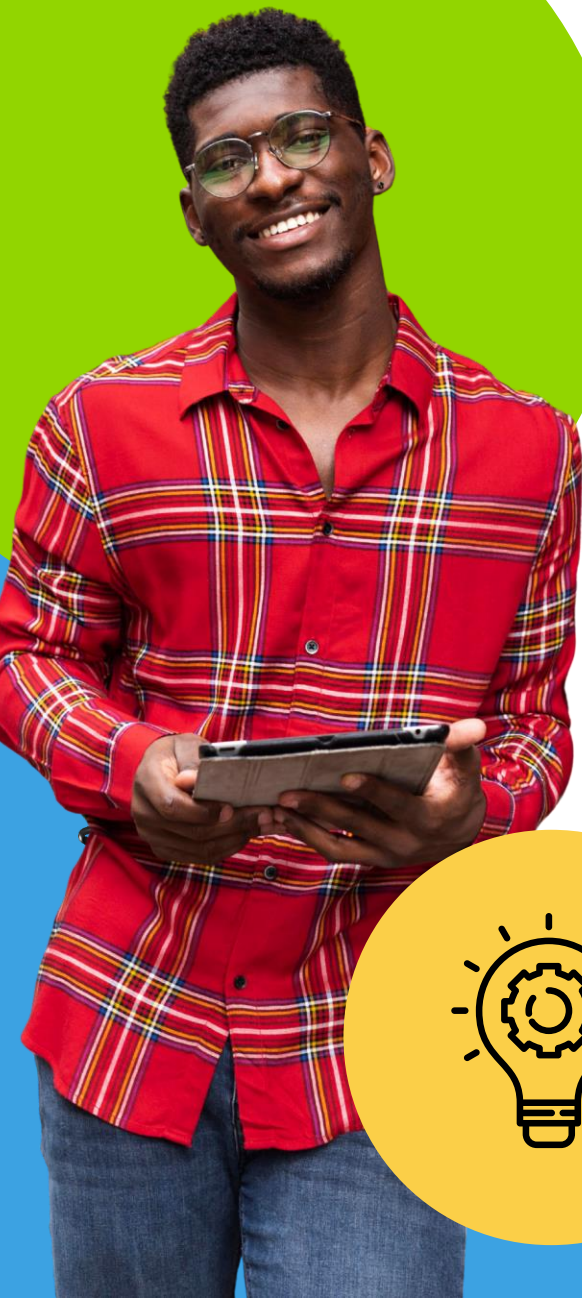


 **SIGHT**
for GROWTH

Kuza Africa

RISING STARS

Youth and Women
Leading Change



Sept | 2025

Introduction

Across Africa, **a quiet power shift is underway**. Women and young people are increasingly setting the pace — as entrepreneurs, creators, political voices, community organisers, and brand builders. This isn't about token representation. It's structural. The **continent is young (70% under 30)**, and **women drive up to 70% of informal trade**. As more policies, digital platforms, and financing instruments become inclusive, **we're seeing these groups move from the margins to the centre**.

This change isn't theoretical. It's visible in the founders of fintech startups, the producers behind the most streamed music in Africa, the rise of women-led VC funds, and the growing influence of TikTok's "Gen Z African aunties" who are blending beauty with financial advice. **Brands can't afford to treat these segments as secondary.** They are already leading — in shaping demand, setting narratives, and building alternatives to old systems.



How Ethical Living is Shaping Consumer and Brand Behavior

Current State:

Africa's youth population is active, they aren't passive consumers. They're building startups, reshaping industries, and setting cultural trends. From fintech to fashion, the energy is **entrepreneurial**.

Women are at the heart of **informal and formal economies**. Across Africa, women lead the bulk of micro and small enterprises (IFC, 2022). They run food stalls, beauty brands, delivery networks, mobile clinics; these enterprises are **tech-enabled, and community-first**.

Technology is breaking barriers. Social platforms, mobile wallets, and **e-commerce tools are allowing youth and women to build audiences, test products, and scale fast**, all without needing VC funding or formal infrastructure.

Grassroots support systems are growing. **Communities, mentorship hubs, and accelerators** targeting youth and women are expanding access to networks, funding, and legitimacy.

Governments and NGOs are catching up. AfCFTA's Youth Protocol (drafted 2023), Kenya's Hustler Fund, and Nigeria's YouWin program all signal recognition of **these groups as critical to economic growth**.



What It Means to Consumers:

Consumers, especially Gen Z and women, are **supporting businesses and creators they feel aligned with**. They care who made it, not just what it is.

