

From Education to Employment: A Human Rights Approach to Development Finance and Skills Policy in Nigeria

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Abstract- The persistent skills mismatch between education outputs and the labour market demands in Nigeria creates a critical barrier to realising the human rights to education, work, and development, as recognised under national and international law. This study examines how policy frameworks and financing mechanisms, especially those supported by Development Finance Institutions (DFIs) can be better aligned to create a responsive, rights-based skills ecosystem. Using a qualitative policy analysis, it reviews the National Skills Qualification Framework, the National Youth Policy, and selected DFI interventions in technical and vocational education and training (TVET), entrepreneurship, and workforce development. Data from policy documents, programme evaluations, and secondary literature were analysed to assess the integration of financing tools, public-private partnerships and labour market intelligence into skills development strategies. Findings show that while progressive policies exist, weak institutional coordination, inadequate funding, and poor industry connections hinder the fulfilment of human rights obligations in education and employment. The study recommends aligning DFI investments with sectoral and regional labour market needs, strengthening inter-agency collaboration, and institutionalising labour market data systems to guide training priorities. Such reforms would advance human rights, promote inclusion, and enhance Nigeria's competitiveness in line with its constitutional and international commitments.

Keywords: *Skills Mismatch, TVET, Development Finance, Vocational Training, Human Rights Obligations*

I. INTRODUCTION

Nigeria faces a persistent and widening gap between the skills produced by its education and training systems and the competencies demanded by its labour market. This mismatch undermines productivity, limits economic diversification, and constrains the country's ability to achieve its national development

goals, including those set out in the National Development Plan 2021–2025 and the Nigeria Agenda 2050. While technical and vocational education and training (TVET) frameworks have been introduced to address sectoral skills shortages, they often fall short in aligning training content, delivery, and scale with the needs of sectors such as agriculture, manufacturing, the digital economy, and the green transition.

Notably, Development Finance Institutions (DFIs) have emerged as important actors in this landscape, providing funding and technical assistance for TVET infrastructure, entrepreneurship support and workforce development initiatives. However, evidence suggests that these interventions are often implemented in isolation from national policy frameworks and labour market intelligence, resulting in limited impact. This raises important questions about how financing mechanisms can be better integrated with policy and institutional arrangements to create a demand-driven skills ecosystem.

From a rights-based perspective, skills development is not only an economic imperative but also central to the realisation of the rights to education, work, and development as recognised under national, regional and international legal instruments. Ensuring that skills policies and financing strategies are coherent, inclusive, and sustainable is therefore essential to advancing both economic and social objectives.

This study examines the effectiveness of Nigeria's current policy frameworks in aligning technical and vocational skills development with national economic priorities, and the role of DFIs in enabling and sustaining these efforts. By applying a qualitative policy analysis framework to national policies,

programme evaluations, and secondary labour market data, the paper seeks to identify practical pathways for harmonising education, employment and financing policies. The findings aim to contribute to the development finance literature by offering evidence-based recommendations for building a more integrated and inclusive skills ecosystem in Nigeria.

II. CONCEPTUAL AND THEORETICAL FRAMEWORK

Skills development refers to the acquisition of abilities that enhance an individual's capacity to perform in the labour market and adapt to changing economic demands. Skills development and Technical and Vocational Education and Training (TVET) can improve socioeconomic and geographic mobility (UNESCO et al, 2025). In Nigeria, skills development is operationalised primarily through TVET, which encompasses formal, non-formal, and informal learning methods. The 1977 National Policy on Education set TVET goals to train workers in technology, applied sciences, and business (especially crafts), develop technical and vocational skills for agriculture and commerce, and equip economically vulnerable individuals with employable skills (Akpan, 2023). In addition, the National Skills Qualification Framework (NSQF) provides the standards for competency-based training, enabling portability and recognition of skills across sectors (National Board for Technical Education (NBTE),2024).

Development Finance Institutions (DFIs) are publicly owned financial institutions that invest in the private sector of developing countries (Leon, 2025). They are specialised banks or agencies that provide financial products, technical assistance, and capacity-building to support economic development. In the skills development domain, DFIs such as the Bank of Industry invest in infrastructure, sector-focused training, and entrepreneurship support.

