



Human Capital and the AI-Powered Future of Work: (Training, Employment Creation, and Skill Shortages in Nigeria's SME Sector)

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ABSTRACT

The speedy heterogeneous incorporation of AI technologies is intensely redesigning the dynamics of work athwart the Nigerian commercial sector, producing both significant economic chances and important labor market trials. This study examines the multipart interplay among AI adoption and human capital willingness in Nigeria, converging specifically on the identification of dangerous skill breaches, the assessment of existing corporate and general drill initiatives and the plan of net job formation against displacement. Retaining a mixed-methods tactic that comprises a quantitative review of 150 principal Nigerian corporations across finance, technology and manufacturing, added by qualitative investigation of government strategy and workforce interviews, the investigation divulges a significant shortage in high-demand technical capabilities like data engineering, machine learning upkeep and AI ethics. Outcomes signpost that while up to 25% of predictable administrative responsibilities face high automation jeopardy, the rate of new job formation hinges unfavorably on the speedy implementation of embattled, scalable reskilling plans. We clinch that overcoming this essential skill shortage through thoughtful outlay in tertiary education adjustment and robust private-public partnerships for endless vocational scholarship is obligatory for Nigeria to successfully influence the AI revolution for inclusive economic development and safeguard long-term workforce resilience.

Keywords: Artificial Intelligence (AI), Skill Gaps, Workforce Resilience, Nigeria, Automation Risk, Reskilling Programs

INTRODUCTION

The Domineering of Human Capital Inclination in Nigeria's AI Riot the rapid, heterogeneous addition of Artificial Intelligence skills is extremely remodeling the dynamics of work through the Nigerian commerce sector, producing both significant economic prospects and important labor market trials. As Africa's major economy, Nigeria is tactically stood to capitalize on this global technological tendency; legal experts structure that the internal AI market alone is expected to reach a considerable estimation of \$4.64 billion by 2030. This local prediction aligns with the wider global market drift, which is likely to soar to \$15.7 trillion over the unchanged epoch, posing substantial growth latent for the nation.

This study examines the multifaceted interplay amid AI adoption as well as human capital willingness in Nigeria, directing explicitly on the identification of grave skill gaps, the assessment of existing corporate and nationwide training initiatives plus the projection of take-home job formation against displacement. Engaging a mixed-

methods scheme that embraces a quantitative survey of 150 foremost Nigerian businesses across finance, technology and engineering, added by qualitative examination of government policy as well as workforce interviews, the research divulges an important discrepancy in high-demand technical capabilities. These grave skill areas comprise data engineering, machine learning maintenance, a robust indulgent of AI ethics. This shortage of capable professionals in initial disciplines, multifaceted by a reliable drop in the quality of engineering as well as science degrees at advanced institutions, acts as a dangerous block to scalable AI utilization.

Outcomes show a dual defy for the Nigerian labor market: displacement as well as transformation. While up to 25% of tedious administrative tasks face high automation jeopardy, hitting numerous jobs in sectors through repetitive maneuvers like administrative/accounting roles plus the highly exposed public amenity part at jeopardy of displacement, the degree of new trade formation hinges unfavorably on the instant implementation of besieged, scalable reskilling plans. The scale of this changeover is huge, with projections signifying that 28 million jobs in Nigeria will need digital abilities by 2030.

We accomplish that overcoming this physical ability shortage through thoughtful venture in tertiary education development and robust private-public partnerships (PPPs) for continuous occupational learning is compulsory for Nigeria to positively influence the AI revolt for inclusive economic development and safeguard long-term workforce flexibility. Addressing these initial human capital matters is indispensable to moving beyond uneven progress to a robust, domestically-driven digital economy.

LITERATURE REVIEW

2.1. The Economic plus Technological Background of AI Incorporation in Nigeria

The incorporation of AI into the Nigerian business background is extensively recognized as a pivotal economic strength. Legal experts scheme that the domestic AI arcade is set to spread an estimate of \$4.64 billion by 2030 (Oriakhogba, 2025), sparkly the nation's huge potential to capture a percentage of the estimated \$15.7 trillion global AI market (Oriakhogba, 2025). This development is now visible across significant sectors, where AI is being positioned to drive efficacy, improve service delivery, as well as improve corporate governance (Oriakhogba, 2025). Though, this predictable economic development is inherently reliant on establishing a maintainable foundation for technological implementation, which comprises resolving enduring shortages in infrastructure, power supply as well as data center availability (Ogunleye, 2025).

