



mastercard
foundation

QUARTERLY NEWSLETTER

www.mastercardfdn.org

**WAEMU
ZONE**

**JULY TO
SEPTEMBER
2025**



Summary

3 Editorial

[Accéder à l'article](#)

4 News

[Accéder à l'article](#)

7 3 questions to

[Accéder à l'article](#)

8 Impact Story

[Accéder à l'article](#)

9 Partner Spotlight

[Accéder à l'article](#)

11 Digital Spotlight

[Accéder à l'article](#)

13 Behind the scenes

[Accéder à l'article](#)

14 The Foundation worldwide

[Accéder à l'article](#)



Photo credits

© AV Concept

© PACE production.

EDITORIAL



Rica Rwigamba,

Interim Director for the
WAEMU Region

Amplifying Youth Voices and Redesigning Our Priorities

Dear partners,

This third quarter was marked by a significant milestone: the participation of the Mastercard Foundation in the Africa Food Systems Forum (AFSF), alongside 19 young agripreneurs from our programs in Senegal, Burkina Faso, Togo, Kenya, Uganda, Malawi, Ghana, Rwanda, and Nigeria. Hosted in Diamniadio, this continental gathering brought together nearly 6,000 participants from 90 countries, including influential leaders, ministers, innovators, and above all, more than 1,500 young delegates determined to shape the future of our food systems.

With African youth at the forefront of agri-food systems transformation, the Forum strongly reaffirmed a conviction that guides our work: young people are not just the promise of tomorrow they are already the drivers of change today.

Throughout the week, their voices resonated in panels, side events, and high-level discussions. Whether young entrepreneurs, refugees, or persons with disabilities, they all reminded us that the transformation of our food systems will only be inclusive and sustainable if it fully embraces their energy, creativity, and solutions. Our renewed commitment to youth is accompanied by a strategic redesign to increase our impact, built around clear priorities:

- **Empowering young people, especially rural women,** through sustainable economic opportunities, by

meeting them where they are and integrating their socio-cultural realities.

- **Increasing the localization of our interventions:** reaching the most marginalized young women and youth, including in emerging sectors beyond agricultural value chains, to maximize our reach and respond to local realities.
- **Expanding our work across the WAEMU region** to amplify impact.

Together, we have already made important strides. But the journey calls us to go further: to invest in programs more deeply rooted in local contexts, to amplify youth voices in the design of solutions, and to make inclusion a compass in every decision we take.

I want to sincerely thank you for your unwavering commitment. It is thanks to you, our partners, that we can turn these ambitions into tangible results. Let us continue, with determination and solidarity, to build an Africa where every young person especially every young woman can realize her potential and contribute to a prosperous and equitable future.

Best regards,
Rica Rwigamba.

NEWS

The Mastercard Foundation at the Heart of the Africa Food Systems Forum 2025



Mastercard Foundation delegation at the AFSF

From August 31 to September 5, Dakar hosted nearly **6,000 participants from 90 countries** for the **Africa Food Systems Forum 2025 (AFSF)**, held under the high patronage of President Bassirou Diomaye Faye, with six former Heads of State and 39 ministers in attendance. Under the theme "African Youth at the Forefront of Collaboration, Innovation, and Implementation in Food Systems Transformation," youth were at the center of the discussions.

The Mastercard Foundation played an active role in this mobilization with a **delegation of 19 trained young leaders, members of the Youth Speaker Bureau, who served as Foundation ambassadors to carry youth voices forward.** These young people stood out in high-level panels on artificial intelligence, digital technology, entrepreneurship, and innovation embodying the voice and dynamism of their generation. Each of them identified at least three highly promising opportunities that could help scale their businesses, particularly in terms of financing and market access. The Forum also enabled youth to secure mentorship opportunities,

increase their visibility with policymakers, and some even received invitations to collaborate on projects advancing inclusion and climate action.

At the core of AFSF, the 19 young entrepreneurs supported by the Foundation had access to a dedicated booth, where each could showcase their products and innovations in turn. A true showcase of their creativity and commitment, this space generated significant enthusiasm and drew numerous journalists from pan-African, international, and local media. You can watch the exclusive interview on TV5 Monde [here](#).

