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## Women and youth: Harnessing the demographic dividend for a brighter future

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# A Laws-Jobs-Cash framework for gender and youth-based economic transformation in Africa

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**If African women, one-half of the continent's population and often the least advantaged members in their societies, are not thriving, African countries cannot thrive or achieve any of the Sustainable Development Goals.**

The litmus test for any functioning economy is how the members of the least advantaged communities fare.<sup>1</sup> If African women, one-half of the continent's population and often the least advantaged members in their societies, are not thriving, African countries cannot thrive or achieve any of the Sustainable Development Goals (SDGs).<sup>2</sup> Often, women act as the so-called canary in the coal mine, and declining outcomes for women can be a crucial leading indicator of socioeconomic woes to come. These issues are particularly pressing given the status of the continent as the world's youngest. Policies that focus on improving the well-being of the growing share of young women will be key to economic growth.<sup>3</sup>

While African women have experienced some gains in important economic development outcomes like education, with the gender gap in primary school enrollment having closed in the last few years,<sup>4</sup> there are still significant gaps across multiple key economic areas in many countries. I focus on three key gaps and opportunities for policymakers to boost economic growth here and introduce a Laws-Jobs-Cash (LJC) framework for gender and youth-based economic transformation in Africa. The framework is outlined as follows:

1. **Laws:** Securing the legal rights of women is good economic policy and will improve economic development in African countries.

Having more women involved in the formal economic sector will boost countries' GDPs by increasing firms' access to skilled labor and the introduction of more diverse and innovative ideas<sup>5</sup> and converting gains from women's increased educational attainment

- 1 Whitney Tucker, "Black Women Best Framework Points the Way to Equitable and Just State Tax Reform," *Center on Budget and Policy Priorities*, April 17, 2024, <https://www.cbpp.org/research/state-budget-and-tax/black-women-best-framework-points-the-way-to-equitable-and-just-state>.
- 2 Christine Lagarde and Jonathan D. Ostry, "Economic Gains from Gender Inclusion: Even Greater than You Thought," *IMF* (blog), November 28, 2018, <https://www.imf.org/en/Blogs/Articles/2018/11/28/blog-economic-gains-from-gender-inclusion-even-greater-than-you-thought>; Gumisai Mutume, "African Women Battle for Equality," *Africa Renewal* (blog), July 15, 2005, <https://www.un.org/africarenewal/magazine/july-2005/african-women-battle-equality>.
- 3 Steve Onyeiwu, "Gender, Youths and Sustainable Development," in *Emerging Issues in Contemporary African Economies: Structure, Policy, and Sustainability*, ed. Steve Onyeiwu (Cham: Springer Nature Switzerland, 2024), 329–68, [https://doi.org/10.1007/978-3-031-74241-5\\_11](https://doi.org/10.1007/978-3-031-74241-5_11); Interview with Jennifer Blanke, Vice President Agriculture, Human and Social Development at the African Development Bank Group, ahead of the 2019 Gender Summit, (Addis Ababa: African Development Bank Group, November 22, 2019), <https://www.afdb.org/en/news-and-events/interviews/interview-jennifer-blanke-vice-president-agriculture-human-and-social-development-african-development-bank-group-ahead-2019-gender-summit-32803>.
- 4 Whitney Armstrong, "Education: Girls Are Catching up with Boys in sub-Saharan Africa," *World Economic Forum* (blog), July 11, 2022, <https://www.weforum.org/stories/2022/07/education-africa-girls-boys-gender-school/>.
- 5 Michel Ferrary, and Stéphane Déo. "Gender Diversity and Firm Performance: When Diversity at Middle Management and Staff Levels Matter." *The International Journal of Human Resource Management* 34.14 (2023): 2797-2831, <https://www.tandfonline.com/doi/full/10.1080/09585192.2022.2093121>.

into skilled labor to boost firm productivity.<sup>6</sup> An important way to get more women involved in this way is by increasing women's access to labor markets. Doing this will require two main elements: a) providing women with resources to access labor markets easily and in a less costly way, and b) changing social norms and biases against women to ensure that women can access these markets.<sup>7</sup> A low-cost way to achieve both of these outcomes without direct government intervention in the labor markets is for governments to intervene with laws in housing markets, labor markets, and politics in the following ways:

1. *Pass anti-discrimination laws that ensure that women are not discriminated against in the workplace for any gender-based reason—e.g., customer discrimination, hiring manager bias, or discrimination based on marriage or pregnancy status.* Every country should fund and maintain the equivalent of an Equal Employment Opportunity Commission that is tasked with monitoring firms in the public and private sector and prosecuting firms that violate gender discrimination laws. Some countries already do this, and we have seen some progress, though more legislation is needed across Africa. One recent success story comes from Nigeria where in 2023, in the case of *Omolola Olajide v. The Nigerian Police Force & two others* (unreported Suit No: NICN/AK/14/2021), the court affirmed that it was unlawful to dismiss an unmarried pregnant woman after a female police officer was dismissed from her position after getting pregnant.<sup>8</sup> Her initial dismissal was based on a pre-existing police law that forbade unmarried female police officers from getting pregnant, a law that was very clearly discriminatory against women. Ensuring that federal laws are created to protect women from discrimination in the labor market is an important first stage for boosting female employment and subsequent economic growth within countries.<sup>9</sup>
2. *Change inheritance laws to guarantee women's right to inherit land and property.* Access to land and property provides a key source of wealth that allows women to not only guarantee their own financial stability but also that of their children, especially their daughters. A plethora of research has shown that this improved financial stability leads to higher education, employment, and improved life outcomes for future generations.<sup>10</sup>

6 Belinda Archibong, and Peter Blair Henry. "Shocking Offers: Gender, Wage Inequality, and Recessions in Online Labor Markets." *AEA Papers and Proceedings*. Vol. 114. 2014 (Nashville: American Economic Association, 2024), <https://www.nber.org/papers/w32366>.

7 Archibong et al., 2024, "Firm Culture: How Social Norms Affect Gender Bias in Online Labor Markets", *ResearchGate*, December 2024, [https://www.researchgate.net/publication/387538237\\_Firm\\_Culture\\_How\\_Social\\_Norms\\_Affect\\_Gender\\_Bias\\_in\\_Hiring\\_in\\_Online\\_Labor\\_Markets](https://www.researchgate.net/publication/387538237_Firm_Culture_How_Social_Norms_Affect_Gender_Bias_in_Hiring_in_Online_Labor_Markets).

8 "Nigeria: A Decision on Discrimination in the Workplace," *Industrial Relations and Labour Law IOE* (blog), March 29, 2023, <https://industrialrelationsnews.ioe-emp.org/industrial-relations-and-labour-law-march-2023/news/article/nigeria-a-decision-on-discrimination-in-the-workplace>.

9 David Cuberes, and Marc Teignier. "Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate." *Journal of human capital* 10.1 (2016): 1-32, <https://www.journals.uchicago.edu/doi/abs/10.1086/683847>; Anna Fruttero et al., "Women in the Labor Force: The Role of Fiscal Policies," (Washington, D.C.: International Monetary Fund, 2020).; "The History of Women's Work and Wages and How It Has Created Success for Us All," *Brookings Institution*, May 2020, <https://www.brookings.edu/articles/the-history-of-womens-work-and-wages-and-how-it-has-created-success-for-us-all/>.

10 Taiwo Ajala, "Gender Discrimination in Land Ownership and the Alleviation of Women's Poverty in Nigeria: A Call for New Equities," *International Journal of Discrimination and the Law* 17, no. 1 (2017): 51-66, <https://journals.sagepub.com/doi/abs/10.1177/1358229117700028>; Esther Duflo, "Women Empowerment and Economic Development," *Journal of Economic Literature* 50, no. 4 (December 2012): 1051-79, <https://doi.org/10.1257/jel.50.4.1051>.

3. *Pass and enforce anti-discrimination laws that will prevent landlords from discriminating against women by refusing them housing.* Housing discrimination negatively impacts women's labor market opportunities and labor force participation in ways that reduce economic output and growth.<sup>11</sup> Lack of access to adequate housing means lowered access to work. Housing discrimination against women, especially young women, is rampant in many African countries<sup>12</sup>. Stories like Damilola Olushola's—a 32-year-old professional Nigerian woman who was repeatedly refused housing because of landlords' refusals to rent to women (and especially women without male partners)—are unfortunately quite common.<sup>13</sup> Olushola's difficulty in finding housing increased her costs of commuting to work, which then limited her employment and income generation opportunities. Gender-based housing discrimination against women by landlords should be illegal, as it not only reduces women's access to the aforementioned opportunities, but also increases women's exposure to sexual harassment and gender-based violence by forcing them into unsafe housing.<sup>14</sup> In these contexts, any woman without a male partner—be they unmarried, a widow, divorced, or married but living apart from their male partner—becomes increasingly marginalized and vulnerable to exploitative, discriminatory landlords and increasingly at risk of becoming unhoused and exposed to unsafe conditions.<sup>15</sup> This significantly increases risk of violence against women as women are forced to rely entirely on men for access to safe housing.<sup>16</sup>
  
4. *Make it illegal for landlords to demand that renters must pay rents up to a year in advance.* These policies disproportionately harm women as women, on average, earn lower wages than men.<sup>17</sup> In most parts of the world, rents are paid monthly. As of 2019, four out of 19 major African countries required annual upfront payments:

- 11 David Cuberes and Marc Teignier. "Aggregate effects of gender gaps in the labor market: A quantitative estimate." *Journal of human capital* 10.1 (2016): 1-32, <https://www.journals.uchicago.edu/doi/abs/10.1086/683847>; Anna Fruttero, et al., *Women in the Labor Force: The Role of Fiscal Policies*.
- 12 James S. Etim and Valentine U. James, *The Feminization of Development Processes in Africa: Current and Future Perspectives* (Westport: Praeger Publishers, 1999), <http://www.bloomsburycollections.com/collections/monograph>; Esther O. Thontteh, "Gender Discrimination in the Rental Housing Market: Conceptual Ideas and Empirical Evidence from Lagos, Nigeria," *African Journal of Housing and Sustainable Development* 5, no. 1 (September 24, 2024), <http://ajhsd.unilag.edu.ng/article/view/2245>; Ginette Azcona, Antra Bhatt, and Sara Duerto Valero, "Spotlight on SDG11: Harsh Realities: Marginalized Women in Cities of the Developing World" (UN Women, February 24, 2020), <https://www.unwomen.org/en/digital-library/publications/2020/02/harsh-realities-marginalized-women-in-cities-of-the-developing-world>.
- 13 Ayodele Johnson, "The Megacity Where Single Women Lie to Rent Flats," *BBC*, May 13, 2021, <https://www.bbc.com/worklife/article/20210511-the-megacity-where-single-women-lie-to-rent-flats>.
- 14 "Women and the Right to Adequate Housing" *United Nations Human Rights Office of the High Commissioner*, accessed December 30, 2024, <https://www.ohchr.org/en/special-procedures/sr-housing/women-and-right-adequate-housing>.
- 15 "Interrogating Gender Inequalities in African Cities," *African Cities Research Consortium* (blog), March 8, 2022, <https://www.african-cities.org/interrogating-gender-inequalities-in-african-cities/>.
- 16 Amy A. Conroy, "Gender, Power, and Intimate Partner Violence: A Study on Couples From Rural Malawi," *Journal of Interpersonal Violence* 29, no. 5 (March 2014): 866–88, <https://doi.org/10.1177/0886260513505907>; Bushra Sabri and Anna Marie Young, "Contextual Factors Associated with Gender-Based Violence and Related Homicides Perpetrated by Partners and in-Laws: A Study of Women Survivors in India," *Health Care for Women International* 43, no. 7–8 (July 2022): 784–805, <https://doi.org/10.1080/07399332.2021.1881963>; Kudakwashe Gracious Zinyemba and Khumbulani Hlongwana, "Men's Conceptualization of Gender-Based Violence Directed to Women in Alexandra Township, Johannesburg, South Africa," *BMC Public Health* 22 (November 30, 2022): 2235, <https://doi.org/10.1186/s12889-022-14616-5>.
- 17 Belinda Archibong and Peter Blair Henry, "Shocking Offers: Gender, Wage Inequality, and Recessions in Online Labor Markets," *AEA Papers and Proceedings* 114 (May 2024): 196–200, <https://doi.org/10.1257/pandp.20241126>.

