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E-commerce: Avenues for opportunities in Africa

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Introduction

E-commerce is relatively new to the African continent. Online sales began to accelerate around 2010, with the advent of imports and through online sales of high-end merchandise.[1] Today, online transactions are widespread. They form part of everyday activities across Africa. Governments sell visas to business travellers, online travel agencies sell flights and accommodations to tourists, and mobile providers sell data to analysts. These are typical examples of everyday activities that involve e-commerce transactions.[2]

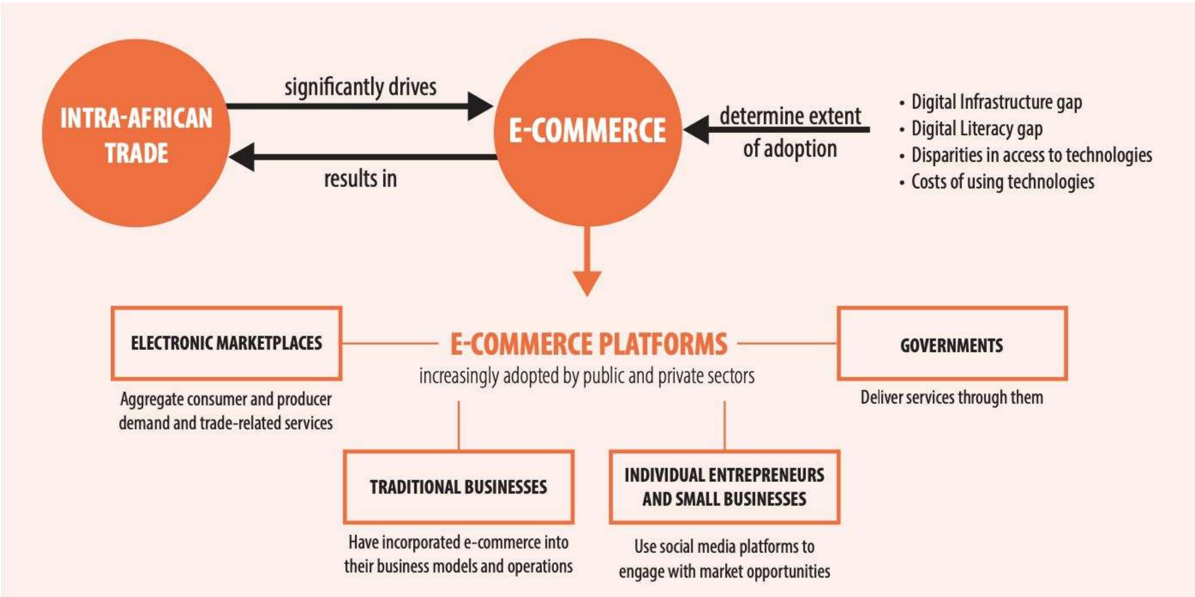
The World Trade Organisation (WTO) views e-commerce as "the production, distribution, marketing, sale or delivery of goods and services by electronic means".[3] E-commerce transactions can take several forms. These include business-to-consumer (B2C) sales (an online retailer selling an e-book to a consumer), consumer-to-consumer (C2C) sales (providing online lessons to another consumer), or business-to-business (B2B) sales (selling advertising space in a commercial blog).[4]

This brief explores dynamic links between socio-economic development in Africa and its emerging e-commerce ecosystem. It identifies the benefits and opportunities e-commerce offers the private sector and examines the challenges facing Africa's digital enterprises as they navigate this imperfect ecosystem. The author then identifies e-commerce sectors that promise to impact development. The brief closes by exploring how private sector participation in e-commerce and digital trade opportunities can spur innovative solutions to a wide array of developmental challenges across the continent.

A brief overview of e-commerce growth trends in Africa

E-commerce offers a wide range of potential benefits. These include linking small businesses to larger or distant markets and connecting consumers to a wider range of products and services. The trend promotes competition, transparency, and consumer choice while driving quality up and prices down. On a broader scale, e-commerce enables cross-border value chains, which improve the efficiency of trade (by lowering transaction costs and times) and facilitate innovation.[5] The e-commerce agenda ties directly to current trends to improve trade facilitation through a digitized approach to trade.

