OVERVIEW

INCLUSION MATTERS IN AFRICA

Maitreyi Bordia Das
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WORLD BANK GROUP
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## Overview

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African countries have seen impressive gains in health, nutrition, education, and women’s empowerment over recent years and the pace of progress in some areas has been faster in Africa than in any other region. Innovation abounds in Africa and is reflected in multiple areas – in the next generation of social safety nets; in new platforms providing services to remote and fragile communities; in the spread of digital technology; and in advocacy movements, bringing previously ostracized people into public acceptance.

While positive developments in Africa hold promise, the continent still faces major development challenges - from poverty reduction to overcoming fragility and managing the growing impacts of climate change. Where there have been development gains, many groups of people have not benefited from them. Who are these groups? And why have they not benefited equitably from progress and development? Why are they more likely to be poor or lack human capital? The answer to many of these questions is social exclusion.

In 2013, the World Bank published the global flagship report Inclusion Matters: The Foundation for Shared Prosperity, which helped guide us towards better analysis and actions to combat social exclusion. Inclusion Matters in Africa draws upon the global report, as Africa finds itself at the center of rapid social and economic change, with the potential for even greater transformation. This report on Africa resonates with the main message of the Sustainable Development Goals: to leave no one behind. It complements the World Bank Group’s strategy for Africa which has placed added emphasis on social inclusion through a focus on building human capital, advancing women’s empowerment, strengthening the digital economy, combating climate change, and addressing the underlying drivers of fragility.

Inclusion Matters in Africa tells us that peace and security are inexorably linked to social inclusion. And that while we need to focus on reducing poverty, this is still not enough to end the exclusion of some individuals and groups. It draws attention to the structures and processes that drive social exclusion, too often conditioning people’s attitudes, perceptions, feelings, and behaviors.
A key finding of the report is that while exclusion is costly, an inclusive society does not come for free. It is a conscious decision for any country. And the decision must be made with a clear appreciation of costs and benefits. With a strong social contract and greater accountability of the state and service providers to citizens, social inclusion in Africa is well within reach, as hundreds of initiatives across the continent demonstrate.

The report is grounded in the experience of African countries, but also shows that Africa’s challenges in social inclusion are not unique or exceptional. Our hope is that it will change the way policy makers, citizens, and global partners think about development, and help us all live up to the promise of equal opportunity for everyone in Africa.

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ACKNOWLEDGMENTS

This report was written by Maitreyi Bordia Das and Sabina Anne Espinoza, under the strategic guidance of World Bank directors Diarietou Gaye (Director, Strategy and Operations, Office of the Africa Regional Vice Presidency [AFRVP]), Maninder Gill (Global Director, Environmental and Social Framework), and Ede Ijjasz-Vasquez (Africa Regional Director, Sustainable Development). The authors are grateful for the support received from Louise Cord (Global Director, Social), Simon Ehui (Africa Regional Director, Sustainable Development), Sameh Wahba (Global Director, Urban, Resilience and Land), Anna Wellenstein (Regional Director, Latin America and the Caribbean [LAC] Region), and Albert G. Zeufack (Chief Economist, Africa Region). The Africa Regional Management Team, led by Hafez Ghanem (Vice President), held a dedicated meeting to discuss this report, and provided advice for which the authors are immensely thankful.

This report benefitted from the continuous engagement and substantive contributions of Senait Assefa (Practice Manager, Africa Region), Robin Mearns (Practice Manager, Africa Region), Aly Rahim (Practice Manager, Africa Region), and Varalakshmi Vemuru (Lead Social Development Specialist, Africa Region).

Peer reviewers for this report were Tom Bundervoet, Helene Carlsson Rex, Shanta Devarajan, German Freire, and Angela Khaminwa from the World Bank, and Cyprian Fisiy (Founder, Fisiy Foundation and Leadership Center, Cameroon). The authors deeply appreciate their insightful comments and the additional discussions held with them. Further, the authors would like to thank Emcet Tas (World Bank) for his contribution to chapter 2, and to Angela Khaminwa (World Bank) for her contribution to annex 2. Soumya Kapoor (senior consultant) and Shruti Majumdar’s (UN Women) detailed readings of previous versions of the report were invaluable.

Several other colleagues shared their wisdom and advice and sent background inputs and written comments at various stages during report preparation. They include Kathleen Beegle, Chifundo Chilera, Louise Cord, Clifton Cortez, Gina Cosentino, Raphael A. Espinoza, Patricia Fernandes, Jana El-Horr, Kamila Galeza, Michael Gboyega Ilesanmi, Marek Hanusch, Bernard Harborne, Somik Lall, Gloria Malia Mahama, Gayle Martin, Charlotte McClain-Nhlapo, Erwin de Nys, Helidah Refiloe Atieno Ogude, Daniel Owen, Margarita Puerto Gomez, Siddhartha Raja, Deepthi Samant Raja, Lisa Schmidt, Ruchi Singh, Nicholas Meitaki Soikan, Simon Sottsas, Victor Sulla, and Najat Yamouri. Very instructive discussions of the early messages coming from the report were held with Andre Bald, Paolo Belli, Adrian Cutler, Kevin Heraniah, Muratha Kinuthia, Emma Mistiaen, Johan Mistiaen, Shamis Musingo, Abdu Muwonge, Margaret Ombai, Annette Omollo, Utz Pape, Abla Safir, Nadia Selim, and Vanessa Tilstone.
Discussions with various partners from government, civil society, and academia enriched this report. Annex 1 describes some of these engagements. In addition, the authors are indebted to Wanjiru Kamau-Rutenberg (AWARD), Winnie Mitullah and Karuti Kanyinga (Institute for Development Studies, University of Nairobi), Shadrack Musyoka (Kitui County, Kenya), Munawwar Alam (United States Agency for International Development [USAID]/Kenya), Honorable Members of the Parliament of Sierra Leone, Yvonne Aki-Sawyerr (Mayor of Freetown, Sierra Leone) and the members of the UN System in Sierra Leone, with whom they discussed early results from the report.

Paul Gallagher, Maura Leary, Kristyn Schrader-King, and Andy Shuai Liu offered outstanding inputs in framing key messages and advice on communications around the report. Elizabeth Acul and Lucie Albert-Drucker provided critical administrative support, and Michelle Morandotti assisted the production team. Flavia Carbonari’s inputs to the Portuguese translations of the Overview are deeply appreciated. Finally, Takayo Fredericks provided the report design and typesetting, and Dina Towbin and Associates provided editorial services.
Main Messages

1. Africa has seen significant progress towards social inclusion in the past few decades, in many areas moving at a pace faster than seen globally.

2. Some groups and areas have been left out of the progress in Africa and continue to remain at risk. Social inclusion helps us understand who is left out, from what, in what ways, and why.

3. Social inclusion draws attention to the drivers of poverty in Africa and explains that while we need to focus on poverty, this is only a starting point to end the exclusion.

4. Structures and processes that aid and abet social exclusion often have historical and cultural roots.

5. Areas that are affected by conflict and fragility stand out as having the poorest outcomes related to social inclusion. Conversely, peace and security matter for social inclusion.

6. Societies incur significant costs from social exclusion. Yet, achieving social inclusion also has costs. Therefore, investing in social inclusion has to be a conscious choice for states and societies.

7. With a strong social contract, social inclusion in Africa is eminently within reach, as hundreds of initiatives across the continent demonstrate.
Why social inclusion? Why now?

Africa today is under a global spotlight for its many achievements and its dynamism, but also for its substantial challenges. Poverty has declined, human development outcomes have improved, and dynamic social movements are helping to transform communities and bringing attention to stigmatized issues and peoples. Technological innovation has spread to many remote areas. New policies and programs across the continent have highlighted the importance of social inclusion. In some areas, African countries have led the charge toward progress; for instance, in the past decade, Africa has implemented the most reforms promoting gender equality of any region globally. Yet, as in other parts of the world, positive developments have been uneven in Africa too. They have left many areas and groups behind. Digital technology, for instance, can leave those who do not have mobile phones or Internet connections further behind. Similarly, improved infrastructure has provided better lives, but also carries risks, for instance, of lands being unfairly taken from those most powerless or of damage to the environment or livelihoods. Improvements in education and health can be concentrated in certain locations and for some groups. Areas that experience state and societal fragility also fall behind in various development outcomes.