Nigeria, Cameroon, Ghana, and Sierra Leone.<sup>18</sup> African countries are lagging the rest of the world on this issue. Some countries, however, are leading the region on policies that prevent these types of exploitative rental practices, with Botswana and South Africa not requiring annual upfront payments.<sup>19</sup> And others, like Burkina Faso, Cote d'Ivoire, and Senegal, have more flexible rental arrangements with 1-3 months upfront payments required.<sup>20</sup> Countries should learn from their peers in the region and pass laws to eliminate the annual or several months upfront rental payments requirement to boost economic development.

5. *Diversify the legislative body in African countries, as this will be a crucial part of enabling points 1-4 to pass in a less costly way.* Whether it be in the private sector or public sector, we have research-based evidence that having more women in power can increase productivity and economic outcomes.<sup>21</sup> Women in political office are often the bedrock of economic transformation, and yet women are underrepresented in parliaments across Africa (Figure 15) with women making up just 27% of legislative parliamentary seats in sub-Saharan Africa, versus 36% in Latin America and the Caribbean and 33% in Europe and North America.<sup>22</sup> Countries should institute affirmative action policies that reserve political seats for women and educate women and men (through the primary to university school curriculum) on the importance of engaging women politically and civically for economic development. Significant gaps remain across most African countries, with many countries having relatively low shares of women in lower parliament relative to the continent mean (25%, Figure 15). Nigeria, the continent's most populous country, posts especially dismal numbers, with women making up just 3.9% of lower parliament as of 2024, placing the country in the bottom 10 countries in the world for female representation in lower parliament. Rwanda, where women hold over 61% of seats in parliament, is a leader in this regard as the country with the highest share of women in lower parliament in the world. This was achieved through the implementation of a quota law requiring 30% of all elected positions be held by women.<sup>23</sup> We have strong evidence that involving more women in politics and the legislature can improve women's political participation and the passing of more gender-equal laws and welfare-enhancing economic policies in countries.<sup>24</sup>

18 "4 Reasons Why Landlords Prefer Collecting Annual Rents Over Monthly Rents in Nigeria," *Estate Intel*, accessed December 4, 2024, <https://estateintel.com/news/4-reasons-why-landlords-collect-yearly-rent-from-tenants-in-nigeria>.

19 Nicola Pierre, "Rent Regulation in Kenya, Lagos, Nigeria, Botswana and South Africa: A Comparative Analysis," *Urban Legal Case Studies* (United Nations Human Settlement Program, 2020).

20 Christopher Colli et al., "Understanding and Quantifying Rental Markets in Africa: Senegal," (Centre for Affordable Housing Finance in Africa, September 4, 2018), <https://housingfinanceafrica.org/documents/understanding-quantifying-rental-markets-in-africa-senegal/>.

21 Esther Duflo, "Women Empowerment and Economic Development," *Journal of Economic Literature* 50, no. 4 (December 2012): 1051–79, <https://doi.org/10.1257/jel.50.4.1051>.

22 "Facts and Figures: Women's Leadership and Political Participation," *UN Women*, accessed December 4, 2024, <https://www.unwomen.org/en/what-we-do/leadership-and-political-participation/facts-and-figures>.

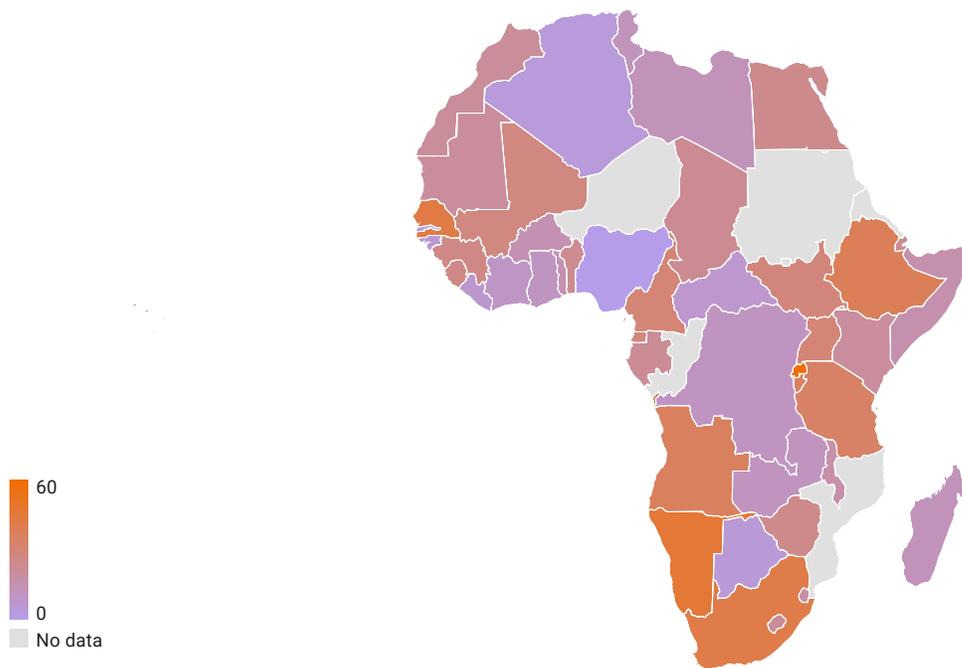
23 Johnson, "The Megacity Where Single Women Lie to Rent Flats."

24 Duflo, "Women Empowerment and Economic Development," December 2012.

**FIGURE 15**

**PERCENTAGE OF WOMEN IN LOWER PARLIAMENT ACROSS AFRICA AS OF JANUARY 2024**

*The average percentage of women serving in lower parliamentary bodies across the African continent is 25%, which is slightly below the global average of 26.9%*



Note: Countries in gray have figures below the continent mean (25%) and countries in purple are above the continent mean.

Source: Inter-Parliamentary Union Parline.

In focusing on these laws, a key point to note is that while the emphasis in the last few years has been on the benefits of technology for promoting gender equality, youth employment, and structural transformation, countries and governments cannot tech their way out of cultural transformation. Laws are necessary to change social norms that can cause gender inequality to persist even in the presence of technological innovations in labor, housing, and financial markets.<sup>25</sup>

*ii. Jobs:* Governments should invest in more public-private partnerships that leverage the potential for technology to boost women’s employment and improve economic growth. Policymakers can do this in two major ways:

1. *Partner with online hiring platforms to encourage more applications by female applicants and more engagement with formal sector jobs and improve the job match between female applicants and employers.* Policymakers can do this in many ways—for example, by boosting platforms with proven records on matching firms and job applicants on official government job platforms. Online job portals like Jobberman

25 Katharine M. Christopherson Puh et al., “Chapter 12 Legal Rights: Women’s Economic Empowerment,” in *Gender Equality and Economic Development in Sub-Saharan Africa* (Washington, D.C.: International Monetary Fund), accessed December 4, 2024, <https://www.elibrary.imf.org/display/book/9798400246968/CH012.xml>.

in Nigeria and Ghana or Brighter Monday in Kenya, Tanzania, and Uganda serve millions of job seekers, particularly young job seekers between the ages of 18 and 40, and can provide both ad targeting, information sharing, and skills training services that can help female applicants and young people connect to jobs.<sup>26</sup> These platforms can also help employers match qualified female applicants more easily. Governments can subsidize access to these platforms for new, young, female job seekers (e.g. by connecting to job seekers at public secondary schools and public universities) and female job seekers in rural areas or from low-income backgrounds. Engagement with the platforms would also allow governments to monitor labor market discrimination against women in a less costly way, building further on the L in the LJC framework.

2. *Lower legal and financial barriers to accessing grants and loans for female entrepreneurs.* Access to finance for female entrepreneurs is relatively low globally.<sup>27</sup> Women in Africa are some of the hardest working entrepreneurs in the world. Nearly 50% of women in the non-agricultural labor force are entrepreneurs, and Africa is the only region in the world where women have a higher likelihood of being entrepreneurs than men.<sup>28</sup> Despite this and Africa having the highest share of female enterprises in the world (26%), female entrepreneurs are more likely to own or work in informal microenterprises. This means they are less able to grow their businesses, often have unstable finances, and lack access to formal lenders and the capital they need to expand, raise their incomes, and boost national employment by creating more jobs in their regions.<sup>29</sup>

Additionally, more than 60% of countries in Africa lack legal protections that actively prevent discrimination against women's access to credit.<sup>30</sup> This lowers sustainable investment ratings of African countries and subsequently reduces the amount of private capital inflows into African countries. By World Bank estimates, closing this gender gap in employment and entrepreneurship could raise global GDP by over 20% and would result in significant financial windfalls for countries ready to invest in female workers and entrepreneurs.<sup>31</sup>

- III. *Cash:* Governments must create targeted social safety nets for women and expand women's financial access by lowering regulatory and infrastructure barriers to opening bank accounts, especially mobile money accounts.<sup>32</sup> This can be achieved through the following two recommendations:

26 Belinda Archibong, "How to Reduce Gender Inequality in Labor Markets in Africa," *Brookings Institution* (blog), February 13, 2024, <https://www.brookings.edu/articles/how-to-reduce-gender-inequality-in-labor-markets-in-africa/>.

27 "Women, Business and the Law - Gender Equality, Women Economic Empowerment", *World Bank*, accessed December 4, 2024, <https://wbl.worldbank.org/>.

28 "Expanding Women's Access to Capital," Bill & Melinda Gates Foundation, accessed December 4, 2024, <https://www.gatesfoundation.org/ideas/womens-economic-power/access-capital>.

29 "Women and the Changing Face of Entrepreneurship in Africa," (Women and the Changing Face of Entrepreneurship in Africa, Harvard University Center for African Studies, 2020), [https://africa.harvard.edu/files/african-studies/files/women\\_and\\_the\\_changing\\_face\\_of\\_entrepreneurship\\_in\\_africa\\_revised\\_concept\\_note.pdf](https://africa.harvard.edu/files/african-studies/files/women_and_the_changing_face_of_entrepreneurship_in_africa_revised_concept_note.pdf).

30 "Expanding Women's Access to Capital."

31 "Women, Business and the Law - Gender Equality, Women Economic Empowerment."

32 Travis W. Reynolds, et al. Exploring the Gender Gap in Mobile Money Awareness and Use: Evidence from Eight Low and Middle Income Countries, *Information Technology for Development* 29.2-3 (2023): 228-255, <https://www.tandfonline.com/doi/full/10.1080/02681102.2022.2073579>.

1. *Create targeted social safety nets.* Not only do African women face gender discrimination in housing and labor markets as described above, but also in financial markets in ways that combine to lower their income, wealth, and access to financial markets more generally. This has catastrophic implications for their vulnerabilities to shocks like floods, epidemics, and droughts that are expected to get worse and more frequent due to climate change. These climate-induced disasters disproportionately affect women and girls. Women and girls experience worse and more prolonged negative effects, including higher mortality, lowered education, and lowered income in the aftermath of these shocks.<sup>33</sup> However, research-based evidence shows that targeting cash grants to women can help alleviate the negative effects these disasters have on women and subsequently entire households and economies.<sup>34</sup> A targeted social safety net that directs cash grants to women and female-headed households, especially during disasters, is good economic policy that both reduces gender inequality, guarantees safety and economic well-being for young people, and promotes long-run, sustainable development.
2. *Ensure that all women have access to bank accounts.* While there have been improvements in financial access across Africa, with 55% of Africans having access to bank accounts in 2021 compared to 23% in 2011 (Figure 16), there remains a gender gap in bank access, with the gap increasing to 12% in 2021.<sup>35</sup> While mobile money accounts provide a promising avenue for improving women's financial access (Figure 17), women, who are often poorer than their male counterparts, also have less access to the information and communication technology that would improve their access to these accounts. Here as with employment, policymakers have a twofold opportunity to invest in economic transformation by first, partnering with mobile money firms to boost awareness and information about how women can access these mobile money accounts, and second to create and enforce regulation that makes it illegal to discriminate against women and prevent women from accessing banking services. Part of the regulation is to invest in regulatory bodies that monitor fraud in mobile money markets to ensure that women are not being overcharged in mobile money transactions.<sup>36</sup>

African policymakers that focus on the three pillars of the LJC framework (Laws, Jobs and Cash) for gender and youth-based economic transformation will be best positioned to boost their countries' economic growth prospects and realize outsized gains for all populations in their regions.