Figure 1 – E-commerce online platforms spreading across economic sectors and societies in Africa



Source: UNECA (2019) ASSESSING REGIONAL INTEGRATION IN AFRICA. Addis Ababa: UNECA

Growth in e-commerce activities also contributes to growing intra-African trade levels and stimulating trade in niche products and services. Currently, the majority of e-commerce trade in Africa is either domestic or trade with non-African countries.[6] Most African countries have a minimal domestic consumer base for e-commerce. Table 1 below provides an overview of the top-performing African countries in their readiness to support online shopping, highlighting that few African countries are e-commerce ready. In sub-Saharan Africa, Kenya, Mauritius, Namibia, and South Africa are the only countries where online shopping exceeds 8%; for most other sub-Saharan African countries, it is below 5%.[7] In monetary terms, South African shoppers spent an average of US $109 on online consumer goods purchases in 2019, the highest among African countries.[8] Despite its top ranking in the region, South Africa's spend is nearly US $400 lower than the global average.[9]

Table 1 – Top 10 developing and transition economies in the UNCTAD B2C E-commerce Index 2019

East, South & Southeast Asia	West Asia & North Africa	Sub-Saharan Africa	Latin America and the Caribbean	Transition economies
Singapore	United Arab Emirates	Mauritius	Chile	Belarus
China, Hong Kong SAR	Iran (Islamic Republic of)	South Africa	Costa Rica	Russian Federation
Korea, Republic of	Qatar	Nigeria	Colombia	Serbia
Malaysia	Saudi Arabia	Kenya	Dominican Republic	Georgia
Thailand	Turkey	Namibia	Jamaica	North Macedonia
China	Kuwait	United Republic of Tanzania	Trinidad and Tobago	Ukraine
Viet Nam	Oman	Ghana	Brazil	Republic of Moldova
Mongolia	Bahrain	Senegal	Venezuela (Bolivarian Rep. of)	Kazakhstan
India	Lebanon	Botswana	Uruguay	Azerbaijan
Indonesia	Tunisia	Uganda	Paraguay	Bosnia and Herzegovina

Source: UNCTAD B2C E-Commerce Index 2019. Geneva: UNCTAD.

Africa's growing e-commerce sector soon caught the attention of foreign investors. Foreign direct investment (FDI) in e-commerce ventures is taking off across the continent. At least ten major e-commerce ventures currently operate in Africa. Collaboration with international investors funded most of them.[10] This investment trend reflects international recognition of the potential in Africa's markets and strong private sector interest in Africa's growing e-commerce markets. For example, B2B food distributor Twiga assists smaller producers with access to Kenya's urban markets, is among the best-funded start-ups on the continent. It secured US$ 103 million in 2017, a further US$ 10million in 2018 and US$ 34.75 million from two further rounds in 2019. Twiga secured a further US$ 29.4million from the International Finance Corporation through unfunded risk sharing facilities that it will use to support more than 300 irrigated medium-scale contract farmers to complement its seasonal smallholder farmer supply base.[11] In the health sector, South Africa's Udok secured US$ 613k (ZAR 10M) in Venture Capital funding from FinX Capital. Udok is a health-tech company that enables individual to access healthcare facilities via a digital platform. Udok's long-term goal is to provide affordable access to laboratory testing and affordable healthcare by leveraging a digital ecosystem that allows consultations and diagnosis from anywhere in the country.[12]

Nigeria's Konga began as an online store for specialized baby and beauty care products. The new platform received investments valued at US$ 50 million from the large South African technology investor Naspers.[13] Konga also received seed funding from the Swedish entrepreneurial investment group Kinnevik. Nigerian investor Zinox eventually bought out Kinnevik and Naspers.[14] Such acquisitions highlight the growing investor interest in Africa's digital trade and start-up scene. However, operational realities for e-commerce in Africa are demanding, and both Kinnevik and Naspers incurred losses in their Konga dealings.

The foundations of e-commerce growth are widely available and reliable Internet connectivity and governance frameworks that facilitate e-commerce. At the next level, investors evaluate the viability of online marketplaces, potential growth in demand for online services and goods, and data protection mechanisms that secure online transactions and help prevent fraud. Attracting investors requires opportunities, set in a supportive ecosystem that encourages e-commerce to thrive. The above factors are not equally present across the continent. As detailed in the next section, gaps in these enabling factors present serious barriers to the growth of this young sector.

A business case for e-commerce growth in Africa: opportunities and benefits of e-commerce for the private sector

