



ECOWAS COMMISSION
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ECOWAS E-COMMERCE STRATEGY AND IMPLEMENTATION PLAN 2023-2027





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PREFACE

Digitalization is increasingly transforming personal and commercial interactions. The imperative for a comprehensive and responsible approach to guide these transformations towards a sustainable and inclusive future cannot be overstated. In ECOWAS, we recognize the pivotal role of trade in regional integration and view digitalization as a key enabler for a prosperous future for all within our community.

The alignment of our priorities with the ECOWAS Treaty, Vision 2050, and continental aspirations articulated in the African Union's Vision 2063 underscores our commitment to fostering inclusive growth and sustainable development. Over the past decade, we have witnessed a notable surge in the adoption of digital technologies across the region, prompting concerted efforts by ECOWAS and its Member States to bolster the digital economy.

At the regional level, robust regulatory frameworks and strategic initiatives such as the ECOWAS ICT Strategy, Cyber Security Agenda, and ongoing review of the ICT legal framework demonstrate our proactive stance towards harnessing the potential of digitalization. Moreover, national strategies like Cabo Verde's Digital Agenda, Nigeria's Digital Economy Policy, and Senegal's E-Commerce Development Strategy reflect the collective commitment of member states towards embracing the digital future.

The transition from ICT development to e-commerce marks a significant milestone, presenting opportunities for economic transformation, job creation, and inclusive prosperity. However, challenges such as limited internet accessibility and affordability persist, necessitating targeted interventions to bridge these gaps.

In this regard, the ECOWAS Commission has developed the ECOWAS E-commerce Strategy and Implementation Plan, which chart a visionary path for e-commerce growth in the region. Building on a comprehensive regional e-commerce readiness assessment, this strategy outlines strategic measures to address barriers and capitalize on opportunities across key policy areas.



Our collective ambition is to deepen integration, drive structural change, and foster a more inclusive trading environment through coherent and cooperative action. By leveraging existing regional and national initiatives, we aim to align our development priorities and propel the region towards sustainable and inclusive growth.

As we embark on this transformative journey, let us reaffirm our commitment to cooperation and coordination, recognizing the diverse needs and aspirations of our community. Together, we can harness the power of e-commerce to realize our shared vision of a prosperous and inclusive ECOWAS.

A handwritten signature in black ink, which appears to read "Omar Alieu Touray". The signature is stylized and fluid.

Dr. Omar Alieu Touray
President of the ECOWAS Commission

PREFACE

In the fast-paced landscape of today's global challenges, it is with great anticipation and resolve that we present the ECOWAS E-commerce Strategy and Implementation Plan 2023-2027. As we stand at the crossroad of unprecedented technological advancement and complex socioeconomic dynamics, the need for strategic foresight and collective action has never been more pronounced.

This Strategy serves as a testament to our unwavering commitment to addressing the evolving challenges and opportunities posed by the digital economy within the ECOWAS region. It is a collaborative effort, borne out of the collective wisdom and dedication of Member States and stakeholders across various sectors.

Today, as we navigate the intricate web of obstacles surrounding digitalization, it is imperative that we approach these challenges with a holistic and responsible mindset. The insights and policy recommendations contained within these pages represent a concerted effort to harness the transformative power of digital technologies for the betterment of our communities.

At the heart of our endeavours lies a steadfast commitment to sustainability and inclusivity, as enshrined in the ECOWAS Treaty, Vision 2050, and aligned with continental aspirations articulated in the African Union's Vision 2063. Through strategic partnerships and innovative approaches, we seek to unlock the full potential of the digital economy while safeguarding the welfare of our people.

The ECOWAS E-commerce Strategy stands as a beacon of hope and progress in our journey towards a more prosperous and inclusive future. Rooted in rigorous analysis and guided by a shared vision, this strategy sets forth a comprehensive framework for fostering e-commerce growth and advancing regional integration.

As we embark on the implementation phase of the ECOWAS E-commerce Strategy, we recognize the importance of forging strong partnerships and fostering collaboration across borders and disciplines. It is through our collective efforts and unwavering determination that we will overcome



the challenges ahead and realize our shared vision of a thriving ECOWAS community.

I extend my deepest gratitude to UNCTAD for her contribution to the development of this Strategy and to our partners for their broader efforts aimed at advancing sustainable digital development in the ECOWAS region. May the insights contained herein serve as a guiding light in our quest for a brighter, more inclusive future.

A handwritten signature in blue ink, reading "Massandjé TOURE-LITSE". The signature is stylized and fluid.

Massandjé TOURE-LITSE
Commissioner for Economic Affairs and Agriculture
ECOWAS Commission

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Under the guidance of H.E. Dr. Omar Alieu Touray, and the Commissioner for Economic Affairs and Agriculture, Madame Massandjé Toure-Litse, the ECOWAS team was coordinated by Kolawole Sofola, Director of Trade. Contributions were received from various ECOWAS Community Institutions including Directorates and Agencies under the Department of Economic Affairs and Agriculture, the Department of Infrastructure, Energy and Digitalization as well as the Department for Human Development and Social Affairs.

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ABBREVIATIONS

A4AI	Alliance for Affordable Internet / Alliance pour l'Internet Abordable
ACE	Africa Coast to Europe
AfCFTA	African Continental Free Trade Area
TFA	Trade Facilitation Agreement
ASYCUDA	Automated System for Customs Data
BCEAO	Central Bank of West African States
BCRG	Central Bank of the Republic of Guinea
BCV	Bank of Cape Verde
BOG	Bank of Ghana
CDS	Customs Declaration System
DESA	Department of Economic and Social Affairs
DPO	Designated Postal Operator
DTT	Digital Terrestrial Television
ECOWAS	Economic Community of West African States
ECS	E-commerce Strategy
EGDC	ECOWAS Gender Development Centre
EGDI	E-Government Development Index
EIF	Enhanced Integrated Framework
eT Ready	eTrade Readiness Assessment
GNI	Gross National Income
IATA	International Air Transport Association
ICBT	Informal Cross-border Trade
ICT	Information and Communications Technology
IMF	International Monetary Fund
IPS	International Postal System / Système Postal International
ISP	Internet Service Provider
ITC	International Trade Centre / Centre du Commerce International
ITU	International Telecommunication Union
IXP	Internet Exchange Point

ABBREVIATIONS

LDC	Least Developed Country
MS	Member States
NBN	National Broadband Network
NGO	Non-Governmental Organization
OECD	Organization for Economic Cooperation and Development
OHADA	Organization for the Harmonization of Business Law in Africa
PAPSS	Pan-African Payment Settlement System
PPP	Public-Private Partnership
PKI	Public key infrastructure
POS	Point of Sale
RIXP	Regional Internet Exchange Point
SEforALL	Sustainable Energy for All
SMI	Small and Medium-sized Industries
SNDCES	National strategy for the development of electronic commerce in Senegal
TFP	Technical and Financial Partner
UNCDF	United Nations Capital Development Fund
UNCITRAL	United Nations Commission on International Trade Law
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UPU	Universal Postal Union
USSD	Unstructured Supplementary Services Data
VAT	Value Added Tax
W3W	What3words
WACS	West Africa Cable System
WAEMU	West African Economic and Monetary Union
WB	World Bank
WDI	World Development Indicators
WEF	World Economic Forum
WTO	World Trade Organization

DEFINITIONS

- **Inclusive Development:** Development that is inclusive of all categories of the population, regardless of their gender, ethnicity, age or social status, contribute to creating opportunities, share in the benefits of development and contribute to decision-making (UNDP).
- **Industrial Strategy:** Is defined as the purpose-driven coordination by the state of its 'supply side' economic policies – those relating to the productive capacity of the economy, and the market conditions in which investment and production occur.
- **Informal Economy:** The informal economy comprises (i) the production of goods and market services of households; and (ii) the activities of corporations (illegal and illegitimate, underground) that may not be covered in the regular data collection framework for compiling macroeconomic statistics. This scope of the informal economy considers not only the domestic activities but also the cross-border transactions of resident units (IMF, 2019).
- **Information And Communications Technology (ICT):** A diverse set of technological tools and resources used to transmit, store, create, share or exchange information. These resources include computers, the internet, live broadcasting technologies, recorded broadcasting technologies and telephony (UNESCO institute for statistics, 2020).
- **Mobile Money:** A service in which the mobile phone is used to access financial products and services (GSMA, 2010).
- **People In Vulnerable Situations:** A group of people that Has some specific characteristics that put them at a higher risk of falling into poverty than others living in areas targeted by a project. Vulnerable groups include the elderly, the mentally and physically disabled, at-risk children and youth, ex-combatants, internally displaced people and returning refugees, hiv/aids- affected individuals and households, religious and ethnic minorities and, in some societies, women.
- **Rural:** The definition of what is rural is rooted in a sense of place. Rural describes conditions in rural places, including agricultural production, farm and non-farm households and producers.
- **Structural Transformation:** Means the reallocation of economic activity across three broad sectors, agriculture, manufacturing, and services, which accompanies the process of economic growth (KUZNETS, 1966). It usually refers to the transfer or shift of production factors — especially labour, capital and land — away from activities and sectors with low productivity to those with higher productivity, which are typically different in location, organization and technology (UNCTAD, 2006; RODRIK, 2013).
- **Sustainable Development:** Is defined as "development which meets the needs of the present generation without compromising the ability of future generations to meet theirs"(UNITED NATIONS, 1987).

EXECUTIVE SUMMARY

The ECOWAS E-commerce Strategy was developed in two broad phases. The first phase, the regional eTrade readiness assessment, provided a strategic diagnostic of the degree of readiness of the 15 member states of ECOWAS to engage in and benefit from e-commerce and the digital economy.

It highlighted the ongoing achievements and challenges of the prerequisites for e-commerce development across the region, resulting in strategic findings, orientations, and goals to be used for phase 2 - the elaboration of the ECOWAS E-commerce Strategy.

The ECOWAS E-commerce Strategy provides a vision and roadmap which translates the Community's overarching ambition of, fostering regional integration and accelerating structural change to achieve a sustainable and inclusive regional economy, into specific targets relating to e-commerce for the period 2023 - 2027.

The promotion of e-commerce should contribute to the outlined ambition in view of its potential impact on diversification, job creation and export promotion.

The vision for the Strategy is in line with the ECOWAS global vision for economic development and the African digital transformation strategy vision:

"A sustainable, inclusive and secure e-commerce ecosystem supportive of ECOWAS' efforts to use technology to accelerate structural change and foster regional integration through economic diversification and job creation."

The strategy recommends a set of 4 strategic goals:

- The first strategic goal is institutions oriented.

It aims to (1) strengthen regional intergovernmental coordination and cooperation on e-commerce development and (2) empower Member States Trade Ministries to lead the business development components of e-commerce.

Its purpose is to strengthen and coordinate actions of Member States Trade Ministries and to align e-commerce with the ECOWAS vision of promoting economic growth, exports, and economic diversification.

