study therefore calls for the integration of credit services with broader financial literacy training, business development services, and social safety nets, particularly tailored to women's needs.

The study also observes geographic disparities within the urban sample. Women in Lagos, due to better infrastructure, internet access, and proximity to fintech service hubs, reported more frequent and successful engagement with digital credit than those in Ibadan, where network reliability, digital literacy, and service availability were lower. This finding underscores the importance of context-specific strategies in designing financial inclusion programs.

Ultimately, the research concludes that digital credit offers both promise and peril for women's economic rights in Nigeria. While fintech has indeed expanded access to finance for many women, particularly in urban centers, it has also introduced new layers of exclusion, risk, and inequality, especially among low-income and under-educated users. Without proper regulation, user education, and institutional support, the digital credit revolution risks replicating the very structural barriers it seeks to overcome.

2.3.2 Women's Rights, Law, and Policy Implementation in the Digital Context

A critical evaluation of Nigeria's National Digital Economy Policy and Strategy (2020–2030), examining the extent to which it recognizes and incorporates gender-specific needs, especially in promoting women's economic rights in the context of digital globalization was studied. The study situates itself within the broader critique that many national digital policies in the Global South, while progressive in language, often fail to meaningfully integrate gender inclusion mechanisms, thus reproducing existing inequalities in the digital landscape.

It begins by unpacking the structural objectives of the Nigerian Digital Economy Policy, which focuses on expanding broadband access, promoting digital literacy, encouraging

innovation, and creating a regulatory environment conducive to digital entrepreneurship and e-governance. While the policy emphasizes inclusion in general terms, the absence of clear gender-based targets or frameworks for addressing women's digital marginalization is the crux of Aderemi's critique. The author argues that despite rhetorical commitments to inclusion, the document lacks gender-disaggregated data, specific timelines, funding allocations, and institutional mechanisms to address the digital gender divide⁸⁵.

The study underscores that digital policy, when not gender-sensitive, can deepen structural inequalities rather than alleviate them. For example, policies that expand digital access without acknowledging that Nigerian women are 30–40% less likely than men to own smartphones or access mobile internet will inevitably widen the inclusion gap. The study finds that the policy pays little attention to cultural, economic, and educational barriers that limit women's digital participation, especially in rural areas and conflict-affected regions.

Moreover, it highlights that the informal digital economy, where most Nigerian women entrepreneurs operate through platforms like WhatsApp, Instagram, Opay, and Flutterwave is virtually absent from the policy discourse. These platforms are vital tools for women-led micro-businesses, yet the policy does not outline any regulatory protections, tax incentives, or support systems to formalize and secure women's participation in this space.

Importantly, the study notes a disconnect between Nigeria's international commitments and domestic implementation. Nigeria is a signatory to several international instruments promoting women's rights and digital inclusion, including the CEDAW, the African Union's Digital Transformation Strategy, and the Beijing Declaration and Platform for Action. However, the National Digital Economy Policy fails to operationalize these frameworks, resulting in what is called a "policy-practice gap." This gap manifests in the absence of gender focal points, poor monitoring and evaluation mechanisms, and underrepresentation of women

in digital governance institutions, such as the Ministry of Communications and Digital Economy.

It also raises concerns about policy development processes, emphasizing that women's voices are often excluded from high-level decision-making in Nigeria's digital economy strategy. The study critiques the top-down approach of the policy's formulation, which did not engage women's civil society groups, female entrepreneurs, or community organizations in meaningful consultation. This exclusion results in a policy that fails to reflect the lived realities of the very women it purports to empower.

The study concludes with strong recommendations for a gender-transformative digital economy policy. These include: the institutionalization of gender budgeting within the digital economy framework, mandatory inclusion of gender-disaggregated data in monitoring tools, the mainstreaming of gender-responsive digital skills programs, and increased female representation in digital policymaking bodies. It also advocates for collaborations between government and women's rights organizations to co-create inclusive platforms that empower women across Nigeria's diverse regions and socio-economic contexts.

By exposing the gender blindness of Nigeria's digital economy framework, the study challenges policymakers and development actors to move beyond tokenistic inclusion and toward transformative policies that center gender equity in digital innovation, access, and participation. This study is vital to understanding how well-intentioned national strategies can fall short in addressing systemic gender disparities if gender is not made a central policy axis.

Similarly, a comprehensive overview of the structural, legal, and policy-related challenges that inhibit the full realization of women's rights especially economic rights in Nigeria's rapidly evolving digital economy was reported. While acknowledging that digital globalization presents opportunities for women's empowerment, the report warns that such

benefits will remain unequally distributed without intentional and enforceable legal and policy interventions.

At the heart of the report is the recognition that Nigeria has ratified several key international conventions and frameworks aimed at gender equality. These include the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the African Union Protocol on the Rights of Women, and commitments under the Sustainable Development Goals (SDGs) particularly SDG 5 on gender equality and SDG 9 on industry, innovation, and infrastructure. Despite these commitments, implementation remains inconsistent, fragmented, and often superficial.

One of the major findings of the report is the mismatch between legal reforms and enforcement. While Nigeria's constitution and some national policies such as the National Gender Policy and National Digital Economy Policy (2020–2030) articulate gender equity goals, there is little evidence of effective integration of women's economic rights into digital governance structures. This is particularly evident in the weak institutional mechanisms for monitoring gender-specific outcomes in digital finance, entrepreneurship, and employment.

The report devotes significant attention to rural and marginalized women, noting that they are largely excluded from the digital economy due to limited infrastructure, low digital literacy, and entrenched cultural barriers. Women in Northern Nigeria, for example, are more likely to be subject to patriarchal restrictions on internet usage, smartphone ownership, and public participation in economic life. Even when national-level programs for women's digital empowerment exist, they often fail to reach these regions or are undermined by state-level legal pluralism, which enables the enforcement of discriminatory customary or religious laws.

Another critical area addressed is the gender digital divide. The report reiterates that women in Nigeria are 30–40% less likely than men to access the internet or own a smartphone, a

statistic corroborated by ^{24&25}. Yet, national strategies rarely address these disparities with gender-targeted funding, nor do they include mandated partnerships with local women-led organizations that could facilitate digital inclusion in underserved communities⁵⁵.

Importantly, the report critiques digital financial inclusion initiatives for their failure to incorporate gender-responsive financial literacy training, accessible credit schemes, or protection mechanisms against online exploitation and fraud. Although platforms like Opay and Flutterwave are democratizing access to finance, many women particularly those in informal sectors remain outside the reach of financial protection and regulatory oversight. As a result, digital entrepreneurship often operates in a legal grey zone, with limited recourse in cases of online abuse, financial scams, or platform exploitation⁵⁵.

The report also identifies a significant gap in data collection and analysis, which hampers effective policymaking. National statistics on ICT usage, mobile banking, or digital entrepreneurship are rarely gender-disaggregated, and the absence of rigorous gender-impact assessments make it difficult to evaluate whether policy initiatives are meeting their intended objectives.

In terms of recommendations, the report calls for a radical policy shift that centers gender at the heart of Nigeria's digital transformation agenda. It urges the federal and state governments to:

- Mandate gender audits of all digital economy programs.
- Create a gender-sensitive digital inclusion strategy with clear metrics and budgetary commitments.
- Strengthen the capacity of regulatory bodies like the Nigerian Communications Commission and Central Bank to enforce gender inclusion standards.

- Promote multi-stakeholder partnerships that include women's groups, civil society, private tech companies, and international donors.

Overall, the report provides a sobering assessment: while legal and policy frameworks exist, their implementation is marred by lack of political will, cultural resistance, funding constraints, and institutional inertia. Unless these barriers are addressed through gender-responsive digital governance, the promise of digital globalization for Nigerian women will remain largely unrealized.

2.3.3 Informal Economy and Digital Entrepreneurship

Women's dominance in Nigeria's informal economy, especially through digital platforms, has become increasingly evident.

In an empirical study, lived realities of 150 female digital vendors operating in Lagos and Abuja, Nigeria's most prominent urban and economic hubs, were investigated. The research critically explores how women engage with digital platforms as economic actors, while simultaneously navigating systemic exclusion from formal business structures and state protections. Their findings highlight both the transformative potential and the precarious nature of digital entrepreneurship for Nigerian women in the informal economy.

They begin by framing their study within the context of digital globalization, emphasizing how access to mobile phones, social media platforms, and mobile banking technologies has opened new economic frontiers for women. According to their analysis, the rapid expansion of digital tools such as Instagram, WhatsApp, Facebook Marketplace, and Flutterwave has enabled many women especially those without formal education or access to conventional employment to launch small-scale businesses in sectors like beauty, fashion, catering, and digital retail. These platforms offer low entry costs and flexible work arrangements, which

are particularly attractive for women balancing economic activities with domestic responsibilities.

However, the study exposes a significant structural concern: nearly all the women interviewed operated without formal business registration, tax documentation, or access to regulated financial instruments. The authors argue that this condition of digital informality effectively excludes them from government-backed credit facilities, grants, and social protection programs, such as health insurance or maternity leave benefits⁸⁴. The digital vendors were also unfamiliar with existing regulatory frameworks such as the Companies and Allied Matters Act (CAMA), the Nigerian Data Protection Regulation (NDPR), or even local government policies related to e-commerce and online trade licensing.

It finds that many of these women perceive digital platforms as safer and more autonomous alternatives to the physical marketplace, where they often face gender-based discrimination, police harassment, or insecurity. Digital space allows for anonymity, brand building, and customer engagement with reduced physical and social risks. However, the same platforms also expose them to new risks, such as online scams, impersonation, customer fraud, and algorithmic bias, which are largely unregulated in Nigeria's current policy environment.

Another significant observation from the study is the role of digital payment systems like Opay, Moniepoint, and Flutterwave in supporting daily transactions. These platforms have reduced reliance on traditional banks and improved liquidity for small business owners. Yet, the researchers emphasize that these tools are not without limitations, particularly due to network instability, fraud vulnerabilities, and inadequate customer redress mechanisms.

In terms of access and digital literacy, the study found stark variations in women's ability to fully utilize digital tools. While some of the vendors had mastered e-commerce marketing, search engine optimization, and customer engagement through WhatsApp broadcast features

and sponsored Instagram ads, others were limited to basic communication functions. Women who had completed secondary or tertiary education tended to perform better in branding and customer service, while those with lower literacy levels depended on informal training from peers or children. This disparity mirrors the broader gendered digital divide discussed in global development literature.

