

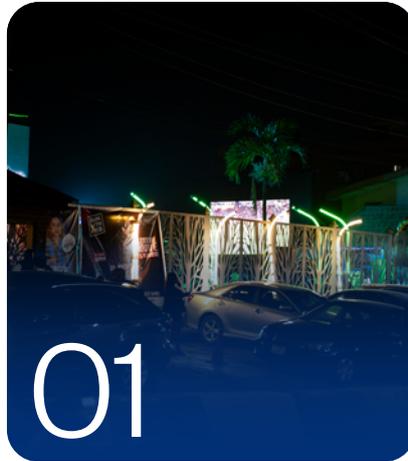


A case study on the business of community nightlife in Nigeria

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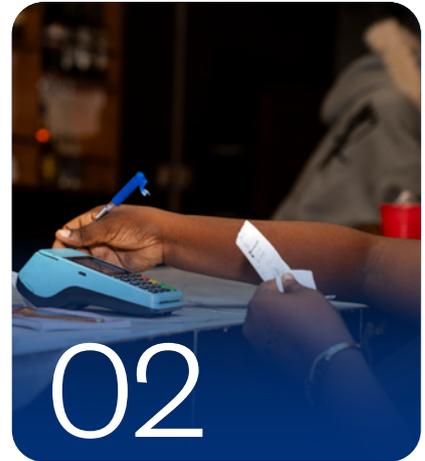


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Introduction

Clubs and bars in Nigeria generate substantial revenue, yet they operate in two worlds. One in exclusive, high-end venues. The other in streets, neighbourhoods, and everyday hangouts after work.

In the 2024 Detti December season (Nigeria's month-long celebration with concerts, parties, festivals transforming cities from mid-December to New Year), some clubs generated about N360 million in daily revenue, and on some nights, tables cost as high as N1.2 million.

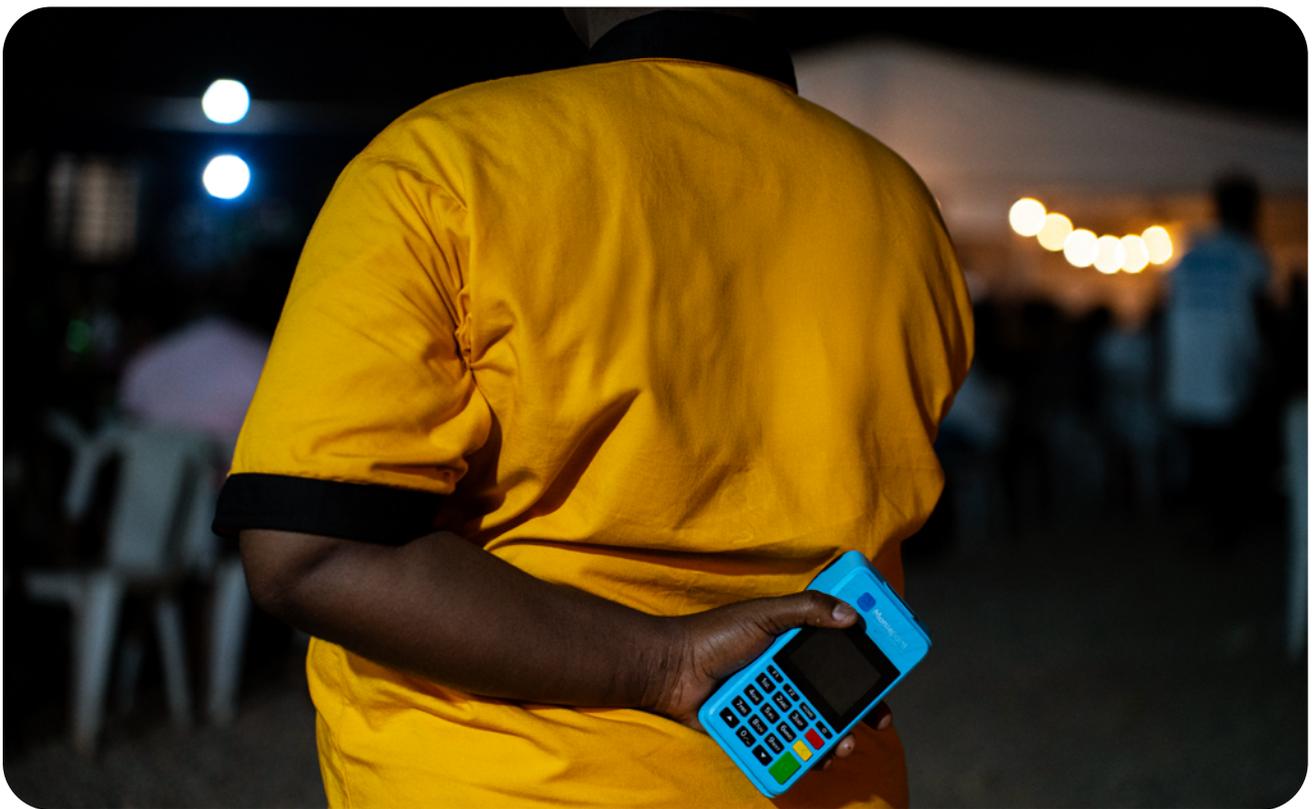
These spaces typically cater to those seeking exclusive experiences, so reservations are encouraged and, in some cases, required; dress codes are enforced; events are ticketed; and social expectations are tied to spending capacity and visibility.

This form of nightlife, which intensifies on weekends and peaks during festive seasons such as Detti December, is often a discretionary choice that few can afford to attend regularly, as steep prices create a natural ceiling on participation.

Research on alcohol consumption in cities such as Ibadan shows that a large share of social drinking happens in lower-cost, informal bars and clubs. Roadside bars, outdoor joints, and street-corner spaces have become central to how people gather after dark. These venues are described by patrons as more accessible and familiar, places where drinking, eating, and socialising occur without barriers posed by price, dress codes, or exclusivity.

Understanding this requires visibility into how money actually moves in

In 2025, Moniepoint processed over ₦900 billion for clubs, bars, and lounges, revealing the scale of the economic life that begins after sunset.



bars and clubs at night, and at Moniepoint, we've built one of the deepest real-time views of Nigeria's informal economy, processing millions of transactions daily for small and medium businesses across food, retail, transport, and services. Our cards, accounts, and POS terminals capture how people pay, when spending peaks, and how businesses sustain themselves through the night across nightlife spaces.

This study draws on that data, alongside fieldwork with nightlife operators and workers, to examine the part of the nightlife that rarely features in official narratives but consistently manifests in real activity.

