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Young Africans and the AI Landscape

Understanding Access, Adoption and the Pathways to Work and Income

NOVEMBER 2026



Publication details

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Recommended citation. Synarchy Consulting. ***Young Africans and the AI Landscape: Understanding Access, Adoption and the Pathways to Work and Income.*** Dubai: Synarchy Consulting, November 2026.

Acknowledgements. This report was developed in partnership with the Mastercard Foundation. The authors thank the Foundation for its partnership and support, and Rodwell Mangisi, Dr. Eunice Muthengi, Dr. Sharon Okwomi, Dr. Awa Sanou, Aissata Sow and Victor Wambua for their review and contributions to the report.

The authors also acknowledge the contributions of the Caribou team: Grace Mutung'u, who led the review of national AI strategies, and Dr. Jonathan Donner, Grace Njoroge and Grace Natabaalo, who provided analytical input on the focus groups and key-informant interviews. Aäreton Blue, led by Kim Matu, and its field teams carried out recruitment, moderation and transcription across the ten fieldwork countries.

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Use of AI. AI-assisted tools were used in parts of the research and production process. They supported the organization of sources, extraction of information into standardized tables, classification of documented AI initiatives and consistency checks across drafts. The authors defined the research questions and analytical categories, made the analytical assessments and wrote and approved the interpretation presented in this report. All AI-assisted outputs were reviewed by the research team. Each figure was checked against its underlying source, and each quotation was checked against its consent record before publication. Responsibility for the final content rests with the authors.

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Published November 2026.

Contents

Executive summary	4
Introduction	8
Methodology	11
Prologue	15
AI is already at work in African economies	19
AI is changing work, but evidence of earnings gains remains limited	26
AI risks deepening divides that already exist, between countries, within them and for young women	34
Institutions can strengthen the link from AI use to income	47
Looking forward. When does AI become part of a better living?	54
Annex A. Documented AI initiatives	56
Annex B. How modelled potential AI reach is estimated	64
Annex C. Abbreviations, glossary and references	66

THE FIVE QUESTIONS THAT RUN THROUGH THE REPORT

Icons beside chapter titles indicate the questions addressed in that chapter

ACCESS
Can young people access and use AI?

COST
Can they afford to keep using it?

LANGUAGE
Does it work in their language and context?

TRUST
Can they trust it, check it and challenge decisions that affect them?

EARNINGS
Does it improve their economic position?

Executive summary

AI is already part of how African economies work, and young Africans are using it. Whether this leads to better livelihoods depends on the conditions that shape how AI is accessed, adopted and used. About one in six of the 69 documented AI initiatives reports an economic measure, and only two report directly on earnings.

This report examines what is needed for AI to contribute to better work and more reliable earnings for young Africans, particularly young women. It assesses AI against the standard of dignified and fulfilling work, with reliable income at its centre alongside working conditions and the quality of work. At its core are young people's own accounts: in focus groups across ten countries, they described how AI enters their working lives and what stands between its use and their income. The analysis sets these accounts alongside interviews with key informants, a 54-country AI Landscape assessment, 69 documented AI initiatives and a review of national AI strategies. The fieldwork included young people living with a disability and displaced young people, and their experiences are reported where they raised them.

Key findings

1 **AI is already part of young Africans' working lives.**
Young people use AI through services they rely on, such as farm advice, payments and health care, and through tools they choose for their jobs and businesses. About one in six of the 69 documented AI initiatives reports an economic measure, and only two report directly on earnings. Measuring income should be an early priority for anyone building or funding these services.

2 **Who gains from AI's productivity depends on how work is paid.** EARNINGS
Most young professionals interviewed said AI helps them finish work faster. Their pay has mostly stayed the same, as clients and employers have raised what they expect for the same price. Earnings rise when faster work brings more clients, better rates or a stronger position to negotiate.

3 **The delivery channel sets how far an AI service reaches.** ACCESS
Services offered by text message, by voice or through health workers and extension agents reach young people whatever phone they have. Services that need a smartphone and steady data reach a smaller group. When a provider chooses a channel, it is choosing who the service will serve.

4 **Pricing in US dollars limits regular use.** COST
Many AI tools are priced in US dollars and paid for by international card. Young people with irregular incomes who pay through mobile money can use these tools now and then, but find it hard to keep using them. Prices in local currency, payment by mobile money and small-unit plans would let more of them use AI as part of their regular work.

5 **Language resources set where AI services can be built for local users.** LANGUAGE
African-language datasets and technical resources are concentrated in a small number of countries. Developers there can build and adapt services in the languages their users speak. Open language data in more countries would widen where this is possible.

6 **Young people check AI advice before they act and need ways to question AI decisions made about them.** TRUST
Young people described checking AI-generated information against other sources before acting on it. All ten national AI strategies reviewed refer to fairness, but few specify how a person can challenge an AI-supported decision. Clear procedures for challenging such decisions will become increasingly important as AI is used in lending, hiring and public services.

7 **Young women's opportunities with AI depend on several conditions at once.**
A phone of her own, time for training, the cost of taking part and control over the payments she receives tend to come together. Programs and services that address these conditions together are more likely to reach young women than those that take them one at a time.

8 **Turning AI use into better earnings needs several institutions acting together.** Governments set the enabling environment. Payment providers run the systems through which young people pay and get paid. Employers and clients set how work is rewarded. Training providers, funders and community organizations help young people take part. Each holds part of what is needed, so progress depends on how well they work together.

THE EVIDENCE BEHIND THIS REPORT

54 countries assessed

69 documented AI initiatives

40 focus groups

310 young people

217 young women

100 interviews

10 national AI strategies

Across Africa, AI is reaching young people through services that reflect how they live and work. In Ghana, farmers receive weather forecasts through text messages on basic phones. In northeast Nigeria, health workers use AI to interpret chest X-rays, with laboratory tests used to confirm flagged cases. In Rwanda, a public health service responds to questions in Kinyarwanda. African developers, researchers and entrepreneurs are also building their own AI tools, datasets and models. In Egypt, a training program follows participants through to their first payment for work, using that payment as a measure of the program's success.

About 1 in 6 of the 69 documented AI initiatives reports an economic measure. Only 2 report directly on earnings.

A modelled estimate from our 54-country AI Landscape assessment puts the number of young Africans living where current digital conditions could support AI-enabled services at the equivalent of about 235 million, including about 94 million young women. The estimate is index-weighted. It does not count AI users or measure who has access to AI-enabled services. The estimate considers the size of each country's youth population alongside mobile connectivity, internet use and the availability of digital public services.

For young women, access and participation are often shaped by circumstances that overlap. Some share a phone with a husband or family member. Attending training may mean giving up a day's earnings, and

payments for work may go into an account managed by someone else. These circumstances affect how women access services, participate in training and benefit financially from their work. Designing services around the devices, time and payment arrangements available to young women can help more of them participate.

The report examines how young Africans are using AI, the opportunities emerging from its use and the circumstances that influence their economic outcomes. The central question is how the value created through AI can translate into work and earnings that young people can sustain.

This report is intended for young people and the institutions whose decisions influence their access to AI and economic opportunities. The final chapter outlines what governments, employers, payment providers, training institutions, funders and community organizations can contribute, where their efforts need to come together and how they can take action (Figure 13). It offers a basis for agreeing on priorities, assigning responsibilities and measuring progress through improvements in young people's earnings and their control over those earnings.

Introduction

AI already reaches young Africans through the services, employers and tools they use every day. Its value to them depends on whether the gains it brings are reflected in their earnings and on terms they can sustain.

What has to be true for AI use to translate into better work and earnings for young Africans, especially young women?

These measures matter, but they do not establish whether a young person earns more reliably, secures better terms for her work or retains control over the resulting income.

In parts of Africa, AI is already being used to screen mobile-money payments for fraud, read chest X-rays for tuberculosis and send weather forecasts to farmers' phones. Young people are also using tools such as ChatGPT to write code, prepare product captions and respond to customers. Far less is known about whether these uses translate into better or more reliable earnings.

Much of the discussion about AI and youth employment starts with use: how many people can access a tool, complete a course or learn a new skill. These measures matter, but they do not establish whether a young person earns more reliably, secures better terms for her work or retains control over the resulting income.

This report follows the path from AI use to economic benefit, asking whether gains from AI-assisted work translate into income that young people receive, and where that connection breaks. Its yardstick is dignified and fulfilling work: reliable income, meaning enough income for a young person and her dependants, together with at least one of three further markers: reputable work, respect in the workplace or a sense of purpose.[1] Income is one measure; the analysis also considers the quality and conditions of the work through which it is earned.

The research draws on four sources of evidence. A 54-country AI Landscape assessment examines the conditions that shape the development and delivery of AI-enabled services across Africa. Sixty-nine documented AI initiatives show how organizations are using AI in

1 Mastercard Foundation (2025). Guide to Shared Measures 2.0, glossary entry "Dignified and Fulfilling Work" and shared measure SM 6.1.

practice. Primary research in ten countries, comprising 40 focus groups with 310 young people and 100 interviews, examines how AI enters working lives and how the institutions around them influence economic opportunities. A review of ten national AI strategies and policies, as they stood in May 2026, looks at how governments address fairness, accountability and people's ability to question or challenge decisions.

The report builds on earlier research on AI, skills and youth employment in Africa, including work supported by the Mastercard Foundation,[2] and extends that evidence through the 54-country AI Landscape assessment and primary fieldwork.

Following AI from use to income brings five practical questions into view. A young person first has to be able to access a service and use it, and to continue using it at a cost she can sustain. The technology also has to work in the language and context in which she works. She needs to be able to trust its advice, check it and challenge decisions that affect her. Only then does the fifth question become meaningful: does AI improve her economic position?

This fifth question gives the first four their economic significance. Better access, lower costs, more relevant language and greater trust can make AI easier to use, but they do not by themselves improve a young person's livelihood. That happens when the value created through AI translates into earnings through an employer, a client, a buyer or a market.

The chapters follow these questions (Figure 1). After describing where AI is already at work, the report takes the fifth question first, because it is the test the other four lead to, and follows it through four working lives. It then takes up access, cost, language and trust in turn, and looks at how these conditions combine for young women. The last chapter returns to each question, setting out what could be strengthened and who can act, and ends with a figure that brings the five questions and the six groups of institutions together. A short label (Access, Cost, Language, Trust or Earnings) marks the sections that answer each question.

These connections depend as much on institutions as they do on young people themselves. Six groups of institutions shape them, and the last chapter sets out where each can act. This report is written for those institutions and for young people. It sets out, for each group of institutions, where its work can help young people turn the use of AI into more reliable income, and how that progress can be followed through what young people earn and keep.

2 Caribou, in partnership with the Mastercard Foundation, Strengthening Young Africa's AI Skills (2026); Caribou, The Role of AI Innovation Clusters in Fostering Youth Employment in Africa: Opportunities, Challenges, and Implications (2024); Caribou and Genesis Analytics, Preparing for AI in the BPO and ITES Sector in Africa (Mastercard Foundation, 2025).

Figure 1. How the five questions run through the report.

The question	Where the finding is	Where the action is
ACCESS Can young people access and use AI?	**Findings** Access depends on basic digital conditions that differ widely between countries	**Institutions can strengthen** Reaching young people through channels they already use; row "Access" of Figure 13
COST Can they afford to keep using it?	**Findings** Tools priced in dollars are hard to sustain on informal earnings	**Institutions can strengthen** Making sustained use affordable; row "Cost" of Figure 13
LANGUAGE Does it work in their language and context?	**Findings** Many widely used tools answer in English first, and language resources sit in a few countries	**Institutions can strengthen** Building and testing services in local languages; row "Language" of Figure 13
TRUST Can they trust it, check it and challenge decisions that affect them?	**Findings** Young people act on advice they can check, and use services they can question	**Institutions can strengthen** Making AI advice verifiable and safe to use; row "Trust" of Figure 13
EARNINGS Does it improve their economic position?	**Findings** AI can change the work before it changes the living	**Institutions can strengthen** Connecting AI use to a buyer, an employer or a payment from the start; row "Earnings" of Figure 13

Note: *the same label appears above the section that answers each question and above the section that sets out what institutions can do.*

Methodology

This study used a mixed-methods approach, combining a 54-country AI Landscape assessment of the conditions for AI with fieldwork in ten countries. Together, these sources show where AI enters young Africans' working lives and where AI use leads to income and where it does not. Each source contributes a different type of evidence, and the analysis brings them together without treating one as a substitute for another.

What counts as AI. The study follows the OECD definition of an AI system as a machine-based system that infers from the inputs it receives how to generate outputs such as predictions, content, recommendations or decisions.[3] The research considers three ways in which AI reaches young people's work: through services provided by organizations, such as fraud screening in mobile money or software that reads X-rays; through general-purpose tools that young people use directly, such as ChatGPT; and through intermediaries, such as a health worker or a relative using a smartphone.

FOUR EVIDENCE STREAMS

54 countries
100+ indicators from 50+ published sources, grouped under five enabling conditions

69 AI initiatives
Publicly documented, Grade A or B evidence, 2019 to 2025

Primary research
40 focus groups, 310 young people and 100 key-informant interviews in ten countries

10 AI strategies
Reviewed against a fixed set of provisions on accountability and remedy

3 OECD, Explanatory Memorandum on the Updated OECD Definition of an AI System, OECD Artificial Intelligence Papers, No. 8 (OECD Publishing, 2024).

Four methods were used:

1 **Assessment of 54 countries.** The study assessed the AI environment across all 54 African countries using more than 100 indicators drawn from over 50 published sources, current as of April 2026.[4] The indicators were grouped under five enabling conditions: basic digital infrastructure, compute, research and innovation, language and data, and policy and governance. Together, these conditions describe the environment in which AI-enabled services can be developed and used, from power and connectivity to the rules that govern AI. Each condition matters, but none is sufficient on its own.

   The assessment does not produce an overall readiness score, tier or country ranking. It shows where the conditions for AI-enabled services are stronger or weaker; it does not measure AI use, skills or income.

2 **Documented AI initiatives.** Publicly documented AI initiatives in Africa between 2019 and 2025 were identified from published research and evaluations, company, investor and government reports, and news coverage. In this report, an AI initiative is an AI application, a resource such as a model or dataset, a pilot or a deployment, put into use by a named organization. Each initiative included names the organization behind it and is supported by a public source that could be checked, including company documentation. Most are services in use. Five are pilots, validation studies or a service that closed in 2023, and their status is noted in Annex A.

   The evidence for each initiative was then graded. Grade A was assigned where evidence came from peer-reviewed, audited or administrative sources, Grade B where it came from credible institutional or company reporting, and Grade C where it relied only on the provider's own statements. Only Grade A and B initiatives are counted in the report. Duplicate records for the same organization and service were merged.

   Sixty-nine initiatives meet this standard and are listed in Annex A. They are a documented subset of the AI in use in Africa, whose full extent cannot be estimated, because most commercial and government use is not publicly documented in this form. The initiatives show how documented AI is being used and how it reaches people. They do not show how many people use a service or whether its use changes their earnings.

4 The indicators and their sources are listed in the references, and the method for the modelled reach estimate is set out in Annex B.

3 **Focus groups and key-informant interviews.** Forty focus groups were held, four in each of ten countries: Benin, Egypt, Ethiopia, Ghana, Kenya, Nigeria, Rwanda, Senegal, South Africa and Uganda. They included 310 young people from urban, peri-urban and rural areas, of whom 217 were women, 42 were living with a disability and 28 were displaced. Recruitment set a minimum share of women for each type of focus group: half of those already earning with AI, 70 per cent of those running a business by phone or farming, and all of those working mostly offline. Aäreton Blue's field teams recruited participants and moderated and transcribed the sessions; Caribou provided analytical input on the transcripts.

Participants were recruited from four starting points defined before the fieldwork: young people already earning with AI, those running a business through their phone, farmers using their phone for advice, and those whose work remains largely offline. Each focus group followed the same five-stage discussion, covering participants' economic lives, digital use, awareness of AI, aspirations and the kinds of support they would find useful.