Importantly, the study draws attention to the invisible labour and emotional toll associated with running a digital business. Many of the women interviewed expressed stress over customer retention, content creation, and maintaining constant online presence tasks that are time-consuming and often unpaid. Additionally, some participants shared experiences of cyber-harassment and unsolicited messages from male clients, highlighting the vulnerability of women to digital gender-based violence even within ostensibly empowering spaces.

The researchers conclude that although digital platforms provide critical avenues for economic engagement, they should not be romanticized as inherently emancipatory⁸⁶. The lack of legal, financial, and infrastructural support for women operating in Nigeria's informal digital economy places them in a precarious position economically active but structurally excluded.

Their policy recommendations include:

- Establishing simplified digital business registration platforms accessible via mobile phones.
- Creating community-based digital literacy centers focused on women entrepreneurs.
- Implementing gender-responsive consumer protection laws for digital marketplaces.
- Developing partnerships between government agencies, fintech startups, and women's cooperatives to create safer, more inclusive digital ecosystems.

Overall, the study adds a critical dimension to the understanding of digital globalization as a double-edged sword: it creates pathways for inclusion while simultaneously reproducing patterns of marginalization in new digital forms. Their findings reinforce the need for a context-sensitive, gender-focused policy framework that recognizes informal digital vendors as legitimate economic actors deserving of institutional recognition and support.

In relation to this, a report presents a critical examination of the gendered dimensions of platform-based work across African economies, with a particular focus on Nigeria. The report sheds light on the precarious nature of digital labour, the emerging forms of informality embedded within platform economies, and how these developments affect women's ability to secure and exercise their economic rights.

The rise of digital platforms including ride-hailing services, delivery apps, e-commerce hubs, freelance marketplaces, and mobile money applications has enabled new forms of employment for women, particularly those excluded from the formal labour market⁶⁵. These platforms offer flexibility, location independence, and reduced entry barriers, making them attractive to women balancing unpaid care responsibilities, socio-cultural constraints, and limited educational backgrounds. However, this digital opportunity comes with serious structural limitations.

The study notes that while Nigerian women are increasingly participating in the gig economy as vendors on Jumia and Konga, service providers via WhatsApp and Instagram, and freelancers on platforms such as Upwork and Fiverr, their engagement remains largely informal, unregulated, and insecure. Most women working in the digital economy lack written contracts, job security, health insurance, or pension plans, leaving them exposed to abrupt income loss, data exploitation, and labour rights violations. The organization

characterizes this as a new form of “digital precarity” where technological advancement does not necessarily equate to empowerment.

Moreover, it highlights significant gender disparities in platform access, digital skills, and algorithmic visibility. In Nigeria, many female digital workers face barriers to digital literacy, with limited access to training programs and professional development resources⁸⁷. As a result, their digital businesses often remain small-scale, manually operated, and vulnerable to cyber risks. Male counterparts are more likely to dominate algorithm-driven spaces such as logistics and fintech startups where profits and scalability are more viable. This technological divide further marginalizes women in the evolving digital economy.

A key concern raised in the report is the absence of comprehensive labour regulations governing platform work in Nigeria. Current legal instruments such as the Labour Act of 2004 and National Gender Policy do not sufficiently address non-standard employment relationships or ensure protections for informal digital workers. Consequently, women remain vulnerable to exploitation by both clients and platforms, which often operate with minimal oversight or accountability⁸⁵. For instance, female delivery workers and social media vendors have reported cases of delayed payments, harassment, customer non-compliance, and exposure to hostile online environments without any viable legal recourse.

The study also emphasizes the need for gender-sensitive policy interventions to close the gap between digital participation and economic rights. Recommendations include:

- Expanding labour protections to include platform and gig workers.
- Formalizing informal digital enterprises through simplified registration processes and digital ID systems.
- Improving access to gender-responsive digital finance tools, such as savings platforms, micro-credit services, and insurance packages tailored for female entrepreneurs.

- Strengthening data protection frameworks to safeguard women's privacy and security online.
- Creating public-private partnerships to support training and mentorship for women in tech and entrepreneurship sectors.

Notably, the report argues that economic empowerment cannot be achieved through market access alone. Structural transformation rooted in policy, legal, and institutional reforms is essential for ensuring that digital platforms contribute to, rather than undermine, women's labour rights⁸⁷.

The findings thus reinforce a critical narrative: while digital globalization expands the horizon of economic participation for Nigerian women, without parallel legal and institutional safeguards, this engagement risks reinforcing existing inequalities in new digital forms.

2.3.4 Digital Divide and Educational Inequality

In its flagship report on gender digital divide, the report provides a nuanced and data-rich analysis of the structural and socio-cultural factors underpinning digital exclusion among women in sub-Saharan Africa, with a focused examination of Nigeria. The work highlights how gender disparities in digital access and skills reflect deeper inequalities in education, income, infrastructure, and social norms.

In Nigeria, women are 40% less likely than men to use mobile internet and 25% less likely to own a smartphone, with the gap widening significantly in rural areas and the northern geopolitical zones²⁹. These statistics are not simply about devices or data; they reveal entrenched social patterns where digital access is closely tied to broader issues of poverty, gender roles, and access to education.

It identifies low female literacy rates and limited digital skills as major barriers to women's participation in the digital economy. In regions such as the North East and North West, where insecurity and conservative socio-cultural practices are more pronounced, female literacy levels remain far below national averages. This educational exclusion translates directly into digital illiteracy, making it difficult for women and girls to navigate digital platforms, access online learning resources, or participate in remote economic opportunities⁵².

Importantly, the study also emphasizes that the digital divide is not only technological but also socio-educational and economic. Even when devices and internet access are available, women often lack the confidence, training, and encouragement to make use of them. In patriarchal family settings, access to smartphones and internet devices is typically mediated or restricted by male household members, further limiting women's autonomy in the digital space.

The report draws attention to the gendered nature of digital learning ecosystems in Nigeria. For example, it notes that most digital literacy programs in the country are concentrated in urban centers and rarely reach the women who need them most those in rural, marginalized, or conflict-affected communities. Additionally, existing programs often fail to address the unique learning needs of women, such as integrating childcare support, flexible schedules, or localized content in indigenous languages²⁹.

It recommends a multi-pronged approach to bridge the gender digital divide in Nigeria:

- Integrating digital literacy into the formal education system, beginning at the primary and secondary levels, with a specific focus on reaching girls in underrepresented regions.
- Designing community-based digital training programs tailored for women, particularly those in rural and underserved areas.

- Subsidizing access to internet-enabled devices and reducing the cost of mobile data for low-income women.
- Enacting gender-responsive technology policies that promote women's access, safety, and agency in digital spaces.

These insights align with empirical studies conducted by Nigerian scholars and development organizations, which have also pointed to infrastructure deficits, cultural constraints, and gender-biased education systems as key drivers of women's exclusion from digital globalization. These factors collectively hinder Nigerian women's ability to claim their economic rights in an increasingly digital economy.

By framing digital access as a rights-based issue rather than merely a matter of connectivity, the ITU contributes to the understanding that digital exclusion reinforces and is reinforced by educational inequality and gender discrimination. Bridging the digital divide, therefore, requires systemic investment not only in technology but in education, gender equity, and social inclusion.

Similar study provides a critical empirical examination of how educational inequality, cultural norms, and digital illiteracy intersect to limit young women's participation in the digital economy. It offers a more localized, ethnographic account based on data from Borno, Gombe, and Niger States.

The research adopts a mixed-methods approach, combining household surveys, interviews, and focus group discussions with female youths aged 15 to 35. Their findings reveal that a significant proportion of the respondents lacked basic digital literacy, had never enrolled in any digital skills training, and possessed limited knowledge of online safety, financial technology, or e-commerce platforms.

A central theme in the study is the influence of gendered cultural expectations on women's engagement with digital tools. Many respondents reported that male family members: fathers, brothers, or husbands controlled their access to smartphones and determined how much time they could spend online. In some households, digital devices were seen as tools of moral corruption or sexual temptation, reinforcing restrictions on girls' access⁴³. This aligns with the observation that sociocultural gatekeeping remains a major barrier to digital inclusion for women, especially in patriarchal communities²⁹.

Furthermore, the study emphasizes that the lack of female-centric educational infrastructure severely curtails women's ability to benefit from digital globalization. Most schools in the sampled areas lacked computer labs, internet connectivity, or trained ICT teachers. Female students also faced longer travel distances to reach training centers and higher dropout rates due to early marriage, domestic responsibilities, and insecurity⁵⁷.

Importantly, the study highlights that even among women who expressed interest in learning digital skills, there was a perception that such training was not meant for them or would not lead to meaningful employment. This internalized exclusion stems from longstanding gender stereotypes in education, where science, technology, engineering, and mathematics (STEM) fields are considered male domains.

The research recommends gender-sensitive, community-based interventions that include:

- Mobile digital literacy programs using solar-powered devices in off-grid areas.
- Engagement with traditional and religious leaders to reduce resistance to female digital training.
- Government-private sector collaboration to ensure accessible, free, or subsidized programs for disadvantaged girls and women.

- Curriculum reform that integrates digital skills with vocational training tailored for women in agriculture, health, and entrepreneurship.

Their study concludes that digital access cannot be divorced from education reform and cultural reorientation. Without addressing the underlying socio-cultural and infrastructural challenges, digital empowerment will remain out of reach for many Nigerian women in rural regions.

In relation to the broader argument of this research project, the research underscore that digital globalization is not automatically inclusive. While global connectivity expands potential, it also exposes and often exacerbates existing inequalities especially those rooted in gender and education. Their study offers valuable, context-specific insights that enrich the conceptual understanding of the digital gender divide and provides practical pathways for addressing it within the Nigerian socio-political framework.

2.3.5 Security, Online Violence, and Digital Rights

In its comprehensive report, Digital Rights and Inclusion Reports presents a sobering account of the threats to women's safety in Nigeria's digital ecosystem, underscoring how these threats affect their economic rights and participation. The report emphasizes that while digital globalization has opened up new economic frontiers for Nigerian women, it has simultaneously exposed them to unique forms of online violence, harassment, and rights violations that often go unaddressed in national cybersecurity policies²⁶.

The report identifies several manifestations of gender-based digital violence, including cyberbullying, sexual harassment, impersonation, doxxing (publishing private information), non-consensual sharing of images, and financial scams targeting women entrepreneurs and content creators. It notes that women who run businesses via Instagram, Facebook, or WhatsApp are frequently subjected to unsolicited sexual messages, online stalking, and

coordinated attacks aimed at damaging their reputations or undermining their businesses. These violations not only compromise their sense of safety but also affect their economic stability by discouraging their continued participation in digital marketplaces.