- The second strategic goal focuses on e-commerce stakeholders. It aims to secure trust along the e-commerce supply chain from producers to consumers.

This goal addresses the need for a harmonized and updated legal and regulatory framework, reliable digital payments, secure marketplaces or merchant websites, and dependable e-commerce logistics and delivery services that connect e-commerce buyers and sellers to high-quality products.

- The third strategic goal is aimed at providing an entry point for e-commerce merchants, actual and potential, consumers, and any person willing to participate in the e-commerce market, from the monitoring of e-commerce market flows to the provision of support services for new or/and existing market participants.

The creation of a Regional E-Commerce Observatory is specifically expected to address the need to better understand and assess the e-commerce sector through a focus on e-commerce monitoring.

The Regional E-Commerce Observatory will fill this gap in two major directions.

(1) It will be in charge of monitoring the e-commerce sector statistically, providing data on e-commerce transactions within ECOWAS countries;

(2) It will be an entry-point for any actual or potential users of e-commerce, including, e-commerce merchants, consumers and persons searching for insights on the market or available support services that target e-commerce development.

- Fostering inclusivity is the fourth strategic goal. Consistent with the ECOWAS Vision 2050, this strategic goal is adapted and specified to fit the priorities and needs of women, youth, persons with disabilities, rural producers, and informal actors within the region.

Thus, ensuring the inclusive growth and development of e-commerce and countering the growing digital divide observed within and between ECOWAS countries.

The strategy proposes a governance framework aimed at ensuring the active participation of relevant authorities, interest groups and technical experts in its implementation.

It includes a Regional Committee on E-commerce composed of Member States and supported by Expert Groups representing the 4 strategic goals; an Internal Working Group composed of all relevant Directorates and agencies, and a Regional E-commerce Forum to promote public-private dialogue.

Finally, the strategy provides a detailed implementation plan that outlines each strategic goal, impact, expected outcomes, strategic objective and the corresponding measures as well as the expected timeframe for implementation.

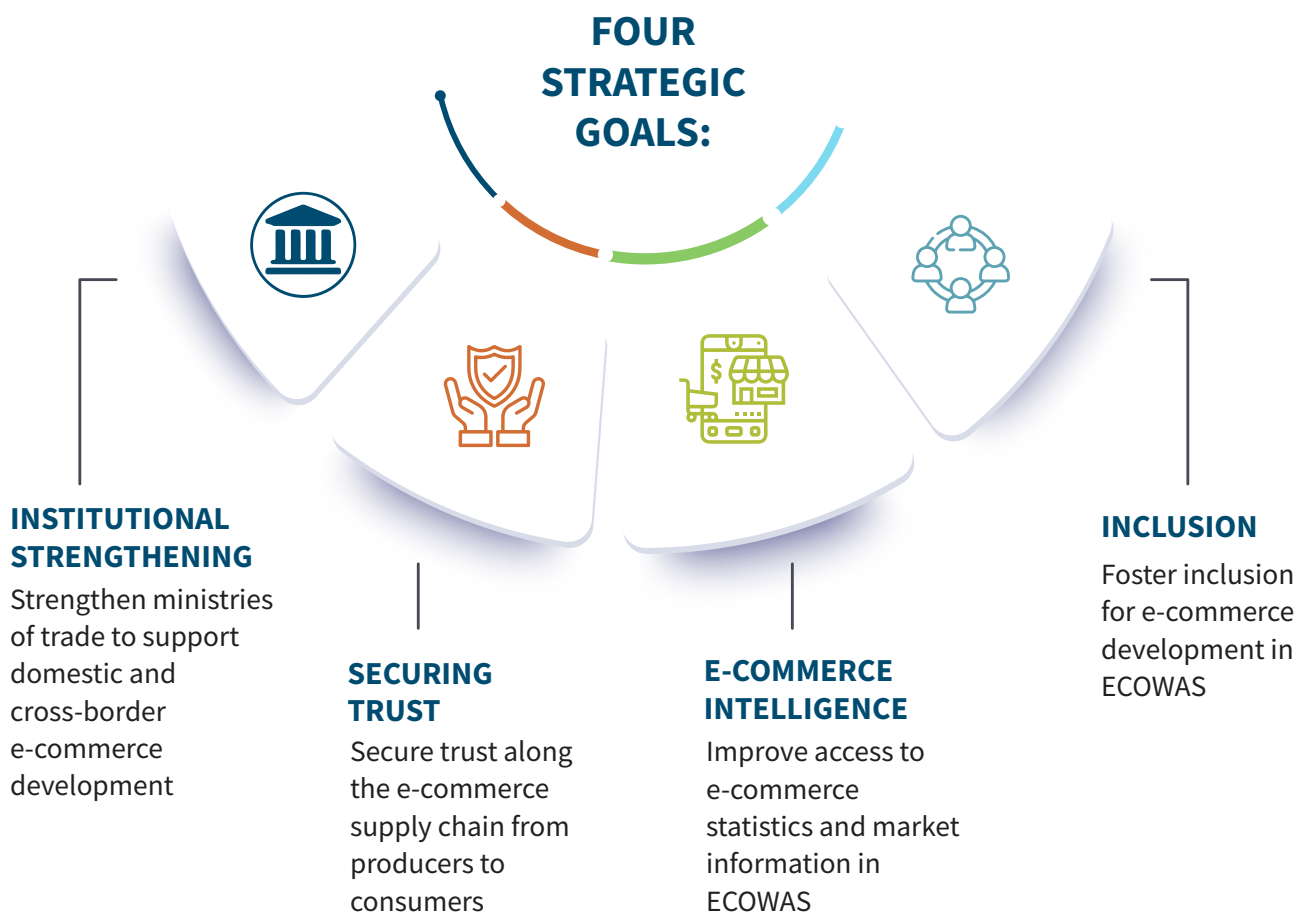






Figure 1-ECOWAS E-commerce Strategy, a Synthetic View: Vision, Strategic Goals, and Strategic Objective

<p>Vision: A sustainable, inclusive and secure e-commerce ecosystem supportive of ECOWAS' efforts to use technology to accelerate structural change and foster regional integration through economic diversification and job creation.</p>	<p>STRATEGIC GOAL 1: INSTITUTIONAL STRENGTHENING Strengthen ministries of trade to support domestic and cross-border e-commerce development</p>  <ul style="list-style-type: none"> ➤ Strategic Objective 1.1- Anchor e-commerce development at the core of the Trade Ministries. ➤ Strategic Objective 1.2- Define sectoral orientations for e-commerce development. ➤ Strategic Objective 1.3- Support the elaboration and implementation of national e-commerce strategies in all Member States. ➤ Strategic Objective 1.4- Monitor regional and national e-commerce initiatives in the region. 	<p>STRATEGIC GOAL 3: E-COMMERCE INTELLIGENCE Improve access to e-commerce statistics and market information in ECOWAS</p>  <ul style="list-style-type: none"> ➤ Strategic Objective 3.1- Improve data and statistics to monitor e-commerce trends in the region. ➤ Strategic Objective 3.2- Support the growth of potential and actual e-commerce merchants. ➤ Strategic Objective 3.3- Identify the needs of e-commerce merchants and consumers and provide targeted assistance. ➤ Strategic Objective 3.4- Support and develop capacity building programmes on e-commerce
	<p>STRATEGIC GOAL 2: SECURING TRUST Secure trust along the e-commerce supply chain from producers to consumers</p>  <ul style="list-style-type: none"> ➤ Strategic Objective 2.1- Harmonize and update ECOWAS Digital Economy legal and regulatory framework. ➤ Strategic Objective 2.2- Adopt a regional approach for electronic certification ➤ Strategic Objective 2.3- Generalize access to digital payment services. ➤ Strategic Objective 2.4- Design an ECOWAS labelling scheme to ensure the quality of e-commerce marketplaces and products. ➤ Strategic Objective 2.5- Design a regional e-commerce support programme for delivery/logistics services ➤ Strategic Objective 2.6- Adopt ECOWAS guidelines for the development and promotion of secure point-of-sale systems. ➤ Strategic Objective 2.7- Review digital addressing experiences and agree on an approach for ECOWAS. 	<p>STRATEGIC GOAL 4: INCLUSION Foster inclusion for e-commerce development in ECOWAS</p>  <ul style="list-style-type: none"> ➤ Strategic Objective 4.1- Make e-commerce development inclusive by focusing on women and youth. ➤ Strategic Objective 4.2- Make e-commerce development inclusive by focusing on people with disabilities. ➤ Strategic Objective 4.3- Support and provide incentives for informal cross-border traders (ICBTS) to formalize. ➤ Strategic Objective 4.4- Facilitate access to e-commerce for small (rural) producers.

The background features a dark teal gradient on the left, transitioning to a lighter teal on the right. Overlaid on the right side are several overlapping, semi-transparent geometric shapes: a large triangle pointing down, a square, and another triangle pointing up. A pattern of small white squares is scattered across the top right and bottom right areas. On the left side, there is a faint, light-colored network diagram consisting of interconnected nodes and lines.

ECOWAS E-COMMERCE STRATEGY

1. BACKGROUND

1.1 Introduction

The Economic Community of West African States (ECOWAS) Strategy on e-commerce has been developed to assist ECOWAS Member States in their overall efforts to use technology to accelerate structural change and development, and foster regional integration, including through economic diversification, job creation and more inclusive trade activities.

The ECOWAS E-commerce Strategy directly supports the Community's efforts to promote cooperation and integration as stated in Article 3 of the ECOWAS Revised Treaty, ECOWAS Vision 2050, as well as the following Sustainable Development Goal targets:

- 5. b. Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women.
- 8.3. Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity, and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.
- 9.3. Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets.

9.c. Significantly increase access to information and communications technology.

17.11. Significantly increase the exports of developing countries, in particular with a view to doubling the least developed countries' share of global exports.

1.2 E-commerce strategy elaboration: methodology and phasing

The methodology and approach used for the design and elaboration of the strategy were participative and inclusive, relying on multiple exchanges and workshops with a diverse set of stakeholders relevant to e-commerce and digitalization.

The elaboration of the ECOWAS E-commerce Strategy has been performed through two major phases:

Phase 1- Diagnostic-regional eTrade readiness assessment

The first step on the preparation of the ECOWAS E-commerce Strategy (ECS) was the assessment of the degree of readiness of ECOWAS Member States for e-commerce. This diagnostic finalized in April 2022 followed UNCTAD's eTrade Readiness Assessment methodology and covers 7 policy areas as defined by the eTrade for all initiative, which are key to embrace digital transformation:

- (i) E-commerce assessments,
- (ii) ICT infrastructure and services,
- (iii) Trade facilitation and logistics,
- (iv) Payment solutions,
- (v) Legal and regulatory framework,
- (vi) Digital skills development and
- (vii) Access to financing.

It provided a global understanding of the state of play, progress and challenges faced by ECOWAS Member States. This provided an overall vision of a region that is extremely heterogeneous, both in its geographical characteristics and in its digital developments, identifying constraints and challenges faced to foster an extended and generalized e-commerce market within the region.

