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Reach Is Not Participation

Young women and AI in Africa

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RESEARCH BRIEF

Young Africans use AI in their work, businesses and everyday services. This brief examines how young women use it and what influences the income they earn and keep.

Introduction

In Ghana, farmers receive weather forecasts through text messages on basic mobile phones. In northeastern Nigeria, health workers use AI to analyze chest X-rays, with laboratory tests confirming suspected cases. Young people also use tools such as ChatGPT to write code, prepare product descriptions and communicate with customers. Evidence on how this use affects their earnings is still developing.[1]

This brief draws on Young Africans and the AI Landscape: Understanding Access, Adoption and the Pathways to Work and Income. It examines how young women use AI in their work and the circumstances that influence the income they earn from it. A suitable device, affordable data, information in a familiar language and the ability to check that information shape how AI is used. In this brief, participation refers to people actively using or contributing to AI-enabled tools and services, rather than simply having potential access to them. Earnings depend on the work available, the rates employers and customers pay, the regularity of payment and a woman's control over the income she receives.

KEY FINDINGS

- AI-enabled services could reach the equivalent of about 235 million young Africans, including 94 million young women. These modelled, index-weighted estimates do not count users.
- Two of the 69 documented initiatives report changes in earnings directly; neither reports by age or gender.
- Young people described finishing work faster with AI, often for similar fees; more clients or better rates raised earnings.

1 Synarchy Consulting (2026). Young Africans and the AI Landscape: Understanding Access, Adoption and the Pathways to Work and Income. Dubai: Synarchy Consulting, November 2026. Unless otherwise indicated, figures in this brief are drawn from the main report.

Four Women's Experiences

The report draws on the experiences of four young women, under pseudonyms and with identifying details changed. Achieng, a software developer in Nairobi, uses AI to complete assignments more quickly and is working toward better rates. Thandi runs a creative business from her phone in Cape Town and relies on repeat customers. Harriet, a farmer in Uganda, acts on advice she can verify and afford. Nadège, a domestic worker in Cotonou, wants to be paid reliably for the work she does. Each represents a different starting point explored through the fieldwork and draws on her skills and judgement to pursue economic opportunities, but her ability to earn also depends on decisions made by employers, customers, suppliers and payment providers.

What the Research Shows

- **Young people's use of AI and their earnings depend on different circumstances.** Regular use depends on a device, affordable data, a familiar language and information they can check; earnings depend on the work available, what customers pay and how payment is made. Harriet's experience illustrates the conditions affecting AI use, while Nadège's highlights the factors influencing earnings.
- **Participants described completing work faster, often for similar fees.** One developer said clients who once allowed a month for a website now expect it within two days; participants earned more when they gained clients or negotiated better rates. Achieng's experience illustrates the importance of negotiating better rates to translate work into higher earnings.
- **Delivery channels influence who can use a service.** Text messages, voice services and frontline workers reach people with basic phones; services that need a smartphone and steady data reach people who have both.
- **Interviewees described more regular use where an employer, program or public service paid.** Some young people paying in US dollars stopped when free access ended.
- **Participants compared AI-supported advice with trusted sources.** They checked it with peers, messaging groups and extension workers; in Nigeria, AI screening for tuberculosis is followed by laboratory confirmation.
- **Young women's participation reflects their working and household circumstances.** A phone of their own, time for training, travel, childcare and payment methods often arise together, and payment into an account someone else manages affects how women can use their income.
- **Evidence on economic outcomes is beginning to be documented.** About one in six of the 69 initiatives reports an economic measure, mostly indirect; two report earnings directly, for wheat farmers in Ethiopia[2] and data annotators at Sama. A program in Egypt records participants' first payments for work; it has not yet been evaluated.

ABOUT THE RESEARCH

The report draws on four sources: an assessment of all 54 African countries using more than 100 indicators from over 50 published sources, current as of April 2026; 69 documented AI initiatives, each assessed for the quality of its evidence and drawn from organizations that publish, so informal uses are less well represented; fieldwork in ten countries; and a review of ten national AI strategies as of May 2026. The four women's accounts illustrate relevant findings. Other findings draw on the wider fieldwork that includes 217 women.

Fieldwork in ten countries. 40 focus groups with 310 young people, including 217 women, 42 living with disabilities and 28 displaced, and 100 key-informant interviews; Aäreton Blue moderated and Caribou contributed analytical input.