Labour market alignment describes the degree to which education and training outputs match the skills and qualifications demanded by employers in the economy. When skills align with market demand, there are fewer gaps, productivity is boosted and economies become more inclusive and resilient (World Economic Forum, 2025)

This study draws on two theoretical perspectives. Firstly, Human Capital Theory human capital theory assumes that individuals take actions that will likely increase their future earnings and overall well-being (Eide and Showalter, 2010). From this perspective, DFI-financed skills programmes are a form of capital formation that can yield long-term returns in productivity and income.

Next, a Rights-Based Approach to Development acknowledges that skills development is also a matter of human rights, linked to the rights to education, work, and development. Embedding these rights into policy and programme design can improve inclusivity, equity, and accountability. This approach to development focuses on legal mechanisms and emphasise non-discrimination and universality. While it integrates human rights principles, in practice it often aligns closely with human development approaches. (Broberg and Sano, 2017).

III. METHODOLOGY

This study adopts a qualitative policy analysis approach to examine the alignment between Nigeria's skills development frameworks, DFI interventions, and labour market needs. The choice of a qualitative design is informed by the research objective of understanding the coherence, gaps, and integration challenges within existing policies and financing mechanisms from both a development finance and rights-based perspective. This approach allows for an examination of the content and objectives of national skills development policies, sectoral frameworks, and DFI-funded programmes.

Data was obtained from secondary sources such as the NSQF and the National Development Plan 2021–2025. In addition, academic literature from peer-reviewed journals and books formed part of the evidence base. The study is limited by its reliance on secondary data, which may not fully capture recent or unpublished initiatives. However, they are adequate to provide a basis for the conclusions drawn.

IV. LITERATURE REVIEW

The literature on Nigeria's education and skills development landscape underscores a persistent misalignment between policy intent and labour market

realities. Berebon (2024) traces the evolution of Nigeria's educational framework from colonial-era ordinances through post-independence reforms, highlighting how philosophical ideals of unity and development have been undermined by weak enforcement, inadequate funding and curricula misaligned with socio-cultural realities. This concern is echoed by Abdulkadir et al (2025), who, drawing on Human Capital and Systems theories, contend that although policy frameworks like the Universal Basic Education (UBE) programme and STEM initiatives are conceptually sound, they suffer from limited inclusivity, poor infrastructure, and insufficient governance coordination, thereby constraining their transformative potential.

Beyond education policy design, Abubakar (2023) situates the skills gap within broader governance and economic contexts, noting that corruption, political instability, and ineffective policy implementation hinder equitable growth. His analysis links underfunded education systems to entrenched regional and gender disparities, arguing for integrated economic and social investments to improve vocational training and human capital outcomes. Similarly, Charlyn et al (2025) emphasise the dual need for education and social reorientation, advocating curriculum reform, civic engagement, and partnerships to overcome structural and cultural barriers to national development.

Technological readiness is another recurring theme. Ahmadu et al. (2025) examine Nigeria's technology policies, including the National ICT Policy and Digital Literacy initiatives, identifying their potential to enhance workforce competitiveness while stressing that infrastructure deficits, curriculum misalignment and training gaps limit impact. This aligns with Sheyin's (2024) analysis of educational planning as a strategic tool for aligning resources and policies with national development priorities, which calls for stakeholder engagement, capacity building, and technology adoption to bridge rural-urban divides and labour market mismatches.

At the intersection of skills development and governance, Jiboku and Jiboku (2021) critique the Nigeria's abstract commitment to skills development, contrasting it with poor implementation, outdated

curricula, and missed opportunities for multinational corporations to contribute to skills transfer. Okeke and Chukwudebelu (2024) reinforce this perspective, linking underfunding and curriculum irrelevance to economic stagnation, unemployment and social fragmentation, while recommending STEM-focused reforms and public-private partnerships to revitalise the sector.

Taken together, these studies reveal a consensus that Nigeria's skills ecosystem suffers less from a lack of policies than from systemic failures in implementation, coordination and resource allocation. The literature points to the necessity of integrated, context-sensitive approaches that combine educational reform, governance improvements, technological investment, and industry collaboration to align skills development with national development goals and sectoral priorities.