33 Belinda Archibong and Francis Annan, "Climate Change, Epidemics, and Inequality." *Review of Environmental Economics and Policy* 17, no. 2 (June 2023): 336–45, <https://doi.org/10.1086/725211>.

34 Archibong and Annan, "Climate Change, Epidemics, and Inequality."

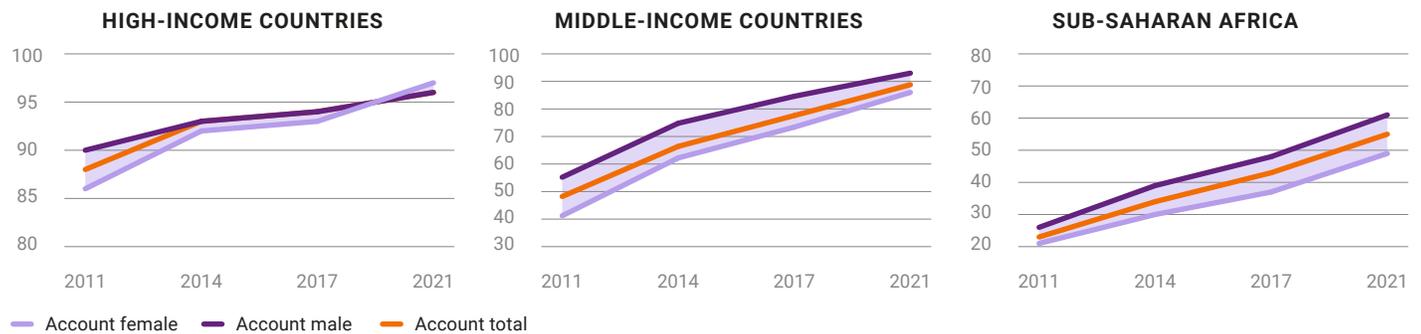
35 Marie-Helene Ferrer, Caroline Perrin, and Luc Jacolin, "Sub-Saharan Africa: The Financial Gender Gap between Men and Women," *World Bank Blogs* (blog), February 27, 2023, <https://blogs.worldbank.org/en/allaboutfinance/sub-saharan-africa-financial-gender-gap-between-men-and-women>.

36 Francis Annan, "Reducing Misconduct in Ghana's Mobile Money Markets Benefitted All," *VoxDev* (blog), March 6, 2024, <https://voxdev.org/topic/finance/reducing-misconduct-ghanas-mobile-money-markets-benefitted-all>.

**FIGURE 16**

**BANK COVERAGE AND GENDER GAP**

*While the percentage of adults with bank accounts has increased over time in Africa, the gender gap has also increased*

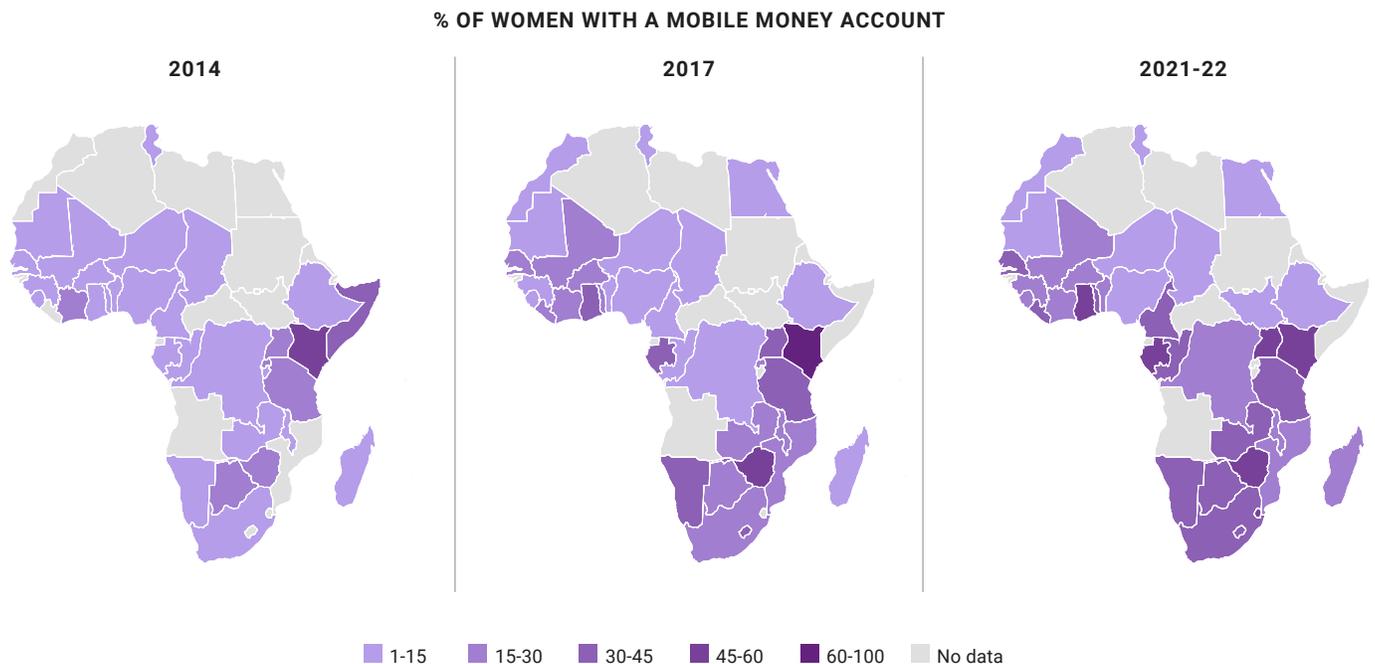


Note: Percentage of the adult population holding an account at a bank or other financial institution.  
Source: Global Findex and Author's calculations

**FIGURE 17**

**MOBILE MONEY ACCOUNTS HAVE BECOME AN IMPORTANT ENABLER OF FINANCIAL INCLUSION FOR WOMEN IN SUB-SAHARAN AFRICA**

*Overall, the percentage of women with mobile money accounts has increased over the last eight years. However, there are still large disparities across the continent. Many regions with the lowest percentages remain at their 2014 levels. Mobile money accounts are important for the financial and economic inclusion of women across the continent. Improving access can, therefore, have a fundamental impact.*



Source: Klapper, Leora. "Digital Finance Boosting Women's Financial Inclusion in sub-Saharan Africa: Emerging Evidence." *Brookings Institution* (blog), March 7, 2024. <https://www.brookings.edu/articles/digital-finance-boosting-womens-financial-inclusion-in-sub-saharan-africa-emerging-evidence/>.

# The future of African youth and women in entrepreneurship: Leading Africa to 2030

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As we approach 2030, Africa's young population stands at the forefront of economic transformation. Youth and women entrepreneurs have had a profound impact on their communities and the continent at large. Their energy, resilience, and creativity are not just changing the landscape of business in Africa—they are driving the realization of the Sustainable Development Goals (SDGs). Yet challenges persist in creating the conditions for entrepreneurs—especially those from marginalized communities—to succeed on the continent. To fully harness their potential, we must focus on empowering youth and women entrepreneurs with the right tools and creating an enabling environment for them to thrive.

## Harnessing the power of entrepreneurship

Entrepreneurship has always been at the heart of Africa's economic engine, with small and medium enterprises providing the bulk of jobs across the continent.<sup>2</sup> Africans have sought employment through entrepreneurial activities across sectors such as farming, crafts, and informal retail.<sup>3</sup> While many are able to embark on this journey without external assistance, many others hit financial, educational, and/or logistical barriers, making entrepreneurship an unlikely option despite the desire to pursue it. However, entrepreneurship is essential to Africa growth. The creation of 10 successful new businesses, for example, has the potential to add 1.4 billion dollars to a country's gross domestic product and create upwards of 2,400 new jobs.<sup>4</sup> In recent decades, many organizations have looked for ways to minimize these barriers to entrepreneurship so as to enhance economic growth and create employment opportunities on the continent.<sup>5</sup>

- 1 We extend our gratitude to Nichole Grossman, Research Analyst at Brookings Africa Growth Initiative, for her outstanding research and editorial support.
- 2 Daniel Runde, Conor Savory, and Janina Staguhn, "Supporting Small and Medium Enterprises in sub-Saharan Africa Through Blended Finance," Center for Strategic and International Studies, July 7, 2021, <https://www.csis.org/analysis/supporting-small-and-medium-enterprises-sub-saharan-africa-through-blended-finance>
- 3 Ralph Callebert et al., *Entrepreneurship in Africa: A Historical Approach*, ed. Moses E. Ochonu and Moses E. Ochonu, Illustrated edition (Bloomington: Indiana University Press, 2018).
- 4 Çağla Arıker, "Massive Open Online Course (MOOC) Platforms as Rising Social Entrepreneurs: Creating Social Value Through Reskilling and Upskilling the Unemployed for After COVID-19 Conditions," in *Research Anthology on Business Continuity and Navigating Times of Crisis* (New York: IGI Global Scientific Publishing, 2022), 607–29, <https://doi.org/10.4018/978-1-6684-4503-7.ch030>.
- 5 "Welcome to Africa's Young Entrepreneurs Organization," *Africa's Young Entrepreneurs* accessed December 26, 2024, <https://ayeorganization.com/>; "Youth and Women Entrepreneurships | USADF," accessed December 26, 2024, <https://www.usadf.gov/sectors/4>; "IFC Invests More Than Half a Billion Dollars to Advance Egypt's Green Transition and Support Small Businesses," *IFC*, November 25, 2024, <https://www.ifc.org/en/pressroom/2024/ifc-invests-more-than-half-a-billion-dollars-to-advance-egypt-s-green-transition-and-support-small-businesses>; "Home - The African Women's Development Fund," *African Women's Development Fund*, December 26, 2024, <https://awdf.org/>.

**FIGURE 18**

**PERCENT OF SENIOR INVESTMENT PROFESSIONALS ACROSS PRIVATE EQUITY AND VENTURE CAPITAL WHO ARE WOMEN**

*Across the world, women are underrepresented in private equity and venture capital*



Note: Senior investment professionals are defined as partners, C-suite executives, and managing directors. Share of senior roles (CEO, managing director, chairperson, and other senior decision makers) held by women in other industry sectors is sourced from Grant Thornton (2017). PE = private equity; VC = venture capital. Source: Oliver Wyman, IFC, RockCreek, "Report: Moving Toward Gender Balance in Private Equity and Venture Capital," March 6, 2019.

As a major component of the entrepreneurship ecosystem, The Tony Elumelu foundation (TEF) Entrepreneurship Programme is creating opportunities through various projects targeting marginalized groups interested in entrepreneurship. Toward this goal, TEF has committed to disburse \$100 million in seed capital over a period of ten years. With this funding, TEF has trained over 20,000 entrepreneurs, 9,000 of whom are women thus far.<sup>6</sup> In 2023, over half of those employed by the businesses supported by TEF were women and almost one-third were youth.<sup>7</sup>

The BeGreen Africa initiative, a collaboration between the TEF, United Nations Children's Fund Generation Unlimited, IKEA Foundation, and young green entrepreneurs, is targeting 1,000 young entrepreneurs for training and mentorship. From this initial group, 120 will start green energy businesses in Kenya, Nigeria, Morocco, Senegal, or South Africa with \$5,000 of seed funding. By empowering young people to create their own start-ups through social entrepreneurship, these burgeoning businesses will have the power to provide jobs, stimulate the economy, and provide a social good by working to minimize climate change.<sup>8</sup>

6 "Empowering Young African Entrepreneurs: A Decade of Impact" (The Tony Elumelu Foundation), accessed December 26, 2024, [https://www.tonyelumelufoundation.org/wp-content/uploads/dlm\\_uploads/2024/03/2024-selection-fact.pdf](https://www.tonyelumelufoundation.org/wp-content/uploads/dlm_uploads/2024/03/2024-selection-fact.pdf).  
 7 "Empowering African Entrepreneurs: The Tony Elumelu Foundation 2023 Annual Report" (Lagos: The Tony Elumelu Foundation, 2023), [https://www.tonyelumelufoundation.org/wp-content/uploads/dlm\\_uploads/2024/04/TEF-2023-ANNUAL-REPORT-TEF-V.3-28-03-24-2.pdf](https://www.tonyelumelufoundation.org/wp-content/uploads/dlm_uploads/2024/04/TEF-2023-ANNUAL-REPORT-TEF-V.3-28-03-24-2.pdf).  
 8 Temitope Somuwa, "BeGreen Africa Empowers Entrepreneurs in Waste Management," *The Tony Elumelu Foundation*, June 26, 2024, <https://www.tonyelumelufoundation.org/news/begreen-africa-entrepreneur-workshop-empowers-kenyan-youth-in-waste-management>.