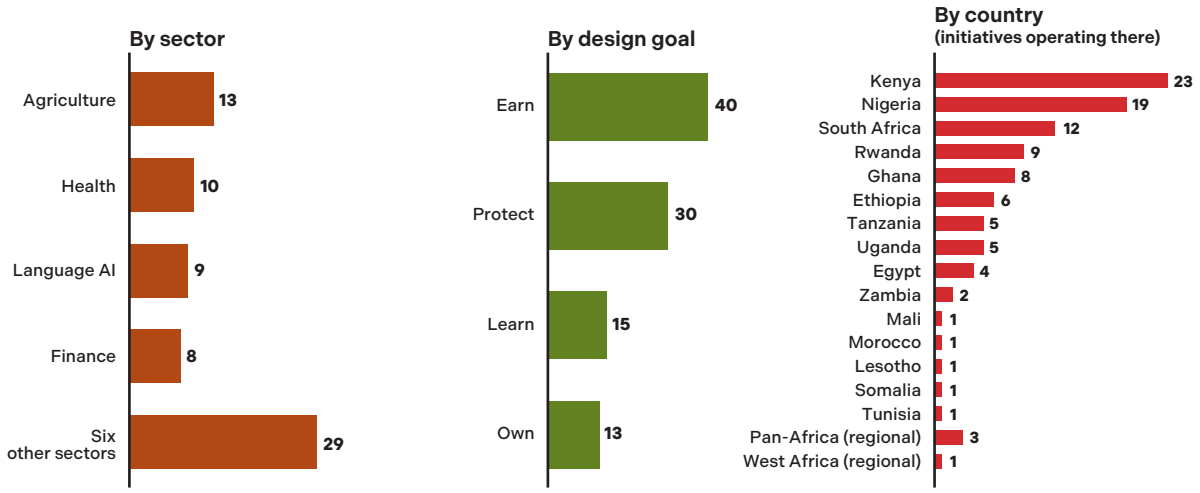
How findings were assessed. A finding is reported when it recurs across several focus groups or is supported by key informants; these patterns are not population-level estimates. Participants are identified by pseudonyms.

Estimating potential reach. An index of mobile connectivity, internet use and the UN E-Government Development Index, applied to the population aged 15 to 35 in each country, giving an index-weighted population equivalent. It does not count users.[3]

2 AICCRA (2025), Scaling Climate-Smart Innovations in Ethiopia; Alliance of Bioversity International and CIAT (2024). Gains measured against blanket recommendations.

3 Report, Annex B. The base of about 545 million young people aged 15 to 35 follows the Africa Youth Employment Clock (20 April 2026).

Figure 1. The 69 documented AI initiatives by sector, design goal and country.



An initiative may serve more than one purpose or operate in more than one country. Design goals show what a service is designed to offer: Earn, to help increase income; Protect, to reduce risk to health, income or rights; Learn, to build skills or knowledge; Own, to build assets, credit or a business. Earn does not mean that earnings were reported.
***Source:** Young Africans and the AI Landscape (2026), Figure 2; counts derived from Annex A.*

Findings Across the Research

Read together, the findings suggest that access to AI and the chance to earn from it remain unequal. As a result, the opportunities AI creates are more likely to reach people and places that are already well connected.

Documented AI activity is concentrated in countries with stronger digital infrastructure
On the study's 0–100 index of basic digital conditions, 13 countries scored 70 or above and 15 scored below 26; 31 countries had no more than one data centre. Documented initiatives name Kenya, Nigeria and South Africa most often. Where domestic compute is limited, developers rent capacity priced in US dollars, which adds to the cost of services. Paid technical work, including data and language work, may also develop where these ecosystems exist; the study did not measure this effect. Young Africans contribute to AI through Lelapa AI, Sunbird AI, InstaDeep and the Masakhane research community.

> Investment in digital foundations, compute and language data across more countries could expand where services are built around young people's own needs, and grow the technical work around those services into a source of income.

Location and language influence how young people use AI
In 2024, about 38 per cent of Africa's population used the internet: 57 per cent in urban areas and 23 per cent in rural areas, and 31 per cent of women and 43 per cent of men. Participants described connection interruptions affecting their ability to respond to work advertised online, and some could not obtain a SIM card or open an account without identity documents. Many AI tools respond first in English, and performance varies across African languages; stronger language resources are concentrated in 13 countries. All ten national AI strategies reviewed refer to fairness, yet few set out how a person can ask for a review when AI informs a decision about a loan, a job application or a public service.[4]

4 International Telecommunication Union (2025), State of Digital Development and Trends in the Africa Region; GSMA (2025), The Mobile Gender Gap Report 2025.

Services that work with intermittent connections and in the languages people use, with clear procedures to review AI-supported decisions, can make AI more usable in everyday work.

AI is changing some of the tasks through which young people gain work experience

About nine in ten employed young Africans work informally, and many earn through customers, buyers or digital platforms. Employers and trainers interviewed in four countries described changes in entry-level work as AI takes on routine tasks; one reported that a quality-assurance team of five or six had been reduced to one engineer. These accounts have not been verified across firms or measured as representative changes in employment.

Training and employment programs can help link young people with employers and buyers who value faster work, and create structured routes into a first job where entry-level tasks are changing.

Young women's opportunities to benefit from AI are influenced by their working and personal circumstances

Women account for nearly 61 per cent of young Africans who are neither employed nor in education or training. In Sub-Saharan Africa, women are 29 per cent less likely than men to use mobile internet, and more than 20 countries with data score below 50 on the GSMA gender-parity measure, including some with strong digital infrastructure. A woman using a borrowed phone may have little time to learn a new tool. When payment for her work goes into an account that someone else manages, she may not be able to keep or decide how to use what she earned.[5] Not all barriers discussed in this brief are specific to women. Where common barriers affect young women differently, these differences are highlighted.