The regional assessment built on existing eTrade Readiness Assessments conducted by UNCTAD in 8 ECOWAS Member States, namely, Benin, Burkina Faso, Côte d'Ivoire, Liberia, Mali, Niger, Senegal, and Togo.² Light assessments were undertaken for Member States who had not previously benefitted from such assessments, namely, Cabo Verde, the Gambia, Ghana, Guinea, Guinea-Bissau, Nigeria, and Sierra Leone.

The dissemination of the findings of the regional assessment provided the opportunity to develop a common understanding of the progress, challenges and difficulties encountered by Member States.

Phase 2- Strategy elaboration

The elaboration of the strategy benefited from a series of consultations that took place alongside the preparation of the regional assessment and the discussions around its strategic outcomes and orientations. The input was gathered from relevant departments within the ECOWAS Commission, National Focal Points from Ministries responsible for Trade and ICT, and representatives from the private sector.

1.3 Global and regional policy context: E-commerce Contribution to the Global Economy

In the past decades, and even more so in the last years, due to the social and economic impacts of the COVID-19 pandemic, the global community has witnessed first-hand the transformative nature of digital technology.

7 policy areas as defined by the eTrade for all initiative, which are key to embrace digital transformation:



² These diagnostics were made possible thanks to support from Germany, and are available at https://unctad.org/en/Pages/DTL/STI_and ICTs/ICT4D-eTrade-Readiness-Assessments.aspx.

Through new technological advancements, the world continues to experience the benefits of cutting-edge infrastructure, devices, services, and digital platforms.

Access to the digital economy and the ability to sustainably exploit, and equitably distribute its benefits, are rapidly becoming determining factors for the future of developing countries.

These advancements are evidenced in the expanding and evolving e-commerce universe.

Prior to the COVID-19 pandemic, in 2019 UNCTAD estimated the global value of e-commerce sales (B2B and B2C) had reached almost \$26.7 trillion, representing a 4 per cent increase from 2018. B2C e-commerce sales alone were estimated at \$4.9 trillion in 2019, up 11 per cent over 2018.

The top three countries by B2C e-commerce sales were China, the United States, and the United Kingdom (2020, UNCTAD).

This upward trend was maintained after the onset of the pandemic, with part of this growth explained by

responses to the various measures put in place by Governments to combat the COVID-19 pandemic, such as the shutdowns and the promotion of cashless payments which accelerated online purchases, specifically in consumer goods.

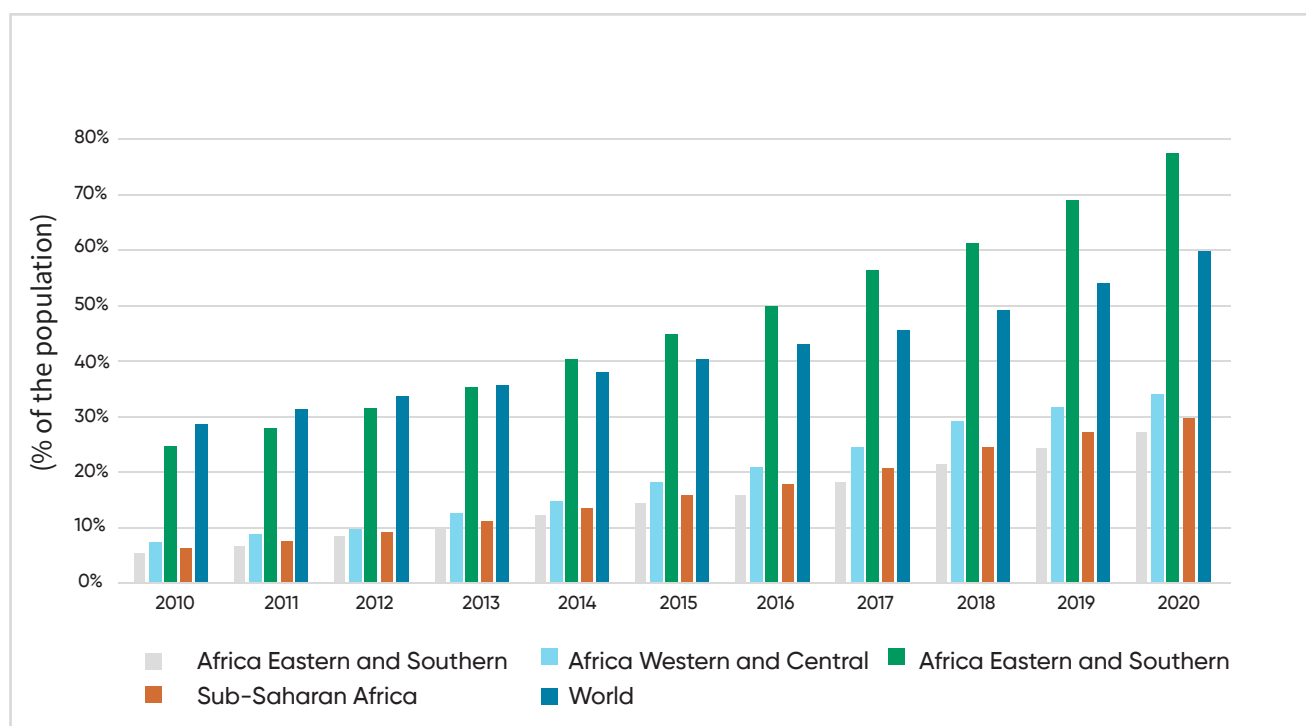
UNCTAD figures published in April 2022 show that the uptake in consumer e-commerce activity, fuelled by the COVID-19 pandemic, was sustained in 2021.

Online sales have continued to increase in value, despite the easing of restrictions in many countries. The average share of Internet users who made purchases online increased from 53 per cent before the pandemic (2019) to 60 per cent following the onset of the pandemic (2020/21), across 66 countries with statistics available.³

Opportunities stemming from e-commerce growth in Africa

E-commerce and digitalization offer new opportunities to boost economic growth in Africa. Advancements in e-commerce have created a more optimistic outlook for the continent, stemming from new ways of market entry and additional opportunities for business growth.

Figure 2: Evolution of individuals using the internet in Africa and the Middle East (% of the population, 2010-2020)



Source: World Bank Data (accessed June 2022)

³ UNCTAD (2021). COVID-19 boost to e-commerce sustained into 2021, new UNCTAD figures show. <https://unctad.org/news/covid-19-boost-e-commerce-sustained-2021-new-unctad-figures-show>.

E-commerce and digital financing platforms and solutions available around the continent are already cutting red tape, reducing trade costs, and internationalizing SMEs. Digitalization is offering avenues for African businesses to leapfrog and meaningfully participate in the new economy.⁴

Furthermore, global trends in e-commerce coupled with an increase in the number of individuals using the Internet, the deepening of mobile phone penetration, the expansion of available payment solutions, and the uptake of ICT by businesses are indicative of the growth potential for e-commerce in Africa.

The African Union reported that the proportion of the population using mobile phones in Africa increased from 39.8 per cent in 2013 to 68.8 per cent in 2021, registering a 91 per cent performance against its 2021 target.

Overall, similar significant strides were achieved across the continent, at both the individual and household levels.⁵ These improvements are also reflected in the increased contribution of ICT to the GDP of the continent, which rose from 5.12 per cent in 2013 to 7.23 per cent in 2020.⁶

Risks and Challenges

At par with the anticipated opportunities and benefits are the risks, which include persisting digital divides, cybersecurity threats, and the failure to adapt at a pace that matches the demands of the sector without compromising the needs of society.

The African continent is also faced with similar and in some cases higher constraints in policy areas central to improving digital readiness and which the COVID-19 pandemic further accentuated specifically in least developed countries (LDCs), notably so in Africa which accounts for 33 out of the 46 LDCs. Table 1 highlights common challenges in LDCs in the 7 eTrade for all policy areas.⁴

Table 1: LDC eTrade Readiness: Key policy areas and related challenges

Policy Areas	Main Challenges
E-commerce readiness assessment and strategy formulation	Limited awareness of e-commerce relevance among policy and lawmakers, consumers, and businesses. Lack of statistical data on electronic commerce and the digital economy. Persistent barriers for women and youth to engage in e-commerce, preventing the levelling of playing fields through increased inclusion.
ICT infrastructure and services	Limited Internet access in rural/ remote areas and costly access to fixed and mobile-broadband Internet.
Trade logistics and trade facilitation	Inadequate facilities for physical delivery of online purchases.
Payment solutions	Overreliance on cash-based transactions, plus low access to and limited experience with online payments and the use of credit cards.
Legal and regulatory frameworks	Weak legal and regulatory frameworks, including protection of consumers online.
E-commerce skills development	Inappropriate education for the digital economy and lack of business development skills and adequate e-commerce skills for MSMEs.
Access to financing	Unsuitable financial mechanisms for start-up enterprises to engage in e-commerce.

Source: UNCTAD, 2022⁷

⁴ African Union (2020 – 2030) Digital Transformation Strategy for Africa

<https://au.int/en/documents/20200518/digital-transformation-strategy-africa-2020-2030>

⁵ African Union (2022) Continental Progress Report on Agenda 2063,

<https://au.int/en/documents/20220210/second-continental-report-implementation-agenda-2063> ⁶ Ibid.

Furthermore, the vulnerability of the digital ecosystem, due to fragmented legal and regulatory regimes, makes it difficult to cooperate in cases of transboundary incidents or events that threaten the integration ambition of African economies.

Finally, intersectional divides that cut across and within borders and social groups pose threats of socio-economic inequality which could create obstacles to the achievement of the continent's vision for an inclusive society and economy. One obstacle relates to the digital gender divide in Africa, and how this translates into a relatively low level of women's participation in e-commerce.

IFC estimates that "if women's sales could reach parity with men by 2025, the e-commerce sector could add nearly \$15 billion to the African market by 2030".⁸

Unfortunately, while global trends indicated a boost to e-commerce due to the pandemic, in Africa women-owned businesses saw a drop in sales of about .7 per cent compared to a .7 per cent increase among men-owned businesses.⁹

This drop could be attributed to the disproportionate effects of the lockdown on women generally, as well as the corporate structure of women-owned businesses in Africa which affects their ability to adapt to disruptions through finance or digital interventions.

E-commerce and the African Development Agenda

Despite being recent actors in this space, African countries are now taking decisive steps to collectively leverage the digital economy and e-commerce. Building on its political-economic principles for regional integration reaffirmed by the African Union's 50th Anniversary Solemn Declaration (2013), members of the African Union adopted the "African Union Agenda 2063: The Africa We Want" in 2015.

The Agenda 2063 serves as a 50-year blueprint that captures the collective development vision and master plan for the continent. It marked the re-dedication of Africa towards the attainment of the Pan African Vision of "An integrated, prosperous and peaceful Africa, driven by its citizens, representing a dynamic force in the international arena."¹⁰

Agenda 2063 sets out six (6) aspirations and 20 goals and it is supported by 15 flagship projects.