In 2020, the TEF partnered with the European Union, the Organisation of African, Caribbean and Pacific States, the German Federal Ministry for Economic Cooperation and Development, Seedstars Association For Entrepreneurship in Emerging Markets, and the Deutsche Gesellschaft für Internationale Zusammenarbeit to implement a women-focused initiative called Women Entrepreneurship for Africa (WE4A).<sup>9</sup> Through this initiative, 2,420 women from underserved communities and the informal sector in sub-Saharan Africa received much-needed training, mentoring, networks, and seed capital funding. Of these 2,420 women, 100 went on to participate in the second stage of the program, through which they received advanced technical support and additional funding.<sup>10</sup> Building on the learnings and positive outcome of this partnership, in 2021, the TEF partnered with Google to launch yet another women-focused initiative that saw 500 rural-based aspiring women entrepreneurs receive seed capital of \$5,000 in addition to training, mentoring, and access to networks.<sup>11</sup>

TEF has also joined forces with Sightsavers to implement a program that supports African entrepreneurs with disabilities.<sup>12</sup> A recent case study TEF conducted revealed that many entrepreneurs with disabilities were able to launch their businesses despite systemic barriers. For example, one entrepreneur created a thriving IT services company offering both technical support and assistive technology for visually-impaired individuals. Their entrepreneurial journey is a testament to how comprehensive support—combining seed capital, mentorship, and skills training—can empower even the most marginalized groups to succeed.<sup>13</sup>

As a result of these and other initiatives, TEF is empowering a new generation of African entrepreneurs and helping drive poverty eradication and the amelioration of challenges like climate change. The Foundation also aims to increase economic inclusion and empower rural-based women by strengthening their livelihoods and incomes, while creating decent jobs in the African economy.

9 "Women Entrepreneurship for Africa Acceleration and Growth Programme" (Lagos: The Tony Elumelu Foundation, 2023), <https://www.tonyelumelufoundation.org/women-entrepreneurship-for-africa>.

10 Clemence Elish, "WE4A: Women Entrepreneurship for Africa Acceleration and Growth Programme Component: Learning and Opportunity Brief," (Women Entrepreneurship for Africa, 2023), [https://www.tonyelumelufoundation.org/wp-content/uploads/dlm\\_uploads/2024/08/Safeem\\_WomenEntrepreneurshipforAfricaAccelerationprogramme\\_V4.pdf](https://www.tonyelumelufoundation.org/wp-content/uploads/dlm_uploads/2024/08/Safeem_WomenEntrepreneurshipforAfricaAccelerationprogramme_V4.pdf); Joshua Praise, "WE4A: Meet Some Of The TEF Alumnae Who Will Receive 2nd Stage Funding of Up to €50,000," *The Tony Elumelu Foundation*, March 7, 2022, <https://www.tonyelumelufoundation.org/news/we4a-meet-some-of-the-tef-alumnae-who-will-receive-2nd-stage-funding-of-up-to-e50000>.

11 Nitin Gajria and Rowan Barnett, "Supporting Startups and SMEs in Africa," Google, June 21, 2021, <https://blog.google/intl/en-africa/company-news/inside-google/googles-commitment-to-underserved/>.

12 "Inclusive Entrepreneurship: Creating Opportunities for People Thriving With Disabilities in Africa," (Lagos: The Tony Elumelu Foundation, June 19, 2023), <https://www.tonyelumelufoundation.org/research-publications/inclusive-entrepreneurship-creating-opportunities-for-people-thriving-with-disabilities-in-africa>.

13 Stephen Kastona, "Inclusive Entrepreneurship: Creating Opportunities for People Thriving with Disabilities in Africa," *The Tony Elumelu Foundation* (blog), June 19, 2023, <https://www.tonyelumelufoundation.org/research-publications/inclusive-entrepreneurship-creating-opportunities-for-people-thriving-with-disabilities-in-africa>.

## Addressing the challenges

While there are many success stories, challenges persist. One of the most significant obstacles is access to finance.<sup>14</sup> Despite the \$5,000 seed capital provided to our entrepreneurs, many continue to struggle with scaling their businesses due to a lack of growth capital. A recent WE4A Tracer Study published by an independent research team reported that 69% of the WE4A participants identified resource constraints as a key barrier to business growth.<sup>15</sup> If we are to fully unlock the potential of African entrepreneurs, we must develop more inclusive financial systems that provide accessible funding at every stage of business growth.

Women entrepreneurs in Africa tend to remain in the informal sector. This occurs for three main reasons: 1) women's overall lower level of education compared to men can instill a sense of inadequacy that makes women hesitant to join the formal sector;<sup>16</sup> 2) culturally, women remain the primary caretaker of the home, limiting the time they can commit to a business;<sup>17</sup> and 3) access to financial capital remains a substantial hurdle.<sup>18</sup> Bringing these businesses into the formal sector could invigorate the economy by providing additional jobs and tax revenue among other societal and personal benefits.<sup>19</sup> The hurdles to doing so can be overcome through appropriate programs which provide business and financial literacy training paired with financing opportunities. However, without a cultural shift, many women will remain unable or unwilling to seek out these options. Therefore, it is important that organizations working to achieve the goal of advancing entrepreneurship across the continent also support policy changes that can lead to a shift in the ways that people view gender roles in society.

Other challenges are posed by infrastructure constraints and market access. Many young entrepreneurs, particularly those from rural areas, face difficulties in accessing digital platforms, supply chains, and critical business networks.<sup>20</sup> Rural entrepreneurs in our programs reported barriers such as poor internet access, which hindered their ability to participate fully in training and online markets.

14 Tomola Marshal Obamuyi, "Start-up Financing and Expectations for Growth: Young and Older Entrepreneurs in sub-Saharan Africa," *International Journal of Entrepreneurship and Small Business* 30, no. 3 (January 2017): 448–59, <https://doi.org/10.1504/IJESB.2017.081953>.

15 ORB International, "Women Entrepreneurship for Africa Tracer Study Report: Third-Party Monitoring and Impact Evaluation Services" (Lagos: The Tony Elumelu Foundation, December 2022).

16 Gertrude Mensah, "Challenges and Prospects of Informal Entrepreneurs in Ghana: Lessons from Agboghloshie Market," in *The Future of Entrepreneurship in Africa; Cross-Sectoral Perspectives Post COVID-19*, 10.4324/9781003302339-3, <https://learning.oreilly.com/library/view/the-future-of/9781000912050/xhtml/c3.xhtml>.

17 Oyedele Martins Ogundana, Amon Simba, and Ugbede Umoru, "Gender Perspectives of African SMEs: The Role of Formal and Informal Institutional Contexts," in *The Future of Entrepreneurship in Africa; Cross-Sectoral Perspectives Post COVID-19*, 10.4324/9781003302339-8, <https://doi.org/10.4324/9781003302339-8>.

18 Olubusola Odeyemi et al., "Entrepreneurship in Africa: A Review of Growth and Challenges," *International Journal of Management & Entrepreneurship Research* 6, no. 3 (November 18, 2024): 608–22, <https://doi.org/10.51594/ijmer.v6i3.874>.

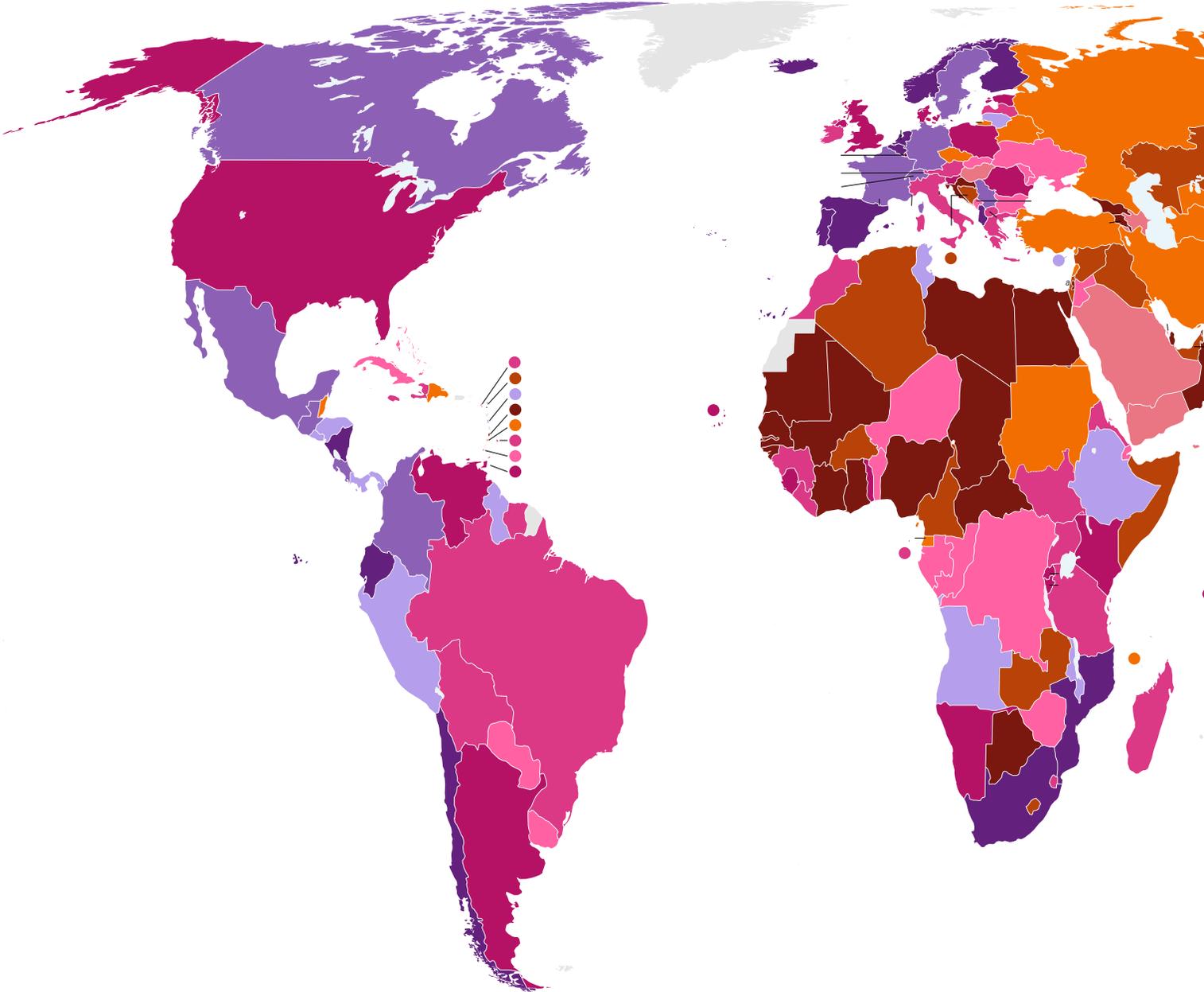
19 Martins Ogundana, Simba, and Umoru, "Gender Perspectives of African SMEs: The Role of Formal and Informal Institutional Contexts."