The push towards social inclusion has garnered extensive support over the past few years. The rallying cry of the Sustainable Development Goals to leave no one behind has generated a groundswell of demands and actions at various levels. During the post–Millennium Development Goals conversations, the World Bank published its flagship report on social inclusion, Inclusion Matters: The Foundation for Shared Prosperity (2013). The report set out a clear definition of social inclusion. More recently, the World Bank Group (WBG) announced its new Regional Strategy for Africa—this strategy is also rooted in the tenets of social inclusion. The upsurge of thought and action both within the World Bank and globally has led to several structured engagements between the WBG and a range of its partners. For example, the WBG has conducted regular Systematic Country Diagnostics (SCD) for each of its partner countries that have shown social inclusion issues to be intrinsic to, but not the same as, poverty reduction. This report builds on these and other documentation. It is intended for a wide array of readers: governments, the private sector, civil society, academia, the media, and others. It is also expected to influence the way the WBG conducts its business in Africa. Like all regional reports, it can do only limited justice to the vast heterogeneity of the continent.
Social inclusion: A primer

The term social inclusion (or just inclusion) has gained inexorable traction in development and broader policy debates, so it is important to define what we mean. This report defines social inclusion as the process of improving the terms for individuals and groups to take part in society (World Bank 2013). In articulating social inclusion, it emphasizes disadvantage based on social identity. Although such emphasis can sometimes be politically sensitive, its acknowledgment is important to the advancement of social inclusion. Markers of social identity can be derived from gender, age, disability, sexual orientation, gender identity, location, occupation, race, ethnicity, religion, or citizenship status, among other markers. Yet, no single identity really describes an individual; the intersection of identities bestows the real advantage or disadvantage. In answer to the question “inclusion in what?” the World Bank (2013) answers: in markets, services, and spaces. Markets comprise land, housing, labor, and credit, while services comprise education, health, transport, water, social protection, electricity, information, communication, and technology, among other services. The notion of space includes physical space, but also space in a broader sense: social, political, and cultural spaces can all solidify exclusion or foster inclusion. Social inclusion is, moreover, about enhancing the ability, opportunity, and dignity of individuals and groups to take part in society. While the importance of ability and opportunity have long been recognized by development economists, a social inclusion perspective draws particular attention to the idea of dignity, which when compromised can have severe and unexpected consequences for individuals and groups and for society and economy as a whole.

The report frames its key questions using the approach of the Social Inclusion Assessment Tool (see World Bank 2017d; Das 2016). It asks, in the wake of the enormous advances Africa has made over the years, who is excluded, from what, how, and why. It follows the analysis by highlighting what has been attempted in the quest of African countries for social inclusion. The report highlights the major trends and transitions that shape the context for social inclusion in Africa. Building upon recent evidence and using data from the Demographic and Health Survey (DHS), World Development Indicators (WDIs), Afrobarometer surveys, and World Values Survey (WVS), the report highlights key issues and identifies groups who may be left behind. Further, it provides pointers on the processes that underlie exclusion and inclusion and reflects on attitudes and perceptions. The report addresses important questions: Who are the key actors? What are some of the innovations promoting social inclusion in Africa? What evidence do we have on what has made a positive difference? Finally, it gives directions on framing the right questions for inclusive solutions (figure O.1).
Figure O.1 The Social Inclusion Framework

To sum up, this report accomplishes the following:

• It places the notion of social inclusion front and center in an analysis of Africa’s achievements and the challenges the region faces in poverty reduction and human capital formation.

• The report takes an interdisciplinary approach, using evidence from varied sources and bringing empirical weight to issues that are being debated through advocacy and contestation.

• It addresses with granularity who is left out, from what, and how. It garners and integrates evidence on historically invisible groups such as persons with disabilities, persons with albinism, LGBTI persons, certain ethnic and occupational groups, persons who live in “lagging areas,” and especially young people. It further focuses on the intersectionality of social identity.

• The report is grounded in the experience of African countries, but also shows that Africa’s challenges in social inclusion are not unique or exceptional.

• It shows the channels through which individuals and economies may incur costs of social exclusion. The report points out that these costs may be direct or indirect, short term or long term. When taken cumulatively, the costs can impede the best efforts of governments and societies.

• It provides examples of the remarkable innovations that abound in Africa and of the policy and programmatic movement toward social inclusion. It shines a light on areas in which deeply entrenched norms and practices have changed.

• Finally, the report asserts that social inclusion must be a conscious choice for societies and their governments. It must be based on a clear social contract that recognizes both the costs and benefits of policies and interventions that move toward social inclusion.

What does social inclusion add to the focus on poverty reduction?

Most discussions of social inclusion in Africa have taken place within the context of poverty reduction and in response to humanitarian crises. These discussions are driven by the fact that despite significant progress in decreasing poverty, more than 400 million people are estimated to still live in poverty (Beegle and Christiaensen 2019). Poverty is an outcome; social exclusion is both a process and an outcome. Processes of exclusion can have long-term effects on mind-sets, psyches, and the dignity of subordinate or excluded groups. This exclusion in turn affects the ability of these groups to access the chances given to them. Slavery was one of the most egregious processes of exclusion, as were apartheid and untouchability (in South Asia). Less overt practices can also have devastating effects on subordinate groups. Consider bullying as an example of an insidious exclusionary process: the world over, some groups are bullied into subjugation. They may include lesbian, gay, bisexual, transgender, and intersex (LGBTI) people, individuals who may speak with a different accent than the
dominant group’s, eat different food, or have other unique characteristics. Bullying can stymie the educational opportunities of those subject to it, cause serious mental health problems and other devastating consequences, and ultimately lead victims to opt out of a system that they perceive as condoning bullying. All this may, and does, occur in an otherwise well-functioning educational system. So, victims of bullying may not be affected by poverty, but in such cases they are affected by processes of exclusion that prevent them from reaching their full potential. As another example, a person with mobility limitations who is part of rich household is not affected by poverty but may be excluded by inaccessible infrastructure and services. Therefore, it is important to acknowledge that although social exclusion may well have roots in poverty, there are times when it does not. Social inclusion adds another dimension to the discourse on poverty and inequality.

Asking “who are the poor?” and breaking down the poverty numbers, we find greater complexity. Take the case of the relationship between gender and poverty, for which there is a long tradition of analysis. Overall, women are not necessarily poorer than men, nor are male-headed households necessarily better off. Moreover, in many countries in Africa, female-headed households have experienced faster poverty reduction than male-headed households (Milazzo and van de Walle 2017). More nuanced findings emerge when we look at gender jointly with age and marital status: young married women, but more so those who are young and widowed, are especially vulnerable. In addition, older men are on average eight percentage points poorer than their female counterparts (Milazzo and van de Walle 2017; Munoz Boudet et al. 2018). A recent analysis of Kenya has similar findings: women in their 20s through their 50s are more likely than men to live in poor households, and when compared to men, poverty rates are higher for women who are separated, divorced, or widowed. In addition to gender, other markers such as disability status, race, and ethnicity also matter for poverty (World Bank 2018d).

Box O.1 Does Ethnicity Matter for Poverty in Africa?

Using the Demographic and Health Survey (DHS), which has data on ethnicity and wealth based on a household’s ownership of selected assets, we analyzed data from nine countries, including the Democratic Republic of Congo, Kenya, Malawi, Mozambique, Nigeria, Sierra Leone, South Africa, Uganda, and Zambia. Looking at the 10 largest ethnic groups in rural and urban areas, we found that ethnicity does indeed matter for wealth outcomes, but that the effects are more pronounced in rural areas and less so in cities and towns.

- Overall, certain ethnic groups are overrepresented in the poorest wealth quintile in all the nine countries. Disparities between ethnic groups are larger in rural areas than in urban areas.
- Size of the ethnic groups does not seem to matter. This is unsurprising, because across the world the size of an ethnic group seldom has a linear association with its welfare outcomes.
- The greatest dispersion along ethnic lines in the poorest quintile in rural areas appears to occur in Kenya, Nigeria, and Uganda, followed by lesser dispersion in Mozambique and Zambia. In urban areas, the greatest dispersion is found in Kenya, Mozambique, and South Africa. While the overrepresentation of some ethnic groups in the lowest wealth quintile is more pronounced in some countries than in others, this may or may not reflect absolute gaps in wealth between these groups.
Africa is striding: Who’s left behind?

Social, economic, and political transformations are sweeping the African continent. We discuss transitions under some broad categories: demographic changes and their relationship to the accumulation of human capital; economic changes, of which poverty reduction is a big part; spatial transitions and their social ramifications, including urbanization, spatial inequality, and climate change; the growth of technology and its implications for social inclusion; and the pervasive nature of conflict and fragility, with its implications for a range of outcomes. Finally, we draw attention to the nature of political and civic participation and dynamic social movements.

