



AI for Africa: A Moment of Transformational Possibility

Roundtable Report 2026

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This roundtable was co-organised by the Wheeler Institute for Business and Development, DFS Lab, and the Data Science and AI Initiative at London Business School.

AI presents a distinct opportunity in Africa to enhance human capability, ease productivity constraints, and expand economic participation. While longstanding challenges persist and new ones will emerge, particularly in employment, infrastructure, and regulation, targeted investment and coordinated action could enable AI to drive inclusive growth and sector-wide transformation.

Executive Summary

Artificial intelligence (AI) is reshaping global debates about the future of work, productivity, and economic growth. Much of the prevailing discussion has focused on concerns around labour displacement, job loss, and the concentration of economic value. These concerns have driven calls for caution, regulation, and strategies to manage disruption.

For Africa, however, this global narrative captures only part of the picture. The continent's expanding workforce, persistent productivity constraints, and active entrepreneurial ecosystems create a context in which AI could play a transformational role. If deployed thoughtfully and adapted to local contexts, AI has the potential to support the modernisation of core sectors, enhance human capability, and expand economic participation rather than simply automate existing processes.

AI can augment human capital in Africa, a setting where access to formal education, training, and expert systems has been uneven. AI can help ease long-standing frictions in skill accumulation at organisational scale, allowing individuals and small teams to operate more effectively without displacing labour. The opportunities appear strongest in high-employment sectors such as agriculture, healthcare, retail, and construction. In these sectors, AI appears most relevant when integrated into existing workflows, improving performance without requiring structural overhaul. Several features of African markets make this kind of adoption more feasible over time, especially local operating knowledge, informal-sector data that could be digitised, linguistic diversity, and human distribution networks that might serve as practical channels for deploying AI tools.

But the constraints are real. Compute is expensive. Connectivity and power are uneven. Many African languages are still poorly supported in mainstream models. Regulation is still evolving, and governments face a hard balancing act. These challenges highlight the domains where deliberate investment and coordination can make the greatest difference. That includes investing in infrastructure and local compute, building practical skilling pathways, and using flexible, pro-innovation regulation. It also includes public investment in applied research and better public-sector data systems. With sustained collaboration, across startups, large firms, governments, and global partners, AI could support productivity growth and more inclusive economic transformation across the continent.



The transformational potential of AI in Africa

AI as a Human Capital Multiplier

AI offers Africa not just incremental gains, but the possibility of a step-change in productivity and capability. In a region where access to high-quality education, training, and expert systems has often been constrained, AI can broaden access to knowledge and practical problem-solving support. Tools that assist with tasks such as drafting code, troubleshooting operational challenges, analysing data, and producing training materials already allow individuals to take on work that previously required more specialised expertise. By reducing the penalties of limited formal training, AI can help more people participate meaningfully in the digital economy and contribute at a higher level within firms and sectors.

AI accelerated capability uplift could reshape workforce development. AI can act as a form of “scaffolding” that helps workers build competence faster, through real-time guidance, error correction, and access to institutional knowledge, potentially narrowing the gap between junior and more experienced staff. This creates a pathway for catch-up growth that



does not depend solely on long education pipelines. It also lowers barriers to entry into digital roles by making skills acquisition more practical and incremental: workers can start in accessible roles across digital services, marketing, or data-

related tasks, while learning on the job with AI support. In this model, “learning while earning” becomes more feasible, helping convert demographic scale into productive capacity more quickly.

Research says that if you provide AI to the worst performing worker, and to the best performing worker in a firm, the worst worker catches up. This can represent a colossal injection of human capital into African Economies”.

Joseba Martinez, Assistant Professor of Economics, London Business School

Strengthening, not disrupting, traditional sectors

The most valuable applications of AI in Africa are likely to emerge not from futuristic automation, but from strengthening the everyday sectors that employ most people, agriculture, manufacturing, construction, and financial services. In these parts of the real economy, the priority should not be replacing human labour, but improving how work gets done: reducing manual bottlenecks, improving decision-making, and building resilience in environments where data is limited and processes are inconsistent.

"What Africa has more than anywhere else is people. If we can bridge training and productivity—carers, nurses, mechanics, engineers—that's a gigantic opportunity enabled by AI."

Ido Sum, Co-Founder of AfricAI Group



"We need a lot of housing on the continent and yet we just can't build fast enough because regulation is slow. So how do we use AI to help?"

