

New Africa-Europe Digital Economy Partnership

Accelerating
the Achievement
of the Sustainable
Development Goals

Overview



#AfricaEuropeAlliance





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1. The EU-AU Digital Economy Task Force

The Digital Economy Task Force (DETF) provides a platform of partnership for the private sector, donors, international organisations, financial institutions and civil society based on a shared understanding of how an already fast evolving African digital transformation can achieve cross-border integration, and bring benefits to all citizens.

As such, the DETF helps the European Union (EU) and African Union (AU) prioritise actions for cooperation. The DETF was established in response to European Commission President Juncker's proposal for a new Africa-Europe Alliance for Sustainable Investment and Jobs, seeking to drive forward cooperation between the European Union and the African Union.

2. The potential of the digital economy to achieve the Sustainable Development Goals

Africa has great potential to profit from a digital transformation that could provide much-needed jobs to the millions of young people who enter the workforce each year.

The digital economy in Africa will improve access to quality basic services, and increase the transparency and accountability of the public sector and underpin human rights. It can transform the delivery of public services, including healthcare, education and agriculture.

Home to the youngest population in the world, Africa is progressing rapidly in digital adoption. Over the past ten years, the continent has recorded the highest growth globally in Internet access, moving from 2.1% in 2005 to 24.4% in 2018 . The progress is not only visible in Internet connectivity but also in mobile-cellular telephone subscriptions and in households with a computer, and the trend is affecting the economy as a whole. GSMA reported that the “mobile economy” accounted for 6.7% of the overall GDP in Africa in 2016, representing US\$ 153 billion. This is forecasted to reach 7.6% (US\$ 214 billion) of the overall African GDP by 2020. Technology-related productivity gains in crucial sectors (i.e. financial services, education, health, retail, agriculture, and government) in Africa are predicted to reach between US\$ 148bn and US\$ 318bn by 2025. To become tomorrow's innovators, entrepreneurs and leaders, Africa's population—and particularly women and young people—need to acquire relevant skills and access to technology and markets that will allow them to thrive in an increasingly digitised global economy.

Governments need to find quicker and more effective means to deliver inclusive, sustainable, cost-effective and quality services; as well as to interact with their citizens. Businesses need to adopt digital-centred business models to connect with the hundreds of millions of customers currently out of reach due to geography or income.

Africa has the opportunity to harness the digital economy as a driver of growth and innovation, but if it fails to grab the opportunities, its economies risk isolation and stagnation. With adequate investment and suitable reforms, Africa may be able to accelerate growth models, allowing the digital economy to influence all sectors of the economy and society. The result may be newfound inclusiveness, sustainability, growth and poverty reduction.

3. A shared vision for a human-centric digital economy

The parties of the DETF **share a long-term vision of an inclusive digital economy and society** in which every citizen—notably women and young people—has the opportunity to participate in the digital world. Due attention is given to the challenges of job displacement, disinformation, protection of both privacy and human rights. A more harmonised set of policies, rules and legislation at the regional and continental level lead to increased investment, while workers and consumers' rights are protected. eGovernment services are interoperable and accessible regardless of the country of origin, and digital entrepreneurs are able to set up businesses with ease at low administrative costs and data. Digital goods, services and physical products associated with intra-African digital trade circulate freely across borders.

In the EU, the **Digital Single Market** is creating a space of competitiveness and innovation and a common market for more than 500 million people. It is based on a comprehensive set of policies, programmes and regulations designed to remove national barriers, promote connectivity, digital skills, research, innovation and entrepreneurship. It includes measures to support digital trade and eCommerce and the interoperability of eGovernment services. At the same time, it addresses the challenges of the protection of citizen's rights, including their rights to privacy.

Over the past ten years, Africa has recorded the highest growth globally in Internet access from 2.1 % in 2005 to 24.4 % in 2018¹. The “mobile economy” accounted for 6.7 % of the overall GDP in Africa in 2016, representing \$153 billion. Technology-related productivity gains in financial services, education, health, retail, agriculture, and government are predicted to grow strongly².

Substantive work towards digitalisation is already in progress at the national level in the regional economic communities (RECs) and at the pan-African level, coordinated by the African Union. African governments have committed to accelerate economic integration by ratifying the African Continental Free Trade Area (AfCFTA). Initiatives such as the Smart Africa Alliance are bringing African-made solutions to boost the digital economy in the continent as it seeks to create an African Digital Single Market.

The experience gained by the European Union is an unprecedented opportunity from which Africa can benefit. The importance of a comprehensive approach to policy and regulatory reform based on shared values can bring down barriers between the two markets and stimulate growth in both Europe and Africa.