01

The bottom portion of the page features a series of five horizontal, wavy bands in various shades of blue, creating a layered, ocean-like effect.

The local bar scene in Nigeria

Before nightlife became centred around high-end clubs, bottle service and ticketed parties, it was a thing of palm wine joints, neighbourhood bars, popularly known as beer parlors and informal food sharing after the day's labour ended.

These experiences required minimal infrastructure, operated nightly, and served repeat customers within walking distance of their homes or workplaces.

How bars and clubs evolved over time

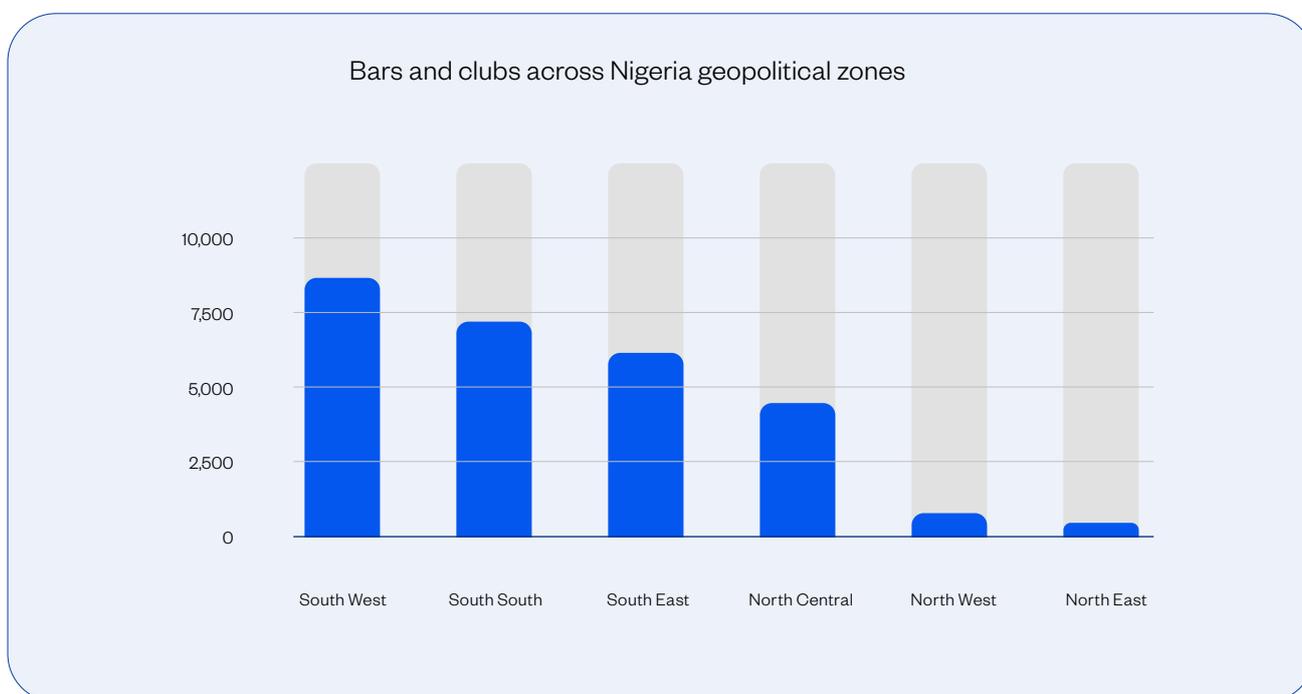
Lagos in the 1940s was an early example of a venue where nightlife, music, politics, and night labour intersected. By the 1960s, highlife music, live bands, and hotel lounges had created a recognisable urban night scene. The Island Club and the early palm-wine associations that became the Kegite Club (1962) were also informal and semi-formal social spaces that predated modern clubs and organised nightlife events.

With the oil boom of the 1970s and the emergence of afrocentric sound from the likes of Fela Kuti and King Sunny Ade, nightclubs, discotheques, and late-night bars expanded, catering to a mix of elites and urban middle-class patrons across the country.

How bars and clubs show up across Nigeria today

In the 2000s and 2010s, the bar and club scene diversified further in cities such as Abuja, Port Harcourt, Enugu, Benin, Ilorin, and Uyo. Shaped by region, city size, regulation, religion, income, and the availability of space.

Nightlife in Nigeria does not follow a single national pattern; it responds to different demands, takes different forms, and relies on different kinds of labour. For instance, the South West, home to Nigeria's commercial hub, has the largest number of nightlife merchants, both in internal data and public sources.



Cities such as Owerri in the South East rely heavily on hospitality, and events are sustained by high-life music venues, bars, and event centres that operate late into the night. Social gatherings, celebrations, and performances play a central role. In the South South, cities such as Port Harcourt have a higher concentration of formal and informal bars, lounges, and restaurants that operate at night. These venues are often clustered in specific districts and supported by steady spending on alcohol, food, and music.

Nightlife here is more venue-based, with higher average customer spend and clearer separation between daytime and nighttime operations.

Northern Nigeria is often imagined as a region with limited or absent nightlife. Our data tells a different story.

Bars, clubs, and lounges operate across the region, recording steady spending throughout the year and confirming that, across Nigeria, nightlife activity contributes to the economy, even in places where it's rarely acknowledged.

