

YOUTH FUTURES

Inside the Decisions Shaping
the Next Generation



20 26





INSIDE THE DECISIONS SHAPING THE NEXT GENERATION

examines how young people are making choices about work, money, identity, relationships, and belief in a world where risk is personal and stability is no longer guaranteed. It focuses less on what youth think or feel, and more on how they decide, adapt, and commit under real constraints. The report offers a clear reading of the decision values that will shape culture, markets, and institutions over the next decade.



ABOUT YOUTH FUTURES

Youth Futures is an ongoing research initiative exploring the intersection of youth culture, technology, and economic participation. The project examines how emerging generations influence markets, industries, and cultural narratives.

Youth Futures 2026 is the fourth edition of this study.



HOW TO USE THIS REPORT

Youth Futures 2026 explores the environments shaping youth decisions across culture, work, identity, and economic participation. The report is designed for leaders across business, media, education, technology, and public institutions who seek a deeper understanding of how the next generation navigates opportunity and change. Readers may approach the report in several ways.

If you're interested in...	Start with...
Understanding the cultural environment shaping youth decisions	The Moment We're In
Identifying industries influenced by youth culture	Cultural Arenas
Exploring how organisations should respond	Better Futures
Understanding the research approach	Methodology

KEY QUESTIONS FOR LEADERS

This report highlights several questions that leaders across industries should consider. These questions can guide strategic discussions within organisations seeking to engage the next generation.

What Are Young People Building Careers Today?

Youth Futures 2026 highlights several questions that leaders across industries should consider. These questions can guide strategic discussions within organisations seeking to engage the next generation.

What Does Reputation Influence Opportunity?

Digital identity increasingly functions as a public portfolio. Organisations should consider how reputation, visibility, and credibility shape professional evaluation and collaboration.

How Do Young New People Learn New Skills?

Learning increasingly occurs through digital platforms, peer communities, and real-world experimentation. Educational institutions and employers may consider how these learning pathways complement traditional models.

Where Do Youth Communities Form?

Friendships, collaborations, and creative participation often emerge through shared interests within digital environments. Understanding these communities helps organisations engage audiences more authentically.

What Role Do Youth Communities Play In Youth Life?

Young people participate in organisations that offer meaningful opportunity, transparent leadership, and supportive environments. Institutions that recognise these expectations will remain relevant in the years ahead.

THE YOUTH FUTURES RESEARCH INITIATIVE

Youth Futures is an ongoing research programme exploring the relationship between youth culture, technology, and economic participation. The initiative examines how emerging generations influence markets, industries, and cultural narratives. Youth Futures combines cultural observation, interviews, and global research data to interpret the decisions shaping the next generation.

The project is developed by Chain Reactions, with research and strategy support from other members of the Youth Futures Research Initiative: **Maskvrade**, an Afropop Cultural Intelligence studio, and **Youmanity**, a youth culture and marketing agency.





YOUTH FUTURES

*A Culture Intelligence Report
on African Youth*



20
26

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Israel Opayemi

Group CEO,
Chain Reactions Africa



Inside the Generation Shaping What's Next

Every generation reshapes the environment it inherits. The speed and scale at which young people influence culture, commerce, and institutions today makes that transformation particularly visible.

Across industries, we see evidence of this shift. New creative economies emerge from digital platforms. Young entrepreneurs build businesses through networks that did not exist a decade ago. Cultural movements originating within youth communities influence global conversations in music, fashion, technology, and media. For organizations seeking to remain relevant, understanding these dynamics is essential.

Youth Futures 2026 offers an important perspective on the decisions shaping the next generation. The report examines how young people approach opportunity, identity, learning, entrepreneurship, and wellbeing in environments defined by visibility, speed, and expanding access to information. Rather than treating youth culture as a collection of passing trends, this study approaches it as a system of behaviours with significant implications for markets and institutions.

At Chain Reactions, we believe that strategic thinking must be grounded in a deep understanding of human behaviour and cultural context. Youth Futures reflects that philosophy. It explores how emerging generations participate in culture and economic life, and how their choices influence industries and organizations.



The brands that will lead Nigerian youth markets in 2030 are building trust in 2026.

The insights presented in this report are particularly relevant for leaders across business, media, technology, education, and public institutions.

Young people are not simply future consumers or employees. They are active participants in shaping the environments in which organizations operate.

This publication continues an important research initiative led by Franklin Ozekhome, whose work explores the intersection of culture, commerce, and human behaviour. Youth Futures builds on that foundation by offering a thoughtful examination of the cultural forces influencing the decade ahead.

It is our hope that the ideas in this report encourage leaders to engage more thoughtfully with the next generation. Because understanding youth culture is ultimately about understanding the future.



WELCOME

Franklin Ozekhome

Executive Vice President,
Chain Reactions Africa



The Age of Continuous Adjustment

Every generation faces its own defining environment. For young people today, that environment is shaped by speed, visibility, and constant adjustment. Youth Futures 2025 explored what was emerging: The behaviours, cultural codes, and signals shaping youth life across work, identity, and creativity. Over the past year, many of those shifts have settled into everyday reality.

Work now unfolds across multiple roles rather than a single career path. Reputation travels quickly through digital networks. Opportunity appears suddenly and moves just as quickly. Young people respond by staying adaptable, learning continuously, and building communities that extend beyond geography. These behaviours influence culture and commerce in profound ways.

Youth Futures 2026 examines the decisions shaping this moment. It looks at how young people approach opportunity, identity, entrepreneurship, learning, and wellbeing in environments where stability cannot be assumed.

The report moves beyond surface observations to explore the arenas where youth behaviour intersects with markets, institutions, and culture. Understanding these arenas matters for leaders across industries. Young people are not simply participants in the economy; they actively shape how industries evolve, how communities form, and how culture travels. The insights presented in this report are intended to support more thoughtful engagement with the next generation. Because the decisions young people make today will influence the decade ahead.

01

THE **MOMENT**
WE'RE IN



SOMETHING **HEAVIER.** MORE PERMANENT.

Youth Futures 2025 examined what was emerging in youth culture. It explored the behaviours, codes, and shifts reshaping how young people approach work, identity, and participation in culture.

By 2026, many of those shifts have settled into everyday reality. Young people now navigate environments where visibility is constant, opportunity moves quickly, and economic pathways are less predictable than before.

Work offers flexibility but limited insulation. Digital platforms create visibility but also expose individuals to public scrutiny. Ideas travel globally within minutes. Young people respond by staying adaptable.

Income often comes from several activities rather than a single role. Skills are developed continuously rather than acquired once. Communities form through shared interests across digital networks.

Youth Futures 2026 examines this environment through a cultural intelligence lens. The report explores how young people make decisions about careers, identity, entrepreneurship, learning, and wellbeing within conditions that demand awareness and adaptability.

Understanding these decisions offers insight into how culture, commerce, and institutions will evolve in the decade ahead.

5 THINGS THAT ARE TRUE ABOUT NIGERIA IN 2026.

1.

The economy has not recovered. The adaptation has.

2.

The trust deficit is now structural, not cyclical.

3.

Nigerian culture is a global export industry.

4.

The mental health crisis is also an economic crisis.

5.

AI has arrived. The question is who it works for.

METHODOLOGY: HOW WE BUILT THIS REPORT.

01 Cultural Immersion

Extended engagement with Nigerian youth environments - physical and digital. Markets, campuses, community spaces, creator studios, informal workplaces. Observation without bias. The goal: to see behaviour before it is filtered through the language of a focus group.

02 Digital Ethnography

Systematic tracking and analysis of youth behaviour across Nigerian digital platforms: Twitter, Instagram, TikTok, YouTube, WhatsApp communities, and niche forums. Including trending content, comment discourse, creator economy patterns, and viral cultural moments tracked over 12 months.

03 Depth Interviews & Focus Groups

Over 60 structured interviews with Nigerian youth aged 16–35 across Lagos, Abuja, Kano, Port Harcourt, and Enugu. Supplemented by 8 focus groups exploring specific themes: income architecture, relationship norms, digital identity, spiritual life, and migration intent.

04 Secondary Data & Expert Review

Synthesis of published research from NBS, NITDA, World Bank, NCC, AfDB, and sector-specific reports across fintech, creative industries, health, and education. Validated against primary findings. All statistics cited are sourced and dated.

TURNING OBSERVATION INTO INTELLIGENCE.

The Synthesis

Signal → Pattern

Individual observations are tracked for recurrence across multiple research layers before being treated as patterns.

Pattern → Behaviour

Recurrent signals are tested against digital ethnography and interview data to confirm they reflect real behavioural change, not noise.

Behaviour → Logic

Confirmed behaviours are analysed for their underlying decision logic: the why, not just the what.

Logic → Implication

Decision logic is applied to domains and institutional contexts to derive specific, actionable intelligence.

Geographic Scope

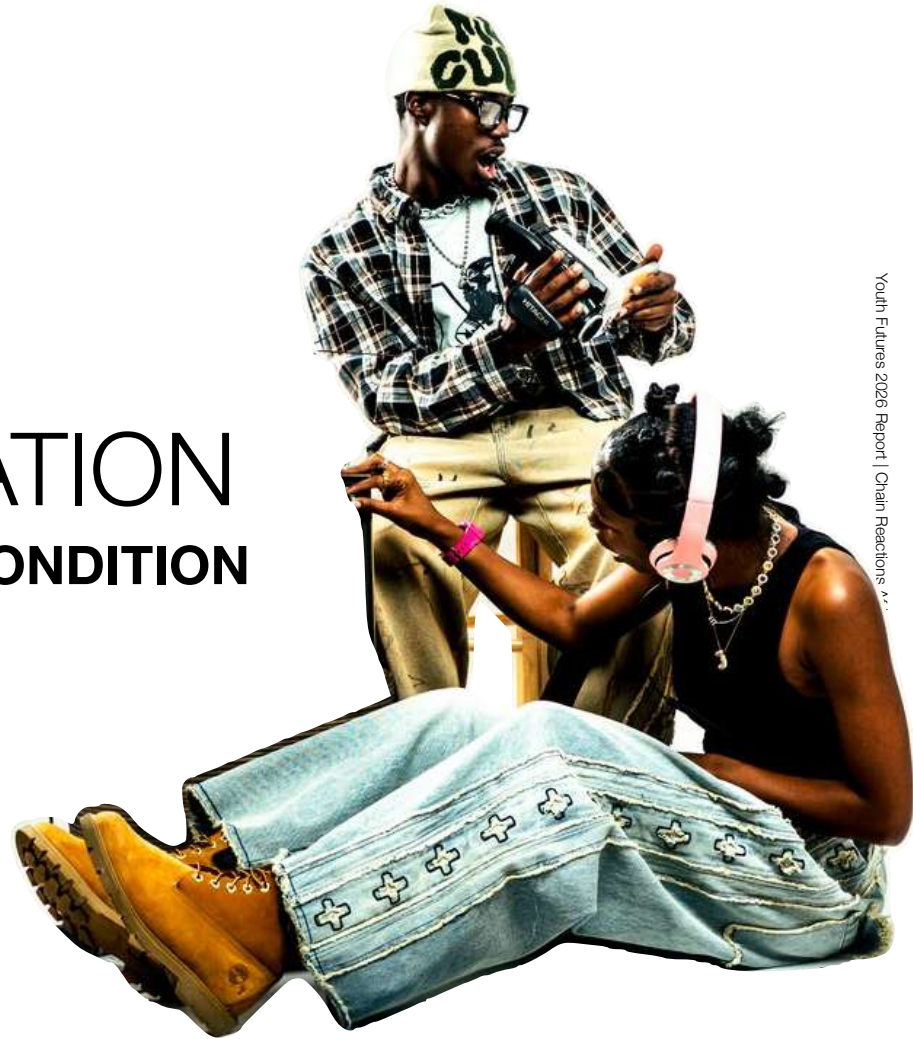
Primary focus: Lagos, Abuja, Kano, Port Harcourt, and Enugu. Nigeria's five most culturally and economically significant urban centres. Secondary reference: diaspora communities in the UK, US, and Canada where relevant to cultural export analysis.

Important Caveats

Nigeria is not a monolith. Regional, ethnic, religious, and economic diversity means that no single report can be definitive across all contexts. This report focuses on culturally influential patterns — not universal claims. Where findings are specific to sub-segments, this is noted. Readers are encouraged to apply these findings with contextual judgment.

CULTURE ORIENTATION

UNDERSTANDING THE YOUTH CONDITION



BEFORE WE BEGIN

16%

*of Nigerians aged 15–34
were unemployed or
underemployed in 2025.*

National Bureau of Statistics (NBS),
Labour Force Survey 2024/2025

*Statistic tell you what happened. Culture tells
you why. **And what comes next.***

The number does not explain why applications to Nigerian universities continue to surge, reaching over 1.6 million candidates annually, from a generation that has watched older siblings graduate and still return home. It does not explain why the same cohort now runs multi-million-naira businesses from shared apartments. It does not explain the emergence of an entire spiritual economy - podcasts, retreats, digital prayer circles - built by and for people who stopped waiting for institutions to tell them what to believe.



WHAT WE MEAN BY YOUTH

**AGE IS A NUMBER.
YOUTH IS A CONDITION.**



YOUTH IS NOT A PHASE. IT IS A CONDITION.

What makes someone 'young' in Nigeria in 2026 is not a birth certificate.

It is a specific relationship with uncertainty. That is, living in permanent negotiation between aspiration and access, between digital fluency and analogue infrastructure, between the version of yourself you are building and the version of life the country keeps offering instead.

*When stability arrives, youth ends.
In Nigeria, that moment is arriving later and later.*

Old Definition

Youth = ages 15–35

Youth = energy and potential

Youth = a phase you outgrow

This report's Definition

Youth = delayed stability

Youth = economic improvisation

Youth = a condition you live through

FIVE LIFE CONDITIONS. ONE CULTURAL SYSTEM.

6–12

The Forming Years

Absorbing the cultural codes that will define who they become.

13–17

The Sensitives

Building identity in the gap between global possibility and local reality.

18–24

The In-Between

Engine of culture creation. Moving fast. Trusting peers over institutions.

25–35

The Architects

Building adult lives without the blueprints their parents handed them.

30–45

The Kidults

Adult responsibilities, youth-condition pressures. Cultural connectors.

The In-Between and The Architects are the generative core. They create, scale, and set the terms that everyone else responds to.



HOW YOUTH CULTURE FORMS TODAY

**THE MECHANICS BEHIND
EVERY BEHAVIOR SHIFT**



THE **FORMATION** MECHANISM

01

Peer Transmission

The original algorithm. Trust-calibrated, peer-endorsed, faster than any platform.

02

Platforms as Infrastructure

Nigerian youth don't use platforms as designed. They engineer applications from raw material.

03

Informal Economies

The R&D lab of Nigerian youth culture. What survives here shapes the formal economy next.

04

The Proof Economy

Trust rebuilt from scratch. Peer-validated, evidence-based, and faster to break than to build.

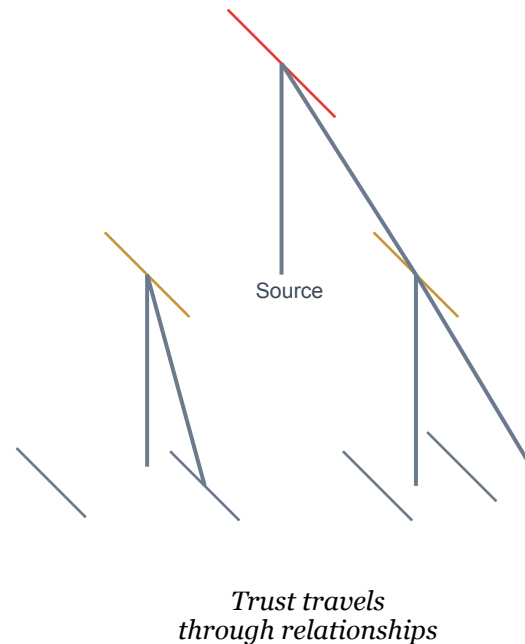
PEER TRANSMISSION

Peer transmission is still the primary engine of cultural formation in Nigeria, and platforms have turbocharged it. The fundamental unit remains the same: a trusted source shows or tells a peer, who evaluates and either adopts or rejects, who then transmits to their own network.

What makes peer transmission powerful is trust calibration. When something arrives through a peer, it comes pre-endorsed, carrying the social weight of the relationship.