Demographic trends and the accumulation of human capital

Africa has the fastest population growth in the world, but fertility is falling in almost every country. Half of the population in the region is under 25 years of age; by 2050, the continent will have 362 million young people who are between 15 and 24 years of age (World Bank 2014). Simultaneously, many African countries will see aging of the population: by 2050, Africa’s over-60 population is expected to more than triple, from 69 million in 2017 to 226 million (UN DESA Population Division 2017a). Although youth inclusion is the immediate challenge facing the region, the inclusion of older cohorts of Africans will soon be a part of the picture. Nevertheless, today Africa’s growing young population has the potential to dramatically drive development and further reduce poverty, if the right policies and opportunities are in place.

Like fertility, Africa has also seen improvements in health and longevity, but under-five mortality is still high. Children’s survival until age five is a core indicator of welfare, but also has other ramifications: high rates of infant and child mortality are associated with higher fertility, for example. Moreover, countries with high levels of child mortality are bogged down by the most basic imperative of keeping children alive and are less able to invest in human capital. Based on United Nations (UN) child mortality estimates, according to the Our World in Data project and AfricaInData.org, there has been a sharp decline in child mortality from 1980 to 2015. In fact, compared to other regions, Africa has seen the fastest decline between 1990 and 2016. Despite these improvements, Africa still has the highest under-five mortality rate, at 78 deaths per 1,000 live births in 2016. In other words, approximately 1 child in 13 still dies before the fifth birthday (Suzuki and Kashiwase 2017). There is considerable variation across countries, and fragile states have the highest rates of under-five mortality.

In education too there has been significant progress, but as in other parts of the world there are stark inequalities in educational outcomes based on identity markers. The average primary school gross enrollment ratio in the region increased from 68 percent in 1990 to 98 percent in 2015, and the number of enrolled students grew from 63 million to 152 million. Yet, despite the increase in primary school enrollment rates, an estimated 52.3 million primary, and lower secondary school-age children (ages 6–14 and 7–15) are still out of school, accounting for 45 percent of the world’s out-of-school child population across the world (Bashir et al. 2018). Literacy is the most basic educational outcome, and even here some people are left out. There is a significant gap
in literacy between males and females, with Western Africa having the highest gender gaps and Southern Africa having the lowest.

The overlay of gender with other identity markers confers additional disadvantage in education, as it does in other outcomes. Using census data, Taş, Reimão, and Orlando (2014) show that ethnic minority women in Senegal and Sierra Leone suffer cumulative disadvantages in literacy, primary school completion, and secondary school completion. In Senegal, for example, women are 10 percentage points less likely to complete primary school for being female, 1.6 percentage points for being ethnic minority, and an additional 3.8 percentage points for being ethnic minority women. Therefore, cumulatively women of ethnic minority groups are about 15.4 percentage points less likely to complete primary school than men belonging to majority ethnic groups in Senegal. In South Africa, despite significant progress since the end of apartheid, education outcomes among black and colored South Africans remain low. Although the white population reached close to full attainment of 12 years of education in 1920, the black population has yet to achieve those levels today, perpetuating the legacy of a racial divide in education in South Africa, which remains a main driver of poverty and inequality (World Bank 2018f, 13). The Benin Systematic Country Diagnostic (SCD), similarly, notes that the lack of maternal language teaching in primary school puts indigenous children at a disadvantage and leads them to abandon school prematurely (World Bank 2017b, 57).

Box O.2 Disability in Africa: The Importance of Advocacy, Data, and Analysis

About 15 percent of the population of the world has disabilities. Africa is no exception. Yet, intervening on behalf of persons with disabilities requires nuanced understanding of disability and of the ways in which type and intensity of disability, gender, place in the life cycle, location, ethnicity, sexual orientation, gender identity, marital status, socioeconomic status, and other factors intersect to convey disadvantage or advantage.

The disability rights movement in Africa is arguably one of the most dynamic contemporary social movements in the continent. Using the axiom “nothing for us without us,” it has influenced budget allocations and research priorities, raised awareness, and helped reduce the widespread stigma against persons with disabilities. The advocacy movement for albinism is also unfolding before our eyes.

The importance of data and analysis has benefited from advocacy and in turn strengthens the hand of advocacy movements. The availability of data in some African countries has allowed an empirical focus on the poorer outcomes for persons with disabilities. Several studies show that persons with disabilities are more likely to be self-employed in agriculture and less likely to be employees (Hoogeveen 2005; Mitra 2018). There are also variations in employment outcomes across different types, and intensity of, disability. In a study using data from Ethiopia, Malawi, Tanzania, and Uganda, Mitra (2018) found the largest gaps in Tanzania, where 53 percent of persons with severe functional difficulties are employed, compared to 85 percent of persons with no functional difficulty. Poverty outcomes are similarly nuanced: “while persons with functional difficulties are a disproportionately large share of the poor, not all persons with functional difficulties are poor” (Mitra 2018, 156).

There is also evidence on lower educational attainment of persons with disabilities in Africa (see Eide and Mmatli 2016; Filmer 2008; Hoogeveen 2005; Loeb and Eide 2004; Loeb et al. 2008; Mitra 2018; Mitra, Posarac, and Vick 2013; Mizunoya, Mitra, and Yamasaki 2016). When disability status is combined with gender, we see the real effects of intersectional disadvantage. Outcomes differ further by type of disability, but lack of reliable data presents serious constraints to analysis and action. In the case of intellectual disabilities, for instance, data are particularly scarce, as are services for persons with such disabilities.
Economic transitions: Poverty and employment

The period since the 1990s has seen an impressive reduction in poverty; however, absolute numbers of the poor have at the same time increased dramatically. Although the poverty head count declined steadily from 57 percent of the African population in 1990 to 41 percent in 2015, the absolute number of people living in poverty increased from about 278 million to over 413 million. There is significant divergence in performance across African countries, driven by several factors, among which fragility, conflict, and endowment of natural resources stand out (Beegle et al. 2016).

Spatial transitions and social implications

Africa’s social geography is rapidly changing; it is, for example, the fastest urbanizing region in the world (figure O.2). Currently, about 472 million people live in cities and towns—a number that is expected to double over the next 25 years (Lall, Henderson, and Venables 2017). There are, however, large subregional variations. Most people in North and Southern Africa already live in cities. West Africa is projected to reach an urban majority just after 2020, whereas urbanization rates are still below 20 percent in East Africa (UN-Habitat 2014). Nigeria is among the top three urbanizing countries in the world, and together with India and China it is estimated to account for 35 percent of the projected growth of the world’s urban population between 2018 and 2050, adding 189 million urban dwellers.

Urbanization holds both prospects and challenges for social inclusion. Migration from villages to cities and towns tends to be accompanied by aspirations for a new life; greater social and economic mobility; and better access to markets, services, and spaces. It often also means separation from family and social networks and a sense of loneliness for those who do not have networks in their new abodes. A 2016 study from South Africa shows that rural-urban migration between 2008 and 2012 was accompanied by an 8.3 percent decrease in the subjective well-being of migrants (Mulcahy and Kollamparambil 2016). Further, as cities often lack careful planning, about 60 percent of Africa’s urban population lives in informal settlements, compared to 34 percent in other developing countries (UN DESA Statistics Division 2015; cited in Lall, Henderson, and Venables 2017, 38). Finally, informal workers such as waste pickers, domestic workers, street vendors, and others experience serious barriers to doing business in most cities. Yet, cities often provide a more anonymous space than do rural areas and allow individuals from excluded groups to escape discrimination and to pursue job and education opportunities that they would not have had in a rural context. Although further research is needed to understand the mechanisms through which these outcomes obtain, box O.2 explains that wealth disparities between ethnic groups are less pronounced in urban than in rural areas. At the same time, ethnic groups and migrants tend to cluster residentially and occupationally in urban areas, with varying effects for social inclusion.

Although there is considerable attention given to Africa’s urban growth and advances in service delivery, there is also evidence that location matters and that many areas lag behind. In general, countries and areas that are in the midst of conflict or experience fragility have poorer outcomes than do others. Clearly, there are lagging regions within
Figure O.2 Growth of Global Urbanization, 1950–2050

countries, and people who live in such regions may have other defining characteristics, such as belonging to particular ethnic or other groups. Across the world, lagging areas are also those in which people have less voice and political power than in other regions. African countries are no exception; the popular discourse in many African countries makes explicit links between political power and uneven regional development, pointing to the fact that areas with better political connections to those in power tend to fare better.