4. A multi-stakeholder partnership based on common principles

Achieving the above vision requires concerted political support, the involvement of governments, and the mobilisation of the private sector, civil society, academia and international organisations that have a clear interest in creating prosperity on the continent. Such a partnership must be grounded on the following common principles:

1. African leadership
2. Human-centred
3. Digital-by-default services
4. Build on the existing institutional framework
5. Free flow of data
6. Mutually beneficial for Africa and Europe
7. A transparent, predictable and stable regulatory environment
8. Political leadership based on respect for democracy, rule of law and human rights
9. Improved stakeholder coordination
10. Climate sustainability
11. Inclusive and sustainable development

¹ [ITU World Telecommunication / ICT Indicators database](#). Website.

² Manyika, J. et al. (2013) [Lions go digital: The Internet's transformative potential in Africa](#). McKinsey Global Institute. Website.

5. Policy recommendations and actions

The DETF draws policy recommendations and proposes concrete actions to address the principal barriers faced by the African continent as it seeks to develop the digital economy and society. For this purpose, the DETF set out four main goals:

- i. Accelerating the achievement of universal access to affordable broadband.
- ii. Guaranteeing essential skills for all, in education and Vocational Education and Training (VET), to enable citizens to thrive in the digital age.
- iii. Improving the business environment and facilitating access to finance and business support services to boost digitally enabled entrepreneurship.
- iv. Accelerating the adoption of eServices and the further development of the digital economy for achieving the SDGs.

This summary presents a few examples of the above-mentioned recommendations and actions.

5.1. Cross-cutting recommendations

-  **In line with the principle that sets humans at the centre of the digital economy and society**, focus should be given to equipping African people with the necessary skills for the digital age, in order to enable them to take full benefit of the opportunities provided by the digital economy.
-  **Create coordination structures** building on the existing structures at national, regional and continental level. The structures should involve all relevant policy makers (digital, finance, infrastructure, education, health, agriculture, etc.), financing institutions, donors, investors, the private sector (including start-ups representatives), civil society and academia; and they must ensure cross-sectorial dialogue on policy development, coordination of investments, identification of technical assistance and capacity building needs, and harmonisation of rules at regional and continental level.
-  **Develop digital economy related policies and regulation** in areas such as telecom, data economy, data protection and privacy, start-up laws, eCommerce and eGovernment; and prepare bankable projects for investors with the support of Technical Assistance and Capacity Building programmes.
-  **Ensure synergies** of the many initiatives under implementation on issues such as mapping of infrastructure, population density, regulatory frameworks and other data gathering, seeking to scale up and increase their impact.

5.2. Accelerating universal access to affordable broadband

While Africa's digital revolution has been impressive in the recent years and the number of connected individuals in Africa has increased (330 Million mobile Internet users in Q4 2018 compared to 17 million Internet users in 2005)³; they represent only a quarter of the continent's population.⁴ Relevant challenges are related to lack of access, as well as of relevant content in local languages, limited affordability of broadband and devices, digital literacy and skills and access to reliable sources of electricity. These in turn are the result of insufficient investment in infrastructure, the failure of the commercial business model in unserved and underserved areas, and the fragmentation and limited effectiveness of policies and regulatory frameworks.

³ GSMA (2019) [The Mobile Economy](#). Website.

⁴ ITU (2018) [World Telecommunication/ICT Indicators database](#)

Challenges ⇒	Policy recommendations ⇒	Action examples
Investment needs in the African connectivity infrastructure.	Boosting investment in telecom infrastructure from the local access to networks to an interconnected continent.	Create innovative financial instruments with a focus on underserved areas, such as a dedicated telecom infrastructure fund with the involvement of national governments designed to support new business models such as community-based networks, the use of a mix of technologies, the reduction of deployment and operation costs, energy/mini-grid solutions to power local networks, and light and less energy consuming network infrastructures.
Affordability and access to networks, with a focus on unserved and underserved areas and populations.	Developing financial instruments tailored for each infrastructure project through partnerships between investors, government, banks and donors.	A minimum of two international connections per country to provide redundancy and competition.
Fragmentation and lack of effectiveness of the regulatory framework and their implementation.	Connecting rural Africa through new business models and partnerships.	Streamline mapping initiatives for targeted investments.
	Establishing a regulatory environment for competitive and harmonised regional connectivity markets.	Innovative spectrum licensing and management policies to create incentives for investment in remote areas.
	Measures that increase affordability of broadband and technology to citizens and protect them from cyber threats.	Better use of Universal Service Fund.
		Foster transparent, predictable, pro-investment and pro-innovation regulatory frameworks focusing on: spectrum management, open and non-discriminatory access to critical infrastructures, tax system, satellite installation fees, etc.

