

Chapter 4

Human development in Africa

This chapter reviews Africa's progress from a human development perspective and provides projections building on current trends. A sub-regional approach is employed to examine the expansion of people's capabilities in relation to living standards, healthy lives and increasing knowledge. The chapter also explores the negative impact of inequality – including gender inequality – on all levels of human development. Human progress in expanding cities and settlements is considered in the context of the global 2030 Agenda and Africa's Agenda 2063. The chapter concludes with a range of best practices from country experiences in promoting human progress through more equitable and sustainable human settlements.

In brief

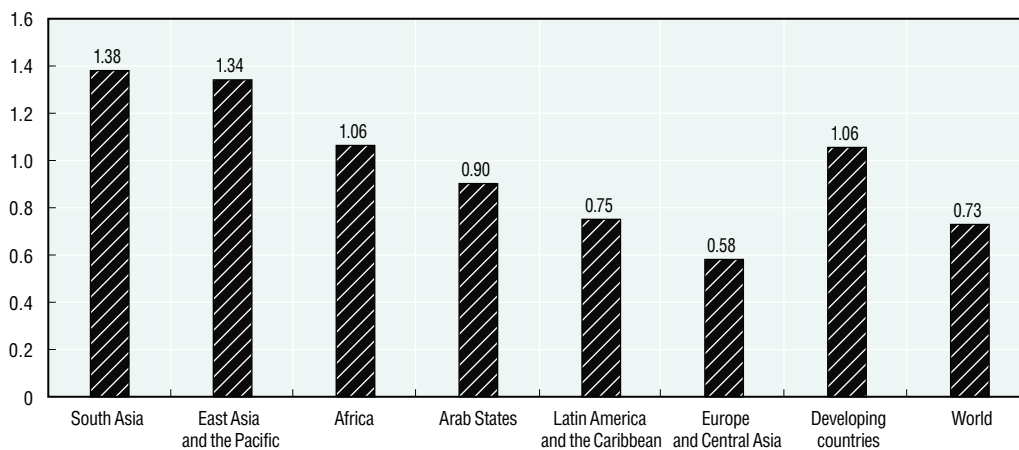
African countries have made steady progress with gains in education, health and living standards. However, the pace of progress in human development varies by country and sub-region and is insufficient to reach the 2030 Agenda targets for sustainable development. Progress is hampered by several factors: inequality weakens the impact of growth on poverty reduction, weak structural transformation limits work opportunities, and limited advances in gender equality hamper skills and entrepreneurial development. Ensuring human progress for youthful, rapidly expanding and increasingly mobile populations remains a considerable challenge in all African countries. Work is central to ensuring that Africa's current urbanisation pathways contribute to gains for all. Policy responses to rising exclusion, urban poverty and inequality are essential to achieve the 2030 Agenda and Agenda 2063 goals for inclusive human development in sustainable cities and settlements. These must address existing tensions between social groups, as a result of economic, political and social exclusion, through the provision of secure livelihoods, quality social services, enhanced security, private sector investment, improved human rights and affordable social protection.

Human development in Africa has made strong gains, but remains uneven

Human development in Africa must be sustained and accelerated

Progress on the core dimensions of human development is improving in Africa at the same rate as all developing countries combined. The African region currently ranks third behind East Asia and South Asia in terms of the annual percentage change in human development index (HDI) values (Figure 4.1). UNDP's Human Development Index is an aggregate indicator of achievement in three key dimensions of human development: health, education and income. Concretely, the HDI measures the capacity to lead a long and healthy life, to be knowledgeable and to have access to resources necessary for a decent standard of living.

Figure 4.1. Average annual change in human development, 1990-2014



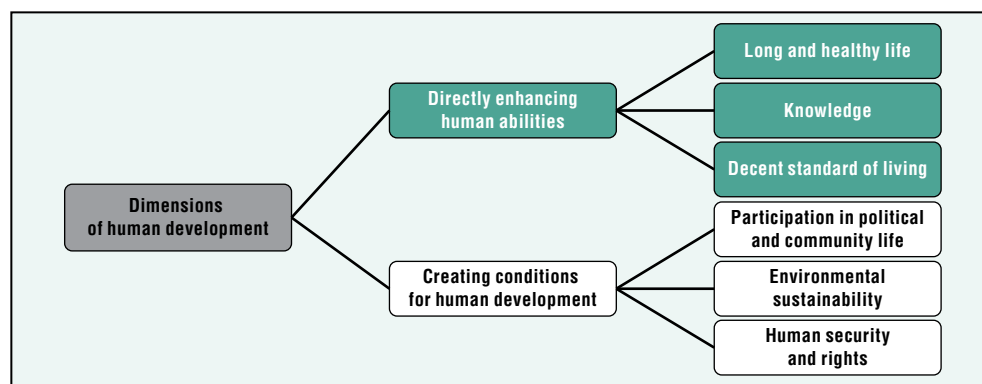
Source: UNDP (2015a).

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Human development goes beyond the accumulation of wealth. It embodies the process of enlarging people's choices to live their lives in a way that is equitable, participatory, productive and sustainable. These choices are created by expanding human capabilities and functioning (UNDP, 1999). Human development therefore encompasses a number

of additional dimensions including self-respect, human rights, a sense of community, opportunities for creativity and productivity, and political, social, economic and cultural freedom. To achieve sustainable human development, governments and citizens must build an enabling environment that includes participation in political and community life, environmental sustainability, human security and rights, and more equal outcomes and opportunities for women and men (Figure 4.2).

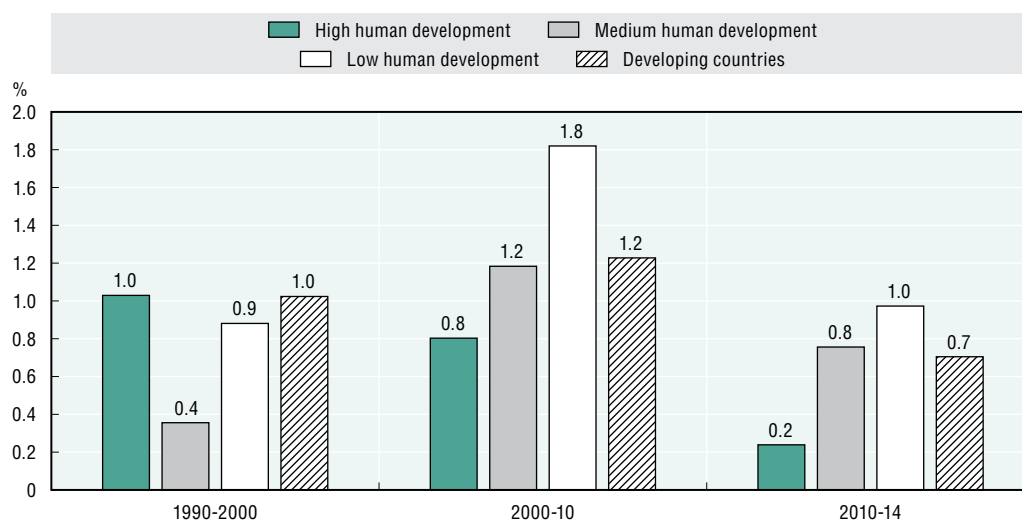
Figure 4.2. Human development dimensions




Source: UNDP (2015b).

The gap between low and high human development in African countries is closing over time. The rate of progress in African countries with poorer conditions in relation to income, health and education¹ is faster than the average of all developing countries combined (Figure 4.3). However, the rate of human progress for all African countries has declined in recent years from the high growth rates achieved between 2000 and 2010. This decline is a reflection of the slowdown in increases in income per capita relative to improvements in education and health outcomes. This slowdown is of concern as most African countries still remain in the low human development category.