V. POLICY AND INSTITUTIONAL CONTEXT

Nigeria's skills development architecture consists of a combination of national policy frameworks, sector-specific strategies and the contributions of DFIs. Together, they aim to address the country's persistent skills gap and position the workforce for participation in sectors selected under the National Development Plan 2021–2025. The Plan prioritises skills development for innovation and also aims to equip Nigerians with the right competencies for employability (FMFBN, 2021).

5.1 National Skills Development Policies

Central to Nigeria's human capital strategy is the National Skills Qualification Framework (NSQF), a system for the development, classification and recognition of skills, knowledge, understanding and competencies acquired by individuals (NBTE, 2024). It is designed to standardise competency-based training across technical and vocational education and training (TVET) institutions. The framework also aims to make the system more responsive to the needs of the labour market. Additionally, the NSQF provides pathways for formal, non-formal, and informal learning to be certified and recognised nationally.

Complementing the framework is the National Youth Policy, which prioritises youth employability, entrepreneurship, and innovation as key drivers of economic transformation. In addition, TVET-related provisions are embedded within the National Policy on Education, which advocates for vocational and technical training as a means of reducing unemployment and promoting self-reliance.

5.2 Sectoral Priorities and Strategies

Nigeria's economic diversification agenda has identified agriculture, manufacturing, the digital economy, and the green transition as priority sectors for growth and job creation. The Agricultural Promotion Policy and the Nigeria Industrial Revolution Plan seek to modernise production processes and boost value-added manufacturing, but both depend heavily on the availability of skilled labour. The National Digital Economy Policy and Strategy (2020–2030) emphasises digital literacy and ICT skills as prerequisites for participation in a knowledge-based economy. Similarly, emerging green growth strategies call for workforce capabilities in renewable energy, waste management, and climate-smart agriculture.

5.3 Role of Development Finance Institutions (DFIs)

DFIs such as the Bank of Industry (BOI) have been active in financing skills-related interventions. These contributions typically fall into three categories:

- i. Infrastructure Development: funding the construction and upgrading of TVET centres, laboratories, and digital learning facilities. For instance, BOI supported a BOI-UNILAG Incubation Hub to nurture university-based startups (BOI, 2021).
- ii. Entrepreneurship and Business Support: financing start-up incubators, small business training programmes, and access-to-credit schemes for graduates of vocational programmes.
- iii. Sector-Specific Training: supporting skills initiatives targeted at priority industries, such as agribusiness value chains, manufacturing clusters, ICT hubs, and renewable energy projects.

While these interventions have expanded access to training, evidence from programme evaluations

suggests that they are not always embedded within national skills frameworks or informed by current labour market intelligence (Omoju et al, 2023). This lack of alignment reduces their potential to generate systemic change and limits scalability beyond pilot phases.

5.4 Institutional Coordination

The governance of skills development in Nigeria is spread across multiple ministries and agencies, including the Federal Ministry of Education, the National Board for Technical Education (NBTE), the Industrial Training Fund (ITF), and the National Directorate of Employment (NDE). In theory, these bodies are tasked with coordinating policies, accrediting programmes, and ensuring industry relevance. In practice, overlapping mandates, weak inter-agency communication and inconsistent funding streams undermine coherence (Caleb and Tambari, 2022). The absence of a centralised labour market data system further complicates coordination between training providers, policymakers, and financiers.

This fragmented policy and institutional environment underscores the importance of aligning DFI-supported programmes with national strategies and improving inter-agency coordination. Without such integration, investments in skills development risk producing short-term outputs without addressing the structural drivers of the skills mismatch.

VI. FINDINGS AND DISCUSSION

The analysis of Nigeria's skills development ecosystem reveals a complex interplay between policy ambition, financing flows, and implementation realities. While progressive frameworks and targeted financing exist, systemic weaknesses limit their transformative potential.

6.1 Strengths of the Current System

Nigeria's national skills policy environment is relatively well-developed, with instruments such as the National Skills Qualification Framework (NSQF) and the National Youth Policy providing a foundation for competency-based training and youth-focused employment strategies. DFIs have played a significant role in supplementing government efforts by financing

TVET infrastructure, sector-specific training, and entrepreneurship programmes. These contributions are important where private training provision may be unaffordable for many.