The city that never sleeps

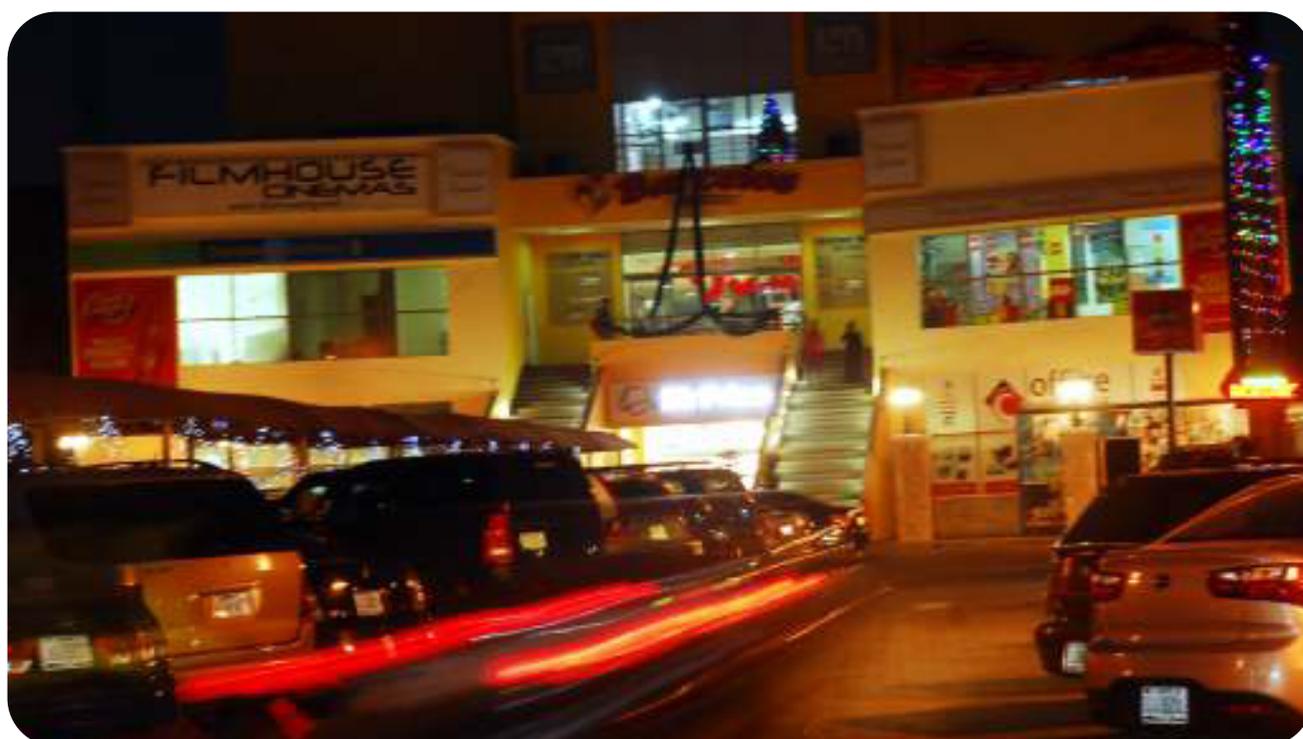
Then there is Lagos, Nigeria. The city that never sleeps.

On Adeniran Ogunsanya in Surulere, three kilometres from Ojuelegba, the neighbourhood where Grammy-winning artist Wizkid grew up, you'd find many local spots where customers sit on plastic tables and chairs lined along the sidewalk.

Around 11 PM, when the street fully comes alive, you'd find one of the busiest spots just off Akerele: Super Suya. A suya spot that somehow also doubles as a bar. The suya is freshly grilled and served directly, but as people settle to eat, someone from the neighbouring spot approaches to take drink orders. Together, the two vendors transform the space into a functioning roadside bar: informal, improvised, and humming with energy.

Super Suya is just one node in a sprawling network of local bars, roadside food stalls, and informal vendors that sustain Lagos's nightlife. Nigeria's largest and most active nightlife hub.

Oui Capital describes the Lagos nightlife scene, driven largely by music through clubs, raves, and concerts, as a "heavyweight" estimated to generate around ₦1.49 trillion annually.





LAGOS

Typical venue type

Clubs, lounges, roadside bars, beer parlours

Peak hours

11 PM – 3 AM

Popular activities

Dancing, drinking, socialising

Seasonal peaks

December, Easter, national holidays



PORT HARCOURT

Typical venue type

Beer parlours, local bars, open-air hangouts

Peak hours

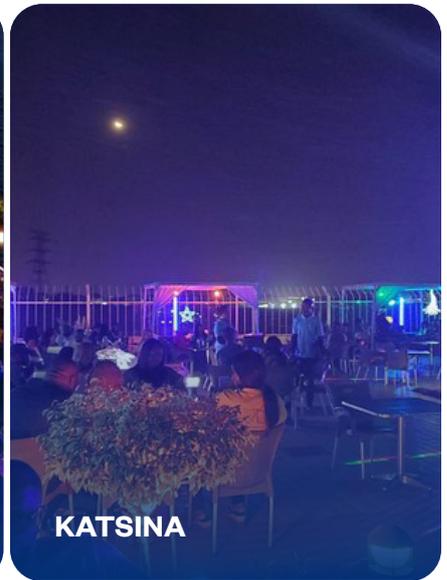
10 PM – 2 AM

Popular activities

Drinking, local music, dancing

Seasonal peaks

December, Festive periods



KATSINA

Typical venue type

Food trucks, roadside eateries, and local bars

Peak hours

8 PM – 12 AM

Popular activities

Eating, socialising, and some local music, dancing

Seasonal peaks

Eid, local festivals

While Lagos has the most formalised venues, the north tends to be informal due to cultural norms. Also, northern nightlife tends to start earlier. In many northern states, food is a key component of nightlife. Cultural and religious calendars also shape demand. Overall, the hours and activities associated with local bars in Nigeria vary, but the core of the night often remains the same.

02

What drives spending in local bars

From Katsina, where it generates millions of naira each year, to roadside bars in Surulere that fill plastic chairs every night, local nightlife takes shape around what each space allows.

Social drinking, for instance, is a vital aspect of nightlife. Alcohol is a primary driver of spending in Nigeria's local bars, and this goes without saying. For many patrons, it's the first purchase, the anchor item, and the basis on which time spent and total spend are calculated.

The World Health Organisation places Nigeria's per-capita alcohol use among the highest in the region, and local studies link those consumption patterns to sustained demand at evening social venues. Bar menus, pricing, and peak hours are largely structured around alcohol sales.

Oui Capital estimated that clubbing activity, driven largely by alcohol sales, accounted for approximately 5% of Lagos State's 2024 GDP, which was reported at N41 trillion.

However, alcohol alone does not explain why people stay longer, return frequently, or spend more over the course of an evening.

Food as a driver of spending in local bars

Food is one of the quiet engines of Nigeria's nightlife. Long after offices close, kitchens remain open, local grills stay lit, and meals continue to anchor how people gather after dark. Across Moniepoint's rails, food businesses account for a significant share of transactions. A significant portion of these transactions happens at night.

Nationally, food and beverage services remain one of Nigeria's largest consumer sectors, supporting millions of workers and generating billions of naira in daily revenue across formal and informal settings. In a country where the food and drink market is valued at over USD 50 billion, prepared food consumed outside the home is not a marginal economic activity.

In many neighbourhoods, nightlife gathers first around food, then around drink, music, or football. This pattern is especially visible in local settings, where meals arrive before alcohol, and bottled water often outsells beer.

That rhythm is clearest at Amuludun Kitchen.



The Sunday peak

On typical weekdays, Amuludun Kitchen fills to near capacity, accommodating nearly a thousand people, with seating spilling out, food moving continuously from the kitchen to the tables, and the venue taking on the feel of a public gathering space rather than a conventional bar. On peak nights, such as Sundays, customers try to stretch enjoyment before the workweek begins.