Figure 4.3. Change in human development in Africa by category, 1990-2014



Source: Authors' calculations based on UNDP (2015a).

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In terms of regional variation, North Africa has the highest proportion of medium and high human development countries (Table 4.1). Southern Africa and Central Africa also have mix of low and medium human development countries. However, in East and West Africa, the majority of countries are in the low human development category with a few exceptions. The focus must therefore remain on accelerating and sustaining progress especially for low human development countries.

Table 4.1. African countries by level of human development

Region	Low human development (less than 0.550)	Medium human development (0.550-0.699)	High human development (0.700-0.799)
Central	Cameroon Central African Republic Chad	Congo (Democratic Republic of the) Madagascar	Congo Equatorial Guinea Gabon
East	Burundi Comoros Djibouti Eritrea Ethiopia Kenya	Rwanda South Sudan Sudan Tanzania Uganda	Seychelles
North	Mauritania	Egypt Morocco	Algeria Libya Tunisia
Southern	Angola Lesotho Malawi	Mozambique Swaziland Zimbabwe	Botswana Namibia Sao Tome and Principe South Africa Zambia
West	Benin Burkina Faso Côte d'Ivoire Gambia Guinea Guinea-Bissau Liberia	Mali Niger Nigeria Senegal Sierra Leone Togo	Cabo Verde Ghana

Source: UNDP (2015a).

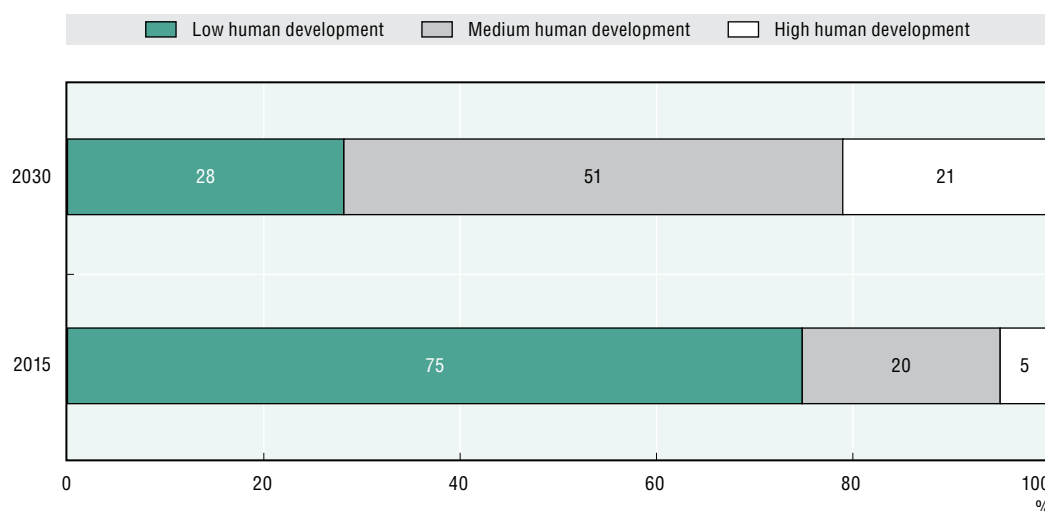
Africa's youth is at risk from slow human progress


Africa still faces a significant deficit in terms of people's capabilities and choices, with implications for Africa's youthful population. Three out of every four Africans live in a country with poor foundations for human development, while globally one in every five individuals lives in a low human development country (UNDP, 2015a). Africa is a youthful continent, with over 50% of the population under the age of 18.5 and 19% of the population aged between 15 and 24 years old (UN DESA, 2015). This deficit therefore has tremendous short and long-term implications for inclusive growth and development.

Over time, the number of Africans living in low human development conditions is likely to fall. In 2015, 36 African countries were in the low human development category, while 17 were in the medium to high human development categories. If African countries continue on the same trajectory, the number of countries experiencing low human development is projected to fall to 22 in 2030 and to five countries by 2063 (UNDP, forthcoming).

However, if the current rate of human progress remains steady, global and continental poverty targets will not be met in all countries. In 2015, approximately 879 million Africans lived in countries with low human development, while 295 million lived in medium and high human development countries (Figure 4.4). Recent population projections for individual African countries estimate a fall in the number of Africans living in low human development countries to 456 million by 2030 (UNDP, forthcoming). However, these projections imply that the ambitious goals set by 2030 Agenda and Agenda 2063 to eliminate poverty by 2030 and 2063, respectively, will not be met.

Figure 4.4. Share of Africa's population by level of human development, 2015 and 2030



Source: Authors' calculations based on UNDP (2015a) and UN DESA (2015).
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Expanding people's capabilities and choices in low human development countries would have a positive impact on Africa's youth. At present, the majority of young Africans live in poverty and work at an early age rather than furthering their education. It is estimated that up to 17% of Africa's 15-17 year olds are working and out of school compared to 15% in Asia Pacific, and only 2.2% in Eastern Europe and Central Asia (ILO, 2015). Youth aged between 15 and 24 who are working, including those in urban areas, are more likely to live in poverty. While, globally, two thirds of youth can be categorised as working poor, in sub-Saharan Africa nine out of ten working youth are poor or near poor (ILO, 2015). The highest proportion of working poor youth are found in South Asia (94%) followed by sub-Saharan Africa (93%) and South East Asia and the Pacific (67%). North Africa has a lower proportion with 59% of youth defined as poor or near poor, while the Middle East and East Asia have 40% and 35%, respectively.

The lowest youth poverty rates are found in Latin America and the Caribbean, and Central and South Eastern Europe at 22% and 21%, respectively. These rates are likely a reflection of the higher proportion of youth still in education in these regions, rather than in the workforce. Ongoing efforts by African governments and regional institutions to promote faster industrialisation and regional integration, through investment in infrastructure, skills and food security, are expected to improve Africa's trajectory.

Regional variation in human development is driven by weak enabling conditions

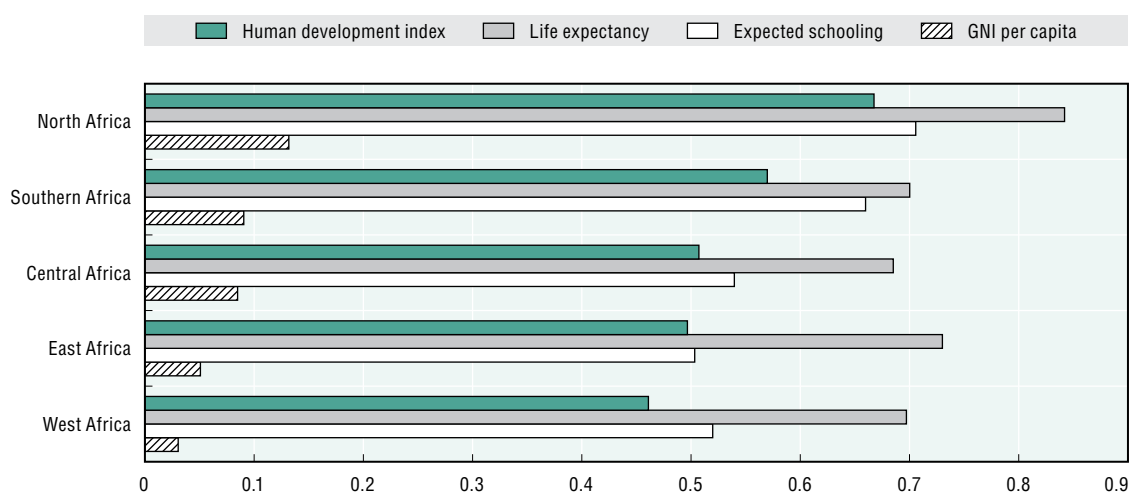
Raising living standards across Africa is key to accelerating human development. Significant strides have been made to extend life expectancy through concerted efforts to reduce child and maternal mortality, improve food security and nutrition, halt deaths from HIV/AIDS and provide access to anti-retroviral drugs, and reduce conflicts. Significant progress has also been made in schooling as demonstrated by a rise in the expected years of education. However, there remain challenges to providing quality education for all that will supply the skills required by the rapidly changing marketplace.