Real Case

Aba-made fashion became aspirational within youth markets before any institution endorsed it. The shift began peer-to-peer: someone wearing an Aba piece got complimented, disclosed the source, and the disclosure spread. The peer network authenticated it faster than any campaign could have.



PROOF ECONOMY: TRUST REBUILT FROM THE SCRATCH



WhatsApp as Institution

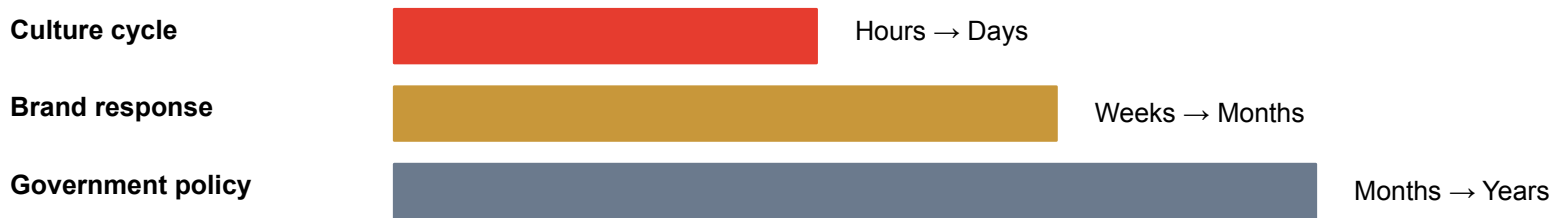
In youth hands, WhatsApp is a job board, therapy community, resale marketplace, financial coordination tool, church, and political organizing space simultaneously.



The Bole Market as Lab

What began as a response to rising food costs evolved into one of the most culturally generative spaces in youth life, shaping an aesthetic and consumption pattern now referenced by global brands.

CULTURE MOVES IN MOMENTS. BRANDS MOVES IN CYCLES.



The speed differential has never been wider. Digital infrastructure compresses the cultural cycle to hours. A brand that requires three months to approve a campaign brief, and to produce it will, structurally, always be responding to culture rather than shaping it.

CASE STUDY: BOLE'S PREMIUM ARC

Creator content and food tourism helped move roasted plantain from everyday street food into a premium point of interest. Small vendors benefited early. Bigger businesses and brands came in later, after demand, attention, and perceived value had already been established.



Las Vence Doras Garden,
Opposite 411, New G.R.A
Port Harcourt.

12PM
SAT. 20TH DEC, 2025

For Table Reservations & Enquiries: 📞 08182831741
GET YOUR TICKETS AT tktnation.com/bole rave2025

02

YOUTH CODES



THE OPERATING CONDITIONS ARE NOT EXCEPTIONAL. THEY ARE THE NEW NORMAL.





ECONOMIC PRESSURE & INCOME VOLATILITY

**BUILDING A LIFE WHEN THE
FLOOR KEEPS MOVING**

THE NUMBERS BEHIND THE FEELING

32%+

Inflation rate
by early 2025

60%+

Naira value lost
2023–2024

72%

Youth with 2+
income sources

The portfolio income model

A 26-year-old in Lagos: salary + catering business + Instagram resale + ajo cooperative + freelance social media work. In any given month, income from these five sources varies. In a bad month, one or two produce nothing. This is not an exceptional profile. It is close to the modal experience of The Architects.

Strategic Signal

Products designed for stable income customers will structurally underperform in Nigeria. Flexible payment structures, micro-investment options, and income-smoothing tools have structural advantage.

DEVALUATION IS **EXISTENTIAL.**

Dollar Savings

Fintechs offering USD accounts see disproportionate youth adoption.

Crypto As Hedge

Adoption driven by distrust of Naira,.

Hard Assets

Land, property, goods preferred over cash savings.

Live Now Logic

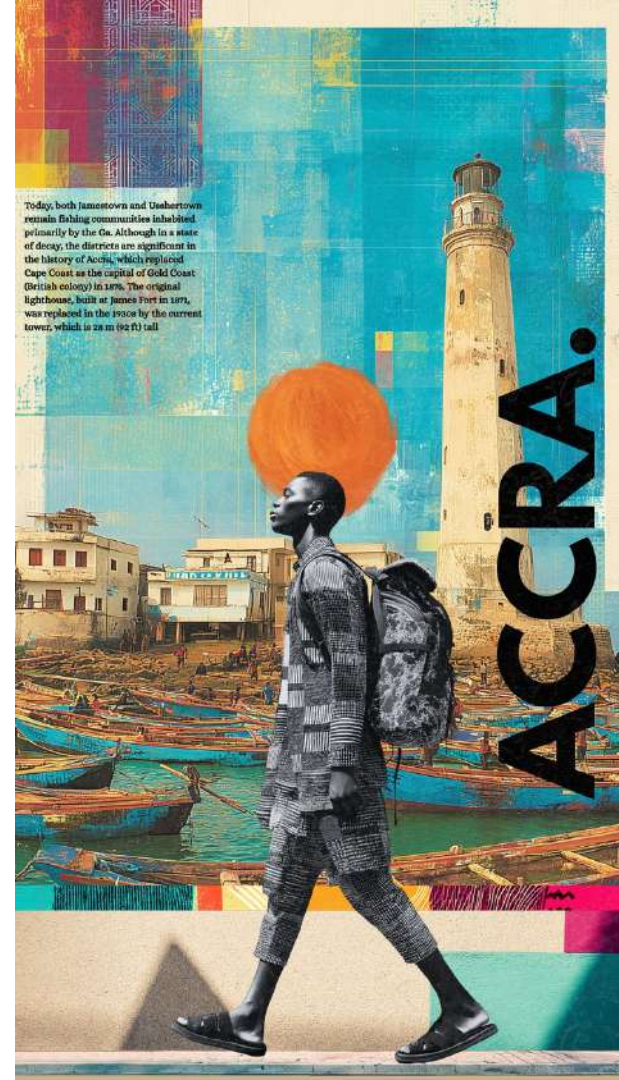
'Best life' spending as rational return on a depreciating currency.

THE NAIRA AS PSYCHOLOGICAL VARIABLE



MOBILITY & MIGRATION INTENT

**EVERYONE HAS A PLAN.
NOT EVERYONE HAS A TICKET.**



Today, both Jamestown and Ussherstown remains fishing communities inhabited primarily by the Ga. Although in a state of decay, the districts are significant in the history of Accra, which replaced Cape Coast as the capital of Gold Coast (British colony) in 1876. The original lighthouse, built at James Fort in 1871, was replaced in the 1900s by the current tower, which is 28 m (92 ft) tall.

MIGRATION DISTRIBUTES ACROSS A SPECTRUM.

Certain Leavers

Decision made.
Processing paperwork.
Nigeria is already past
tense. Investments
oriented entirely
toward the destination.

**Lost to domestic market.
Valuable as diaspora node.**

Conditional Remainers

Building in Nigeria while keeping
migration live. The largest group.
Consumer decisions, career
choices, and relationship timelines
all shaped by this ambivalence.

**The critical market. Building for
portability, not permanence.**

Committed Builders

Deliberate choice to build in
Nigeria. Smaller group,
disproportionately influential.
The founders, creatives,
institution-builders.

**Highest cultural authority.
Deep local investment.**

GLOBAL THINKING. NIGERIAN BUILDING.

The most consequential tension in Nigerian youth mobility: the scale at which young Nigerians imagine their ambitions versus the constraints within which they must execute. The result is a new kind of builder; simultaneously local in operations, global in market, pricing, communication, and aspiration.

Abuja music producer selling beats to UK & US artists

Lagos UI designer whose clients span four continents

Creator with simultaneous audiences in NG, UK & Canada

\$23B+

***Diaspora remittances
to Nigeria, 2025.***

*Cultural remittances -
ideas, aesthetics, and
product expectations flow
back at the same speed.*

DIGITAL SATURATION & PLATFORM DEPENDENCE

**CONNECTED TO EVERYTHING.
SUPPORTED BY NOTHING.**



\$140M+ INTERNET USERS

DIGITAL = ECONOMY LIFE

Opportunity

Global digital economy accessible from an Enugu apartment. No institutional gatekeeping required.

The Attention Cost

Creator economy rewards visibility. Visibility rewards performance. Performance produces the optimism tax.

Infrastructure Tax

Slow, expensive internet. Power outages. Every digital worker pays a daily infrastructure tax the data doesn't count.

TRUST DYNAMICS & LEGITMACY

**WHO AND WHAT YOUNG
NIGERIANS ACTUALLY BELIEVE**



TRUST IS REORGANISED

Self-Trust

High confidence. Self-reliance as survival. The engine of entrepreneurship.

Peer Trust

Verified through direct observation. The currency of the informal economy.

Community Trust

Ethnic, religious, professional groups. Extended peer logic to shared context.

Institutional Trust

Weakest layer. Must be earned through proof loops, not assumed.

Trust cannot be bought with media spend. It must be earned through delivery and verified through peer testimony.

MENTAL & EMOTIONAL LOAD

**THE WEIGHT THAT THE
DATA DOESN'T COUNT**



THE MENTAL & EMOTIONAL LOAD IS THE LEAST VISIBLE AND MOST CONSEQUENTIAL BASELINE.

Expectation Gap

Education promised a sequence that broke. The framework lives on as daily shame, anxiety, and grief.

Family Obligation

Supporting parents, siblings, extended family on volatile income. Love that makes the arithmetic of personal progress functionally impossible.

Cohort Grief

Every departure in the japa wave is a relationship severed, a future rewritten. The grief of a community that keeps fragmenting.

Optimism Tax

The psychological labour of performing progress regardless of reality. Every curated post, every testimony, every 'by God's grace' costs something.

THE FORMAL SYSTEM IS UNDERFUNDED AND STIGMATIZED. SO NIGERIAN YOUTH BUILT THEIR OWN.

Peer support networks

Anonymous confession accounts

Mental health podcasts

Online therapy platforms

Emotional safety group chats

Personal spiritual practice

TREND FUTURES: CULTURAL SHIFTS



SEVEN TENSIONS. SEVEN CHAPTERS.

These are diagnostic frames. Each describing how a specific domain of life has been reorganised in response to conditions that make conventional approaches unviable.

Both halves matter. What young Nigerians are achieving **and** what they are doing without simultaneously.

01 Agency Without Security

02 Power Without Permission

03 Expression Without Relief

04 Intimacy Without Trust

05 Visibility Without Safety

06 Belief Without Institutions

07 Mobility Without Arrival



AGENCY WITHOUT SECURITY

*Work, income, hustle, and
autonomy without permission.*



MOST YOUNG NIGERIANS OPERATE ACROSS TWO OR MORE SIMULTANEOUSLY.

GIG

Platform-mediated. Flexible income, zero protection. Gig stacking as risk management — multiple platforms simultaneously to hedge against any single one's volatility.

CREATOR

Audience-to-market pipeline. Work inseparable from identity. Power-law economics: few win big, most earn modestly, many earn nothing.

ENTERPRISE

Mass micro-business proliferation below institutional visibility. Fashion, food, logistics, IT. More economic activity than formal sector receives.

COOPERATIVE

Ajo and esusu reimaged. Digital-physical hybrid savings circles funding business launches, deposits, equipment. Capital banks won't lend.

EXTRAORDINARY CAPABILITY. EXTRAORDINARY EXPOSURE.

The portfolio income model

Nigerian youth are taking extraordinary risks every day with no floor beneath them. The entrepreneur whose business fails loses everything. The gig worker who falls ill loses income from day one. The creator whose account is suspended loses her primary income overnight.



Strategic signal

Products designed for stable income customers will structurally underperform. The opportunity is designing for the actual risk profile: income-smoothing, micro-insurance, flexible premiums, legal services for informal operators.

“Agency is not the same as freedom. Freedom requires options. Agency often means the freedom to bear risk that no institution is willing to share with you.”

44%

*of businesses in Nigeria were
youth-led (founders under 35)*

Fate Foundation 2025 State
of Entrepreneurship Report



WHAT WE OBSERVED

Young people are building income, influence, and opportunity outside traditional employment structures, relying on platforms, communities, and self-initiated work. Careers are no longer singular or linear. They are assembled across multiple streams that evolve in real time.

WHY NOW

Rising unemployment, economic volatility, and limited institutional capacity have forced a shift toward self-reliance. At the same time, digital platforms, mobile access, and monetization tools have reduced the barriers to earning, allowing individuals to participate directly in the global economy without formal gatekeepers.

WHAT IT MEANS

Agency is now defined by speed of action, adaptability, and the ability to convert skills, attention, or access into value. Security is no longer a prerequisite for participation. It is something built progressively through continuous output and engagement.



10-12M

YOUTH ENTER THE AFRICAN
LABOUR MARKET EVERY
YEAR, WITH ONLY ~3 MILLION
FORMAL JOBS CREATED

World Bank,
2023

\$25M+

EARNED BY NIGERIAN
CREATORS ON YOUTUBE
IN 2023

YouTube Impact
Report, 2024

70%

OF SUB-SAHARAN AFRICA'S
POPULATION IS UNDER 30,
FORMING THE WORLD'S
LARGEST YOUTH COHORT

UN Population Data,
2024

FROM EMPLOYMENT TO **SELF-CONSTRUCTED POWER.**

KAI CENAT / RISE OF LIVE
INCOME ECONOMIES



PELLER / MONETIZATION
OF PRESENCE



KAI CENAT / RISE OF LIVE INCOME ECONOMIES

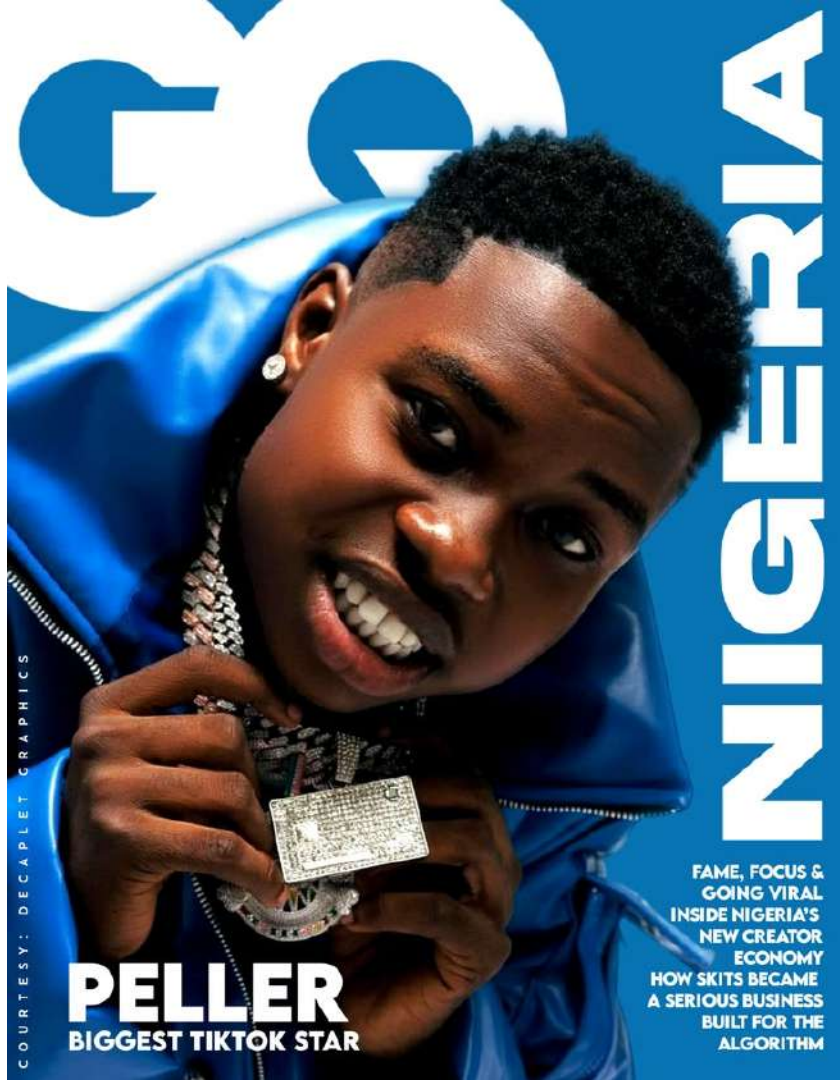
Kai Cenat has built a real-time entertainment economy where live streams function as both content and business. His audience participates directly through subscriptions, donations, and brand integrations that convert attention into revenue instantly.

Strategic Insight

Income is increasingly generated through live participation systems where community engagement drives continuous monetization.