Agenda 2063 lays the ground for the development of e-commerce and the digital economy in the continent. Although not specifically mentioned within the agenda document, strategic direction is given to specific policy areas that are relevant for the development of e-commerce in Africa.

These policy areas (ICT infrastructure and services, transport logistics and trade facilitation, payment solutions, access to finance, legal and regulatory framework, and digital skills) are tied to the development objectives of the continent and are integrated into the aspirations, goals, and flagship projects of Agenda 2063.

Table 2 highlights the specific aspirations, goals and flagship projects of Agenda 2063 that could contribute to an increase in the promotion and adoption of e-commerce on the continent.

The AfCFTA is the first flagship project of Agenda 2063. Building on the African Union's Action Plan to Boost Intra-African Trade (BIAT), it "aims to accelerate intra-African trade as an engine of growth and sustainable development by doubling intra-Africa trade and strengthening Africa's common voice and policy space in global trade negotiations".¹¹

Coming into force on 7 July 2019, the AfCFTA has 54 signatories from across the continent (44 of which had deposited their instruments of ratification as of November 2022), thus, sending a strong message of political backing toward the full implementation of the agreement. All ECOWAS Member States save for Benin, Guinea Bissau and Liberia are State Parties to the AfCFTA (See figure 3).

Collectively, Member States of the AfCFTA have committed to eliminating tariffs on 97 per cent of tariff lines over agreed timelines with substantial progress being made in negotiations on rules of origin and trade in services.

On 3 May 2021, the AfCFTA Council of Ministers responsible for Trade established a committee to support negotiations on a Protocol on Digital Trade with negotiations and the AfCFTA Secretariat is tasked with the preparatory technical work to support the negotiations which are scheduled to be completed by in 2023.

⁷ UNCTAD. (2022). E-Commerce and the Digital Economy in LDCs: At Breaking Point in COVID Times.

⁸ International Finance Corporation (2021) Women and e-commerce in Africa, https://www.ifc.org/wps/wcm/connect/topics_ext_content/ifc_external_corporate_site/gender+at+ifc/resources/women-and-e-commerce-africa

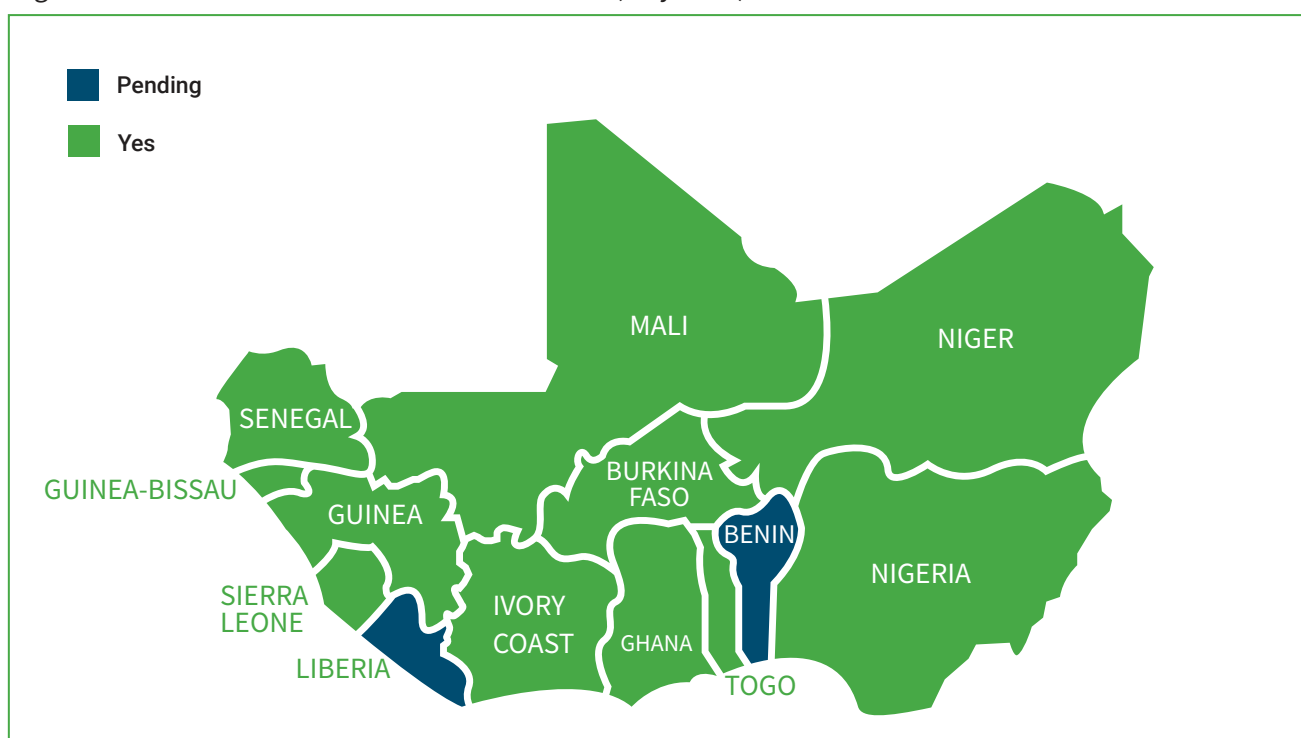
⁹ Supra (IFC, 2021)

Table 2: Aspirations, Goals and Flagship Projects of Agenda 2063: The Africa We Want

Aspirations	Goals	Flagship Projects
Aspiration 1 A Prosperous Africa, based on Inclusive Growth and Sustainable Development	Goal 2: Well-educated citizens and a skills revolution underpinned by STI.	An African Virtual and E-University
	Goal 4: Transformed economies and job creation	
Aspiration 2 An Integrated Continent Politically united and based on the ideals of Pan-Africanism and the vision of African Renaissance	Goal 8: United Africa	African Continental Free Trade Area (AfCFTA)
		Cybersecurity
		African Passport and Free Movement of People Single African Air-Transport Market (SAATM) Integrated High-Speed Rail Network
	Goal 9: Continental Financial and Monetary Institutions are established and functional	African Financial Institutions
	Goal 10: World-class infrastructure criss-crosses Africa	PAN African E-Network

Source: UNCTAD

Figure 3: Status of AfCFTA Ratification in ECOWAS (July 2023)



¹⁹ African Union Assembly (2013) 50th Anniversary Solemn Declaration, <https://au.int/en/documents/20130613/50th-anniversary-solemn-declaration-2013>

²¹ African Union (2013) Agenda 2063_The Africa We Want, https://au.int/Agenda2063/popular_version

The Protocol on Digital Trade, when complete, will align with existing AfCFTA protocols and complement current agreements and initiatives on the continent that aim to facilitate the creation of a Single Digital Market and promote the growth and development of the African digital economy.

Relevant legal and policy frameworks include the: Convention on Cyber Security and Personal Data Protection (known as the Malabo Convention), Digital Transformation Strategy (2020-2030), and the draft African Union E-Commerce Strategy. Collectively, these legal and policy documents provide a roadmap of identified thematic areas for cooperation on issues relevant to e-commerce.

The Malabo Convention represents codified provisions for a secure e-commerce legal regime that facilitates the free exchange of electronic transactions and personal data, promotes cyber security and combats cybercrime. The Digital Transformation Strategy aims to support the establishment of an integrated and inclusive digital society and economy by creating a Digital Single Market for Africa by 2030.

It builds on existing continental initiatives and frameworks, such as the Policy and Regulatory Initiative for Digital Africa (PRIDA), the Programme for Infrastructure Development in Africa (PIDA), the African Union Financial Institutions (AUFIs), the Single African Air Transport Market (SAATM), the Free Movement of Persons (FMP) Information and the African Continental Free Trade Area (AfCFTA).

Finally, the AU E-commerce Strategy prepared in 2021, and yet to be adopted outlines sector-specific objectives and measures for an African-wide approach to bridge the continent's digitalization agenda with the digital market integration programme. The implementation of the ECOWAS ECS will support ECOWAS Member States in defining a common approach to e-commerce development within the region and will foster their contribution to negotiations and the subsequent implementation of the Protocol on Digital Trade.

1.4 Regional assessment and strategic findings

The regional assessment provided a strategic diagnostic setting the environment and constraints in which the strategy will intervene through the

formulation of strategic goals, objectives, and measures to implement with a view to favoring the development and greater uptake of e-commerce.

Two categories of constraints were taken into account when considering the conditions needed for the growth of the e-commerce market within ECOWAS.

Constraints resulting from “support functions/services” and requiring their own strategy, this will include infrastructural services, electricity, and addressing.

The overview of prerequisite to e-commerce development provides a diagnostic of on the ecosystem and elements faced by the ECOWAS economies, including digital economy (connectivity and access to the Internet). Each of these will directly impact e-commerce while their own strategy is by and large beyond the control of ministries responsible for trade in Member States.

Constraints which are directly under the control of Ministries responsible for Trade which have an impact on e-commerce, such as its trade policies/strategy, industrial strategy, digital trade strategy.

While the e-commerce strategy is focused on the latter, its achievements will be conditioned by challenges and constraints from the former. Specifically, the e-commerce strategy is not expected to design the strategy of each dimension constraining improvements towards e-commerce development but should take them into account to identify potential targets both in the short run, where these constraints are taken as given, or in the long run, where these constraints are gradually released.

The progressive release of these constraints in the long run, will expand e-commerce perspectives and make the strategy dynamic. It is essential to have a sound understanding of all these constraints and pre-requisites before pursuing the elaboration of the ECOWAS E-commerce Strategy.

The following sections propose an overview of such constraints by focusing on the main points of the regional eTrade readiness assessment, before summarizing the relevant initiatives of the ECOWAS Commission, in line with these pre-requisites and the “support functions” in chapter 3.

1.4.1 A strong commitment of ECOWAS countries towards digitalization strategies

ECOWAS Member States are committed to digitalization processes. While few countries have implemented an e-commerce strategy, all ECOWAS countries have designed ambitious programmes and policies through the elaboration of national digital strategy documents or national development plans, with a strong focus on information and communications technology (ICT) infrastructures.

Member States governments, through these programmes and strategies, share a common aim to encourage the digitalization of their economies to foster and stimulate economic growth, including job creation, export sector development, and economic diversification in line with the ECOWAS Commission's efforts to use technology to accelerate structural change and development.

1.4.2 The business- orientation of e-commerce needs to be strengthened

E-commerce is about more than technology and digital infrastructure. Despite the design of "digital economy strategies" by various ECOWAS Member States, reflecting their willingness to adapt and reform their productive sector towards the digital economy.

Digital economy strategies primarily focus on the infrastructure dimension of digitalization, and less on the economic or trade dimension, although they also refer to broader objectives such as "economic growth", "job creation", "economic diversification" or "exporting sector promotion and inclusiveness".