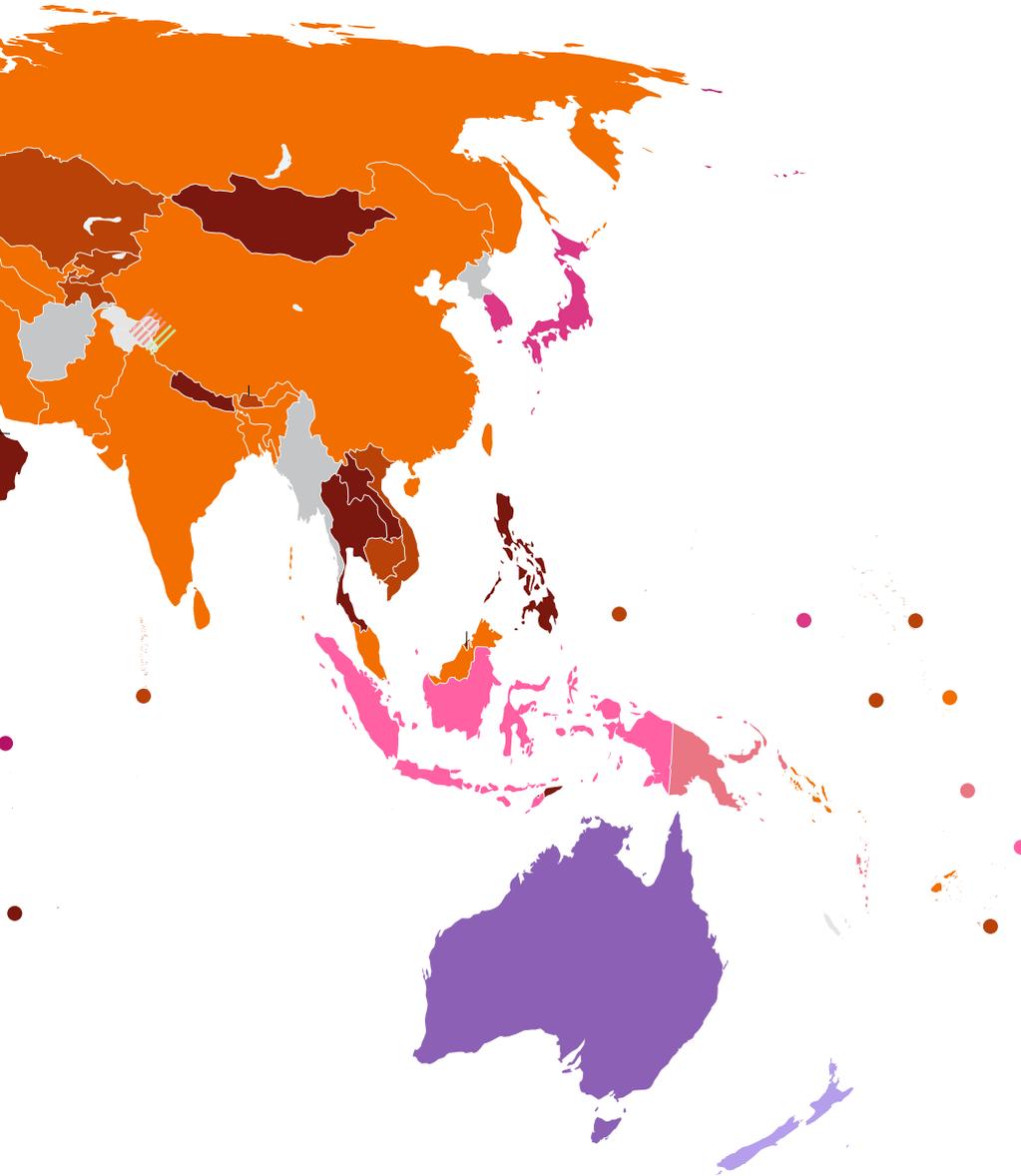
20 Olubusola Odeyemi et al., "Entrepreneurship in Africa: A Review of Growth and Challenges."

**FIGURE 19**

**WOMEN IN POLITICS WORLDWIDE**

*African countries have a wide range of gender parity for elected officials*





## WOMEN CABINET MINISTERS

Country	Total Ministers <sup>1</sup>	Women	% Women
<b>50 - 63.2%</b>			
Mozambique	20	10	50.0
South Africa	30	15	50.0
<b>35 - 39.9%</b>			
Angola	23	9	39.1
Malawi	21	8	38.1
Ethiopia	22	8	36.4
Tunisia	22	8	36.4
<b>30 - 34.9%</b>			
Burundi	15	5	33.3
Sierra Leone	27	9	33.3
Togo	28	9	32.1
Kenya	22	7	31.8
Namibia	19	6	31.6
Rwanda	20	6	30.0
<b>25 - 29.9%</b>			
Liberia	17	5	29.4
Sao Tome and Principe*	11	3	27.3
Madagascar	26	7	26.9
Eswatini*	19	5	26.3
Morocco	19	5	26.3
United Republic of Tanzania*	23	6	26.1
Guinea	27	7	25.9
South Sudan	31	8	25.8
Eritrea	16	4	25.0
Uganda	20	5	25.0
<b>20 - 24.9%</b>			
Zimbabwe	25	6	24.0
Benin	21	5	23.8
Gabon	22	5	22.7
Congo	36	8	22.2
Djibouti	23	5	21.7
Niger*	19	4	21.1
Democratic Rep. of the Congo*	44	9	20.5
<b>15 - 19.9%</b>			
Côte d'Ivoire	31	6	19.4
Nepal	21	4	19.0
Egypt	32	6	18.8
Mauritania	22	4	18.2
Mali	28	5	17.9
Nigeria	34	6	17.6
Senegal	34	6	17.6
Mauritius	23	4	17.4
Chad	29	5	17.2
Ghana	29	5	17.2
Botswana	18	3	16.7
Guinea-Bissau*	24	4	16.7
Central African Republic	31	5	16.1
Libya	26	4	15.4
Gambia	20	3	15.0
Timor-Leste	20	3	15.0
<b>10 - 14.9%</b>			
Cameroon	34	5	14.7
Algeria	28	4	14.3
Zambia	24	3	12.5
Somalia	25	3	12.0
Lesotho	17	2	11.8
Bhutan	9	1	11.1
Burkina Faso	20	2	10.0
<b>4 - 9.9%</b>			
Equatorial Guinea*	24	2	8.3
Comoros*	13	1	7.7
Sudan*	26	2	7.7
Malaysia	27	2	7.4

Note: The countries are ranked according to the share of women Cabinet members who head Ministries as at 1 January 2024.

1 The total includes women and men Cabinet members who head Ministries. Heads of Government were also included where they held ministerial portfolios.

Source: Data compiled from Permanent Missions to the United Nations, official government websites and \*publicly available information.

## Building the ecosystem for growth

While much has been accomplished thus far, the needs across the continent are too high for TEF to fulfill alone. Partnerships have enhanced the ability to reach more people and provide additional training, financing, and services. These partnerships will need to continue and more must be established for entrepreneurship to have its maximum effect on the economies of Africa and help achieve the SDGs by 2030. The private sector cannot do this alone. Governments across Africa should focus on improving infrastructure and implementing policies that are favorable toward start-ups in order to remove substantial barriers to successful entrepreneurial endeavours.<sup>21</sup> Collectively, these varied organizations have the ability to create a positive business environment that empowers all entrepreneurs.

Looking ahead, the success of Africa's entrepreneurial ecosystem will depend on strategic public-private partnerships. These collaborations are essential to ensuring that both youth and women entrepreneurs have access to the resources, mentorship, and networks they need to scale their businesses. At the TEF, we have seen how partnerships with other organizations open significant pathways for market access, skills development, and community-building for African entrepreneurs—allowing us to equip entrepreneurs with long-term mentorship and support. These partnerships are imperative, as one organization cannot meet the enormous need across the continent.

By leveraging the expertise of multiple organizations, entrepreneurship initiatives across Africa will have a profound effect on the economy and daily life. The work of the TEF and other, similar programs will need to be scaled up extensively to meet the needs of entrepreneurs across the continent. While initial seed funding is critical, many entrepreneurs also express the need for ongoing guidance as they navigate the complex stages of growth. This highlights the importance of sustained support systems that go beyond the start-up phase.

## The path forward

At the Tony Elumelu Foundation, we remain committed to nurturing the next generation of African entrepreneurs. We believe that entrepreneurship is the key to unlocking Africa's potential and that young people and women are leading this charge. As we look ahead to 2030, our goal is to ensure that every entrepreneur—regardless of gender, location, or ability—has the tools to succeed. Through entrepreneurship, we can reduce poverty (SDG 1), create decent jobs (SDG 8), and foster inclusive economic growth (SDG 10).

As we continue to witness the transformational power of entrepreneurship, we remain optimistic that Africa's women and youth will not only be the drivers of economic progress, but the architects of a sustainable and prosperous future.

**Entrepreneurship is the key to unlocking Africa's potential ... young people and women are leading this charge.**

<sup>21</sup> Victor Yawo Atiase et al., "Developing Entrepreneurship in Africa: Investigating Critical Resource Challenges," *Journal of Small Business and Enterprise Development* 25, no. 4 (December 14, 2017): 644–66, <https://doi.org/10.1108/JSBED-03-2017-0084>.

**TABLE 2**

**WHAT WORKS TO SUPPORT FEMALE-OWNED FIRMS IN AFRICA?**

*Female-owned firms are more likely to succeed in Africa when appropriately supported*

POLICY AREA	CONSTRAINT ADDRESSED	TYPOLGY OF FIRMS	MAIN CONCLUSIONS
<b>1. Removing regulatory and institutional constraints for female entrepreneurs</b>	Legal discrimination	All firms	Removing legal gender biases and gaps in the implementation of laws increase women’s agency and intra-household bargaining power
	Legal discrimination	All firms	Strengthening land rights for women increases their time and effort in entrepreneurship
	Informality	Micro-enterprises	Easing constraints to formalization by itself is not sufficient to help female-led micro-enterprises grow
<b>2. Improving skills and networks</b>	Skills	Micro-enterprises	Providing traditional managerial training alone does not typically improve the business performance of small female-owned firms
	Skills, confidence/risk preferences, social norms	Micro-enterprises and small-business owners	Training addressing socio-emotional skills and gender-specific content leads to high level of impact on business performance
	Networks and information	Micro-enterprises and small-business owners	Expanding firms’ access to new networks may, in the right settings, have positive impacts on business performance
	Skills, network, and information	Micro-enterprises	Providing mentoring on top of traditional business training has limited additional value to micro-entrepreneurs
	Skills, confidence/risk preferences, social norms	Micro-enterprises	Complementing delivery of training programs with direct peer support may be promising

■ Credible evidence of positive impact on business outcomes    
 ■ Evidence of no/low impact on business outcomes (not promising)

Note: Key findings from rigorous impact evaluations.  
 Source: Francisco Moraes Campos et al. "Profiting from Parity : Unlocking the Potential of Women's Businesses in Africa : Main Report." (Washington, D.C.: World Bank, 2019). <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/501971553025918098/Main-Report>.

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POLICY AREA	CONSTRAINT ADDRESSED	TYOLOGY OF FIRMS	MAIN CONCLUSIONS
<b>3. Improving access to capital and assets</b>	Finance and assets	Micro-enterprises	Microcredit has only limited effects on business outcomes for women
	Finance and assets, allocation of factors of production	Micro-enterprises	Providing in-kind grants can lead to higher profits for more successful women micro-entrepreneurs
	Finance and assets, confidence/risk preferences, skills	Start-up or existing businesses	Large cash grants for growth-oriented firms selected through a business plan competition can help overcome capital constraints for women
	Finance and assets, confidence/risk preferences, skills	Micro-enterprises	Providing women with access to secure mechanisms for savings—including mobile savings—can increase business investment
	Finance and assets	Micro-enterprises	Alternative credit scoring technologies using psychometric tests offer the promise of easing women's access to larger business loans
<b>4. Easing household constraints</b>	Time constraints/care	All	Providing childcare can increase female participation in the workforce
	GBV, time constraints/ care, allocation of factors of productions	Micro-enterprises	Engaging men can potentially foster a more supportive environment for female entrepreneurs
<b>5. Addressing social norms regarding women's occupational decisions</b>	Skills, networks and information, confidence/risk preference	Young entrepreneurs	Providing information on earnings in traditionally male-dominated sectors and early exposure through apprenticeships and male role models can encourage female entrepreneurs to enter these sectors
<b>6. Facilitating access to markets</b>	Social norms, GBV	Micro-enterprises	Training does not eliminate harassment by guards at border crossings, but can make female traders aware of ways to minimize harassment

■ Credible evidence of positive impact on business outcomes    
 ■ Evidence of no/low impact on business outcomes (not promising)

Note: Key findings from rigorous impact evaluations.  
 Source: Francisco Moraes Campos et al. "Profiting from Parity : Unlocking the Potential of Women's Businesses in Africa : Main Report." (Washington, D.C.: World Bank, 2019). <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/501971553025918098/Main-Report>.