One of the key insights from the report is the absence of robust, gender-sensitive digital rights frameworks in Nigeria. While the Cybercrimes (Prohibition, Prevention, etc.) Act of 2015 addresses online fraud and hate speech; it lacks specific provisions that deal with the protection of women and marginalized groups in digital spaces²⁶. Law enforcement agencies, according to the report, often fail to take women's complaints seriously or are ill-equipped to investigate gendered digital abuses. Consequently, many women choose silence over justice, fearing secondary victimization, public shaming, or business loss.

The psychosocial impact of these violations is also discussed. Women interviewed in the report described experiences of anxiety, withdrawal from social platforms, reduced productivity, and reluctance to engage in digital business transactions²⁶. These outcomes represent not just individual setbacks but structural barriers to women's economic rights in the digital economy barriers that are often overlooked in policy discourses on digital inclusion.

Digital surveillance and privacy violations is also identified as emerging threats. Women working in politically sensitive sectors or advocating for gender rights online face greater risks of being tracked, monitored, or targeted for cyberattacks. This adds a layer of digital insecurity that disproportionately affects women who are not only economically active but also socially or politically vocal.

To combat these issues, the report offers a set of concrete recommendations:

- Gender-specific legal reforms to address online sexual harassment and cyberviolence against women.

- Capacity-building for law enforcement and judiciary officers on digital rights and gender-sensitive investigation.
- Digital safety training for women entrepreneurs, especially those in rural areas.
- Stronger enforcement of platform accountability by compelling tech companies to improve safety features and reporting mechanisms.

In the context of this study, the report findings are crucial. They demonstrate that digital globalization is not inherently empowering, it is conditioned by the extent to which structural inequalities are mitigated. Nigerian women may have access to mobile devices and internet services, but if the digital space remains hostile, unregulated, or unsafe, their economic rights will continue to be undermined²⁶.

This underscores the need for holistic digital inclusion policies that integrate not just access and affordability, but also digital justice, rights awareness, and gendered protections. Without these, the promise of digital globalization will remain unrealized for millions of Nigerian women who seek to claim economic agency online.

Also, a critical feminist inquiry into the intersection between online harassment and economic insecurity among women in Nigeria's digital market was conducted. The research, published in the Journal of Gender and Law in Africa, explored how gender-based digital violence impacts women's capacity to engage meaningfully with digital platforms for economic advancement.

The study, based on a qualitative analysis of 75 in-depth interviews with female digital entrepreneurs and influencers from Lagos, Port Harcourt, and Abuja, revealed that a significant number of women experienced cyberbullying, trolling, doxxing, and unsolicited sexual advances while promoting or conducting business online. These experiences had a

chilling effect on their digital visibility and participation, often resulting in self-censorship, withdrawal from online markets, or scaling down of digital business operations⁵⁷.

A particularly alarming finding was the link between online harassment and economic loss. For instance, women running Instagram-based fashion or beauty businesses reported deleting content or abandoning accounts due to targeted hate campaigns. Some participants noted how the reputational damage from cyberattacks led to the loss of clients, brands pulling out of collaborations, or refusal to renew digital storefront subscriptions due to fear of harassment.

The economic insecurity in the digital space is gendered, rooted in systemic failures to protect women from online abuse⁶⁶. While platforms like Facebook and WhatsApp are heavily relied upon by women for trade and marketing, the lack of gender-sensitive moderation policies, limited recourse mechanisms, and poor law enforcement exacerbate women's vulnerability⁸⁸.

The authors critique Nigeria's existing cybercrime frameworks for being overly technical and gender-neutral, thereby failing to recognize gender-specific threats and digital violence as barriers to women's economic participation. They call for a feminist overhaul of the digital policy landscape that includes clear reporting channels, legal recourse for victims of online gender-based violence, and digital literacy programs that include safety training for women.

Their study also highlights regional differences in exposure and coping strategies. Women in Lagos, with greater access to digital security tools and networks, were better able to manage online risks compared to women in Port Harcourt or Abuja, where support systems were less developed. These disparities underscore the need for decentralized support mechanisms, especially in less digitally mature urban centers.

In conclusion, the study illuminates a critical, yet often overlooked dimension of digital globalization: the psychological, social, and economic costs of digital violence on women

entrepreneurs. Their findings strongly support the need for policy innovation and multi-stakeholder collaboration to ensure that the digital economy becomes an inclusive and safe space for all women in Nigeria.

2.3.6 Regional Disparities in Digital Access and Economic Outcomes

A study contributes to the discourse on digital globalization and gender by highlighting the regional disparities in women's digital access and economic participation across Nigeria. Their comparative study analyzes how geographic location, cultural norms, infrastructure, and policy enforcement collectively influence the capacity of women in different regions to benefit from digital opportunities.

The study surveyed 400 women entrepreneurs operating in both Lagos (South-West) and Kano (North-West), two cities with stark contrasts in terms of education levels, religious and cultural norms, internet penetration, and urban infrastructure. The authors found that women in Lagos exhibited significantly higher digital engagement, including ownership of smartphones, access to 4G internet, usage of fintech services, and operation of online businesses through Instagram, WhatsApp, and personal websites⁸⁹. In contrast, women in Kano reported limited access to digital tools, lower levels of digital literacy, and minimal participation in the online economy.

These differences were not merely technological. The study showed that cultural and religious norms in northern Nigeria where conservative interpretations of gender roles are more pronounced, placed constraints on women's mobility, autonomy, and public visibility, all of which are crucial for digital entrepreneurship. Women in Kano, for example, faced familial resistance to engaging in online trade, and some required spousal permission to use social media platforms or mobile banking apps. This contrasts with the more liberal and

economically driven environment of Lagos, where digital entrepreneurship is increasingly normalized across genders.

The study also found a policy implementation gap. While both Lagos and Kano are subject to the same national digital economy frameworks, local enforcement and support mechanisms diverge significantly. In Lagos, respondents reported better access to training programs, micro-credit initiatives, and gender-focused digital literacy workshops. Conversely, many women in Kano had never heard of government-led initiatives like the National Digital Economy Policy and Strategy (2020–2030), suggesting weak grassroots sensitization and regional adaptation of national policies.

Furthermore, it pointed out the economic outcomes linked to digital participation. In Lagos, a higher proportion of women entrepreneurs reported increased revenue, expanded customer base, and scalability of their businesses through digital channels. These women also had better access to fintech services, such as Moniepoint and Opay, and benefited from partnerships with e-commerce logistics providers. In Kano, however, most women's businesses remained small-scale and localized, with limited reach and reinvestment potential due to the absence of digital tools and supportive infrastructure.

The study concludes that regional disparities significantly affect the digital inclusion and economic empowerment of Nigerian women, and that one-size-fits-all policies fail to address the nuanced socio-economic realities across Nigeria's geopolitical zones⁸⁹. It advocates for regionally tailored interventions, including culturally sensitive digital literacy programs, localized infrastructure investment, and targeted financial inclusion strategies that consider the specific challenges faced by women in conservative or underserved areas.

In essence, the study underscores that digital globalization does not benefit all women equally in Nigeria. Geographic location, intersecting with cultural, educational, and infrastructural

factors, creates uneven access and outcomes. Addressing these disparities is critical for ensuring that the digital economy serves as a tool for inclusive economic development rather than deepening existing inequalities.

2.4 Conceptual framework

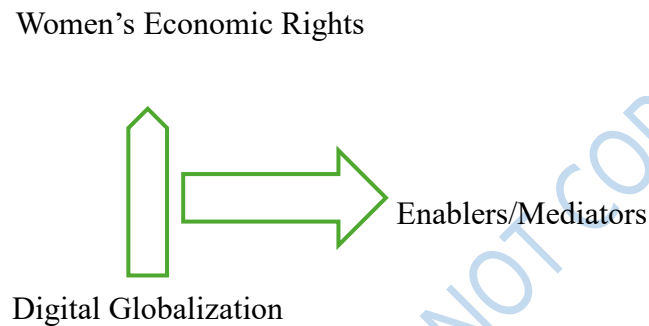


Diagram Depicting the Research's Conceptual Framework

Source: Researcher's fieldwork

2.4.1 Relevance of the Conceptual Framework

This conceptual framework helps the study in several critical ways:

- It clarifies assumptions about the relationship between digital technology and economic empowerment.
- It identifies key barriers that shape women's experiences differently across regions, classes, and social structures.
- It situates the research questions within a cause-effect context that can be explored empirically.
- It aligns with the theoretical models (e.g., World-Systems Theory and Legal Pluralism), allowing for a grounded but flexible analysis.

By integrating structural, individual, and institutional factors, this framework enables a multi-dimensional inquiry into how digital globalization transforms and at times complicates the economic lives of Nigerian women.

2.5 Summary of Gaps in Literature

While existing literature has begun to shed light on the relationship between digital globalization and women's economic rights, several underexplored dimensions remain that prevent a comprehensive and transformative understanding of this intersection in the Nigerian context. In particular, the governance, policy responsiveness, and accountability mechanisms surrounding digital gender inclusion are rarely interrogated in depth. Most empirical works tend to focus on access to digital platforms or technology adoption by women, without scrutinizing how government institutions, regulatory agencies, and digital service providers contribute to either enabling or constraining inclusive participation in the digital economy.

For instance, limited attention has been paid to institutional fragmentation in the implementation of gender-responsive digital strategies. Although Nigeria's National Digital Economy Policy and Strategy (2020–2030) presents a roadmap for inclusive growth, few studies have assessed the coherence between federal and state-level implementation or the degree to which gender equality goals are integrated in practice⁸⁵. The gap between policy formulation and execution remains largely unaccounted for in the literature, especially as it pertains to monitoring and evaluating the actual economic impact on women at the grassroots level.

Additionally, there is a critical absence of studies that examine the role of private tech corporations, fintech start-ups, and social media platforms in shaping women's economic participation. The digital economy is largely driven by private-sector innovation, yet the

regulatory practices of these companies, including how they manage digital safety, data privacy, and algorithmic visibility are rarely analyzed from a gendered perspective⁸⁸. This lack of engagement obscures how market-driven digital platforms can both enable and exploit women's labour, particularly through practices such as unpaid promotional work, limited content reach, and algorithmic bias that can suppress women entrepreneurs online.

Another underexplored dimension is the intergenerational impact of digital economic participation. While the literature often emphasizes women's current access to mobile tools or digital commerce, few studies investigate how digital globalization is reshaping the aspirations, skills transfer, and intergenerational mobility of women and their children⁵⁷. The ways in which digital participation contributes to long-term family wealth, education outcomes for daughters, or shifting norms around women's household authority are not yet adequately documented in the Nigerian setting.