Trust is peer-based, not corporate. TikTok influencers, WhatsApp sellers, and local founders hold more sway than traditional ads, especially when they're "**people like me.**"

Consumers are leaning into brands that **reflect real struggles and everyday hustle**, whether that's inclusive beauty, accessible banking, or "made for us" storytelling.

Relevance builds brand loyalty. A business run by a young woman from Kisumu or Kumasi that solves a local issue can win consumer love and local resonance.



The Key Trends Shaping Africa's Rising Stars



1 Female Entrepreneurship Scaling Across Sectors - Women are no longer boxed into micro-businesses. From tech to transport to skincare, female-led brands are scaling nationally and regionally, showing ambition and resilience in every sector.



2 Youth Founders Solving Local Problems - Africa's young founders are building solutions for their own communities, from water access to healthcare to logistics, with products and platforms that work in their context, not Silicon Valley's.



3 Digital Content & Creator Entrepreneurship - TikTokers, Instagram educators, and YouTube storytellers are turning content into commerce. Many are building media-first businesses that blur the lines between influence, creativity, and retail.



4 Financial Inclusion & Women-Led Fintechs - Women-led fintechs are redesigning financial tools around female needs, from group saving to farming loans, and reaching excluded customers through trust-based, community-first models.



5 Social Enterprise as Business Model - Young African entrepreneurs are blending profit and purpose, building businesses that create jobs, tackle inequality, and solve social problems, not as a side effect, but as the core offering.



6 Mentorship, Networks & Female Leadership Platforms - Across the continent, women-focused accelerators, hubs, and leadership groups are unlocking capital, confidence, and community, changing the pipeline of who gets to scale.



7 Rural Female-Led Agriculture & Value Chain Participation - Women in rural areas are no longer just farming; they're moving up the chain. From aggregators to processors, female entrepreneurs are redefining food systems with grit and innovation.



8 Gender-Aware Product Innovation - Brands are finally designing with women in mind, whether it's gender-specific health products, inclusive financial services, or culturally appropriate fashion.

Trend 1

Female Entrepreneurship Scaling Across Sectors

Across Africa, female entrepreneurs are moving from side hustles to **scalable ventures**. According to the Global Entrepreneurship Monitor, **Sub-Saharan Africa has the highest rate of female entrepreneurship globally**, with countries like Uganda, Botswana, and Ghana consistently topping the charts. They're not just dominating haircare and fashion; they're building logistics firms, fintech apps, clean energy companies, and agribusinesses. **What's changed is access**. Access to mobile tech, networks, and capital, which is **slowly shifting from exclusion to enablement**. Women are building businesses often rooted in personal stories or unmet needs they've lived through.

How Brands in Africa Can Leverage the Trend:

Partner with female-owned brands in **co-branded campaigns or distribution**.

Provide **incubation, capital access, or market linkages** as part of CSR or innovation strategy.

Tell the stories of female founders in your ecosystem as part of your brand narrative.

Wazi Vision in Uganda makes affordable eyewear with a social lens.



In Nigeria, **Dabota Lawson** built a cosmetics brand that evolved into a full retail offering



In Ghana, Ivy Barley co-founded **Developers in Vogue**, training women for tech careers.



Trend 2

Youth Founders Solving Local Problems

Africa's youth are not just digital natives, they are **problem-solvers**. With limited access to traditional employment, young African founders are **designing businesses for local realities**. This is most visible in countries like Kenya, Nigeria, Rwanda, and Ghana, where tech hubs and bootcamps have enabled an explosion of youth-led ventures. Other businesses are **built to solve local friction points** from erratic water supply, expensive transport, education gaps, or broken logistics. The products are **often low-cost, mobile-based, and embedded in daily life**.

How Brands in Africa Can Leverage the Trend:

Run **youth innovation challenges** tied to solving your core business issues.

Support startup integration to stay relevant in emerging sectors to stay relevant, agile, and embedded in shifting ecosystems.

Co-create localised solutions with youth-led teams, give them budget, not just visibility.



In Nigeria, **MyMedicines** ensures access to genuine medication.

Totohealth in Kenya uses SMS to guide expectant mothers through pregnancy.



Solar Freeze, in Kenya, provides cold storage for rural farmers using solar tech.



Trend 3

Digital Content & Creator Entrepreneurship

The **African content economy is exploding** and youth and women are leading the charge. Content creation isn't just a pastime anymore, **it's a business**. Young Africans, particularly women, are turning TikTok, YouTube, and Instagram into launchpads for fashion labels, wellness products, financial education, and more. Many creators are brand owners and retailers rolled into one.

How Brands in Africa Can Leverage the Trend:

Partner with creators and **treat them as co-creators or ambassadors**.

Support creator-commerce through affiliate programs or product collaborations.

Localise campaigns through content formats native to each platform and language.