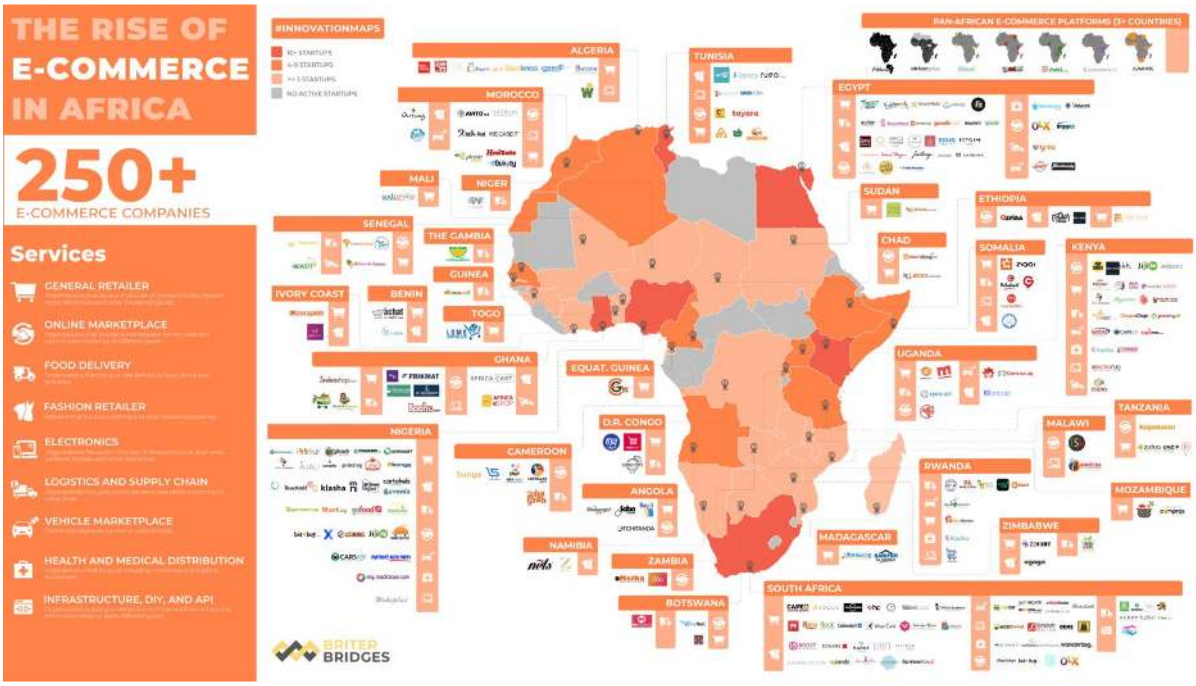
The public and private sectors must work together to address four key issues. The first is a need to level the playing field so small enterprises can enter the sector. Next, they must initiate the long-term evolution from transactional e-commerce platforms to innovation platforms. The e-commerce trend must work together to address Africa's socio-economic development challenges. The final issue is the critical issue of long-term digital skills development for actors in the public and private sector, and for consumers. These points are elaborated below.

E-commerce can level playing fields and provide unique market access opportunities to small, medium, and micro-sized enterprises (SMMEs). E-commerce platforms offer SMMEs channels to connect their goods and services with potential buyers beyond their country and region and expose them to a consumer base across and beyond Africa.[15] An online presence enables SMMEs to transcend location constraints (a significant hurdle, especially for land-locked African countries); to reduce their marketing and advertising costs; take advantage of simplified payment solutions and small-scale logistics, and reduce the customs overheads involved in accessing foreign markets.[16] SMMEs form the backbone of the private sector across many African countries, and market access to e-commerce opportunities can offer SMMEs a genuine chance to increase their competitiveness, grow their businesses, and contribute to job creation. Cross-border e-commerce can boost intra-regional trade and embed SMMEs into regional and global value chains.

The African socio-geographical profile is ripe for e-commerce entries. The continent has fewer than fifteen formal retail stores per million persons.[17] This low penetration rate can enable e-commerce to leapfrog constructing 'bricks and mortar' malls and offer consumers store-to-door services. Yet gaps in information and communications technology (ICT) skills and infrastructure limit digital markets' uptake. Online markets now account for less than 30% of all e-commerce platforms. Even e-commerce giants Amazon[18] and Alibaba have yet to succeed on the continent.

The current absence of multinational giants in the African e-commerce space creates opportunities for e-platforms owned and run by Africans. Takealot, BidorBuy (South Africa), Kilimall (Kenya) and MallforAfrica, Jumia and Konga (Nigeria) are examples of large African-owned e-commerce operations. Though many goods sold on these retail platforms originate within the continent, some sites offer products that are also retailed by Amazon and e-Bay.[19] More than 250 e-commerce companies operate across the continent. This critical mass enables trade in goods, services, and combined offerings (Figure 2).[20] Profit margins in this space are thin (less than 10%).[21] Fortunately, an absence of overseas platforms opens the e-commerce stage to African businesses. This will contribute to increased competitiveness amongst African-owned businesses and entrepreneurs.