Moreover, the nexus between environmental challenges and women's digital livelihoods remains missing in the current discourse. Climate-related disruptions such as floods, power outages, and digital infrastructure breakdowns disproportionately affect women-led digital enterprises, particularly in low-income and rural areas⁸⁶. However, there is limited empirical research investigating how environmental precarity intersects with digital entrepreneurship, labour informality, and economic resilience among Nigerian women.

A related lacuna involves psychosocial well-being and mental health in digital labour. While several studies have acknowledged that women engage in online entrepreneurship or gig work, they often fail to examine the emotional toll of online harassment, burnout, isolation, and the 24/7 demands of visibility and content creation²⁵. Nigerian women operating digital businesses may face heightened pressures to perform emotional labour and project success

online, often at the expense of mental health, self-care, or work-life balance. These intangible costs remain outside the scope of most economic studies.

Finally, despite a growing number of digital rights campaigns and advocacy reports, there is limited academic evaluation of the role of civil society, digital literacy NGOs, and women-led tech collectives in bridging the digital gender divide⁸⁷. These actors are often at the frontline of advocacy, training, and support, yet their contributions are rarely systematically studied in scholarly work. Their absence from the literature diminishes our understanding of community-level interventions and collective agency in reshaping the digital economy from below.

Taken together, these angles highlight a pressing need for interdisciplinary, participatory, and feminist research approaches that can unpack the multiple layers of exclusion, resistance, and transformation in Nigeria's digital landscape. Addressing these overlooked dimensions will deepen the academic conversation and offer a more complete picture of how digital globalization intersects with the lived economic realities of Nigerian women.

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Chapter Three

Methodology

3.1 Research Design

This study is grounded in a descriptive approach. The primary aim of the research is to understand the nuanced and context-specific ways in which digital globalization influences women's economic rights in Nigeria. This design is appropriate because it allows for an in-depth investigation of experiences, institutional frameworks, cultural norms, and policy implementations across different socio-economic settings in Nigeria.

A qualitative approach is chosen due to its capacity to explore complex social phenomena within real-life contexts. Qualitative research is ideal for studies that seek to understand meaning-making processes, lived experiences, and the dynamics of marginalized groups¹. The focus on women's experiences within Nigeria's digital economy aligns with this interpretivist epistemology, prioritizing the voices, perceptions, and social realities of women navigating the digital space.

The case study design also enables the research to examine digital globalization as a multifaceted phenomenon that intersects with legal, technological, economic, and cultural systems. Specifically, Nigeria serves as the principal case due to its rapidly evolving digital landscape, ongoing gender rights reforms, and significant regional disparities in digital access and women's economic participation. The design supports the comparative analysis of urban and rural realities, as well as north-south regional dynamics.

Furthermore, this design facilitates the integration of multiple data sources interviews, policy documents, digital platform usage reports, and national statistics to generate a holistic picture of the issues under investigation. The descriptive element helps outline current patterns and conditions, while the exploratory component probes into under-researched areas such as digital gender-based violence, informal digital labor, and regulatory enforcement gaps.

By utilizing this research design, this study uncover not only the challenges but also the strategies and opportunities that women in Nigeria use to claim their economic rights in the age of digital globalization. The approach also permits the application of relevant theories such as World-Systems Theory, Symbolic Interactionism, and Legal Pluralism to interpret the findings through critical and multi-level lenses.

3.2 Population of Study

The population of this study comprises Nigerian women actively engaged in the digital economy, including entrepreneurs, small scale traders, digital service providers and online workers across selected urban and semi-urban regions. These women represent the demographic most directly affected by the intersection of globalization and economic empowerment in Nigeria. The target age range of 18 to 60 years was chosen because it encompasses Nigeria's economically active female population from young adult women entering the workforce to older women with established economic roles and experiences in the evolving digital economy.

A recent national statistics shows that women within this age range account for over 60 percent of Nigeria's female labour force participation². They are also the group most exposed to digital transformation through access to mobile devices, financial technology, and online business platforms. Women below 18 years were excluded due to ethical consideration and their dependency status, while those above 60 were excluded because they are often retired or economically inactive.

To determine an appropriate and statistically reliable sample size for the study, the Taro Yamane (1967) formula for sample size determination was employed. The formula is expressed as:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n= the sample size

N = the total population size, and

e = the level of precision (sampling error)

Assuming the estimated population of women in the selected regions (urban and semi-urban) engaged in or exposed to digital economic activities is 300, and applying a 95% confidence level (where $e = 0.05$), the computation is as follows:

$$n = \frac{250}{1 + 250 (0.10)^2} = \frac{250}{1 + 250 (0.001)} = 71.43$$

However, due to logistical constraints, as well as the qualitative orientation of this study which prioritizes depth of understanding over statistical generalization, this research adopted a reduced and purposive sample size of 70 participants. This sample is considered adequate for exploratory and descriptive studies focusing on social behaviour, gender, and empowerment.

The 70 participants were distributed across four major regions of Nigeria to reflect geographical and socio-cultural diversity. Within each region, women were selected using purposive sampling, ensuring representation of various economic categories such as digital entrepreneur, mobile money users, and informal sector traders who utilize online tools.

The use of this formula provided an empirical basis for the sample size determination, ensuring the study maintains methodological rigor while adapting to practical field realities³. Selecting 70 participants allowed for manageable data collection, rich qualitative insights, and adequate reflection of variations in women's experiences with digital globalization and economic empowerment across age and regional lines.

Justification for the Age Range (18-60 years)

The age bracket of 18 to 60 years was selected based on its alignment with Nigeria's labour force definition and its significance in empowerment studies. Women within this range are

generally responsible for income generation, financial decision making and household management all of which are vital indicators of economic empowerment⁴.

Furthermore, this age group represents women who are most likely to adopt and benefit from digital technologies. Within this range, younger women (18-30 years) are often digital entrepreneurs or freelancers leveraging globalization to build financial independence, while middle aged women (31-45 years) operate small enterprises or manage business finances through digital banking. Women in the older bracket (46-60 years) may be less digitally native but increasingly utilize mobile and online services for trade and savings⁵.

Hence, the selection reflects not only a statistical rationale but also developmental, socio-economic, and behavioral relevance to the study's objectives.

3.3 Sample and Sampling Techniques

This study involve a total of 70 participants, selected to reflect diverse experiences and perspectives of women engaging with Nigeria's digital economy. The choice of this sample size is based on the study's qualitative leanings, where the depth of insight is more important than large numbers. A smaller but well-targeted sample allows for closer interaction with participants and a more nuanced understanding of their experiences⁶

Sample Composition

Out of the 70 participants:

- 60 are women actively involved in the digital economy either as entrepreneurs, gig workers, digital vendors, or informal traders using digital tools.
- The remaining 10 participants were key informants, including experts in ICT, gender advocacy, financial inclusion, and policymaking related to Nigeria's digital development.

This combination ensures that the study is grounded in lived experiences while also including professional insights from those shaping or observing digital and gender policies in Nigeria.

Sampling Approach

A multi-stage sampling technique is used to ensure fair and inclusive representation:

Purposive Sampling of Locations

States are selected from four geopolitical zones:

North-West, North-Central, South-East and South-West to allow for some regional variation. Within each selected state, one urban and one semi-rural area is chosen to reflect differences in digital access and economic activity. For example, Lagos (urban South-West), Ebonyi (rural South-East), Kwara (North-Central) and Kano (rural North West) offer diverse digital and socio-economic contexts.

Stratified Sampling of Women Participants

The 60 women were grouped by their:

- Type of digital engagement (e.g., social media trading, fintech use, gig work)
- Age range (e.g., 18–25, 26–35, 36 to 60)
- Educational level (Tertiary, Secondary and Primary/informal)
- Urban or rural residence

This method ensures that different categories of women are well-represented, making the findings more balanced and reflective of real conditions.

2. Snowball Sampling

Because some participants were operating in informal or less visible digital spaces (e.g., WhatsApp vendors, rural women using mobile money), existing participants was asked to refer others who fit the study's criteria. This technique is especially useful for reaching women who may not be part of formal associations or databases but whose stories are critical to understanding the broader picture. It ensured a well rounded representation of women engaged in diverse forms of digital economic activity from e-commerce and online freelancing to financial technology services⁷.

3. Expert Samling for Key Informants

The final 10 participants include professionals and stakeholders such as:

- Staff of NGOs focused on women's digital rights or economic empowerment
- Tech entrepreneurs or mentors supporting female-led startups
- Legal or financial experts focused on inclusive digital policies

These expert voices add context and help in interpreting women's experiences within policy and institutional frameworks.

3.4 Description of the Research Instrument

To gather data for this study, a semi-structured interview guide is the primary research instrument. This tool is especially suitable for exploring the complex and subjective experiences of Nigerian women navigating the digital economy, as it allows for both consistency and flexibility in responses⁸.

The interview guide is designed to elicit rich, open-ended responses while also covering core thematic areas relevant to the research objectives. The instrument includes a combination of structured questions and probing prompts to encourage deeper insight into participants' personal and professional journeys within the digital landscape.

Structure of the Interview Guide

The interview guide is divided into five major sections, each tailored to capture different dimensions of the study:

1. Demographic Information

This section collects basic background data such as age, marital status, educational level, occupation, geographic location (urban or rural), and type of digital activity engaged in (e.g., e-commerce, mobile banking, digital gig work).

2. Digital Access and Use

Questions here explore how participants access digital platforms and tools (e.g., smartphones, mobile apps, internet access), the frequency and purpose of their use, and any challenges they face, such as poor connectivity, lack of technical know-how, or digital security threats.

3. Economic Participation and Empowerment

This section examines how digital tools and platforms influence women's income generation, financial independence, decision-making capacity, and overall empowerment. Participants were asked to share their views on how digital work affects their roles in the household and community.

4. Legal, Policy and Social Influences

Here, the guide explores participants' awareness of national digital policies, women's economic rights, and any legal or socio-cultural constraints they face in using digital technologies. Questions also address how religion, customary norms, or gender roles may impact their digital participation.

5. Perceived Impact and Future Outlook

The final section ask participants to reflect on the personal impact of digital economic participation, and what changes positive or negative they've experienced over time. It will also probe their outlook on the future of digital work for women in Nigeria and what support systems they believe are necessary.

Justification for Using Semi-Structured Interviews

Semi-structured interviews is used for this study because they provide a balance between guiding the conversation and allowing participants to freely express themselves. This format helps uncover deeper meanings, personal narratives, and context-specific factors that structured surveys might overlook⁹. The flexible nature of this method also allows the researcher to adapt the conversation based on each respondent's background, ensuring that unique experiences are not missed.