In one night, she prepares about 78 plates of catfish, 100 plates of tilapia and 200 plates of goat meat. Sometimes, preparing 10-12 goats per day. The preparation of fish pepper soup, on the other hand, takes 45 minutes per pot, serving about 15 to 16 pots per night.

Nigeria's informal economy accounts for over 90% of national employment, and food-led nightlife spaces like Amuludun sit squarely within it.



To meet this demand, the venue brings in up to 12 additional servers to handle the workload. Here, work unfolds over long, continuous hours on people's feet, night after night, reflecting how nightlife operates as a steady form of employment rather than occasional income.

In food-anchored venues, capacity is measured less by bottles opened than by plates cleared and tables turned. While reviewing her stock, Olorunrinu observed that bottled water had become her best-selling product, ahead of beer and spirits. For the average Nigerian, the pattern makes sense. Pepper soup arrives hot, heavily spiced, and eaten slowly. Cold water comes first. For many, it comes again before any alcohol is ordered at all.

When the topic of payment comes up, Olorunrinu says, "We have about three Moniepoint POS." Moniepoint ensures that payments keep pace. Our POS machines handle simultaneous transactions, with digital transfers leading, followed by card payments. Cash is rarely used, reducing risk and allowing staff to focus on service.

2. Social gathering as a driver of spending

Nightlife is sustained as much by gathering as by consumption. In any Nigerian cities, neighbourhood bars and roadside joints operate as informal public squares where people meet after work, exchange information, and follow current affairs.

Field interviews conducted by the News Agency of Nigeria show that patrons frequently visit beer parlours to discuss business, politics, or catch up on happenings in the country. These patterns reveal local bars as a social infrastructure, and within that infrastructure, few activities organise crowds as reliably as sports.

'Game night' spending

Across Nigeria, football is one of the few events capable of drawing entire neighbourhoods out at night. During the 2025 Africa Cup of Nations, that pull became visible in transaction data. On match nights, bars and lounges become communal viewing spaces where patrons come to watch, socialise, and order drinks and snacks as the game unfolds. Even when there's an active subscription to watch the game at home alone.

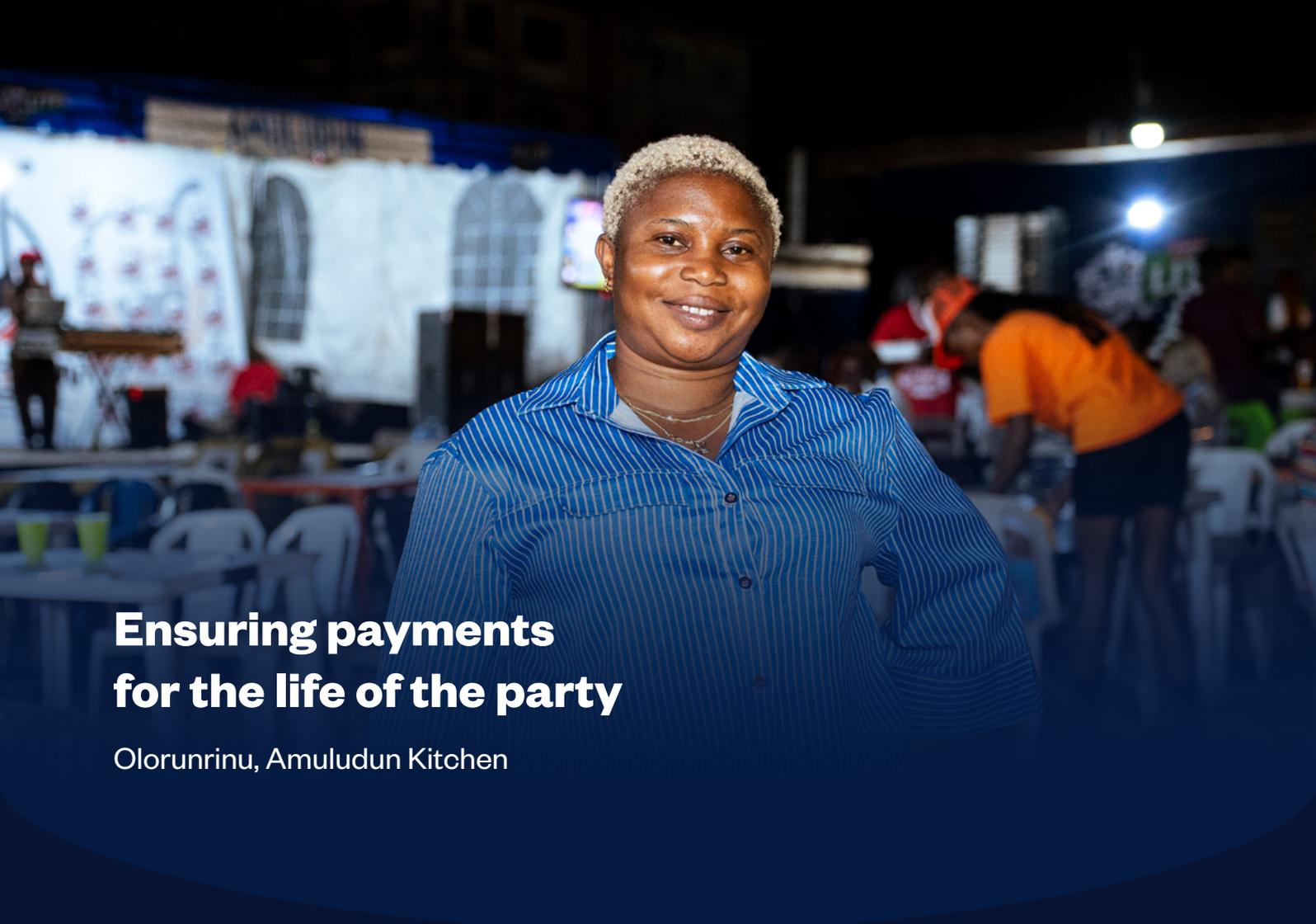
At some local bars in Akowonjo, nightlife revolves around football as much as it does drinks. Emmanuel, popularly known as Emex, has managed one such spot for three years. While he runs several businesses, evenings are dedicated entirely to this venue.

Preparation starts well before kickoff. Two fridges are checked carefully: one deep freezer for very cold drinks, another for standard chilled beverages. The bar stocks beers, bottled water, and spirits, while the kitchen prepares meats and snacks. On match nights, the lounge fills quickly, and the room's energy rises and falls with goals and pivotal moments, creating a concentrated spike in activity between 8 PM and 10 PM.