Figure 2 – An overview of 250-plus e-commerce companies in Africa in 2020



Source: Briter Bridges (2020), Innovation Maps. Available at: https://briterbridges.com/innovation-maps

Figure 2 indicates the number and variety of e-commerce players. However, the platform types are evolving. A recent UNCTAD study highlights the transactional nature of most e-commerce platforms based in the developing world, and the lack of innovation or integration platforms. This pattern holds for Africa. Innovation platforms create ecosystems for innovation and building digital infrastructure. They play an essential role in linking the digital economy to socio-economic development.[22] To 'leapfrog' Africa's development and compete globally, the private sector and policymakers must invest in innovation platforms. Lacking such resources, "the main growth option for start-ups in developing countries is to enter a new product category (digital innovation) or seek niche markets that global platforms are unable or unwilling to serve (differentiation)."[23]

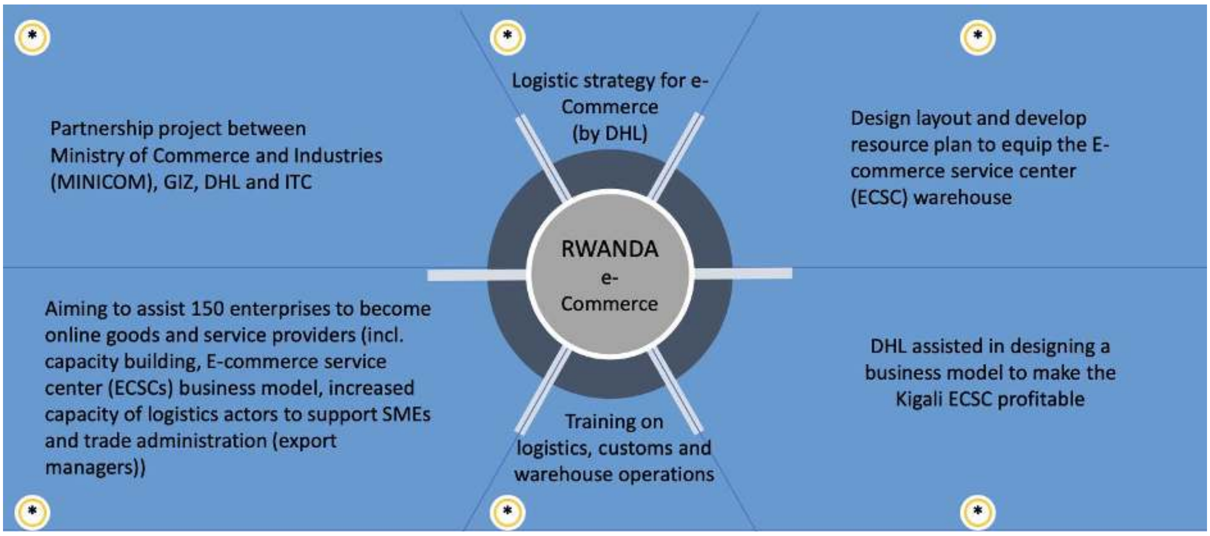
The long-term growth of e-commerce in African countries will require innovative e-commerce platforms that operate within a broader, resilient ecosystem that is yet to emerge. In the interim, e-commerce players may need business models that compensate for an incomplete and fragmented infrastructure by offering niche goods or services that would otherwise not be available to local customers.[24] For example, Ethiopia bars foreign ride-sharing platforms from the country. This rule enabled local entrepreneurs such as Ride, Zay Ride, and Etta to tailor their operations to local conditions – such as slow internet access speeds, the lack of smartphones, and mobile payment systems.[25] MarketPlaceAfrica, an associate of retailer MallforAfrica, caters to a reverse trade flow. It provides African suppliers with an e-platform to market and export distinctly African goods to global audiences in 220 countries serviced by DHL couriers.[26] Using DHL to fulfil orders avoids one of the weakest supply chain links in Africa – its domestic postal services.[27]

The logistics needed to fulfil cross-border trade in Africa are notoriously challenging. Fortunately, an uptake in digital trade and e-commerce cultivated growth in the private, small-scale logistics sector. These small-scale players are often able to understand and overcome local constraints. Larger platforms (such as MallforAfrica and Takealot) invest in logistics and technology support to build their competitive advantage and enhance their outreach to a wider audience of potential consumers.

Takealot invested heavily in both logistics and warehouse capacity and their 1200 employees and 1000 drivers work with Mr D Courier to provide customer fulfilment services.[28] Bwala Africa Group,[29] an East African logistics firm works with Jumia's East African outlets to provide courier services across the region and close last-mile gaps.

