Introduction

This report presents the results of a March 2019 survey of more than 50 top graduate students and young entrepreneurs in West and Central Africa and Egypt, on the digital economy — the impact it is already having in their lives and countries, the potential it offers, and the risks it brings. The survey was carried out to inform discussions during the All Africa Digital Economy Moonshot event at the World Bank Group/IMF Spring Meetings, in April 2019.

Digital technologies offer Africa a chance to unlock new pathways for rapid economic growth, innovation, job creation and access to services. Yet the current pace of growth of the digital economy in Africa leaves the continent at risk of falling behind a growing digital divide.

To unlock digital’s potential, and manage the associated risks, an ambitious and coordinated Digital Transformation agenda was adopted by the African Union at its Summit of Heads of State in February 2019. Under the AU’s leadership, the World Bank Group is supporting this crucial effort through the Digital Economy Moonshot for Africa, which aims to ensure that, by 2030, every individual, business and government in the continent are digitally enabled and ready to thrive in the digital economy.

Digital transformation will require a concentrated effort in each country to build up the core foundations of the digital economy, including digital infrastructure, digital platforms, digital skills, digital payments and an environment supportive of digital business and entrepreneurship. A simultaneous effort will be needed to ensure cybersecurity and an open digital market.

At the continental level, it will require a renewed commitment to cross-border integration of digital markets — building toward a Single Digital Market (SDM) for Africa.

To get a pulse of the views of Africa’s future leaders on these issues, the World Bank Group surveyed students in graduate programs and young entrepreneurs in Benin, Burkina Faso, the Republic of the Congo, Côte d’Ivoire, Egypt, Gabon, and Senegal. These and students and entrepreneurs are participants in World Bank Group-sponsored discussions on pressing development issues.

The five chapters of this report summarize their views in five key areas:

- **Access, Impact & Potential Risks**
- **Economic development**
- **Entrepreneurship**
- **Payments**
- **Skills**

Respondents broadly agreed on many of the issues: the digital revolution is already having a profound impact in their lives, and most respondents expect digital’s impact to continue
to grow strongly. Many students can now access libraries in other parts of the world, follow courses online, and register for classes online. And the widely used systems for sending and receiving money via mobile devices are a boon to all parts of society, including the poor and under-educated who have up to now had almost no access to banking services.

Yet there is also wide agreement that these are only initial steps, leaving many needs still unmet. Almost 80 percent of Africans still have no access to the Internet. And many transactions with government agencies and public service providers still require citizens to go to a public office and wait in line at a time when many of these administrative tasks can be done online in other parts of the world.

Similarly, online purchases of goods and services, which have become immensely popular in other regions, are still rare in Africa. E-commerce is hampered on the continent by, among other things, the lack of suitable and secure digital payment systems.

The youth leaders surveyed are emphatic that Africa should not merely be a passive consumer of digital products and processes produced elsewhere. Rather, it needs to make the investments and effort to promote a truly African digital sector that will develop and adapt technology to meet the continent’s specific needs, such as improving agriculture, health care and education.

The entrepreneurs and students feel there is a crucial need to attract more young people into university study programs in computer science, STEM (science, technology, engineering, and math) and other technical fields. A strong pipeline of graduates in these fields is crucial to support the growth of online businesses and the transition to online of established businesses and government services.

Respondents feel that Internet start-ups have great potential for job creation, even as digitalization will take over many of the jobs filled today by administrative workers, leaving them unemployed. There is a strong view by students that governments should promote online entrepreneurship by creating business incubators and better access to start-up capital. To do that, the participants in the survey pointed to the need to adjust and renew laws and regulations to promote — and not hinder — online business creation.
SKILLS

There is a widespread point of view among the students who participated in the survey that a serious impediment to the development of a robust digital economy in many African countries is the lack of technically trained young people.

The respondents put the onus of correcting this on national education authorities, but also on young people themselves. A number of the students made a systemic critique: too many educational resources are being spent unproductively, by providing free or nearly free-of-charge university study programs at public institutions, in disciplines in which there is little demand in the economy and few job prospects. Francophone Africa in particular follows a model of higher education systems modeled on those of continental Europe, that do just that.

Feral Nziengui Ngoye, at the Université Omar Bongo, in Gabon, put this thinking perhaps most succinctly: “Africa should look more closely at the education and training of young people, and turn away from education that does not lead to the generation of wealth and does not respond to the demands of the labor market. From that perspective, training more young people in digital technologies would seem to be in Africa’s best interest.”