JULY 28, 2025





PELLER / MONETIZATION OF PRESENCE

Peller's growth is driven by constant visibility, cultural immediacy, and direct interaction with his audience. His ability to show up consistently and remain embedded in everyday digital conversations allows him to convert attention into ongoing income streams.

Strategic Insight

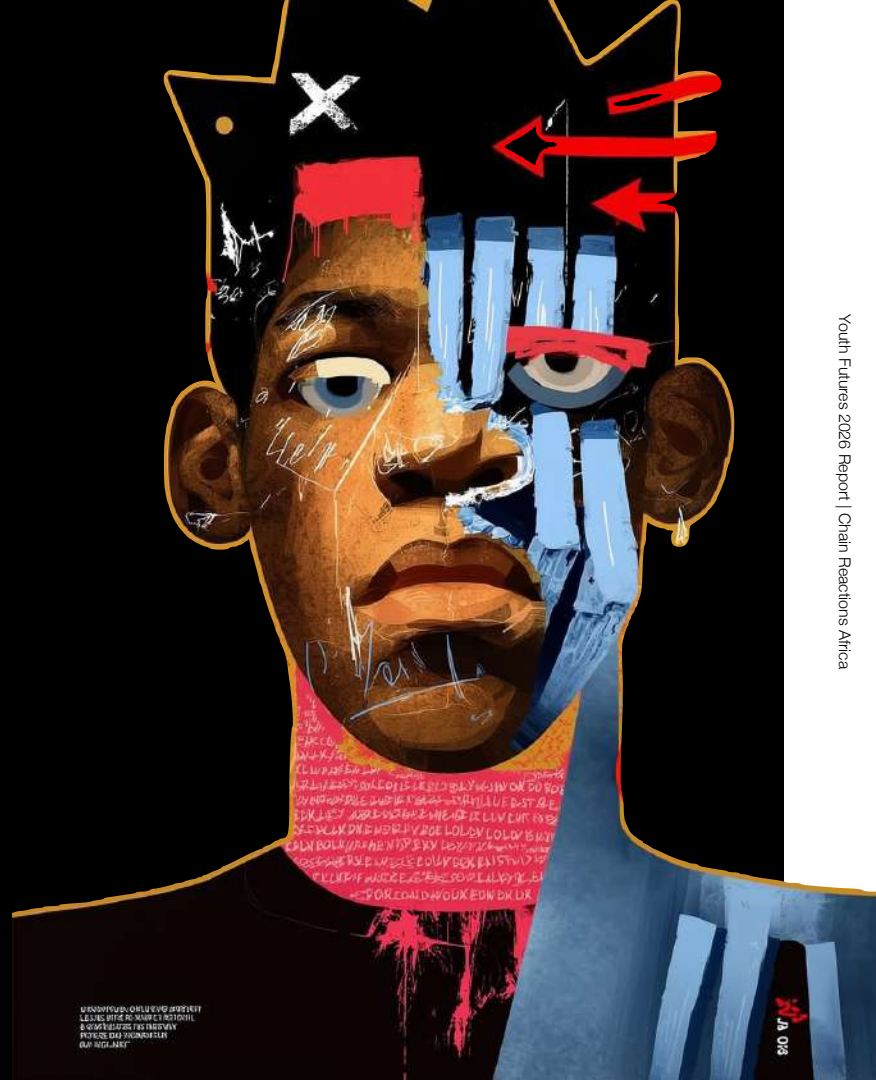
Consistent presence within culture can function as an economic engine, turning visibility into sustained earning power.





POWER WITHOUT PERMISSION

Influence, relevance, and maturity built outside institutions.



THE GATES ARE STILL STANDING. THEY ARE NO LONGER THE ONLY SOURCE OF POWER.

Audience Power

Large, engaged following = influence over purchasing, reputation, and political conversation. More reach than most mid-level executives.

Bidirectional. Trust-dependent. Revocable.

Taste Power

Less visible, more structurally significant. The ability to determine what is worthy, aspirational, and legitimate. Exercised by stylists, curators, scene-setters who may have modest followings but enormous cultural influence.

Distributed. Network-driven. Pre-mass adoption.

Narrative Power

The ability to define how events are understood in public conversation. #EndSARS was the most visible exercise: a generation permanently altered the terms on which it relates to the Nigerian state.

Fastest-moving. Most politically consequential.

REAL. CONSEQUENTIAL. ALSO FRAGILE AND UNEVENLY DISTRIBUTED.

Audience Power Concentrates at the Top

Power-law distribution. Platforms algorithmically opaque and incentivized toward engagement maximization, not equitable influence.

Taste power is Unevenly Distributed

Lagos dominates. Educated urban youth dominate. Women hold substantial taste power in some domains and are systematically excluded from others.

Narrative power is contested and captured

Political actors mimic youth culture aesthetics. Same infrastructure that enabled #EndSARS enables coordinated disinformation. Tools of power are not exclusively in good hands.

WHAT WE OBSERVED

Young people are building public influence, commercial relevance, and civic power without waiting for endorsement from institutions, traditional media, or formal authority. They are using platforms, communities, and direct audience access to shape conversations, pressure systems, and move culture on their own terms.

WHY NOW

Gatekeeping power has weakened across media, business, and public life, while smartphones, social platforms, and creator infrastructure have made distribution immediate and scalable. In that environment, credibility is increasingly built through visibility, consistency, and audience trust rather than institutional approval.

WHAT IT MEANS

Power is becoming more networked, more personal, and more portable. The people and platforms that can mobilize attention, organize communities, or trigger action now hold influence that once belonged almost exclusively to legacy institutions.



\$3.2B

RAISED BY AFRICAN STARTUPS IN
EQUITY AND DEBT FUNDING IN 2024

Partech Africa Tech
VC Report, 2025

₦1.26B

PAID OUT TO CREATORS BY
ALL ACCESS FANS IN 2024

TechCabal,
2025

1,645

PROJECTS TRACKED BY
TRACKA BETWEEN JANUARY
AND JUNE 2025

BudgIT Half-Year
Report, 2025

THE NUMBERS BEHIND THE INVISIBLE ECONOMY

HOW INFLUENCE IS BUILT WITHOUT GATEKEEPERS.

UNDER THE DESK NEWS / A
NEWSROOM BUILT WITHOUT
LEGACY MEDIA



VERYDARKMAN / THE
SOCIAL ISSUE JUDGE

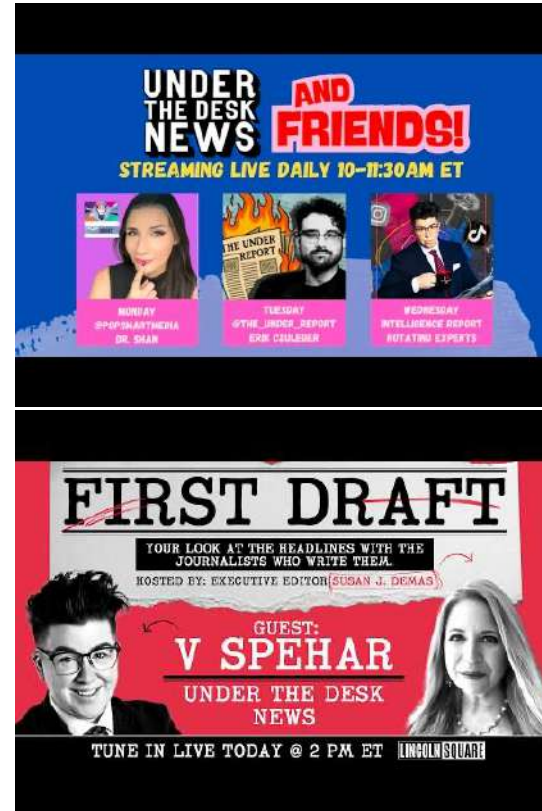


UNDER THE DESK NEWS / A NEWSROOM BUILT WITHOUT LEGACY

V Spehar built UnderTheDeskNews into a platform-native news brand by translating complex current affairs into fast, accessible updates for digital audiences. The account has built a large direct following outside traditional newsroom structures, showing how public trust can now be assembled through format, consistency, and platform fluency.

Strategic Insight

Information power now belongs to voices that can package relevance in the language and rhythm of the feed.





VERYDARKMAN / THE SOCIAL ISSUE JUDGE

VeryDarkMan has built a massive audience by commenting on scams, injustice, celebrity culture, and institutional failure in a direct, emotionally charged style. His official Instagram presence shows a following in the millions, and his influence comes from how quickly he can convert public frustration into collective attention.

Strategic Insight

Authority is increasingly being assigned by audiences in real time, especially when a figure appears more responsive than formal institutions.





EXPRESSION WITHOUT RELIEF

*Visibility, content creation,
and the labour of being seen.*



AFROBEATS RESHAPES GLOBAL MUSIC. NIGERIAN AESTHETICS INFLUENCE FASHION WEEKS WORLDWIDE.

To be visible is to exist, at least in the social and economic terms that matter for opportunity, relationships, and cultural participation. Content creation is an infrastructure requirement for participation in contemporary Nigerian youth life.



THE SOFT LIFE ARGUMENT

After generations of narratives valorizing suffering as the precondition of success, a section of Nigerian youth is asserting that comfort is a standard to be expected, not a reward to be earned.

The soft life is a cultural and ideological argument. It is not seen as a hedonistic lifestyle.

Audience Power

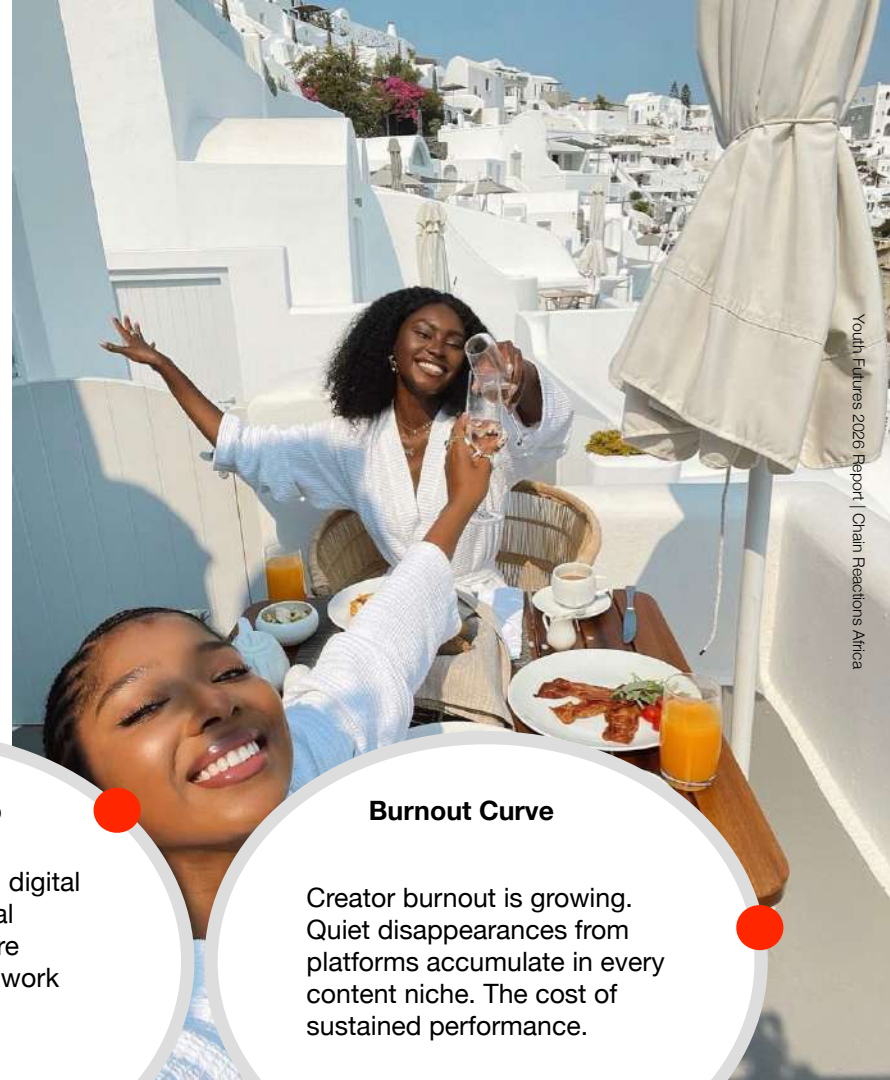
Every post considered, drafted, photographed, edited, captioned, and published is unpaid overhead on top of the actual work.

Aspiration Gap

Maintaining a polished digital presence while material circumstances are more complicated. Creative work with limited resources.

Burnout Curve

Creator burnout is growing. Quiet disappearances from platforms accumulate in every content niche. The cost of sustained performance.



WHAT WE OBSERVED

Young people are expressing more of themselves in public than ever before, through livestreams, confession-style content, therapy language, reaction culture, and constant posting. Expression has become a daily operating mode across creator culture and everyday digital life, especially on platforms that reward immediacy and emotional visibility.

WHY NOW

Cultural industries like Afrobeats, fashion, and creator platforms have globalized visibility, while social media systems reward frequency, relatability, and emotional openness. At the same time, pressure to stay relevant, visible, and engaged has intensified across both creators and everyday users.

WHAT IT MEANS

Expression no longer guarantees relief. People can post, stream, joke, confess, and narrate their lives constantly while still carrying unresolved pressure underneath. What looks like openness on the surface can also be a form of emotional labor, where visibility itself becomes work.



\$480B

CREATOR ECONOMY PROJECTED
GLOBAL VALUE BY 2027

Goldman Sachs, 2024

5+ HRS

AVERAGE DAILY SOCIAL MEDIA
USAGE IN HIGH-ACTIVITY
MARKETS LIKE KENYA

DataReportal Global
Digital Report, 2026

48%

GEN Z SAY SOCIAL MEDIA
MAKES THEM FEEL DRAINED

Pew Research
Center, 2025

WHEN VISIBILITY BECOMES EMOTIONAL LABOUR.

DETTY DECEMBER / THE SEASONAL
ECONOMY OF EXPRESSION



MOWALOLA / FASHION
AS EMOTIONAL
BROADCAST



DETTY DECEMBER / THE SEASONAL ECONOMY OF EXPRESSION

What started as a Lagos festive period has evolved into a global cultural moment, drawing diaspora audiences, creators, and brands into a high-intensity cycle of parties, content, fashion, and visibility. Participation is no longer just physical. It is performative, documented, and shared across platforms in real time.

Strategic Insight

Cultural moments are becoming compressed cycles of expression where participation requires visibility, and visibility demands continuous output.





MOWALOLA / FASHION AS EMOTIONAL BROADCAST

Mowalola Ogunlesi's work sits at the intersection of identity, rebellion, and cultural expression, gaining global attention through collaborations and runway moments that translate personal and cultural tension into visual language. Her brand does not just present fashion. It communicates emotional states, politics, and generational perspective at scale.

Strategic Insight

Fashion is evolving into a high-speed communication layer where identity and emotion are broadcast visually to global audiences.





INTIMACY WITHOUT TRUST

*How young Nigerians are loving,
connecting, and withdrawing.*



ROMANTIC RELATIONSHIPS ARE NOW EVALUATED ON ECONOMIC COMPATIBILITY

The Verification Layer

Social media forensics before the first date is now standard practice. Track record verification, network cross-checking, consistency assessment across platforms. Rational, not paranoid.

The Gender Fault Lines

Women carry higher burden of self-protection and outcome management. Age of first serious relationship rising. Investment in personal financial independence increasing before vulnerability.

The Mutual Guardedness

Men and women both performing self-protection. The result: more short-term connection, less long-term commitment than either side would ideally choose.

AI Companionship

Consistent availability. Unconditional positive regard. No reciprocal demands. An emerging relational option for the lonely, exhausted, or emotionally over-extended.

BELONGING REQUIRES INTENTIONALITY

Extended Friend Groups

Financial cooperatives, emotional support networks, and social infrastructure simultaneously.

Creative Collectives

Shared studios, knowledge, clients, and risk. Guild functions without the formal structure.

Professional Communities

Peer accountability, skill development, and collective reputation management no individual can sustain alone.

Spiritual Communities

Less about doctrinal alignment. More about being genuinely known and unconditionally valued.

Chosen family is one of the most culturally significant and most underserved social formations in Nigerian youth life.

WHAT WE OBSERVED

Young people are still seeking connection, but they are becoming more selective, cautious, and controlled in how they engage emotionally and romantically. Relationships are increasingly shaped by boundaries, privacy, and self-protection rather than openness and spontaneity.

