AFRICAN DEVELOPMENT BANK CIVIL SOCIETY ENGAGEMENT

CSO Civil Society Société Civile

# Newsletter

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# Civil Society and Diaspora Driving Change through the Four Cardinal Points



**Sidi Ould Tah**
President of the African Developement Group

"The time has come for Africa. It is no longer a question of moderating development, but of accelerating it."

## THE FOUR CARDINAL POINTS OF MY ACTION

**1-Unlock Africa's Capital Power**
*"Every dollar must work like ten."*

Africa's prosperity depends on affordable, sustainable access to capital.
**Dr. Tah** envisions AfDB as a powerhouse of financial innovation:
· Mobilize over $400 billionannually through blended finance, green bonds, and AAA-backed risk guarantees.
· Capitalize African banks and expand regional lending networks.
· Deploy groundbreaking financial models including hybrid capital, synthetic securitization, and local savings mobilization. Mission: End dependency, amplify investment, and transform Africa's abundant potential into real, lasting strength.

**2-Rebuild Africa's Financial Sovereignty**
*"Africa must speak with one financial voice on the global stage."*

Fragmented financial systems weaken Africa's collective power.
**Dr. Tah** advocates for a continent-wide financial consolidation:
· Integrate financial systems to manage risk, mobilize capital, and lower borrowing costs.
· Expand domestic revenue through tax reform, pension fund investment, and digital remittance tools.
· Reform global financial governance to reclaim Africa's agency in international decision-making.
This is financial liberation - achieved through structure, strategy, and sovereign intent.

**3-Turn Demographics into a Dividend**
*"Youth and women are not a challenge - they are the engine."*

Africa's rising population is a booming opportunity, not a burden.
Dr. Tah's strategy to transform demographics into economic dynamism:
· Mass formalization of the informal economy and SME scaling.
· Launch a continent-wide Skills Revolution with STEM education, vocational training, and an Africa Skills Passport.
· Empower youth and women through finance access, mentorship, and technology enablement.
Build talent, back it with policy - and the future will build itself.

**4-Build Resilient Infrastructure, Add Real Value**
*"Raw exports are history. Industrial Africa is the future."*

**Dr. Tah** envisions an Africa that exports value-added products, not just raw materials:
· Invest in climate-resilient infrastructure, energy systems, digital connectivity, and rural-urban integration.
· Drive a just energy transition that respects Africa's right to develop while advancing renewables and gas projects.
· Build regional processing hubs and bankable project pipelines to generate high-value exports.This is not just about building infrastructure-it's about building an engine of wealth and global competitiveness.

## EDITORIAL

### Citizen Voice at the Heart of the New Vision: A Reinvented Partnership for Africa Based on Four Key Principles

Dear readers, dear partners,
It is with immense pride and deep conviction that I open the pages of this special edition of *"The Voice of Citizens in Africa."* Our continent is at a decisive crossroads, and the African Development Bank is firmly committed to follow the path laid out by President Sidi Ould Tah through his **New Vision**, which is **structured around the Four Cardinal Points.** These points underpin Africa's ability to mobilize its own capital, build a financial architecture specific to the continent, transform its demographic boom into economic power, and establish resilient and sustainable infrastructure.But this vision, ambitious as it is, cannot be realized without one essential ingredient: **the active and informed participation of its citizens.**It is in this context that the Civil society and Community engagement Division initiated a strategic reflection workshop on the role of civil society and **the African diaspora** in implementing this ambitious vision for Africa. Far from being a simple consultation, this workshop was a veritable laboratory of ideas. In the following pages, you will discover in detail the essential contributions of civil society and the African diaspora to the deployment of the Four Cardinal Points on the continent.Prior to this strategic workshop, an online survey with members of the Bank's database of civil society organizations was conducted in order to capture their expectations and priorities. Here we share with you some of the data from this survey, as well as inspiring testimonials that highlight the willingness of citizens and the diaspora to support the Bank in implementing its Four Cardinal Points. This newsletter provides you with essential insight into how these actors on the ground perceive and support the Bank's new vision for the transformation of Africa.