The same instrument was adapted slightly for expert informants, with emphasis placed on policy knowledge, institutional perspectives, and broader observations about digital inclusion, rights protection, and economic participation for women.

3.5 Validity of the Research Instrument

In this study, the interview guide is carefully designed to ensure that it accurately captures the key issues related to digital globalization and women's economic rights in Nigeria. To ensure content validity, the questions in the guide is developed based on insights from existing research, relevant policies, and theoretical frameworks such as World-Systems Theory and Legal Pluralism. This approach helps ensure that important areas such as digital access, economic participation, legal support, and social norms are adequately covered.

The guide then was reviewed by two experts in gender studies and qualitative research. Their role is to assess the clarity, relevance, and cultural appropriateness of the questions. Based on their suggestions, necessary revisions is made to enhance understanding and relevance.

To assess face validity, a pilot study is conducted with five women who possess similar characteristics to the target participants. This exercise helps determine whether the questions are clear and relatable. Feedback from the pilot participants is used to adjust the wording of some items for improved clarity.

Additionally, the structure of the interview guide aligns with the study's research objectives. Each section is directly connected to the research questions, ensuring that the instrument effectively measures what the study intends to explore.

These steps contribute to enhancing the accuracy, credibility, and overall quality of the interview guide, thereby improving the robustness of the research.

3.6 Reliability of Research Instrument

The reliability of the research instrument is established to ensure consistency and dependability in the responses gathered throughout the study.

To ensure this, a pilot test was conducted with five individuals who share similar characteristics with the main study participants. This preliminary test helps determine whether the interview questions are clear, understandable, and interpreted in the same way by different respondents.

The results of the pilot test were analyzed to identify any inconsistencies in responses. The questions were adjusted to improve clarity and ensure that all participants understand them uniformly.

Additionally, the interview guide was carefully structured using simple and clear language to reduce ambiguity and enhance reliability. The same set of questions was used during all interviews, and the researcher followed a consistent interview approach to minimize bias.

By taking these steps, the study ensures that the instrument yield reliable and credible data across participants.

3.7 Method of Data Collection

Data for this study was collected using semi-structured interviews. This method allows participants to express their views freely while guiding the conversation with pre-set questions.

Interviews was conducted in person for participants in accessible areas, while phone or virtual interviews was used for those in remote locations. Each session is recorded with the participant's consent for accurate notetaking and review.

The data collection took place over a specific period, and ethical standards such as confidentiality and voluntary participation was strictly followed.

3.8 Method of Data Analysis

The data collected from the interviews were analyzed using thematic analysis. This method involve carefully examining participants' responses to identify recurring themes, patterns, and insights related to digital globalization and women's economic rights in Nigeria.

The process begin with reading through the interview notes to gain a general understanding. Then, key points were coded, grouped into categories, and organized into major themes that reflect the research objectives.

This approach helps in drawing meaningful conclusions about the experiences and perspectives of Nigerian women as they engage with the digital economy. Descriptive explanations was used to present the findings clearly and logically.

3.9 Ethical Considerations

This study adheres strictly to ethical standards in the conduct of research involving human participants. Prior to data collection, informed consent was obtained from all participants. Each respondent were clearly informed about the purpose of the research, their voluntary participation, and their right to withdraw at any stage without any consequences.

Participants identities and responses were kept strictly confidential and anonymous. Pseudonyms was used where necessary to protect personal information. All data collected were securely stored and used solely for academic purposes.

Furthermore, the research ensures that no form of harm physical, psychological, or emotional comes to any participant.

Endnotes

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Chapter Four

Results and Discussion of Findings

4.1 Presentation of Data

This section presents and interprets the demographic characteristics of the study's participants, offering insights into their backgrounds and how these influence their interaction with digital globalization and economic rights in Nigeria.

Age Distribution

The largest proportion of respondents (38%) fall within the age range of 26–35 years, followed by 18–25 years (25%), 36–45 years (20%), and the least (17%) being 46–60 years. This reflects that most participants are young to middle-aged adults, an age group most likely to engage with digital technologies and platforms for economic activities. Younger participants often demonstrate higher digital literacy, while older respondents may face more barriers to adaptation.

Education Level

A significant majority of participants (60%) have attained tertiary education, while 25% hold secondary education, and 15% have only primary or informal education. This educational trend indicates that higher education correlates with greater participation in the digital economy. However, the presence of women with lower education levels also engaging digitally shows that informal platforms (e.g., WhatsApp or Opay) may be more inclusive.

Regional Distribution

The South-West region accounted for the largest percentage of participants (38%), followed by the North-Central (30%), North-West (20%) and South-East (12%). This reflects regional disparities in digital infrastructure, literacy, and economic access. The South-West, being more urbanized and digitally advanced (Lagos), naturally had greater representation. These differences highlight the uneven reach of digital globalization across Nigeria's regions.

Residence Type

Urban residents made up the bulk of the sample (70%), while semi-rural or rural participants accounted for 30%. This disparity aligns with broader national trends of digital exclusion in rural areas, where limited internet access, electricity, and conservative norms often reduce women's digital participation. Nonetheless, the inclusion of rural voices ensures the research captures a broad spectrum of lived experiences.

Form of Digital Engagement

The most common forms of digital participation among respondents include:

- Digital Vendors (35%) – Women selling goods/services on Instagram, Jumia, WhatsApp.
- Mobile Money Users (30%) – Using platforms like Opay, Moniepoint for business transactions.
- Social Media Content Creators (20%) – Using digital presence for economic gain.
- Gig Workers/Freelancers (15%) – Earning through platforms like Upwork or Fiverr.

These categories reflect the diversity of Nigeria's digital economy and show that digital tools are being used not just for formal employment, but for flexible, informal, and self-initiated economic engagement especially among women seeking autonomy and work-life balance.

4.2. Research question One

To what extent do Nigerian women access and utilize digital platforms (e.g., mobile money, e-commerce, fintech) to enhance their economic empowerment?

Widespread Use of Mobile Money Platforms

- Over 80% of participants reported using mobile money services (e.g., Opay, PalmPay, Moniepoint, and POS agents) to receive payments, save money, and transfer funds.

- Women in both rural and urban settings noted the convenience of mobile banking for handling daily transactions, especially where formal banks were far away.

"Since I got Opay, I don't need to go to the bank. My customers just send money and I transfer it to my suppliers." (Lagos based food vendor, 30 years)

Adoption of E-commerce Platform and Social Media for Business

- A significant number of women (especially in urban areas) use platforms like Instagram, WhatsApp, Facebook Marketplace and TikTok for marketing and selling products such as clothing, food, cosmetics, and digital services.
- WhatsApp was the most used platform due to its ease of use and low data consumption.
- A few participants also used Jumia and Konga, although smaller vendors preferred social media for its ease of use and lower cost.

"I post on my WhatsApp status every day. That's how I get most of my customers." (Kwara based hair vendor, 27 years)

"Instagram has helped me reach people in Abuja and Port Harcourt without opening a physical walk in office." (Kano based Master of Ceremonies, 34 years).

Emerging Use of Fintech and Gig Work Platforms

- Some younger and more digitally literate women reported using Fintech tools for savings (e.g., PiggyVest, Cowrywise) and accessing micro-loans.
- Others engaged in freelance work via platforms like Upwork, Fiverr, and social media referrals, offering skills such as writing, graphic design, website designing or virtual assistance.

- Digital platforms like Flutterwave and Paystack were popular among more tech-savvy or formally trained women for processing payments and tracking sales.
- Use of loan and credit features on fintech apps was limited due to mistrust or lack of information.

"I don't apply for online loans. I'm afraid they will embarrass me publicly." (Ebonyi based online vendor, 45 years)

"I work for clients abroad through Fiverr. The money helps me support my siblings and invest in my side business." (Lagos based freelancer, 24 years)

Regional and Class Disparities in Digital Utilization

- Urban women and those with higher education levels had more exposure to digital platforms and training programs. They were more likely to use advanced tools like fintech apps and structured e-commerce platforms.
- Rural women mainly used basic USSD mobile transfers or relied on relatives for digital transactions.
- Education and class status strongly shaped the level of engagement.
- Rural and lower-income women primarily used mobile money and basic social media tools (e.g., WhatsApp) due to lower digital literacy and infrastructure limitations.

"In my village, women don't use apps. Only the youth or those whose children help them." — (Ebonyi rural trader, 45 years)

"I only use my phone to collect money through POS or talk to customers. I don't know how to do Instagram." — (Kano rural seamstress, 41 years)

Empowerment Outcomes

Participants reported that digital tools led to:

- Increased income from wider customer reach.
- Improved autonomy in handling money and decision-making.
- Flexible working conditions, enabling a balance between domestic and economic responsibilities.
- Greater savings discipline, particularly through mobile wallets

Table 4.1 Key Observations and Patterns

Form of Digital Platform	Level of Use	Main Purpose	Demographic Trends
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Mobile Money (Opay, POS)	Very High	Sending/receiving Payments, business transactions	Widely used across all regions and income groups
WhatsApp	Very High	Marketing, customer communication	Most popular platform among traders and artisans
TikTok/Facebook	Ver High	Product display, ads, influencer marketing	Mostly urban women, youth, trader, artisans educated entrepreneurs
Instagram	Low–Moderate	Product display, ads, influencer marketing	Less used due to setup complexity
E-commerce Sites (Jumia)	Low–Moderate	Wider product reach, sales	Educated, younger users with smartphones
Fintech Apps (PiggyVest)	Low	Savings, micro-loans	Educated, younger users with smartphones
Freelance Platforms (Fiverr)	Low	Remote work, digital skills monetization	Very limited to tech-savvy youth

4.2.2 Research Question Two

What structural and socio-cultural factors hinder or facilitate women's participation in Nigeria's digital economy across different regions?

THE SOCIO-CULTURAL FACTORS

Patriarchal Norms and Gender Roles

- Many participants, especially from Northern Nigeria and rural communities, identified cultural beliefs that a woman's place is in the home, not on social media or running online businesses.
- The belief that reflects a cultural narrative that associates women's visibility, especially online, with immodesty or moral looseness.

“In our area, especially among the elders, it is believed that too much phone use by women is not modest. Some people even say it can affect a woman's respect or marriage chances. I

share a basic phone with my sister, and we only use it when necessary. My husband says that if a woman is always online, people will begin to suspect her morals." (Kano based housewife, 24 years):

In contrast, women in Lagos reported more family support and community validation of digital entrepreneurship.