The analysis of existing strategies and their governance frameworks reflect the predominant focus on the development of ICT infrastructures, with strategies most often carried out by ministries and technical agencies in charge of telecommunications and infrastructure. While this is consistent with the challenges and priorities currently encountered on the road to digitalization by ECOWAS economies, it should be noted that it is imperative to also account for other key components of an e-commerce market.

Technology is essential as it conditions the e-commerce framework, notably through the access to the Internet, but it is only one of many aspects that need to be addressed for the growth and expansion of an e-commerce market.

The strengthening of the business component is required and implies a stronger engagement of Trade Ministries alongside the agencies and ministries in charge of infrastructure and technology. The former is expected to design and implement an industrial and trade strategy supportive of e-commerce activities, beyond infrastructure developments, and to provide better conditions for businesses to leverage e-commerce.

Therefore, an ECOWAS strategy for E-commerce will benefit its users both in the short and long run. In addition to related sectoral strategies, such as digitalization, exports, and digital payments strategies that contribute to releasing constraints on e-commerce development, a strategy dedicated to e-commerce promotion would help identify the goods and services with potential to be traded through e-commerce.

Especially relevant in the ECOWAS context where 80 to 90 per cent of ECOWAS countries' exports are unprocessed merchandises and raw materials.¹³ The purpose of the ECOWAS E-commerce Strategy is to provide goals, objectives and measures to organize and better coordinate actions towards the development of inclusive e-commerce in the current environment (short run) taking into account improvements needed for the e-commerce environment (long run).¹⁴

1.4.3 The knowledge and monitoring of the e-commerce market must be improved

Improving the knowledge of the characteristics of the actual and potential e-commerce actors and products is essential to design and implement informed policies that go beyond the backbones and network development to generate trust among users of e-commerce.

There are currently few statistics or data or institutions in charge of collecting data on and monitoring e-commerce transactions within West African countries, either for national, regional, or international transactions.

¹³ Source: COMTRADE

¹⁴ We consider here "short run" as time for actions which can be implemented within the scope of the 5-year period of the strategy, while the definition of the "long run" is more flexible. It indeed concerns actions relying on achievements which are out of the e-commerce stakeholders' control and cannot be consequently planned yet.

At present, the only statistics available at the country level within ECOWAS are about ICT access and use and possibly financial transactions, but very few, if any, about e-commerce or digital trade per se. This knowledge gap concerns both the goods and services sold online and the buyers and sellers involved.

As in many other developing countries, customs and tax administrations or Trade Ministries typically do not have registries or databases dedicated to products, transactions and companies engaged in e-commerce.

The definition of e-commerce is sometimes misunderstood and would need to be clarified in accordance with international standards.

The definition of what should be considered as an e-commerce transaction is often still misunderstood within the ECOWAS countries, even sometimes by institutions in charge of implementing digital strategies.

This results from the bias previously described, resulting in considering any transaction using ICT as e-commerce, which does not correspond to the

international standard and is not consistent with the legal setting on electronic signature/digital certification from ECOWAS's supplementary Acts or their national transpositions (see section 3 for a discussion about the e-commerce definition in the West African context). In the context of the ECOWAS e-commerce strategy, there is an opportunity for the ECOWAS Commission to:

- i) Support Trade Ministries to take the lead and commit to e-commerce development;
- ii) Coordinate and accompany Trade Ministries to:
 - Provide and disseminate a common definition of what e-commerce is, consistently with a harmonized and updated legal setting; and
 - Define policy measures based on local constraints and targeted users and transactions, i.e., importers or exporters, informal actors, domestic or cross-border exchanges; and
 - Collect statistics and monitor e-commerce transactions; and
 - Coordinate initiatives also involving other ministries and directorates impacting prerequisites to e-commerce (electricity, road infrastructures, addressing).



¹³ Source: COMTRADE

1.4.4 E-commerce is constrained by weaknesses in its environment

E-commerce faces the global macroeconomic constraints and challenges encountered by ECOWAS countries. These issues can be grouped into three levels (see figure 4):

- Economy-wide challenges faced by all ECOWAS national economies, such as difficulties related to a lack of access to electricity or low levels of literacy;
- Challenges specific to the digital economy, such as the deployment of ICT infrastructure and Internet access for potential users of e-commerce;
- Challenges specific to e-commerce.

Economy-wide challenges or digital economy challenges are beyond the control of e-commerce players, starting with the Trade Ministries.

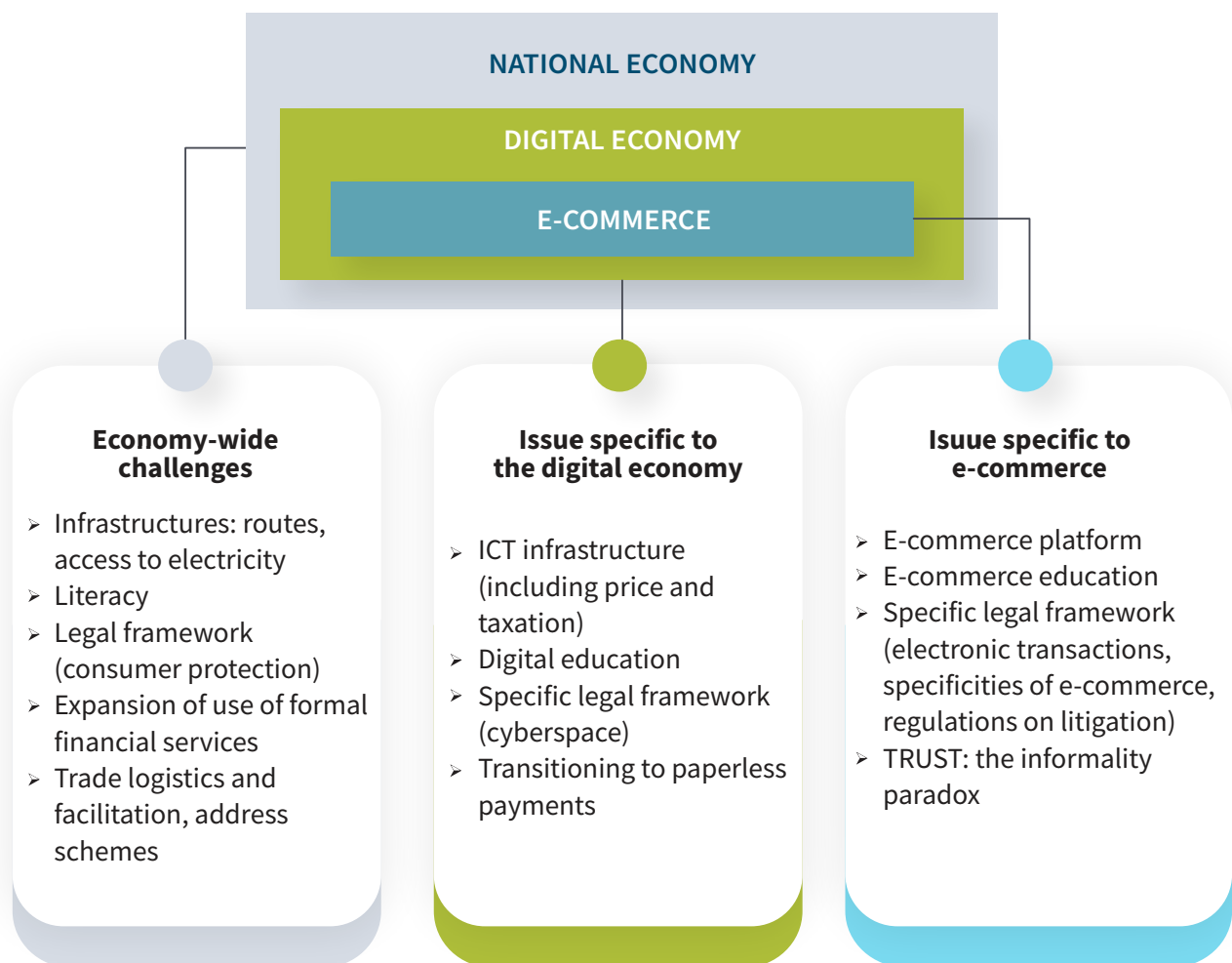
However, they need to be considered as they represent the environment and context supporting e-commerce and should as such be anticipated when possible. Entities in charge of e-commerce must engage in rigorous monitoring of the market to have a comprehensive and holistic vision of the challenges and needs of e-commerce.

This E-commerce Strategy takes these environmental constraints into account to target and identify potential users, in both the short and long run, without designing interventions for all 3 constraining dimensions. The progressive release of those constraints will gradually enlarge the perspective of e-commerce and make its strategy evolutive.

1.4.5 Cross-sectional E-commerce challenges

Table 3 provides a synthetic view of the eTrade for all pillars scrutinized for the purpose of the regional assessment, following UNCTAD's methodology for eTrade.

Figure 4: E-commerce in its environment



Source: UNCTAD

Table 3: Cross-sectional challenges: the pillars review

Pillar	Challenges	Stylized facts and comments
<p>Pillar 1; Infrastructure and online services (the double digital divide)</p>	<p>Pre-connectivity access</p>	<ul style="list-style-type: none"> ➢ Uneven access to submarine cables with the number of connection points to international submarine cables varying from 1 to 6 depending on country, not to mention specific issues for hinterland countries. ➢ Limited access to electricity: the median rate for rural areas at the ECOWAS level is 10% of rural populations (48% global) within Member States.
	<p>Internet access</p>	<ul style="list-style-type: none"> ➢ Internet access (almost) exclusively through mobile phones. ➢ Large heterogeneity regarding technological achievements: few countries are exploring 5G while some others are still aiming for broadband expansion.
	<p>Cost and taxation on communications</p>	<ul style="list-style-type: none"> ➢ Most countries are far from reaching the Alliance for Affordable Internet’s target of “2% of monthly income for 1 GB of data”, recently updated to “2% of monthly income for 5GB of data”. ➢ Telecom sector is facing heterogeneous and uncertain taxation beyond common law taxation through new telecom taxes, fees, etc. This unpredictable and uncertain environment does not help to promote investments in an already challenging context.
<p>Pillar 2; Trade logistics and trade facilitation</p>	<p>Addressing system</p>	<ul style="list-style-type: none"> ➢ Country-based initiatives (Ghana, Côte d'Ivoire, Benin, Senegal) that have been or are currently implemented, need to be assessed to gain insights from these experiences and draw lessons for further development. ➢ Points of sale and development of parcel lockers could be applied as alternative options to complex addressing systems.