**Zeneb Touré**
Manager, Civil society and Community engagement, African Development Bank

## The diaspora, a major player in capital mobilization for Africa



**Ms. Aimée Usanase**
Director, Development from Inside

Africa faces a historic financing challenge, as it needs more than $200 billion annually to fill its investment gap. Traditional financing channels alone cannot allow for meeting this challenge. It is therefore imperative to target the diaspora, philanthropy, green finance, blended finance models, and community-based mechanisms in order to unlock new capital flows. The potential is immense: remittances from the African diaspora now total nearly $100 billion per year–far more than official development assistance. Imagine just 10% of these flows were channeled into structured investment vehicles; the impact would be tremendous experience demonstrates the potential of these innovative approaches. For example, Community Investment Circles in Côte d'Ivoire allow women and young people to pool their savings in revolving funds to finance local microenterprises. This model has created hundreds of jobs while strengthening the economic autonomy of participants, particularly in rural areas where access to bank credit remains limited. In Guinea and Canada, the Diaspora-Youth Twinning Fund allows professionals in the diaspora to co-finance projects by young entrepreneurs, with each dollar from abroad being matched locally. This approach has not only financed dozens of businesses, it has also created a valuable mentoring and skills transfer mechanism that is essential to entrepreneurial success. In addition, digital crowdfunding platforms now connect small community projects in Africa with diaspora investors, leveraging transparent online tools. Community micro-bonds allow people on the continent and the diaspora to invest small amounts, starting at $20, in local infrastructure such as wells or solar systems. The use of "diaspora bonds" is another such innovation. Nigeria, for example, turned to its expatriates by issuing a diaspora bond that enabled it to raise $300 million to finance its national infrastructure. The success of this issue, based on the patriotism of expatriates, demonstrates that the diaspora can become a key investor in African development. These models prove that it is possible to mobilize significant resources while strengthening trust and local ownership.Inclusion must be at the centerstage of any discussion of capital mobilization. Our approach must intentionally empower women- and youth-led businesses, informal sector stakeholders, and rural communities. Financial innovation without social inclusion risks deepening inequalities. We need financing models that reach and empower those who constitute Africa's real economy.- Civil society organizations and diaspora networks are not mere beneficiaries: they are partners, innovators, and catalysts. They understand local realities, build trust between communities and investors, can initiate and manage bankable projects, and ensure transparency, accountability, and impact. Their proximity to communities positions them as key facilitators for inclusive growth and credible capital absorption. Africa's future will not be financed only from outside; it will be built from within as well. Mobilizing capital must be a collective endeavor led by Africans, for Africa. By combining community savings, diaspora resources, and philanthropic capital, we can build shared prosperity based on trust and local ownership.



**Jemimah Njuki**
Director, Gender, Women and Civil Society Department



> "This consultation reminds us of a fundamental truth: development cannot be decreed; it is built collectively. Civil society organizations and diaspora networks are not simply beneficiaries of development; they are drivers of accountability, inclusion, and innovation. They are the very heart of participatory governance and the essential link between the Bank's strategic vision and the daily lives of our people."

## Reforming the financial architecture for a sovereign Africa

Since Independence, Africa has struggled to develop a financial system that can finance its ambitions and help withstand external shocks. The continent's emergence is impeded by its reliance on Bretton Woods institutions and rating agencies, as well as its institutional fragmentation. Reforming Africa's financial architecture means building a continent capable of mobilizing its own resources and charting its own course independently.

**Structural challenges**

Deep-seated problems affecting our financial system include Fragmentation, which is reflected in the existence of multiple regional institutions AfDB (The African Development Bank Group), BOAD(West African Development Bank), BIDC (ECOWAS Bank for Investment and Development) currency zones lacking an integrated vision , and the absence of sovereign wealth funds. Internal resources remain underutilized: narrow financial markets, capital flight, and untapped savings from the diaspora.

External dependence persists through reliance on the IMF International Monetary Fund and the World Bank, currencies pegged to the euro or the dollar, and excessive exposure to commodity price fluctuations. Governance deficits–lack of transparency, corruption, and low citizen inclusion–complete the picture. The rebuilding process is based on five pillars:

**Institutional unification**, which requires the harmonization of monetary and fiscal policies, a clearly independent African Union, and the creation of pan-African sovereign wealth funds.

**Innovative financial instruments**, which include an African Monetary Fund, an integrated financial market, and pan-African bonds to finance infrastructure and green transitions.

**Monetary sovereignty,** which requires a single African currency or convertible regional currencies, free from any colonial ties.

**Inclusive governance,** which involves civil society, the private sector, and the diaspora in decision-making, with an African fiscal transparency index.

**Financial inclusion**, which benefits women and young people through the development of tailored microfinance instruments digitized tontines, and guarantee funds dedicated to women and microenterprises, and the promotion of fintech innovation.

Without pan-African political will, these reforms will remain dead letters. The time has come for mutualization, not competition. The continent must invent a financial architecture rooted in its realities. Civil society and the diaspora are essential. They must monitor the use of public funds, participate in political dialogues, and produce independent analyses. The diaspora provides technical skills and financial resources needed by Africa to strengthen its position. Reforming Africa's financial architecture should be both a political act and a choice of civilization. It means rejecting perpetual dependence and building real sovereignty. Africa has the necessary resources, talents, and will for its development. The onus is on everyone–governments, institutions, civil society, and the diaspora–to transform this vision into concrete action. Guaranteeing a sovereign future for our continent is an emergency case, and not a mere option.