Progress in human development varies substantially by region with higher levels achieved in North Africa and Southern Africa. This is the result of more years of schooling and higher incomes, as well as social programmes that support human development efforts in medium and high human development countries in these regions. For example,

the average expected duration of schooling in North and Southern Africa is 12 years. This is higher than the African average of 10 years, but lower than the maximum of 18 years, which is equivalent to a Master's degree. In addition, North Africa has achieved an average life expectancy of 72 years, which is equal to the average life expectancy for all developing countries globally. The average life expectancy in East Africa is only 62 years, while life expectancy in Central, Southern and West Africa ranges from 58 to 60 years.


However, in all regions the standard of living, as measured by the gross national income (GNI) per capita, remains inadequate. An average global inhabitant receives USD 14 301 annually in 2011 purchasing power parity prices, while an average North African receives only USD 9 900, a Southern African receives USD 6 800 and a Central African receives USD 6 400. Inhabitants of East and West Africa lag behind with an average GNI per capita of only USD 3 800 and USD 2 300, respectively (UNDP, 2015a). The aggregate HDI and other sub-components (life expectancy and expected schooling) also differ by region (Figure 4.5).

Figure 4.5. Human development index and components by region of Africa



Notes: Average life expectancy, schooling and GNI per capita values, as compared to benchmarks (85 years life expectancy, 18 years expected schooling and USD 75 000 GNI per capita).

Source: Authors' calculations based on UNDP (2015a).

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Persistent low human development is strongly correlated with the relatively high population growth rate in low human development countries. High population growth mitigates the positive impact of economic growth and social progress on human development. Low human development countries have the highest fertility rates and twice the average annual population growth of medium and high human development countries. The average annual population growth rate for low human development countries is 2.6%, compared to 1% and 1.9% for high and medium development countries, respectively (UNDP, 2015a). Nine of the ten countries in the world with the highest total fertility rates are African (UN DESA, 2015).

High population growth leads to high dependency and a delayed demographic dividend. High fertility implies that the burden on the working population to support the aged and the young is unlikely to decline rapidly. In Africa, children under the age of 15 account for 41% of the population (UN DESA, 2015). High dependency reduces

the potential demographic dividend from the growing number of youth entering the workforce, usually characterised by rising levels of national productivity and diversified economies. This is because high dependency diverts time, resources and investments away from productive activities towards care-related activities and household consumption, which slows the pace of economic diversification and human development. Policy responses and determined action are required to tackle population growth and create productive employment opportunities to harness the youth bulge and use this demographic dividend for Africa's development.

Africa faces critical hurdles to creating the enabling conditions for human development in terms of effective public participation in governance and non-realisation of rights. The annual Ibrahim Index of African Governance (IIAG, 2015a) shows that participation remains one of the lowest scoring areas for most African countries. This is particularly true for the indicator on “political rights”, which measures the extent to which citizens are free to “participate in the political process including the right to vote freely for distinct alternatives in legitimate elections, compete for public office, join political parties and organisations and elect accountable representatives” (IIAG, 2015b).

Another key enabling condition for human development is environmental sustainability. However, significant environmental threats to human development persist in the region including the unsustainable utilisation of Africa's rich natural resources, which constitute the cornerstone of Africa's economic growth. African experts have prioritised sustainable land, biodiversity and waste management, and an effective response to natural disasters and climate change, as key areas of intervention for Africa's sustainable development (UNEP, 2015).

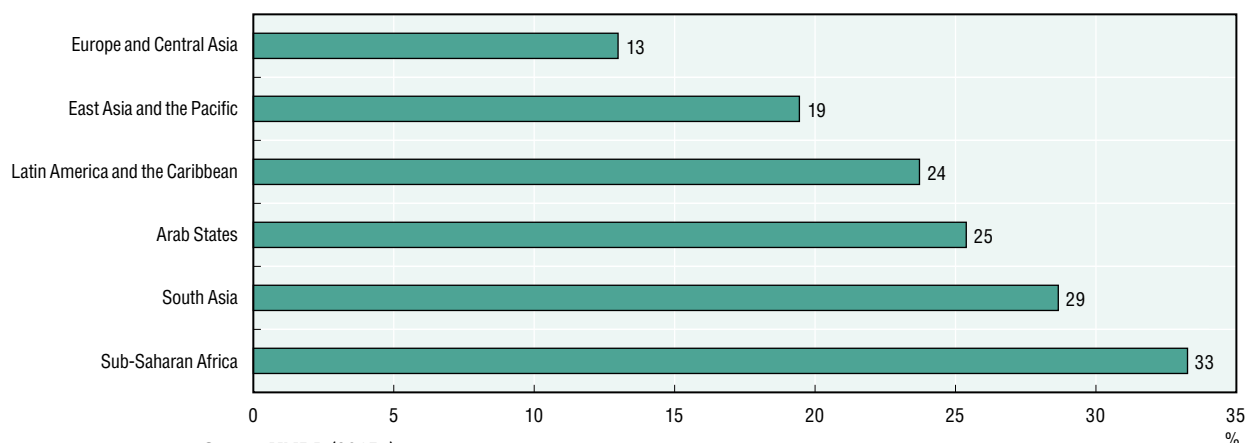
The persistent gender gap in economic opportunities, human development, and law and institutions poses an additional threat. The weakening of legislation on violence against women overrides the positive impact of improvements in gender equality that have taken place in education, the labour force, politics and the judiciary. These effects are demonstrated in the Africa Gender Equality Index (AfDB, 2015) and the Mo Ibrahim Index of African Governance Gender sub-index (IIAG, 2015b). Progress and gaps in relation to gender equality are covered in Table 26 in the Statistical annex of this report, with data from the African Development Bank, OECD and UNDP.

Inequality threatens long-term development

Africa's human development progress is hampered by inequality in the distribution of opportunities and outcomes within countries. This reduces the impact of interventions aimed at promoting human development. When inequality in the distribution of health, education and income across the population in each country is taken into account, every region in the world registers a drop in the value of human development. This gap between the human development value and the adjusted human development value can be expressed as an overall loss in human development due to inequality.

African countries display the highest inequality gap in human development followed by South Asia, the Arab States and Latin America (Figure 4.6). East Asia and the Pacific and Eastern Europe and Central Asia present the smallest gap in human development due to inequality. These regions have low levels of inequality in health and education outcomes. As such, reducing inequality remains a critical focus for African countries in the implementation of the Sustainable Development Goals (SDGs), including the two dedicated goals on inequality: Goal 5 (gender equality) and Goal 10 (reducing inequality within and among countries).

Figure 4.6. Overall loss in human development from inequality by region



Source: UNDP (2015a).

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African countries with high human development have the lowest overall inequality gap. For example, Cabo Verde and Mauritius – countries with medium and high human development, respectively – have the lowest levels of overall human development inequality. Central African Republic, Chad, Comoros, Guinea Bissau and Sierra Leone – all countries with low human development – have high levels of overall human development inequality.

However, the relative importance of inequality for each dimension of human development varies across high, medium and low development countries (Figure 4.7). In low human development countries, inequality across the population is highest in education and health compared to inequality in income. In medium development countries, however, the disparity is highest in income compared to education and health. For high human development countries, the disparities are highest in education compared to income and are lowest in health.

Figure 4.7. Inequality in the dimensions of human development by group in Africa



Source: Authors' calculations based on UNDP (2015a).