"In Lagos, it's even shameful not to have something going online. My family pushed me to start selling my skincare products on Instagram." (Lagos based skincare vendor, 47 years)

Structural Infrastructure Gaps (Electricity, Internet Access)

- Across rural zones, poor internet connectivity and lack of power significantly hinder digital participation.
- Women in rural and semi-rural areas of Kano, Ebonyi, and parts of Lagos and Kwara emphasized the severe limitations caused by irregular power supply, poor mobile network signals, and lack of broadband infrastructure.

"Here in the village, we hardly have light or network. Even if I buy the phone, where will I charge it? And sometimes my husband says that women looking for phone and data are looking for trouble. He believes the internet is full of evil. It's hard to convince him otherwise. I just use someone else's phone if I really need to call a customer." (Kwara rural trader, 37 years)

"I can't even post consistently because my phone battery dies, and there's no light to charge. The network in this village is very bad. How will I run a digital business?" (Ebonyi rural shoe seller, 42 years)

“Without electricity and reliable connectivity, we can’t expect rural women to thrive in digital commerce. Many use second-hand phones and share devices with children.” (Expert Informant ICT Specialist, Lagos)

Digital Literacy and Education Disparities

- Many women with low education levels or from disadvantaged areas expressed fear or confusion around using digital tools.
- Several women from the North and rural South-East expressed difficulty navigating platforms that operate primarily in English or tech jargon.

“I’m not good with those apps. If I try and something goes wrong, who will help me? My children say I should learn, but I’m afraid of losing money.” (Kwara based private school teacher, 35 years)

“I can’t understand how to use these apps unless someone shows me step-by-step. Everything is written in English, and I stopped school early.” (Ebonyi based trader, 57 years)

Policy and Legal Gaps

- The absence of targeted protections for digital gig workers and informal vendors leaves many women unprotected, especially when dealing with online fraud, non-payment, or digital harassment.
- Although Nigeria has policies like the National Digital Economy Policy and Strategy (2020–2030), most do not include gender-sensitive enforcement, especially at the state and local levels.

“There is no labor law for online vendors or women freelancers. If they are harassed or underpaid, no structure is in place to protect them. That fear limits participation.” (Expert Interview NGO Director, Lagos)

“There’s no legal coverage if a woman loses money on Instagram or gets scammed by an online buyer. That legal vacuum discourages many.” (Expert Legal Advisor, Lagos)

Religious Interpretations and Restrictions

In Muslim-majority states, particularly Kano, digital activity by women is often interpreted through Sharia-compliant lenses, with religious leaders discouraging certain types of online behaviour or appearance.

“Our Ustaz said women who do online work bring shame to their husbands. I had to close my Facebook business page.” (Kano based full housewife, 30 years)

“I stopped posting my pictures on my business page because the Imam spoke about women being immodest online.” (Kano based trader, 38 years)

Gendered Access to Resources

- Several women revealed that men in the household control phone access, mobile data subscriptions, or profits from digital businesses.

“I run the WhatsApp business, but my husband handles the phone money and buys data only when he wants.” (Ebonyi based thrift vendor, 30 years.)

4.2.3 Research Question Three

How do Nigerian women experience and negotiate the opportunities and challenges of digital globalization in their pursuit of financial autonomy?

Opportunities Created by Digital Globalization

- Many participants reported that digital platforms have enabled them to become economically productive, often from the confines of their homes or neighbourhoods. This is particularly significant in contexts where patriarchal norms or limited mobility would have otherwise restricted them from participating in the formal labour force.

- Social media platforms like Instagram, Facebook, WhatsApp are widely used for advertising and selling products ranging from fashion, makeup, and food to used items and digital services.
- Many women cited the use of Opay, Moniepoint, and PalmPay to receive payments, conduct savings, and manage transactions. These tools are especially helpful in regions where traditional banking infrastructure is lacking.
- Some younger and educated women have secured work through freelance platforms like Fiverr, Upwork, or Toptal, doing writing, data entry, digital design, or transcription services.
- Others mentioned using YouTube and online webinars for digital upskilling, learning baking, online trading, or marketing strategies.

“With my phone and data, I opened an Instagram page for my skincare products. Before, I used to just tell neighbours. Now I get orders from even Port Harcourt and Accra.” (Ebonyi based cosmetologist, 51 years).

“With my smartphone and Instagram page, I don’t need a physical shop. I sell wigs from my house and deliver with a dispatch rider. Before, I couldn’t afford rent for a shop, but now I reach even customers in Abuja and Ghana.” (Lagos based wig vendor, 40 years).

“I couldn’t afford to go to a business school, but I followed some women coaches on YouTube. I learnt how to brand and price my goods better.” (Lagos based fashion designer, 55 years).

Challenges Faced in Digital Engagement

- Many participants complained of unstable networks and electricity that disrupted online transactions or training programs.

- Some women felt overwhelmed by app navigation or cyber-safety, especially older participants or those with limited education.
- Digital spaces were not always safe. Women entrepreneurs shared stories of married women or those in conservative communities often faced male gatekeeping, with husbands or family members limiting their internet usage or questioning the morality of online business.
- Inappropriate messages from male clients, Customers doubting their professionalism, Lower engagement due to algorithm bias or limited visibility.
- Many women in rural areas or low-income settings still do not own smartphones or cannot afford data.
- Electricity outages, poor network signals, and high costs of internet service were frequently cited as hindrances.
- Married women or those in conservative communities often faced male gatekeeping, with husbands or family members limiting their internet usage or questioning the morality of online business.
- Digital work, whether content creation, selling on WhatsApp, or remote gigs, is largely informal and unregulated. Participants noted a lack of contracts, no pensions, maternity leave, or health coverage.
- Several mentioned being scammed by clients, underpaid, or ghosted after delivering services.

“Sometimes NEPA takes light for two days. My phone dies and I can’t talk to customers or check WhatsApp. I miss orders.” (Kano based modest wears vendor, 53 years).

“I once posted my food business online and started getting messages from men asking for dates. I deleted my pictures. Now I only post food, not myself.” (Kwara based food vendor, 33 years).

“I once did a design job for someone abroad. After I sent the logo, he blocked me. No way to report. Nothing.” (Lagos based graphics designer, 24 years)

Negotiation and Adaptation Strategies

- Some joined women-only business groups on WhatsApp or Facebook for safety, learning, mentorship and referrals.
- Others altered their online identity (e.g., using initials or neutral names) to reduce gender-based harassment.
- Several women mentioned training themselves via YouTube or digital literacy webinars.
- Others negotiated with family members by framing digital work as ‘support for the family’, gaining social approval.
- Some participants joined marketing and visibility group to get more followers, make content, and ensure consistency to boost their page and sales.
- Some women share data or smartphones among siblings or friends to reduce costs.
- Several women narrated how they gained family acceptance for digital work by framing it as a contribution to household income or using earnings to support family needs.

“Once I showed my husband that I paid part of our son’s school fees from my WhatsApp sales, he allowed me to join a training group online.” (Kwara state thrift vendor, 32 years).

4.3 Discussion of Findings

This chapter discusses the key findings of the study by aligning them with the conceptual and theoretical frameworks introduced in earlier chapters. The aim is to provide a critical, nuanced interpretation of how Nigerian women access, navigate, and experience digital globalization in relation to their economic rights. Findings are thematically categorized according to the research questions and are interpreted using theoretical models such as **Symbolic Interactionism, Legal Pluralism, and World-Systems Theory.**

4.3.1 Digital Access and Utilization for Economic Empowerment

The study revealed that a significant number of Nigerian women, especially in urban and peri-urban areas, are leveraging digital platforms such as Instagram, WhatsApp, TikTok, Flutterwave, Opay, and Facebook Marketplace to engage in income-generating activities. Women participants in Lagos and Kwara, for instance, reported that digital platforms allow them to start and scale micro-businesses in fashion, beauty, and catering, often with minimal capital.

This supports the view in the conceptual review that digital globalization presents a new wave of economic participation that can bypass traditional structural barriers¹. For many women, owning a smartphone represents not just a tool but a symbol of independence and self-worth, an idea supported by Symbolic Interactionism, which emphasizes how individuals attach meaning to social artifacts².

However, access to digital tools was uneven across regions. Rural women, especially in North-West (Kano) and South-East (Ebonyi) zones, highlighted limited smartphone ownership, low digital literacy, and poor network infrastructure as key barriers. As one respondent put it, “We only use one phone in the family, and it has no data most times. I rely on others to check WhatsApp for me.”

4.3.2 Socio-Cultural and Structural Barriers

The findings underscore the persistence of deep-rooted cultural norms, gender roles, and family dynamics that regulate women's use of digital technology. In conservative Northern communities, many participants reported restricted access to digital tools based on religious or patriarchal expectations. One participant explained, "In our area, especially among elders, it is believed that too much phone use by women is not modest. People say it spoils your image or marriage chances."

These views align with the Legal Pluralism framework, where statutory gender equality laws coexist and often conflict with customary and religious norms that govern everyday life³. While national policies advocate digital inclusion, local practices continue to shape who is allowed to participate and how.

Infrastructural deficiencies also emerged as key structural constraints. Frequent power outages, unreliable internet service, and lack of access to digital devices were common, particularly among women in semi-rural areas. These findings align with the World-Systems Theory, which emphasizes the unequal distribution of resources and opportunities across core and periphery regions, reinforcing systemic marginalization⁴.

4.3.3 Negotiating Opportunities and Challenges

Despite structural limitations, many women showed resilience and agency in navigating the digital economy. Some used husbands' or siblings' smartphones to operate small businesses on WhatsApp; others relied on informal networks for digital skill acquisition. These strategies reflect how women actively negotiate empowerment, often working within and around cultural limitations.

Women in Lagos expressed a more optimistic outlook. They described digital platforms as offering flexible work arrangements that allowed them to combine caregiving duties with

entrepreneurship. One woman stated, “With just my phone, I take orders, make deliveries, and market my work. It gives me dignity and income.”

This aligns with the concept of economic empowerment as defined in the conceptual framework where access to digital tools enhances women’s control over income, time, and labor⁵. Yet, empowerment remains partial and context-specific, often limited by external controls or lack of institutional support.

4.3.4 Gaps in Legal Protection and Policy Enforcement

Findings also revealed that women in the digital economy lack adequate legal protection. Many participants were unaware of their rights in online business environments. Several reported cases of non-payment by customers, harassment, and online scams, with no access to formal complaint systems.

This aligns with the concept of legal pluralism, which explains the gap between formal legal provisions and everyday legal realities⁶. Although Nigeria has adopted progressive laws and policies (such as CEDAW and the National Digital Economy Strategy), implementation is weak, especially in regions governed by customary or Sharia law. Women in those areas continue to face limitations on ownership, access to credit, and business registration.