A highlight of the Forum was the speech by **Adja Boudy Kanté**, founder of Cereal House and participant in the E4Y program, who took the stage during the opening ceremony alongside President Bassirou Diomaye Faye and President Paul Kagame. She called on leaders to support youth innovation and entrepreneurship as drivers of sustainable and inclusive food systems. Adja also addressed an open letter to the AfCFTA, which was published in the media and can be found [here](#).

NEWS

The Foundation was also represented by several of its senior directors, including **Wambui Chege**, Director of Agrifood Systems; **Esther Dassanou**, Director of Gender; and **Atsuko Toda**, Senior Director of Entrepreneurship & Agrifood Systems.

The Foundation organized several **side events**, including "Leaving No One Behind," dedicated to the inclusion of refugees, displaced youth, and persons with disabilities, as well as two sessions focused on empowering young women and creating employment opportunities for youth in food systems.

Several of the **Foundation's strategic partners** were also present and showcased, including **Laiterie du Berger**, **Heifer International**, **Club Tiossane**, **DERFJ**, and **WFP**, whose local initiatives actively contribute to transforming value chains and creating opportunities for young people.

Through this mobilization, the Mastercard Foundation reaffirmed its conviction, embodied in the **Young Africa Works strategy: the future of Africa's food systems will be built with its youth—or not at all.**



NEWS

INSIGHTS FROM



MAURICE LORKA

Program Lead,
Policies – WAEMU

What systemic barriers were identified?

AFSF 2025, held under the theme “African Youth at the Forefront of Transformation,” emphasized the critical role of young people in implementing the commitments made in the Kampala Declaration of February 2025.

The main barriers identified for creating employment opportunities for youth in food systems included:

- Fragmented agricultural value chains.
- Limited attractiveness of the food system despite the potential of digital solutions.
- Low participation of women and youth in the design of policies and programs.
- Restricted access for youth and smallholder farmers to financing, land, training, and markets.

What initial solutions were proposed?

In summary, the goal is to co-create innovative policies and partnerships that position agribusiness as a driver of sustainable development and decent jobs for African youth.

The Kampala commitment to mobilize **USD 100**

billion by 2035, primarily for agri-food SMEs, was highlighted as a major lever for youth employment. The key priorities identified were:

- **Youth-centered policies:** digital agriculture, mechanization, access to finance, training, and open markets.
- **Financing & entrepreneurship:** targeted subsidies, long-term credit, affordable microfinance, support for formalization, and access to advanced technologies.
- **Innovation through public-private partnerships:** integrated digital and AI platforms for access to capital, mentorship, market data, and existing policies.

The success of these policies, placing young women and men at the center of decision-making, will depend on rigorous monitoring and evaluation, shared accountability, and strong evidence.

What are the implications for policies and systems within the Mastercard Foundation’s Young Africa Works roadmap in the WAEMU region?

The Kampala Declaration provides a particularly strategic policy framework for implementing the Young Africa Works roadmap in WAEMU, fully aligned with the priorities of creating jobs for young women and men, promoting agri-food SMEs, and strengthening the sustainability of food systems.

The main implications for policies and systems include:

- **Strategic alignment:** ensuring that systemic solutions identified by Foundation programs are integrated into national policy reviews on food systems within the framework of the Kampala Declaration. Programs must remain fully aligned with national and regional policies, while accounting for country-specific realities and strengthening institutional capacities.
- **Market access & regional trade:** working closely with regional institutions (WAEMU, ECOWAS) to remove regulatory and logistical barriers to intra-community trade within AfCFTA directives—facilitating market access and corridors while addressing non-tariff barriers (NTBs).
- **Monitoring & accountability:** supporting the establishment of a robust monitoring and evaluation system, harmonized with Kampala Declaration indicators, to measure results in job creation, productivity, and sustainability, and to enhance policy implementation through accountability mechanisms.

3 QUESTIONS TO



Adja Boudy Kante, founder of Cereal House, and Paul Kagame, President of Rwanda

ADJA BOUDY KANTE

Founder of Cereal House and participant in the E4Y program

What key moments do you take away from the Africa Food Systems Forum (AFSF)?

The presidential panel, alongside Their Excellencies Paul Kagame and Bassirou Diomaye Faye, was both intense and deeply emotional. Despite the pressure, I managed to stay focused and even had the opportunity to hand-deliver the letter I had written to the AfCFTA, which had already been shared in the media, directly to the two Heads of State.

Read the letter [here](#).