5.3. Essential skills for all, in education and Vocational Education & Training (VET)

By 2045, the African population aged 15-24 will reach 400 million.⁵ An estimated 15 to 20 million increasingly well-educated young people are expected to join the African workforce every year for the next three decades.⁶ Digital technology is generating a high demand for qualified, local workforce, not only in the ICT industry, but also across all sectors that could benefit from digital transformation including in terms of cost-effectiveness, inclusive access and reach, as well as growth. However, companies of all sizes in Africa struggle to find a qualified workforce. Employers across Africa identify skills gaps as a significant constraint to their ability to compete in the global economy.

Challenges ⇒	Policy recommendations ⇒	Action examples
Lack of capacity and relevant skills among citizens to exploit the potential of technological devices and web tools has been identified as one of the main barriers to Internet uptake in developing countries.	A multi-stakeholder African Alliance for Digital Skills and Jobs	Engage public stakeholders, private companies, international donors, universities and NGOs, set up clear Key Performance Indicators (KPIs) and a dedicated expert group.
Schools and other educational institutions in Africa have limited network connection	Mainstream digital skills and responsible online	

⁵ ITU (2018) [World Telecommunication/ICT Indicators database](#)

⁶ World Economic Forum (2017) [Executive Briefing: The future of jobs and Skills in Africa](#). Geneva: World Economic Forum.

and access to technology. Often, even where equipment is in place, teachers are not trained on how to use and educate children on technology.

Employers across Africa identify skills gaps as a significant constraint to their ability to compete in the global economy. Lack of skills prevents the uptake of local digital entrepreneurship, as well as the use of digital technologies across all sectors.

behaviour throughout the population.

Review curricula in accordance with the evolving market needs in the digital era.

Facilitate digital skills development across all sectors of the economy that use technology.

Provide support for capacity building of policy makers to allow them to identify opportunities for the digital economy at large, and e-services more specifically.

Promote learning opportunities delivered by public and private partners for workers across all sectors, including VET, on-the-job training and rapid-skill-training as well as knowledge sharing and mentoring within national and regional innovation hubs.

Ensure that training initiatives targeting existing and future workers across all sectors, including ICT professionals, encourage computational thinking, 21st century skills and provide advanced digital skills. Dedicated funding mechanisms for skills development training and supporting instruments to make training at all levels more inclusive and affordable.

More public provision of technology and broadband Internet connection to educational institutions.

Support the establishment and scale-up of online higher education institutions.

5.4. Improving the business environment and facilitating access to finance and business support services to boost digitally enabled entrepreneurship.

The number of active tech hubs across Africa has grown from 312 in 2016 to 442 in early 2018.⁷ Despite the encouraging numbers, only a small number of these hubs are effectively supporting the build-up of sound potential investment opportunities. From policies to specific support programmes, there are several components that influence the success or failure of digital entrepreneurs. This prevents small firms from formalising their businesses, accessing public tenders and achieving scale through regional expansion. Digital entrepreneurs in Africa often lack access to funding to set up and grow their activities. Additional challenges that limit the success of digital entrepreneurship in Africa are related to the impact of online services, including e-commerce, among

⁷ Bayen, M. (2018) [Africa: A Look at the 442 Active Tech Hubs of the Continent](#). GSMA. Website.

the public. The amount of funding allocated to African start-ups⁸ in 2018 was between \$0.5 billion and \$1.1 billion, around 5-6 times less than the funding received by start-ups in India.

Challenges ⇨	Policy recommendations ⇨	Action examples
Regulatory and administrative barriers and gaps, lack of flexibility and adaptability of regulators.	Adapt the local regulatory framework to the Digital Economy at all levels of the value chain.	An EU-Africa Start-up Initiative for knowledge-sharing and market access.
Need for capacity building support for the digital start-up eco-system at the policy, funding and skills level in areas including access to markets, regulations, legal requirements, IPRs, access to finance, as well as from a technical skills perspective.	An enabling ecosystem that includes advisory services to stimulate entrepreneurship for digital enterprises, including MSMEs, start-ups and social enterprises.	Capacity building support for national governments in setting up national start-up strategies and laws.
Limited incentives and an enabling environment for digital and financial inclusion among the digitally connected yet untapped and unbanked populations, as well as the large informal entrepreneurial sectors.	Facilitate access to finance and funding mechanisms for digital enterprises of all sizes.	A network of European and African innovation hubs.
	Facilitate digital skills development across all sectors of the economy that use technology.	Open public procurement legislation.
	Apply open source consultation tools and methodologies for policy co-creation to co-design regulations to cover new business areas.	Open data policies for data exchange platforms or initiatives to enable new local business models.
		External promotion of African digital entrepreneurs.
		Access to funding for start-ups by local ecosystems (hubs).
		Small-scale funding mechanisms for MSMEs, through local funding capacities and Multilateral Development Banks.