The research also included 100 in-depth interviews with people working across the wider ecosystem, grouped as enablers, who set the rules and public priorities, such as ministers, regulators and strategy leads; builders, who develop AI products and absorb talent, such as founders, engineers, BPO operators and technical trainers; and witnesses, who see the barriers young people face in their communities, such as civil society leaders, gender advocates, refugee service providers and inclusion specialists. These interviews added an institutional perspective and helped test, interpret and add context to the patterns emerging from the focus groups.

4 **Review of national AI strategies.** National AI strategies and policy documents were reviewed by Caribou. Ten were examined in detail against a fixed set of provisions on accountability and remedy, as they stood in May 2026. They were chosen from countries with a published or advanced draft national AI strategy, policy or policy framework, to span the continent's subregions. The review records what each document said at that point in time. It does not assess legislation, implementation or practice. The ten strategies (Egypt, Ethiopia, Ghana, Kenya, Mauritius, Nigeria, Rwanda, Senegal, South Africa and Tunisia) are not the same set as the ten fieldwork countries.

Analysis. The focus groups and interviews were analyzed together. The transcripts were analyzed independently of the fieldwork team, with analytical input from Caribou, attributing each finding to a starting point or informant profile and classing it as consistent, partial or isolated according to its pattern across sessions and sources. Where young people and key informants, or different countries, gave conflicting

accounts, both were recorded and reported. A finding is reported when it appears across several groups or is supported by key informants. The fieldwork was then considered alongside the documented AI initiatives and the AI Landscape assessment to show where the different sources reinforce one another and where they diverge. Quantitative findings state their base alongside them.

Consent and anonymity. Participants gave informed consent to take part and to be recorded, and ethics approval was confirmed in each country before fieldwork. Every participant quoted appears under a pseudonym, and identifying details have been changed where necessary.

Modelled reach. The report also uses a modelled estimate of potential AI reach. An index based on indicators from the AI Landscape assessment is applied to the population aged 15 to 35 in each country.[5] The result is an index-weighted population equivalent of the young people living where current conditions could support AI-enabled services. It does not count AI users or measure access or use. Annex B sets out the method.

Limitations. The fieldwork shows how AI is experienced in particular working lives, but it does not estimate how common those experiences are. The AI Landscape assessment describes national conditions for AI-enabled services and should not be read as evidence of individual access, use or economic outcomes. Differences between countries may also mask substantial variation within them. The documented AI initiatives favour larger and more formally reported initiatives, so informal and less visible uses of AI are likely to be underrepresented. The review of national AI strategies reflects what policy documents stated at the time of review and does not assess implementation in practice. The focus groups were not designed to compare the experiences of participants living with a disability or displaced participants with those of others, so their accounts are reported as described, without generalizing from them.

5 World Data Lab and Mastercard Foundation, Africa Youth Employment Clock (accessed 20 April 2026), for the base of about 545 million young people aged 15 to 35; see also Mastercard Foundation and World Data Lab, Africa Youth Employment Outlook 2026 (Mastercard Foundation, 2026); country populations from United Nations, Department of Economic and Social Affairs, Population Division, World Population Prospects 2024, adjusted to a 2026 base (Annex B).

Prologue

Achieng, Thandi, Harriet and Nadège each reflect one of the four starting points used to recruit young people for the fieldwork.[6] Achieng already earns with AI, Thandi runs a business through her phone, Harriet farms with her phone as an adviser and Nadège's work remains largely offline. Their stories show how AI enters their working lives, the choices they make around it and what each young woman is working towards.



Achieng



Thandi



Harriet



Nadège

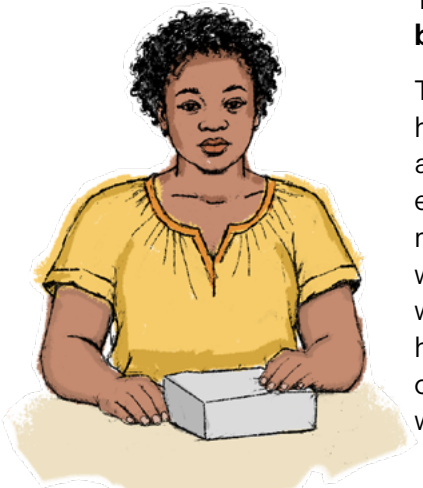
6 Achieng, Thandi, Harriet and Nadège are real participants in the fieldwork, named here by pseudonyms. Their names, the places where they live and work, and other details that could identify them have been changed.



"I'm no longer stuck figuring out syntax or stuck 10 hours debugging something. Now I'm more focused on making the product more human, more user friendly, making the experience smoother."

Achieng, front-end developer, Nairobi

Achieng is 26. She builds websites for a startup in Nairobi and takes up design work on the side. During a typical working day, she uses several AI tools to research, test designs, debug code and prepare material for clients. She pays for most of them herself. After showing her employer what the tools help her deliver, she is now negotiating better pay. In time, she hopes to build a design business of her own.



"If I could afford it [ChatGPT], I would definitely invest in the premium version because it does aid me on a daily basis."

Thandi, owner of a home-based creative business, Cape Town

Thandi makes and sells her products from home through Facebook groups, WhatsApp and Instagram, and she uses a free AI tool every day to compare prices when she buys materials. Her income moves with her sales, which vary from week to week. When asked what would make the biggest difference to her business, she did not name a tool or a course; she named a retailer willing to stock what she makes, her "big break."



"I want to have a feed house... making my own concentrate... still have the farm, but then a much bigger one, seated on like 30 acres of land and still close to Kampala."

Harriet, crop and poultry farmer, Uganda

Harriet grows crops and keeps poultry, and her phone is one of her main sources of advice. She looks up treatments, feed and prices, then acts on what she finds, with her own money at stake. Once, a remedy she found online for a sick hen did not work, and she lost the bird. Even so, her phone is still the first place she looks for information. She wants more land and, one day, a feed house where she can make her own concentrate.



"Some people ask me to do their laundry, and once it's done, they give me 1,000 or 1,500 francs."

Nadège, laundry and domestic worker, Cotonou, Benin

Nadège is 20 and lives with her sister. She earns small sums washing clothes and cleaning for other households, and she is not always paid for work she has finished. She saved for a basic phone of her own, which she uses for calls and mobile money, and she uses her sister's smartphone when it is available. She has heard about AI through her sister, who uses it to ask questions, but she has not used it herself. She is saving for a smartphone so that she can use digital tools on her own, and she hopes to run a business selling clothes and shoes.

When the four described better work, each began with income she could rely on and what that income would allow her to build. For Achieng, it is a design business of her own; for Thandi, a retailer that keeps ordering; for Harriet, more land and her own feed; and for Nadège, being paid in full for her work and building a trade in clothes and shoes. AI is already part of how three of them work, directly or through the services they use, but it is only one part of what will shape whether those ambitions become better and more reliable livelihoods.

Their experiences lead directly to the question at the heart of this report: when AI helps a young woman work, does that value become income she can actually receive and keep?

Five practical questions trace the path from access to economic benefit:

ACCESS

Can young people access and use AI?

COST

Can they afford to keep using it?

LANGUAGE

Does it work in their language and context?

TRUST

Can they trust it, check it and challenge decisions that affect them?

EARNINGS

Does it improve their economic position?



AI is already at work in African economies

AI reaches young Africans in different ways: through services they rely on, through tools they choose to use directly, and through the work of building and maintaining AI systems. Much of this use takes place within existing services and may not be apparent to the people relying on them.



> *"I can use AI to capture, then check the kind of disease. Just type what I'm facing, then the AI tries to advise me on what I might be doing."*
>
> **Lerato, poultry farmer, Limpopo, South Africa**

Lerato keeps poultry in rural Limpopo, South Africa. When her birds fall ill, she photographs them and asks an AI tool what it might be. The tool gives her a starting point, but the decision about what to do remains with her.

Lerato chose to use AI directly. Most young Africans encounter it differently. It often reaches them through services they already use, such as payments and health care, where AI operates inside institutional systems. A growing number use general AI tools themselves, as Lerato does, and others encounter AI through someone else, often a health worker or a relative with a smartphone.

Institutions already use AI at scale across finance, health care, farming and public services

In finance, AI is built into the systems that move and lend money. In Kenya, for example, Safaricom reports using AI to screen M-PESA payments for fraud.[7] Lenders use AI to assess who is offered credit, and insurers use satellite data to design coverage that can pay out after a failed season. A

7 Safaricom PLC, Annual Report and Financial Statements 2025 (Safaricom, 2025).

young trader usually encounters this AI through an outcome: a payment that clears or is held, or a loan that is offered or refused. She deals with the institution, and the AI stays behind the service.

In health care, telemedicine and digital triage services work in similar ways. A health worker takes an image or handles the call, and the patient encounters AI through the advice, referral or next step that follows. AI extends what the health worker can do, and the patient still deals with the person delivering the service.

In farming, AI can reach people more directly. Weather forecasts arrive by text message, fertilizer recommendations are tailored to location and season, crop diseases are identified from a photo, and satellite data informs credit and insurance products. But this information is useful only if the farmer can act on it, with access to the seed, fertilizer, finance and buyers that the advice assumes.

Public institutions also use AI to select tax cases for compliance checks and transcribe court proceedings. Other initiatives provide the underlying tools and data that AI-enabled services rely on, including speech, translation and text models and datasets for languages such as Yoruba, Twi, Kinyarwanda, isiZulu, Amharic and Tigrinya.

Organizations most often use AI to make an existing service faster, cheaper or more accurate. Building an entirely new service around AI is less common.

Across these areas, organizations most often use AI to make an existing service faster, cheaper or more accurate. Building an entirely new service around AI is less common. As a result, many young people meet AI through the outcome of a service, such as a credit decision or a diagnosis, without using an AI tool themselves.

Figure 2 shows what the 69 documented AI initiatives are designed to offer young people. Most are designed to help increase income, especially in agriculture and language AI, and about four in ten to protect health, income or rights, chiefly in health and agriculture. Fewer aim to build skills or ownership.

Few of these services are tools that a young person opens directly on her own phone. Most operate within an institution's systems. Some reach people through an app, text message or voice service, and others depend on an intermediary (Figure 3). In Ethiopia's digital screening program, for example, health workers take the X-rays. Elsewhere, a colleague or relative may post online on behalf of a seller who does not have a smartphone. These arrangements can extend AI-enabled services to people who do not own the device on which they run. They also mean that when something goes wrong, responsibility remains with the institution operating the system.

Behind these services and tools are people who build and run them, and some of them are young Africans.

Figure 2. How documented AI initiatives in each sector are designed to help young people.

Sector	Initiatives	Earn help increase income	Learn build skills or knowledge	Own build assets, credit or a business	Protect reduce risk to health, income or rights
Agriculture	13	12	None	5	8
Finance	8	5	None	5	3
Trade and informal work	5	2	None	1	3
Data work and AI services	7	5	2	1	1
Language AI	9	8	9	None	None
Education	3	None	3	None	None
Health	10	None	None	None	10
Public services	4	None	1	None	3
Transport and logistics	6	4	None	1	2
Energy	4	4	None	None	None
All sectors	**69**	**40**	**15**	**13**	**30**

Note: *An initiative may serve more than one purpose, so rows can sum to more than the number of initiatives. Each category shows what a service is designed to offer. Earn marks services designed to help increase income; it does not mean that earnings are reported. Learn marks services that build skills or knowledge; Own, services that build assets, credit or a business; Protect, services that reduce risk to health, income or rights. The chapter on work and earnings sets out which initiatives report economic outcomes.*

Source: *Annex A.*

Figure 3. Three ways AI reaches young people.

How AI reaches young people	Example from the fieldwork or studies
Through services run by organizations	A payment is cleared or held; a patient is referred after screening
Through an intermediary or someone else's device	Tuberculosis screening carried out by a health worker
Through tools they choose to use directly	ChatGPT and other general AI tools, often learned through friends, YouTube, TikTok and WhatsApp groups

Examples draw on the documented AI initiatives (first and second rows) and fieldwork (second and third rows); the third row also draws on Caribou's study Strengthening Young Africa's AI Skills. These routes often overlap in the same working life.

Young Africans build AI, and the terms of that work vary

Some build AI products and models. Lelapa AI develops speech and text tools for South African languages, Sunbird AI has released open models covering 31 Ugandan languages, the Masakhane research community builds datasets and benchmarks for more than 38 African languages, and InstaDeep, founded in Tunisia, develops AI for industry and biotechnology. Others are paid to prepare the data that AI systems learn from.

Data annotation is the clearest documented example of this second kind of work. In Kenya, Sama employs young people to label the data used to train AI systems, and an independent assessment found that the work met the statutory minimum-wage threshold but not the living-wage threshold.[8] Many more young Kenyans take on annotation tasks through global platforms, often at irregular hours and at rates set by the platform.[9]

Elsewhere, young people contribute to the data and language resources that AI depends on. In Nigeria, Data Science Nigeria provides AI learning and research activities and has published work involving Hausa, Yoruba, Igbo and Nigerian Pidgin language resources. In Ghana, GhanaNLP develops datasets for Twi, Ga and Ewe.[10] Much of Rwanda's open Kinyarwanda voice data was contributed by volunteers, showing that similar work may be paid in one setting and unpaid in another.

Sources on this work say more about its terms than about how many young people do it. Pay, continuity of work and control over data all shape whether these jobs lead to more reliable income. Key informants also pointed to growing pressure on some of the entry-level roles that young people have traditionally relied on.

For most young people who use AI themselves, however, it is more often a tool in their work than a source of employment in itself.

Young people also use general AI tools and learn from each other

Young people often start with general-purpose tools such as ChatGPT, Gemini, Claude and Meta AI. A seven-country study of young Africans' AI skills found a similar pattern, with ChatGPT often serving as the entry point because it is useful, works on a phone and offers a free tier that allows people to experiment.[11]

Developers and designers may move between several tools as they write code, test ideas and prepare proposals. Tobi, a web developer in Lagos,

8 Fairwork, Fairwork AI Supply Chain Assessment: Sama 2025 (Fairwork, 2025).

9 A. Kidmose, "Rural Kenyans power West's AI revolution. Now they want more," Al Jazeera, 3 February 2024.

10 Data Science Nigeria, Research (n.d.); GhanaNLP, Ghanaian NLP Datasets and Models (n.d.).

11 Caribou, Strengthening Young Africa's AI Skills.

chooses between them depending on the task:

> *"For Claude if I have a difficult task that ChatGPT cannot help me with, and I am able to put in the right prompt it can break down a whole website."*

Sellers use the same tools for more specific tasks, such as writing product captions and replying to customers. In the farming groups, some participants asked ChatGPT or Meta AI about crop diseases and poultry illness, alongside the messaging groups and neighbours they already relied on. Lerato was one of them.

Much of this learning happens informally between people. The same skills study describes learning pathways as "overwhelmingly informal and peer-led," with friends and colleagues often acting as the first teachers. Participants in the fieldwork described similar patterns, learning from coworkers, friends and video platforms. Because institutions rarely report this kind of use, it barely leaves a written record and is largely absent from documented maps of AI use.