Finally, the majority of Africa’s population still lives in rural areas, and there is a significant rural-urban divide in opportunity. Take the case of health services: about 56 percent of the rural population around the world lacks health coverage, compared to 22 percent of the urban population, with the most deprived rural population living in Africa (Scheil-Adlung 2015, 6). Within rural areas, exclusion from health services also may be more severe for women, the elderly, some ethnic groups, and migrants (Scheil-Adlung 2015, 30). In South Africa, despite provision of free antenatal care, nonwhite women and those living in rural areas are less likely to receive antenatal care or to have a skilled attendant present at the time of delivery than white women in urban areas (Burgard 2004; Say and Raine 2007; Silal et al. 2012; all cited in World Bank 2013, 95).

Climate-related transitions are likely to affect many aspects of life globally, and certainly in Africa. Extreme weather events destroy infrastructure and affect livelihoods, health, education, and general well-being; they may potentially reverse many of the gains that African countries have made. Some climate events also contribute to large-scale, involuntary population movements. Africa is expected to host 86 million persons who will likely migrate due to the effects of climate change by 2050 (Rigaud et al. 2018). Rapid-onset events like extreme storms or floods tend to lead to short-term displacement, followed by return to affected areas, although they can also generate a combination of short- and longer-term displacement and out-migration. Slow-onset events like droughts or desertification, such as of the Sahel, by contrast, tend to lead to gradual long-term out-migration rather than affecting migration patterns immediately. Many internal migrants move to major cities; indeed, internal migration is a significant contributor to urbanization (Tacoli, McGranahan, and Satterthwaite 2015; cited in Rigaud et al. 2018, 18). Nairobi is an example of a city likely to see increased climate-driven in-migration. At the same time, low-lying cities, along with coastlines vulnerable to sea level rise and areas of high water and agriculture stress, are at risk of climate-induced out-migration. Addis Ababa and Dar el Salaam are among the cities likely to see dampened population growth due to rising sea level and storm surges (Rigaud et al. 2018). As we design programs for adaptation to climate change and mitigation of its impacts, we need to be cognizant of the fact that emergencies can often exacerbate existing inequalities and asymmetrical power relations and that both prevention and response need to take this into account.
Box O.3 The Importance of Place and Peace for Social Inclusion

Peace is not just the absence of conflict; peace is the creation of an environment where all can flourish, regardless of race, colour, creed, religion, gender, class, caste, or any other social markers of difference. Religion, ethnicity, language, social and cultural practices are elements which enrich human civilization, adding to the wealth of our diversity. 
Nelson Mandela

The congruence of conflict and fragility with poorer development outcomes is well understood by policy makers, aid workers, activists, and communities alike. Individuals and groups who reside in areas prone to, or in the midst of, conflict struggle for access to markets, services, and spaces. The least powerful among them sometimes face terrible atrocities. Although neither conflict nor humanitarian emergencies are exclusively African problems or only problems of poor and fragile situations, Africa faces some unique challenges. As an example, in 2016, Africa saw 3.9 million new internal displacements due to conflict, violence, and sudden-onset disasters. Together with the Middle East and North Africa Region, sub-Saharan Africa hosts the largest numbers of forcibly displaced groups, with a sharp increase over the past several years. For example, although each of the two regions had about 8 million displaced people in 2012, this number increased to 21.5 million in the Middle East and North Africa and 18.4 million in sub-Saharan Africa in 2017. Within sub-Saharan Africa, most forced displacement took place domestically: of the 18.4 million displaced people in 2017, 12.5 million were internally displaced persons (IDPs) and 5.9 percent were refugees.

Countries that were rich in natural resources had 13 percentage points faster poverty reduction than countries that were not resource rich, after controlling for other country traits. Between 1996 and 2012, poverty decline in fragile states was smaller when compared to the decline in nonfragile states in Africa: after controlling for a set of country characteristics, poverty reduction in fragile states was 15 percentage points lower than it was in nonfragile states (Beegle et al. 2016). A caveat is in order here. Countries that are endowed with natural resources can also fall prey to the “resource curse,” which can exacerbate fragility and conflict, unless institutions are robust enough.

Conflict, the threat of conflict, and the pursuant displacement affect both the displaced and their host communities. To start, although displacement comes with tremendous suffering, fleeing can mitigate the detrimental affects of conflict (Etang-Ndip, Hoogeveen, and Lendorfer 2015), and displaced persons are not always the poorest (Beegle et al. 2016). Moreover, host communities are affected by the inflow of forced migrants, and in some places, especially in remote and underdeveloped borderlands, they are poorer than IDPs and refugees. The effects of displacement on host communities take place through different channels. The Kakuma refugee camp in Kenya, for instance, is based in Turkana County, which has a poverty rate of close to 80 percent, compared to the national average of 36 percent (KNBS 2015). In Tanzania, the influx of refugees from Burundi and Rwanda in the 1990s adversely affected Tanzanian casual laborers, due to an increase in competition in labor markets and surging prices of various goods.

Women and young girls in conflict-affected areas may have greater exposure to sexual violence and may be actively targeted by opposing groups. Evidence from the Great Lakes Region (GLR) shows that female ex-combatants who try to reintegrate into their communities face stigma of various kinds. One underlying cause is their increased exposure to sexual violence during conflict. In some parts of the GLR, this stigma is so strong that some female ex-combatants avoid self-identifying as ex-combatants and forfeit their access to targeted assistance for ex-combatants. (Rhea 2014, 28)

Finally, the effects of climate change may exacerbate inequality and exclusion; the effects are pronounced in some areas. When extreme weather events hit areas with high levels of state and societal fragility, the whole population suffers, but some groups are affected more. These groups may include persons with disabilities, young children and the elderly, among others.

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a From Nelson Mandela’s address to the Global Convention on Peace and Non-Violence, New Delhi, India, January 31, 2004 (UN DPI 2018).
Technology can spearhead social inclusion, but can leave some people further behind

It is the global age of technology, but this is inextricably linked to the extent to which countries, regions, communities, and households have access to this potent medium. In many respects, Africa seems to have leapfrogged into the digital economy, but there is great variation across countries. For example, despite a relatively faster increase in mobile cellular subscriptions in fragile countries, the number of mobile cellular subscriptions is still higher in nonfragile countries (Calderon et al. 2019, 49). Similarly, financial technology ("fintech") has also expanded across Africa over the past years: 21 percent of adults in Africa now have a mobile money account, with numbers having doubled since 2014, the highest of any region globally (Demirgüç-Kunt et al. 2018). M-PESA is one of the earliest and perhaps one of the most prominent examples of fintech in Africa. Digital technology can also spearhead employment, as the recent World Bank report on the future of work in Africa points out (Choi, Dutz, and Usman 2019).

As would be expected, the proportion of individuals who have access to the Internet in each African country is highly correlated with the country’s income level. South Africa is the only country in the region where almost 60 percent of the population is online. Furthermore, the Pew Research Center Spring 2017 Global Attitudes Survey in six countries showed that males, those with higher education and higher income levels were more likely to use smartphones (figure O.3). This means that nonusers of smartphones are left out of many opportunities to access markets, services, and spaces.

Political participation and social movements

Social inclusion often advances when individuals or groups who feel excluded assert their agency through social and political participation; the nature of such participation has seen a change in many African countries. Recent surveys draw attention to declining participation in formal political and civic processes, particularly among youth and women in Africa, but the picture is complex. The likelihood of voting is lower among African youth than among their elders, and data from the Afrobarometer survey suggest that the political participation of young people has declined over the past decade and a half (Lekalake and Gyimah-Boadi 2016). African youth are also less likely than their elders to participate in civic activities. Young women participate even less in public affairs; compared to their male counterparts, they report significantly less interest in public affairs and discussions around them (Lekalake and Gyimah-Boadi 2016). Such decreasing participation in formal political processes may signal several different things. It may mean disenchantment or lack of faith in the processes. It may also mean that young people use different channels to express their preferences. The importance of social media bears special mention here. The Internet affords anonymity, which allows groups that would otherwise not have a voice to express themselves through digital media. The youth in Africa are far more active on social media and digital platforms than are their older counterparts. The rise of social movements also shows that young people may use other civic channels to act on what they care about. Even so, the likely disenchantment with political processes may be an indication of broader disenchantment with the state.
Although participation in formal political processes seems to be declining, social movements continue to raise the profile of social inclusion across Africa. That Africa has a vibrant history of social and political movements is well known. They include the legendary movements for independence and decolonization, the critical movements in academia against Eurocentrism, and movements for peace and civil liberties and against various economic policies. The student-led Fees Must Fall movement in South Africa points to the fact that, although young people may not participate in formal political processes, they are nevertheless politically very vibrant. Similarly, the movement that asserts the rights of indigenous peoples to their culture, lands, and unique identity also has a strong history. Two contemporary social movements deserve mention: the first brought attention to HIV/AIDS, and the second to the rights of persons with disabilities. Each demonstrates that advocacy and public education help to change norms and practices. Further, civil society has also galvanized citizens against corruption in several countries in Africa. In South Africa, for instance, civil society organizations started campaigning against corruption in the late 1990s, which led to the first anticorruption summit by the government in 1999 and the launch of the National Anti-Corruption Forum in 2001 that brought together civil society, business, and government in the fight against corruption. In Kenya, civil society organizations mobilized protests (Occupy Parliament) against the salaries of Members of Parliament (MPs) and brought about salary cuts of MPs and the president in 2013. Other countries have had similar forms of protest. Finally, radical feminist movements have gathered strength over the years and have organized to hold the state and society accountable for the poorer opportunities for girls and women.