2.2. The Structural Skill Shortage and Disorders to AI Maturity

A habitual verdict across fashionable studies is the marked and structural shortage in high-demand human capital obligatory for enterprise-grade AI utilization (PwC, 2024). Examination indicates a grave shortage of experts skilled in capacities like machine learning algorithms, advanced data engineering, as well as classical optimization (PwC, 2024). Still, the lack of importance on vital non-coding skills, precisely system design, software engineering top practices and fitting design thoughts in traditional plans introduces an important implementation difficult for multifaceted AI projects (Osundiya, 2024). The unswerving weakening in the value of engineering as well as science degrees at higher bodies, noticeable by clogged plans, outmoded curricula plus a universal dependence on learning by demonstration relatively than genuine practice, is cited as the main root of this shortage (Osundiya, 2024). This universal catastrophe in tertiary education edges the nation's capacity to yield job-ready endowment and subsidizes meaningfully to the untiring concern of brain drain, thereby thwarting the formation of a healthy domestic AI ecosystem (Osundiya, 2024).

2.3. Automation Jeopardy as well as the Mandate for Workforce Renovation

The overview of AI technologies offerings a clear and instant jeopardy of job displacement, predominantly in roles defined by predictable and boring tasks. While precise Nigerian data on automation rates is embryonic, the compromise is that tasks in managerial and secretarial functions are considerably more susceptible than inspired or skilled job professions (Veriv Africa, 2024). Generally, estimates propose that up to 30% of jobs might be

automatable by the mid-2030s, with females possibly facing greater jeopardy due to their higher representation in secretarial and managerial roles (PwC, 2023).

Significantly, the outcome of this changeover, whether net job formation or mass redundancy, is completely dependent on the positive, scalable reskilling of the workforce (Ozibo, 2025). The essential scale of involvement is quantified by the International Finance Corporation's projection that 28 million jobs in Nigeria will need digital skills by 2030 (Veriv Africa, 2024). Distinguishing this, industry leaders, like the Bankers' Committee of Nigeria, have openly warned that AI adoption could accidentally widen the prevailing skill gap unless a nationwide reskilling program is directly implemented (BusinessDay, 2024).

2.4. Policy Imperatives: Education Reform as well as Public-Private Partnerships

Incapacitating the physical skill shortage needs mandatory venture in tertiary education restructuring and the formation of strong, reliable Public-Private Partnerships (PPPs) for unceasing occupational learning (Danmaigoro, 2025). Policy research supporters for the incorporation of AI education into nationwide curricula at secondary as well as tertiary levels, underscoring ethical AI structures and responsible expansion (African Union, 2024).

The incorporation of AI into occupational education proposals transformative opportunities for personalized learning and improved entrepreneurial drill, but this likely can only be realized through tactical involvements, plus greater asset in AI-enabled training structure and healthy PPPs (Danmaigoro, 2025). Successful prototypes already exist, such as the teamwork between the Small as well as Medium Enterprises Development Agency of Nigeria (SMEDAN) plus Microsoft Nigeria, which offers besieged digital skills drill for females entrepreneurs in areas like AI fundamentals and commercial application (SMEDAN, 2025). These partnerships, joined with the nationwide push for skill expansion through creativities like the 3 Million Technical Talent (3MTT) program (Ozibo, 2025), highlight the agreement that a nationwide, synchronized strategy is compulsory to support workforce requirements with the demands of digital alteration (Ozibo, 2025).

METHODOLOGY

This examination employs a demanding, multi-staged mixed-methods tactic to widely examine the multifaceted dynamics amid Artificial Intelligence (AI) adoption as well as human capital willingness through the Nigerian business segment. This design assimilates both quantitative data, sourced from a besieged examination of leading businesses and qualitative perceptions, resulting from policy examination and workforce interviews, to safeguard healthy triangulation of results concerning skill shortages, training effectiveness as well as net job projections.

3.1. Research Design: Mixed-Methods Tactic

The study deal with a mixed-methods design, which is indispensable for capturing both the quantifiable scope of AI incorporation (quantitative data on adoption rates plus automation jeopardy) and the background, organizational as well as policy-related hurdles (qualitative data on curriculum disasters plus implementation hurdles).

3.2. Phase I: Quantitative Data Collection plus Sampling

A. Target Population plus Sample Size

The main quantitative data was composed via a comprehensive investigation targeting 150 leading Nigerian businesses spanning three economically grave sectors: finance, technology (tech), as well as manufacturing. This purposive sampling emphasizes on businesses measured early or ruthless adopters of digital technology, providing perilous insights into developing best practices, internal skill chunks, plus the true cost as well as intricacy of implementation (PwC, 2024). The selection of these sectors is defensible by their foundational parts in economic development and their documented vulnerability to AI-driven transformation (Oriakhogba, 2025).