4.3.5 Emotional and Mental Health Costs

An emerging dimension in the findings was the emotional toll of digital entrepreneurship. Several women reported experiencing online harassment, fatigue, and pressure to maintain visibility. One woman noted, “People think it’s easy. But you must be online every time, replying to messages, creating content, looking perfect.it’s draining.”

These responses support the claim in the literature review that digital empowerment can carry hidden emotional costs such as burnout and self-doubt, especially for women balancing multiple roles without support structures⁷. The symbolic pressure of online success, as suggested by Symbolic Interactionism, becomes a source of internalized stress.

4.3.6 Regional Disparities and Inequality

Findings also highlighted stark regional disparities in digital participation. Women in Southern West centres had greater access, awareness, and digital confidence. Conversely, women in Northern and rural areas were more excluded, both technologically and culturally.

This further supports the World-Systems Theory assertion that global integration reproduces unequal development outcomes within nations⁸. Nigeria's uneven digital infrastructure and gender norms mean that digital globalization could widen existing inequalities if not addressed through inclusive and regionally tailored interventions.

4.3.7 Role of Civil Society and Informal Networks

While formal institutions often fall short, many women benefited from informal support structures NGOs, peer learning groups, or online communities that offered training, tools, and solidarity. These actors play a critical role in reshaping digital participation from the ground up, as noted in feminist critiques of top-down development.

Endnotes

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Chapter Five

Conclusion

5.1 Summary of Research Findings

This study set out to explore the multifaceted impact of digital globalization on women's economic rights in Nigeria, with particular focus on how Nigerian women access, experience, and negotiate digital spaces in their pursuit of financial autonomy. Drawing upon a qualitative methodology and a socio-legal lens, the research yielded several key findings that highlight both the empowering potentials and structural limitations of the digital economy for Nigerian women.

First, the study found that access to and utilization of digital platforms among Nigerian women varies widely across socio-economic, geographic, and cultural lines. While urban and educated women are more likely to leverage platforms such as Instagram, Opay, Flutterwave, WhatsApp, TikTok and mobile banking services for entrepreneurial ventures, rural women often remain marginalized due to limited digital infrastructure, low literacy, and patriarchal control over technology use¹. Many participants expressed that owning a smartphone was

considered a luxury or even a cultural transgression in some communities, particularly in conservative regions where female digital presence is perceived as immodest or morally suspect².

Second, women's use of digital platforms has significantly enhanced their economic agency. Participants reported increased income, expanded customer bases, and greater scheduling flexibility as major benefits of engaging in online businesses. These opportunities allowed women to contribute to household finances and gain respect within their families and communities. This aligns with the notion that empowerment, which emphasizes the ability to make strategic life choices in a context where this ability was previously denied³.

However, the research also revealed that participation in the digital economy does not insulate women from socio-cultural and institutional barriers. Gender norms remain a dominant factor limiting women's economic rights. In many cases, women required the permission of husbands or male guardians to operate digital businesses or access credit. In Northern Nigeria, for instance, Sharia-based legal systems and conservative customs often intersect to limit women's economic freedom, even in digital environments⁴.

Further, the study highlighted several critical challenges faced by women in digital workspaces, including limited digital literacy, cyber harassment, algorithmic discrimination, and lack of legal protections. Most women working in informal digital sectors—such as WhatsApp vendors, Instagram traders, or freelance gig workers—are excluded from labor rights and financial protections, such as pensions, maternity leave, or legal recourse for fraud and exploitation⁵. These findings are consistent with broader concerns about the informalization of labour in the digital age, where flexibility often comes at the cost of security⁶.

Moreover, policy implementation remains a major gap. Although Nigeria has developed frameworks such as the National Digital Economy Policy and Strategy (2020–2030) and ratified international instruments like CEDAW, enforcement at state and local levels is weak. Most gender-inclusive policies lack specificity in addressing digital economic participation, and there is minimal collaboration between tech firms, government agencies, and grassroots women's groups⁷. Institutional fragmentation and poor monitoring mechanisms have created a policy vacuum in which women's digital economic rights are either poorly enforced or entirely unaddressed⁸.

The study also identified intergenerational and psychosocial dimensions that are often overlooked in literature. For some women, digital economic success led to greater confidence, community leadership, and improved educational prospects for their children. However, others reported emotional burnout, isolation, and pressure to maintain a continuous online presence. Mental health challenges, coupled with societal expectations around family and domestic responsibilities, create a dual burden for many digital female entrepreneurs⁹.

Finally, the findings affirm that digital globalization is experienced differently by Nigerian women depending on intersecting factors such as region, religion, class, age, and marital status. These factors shape not only their access to digital tools but also how they are perceived and treated within digital and physical economies. Therefore, any intervention must be intersectional and regionally adaptive.

In summary, while digital globalization holds immense potential for advancing women's economic rights in Nigeria, its benefits are not equitably distributed. The findings point to the necessity of a holistic approach that addresses both technological access and the deeper structural and cultural barriers that continue to undermine gender equality in the digital economy.

5.2 Conclusion

This study set out to explore the impact of digital globalization on women's economic rights in Nigeria, drawing on qualitative data across regional, socioeconomic, and technological divides. The findings from this research affirm that while digital globalization presents significant opportunities for Nigerian women to access and control economic resources, these opportunities remain uneven, deeply gendered, and often contingent upon a complex interplay of structural, legal, and socio-cultural factors.

At the core of the study is the recognition that digital globalization, defined as the cross-border flow of information, services, capital, and labour through digital technologies, has fundamentally reshaped how Nigerian women participate in the economy¹⁰. Through platforms such as Opay, Flutterwave, Moniepoint, and social media tools like WhatsApp, Facebook, TikTok and Instagram, women have created new forms of entrepreneurial activities that transcend traditional physical and institutional boundaries. These digital tools offer the possibility of economic autonomy, particularly for women who have historically been excluded from formal markets due to patriarchal norms, legal discrimination, and spatial constraints³.

However, despite this promising transformation, the research reveals that access to and utilization of digital tools remain deeply stratified. Women in urban and semi-urban areas tend to have better access to internet-enabled devices, digital literacy training, and financial technologies, whereas women in rural and conservative regions often struggle with basic infrastructural deficits, cultural restrictions, and gendered technological exclusion¹¹. These disparities reflect what the conceptual framework identifies as the gender digital divide, which not only reflects unequal access to technology but also reinforces pre-existing social and economic hierarchies¹².

From a legal pluralism perspective, the findings illuminate the profound tensions between statutory, customary, and religious legal systems in shaping women's access to the digital economy. For example, while Nigeria's constitution and international commitments (e.g., CEDAW) affirm women's rights to equal participation, customary and Sharia-based legal systems in various parts of the country continue to limit women's ownership rights, mobility, and financial decision-making¹³. These fragmented legal norms create conflicted zones of participation, where women may need to navigate both digital markets and traditional gatekeepers, such as male family members or religious authorities.

Importantly, this study also reveals that digital participation does not automatically translate into empowerment. Women engaged in online businesses or digital labour often face structural precarity such as unstable income, exclusion from social protections, lack of maternity benefits, and digital harassment. Many of these women operate informally without legal recognition or recourse, thus remaining vulnerable to exploitation¹⁴. In addition, algorithmic discrimination, online misogyny, and emotional labour required to maintain digital visibility contribute to stress, burnout, and insecurity, particularly for women in gig work or social media entrepreneurship¹⁵.

The research also uncovers that policy responses have largely been inadequate. While Nigeria's National Digital Economy Policy and Strategy (2020–2030) acknowledges gender inclusion, actual implementation remains weak and fragmented. Few initiatives directly address the lived realities of women in digital economies, and even fewer consider the specific barriers posed by legal, cultural, and infrastructural contexts¹⁶.

The World-Systems Theory, employed in the theoretical review, helps to interpret these findings within a global economic order where Nigeria functions at the semi-peripheral or peripheral edge of technological production and consumption. Nigerian women, especially

those in informal or rural settings. often participate in low-value segments of the digital economy, producing content or trading goods without accumulating significant capital. Thus, digital globalization, while offering inclusion, may simultaneously deepen dependency and inequality if systemic reforms are not prioritized¹⁷.

Consequently, while digital globalization has created new channels for women's financial participation, it does not erase the structural exclusions embedded within Nigeria's political economy, cultural institutions, and gendered legal frameworks. Empowerment in the digital era is not merely a function of access to technology, it also requires agency, legal protection, institutional support, and cultural recognition.

To truly leverage digital globalization for women's economic advancement, Nigeria must move beyond technology-as-solution paradigms. It must develop a feminist digital justice framework, grounded in legal reform, digital literacy, infrastructure equity, and cultural transformation. Such an approach demands participatory policymaking, gender-sensitive budgeting, and institutional accountability to ensure that digital inclusion is both equitable and transformative.

5.3 Recommendations

Drawing on the key findings from this study, which examined how digital globalization influences Nigerian women's economic rights, the following recommendations are proposed to address the multifaceted challenges and opportunities identified:

Access and Utilization of Digital Platforms for Economic Empowerment

Digital Literacy and Education Initiatives:

- i. Curriculum Development: Integrate digital literacy into school curricula at all levels, focusing on practical skills such as e-commerce, online marketing, and financial management.

ii. **Workshops and Training:** Organize community-based workshops that teach women how to use digital tools for business purposes. Collaborate with tech companies to provide these trainings.

Affordable Access to Technology:

iii. **Subsidized Devices and Internet Plans:** Government and NGOs should collaborate to provide subsidized smartphones and internet plans for women, particularly in rural areas, ensuring affordability and accessibility.

iv. **Public Wi-Fi Initiatives:** Establish public Wi-Fi hotspots in community centers, markets, and educational institutions to facilitate free access to the internet.

Online Business Platforms:

v. **Women-Centric E-commerce Platforms:** Develop and promote e-commerce platforms that cater specifically to women entrepreneurs, offering features that support their unique needs, such as secure payment systems and marketing tools.

vi. **Microfinance and Funding Opportunities:** Create digital platforms that connect women entrepreneurs with microfinance institutions and investors who are willing to fund women-led businesses.

Structural and Socio-Cultural Factors Affecting Participation

Advocacy for Legal and Policy Change

vii. Gender Equality Legislation: Advocate for stronger laws that promote gender equality in access to technology and economic resources. This includes enforcing laws against discrimination and ensuring women's rights to own and inherit property.

viii. Inclusion in Policy-Making: Ensure that women are represented in policy-making processes related to digital economy initiatives, allowing their voices to shape relevant policies.