5.5. Accelerating the adoption of eServices and the further development of the digital economy for achieving the Sustainable Development Goals (SDGs).

In the eServices domain, the DETF addresses three areas where the foundational basis of the digital economy and society: eGovernance services, eCommerce and Digital Financial Services.

eServices' take up is affecting the majority of economic and social areas, while the main use cases are apparent in financial services, government, agriculture, education, health, smart cities, smart villages, energy solutions and

⁸ Partech Partners (2019) [2018 was a Monumental Year for African Tech Start-ups, with US\\$ 1.163 Billion raised in equity funding, a 108 per cent YoY Growth](#). Website.

commerce. In recent years, these services have grown and are still evolving at the same pace as digitalisation. They have changed the way the world does business or provides services and are visible in every segment of society. However, the lack of relevant content in local languages constitutes one of the main reasons why people do not connect, although they may very well have access to the Internet.

5.5.1. eGovernance

eGovernance offers opportunities to take full advantage of the digital economy and enhance the contribution of connectivity to development. The implementation of an eGovernance services leads to an overall improvement in the quality of services provided to citizens and businesses, increases and facilitates access, enhances transparency, ensures better access to information and widens work opportunities. Overall, it raises the citizen's trust towards the government and creates an inclusive entrepreneurial environment.

To harvest the full potential of the Digital Economy, some basic Enabling eGovernment Services need to be in place: Legally Binding Digital ID and eSignature, different registries as there are for example Land Use Registry, Citizen / Civil Registry, Business Registry and Integrated Cross Border Customs Clearing. With its regulation on electronic identification and trust services for electronic transactions in the internal market (eIDAS)⁹, the EU can provide an example of how eServices such as eID can be interconnected across border in a secure and trusted manner.

Electronic systems need to be secure by design, and each country should have appropriate legislation and organisational capacity for baseline security, incident and crisis management and fighting cybercrimes. Data protection legislation needs to be accompanied by a strong system of enforcement. GDPR can serve as a good practice in assuring in adequate level of data protection.

Challenges ➡	Policy recommendations ➡	Action examples
Lack of an enabling environment encompassing harmonised digitalisation policies, enabling services for eGovernance and legal and regulatory frameworks for the support of data policies and regulations, as well as a consistent cybersecurity framework.	Deploy the enabling building blocks of eGovernance services with an emphasis on eID, the interconnection of public registries, cashless government and open data for innovation; with the goal of fostering societies that are more inclusive where access to basic rights and services is ensured.	Support regional and continental integration of public eServices through common standards and open standard software tools.
Interoperability of registries.		Develop sectoral strategic policies and action plans, with the strategic targets defined at sectoral level informing the e-services strategy and action plan. The initiative should be taken at ministerial level, supported by structured multi-stakeholder dialogue at a national level, scaling up smaller scale successful initiatives and the provision of technical assistance when requested.
Data protection frameworks and inadequate enforcement capacity.	Integrate the provision of eServices developed by both the public and private sector, with adequate legal acts and regulation at all levels, ensuring that data needed to provide eServices for the community is openly available while fully respecting data protection rights.	Establish an African Digital Economy Trust Fund (ADETF); focusing on providing grant resources to countries and institutions to assist the preparation of eServices projects, supporting the strengthening of legal and regulatory frameworks and reforms, supporting the organisation of multi-stakeholder dialogues for policy definition, and providing
	Allow regional and continental integration of public eServices	

⁹ Regulation (EU) No 910/2014 of the European Parliament and of the Council of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market and repealing Directive 1999/93/EC

	<p>through common standards and open standard software tools.</p> <p>African countries should start with the creation of coordinating bodies, such as an e-Government National Coordinator office on the political level and respective ministerial structures on a technical level.</p> <p>Share best practices and advisory support (i.e. through technical assistance) for developing comprehensive national digitalisation strategies with a specific focus on addressing the digital divide, achieved through multi-stakeholder dialogue to identify priority needs and agree on strategic objectives, in line with the local contexts.</p>	<p>scholarship schemes for eGovernance, ICT and cyber security study programmes aimed at supporting the development of skills and expertise.</p> <p>Support projects related to civic tech and digital democracy in order to increase the accountability of governments.</p> <p>Create coordinating bodies such as an e-Government National Coordinator.</p> <p>Implement Enabling eGovernance Services based on internationally recognised standards. Develop Reference Solutions, corresponding framework IT-architectures and Reference Models for related legal requirements and implementation of eID, customs Interoperability, or registers of different kinds. Use eIDAS regulation as a best practice for regional and continental interoperability.</p> <p>Establish and provide funding for regional training programs and academies.</p> <p>Introduce a “Digital by Default” approach for governmental Service Delivery.</p> <p>Establish electronic government registers or digitalise existing ones, starting with an electronic population register, eBusiness register and Land Use register.</p> <p>Ensure universal application of privacy, data protection and data security by design principle in the development of eServices, using the EU GDPR as a model.</p>
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5.5.2. eCommerce

