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Editorial

This edition of NIU *Journal of Humanities* touches on Development Administration, Security Studies, Citizens Journalism, Religious Studies, Social Psychology, Social Philosophy as well as Language and Literary Studies.

One of the papers, in this issue, argues that financial inclusion can contribute meaningfully to poverty reduction and inclusive economic development in developing countries; however, financial access alone is insufficient to eliminate poverty. Its effectiveness depends on broader socioeconomic and institutional conditions. Comprehensive financial inclusion strategies should therefore integrate digital financial innovation, consumer protection, financial literacy, gender-sensitive approaches, market access, and wider development interventions to maximise poverty-reducing impacts.

Another paper also reveals that Foreign Direct Investment (FDI) has a positive and significant long-run effect on market capitalization and stock market liquidity while it has a negative and significant effect on stock market volatility. These results indicate that FDI enhances capital market performance in Sub-Sahara Africa (SSA) by expanding market size, improving liquidity and reducing instability. The paper therefore, recommends regulatory authorities need to encourage foreign firms and large domestic affiliates to list on local exchanges and also to standards that improve investor protection.

This issue of *NIU Journal of Humanities* features many empirical and theoretical based articles which can be of great benefit to every reader.

Professor Oyetola O. Oniwide

Nexus International University,
P.O. Box 70773,
Kampala, Uganda.

editor@niujournals.ac.ug

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