In your speech at the Forum, you called on leaders to support innovation. In your view, how can young African entrepreneurs truly become the drivers of the food revolution alongside policymakers?

It is essential for young entrepreneurs to assert their ideas by proposing concrete paths for innovation. For example, my work focuses on transforming our local cereals into flakes, in order to increase their

added value and accessibility. Policymakers, for their part, should place innovation at the heart of school curricula from an early age, by integrating specific modules and encouraging creativity through dedicated competitions.

But innovation alone is not enough: young people must also engage in the co-construction of public policies alongside decision-makers. It is within this ongoing dialogue that the key lies to transforming food challenges into real opportunities, and building an African food system that is resilient, inclusive, and globally competitive.

What are the main lessons or action points you are taking from your different exchanges during the Forum for the future of African food systems?

First, cooperation among African countries is a tremendous strength. We would benefit much more from strengthening intra-African trade rather than targeting European or American markets too early. Second, it is crucial that policymakers put in place adequate financial support for entrepreneurs. Too often, due to lack of resources, even the most promising products struggle to reach scale and secure a position in international markets.

IMPACT STORY



Panelists at the "No One Left Behind" event organized by the foundation

GRACE ADJOUA DIVINE

Raising Refugee Voices to Ensure No One Is Left Behind

Originally from Togo, Grace Adjoua Divine is a young refugee who embodies resilience and commitment. At the Africa Food Systems Forum 2025, she took part in the "No One Left Behind" panel, organized by the Mastercard Foundation, to advocate for genuine inclusion of refugees, displaced youth, and persons with disabilities in agri-food systems.

As a volunteer with the United Nations High Commissioner for Refugees (UNHCR), mentor, and activist, Grace has consistently worked to bridge communication gaps and create spaces of expression for young people living in refugee camps. Together with her peers, she founded a student association to respond to refugee needs, led interactive theater workshops against social and gender-based violence, and supported other young people in accessing education by sharing scholarship opportunities and organizing mock interviews.

Today, as a Mastercard Foundation Scholar in Social Work and member of the World University Service of Canada (WUSC) Youth Advisory Committee, Grace continues to support and train young people both inside and outside camps. She is convinced that inclusion and access to education are the keys to transformation.



Grace Adjoua Divine at the AFSF forum

Her words at the Forum resonated deeply:

"Support for refugees is still far too limited. I have seen their reality. The only difference between them and me is a seed of inclusion, of opportunity, of growth."

"We need solutions that foster autonomy. Agriculture is not just about survival—it is transformation. It is a value chain in which refugees themselves are agents of change. My dream is to transform this reality so that, finally, no one is left behind."

Through her journey and her advocacy, Grace reminds us that refugees are not just beneficiaries they are agents of change, capable of transforming their communities and building a fairer and more inclusive future for all.

Watch an interview with Grace Adjoua Divine [here](#).

PARTNER'S VOICE



Benjamin Nzigamasabo,
Project Coordinator of Salouma, WFP

You took part in the Africa Food Systems Forum 2025 with youth from the Salouma program. In your view, what are the key lessons or takeaways from this gathering to strengthen youth employment in food systems?

The AFS Forum in Dakar confirmed that agriculture and food systems are a key lever to create decent and sustainable jobs for young people, provided they are adapted to their realities.

Discussions highlighted the need to integrate youth employment into public policies, with better coordination across agriculture, education, and employment. Priorities include secure access to land and resources, technical training aligned with market needs, and the use of digital tools and innovation to modernize value chains and make the sector more attractive. Access to tailored financing also remains essential to boost entrepreneurship and economic inclusion. The summit further emphasized the role of public-private partnerships and local authorities in creating an enabling environment, promoting local products, and supporting youth entrepreneurship particularly for women. Finally, it underscored that employment strategies must incorporate sustainability, climate resilience, and the active inclusion of young people in policy design.

The Salouma program aims to create 75,700 jobs, including 53,000 for young women, in key value chains such as horticulture, rice, and fonio. What concrete levers are you mobilizing to achieve these ambitious results?

The Salouma project mobilizes several concrete levers to reach its target of 75,700 jobs, including 53,000 for young women, in horticulture, rice, fonio, and other value chains. Salouma focuses on strengthening skills through technical and entrepreneurial training adapted to market demands, while facilitating secure access to land, equipment, and agricultural inputs. In parallel, access to finance is expanded through the engagement of financial institutions, the design of youth- and women-friendly products, and guarantee mechanisms that help reduce barriers linked to traditional collateral requirements.