WHY NOW

Digital dating, social media exposure, emotional burnout, and rising cases of betrayal, scams, and performative relationships have increased the perceived risk of intimacy. At the same time, constant visibility has made private relationships feel exposed, judged, and fragile.

WHAT IT MEANS

Intimacy is no longer a default outcome of connection. It is negotiated, delayed, filtered, or avoided entirely. Trust is now built slower, protected more tightly, and in many cases, replaced by controlled or alternative forms of connection.



\$1.14B

LOST TO ROMANCE SCAMS
IN THE U.S. ALONE

U.S. Federal Trade
Commission, 2023

63%

OF GEN Z SAY THEY PREFER
MEANINGFUL RELATIONSHIPS
OVER CASUAL DATING

Hinge Gen Z D.A.T.E.
Report, 2024

59%

OF GEN Z USERS SAY DATING
APPS FEEL EXHAUSTING OR
OVERWHELMING

Forbes / Dating App Fatigue
Reports, 2024–2025

HOW CONNECTION IS BEING REWRITTEN IN A HIGH-RISK SOCIAL ENVIRONMENT.

HINGE "INTENTIONAL DATING"
/ SLOWING DOWN THE
ALGORITHM



**A THIRD SPACE "RADICAL
PRESENCE" / REBUILDING
BELONGING FROM SCRATCH**

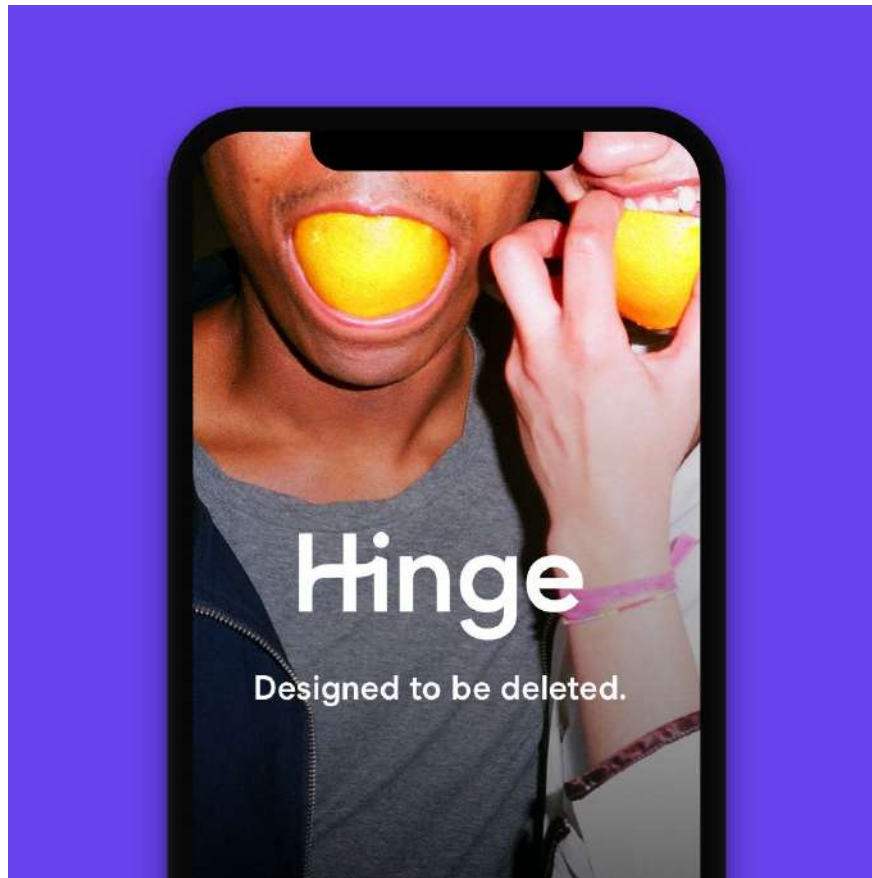


HINGE “INTENTIONAL DATING” / SLOWING DOWN THE ALGORITHM

Hinge has positioned itself as the dating app “designed to be deleted,” emphasizing meaningful connections over endless swiping. Its product design encourages deeper profiles, conversation prompts, and fewer but more intentional matches.

Strategic Insight

Platforms are beginning to redesign intimacy by reducing volume and increasing intentionality in how people connect.



FIELD NOTES WITH OPE ADETAYO

FEATURING READINGS OF SELECTED WRITING ORIGINALLY PUBLISHED IN
ASSOCIATED PRESS, THE GUARDIAN, REUTERS OF WORLD AND ALJAZEERA.



Craft Talk: **OPE ADETAYO** (West & Central Africa Reporter,
Associated Press)
MUKTAR OLADUNMADE (Reporter, TechCable)

A THIRD SPACE)(

*No registration required for ASS Members.

In partnership with
**AMABLE
ROSA**
DESIGN STUDIO

A THIRD SPACE "RADICAL PRESENCE" / REBUILDING BELONGING FROM SCRATCH

Third Space, founded by writer and curator Nelson C.J., is built as a physical and cultural environment for conversation, reflection, and community among young Nigerians. It operates outside formal institutions and outside the performance layer of social media, creating a setting where people gather around ideas, culture, and shared experience rather than predefined relationships.

Strategic Insight

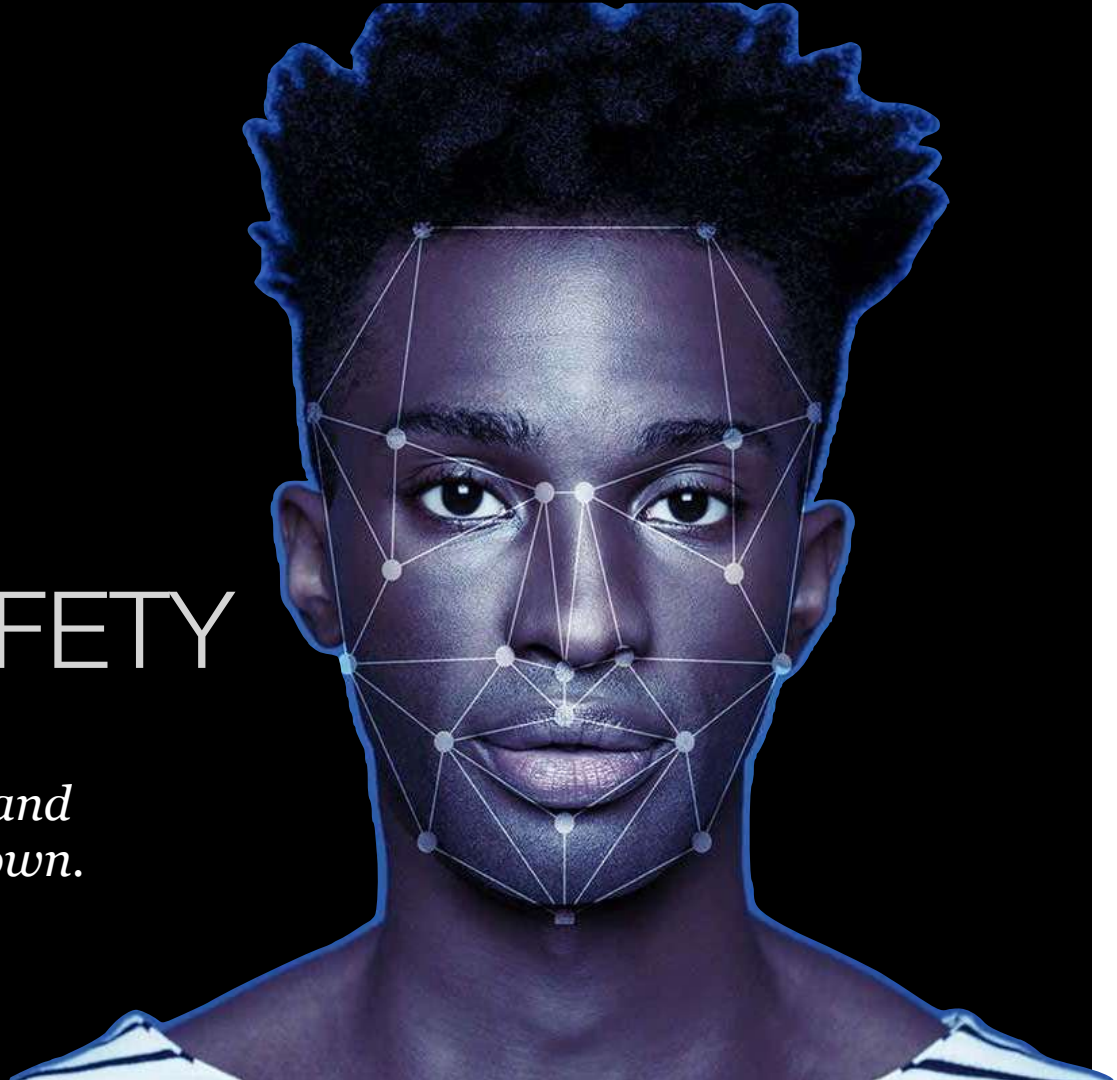
When the conditions for intimacy become structurally expensive, young Nigerians build the infrastructure themselves. A Third Space is the deliberate construction of neutral ground in a city that offers none. Brands and institutions that want to earn genuine proximity to this generation need to understand what it costs to simply be present with people, and design for that, not around it.





VISIBILITY WITHOUT SAFETY

*Fame, virality, surveillance, and
the vulnerability of being known.*



BEING SEEN IS CURRENCY. BEING SEEN WITHOUT PROTECTION IS A DIFFERENT THING ENTIRELY.

The Virality Trap

Content reposted without context. Images shared without consent. Achievements subjected to coordinated counter-campaigns.

State Surveillance

Post-#EndSARS: digital visibility used as a targeting mechanism. Protesters' profiles used against them. Journalists' sources compromised by their own visibility.

The Gender Visibility Tax

Women who choose public visibility pay a specific, higher tax: persistent, coordinated harassment. Some persist with remarkable courage. Many withdraw.

WHAT WE OBSERVED

Young people are more visible than ever across social platforms, dating apps, livestreams, and public digital culture, but that visibility is increasingly exposing them to surveillance, harassment, misuse of images, and reputational harm. Being seen now creates opportunity and risk at the same time.

WHY NOW

AI tools, face search engines, geolocation systems, and anonymous networked abuse have made it easier to identify, track, manipulate, and target people from ordinary digital traces. The safety gap is widening because visibility scales faster than protection.

WHAT IT MEANS

Visibility is no longer just social currency. It is now a vulnerability layer. Young people are learning that exposure can invite attention, income, connection, and cultural relevance, while also increasing the chances of stalking, deepfake abuse, doxxing, and platform-level harm.



75%+

OF WOMEN WORLDWIDE
HAVE EXPERIENCED SOME
FORM OF ONLINE VIOLENCE

UNESCO, 2026E

2x

YOUNG WOMEN AGED 18–29
ARE TWICE AS LIKELY TO FACE
ONLINE SEXUAL HARASSMENT
AS OLDER WOMEN

UNESCO, 2026E

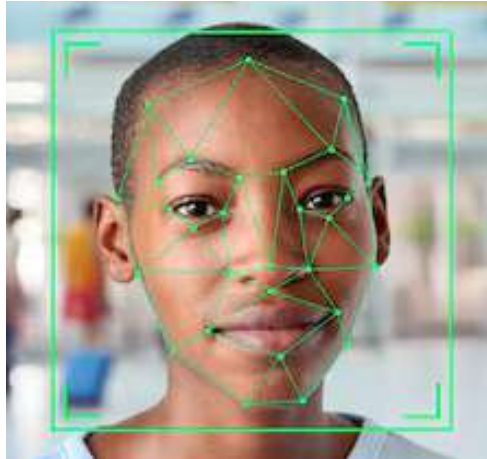
1,645

PUBLIC PROJECTS TRACKED IN
JUST SIX MONTHS BY A CITIZEN
ACCOUNTABILITY PLATFORM

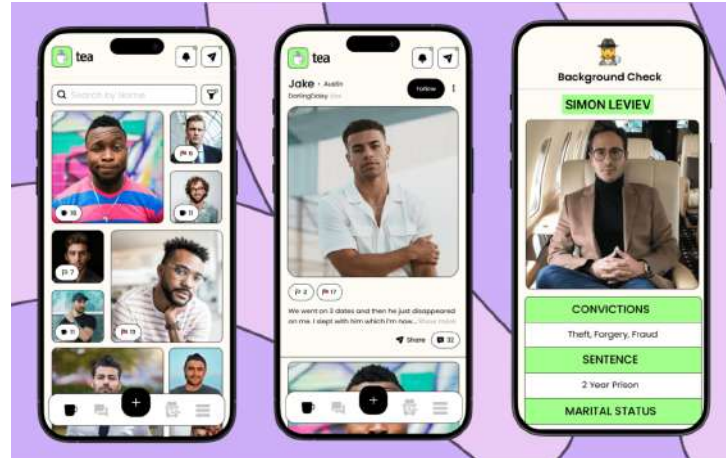
BudgIT Tracka Half-Year
Report, 2025

WHY BEING SEEN NOW CARRIES SOCIAL, DIGITAL, AND PHYSICAL RISK.

PIMEYES / FACE SEARCH
FOR THE PUBLIC INTERNET



TEA / SAFETY THROUGH
COLLECTIVE SURVEILLANCE



PIMEYES / FACE SEARCH FOR THE PUBLIC INTERNET

PimEyes lets users upload a face and search where that face appears online. Its expansion into video search extends this capability, making visibility searchable across a far larger surface area of the web.

Strategic Insight

The internet is moving from searchable content to searchable people.





TEA / SAFETY THROUGH COLLECTIVE SURVEILLANCE

Tea was built as a women-focused dating safety app, using crowdsourced checks and community reporting to help users spot catfishing, abuse, and repeat red flags before dates. Its growth, and the debate around it, show that trust is increasingly being built through collective intelligence rather than platform design alone.

Strategic Insight

When platforms fail to make users feel safe, users build parallel systems of verification for themselves.





BELIEF WITHOUT INSTITUTIONS

*Wellness, spirituality, and the
self-guided search for meaning.*



NIGERIAN YOUTH ARE BECOMING DIFFERENTLY RELIGIOUS.

61% of Nigerian youth aged 18–30 report that their spiritual practice is 'personal and self-directed' alongside or instead of institutional religion.

Wellness-Spirituality Convergence Trap

Yoga, meditation, breathwork, journaling, therapy, and sound healing combined into daily rituals serving physical, mental, and spiritual functions simultaneously. Integrated with Christian and Islamic frameworks.

Return to Indigenous Knowledge

Growing interest in Ifa, Yoruba, Igbo, Hausa-Fulani traditions. For some, this is cultural reclamation while for others, its spiritual curiosity.

Evolved Prosperity Framework

The crude transactional version losing credibility. Replaced by: spiritual alignment → personal transformation → character that attracts opportunity. The theology has migrated into self-help.

THE INSTITUTIONAL RELIGION CRISIS IS EXPERIENTIAL.

Young Nigerians have watched religious institutions that claimed moral authority demonstrate moral failure. They have sat in congregations where prosperity theology promised material reward, and watched the fidelity go unrewarded while the pastor's estate expanded.

The Wellness Market Signal

Nigerian wellness retreats, mindfulness apps, and spiritual tourism represent a multi-billion Naira market that barely existed five years ago. Audiences skew toward *The Architects*: educated, urban, spiritually curious, economically stressed, actively managing their inner lives.

The Caution

Spiritual resources are not adequate substitutes for clinical mental health care. The convergence should prompt investment in BOTH, and not the assumption that one substitutes for the other.



WHAT WE OBSERVED

Young people are actively seeking meaning, identity, and direction, but they are doing so outside traditional institutions like churches, governments, and formal organizations. Belief is no longer anchored to one system. It is assembled from multiple sources across culture, digital platforms, and personal experience.

WHY NOW

Declining trust in institutions, exposure to global ideas, and the rise of creator-led knowledge systems have shifted how belief is formed. Platforms now allow individuals to access, remix, and adopt philosophies, spirituality, and ideologies without institutional mediation.

WHAT IT MEANS

Belief is becoming decentralized, personalized, and fluid. Authority is shifting from institutions to individuals, communities, and digital ecosystems that can shape how people think, live, and make decisions.