Documented AI initiatives are concentrated where the conditions to build them are strongest

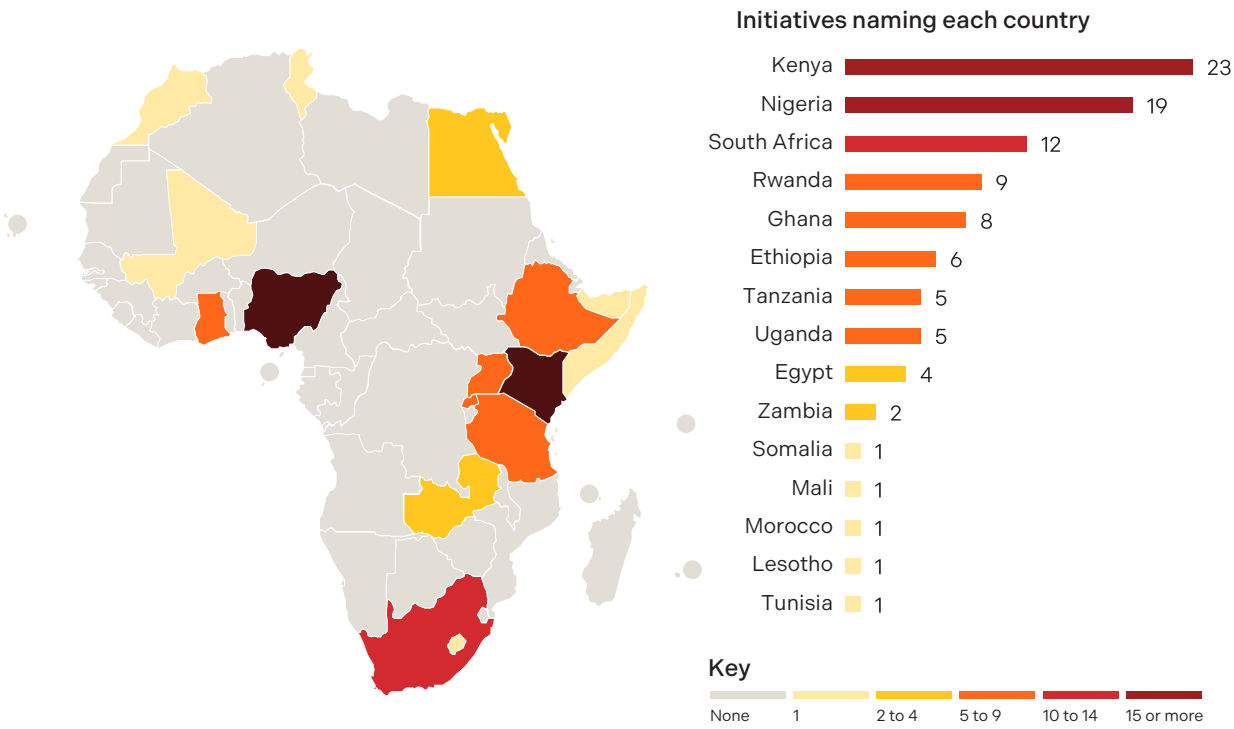
The AI initiatives identified in this research come from public sources, name the organizations behind them and, in most cases, have moved beyond the pilot stage. They do not capture every use of AI in Africa. Instead, they reflect initiatives that are publicly documented, described in enough detail to verify and, in most cases, operating at some scale. Informal uses by young people and small businesses, as well as initiatives that companies do not report publicly, are therefore likely to be underrepresented.

Tuberculosis screening has the widest geographic spread, with documented examples from South Africa and Lesotho to Ethiopia and Nigeria. Agricultural initiatives are more concentrated in Kenya and Ethiopia.

The documented record also favours certain kinds of initiative. Initiatives that appear in peer-reviewed studies, investor reports or funder audits tend to be larger and are often backed by governments, donors or corporations. By contrast, how young people and small enterprises use and adapt AI often leaves little written record. Where a source names only the country in which a company is based, only that country is counted, so some services may operate in more countries than Annex A shows.

A clear geographic pattern emerges. The documented AI initiatives are concentrated in a small number of markets, with Kenya, Nigeria and South Africa appearing most often. Figure 4 shows where that documented activity is concentrated across the continent.

Figure 4. Documented AI initiatives often name Kenya, Nigeria and South Africa.



Note: *Some initiatives operate across several countries or regionally. The figure counts only the countries named in the underlying sources. A blank country does not mean that no AI is in use; it means that no initiative in the documented record names that country. Countries are counted where the source states that the initiative operates.* ***Source:*** *documented AI initiatives, this study (Annex A).*

72 per cent of the USD 4.1 billion invested in African technology companies in 2025 went to Kenya, South Africa, Egypt and Nigeria.

The geographic concentration of documented AI initiatives broadly aligns with the conditions that support AI development and deployment. Technology investment shows this most clearly. Kenya, South Africa, Egypt and Nigeria received about 72 per cent of the USD 4.1 billion invested in African technology companies in 2025. Equity deals were recorded in only 27 countries that year.[12]

Other enabling conditions show a similar concentration (Figure 5). Data-centre capacity is concentrated in a few countries, led by South Africa, Nigeria, Kenya, Egypt and Morocco. By contrast, 31 of the 54 countries have one data centre or none.[13] Research capacity is strongest in North Africa, particularly in Algeria, Tunisia, Egypt and Morocco, and innovation hubs are present across much of the continent.[14] Language data is relatively well represented in a limited set of countries across

12 Partech Africa, 2025 Africa Tech Venture Capital Report (January 2026). Figures cover equity and debt rounds of USD 200,000 or more.

13 Measured as commercially available domestic compute, from data-centre listings and cloud providers' published region lists. Organizations in these countries can still use cloud services hosted elsewhere. Cloudscene, Data Center and Cloud Provider Directory: Africa (accessed March–April 2026; search: Africa); DataCenterMap, Data Center Directory: Africa (accessed March–April 2026).

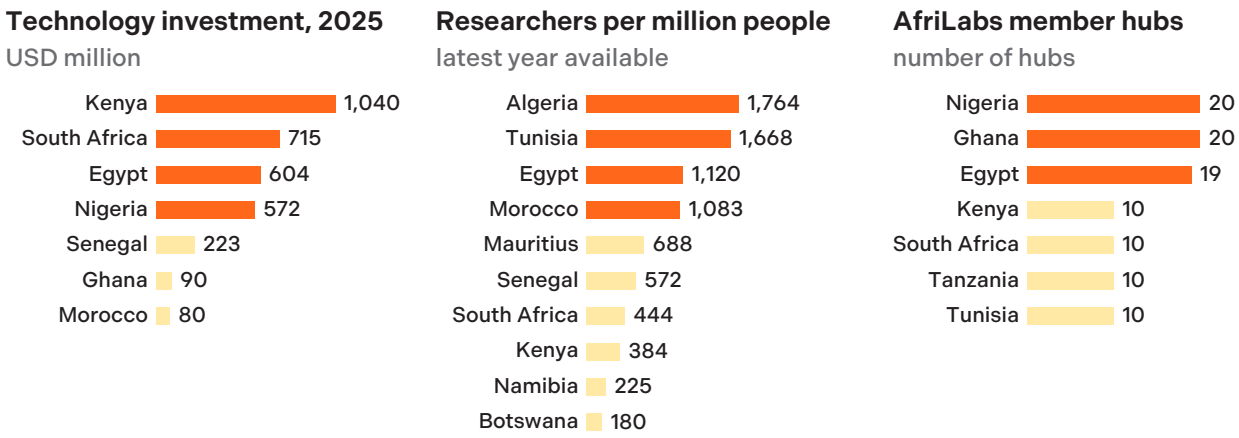
14 AfriLabs, AfriLabs Annual Impact Report 2025 (2025), for the network total of 528 hubs in 53 countries; AfriLabs, Member hub directory (accessed March–April 2026); UNESCO Institute for Statistics, SDG 9.5: Research and Development Indicators (2026; accessed March–April 2026).

several regions.[15] Basic digital conditions are strongest in the 13 countries that score 70 or above on the assessment's 0 to 100 measure, spread across the continent. They are still being built in the 15 countries that score below 26, most of them in the Sahel and Central Africa.

Countries where several of these conditions are strong tend to have more documented AI initiatives. North Africa is a partial exception: its stronger research base has not yet produced a comparable number of documented AI initiatives, suggesting that research capacity alone is not enough to carry AI into widespread use.

The concentration of technology finance and infrastructure in a small number of markets is already well established.[16] What this research adds is evidence that documented AI initiatives show a similar geographic pattern. This, however, does not establish that stronger conditions cause more initiatives.

Figure 5. Investment, research capacity and innovation hubs are concentrated in a few countries.



Source: *Partech Africa (2026), equity and debt rounds of USD 200,000 or more; UNESCO Institute for Statistics (2026), latest year available; AfriLabs (2026). Darker bars indicate countries discussed in the text.*

IN BRIEF

AI is already present in the payments a trader receives and the advice a poultry farmer seeks. It is best documented where institutions measure their own performance and where the capacity to build and deploy AI is concentrated. It is least visible in the informal ways young people use AI on their own phones and in the work closest to their income. Whether that use translates into better and more reliable earnings is the next question.

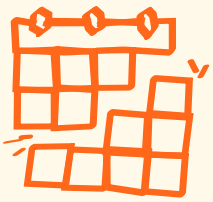
15 Masakhane, Publications of the Masakhane African-language NLP research community (n.d.).

16 Partech Africa, 2024 Africa Tech Venture Capital Report (2025); Partech Africa, 2025 Africa Tech Venture Capital Report (2026).



AI is changing work, but evidence of earnings gains remains limited

AI is already part of African economies. There is still limited evidence that its use is leading to better earnings for young Africans. Many of the young people we spoke with are aware of AI and do not use it. Many who use it are yet to see a clear effect on what they earn. A faster task or a better answer becomes an economic benefit only when it leads to paid work, at a rate and with enough regularity to make a difference, and when the young person retains control of the income she earns.



> *"Back in the days I would have a project to design a website and it would take me a whole month but nowadays as clients know that there is AI, they give you a job but tell you to give them their website in two days because they are sure you can build and finish a website in two days."*
>
> **Keza, software developer, Rwanda**

Keza builds websites for clients in Rwanda. She describes how clients' expectations have changed with AI. Work that once took a month is now sometimes expected within two days. Her account illustrates how anticipated productivity gains can lead to tighter deadlines without necessarily improving pay.

AI can change how a task is done, but whether that improves a young person's livelihood depends on whether she is paid for the value it creates.

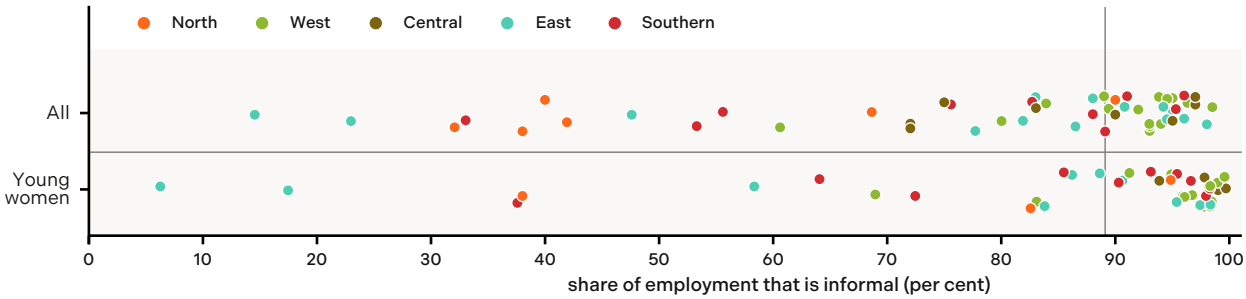
The same pattern appeared among other young professionals in the fieldwork and across different kinds of work. AI can change how a task is done, but whether that improves a young person's livelihood depends on whether she is paid for the value it creates.

The question, then, is whether the benefits of a young person's AI use show up in what she earns. Three signs matter: her income becomes more reliable, her pay reflects the value or output she creates, and she retains control over what she earns.

AI can change the work before it changes the living

A better living, in the sense this report uses, means reliable income together with reputable work, respect in the workplace or a sense of purpose. Whether AI changes a living depends less on the tool itself than on how a young person earns. Formal employment is only one of the ways young Africans earn. About nine in ten employed young Africans work informally, women account for nearly 61 per cent of young people who are neither working nor studying, and about 15.4 million young people in Sub-Saharan Africa enter the labour market each year. Informal[17] work accounts for the majority of employment in most African countries, and rates are higher still for young women in many of them (Figure 6).[18]

Figure 6. Formal employment is only part of how young Africans earn.



Note: *Each dot represents one country with available data, shown once for all workers and once for young women. The vertical line marks the median country for all workers, at 89 per cent; the median for young women is about 95 per cent. Source: International Labour Organization modelled estimates (2026), compiled by the assessment.*

Informal work often depends on customers and buyers; many informal workers have no employer. A farmer depends on a market, a trader on customers, a seller may depend on a platform, and a small business on a payment system. AI can help at every level, but income increases only when the value created is reflected in what the young person is actually paid.

AI-assisted work can lead to income through four broad routes. One is existing work and enterprise, such as a farmer acting on a forecast or a seller preparing product listings. A second is digital and data work, including annotation, virtual assistance and freelancing. A third is

17 International Labour Organization, Employment and Social Trends 2026, World of Work series (ILO, 2026), Sub-Saharan Africa, 2024–2025, for the estimate of about 15.4 million annual labour-market entrants; International Labour Organization, ILO Modelled Estimates (2026), for informality and young people neither working nor studying.

18 International Labour Organization, ILO Modelled Estimates: Labour Force Participation, Youth Inactivity, Employment by Occupation, and Informality (ILO, 2026; accessed March–April 2026).

employment in firms and public institutions. The fourth is building AI itself, where developers, founders and researchers create products, models and datasets. The fourth route, building AI, is the most visible but the least documented in terms of earnings. The organizations in Annex A that build African-language and industrial AI report their models, datasets and staff numbers; how many young people they employ, and on what terms, is not yet recorded.

These routes overlap, and many pass through informal work. Along any of them, the economic gain can break at two points: a young person may be unable to use AI in the first place, or she may use it without seeing its value in what she earns.

Figure 7. Reported gaps exist, but no documented AI initiative shows what young women earn or keep.

Working life	Reported economic measure	AI used, no earnings gain shown	No economic outcome reported
Developer (Achieng)	Stronger pay negotiation after demonstrating results, with no pay increase confirmed yet (participant account); paid annotation work at Sama, assessed independently (documented AI initiative)	Faster delivery without higher pay (across focus groups); clients expecting a month's work within two days (participant account, Keza)	Language models and datasets report no economic result (documented AI initiative)
Trader (Thandi)	Marketplace order volumes show business activity; earnings are not reported (documented AI initiative)	AI used for sourcing and pricing while sales remain irregular (participant account, Thandi)	Payment and fraud-screening initiatives report users or activity, with no earnings measure (documented AI initiative)
Farmer (Harriet)	Partial profit gains from fertilizer recommendations for wheat in Ethiopia (documented AI initiative)	General AI tools used for diagnosis and prices, with farmers carrying the risk of acting on the advice (across focus groups)	Crop-disease initiatives documented without a reported economic outcome (documented AI initiative)
Casual worker (Nadège)	No documented AI initiative identified for casual or domestic work (documented AI initiatives)	Not applicable: no AI use reported in her account (participant account)	Identity and mobile-money initiatives report reach or use, with no measure of earnings (documented AI initiative)

"AI used, no earnings gain shown" means the participant or source describes using AI for the work, and no rise in pay or sales is reported or measured. Source tags: participant account, what one participant said; across focus groups, a pattern in the analysis of the fieldwork; documented AI initiative, Annex A or a published study. ***Source:*** *documented AI initiatives, this study (Annex A); fieldwork. Examples are placed side by side to illustrate different types of evidence and are not directly comparable.*

The four women in the prologue begin from different starting points in working life. Achieng wants better terms and a path forward; Thandi wants buyers who keep ordering; Harriet wants greater control over the feed she buys; and Nadège wants to be paid in full for the work she already does.

These are starting points in working life. Together, their experiences show where the value created through AI can translate into income and where that link can break (Figure 7).

Figure 7 sets the four starting points side by side. Each row takes one of the four women as its example and adds what similar participants described and what documented AI initiatives report. The entries are examples, not defining traits of each group, and each is tagged with its source.

Read together, the rows suggest a pattern, in the authors' reading: documented gains are recorded as output, prices or yields, and what the young person is paid is rarely recorded.

Already earning with AI: she works faster, but her pay has not risen

For young professionals such as Achieng, AI is already part of the work they are paid to do. She now spends less time on syntax and debugging and more on how a product should work for its users.

Her workplace encourages AI usage, and after a year of showing what she can deliver, she is now negotiating her pay from a stronger position. In her case, higher output has given her evidence she can take to her employer when she asks for more pay.

For many young professionals in similar roles, only the first part of that sequence is visible. They deliver faster, but their pay has not necessarily risen with their output. Clients who know that AI shortens a task may start to expect it sooner. Unless the worker has enough bargaining power to set the terms, much of the time saved may go to the client.

Employers and trainers described similar pressures from the other side. Across interviews in South Africa, Nigeria, Kenya and Ethiopia, they pointed to entry-level roles becoming harder to sustain as more routine tasks are automated. In one firm, a quality-assurance team of five or six was reduced to one engineer running automated scripts. Interviewees also described poster designers who once charged around USD 100 competing with generated images costing about USD 2, and some firms advertising only senior positions.