Figure O.3 Smartphone Usage by Age, Gender, and Income Level

How does social exclusion play out in Africa?

Social exclusion is fundamentally about relations of power. The world over, societies devise intricate ways to solidify social structures and uphold the status quo. Attitudes, beliefs, perceptions, and practices, including superstitions, stigmas, and rituals, are among the processes through which societies render some groups to subordinate and others to dominant status. Structures and systems comprise, among others, families, communities, legal systems, labor, land markets, and knowledge systems. It is also important to note that structures and processes reinforce each other and are solidified by formal and informal institutions.

Across the world, belief systems, superstitions, stigmas, and other practices present formidable barriers to the inclusion of certain groups. Intimidation and harassment instill fear that prevents some groups from reaching their full potential and “keeps them in their place.” Social norms may assign males and females to certain occupations or may render some practices “unclean.” Other practices such as stigma and shunning may render some groups, like persons with disabilities or persons with albinism, invisible. Relatedly, some cultures may hide persons with disabilities. This lack of visibility can have several consequences, including not counting these groups in official statistics; thus, they remain hidden and unattended to, at both the familial and the national level. Often, these processes of exclusion are sanctified by religion or by those who interpret religious texts. Persons who have a nonconforming sexual identity are excluded to the point of being criminalized in many cultures; this is often upheld by an invocation of religious texts. Taboos surrounding menstruating women are common in many parts of the world; beliefs of purity and pollution serve to exclude certain groups at certain times or at all times. Overall, these practices are mechanisms to enforce social order and control.

Why do processes and practices matter for policies and programs? They matter because they affect the actions and behaviors of dominant and subordinate groups, of service providers, and of the state itself. Groups that are historically excluded, on their part, may respond in different ways. One possibility is that they “opt out” or reject the terms on which they are included. Excluded groups may drop out of school or the labor market or disengage from political processes. A second and related possibility is that grievances may accumulate, creating social tensions and having long-term effects on the economy and society. A third possibility is that groups that feel excluded organize themselves into formidable lobbies and use the political space to demand change. Processes and structures have strong effects on feelings and perceptions of individuals and groups. In our quest to leave no one behind, attain universal access, and eradicate extreme poverty, we need to be cognizant of behavior, which is the first step to lasting change. Yet, even as we know that belief systems, feelings, and perceptions affect behaviors, measuring and interpreting such systems and the underlying affective foundations is a complex undertaking that requires a deep understanding of the context as well as robust data and analytic tools.

Violence is one of the gravest manifestations of exclusion and a mechanism to show subordinate groups “their place.” Physical offenses are often justified by an intricate
set of beliefs and taboos that serve to create a “logic of exclusion” that may be sanctified by religion. For example, many religions regard a woman’s place as being in the home and may implicitly condone violence against those women who dare to transgress this norm. Overall, the acceptance of domestic violence against women remains high in Africa, although there has been change over time. Beegle et al. (2016) find that between 2000–2006 and 2007–2013 acceptance of domestic violence by women in Africa declined by almost 10 percentage points, but, at 30 percent, acceptance of domestic violence in the region is still exceptionally high. There is considerable heterogeneity across countries, however. Some practices, such as female genital mutilation (FGM), which hold cultural value for some groups, are also examples of violence and extreme symbols of exclusion, with devastating effects on health, education, and life chances. FGM can have direct effects on reproductive and mental health and cause infectious disease. Sanctified and upheld by religion and culture, FGM serves to solidify the subordinate status of women and girls.

Culture plays a central role in the political, economic and social life of communities. Indeed, culture may be the missing link in the development of Africa. Culture is dynamic and evolves over time, consciously discarding retrogressive traditions, like female genital mutilation (FGM), and embracing aspects that are good and useful. Wangari Maathai

Attitudes, perceptions, and feelings can point to the extent to which people feel included in markets, services, and spaces. Belonging to an ethnic group can create affinity and comfort among members; in the same vein, expressing affinity with a national identity is an indication that respondents feel connected to their country. The Afrobarometer 2014/2015 asked respondents who disclosed their ethnic identity at the beginning of the survey if they regarded their national or their ethnic identity as more important. The results are instructive; only a small minority of respondents appeared to give precedence to their ethnic identity alone. Feelings of national or ethnic identity may be driven by several factors, related to the extent of pluralism or of competition in society, the history of the nation-state or of conflict, and the current political milieu. It is also possible that these questions elicit socially or politically acceptable responses; they should not be taken as “truths” and must be interpreted with caution.

Negative feelings about the state are widespread in many parts of Africa. This disaffection is apparent in several countries in newspaper columns, social media, and casual conversations. It is also reflected in perception surveys. The Afrobarometer 2014/2015 asked respondents how often they feel that people in their country are being treated unequally “under the law” (that is, by the state); this likely indicates grievances and feelings of injustice and exclusion. Figure O.4 presents the results. There are, as expected, large variations across African countries; Botswana and Namibia stand out as countries where almost 60 percent of the respondents felt that people were never or rarely treated unequally under the law. In Malawi, Mauritius, and Tanzania, about half or a little more of the respondents felt that unequal treatment under the law was never or rarely manifested. At the other end of spectrum, in Mali and São Tomé and
Príncipe, over half the respondents felt that unequal treatment under the law was always manifested. Overall, in most countries more than half the respondents felt that people were often or always treated unequally under the law.

When a majority of citizens feel that people in their country are treated unequally, it often points to elite capture; in other words, the state is perceived as catering to the needs of a small section of society. In this situation, exclusion is not a minority issue but affects many or most citizens. Several recent World Bank Systematic Country Diagnostics (SCDs) in Africa identify elite capture and a lack of public trust as important obstacles to the delivery of inclusive services and a stable social contract more broadly. See, for example, SCDs for Benin (World Bank 2017b), Guinea-Bissau (World Bank 2016), Liberia (World Bank 2018e), and Madagascar (World Bank 2015). Other surveys and anecdotal evidence also point to perceptions that the state and its institutions are opaque and that they benefit only a few. A perception survey conducted by the Pew Research Center found that 64 percent of Kenyans, 63 percent of Nigerians, and 69 percent of South Africans surveyed felt that many jobs go to people with connections.8

Despite serious misgivings about their economies and often about their governments, there is emerging evidence that people living in several African countries have high levels of optimism. For instance, as part of the Pew Research Center Spring 2017 Global Attitudes Survey, roughly half of Africans (median of 49 percent) and Latin Americans (48 percent) surveyed said their day was “particularly good,” whereas other regions overwhelmingly described their day as “typical.” Similarly, Graham and Hoover (2006), based on Afrobarometer data, found levels of optimism in Africa that surpassed other regions, with particularly high levels of optimism among the poorest and most insecure respondents, who had high hopes for the future of their children. In keeping with this finding, the Liberia SCD (World Bank 2018e, 72) cites a 2014 survey that found that most Liberians believe the country is headed in the right direction, driven in part by Liberia’s return to relative peace and stability.