Ruby Nimkar, Partner at GreenHouse Capital

In agriculture and small-scale manufacturing, for example, the opportunity is to move from reactive operations to more predictive ones, helping farmers and small businesses anticipate yields, cash flows, and income volatility, and manage risk more effectively. By improving reliability and performance at the level of small firms, the largest employers across many African markets, AI can support growth and enable more hiring rather than less.

This same logic applies to infrastructure-heavy sectors such as construction, where progress is often constrained by slow and manual systems rather than a lack of demand or labour. Regulatory and permitting processes can become binding bottlenecks,

delaying projects and limiting the speed at which housing and infrastructure can be delivered.

AI can help by digitising and accelerating parts of these workflows—organising documentation, checking compliance against codes, and reducing administrative delays—so that projects move faster from planning to execution. In this view, the link between AI and jobs is indirect but significant: by reducing inefficiencies across supply chains, services, and infrastructure delivery, AI lowers the cost of doing business and enables greater economic activity. That growth—rather than automation alone—is what ultimately expands employment and supports a more durable development pathway.



"There's quite a lot of productivity enhancement opportunity with AI — a lot of low-hanging fruits in more traditional sectors rather than tech-heavy sectors."

Kevyan Vakili, Professor at London Business School and Co-Academic Director of the Data Science and AI Initiative



Africa's distinct competitiveness: Data, context and distribution

Africa's advantage in the AI era is unlikely to come from competing directly in building frontier models or investing in a global compute arms race. Africa's advantage rests on assets that are difficult to copy—its people, local operating knowledge, and context-specific data. Because large parts of Africa's economy remain informal and under-digitised, much activity is invisible to global AI systems. Firms that do the difficult work of capturing and structuring this activity—through digitisation, sector platforms, or workflow tools—can build durable “data moats” anchored in hyper-local insight. This supports a depth-over-breadth approach: developing specialised, vertical AI applications (for example in agriculture, fraud, or logistics) that outperform generic models in the realities of African markets.

Defensibility in Africa often comes through distribution and human networks, not purely digital channels. Many services still rely on agents, field teams, and community-based systems where trust and tacit operational know-how sit at the edges. AI can strengthen

these networks by capturing local expertise and turning it into scalable guidance—such as converting voice-based instructions into structured training materials that can be shared across thousands of workers. More broadly, the opportunity is less about automating people out of the economy and more about equipping frontline workers in care and physical services with tools that raise

productivity while preserving human judgement and interaction. In this view, Africa can build high-context AI ecosystems that combine local data with trusted human “rails”—a model that is difficult for external competitors to replicate and one in which the continent's informality becomes an asset rather than a constraint.



"Africa's most defensible AI advantages won't come from datasets alone; they'll come from combining data with the trust embedded in human networks. Agent networks aren't going anywhere. The opportunity is to use AI to make those networks dramatically more capable, not to route around them."

Adam Wills, Co-Founder & CTO at Learn.ink



Challenges and constraints to african AI adoption

Infrastructure Constraints: The Physical Limit on Digital Growth

AI's transformative potential in Africa is still bounded by infrastructure. While software can scale quickly, the compute needed to run modern AI systems is costly, energy-intensive, and limited across much of the continent. This creates a structural imbalance for many African startups: they often earn revenue in local currencies but pay for their most critical input, cloud compute, in US dollars. The result is higher operating costs, exposure to currency swings, and a growing dependence on foreign technology stacks that can be difficult to sustain at early stages.

Constraints are not only financial, but operational. Many AI products assume reliable, high-bandwidth connectivity, yet connectivity in many African markets—especially rural areas—can be intermittent. When tools rely on API calls to distant servers, latency and outages can undermine usability in the field, pushing innovators toward models that can run locally on devices and function with limited connectivity. At the same time, hosting most AI

infrastructure outside the continent raises data sovereignty questions: where sensitive data is stored, which rules apply, and whether African countries are building their own durable digital capabilities or effectively renting them from elsewhere.

Language and Cultural Inclusion: The "English Internet" Bias

There is a real risk that many Africans could be left at the margins of AI adoption because current systems do not match how people communicate and work. Most large language models are trained primarily on text-heavy, English-dominant data, which means many African languages remain underrepresented and perform poorly in translation. Machine translation for many local dialects remains unreliable. When organisations rely on direct text

translation for training or frontline communication, the outputs can become confusing or unusable—undermining trust rather than enabling learning.