These accounts have not been measured across firms, so they should not be read as evidence of the scale of job loss. They do, however, point to a broader concern: AI can take on some of the basic tasks that graduates once learned on the job, potentially weakening the entry-level roles that

served as a training ground.

A study of outsourcing and IT-enabled services makes a similar distinction.[19] Whether AI can perform a task is different from whether jobs are lost. And keeping a job is different again from whether the work improves, or whether entry-level roles still provide a path forward.

For freelancers, getting paid at all can be the harder problem. Some international payment gateways do not operate in countries where they live and work, and some clients are reluctant to hire workers based in certain markets. An AI tool changes neither of these constraints.

Where faster work does lead to better terms, it is because the person or organization paying for the work allows some of the gain to reach the worker. On this route, what AI is worth to a young person depends on who sets the terms of the work and how the value created is shared. The tool's capabilities are only the starting point.

For Achieng, those terms now matter as much as the technology itself. AI has made her work faster, but clients increasingly expect that speed without necessarily paying more for it. At the same time, the tools she relies on, often priced in dollars, have become part of the cost of staying competitive.

Running a business by phone: AI helps her sell, but buyers set her prices

Thandi runs her business through Facebook groups, WhatsApp Status, Instagram and Canva. She mainly uses AI to compare prices when buying materials and relies on the free tier because the paid version costs more than her current sales support. It helps with one part of the business, but her income still varies from week to week. What she wants most is a retailer willing to stock her products.

For sellers, income depends on orders that hold and payments that arrive. Wanjiru, who sells phone accessories in Kitengela, Kenya, described how closely her business depends on staying connected:

> *"If I had enough data, I would stay live selling all day."*

Her storefront works only while she can stay online. Other problems sit beyond what an AI tool can solve: customers may cancel after goods are packed, prices are compared across TikTok, WhatsApp and market stalls, and payments can fail.

Farming with the phone as adviser: advice raises income only when she can afford to act on it and sell

Farmers often use their phones as an informal source of advice, turning

19 Caribou and Genesis Analytics, Preparing for AI in the BPO and ITES Sector in Africa.

to WhatsApp groups, YouTube and Google, and increasingly putting the same questions to AI. Much of what they find is in English and comes with no guarantee. When the advice is wrong, the farmer bears the cost.

Harriet followed a remedy for a sick hen that she had found online:

> *"They were saying we use charcoal... So, I told my worker to get charcoal, crush, put in water. Give the hen spoon by spoon. The hen died."*

Nothing in her account shows that AI produced the advice. What it does show is that when advice is wrong, the farmer bears the loss directly.

16 to 25 per cent
higher wheat yields from machine-learning fertilizer recommendations in Ethiopia, with partial profit gains of USD 412 to 580 per hectare per season.

The clearest documented gain for farmers comes from Ethiopia. Machine-learning fertilizer recommendations for wheat, delivered through the NextGen agro-advisory tool, increased average yields by 16 to 25 per cent compared with national and local blanket recommendations. Reported partial profit gains ranged from USD 412 to USD 580 per hectare per season.[20]

These gains were measured among farmers who followed the recommendations and compared against standard advice. The benefit also depends on whether farmers can afford the fertilizer and seed needed to act on the advice. Harriet faces the same constraint with the concentrate she buys and would prefer to make herself.

Selling is the final step. Farmers may need direct buyers, lower costs for seed, feed and fertilizer or the ability to process and store what they produce. Reaching higher-value buyers, such as hotels and exporters, may also require certification. Better advice can improve a harvest, but that harvest still has to reach a buyer at a price that covers production costs.

For Harriet, two things shape how useful AI-based advice is. The first is trust: the advice may be quick, but it can be difficult to verify, often comes in English and leaves her carrying the loss if it is wrong. The second is the cost of acting on it: the feed and treatments she must buy and the buyers she still has to find.

Working mostly offline: her first need is payment for work already done

Nadège has heard about AI through her sister but has not used it herself. She is saving for a smartphone so that she can begin learning on her own. For now, she earns from laundry and domestic work, and some clients do not pay even after the work is completed.

For Nadège, income is lost before AI enters the picture: she is not always paid for work already done. Women in casual and domestic work may also face harassment and non-payment, so any service designed for workers in her position needs to take those risks into account. She wants

20 AICCRA, Scaling climate-smart innovations in Ethiopia (ILRI, 2025); Alliance of Bioversity International and CIAT, Smarter fertilizer: AI-powered recommendations boost wheat yields in *Ethiopia (2024)*.

start-up capital to launch a clothing and footwear business, as well as a smartphone of her own. Once she has a device to practise on, she hopes to receive practical training, including in AI.

Some services can reach people before they own a smartphone. A weather forecast sent by text message, or a health worker using AI-supported equipment, can reach people through channels they already use. For young people in Nadège's position, access to a device and a first route into the digital world may need to come before AI training.

Her immediate needs are simple: a smartphone of her own and clients who pay. Over time, the question is whether digital services, including AI, can help her earn more reliably and build the business she wants.

The link from AI use to income breaks due to the conditions around it

The four working lives reveal two distinct barriers that lie between AI and improved livelihoods. The first concerns whether a young person can use AI on workable terms, with access to the necessary devices, connectivity, relevant language support and trustworthy advice. The second arises even when those conditions are met: more productive work does not necessarily lead to higher or more reliable earnings. That depends on the costs of work, the terms set by employers and buyers, and whether payment reaches the person who earned it. Control over the income earned matters throughout, because a gain that cannot be kept does not improve a livelihood.

About one in six
of the 69 documented AI initiatives reports an economic measure, and most of those use proxies. Only two report directly on earnings.

Organizations that document their AI initiatives rarely track earnings either. About one in six of the 69 documented AI initiatives reports an economic measure, and most of those use proxies such as losses avoided, revenue collected, jobs counted or credit issued. Few of them measure the changes in the earnings. The rest report users or reach, describe the initiative or report no outcome (Annex A). Only two report directly on earnings: partial profit gains for wheat farmers in Ethiopia and the pay of data annotators at Sama.

Some programs have begun to measure whether AI use leads to income. A program lead in Egypt described tracking each trainee until there is evidence of a first payment for work:

> *"If I complete all the training and do not obtain proof of the first payment transfer, then I have not achieved impact."*

The program has not yet been evaluated. Its measure of success, a first payment for work, is the one that matters here. A first payment signals a route into paid work. Only repeated payments show whether it lasts.

IN BRIEF

AI use often stops short of higher income because the arrangements through which young people are paid have changed little. AI allows a young person to do more in a day, yet a client still sets the deadline, a buyer the price and a supplier the cost of materials, seed or feed. Before any of that, a young person has to be able to access the tools, pay for them, use them in her own language and trust what they say. Those conditions are set around her, by networks, prices, markets and institutions. They differ widely across the continent, and within each country.

These barriers do not arise in isolation. They reflect differences in infrastructure, resources and economic opportunity that already shape participation across African economies, and those differences vary between countries, within communities and households, and particularly for young women.



AI risks deepening divides that already exist, between countries, within them and for young women

The barriers to turning AI into higher incomes often lie in the conditions around its use: connectivity and power, the cost of tools and how they are paid for, language, and whether advice can be checked. Improving the technology alone does not remove these barriers. These conditions reflect inequalities that predate AI: between countries, within them and between young women and men. These inequalities are well documented. In 2024, about 38 per cent of people in Africa used the internet: 57 per cent in urban areas against 23 per cent in rural areas, and 31 per cent of women against 43 per cent of men.[21] In Sub-Saharan Africa, women are 29 per cent less likely than men to use mobile internet, and the cost of a handset and gaps in literacy and digital skills are among the main barriers.[22] Research across African countries finds that these gaps follow income, education and location.[23] As a result, the benefits of AI tend to favour the places and people already best placed to use it.



"Some of the opportunities are advertised online, but because of the issues of internet connection in our communities, then I am not able to see them."

Palesa, looking for work, South Africa

21 International Telecommunication Union, State of Digital Development and Trends in the Africa Region: Challenges and Opportunities (ITU, April 2025).

22 GSMA, The Mobile Gender Gap Report 2025 (GSMA, May 2025).

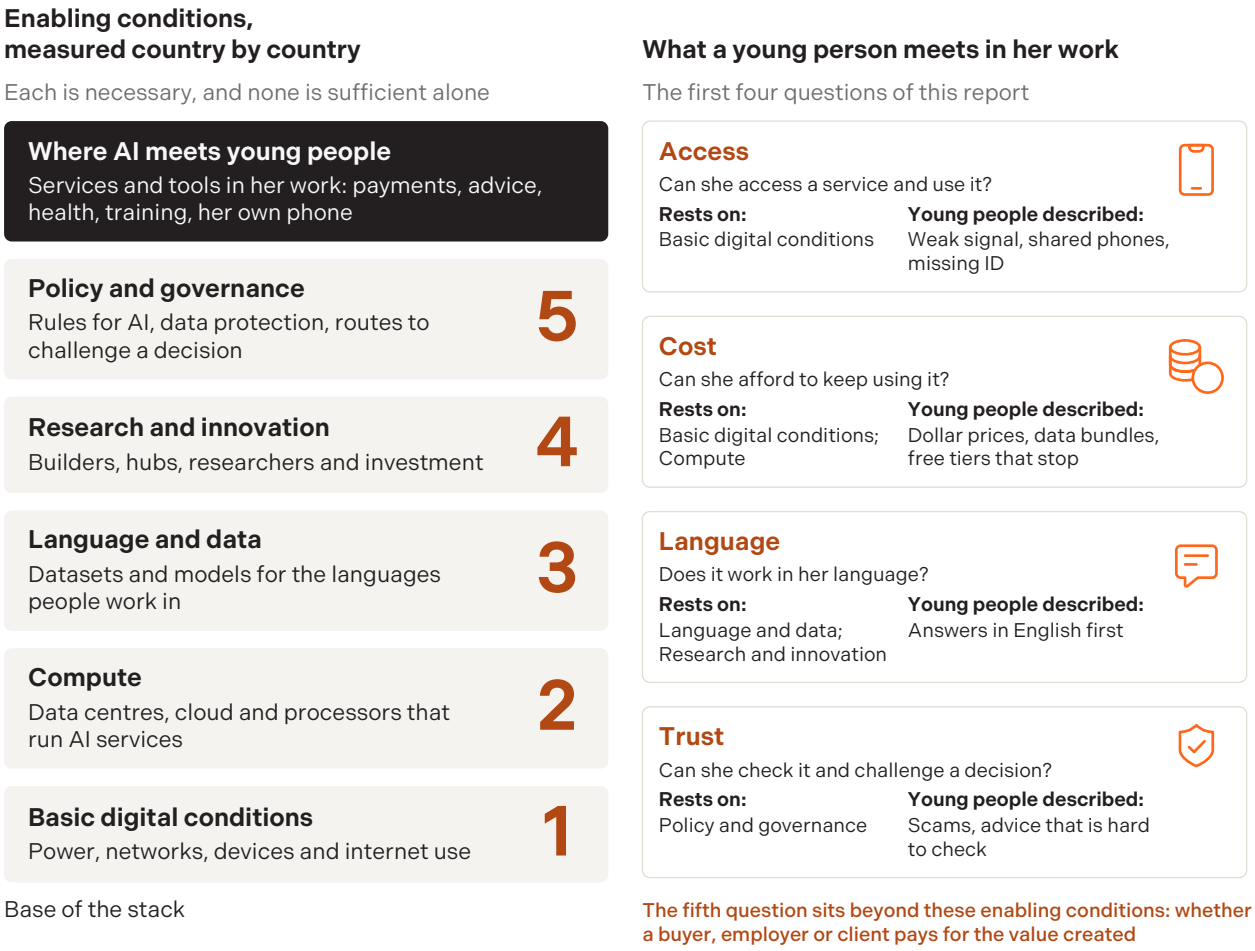
23 Research ICT Africa, Gendered Nature of Digital Inequality: Evidence for Policy Considerations, background paper for UN Women (2022).

Palesa lives in a rural part of South Africa, where grants and openings for farm work are posted online. She often misses them because the internet connection drops. Any AI service that might help her find or apply for that work would depend on the same connection.

The conditions that shape AI use appear at different levels. Across countries, the assessment looks at basic digital conditions, compute, language and data, research and innovation, and policy and governance (Figure 8). In a young person's working life, those differences become more immediate: can she access a service, afford to keep using it, use it in a language that works for her, and trust the advice or decisions it produces?

Compute sits slightly differently from these questions because it shapes where AI services can be built and what they cost to provide.

Figure 8. The enabling conditions beneath the services young people use, and the four questions they raise.



Source: *54-country AI Landscape assessment; fieldwork in ten countries and 100 key-informant interviews. The stack reflects the five enabling conditions used in the assessment, and the four questions come from the fieldwork.*

Access depends on basic digital conditions that differ widely between countries

A digital service can only be useful if it reaches the person it is intended to serve. For a young person, that begins with something basic: a device she can use, reliable power and a connection that holds where she lives and works.

Those conditions vary widely across Africa. The assessment combines mobile connectivity, electricity access, internet use and network coverage into a measure of basic digital conditions. On that 0 to 100 measure, 15 countries score below 26 (Figure 9). In 2023, for example, about 12 per cent of people in Chad and about 5 per cent in South Sudan had access to electricity.[24] At the other end, the 13 countries that score 70 or above are spread across the continent. Stronger digital foundations are not confined to any one region.

The same assessment gives a modelled estimate for the population aged 15 to 35 in each country. On this index-weighted measure, current digital conditions could support AI-enabled services for the equivalent of about 235 million young Africans, including about 94 million young women. The estimate does not count AI users or measure access or use.[25]

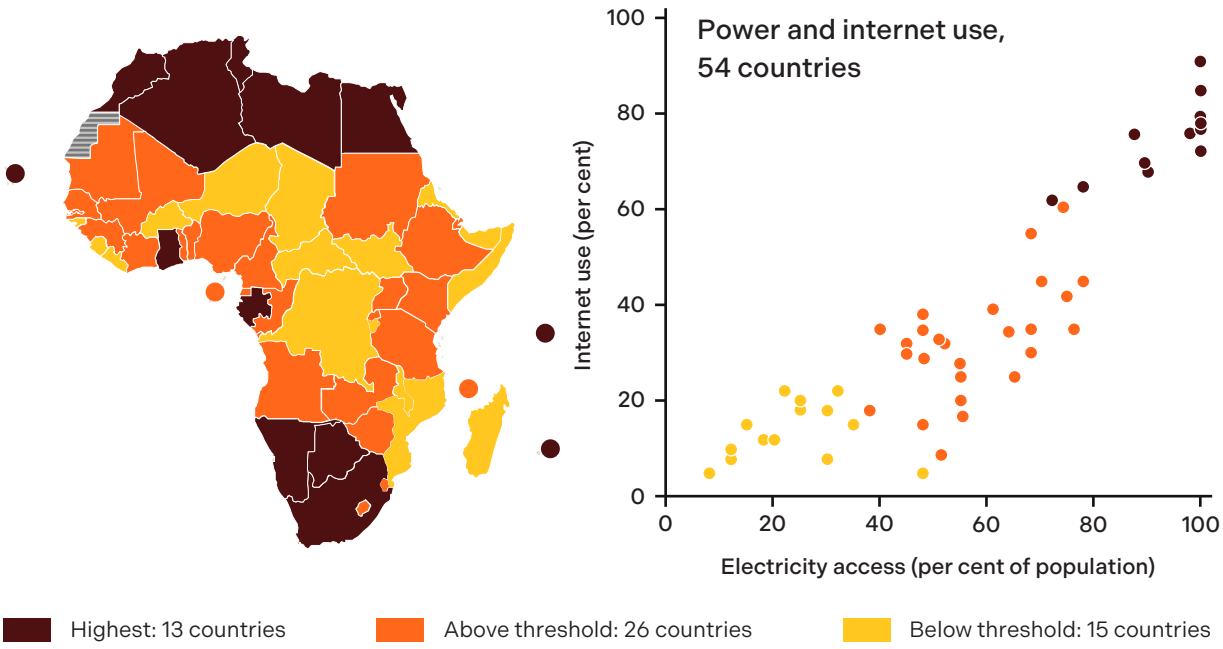
National averages only tell part of the story. The divide also runs within countries, where signal fails on farms and power is unreliable outside towns. A young person without an identity document may be unable to obtain a SIM card or open an account, and some participants linked missing documents to lost work. Refugees described having to work through borrowed identities, and participants with disabilities described interfaces that lacked assistive features. Across most countries with available data, young women are less likely than young men to use mobile internet, further widening these barriers.