Source: UNCTAD

Table 3: Cross-sectional challenges: the pillars review

Pillar	Challenges	Stylized facts and comments
	Delivery services and road infrastructure issues	<ul style="list-style-type: none"> ➤ Delivery services and road infrastructure are a major issue to e-commerce development in the whole region, specifically in rural areas.
	Customs and cross-border	<ul style="list-style-type: none"> ➤ Niamey Convention provides the regulatory framework for cross-border collaboration in the context of Customs administrations' modernization programmes. ➤ Limited collaboration between Customs administrations and postal services.
	Cross-border and exports: what products towards which countries?	<ul style="list-style-type: none"> ➤ 80 to 90% of ECOWAS' exports are raw materials that will not be exported through e-commerce and less than 15% of ECOWAS's exports is intra-ECOWAS, evidencing the need for a business strategy to move forward digital economy and integrated e-commerce trade beyond digital infrastructure programmes.
Pillar 3; Payment Solutions	Mobile money penetration is strong but unevenly distributed	<ul style="list-style-type: none"> ➤ Strong penetration of mobile money accounts but mostly used as electronic wallet (cash in/cash out rather than for transfers or even more rarely for payments). ➤ Cost of mobile money transactions is still high and heterogeneous across ECOWAS countries.
	Countries tend to specialize in banking or mobile money	<ul style="list-style-type: none"> ➤ There are still interoperability issues from mobile money to banking accounts or between mobile money operators. ➤ The Pan African Payment Settlement System is a West African Monetary Zone (WAMZ) initiative that ECOWAS should capitalize on as it provides solutions for cross-border payments with different operating systems and different currencies.

Source: UNCTAD

Table 3: Cross-sectional challenges: the pillars review

Pillar	Challenges	Stylized facts and comments
	Limited banking penetration and access to international payments	<ul style="list-style-type: none"> ➤ Digitalized payments are not per se defining e-commerce transactions according to OECD’s standard definition, but they are operationally key drivers for international development.
Pillar 4; Legal Setting	ECOWAS Supplementary Act might have to be reviewed	<ul style="list-style-type: none"> ➤ Electronic transactions laws are still not transposed into the legal systems of ECOWAS countries. ➤ ECOWAS Supplementary Act on electronic transactions from ECOWAS should be updated for the sake of harmonization (including with OHADA, BCEAO, WAEMU). ➤ Supplementary Acts does not propose a formal definition of what e-commerce is. ➤ Supplementary Acts do not provide a legal setting for electronic payments.
	Strong heterogeneity between legal setting within ECOWAS	<ul style="list-style-type: none"> ➤ Transposition of ECOWAS Supplementary Acts are at various degrees of implementation.
	Question of the digital certification	<ul style="list-style-type: none"> ➤ Is PKI the only way for certification? (As suggested in the 2010 Supplementary Act on electronic transactions) ➤ The 15 Member States have all reported that they are on the way to PKI implementation with very heterogeneous degree of improvement.
Pillar 5; Digital skills	Illiteracy rate is a challenge in many ECOWAS countries	<ul style="list-style-type: none"> ➤ Median literacy rate is limited to 49% of the population at the ECOWAS level. ➤ Gender disparities are commonly observed, as reflected by the median literacy rate at the ECOWAS level limited to 37% of women.
	Role of incubators	<ul style="list-style-type: none"> ➤ Digital strategies often present a focus on development of innovation or tech centers, which is a separate business orientation from that of e-commerce. Innovation centers are dedicated to ➤ high-tech skilled talent which is not necessarily what is needed to help MSMEs sell their products online.

Source: UNCTAD

Table 3: Cross-sectional challenges: the pillars review

Pillar	Challenges	Stylized facts and comments
Pillar 6; Access to financing	Access to financing is generally limited in ECOWAS countries	<ul style="list-style-type: none"> ➤ Median rate of deposit to loan transformation is limited to 63% at the ECOWAS level. ➤ Digital projects and start-ups have difficulties accessing financing. ➤ E-commerce merchants should not be mixed with start-ups: they produce goods and services (for which they do have assets and collateral) that they sell online.
	Requesting financing requires specific skills	<ul style="list-style-type: none"> ➤ ECOWAS Commission should centralize, report and publicize insights about fundings or grants or specific transnational programmes.

Source: UNCTAD

1.4.6 The double digital divide within and between ECOWAS countries

Member States' commitment to the digitalization of their economies, which has been further strengthened in the context of the COVID-19 pandemic, has not been sufficient to bridge a digital divide that persists at two levels:

- First, between ECOWAS countries, with some already engaging in the experimental phases of 5G implementation, while others are still struggling to ensure access to broadband.
- Second, within individual countries, as they struggle with inequality in access to digital connectivity and digital services, or even access to electricity for rural populations. This observation suggests the increased need to support populations in situations of digital vulnerability given a lack of ICT infrastructure, knowledge, or opportunities.

This double digital divide was observed for the entire set of pillars at the core of the regional assessment, with uneven achievements both within and between the 15 Member States for each of the policy areas, namely for ICT infrastructure and services, trade logistics and trade facilitation, payment solutions, legal and regulatory framework, digital skills, access to financing.

1.4.7 Trust: the cross-sectional element at the core of the e-commerce market

Consultations and workshops carried out during the national and regional assessments as well as during the strategy preparation evidenced the need to strengthen trust among different stakeholders along the e-commerce supply chain, from the producers to the consumers.

- Internet access, coverage, reliability, cost
- Trust towards Internet access reliability is a key factor to trigger both sellers' investment (in training, material...) and changes and adaptation in consumers' habits and cultural uses.

Trust in E-commerce transactions:

- Online payments
- Logistics services, packaging, delivery services.
- E-commerce legal and regulatory framework, notably regarding consumer protection regulations, return policies and actions consumers can take when the deliveries do not fit their expectations.

Trust towards products and users

- Quality of the products
- Visibility and reliability of the sellers and providers
- Reliability of the consumers

1.5 SWOT analysis

The SWOT analysis synthesizes the identified strengths and weaknesses of e-commerce in ECOWAS, as well as related opportunities and challenges, that will be addressed in the strategic orientations to be implemented.

Table 4: SWOT Analysis for ECOWAS

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> ➤ Political will from the Authorities (Governments, etc.) ➤ Institutional framework with programmes initiated for digital infrastructure development that will benefit e-commerce. ➤ Most administrations have implemented e-governments which can be used as a reference for the rest of the economy. ➤ ECOWAS Supplementary Acts which provide the basic regulatory setting. ➤ Mobile money expansion within ECOWAS demonstrates populations have already started adapting their habits to new technologies and digitalization. ➤ ECOWAS represents approximately 385 million inhabitants. 	<ul style="list-style-type: none"> ➤ Low level of some prerequisites for e-commerce development (access to electricity, broadband access, logistics issues around addressing and delivery services, magnitude of illiteracy and digital illiteracy. ➤ Lack of mutualization of the multiple digital initiatives that could benefit e-commerce, with replicated efforts from one administration to another. ➤ Replications of efforts from an administration to another resulting from poor communication or competition between institutions, resulting in inefficiencies and waste of resources. ➤ Strong heterogeneity both between and within countries (infrastructures, etc.). ➤ Growing uncertainty regarding telecom taxation limiting the attractiveness for private investments. ➤ Limited purchasing power constrain the prospects of rapid and steady e-commerce development in the short run.

OPPORTUNITIES

- Take advantage of on-going programmes to develop digital infrastructures.
- Reach a critical size and move beyond the tightness of domestic markets to cover the whole ECOWAS market.
- Job creation in industries related to e-commerce, such as delivery and logistics services.
- Enable ECOWAS consumers to access high quality products safely, with greater transparency on prices and business lines.
- Strengthen women entrepreneurship initiatives related to local crafts or digital services.
- Mutualize on-going efforts and strategies currently under preparation in the Member States.
- Create an extensive e-commerce market which will provide economies of scale for e-commerce businesses and investment partners.

THREATS

- Erratic development of e-commerce within each Member States with no appropriate protection for users and increase in cybercrime
- Scattered resources with multiple redundancies in projects due to the absence of a shared vision.
- Disequilibrium between on-going technological digital programmes underlying the e-commerce development and the business part of e-commerce. E-commerce is not a plug and play IT application but a vector to exchange products and services implying a strategic business vision running beyond the only technological part.
An even bigger digital divide both within and
- between ECOWAS countries preventing the possibility to develop and expand e-commerce.
- Competition between Member States of ECOWAS (e.g., for the position of regional e-commerce and digital economy hub).

2. E-COMMERCE

DEFINITION AND OUTLINES OF THE STRATEGY

2.1 E-commerce definition and the ECOWAS' Context

The **OECD defines e-commerce transactions as the “sale or purchase of goods and services conducted over computer networks by methods specifically designed for the purpose of receiving or placing of orders”**. Goods and services have to be ordered through these systems, but payment and final delivery of goods and services do not have to be online.

An e-commerce transaction can be achieved between companies, households, individuals, public administrations, and any entity, either public or private. OECD's definition excludes orders made by telephone calls, facsimile, or manually typed email.

This definition specifically sheds light on the following elements:

- a) That e-commerce covers only transactions achieved through dedicated computerized systems, i.e., corresponding to automated transactions are e-commerce transactions. The automation of the purchase is decisive and is the triggering factor of an e-commerce transaction. It includes any transaction performed through an e-commerce platform or marketplace or merchant site.
- b) Sales and purchases achieved “physically” out of digital networks through phone calls or messaging services, including through electronic messages hand-typed, are excluded and are not considered as e-commerce transactions.

c) Payment and final delivery of goods and services do not have to be performed online for the transaction to be considered as e-commerce: a transaction with payment cash on delivery is henceforth considered as an e-commerce transaction as long as its finalization was automated.

- d) E-commerce transactions can be either between companies (Business-to-Business, B2B), companies and households (Business-to-Consumer, B2C), between consumers (Consumer-to-Consumer, C2C), public administration and other entities, both public and private (Government-to-Business, G2B or Government-to-Consumer, G2C).

The ECOWAS e-commerce strategy will rely on this standard definition adapted to the ECOWAS' context and specificities. The definition implies the exclusion of other business transactions conducted over mobile devices or social networks, with the exception of social media platforms having developed e-commerce services. The ECOWAS e-commerce strategy recognizes that there is an increase in the adoption of mobile devices and social networks by MSMEs for business purposes in the region and will aim to support their transition into the e-commerce sector.

2.2 Scope of the ECOWAS E-commerce Strategy

Achieving a high degree of e-commerce development throughout the ECOWAS region requires interventions in all 7 e-commerce pillars and the completion of substantial cross-sectional improvements that go beyond both digital economy and e-commerce related elements.

While these are fundamental for the development and expansion of e-commerce, e-commerce is indeed only

one area that would benefit from improvements (e.g., electricity, road infrastructures, payment digitalization).

Therefore, replicating efforts already on-going by other administrations would be inefficient.

Table 5 lists the main policy areas key to favour an e-commerce ecosystem, specifying for each of them the major connection and impact related to e-commerce.