6.2 Policy Integration and Coordination Gaps

Despite these strengths, the study finds that DFI interventions are often implemented with limited integration into national frameworks. In many cases, training curricula financed by DFIs are not fully aligned with NSQF competency standards, reducing the portability of qualifications across regions and industries. Additionally, the absence of a centralised labour market information system undermines the ability of both government and DFIs to align training provision with real-time demand in priority sectors. This leads to a duplication of efforts, geographic imbalances in programme delivery, and skills training that does not always match employer needs.

6.3 Funding and Sustainability Challenges

While DFIs bring substantial financial resources, many of their programmes operate on fixed-term funding cycles. Once these projects conclude, there is often no mechanism for continued financing or integration into domestic budgetary frameworks. This undermines sustainability and leads to the loss of institutional capacity built during project implementation. Furthermore, DFI funding is frequently sector-specific and does not always account for cross-sectoral skills needs, such as digital literacy and business management, which are increasingly relevant across industries.

6.4 Industry Linkages and Private Sector Engagement

Strong industry linkages are critical for ensuring the relevance of training, yet many DFI-supported programmes have limited engagement with local employers beyond initial consultation phases. The lack of structured apprenticeship schemes, employer co-financing models, and post-training job placement support reduces the effectiveness of these programmes in facilitating the transition from training to employment. Public-private partnerships in TVET remain underdeveloped, and the private sector's role

in co-designing curricula and providing on-the-job training remains minimal.

6.5 Inclusivity and Regional Disparities

The geographical distribution of skills development programmes reveals a concentration in urban centres and economically active states, leaving rural and conflict-affected regions underserved. This perpetuates regional inequalities in access to training and employment opportunities, particularly for women, youth, and persons with disabilities. While some DFI programmes incorporate gender-sensitive and inclusive approaches, these remain project-specific rather than embedded in the national skills development agenda.

6.6 Human Rights and Development Finance Linkages

Although human rights are not explicitly referenced in most skills policies, the findings indicate that skills development interventions are inherently linked to the fulfilment of the rights to education, work, and development. However, without explicit rights-based indicators and monitoring mechanisms, these programmes risk failing to address equity and inclusion in a systematic way. Embedding such considerations into programme design and evaluation could strengthen both the social and economic impact of DFI investments.

6.7 Summary of Findings

Overall, the study finds that Nigeria's skills development landscape benefits from a solid policy foundation and substantial DFI engagement, but is constrained by weak integration, inadequate coordination, limited industry partnerships, and uneven access. These challenges collectively reduce the efficiency and long-term impact of financing flows intended to bridge the skills-employment gap. Addressing these gaps requires a more coherent and data-driven approach that aligns policy design, funding strategies, and labour market intelligence.

VII. POLICY IMPLICATIONS

The findings from this study highlight that Nigeria's skills development challenge is not due to an absence of policy frameworks or financing opportunities, but

rather the lack of integration between them. For development finance to effectively bridge the gap between education outputs and labour market demands, several strategic shifts are necessary.

7.1 The Need for Policy-Finance Integration

Current DFI interventions often operate piece meal, limiting their ability to produce systemic change. A coordinated policy-finance framework would ensure that DFI investments in skills development are systematically linked to the National Skills Qualification Framework (NSQF), sectoral strategies, and real-time labour market intelligence. Such integration would improve training relevance, reduce duplication, and promote scalability.

7.2 Strengthening Labour Market Data Systems

Without robust labour market information, both public and DFI-funded programmes risk producing skills that are misaligned with market needs. Establishing a centralised, regularly updated labour market data system would provide evidence for policy design, guide funding allocation, and enable targeted training interventions in priority sectors such as agriculture, manufacturing, the digital economy, and the green transition.

7.3 Enhancing Sustainability through Domestic Financing

Many DFI-supported projects face sustainability risks once funding cycles end. Embedding these initiatives into domestic budgetary frameworks and co-financing arrangements with local stakeholders would ensure continuity and institutionalisation of gains. This approach could also reduce reliance on external funding and strengthen local ownership.

7.4 Expanding Public-Private Partnerships

DFI interventions should aim to Promote stronger private sector participation in TVET, including employer co-design of curricula, structured apprenticeship schemes, and shared investment in training facilities. This would create a more direct link between training provision and employment opportunities, improving post-training job placement rates.