Some services are designed to work around these constraints. Services delivered by SMS, voice or through a frontline worker can reach people who are otherwise constrained by device, budget or signal and cannot use an app. They cannot, however, replace the underlying infrastructure: electricity, network coverage and affordable devices still have to be available. Building those foundations depends on governments, network operators and development finance.

24 World Bank, *World Development Indicators*: Access to electricity (% of population) and Individuals using the Internet (% of population) (World Bank, 2025).

25 Modelled estimate from the 54-country AI Landscape assessment; Annex B sets out the method. The base population follows World Data Lab and Mastercard Foundation, *Africa Youth Employment Clock* (accessed 20 April 2026).

Figure 9. Basic digital conditions vary widely, and stronger conditions appear in every region.



Note: *Countries are grouped using the assessment's measure of basic digital conditions: mobile connectivity, electricity access, internet use and network coverage. Scores run from 0 to 100. "Highest" marks a score of 70 or above. The threshold, a score of 26, represents the lowest band of basic digital conditions; it should not be interpreted as an empirically established minimum for delivering AI services at a national scale. Each dot in the dot plot represents one country. Annex B describes the measure.*
Source: *54-country AI Landscape assessment, drawing on GSMA (2025) and World Bank (2025).*

Compute shapes where AI services are built and what they cost to run

Compute sits behind the services young people use. It shapes where AI systems are run, what it costs to build and operate them, and where data are processed. Most users will never see that infrastructure directly, but they experience its effects through the price and availability of a service.

31 of 54
countries have one data centre or none. Africa as a whole accounts for less than 1 per cent of the world's data-centre capacity.

Domestic capacity is concentrated. Seven countries host either a global cloud provider or five or more data centres: Algeria, Egypt, Kenya, Morocco, Nigeria, South Africa and Tunisia. Another 16 have two to four data centres, and 31 have one or none (Figure 10). South Africa is the only African country with cloud regions from all three major global providers, Amazon Web Services, Microsoft Azure and Google Cloud. Africa as a whole accounts for less than 1 per cent of the world's data-centre capacity.[26]

26 O. Isiadinso and N. Simmonds, How shared digital infrastructure can bridge the gap in Africa (World Economic Forum, 9 April 2025).

Figure 10. Domestic compute is concentrated within a few countries.



Note: *Countries are grouped by the number of data centres and the presence of global cloud providers. Limited domestic capacity does not prevent the use of cloud services hosted elsewhere. Greater domestic capacity does not necessarily make those services affordable.*
Source: *54-country AI Landscape assessment, drawing on Cloudscene (2026), DataCenterMap (2026) and Isiadinso and Simmonds (2025).*

USD 3.50 to 5.00
per hour for a current-generation GPU from providers on the continent, against about USD 2.00 to 3.00 from global on-demand services.

A developer can rent computing capacity hosted elsewhere, but it is usually priced in US dollars, and costs rise with the amount of processing required. In the assessment's review of published prices, renting a current-generation GPU cost about USD 3.50 to 5.00 per hour from providers on the continent, compared to about USD 2.00 to 3.00 from global on-demand services, in the second quarter of 2026.[27]

Even global cloud rates can be difficult for an African start-up earning in local currency. Every hour of testing and every user query carries a cost, and those costs accumulate as a service is developed and used. Some of that cost is ultimately reflected in what users pay. For an informal trader weighing a subscription against a day's sales, even a modest monthly charge may be difficult to sustain.

Capacity on the continent is also expanding. Cassava, working with Nvidia, has begun rolling out GPU infrastructure in South Africa and has announced plans to extend it to Egypt, Kenya, Morocco and Nigeria.[28]

Key informants also linked the location of compute infrastructure with the location of technical work. Data-centre operations and model deployment necessarily take place around infrastructure, and other activities, such as data annotation, may also develop around these ecosystems. Greater capacity on the continent could support more technical work within African markets, although this research did not measure that effect.

27 54-country AI Landscape assessment, compute review (second quarter of 2026), comparing published on-demand GPU prices from providers operating on the continent with those of global cloud services. Prices are indicative ranges from that review rather than quotes, and they change often.

28 "Cassava and Nvidia to launch Africa's 'first AI factory,'" African Business, March 2025; Cassava Technologies, Cassava scales African AI infrastructure with NVIDIA-powered AI factories to accelerate sovereign data capabilities (18 March 2026).

Where data are processed also affects which country's rules may apply to them, a question that returns in the discussion of trust.

COST | Can they afford to keep using it?

Tools priced in dollars are hard to sustain on informal earnings

For a young person paying for an AI tool from her own earnings, the question is whether the value justifies the cost. Data, subscriptions and payment fees compete with the same income used for transport, food and other household needs.

Participants described data bundles running out before a task was finished, subscriptions priced in US dollars and free tiers ending partway through the work. Payment itself was sometimes a barrier. Many young people did not have the cards required for international subscriptions. Achieng's employer pays for one of her tools, and she pays for the rest:

> *"Right now you have to pay for everything. There are a lot of subscriptions. It's so hard to keep up with the upcoming trends."*

Trainers described difficulty sustaining a subscription of around USD 20 per month for many informal earners. In Ethiopia, they said that paying in US dollars was a barrier alongside the price. Participants tended to measure a tool by what it helped them earn or save. One farmer in Kenya, for example, noted that buying data to search for advice could still cost less than paying for an extension officer to visit.

The cost of providing a service is different from the price paid by the person using it. In northeast Nigeria, an AI-assisted tuberculosis screening program cost about USD 773 for each confirmed case. A published study of the program found that the cost varied with the screening approach, rising when only people with a persistent cough were screened and falling when anyone reporting a symptom was included.[29]

Use is easier to sustain when an employer, program or public service pays for the tool or the channel through which it is delivered.

A public health program may be able to absorb that cost through its budget. A trader paying for an AI writing tool, however, usually cannot.

Who carries the cost matters. Use is easier to sustain when an employer, program or public service pays for the tool or the channel through which it is delivered. Where young people pay themselves, participants often described stopping when the free tier ended or when another expense took priority.

29 T. Garg et al., "Implementation costs and cost-effectiveness of ultraportable chest X-ray with artificial intelligence in active case finding for tuberculosis in Nigeria," *PLOS Digital Health* 4, no. 6 (2025). The figures cover added screening costs within an existing program in 2022 and exclude operating and maintenance costs.

Many widely used tools answer in English first, and language resources sit in a few countries

AI advice is useful only when a young person can understand it and apply it to the work in front of her. Language also affects how well a system performs and what it costs to run, often in ways the user never sees.

Africa is home to more than a thousand languages, but only a small share are well represented in the data used to train major AI systems. In the languages[30] and tasks examined, lower representation was associated with weaker performance and higher processing costs.[31]

The assessment found stronger language resources in 13 countries: Algeria, Egypt, Eswatini, Ethiopia, Ghana, Kenya, Morocco, Nigeria, Rwanda, Senegal, South Africa, Tanzania and Uganda (Figure 11). In these countries, datasets, AI models or evaluation benchmarks exist for at least some widely spoken local languages. In many other countries such as Côte d'Ivoire, Cameroon, the Democratic Republic of the Congo, Zimbabwe, Madagascar and Mozambique, available language resources cover only some of the languages spoken, often concentrating on a single dominant language. AI services need adapting to serve a wider range of speakers.

In countries including South Sudan, the Central African Republic and São Tomé and Príncipe, local-language resources remain limited and are still at early stages of development.

> *"When you search for information on the internet, it is presented in a language that not everyone can understand."*
>
> **Uwimana, a seed multiplier in Rwanda**

Farmers spoke about working in Luganda, Ateso, Lugbara, Kinyarwanda, Kiswahili and Kikamba. The tools they encountered often answered first in English. Young professionals described another version of the same problem: AI could produce an answer, but they still had to adapt or rewrite it before it worked for a local client.

Language did not matter in the same way everywhere. In Egypt, key informants described it as a significant constraint, and refugees spoke about the additional difficulty of using tools that did not work well in the languages they relied on. Elsewhere, participants more often placed the cost of getting online and access to devices ahead of language. In Kenya, trainers said starting in Swahili helped young women who were newer to digital tools participate more easily.

African organizations and communities are expanding what AI can do

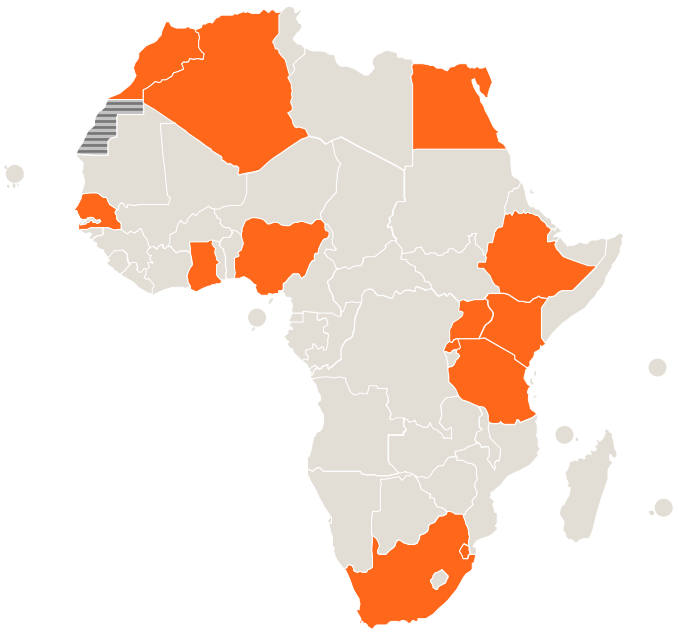
30 K. Siminyu et al., "Consultative Engagement of Stakeholders toward a Roadmap for African Language Technologies," *Patterns* 4, no. 8 (2023).

31 O. Ahia et al., "Do All Languages Cost the Same? Tokenization in the Era of Commercial Language Models," in *Proceedings of the 2023 Conference on Empirical Methods in Natural Language Processing* (2023), 9904–23.

in local languages. In Rwanda, Digital Umuganda developed Mbaza, a Kinyarwanda assistant, and has contributed Kinyarwanda voice data through Mozilla Common Voice. Masakhane, GhanaNLP and Data Science Nigeria are building datasets, benchmarks and models for other African languages.

Collecting, transcribing and annotating language data can create paid opportunities. Those opportunities, however, are more likely to emerge where language resources, technical capability and organizations able to commission the work are already present.

Figure 11. Language resources are growing but remain concentrated in a limited set of countries.



Between 1,000 and 2,000 African languages

by most estimates. Only a small share are well represented in the data major AI systems learn from.

Language resources are uneven

Data, models or benchmarks exist for at least some widely used local languages in a limited set of countries. Elsewhere, resources cover only part of the population or are only beginning to be built.

The shading is an assessment classification, not a count of all language resources.

Stronger language resources

Partial or emerging language resources

Note: *Countries are shaded by an assessment rule on the availability of language data, models and benchmarks for their main languages. The lighter shading covers countries where resources are partial or only beginning to be built. The shading is an assessment classification, not a count of all language resources.*
Source: *54-country AI Landscape assessment, from Masakhane (n.d.) and Siminyu et al. (2023).*

Young people act on advice they can check, and use services they can question

Trust matters when a young person has her own money, work or livelihood at stake. Participants were more willing to use advice when they could check it against another source, and more cautious when they could not.

Farmers wanted some assurance that following advice would not lead to a loss, and many checked it against peers, messaging groups and extension workers. Where no such check was available, young people were more cautious about unfamiliar services. Participants spoke about scams, payment fraud and organizations that collected fees or personal details and then disappeared. A smaller number also worried about becoming too dependent on AI.

Who gives the advice matters as well. In Egypt, women farmers described agro-dealers, the shops that sell seed, fertilizer and sprays, recommending products in ways they believed encouraged repeat purchases. They preferred to obtain a recommendation from an independent agricultural engineer and buy the products elsewhere. Although the example does not involve AI, it highlights an important principle: people are better placed to assess the advice they receive if they understand the interests behind it and can independently verify its claims.

Some AI-enabled services build that check into the process. In the Nigerian tuberculosis screening program, software reading chest X-rays did not make the final diagnosis. People flagged by the system were referred for laboratory testing. The AI helped identify who should be tested further, and the laboratory confirmed the diagnosis.

A harder question arises when an automated decision affects someone's income, identity or access to a service. Organizations that publish their AI initiatives generally describe what a system does, and in some cases they also publish the number of people they reach. They rarely explain whether a person can question a decision, how an error can be corrected or who is responsible when something goes wrong.

National AI strategies name fairness as a principle, and few yet set out how to challenge a decision

National AI strategies are beginning to address some of these questions, along with inclusion, skills, infrastructure, innovation and responsible AI, building on the African Union's Continental Artificial Intelligence Strategy endorsed in July 2024. By April 2026, 23 of Africa's 54 countries had published a national AI strategy or policy, and the number continues to grow; estimates vary with how strategies, policies, frameworks and

23 of 54 countries had published a national AI strategy or policy by April 2026. All ten strategies reviewed refer to fairness; few set out how a decision can be challenged.

advanced drafts are defined.[32] Frameworks dedicated to AI ethics and responsible governance are at an earlier stage and vary considerably in scope and implementation. This study reviewed national AI strategies, policies, policy frameworks and advanced drafts from Egypt, Ethiopia, Ghana, Kenya, Mauritius, Nigeria, Rwanda, Senegal, South Africa and Tunisia. The countries were selected to represent different stages of national AI policy development and to span Africa's subregions.[33]

All ten refer to fairness, and most also address accountability and public participation. Young people are more often viewed as recipients of AI training than as individuals whose opportunities and livelihoods may be affected by automated decisions. The strategies are generally clearer about principles than about what happens when a decision is challenged: who reviews it, how a person raises a complaint, and what happens if the system is found to be wrong.

Several countries point to ways to address this gap. Rwanda's policy proposes guidelines for public-sector AI procurement and training for officials who evaluate AI tools, using government purchasing power as a lever.[34] South Africa's policy framework, published as the basis for a draft policy, calls for human oversight.[35] Kenya's 2025 strategy proposes a mechanism for complaints and redress,[36] and Egypt's second strategy sits alongside a national charter for responsible AI.[37]

Existing institutions can also provide routes for challenge. In August 2023, the Kenyan government suspended Worldcoin's biometric data collection. In May 2025, the High Court found the collection unlawful and ordered deletion of the data collected under the supervision of the data protection regulator.[38] The case also shows that where personal data are collected and processed shapes which rules protect them. For young people whose voices, images and labelling work help build AI systems, who controls that data and on what terms matters as much as how a decision is challenged. Key informants stressed that formal commitments matter most when responsibilities are clear, institutions have the capacity to act and people know where to take a concern.

For a young person, trust therefore depends on more than confidence in technology. It also depends on being able to check advice, understand whose interests are involved and know what can be done when a decision causes harm.

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32 54-country AI Landscape assessment, policy review (April 2026). Counts vary with the definition used: the OECD records 13 national AI strategies adopted in Africa since 2018 (OECD, AI governance in Africa: Insights from a policy dialogue with 12 countries, April 2026).

33 The review of national AI strategies was led by Grace Mutung'u of Caribou.

34 Republic of Rwanda, Ministry of ICT and Innovation, National Artificial Intelligence Policy (2022; approved 2023).

35 Republic of South Africa, Department of Communications and Digital Technologies, National Artificial Intelligence Policy Framework (2024).

36 Republic of Kenya, Ministry of Information, Communications and the Digital Economy, Kenya Artificial Intelligence Strategy 2025–2030 (2025).