Social inclusion can be achieved if it is a conscious choice for societies

Social inclusion is important because exclusion impedes the ability, opportunity, and dignity of some individuals and groups and is costly to societies and economies. But measuring the costs of social exclusion is no mean undertaking. Some estimates focus on specific groups when assessing the cost of exclusion; these groups include women, persons with disabilities, ethnic or racial groups, individuals in same-sex relations, and migrants. This report lays out some of the channels and levels through which costs are obtained. Costs can be surmised at the level of the individual, the household, the group, or the community; they may also be estimated at local, subnational, and national levels. The costs of social exclusion may be direct or indirect, short term or long term. The cumulative long-term costs can be significant and can affect the growth trajectories of entire economies. For example, lower earnings or employment outcomes at the individual level may be driven by lower human capital endowments,
Figure O.4 Perceptions of Unequal Treatment under the Law


Note: Respondents were asked: “In your opinion, how often in this country are people treated unequally under the law?”
which in turn may be caused by prior disadvantage in education or by discrimination in hiring or in the workplace (for example, Buckup 2009; Lamichhane and Sawada 2013; Morgon Banks and Polock 2015). The experience of exclusion can have physical and mental health costs at the individual, household, group, and ultimately national level (see, for example, Lereya et al. 2015). Finally, foregone benefits can also be costly. Hunt, Layton, and Prince (2015) and Hunt et al. (2018) find that companies in the top quartile for gender, racial, and ethnic diversity are between 15 and 35 percent more likely to have financial returns above national industry medians. Gains from the inclusion of excluded groups occur not only due to addition of workers to the labor force; diversity in itself may increase productivity (Ostry et al. 2018).

Ultimately, social inclusion must be a conscious choice of societies and governments, with a clear understanding of the costs and benefits. Investing in an inclusive society is not free and needs concerted action to transform the investment into a win-win. Social programs, for instance, can be expensive and have an impact on fiscal sustainability. Governments often need to make trade-offs, either by cutting costs on other initiatives or by raising taxes. There may be political costs as well, as initiatives that focus on historically excluded groups can upset power relations. Governments and politicians need to craft clear social contracts with citizens to ensure support for social inclusion. There are examples the world over of citizens willing to pay for a more inclusive society. The most powerful form of support is through the fiscal realm, whereby citizens pay taxes that they know will fund policies and programs for greater social inclusion. In Brazil, Mexico, and Nepal, for instance, there is strong support for social protection programs; and in Bangladesh, poverty reduction is recognized as a national priority, with the elite supporting antipoverty initiatives (Hossain and Moore 2002). There is tentative evidence from Ghana, Kenya, Nigeria, and Uganda that attitudes toward redistribution may be favorable overall (Langer, Stewart, and Schroyens 2016).

**Change toward social inclusion is within reach**

How does change take place? Who are the main actors? What are the channels through which progress toward social inclusion is achieved? What can we learn for the future and for the countries that want to make greater progress? We draw from the World Bank’s social inclusion framework (World Bank 2013) and address inclusion in *markets, services, and spaces*. Inclusion how? And here we repeat what we have said earlier in this report: by raising the *ability, opportunity, and dignity* of individuals and groups most likely to be left out. This report outlines some of the policy and program efforts in African countries in the pursuit of social inclusion. Sometimes, documenting process helps others in their quest to design workable solutions, so we focus on some innovations and generic solutions that African countries have tried.

There are other important drivers of change toward social inclusion in Africa, as elsewhere. These include a host of nonstate actors: religious groups, nongovernmental organizations (NGOs), the private sector, and, most importantly, organizations of historically subordinate groups. Lasting change usually comes when state and nonstate
actors come together. Elites are often part of both state and nonstate actions and play a critical role in propelling social inclusion. The importance of the HIV/AIDS epidemic in many parts of the continent presents an interesting case in point. What started as attention to a public health emergency quickly moved to identifying affected groups; they included, among others, gay and bisexual men, and men who have sex with men, widows, and orphans. The attention to sexual orientation in many African countries was legitimized because it was linked to a public health crisis, and groups previously invisible were rendered visible. This is not to say that stigma no longer exists, and sometimes the stigma may only have changed its form. Nevertheless, the epidemic was a catalyst. It presented an opportunity that enabled previously excluded groups to mobilize and be partners in the change that policy and programs propelled. Through the process of attacking the epidemic, governments and civil society co-opted elites and community members alike. Innovative methods of using information and communication technology to solicit anonymous responses to questions have become increasingly popular. Such technology can also be used to amplify voice. In Tanzania and South Sudan, two pilot initiatives referred to as “Listening to Africa” have been highly successful in collecting panel data through mobile phone interviews.

Regardless of which actor sponsors a program that is intended to promote social inclusion, few programs can succeed without community ownership. Communities that own the movement toward social inclusion and can visualize a new society for themselves are most likely to be invested in the success of such programs. Conversely, when programs are designed without community involvement, they may take longer to take off and even face resistance from the community. The process of abolishing FGM in Burkina Faso is an illustrative case. Together with criminalizing the practice in 1997, the government implemented a broad array of measures that promoted community ownership of the change. In addition to training lawyers, judges, police, and security officers to ensure their buy-in, the government supported “community patrols” that raised awareness of the harmful consequences of FGM and informed communities of its criminalization.

Most countries in Africa, as elsewhere, have a plethora of policies, programs, and projects to advance social inclusion. These policies may be targeted to certain groups or areas, or they may be universal, accessible to everyone. At the highest level, the constitutions of most countries guarantee equality and basic freedoms. Laws are the next level of actions that promote change; they can be progressive or regressive. Box O.4 shows that Africa has made the fastest progress in enacting laws that promote gender equality. Broad-vision documents, manifestos, and pronouncements give a more defined indication of the priorities of a government. Still lower down are policies, which lay out directives and show the clearer path of a government’s focus on social inclusion. Many policies signal the groups that they privilege or ignore by their silence on certain topics or groups or by the intensity of implementation of certain policies. So, although policies may not actively exclude individuals or groups, they may do so passively, either by not expressly indicating who is included or by not investing adequate resources or attention to implementation. Some examples of policies and programs are presented in Table O.1.
Africa has implemented the most reforms promoting gender equality of any region globally, with 71 reforms over the last 10 years. Most of these reforms (over 50 percent) regarded laws affecting gender-based violence, with Burundi, the Comoros, Rwanda, São Tomé and Príncipe, and Zambia all introducing laws addressing both workplace sexual harassment and domestic violence. Among the top reforming economies in the region over the past decade are the Democratic Republic of Congo, Guinea, Malawi, Mauritius, São Tomé and Príncipe, and Zambia (see figure B O.4.1).

Figure B O.4.1 Improvement in Women, Business and the Law Index, 2009–2018

<table>
<thead>
<tr>
<th>Country</th>
<th>WBL index 2009</th>
<th>WBL index 2018</th>
<th>Change in score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Congo, Dem. Rep.</td>
<td>42.50</td>
<td>70</td>
<td>27.50</td>
</tr>
<tr>
<td>Bolivia</td>
<td>61.88</td>
<td>82.50</td>
<td>20.62</td>
</tr>
<tr>
<td>Maldives</td>
<td>49.38</td>
<td>73.75</td>
<td>24.37</td>
</tr>
<tr>
<td>Guinea</td>
<td>53.13</td>
<td>68.13</td>
<td>14.97</td>
</tr>
<tr>
<td>São Tomé and Príncipe</td>
<td>58.75</td>
<td>76.88</td>
<td>18.13</td>
</tr>
<tr>
<td>Mauritius</td>
<td>56.88</td>
<td>75.00</td>
<td>18.13</td>
</tr>
<tr>
<td>Samoa</td>
<td>73.75</td>
<td>91.88</td>
<td>18.13</td>
</tr>
<tr>
<td>Malawi</td>
<td>68.13</td>
<td>83.75</td>
<td>15.62</td>
</tr>
<tr>
<td>Zambia</td>
<td>63.75</td>
<td>78.75</td>
<td>15.00</td>
</tr>
</tbody>
</table>

Note: WBL = Women, Business and the Law database.

The Democratic Republic of Congo saw the largest increase in its Women, Business and the Law index (from 42.50 in 2009 to 70 in 2018). Improvements in the Democratic Republic of Congo were based on reforms allowing married women to register businesses, open bank accounts, sign contracts, get jobs, and choose where to live in the same way as men. The legal requirement for wives to obey their husbands was removed, as were restrictions on women working in specific industries such as mining, manufacturing, and construction. The Democratic Republic of Congo also introduced gender nondiscrimination laws in employment and access to credit.

Mauritius began reforms in 2008 by introducing civil remedies for sexual harassment at work, prohibiting the dismissal of pregnant workers, introducing paid paternity leave, and prohibiting discrimination in access to credit based on gender. The government mandated equal remuneration for work of equal value in 2013 and increased the length of paid maternity leave from 12 to 14 weeks in 2015. Due to these reforms, Mauritius’ score increased by 16.88 points; between 2009 and 2018, the female labor force participation rate went up by 6.82 percent relative to men’s.