Partnerships between smaller enterprises and larger multinational companies can lead to projects that improve logistics performance. DHL participated in a capacity-building project in Rwanda to better improve pre-arrival processes and manage small package logistics.[30] This project is part of a much larger initiative to boost e-commerce development in Rwanda through its E-commerce Service Centre (ECSC). (Figure 3). The ECSC hosts an all-in-one e-commerce solution, and services include consignment and shipment, B2B and B2C marketing, capacity-building, and client support.[31] The ECSC links local and international transporters to enable competitive pricing. These measures will assist Rwandan companies in building competitiveness and eventually to expand their reach to the region.[32]

Figure 3 – Development of an e-commerce support system in Rwanda



Source: Presentation at the First Air Cargo Trade & Development Day, 6 November 2018, Geneva

E-commerce can facilitate solutions to local challenges that are specific to the operational realities in many African countries. African entrepreneurs and companies have already illustrated capabilities to combine technology with innovation to find 'African solutions to African problems.'. Fin-tech successes such as m-Pesa show how innovative solutions can meet Africans' socio-economic needs and enable e-commerce at a micro-level. In sub-Saharan Africa, only 34% of residents over the age of 15 have a bank account, and half of e-commerce transactions are "cash on delivery".[33] Innovative systems such as BwalaPay empower consumers to participate in e-commerce, without access to online banking facilities. Like Jumia, their business model extends beyond logistics. BwalaPay provides an escrow system that allows customers to pay on delivery. The seller receives payment only after the package is accepted. However, while this solution creates transparency for businesses and builds trust in e-commerce activities for consumers, it can also lead to cash flow issues. The last-mile operator must transport the cash payment back to a secure facility where they initiate a transfer to the merchant, which ultimately delays payment to sellers.[34]

The agro-processing and tourism sectors are critical to 21st-century structural transformation in African countries.[35] Both sectors will benefit from B2B and B2C engagement and digital transformation. The tourism sector lends itself to a marketing strategy that engages clients through personalized apps, social media, and blogs. E-commerce platforms can support small-scale offerings and unique experiences across a broad price spectrum. Even small enterprises can use digital platforms to reach prospective consumers.

An enhanced e-commerce presence in the agricultural sector can improve market access for small enterprises and small-scale farmers. Twiga and MaxAB use digital technologies to help their farmer-suppliers improve produce quality and yields.[36] MaxAB is an Egyptian B2B company targeting the small-scale retailers that supply most Egyptian consumers with daily groceries. The platform links 22,000 retailers and offers 24-hour deliveries to small retailers and shops in rural areas. The company aims to reduce costs and operational complexity in Egypt's B2B food and grocery supply chains.[37] MaxAB created apps to link its supply chain and its customers: one that storeowners use to purchase goods, a logistics app for its delivery fleet, and one for its customer support team.[38]

Konga partnered with UKAid (the United Kingdom's development agency)[39] to use e-commerce tools to reach the 'furthest mile'. Its network reaches rural farmers effectively, seamlessly, and quickly Konga provides farming essentials such as seedlings, fertilizers, and more.[40] Farmers can list products on Konga's e-commerce platform, research pricing, and use their central bank licensed Konga Pay e-wallets to receive payments from buyers.[41] These examples illustrate the diversity of African innovation platforms and highlight their innovative solutions, even within fragmented structures.

Emerging e-commerce players in developing countries may need to modify their business-model to be viable. Due to the weaknesses in the local ecosystem and low technological capacity of customers and employees in many local ecosystems, digital platforms in developing countries have to employ a range of business-model innovations to be viable. For example, "they may need to have a person to function as the customer's interface with the digital platform, to facilitate data entry, allowing cash payments on delivery, building up local call-centre capacity for quick call-backs, etc."[42] E-commerce platforms require investing in digital skills development for human resources, and building supply chains, logistic services, and distribution and payment systems.[43] Thus, making e-commerce deliveries work in the real world involves an entire ecosystem.

E-commerce requires digital literacy for both buyers and sellers. Digital skills development is an opportunity for government and civil society service providers to partner in rolling out digital training, skills development, and literacy programs. Such efforts help bridge Africa's 'digital divide,' characterized as a lack of digital knowledge amongst women, girls, and communities located in rural areas. For example, the eGhana initiative led to employing women in the IT industry and helped create strong ICT skills among women.[44] Kenya led the way with its creation of the African Centre for Women in Information and Communications technology in 2001. The Centre currently provides more than 19 000 youth with market-relevant ICT skills.[45] To date, the Centre has trained more than 178 000 people with 70% job placement for women and youth through its Software and Innovation Development program.[46]