Cultural Awareness and Education:

ix. Community Engagement Campaigns: Launch campaigns that educate communities about the importance of women's economic participation in the digital space, targeting traditional leaders, men, and youth to foster a supportive environment.

x. Role Models and Mentorship Programs: Highlight successful women in the digital economy through media and community events. Establish mentorship programs connecting aspiring women entrepreneurs with successful businesswomen.

Infrastructure Development:

xi. Investment in Digital Infrastructure: The government should invest in robust digital infrastructure, particularly in rural areas, including reliable electricity and telecommunications networks, to ensure equitable access to digital resources.

x. Support for Local Internet Service Providers: Encourage local ISPs to offer affordable packages tailored for women and small businesses, promoting broader internet access.

Experiences and Negotiations in Digital Globalization

Creating Support Systems

xi. **Networking Platforms:** Develop online and offline networking platforms where women can share experiences, discuss challenges, and collaborate on business ventures. These platforms can also serve as safe spaces for women to seek advice and support.

xii. **Access to Counseling Services:** Provide counseling and legal services to help women navigate issues like online harassment, ensuring they understand their rights and how to protect themselves.

Research and Data Collection

xiii. **Ongoing Research Initiatives:** Support academic and NGO-led research on the experiences of women in the digital economy. Data collected can inform policies and programs tailored to women's needs.

xiv. **Feedback Mechanisms:** Establish feedback systems within digital platforms where women can report their experiences and challenges, allowing for continuous improvement of services.

Financial Independence Programs:

xv. **Digital Financial Literacy Programs:** Implement programs that educate women on managing finances online, understanding digital payments, and utilizing fintech services for savings and investments.

xvi. **Access to Credit:** Facilitate access to credit for women through partnerships with financial institutions that offer favorable terms for women entrepreneurs, including lower interest rates and flexible repayment plans.

These sixteen recommendations, if effectively implemented, can significantly shift the landscape of digital inclusion in Nigeria toward a more gender-just, equitable, and inclusive economy. They reflect the complexity of women lived experiences and the need for holistic, multi-level interventions that bridge digital, legal, cultural, and economic gaps.

5.4 Contribution to Knowledge

This study offers significant and original contributions to academic, policy, and practical domains in understanding how digital globalization intersects with women's economic rights in Nigeria. By employing a grounded, feminist, and multi-level analytical approach, the research uncovers how global digital trends are lived, resisted, and negotiated by Nigerian women across diverse social, legal, and cultural contexts.

1. Reconceptualizing Digital Globalization from a Gendered Southern Perspective

While digital globalization is often conceptualized from a Western-centric, technology-driven viewpoint, this study refocuses the discussion through a gender-sensitive, Global South lens. By centering the lived experiences of Nigerian women, the research reframes digital globalization not just as a process of transnational connectivity, but as a gendered phenomenon shaped by local structures of inequality, power, and resistance. This contribution challenges mainstream globalization theories that ignore gendered digital divides and cultural constraints prevalent in African contexts.

2. Illuminating Legal Pluralism in the Digital Economy

One of the most significant theoretical contributions of this research lies in its application of Legal Pluralism to the evolving digital economy. While previous studies have applied legal pluralism to land, family, or customary law, this research extends the framework to analyze how women's digital economic participation is governed by overlapping statutory, customary, and religious legal systems. The study uncovers the tension between Nigeria's constitutional

guarantees of women's rights and local laws that restrict women's ownership of digital profits, decision-making autonomy, or access to credit. This adds a new frontier to legal pluralist discourse, addressing how fragmented legal systems adapt (or fail to adapt) to digital transformation.

3. Exposing the Structural and Cultural Foundations of the Gender Digital Divide

This study deepens understanding of the gender digital divide by examining not only technical barriers such as poor internet access or smartphone ownership but also the cultural, religious, and patriarchal narratives that govern women's use of technology. The findings reveal how community norms, especially in northern and semi-rural Nigeria stigmatize women's online visibility, equating it with immodesty or immorality. This cultural dimension of the digital divide is often neglected in techno-centric studies, and its inclusion here provides a richer, more socially nuanced understanding of digital exclusion.

4. Interfacing Informal Digital Labor with Economic Rights

While many studies examine informal labour and others address digital entrepreneurship, few have bridged the two as this research does. It explores how women engaging in informal digital work like WhatsApp vending, Instagram commerce, or mobile fintech use often exist in legal grey zones, lacking protections, recognition, or social security. This reframes informal digital work as both an opportunity and a vulnerability, showing how women's economic rights are simultaneously advanced and undermined in virtual spaces. The study adds depth to debates about digital economies by foregrounding the invisibility of women's unpaid digital labour and lack of institutional safeguards.

5. Unveiling Psychosocial and Intergenerational Dimensions of Women's Digital Work

A pioneering contribution of this study is its documentation of psychosocial burdens experienced by women in digital spaces. Many participants described feelings of burnout,

online harassment, and emotional fatigue, especially in trying to balance digital entrepreneurship with caregiving and societal expectations. Furthermore, the study identifies intergenerational shifts, how women's digital involvement influences children's education, family income, and shifting gender roles at home. These findings broaden the meaning of empowerment beyond income, adding emotional, mental, and familial well-being to the equation.

6. Theoretical Expansion of World-Systems Theory and Symbolic Interactionism

By integrating World-Systems Theory, the study situates Nigerian women's economic experiences within the larger global digital order, where peripheral economies (like Nigeria) depend on core technological platforms (e.g., Meta, Google, Flutterwave) that shape participation, profit, and visibility. This reinforces the unequal structure of global capitalism even in digital environments. Additionally, the use of Symbolic Interactionism reveals how women interpret, adopt, or resist digital tools based on symbolic meanings tied to identity, morality, and social acceptance. This theoretical blend enables a more layered analysis of how global forces are localized through daily practices and interpretations.

7. Providing Regionally Disaggregated, Empirically Rich Data

This study's multi-site design across South-West, North-Central, and South-East zones of Nigeria brings forth regionally disaggregated evidence about digital inclusion and gender rights. By comparing urban centres like Lagos and Enugu with semi-rural contexts such as Kwara and Ebonyi, the research reveals spatial disparities that are crucial for policy targeting. It documents geographic gaps in access, social support, and regulatory awareness—data that can inform more equitable regional interventions.

8. Advancing Feminist Research Methodologies in Digital Studies

The research applies a feminist qualitative methodology that privileges women's voices and perspectives, ensuring that the data reflect lived realities rather than abstract statistics. Through semi-structured interviews, reflexive analysis, and participatory interpretation, the study captures complex narratives that illuminate both structural injustices and women's creative resistance. This contribution is methodological, offering a model for future researchers studying gender, technology, and rights in similar contexts.

9. Policy and Advocacy Contributions

By identifying gaps between Nigeria's gender policies and the lived experiences of women in digital spaces, this study provides actionable evidence to guide policy reform, program development, and advocacy efforts. It offers practical insights for government agencies, NGOs, fintech startups, and international donors seeking to promote gender-inclusive digital economies. Importantly, it demonstrates how digital policy must intersect with legal reform, cultural reorientation, and infrastructure investment to be effective.

Summary of Knowledge Contribution

This study makes several original contributions to knowledge by advancing new ways of thinking about digital globalization, gender, and economic rights within the Nigerian context. It develops an interdisciplinary framework that combines feminist theory, legal pluralism, and perspectives from the Global South to critically analyze how digital transformation impacts women's lives. By grounding its analysis in the lived experiences of Nigerian women, the study moves beyond abstract theorizing to illuminate how digital globalization unfolds in practice.

One of the key contributions of this research is its documentation of the sociocultural factors that shape the gender digital divide in Nigeria. It reveals that access to digital tools is not only about infrastructure or affordability, but also deeply influenced by cultural expectations,

gender norms, and community attitudes toward women's visibility in digital spaces. This cultural dimension of exclusion is often overlooked in policy discourse, and the study brings it to light with clarity and nuance.

Furthermore, the study exposes how informal digital labor—such as social media trading, mobile money use, and freelance work—intersects with women's economic rights and legal protections. It demonstrates that while digital platforms offer economic opportunities, they also operate in a largely unregulated space, leaving many women vulnerable to exploitation, job insecurity, and exclusion from social protections.

Another significant insight of this study is its attention to the emotional, symbolic, and intergenerational aspects of digital work. It explores how digital labor affects women's mental health, family dynamics, and perceptions of autonomy and empowerment. These intangible dimensions of digital engagement are crucial for understanding the full impact of economic participation on women's lives.

Importantly, the study contributes empirically grounded, region-specific data drawn from various parts of Nigeria, highlighting the uneven landscape of digital access and participation across urban and rural, northern and southern regions. This makes the findings especially relevant for inclusive digital policy design and gender-sensitive development planning.

By synthesizing these contributions, the research offers a fresh interdisciplinary lens for understanding women's economic empowerment in a digitally globalized world. It provides both theoretical enrichment and practical guidance for scholars, policymakers, and advocates working toward gender equity, digital justice, and sustainable development in Nigeria, Africa, and other parts of the Global South.

5.5 Suggested Areas for Further Research

While this study has provided significant insights into the intersections between digital globalization and women's economic rights in Nigeria, it also opens several new lines of inquiry that future researchers could explore to further deepen understanding and policy relevance in this area.

First, there is a need for quantitative and comparative studies that can statistically measure the impact of digital platforms on women's income levels, job stability, and long-term economic mobility across various regions in Nigeria. Such data could complement the qualitative findings of this study and provide a more holistic picture of digital inclusion.

Second, future research could examine the role of men and gatekeepers such as spouses, religious leaders, and community heads in influencing or limiting women's access to digital tools and economic participation. Understanding these relational dynamics could provide better strategies for community-based digital literacy or empowerment interventions.

Another critical area is the impact of language and literacy barriers on women's digital access. Many platforms are designed in English or foreign languages, creating exclusion for women with limited formal education or literacy. Studies that explore how indigenous language platforms or voice-assisted technologies affect women's digital inclusion would be valuable.

Additionally, more research is needed on cybersecurity, digital harassment, and mental health risks faced by women entrepreneurs and gig workers in Nigeria. The emotional toll and online risks associated with digital labour remain underexplored and could inform the creation of safer and more inclusive digital environments.

It would also be useful to examine the policy implementation gap between federal digital economy policies and state or local realities. Future studies could conduct in-depth policy audits to assess how well gender inclusion goals in documents like Nigeria's National Digital

Economy Policy and Strategy (2020–2030) are being translated into practice, particularly in rural and underserved areas.

Lastly, this study suggests the importance of exploring intergenerational and environmental dimensions of women’s digital participation. Questions around how digital work affects family dynamics, inheritance, and climate resilience, especially in flood-prone or electricity-insecure areas are rich for further academic investigation.

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The University Compliance Certification

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