São Tomé and Príncipe introduced a domestic violence law in 2009, implemented a workplace sexual harassment law including criminal penalties in 2012, and reformed its retirement laws for men and women to entitlement to full pension benefits, also making the mandatory retirement age for men and women equal, in 2014. Between 2009 and 2018, female labor force participation increased by 1.75 percent relative to that of men.

Source: World Bank 2018g.
Well-designed and implemented programs across the globe have changed the face of social exclusion. Of these, social safety nets have a historical track record of shielding households from the negative effects of shocks and, more recently, of building household and community assets. Such programs started in Africa in response to food crises and humanitarian emergencies and still complement emergency responses to crises or shocks, consequently reducing the cost and increasing the effectiveness of humanitarian action. Social safety nets often provide ready vehicles through which to intervene in crises. In response to the Ebola emergency, governments leveraged the existing modest programs and scaled up cash transfers and public works programs (Beegle, Coudouel, and Monsalve 2018, 67). Over time, Africa has become a leader in the design and delivery of social safety nets. Every country in the region has at least one social safety net program. A broad array of programs that can be loosely classified as “empowerment programs” are often targeted to historically excluded groups and can have large positive impacts. In Uganda, the Empowerment and Livelihood for Adolescents (ELA) program was developed and implemented by Building Resources Across Communities (BRAC) to provide training for small-scale enterprises and education for health and reduction of risky behaviors. The Sahel Women Empowerment and Demographic Dividend (SWEDD) project that spans Burkina Faso, Chad, Côte d’Ivoire, Mali, Mauritania, and Niger has used several innovations toward attaining its objective of empowering women and adolescent girls through access to quality reproductive, child, and maternal health services and working with local partners to improve their capacities. The project has garnered the support of religious leaders on issues such as child marriage, maternal and child health, family planning, girls’ education, gender-based violence, and women’s economic and social empowerment. In yet another initiative, the project gives bikes, school kits, and sanitary kits to girls. The project also organizes coaching classes in select areas so that girls can keep up in school and trains young women in nontraditional trades.

Another way of focusing on specific individuals or groups is through affirmative action or quotas. Special provisions for individuals and groups are common in OECD (Organisation for Economic Co-operation and Development) and non-OECD countries alike. Although sometimes controversial, especially in the context of stubborn group-based inequalities, affirmative action policies are still considered among the more effective policy mechanisms (Langer, Stewart, and Schroyens 2016). Many African countries have affirmative action policies for women and persons with disabilities. Uganda enshrined a quota system for parliament in the 1995 Constitution (Article 78) stating that parliament should include a woman representative in every district, as well as representatives from the army, youth, workers, persons with disabilities, and “other groups as Parliament may define.” Similar provisions were made to ensure seats for women in local government (Muriaas and Wang 2012, 311). South Africa, of course, has the most prominent and comprehensive set of initiatives.
The changing development context of the continent, as demonstrated by select regional trends, portends new opportunities and challenges for African countries over the next few decades. First, the decline of poverty almost across the board, the enhancement of education, and the improvements in health have meant (and will increasingly mean) that policy makers need to focus on those who have not benefited from this aggregate progress. Of these, people who are affected by conflict and fragility stand out, but some groups in nonfragile contexts are also at risk of being left out. These include some categories of women, sexual and gender minorities, persons with disabilities, older persons, some categories of youth and children, certain ethnic and racial groups, and those who live in “lagging” regions. Some of these groups are more assertive; others may have festering grievances. Second, development spearheads aspiration. As individuals and groups do better, they will seek more; this has implications for how governments respond to these heightened aspirations. The report shows that citizens in many countries in Africa are simultaneously disenchanted with the state and filled with optimism and hope for better lives. As more countries graduate to middle-income status, they will focus on “second-generation” issues of prosperity. The trends and transitions that shape and tame Africa’s dynamism are likely to have significant implications for social inclusion in the years ahead. Although a focus on poverty must be front and center in addressing issues of social inclusion, states and societies will also need to consider the drivers of poverty and why some groups are left out.

Africa has made enormous progress toward economic development and social inclusion, but much more needs to be done. There are several areas in which some of the fastest progress globally is in African countries. But, as the World Bank (2013) points out, social inclusion is not a linear process. Progress can stall for unanticipated reasons, but it may pick up again. Groups that were once disempowered may gain power and may upstage earlier dominant groups, who may in turn work to impede progress toward social inclusion because it hurts their interests. Social inclusion is, therefore, always work in progress (World Bank 2013).
### Table O.1 Illustrative Interventions for Social Inclusion in Markets, Services, and Spaces

<table>
<thead>
<tr>
<th>Domain of inclusion</th>
<th>Channel for intervention</th>
<th>Illustrative actions targeting those most likely to be left behind</th>
<th>Illustrative examples of policies, programs, and projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARKETS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Labor</td>
<td>Legal provisions enabling access to the labor market</td>
<td>∙ Ensuring access of excluded groups to jobs and their ability to open bank accounts and businesses.</td>
<td>Congo, Dem. Rep. Reforms of family code to improve gender equality and gender nondiscrimination reforms in employment.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Removing the obligation of women to obey their husbands.</td>
<td>Zambian Gender Equity and Equality Act and establishment of Gender Equality Commission.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Lifting restrictions on women working at night.</td>
<td>Ethiopia Reforms of property law, requiring both spouses’ consent in the administration of marital property; simultaneous change to raise women’s minimum age of marriage.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Enshrining nondiscrimination in employment law (including hiring, pay, and promotions).</td>
<td>Burundi, the Comoros, Mauritius, Rwanda, São Tomé and Príncipe, and Zambia Laws against workplace sexual harassment and domestic violence.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Banning harassment at work.</td>
<td>Mauritius Prohibition of dismissal of pregnant workers, introduction of paid paternity leave, and extension of paid maternity leave.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Establishing legal remedies for sexual and other forms of harassment in employment.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Prohibiting dismissal of pregnant employees.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Establishing paid maternity and paternity leave.</td>
<td></td>
</tr>
<tr>
<td>Affirmative action and quotas</td>
<td></td>
<td>∙ Implementing measures to attract, develop, and retain individuals from historically disadvantaged groups.</td>
<td>South Africa 1998 Employment Equity Act and 2003 broad-based black economic empowerment legislation for “Blacks (including African, Coloured [mixed race] and Indians), women and people with disabilities.”</td>
</tr>
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<td></td>
<td></td>
<td>∙ Establishing data and monitoring and evaluation systems to monitor and assess impact of affirmative action.</td>
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<td>∙ Setting up institutions that can address grievance.</td>
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<tr>
<td>Skills and training</td>
<td></td>
<td>∙ Supporting income-generating activities for excluded groups (e.g., ex-combatants, youth, and women).</td>
<td>Congo, Dem. Rep. Strengthening socioeconomic reintegration opportunities for vulnerable households of ex-combatants demobilized through the PNDDR.</td>
</tr>
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<td></td>
<td></td>
<td>∙ Developing soft and hard skills training.</td>
<td>Liberia Ministry of Public Works (with support from UNMIL, UNDP, and WB) initiated labor-intensive employment scheme to rehabilitate roads, offering jobs to ex-combatants and war-affected youth.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Training for small-scale enterprises targeted at specific groups, e.g., women.</td>
<td>Uganda Empowerment and Livelihood for Adolescents (ELA) program.</td>
</tr>
<tr>
<td>Financial</td>
<td>Mobile financial technology</td>
<td>∙ Prohibiting discrimination in access to credit and financial transactions and putting in place systems for enforcement.</td>
<td>Congo, Dem. Rep. and Mauritius Gender nondiscrimination laws regarding access to credit.</td>
</tr>
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<td></td>
<td></td>
<td>∙ Providing access to financial technology (“fintech”) to those who have been traditionally “unbanked.”</td>
<td>Kenya M-PESA, a money transfer system first introduced in 2007; by 2018, 96 percent of households outside Nairobi had at least one M-PESA account.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>∙ Training for the use of mobile finance products; business skills training for microentrepreneurs.</td>
<td>Tanzania Business Women Connect (BWC) program.</td>
</tr>
</tbody>
</table>
### Domain of Inclusion: Land

**Channel for intervention:** Legal provisions for land ownership

**Illustrative actions targeting those most likely to be left behind:**
- Establishing gender parity in inheritance and land ownership laws.
- Providing land titles or de facto recognition of land use and recognizing customary rights of excluded groups.

**Illustrative examples of policies, programs, and projects:**
- **Rwanda** Legislative reform first eliminated bias against female land ownership, followed by the 2005 Organic Land Law (OLL) to establish a single statutory system of land tenure and end the dualism of customary and formal tenure systems.
- **Kenya** Decision of the African Commission on Human and Peoples’ Rights to recognize the ownership rights of Endorois (agropastoralists) to their ancestral lands around the Lake Bogoria Game Reserve.