**Maître Fatoumata Sidibé-Diarra**
MANSSAH Think Tank

## Catalyzing the demographic dividend in Africa

**Transforming challenges into opportunities for sustainable development**

With more than 60% of its population under the age of 25, Africa displays an unprecedented demographic potential. It is a dividend that represents an extraordinary opportunity to scale up economic development. It can be turned into sustainable prosperity, provided targeted actions are implemented in four areas, namely youth employment, women's empowerment, social innovation, and strategic partnerships.

Youth employment remains the top priority on a continent where youth unemployment is exacerbated by political and security crises, reflecting a glaring mismatch between training and labor market needs. This challenge is amplified by psychological pressures and a lack of social protection. The solution lies in a systemic overhaul, with a view to matching training to employment, developing multisectoral skills and enhancing social protection. Burkina Faso illustrates promising approaches. The country's National Youth Employment Support Program (PNAEJ) provides the youths with internships for their integration into the labor market. The partnership between the state and CSOs promotes active learning programs inspired by the Freinet concept and dual education systems such as those in Switzerland and Germany. The PAFPA, (Vocational Training and Apprentice ship Support) Program together with the Ministry of Youth and the CNPB, (National Council of Burkinabe Employers )has launched a major joint initiative. Volunteering has proven to be particularly effective. Antoinette Kologo, a national volunteer through the Guiriko regional branch, accounts for a success story in this domain. Her time at the AEJF (Association for the Development of Youth and Families) enabled her to acquire skills in secretarial work, IT tools, logistics, and psychosocial support. She developed her leadership skills, met mentors, and engaged in community projects. As a working professional, she now continues her volunteer work. Women's empowerment is the second essential pillar. Despite progress, African women still face economic constraints such as gender imbalance in decision-making bodies, limited access to resources, and workplace violence. Women empowerment requires a holistic approach combining funding, mentoring, and psychological support. The Fund to Support Women's Income-Generating Activities (FAARF) provides essential financial resources While the International Forum of Elite Women (FIEF) , an annual forum for generational and intergenerational inspiration, creates strategic opportunities for meeting, training, and networking. Marietou embodies this transformation. A victim of forced marriage, she regained her confidence thanks to the FIEF. Now a journalist and TV presenter, she has rebuilt her life based on her own choices, proving that psychological support and mentoring are as critical as financial capital. Innovation and social entrepreneurship are powerful levers for transformation. These new approaches make it possible to reconcile economic performance with social, cultural, or environmental impact. However, their enhancement is hindered by low access to financing, innovation needs in the face of uncertainty, and the lack of appropriate legal frameworks. Recommendations include combining performance and impact through market research and solid business plans, fostering confidence-building training, financial education and support, and facilitating access to resources. Effective collaboration between actors should be enhanced by means of local-global partnerships, though such synergies may be hindered by coordination challenges, the lack of uniform legal frameworks, and individualism. Establishing clear principles, rigorously following recommendations, and mentoring appear as pragmatic solutions. The materialization of the African demographic dividend will only depend on governments, civil society, the private sector, and development partners joining their forces. The wait-and-see approach is over; concerted actions are needed to transform this youth into a catalyst for sustainable prosperity.



**Justine Nana**
President of « Association pour l'Epanouissement de la Jeune Fille » - AEJF



## Building resilient and inclusive infrastructure in Africa

Africa can no longer be satisfied with traditional infrastructure. It needs infrastructure that is resilient, inclusive, and deeply rooted in its human, social, and environmental realities. True resilience is not limited to concrete and steel: it is rooted in climate justice, peace building, citizen participation, and the protection of our ecosystems. This paradigm shift requires governments, civil societies, financial institutions, and communities to act as equal partners in building infrastructure that creates jobs, but above all, strengthens stability, dignity, and hope. Instead of being passive beneficiaries, communities primarily account for the true architects of African resilience. Their local knowledge, creativity, ecological memory, and the expertise of the diaspora must guide all project's phases-from design to implementation. This co-creation transforms each project into a lever of trust, a bulwark against fragility, and a dividend of peace. Building with communities, not for them, is not a slogan: it is the only path towards genuinely fair and sustainable transformation. The vision's cornerstone is underpinned by three inseparable pillars: It establishes **participation**, **inclusion**, and **accountability** at all levels as non-negotiable principles. Without these, no Infrastructure can be legitimate, let alone sustainable. Our Infrastructure must anticipate floods, droughts, landslides, and forced displacement-and systematically integrate renewable energy, resilient agriculture, and nature-based solutions. Infrastructure that fails to protect people from the climate change should not be so called. Every project must act as a platform for social stability, by creating decent jobs, preventing tensions, and promoting inter-community cohesion. Where peace falters, resilience collapses. Faced with the climate emergency and persistent inequalities, the Bank-Civil Society Coalition on Climate and Energy recommends the establishment of a Strategic Alliance for the Peace-Development Nexus. This alliance is expected to build a shared framework for the African Development Bank, CSOs, communities, and the diaspora. It should enable joint programming for climate-smart, inclusive, and peace-building infrastructure; governance co-led by the Bank and the Coalition to ensure transparency and accountability; and grant-oriented financial models to amplify community innovation, create jobs, and strengthen local resilience.