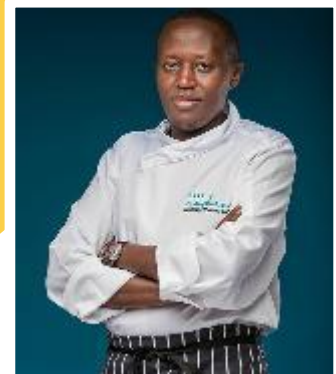
In West Africa, **Sisi Yemmie** monetises family and lifestyle content through YouTube, brand deals, and product drops



Kay Yarms in South Africa went from beauty influencer to launching a skincare range.



Kenyan food creators like **Chef Raphael** have turned recipe content into meal kits.



Trend 4

Financial Inclusion & Women-Led Fintechs

Traditional banks have long excluded women, especially those without collateral, formal employment, or urban addresses. Instead of relying on credit scores or collateral, these platforms use mobile data, group savings, or transaction history to offer microloans, insurance, and savings tools. Fintechs led by women are **redesigning access**: combining mobile tech, community networks, and intuitive UX to bring in new users and give access to previously marginalized communities and groups.

How Brands in Africa Can Leverage the Trend:

Embed your services within female fintech ecosystems through APIs or distribution.

Build financial products that align with women's actual needs (group saving, flexible lending).

Support female fintech founders with capital, mentorship, or strategic partnerships.



Shecluded is a female-focused fintech that offers loans, insurance, and financial services specifically for women entrepreneurs. They design products with women's cashflows, risk profiles, and business cycles in mind (e.g. flexible repayment terms).



HerVest in Nigeria gives women access to savings, loans, and investments designed for them.



In Kenya, **Chamasoft** helps women's investment groups digitise their finances.



Trend 5

Social Enterprise as Business Model

Younger Africans are rejecting the either/or of charity vs capitalism. They're building businesses where **impact is the product**. These social enterprises are often women- or youth-led and tackle problems such as waste, youth unemployment, or maternal health while remaining commercially viable.

How Brands in Africa Can Leverage the Trend:

Partner with **social enterprises** in your supply chain or as local implementers.

Launch **social business units inside your company** or via accelerators.

Use your **brand voice to amplify the social impact stories** in your ecosystem.



South Africa's **Lulu & Marula** offers sustainable beauty products, employing local women in production.



In Ghana, **Soronko Academy** trains girls in coding.



In Nigeria, **FarmCrowdy** uses agritech to connect farmers with investors.



Trend 6

Mentorship, Networks & Female Leadership Platforms

Success in business is often about access and historically, women have had less of it. That's changing. Across Africa, platforms are connecting women to mentors, capital, and peer support. These aren't just conferences, they're deal-making, upskilling, and narrative-shifting spaces. These networks serve as bridges, linking ambition with opportunity, and local with global.

How Brands in Africa Can Leverage the Trend:

Invest in **local ingredient sourcing with traceable, clean formulations.**

Certify claims where possible - cruelty-free and natural.

Package products with **sustainability in mind, refills, biodegradables, etc.**

Educate consumers on ingredient benefits using **digital storytelling.**



Platforms like **MamaMoney Mentorship** in SA or **Ghana's Women in Tech** are supporting founders through micro-grants and training.



Lionesses of Africa, She Leads Africa, and AWEC (African Women Entrepreneurship Cooperative) are some of the key players building female business ecosystems.



SLA
She.Leads.Africa



Trend 7

Rural Youth and Female-Led Agriculture & Value Chain Participation

In rural Africa, women have always worked the land and now they're **leading businesses around agriculture and the agriculture value chain**. Youth are also returning to agriculture even in urban areas where they are **participating in urban farming to feed growing cities**. From aggregators to processors to exporters, rural female entrepreneurs are carving out space in the agricultural value chain and digitising along the way.

How Brands in Africa Can Leverage the Trend:

Design programs that identify and **invest in female or youth-led agribusiness ventures**.

Use **women-led aggregators as channel partners** in rural distribution.

Provide tools (data, finance, logistics) tailored to female rural entrepreneurs.



In Nigeria, **Babban Gona** supports rural women in building agri-cooperatives.



In Kenya, **M-Farm** gives female farmers pricing data and a platform to sell directly.

AgriPredict in Zambia helps women forecast harvest risks with AI tools.



Trend 8

Gender-Aware Product Innovation

Many brands in the past approached women-focused product design by simply tweaking the aesthetics, making it pink, smaller, or using flowery packaging, without actually changing the **functionality, cultural relevance, or accessibility** of the product. That's changing. Brands are now **designing around women's actual lives and realities**. Products and solutions for women's menstrual care, maternal health, household finance, and inclusive beauty are all getting smarter.