“When big matches are on, business improves. If Nigeria is playing at 5 pm, people start coming early to watch, and that’s when you start making money. You can’t predict the crowd, but when there’s a major game, people usually show up.”

Emmanuel
De Bottle Lounge

A woman with short, curly hair, wearing a blue and white striped button-down shirt, stands in the foreground of a busy nightlife venue. She is smiling warmly at the camera. The background is filled with people, tables, and white tents under bright lights, creating a vibrant and lively atmosphere.

Ensuring payments for the life of the party

Olorunrinu, Amuludun Kitchen

Amuludun (the life of the party) is one of Ipaja's busiest nightlife spots, especially on weekends.

Founded by Olorunrinu, whose entry into nightlife began over eight years ago with peppered meat, noodles, and other quick meals, Amuludun relies on a curated menu of Olorunrinu's signature pepper soup, using a recipe she learned as a child. Earlier attempts at a career in marketing did not offer Olorunrinu the stability she needed as a sickle cell warrior, so she committed fully to a food-led nightlife business.

In 2025, social media attention pushed Amuludun into the spotlight. What had been steady growth for years became visibly crowded overnight.

03

What local bars reveal about Nigeria's night economy

While spending in local bars is anchored in food, community, and the ensuing consumption, less visible is the work that makes those gatherings possible.

Every night, across bars, hundreds of thousands of people clock in after sunset. They cook, serve, clean, carry, manage, guard, play music, take orders, process payments, and stay on their feet for hours.

From the time crowds arrive to when activity peaks and slowly winds down, here are some lessons from observing the labour, organisation, payments, and the people who keep local bars running.

1. On peak nights, local bars expand their workforce by 30-50% to meet demand

According to a 2025 report by Rome Business School Nigeria, the country's entertainment industry, which includes music, film, live events, and nightlife-adjacent activities, contributed roughly ₦154 billion to GDP in 2024 and supported about 4.2 million jobs, more than triple the employment recorded just a year earlier.

Even under a conservative assumption of only two workers per venue per night, this implies that at least 54,000 people are engaged in nightlife labour every night, excluding suppliers, transport, security, and auxiliary services.



At Amuludun, the scale of output on a regular night and the extra hands needed to survive peak nights corroborate our data and make the labour visible.

“On Saturdays and Sundays, we improvise ad hoc staff as servers and pay them daily. It’s not convenient for us financially, but at least it helps our service move faster and makes our customers happy.” says Olorunrinu, Founder, Amuludun Kitchen

In Akonwonjo, another nightlife hub, at De Synergi Lounge, the same pattern is observed at a smaller scale, with two to three additional staff members hired during peak periods.

“On usual nights, we don’t need any help, but during December, we need more hands to help with the work. We get like 2 or 3 extra people to serve”. Richard, Manager, De Synergi Lounge

Across Moniepoint’s network in 2025, more than 27,000 clubs, bars, and lounges processed 3 transactions per second.

2. Cash is not king in local bars

According to the 2025 Nigeria Informal Economy Report, about half of all payments in the informal economy are made in cash.

For many informal business owners, cash feels more immediate and trustworthy, especially in areas where access to banking services or reliable internet can be a challenge.

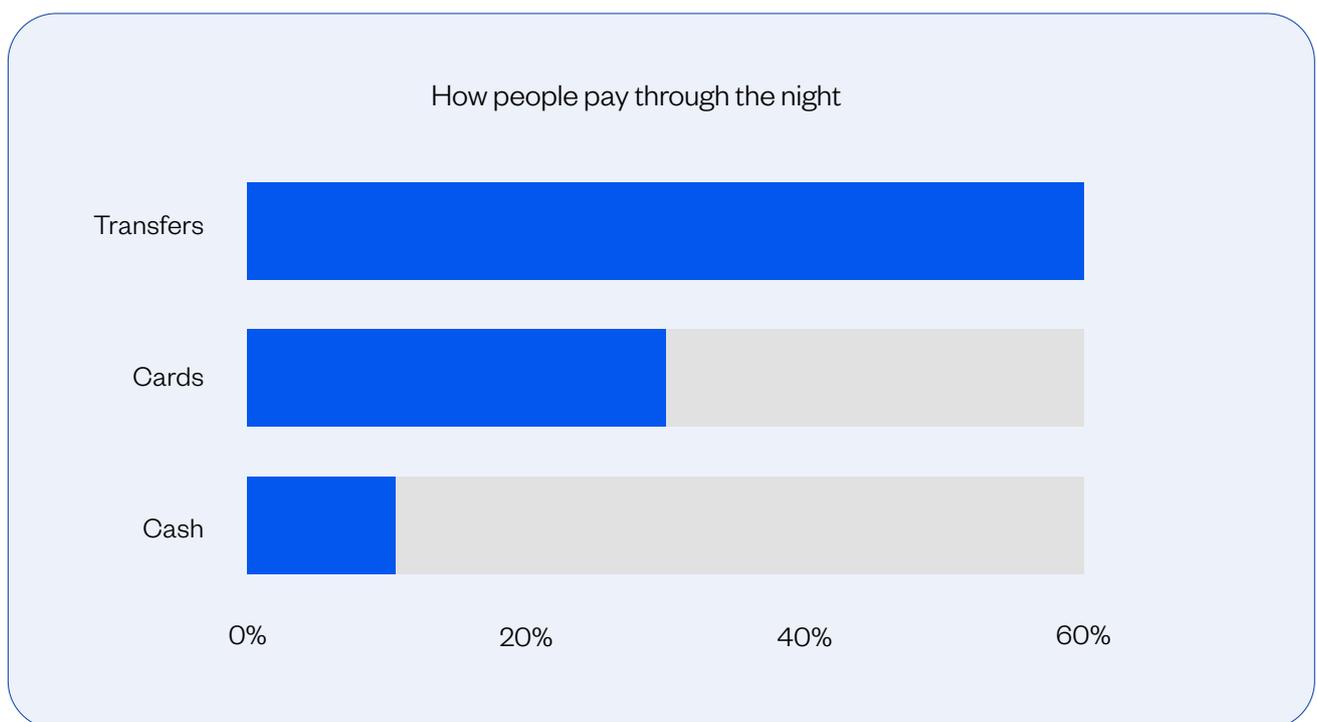
In the nightlife sector, the data and experience tilt in the opposite direction. Payments during the night follow a clear hierarchy. Transfers dominate, followed closely by card payments. Cash appears occasionally, but is actively discouraged.

Operators cite security concerns and the risk of theft as reasons for limiting cash handling after hours. And going by our data, transfers exceed card payments by nearly 2 million transactions during peak nighttime hours.