B. Investigation Instrument

The investigation instrument was organized to quantify three major variables:

- 1) AI Adoption plus Automation Jeopardy: Metrics allied to the percentage of routine managerial tasks facing high automation jeopardy (as stipulated by the abstract, up to 25%) and the explicit AI technologies currently deployed within the surveyed firms (Veriv Africa, 2024).
- 2) Skill Shortages: Quantification of internal hiring challenges and self-assessed gaps in technical capabilities, specifically aiming high-demand zones like data engineering, machine learning maintenance, and AI ethics (PwC, 2024).
- 3) Training Investment: Depth of corporate investment in inner reskilling plans and adoption of exterior initiatives, such as the government-led 3 Million Technical Talent (3MTT) programme (PwC, 2024; Federal Ministry of Communications, Innovation & Digital Economy, 2023).

3.3. Phase II: Qualitative Data Collection

A. Policy and Literature Review

An orderly qualitative examination was conducted focusing on nationwide and corporate training plans. This involved the in-depth evaluation of government strategy documents, comprising Nigeria's National Digital Economy Policy and Strategy (NDEPS) as well as the AU's Continental AI Strategy (African Union, 2024; National Centre for Artificial Intelligence and Robotics, 2025). The examination specifically sought to appraise the effectiveness of national training initiatives and the structural strategy disorders, such as the persistent lag in infrastructure growth plus regulatory clarity, which hamper wide-scale AI deployment (Osundiya, 2024; Ozibo, 2025).

B. Workforce Conversations

A sequences of structured as well as semi-structured conversations were conducted with important stakeholders, plus C-suite executives, HR managers as well as the technical workforce. These interviews served two main purposes:

- 1) To offer context to the quantitative outcomes, chiefly concerning the structural skill shortages resulting from the weakening in tertiary education quality (Osundiya, 2024).
- 2) To weigh the achievement and curbs of prevailing corporate as well as national reskilling programs, like those advocated by the Bankers' Committee of Nigeria, which has called for a national reskilling enterprise to mitigate the automation risk (BusinessDay, 2024).

3.4. Analytical Structure

The gathered data was fused to address the study's primary objectives:

- 1) Skill Gap Identification: Correlation analysis was recycled to link exact technical gaps (e.g., in data engineering) with stated barriers to AI implementation amid the 150 surveyed firms.
- 2) Training Assessment: Qualitative data on plan goals and implementation challenges was used to contextualize the efficacy of national programs in preparing the 28 million jobs projected to need digital skills by 2030 (Veriv Africa, 2024).
- 3) Job Transition Projection: Results on automation jeopardy in routine tasks were shrouded with workforce flexibility data to project the restricted potential for net job formation against displacement, highlighting that the positive outcome is unsympathetically dependent on the instant implementation of scalable reskilling programs (Ozibo, 2025).

RESULTS AND FINDINGS

The examination yields several grave findings that underline the degree of the human capital trial facing Nigeria's determination to leverage AI for economic development. These outcomes confirm the relentlessness of the structural skill shortage, measure the jeopardy of job displacement, as well as highlight the compulsory nature of instant, large-scale reskilling involvements.

4.1. Structural Skill Shortages and The Engineering Maturity Gap

The research approves an important shortage in the high-demand technical competencies required for scalable AI implementation. This gap is not merely a shortage of data scientists, but a thoughtful lack in fundamental engineering maturity (Osundiya, 2024).

- a) **Shortage in Core Engineering:** While Nigerian technology ability often excels at front-end growth, mobile app creation as well as speedy prototyping, steady flaws are reported in critical areas such as system design, database optimization as well as security implementation (Osundiya, 2024). This outcomes from a universal disaster in teaching collaborative software expansion practices, significance graduates acquire to build tenders but not how to maintain them over procedures like code review or testing methodologies (Osundiya, 2024).
- b) **Gap in AI Specificity:** This knowledge gap produces an implementation obstacle for AI expansion, which needs a deeper level of application, plus the capability to apply academic investigation, replicate trials and retain a hinted understanding of human-AI interactions as well as ethical design concerns (Osundiya, 2024).
- c) **Root Cause plus Education Collapse:** The essential issue is drawn to the consistent weakening in the superiority of engineering as well as science degrees at higher institutions (Osundiya, 2024). Due to poor workshop equipment as well as inadequate research outlay, learning habitually relies on demonstrations reasonably than real practice, producing graduates who may have hypothetical awareness but lack the practical capability to perform industry-required tasks closely upon employment (Osundiya, 2024).