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Income inequality has immediate and long-term implications for human development. It has a decisive impact on economic growth, human capabilities and opportunities, and the transfer of poverty and poor human development outcomes

across generations. Melamed and Samman (2013) provide a comprehensive review of the relationship between income inequality and growth. In particular, they highlight the emerging consensus that income inequality has a negative impact on poverty reduction at all levels of growth. For example, between 1981 and 2005, economic growth enabled millions of people to escape poverty. However, growth in income inequality ensured approximately 600 million people remain trapped in poverty (Hillebrand, 2009: 7).

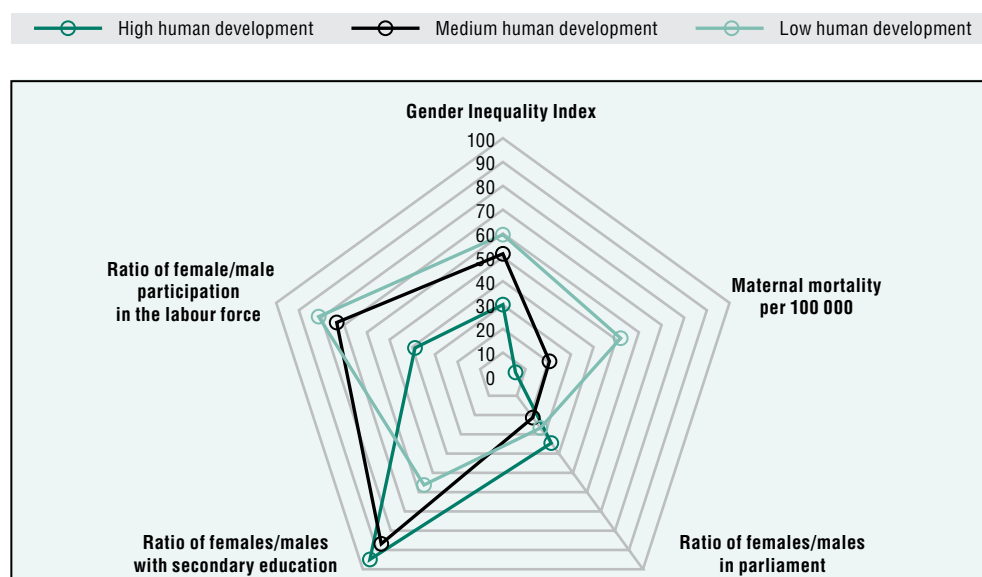
Income inequality in the absence of effective distributional mechanisms contributes to unequal education and health attainment. There is evidence that higher income inequality contributes to lower growth, as lower income households are less able to lead healthy lives and access education (Dabla-Norris et al., 2015). This variation in health and education outcomes could be a result of disparity in individual access to economic resources, as well as inequality in the allocation of resources by geographic location, gender and economic or social group.

This inequality in education and health outcomes becomes a long-term barrier to human progress. The negative impact extends to inequitable access to employment, decent wages, entrepreneurship and opportunities to participate in decision making. These all contribute to the inter-generational transfer of low human development, which dampens the poverty-reducing impact of economic growth and transformation and promotes an ongoing cycle of social exclusion and poverty.

Gender inequality slows human progress and hinders structural transformation

Gender inequality remains a barrier to human development in most countries in Africa. According to the Gender Inequality Index, which examines gender inequality in health, education, political representation and the labour market, low human development countries have the highest aggregate levels of gender inequality² (Figure 4.8). Analysis of this aggregate score reveals that the majority of African countries at all levels of human development still face low levels of political representation for women, and there are significant variations in labour force participation, health and education.

Figure 4.8. Gender Inequality Index and components by group in Africa



Source: Authors' calculations based on UNDP (2015a).
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Many African countries exhibit low levels of female representation in leadership, albeit with large variations. Female representation accounts for over 60% of the lower house of parliament in Rwanda (dropping to 39% in the upper house) but only 3% in Comoros. Overall, female representation accounts for over 30% of parliament in only 14 African countries (IPU, 2015). Reducing this gender gap has the potential to make African societies more vibrant and its institutions more resilient and responsive. In particular, countries with higher female representation in parliament show increased attention to reform in areas such as family land law and land rights, and greater public acceptance of women as political leaders (AfDB, 2015).

Gender inequality in the labour market results in lost benefits to individuals, households and society. Female labour force participation in high human development countries in North Africa and beyond is low, with only 15% to 44% of working age females in the labour force compared to 65.4% in sub-Saharan Africa. This has significant economic implications, as annual economic losses due to gender gaps in the labour force have been estimated at USD 60 billion for the Africa region (Bandara, 2015).

For women in the workplace, low levels of education, poor conditions of work and low remuneration pose an additional challenge to obtaining a fair return on their labour. Recent statistics for 2007-11 show that the female to male literacy ratio for sub-Saharan Africa is only 76 compared to the world average of 90 (UNSD, 2016). Estimates also indicate that 74% of working women in Africa are in low productive agriculture and informal employment, compared with 61% of men (ILO, 2013). Women employed in vulnerable work or the informal economy tend to experience poor working conditions, have limited access to social security and representation, and receive lower earnings than other workers (Vanek et al., 2014).

Inequalities in care and domestic work prevent many women from spending time on education and paid work. Time-use surveys show that women are typically responsible for the majority of unpaid care work such as household chores and caring for children and elderly relatives. Women report doing more than four times as much unpaid care and domestic work than men in Ethiopia, Madagascar and Mauritius, and three times as much in Benin, Ghana, Rwanda, South Africa and the United Republic of Tanzania (UN Women, 2015).

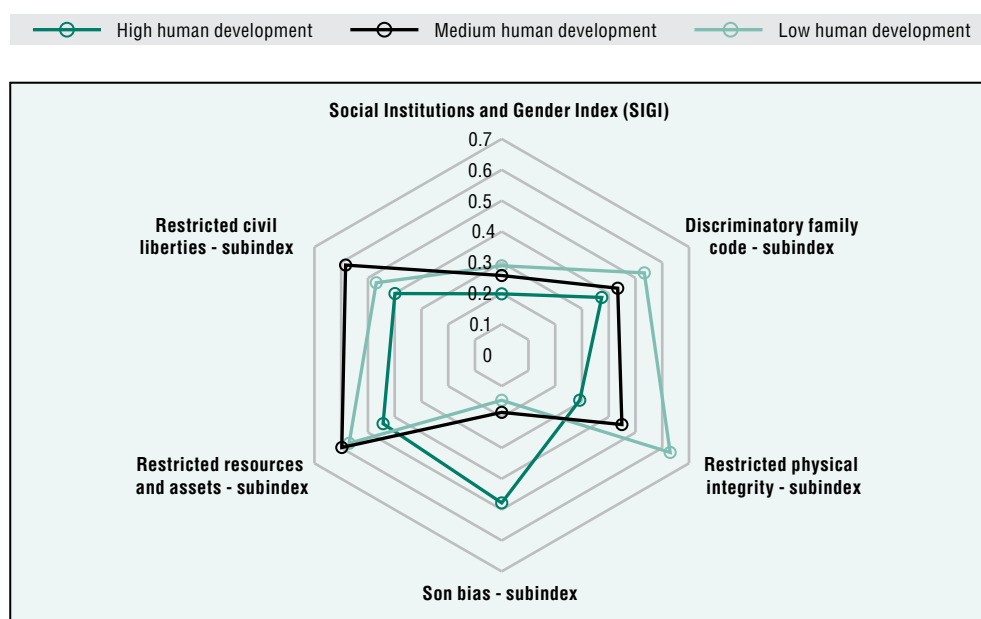
Poor maternal health as a result of early marriage, high adolescent births and low access to reproductive health robs women of the capability to lead long, healthy and productive lives. In 42 out of 53 African countries for which data are available, more women die in childbirth than the average number for all developing countries. Between 240 and 1 100 Africa women die in childbirth per 100 000 live births every year compared to the average of 225 for all developing countries (UNSD, 2016). Seven out of the ten countries with the highest rate of early marriage for girls are in Africa (UNICEF, 2014). In addition, Africa has twice the number of adolescent births as all developing countries combined (UN DESA, 2015).