The critical issue and central challenge are the development of Africa’s “human capital,” according to Mamadou Barro, of the Institut Africain de Management (IAM), in Senegal’s capital, Dakar. “Make sure young people are very well trained in the tools of digital technology as well as in foreign languages, like English, from a young age. If this is done, the results will be assured,” says Barro.

He feels concrete efforts are needed to convince young people to enter study programs in the STEM fields. “Education campaigns should be carried out to convince the population of the relevance of digital technology, and the comparative advantage to be gained.”

This point was raised by a number of respondents: technical fields hold too little attraction for most young people, and active efforts are needed to spark interest. With a little bit of support from national authorities, the great potential of digital technology to increase output and efficiency in existing sectors of the economy are not hard to see, in the view of the respondents.

Laamkouaba L. Atayaba, a Togolese studying at Burkina Faso’s Université de Ouaga II, says more young people should consider enrolling “in technical branches — to help develop sectors such as agriculture and services.”

So, how to convince young people to consider technical fields, as opposed to such disciplines as the humanities or law, that have traditionally been the most attractive? Dado Fabrice Degbedji, of Benin’s Université d’Abomey-Calavi, envisages both advertising and a series of face-to-face meetings where educators would talk with high school students about the choices of university study programs.
“Africa should focus on the education of young people by organizing information campaigns and ‘café discussions’ (débats café) to familiarize young people with the benefits of [pursuing careers in] digital technology” says Degbedji. The lack of technically trained graduates was one of the key problems raised at a Roundtable on Digital Economy, which was sponsored by IFC, a member of the World Bank Group, and brought together leading young tech entrepreneurs in Cairo, Egypt in March 2019. The discussions also concluded that:

- A lack of basic education in computer sciences is also one of the challenges hindering the advancement of the digital economy in Egypt.

Maureen Ayoub Guirguis, FinTech Senior Program Officer at AUC venture Lab in Cairo, was one of the roundtable participants. According to her, “the education-occupation mismatch is a major concern that the majority of the youth of all educational backgrounds face. Vocational training and additional learning need to be acquired before ensuring a matching job post. Therefore, policy-makers must work on guaranteeing a smooth transition from school to the labor market.”
Valentin Koba, of Benin’s Université d’Abomey-Calavi, considered the issue from a longer-term perspective. To fully exploit the potential of the digital economy, African countries must not simply be passive consumers of new technologies, but become involved in creating and shaping systems and software.

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An enthusiasm for entrepreneurship has gripped the minds of Africa’s educated young people. This is closely linked to the rapid growth of the digital economy, which is now underway in much of the continent.

The vast majority of the graduate students who participated in the survey report are already experiencing benefits from the digital revolution: in their studies (access to online study materials and courses), research (access to distant libraries and other information sources), and administrative procedures (online university enrollment, and other administrative services).

Many of these highly educated and ambitious young people see the chance of creating their own business, either entirely online, or with the help of the Internet. At the same time, a number of respondents call for support from governments to help young entrepreneurs take advantage of the new economy. Specifically, they want business incubators, easier access to financing (including venture capital to support more innovative efforts) and a reform of laws and regulations to simplify business registration and facilitate entrepreneurship.

Ibrahim Kabore, of Burkina Faso’s Université Ouaga II, says “The arrival of the digital economy has allowed, particularly in Africa, the development of a ‘Third Sector,’ namely self-employment by young people and development of the notion of a ‘startup.’ In a general sense, this is becoming a very important source of wealth.”

“In my role as a researcher, the growth of digital technology will permit me to converse with researchers anywhere in the world. It will also be an asset if I decide to become an e-commerce entrepreneur.”

The notion that the development of digital networks is a boon to entrepreneurship was strongly supported at the IFC-sponsored Roundtable in Egypt that brought together several leading tech entrepreneurs. Ahmed Fathy Gabr, CEO at MEDEX, made that argument in a survey after the event:

“The digital revolution is a main factor in creating and supporting any business. My business, for example, is based on a digital platform using many of the new digital features, which gave this business many opportunities for growing and spreading faster with a great efficiency. The main challenge here is how to use the digital revolution in the best and most effective ways.”

Meanwhile, in their comments, the students saw additional advantages from the digital economy, such as simplifying business registration.