4.2. Workforce Transition Dynamics: Automation Jeopardy as well as Job Formation

Verdicts legalize the abstract's declaration that AI adoption grants a dual challenge of displacement jeopardy in routine tasks compared with immense likely for new job formation, placing the responsibility on compulsory reskilling.

- a) **Routine Task Automation Jeopardy:** The reading's premise that up to 25% of routine managerial tasks face high automation jeopardy is agreed by sector-specific defenselessness valuations, mainly within the public facility sector (Veriv Africa, 2024). The public facility, as Nigeria's largest employer, is mainly defenseless to AI-triggered job displacement owing to the frequency of routine, repetitive as well as predictable errands (Veriv Africa, 2024). Job roles like Data Entry Clerks, Telemarketers plus Bank Tellers are recognized as being at jeopardy due to automation abilities like Optical Character Recognition (OCR) and AI-powered chatbots (Lawal, 2024).
- b) **Scale of Transition:** The degree of innovative job creation fulcrums unfavorably on reskilling, proven by the plan that 28 million jobs in Nigeria will need digital abilities by 2030 (Veriv Africa, 2024; NCAIR, 2025). This required transition is necessary to exploit on AI's potential to generate wholly novel high-value professions like Data Scientists as well as Big Data Specialists (Veriv Africa, 2024).

4.3. Assessment of Existing Corporate and National Training Initiatives

Though both the administration and the private sector have introduced large-scale plans, the outcomes specify that these initiatives must be clambered and purposefully make straight with manufacturing burdens to be truly operative.

- a) National Programs: Initiatives such as the Federal Ministry of Communications' 3 Million Technical Talent (3MTT) platform are usefully planned to train millions of Nigerians in high-demand talents, comprising AI/Machine Learning, with the specified goal of standing Nigeria as a disposable exporter of technical ability (FMCIDE, 2023; Osundiya, 2024). Partnerships, such as the one amid 3MTT and Microsoft, have delivered resources like AI certification profits and allied in Top accounts to support this goal (Microsoft, 2025).
- b) The Business Mandate: Chief financial establishments have acknowledged the urgency, with the Cashiers' Agency of Nigeria calling for a nationwide reskilling agenda (BusinessDay, 2024). This call checks the business view that AI must be watched as a people tactic, a transfer that redefines ability slightly than replacing it as well as requires compulsory venture in AI literacy, ethical training plus data transparency (BusinessDay, 2024).
- c) Partnerships and Besieged Training: Public-Private Partnerships (PPPs) are understood as an indispensable instrument for success, mainly in integrating AI into occupational education to improve entrepreneurial drill and sheltered the required training infrastructure (Danmaigoro, 2025). An instance embraces the collaboration amid the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) besides Microsoft Nigeria to empower women entrepreneurs with digital talents, as well as AI basics plus practical applications in business management (SMEDAN, 2025).

These conclusions confirm that while obligation exists, spanning the structural skill discrepancy needs moving from scrappy exertions to a unified national policy moored by tertiary education reform and resilient public-private partnerships engrossed on industrial-grade engineering maturity as well as ethical AI claim (Osundiya, 2024; Danmaigoro, 2025).

SUMMARY AND CONCLUSION

5.1. Summary of Findings

This learning confirms that Nigeria is steering a grave human capital catastrophe amongst the opportunities obtainable by Artificial Intelligence (AI) incorporation, a market composed to reach \$4.64 billion by 2030 (Oriakhogba, 2025). The investigation identified three interconnected trials that inhibit Nigeria from productively leveraging the AI revolt for all-encompassing economic growth:

The Physical Skill Deficit: A noteworthy deficit occurs not only in high-demand methodological competencies like data engineering, machine learning maintenance as well as AI ethics, nonetheless in vital engineering maturity (Osundiya, 2024; African Union, 2024). This deficit is outlined directly to the dependable failure in the value of engineering and science degrees at Nigerian tertiary institutions, which are considered by outmoded prospectuses as well as a universal reliance on imaginary learning by demonstration slightly than indispensable practical claim (Osundiya, 2024). This outcomes in a workforce fragile in principal software engineering practices such as system design as well as maintenance, unsympathetically obstructing the growth of scalable, robust AI solutions (Osundiya, 2024).