**Towards a people-centered transformation** Africa must embark on a people-centered, peace-oriented and grant-driven transition. The strengthened partnership between the Bank and civil society organizations will lead to co-developed solutions that combine climate adaptation, social justice, and shared prosperity. Infrastructure obviously goes beyond mere technical works to account for an instrument of dignity, a bulwark against vulnerability, and the foundation of a resilient, inclusive, and sustainable Africa.



**Augustine Njamnshi**
Chair, Bank-Civil Society Coalition on Energy and Climate

# Online consultation of civil society organizations across the four Cardinal Points

In September and October 2025, the Civil Society and Community Engagement Division of the African Development Bank conducted an online survey with the civil society organizations (CSOs) registered in its database and disclosed findings via the Division's interactive platform dedicated to CSOs. The objective was to collect feedback and expectations from civil society and diaspora actors, as well as their proposals regarding the Bank's new strategic vision, structured around the Four Cardinal Points.This consultation mobilized organizations from more than 45 African countries.The results reveal a rich and coherent body of work, driven by a common desire to actively participate in the design of African development policies.The most striking trend in the survey is the call for a structured involvement of the diaspora (dubbed Africa's 'sixth region'), which can only be materialized by establishing dedicated financial instruments for channeling the diaspora's savings and investments, and intermediation platforms linking investment opportunities and local projects. This vision confirms that the African diaspora represents a key catalyst can be instrumental in modernizing Africa's financial architecture and accelerating structural transformations. Civil society organizations are calling for strengthening platforms for regular dialogue, co-evaluating projects aligned with the Four Cardinal Points, and fully playing their role as intermediaries between institutions, the private sector, and communities. Other major proposals have been made on the role of civil society in operationalizing the Four Cardinal Points: Civil society and the diaspora propose their support to the Bank's efforts to deploy blended finance, identify bankable community projects, and raise awareness of new financial instruments among local actors. They recommend shared accountability mechanisms, citizen committees for public policy monitoring, and financial education initiatives for enhanced inclusion and transparency. Moreover, civil society and the diaspora are keen to mobilize their networks in order to train young people, support entrepreneurs, modernize agriculture, and promote women empowerment-key drivers of the demographic dividend. They wish to be involved in key project phases: co-diagnosis, social supervision, citizen feedback, and community monitoring for reinforced sustainability and ownership.This consultation reveals how prepared civil society and the diaspora are when it comes to fully engage in the implementation of the Four Cardinal Points. Their proposals outline a partnership based on inclusion, co-creation, and transparency.



## SOME TESTIMONIALS TAKEN FROM THE ONLINE CONSULTATION



**Zimbabwe Institute Zimbabwe and** South Africa



"Supporting the creation of spaces and opportunities that allow young people to thrive through partnerships with training institutions. This gives the diaspora the opportunity to share its experience with cutting-edge technologies."

**Youth United for Community Development Association (YUCDA)** Liberia



"Limited financial inclusion remains a major challenge. A significant portion of the population remains unbanked due to geographical, digital, and financial barriers. Small and medium-sized enterprises face high collateral requirements and limited financial support, which hinders economic growth."

**Tanzanian Youth Association for Gender Equality and Development (TYEGD)**Tanzanie



"Despite the growth of mobile payment services, many women and rural youth remain excluded from formal financial systems due to a lack of identification, financial literacy, and cultural barriers. Our programs reveal that even women entrepreneurs face credit discrimination and internalized prejudice."

**SOLMI - Association supporting self-promotion initiatives** Cape Verde



"The meaningful participation of the African diaspora in reforming the financial architecture can be facilitated by creating institutional channels, targeted investment tools, and governance frameworks that recognize and integrate its financial and human capital."

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