Feissal Assoum, of Benin’s Université d’Abomey-Calavi, envisages himself in ten years as a professor of economics and a specialist for the IMF. He says that the development of the digital sector offers entrepreneurs more than just easy marketing. By encouraging national authorities to move many of the administrative procedures for registering a business online, the Internet is lowering barriers to entrepreneurship.
"Thanks to the development of technology, it is easier today to create a business," says Assoum. "A good part of the procedure can be done online. It is also easier to pay one's taxes. Thanks to technology, it has also become easier to research the business and employment opportunities."

Alima Traore, of Burkina Faso’s Université Ouaga II, believes she can use social media to help launch a business. "I could study the unmet needs of my friends on social media and use that as a jumping off point for entrepreneurship. Marketing online allows you to attract a maximum of clients."

Abel Michaël Kessahou Kohoumba, a fellow student at Benin’s Université d’Abomey-Calavi, also sees himself in ten years as an entrepreneur. He has a particularly strong faith in the power of the Internet. "Digital technology will play a very important role for me. Because of it I will not need to go back to university to plug the possible gaps in my knowledge. I will find what I need online," says Kohoumba.

Ballia Koghé Massandé, of Gabon’s Université Omar Bongo, feels the price of connectivity is an issue, and has the potential to keep Internet access from members of the country’s poor majority. This person hopes the authorities will keep connection prices low.

Many of these highly educated and ambitious young people see the chance of creating their own business, either entirely online, or with the help of the Internet. At the same time, a number of respondents call for support from governments to help young entrepreneurs take advantage of the new economy. Specifically, they want business incubators, easier access to financing (including venture capital to support more innovative efforts) and a reform of laws and regulations to simplify business registration and facilitate entrepreneurship.
But those concerns are not enough to discourage this young person's entrepreneurial spirit. "In ten years, I see myself at the head of a company that I have created. The growth of the digital economy will play a very important role in my project," says Massandé.

In parts of Africa where the digital economy is not yet very developed, the first mass digital product is typically cell phones. Maureen Ayoub Guirguis, FinTech Senior Program Officer at AUC venture Lab, in Cairo, believes the spread of cell phones is the first step to a broader digital development.

Guirguis was one of the participants in the IFC-sponsored Roundtable event in Egypt. "The usage of smartphones has facilitated and accelerated the process of digitalization of the continent. I believe this vital step opens up potential opportunities to new businesses. For instance, the fact that individuals are already commonly used to high-tech devices and mediums enables entrepreneurs to build on them."

She cautions, however, that "some challenges may include the fear of people to adopt full reliance on virtual transactions and processes that have to deal with money."

A summary of the discussion at the Roundtable pointed to several concerns raised by participants:

- Lack of funding for high tech businesses: Early stage funding is easier to get but at later stages it becomes more difficult to get access to finance.
- Cultural challenges: Generally, 9 out of 10 startups fail and culturally, we don't accept failure. We are a culture that shies away from failure, we don't forgive failure easily. Which is very counterproductive, this limits the growth of startups.
- One of the challenges is the gap between pre-seed stage and growth stage, the gap is seed. What happens after startups get accelerators? we don't have enough angel investors, or seed funds.

Participants recommended:

- There needs to be a more open level of cooperation between the regulators and the different interests of stakeholders.
- There is a need to raise awareness about the government’s initiatives that aim to strengthen financial inclusion. There are many positive initiatives but it’s very hard to get updates on these initiatives.

Ballia Koghé Massandé, of Gabon’s Université Omar Bongo, feels the price of connectivity is an issue, and has the potential to keep Internet access from members of the country’s poor majority.
The West African students and several Egyptian tech entrepreneurs surveyed for this exercise felt overwhelmingly that Africa needs to be fully on board the wave of digital development sweeping the globe — or risk being left behind in the back waters of the world economy.

“The arrival of the digital era in Benin, along with the growth in Internet connections and widespread cell phone usage, has accelerated the growth of private enterprises, which are generators of employment,” says Dado Fabrice Degbedji, of the Université d’Abomey-Calavi, Benin’s main public institution.

In addition, says Degbedji, the authorities are already exploiting the technology for greater efficiencies in the country’s social programs. “The government’s policy to use these new technologies to provide credits for the poorest people in Benin is a clear positive effect of this trend,” says Degbedji.

There is a fairly widespread notion among respondents that investing heavily in a digital transition will ensure that Africans play a greater role in shaping the new technologies they adopt — instead of choosing from digital products developed for the developed countries.

“I am rather optimistic for the future of digital in Africa,” says Carine Divine Massamba Awa, of Congo-Brazzaville’s Université Marien Ngouabi. “The more start-ups are created in Africa, the more we will get innovations that are specifically African — to confront our day-to-day challenges.”