32%

GLOBAL POPULATION
IDENTIFIES AS RELIGIOUSLY
UNAFFILIATED ("NONES")

Pew Research Center,
2025

2B+

USERS ENGAGE WITH YOUTUBE
MONTHLY, INCLUDING RELIGIOUS,
SPIRITUAL, AND EDUCATIONAL
CONTENT

YouTube Global
Data, 2025

58%

GEN Z SAY SOCIAL MEDIA
SHAPES THEIR BELIEFS AND
WORLDVIEWS

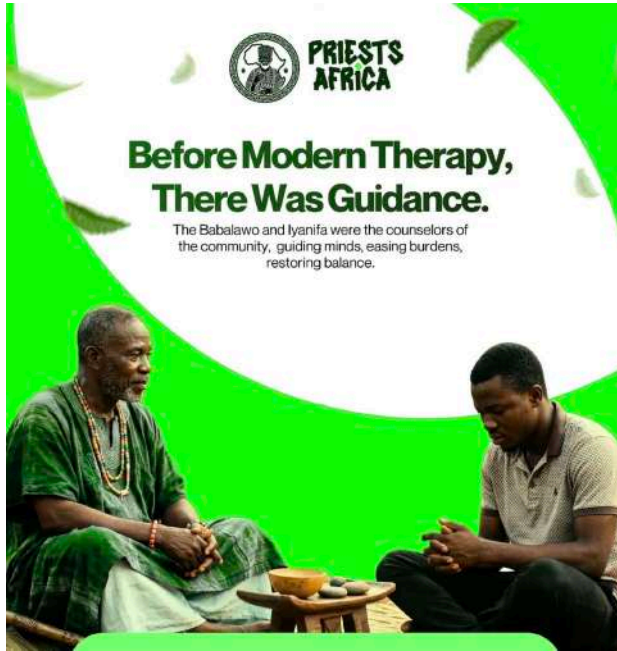
Deloitte Digital Media
Trends, 2025

THE SEARCH FOR MEANING BEYOND FORMAL RELIGION, POLITICS, AND AUTHORITY.

**PRIESTS.AFRICA "IFÁ HAS NO
EMOTION" / WHEN ANCIENT WISDOM
NEEDS A TRUST LAYER**

**ORÍKÌ "YOUR CROWN, YOUR
HERITAGE" / WHEN SELF-CARE
BECOMES SELF-DEFINITION**





PRIESTS.AFRICA "IFÁ HAS NO EMOTION" / WHEN ANCIENT WISDOM NEEDS A TRUST LAYER

Young Nigerians are returning to indigenous spirituality in growing numbers, but the path back is littered with fraud. Unverified self-styled priests have colonised TikTok, Twitter, and WhatsApp, exploiting seekers who have left the church but have nowhere trustworthy to turn. Priests.Africa, launched in 2025 by Lagos-based Ifá priest and IT engineer Oluwo Olawole Olakunle, addresses this directly. The platform vets and connects users with certified Babalawos across Nigeria, Ghana, and Togo through background checks, mentor verification, and test divinations.

Strategic Insight

The trust crisis that emptied churches has followed young Nigerians into the indigenous spiritual space. The product that wins here is the most verified.

ORÍKÌ "YOUR CROWN, YOUR HERITAGE" / WHEN SELF-CARE BECOMES SELF-DEFINITION

Young Nigerians are redirecting their search for restoration away from institutional religion and toward the body. ORÍKÌ, Nigeria's first farm-to-skin wellness brand, built 15 spa locations across Nigeria, Kenya, and Uganda in a decade. Its mobile platform, Unwind by ORÍKÌ, delivers therapists on demand across Lagos, Abuja, and Ibadan. Its product line runs on African botanicals — cloves, kola nuts, atilli oil. Its name is Yoruba for "your crown, your heritage, your inspiration." In 2025 it partnered with seven HMOs, making wellness services accessible through prepaid health plans, the first arrangement of its kind in Nigeria's wellness sector.

Strategic Insight

Wellness is the new congregation. Young Nigerians are not abandoning the spiritual search but relocating it to the body, the breath, and the self.





MOBILITY WITHOUT ARRIVAL

*Migration, borderless ambition,
and the unfinished journey.*



ARRIVAL IS A STATE. AND FOR MOST NIGERIANS, IT KEEPS RECEDING.

DEFER

Maintain the original plan on an indefinitely extended timeline. Refuse to abandon the expectation framework. Psychologically costly but provides a coherent narrative of self. The cost is carried quietly.

PIVOT

Abandon the inherited aspiration framework. Construct new metrics of a good life achievable within actual conditions. Requires grieving the original plan. But produces more stable psychological foundation.

RESIST

Commit to building in Nigeria as active opposition to its failures. Choosing, with full awareness of what staying costs, to stake their life on Nigeria's potential. The Committed Builders.

WHAT WE OBSERVED

Young people are moving more than ever across cities, countries, platforms, and careers in search of better opportunities, but movement is no longer translating into stable progress or long-term security. Migration, relocation, and digital mobility are increasing, yet outcomes remain uncertain and uneven.

WHY NOW

Economic pressure, global exposure, remote work, and social media have expanded awareness of opportunities beyond local environments. At the same time, rising living costs, immigration barriers, job market saturation, and currency instability have made it harder to convert movement into meaningful advancement.

WHAT IT MEANS

Mobility is no longer a guaranteed pathway to success. It is now a continuous process of repositioning, adapting, and searching, where progress is fragmented and often delayed despite constant movement.



281M

INTERNATIONAL MIGRANTS
WORLDWIDE

United Nations Migration
Report, 2024

70%+

OF AFRICAN YOUTH EXPRESS
A DESIRE TO MIGRATE FOR
BETTER OPPORTUNITIES

Afrobarometer,
2025

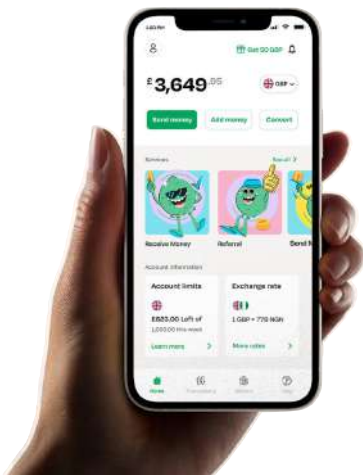
40%+

OF GLOBAL REMOTE WORKERS
SAY THEY WOULD RELOCATE IF
GIVEN THE OPPORTUNITY

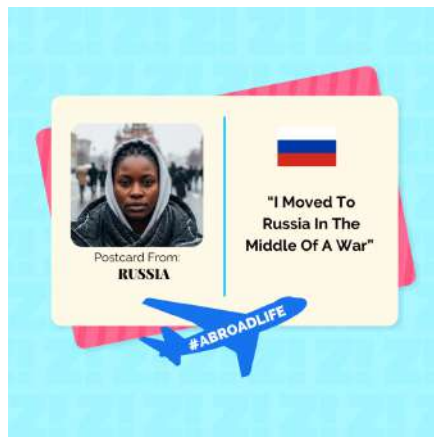
Owl Labs State of Remote
Work, 2025

WHY MOVEMENT NO LONGER GUARANTEES PROGRESS.

LEMFI / CROSS-BORDER
LIFE AS CONTINUOUS STATE



ZIKOKO ABROAD LIFE /
BENEATH THE JAPA DREAM



GREY / EARNING ACROSS
INVISIBLE RAILS



LEMFI / CROSS-BORDER LIFE AS CONTINUOUS STATE

LemFi processes over \$1 billion monthly for more than 2 million users across 20+ countries, with Nigeria as its largest receiving market. Built for migrants who live across borders, it solves the friction of sending money home, but more importantly, it enables continuity. Users are not exiting one life to enter another. They are maintaining both at once, in real time.

Strategic Insight

Migration is a sustained condition where financial infrastructure supports simultaneous lives across geographies.

LEMFI

International payment for everyone.

Send money to Africa, Asia
and Latin America



Z!**#ABROADLIFE****POSTCARD FROM
THE USA**

"My visa got denied the first time due to proof of funds. I'd tried to play a fast one on the system by using my dad's friend's business account as my financier, but there were too many holes in the operation."

**ZIKOKO ABROAD LIFE / THE DOCUMENTATION
OF UNFINISHED MIGRATION**

Zikoko's Abroad Life and Sunken Ships series document the lived realities of Nigerians who have migrated. The stories capture the tension between expectation and experience, from financial pressure to emotional dislocation. It provides language and visibility to a condition many are navigating but few fully articulate.

Strategic Insight

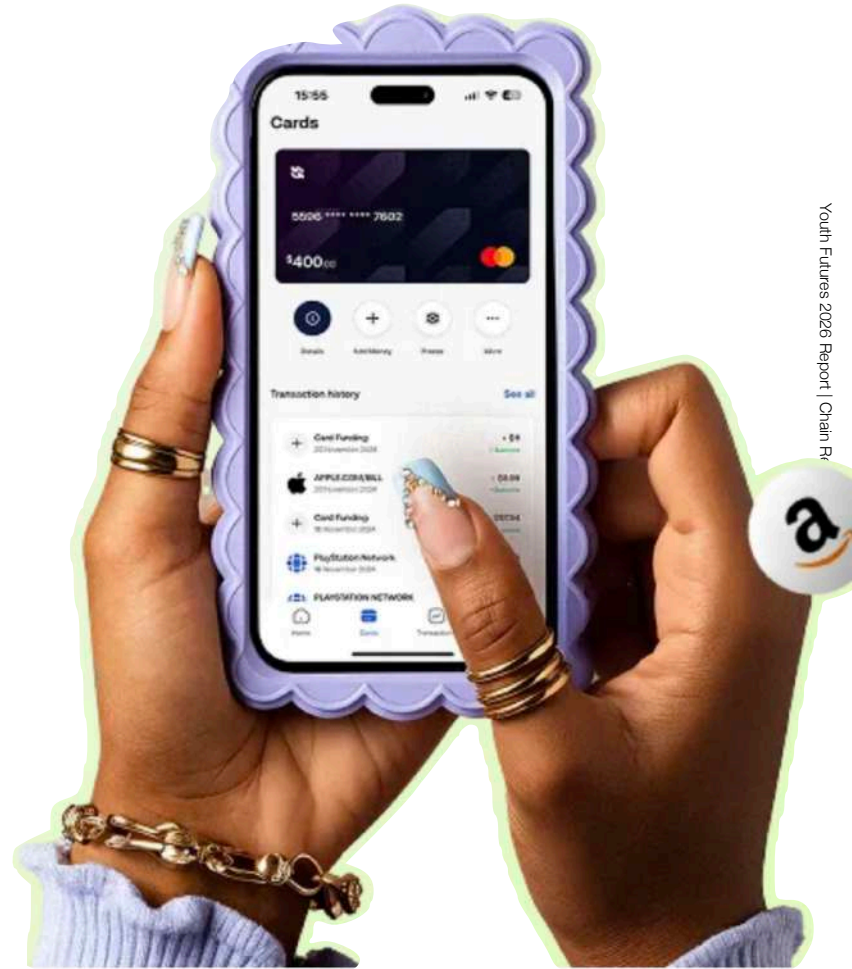
When arrival does not resolve ambition or belonging, narrative becomes the tool through which a generation processes movement and redefines progress.

GREY / EARNING ACROSS INVISIBLE RAILS

Grey provides Nigerian users with virtual foreign bank accounts, multi-currency wallets, and instant FX, enabling them to earn globally without relocating. With over 1 million users, it supports a generation that has decoupled income from location. The product reflects a shift where access to global opportunity no longer requires physical migration.

Strategic Insight

Mobility is shifting from movement of people to movement of income in the form of earning globally, holding foreign accounts, and participating in international markets without fully relocating or becoming settled elsewhere.



04

YOUTH FUTURES: WHERE DECISIONS LAND





WORK & CAREERS

*How young Nigerians are redesigning
the meaning of professional life.*



THE CAREER LADDER HAS BEEN REPLACED BY THE **CAREER LATTICE.**

Young Nigerians are building portfolios of competence that generate value across multiple markets simultaneously, local and global, formal and informal, employed and self-directed.

**SINGLE
EMPLOYER
LOYALTY**

Portfolio income
across multiple clients

**CV-DRIVEN
CAREER
PROGRESSION**

Proof-of-work visibility
(GitHub, portfolio,
TikTok)

**GEOGRAPHIC
CAREER
CONSTRAINT**

Remote-first, global
client base, Naira
expenses

**RETIREMENT AT
60 AS SECURITY
MODEL**

Financial
independence by 40
as the new aspiration

THE MOST ECONOMICALLY SIGNIFICANT
CAREER MOVE AVAILABLE TO A SKILLED
YOUNG NIGERIAN IS **A LAPTOP, A GOOD
CONNECTION, AND A FOREIGN CLIENT.**



“

*The best career move in Nigeria
right now is not who you know.
It is what you can prove you
can do, and for whom.*



The Dollar Premium

A Nigerian developer earning \$3,000/month from a US client earns more than most Nigerian bank managers.

Naira expenses + dollar income = one of the most powerful financial strategies available to young Nigerians today.

Bolt drivers who learned to code.
Accountants who became remote bookkeepers for UK firms.
The arbitrage is real and it is accelerating.

The Skills Pipeline

Coding bootcamps, digital marketing academies, UI/UX design schools, and freelance-readiness programmes have exploded across Lagos, Abuja, and Port Harcourt.

Most are operating at near-capacity. The demand for internationally competitive skills is survival strategy.

The Employer Crisis

Nigerian formal employers are losing their most capable young talent to the global remote market at a rate the HR industry has not yet processed.

The gap between what a Lagos tech company can pay and what a London firm will pay for the same competence is large enough that loyalty to local employment requires compelling non-financial reasons to exist.

NEW METRICS OF PROFESSIONAL ACHIEVEMENT HAVE REPLACED THE OLD ONES, AND THEY ARE MEASURABLE, PUBLIC, AND INCREASINGLY GLOBAL.

Dollar Income

Foreign currency earnings are the single most significant status signal in Nigerian professional culture in 2026.

Global Clientele

Working for international clients signals competence that the local market validates indirectly. A designer with UK clients is credible to Lagos clients in a way a purely local portfolio is not.

Public Portfolio

GitHub commits, Behance projects, published writing, social proof of competence. The visible work history that the new employer or client evaluates before first contact.

Time Autonomy

The ability to choose your hours, your projects, and your working environment is increasingly treated as a compensation component, and priced accordingly by those who have it.

Passive Income

Digital products, course revenue, investment returns. Income that flows without active time exchange is the career aspiration that has replaced pension security.

Location Independence

The ability to work from anywhere signals both competence and optionality. It is the new corner office: visible, aspirational, and increasingly achievable.



MONEY & OWNERSHIP

*How young Nigerians are building,
storing, and thinking about wealth.*



NIGERIAN YOUTH HAVE BUILT A PARALLEL FINANCIAL SYSTEM.

When no employer can guarantee your income and no institution can guarantee your savings, the only security available is something you own outright that holds value independent of institutional stability.

Crypto as Currency Hedge

USDT, Bitcoin, and stable coins function as savings vehicles. The strategy: earn Naira, convert immediately. Send Naira only when necessary.

Dollar Accounts as Standard

Domiciliary accounts, Grey, Chipper Cash, and their successors have made USD account access routine for urban youth.

Hard Assets as Store of Value

Land, gold, and inventory (resale goods, materials) function as inflation hedges for those who cannot or will not engage crypto.

Ajo 2.0 as Capital Formation

Digital rotating savings groups formalized through apps, managed through WhatsApp, verified through community at scale the formal credit market cannot match.

OWNERSHIP HAS REPLACED EMPLOYMENT AS THE PRIMARY SECURITY MODEL.

Young Nigerians are building portfolios of competence that generate value across multiple markets simultaneously, local and global, formal and informal, employed and self-directed.

#1

Savings priority for
Extended Youth (25-35)

Land & Real Estate

72%

Of active young
entrepreneurs describe
their business as their
primary asset

Business as Asset

3x

Creator revenue from
owned content vs. brand
deals over 3-year horizon

Digital IP & Content



”

*The question is not how
much you earn, but how
much you own that
earns while you sleep.*



TECHNOLOGY & AI

How young Nigerians are adopting, adapting, and being shaped by technology.

TECHNOLOGY IS THE OPERATING ENVIRONMENT OF DAILY LIFE.