37 Arab Republic of Egypt, National Council for Artificial Intelligence, Egypt National Artificial Intelligence Strategy, 2nd ed. (2025), and Egyptian Charter for Responsible AI (2023).

38 "Court declares Worldcoin collection of Kenyans' biometric data unconstitutional," *Capital FM*, May 2025; "Court orders Worldcoin to delete biometric data collected from Kenyans," *Citizen Digital*, 2025.

Intermediaries make the conditions work in practice

Many young people in the fieldwork encountered these conditions through someone else: a cooperative that sells their produce, a community organization that connects them to digital work, a trainer who negotiates with an employer or a hub where developers share computing capacity and contacts.

Key informants described four ways in which such support can connect skills and services to income. Training may be tied to an employer committed to hiring; skills may lead to self-employment; community organizations may connect local young people to digital work; and work that young people already do may be formally recognized and paid.

These results are self-reported, and none have been independently evaluated. Key informants in several countries described the same gap: no single institution is responsible for ensuring that training leads to work.

Young women face several of these conditions at once

An opportunity does not work in the same way for everyone. For many young women, care responsibilities, mobility, safety, access to a phone and control over money can overlap. Any one of these may be manageable on its own. Together, they can make it harder to use a service consistently or turn that use into income, even when the technology works and a buyer exists.

What matters, then, is whether a young woman can keep using a tool for her own purposes, make decisions with it and act on the result with enough independence to benefit from it.

For some young women, access to a digital service depends on a phone that belongs to someone else. Key informants in Uganda and Benin described cases in which male household members controlled access to phones and computers. A borrowed or shared device may enable occasional use, but it can limit the time and privacy available to experiment, learn and return to a tool regularly.

More than 20 countries with available data score below 50 on gender parity in mobile internet use, including some with otherwise strong digital conditions.

Country-level data point to a broader gender gap in mobile internet use. On the GSMA Mobile Connectivity Index measure, more than 20 countries with available data score below 50 on gender parity, including some with otherwise strong digital conditions (Figure 12).[39] Stronger national connectivity, in other words, does not necessarily translate into equal access for young women.

39 GSMA, *Mobile Connectivity Index 2025* (GSMA Intelligence, 2025; accessed March–April 2026).

Taking part can also cost young women time, income and care. A day at a training venue may mean a day without earnings and, for women with children, the need to arrange care. Trainers described courses in which far more women applied than ultimately attended because a day in class was also a day away from their stalls. A key informant in Kenya described how these constraints accumulate:

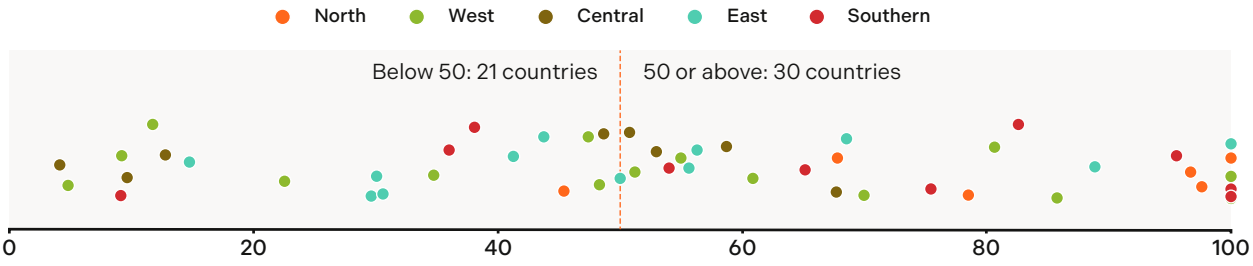
> *"If you make training free but it's not safe to travel there, women won't come. If you make it safe but her husband won't let her go, she won't come. If her husband lets her go but she has no one to look after her children, she won't come."*

Informants described cash allowances close to a day's earnings as one way programs had made participation more feasible. These are accounts of what worked in particular settings and have not been evaluated for impact.

Control over income also matters after participation. Women described paying more than men for the same supplies and seeing earnings absorbed by immediate household needs before they could contribute to a more stable livelihood. Where payment reaches an account controlled by someone else, earning income does not necessarily mean controlling it.

The ability to check advice or challenge a decision can create further barriers. Verification may require an extension worker, an agro-dealer or a relative who is not within reach. Responsibility can be harder to trace when a service arrives through an agent or someone else's phone. A route to challenge a decision is useful to a young woman only if she can reach it without prohibitive travel, cost or technology requirements, and if someone responds.

Figure 12. The gender gap in mobile internet use varies widely across Africa.



Note: *Each dot represents one country with available data. A score of 100 indicates parity between women and men in mobile internet use; lower scores indicate a wider gender gap. The score is not a ratio of users. Counts may vary slightly across data releases and depending on how missing values are treated.*

Source: *GSMA (2025).*

For young women, the stronger response is to address several conditions together, close to where they live and on terms that allow them to retain control over how they participate and what they earn.

Because these conditions combine, addressing only one of them, such as providing free training or a cheaper tool, may leave the economic outcome unchanged. For young women, the stronger response is to address several conditions together, close to where they live and on terms that allow them to retain control over how they participate and what they earn.

For displaced young people, these barriers begin before digital access. Key informants described how survival and legal status come first, how a freelancing program in Egypt requires a national identity card that refugees do not hold, and how refugees cannot open the digital wallets needed to receive international payments. In Uganda, foreign degrees must be recognized before formal technology work is open to them.[40]

IN BRIEF



Read together, the evidence shows a consistent pattern. The countries with stronger compute, language resources and digital foundations are also better placed to develop and deliver AI-enabled services. Within countries, access and opportunity vary again between towns and rural areas, between people with and without reliable devices or connectivity, and between those able to act on a service and those who cannot. For many young women, these constraints accumulate further through shared devices, care responsibilities, mobility and safety, and limited control over income.

Where access to AI and opportunities to earn income from its use remain unequal, the benefits are likely to favour those already advantaged, potentially reinforcing existing inequalities. This is a pattern across the evidence; it has not been tested directly as a cause. The next question is who can strengthen each of these conditions, and what they can do.

40 Key-informant interviews conducted for this study, 2026.

Institutions can strengthen the link from AI use to income

Each of the conditions that stand between AI use and income can be strengthened, and the evidence in this report shows where that work has begun. Progress on the first four questions makes AI easier to access, afford, use and trust, which matters because it raises the chance of a positive answer to the fifth, whether AI improves a young person's economic position.

An AI tool may help Thandi manage her day-to-day business, but a retailer willing to stock her products could remain out of reach. Help with the work and help with the income are therefore different, and both need attention. For each of the five questions, the evidence shows what is already being done, what could be strengthened and who is positioned to act (Figure 13). None of these examples has been evaluated as a model, but together they show where action has begun and where the link could be made stronger.

Access Cost Language Trust Earnings

ACCESS | Can young people access and use AI?

Reaching young people through channels they already use

Access depends on power, networks and devices, and these conditions vary widely between countries and between towns and rural areas. Young women are less likely than young men to use mobile internet, and some access a phone only through a husband or relative. Two things need strengthening: the underlying digital conditions themselves, and the channels that can reach people while those conditions remain uneven.

Such channels already work in some settings. Ignitia, for example, sends weather forecasts by text message to farmers using basic phones. In northeast Nigeria, AI-assisted chest X-ray screening reached people through an existing health program without requiring them to own a device. Both approaches, however, depend on someone funding the channel and the people who deliver the service.

Ministries and agencies that commission public advisory and health services can require channels that work without a smartphone and budget for the people who deliver them. The underlying infrastructure remains largely the responsibility of governments and network operators, often supported by development finance.

COST | Can they afford to keep using it?

Making sustained use affordable

Young people described tools priced in dollars, billed through payment methods they did not always have and limited by free tiers that ended partway through a task. Builders of local services also face high compute costs. For young women, participating in training may mean forgoing a day's earnings while also covering travel costs. The issue goes beyond the price of the tool. What needs strengthening, then, is how it can be paid for, the cost of taking part in training and the cost of building services close to their users.

Payment in local currency and through mobile money could remove one of the barriers trainers described in Ethiopia. The cash allowances described earlier are one way of making training more feasible for young women. In some cases, the costs were covered by employers or public programs, allowing participants to use the tools without paying for access themselves. Cheaper access to compute would also help local builders develop and maintain services such as farm advice and local-language tools.

Platforms, innovators and employers, together with infrastructure and financial service providers, shape prices and payment options. Development finance and philanthropy can influence which participation

costs are covered in training programs. Governments and infrastructure providers, often supported by development finance, shape the availability and cost of compute.

LANGUAGE | Does it work in their language and context?

Building and testing services in local languages

Many widely used tools provide answers predominantly in English, and stronger language resources remain concentrated in a relatively small number of countries. Language mattered most where young people had to act on the advice they received. Here the work lies in two places: language data for the languages people actually work in, and evidence that a service performs well in that language for the task it is intended to support.

Mbaza in Rwanda shows how a service can be built using Kinyarwanda language resources. The same research communities are building resources for other African languages. Governments purchasing AI services can require evidence that these services perform well in the local languages people use and on the specific tasks they are intended to support. In some projects, people are paid to collect and annotate language data, and fair terms for that work can be included in the contracts that commission it.

Public purchasers and research funders are well positioned to act, working with research communities and the companies that build these services.

TRUST | Can they trust it, check it and challenge decisions that affect them?

Making AI advice verifiable and safe to use

Young people often check advice against peers and extension workers, and they are more willing to use services when they can verify what they are told. They also described scams and fraud in payments. National AI strategies all refer to fairness, but most have yet to set out how a decision can be challenged. Trust depends on two things: a way to check the advice a service provides, and a route to challenge decisions that affect income or access to a service without requiring travel, a fee or a smartphone of one's own.

As described earlier, some services and policies already build in a check: laboratory confirmation in the Nigerian screening program, Rwanda's guidelines for buying AI in the public sector,[41] South Africa's call for human oversight and Kenya's proposed mechanism for complaints and redress. What they share is an independent point at which advice or a decision can be verified or questioned, and that is a feature public buyers and regulators can require.

41 Republic of Rwanda, Ministry of ICT and Innovation, National Artificial Intelligence Policy.

Public commissioners and regulators, including data protection authorities, can build these requirements into the services they buy or oversee, and can set terms for how data contributed by young people are used. Intermediaries and community organizations can also help people raise complaints when they cannot do so easily on their own.

EARNINGS | Does it improve their economic position?

Connecting AI use to a buyer, an employer or a payment from the start

In the fieldwork, AI increased what young people could produce more often than what they earned. Achieng's ongoing pay negotiation illustrates one possible route through which greater productivity might improve earnings. Whether that negotiation results in higher pay remains to be established. Few of the documented AI initiatives report an economic result, very few report directly on earnings and none of those reviewed reports results by gender. What needs strengthening is the earning arrangement itself: who pays for the gain, on what terms and into whose account.

One program in Egypt counts success at a participant's first payment for work, well after training ends, which keeps attention on income from the start. In Ethiopia, fertilizer advice increased partial profit on farms that were able to buy the recommended fertilizer.

Key informants also described what made training more likely to lead to income. In their accounts, this happened where programs treated a job or first payment as part of what they were expected to deliver: through an employer committed to hiring, a bank's technology team that recruited graduates, or the Egypt approach described above. Free training alone was often not enough for young people who had to give up a day's earnings to attend, young men as well as young women. Programs held close to where people lived, delivered in a language they used and offered in venues accessible to people with disabilities were described as reaching more of those they were intended to serve.

Employers, buyers and contracting platforms shape pay and payment terms. Commissioners of livelihood programs can make a defined earning arrangement a condition of funding, and payment providers influence whether earnings reach an account a young woman controls.

Progress shows in what young people earn and keep

Much of what is reported about AI and young people measures activity. Programs report enrolments, services report users and tools report downloads. These figures show that something reached a young person, but they say little about whether her working life improved. Better measures would be net earnings or losses avoided, payments that arrive

Better measures would be net earnings or losses avoided, payments that arrive on time, the hours and conditions of her work and how much of the gain she controls.

on time, the hours and conditions of her work and how much of the gain she controls. Reliable income should also be considered alongside reputable work, respect in the workplace and a sense of purpose, the other markers of dignified and fulfilling work in the Foundation's shared measures.

None of the documented AI initiatives reviewed reports results by age or gender, and none follows earnings beyond a single season. Reporting that does both, while accounting for the frontline workers and data contributors who support these services, would provide a clearer view of whether AI use is increasingly translating into income. Other questions also remain open: how people challenge AI-supported decisions and how often they obtain a remedy, which forms of support most increase young women's participation, and how widely entry-level roles are narrowing in firms adopting AI.

Which institutions can strengthen the link from AI use to income, and where they can begin

Figure 13 brings the five questions and the six groups of institutions together. Read across, each row shows which groups can strengthen one condition. Read down, each column shows the questions on which one group's work matters. In the authors' reading of the evidence, every question involves at least three groups, and every group has a role in addressing at least three questions. The outlined cells mark roles that follow from the analysis and were not identified in the evidence.

Every question involves at least three groups, and every group has a role in addressing at least three questions.

Each group's part also depends on the work of others. Training tied to a named employer leads to income only when employers or buyers commit to hiring or buying. Testing language performance before purchase depends on the benchmarks that research communities build. Help to raise complaints depends on governments and regulators setting routes through which a decision can be challenged. Assisted access through community organizations depends on funders paying for that work. These dependencies show where groups need to work together and where they could begin.

As key informants across several countries put it, no single institution is responsible for making sure that training leads to work. Some arrangements bring outreach, training and paid work together. Key informants in Egypt, Rwanda and Senegal described programs that link outreach, training and access to paid work, so that the same institution follows a young person from recruitment to a first payment.[42] National AI and digital agencies, district governments and regional bodies such as the African Union and Smart Africa are among the institutions positioned to bring different actors together around the conditions that need to change.

42 Key-informant interviews conducted for this study, 2026.

Figure 13. Turning AI use into income needs institutions to act together.

Question and what the research found	Governments and regional bodies	Infrastructure and finance	Platforms and employers	Skills and research	Development finance	Community intermediaries
ACCESS **Can young people access and use AI?** Power, networks and devices differ widely between and within countries. Young women are less likely than young men to use mobile internet.	Power, coverage and public services that work without a smartphone	Affordable data, connectivity and coverage	Services by text, voice or an intermediary	Practical digital and AI-use skills	Fund assisted channels and the people who deliver them	Assisted access for people without a smartphone of their own
	Where it has started: SMS weather forecasts reach farmers on basic phones (in use). Health workers bring AI-assisted chest X-ray screening to communities (in use).					
COST **Can they afford to keep using it?** Tools are priced in US dollars and billed to cards. Free tiers end partway through a task. Local builders face high compute costs.	Rules that shape data and payment costs	Payment in local currency and by mobile money; access to compute	Prices and payment terms that informal earnings can sustain	Participation costs covered in training	Cover participation costs; invest in compute	Shared devices and facilities
	Where it has started: Employers or public programs pay for the tool a young person uses (interview accounts).					
LANGUAGE **Does it work in their language and context?** Many tools answer first in English. Resources for African languages sit in a small number of countries.	Test language performance before buying AI services	Compute for local builders	Build and test services in local languages; fair, paid terms for data contributors	Datasets and benchmarks for the languages people work in	Invest in language resources	Community collection of local-language data, with consent
	Where it has started: A public-health chatbot in Rwanda built on Kinyarwanda language data (in use).					
TRUST **Can they trust it, check it and challenge decisions that affect them?** Young people act on advice they can check. The ten strategies reviewed name fairness, and few set out how to challenge a decision.	Routes to challenge AI supported decisions; regulators able to act	Reasons and a route to appeal when a payment is held or credit is refused	Checks built into the service	Independent evaluation of reliability and bias	Fund independent evaluation and support for complaints	Help to verify advice and raise complaints
	Where it has started: Laboratory confirmation after AI-assisted tuberculosis screening in Nigeria (in use). Kenya's complaints and redress mechanism (proposed).					
EARNINGS **Does it improve their economic position?** Young professionals reported faster work with little change in pay so far. Few initiatives report earnings, and none reports by gender.	Public procurement and programs that pay for work	Payments into accounts young women control	Pay and orders that reflect higher output; entry-level roles kept open	Training tied to a named employer, buyer or client	Finance routes to paid work; measure earnings over time	Links to buyers and employers
	Where it has started: A training program in Egypt counts success at a participant's first payment for work, an early step towards income (interview account).					
What each group's part depends on	Budgets, capable regulators and shared regional standards	Investment in coverage, compute and payment systems	Buyers and clients who pay for the value created	Funding beyond single courses; employer partnerships	Partners who sustain the work after funding ends	Funding and recognition for the work they do

Primary role in the action described · Supporting role · Follows from the analysis; not identified in the evidence

Column groups in full: governments and regional bodies; infrastructure and financial service providers; platforms, innovators and employers; universities, training providers and research communities; development finance and philanthropy; community and intermediary organizations.