The challenge is not only language, but modality. In many settings, meaning is carried through oral communication, tone, idioms, and context, and a large share of workers may speak local languages fluently without reading or writing them confidently. This makes text-first AI strategies inherently limiting. Multimodal, voice-first design offers a practical solution, allowing users to interact through speech or audio and bypass both literacy and translation constraints. If AI systems cannot listen to, understand, and respond in local languages with cultural accuracy, they risk becoming tools mainly for urban and highly literate users, missing the populations where productivity gains could be most valuable.

The real economic impact will not come from a small number of people building AI models, but from millions of people using AI tools effectively in their daily work. That is where productivity gains and inclusive growth will come from.

Ywande Odumosu, Managing Partner of HoaQ Ventures

Inequality and the Digital Divide: The Risk of a "Two-Speed" Continent

AI in Africa carries a real tension. While it has the potential to raise capability and reduce skill gaps, the conditions for access are uneven—and that unevenness could widen existing divides. The barrier is not only connectivity, but also what might be called data privilege: those with reliable digital access, formal records, and consistent data trails are far better positioned to benefit.

"How do we build scaffolding that lets Africa's workforce earn today while growing their capability for tomorrow?"

Patrick Morton, Regional CEO for South Asia, Middle East and Africa, Generation



"AI could be so efficient that it could result in net job losses instead of job creation in Africa"

Henry Obi, CBE Partner, Helios Investment Partners

This creates the risk of a "two-speed" continent, where the formal sector—banks, large corporates, and urban professionals—uses AI to become more productive and better resourced, while large parts of the informal economy, with limited digital footprints, fall further behind.

There is also a risk that the pursuit of algorithmic "efficiency" overlooks how African economies actually function. AI systems often optimise for narrow metrics such as risk reduction or profit maximisation. In practice, this can disadvantage

smallholder farmers or informal traders whose data is irregular or volatile, not because they lack economic value, but because they do not fit cleanly into standard models. If automated decision systems exclude these groups, the result may be fewer services and less capital reaching the very communities that underpin employment and economic resilience. The challenge is to ensure AI is designed and governed not only to improve efficiency at the top, but to strengthen inclusion and resilience across the wider economy.



"AI can unlock growth through efficiency—but only to a point. With 85% of Africa informal and largely outside digital systems, the real question is how we bridge that gap."

Tanaka Chiimba, Ex-McKinsey & Kearney Partner, Board Member WorldSkills

A framework for action: what Africa needs to realize AI's promise

“Imagine someone in rural Africa with access to latest knowledge in their own language, AI has the potential to achieve this”

Emmanuel Adegboye,
Head of Madica

Realising Africa's AI opportunity will require more than technological adoption; it demands coordinated ecosystem design. This report points towards four enabling conditions: talent pathways, collaborative routes to scale, governance that supports learning-by-doing, and sustained domestic investment.

The first priority is building vocational “scaffolding” at scale. Actions must focus on practical, modular pathways that connect young people to work quickly and progressively. AI lowers the barrier to entry into digital work by enabling a “learn while earning” model. Roles in digital services, marketing, annotation, operations, and workflow support can serve as accessible starting points. With AI acting as a co-pilot, junior workers can reach productive standards more quickly, while firms gain access to a broader talent base. The goal is not to produce millions of AI researchers, but to enable millions of people to step onto the digital ladder in practical ways.

Second, the ecosystem must shift from a disruption mindset to an enablement model. In many African markets, the largest opportunities sit inside existing institutions rather than outside them. Large corporations in banking, telecommunications, healthcare, and consumer goods possess critical assets: historical datasets, trusted brands, and extensive distribution networks that startups cannot easily replicate. Startups, in turn, bring agility, technical depth, and speed of experimentation. The most effective path forward lies in partnership: startups building specialised AI layers that integrate

into corporate infrastructure, improving operations rather than replacing them. This model reduces customer acquisition costs, accelerates scale, and produces sustainable local champions embedded in the real economy.

“We need to focus on small businesses and how AI can make them not only efficient but also resilient”

Tokunboh Ishmael, Managing Partner and co-founder of Alitheia Capital





“Government R&D investment built Silicon Valley. Africa cannot skip this step.”

