

Lagos State Employment Trust Fund (LSETF) — A State-Level Jobs and MSME Finance Trust

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Quality score: 62/100

Evidence strength: Moderate

Summary

Established by Lagos State law in 2016, LSETF combines MSME loans, skills training and capacity building; by its 10th anniversary the fund reports ■15 billion disbursed to 20,000 SMEs, 320,000 direct and indirect jobs, and a 94% loan-repayment rate.

Key dimensions

Dimension	Score
Evidence of impact / measured results	2/3
Transferability / demonstrated replication	2/3
Scalability	2/3
Sustainability / continuity	3/3
Innovation	1/3
Inclusiveness / equity	2/3
Multi-stakeholder collaboration	1/3

Evaluated by C-NAPSE

Data sources

[C-NAPSE web research](#) — accessed 2026-09-06

[Lagos State Employment Trust Fund \(LSETF\)](#) — accessed 2026-09-06

[Techpoint Africa: 10 years on, LSETF says it has disbursed ■15b and supported 320,000 jobs](#) — accessed 2026-09-06

[Youth Business International: The Lagos State Employment Trust Fund \(LSETF\)](#) — accessed 2026-09-06

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