The preference is practical because transfers are quick and familiar and require only a phone, while cards act as a backup when batteries die or network coverage is limited.

“It’s rare to see cash, but sometimes you get customers that gives us cash. We prefer transfer, or you can make payments with your card. The cash kind of exposes the staff to theft and all that.”

Olorunrinu
Founder, Amuludun Kitchen



3. People stay late at local bars, but they spend early

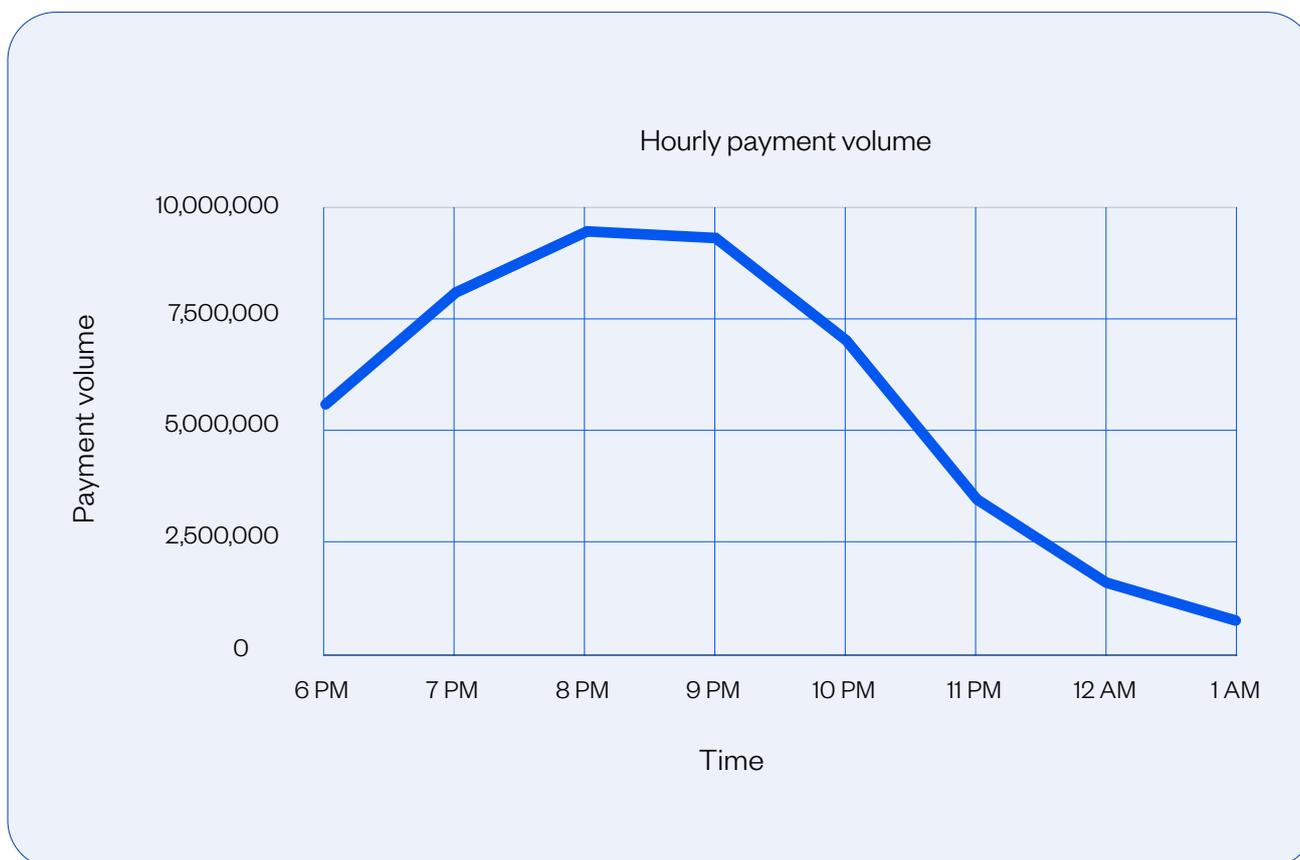
Another pattern that emerges in spending at local bars is timing: spending does not correlate with the length of the night. Nightlife runs long, but economically, the night is decided early.

Our data shows that the bulk of nightlife spending occurs early in the evening, with volumes rising sharply from opening hours, peaking before midnight, and then declining steadily even as attendance remains high. By the time the night reaches its longest, purchasing activity has already slowed.

Even spending does not peak simultaneously across all measures. Transaction volume rises first, with the highest number of payments occurring from 8 PM as people arrive, place initial orders, and settle into venues. However, transaction value peaks later. The highest naira volumes are recorded closer to 9 PM, when larger orders, group bills, and premium purchases are more likely.

“Our busiest day of the week is Sunday, and the time starts from 7:00 p.m. to about 9:30 to 10:00 pm.”