Chris Cohan, Co-founder of Grow Movement and Member of Parliament (MP) for Dorking and Horley, UK

Third, policy and capital must evolve alongside innovation. Regulation should function less as a gatekeeper and more as an enabler of responsible experimentation. Context-aware governance, including the use of regulatory sandboxes, allows new models to be tested under supervision without imposing full compliance burdens prematurely. At the same time, Africa’s AI trajectory cannot rely solely on foreign venture capital. Strategic domestic investment, in compute infrastructure, applied research, digital public goods, and venture ecosystems, signals commitment and reduces risk for private investors. Mobilising local capital pools, including pension funds and sovereign vehicles, can

further anchor AI development within African economies.

Taken together, these elements suggest a distinctly African path in the AI age—one that prioritises augmentation over automation and focuses on strengthening human capability in the sectors that underpin everyday economic life. Agriculture, infrastructure, logistics, healthcare, and services offer the greatest opportunity for durable impact. By embedding AI into the core economic sectors, African innovators can build high-context, vertical solutions supported by local data and human distribution networks. In this model, informality becomes a source of insight rather than a liability, and complexity

becomes a barrier to entry rather than a weakness. Africa does not need to replicate the industrial playbooks of other regions; it has the opportunity to shape a people-centred AI economy that expands capability, builds resilience, and channels demographic momentum into sustained growth.

“If we don’t open our eyes to how innovation happens in developing markets, we risk losing this opportunity.”

Tim Gocher, Founder and CEO, Dolma Impact Fund

“I don’t think the traditional investment model is going to work. We’ve got to be brave and completely change some of the business models. Let’s ditch interest-bearing models to do revenue share based on economic outcomes. That’s much more radical.”

Nick Hughes, Founder of M-PESA and M-KOPA





Participants

Adam Wills

Co-Founder & CTO of Learn.ink, a frontline workforce enablement platform that combines training, communication, and customer management tools to help organisations build capability at the last mile in emerging markets. Adam leads technology strategy and product development, with a focus on reaching workers in informal and distributed settings across African markets.

Chris Coghlan

Member of UK Parliament for Dorking and Horley and founder of the Grow Movement, a nonprofit providing business skills training to micro-entrepreneurs in Africa. His work spans business, international politics, and emerging markets, including roles in the army reserve, election observation, and investment management. Chris was recognised with the LBS Gold Graduate of the Last Decade Award.

Emmanuel Adegboye

Head of Madica, championing early-stage African startups with investment, mentorship, and ecosystem support. He works closely with founders to refine business models, strengthen teams, and drive sustainable growth across markets. Emmanuel is known for his hands-on approach to venture building and strategic ecosystem engagement.

Hamant Maini

Growth equity investor and Chief of Staff at Point Break Partners, a UK-based private equity firm, with experience across fintech, digital assets, and financial services in emerging markets including Africa, India, and the Middle East. Previously at NITI Aayog and Goldman Sachs, Hamant also advises non-profit initiatives, contributed to the World Economic Forum's Global Shapers community, and is an LBS alum.

Henry Mascot

CEO & Co-Founder of Curacel, an AI-driven insurance technology company operating across Africa. Under his leadership, Curacel has expanded across the continent, helping insurers reduce costs and improve customer experiences. Henry combines tech innovation with practical operational execution to tackle industry inefficiencies.

Henry Obi, CBE

Partner at Helios Investment Partners, one of Africa's largest private investment firms focused on growth sectors across the continent. He leads investment strategies that balance commercial returns with long-term impact. Henry is widely recognised for scaling transformative businesses across Africa. Henry is alum and Governor at London Business School.

Ido Sum

Co-Founder of AfricAI Group, bringing world-class AI to Africa's leading enterprises. Former Partner at TLcom Capital, a leading Africa-focused tech venture fund, backing mission-driven companies. Served on boards across fintech, edtech and healthtech in Nigeria, Kenya and South Africa. A 2x founder turned investor, Ido has built and advised startups across Israel, Europe, and Africa, with two decades focused on technology that expands access and affordability on the continent.

Jake Kendall

Co-Founder and General Partner at DFS Lab, an early-stage investor supporting digital commerce and financial infrastructure in Africa. He previously led teams at the Gates Foundation, the World Bank, and CGAP, deploying over \$1 billion into mobile money and digital payments.