In addition, the program promotes the integration of young people into markets by establishing contracts with institutional and private buyers (such as the WFP School Feeding Program), and by developing digital platforms for training, networking, and access to information.

Special attention is given to young women through gender-sensitive approaches such as mentorship, solidarity networks (EPC, AVEC, VSLA), and safe working spaces.

Finally, partnerships with local authorities and the private sector help create a favorable environment, including access to land, storage or processing infrastructure, and co-investments that ensure the sustainability of the jobs created.



PARTNER'S VOICE

Beyond job creation, Salouma seeks to strengthen the entire food value chain—from production to commercialization. What early impacts have you already observed, or do you expect to observe, in terms of market access and the economic empowerment of young participants?

The Salouma project is in its third year of implementation, but thanks to the commitment of participating youth, we are already seeing several impacts. The first ones include:

- **Positive gender impact:** for women, improved market access often translates into greater participation in household economic decisions and increased recognition in the community.
- **Expanded market access:** young producers can more easily sell their products thanks to stronger links with institutional buyers (e.g., school canteens) and private buyers, which reduces losses and secures income.
- **Increased individual and household income:** by structuring sales and improving product quality, participants obtain better prices and more consistent revenues, strengthening their economic autonomy.
- **Stronger bargaining power:** organizing into cooperatives or economic interest groups enables young people, especially young women, to negotiate better sales conditions and carry more weight with buyers.
- **Greater confidence and entrepreneurship:** having stable contracts or market opportunities encourages participants to invest more in their activities, fostering innovation and the growth of microenterprises.

DIGITAL SPOTLIGHT



Digital Technology Serving Agriculture: How Young People Are Transforming the Sector Through Social Media

In September, the Mastercard Foundation, in partnership with Caribou Digital, published a pioneering study on **social agriculture** in the WAEMU region. The report highlights a fast-growing phenomenon: the use of digital platforms WhatsApp, Facebook, TikTok to exchange agricultural knowledge, access markets, and build communities of practice.

Why does it matter?

Agriculture remains a cornerstone of WAEMU economies: it accounts for **17.9% of GDP in Côte d'Ivoire** and **25.4% in Benin**, while employing more than 70% of rural populations. Youth make up an average of 60% of this workforce but remain concentrated in precarious, seasonal, and poorly paid jobs.

Agricultural extension services are still insufficient: fewer than one in five farmers have access, with agent-to-farmer ratios sometimes as high as 1:10,000 far from the FAO's recommended standard of 1:500. Structural vulnerabilities compound the issue: weak internet connectivity, low literacy rates, unstable electricity, and high costs of data and devices all of which particularly affect rural women.

In a context where **three out of five young people who are not in employment, education, or training (NEET) in Sub-Saharan Africa are women**, social agriculture opens up new avenues for inclusion and livelihoods. The rapid growth of social media use one in four Ivorians and one in six Beninese were active users in January 2024 illustrates this dynamic.

CAP SUR LE DIGITAL

Key Insights

The study highlights inspiring life stories of young agripreneurs who, thanks to digital tools, are able to:

- Market their products,
- Access technical advice,
- Build peer networks.

While these practices are gaining ground, rural women continue to face persistent barriers: limited access to devices, prohibitive data costs, lack of digital skills, and restrictive social norms.

At the same time, new opportunities are emerging: **crowdfunding through mobile money**, the use of AI tools for marketing and branding (particularly among urban youth), and the growing influence of **agri-influencers**.

Recommendations

To accelerate this movement and maximize its impact, the report recommends:

- Developing peer-to-peer digital training tailored to rural realities and delivered through familiar platforms;

- Establishing equipment financing mechanisms and community digital hubs;
- Supporting the use of mobile money for crowdfunding and strengthening financial literacy;
- Integrating practical AI tools into platforms already used by agripreneurs;
- Engaging with agri-influencers and advocating for greater recognition of social agri-entrepreneurs in public policies.

Looking Ahead

Some of these recommendations can build on existing initiatives, such as community digital training programs, women's digital groups, or agri-influencer networks. The **Agri-influencer Network (AiN)**, supported by the Foundation, is fully aligned with this dynamic, bringing together a new generation of actors able to combine agricultural expertise with mastery of digital tools.

