

# The Pan African Frontier: Unlocking Value at the Intersection of AI, Finance and Policy

by [Abisoye Ajose](#) [January 2026]



Cross section of Invited Guests listening during Catalyst Speech session at the 12th SIPA. [Source: LEAP Africa]

## Introduction

Africa is at a critical phase in its economic and technological history; as artificial intelligence (AI) reshapes global markets, financial systems, and governance models, the question is no longer whether the continent will participate, but on what terms. Will Africa remain a passive consumer of imported technologies and policies, or will it assert itself as a value creator at the intersection of AI, finance, and policy? This question was succinctly expounded at LEAP Africa's 2025 Social

Innovators Programme & Award (SIPA) during a catalyst speech by Hon. Michael Onyango, who shared reflections on real economic value from emerging technologies such as Artificial Intelligence, the significance of intentional investment, policy reforms, and data governance for Africa.

His message was clear—Technology is no longer a future promise for Africa; it is already a lived experience shaping millions of lives daily.

The challenge now is to ensure that this lived experience translates into ownership, equity, and sustainable growth. This article draws from the insights from the Catalyst speech session during SIPA 2025, explores the potentials of Artificial Intelligence for the African continent and offers valuable recommendations for policymakers, investors, Tech enthusiasts and social innovators.

## Artificial Intelligence, Finance and Policy Potentials for Africa

Hon. Onyango's framing of Technology as lived reality, rather than distant aspiration, is critical to understanding Africa's potential. Drawing from his experience leading *The Forgotten Bottom Millions (4BM)*, he illustrated how simple digital tools can scale impact when aligned with real needs. Reaching over half a million people weekly in Kenya via WhatsApp, 4BM connects users to jobs, scholarships, and learning opportunities at no cost.

What began unintentionally has evolved into a form of social infrastructure—demonstrating that inclusive digital systems can democratise opportunity at scale. This reality underscores Africa's latent advantage. The continent's youthful population, rapid mobile adoption, and unmet service needs create fertile ground for AI-enabled solutions in finance, education, healthcare, and governance.

The continent's youthful population, rapid mobile adoption, and unmet service needs create fertile ground for AI-enabled solutions in finance, education, healthcare, and governance. In 2025 alone, AI-driven economic value in Africa reached an estimated \$4.5 billion, with projections exceeding \$16 billion within five years. Yet this represents just 0.03% of global AI value—a stark indicator not of failure, but of untapped potential.<sup>1</sup>

Policy plays a decisive role here. As Vice Chair of Kenya's first national task force on Artificial Intelligence and Distributed Ledgers, Hon. Onyango emphasised that Africans must actively shape emerging technologies rather than consume them passively.

Without intentional policy frameworks that prioritise ownership, local relevance, and value retention, Africa risks remaining on the margins of a rapidly expanding global AI economy.

## Recommendations to Unlock Value of AI, Finance, and Policy for Africa

Unlocking value begins with asking a foundational question: *What value are we really trying to unlock?* According to Hon. Onyango, the answer lies not in abstract innovation metrics but in tangible economic outcomes—jobs created, wealth retained, and systems that work for African realities.

Furthermore, Africans generate vast volumes of data that power global platforms, yet little of the resulting value returns to the continent. These platforms are not “free” out of generosity; they are free because African data is immensely valuable. In this sense, Africa is already part of a global data gold rush—one in which it risks being displaced. Deliberate investment should be made in data centres, governance frameworks, and local infrastructure.

Paradoxically, Africa's constraints—limited power supply, uneven internet penetration, and infrastructure gaps—can become strategic advantages if addressed with foresight. Late entry allows the continent to leapfrog legacy systems and build fit-for-purpose digital architectures that prioritise decentralisation, resilience, and inclusion.

Equally important is rethinking financial and policy mindsets. Hon. Onyango challenged the continued reliance on imported policy frameworks shaped by external institutions such as the International Monetary Fund and World Bank frameworks historically designed to position Africa as a source of cheap labour rather than innovation leadership. He cautioned against symbolic progress, such as accumulating certifications or celebrating isolated success stories, that do not translate into improved livelihoods or structural economic change.

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<sup>1</sup> Mastercard Foundation. (2025, August 6). [AI in Africa to top \\$16.5B by 2030: Mastercard explores path for continued digital transformation \[Press release\]](#). Mastercard Newsroom

Value creation must also move beyond major urban hubs. Africa's future will not be built solely in Lagos, Nairobi, or Johannesburg. Hon. Onyango noted, "Lagos will never be Nigeria." True transformation lies in decentralising opportunity—investing in underserved regions and enabling local innovation ecosystems to flourish.

## **Conclusion**

The Pan-African frontier at the intersection of AI, finance, and policy is both a warning and an invitation. Without deliberate action, Africa risks remaining peripheral in the global technology economy, exporting data while importing value. With intentional alignment, however, the continent can reclaim authorship of its digital future.

If Africa treats AI not as a borrowed tool but as a strategic asset embedded in its own economic vision, the continent can unlock a new era of self-determined growth, shared prosperity, and global relevance.

Africa must reclaim authorship of its digital future by owning its data, shaping the technologies it adopts, and aligning AI, finance, and policy toward real economic power rooted in African realities.