Low health expenditures limit access to reproductive health services. Low human development countries in Africa spend only USD 134 per capita on health, compared to an average of USD 561 for medium human development countries and USD 827 for high human development countries (World Bank, 2016). This leads to a significant unmet need for family planning in African countries of 23.2% against a global average of 12.8% for all developing countries, due to supply and demand constraints (Alkema et al., 2013).

Gender inequality persists due to discriminatory social institutions, power structures, traditions and socio-cultural norms. Discriminatory social institutions include formal and informal laws, social norms and practices that restrict or exclude women and consequently curtail their access to rights, justice, land ownership, and access to resources and empowerment opportunities. These discriminatory institutions contribute to inequity and unequal development outcomes for women and men (OECD, 2014).

Research confirms the benefits of enhancing women's rights and expanding women's capabilities through empowering women and providing equal access to productive assets, markets and justice. The benefits impact all individuals, communities and society, and include enhanced food security (UNDP, 2012). Countries with higher values for discriminatory social institutions also perform poorly on the Human Development Index (OECD, 2014). Efforts to map gender gaps in social institutions by human development group show that low human development countries fare poorly in all areas of social discriminatory institutions (Figure 4.9).

Figure 4.9. Gender gaps in social institutions by human development group in Africa



Note: The OECD's Social Institutions and Gender Index (SIGI) measures gender gaps in social institutions related to discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, and restricted civil liberties. Higher SIGI values indicate higher inequality.

Source: Authors' calculation based on Social Institutions and Gender Index data (OECD, 2014).

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Women in low, medium and high human development countries continue to face discriminatory social and institutional practices that interfere with their fundamental rights and human progress. Women in low and medium human development countries typically face discrimination in terms of restricted access to resources and assets, which affects their capacity to make decisions over natural and economic resources. Women in low human development countries face the highest levels of discrimination in relation to family code and physical integrity. Discriminatory practices including early marriage, parental authority and inheritance rights limit decision-making power and status in the household and family, restrict women's and girl's control over their own bodies and promote violence against women.

Women in medium human development countries face higher levels of discrimination in terms of civil liberties. Discriminatory laws and practices restrict women's access to public spaces, their political voice and their participation in all aspects of public life. Women in high human development countries face obstacles in relation to son bias. Family preference for sons over daughters translates into bias with regard to caring, nurturing and allocating resources.

Sustainable cities and structural transformation are a priority for human development in Africa

The 2030 Agenda and Africa's Agenda 2063 aim to accelerate human development through sustainable settlements

The Millennium Development Goals (MDGs) highlighted the potential of growing urbanisation to increase living standards. They also recognised the threats to groups excluded from growing prosperity, especially those located in slums. The MDGs aimed to achieve by “2020, a significant improvement in the lives of at least 100 million slum dwellers”. Many African countries have since made significant progress in improving access to social services such as water and sanitation in cities. However, human progress for those living in slums is still constrained by lack of basic services such as improved drinking water and adequate sanitation and poor energy supply, combined with insecure tenure, non-durable housing and overcrowding. According to UN-Habitat, 61.7% of urban Africans in sub-Saharan Africa live in slums (UN-Habitat, 2013b). This figure is significantly higher than that of South Asia, which at 45% has the second-highest incidence of slum prevalence (UNECA et al., 2015).

The Sustainable Development Goals (SDGs) and the 2030 Agenda deepen the focus on equity and rights in human settlements. The 2030 Agenda states that inclusive, safe, resilient and sustainable cities and settlements are critical to advancing human development and structural transformation. Goal 11 affirms the need to ensure the human rights of those in vulnerable situations, women, children, persons with disabilities and older persons. It also identifies a range of human capabilities critical for human progress, including education, health, environmental sustainability, participation in community and political life and gender equality.

These global commitments to promoting the resilience of cities and human settlements aim to safeguard social gains from capital investment in urban infrastructure. It is of critical importance for their implementation in Africa to ensure balanced investment in urban and rural settlements, promote linkages and eliminate urban or rural biases.

Africa's Agenda 2063 aims to accelerate economic and social transformation from natural resource-based economies with most of the population employed in agriculture to more diversified economies. Labour will move from low productive sectors, such as agriculture and the informal sector, towards more productive sectors, such as industry and services. This economic transformation will be accompanied by a social transformation with migration from rural to urban areas expected to result in a decline in birth and dependency rates (Timmer et al., 2012).

Cities and other settlements play a central role in the objectives of Agenda 2063. These include goals related to inclusive and sustainable development, and continental integration, unity and renaissance. The vision for Agenda 2063 is to develop cities and other settlements as hubs that enhance access to social services and improved living standards, while also creating a network of interconnected cities. Agenda 2063 therefore prioritises critical investments in economic and social infrastructure required to accelerate structural transformation.

Key stakeholders engaged in the implementation of Agenda 2063 objectives for human settlements should therefore take into consideration key elements from the 2030 Agenda regarding the distribution of benefits across populations and their participation in the planning and governance of cities.

Sustainable settlements will prioritise decent work for youth and women

Expanding cities are hubs for present and future work, however the nature of work is becoming more technology intensive. Work provides incomes and livelihoods and is therefore an integral part of human development. Work can enhance human development through its contribution to reducing inequality, securing livelihoods and empowering individuals. However, globalisation and technical progress are changing the world of work. The digital revolution has influenced productivity and work opportunities in Africa, which increasingly require access to mobile phones and Internet services (UNDP, 2015). This is the case for emerging high-tech industries and the service sector, as well as informal activities facilitated by mobile phones and services.

More equitable access to economic opportunities arising from the changing world of work could create greater opportunities for Africa's young and growing population. Unequal access to digital services, especially for women, youth and informal settlements, is generating barriers to work that have an impact on present and future human development. Estimates show that only 19.3% of the population in sub-Saharan Africa uses the Internet, with imbalances found between women and men and rural and urban areas. Provision of Internet access in Africa equivalent to developed countries could generate 44 million new jobs, representing a boost to the young and unemployed (Deloitte, 2014). As African countries continue to prioritise infrastructure development, distributional imperatives must be addressed up front to prevent uneven access from perpetuating existing inequalities.

Barriers to work are compounded by low skills, particularly for youth, creating a challenge for the generation of present and future work opportunities in the region. A healthy and educated workforce is critical to productivity and economic growth. Yet, youth in sub-Saharan Africa have the lowest literacy rates of any region: only 62.7% for women and 74.7% for men (UNSD, 2016). As the population shifts to cities and work becomes more technical, this skills deficit is likely to impede access to emerging well-paying jobs and lock many into low-paying informal work. This situation underscores the link between the underlying gap in capabilities for many Africans and the inability to benefit from emerging work opportunities in cities. Priority actions must focus not only on service delivery and infrastructure improvements, but also on empowerment and eliminating barriers for disadvantaged workers, including young women and men.

Efficient and equitable cities require the engagement of all citizens

Policy imperatives for enhancing access to decent work and livelihoods in cities include effective and inclusive service delivery, accountable governance processes and a human rights-based approach to infrastructure expansion. Pro-poor and gender-sensitive policies that aim to narrow disparities and achieve human development require a stronger commitment to the principles of good governance. Important elements of inclusive governance in cities include upholding the rule of law, promoting human rights, and transparent, participatory and accountable decision-making processes (Leete, 2008). Inclusive governance also requires active engagement on the part of the poor, women, men and youth to ensure pro-poor and gender-sensitive policies that narrow rich-poor disparities.