eCommerce and digital trade are gaining traction on the African continent as a solution to improve access to goods that are not usually available in the local commerce, to improve competition on the markets. Furthermore, eCommerce is creating new marketplaces, giving a number of MSMEs access to larger and more competitive markets, and thereby attracting new investments and in turn, creating jobs and growth. It is estimated that there were in 2017 at least 21 million online shoppers in Africa, with an annual surge of 18% since 2014, as compared with the world average of 12 %.

However, digital trade on the African continent is also facing many challenges, including the need for further development of the postal address systems in combination with a lack of identity proof systems and access to internationally operable payment methods (e.g. credit card)—which complicates secure delivery. UNCTAD estimates that the B2C e-commerce market in Africa was worth about \$5.7 billion in 2017, which corresponds to less than 0.5% of GDP, far below the world average of over 4%.

According to the 2018 version of UNCTAD's B2C E-commerce Index, the African region lags the rest of the world in terms of e-commerce readiness. Mauritius, ranking 55th globally, is the highest ranked African country, while nine of the ten least prepared countries are in Africa.

Challenges ⇒	Policy recommendations ⇒	Action examples
Low Internet penetration, affordability, logistics, fragmentation of markets and payment systems, digital literacy, low demand for non-food and luxury products.	Encourage intra-African integration in digital trade to achieve wider participation by enterprises in national, regional and international e-commerce, especially cross-border.	Include e-commerce as an advanced phase of the African Continental Free Trade Area, starting at the level of RECs.
Parcel delivery hampered by poor home address system.	Develop an enabling regulatory framework for e-commerce at the pan-African level, including common rules for digital identity & consumer protection.	Support regional and continental integration of African data markets through common standards and open source software tools, based on strong security. Facilitating data cooperation between Europe & Africa building upon the EU Expert Group on Business-to-Government Data Sharing.
Inadequate legal framework.		Promote open data policies that can ensure the mandate and sustainability of data exchange platforms or initiatives to enable new local business models.
No comprehensive African e-commerce policy/ strategy or governance regime.		

5.5.3. Digital Financial Services

Digital Financial Services are one of the main enablers of the digital economy in Africa, providing a solution to the low bank services penetration. Digital Financial Services can be leveraged to provide insurance, savings, remittances, payments and credit solutions for greater financial inclusion, and Africa is a global leader in mobile payments. Fintech can be leveraged on a business-to-business basis to improve innovation, efficiency and growth of incumbent financial institutions (for example, through the development of new mobile banking apps or credit scoring methodologies).

Seventy per cent of jurisdictions in Sub-Saharan Africa (SSA) report having a regulatory framework for non-bank e-money issuers—including mobile network operators, and financial consumer protection frameworks are often lacking—for example, most jurisdictions in SSA do not restrict or prohibit unfair business practices such as discrimination or limiting the liability of a financial service provider in a customer agreement.

Challenges ⇒	Policy recommendations ⇒	Action examples
Fragmented market and services that are not interoperable within or among countries.	Create a supportive regulatory environment that allows the linking of fintech solutions and conventional banking services, to target the market of remittance payments and to further include the unbanked.	Support projects Digitizing government-to-person payments.
Remittances are not leveraged through poor interoperability.	Strengthen consumer protections, including with respect to disclosure/transparency, responsible lending, data privacy, and dispute resolution.	Support national and regional interoperability projects for mobile money and other DFS solutions.

6. The way forward

Upon the adoption of the present report, the EU and the AU stand committed to take forward the work of the DETF, seeking to foster further multi-stakeholder engagement on the digital transformation to follow the implementation of the DETF report.

All partners of the DETF will start implementing the policy recommendations and proposed actions, in line with their digitalisation policies and initiatives. The DETF report will serve as guidance for the programming of the future EU development assistance funds and the Africa-Europe cooperation on digital economy.

Furthermore, the document will support the creation of synergies among the vast number of initiatives already existing and support the ambition of an African Single Digital Market.



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