Olorunrinu
Founder, Amuludun Kitchen

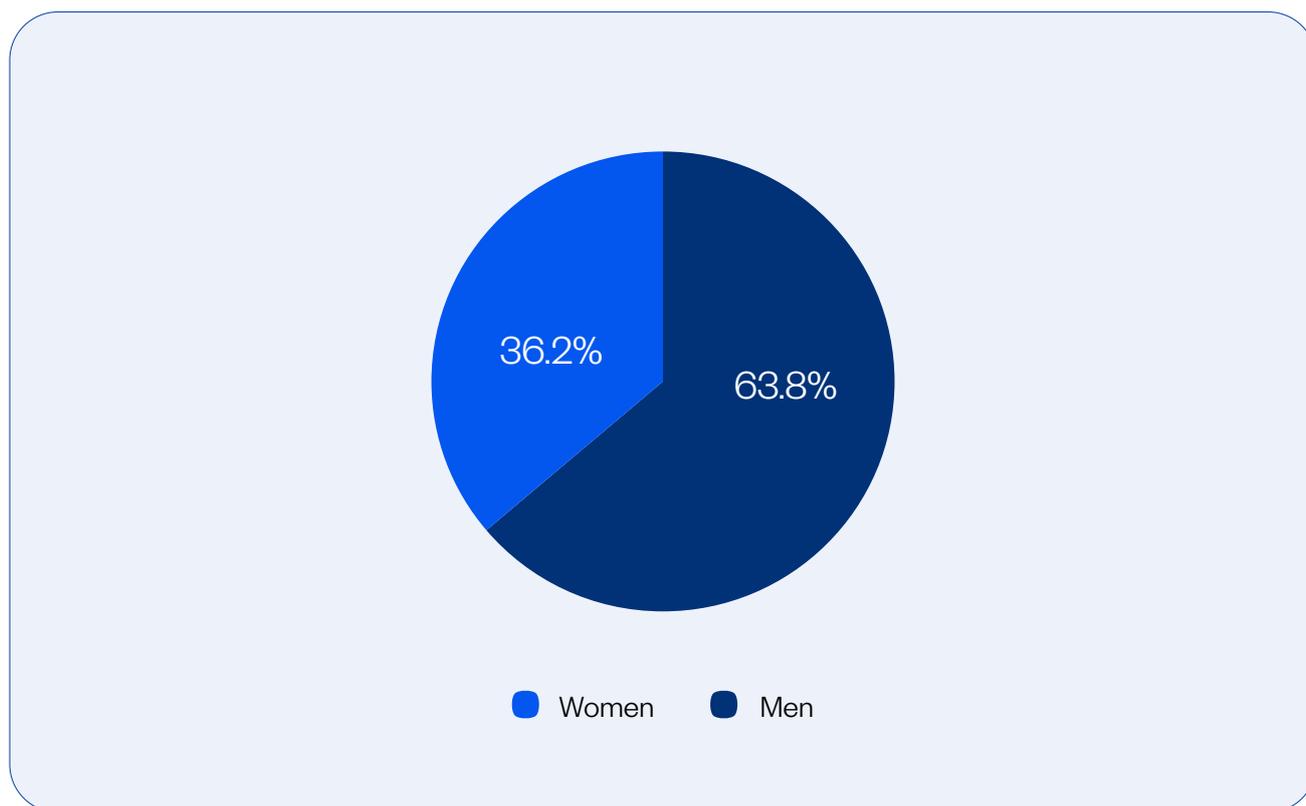


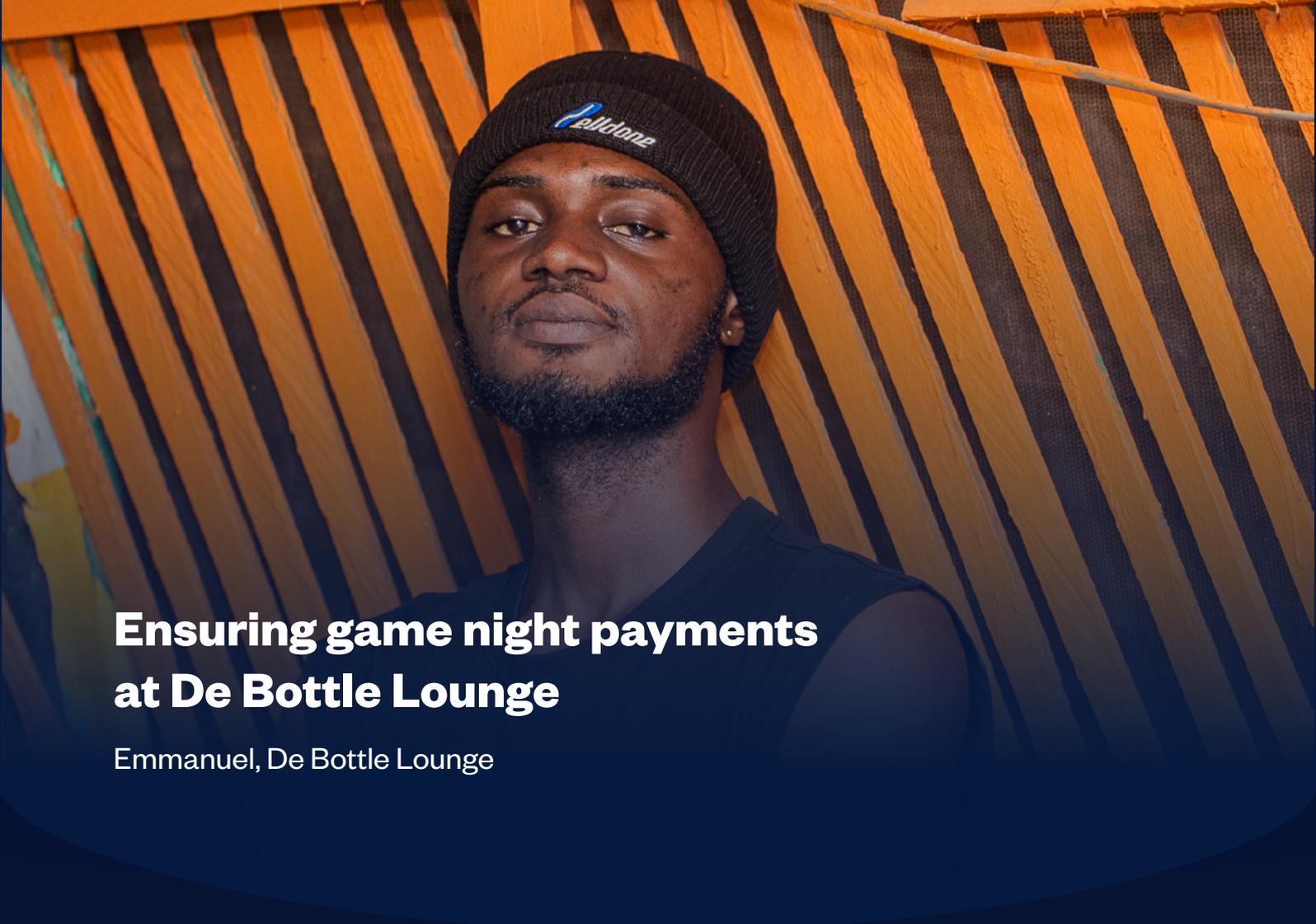
4. Local bar ownership remains largely male-dominated

Local bar operations follow a clear gender pattern that extends beyond the floor into ownership. Women are heavily represented in service positions, particularly in waiting and food service, yet they appear far less frequently as proprietors or primary operators.

Women carry much of the visible service labour, moving continuously between tables, kitchens, and counters through the peak hours of the night.

What emerges is a nighttime economy organised along gender lines, in which ownership, control, and physical labour are unevenly distributed, shaping not only who works the night but also who governs it.





Ensuring game night payments at De Bottle Lounge

Emmanuel, De Bottle Lounge

Emmanuel is the manager of De Bottle Bar and Lounge, an establishment he has run for approximately three years. Managing a local bar is a personal passion, which he had been immersed in for several years prior to managing the lounge.

Emmanuel views the nightlife business as a demanding environment that requires constant growth and foresight. Despite the physical exhaustion of standing for up to five hours during busy shows, he remains dedicated to his role while also maintaining other business interests outside of the lounge. His most positive experiences often stem from the appreciation shown by customers through unexpected tips.