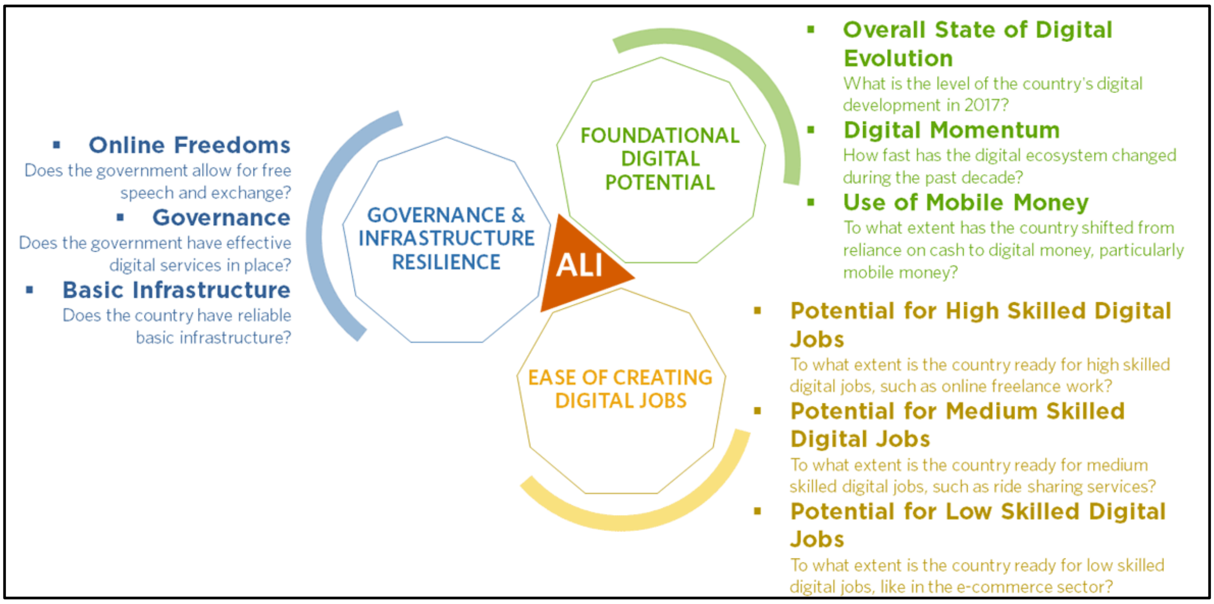
Growth in digital literacy and skills also enables participation in the gig economy. Although this semi-formal sector faces serious issues (including the absence of fair working conditions), it also offers gainful employment opportunities across diverse value chains. Building ICT and digital literacy skills in youth also builds capabilities needed to enter the gig economy, and will support a thriving e-commerce sector in African countries.

Unpacking the policy and operational landscape for e-commerce in Africa: current challenges?

Africa is the last continent where large portions of the population have little or no access to the digital economy. This gap follows from two key factors: the cost of Internet access and a lack of technological know-how.[47] This is partially the result of expensive ICT infrastructure to which many countries lack access.[48] According to the GSM Association,[49] mobile service subscribers account for 45% of sub-Saharan Africans. Half of these are smartphones, mainly due to the growing availability of inexpensive smartphones. Unfortunately, mobile Internet users comprise only 26% of sub-Sahara's population.[50] Given that large parts of the population access the Internet through their mobile phones, low levels of mobile internet usage across sub-Saharan Africa pose a problem for stimulating e-commerce activities amongst a large consumer base. Internet access is one of the dominant considerations for e-commerce growth. In its absence, online sales of goods and services will remain on the periphery in many African countries. Therefore, the lack of ICT infrastructure, appropriate regulatory frameworks, and digital literacy amongst their citizens are high barriers to 'digital readiness' in many African countries.

Some stakeholders propose that e-commerce in Africa attempt to "leapfrog the development path seen in the developed world in the same way that broadband access in Africa leapfrogged the rollout path for connectivity seen in the developed world."[51] The African Leapfrog Index identifies levers (Figure 4) that will enable digital technologies to generate development and inclusive growth for Africa.[52] These include jobs created by digital platforms, institutional drivers for governance, and enabling infrastructure. All are crucial to Africa's inclusion in a globalized digital ecosystem featuring strong institutions, digitally skilled citizenry, and sound infrastructure. Some countries (such as Kenya, South Africa, Egypt, Nigeria, and Ethiopia) lead the way, despite their varying strengths and weaknesses.[53] Generally, digital ecosystems in Africa are at varying development stages. This presents challenges to the integration of digital trade and e-commerce across Africa.