AI as Work Multiplier

ChatGPT, Claude, Midjourney, and their successors are being adopted by young Nigerian professionals at rates that the formal education and training systems are entirely unprepared for. The strategic implication: a single person with AI fluency can now produce the output of a small team.

Fintech as Default Banking

Opay, Palmpay, Moniepoint, and Kuda have displaced traditional banks for the majority of urban youth financial transactions. The implications extend beyond payments: these platforms hold the behavioural financial data that will determine credit access, insurance pricing, and financial product design for the next decade.

Platform Commerce as Primary Retail

Instagram, TikTok Shop, and WhatsApp have become the primary discovery and purchase channels for a wide range of consumer categories. The retail brands that survive will be the ones that understand these platforms as full commerce infrastructure.

AI Companionship & Emotional Tech

AI-mediated emotional interaction is an emerging and consequential feature of Nigerian youth technology use. The implications for mental health, relationship formation, and consumer behaviour are only beginning to be understood.

**THE SMARTPHONE IS
THE PRIMA
COMPUTER,** THE BANK,
THE SHOP, THE OFFICE,
THE CREATIVE STUDIO,
THE SOCIAL SPACE, AND
THE CAREER PLATFORM.



AI IS ALREADY CREATING A TWO-TIER PROFESSIONAL CLASS.

AI-FLUENT vs. AI-NAÏVE.



Who is Gaining

Freelancers using AI to 10x their output and underprice slower competitors. Designers generating multiple concept variations in hours rather than days. Writers producing research-backed content at volume. Small businesses running marketing operations that previously required agencies.

Who is Losing

Entry-level roles that involve information processing, document handling, basic coding, and routine communication are disappearing from the formal sector faster than new roles are being created. Graduate unemployment is being intensified by AI substitution at exactly the entry level where fresh graduates compete.

What Institutions Are Missing

Nigerian universities are graduating students with AI-naïve skill sets into an AI-transformed market. The most consequential educational investment available to any Nigerian institution in 2026 is AI literacy at every level as a professional survival tool.



LOVE, SEX & RELATIONSHIPS

*The new terms of intimacy,
commitment, and partnership.*



MARRIAGE AGE IS RISING AS COMMITMENT THRESHOLDS ARE HIGHER.

Financial Compatibility as Prerequisite

Income profile, risk tolerance, family obligation structure, migration intent, and financial philosophy must align before emotional investment is made. This is not calculation replacing romance. It is calculation protecting the conditions under which romance can survive.

Delayed Marriage as Strategy

The average age of first marriage among urban Nigerian youth has increased by 3–5 years in the past decade. This is the rational extension of a decision timeline when the economic conditions for a stable household are taking longer to achieve.

Cohabitation as Testing Ground

Informal cohabitation before formal commitment has increased significantly among educated urban youth quietly, without the public announcement that would invite family and community commentary. It is practised and not discussed, which is itself a cultural signal about how much has changed.

The 'Situationship' as Default Mode

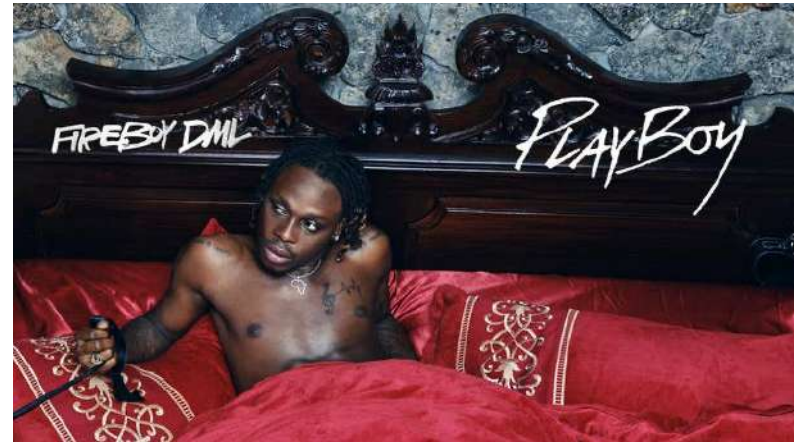
Undefined relational arrangements have become standard for a significant portion of urban youth who want connection without the economic and social obligations of formal relationship status. The situationship is optionality.



This is a generation that has watched what happens when love is the only basis for a decision that has significant economic, social, and psychological consequences, and decided that love alone is insufficient.



YOUTHS ARE HAVING A **MORE FRANK,**
MORE INFORMED, AND MORE CONTESTED
CONVERSATION ABOUT SEX AND INTIMACY
THAN ANY OTHER GENERATION.



SEX, DIGITAL INTIMACY & THE NEW CONVERSATION

The Sex Positivity Divide Audience Power

Urban, educated, digitally-connected Nigerian youth have developed a significantly more explicit and nuanced public discourse around sexual health, pleasure, consent, and identity than any previous Nigerian generation. This sits alongside, and in tension with, deeply conservative religious and cultural frameworks that remain dominant outside urban contexts and across generations.

LGBTQ+ Visibility Under Pressure

Despite the Same-Sex Marriage Prohibition Act and significant social hostility, LGBTQ+ youth in Nigeria have built resilient digital-physical communities that provide safety, solidarity, and identity affirmation. These communities are invisible to most institutional analysis and represent one of the most significant underserved populations in Nigerian social and health policy.

Dating App Culture

Tinder, Bumble, and local alternatives have normalised digital-first relationship formation among urban youth. The implications extend beyond convenience: dating apps have disaggregated the social matchmaking function of family, community, and church, and replaced it with an algorithmic service whose design choices now shape who meets whom at scale. from platforms accumulate in every content niche.

WELLNESS & BELIEF SYSTEMS

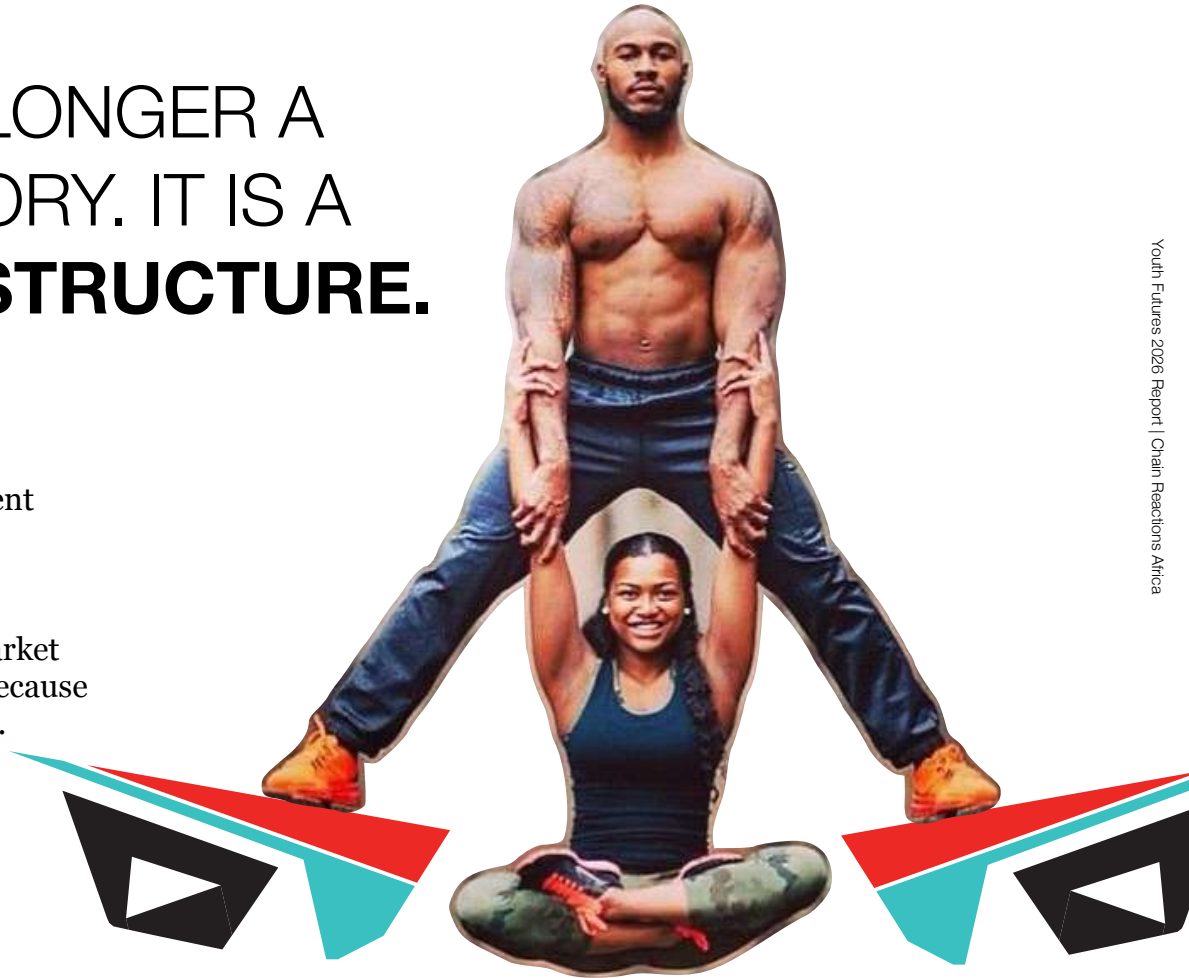
*A new market of body, mind, spirit,
and its consequences.*



WELLNESS IS NO LONGER A LIFESTYLE CATEGORY. IT IS A **SURVIVAL INFRASTRUCTURE.**

When the external environment provides inadequate stability, the internal environment becomes the primary site of investment.

Young Nigerians are spending on wellness (physical, mental, spiritual) at rates that market research has consistently underestimated because the category definition has been too narrow.





Mental Health Services ₦4.2B+

The Verification Layer

Online therapy (Mentally Aware Nigeria, TherapyNigeria), peer support networks, wellness coaching, and mental health content creators have built a market from near-zero in five years. The destigmatisation is incomplete but measurable and accelerating. ↑ 340% since 2020



Physical Wellness ₦28B+

The Gender Fault Lines

Gym culture, CrossFit boxes, reformer Pilates, personal training, and sports nutrition have expanded significantly in urban Nigeria — not as leisure but as stress management infrastructure. The gym is where the emotional load of Part II gets physically processed. ↑ 180% since 2021



Spiritual Wellness ₦6.8B+

The Mutual Guardedness

Retreats, meditation spaces, sound healing, spiritual tourism, and the hybrid wellness-spirituality experiences described in Part II constitute a rapidly growing market whose premium tier is underserved and whose mass tier is underpriced. Emerging. Fast.



Nutrition & Functional Foods ₦12.5B+

AI Companionship

Organic markets, juice bars, supplement retail, meal prep services, and the Nigerian clean eating movement have grown from niche to mainstream in urban centres. Health-motivated food purchasing is now a significant driver in the premium food segment. ↑ 95% since 2022

LEARNING & SELF EDUCATION

*How young Nigerians are building
knowledge outside formal institutions.*



THE UNIVERSITY DEGREE IS NO LONGER **THE PRIMARY CREDENTIAL.**

When formal education delivers credentials that the market no longer prices at a premium, a university degree fails to produce employment, income, or the skills that clients actually pay for.

Bootcamps & Skills Academies

Pop Culture Varsity, AltSchool, Semicolon, Decagon, and dozens of smaller operators have built intensive, outcome-focused skills programmes in software development, data science, product design, and digital marketing. Completion rates and employment outcomes exceed comparable formal programmes.

YouTube as University

The Nigerian YouTube learning culture (tutorials, masterclasses, career guides, skill demonstrations) is producing self-taught professionals at a scale formal institutions cannot match. YouTube channels in specific technical and creative domains command audiences that exceed entire university faculties.

Community Learning

Developer communities, design circles, writing guilds, entrepreneur networks and peer-learning communities are organized around practical skill development. These communities function as informal guilds: knowledge is shared, work is referred, reputations are built, and standards are enforced by peers.

PROOF OF COMPETENCE HAS REPLACED PROOF OF ATTENDANCE.

Young Nigerians do not stop learning. They redirect learning toward channels that deliver demonstrable, marketable competence.

Paid Online Courses

Udemy, Coursera, and local equivalents have become standard professional development infrastructure. The willingness of young Nigerians to invest personal income in skills acquisition, particularly in categories with clear income payoff, is significantly higher than formal education enrollment statistics suggest.

Mentorship Networks

Direct, personal knowledge transfer from experienced to emerging practitioners has become highly valued, and highly demanded. Mentorship marketplaces, formal and informal, have emerged across industries. The most effective are profession-specific and outcome-oriented rather than general.

Social Media as Curriculum

Twitter (X) threads, LinkedIn articles, Instagram carousels, TikTok tutorials: An enormous proportion of professional knowledge transmission in Nigerian youth culture now happens through social media content. The best practitioners in many fields share detailed knowledge publicly, creating free education at extraordinary scale.

05

BETTER FUTURES: WHAT INSTITUTIONS MUST UNDERSTAND



YOUTH CULTURE
HAS MOVED. AND
INSTITUTIONS HAVE
NOT KEPT UP. **THE
GAP IS BOTH THE
STORY AND
OPPORTUNITY.**





BRANDS & BUSINESSES

Who earns loyalty with Nigerian youth, and what it actually takes.



BRAND LOYALTY IS REAL, DURABLE, AND **EXTRAORDINARILY DIFFICULT** TO EARN, AND EASY TO LOSE.

Cultural Legitimacy First

Brands that have earned cultural legitimacy with Nigerian youth built it through genuine participation in cultural conversations, consistent value delivery, and relationships with cultural figures that were earned. The audience sees through the shortcut every time.

The Extraction Problem

Brands that treat Nigerian youth culture as a resource to mine using aesthetic codes, music, language, and cultural capital without reinvesting in the communities that produced them are identified. The reputational consequences of extraction are faster, louder, and more durable than they have ever been.

Hard Assets as Store of Value

Brands that sustain loyalty are those that create value that moves with the customer through the realities of their life: flexible payment, genuinely useful product, honest communication, real accountability when things go wrong, and a consistent demonstration that the brand understands what the customer is actually navigating.

SIX WAYS BRANDS CONSISTENTLY MISREAD NIGERIAN YOUTH, AND WHAT TO DO INSTEAD.

Treating Lagos as Nigeria

Lagos is not Nigeria. It is the most visible entry point, and the most misleading one if taken as representative. Youth culture in Kano, Enugu, Port Harcourt, and Ibadan has its own mentality, and decision frameworks.

Age as a targeting variable

Targeting 'youth' by age bracket misses the real segmentation. A 22-year-old Architect and a 22-year-old In-Between are in entirely different cultural and economic positions. Life condition, not age, is the variable that matters.

Influencer numbers over influence

Follower counts are a proxy for reach, not influence. Brands that pay for reach without understanding whether the influencer has genuine cultural authority in the relevant community are buying visibility without traction.

One-time activation strategy

A brand moment at a festival, a viral campaign, or a limited collaboration all generate awareness. They do not generate trust which is built through consistent, repeated demonstration of value over time.

Aspirational positioning without reality

Aspirational content works when it is an honest extension of an achievable reality. When it is visibly disconnected from the material conditions of the target audience, it registers as tone-deaf.



GOVERNMENT & PUBLIC INSTITUTIONS

*The trust gap, the speed mismatch,
and what can still be rebuilt.*



YOUTHS HAVE NOT GIVEN UP ON GOVERNANCE, BUT ON SPECIFIC INSTITUTIONS THAT HAVE CONSISTENTLY FAILED THEM.



“

Institutions do not earn trust by asking for it. They earn it by doing the thing they were supposed to do and being accountable when they fail.



NRS NIGERIA
REVENUE
SERVICE

As we work towards a
Greater Nigeria,
**every due tax in
the wallet, every
strong hand on deck.**

Let's do it
TOGETHER!

A New Nigeria
Built by us. Funded by us.

...Tax It Forward!

Learn More
www.nrs.gov.ng

The Speed Mismatch

Youth culture moves in days and weeks. Policy responses move in months and years. By the time a government institution has identified a cultural shift and designed a response to it, the culture has moved on. The only way to close this gap is to embed real cultural intelligence into policy processes, and not to commission reports after the fact.

The #EndSARS Legacy

The 2020 uprising did not end when the military deployed. It permanently altered the terms on which a generation relates to the Nigerian state. Young Nigerians who were politicized by #EndSARS carry a specific, evidence-based framework for evaluating state behaviour, and earned scepticism. This can only be addressed by demonstrable change.