Table 5: Support functions conditioning e-commerce development

Policy areas	Global challenges and challenges specific to digital economy and e-commerce	E-commerce specific challenges		
		Access to e-commerce	Security of e-transactions	Trust towards e-commerce
Infrastructure	Access to electricity Digital infrastructures and Internet access	x		
Legal and regulatory framework	Consumer protection code Digital code adoption Cybercrime and data protection Actual application of the legal framework Certification/labelling of e-traded goods		x x x x	x x x x
Financial development of economies	Banking development Payment digitalization Online payments		x	x
Skills and development of competencies	Literacy Digital literacy E-commerce specific capacity building	x		x
Logistics and postal services	Road and transport infrastructures Delivery services Addressing systems	x	x	x

Source: UNCTAD

Table 5: Support functions conditioning e-commerce development

Policy areas	Global challenges and challenges specific to digital economy and e-commerce	E-commerce specific challenges		
		Access to e-commerce	Security of e-transactions	Trust towards e-commerce
Trade facilitation	Regional integration (WAEMU, ECOWAS, AfCFTA ...) Cross-border commerce and e-commerce	x	x	x

2.3 Regional initiatives

To ensure a holistic vision that capitalizes on on-going strategies and actions which will ease technical constraints to e-commerce expansion within the region, several existing regional initiatives remain pertinent to the broader scope for e-commerce adoption in the ECOWAS region.

This will require having a constant exhaustive view on each of the on-going initiatives both at the ECOWAS level and at the national level as well as ensuring coordination between technical partners. Annex 1 provides an overview of the on-going programmes regarding the previously discussed pillars within ECOWAS.

2.4 International experiences

Countries today leading digital economies and e-commerce markets have all initiated in the past massive programmes to reach an almost generalized access to broadband internet connectivity (e.g., USA, Japan, European Union, India) and fight digital illiteracy (European Union) as pre-requisites to the development and expansion of e-commerce in their economies.

However, despite on-going substantial investments, these two pre-requisites will not be easily achieved within ECOWAS due to structural challenges and the fact that large parts of the population lack access to electricity, the Internet or broadband, or formal education.

Annex 2 reviews some good practices and initiatives commonly observed within countries who have successfully implemented or are currently implementing an e-commerce strategy.

2.5 ECOWAS Commission’s vision and strategic orientations for the ECOWAS E-commerce Strategy

The ECOWAS’ Commission vision and strategic orientations aim to address the following three basic, but fundamental questions at the core of any new market creation, which will feed into the entire strategy

- (1) Which products to focus on?
- (2) Which consumers and
- (3) Which producers?

Trust is considered as a cross-sectional theme.

2.5.1 ECOWAS Commission’s vision and strategic orientations: Which Products?

The vision to promote economic diversification, job creation and exports through e-commerce is obviously by and large beyond a pure technological effort to distribute products but raises the question of the products and business lines that are at the core of this vision. Indeed, ECOWAS’ economies currently largely rely on export revenues from unprocessed goods and raw materials.

“Candidate” business lines and products will need to be identified or strengthened. A support policy for the business part of e-commerce will have to be accordingly implemented, consistently with the diagnostic from section 1.4, beyond the technological aspects.

Defining an ECOWAS label scheme would certainly support this development by providing visibility and trust towards these “new” business lines. While a quality-label scheme is key to boost e-commerce activities by generating trust and visibility, its scope and purpose is larger than only e-commerce.

National initiatives are currently ongoing in a few countries regarding the implementation of a quality label policy. However, although there is no harmonized label designing for instance a “Protected Geographical Indication” as an ECOWAS label would, and initiatives are more about certifying that products are not dangerous for the consumers than to promote an origin, a quality, or a specific know-how.¹⁸

2.5.2 ECOWAS Commission’s vision and strategic orientations: Which Consumers?

Inclusiveness and integrated community which are at the core of the ECOWAS Commission’s vision has several dimensions.

The technological access to the e-commerce market, typically constrained by infrastructure developments. Technological access conditions the consumers’ access to the e-commerce market, but also indirectly through its reliability.

Social aspects regarding the economic access to e-commerce market, as for any other economic market requiring some solvent or effective demand in a context of an important incidence of poverty, reflecting 8 countries of ECOWAS with daily GDP per capita smaller than 3 dollars, 3 of them smaller than 2 dollars.

Trust is required to generate the integration of consumers having a demand for e-commerce traded goods and the technological access to the Internet and commercial websites.

Consumers trust requires Internet access at a reasonable price, to enable online purchases (reliable connection, broadband access), delivery services of quality (costs, timelines), secure mode of payments and legal protection in case of litigation.

Consumer trust can also be improved by increased transparency on the e-commerce merchants end, and by the quality of the products.

2.5.3 ECOWAS Commission’s vision and strategic orientations: Which Producers?

The ECOWAS Commission vision for Economic diversification and exporting sector promotion in an inclusive and integrated community reflects expected achievements from e-commerce. Economic diversification and export promotions require an industrialization approach

serving e-commerce to re-orient the productive sector. “Improving inclusiveness” implies an active and effective support programmes to boost the participation of key demographic groups, i.e., women, youth, and persons with disabilities, rural producers who often tend to be part of the informal sector.

Programmes to support and accompany potential e-commerce merchants will be key to strengthen the “business component” of e-commerce in an inclusive way.

The reliability of the logistics supply chain, from Internet access to consumers reliability and legal protection or secured modes of payments and delivery services are key factors to have businesses commit to investing in such activities (training, equipment, etc.).

Table 6: GDP per capita in ECOWAS, 2019-2021

Country	GDP per capita (US dollars)
Benin	1313
Burkina Faso	857
Cabo Verde	3371
Cote d'Ivoire	2394
The Gambia	789
Ghana	2315
Guinea	1102
Guinea-Bissau	763
Liberia	649
Mali	886
Niger	572
Nigeria	2137
Senegal	1502
Togo	934
Sierra Leone	516

Source: World Development Indicators (2022)

¹⁸ Products have been identified as candidates to e-commerce trading in the ECOFOWA initiatives launched by the World Bank, but without specific requirement or orientation towards labelling policy so far. Annex 4 lists the considered products in the context of the ECOFOWA project.

3. STRATEGIC FRAMEWORK

3.1 Vision

A sustainable, inclusive and secure e-commerce ecosystem supportive of ECOWAS' efforts to use technology to accelerate structural change and foster regional integration through economic diversification and job creation.

This vision is in line with the ECOWAS global vision for economic development, the African Unions vision 2063 and, the African digital transformation strategy (see box 1).¹⁶

Box 1: African Vision 2063, African Digital Transformation Strategy, and ECOWAS global vision for economic development.

African vision 2063-The Africa We Want

“An integrated, prosperous and peaceful Africa, driven by its own citizens and representing a dynamic force in the international arena.”

African Digital Transformation Strategy

“An Integrated and inclusive digital society and economy in Africa that improves the quality of life of Africa’s citizens, strengthen the existing economic sector, enable its diversification and development, and ensure continental ownership with Africa as a producer and not only a consumer in the global economy.”

ECOWAS Vision 2050

“A fully integrated Community of peoples, living in a peaceful and prosperous region, with strong institutions and respect for fundamental rights and freedoms, striving for inclusive and sustainable development.”

¹⁶ See https://unctad.org/system/files/official-document/dt1stict2021d2_en.pdf 3

3.2 Mission

In the context of the above vision and of the mandate of the ECOWAS Commission, the strategy's mission focuses on:

- a) Promoting regional cooperation and integration on digital trade to maintain and enhance economic stability, foster relations among Member States and contribute to the progress and development of the African Continent
- b) Serving the people of the ECOWAS Community (including women, youth, and vulnerable people)
- c) Harmonizing and coordinating national policies and good practices relevant to e-commerce and which promote regional trade integration

Providing the following impacts:

- Strengthened intergovernmental coordination and cooperation on e-commerce development within and between member States.
- Enhanced trust in e-transactions and logistics and delivery services in the region.
- Improved statistics and monitoring of the regional e-commerce market.
- Actual or potential users have an entry point to the e-commerce market in the region.
- Reduce the digital divide between and within ECOWAS Member States.

3.3 Fundamental principles

ECOWAS is guided by its fundamental Principles in all its dealings with Member States, citizens, and other external bodies. These principles are enshrined in the ECOWAS Revised Treaty (1993), which is also the fundamental document bringing the Members together. The ECOWAS fundamental Principles directly relevant to this strategy are:

- a) Equality and inter-dependence of member States;
- b) Solidarity and collective self-reliance;
- c) Inter-State co-operation, harmonisation of policies and integration of programmes;
- d) Peaceful settlement of disputes among Member States, active Co-operation between neighbouring countries and promotion of a

peaceful environment as a prerequisite for economic development;

- e) Accountability, economic and social justice and popular participation in development;
- f) Recognition and observance of the rules and principles of the Community; and
- g) Equitable and just distribution of the costs and benefits of economic co-operation and integration.

In addition, the strategy is also aligned with the guiding principles of the ECOWAS Vision 2050:

- Leadership and Political Will
- Ownership and Shared Responsibility
- Complementarity and Subsidiarity
- Transparency and Accountability
- Sustainability

The above guiding principles will be reflected in the measures and interventions of the ECOWAS regional e-commerce strategy in the following manner:

- a) **Regional cooperation and integration:** The strategy promotes regional economic integration in line with the aims and objectives of ECOWAS utilizing regional actions to advance e-commerce by promoting common frameworks and regional public services and goods.
- b) **Coherence:** The strategy is aligned with relevant existing regional and continental policies and strategies, highlighting relevant linkages and complementarity.
- c) **Inclusion:** The strategy and its measures aim to bridge the emerging digital divide and leave no one behind, particularly women, youth, and people in vulnerable situations
- d) **Sustainability:** The strategy and its measures will be fully aligned with the region's priorities of sustainable development and environmental protection and take into account the challenge of climate change.
- e) **Collaboration:** The strategy encourages broad participation of all relevant stakeholders in the public and private sector and at regional and national levels.

3.4 Strategic Goals, Objectives, and Measures

To address the ECOWAS Commission’s vision, four strategic goals are proposed to pursue the strategic orientation of the ECOWAS Commission.

3.4.1 Strategic Goal 1: Institutional Strengthening (Strengthen Ministries of Trade to Support Domestic and Cross- Border E-commerce Development)

The first strategic goal is institutions oriented.

It aims (I) at strengthening intergovernmental coordination and cooperation on e-commerce development within and between Member States and (II) to empower Member States’ Trade Ministries to lead the business development component of e-commerce.

The purpose of this first strategic goal is to strengthen and deepen coordination between and within Member States’ Trade Ministries on e-commerce particularly on its industrial and trade development strategies and align e-commerce with the ambitions of the West African Common Industrial Policy and ECOWAS vision of promoting economic growth, exporters, and economic diversification.

This strategic goal aims to complement existing ICT and “digital economy” ministries, departments, agencies, and strategies with measures that emphasize the trade development components of e-commerce.

It identifies interventions appropriate to e-commerce which support products and potential e-commerce merchants.

Thereby, creating synergies between the technological priorities of Member States and the national/regional industrial strategies or national export strategies that go beyond e-commerce.

Strategic Objective 1.1- Anchor E-commerce Development at the Core of the Trade Ministries

- i) Establish and operationalize an E-Commerce Regional Committee gathering Member States Ministries responsible for Trade at the ECOWAS level.
- ii) Establish standard terms of reference (guidelines) on e-commerce for ministries responsible for trade.