Figure 4 – An overview of the key levers for the African Leapfrog Index



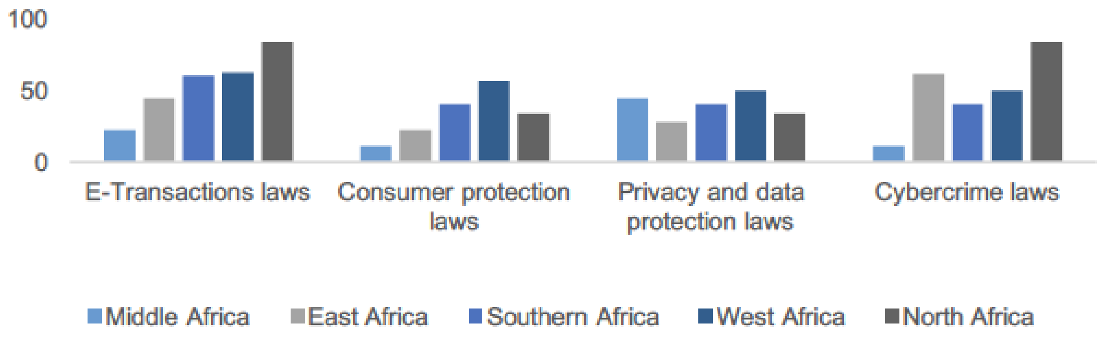
Source: African Leapfrog Index, https://sites.tufts.edu/digitalplanet/african-leapfrog-index/

A sound regulatory framework is essential for accelerating the uptake of e-commerce opportunities by the private sector. To date, African governments have focused mainly on e-commerce legislation. However, laws to ensure safe and transparent online transactions – such as data protection, consumer protection, and guarding against cybercrimes – are less developed (Figure 5). These gaps deter many stakeholders from pursuit of e-commerce opportunities.

In addition, Africa's regional economic communities (RECs) are at different stages in developing specific digitalisation and e-commerce strategies. The East African Community (EAC) and the Economic Community of West African States (ECOWAS) are yet to develop specific e-commerce strategies. Instead, they focus on coordinating efforts across their respective RECs and promoting the adoption of e-commerce legislation related to cybersecurity and data protection. In comparison, the Southern African Development Community (SADC) and Common Market for Eastern and Southern Africa (COMESA) RECs have developed comprehensive strategies that look to develop digital free trade areas.[54] Therefore, the absence of coordinated regional approaches in developing e-commerce policy frameworks has contributed to lower levels of cross-border digital trade.

Data regarding e-commerce sales is incomplete or unavailable, even in larger markets such as Nigeria, South Africa, or Egypt.[55] Thus, policymakers lack the data they need to inform evidence-based policymaking, understand e-commerce trends in their countries, and draft and implement regulations to meet the pressing needs of e-commerce participants.

Figure 5 – Share of economies with relevant e-commerce legislation in Africa, 2017



Source: AU, The Draft Digital Transformation Strategy for Africa (2020-2030)

The emerging e-commerce ecosystem in Africa faces broad infrastructural challenges:[56] Uncertainties in the quality of goods, transportation costs, and customs fees reduce the attractiveness of e-commerce. Logistic costs and poor cross-border infrastructure often multiply the cost of manufactured goods. Inadequate road and rail infrastructure hamper fulfilment, especially for buyers located in rural and under-developed areas. Last-mile distribution networks are fragile, and some online marketplaces report returns of 30 to 40% of products ordered because delivery services cannot locate the buyer. Cross-border payment mechanisms lack integration, while differences in currencies and exchange rates form barriers to smooth cross-border payments.

Although these hurdles are challenging, they are not insurmountable. Work is underway to address them. At a policy level, current developments in negotiating and implementing the African Continental Free Trade Area (AfCFTA) offer opportunities to incorporate 21st-century trade issues into the implementation framework governing African trade. Although e-commerce issues were not originally included[57], recent global trends spurred reconsideration of this omission.[58] As a result, AfCFTA discussions will now address e-commerce trade within Africa.

The creation of an AfCFTA Protocol on E-Commerce offers African countries an opportunity to establish rules of play and minimum requirements for cross-border e-commerce transactions, to which all member nations will adhere. This protocol should help address private sector and consumer concerns regarding harmonization, data protection, and cyber-safety when engaging in cross-border e-commerce activities. It is critical that the E-Commerce Protocol 'speaks' to other AfCFTA protocols that bear on e-commerce activities, such as its investment and competition protocols.[59]

African governments must involve the private sector in policy formulation. Some already engage in public-private talks with their industry associations and business chambers. In Uganda, inter-government coordination with the private sector is led by the Ministry of Trade, Industry and Cooperatives. The

Ministry facilitates communication across ministries and the private sector and coordinates all national e-commerce activities. The focal point uses a free messaging app to connect the relevant stakeholders to ensure institutional coordination, adequate mobilization, planning, and budgeting.[60]