04

How Moniepoint supports the business of community nightlife in Nigeria

In 2025, bars, clubs, and lounges recorded an average operating-hour turnover of approximately ₦1.5 billion on our payment rails.

Drinks are poured, plates are served, and there's a loud, uninterrupted stream of afrobeats because money changes hands quickly and effectively.

In recent years, that flow has become increasingly digital, and Moniepoint is at the centre of it.

Reducing reliance on cash

One of the most immediate impacts Moniepoint has on nightlife is the shift away from cash transactions.

Traditional nightlife, especially smaller or local establishments, has historically relied on cash, creating vulnerabilities for theft, mismanagement, and slow reconciliation.

By enabling real-time transfers and card payments, Moniepoint has reduced reliance on cash without undermining nightlife culture. Staff can move freely without carrying significant amounts of cash, and owners gain real-time visibility into revenue streams.

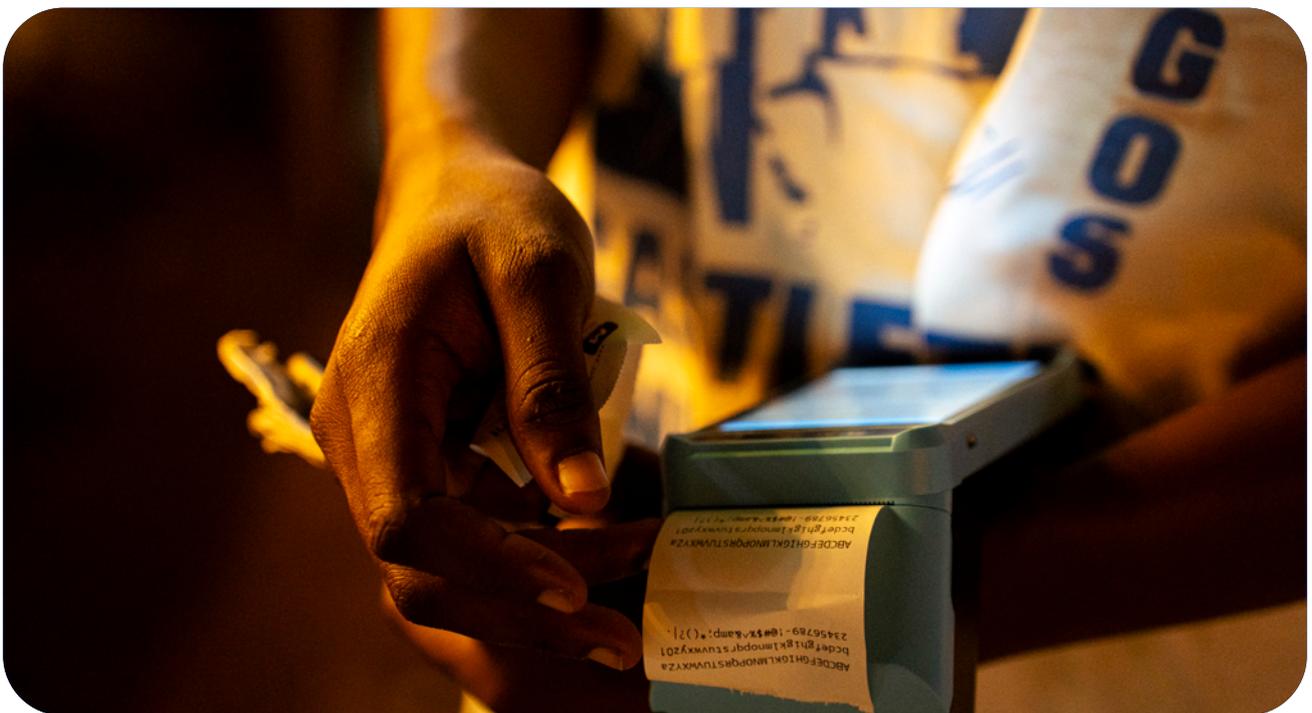
For customers, paying digitally is as seamless as using a card or sending a transfer from their phone, which removes a common friction point: losing cash, carrying large sums, or waiting for change.

Building trust with the POS beep

In August 2022, Moniepoint introduced POS transfers, allowing each terminal to have its own dedicated bank account number. Customers make transfers directly to that account number. The payment appears instantly on the screen, the POS lets out our signature ping, the merchant confirms it, a receipt is printed, and the business account is credited immediately.

In nightlife, where service is fast and trust matters, that small sequence changes everything. There is no waiting for alerts, no screenshots, no verbal confirmations that accompany traditional transfers.

Both the customer and the merchant hear the same sound and see the same screen. The transfer has landed. The night can continue.



Designing for safety

In nightlife, payments are made in open, crowded rooms. Cards move across tables, sit beside bottles, and are often left unattended while conversations continue. In these settings, visibility itself becomes a form of risk.

Moniepoint cards remove card numbers, expiry dates, and CVV from the surface entirely. If a card is dropped on a table or picked up by someone else, there is no information to copy, photograph, or memorise.

For customers and workers, this changes how safe payment feels in practice. In spaces where movement is constant and attention is divided, protection is built into the design. What cannot be seen cannot be taken.

Reconciling in real-time

A central challenge for nightlife vendors is managing multiple payment channels. Cash, POS, transfers, and mobile money can coexist on a single night, each with its own clearing time. Moniepoint solves this with same-day settlement on our terminals.

In practice, this means vendors like Amuludun can know, by 11 PM, how much money has already moved, which helps with restocking, preparing for peak hours, and monitoring employee performance.

Financing the look and feel

Across Moniepoint's lending portfolio, bars and lounges that access credit rarely prioritise restocking alone. A significant share of loan requests is directed toward renovations, furniture, lighting, sound systems, and layout changes.

Nightlife businesses invest in the appearance and ambience of their spaces. From furniture, lighting, and décor to renovations and branding, these investments are intended to attract customers and retain them. The goal is simple: a visually appealing, comfortable space that sustains attention in a competitive market where people can choose among multiple nightlife options. Aesthetic investment is therefore a form of labour and capital strategy that we finance.



Ensuring seamless payments at peak periods

Bisola, X10

Bisola is the general manager of X10, an establishment she has been with since its inception approximately six to seven years ago. This role marks her first experience working in a local bar environment, and she intends for it to be her last.

While the place remains open from morning until night, she notes that business typically surges after 6:00 p.m., with peak activity between 9:00 p.m. and 10:00 p.m.

She observes that most customers prefer to pay by debit card or transfer, using the establishment's six POS terminals.

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