What Can Be Rebuilt

Institutional trust is conditional: The FIRS when it made tax processes genuinely digital. State governments that delivered visible infrastructure. Agencies that responded to public complaints with actual resolution. These demonstrate that the trust architecture is a function of demonstrated competence and accountability, which some institutions sometimes deliver.

FOUR DOMAINS WHERE THE GAP BETWEEN YOUTH REALITY AND POLICY RESPONSE IS MOST CONSEQUENTIAL.

Youth Employment Policy

Policy designed for formal employment outcomes will fail the majority. The mandate must expand to include: informal enterprise support, cooperative financing, skills infrastructure, and social protection for non-standard workers.

Mental Health Infrastructure

Currently underfunded at every level. The scale of unmet mental health need among Nigerian youth represents both a public health crisis and a productivity crisis. Investment at the primary care level is urgent and overdue.

Digital Rights & Online Safety

The legal and regulatory framework for digital life: harassment, surveillance, freedom of expression online, data protection - is inadequate. Young Nigerians are navigating a digital environment with no meaningful institutional protection.

Creative Economy Policy

The cultural industries that are generating the country's most significant global influence have no adequate policy architecture. Rights protection, export facilitation, creative financing, and platform regulation require urgent and specific legislative attention.



EDUCATION & SYSTEMS

*What the credential crisis demands
of formal institutions.*



THE PARALLEL EDUCATION SYSTEM IS NOT GOING AWAY.

Curriculum Relevance Crisis

Many university curricula have remained largely unchanged for a decade, producing graduates with credentials but not the applied skills employers need. The task now is not just curriculum review, but a rethink of what education is meant to prepare people for.

The Industry-Institution Gap

Employers now run corporate academies, apprenticeships, and bootcamps because the formal system is not producing job-ready graduates. This carries a clear policy implication: industry-institution partnerships must become structural, not optional.

The Access Inequality

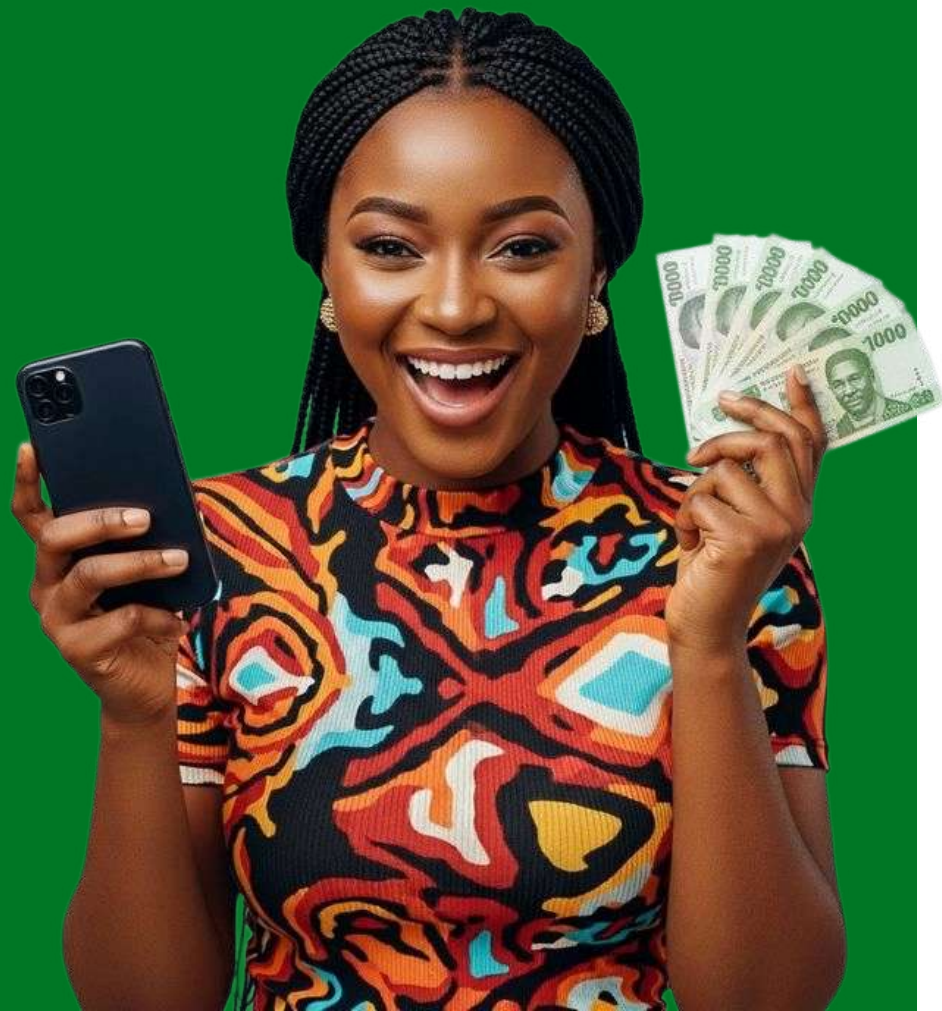
Quality education in Nigeria is concentrated by location and income, reinforcing inequality across generations. Access to top schools, networks, and relevant programmes remains limited to a small, unrepresentative group of young people..

What Could Work

Modular learning pathways can combine formal credits with bootcamp certifications, industry mentorship, and project-based assessment that builds portfolios alongside qualifications. These are practical adaptations Nigeria can implement with institutional will and policy support.

FINANCIAL SYSTEMS

*Designing for how young Nigerians
actually earn, save, and build.*

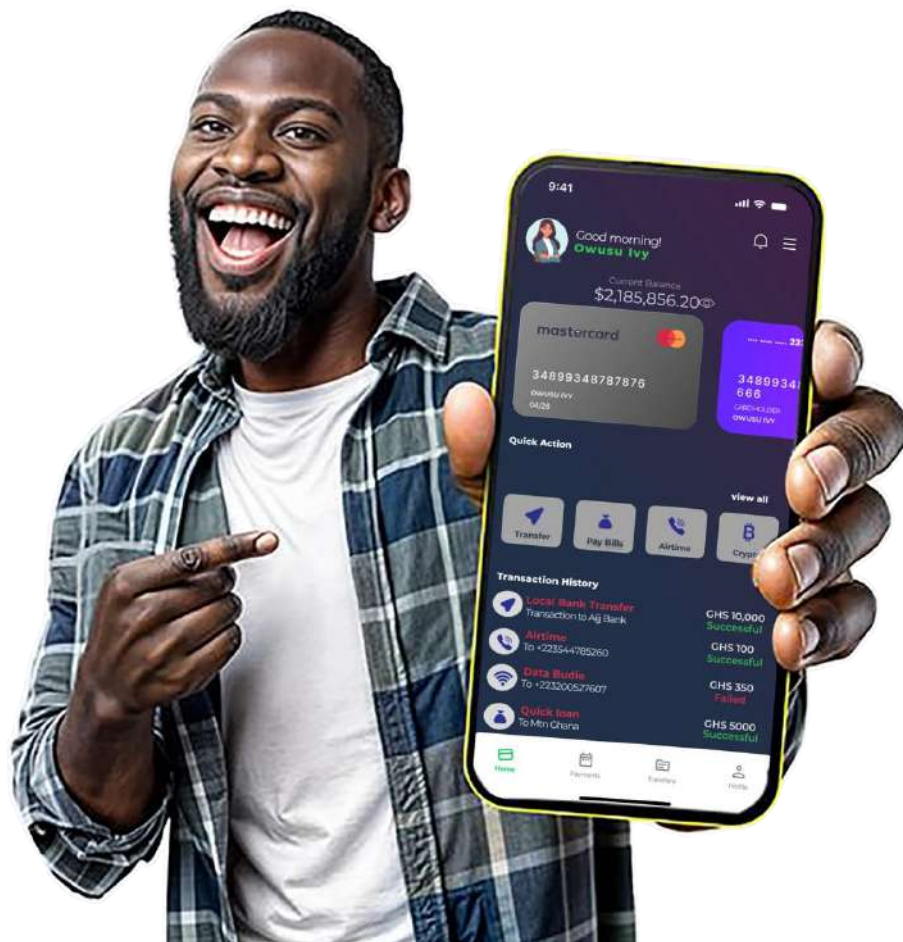


ACCOUNT OWNERSHIP $\neq$ FINANCIAL INCLUSION. REAL INCLUSION MEANS PRODUCTS DESIGNED FOR THE ACTUAL INCOME PATTERNS OF NIGERIANS.



“

The financial product that will win in Nigeria will come from someone who has lived through unstable income and understands it from the inside.



THE FINANCIAL INCLUSION FAILURE

The Portfolio Income Problem

Financial products designed for single-employer, regular monthly income structurally exclude the majority of economically active Nigerian youth. Loan eligibility, insurance premiums, savings products, and investment minimums all assume income profiles that the majority do not have. The exclusion is a design failure.



The Informal Finance Ecosystem

The ajo, esusu, cooperative, and peer lending systems that Nigerian youth have built are not informal primitives waiting to be formalised. They are sophisticated, functional, and trusted financial infrastructure that formal institutions have consistently underestimated. The opportunity is not replacement, but partnership and augmentation.



What Fintech Has Built

Fintech companies like Flutterwave, Paystack, PiggyVest, Cowrywise, Carbon, FairMoney, and dozens more have demonstrated that financial products designed specifically for Nigerian realities, at Nigerian price points, with Nigerian UX, achieve adoption that formal banking could never match.



06

APPLY TOOLKIT: CULTURE MAP



HOW TO READ THE CULTURE SYSTEM.

The Culture Map is a four-layer framework for understanding how Nigerian youth culture forms, how it spreads, how it creates value, and how institutions can engage with it without extracting from it. It is designed to be a standing analytical tool to track cultural change in real time.

Layer 1: Signal Formation

How cultural shifts begin in peer behaviour, informal economies, and platform amplification.

Layer 2: Behavior Scaling

How signals become norms — the trust loops, repetition, and adoption mechanics that scale behaviour.

Layer 3: Value Creation

How scaled behaviours create economic, social, and cultural value, and who captures it.

Layer 4: Institutional Engagement

How institutions can participate in the value cycle without distorting or extracting from it.



SIGNAL FORMATION

*How cultural shifts begin, and how to
identify them before they scale.*

SIGNALS APPEAR IN SPECIFIC PLACES, IN SPECIFIC SEQUENCE.

01

Peer Behaviour

A behaviour appears in a specific social cluster - usually urban, connected, under-35. It is not visible on mainstream platforms yet. It circulates in closed WhatsApp groups, small niche communities, local informal economies.

02

Platform Pickup

A creator, curator, or connected peer documents the behaviour and posts it. The post circulates within a trust network first, shared by people who know the creator personally or have validated their taste.

03

Peer Validation

The behaviour is validated through social proof: comments, reshares, imitation. People who were adjacent to the behaviour now adopt it. The signal becomes a pattern.

04

Platform Amplification

Algorithm picks up the engagement signal. The behaviour reaches audiences outside the original trust network. It is now visible to brands, journalists, and institutional actors who will later call it a 'trend.'

Most brands enter here

THE WEAK **SIGNALS** THAT BECOME **TRENDS** IF IDENTIFIED EARLY.



Closed Community Vocabulary

New language appearing in private WhatsApp groups, closed Discord servers, and small Telegram communities. The intensity of private conversations within peer networks predicts its public visibility by 3–6 months.

Informal Economy Patterns

New product categories, service types, or business models appearing in informal markets before formal retail. Street commerce is the most sensitive leading indicator of emerging consumer demand.

Micro-Creator Aesthetics

Mass micro-business proliferation below institutional visibility. Fashion, food, logistics, IT. More economic activity than formal sector receives.

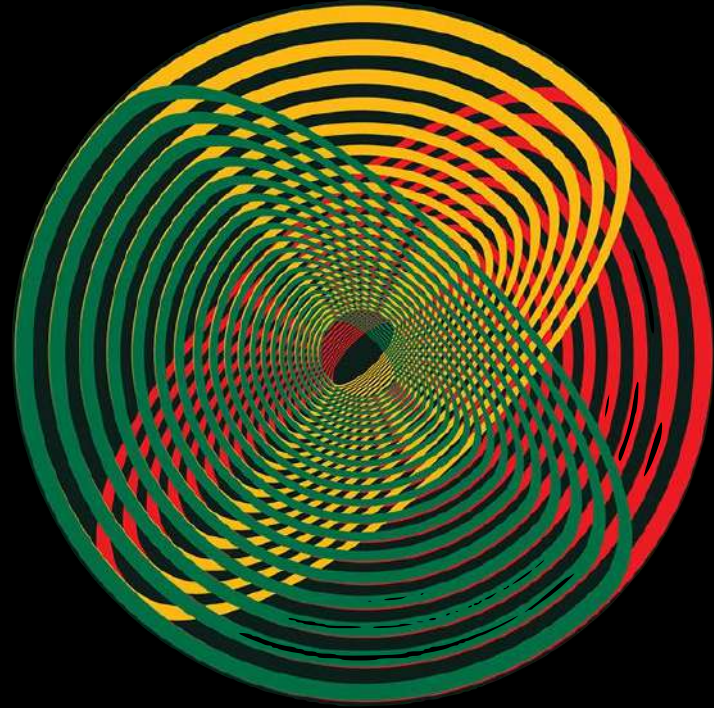
Complaint patterns

What young Nigerians are publicly and persistently frustrated about. Collective frustration is a leading indicator of behavioral change. The frustration precedes the workaround that precedes the new norm.



BEHAVIOUR SCALING

*How signals become norms, and the
mechanics of cultural adoption.*



CULTURAL INTELLIGENCE COMES FROM **KNOWING WHICH SIGNALS WILL SCALE. AND WHY.**

Trust Cycle Activation

A behaviour scales through a trust cycle: someone credible adopts it, others see the result, and the behaviour gets shared.

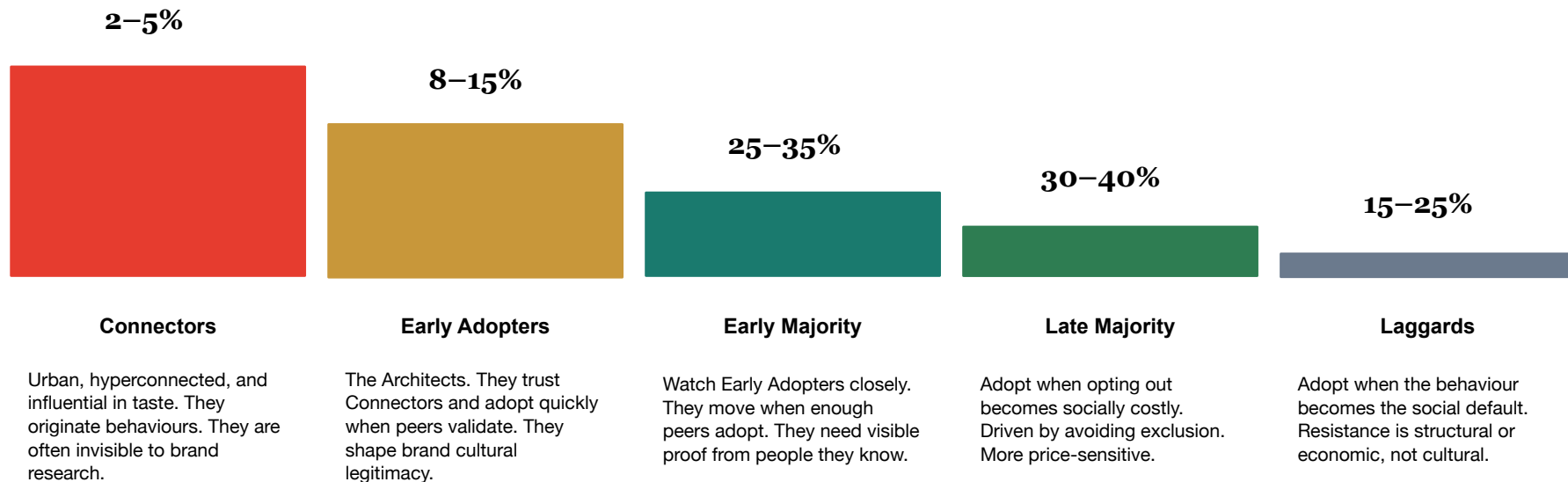
Peer Density Threshold

A behaviour scales when enough peers adopt it that opting out becomes visible. That is the point where social pressure takes over.