A harmonised policy framework for e-commerce will provide African governments with full authority on aspects related to data and products traded under e-commerce. It will promote the emergence of African owned e-commerce platforms at national, regional and continental levels.[61] Policymakers must address four governance areas critical to e-commerce growth across Africa to ensure the successful implementation of an AfCFTA Protocol on E-Commerce. These are enabling issues, facilitation challenges, market access, and trust issues.[62]

Conclusion

This brief focuses on drawing attention to new policy developments within the e-commerce space and the current operational realities for enterprises across Africa. Although e-commerce activities are in their infancy there are avenues for growth, and investor engagement is likely to grow with the correct policy frameworks in place. Trade rules in and of themselves can neither exacerbate the digital divide, nor alleviate it. Their usefulness, and the benefit of a facilitating e-commerce ecosystem at large, is that they can enable governments, donors and private investors to direct resources to addressing the digital divide.[63] The creation of a well-crafted and practical AfCFTA Protocol on E-Commerce that can be successfully implemented is the first step in towards creating a supportive digital trade ecosystem that benefits large and small enterprises alike.

This brief examines both policy issues and operational realities for enterprises in the emerging African e-commerce space. E-commerce and its enabling infrastructure are in their infancy. Despite this, avenues for growth are plentiful. Sound policy frameworks, set in a facilitative e-commerce ecosystem, should motivate governments, donors, and investors to commit resources to growing e-commerce in Africa. The formulation and successful implementation of a well-crafted and practical AfCFTA Protocol on E-Commerce is one step towards creating a supportive digital trade ecosystem that benefits large and small enterprises alike. Even if these AfCFTA measures are delayed, the stakeholders can take action now to make e-commerce a reality in Africa.

This will require building digital skills, both for consumers and enterprises. These abilities will create a broader base of capable stakeholders to navigate the challenges inherent in moving business activity online. Enhanced skills development and digital literacy will also reduce the digital divide prevalent across the continent. Encouraging digital skills is especially important for youth and women, and can help them gain entry to formal economy opportunities.

Long-term investment in the e-commerce arena will cultivate innovation, entrepreneurship and build new skills in Africa’s private sector. Partnering with foreign and local investors can make African e-commerce platforms visible to regional and international audiences. It will encourage networking and enhance their connectivity to growth opportunities. E-commerce start-ups already demonstrate their ability to innovate and contribute to resolving Africa’s development challenges by identifying profitable products and services. Ensuring the sustainability of these new ventures requires long-term financing. It also requires risk mitigation (which will promote investor confidence), and an enabling ecosystem that encourages e-commerce to thrive.

While many e-commerce businesses are platforms for transactional sales, long-term efforts should focus on innovation and integration platforms. Transitioning from transactional to innovation or integration platforms requires deep pockets and improved digital skills. Such platforms will support local and international competitiveness, and are likely to enable creative, necessary and useful solutions to some of Africa's long-standing socio-economic development challenges. It is imperative that these building blocks are scalable and competitive through continued innovation. This will also help them retain local developers. This is important as African countries run the risk of losing the ability to develop localised innovation ecosystems because the critical mass of developer capacity is increasingly focused on technology that is designed to meet needs beyond the continent.[64]

Whether Africa can produce an Amazon or Alibaba depends on many factors. Success will require building skills, reliable infrastructure and overcoming logistics constraints and other supply chain hurdles. Jumia and its peers made important advances in promoting and enhancing the accessibility of e-commerce. However, they still face many operational difficulties and an increasingly challenging environment. Resilience and creativity will be long-term requirements for any company hoping to earn Amazon's stature. COVID setbacks notwithstanding, Africa's growing middle-class provides an ideal market for the uptake of online consumption. Capturing this market will require standardized cross-border trade rules, simplified cross-border payments, and reliable and affordable fulfilment. Opportunities to supply goods and services from Dakar to Lusaka will transform the entire continent's economic growth.

Ultimately, the nascent nature of Africa’s e-commerce sectors provides an opportunity to grow local businesses, develop niche products, and build the digital skills required to enable African enterprises to participate in global value chains. With fast-moving technological developments arising daily, policymakers and the private sector must hurry to seize opportunities to develop Africa's emerging e-commerce presence. Better yet, these stakeholders should work together to ensure that the continent does not fall behind in the 21st century.

Author: Asmita Parshotam

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Partner Organizations

Contact Information:

Que Boxi
Email: cas@ntu.edu.sg
Phone: +65 65138089
Address: S3-B1A-35 Nanyang Business School
Nanyang Technological University
50 Nanyang Avenue Singapore 639798