# The importance of a climate-resilient care system for the SDGs in Africa

## CAREN GROWN

Senior Fellow, Center for Sustainable Development, Global Economy and Development, Brookings Institution

The road to achieving the 2030 Sustainable Development Goals (SDGs) will be paved with good intentions unless serious investments are made in climate-resilient care infrastructure and services. Such investments will accelerate progress toward multiple SDGs in Africa: gender equality; combatting climate change; poverty reduction; full and productive employment; and affordable, reliable, and sustainable energy and other infrastructure.

Caregiving in sub-Saharan Africa, which is largely carried out by women, is characterized by several features.<sup>1</sup> First, African countries have large youth populations and some of the highest fertility rates in the world at 4 children per woman.<sup>2</sup> Second, the aging population is rising; while sub-Saharan Africa currently has a lower proportion of older adults at 5% of the population, the United Nations predicts that this will grow to 12% of the population on the continent by 2050.<sup>3</sup> Importantly, adults tend to age in their own homes or with their children, who attend to their needs. Third, women in many African countries, especially in southern Africa, still have high unpaid care burdens due to HIV/AIDS.<sup>4</sup> Fourth, most African countries have large infrastructure deficits (energy, water/sanitation, and transport), which make caregiving especially onerous. The continent also has the lowest proportion of paid care employment. Other demographic patterns will also affect the needs for care, especially migration and the shift away from agriculture to employment (formal and informal) in urban areas.

Climate change increases the need for care and exacerbates the already-existing care challenges.<sup>5</sup> Climate extremes are becoming more frequent and severe and disproportionately affect African economies and societies. African countries warmed at a rate of +0.3°C per decade between 1991 and 2023, a slightly faster rate than the global average.<sup>6</sup> Some regions on the continent have been experiencing severe, long-term drought, crop failures, and famine; others, intense rains, sea-level rise, and both coastal and riparian flooding which lowers labor

- 1 Akosua K. Darkwah, "Reflection on the Care Economies of Africa," Nawi Collective, n.d.
- 2 Lisa Kolovich et al., *Gender Equality and Economic Development in sub-Saharan Africa*, (Washington, D.C.: International Monetary Fund, 2024), <https://doi.org/10.5089/9798400246968.071>.
- 3 Michael E Kalu et al., "Setting Priorities for Ageing Research in Africa: A Systematic Mapping Review of 512 Studies From Sub-Saharan Africa," *Journal of Global Health* 11 (June 26, 2021), <https://doi.org/10.7189/j.15002>.
- 4 Olagoke Akintola, "Unpaid HIV/AIDS Care in Southern Africa: Forms, Context, and Implications," *Feminist Economics* 14, no. 4 (October 1, 2008): 117–47, <https://doi.org/10.1080/13545700802263004>.
- 5 Enos Moyo et al., "Health Effects of Climate Change in Africa: A Call for an Improved Implementation of Prevention Measures," *Eco-Environment & Health* 2, no. 2 (May 8, 2023): 74–78, <https://doi.org/10.1016/j.eehl.2023.04.004>.
- 6 "State of the Climate in Africa 2023," (Geneva: World Meteorological Organization, November 26, 2024), <https://wmo.int/publication-series/state-of-climate-africa-2023>.

productivity, strains inputs to care, damages care infrastructure, and threatens food security.<sup>7</sup> These challenges fall more heavily on women than men given the former's disproportionate representation in agriculture, care, and informal work.

**Investment is needed for climate-resilient care infrastructure. This involves investments in clean energy (and clean cooking), water/sanitation, and transport, all of which are inputs to effective and quality care.**

Investment is needed for climate-resilient care infrastructure. This involves investments in clean energy (and clean cooking), water/sanitation, and transport, all of which are inputs to effective and quality care. In low- and middle-income countries, more resilient power, water, sanitation, and transport sector assets would cost around 3% more, on average.<sup>8</sup> But over their lifetimes, the net benefits could reach an estimated \$4.2 trillion, or \$4 for each \$1 invested.<sup>9</sup> Such investments have job-creating potential.<sup>10</sup> Importantly, if designed with a mindset to reduce occupational sex segregation and ensure that the new green jobs are available to women, the transition to a low-carbon economy can be accelerated by an increased workforce.<sup>11</sup> Even so, women will only be able to participate in the green transition if new care infrastructure is created.

Domestic resources and international finance are both needed to support the development of resilient care systems, but neither source currently provides adequate funds in most countries. Public spending on pre-primary education alone (without factoring in any climate adaptation measures) is a tiny fraction of gross domestic product (GDP) in the six African countries analyzed by De Henau (2021).<sup>12</sup> Climate finance can play a role to complement development finance. In sub-Saharan Africa, it is estimated that climate adaptation will cost \$30 billion to \$50 billion per year over the next decade, 2%–3% of the regional GDP.<sup>13</sup> These estimates, however, ignore the costs of increased care services in response to climate hazards.

Like investment in green energy, public investment in resilient child and eldercare infrastructure and services creates direct employment and generates multiplier effects, including indirect employment in industries (food, energy, manufacturing) that supply the care sector and increased tax revenue stemming from increased employment, earnings, and consumption.<sup>14</sup>

7 "Africa Faces Disproportionate Burden From Climate Change and Adaptation Costs," (Geneva: World Meteorological Organization, September 2, 2024), <https://wmo.int/news/media-centre/africa-faces-disproportionate-burden-from-climate-change-and-adaptation-costs>.

8 Watkiss, P., Chapagain, D., & Sawidou, G. (2023). "Adaptation Gap Report 2023: Underfinanced. Underprepared. Inadequate Investment and Planning on Climate Adaptation Leaves World Exposed." (Pp. 58-64). (New York: United Nations Environment Programme, 2003), <https://www.unep.org/resources/adaptation-gap-report-2023>.

9 Stephane Hallegatte, Jun Rentschler, and Julie Rozenberg, "Lifelines: The Resilient Infrastructure Opportunity," (Washington, D.C.: World Bank, 2019), <https://doi.org/10.1596/978-1-4648-1430-3>.

10 Hans Peter Lankes et al., "The Relationship Between Climate Action and Poverty Reduction," *The World Bank Research Observer* 39, no. 1 (December 30, 2023): 1–46, <https://doi.org/10.1093/wbro/lkad011>; Xavier Garcia-Casals, Rabia Ferroukhi, and Bishal Parajuli, "Measuring the Socio-economic Footprint of the Energy Transition," *Energy Transitions* 3, no. 1–2 (October 24, 2019): 105–18, <https://doi.org/10.1007/s41825-019-00018-6>; Daniele Malerba and Kirsten S. Wiebe, "Analysing the Effect of Climate Policies on Poverty through Employment Channels," *Environmental Research Letters* 16, no. 3 (2021): 035013, <https://doi.org/10.1088/1748-9326/abd3d3>; Sandeep Pai et al., "Meeting Well-below 2°C Target Would Increase Energy Sector Jobs Globally," *One Earth* 4, no. 7 (July 1, 2021): 1026–36, <https://doi.org/10.1016/j.oneear.2021.06.005>.

11 Lisa Kolovich et al., "Gender Equality and Economic Development in sub-Saharan Africa."

12 Jerome De Henau, "Investing in Free Universal Childcare in sub-Saharan Africa: Côte D'Ivoire, Nigeria, Rwanda, Senegal, and the United Republic of Tanzania," *UN Women*, July 2021, <https://www.unwomen.org/en/digital-library/publications/2021/12/issue-paper-investing-in-free-universal-childcare-in-sub-saharan-africa>.

13 "State of the Climate in Africa 2023."

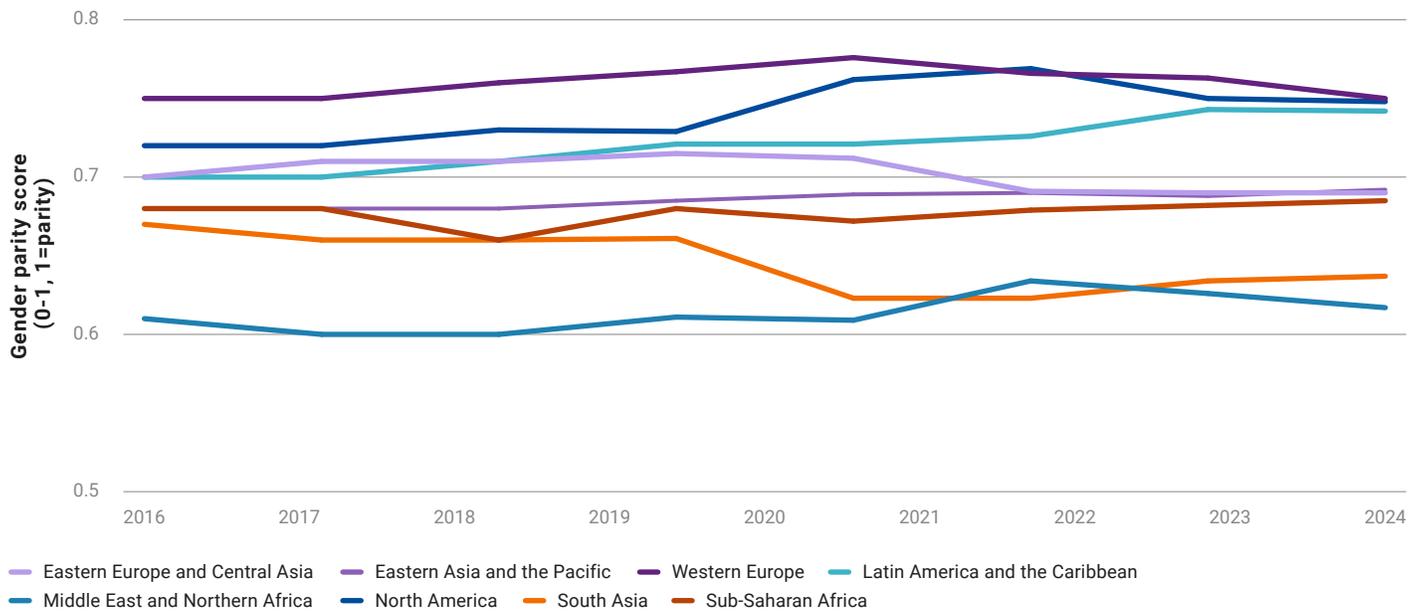
14 De Henau, "Investing in Free Universal Childcare in sub-Saharan Africa: Côte D'Ivoire, Nigeria, Rwanda, Senegal, and the United Republic of Tanzania."

The upfront costs should therefore be seen as a transitional financing issue. Policymakers can look for synergies across investments, for instance, in the health, education, and social protection sectors, that can more effectively support caregivers. The recently enhanced window of the Climate Adaptation Fund for local efforts could include care services/ infrastructure among the funding criteria. It is important to recognize that care provides an essential public good for current and future generations. Prioritizing publicly financed climate-resilient care services and infrastructure will help accelerate progress toward multiple SDGs in Africa while ensuring that no one is left behind.

**FIGURE 20**

**GENDER PARITY SCORE OVER TIME**

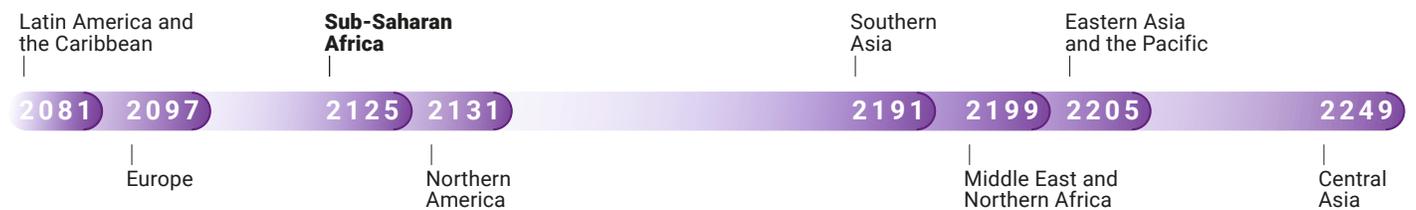
*Gender parity in sub-Saharan Africa has stagnated in recent years*



Note: 2019 scores were not published due to COVID-19. Population-weighted averaged for the 101 economies featured in all editions of the index. Source: Global Gender Gap Index, World Economic Forum.