Source: *this study, drawing on the evidence in the preceding chapters and on institutions identified by key informants. Roles show where each group can contribute; they are not tested interventions or commitments, and they overlap. Outlined cells follow from the analysis and were not identified in the evidence.*

The tools young people already use can make their work faster, and many are using them that way. Whether that becomes a better living depends on what happens around the technology: the price of the data needed to use it, the terms on which work is bought, the language in which a service performs, the ability to question a decision and the account into which payment arrives.

Looking forward.
When does AI become part of a better living?

This report asks what has to be true for AI use to translate into better work and earnings for young Africans, especially young women. Across the evidence, better outcomes depend on how AI can be used, the conditions that enable that use and how the value it creates becomes income.



Achieng



Thandi



Harriet



Nadège

For Achieng, AI makes the work faster. Better pay depends on whether clients and employers recognize the value of that faster work. Her own experience shows that recognition can follow when an employer sees what she can deliver.

For Thandi, AI helps with the work around a sale, including comparing material prices. More reliable income still depends on finding buyers, securing repeat orders and using tools whose cost her sales can sustain.

For Harriet, advice from her phone is useful only when she can check it before acting on it. It becomes economically valuable when she can afford the recommended feed or treatment and sell what she produces at a price that covers those costs.

For Nadège, the first steps come before AI. She needs clients who pay for the work she has already done and greater control over the tools through which future opportunities may reach her. From there, digital services could help her build the clothes and shoes business she wants.

A tool may save time, improve a decision or make a task easier. Whether that changes a living depends on what happens around it.

These four lives show why access to AI is only the beginning. A tool may save time, improve a decision or make a task easier. Whether that changes a living depends on what happens around it: whether a young person can keep using it, whether its advice can be trusted, whether a buyer or employer values the result, and whether the income generated reaches the person who did the work.

That is also why this report is addressed to the institutions around young people. Each holds part of what turns AI use into income, and the starting points in the last chapter show where they can begin together.

The standard remains the one with which the report began: work that produces reliable income and carries dignity, respect and purpose alongside it.

Young Africans are already putting AI to work and building it. The question now is whether the institutions around them will help turn that work into a better living.

Annex A. Documented AI initiatives

This annex lists the 69 documented AI initiatives counted in the report. Each initiative was publicly documented between 2019 and 2025, is associated with an identifiable organization and is supported by published, audited, administrative, institutional or company documentation. Where the evidence comes mainly from the company, or the initiative is a pilot, a validation study or a closed service, its status is shown in the row. All 69 initiatives listed are supported by Grade A or Grade B evidence.

For this report, an AI initiative is one identifiable use of AI by a named organization: an application, a resource such as a model or dataset, a pilot or a deployment. The annex counts initiatives. It does not count users. Because the evidence is drawn from public sources, the list favours larger and more formally reported initiatives and does not show how widely AI is used across Africa. Reach and scale are reported as stated in the underlying sources. The column "Designed to offer" shows what each service is designed to offer young people, using the categories in Figure 2.

Table A.1. The documented AI initiatives counted in the report

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
AGRICULTURE								
1	PlantVillage / Nuru App	Agriculture	EARN PROTECT	Identifies crop diseases from photos of leaves taken on a smartphone.	Not reported	PlantVillage / Penn State	Kenya · Tanzania · Nigeria	In use
2	FAO Desert Locust Programme	Agriculture	EARN PROTECT	Uses satellite data and machine learning to forecast locust outbreaks and warn affected countries.	Satellite surveillance with the eLocust3 tool; 4.5 million tonnes of crop losses averted and food secured for 41.5 million people in 2020 and 2021.	FAO	Kenya · Ethiopia · Somalia	In use; AI method not published
3	Ignitia	Agriculture	EARN PROTECT	Sends local weather forecasts to farmers by text message.	Forecasts by SMS to 2.8 million farmers with no smartphone needed; about 10 per cent yield increase reported.	Ignitia	Ghana · Mali · West Africa	In use
4	Pula	Agriculture	OWN PROTECT	Uses satellite data to design crop insurance that pays out automatically after a poor season, delivered through financial and input partners.	15.4 million farmers insured cumulatively across its markets by 2024.	Pula	Kenya · Nigeria · Rwanda · Ghana · Tanzania	In use; AI method not published

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
5	Apollo Agriculture	Agriculture	EARN, OWN, PROTECT	Scores farmers for credit and bundles inputs with farming advice.	More than 350,000 farmers; credit scoring, advisory and inputs bundled; investor-audited.	Apollo Agriculture	Kenya	In use (company report)
6	FarmDrive	Agriculture	EARN OWN	Scores smallholder farmers for credit using machine learning on farm, mobile and satellite data.	Input loans approved for more than 53,000 farmers by early 2019; still operating in 2021.	FarmDrive	Kenya	In use
7	Safaricom DigiFarm	Agriculture	EARN PROTECT	Runs a FarmerAI chatbot pilot for farmers on the DigiFarm platform.	Pilot in 2025 with up to 1,000 farmers.	Safaricom	Kenya	Pilot
8	NASA Harvest	Agriculture	EARN	Forecasts crop yields from satellite imagery for government ministries.	Not reported	NASA Harvest	Kenya	In use
9	Ground Truth Analytics	Agriculture	EARN OWN	Uses satellite data to support agricultural credit and advice.	Not reported	Ground Truth Analytics (UM6P)	Morocco	In use
10	AICCRA / iShamba	Agriculture	EARN PROTECT	Sends climate and farming advice to farmers by text message; an AI advisory model has been tested with its data.	Climate advisories by text message; the AI advisory model is at an early, prototype stage.	CGIAR AICCRA	Kenya · Ethiopia	Pilot
11	CGIAR NextGen / AICCRA Ethiopia	Agriculture	EARN	Gives wheat farmers fertilizer recommendations by site and season, compared with blanket recommendations.	Tested across 277 sites in three districts; yields 16 to 25 per cent above national and local blanket recommendations, and partial profit gains of USD 412 to USD 580 per hectare per season.	Alliance of Bioversity International and CIAT / CGIAR AICCRA	Ethiopia	In use
12	Hello Tractor	Agriculture	EARN OWN	Connects farmers with tractor owners and informal operators, and advises owners on fleet use.	About 1 million smallholders in 2024 and more than 2 million, with 5,000 tractors, in 2025; a human operator remains in the loop.	Hello Tractor	Nigeria · Kenya	In use
13	PlantVillage (fall armyworm)	Agriculture	EARN PROTECT	Detects fall armyworm damage in crops from phone images.	Not reported	PlantVillage	Kenya · Nigeria · Tanzania	In use
EDUCATION								
14	Siyavula	Education	LEARN	Adapts math and science practice to each learner's performance.	114,000 learners and 3,400 teachers in 830 Gauteng schools, January to August 2022.	Siyavula / Mastercard Foundation Centre for Innovative Teaching and Learning in ICT	South Africa · Kenya · Ghana · Nigeria · Rwanda · Zambia	In use; AI method not published

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
15	M-Shule	Education	LEARN	Delivers personalized learning content by text message.	More than 23,000 learners since 2017 and more than 1 million learning messages sent; no smartphone required.	M-Shule	Kenya	In use; AI method not published
16	ALX / Anthropic (Claude)	Education	LEARN	Pilots an AI learning companion with educators for Rwanda's Ministry of Education.	A learning companion built on a large language model; phase 2 reaches up to 2,000 educators.	ALX Africa / Anthropic / Rwanda MoE	Rwanda	In use
TRADE AND INFORMAL WORK								
17	MTN MoMo Ghana fraud screening	Trade and informal work	PROTECT	Screens mobile-money transactions for fraud.	Not reported	MTN Ghana	Ghana	In use
18	Jumia	Trade and informal work	PROTECT	Screens orders and payments for fraud with machine learning.	6.8 million annual active consumers, 110,000 active sellers and 27.9 million orders in the 2020 SEC filing.	Jumia	Nigeria · South Africa · Pan-Africa	In use
19	Twiga Foods	Trade and informal work	EARN OWN	Sets prices in real time and scores vendors for credit on a food-distribution platform.	Not reported	Twiga Foods	Kenya	In use (company report)
20	Bolt	Trade and informal work	EARN	Matches riders and drivers and sets prices and routes for ride-hailing in Nairobi.	Not reported	Bolt	Kenya	In use (company report)
21	Paystack	Trade and informal work	PROTECT	Screens merchant payments for fraud with a machine-learning system.	Not reported	Paystack	Nigeria	In use (company report)
LANGUAGE AI								
22	Lelapa AI (Vulavula)	Language AI	EARN LEARN	Provides speech and text tools for South African languages such as isiZulu and Sesotho, alongside Afrikaans and English.	Not reported	Lelapa AI	South Africa	In use (company report)
23	MultiChoice / Showmax	Language AI	EARN LEARN	Generates subtitles for broadcast and streaming content automatically.	21.8 million customers across 50 countries; captioning time halved at about 85 per cent automated accuracy.	MultiChoice Group	South Africa · Pan-Africa	In use
24	Rwanda Biomedical / MbazaNLP	Language AI	EARN LEARN	Answers public-health questions in Kinyarwanda through a chatbot.	Not reported	Rwanda Biomedical Centre / Digital Umuganda	Rwanda	In use; AI method not published

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
25	Digital Umuganda / MbazaNLP	Language AI	EARN LEARN	Builds speech recognition, text-to-speech and translation models for Kinyarwanda.	Open models and datasets published from 2023 to 2025.	Digital Umuganda / MbazaNLP	Rwanda	In use
26	Lesan AI	Language AI	EARN LEARN	Translates between English and Ethiopian languages, including Amharic and Tigrinya.	Not reported	Lesan AI	Ethiopia	In use
27	NCAIR Yoruba ASR v1.0	Language AI	EARN LEARN	Converts spoken Yoruba to text, released as a government model.	627 hours of training data; version 1.0 released in September 2025; government-backed.	NCAIR (National Centre for Artificial Intelligence and Robotics)	Nigeria	In use
28	N-ATLAS	Language AI	LEARN	Provides a multilingual language model for Nigerian languages, launched by the federal government.	Launched in September 2025 for Yoruba, Hausa, Igbo and Nigerian-accented English.	Nigeria Federal Ministry of Communications	Nigeria	In use
29	Masakhane	Language AI	EARN LEARN	Builds open datasets, benchmarks and models for African languages through a research community.	More than 1,000 participants and more than 38 languages; research outputs deployed as models.	Masakhane community	Pan-Africa	In use
30	GhanaNLP	Language AI	EARN LEARN	Builds language models, datasets and tools for Twi, Ga and Ewe.	Not reported	GhanaNLP community	Ghana	In use
FINANCE								
31	Safaricom M-PESA fraud screening	Finance	PROTECT	Screens mobile-money transactions for fraud.	35.82 million active users and 675,860 Lipa na M-PESA merchants in the 2025 financial year, audited.	Safaricom	Kenya	In use
32	Safaricom Fuliza overdraft scoring	Finance	EARN OWN	Sets overdraft limits for M-PESA users and merchants with AI-based credit and behavioural scoring.	32.41 million active M-PESA customers; KES 32.5 billion in merchant overdrafts to 44,800 borrowers in the 2024 financial year, and 52,000 merchants receiving credit by September 2024.	Safaricom	Kenya	In use
33	Vodacom Tanzania / Songesha	Finance	EARN OWN	Offers short-term overdraft credit to M-PESA users, with limits based on transaction history and usage.	10.2 million M-PESA customers and more than 6 million Songesha users in the 2024 financial year, audited.	Vodacom Tanzania	Tanzania	In use; AI method not published
34	Discovery Health	Finance	PROTECT	Gives members predictive health recommendations through its Personal Health Pathways.	Not reported	Discovery Health	South Africa	In use (company report)

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
35	Standard Bank	Finance	EARN OWN	Assesses credit risk with machine-learning models.	Not reported	Standard Bank	South Africa	In use
36	MTN MoMo Ghana loan scoring	Finance	EARN OWN	Scores mobile-money users for small loans and tailors offers.	Not reported	MTN Ghana	Ghana	In use; AI method not published
37	ACRE Africa	Finance	PROTECT	Designs index crop insurance from satellite and weather data.	More than 1.7 million insurance contracts and 8.5 million beneficiaries.	ACRE Africa	Kenya · Rwanda · Tanzania	In use
38	SmartCash PSB / Airtel Africa	Finance	EARN OWN	Provides mobile-money wallet and payment services.	Airtel Money: 44.6 million customers in the 2025 financial year and 52 million by December 2025.	Airtel Nigeria / SmartCash	Nigeria	In use; AI method not published
HEALTH								
39	Stop TB / Janna Health	Health	PROTECT	Reads chest X-rays to flag people for tuberculosis testing in community screening.	5,297 people screened and 85 TB cases confirmed; cost per case found 35 per cent lower than when screening was limited to people with a persistent cough (USD 773 against USD 1,198), peer-reviewed in 2025.	Stop TB Partnership / Janna Health	Nigeria	In use
40	Nigeria MoH / NTBLCP	Health	PROTECT	Reads chest X-rays in the mobile screening units of the national tuberculosis program.	Not reported	Nigeria MoH / NTBLCP	Nigeria	In use
41	Kenya MoH	Health	PROTECT	Reads chest X-rays to support tuberculosis screening in the national program.	Not reported	Kenya MoH / CAD4TB	Kenya	In use
42	WHO Ethiopia	Health	PROTECT	Equips digital X-ray machines with AI reading for tuberculosis screening.	225 AI-supported digital X-ray machines deployed and 75 health workers trained.	WHO AFRO / Ethiopia MoH	Ethiopia	In use
43	St Luke Hospital	Health	PROTECT	Uses AI reading of chest X-rays in a hospital tuberculosis pathway.	Research study, 2023 to 2024, with 478 participants.	St Luke Hospital / CAD4TB	Ethiopia	In use
44	Babyl / Rwanda MoH (closed 2023)	Health	PROTECT	Provides AI-supported triage and telemedicine consultations with clinicians.	3.9 million consultations from 2019 to 2023. The service closed in September 2023.	Babyl / Rwanda MoH / RBC	Rwanda	Closed (2023)

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
45	SA / Lesotho	Health	PROTECT	Evaluated AI reading of chest X-rays for tuberculosis screening across sites in two countries.	Research evaluation, 2021 to 2022, with 1,392 adults.	CAD4TB / SA / Lesotho MoH	South Africa · Lesotho	In use
46	Uganda NTLP / Baylor	Health	PROTECT	Reads chest X-rays in mobile tuberculosis screening units.	2,424 people screened by chest X-ray in 92 hotspots in September 2024, as reported in a 2025 conference abstract.	Uganda NTLP / Baylor College of Medicine	Uganda	In use
47	Stop TB Partnership TB REACH, Uganda	Health	PROTECT	Tested AI reading of chest X-rays for tuberculosis in health facilities.	Clinical validation study in 2021; screening numbers not published.	Infectious Diseases Institute / Uganda National Tuberculosis and Leprosy Control Programme (Stop TB Partnership TB REACH)	Uganda	Validation study
48	Global Health Labs	Health	PROTECT	Evaluates cervical images on a smartphone to support cancer screening.	8,204 women screened across eight public facilities by smartphone-based automated visual evaluation, in a validation study.	Global Health Labs / CHAI / Zambia MoH	Zambia	Validation study
DATA WORK AND AI SERVICES								
49	Sama	Data work and AI services	EARN	Employs workers to label the data used to train AI systems.	More than 3,000 workers in Kenya and about 300 in Uganda; independently assessed by Fairwork in 2025, which found pay at the statutory minimum wage but not a living wage.	Sama	Kenya · Uganda	In use
50	Digital Umuganda / Common Voice	Data work and AI services	LEARN	Collects Kinyarwanda voice recordings from volunteers to build speech datasets.	Not reported	Digital Umuganda	Rwanda	In use
51	DataProphet	Data work and AI services	EARN	Optimizes manufacturing processes with industrial AI.	Not reported	DataProphet	South Africa	In use (company report)
52	InstaDeep	Data work and AI services	EARN OWN	Develops AI for industry and biotechnology.	About 240 staff; acquired by BioNTech in 2023 for up to GBP 562 million.	InstaDeep / BioNTech	Tunisia · Nigeria · South Africa	In use (company report)
53	Synapse Analytics / iScore	Data work and AI services	EARN	Supports credit decisions within Egypt's national credit bureau.	Partnership announced in October 2025 and integrated into the iScore national credit system.	Synapse Analytics / iScore	Egypt	In use