Jennifer Takyi

Venture Scout at Ada Ventures. With a background in private capital, technology, and law, Jennifer connects investors with high-growth opportunities across Africa. She focuses on mobilising capital to drive innovation, economic growth, and long-term value creation. She also supports early-stage founders through fundraising and scaling, helping build sustainable businesses and expanding access for investors in African markets.

Joseba Martinez

Assistant Professor of Economics at London Business School whose research interests include the effect of automation on productivity, economic growth, and income distribution. In addition, his work on the optimal design of banking system stress tests has been published in the "Review of Economic Studies." He consults for a New York-based investment fund and has been a visiting scholar at the International Monetary Fund.

Keyvan Vakili

Associate Professor of Strategy & Entrepreneurship at London Business School and Co-Academic Director of the Data Science & AI Initiative. He explores how digital platforms, AI, and organisational strategy intersect to transform business models. Keyvan's work guides executives and policymakers navigating technology-driven competitive landscapes.

Nick Hughes, OBE

Founder of M-PESA and M-KOPA, pioneering mobile money and pay-as-you-go solar solutions that expanded financial access across Africa. He serves as an Executive Fellow at the Wheeler Institute at London Business School, advising on digital innovation and inclusion. Nick's work has reshaped how millions access financial and energy services, earning him an OBE for services to innovation in Africa.

Patrick Morton

Regional CEO for South Asia, Middle East & Africa at Generation, a nonprofit scaling education-to-employment pathways. Patrick oversees program expansion, partnership development, and impact measurement across diverse markets. His leadership advances skills training and workforce readiness at scale.

Rajesh Chandy

Professor of Marketing and Tony & Maureen Wheeler Chair in Entrepreneurship at London Business School, and Co-Academic Director of the Wheeler Institute for Business and Development. His research focuses on business and development, including innovation, micro-entrepreneurship, and using data for social impact in emerging markets. Rajesh has published widely, received multiple awards, and serves on editorial boards shaping the fields of marketing and business strategy.

Ruby Nimkar

Partner at GreenHouse Capital, investing in fintech and digital infrastructure ventures building scalable financial services across Africa. She partners with founders to navigate growth, product innovation, and market expansion. Ruby is recognised for her strategic lens on financial systems and inclusive tech.

Tanaka Chiimba

Former McKinsey & Kearney Partner with 20+ years' experience leading transformations and turnarounds across multiple sectors. She now works as an independent consultant and non-executive director, helping companies unlock growth and improve operations. Tanaka also invests in healthcare ventures and supports skills and youth employment programs. Tanaka is an LBS alum.

Tim Gocher, OBE

Founder & CEO of Dolma Impact Fund, investing in enterprises that deliver measurable social and economic outcomes in Nepal. He champions impact-led capital deployment and sustainable enterprise growth in frontier markets. Tim's work has been recognised with an OBE for services to development and entrepreneurship. Tim is an LBS alum.

Tokunboh Ishmael

Managing Partner and Co-Founder of Alitheia Capital, a Nigeria-based impact investment firm investing in small and growing businesses across Africa. She has built one of the continent's largest impact and gender-lens investment platforms, backing high-potential companies addressing complex market failures while proving that impact and growth can be scaled together. A CFA Charterholder and experienced corporate financier, she has worked across the UK, USA, and Africa, and is an alumna of London Business School.

Yewande Odumosu

Managing Partner of HoaQ Ventures, an early-stage venture fund backing tech founders across Africa. She supports founders from idea to scale with capital, mentorship, and strategic network access. Yewande is known for her commitment to building vibrant and resilient startup ecosystems.

Mithilesh Shah

PhD candidate in Marketing at London Business School. He previously worked as a pre-doctoral research assistant at the Wheeler Institute. He is an engineer by training and a graduate of the London School of Economics and Political Science. His research examines how technological change and climate shocks shape economic behavior, business performance, and broader socio-economic outcomes. In particular, he uses field experiments in close collaborations with firms to study how AI-enabled tools can enhance productivity and decision-making for workers and small businesses, as well as how households adapt to climate-related risks.

Tiago Ivo Martinho

Executive Director of the Wheeler Institute for Business and Development at London Business School. He leads strategy, partnerships, and global initiatives focused on the role of business in addressing economic and social challenges. Tiago brings an international career spanning business, engineering, filmmaking, and leadership roles across sectors.



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