At the intersection of digital and agri-food, social agriculture offers young people and especially young women new pathways to build resilient and inclusive businesses, contributing to the sustainable transformation of Africa's food systems.

Find the study [here](#).

BEHIND THE SCENES

International Youth Day 2025



On August 18, the Mastercard Foundation Alumni community in the WAEMU region celebrated International Youth Day (IYD) in a unique way. Organized in a hybrid format from the Youth Space in Dakar and via Teams, the event brought together young people from across the region under the theme "From Voice to Impact: Youth for a Sustainable and Inclusive Future," echoing the United Nations' global theme "Youth-led Local Action for the SDGs and Beyond."

To mark the occasion, the Alumni came up with an original concept: a temporary TV channel called JIJ TV, broadcasting throughout the day with talk shows, musical and tech segments, news bulletins, and even a creative take on the weather forecast. The goal? To give young people a platform to speak, showcase their initiatives, and create a festive space for reflection and mobilization.

A fun highlight of the day was the game show "Who Wants to Win Prizes?" followed by a news bulletin hosted by youth and an exclusive interview with the Minister of Youth.

In closing, JIJ TV illustrated the creativity and innovative capacity of the Alumni and their partners. This event demonstrated how local youth-led actions directly contribute to the Sustainable Development Goals and pave the way toward a more inclusive and sustainable future in the WAEMU region.

Agristories: Giving Agripreneurs a Voice

One of the Mastercard Foundation's key missions is to highlight the work of young women and men across the continent, in order to elevate their visions and better understand their needs. In this spirit, we are delighted to announce the launch of the Mastercard Foundation WAEMU podcast: #Agristories!

This podcast aims to give a platform to agripreneurs. Through a series of thematic conversations, listeners are invited to meet bold young entrepreneurs who have dared to venture into agribusiness.

More than just stories of entrepreneurship, Agristories offers an immersion into agricultural entrepreneurship

revealing the motivations, challenges, and successes of inspiring journeys that are shaping the future of agriculture on the continent, particularly in the WAEMU region. These podcasts also provide a unique platform to raise awareness about specific issues related to entrepreneurship and agriculture.

For the first episodes, discover Armande Lo, founder of Mandabio, and Bagoré Bathily, founder of Laiterie du Berger.

The episodes are hosted on the Foundation's website.

THE FOUNDATION WORLDWIDE



Young participants in the Mastercard Foundation program at the Global Disability Summit

Global Disability Summit (GDS 2025): Advancing Inclusion for Persons with Disabilities

On April 2 and 3, 2025, this forum brought together more than 4,700 advocates, policymakers, and organizations around a single goal: moving from policies to concrete actions for inclusion. The Foundation's delegation, led by its co-leads on disability inclusion, took part in numerous discussions, including a fireside chat led by young Africans **Elizabeth Adams (Nigeria)**, **Emmanuel Izere (Rwanda)**, and **Suhuyini Sulemana Seidu (Ghana)**. These young leaders, supported by the We Can Work initiative, shared their journeys and demonstrated that persons with disabilities are indeed agents of change.

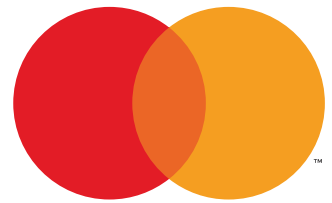
The Foundation reaffirmed its commitment to include at least **5% of young people with disabilities** in its programs 70% of whom will be young women and endorsed the **Amman-Berlin Declaration on Global Disability Inclusion**.

Young participants in the Mastercard Foundation program at the Global Disability Summit



SAVE THE DATE

PARTNER CONVENING



mastercard
foundation



NOVEMBER 18 AND 19, 2025
IN DAKAR

www.mastercardfdn.org



If you would like to contribute to our next edition, please
contact Sophie Diakité and send us your content for
publication.

sdiakite@mastercardfdn.org



**Join us now and actively participate in conversations on the
Partner Connect platform!**

This online platform was designed as a borderless community to facilitate exchanges between partners, encourage collaboration, knowledge sharing, and enriching discussions, all outside of traditional email exchanges.

It is an opportunity to connect with other partners, collaborate on joint initiatives, and interact directly with the Foundation's teams.

See you soon on Partner Connect!

**Request your login details at:
partnerconnect@mastercardfdn.org**





QUARTERLY NEWSLETTER

www.mastercardfdn.org