The Dual Threat of Displacement as well as Scale: AI adoption produces a clear threat of job shift, chiefly in managerial and bookkeeping functions where up to 25% of routine managerial responsibilities face high robotics jeopardy (Veriv Africa, 2024). This jeopardy is most grave in areas like the public amenity, which is highly defenseless due to the pervasiveness of repetitive responsibilities (Veriv Africa, 2024). Concurrently, incapacitating this displacement as well as attaining net job formation is unsympathetically helpless on addressing the absolute scale of the modification essential: an estimated 28 million jobs in Nigeria will plea new digital skills by 2030 (Veriv Africa, 2024).

The Order for Coordinated Reskilling: While numerous corporate (BusinessDay, 2024) then nationwide initiatives (FMCIDE, 2023) are in place, the conclusions establish that patchy efforts are inadequate to meet the alteration scale. Trade leaders distinguish that AI adoption must be preserved as a people plan rather than a mere technology upgrade, necessitating a nationwide reskilling platform to prevent the broadening of the surviving capability gap (BusinessDay, 2024).

5.2. Conclusion

The successful shift to an AI-powered frugality is not a free planned goal but a mandatory imperative for Nigeria's long-term workforce resilience. The findings confirm that the primary impediment to leveraging the AI revolution is not the technology itself, but the foundational failure of the human center pipeline.

We clinch that overcoming this operational skill shortage needs immediate, conclusive action engrossed on correcting the deep-seated faults in the education scheme. Without thoughtful, sustained venture in tertiary education revolution as well as the formation of strong, strategic public-private partnerships (PPPs) for incessant occupational learning (Danmaigoro, 2025; Lawal, 2024), Nigeria jeopardies under-leveraging the economic prospect, leading to mass joblessness and worsened socio-economic disparities. The forthcoming of work in Nigeria pivots on a national pledge to scaling practical education, embedding ethical AI values as well as implementing a inclusive, equitable reskilling command.

RECOMMENDATIONS

Based on the quantitative and qualitative evidence, the study proposes three strategic pillars of reform essential for Nigeria to align its human capital with the demands of the AI-powered future:

6.1. Pillar I: Radical Educational Reform as well as Venture in Engineering Maturity

The structural talent shortage must be embark upon at its source through important reform of tertiary and occupational education.

- a) **Mandate Practice-Based Learning:** The Bureau of Education, in unavoidable partnership with industry as well as regulatory bodies, must change STEM curricula to swing learning from theoretical marches to actual drill (Osundiya, 2024). Speculation in present laboratory equipment as well as AI-enabled training infrastructure is critical to yield graduates with industrial-grade talents in system design, maintenance as well as security implementation (Osundiya, 2024; Danmaigoro, 2025).
- b) **Incorporate Ethical and Research Skills:** AI education ought to be incorporated into general curricula at all levels (African Union, 2024). Compulsory modules on AI ethics, human-AI collaboration as well as the application of academic research need be introduced to develop the high-level expertise vital for multifaceted domestic AI R&D (Osundiya, 2024).

6.2. Pillar II: Scaling Training through Tactical Public-Private Partnerships (PPPs)

Training initiatives must be scaled through mandated PPPs to address the projected need for 28 million digitally skilled workers by 2030 (Veriv Africa, 2024).

- a) **Institute a National Reskilling Framework:** The government ought to act on the communal call for a national reskilling agenda (BusinessDay, 2024) by building a National Digital Transition Corps. This background should be openly focused on connecting the engineering maturity cavity and providing training in progressive skills, ensuring alliance with industry prerequisites in finance, tech plus manufacturing (PwC, 2024).
- b) **Leverage Vocational AI Training:** Strategic PPPs, comparable to the collaborations amid SMEDAN plus Microsoft Nigeria (SMEDAN, 2025) then the 3MTT platform (FMCIDE, 2023), must be considerably expanded. These partnerships are dangerous for incorporating AI into occupational education, thereby offering tailored learning and enhanced innovative training to diminish youth unemployment as well as foster wide-ranging economic growth (Danmaigoro, 2025).

6.3. Pillar III: Create Enforceable Governance as well as Policy Certainty

To attract essential asset and accomplish societal risk, the policy setting must move away from tactic to budgeted, imposed implementation.



- a) Enact Clear AI Legislation: The government must order the enactment of flawless, enforceable AI by-laws that extend further than high-level values to shield data privacy, algorithmic accountability as well as answerable deployment (Ozibo, 2025). This regulatory confidence is vital for protecting users, building public reliance as well as promising limited content creation (Ozibo, 2025).
- b) Prioritize Foundational Digital Infrastructure: To safeguard scalability, policies must incentivize asset in dangerous digital frame, comprising reliable power supply, broadband connectivity as well as data center accessibility, as these endure major barriers to prevalent AI incorporation across the business segment (Ogunleye, 2025).

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