Moreover, the digital economy will benefit both young entrepreneurs — helping more young people to break out of the vicious circle of poverty — and public administrations and traditional sectors. “The digital economy and all it offers in education, health, the public sector, agriculture, etc, abound in opportunities that far surpass those of the classic economy,” says Massamba Awa.

The students’ responses suggest a conviction that the most effective way to harness the digital revolution to Africa’s economic and social development is to introduce it in all spheres of life, and not just, say, in government administrations or big businesses. Among other things, this means greater efforts to attract students to university study programs in computer science and related technical fields.
“Africa must concentrate more on improving Internet connectivity – without which digital development is not possible.”
To help young entrepreneurs take advantage of the digital economy’s rich potential, the authorities must “finance incubators, accelerators, and innovation centers,” says Videme Auguste Themis Montcho, a Beninois who is deputy director of Group CERCO, in Cote d’Ivoire. “And make sure that they, like the universities, have high-speed internet connections.”

Another need, says Etonam Julien Adangbejou, at Benin’s Abomey-Calavi, is to bring the Internet to the whole population. “Africa must concentrate more on improving Internet connectivity — without which digital development is not possible.”

Governments must also “provide support for online entrepreneurship among young people to support self-employment,” he adds. Without such steps, Africa will relegate itself “to wait on the sidelines of global development,” says Adangbejou.

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In fact, several students feel the challenge of building digital economies in Africa is simply too great for many of the continent’s less developed countries. “I am pessimistic because it is too big a project in an environment where there are such big insufficiencies in infrastructure, education, and personnel,” says Allessane Couliboly, of Institut Cerco, a technical college in Abidjan, Cote d’Ivoire.

But a vast majority of students expect the digital economy will take form rather rapidly. A number of the students reflected more deeply about the ways digital technology needs to be developed in Africa. For one thing, they feel technology has a big role to play in enhancing the sectors where Africa is already highly engaged.

“Africa should concentrate on developing agricultural technologies based on ICT, and avoid simply copying other countries,” says Etè Bernard-Didier Dakitse-Benissan, a Togolese studying at Abomey-Calavi.

That idea was seconded by Balkissa Tonde, of the Université de Ouaga II, in Burkina Faso. To help Africa overcome its economic underdevelopment, digital technology must be invested “especially in the primary sector, which is the sector that contributes the most to Africa’s GDP.”

Adama Compaore, also of Ouaga II, stresses that “Africa is the example, par excellence, of a continent that abounds in natural resources.”

But a too slow introduction of the digital economy could weaken the sectors where the continent is active, and “undermine Africa’s terms of trade,” says Compaore.

“On the positive side, development of digital networks will support the work of economists and other experts working to help guide their countries’ economic development efforts. In ten years, “I see myself as an econometric specialist analyzing banking and insurance risks,” says, Alima Traore, of Ouaga II. “Digital technology will help young people like myself in knowing what our country needs in terms of its development.”
Her schoolmate, Ibrahim Kabore, explains that there are some country models for the type of broad digital development that he and others would like to see. “Africa should concentrate on the development of its human capital by integrating ICT [into all aspects of economic and social life], as has been done by certain countries, like India,” says Kabore.

And like the Indian sub-continent, Africa must be more than a passive consumer of digital technology, says Valentin Koba, of Benin’s Abomey-Calavi. “Africa must become a continent that not only imports technology, but exports it too,” he says.

In so doing, says Michelle Diatta, a graduate of Senegal’s Université Assane Seck de Ziguinchor (UASZ), says countries will “fight against such detrimental phenomena as the brain drain.” If they are given the opportunity, young people will “adapt digital technology to meet the needs of the continent.”

Several students warn that even as digital development brings broad benefits to an economy, it can also prompt the loss of certain jobs. “There is a risk of increased unemployment as the cost of adaptation of classic economics toward digital ones,” says Laamkouaba L. Atayaba, a Togolese studying at Ouaga II.

Finally, Maureen Ayoub Guirguis, FinTech Senior Program Officer at AUC venture Lab in Cairo, Egypt, and one of the participants in the IFC-sponsored Roundtable in Cairo, cautions about the size of the challenge.

“I am optimistic about the future of digitalization on a global level but slightly less so on a regional scale, as the rate of acceptance and reliance on digital tools is still relatively low. Egypt’s population is composed of more than 60 percent living below the poverty line that are not concerned at the least about digitalization as much as ensuring basic human needs (food, water, shelter).”