Greater citizen engagement especially among women contributes to sustainable cities. Such engagement is key to determining resource allocations for the provision of quality and affordable energy services, water, sanitation and shelter in a more equitable manner. Governance programmes and tools designed to improve women's participation and empowerment have targeted diverse groups of women. These have led

to greater citizen empowerment, improved gender equality and accountability, and the development of vibrant and sustainable living environments with equitable economic and social benefits in sustainable towns and cities (WomenWatch, 2012). In Peru, decentralisation and new laws that encompass citizen protection and participation led to a higher level of engagement among women in local co-ordinating councils (LCCs) and monitoring committees, resulting in a more equitable allocation of resources (UN-Habitat, 2013a).

The rapid growth of urban areas in Africa with low levels of development has constrained the ability of most governments to make the requisite investments in physical infrastructure and human capital necessary for productivity rises and to manage the unintended negative impact of urban growth. A focus on effective resource mobilisation and management of financial, human and technical resources is therefore key. For human development in cities to be sustainable, the government and citizens must improve urban planning and design to promote resource efficiency, increase access to sustainable transport and energy, and improve access to water, sanitation and waste management (Mutizwa Mangisa, 2012). Implementing these reforms while fostering participation and inclusion would decrease the number of slums dwellers and reduce the ecological footprint of cities.

Africa can also draw lessons from other regions regarding human progress in sustainable cities. Asia and Latin America (Mahbub ul Haq, 2014) show that a higher level of urbanisation does not necessarily yield better human development outcomes. Sustainable cities can advance human development through increased economic activities, enhanced employment opportunities and improved access to basic services (see Chapter 7). However, lack of proper management can result in increased deprivation, rising inequality and growing exclusion, which constrain human development.

Sustainable urbanisation must address inequality and exclusion

Current urbanisation pathways reduce the pace of human development

Africa's current urbanisation pathways and growing internal mobility create human development gains, but not for all. Broad-based gains in human development from urbanisation depend on the availability of employment and livelihood opportunities for incoming residents, and an equitable distribution of infrastructure and basic services. If urbanisation occurs without a corresponding increase in economic opportunities and services, the resulting cities will be characterised by concentrations of relatively richer people purchasing low-level services from those migrating to cities, slums and concentrations of basic infrastructure services catering to the higher income parts of the city (Freire, Lall and Leipziger, 2014). There is a danger that the current growth of African cities could result in a poverty transfer from rural to urban areas, thereby creating wider disparities.

The impact of urbanisation on development is a double-edged sword. Population concentration contributes to human development progress, while potentially leading to increases in inequality that fuel underlying tensions between social groups. A strong correlation has been observed between national urbanisation rates and national levels of human development. For example, urban population as a share of total national population in African countries with high human development is close to 60% (Table 4.2). However, urbanisation falls to less than 40% in low HDI countries (UNSD, 2016). This finding is broadly similar to the global finding for high-income and high HDI countries compared to low HDI countries. Rates of urbanisation are much higher in high human development countries (62%), but are also rising in low human development countries (35%).

Table 4.2. Urbanisation by level of human development in Africa

African countries by level of human development	Share of population residing in urban areas (%)		Urban growth (%)
	2015	2030	
Low human development	36.1	43.1	3.8
Medium human development	57.5	63.7	2.6
High human development	58.4	62.6	9.7

Source: UNSD (2016).

While a direct causality cannot be implied, economic and social channels lead from growing urbanisation to human development. These channels include more economic and livelihood opportunities, and better provision of urban services and infrastructure to more citizens, leading to better indicators of health, education and income compared to rural areas. Historically, urbanisation is associated with economic and social transformation, greater geographic mobility, lower fertility, longer life expectancy and population ageing. Cities become important drivers of development and poverty reduction in both urban and rural areas when they enhance economic activity, productivity and trade, strengthen links between rural and urban areas, and provide greater opportunities for political participation.

Urban transition often contributes to widening gaps between social groups within cities, leading to conflicts and insecurity, mainly as a result of political and social exclusion. There are limited data to determine the extent to which relative poverty in cities rises as a result of differentials in income between the rich and the poor. However, there is evidence that some of the most urbanised countries, such as Botswana, Central African Republic, Seychelles and South Africa, also have high-income inequality (Table 4.3). In many cases, only limited attention has been paid to the problem of urban poverty with fewer interventions focusing on reducing relative poverty, exclusion and inequality in cities. UN-Habitat refers to this overwhelming focus on rural poverty at the expense of urban poverty as the “urban penalty”. There is an assumption that “all” urban dwellers are healthier, more literate and more prosperous than rural population (UN-Habitat, 2007).

Table 4.3. Inequality and urbanisation by level of human development in Africa

African countries by level of human development	Urban residents in slums		Countries with highly urban populations (over 50% urban)	Countries with over 60% of urban population in slums	High income inequality
	%	'000s			<i>Palma ratio and Gini coefficient</i>
Low human development	63%	173 555	Cameroon, Côte d'Ivoire, Gambia, Guinea Bissau, Liberia, Mauritania	Burkina Faso, Central African Republic, Chad, Comoros, Democratic Republic of the Congo, Liberia, Madagascar, Mauritania, Mozambique, Niger, Sierra Leone, Somalia, South Sudan	Central African Republic, Comoros, Lesotho
Medium human development	41%	25 527	Botswana, Cabo Verde, Congo, Gabon, Ghana, Morocco, Sao Tome and Principe, South Africa	Equatorial Guinea, Sao Tome and Principe	Botswana, Namibia, South Africa, Zambia
High human development	8%	593	Algeria, Libya, Tunisia, Seychelles		Seychelles

Notes: The Palma ratio is the ratio of the richest 10% of the population's share of gross national income (GNI) divided by the share of the poorest 40% based on the work of Palma (2011). The Gini coefficient is the measure of deviation of the distribution of income among individuals or households within a country from a perfectly equal distribution. A value of 0 represents absolute equality and a value of 100 represents absolute inequality. Source: UNSD (2016).

Many urban slum dwellers have to cope with poor health, lack of education, poor-quality housing, limited and more expensive access to public services such as piped water, sanitation facilities and garbage collection, and insecure land tenure. In low human

development countries, three out every five urban dwellers live in a slum compared to two out of five in medium development countries and less than one in ten in high human development countries (UNSD, 2016). Studies show that pneumonia, diarrhoea, malaria, measles and HIV/AIDS – the five diseases that cause more than half of deaths among children – are prevalent in urban slums as a result of poor living conditions (UN-Habitat, 2007). Poor service delivery and insecurity in slums has a twofold impact on women and girls who bear the burden of care work in the household. Women and girls are typically responsible for fetching water when supply is poor. This can take hours out of their day, reducing time for education, employment, childcare and rest (Women Watch, 2012)

The largest share of slum dwellers is found in low human development countries, which encounter greater challenges in catering for new urban entrants, as they have the largest share of urban residents living in slums without adequate access to economic and social services (Table 4.3). At the same time, large income disparities are found in African countries at all stages of human development. The richest 10% of the population have over five times the income of the poorest 40% in high and medium human development countries (Botswana, Namibia, Seychelles and South Africa). Wide income disparities are also found in low human development countries (Comoros, Central African Republic and Lesotho).

Young women and men in urban areas face particular challenges in relation to social exclusion and poverty. African youth represent a wide spectrum in terms of level of education and skills, with urban youth having access to opportunities that may not be accessible for rural youth. However, some evidence indicates that the majority of Africa's urban youth are underprivileged and live in informal settlements (UN-Habitat, 2008). Youth residing in informal urban settlements in sub-Saharan Africa are more likely to have a child, be married or lead a household than their counterparts in non-slum areas (Gupte, Lintelo and Barnett, 2014).