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
54	Sunbird AI	Data work and AI services	EARN LEARN	Builds open translation and text models for Ugandan languages.	Sunflower open models covering 31 Ugandan languages, released in October 2025 and unveiled by the Ministry of ICT.	Sunbird AI	Uganda	In use
55	Curacel	Data work and AI services	PROTECT	Automates the processing of insurance claims.	Not reported	Curacel	Nigeria	In use; AI method not published
PUBLIC SERVICES								
56	SARS	Public services	PROTECT	Flags tax returns for compliance risk.	ZAR 115 billion collected, with 33 per cent (about ZAR 38 billion) attributed to automated risk profiling, as reported in December 2021.	SARS (South African Revenue Service)	South Africa	In use
57	SARS Lwazi AI	Public services	LEARN	Answers taxpayer questions through a chatbot.	Not reported	SARS	South Africa	In use
58	Lagos State ITS	Public services	PROTECT	Runs traffic-management sites and number-plate cameras for enforcement.	856,680 violations recorded by number-plate cameras in 2024.	Lagos State Government	Nigeria	In use; AI method not published
59	Egyptian Judiciary	Public services	PROTECT	Transcribes court proceedings from speech.	94.1 per cent recognition accuracy, as reported in Egypt's National AI Strategy (2025); used for court minutes and being integrated into criminal-court e-litigation.	Egyptian Judiciary / AI for Government	Egypt	In use
ENERGY								
60	KenGen	Energy	EARN	Monitors geothermal plant performance with networked sensors, real-time analytics and predictive maintenance.	1,786 MW installed; 8,383 GWh dispatched in the 2024 financial year.	KenGen	Kenya	In use; AI method not published
61	Atlas AI / ENGIE Energy Access	Energy	EARN	Forecasts customer demand and sales locations for solar home systems.	1,450 wards modelled in Kenya; monthly sales up 48 per cent in a pilot area.	Atlas AI / ENGIE Energy Access	Kenya	In use (company report)
62	Daystar Power / SmartHelio	Energy	EARN	Detects faults in commercial solar installations to guide maintenance.	More than 20 fault types detected automatically; faults resolved four times faster.	Daystar Power / SmartHelio	Nigeria	In use (company report)
63	Husk Power Systems	Energy	EARN	Forecasts demand and manages operations on solar mini-grids.	12 mini-grids in Nigeria (2023).	Husk Power Systems	Nigeria	In use (company report)

No.	Initiative	Sector	Designed to offer	What it does	Reported reach or scale	Organization	Countries	Evidence and status
TRANSPORT AND LOGISTICS								
64	Zipline	Transport and logistics	PROTECT	Plans and flies drone deliveries of blood and medical supplies.	75 per cent of blood supply outside Kigali (2022); 28,754 blood units delivered in 2023.	Zipline / Rwanda Biomedical Centre	Rwanda	In use; autonomous delivery
65	Zipline / Ghana MoH	Transport and logistics	PROTECT	Flies autonomous drone deliveries of medical supplies.	Three of its distribution centres were decommissioned in October 2025 over payment arrears, and three remained in operation in July 2026.	Zipline / Ghana MoH	Ghana	In use; autonomous delivery
66	Trella	Transport and logistics	EARN	Matches shippers with truck drivers and recommends loads through matching and recommendation models on a digital freight platform.	More than 30,000 drivers and 500 shippers; 2.9 million empty miles saved, in the April 2022 ESG report.	Trella	Egypt	In use (company report)
67	Lori Systems	Transport and logistics	EARN	Matches cargo with trucks and plans routes, pairing outbound and return loads.	More than 20,000 trucks in its network, as reported by the company.	Lori Systems	Nigeria · Kenya · Uganda	In use (company report)
68	SWVL	Transport and logistics	EARN	Forecasts demand and plans routes for shared transit.	Not reported	SWVL	Egypt	In use (company report)
69	Moove	Transport and logistics	EARN OWN	Finances vehicles for ride-hailing drivers, predicting repayment risk from trip and vehicle telematics data.	Six African cities; more than 2,700 CNG and electric vehicles financed and 9,000 driver jobs in 12 months, in the 2022 impact report.	Moove	Nigeria · Ghana · Kenya · South Africa	In use

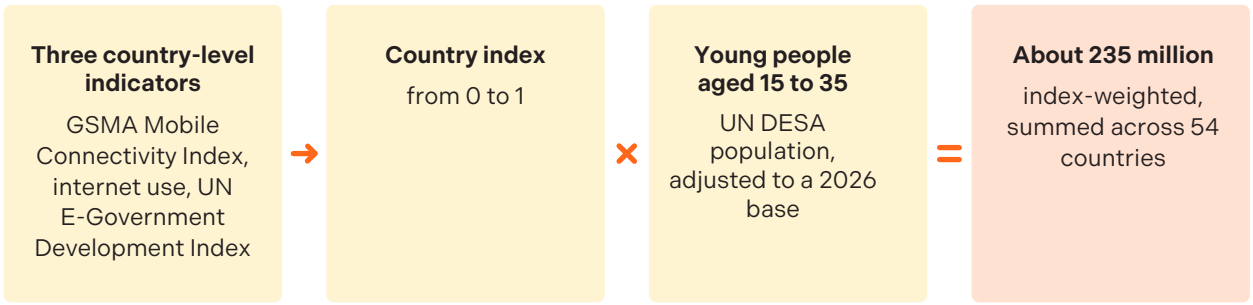
Countries are shown as reported in the underlying sources. Where a source listed a headquarters rather than the country in which the service operates, the location was corrected accordingly. Source: documented AI initiatives, this study.

Annex B. How modelled potential AI reach is estimated

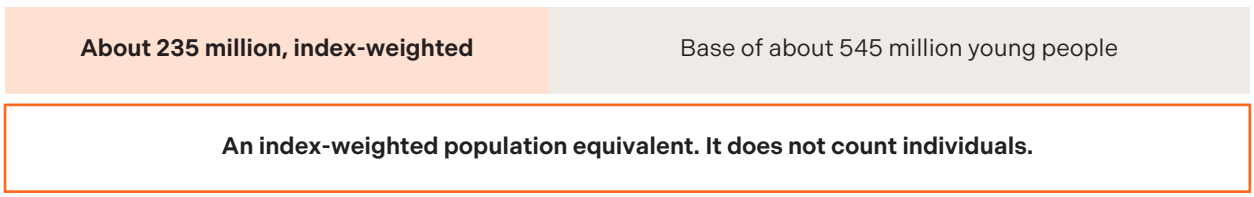
Modelled reach is an index-weighted population equivalent of the young people living in countries where national digital conditions could support the delivery of an AI-enabled service. It does not count individuals. It does not identify who uses AI and does not measure actual use, skills or income (Figure B.1).

Figure B.1. How the modelled-reach estimates are built.

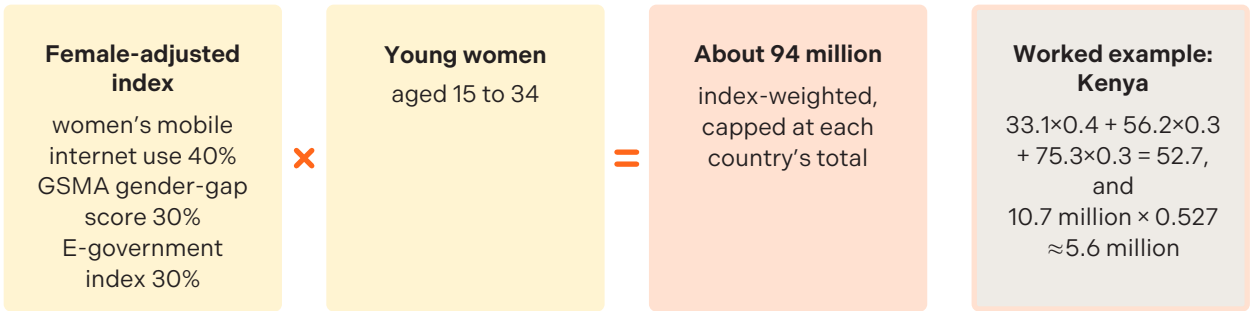
A. The total estimate



B. Against a base of about 545 million young people aged 15 to 35



C. The young women series



The young women estimate is capped at each country's total, so it forms part of the 235 million. Built from any two of the three indicators, the total moves by less than 3 per cent. On internet use alone it is closer to 200 million. **Neither figure counts users or measures use, skills or income.**

Source: *GSMA (2025); World Bank (2025); UN DESA (2024a, 2024b); World Data Lab and Mastercard Foundation (2026); this study.*

Basic digital conditions. The assessment combines four indicators into a score from 0 to 100 for each country: mobile connectivity (GSMA Mobile Connectivity Index), electricity access and internet use (World Bank) and mobile network coverage. Thirteen countries score 70 or above, the highest band. A score of 26 marks the threshold used in this report, and the 15 countries below it form the lowest band of basic digital conditions. The threshold is the assessment's own cut-off, not an empirically established minimum for delivering AI services at national scale.

The base population of about 545 million young people aged 15 to 35 follows World Data Lab's Africa Youth Employment Clock, developed with the Mastercard Foundation and accessed on 20 April 2026. The clock updates continuously, so later readings are higher. For each country, that population is weighted using an index based on three published indicators: the GSMA Mobile Connectivity Index, the share of the population using the internet and the UN E-Government Development Index. Summed across countries, the resulting index-weighted population equivalent is about 235 million young people.

Within that total, a further estimate adjusts the modelled reach for young women using the GSMA measure of the gender gap in mobile internet use. Each country's estimate for young women is capped so that it cannot exceed the total modelled reach for that country. Applying that cap produces an estimate of about 94 million young women, who form part of the 235 million. The estimate for young women uses UN population data for women aged 15 to 34, the closest band available.

The GSMA gender-gap score is a normalized measure of women's mobile internet use relative to men's. A score below 50 indicates a wide gender gap. It is not a ratio of users and does not provide a count of women who are online.

Annex C. Abbreviations, glossary and references

Abbreviations

Abbreviation	Meaning
ADCA	Africa Data Centres Association
AFRO	World Health Organization Regional Office for Africa
AI	artificial intelligence
AICCRA	Accelerating Impacts of CGIAR Climate Research for Africa
ASR	automatic speech recognition
BPO	business process outsourcing
CC BY-NC-SA	Creative Commons Attribution-NonCommercial-ShareAlike
CGIAR	CGIAR, a global research partnership for a food-secure future (formerly the Consultative Group on International Agricultural Research)
CHAI	Clinton Health Access Initiative
CIAT	International Center for Tropical Agriculture
CNG	compressed natural gas
DCDT	Department of Communications and Digital Technologies (South Africa)
DESA	United Nations Department of Economic and Social Affairs
EMNLP	Conference on Empirical Methods in Natural Language Processing
ESG	environmental, social and governance
FAO	Food and Agriculture Organization of the United Nations
GBP	pound sterling
GPU	graphics processing unit
GSMA	GSM Association
GWh	gigawatt-hour
ICT	information and communications technology
ILO	International Labour Organization
ILRI	International Livestock Research Institute
IT	information technology
ITES	information technology–enabled services
ITS	intelligent transport system
ITU	International Telecommunication Union
KES	Kenyan shilling
MINICT	Ministry of Information Communication Technology and Innovation (Rwanda)
MoE	Ministry of Education (country named in each entry)
MoH	Ministry of Health (country named in each entry)
MW	megawatt

Abbreviation	Meaning
NASA	National Aeronautics and Space Administration (United States)
NCAI	National Council for Artificial Intelligence (Egypt)
NCAIR	National Centre for Artificial Intelligence and Robotics (Nigeria)
NLP	natural language processing
NTBLCP	National Tuberculosis, Leprosy and Buruli Ulcer Control Programme (Nigeria)
NTLP	National Tuberculosis and Leprosy Control Programme (Uganda)
OECD	Organisation for Economic Co-operation and Development
PDF	portable document format
PLC	public limited company
PSB	payment service bank
RBC	Rwanda Biomedical Centre
SA	South Africa
SARS	South African Revenue Service
SDG	Sustainable Development Goal
SEC	Securities and Exchange Commission (United States)
SIM	subscriber identity module
SM	shared measure (Mastercard Foundation Guide to Shared Measures)
SMS	short message service (text message)
TB	tuberculosis
UM6P	Mohammed VI Polytechnic University (Morocco)
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
US	United States
USD	US dollar
WCAG	Web Content Accessibility Guidelines
WHO	World Health Organization
ZAR	South African rand

Glossary

AI initiative. One identifiable use of AI by a named organization, as documented in this study: an AI application or service people use, a resource such as a model or dataset others build on, a pilot, or a deployment within an institution. The report counts 69 documented AI initiatives, listed in Annex A. Most are in use. Five are pilots, validation studies or a service that closed in 2023.

Assisted digital access. Use of a digital service through another person's device, account or support. It is not treated as assisted AI use unless the source explicitly identifies AI.

Basic digital conditions. The assessment's measure of mobile connectivity, electricity access, internet use and network coverage, used to group countries into three bands.

Compute. The processing infrastructure on which AI services run, including processors and data centres, and the cost of accessing that capacity.

Dignified and fulfilling work. Wage employment or self-employment that provides reliable income, meaning enough income for a young person and her dependants, together with at least one of three further markers: reputable work (work respected by the people she cares about), respect in the workplace and a sense of purpose. The definition comes from young people and is used in the Mastercard Foundation's Guide to Shared Measures 2.0 (2025).

Earning arrangement. The relationship or mechanism through which work becomes income, such as an employer, client, buyer, market or payment system. It sets who pays, on what terms and into whose account.

Effective use. Sustained use of a tool for a person's own purposes, with enough independence to return to it and act on the result, as distinct from occasional or assisted use through another person's device, account or time.

Enabling conditions. The five country-level conditions assessed in this study: basic digital conditions, compute, language and data, research and innovation, and policy and governance. In a young person's working life, these conditions shape the first four questions of the report.

Evidence grade. The strength of the evidence that an initiative exists and operates at the scale reported. It is not a rating of how well the initiative works.

Five questions, the. Access and use; affordability; language and context; trust, verification and challenge; and economic position. The fifth asks whether value created through AI-assisted work translates into income, better terms and greater control over earnings.

Gender-gap score (GSMA). A GSMA measure of women's mobile internet use relative to men's. A score of 100 indicates parity, while a score below 50 indicates a wide gap. It is not a ratio of users.

Intermediary. A person or organization through which a young person accesses a service, buyer or work opportunity, such as a cooperative, community organization, trainer, health worker or relative with a smartphone.

Link to income. The connection through which value created by AI-assisted work becomes income that a young person receives and can retain or control.

Modelled reach (modelled potential reach). An index-weighted population equivalent of the young people living where current conditions could support delivery of an AI-enabled service. It does not count or identify individuals and does not measure access, use or income.

Partial profit. A change in profit measured against a comparator. It is not a measure of total household income.

Starting point. One of four livelihood and digital contexts used to guide recruitment. The starting points were defined before fieldwork and refined during analysis. They describe contexts, not categories of people.

Working life. The work through which a young person earns and the arrangements through which that work becomes income.

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