**YEAR OF PROJECTED PARITY IN REGIONS ACROSS THE WORLD**

*Sub-Saharan Africa is expected to reach gender parity before much of the rest of the world*



Source: "Global Gender Gap Report 2024," (Cologny: World Economic Forum, 2024), <https://www.weforum.org/publications/global-gender-gap-report-2024/>.

# Are Africa's youth's aspirations a double-edged sword?

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Youth is a time of economic and social transition and evolution. This transition necessarily involves experimentation—learning by doing. In the economic realm, the learning needs to cover important “employability skills,” which can be technical or behavioral. It also involves deepening self-knowledge: What types of activities that make money do I like to do? Do these activities make me feel good about myself at the end of the day? Do I like to work in big groups, small groups, or by myself? What types of interactions am I comfortable with at work?

Aspirations are what jump-start this experimentation and learning process. A long literature has established the relationship between high aspirations and improved labor market outcomes (employment and earnings).<sup>1</sup> It has also established a relationship between economic well-being and psychological well-being, as richer people tend to be happier. Although, as Haushofer and Salicath point out, the causality seems to run both ways; the variables are thus endogenous.<sup>2</sup>

Experimentation has shown, in Africa, that cheap interventions to raise aspirations can have strong positive effects on economic variables. A research team working in rural Ethiopia showed videos of successful people from the community discussing their paths to success with villagers and found (i) improvements in aspirations in the treated group of adults, and (ii) subsequent increases in labor supply, savings, assets, and the educational attainment of their children.<sup>3</sup> A study in rural Kenya, using an intervention designed to raise aspirations and provide knowledge on how to achieve these, showed positive effects on economic outcomes (labor supply, assets, and revenues) 19 months later.<sup>4</sup> These types of results may suggest that youth employment interventions should target youths’ aspirations, not just technical skills, which are the most common supply side interventions for out-of-school youth.

But research has also taught us that raising youth’s aspirations without creating opportunities for youth to realize them is dangerous. While negative youth employment outcomes, such as high unemployment, are not by themselves correlated with violence committed by youth,<sup>5</sup> raised youths’ aspirations without opportunities are, in some situations, highly related to

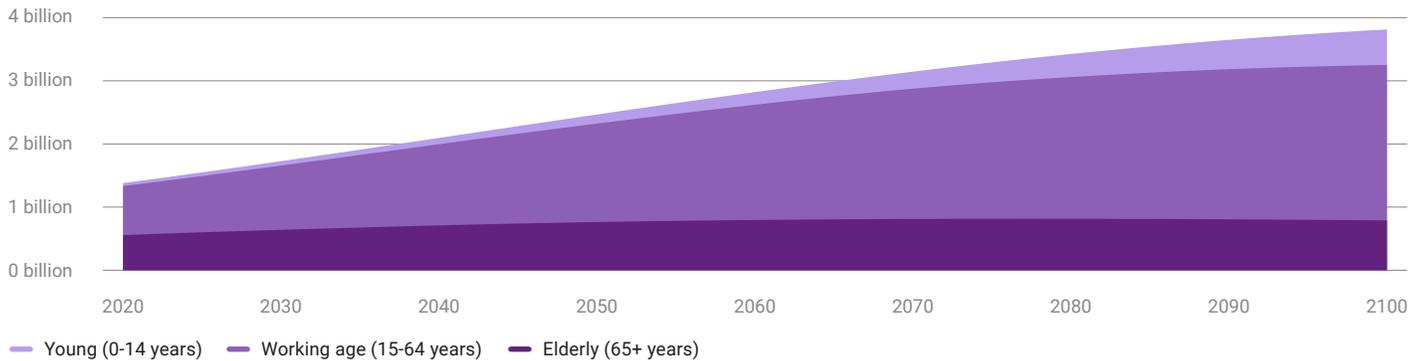
**Experimentation has shown, in Africa, that cheap interventions to raise aspirations can have strong positive effects on economic variables.**

- 1 Anna Fruttero, Noël Muller and Óscar Calvo-González, “The Power and Roots of Aspirations: A Survey of the Empirical Evidence,” *The World Bank Research Observer* (2024): <https://doi.org/10.1093/wbro/lkae004>.
- 2 Johannes Haushofer and Daniel Salicath, “The Psychology of Poverty: Where Do We Stand?” *Social Philosophy and Policy* 40, no. 1 (2023): 150-184, <https://www.cambridge.org/core/journals/social-philosophy-and-policy/article/psychology-of-poverty-where-do-we-stand/0EE340EA852D6F3688C27F03024FA4DF>.
- 3 Bernard Tanguy et al., “The Future in Mind: Aspirations and Forward-Looking Behavior in Rural Ethiopia,” *Center for Economic Policy Research*, discussion paper no. 10224, November 17, 2014, <https://www.worldbank.org/content/dam/Worldbank/Feature%20Story/Africa/afr-tanguy-bernard.pdf>.
- 4 Kate Orkin et al., “Aspiring to a Better Future: Can a Simple Psychological Intervention Reduce Poverty?” *National Bureau of Economic Research*, working paper 31735, September 2023, <http://www.nber.org/papers/w31735>.
- 5 Tilman Brück et al., “Can Jobs Programs Build Peace?” *The World Bank Research Observer* 36, no. 2 (2021): 234–59, <https://doi.org/10.1093/wbro/lkaa004>; “Pathways For Peace: Inclusive Approaches to Preventing Violent Conflict” (Washington, D.C: World Bank Group; United Nations, 2018), <https://www.worldbank.org/en/topic/fragilityconflictviolence/publication/pathways-for-peace-inclusive-approaches-to-preventing-violent-conflict>.

**FIGURE 21**

**AGE DISTRIBUTION OF AFRICA'S POPULATION (2020-2100)**

*Africa's working age population will balloon over the next century requiring a robust economy for working age adults*



Source: United Nations, Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024, Online Edition.

terrorism recruitment.<sup>6</sup>

And what if youths' aspirations are not anchored in reality? A recent study using survey data covering 10 African countries found that most youth want jobs that they are not qualified for and that are rarely being created in their economies, such as secure white collar public sector jobs.<sup>7</sup> Only 10% wanted to work for the private sector.<sup>8</sup> In Mozambique, most university graduates in their final year of study had salary expectations over 50% higher than what was achieved by those who gained employment in the post-graduation year.<sup>9</sup> Students' salary expectations appeared to be rooted in information regarding the top starting salary achieved by recent graduates.<sup>10</sup> Unemployment in Africa is highest among the most educated, despite Africa having a shortage of educated workers compared with other regions.<sup>11</sup> This negative cycle was arguably a factor in triggering the youth protests which turned violent in Kenya last summer.<sup>12</sup>

- 6 Anne Brockmeyer et al., "Transnational Terrorist Recruitment: Evidence from Daesh Personnel Records," *Review of Economics and Statistics* 105, no. 5 (2023): 1092-1109, <https://direct.mit.edu/rest/article-abstract/105/5/1092/109260/Transnational-Terrorist-Recruitment-Evidence-from?redirectedFrom=fulltext>.
- 7 Adrien Lorenceau, Ji-Yeun Rim, and Toma Savitki, "Youth Aspirations and the Reality of Jobs in Africa," OECD Development Policy Papers, no. 38, OECD, March 26, 2021, [https://www.oecd.org/en/publications/2021/03/youth-aspirations-and-the-reality-of-jobs-in-africa\\_4b0b8753.html#:~:text=The%20gap%20between%20youth%20aspirations,smooth%20school%20to%20work%20transition](https://www.oecd.org/en/publications/2021/03/youth-aspirations-and-the-reality-of-jobs-in-africa_4b0b8753.html#:~:text=The%20gap%20between%20youth%20aspirations,smooth%20school%20to%20work%20transition).
- 8 Adrien Lorenceau et al., "Youth Aspirations and the Reality of Jobs in Africa."
- 9 Sam Jones, Ricardo Santos, and Gimelgo Xirinda, "Misinformed, Mismatched, or Misled? Explaining the Gap Between Expected and Realized Graduate Earnings in Mozambique," WIDER working paper 47, UNU-WIDER, 2020; 64 percent of the sample reported that they were still searching for work. This includes some who took a job but are not satisfied.
- 10 Sam Jones et al., "Misinformed, Mismatched, or Misled?"
- 11 Louise Fox and Dhruv Gandhi, "Youth Employment in sub-Saharan Africa: Progress and Prospects," *Brookings Institution* (working paper), March 25, 2021, <https://www.brookings.edu/articles/youth-employment-in-sub-saharan-africa-progress-and-prospects/>.
- 12 Larry Madowo, "Kenyan Youth Call for 'Mother of All Protests' as President Swears in New Cabinet," *CNN*, August 8, 2024, <https://edition.cnn.com/2024/08/08/africa/kenyan-youth-protests-intl/index.html>.

What can be done? Policymakers have heretofore focused on supply-side approaches to supporting youth in their transition to economic adulthood. Given the importance of skills, including soft skills, and knowledge in the transition process, these approaches are not necessarily problematic, especially if they are low-cost and effective. But other measures are also needed, including the following recommendations.

- Education systems need to help guide and anchor youth’s aspirations in reality without diminishing their energy and enthusiasm. This is important for middle-class youth, especially women, who may be the first in their family to complete secondary or post-secondary education, and therefore lack role models and mentors who can guide them through the transition to work.<sup>13</sup>
- Ensure that youth learn the employability skills desired by employers. In the short-run this can be done by working with NGOs that have a proven track record in developing these skills cost-effectively. In the medium term, curriculum reform accompanied by teacher training is needed. One example comes from the Educate! program that is now providing advice on the design of employment-focused curriculum to the Kenyan, Rwandan, Tanzanian, and Ugandan governments.<sup>14</sup>
- Continue to improve opportunities for youth. This involves supporting medium and large firms (including foreign ones) that pay more and offer more secure jobs, as well as improving the business environment for start-ups and informal enterprises.

13 Aspirations are context specific. For results by class and gender for three African countries see Valentina Costa, Ivette Contreras, and Amparo Palacios-Lopez, “Never Too Young to Dream Big: Measuring Youth Aspirations in the Time of the COVID-19 Pandemic,” *Policy Research Working Paper 10816*, World Bank, June 6, 2024, <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099526406242424699/idu1d969a0b51a1a914b2319a1f108c52420ff8f>.

14 Fox et al., “Youth Employment in sub-Saharan Africa: Progress and Prospects.”; For details about the Educate! program including results of independent evaluations, see “Educate!,” *Educate*, <https://www.experienceeducate.org/>.

# Why Africa urgently requires transformation of its education systems

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Africa is a young continent, with 40% of its population aged 15 or younger as of 2021.<sup>1</sup> This “youth bulge” represents both an opportunity and a risk,<sup>23</sup> with education able to tip the scale in favor of opportunity. For Africa to foster innovation, employment, and social mobility in its teeming population, it is imperative to focus on inclusive, equitable, relevant, and quality education for all. Sustainable Development Goal (SDG) 4, focused on quality education, is considered to be an enabler of the other SDGs.<sup>4</sup> Facing the five-year runway to 2030 and the expiration of SDGs, it is critical to accelerate the pace at which education systems foster and support relevant learning and skills development.