### Domain of Inclusion: Land reform

**Channel for intervention:**

**Illustrative actions targeting those most likely to be left behind:**
- Enabling redistribution through land reforms, e.g., by making excluded groups (women, indigenous groups) joint landholders in land redistribution and resettlement projects.
- Reserving land use quotas.
- Strengthening the representation of women and indigenous persons in land negotiations.
- Facilitating participation of excluded groups in procedures, e.g., by allowing oral evidence in land tribunals.

**Illustrative examples of policies, programs, and projects:**
- **Mozambique** 1997 land law allows oral evidence to be used as part of land tribunals.
- **Rwanda** 2010 nationwide land tenure regularization (LTR) program.

### SERVICES

**Cross-cutting services**

<table>
<thead>
<tr>
<th>Domain of inclusion</th>
<th>Channel for intervention</th>
<th>Illustrative examples of policies, programs, and projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Documentation</td>
<td>Ensuring that all groups have relevant documentation to access services.</td>
<td>World Bank Group–supported ID4D initiative (Botswana, Cameroon, Chad, the Democratic Republic of Congo, Côte d’Ivoire, Ethiopia, Guinea, Kenya, Liberia, Madagascar, Morocco, Namibia, Nigeria, Rwanda, Sierra Leone, Tanzania, and Zambia).</td>
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<tr>
<td>Emergency responses</td>
<td>Scaling up cash transfer and public works programs.</td>
<td>Multicountry responses to Ebola emergency, extreme weather events, and conflict.</td>
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<tr>
<td>Engaging communities</td>
<td>Training regional and municipal governments in participatory budgeting.</td>
<td>Kenya Participatory budgeting in West Pokot. South Sudan Local Governance and Service Delivery Project (LOGOSEED).</td>
</tr>
<tr>
<td>Targeted attention</td>
<td>Ensuring equal rights to quality services.</td>
<td>Nigeria Federal Character Commission (FCC) oversees affirmative action, including in social services.</td>
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<td>Prohibiting discrimination in services.</td>
<td>Ghana Inclusive Education Policy.</td>
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<td>Making services free and compulsory.</td>
<td>Tanzania Primary education made both free and compulsory.</td>
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<td>Kenya Cash Transfer for Orphans and Vulnerable Children.</td>
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</tbody>
</table>
### Table O.1: Illustrative actions targeting those most likely to be left behind

<table>
<thead>
<tr>
<th>Domain of inclusion</th>
<th>Channel for intervention</th>
<th>Illustrative examples of policies, programs, and projects</th>
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</thead>
<tbody>
<tr>
<td><strong>Education</strong></td>
<td>Accessibility</td>
<td>Ghana Inclusive Education Policy.</td>
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<tr>
<td></td>
<td></td>
<td>• Ensuring that educational infrastructure is accessible to persons with disabilities.</td>
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<td>• Adapting education systems to ensure the inclusion of all learners, in particular those with special educational needs, including physical accessibility of schools.</td>
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<td>• Promoting Universal Design for Learning (UDL) and learner-friendly school environments to enhance the quality of education for all learners.</td>
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<td>Ethiopia Language-of-instruction (LOI) policy.</td>
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<td>Ghana Inclusive Education Policy.</td>
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<td>Guinea-Bissau and Niger Pilots of transitional bilingual programs.</td>
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<td></td>
<td>Teacher training and curriculum development</td>
<td>• Training teachers to respond to diverse educational needs.</td>
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<td>• Providing teacher training in local languages.</td>
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<td>• Considering bilingual education.</td>
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<td></td>
<td>• Ensuring that curricula are designed in a way that is sensitive to excluded groups.</td>
</tr>
<tr>
<td><strong>SPACES</strong></td>
<td>Physical Safety in public places</td>
<td>Uganda BRAC Nkingo girls’ clubs in Kemwenge and Kabarole.b</td>
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<td></td>
<td></td>
<td>• Generating forums such as women’s and girls’ clubs that provide safe spaces for survivors of gender-based violence and offer access to sexual health services, legal aid, and empowerment training.</td>
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<tr>
<td><strong>Political and social</strong></td>
<td>Constitutional and legal provisions</td>
<td>South Africa LGBTI equality in constitution.</td>
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<td>Mozambique and Seychelles Decriminalized same-sex relations (2015 and 2016, respectively).</td>
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<td>Botswana 2017 Supreme Court decision requires government to legally recognize transgender people’s gender self-identification.</td>
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<td>Namibia Courts’ decision to allow official recognition of gender change.</td>
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<td>Bans on anti-LGBTI discrimination (Angola, Botswana, Cabo Verde, Mauritius, Mozambique, Seychelles, South Africa).</td>
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<td>Kenya Domestic violence law.</td>
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<td>Uganda 1995 Constitution (Art.78) stating that parliament should include a woman representative in every district as well as representatives from the army, youth, workers, persons with disabilities, and “other groups as Parliament may define.”</td>
</tr>
<tr>
<td></td>
<td>Changing social norms and tackling discrimination</td>
<td>Congo, Dem. Rep. Strengthening socioeconomic reintegration opportunities for vulnerable households of ex-combatants demobilized through the PNDDR.</td>
</tr>
<tr>
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<td>• Building coalitions between government, civil society, the judiciary, and communities.</td>
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</table>
## Table O.1 continued

<table>
<thead>
<tr>
<th>Domain of inclusion</th>
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<th>Illustrative actions targeting those most likely to be left behind</th>
<th>Illustrative examples of policies, programs, and projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changing social norms and tackling discrimination (continued)</td>
<td>· Promoting information campaigns, e.g., through national radio broadcasts, television, newspapers, and social media. · Putting in place systems to ensure participation of multiple stakeholders. · Fostering community buy-in through ongoing contact and conversation with communities. · Ensuring that the law is understood by all; translation of law, rules, and procedures into local languages. · Training and fostering normative change among state personnel (e.g., lawyers, judges, police, and security officers). · Providing space for movements that advocate for excluded groups to engage on policy reform.</td>
<td>Burkina Faso Criminalization of FGM and measures for enforcement and normative change. Information campaigns around HIV across the region.</td>
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<tr>
<td>Changing social norms and tackling discrimination (continued)</td>
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<tr>
<td>Opportunities for intergroup cohesion</td>
<td>· Sending young citizens to live in different regions of the country. · Considering truth and reconciliation commissions (TRCs) to overcome conflict.</td>
<td>Nigeria National Youth Service Corps (NYSC). TRCs in The Gambia, Mauritius, Rwanda, and South Africa.</td>
<td></td>
</tr>
<tr>
<td>Empowerment and dignity</td>
<td>· Establishing cash transfers and other social protection programs that boost self-confidence and imbue a sense of dignity. · Using social media and technology to amplify voices of excluded groups. · Promoting reproductive rights and services. · Enabling survivors of gender-based violence to report anonymously.</td>
<td>Kenya, Mozambique, and Zambia Cash transfer programs. South Sudan and Tanzania “Listening to Africa” initiative. Sahel Women Empowerment and Demographic Dividend (SWEDD). Uganda BRAC Empowerment and Livelihood for Adolescents (ELA) program. Community-based rehabilitation (CBR) for persons with disabilities.</td>
<td></td>
</tr>
<tr>
<td>Better data and analysis</td>
<td>· Collecting better disaggregated data on social groups and processes · Promoting platforms that make data public · Fostering innovations in data collection, such as high frequency data collection through mobile phones · Investing in geospatial data and other forms of big data · Encouraging and financing better analysis</td>
<td>World Bank’s Gender Innovation Lab Listening to Africa initiative</td>
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</tbody>
</table>

Note: BRAC = Building Resources Across Communities; FGM = female genital mutilation; ID4D = Identification for Development; LGBTI = lesbian, gay, bisexual, transgender, and intersex; PNDDR = National Program for Disarmament, Demobilization, and Reintegration; UNDP = United Nations Development Programme; UNMIL = United Nations Mission in Liberia; WB = World Bank.

b. Via the Supporting Children’s Opportunities through Protection and Empowerment Project, implemented by the Ministry of Gender, Labor, and Social Development.
Endnotes


2 See https://africaindata.org/#/2.


References


Morgon Banks, L., and S. Polack. 2015. The Economic Costs of Exclusion and Gains of Inclusion of People with Disabilities: Evidence from Low and Middle Income Countries. International Centre for Evidence in Disability and London School of Hygiene and Tropical