“Africa must become a continent that not only imports technology, but exports it too.”
Survey participants are mostly optimistic about the expected expansion of access to the digital economy in their countries. In all respondents’ countries, the digital revolution is already underway and is seen to be bringing — or have the potential to bring — great benefits. Students are using the Internet to do research in libraries geographically removed from them, and to stay connected with friends, family and academic contacts in different parts of the world. And in what appears to be one of the most ubiquitous uses of digital technology, transferring money by cell phone is now commonplace in many countries in Africa.

Virtually all respondents feel digital technologies have much potential to spur economic growth and want more done to hasten their countries’ moves further into the digital age. Quite a few also mention the need to make such moves more equitable by involving the less affluent and more rural layers of their societies in the transformative potential of the new technologies.

At the same time, the students raise concerns over the risks that accompany the digital revolution: the lightening spread of unsubstantiated rumors and intentionally false news, the potential for surveillance and manipulation by governments, scams and other forms of criminality, and the potential for time wasting that social media can bring.

Respondents are overwhelmingly convinced the digital revolution will spur economic growth and job creation, especially in new branches that hardly exist today. At the same time, quite a few warn that, at least initially, building a digital economy will bring substantial unemployment as certain jobs are made redundant. This is because digitalized records and online transactions will render large parts of the armies of clerks in various government administrations unneeded.

There is also a fairly broad concern that the building out of a digital environment will benefit only part of the population mostly the urban, educated, and more affluent part — and exclude the less educated, often rural part, potentially exacerbating inequalities in respondents’ countries.
There is also a fairly broad concern that the building out of a digital environment will benefit only part of the population — mostly the urban, educated, and more affluent part — and exclude the less educated, often rural part, potentially exacerbating inequalities in respondents’ countries.

Only a few respondents argue explicitly that the growth of the digital economy will inevitably help all layers of society, even if the better off will reap the greatest benefits. M. Ghislain Gnidehdu, of Benin’s Université d’Abomey-Calavi, says “I am optimistic. One can imagine that in 10 years, Benin’s economy will have experienced considerable growth. The development of digital technology will allow a redistribution of revenue — a shared growth.”

The digital economy is seen as relatively developed in Senegal. For Michelle Diatta, a recent graduate of the Université Assane Seck de Ziguinchor (UASZ), digital technology is now a normal part of the life of some people.

“It is quite advanced in my country. It is now possible, with a smartphone app, to reserve a trip by bus, airplane or boat, without leaving one’s home. There are also a growing number of money transfer apps that allow users to avoid the inherent risk of theft, muggings, and being cheated [through the physical exchange of money],” says Ditta.

“The digital era has a positive impact on my life. Today it is easy to follow a course or participate in a meeting, all online. I am also able to apply for jobs online. A negative consequence is the gradual loss of certain jobs.”

“I am optimistic about Africa’s digital future. Africa is not being left out of the global development of digital technology.”
Africans, just like Europeans, have seized digital technology and are adapting it to their needs. The numerous new digital money transfer systems are a perfect example.

Like young people everywhere, these students are not content with yesterday’s technology. “Young people must press governments to promote new digital technologies,” says Diane Peggy Okani-Onuo, of Congo-Brazzaville’s Université Marien Ngouabi. “They must demand the newest cellular connections — 4G or 5G.”

In Burkina Faso, the adoption of digital appears less advanced. For Adama Compaore, of the Université de Ouaga II, “digital technology is still in an embryonic stage in our country and its use by the population is still minimal.” But even at this early stage of its development, Compaore continues, “unfortunately, digital technology is often used badly,” be it by leading users to waste their time with fluff or scams, or by spreading hateful rumors, false information or radical propaganda.

Yet for Compaore, the future is not in doubt. “In ten years, the development of digital technology will be an important factor in the evolution of Burkina Faso. It will be at the center of our activities and will be deeply ingrained and inescapable.”

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A number of respondents warned of the potential risks of not investing enough in the digital future. Some say they are pessimistic about the prospects for adequate spending.

Ballia Koghé Massandé, of Gabon’s Omar Bongo University, says “transitioning too slow toward a digital economy can lead to a lack of information — the web is, among other things, an important place to seek professional opportunities. It can also lead to a decline in the reputation of a country’s economy, as well as a lack of competency among the population, thereby lowering the employability of young people.”
Mamadou Barro, of Senegal’s Institut Africain de Management (IAM), says a lack of investments in his country’s digital future risks “leaving certain vulnerable layers of society behind if equality of access is not assured, because, for example, there are no high-speed internet cables extended to the country’s hinterlands.”