7.5 Addressing Inclusivity as a Core Policy Goal

Regional and demographic disparities in skills access undermine both equity and economic growth. Embedding gender-sensitive and inclusive approaches into national skills policies would ensure that women, youth, rural populations, and persons with disabilities are equitably included in skills development efforts.

7.6 Embedding Human Rights Considerations

Although framed here primarily in terms of development finance, the right to education, the right to work, and the right to development provide a normative foundation for inclusive skills policy. Integrating human rights-based indicators into programme monitoring could strengthen accountability, promote equitable resource allocation, and enhance the social legitimacy of skills development initiatives.

Finally, the findings underscore the need for a more cohesive skills approach in Nigeria. Such an approach would align policy frameworks, financing mechanisms, and labour market intelligence to improve employment outcomes, economic inclusion, and national competitiveness.

VIII. RECOMMENDATIONS

To address Nigeria's persistent skills-labour market mismatch and to maximise the impact of development finance, this study proposes the following measures:

8.1 Align DFI Funding with Labour Market Priorities

Establish a formal mechanism for mapping DFI-supported skills programmes against real-time labour market data and sectoral growth projections. This would ensure that funding is channelled into training areas with the highest employment potential in agriculture, manufacturing, the digital economy, and green transition sectors.

8.2 Institutionalise Labour Market Data Systems

Create a national labour market information system, managed collaboratively by the Federal Ministry of Labour and Employment, the National Board for Technical Education (NBTE), and the National

Bureau of Statistics. DFIs could provide initial funding and technical assistance, while domestic resources sustain the system in the long term.

8.3 Embed Sustainability into Project Design

All DFI-supported initiatives should include sustainability plans that integrate training programmes into national or state budgets by the end of the funding cycle. Co-financing models involving state governments, industry associations, and local enterprises should be prioritised to ensure continuity.

8.4 Strengthen Public–Private Partnerships (PPPs)

Institutionalise PPP models for skills training, including shared curriculum design, employer-led apprenticeship schemes, and joint investment in TVET infrastructure. DFIs can play a convening role by facilitating industry engagement and co-financing arrangements.

8.5 Mainstream Inclusivity

Develop a national inclusion strategy for TVET that embeds gender-sensitive, youth-focused, and disability-inclusive practices across all skills policies and programmes. Incentives should be introduced for training providers that meet diversity and equity benchmarks.

8.6 Integrate Human Rights Indicators into Skills Development

Incorporate indicators reflecting the rights to education, work, and development into national monitoring and evaluation frameworks for skills programmes. This would strengthen accountability and ensure equitable distribution of resources across regions and demographic groups.

8.7 Enhance Inter-Agency Coordination

Establish a Skills Development Coordination Council to oversee alignment between policy frameworks, financing mechanisms, and training delivery. The council should include representatives from relevant ministries, DFIs, private sector bodies, and civil society organisations.

Implementing these recommendations would help Nigeria transition from fragmented, project-based interventions to a coherent, finance-enabled skills ecosystem capable of delivering both economic growth and inclusive development outcomes.

IX. CONCLUSION

Nigeria’s persistent skills mismatch continues to constrain economic transformation and inclusive growth, despite the existence of robust policy frameworks and substantial support from Development Finance Institutions (DFIs). This study has shown that while the National Skills Qualification Framework, the National Youth Policy, and sector-specific strategies provide a sound policy foundation, their impact is weakened by poor integration with financing flows, limited use of labour market intelligence, and fragmented institutional coordination.

In addition, DFIs have made notable contributions through infrastructure investment, sector-specific training, and entrepreneurship support. However, the lack of alignment between these interventions and national policy objectives reduces their systemic impact and limits their sustainability. Weak industry linkages, inadequate inclusivity measures, and the absence of a centralised labour market data system further exacerbate these challenges.

The analysis demonstrates that a more integrated, finance-enabled skills approach is needed. Embedding sustainability planning, fostering stronger public-private partnerships, and mainstreaming inclusivity into national skills policies would enhance both economic and social outcomes.

By situating skills development within a broader rights-based and development finance perspective, this paper contributes to the discourse on how targeted financing, coherent policies, and coordinated governance can together bridge the education-employment gap. If implemented, the proposed reforms could significantly improve employment outcomes, promote economic inclusion, and strengthen Nigeria’s competitiveness in line with its national development goals

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