However, systemic barriers to funding, quality teaching, infrastructure, and access, interlaced with sociocultural and governance issues, create a complex challenge for achieving SDG 4. Disconnects between policy and practice are evident,<sup>5</sup> and gender-based discrimination and violence, poverty, rurality, conflict, and disability continue to preclude millions of marginalized children from accessing and completing education. In Malawi, for instance, for the age group between 15 and 17, 85% were deprived of education, making it the metric with the highest level of deprivation.<sup>6</sup>

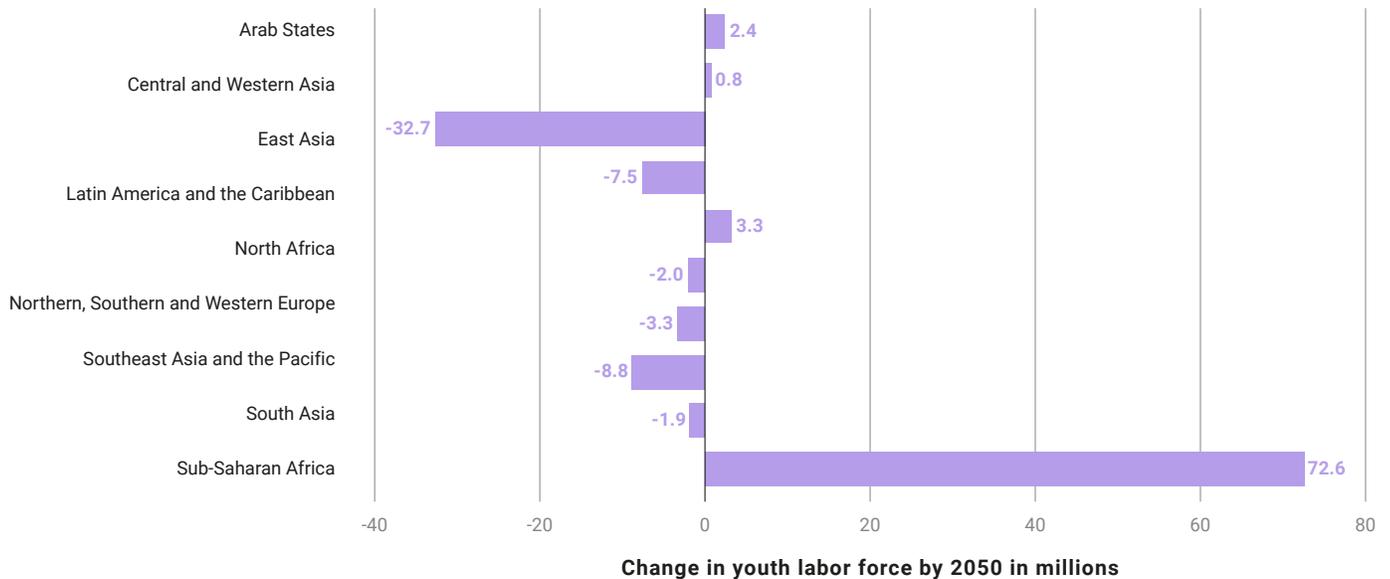
Sub-Saharan Africa has a teacher shortage of 15 million, greatly undermining access to quality education.<sup>7</sup> Curricular gaps, including a mismatch with labor market demands and a lack of emphasis on relevant skills, severely compromise the quality and relevance of education in Africa.<sup>8</sup> For instance, although the Malawian economy relies on agriculture and

- 1 Saifaddin Galal, “Population of Africa in 2021, By Age Group,” *Statista*, June 30, 2024, <https://www.statista.com/statistics/1226211/population-of-africa-by-age-group/>.
- 2 Julius Abgor, Olumide Taiwo and Jessica Smith, “Sub-Saharan Africa’s Youth Bulge: A Demographic Dividend or Disaster,” in *Foresight Africa: Top Priorities for the Continent in 2012*, Brookings Institution, January 5, 2012, [https://www.brookings.edu/wp-content/uploads/2016/06/01\\_youth\\_bulge\\_agbor\\_taiwo\\_smith.pdf](https://www.brookings.edu/wp-content/uploads/2016/06/01_youth_bulge_agbor_taiwo_smith.pdf).
- 3 “State of World Population 2014 | The Power of 1.8 Billion: Adolescents, Youth and the Transformation of the Future” (New York: UNFPA, 2014), <https://www.unfpa.org/swop-2014>.
- 4 Patrick Walsh, “Education is the Enabler for Sustainable Development,” *SGD Action*, September 9, 2022, <https://sdg-action.org/education-is-the-enabler-for-sustainable-development>.
- 5 Noam Angrist and Stefan Dercon, “Understanding Gaps Between Policy and Practice,” What Works Hub for Global Education (working paper), University of Oxford, July 22, 2024, <https://www.bsg.ox.ac.uk/research/publications/what-works-hub-global-education-understanding-gaps-between-policy-and>.
- 6 “Child Poverty in Malawi: 2018 Report” (Zomba: The Government of Malawi and UNICEF 2018), <https://www.unicef.org/esa/sites/unicef.org.esa/files/2019-01/UNICEF-Malawi-2018-Child-Poverty-in-Malawi.pdf>.
- 7 “Global Report on Teachers: What You Need to Know,” *UNESCO*, accessed December 17, 2024, <https://www.unesco.org/en/articles/global-report-teachers-what-you-need-know>.
- 8 “A Call for the Transformation of Education for All in Africa Through Curricula | International Bureau of Education,” *UNESCO*, May 24, 2024, <https://www.ibe.unesco.org/en/articles/call-transformation-education-all-africa-through-curricula>.

**FIGURE 22**

**ESTIMATED CUMULATIVE CHANGE IN YOUTH LABOR FORCE BETWEEN 2023 AND 2050 BY SUB-REGION**

*Africa's youth labor force will outpace the rest of the world at an extreme rate by 2050*



Note: The estimation is made by holding the 2023 youth labor force participation rate steady and calculating the youth labor force by 2050 by applying the 2023 rate to the 2050 population estimate from the UN World Population prospects 2022 by age group.

Source: "Global Employment Trends for Youth 2024: Decent Work, Brighter Futures." (Geneva: International Labour Organization, 2024), [https://www.ilo.org/sites/default/files/2024-09/GET\\_2024\\_EN%20web.pdf](https://www.ilo.org/sites/default/files/2024-09/GET_2024_EN%20web.pdf).

**Addressing these challenges demands a fresh, systemic lens, one that reimagines education not just as schooling but as a holistic and ongoing process.**

positioning the country's agricultural sector as an engine of growth is a major development goal for the country, research reveals glaring gaps in related skills, such as those required for export-oriented agriculture—skills that the education sector should ideally nurture.<sup>9</sup>

Addressing these challenges demands a fresh, systemic lens, one that reimagines education not just as schooling but as a holistic and ongoing process for the development of a range of skills, adaptability, and equity, in alignment with the realities of today's world and the demands of tomorrow. This transformational paradigm would center the vision and purpose of education for societies, innovate to improve how learning happens, and align incentives, relationships, and mindsets across the system to achieve a shared vision for education.<sup>10</sup>

Strategic partnerships and collaborative networks are required to nurture this paradigm shift. Networks of civil society organizations (CSOs), for example, possess the power and agency to illuminate critical educational issues through an exchange of contextually

9 Komani Tembo, Tembo Mavuto and Mapopa Dominic, "The Consequences for the Absence of Practical Agriculture and TEVET in Primary and Secondary Schools in Malawi on Agribusiness and Employment," *International Journal of Vocational and Technical Education* 15, no. 1 (2023): 1-11, <https://academicjournals.org/journal/IJVTE/article-full-text-pdf/2DB01E570743>.

10 David Sengeh and Rebecca Winthrop, "Transforming Education Systems: Why, What, and How," *Brookings Institution*, June 2022, [https://www.brookings.edu/wp-content/uploads/2022/06/Brooking\\_2-Pager\\_FINAL.pdf](https://www.brookings.edu/wp-content/uploads/2022/06/Brooking_2-Pager_FINAL.pdf).

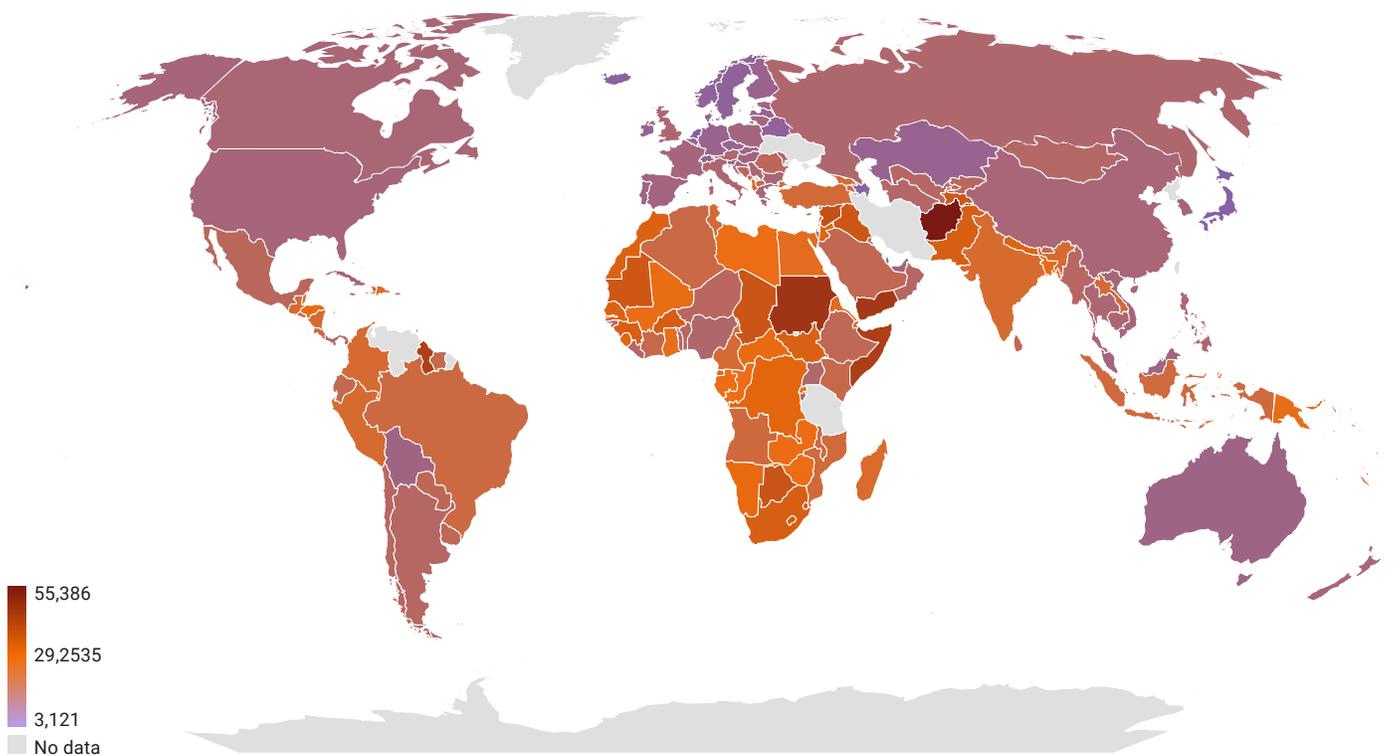
relevant and nuanced perspectives, ensuring that marginalized voices in their ecosystems are centered in the pursuit of quality and inclusive education. The Network for Education Systems Transformation, for example, is a global network of CSOs that views transformation as a comprehensive and systemic process that rethinks how education is delivered, accessed, and valued within a society.<sup>11</sup> Equipping all children with a breadth of skills is the essential pathway to overcoming challenges such as those faced by Africa, and it is through a collaborative mindset shift that our systems can begin to provide children with this breadth of skills.

CSOs have an important role to advocate with other ecosystem actors for the structural, relational, and transformative changes which are systemic conditions that will foster the sustainable development and prosperity of the African continent.<sup>12</sup> With just five years to go until the expiration of SDG 4, the time to act is now.

**FIGURE 23**

**SHARE OF YOUTH AGED 15-24 NOT IN EMPLOYMENT, EDUCATION, OR TRAINING (NEET)**

*Africa's high proportion of NEET youth is concerning as the youth population will continue to grow throughout the century*



Source: International Labour Organization Modelled Estimates and Projections (ILOEST) Database, Nov. 2023 edition, ILOSTAT.

11 "Knowing-Doing Network Leadership Coalition," *Brookings Institution*, accessed December 17, 2024, <https://www.brookings.edu/projects/knowning-doing-network-leadership-coalition/>.

12 John Kania, Mark Kramer and Peter Senge, "The Water of Systems Change" (Boston: FSG, June 2018), [https://www.fsg.org/resource/water\\_of\\_systems\\_change/](https://www.fsg.org/resource/water_of_systems_change/).