How Brands in Africa Can Leverage the Trend:

Redesign products through **human-centered design** research with women.

Build for lifecycle needs (not just gender), especially in finance and wellness.

Avoid superficial gender-marketing, **invest in functional and cultural fit**.



Thula Baba Box is a maternity kit inspired by a Finnish model — adapted for South African conditions. Thula Baba Box is a maternity kit inspired by a Finnish model — adapted for South African conditions.

Brands like **Grace Cup** in Kenya make reusable menstrual products accessible. .



Makapad is a low-cost, locally produced menstrual hygienic pad made from papyrus, waste paper, and non-woven cloth. It provides a more affordable, accessible option for girls and women who cannot afford imported pads.

Mind-the-Gap

Rising Stars: Youth and Women Leading Change touches every generation—but how they engage, what influences them, and how they respond to brands varies significantly. A tailored approach is essential. Here's how each generation connects to digital platforms, brand themes, and engagement styles:



GEN ALPHA (2013 onwards)

Behaviors : Digital-first and screen-native; exposed to sustainability narratives through YouTube Kids.

Themes that Connect : Exposure to women in leadership, tech, and entrepreneurship

Channels : Edtech platforms, gamified learning platforms, animation, interactive storybooks and learning tools highlighting African heroes and heroines.

Brand Aspects : Empowerment-focused messaging in toys, books, apps, gender-inclusive product design.

Engagement Style : Story-based, visually engaging, gamified.



GEN Z (1997 - 2012)

Behaviors : Always-on and digitally native, activist mindset, values-based purchasing, cancel culture.

Themes that Connect : Inclusion, gender equality, and cultural pride. Empowerment through entrepreneurship and digital expression.

Channels : TikTok, Instagram, and YouTube Shorts, creator-led content, online mentorship circles, Discords, WhatsApp communities

Brand Aspects : Bold, diverse representation in visuals and leadership, opportunities to co-create: collabs, challenges, design contests.

Engagement Style : Gravitate toward brands that speak their language, share their memes. Interested in being part of the solution — not just being sold to.



MILLENNIALS (1981 - 1996)

Behaviors : Digitally savvy, but slower adopters of new platforms. Compare products based on ethics and convenience .

Themes : Pride in African innovation and women-led ventures. Economic resilience and upward mobility

Channels : Instagram, LinkedIn, Twitter/X, for info, inspiration, and networking. D2C platforms, curated marketplaces, and side hustle apps

Brand Aspects : Quality and aspirational feel, without losing cultural relevance. Support for African-made or women-owned businesses

Engagement Style : Responsive to cause-backed brands. Want flexibility and transparency — especially in pricing and access



GEN X (1965 - 1980)

Behaviors : Budget-aware eco-choices, family-focused.

Themes : Stability and security, for themselves and their children. Pride in youth and women's rising role in business, leadership, and ownership

Channels : Pride in women's rising role in business, leadership, and ownership. SACCOs, chamas, cooperative platforms

Brand Aspects : Trust, longevity, and social standing. Affiliation with respected women leaders and local changemakers

Engagement Style : Values-driven. Trust networks over influencers



BABY BOOMERS (1946 - 1964)

Behaviors : Limited digital adoption, mostly via WhatsApp and radio/TV..

Themes : Women as caretakers, wisdom-keepers, and community anchors. Intergenerational equity: leaving something behind

Channels : Radio, vernacular TV, market-based outreach. Word-of-mouth and local leaders

Brand Aspects : Affordability, usefulness, and repeatability. Visible impact in the community

Engagement Style : Prefer human contact — not digital-only journeys. Strong brand loyalty when trust is earned



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EMPOWERING
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FEBRUARY

**KUZA AFRICA:
CULTURAL
RENAISSANCE**

MARCH

**ROOTS REVIVAL:
EMBRACING, LOCAL
AND TRADITIONAL,
FAVORITES**

APRIL

**DIGITAL BOOM:
AFRICA'S LEAP INTO
THE FUTURE
ECONOMY**

MAY

**THE SOCIAL PULSE:
INFLUENCING
TRENDS, SHAPING
NARRATIVES.**

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**GREEN CHALLENGES:
TACKLING CLIMATE
CHANGE AND ECO-
PRESSURES**

JULY

**CONSCIOUS
CHOICES:
SUSTAINABILITY
MEETS ETHICAL
LIVING.**

AUGUST

**UNITED MARKETS:
AFCFTA POWERING
REGIONAL GROWTH**

SEPTEMBER

**RIISING STARS:
YOUTH AND
WOMEN LEADING
CHANGE**

OCTOBER

**PLAY TO WIN: E-
SPORTS AND
GAMING ON THE
RISE**

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