Recent evidence shows that new cities in Africa increasingly cater for higher income groups, creating a periphery of low-income neighbourhoods. UN-Habitat notes that this is mainly due to inappropriate urban development strategies and a lack of governance capacities in secondary cities, which are absorbing the bulk of the urban population. This leads to a bias towards providing services for the urban elite (UN-Habitat, 2014).

Effective strategies are needed to overcome exclusion and inequality

Lessons from selected countries highlight best practices to enhance inclusive and equitable human development in the face of rising mobility. The practices are drawn from countries with high mobility and good human development outcomes, as well as countries with high mobility but low human development. Underlying factors contributing to high human development or low human development in the context of rapid urbanisation are mapped against opportunities to promote human development in an urbanising environment. While progress has been made in both instances, tackling income and social inequality in the context of growing cities remains imperative in both low human development and high human development countries.

Algeria, Seychelles and Tunisia are highly urbanised countries with high human development outcomes (Box 4.1). In Algeria, 71% of the population lives in urban areas with good coverage of social services and a well-educated workforce. However, there is a relatively high degree of gender inequality with few working-age women in the workforce and a higher than average maternal mortality rate for high human development African countries. While almost one third of parliamentarians are female, access to secondary education is especially low for girls.

Seychelles and Tunisia are on opposite ends of the spectrum in terms of inequality. Tunisia has a low level of income inequality, while Seychelles has a much higher level of

income inequality. In Tunisia, 67% of the population lives in urban areas with only 7% of the population living on less than USD 1 dollar a day, while only 8% of urban residents live in slums (UN DESA, 2014).

Income inequality in Tunisia is moderate with the income of the richest 10% of the population 1.5 times higher than the poorest 40%. In general, gender inequality is low with low maternal mortality and a high share of women in parliament. However, labour force participation for women is extremely low and girls have less access to secondary education than boys.

In Seychelles, 54% of the population lives in urban areas. Income inequality is relatively high with the income of the richest 10% six times higher than the poorest 40%. Gender parity in secondary education has been achieved and two out of every five parliamentarians are female compared to the average for high human development countries of one in five.

There are broad similarities among these high human development countries regarding pathways to inclusive human development for settlements. In Algeria, Seychelles and Tunisia, similarities include enhanced access to work, the wide coverage and effectiveness of social protection systems, good health and education systems, safety and the rule of law.

However, to harness opportunities from urbanisation these countries must address rising social exclusion. Existing gaps need to be addressed in social protection, youth employment and gender inequality, especially in the area of work. These countries also need to create a suitable climate for domestic and external investments in order to create more jobs and generate public and private income in cities. Attention to reducing vulnerability and promoting environmental sustainability is also critical in fragile contexts.

Box 4.1. Highly urbanised countries with high human development outcomes: Algeria, Seychelles and Tunisia

Algeria

Provision of quality social services has led to good health indicators in child nutrition, maternal mortality and child mortality. There is also broad access to water and sanitation, good national security and personal safety.

In education, the availability of skilled education workers, as a result of investment in high pupil to teacher ratios, has resulted in high literacy rates, and primary and secondary completion for both girls and boys.

However, the region's high youth employment and low youth participation in the labour force, especially for women, must be addressed to unlock growth and improvements in living standards, and reduce social exclusion from poverty and inequality.

Improving the current weak business environment could also unlock sustainable economic and employment opportunities. Areas of focus include flow of investment capital, the soundness of banks and more efficient customs procedure. The quality of electricity supply, road and air transport have also deteriorated.

Effective participation and the realisation of rights enhance economic and social opportunities for all. Building on the country's ratification of human rights conventions and recent improvement in the representation of women in politics, there is a need for more progress on political rights and the removal of barriers to effective governance by political representatives. The country should aim to increase women's participation in the labour force, enhance gender equality in the workplace and strengthen legislation on violence against women.

Box 4.1. Highly urbanised countries with high human development outcomes: Algeria, Seychelles and Tunisia (cont.)

Seychelles

A comprehensive welfare system and policies to support low-income families and the unemployed have reduced vulnerability and poverty. A good investment climate and living conditions are tied to a high level of safety, including personal safety and national security. Economic activity is spurred by well-developed infrastructure including rail, air, electricity, water and sanitation, IT and strong digital connectivity.

Despite low unemployment rates (3%), youth unemployment is significantly higher (20%). Attention to the existing skills mismatch between education outcomes and private sector needs, and differences in youth expectations and available work, could result in more employment opportunities for youth. In addition, deteriorating gender equality in the workplace, especially in the private sector, is overshadowing improvements in gender equality in education and the high level of participation among women in politics.

Increased investment would provide more economic opportunities to close the income gap. In addition, attention should focus on the business regulatory environment, the efficiency of customs procedures, the removal of constraints on investment flows and the soundness of banks. The biggest challenge noted by the private sector is access to finance. High carbon dependence and vulnerability to the effects of climate change constitute a significant barrier to sustainable urbanisation. More innovation and institutional co-ordination can speed up efforts to address vulnerabilities linked to rising sea levels, marine degradation (coral bleaching), increasing urbanisation and extreme weather phenomena, including floods and droughts.

Tunisia

The government supports active labour market programmes (ALMPs) that include wage subsidies targeting high-skilled youth and provide a stipend, training and social security contributions. On average, 6.4% of GDP is spent on social protection and labour programmes, such as pensions, maternity and disability benefits, and emergency household loans. The provision of health and education services and public expenditure on social sectors account for 19% of GDP.

A high proportion of youth are unemployed, and youth with higher levels of education and women are more likely to be unemployed. A large proportion of unemployed in Tunisia are low skilled. Expanding labour market programmes and ensuring equity and gender parity in employment could therefore enhance human progress and counter rising social and economic exclusion among lower and middle-income households.

Up to 45% of workers in the private sector are employed in the informal sector with reduced access to social benefits. Addressing barriers to investment, such as the deteriorating investment climate, high taxes and rising labour costs, could provide a boost to employment and growth.

Gaps in social protection include inefficiency, fragmentation and inequity, and low private social security contributions. The system could be enhanced by reducing reliance on inequitable universal subsidies, improving identification and targeting, and building graduation mechanisms.

Sources: IAG (2015a), ILO (2015), UNDP (2015a), World Bank (2015) and UNSD (2016).

The second set of countries are urbanising yet have low levels of human development, such as Benin, Gambia and Nigeria (Box 4.2). In Benin, 44% of the population lives in urban areas, higher than the average of 36% for low human development countries. Income inequality is moderately high, as the richest 10% have twice the income of the poorest 40%. About 40% of rural residents live below the national poverty line, but only 31% of urban residents are considered poor. Gender inequality is relatively high with low representation of women in parliament and low access among girls to secondary education.

In Nigeria, 48% of the population lives in urban areas. Income inequality is moderate with the richest 10% of the population accounting for twice as much income as the poorest 40%. About 50% of urban dwellers live in slum conditions. 53% of the rural population lives below the poverty line, but only 34% of urban residents are considered poor. Gender inequality is relatively high due to a high rate of maternal mortality, a very low share of women in parliament and low labour force participation rates for women.

Gambia is a low human development country with six out of ten people living in urban areas. Income inequality is moderate: the richest 10% have almost three times the income of the poorest 40%. One out of three urban residents (34%) live in slum conditions. While 74% of the rural residents live below the national poverty line, only 33% of urban residents are considered poor. There is high gender inequality due to the low share of women in parliament, high maternal mortality and low access for girls to secondary education.

These countries display similarities as well as differences in terms of enablers of inclusive human development in cities. In all countries, progress has resulted from economic opportunities found in cities, as well as the presence of a healthy and educated workforce. There is, however, variation in the level of participation in governance, safety and rights, which act as barriers to broader inclusion.