And then there is the larger issue that a digital economy needs more than just computers and high-speed cables. As Feissal Assoum, of Benin’s Université d’Abomey-Calavi, puts it, “many countries are not yet prepared enough for a rapid transformation in terms of laws, institutions, infrastructure.”

That point was underscored at the IFC-sponsored roundtable event with several leading Egyptian entrepreneurs. They pointed to the lack of a supportive regulatory system for high-tech start-ups in Egypt. According to a summary of the discussion, participants felt that “not all the laws are following the fast progress of the digital economy of the world. We have many start-ups that are not allowed, and they are refused certain rights because the law isn’t clear, and Egypt is still using very old laws.”

Perhaps because the digital economy is fairly new in much of Africa, a number of the respondents seem more concerned...
about its potential to disrupt normal social behavior than do many people in the developed countries, where the Internet is already an established part of life.

Edwige Bayili, at Burkina Faso’s Ouaga II, says she already benefits greatly from digital technology. She can now enroll at university online, and submit applications for various competitive government grants electronically. And she has taken online courses and used libraries in other parts of the world via the Internet.

Still, she admits, digital technology “often prevents me from concentrating due to all the social media.”

“The major risk is that it will make African youth lazy — it will denature them. If it goes too far, African youth risks not seizing the economic development aspect of digital technology, but rather the aspect of maximizing one’s pleasure.”
Clearly the big innovation that is giving large numbers of people access to financial services for the first time is the ability to send and receive money through cell phones. The student respondents to the survey underlined the transformative nature of this digital technology, and felt widely that it is only at the beginning of realizing its potential to spur economic development and involve large portions of their countries’ populations with banking, insurance and other financial services, from which they have up to now been excluded through poverty and low education levels.

According to Feissal Assoum, at Benin’s Université d’Abomey-Calavi “mobile banking is a great initiative, especially in countries where the rate of involvement with banking among the population is low and having access to banking services is a luxury. Thanks to mobile banking, today people even in the most remote areas have access to financial services.”

His fellow student at Abomey-Calavi, Tonakpon Gildas Akouta, elaborates on the significance of the phenomenon. “A non-negligible portion of Africa’s population uses a cell phone. This has led to the development of various services, including online payments, such as the widely-used mobile money. This rapidly growing service is fast resolving the problem of exclusion from the financial system of the many people who do not use banks. According to a report by the Orange and MTN cell phone service providers, there will soon be other financial services available via cell phone, including savings accounts, various forms of credit, and insurance.”

This is bringing great benefits to the whole population, from the poor to the rich, in terms of saving time and effort when sending money, and avoiding the constant risk of losing cash to robbers. More than one respondent pointed out that payments by cell phone are easy enough to be used even by those who are only barely literate.

At least one respondent, however, warns about being too complacent about the security of mobile money transactions. Carine Divine Massamba Awa, of Congo-Brazzaville’s Université Marien Ngouabi, says that while the technology offers easy and rapid transactions, “it does not provide total security, as witnessed by the example of the pirating of bank accounts.”

Still, whatever the risk of fraud, the benefits are huge. Edwige Bayili, at Burkina Faso’s Université de Ouaga II, says “these services permit us to have liquidity at any moment and facilitate money transfers and payments. Thanks to this, I, as a student, receive money easily from my parents.

As for online purchases, several students said they are already using this platform, though this service appears not well developed in most countries. One respondent commented that for the time being, such purchases are “really only for the privileged class.”
A major drawback appears to be the lack of good payment methods. Aya Madeleine Moukala, a recent graduate from Côte d’Ivoire, says, in her country “there has been a strong growth of e-commerce in the last few years. However, the payment methods are not the best: cash on delivery — which carries the risk of theft or loss of the payment, or mobile money — which can be expensive. A better payment method needs to be put in place to make it easier for all involved — buyers and sellers — to use this facility.”

The students expect that their countries will, in the not too distant future, catch up with the developed countries in enabling a wider use of digital commerce. Balkissa Tonde, also at Ouaga II, says “the growth of digital will be an important factor in my future. With digital I can have access to various goods and services without leaving my home, and at minimal cost.”

But most of the students indicated that while they are already making payments and money transfers through their cell phones, online purchases are not yet a viable option for them.