Programs developed with young women can offer accessible training schedules, suitable devices, affordable services and payment into accounts they manage. The contribution of these measures to sustained income should be assessed over time.

A Perspective from the Fieldwork

> "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."
>
> ***Key informant, Kenya***

The four women described what reliable earnings would allow them to achieve: a design business of her own for Achieng, customers who order regularly for Thandi, more land and her own animal feed for Harriet, and full payment for completed work for Nadège.



5 International Labour Organization (2026), modelled estimates; GSMA (2025), The Mobile Gender Gap Report 2025 and Mobile Connectivity Index 2025.

Figure 2. Conditions Influencing Access to AI and Its Use in Work

Enabling conditions, measured country by country

Each is necessary, and none is sufficient alone

Where AI meets young people
Services and tools in her work: payments, advice, health, training, her own phone

Policy and governance — 5
Rules for AI, data protection, routes to challenge a decision

Research and innovation — 4
Builders, hubs, researchers and investment

Language and data — 3
Datasets and models for the languages people work in

Compute — 2
Data centres, cloud and processors that run AI services

Basic digital conditions — 1
Power, networks, devices and internet use

Base of the stack

What a young person meets in her work

The first four questions of this report

Access
Can she access a service and use it?
Rests on: Basic digital conditions
Young people described: Weak signal, shared phones, missing ID

Cost
Can she afford to keep using it?
Rests on: Basic digital conditions; Compute
Young people described: Dollar prices, data bundles, free tiers that stop

Language
Does it work in her language?
Rests on: Language and data; Research and innovation
Young people described: Answers in English first

Trust
Can she check it and challenge a decision?
Rests on: Policy and governance
Young people described: Scams, advice that is hard to check

The fifth question sits beyond these enabling conditions: whether a buyer, employer or client pays for the value created

The five enabling conditions in the assessment and the questions young people raised.
Source: *Young Africans and the AI Landscape (2026), Figure 8.*



PRIORITIES FOR INSTITUTIONS

- **Governments:** procedures for questioning AI-supported decisions that affect income.
- **Payment providers:** local-currency pricing, mobile money and payment into accounts women control.
- **Employers and buyers:** rates, repeat orders or hiring that recognize faster work.
- **Funders and trainers:** training linked to a named employer, followed from a first payment to regular earnings.
- **Researchers and funders:** earnings young women keep, by age and gender.

Areas for Coordinated Action

AI is increasingly part of how young Africans work, access services and pursue economic opportunities. Young people are also developing and applying AI in ways that respond to local needs. Evidence of these activities is growing, providing a basis for understanding how AI influences work, earnings and economic opportunities.

For young women, the benefits depend on access to AI that is affordable, relevant and trustworthy, together with opportunities to earn a reliable income and exercise control over what they earn.

Governments, technology providers, employers, training institutions, funders and community organizations all have responsibilities in supporting these conditions, as Figure 3 illustrates. Progress can be assessed through net earnings, the regularity and timeliness of payments, working conditions, the quality of work and control over income. Reporting these outcomes by age and gender will help establish who is benefiting and how.

These measures should also reflect the importance of reputable work, respect in the workplace and a sense of purpose, consistent with the Mastercard Foundation's framework for dignified and fulfilling work.

Figure 3. Institutional Responsibilities Across the Five Areas

Question and what the research found	Governments	Infrastructure and finance	Platforms and employers	Skills and research	Development finance	Community organizations
ACCESS	Power and coverage	Affordable data	Text and voice services	Digital skills	Fund assisted channels	Assisted access
COST	Data and payment rules	Local currency, mobile money	Prices for irregular earnings	Cover training costs	Participation costs, compute	Shared devices
LANGUAGE	Test before buying	Compute for builders	Build in local languages	Datasets and benchmarks	Language resources	Local data, with consent
TRUST	Routes to challenge decisions	Reasons and appeal	Checks in the service	Independent evaluation	Fund evaluation	Help to raise complaints
EARNINGS	Procurement that pays	Accounts women control	Pay that reflects output	Training tied to an employer	Routes to paid work	Links to buyers

Primary role | Supporting role | Roles that follow from the analysis and were not identified in the evidence.

Roles are potential contributions and do not record commitments. Simplified from Young Africans and the AI Landscape (2026), Figure 13.

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About this brief
This research brief was prepared by Ramki Jayaraman and Uma Ramanathan of Synarchy Consulting in partnership with the Mastercard Foundation.

Use of artificial intelligence: AI-assisted tools were used to organize sources, extract information into standardized tables, classify documented initiatives and check consistency across drafts. The authors established the research questions and analytical categories, assessed the evidence and approved the interpretation. Each figure was checked against its source.

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