Several development areas that require attention are broadly similar across countries. To enhance human development in cities and elsewhere, these countries need to focus on improving availability and access to physical and digital infrastructure. They also need to reduce social exclusion and gender inequality in the workplace, undertake efforts to engage youth and build resilience to natural disasters.

Box 4.2. Countries that are urbanising but have low levels of human development: Benin, Gambia and Nigeria

Benin

Participation in politics and elections is high with democratically elected political representatives able to govern effectively. A competitive business regulatory environment and good investment climate are overshadowed by challenges related to bureaucracy and red tape, customs procedures and the soundness of banks. Good personal safety and national security create an environment conducive for economic and social progress. In addition, effective and independent judicial processes support the realisation of rights including political, property and human rights.

Improving infrastructure could boost investment and economic opportunities in urban areas. The road and rail network and electricity supply, IT infrastructure and digital connectivity need particular attention. Better digital infrastructure could have a positive impact on accountability, if the current low levels of access to information and online services are improved.

Education outcomes are relatively poor with low literacy levels, gender imbalances and a falling education system quality in terms of the extent to which the education system meets the needs of a competitive economy. Access to water and sanitation is low with a negative impact on health outcomes. Efforts to increase the accountability of public officials and reduce the diversion of public funds could help to increase the effectiveness of public investments.

Youth unemployment is high for educated youth: 39.3% of youth with tertiary education are out of work compared with 22.7% for secondary education and 4.7% for primary education. A significant proportion of the population is fundamentally excluded from society due to poverty and inequality. Efforts to improve social safety nets to address poverty, old age, illness, unemployment and disability would provide a much-needed boost.

Box 4.2. Countries that are urbanising but have low levels of human development: Benin, Gambia and Nigeria (cont.)

Gambia

The country enjoys high health and education outcomes, especially in cities, which have higher literacy and enrolment rates creating a pool of skilled labour. Youth in cities are highly literate: between 69% and 75% of youth in Banjul, Brikama and Kanifing are literate. More economic opportunities in cities reduce poverty. Only 7.6% of the population are considered poor in Banjul, compared to 38% in Kanifing, 57% in Brikama and 56% nationally. However, 63% are employed in the informal sector, with a higher share of women (74%) than men (55%). Mechanisms to promote equal access to opportunities for women and men have resulted in a high gender balance in education and female participation in the labour force. However, there are gaps related to gender equality in the workplace, low rates of women in politics, and the status of legislation on violence against women is deteriorating.

Deteriorating road networks and poor rail transport, electricity supply, IT infrastructure and digital connectivity hamper the expansion of economic opportunities in cities. Beyond infrastructure, there is a critical need to provide housing for the poor. The current poor state of public transport and the high cost of taxis force many commuters to walk to work. Improving the efficiency of public transport through the implementation of low-cost, modern systems could improve competitiveness and economic opportunities.

Youth account for almost 37% of the population, the majority of which live in cities. Banjul, Brikama and Kanifing all have a higher youthful population than the national average. Many youth work in agriculture, low-value services and the informal sector. A large proportion of Gambia's youth is unemployed (38%), with unemployment higher among young women (45%) than young men (30%). Providing more opportunities for economic engagement is critical.

The main city Banjul is a low-lying island threatened by coastal erosion. A one-meter rise in sea level could submerge the city. Challenges affecting drainage and sewage systems also need to be addressed.

Although Gambia has ratified a number of international human rights conventions, the country faces challenges related to political rights and participation, elections and freedom of expression.

Nigeria

Significant investments in infrastructure estimated at USD 95 billion are beginning to bear fruit, particularly in the logistics and power sectors. For example, the Lagos Rail Mass Transit is a modern rail-based public transport system based on a public-private partnership model that generates its own electricity. Existing strong labour policies and national poverty reduction policies, expenditure and revenue-sharing frameworks can be used to drive equitable and inclusive growth in cities. Good health outcomes are the result of improvements in immunisation, child and maternal mortality and child nourishment. However, access to water and sanitation is constrained, which has an impact on health outcomes.

Overcoming constraints in the business environment could unlock domestic and international investment. Key constraints relate to starting a business, contract enforcement, registration, paying taxes, trading across borders and electricity supply. There is room to further develop infrastructure to expand economic opportunities. Road, air, rail, water, electricity supply and IT infrastructure require particular attention.

Box 4.2. Countries that are urbanising but have low levels of human development: Benin, Gambia and Nigeria (cont.)

Efforts to improve current low levels of education provision and quality could reverse low literacy rates and poor outcomes at secondary and tertiary levels, which is critical for growing a competitive economy.

A significant proportion of the population is excluded due to poverty and inequality, including gender inequality. There is need to address poor gender equality in the workplace, women's participation in the labour force and politics, and legislation on violence against women.

Improvements are needed in terms of safety, the rule of law, national security, political violence and human trafficking. Positive developments have taken place in online services, and in terms of accountability, transparency and corruption in the public sector, but diversion of public funds is increasing.

Sources: Ernst and Young (2013), IIAG (2015a), ILO (2015), UNDP (2015a), World Bank (2015) and UNSD (2016).

Policy imperatives are crucial for inclusive human development in sustainable cities

These examples showcase specific models of equitable and sustainable settlements in Africa and point to key policy reforms and development actions to create equitable and sustainable cities. The analysis presented in the previous section highlights three key policy areas for attention: i) addressing social exclusion through work and effective social protection; ii) creating an enabling environment for private investment; and iii) enhancing environmental sustainability and reducing vulnerability to environmental shocks and climate change. These policy areas mirror the rights-based framework proposed by UN-Habitat, which encompasses cities that have an inclusive vision, flexible plans and implementation mechanisms, and institutions that are accountable and efficient (UN-Habitat, 2010). In particular, the following areas merit greater attention by policy makers (see also Chapter 8):

- **Enhanced public capacity for innovative urban planning and management strategies** that eliminate urban bias and provide effective social services and infrastructure for urban residents. This involves strengthening government accountability and the ability for public and private providers to provide quality public services to higher population densities, including security, that promote job growth and private sector investment. Sustainable cities must deal with the additional complexity of changing dynamics in urban governance, and provide an active role for local government in service provision.
- **Appropriate skills, educational content and job matching.** Fostering more equitable human development in the cities of the future requires greater diffusion of appropriate skills and technology and education systems. These should be tailored for a competitive workforce through more effective partnerships between educators and employers.
- **Social protection policies and programmes.** Effective implementation of regulation that protects the rights of workers and residents is essential, alongside programmes that provide comprehensive and affordable social protection for the most vulnerable.
- **Effective participation and equitable resource allocation.** Successful cities promote equity and sustainability in government finances, taxation and planning processes. Taxation policies have a significant impact on improving equity and reducing existing disparities (Freire, Lall and Leipziger, 2014). In addition, full civic

engagement for both women and men must ensure that urban institutions respond adequately to localised needs (Leete, 2008).

- **Building resilience and environmental sustainability through technology.** In natural resource-constrained environments, efforts to foster more equitable human development in cities must integrate environmentally resilient technology into the provision of services and infrastructure. Adequate disaster risk reduction and resilience building must also form part of long-term strategies for equitable and sustainable human development.

Notes

1. Health is assessed by life expectancy at birth (United Nations Statistics Division), and education is measured by mean years of schooling for adults over 25 years, and expected years of schooling for children of school-entering age (UNESCO). The standard of living is measured by gross national income per capita (World Bank). The HDI only captures part of human development and does not reflect aspects related to inequalities, poverty, human security, empowerment, governance or environmental sustainability.
2. Other important dimensions of gender equality missing from the GII, including economic empowerment, human development, laws and institutions, are captured in the Africa Gender Equality Index (AfDB, 2015) and the Social Institutions and Gender Index (OECD, 2014).

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