Platform Fit

Behaviours scale fastest when they fit the platform. Visual behaviour spreads on Instagram, performative behaviour on TikTok, and conversational behaviour on X.

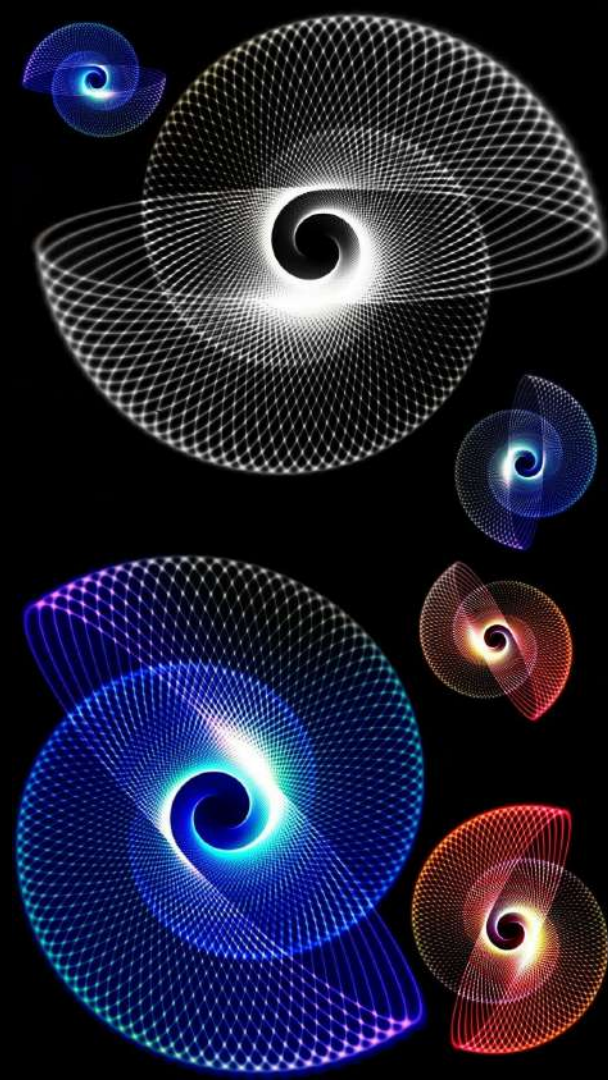
THE CLASSIC ADOPTION CURVE APPLIES. **CONTEXT RESHAPES IT.**





VALUE CREATION

*How scaled cultural behaviors
generate economic, social,
and cultural value.*



CULTURE CREATES VALUE IN **THREE** **REGISTERS SIMULTANEOUSLY.**

Economic Value

The most visible form: the industries, products, services, and income streams that emerge from cultural behaviours. Afrobeats generates billions in streaming, live events, brand partnerships, and cultural tourism. Nigerian fashion generates designer incomes, retail markets, and export earnings. The creator economy generates FX income for thousands. Cultural value converts to economic value at scale.

Social Value

Less visible but structurally important: the social capital, community infrastructure, and solidarity networks that culture builds. The ajo circle is economic infrastructure and social infrastructure simultaneously. The peer support network built around a mental health creator is social capital that has real protective effects on the mental health of its members. Social value is the infrastructure inside which economic value is possible.

Cultural Value

The most durable and least measurable form: the meaning, identity, aesthetic vocabulary, and shared reference systems that culture produces. The Afrobeats aesthetic is economic and social and cultural value simultaneously. The cultural dimension: the pride, the recognition, the sense of belonging to something significant, is what makes the economic and social value sustainable over time.

VALUE IS CREATED IN NIGERIA BUT CAPTURED ELSEWHERE. THIS DEFINES THE **ECONOMICS OF CULTURAL PRODUCTION.**

The Platform Extraction Model

Every stream of a Nigerian song on Spotify generates revenue. A fraction returns to the artist. The larger fraction stays with the platform, the distributor, and the labels, most of which are foreign-owned.

The Brand Extraction Model

Brands that use Nigerian aesthetic codes, music, language, and cultural figures in advertising campaigns without genuine reinvestment in the cultural ecosystem are extracting cultural value.

The Infrastructure Opportunity

Every layer that moves cultural value out of Nigeria is an infrastructure opportunity: streaming, rights management, publishing, brand partnerships, and creative finance. The capital and talent exist. The gap is coordination.

The Policy Lever

Retaining more cultural value in Nigeria requires publishing support, stronger collection societies, digital rights law, export facilitation, and creative finance. These systems already work elsewhere.



INSTITUTIONAL ENGAGEMENT

*How institutions can participate
without distorting or extracting.*



THE DIFFERENCE BETWEEN ENGAGEMENT AND EXTRACTION IS THE **STRUCTURE OF THE RELATIONSHIP.**

Invest, Do Not Borrow

Cultural authority cannot be borrowed by association. It is built through investment in production infrastructure, the wellbeing of creators, and the long-term health of the ecosystem. The difference is visible to the culture and it responds accordingly.

Participate, Do Not appropriate

Participation means showing up consistently, contributing genuinely, and staying present in difficult moments as well as good ones. Appropriation takes the aesthetic, the language, and the cultural capital, then leaves. Participation builds trust. Appropriation breaks it.

Listen Before You Speak

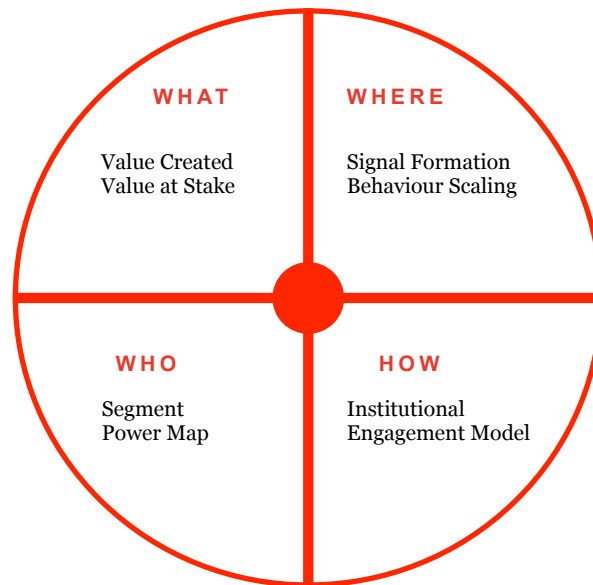
Institutions that enter cultural conversations without understanding them come across as intrusive, tone-deaf, or extractive. Cultural intelligence is not a one-off research task. It has to be built into how institutions operate every day.

Be Accountable When You Fail

Institutions will make mistakes in youth culture. The response defines the relationship. Denial, deflection, and performative apology are remembered. Accountability means naming the mistake and showing the change.

A DECISION TOOL FOR ANY INSTITUTION NAVIGATING NIGERIAN YOUTH CULTURE.

Who are the taste-powerful in this domain?
Is the signal peer-transmitted or media-amplified?
Is our engagement investment or extraction?
What value is being created, and who is capturing it?





CULTURE, MEDIA & INFLUENCE

*How Nigerian youth culture is
reshaping a global imagination.*



NIGERIAN CULTURE IS DEFINING A DECADE.

\$1.5B+

Afrobeats global
revenue 2024

200M+

Nollywood films
consumed monthly
across Africa

Top 5

Nigeria in global
TikTok content
creation by volume

Afrobeats. Nollywood. Nigerian fashion. Afrofusion cuisine. The visual language of Lagos digital culture. These are global cultural forces with roots in Nigeria, shaping taste, commerce, and aspiration across continents..

Music · Afrobeats is now taught in music production programmes worldwide. Burna Boy, Wizkid, Davido, Tems, and Asake have reshaped global pop.

Film · Nollywood is the world's second-largest film industry by volume. Its move to Netflix, Prime Video, and YouTube has expanded its global audience.

Food · Jollof diplomacy is real. Nigerian cuisine — suya, jollof, puff puff, egusi — is appearing in fine dining, food halls, and mainstream grocery retail in London, New York, and Toronto.

TRADITION MEDIA IS BEING BYPASSED.

Television, radio, and print reached youth when options were limited. Now platforms reach them faster, speak their language, and reflect their interests more closely.

Creator Media vs Legacy Media

A single prominent Nigerian creator can reach more of the 18–35 demographic in a week than a national television station reaches in a month. The advertising spend has not fully followed this reality, but it is moving..

Twitter (X) as Public Square

Nigerian Twitter — now X — functions as the country's most significant site of real-time public discourse, political commentary, cultural criticism, and professional networking. Its influence on public opinion, brand reputation, and political narrative is disproportionate to its user base and not yet adequately priced.

Podcast Culture

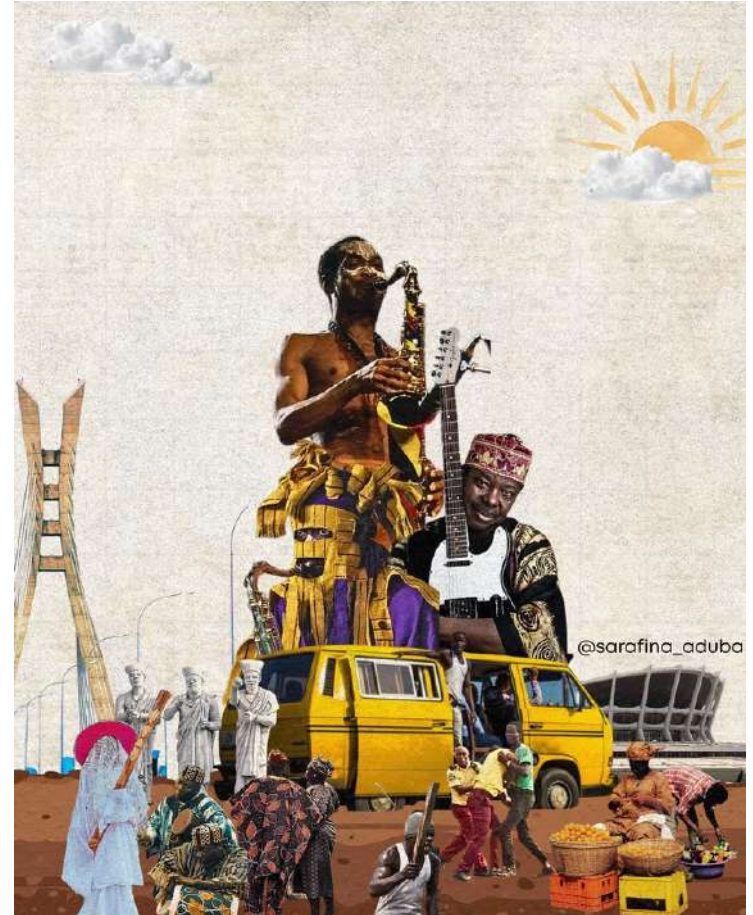
Nigerian podcasting has exploded across categories: business and entrepreneurship, relationships and mental health, politics and current affairs, comedy and culture. Podcasts are filling the long-form opinion and analysis space that quality journalism once occupied.

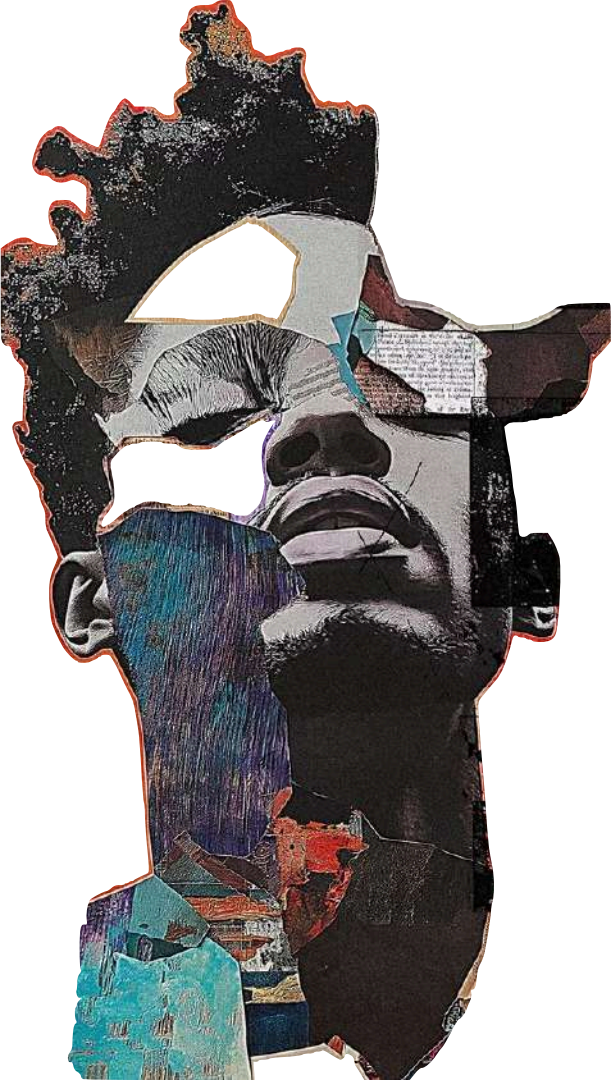
The Skit Economy

Nigerian comedy skits — short-form video content distributed primarily through Instagram and YouTube — represent one of the most commercially significant content categories in the ecosystem. The top skit makers generate incomes and audience sizes that rival traditional broadcast media.

“

The brands that understand Nigerian culture are the ones who consume it like a fan, not study it like a researcher.





YOUTH FUTURES 2026

UNDERSTANDING YOUTH
DECISIONS TODAY HELPS
LEADERS PREPARE FOR
THE DECADE AHEAD.

AFTER YOUTH. WHAT COMES INTO VIEW

One of the easiest mistakes in business, media, and policy is to treat youth as a temporary category. A stage of life. A market segment. A communications challenge. A trend source. That reading is too small. What this report makes clear is that **youth behaviour is often the earliest sign of where wider society is heading. Work shows up there first in compressed form. Trust shows up there first under pressure.** New patterns of learning, earning, belonging, and self-presentation appear there before they settle more broadly.

That is why this report matters beyond youth itself. The choices young people make today are shaped by conditions that are already spreading across work, culture, institutions, and everyday life. Fragmented careers, public reputation, continuous learning, distributed community, and constant visibility are no longer youth issues. They are becoming shared realities. Anyone trying to understand what comes next needs to pay close attention to the people living these conditions first.

Youth Futures 2026 was built as a way to read that movement early and clearly. It gives language to behaviours that are often underestimated or explained too late. It helps leaders see where expectations are changing, where participation is being redefined, and where relevance will be earned in the years ahead. Young people are already living inside that future while the rest of society is moving towards it.



THE MINDS BEHIND THE INSIGHTS



This report brings together strategists, cultural analysts, and industry experts working across brands, business, and youth culture in Africa. Their perspectives combine cultural depth, strategic rigour, and real-world experience to examine the decisions shaping the next generation.

FRANKLIN OZEKHOME /
EVP, STRATEGY & INNOVATION
CHAIN REACTIONS



FABIOLA NGUEMBU /
BUSINESS & STRATEGY GROWTH
DENTSU



TOBENNA CHUKWUMA /
SENIOR STRATEGIST
BLUEBIRD



ANITA ADEKUNLE /
DIGITAL STRATEGIST
PLAYHOUSE



EYO INAMETI /
ASSOC. STRATEGY DIRECTOR
CHAIN REACTIONS



RECEIPTS AND REFERENCES

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Teens, Social Media and Technology 2023

Brookings Institution
Foresight Africa: Top Priorities for the Continent 2024

McKinsey & Company
Africa's Business Revolution: How to Succeed in the World's Next Big Growth Market

Platform & Market Data (Case Study Support)

- Telegram — user growth, community behaviour dynamics
- TikTok — creator monetisation and engagement patterns
- Instagram — commerce and micro-business activity
- YouTube — creator economy and learning ecosystems

Youth Futures 2026 explores the decisions shaping the next generation.

Young people today navigate environments defined by opportunity, visibility, and rapid change. They build careers through experimentation, learn continuously, and participate in culture through digital networks that connect communities across the world.

This report examines the arenas where youth behaviour intersects with culture, technology, and economic life. From creator economies and informal entrepreneurship to reputation, learning, and wellbeing, Youth Futures 2026 provides insight into how the next generation approaches opportunity and identity.

For leaders across business, media, education, and public institutions, understanding these behaviours offers a clearer view of the decade ahead.







YOUTH FUTURES 2026

INSIDE THE DECISIONS SHAPING THE NEXT GENERATION