Expected outcome: Governance structure for e-commerce development is created at the regional and national levels.

Strategic Objective 1.2- Define Sectoral Orientations for E-commerce Development

- i) Define a process to identify products and services targeted for further e-commerce development. Liaise with each sectoral ministry to review and identify “candidate products and business lines” (see Annex 4, ECOFOWAS initiative), and capitalize on on-going actions from the West African Industrial Policy where it concerns products and business lines that are deemed e-tradable.
- ii) Identify and encourage actual and potential “champions” within e-commerce market to join e-commerce and contribute to the e-commerce expansion.

Table 7- Strategic Objectives corresponding with Strategic Goal 1: Institutional Strengthening

 <p>Institutional Strengthening: Strengthen ministries of trade to support cross-border and domestic e-commerce development</p>	Strategic Objective 1.1: Anchor e-commerce development at the core of the Trade Ministries
	Strategic Objective 1.2: Define sectoral orientations for e-commerce development
	Strategic Objective 1.3: Support the elaboration and implementation of national e-commerce strategies in all Member States
	Strategic Objective 1.4: Monitor national and regional e-commerce initiatives in the region

- iii) Support innovation programmes regarding e-commerce and digital ecosystem (mobile apps, e-commerce platforms integrated with electronic payments).
- iv) Support transparent and harmonized taxation in the telecoms sector and the digital ecosystem.
- v) Explore cross-border e-commerce opportunities for the region, including the creation of an ECOWAS marketplace (see box 2).
- vi) Promote, support, and advocate for regional cooperation on international and continental forums, policies, strategies on e-commerce and digital trade.

Expected Outcome: A common approach to e-commerce development is set and well-known, including product lines to be encouraged and market opportunities for e-commerce merchants.

Strategic Objective 1.3- Support the Elaboration and Implementation of National E-commerce Strategies in all Member States

- i) Support Member States needing assistance in the conduct and implementation of national e-commerce readiness assessments/eTrade diagnostics.
- ii) Support Member States needing assistance in the elaboration and implementation of national e-commerce strategies in alignment with the regional ECS.

Expected Outcome: All ECOWAS Member States have strengthened their ability to develop and implement evidence-based policy on e-commerce.

Box 2: Development models for e-commerce platforms/marketplaces

The creation of an e-commerce marketplace usually aims at facilitating access to e-commerce for micro, small and medium-sized enterprises (MSMEs) whose activity does not lead to economies of scale regarding transportation costs and payments. There are several alternative frameworks for the implementation and the management of such platforms, including dedicated resources and continuous investments and financing for their maintenance.

These platforms can be either held by the Government or private sector solely or jointly as long as the governance structure is transparent and sustainable in the long run. The public sector's commitment was however observed in some countries as an essential condition to guarantee an environment favourable to the development of e-commerce. Projects developed by the International Trade Centre (ITC) have helped to identify and review pros and cons for the public management of such platforms.

Among the benefits, we can distinguish: i) Possibilities for MSMEs to grow and develop themselves in a « protected » environment before going on commercial platforms entirely « opened » to competition and international standard; ii) Some degree of tolerance from public administration towards errors or approximations that MSMEs sometimes do; iii) Facilitated access for operators who would not otherwise have access to private commercial platforms; and iv) A centralized platform enabling the focus of Government's support initiatives targeting SMEs.

There are also some drawbacks to publicly managed platforms: i) The magnitude of the necessary investment to guarantee some visibility (either domestic or international) to the platform rarely matches the budget available for the public sector entity in charge of its management, once the implementation phase completed; ii) Platforms' technology must be continuously maintained and updated, implying continuous financing, which has often been a problem for public management; and iii) In the absence of a clear business model with a rigorous management framework, platforms managed by the public sector may be incapable of securing continuous financing and/or maintaining a sustainable number of motivated operators (MSMEs).

A few examples illustrate the alternative approaches. The success of the project depends on the clear definition of the roles and responsibilities. To whom is the platform mainly designated? What is its target? What is the long-run objective?

Case 1. Platform for exports/imports

A portal for exports and/or imports enabled to promote all the national operators involved in international trade. It supports export sector, including the MSMEs wishing to participate in international markets, by gathering and centralizing information necessary to access the international market, i.e. to export.

For the country's importers, it provides key information and regulations about the main partner(s), and supports trade facilitation. Such a portal can include a set of companies and local service providers who will ultimately constitute an e-commerce platform. This is the perfect channel to sustain and encourage MSMEs to develop their online activity.

Case 2. Independent B2C or B2B E-commerce platforms

The creation of an e-commerce platform to distribute goods and services on both the local and international markets require a lot of preparation and commitment in the long run. Such a platform can be launched with the support of the public sector and lead by the private sector, but it is crucial that a consistent business model is defined and validated from the initial phase of the project.

For instance, the platform "made in Senegal", joint project between the Senegalese Ministry of Trade, the Organisation Internationale de la Francophonie (OIF), the International Trade Center (ITC) and the private sector didn't have a solid business model. The platform has been disconnected after a few years, due to a lack of both financings to pay the hosting costs and of support from the different stakeholders.

On the opposite, the e-commerce project in Rwanda (« Enabling the future of e-commerce ») has demonstrated a strong commitment from the Government and the entire strategic partners, public and private. Beyond the e-commerce platform, an e-commerce service center has been implemented to support the SMEs with a joint commitment from the involved stakeholders, including key partners as DHL, Ecobank, La Poste or Sawa Citi.

Case 3. A dedicated portal hosted by a pre-existing e-commerce platform.

A hybrid solution consists in creating a national portal relying on a pre-existing regional or international e-commerce platform. Such an approach reduces the sustainability risk of the project and offers and immediate visibility. The MSMEs engaged on such a platform are on the other hand in a risky position as they must immediately fulfil international standards and don't benefit from any protection or tolerance.

Strategic Objective 1.4- Monitor National and Regional E-commerce Initiatives in the Region

- i) Monitor and share information and outcomes, on-going e-commerce related actions, strategies, programmes, and initiatives by the ECOWAS Commission.
- ii) Monitor and share information and outcomes, on-going e-commerce related actions, strategies, programmes, and initiatives by Member States. i.e., the ministry of trade within each Member States, or through the Committee proposed as measure 1 of strategic objective 1.1.
- iii) Monitor and share information and outcomes, on-going e-commerce related actions, strategies, programmes, and initiatives from technical partners.

- iii) Monitor and share best practices from initiatives in the 7 e-commerce policy areas within the ECOWAS region.

Expected Outcome: Information related to e-commerce initiatives within ECOWAS' countries is centralized, up-to-date and shared between Member States, enabling to mutualize efforts and capitalize on success stories regarding any actions supporting e-commerce market.

3.4.2 Strategic Goal 2: Securing Trust (Secure Trust Along the E-commerce Supply Chain)

The second strategic goal is about e-commerce stakeholders. It focuses on generating and boosting trust along the e-commerce supply chain. It aims to enhance (I) trust in e-transactions and (II) trust in logistics and delivery services. E-commerce specificities require a secure environment to reassure its potential users and promote its adoption.

This trust concerns not only a harmonized and updated legal and regulatory framework but also

reliable digital payments and secure marketplaces or merchant websites, but also needs to connect e-commerce buyers and sellers with high quality products provided through secured logistics and delivery services.


To leverage on current gains in this area brought about by existing ECOWAS initiatives and programmes such as the ECOWAS Trade Liberalization Scheme (ETLS), efforts to revise and update Community ICT laws, and the establishment of a regional payment solution, this strategic goal aims to enhance trust and adoption by potential e-commerce actors through enhancing:

- Trust in e-transactions
- Trust in logistics and delivery services

Strategic Objective 2.1- Harmonize and Update the ECOWAS Digital Economy Legal and Regulatory Framework

- i) Adopt a unique territory for regional data flows, exchange, and protection.

Table 8 -Strategic Objectives corresponding with Strategic Goal 2: Securing Trust

 <p>Securing trust: Secure trust along the e-commerce supply chain from producers to consumers.</p>	Strategic Objective 2.1- Harmonize and update ECOWAS Digital Economy legal and regulatory framework.
	Strategic Objective 2.2: Adopt a regional approach for electronic certification
	Strategic Objective 2.3: Generalize access to secure digital payment services
	Strategic Objective 2.4: Design an ECOWAS labelling scheme to ensure the quality of e-commerce marketplaces and products
	Strategic Objective 2.5: Design a regional e-commerce support programme for delivery/logistics services
	Strategic Objective 2.6: Adopt ECOWAS guidelines for the development and promotion of secure point-of-sale systems
	Strategic Objective 2.7: Review digital addressing experiences and agree on an approach for ECOWAS

- ii) Harmonize and make the intra ECOWAS roaming more affordable.
- iii) Support Member States in the adoption and transposition of the legal framework regarding electronic communications and transactions.
- iv) Support Member States in strengthening consumer protection laws in relation to e-commerce (including return policies, quality of products, delivery, charges, and taxes).
- v) Disseminate and promote the adoption of the updated ECOWAS Digital Economy legal and regulatory framework at both national and regional level.
- vi) Provide capacity-building and accompany relevant legal authorities on the implementation of the ECOWAS Digital Economy legal and Regulatory framework.

Expected Outcome: A harmonized and common regulatory framework within the whole ECOWAS area, supported by Member States adoption and transposition of the e-commerce legal framework.

Strategic Objective 2.2- Adopt a Regional Approach for Electronic Signature Certification

- i) Develop and disseminate a regional approach to electronic signature certification.
- ii) Communicate on the advantages of the use of electronic signature certification and provide capacity building on how to access it.

Expected Outcome: a solution for electronic signature certification is adopted to be implemented and generalized in the short run, securing electronic transactions, and contributing to increasing trust.

Strategic Objective 2.3- Generalize Access to Secure Digital Payment Services

- i) Promote interoperability of payment services (1) within mobile money systems and (2) between mobile money systems and banking accounts across ECOWAS.

- ii) Encourage and boost existing digital payment solutions.
- iii) Promote the development of online payment portals that act as third-party platforms in retail transactions.
- iv) Promote information sharing by Member States on the price of electronic transactions among operators.

Expected Outcome: Digitalized payment is safer, encouraging its adoption by e-commerce users.

Strategic Objective 2.4- Design an ECOWAS Labelling Scheme to Ensure the Quality of E-commerce Marketplaces and Products

- i) Define ECOWAS accreditation mechanism for marketplaces, merchant websites and quality products.
- ii) Design quality charter for e-commerce marketplaces, merchant websites and quality products sold via e-commerce.

Expected Outcome: ECOWAS Labelling scheme promotes quality assurance and transparency of marketplaces and e-traded goods and service for actual and potential users, which supports the conduct of safe e-commerce transactions in the region.

Strategic Objective 2.5- Design a Regional E-commerce Support Programme for Delivery/logistics Services

- i) Promote collaboration between Customs administration and postal services to facilitate cross-border clearance for e-commerce products.
- ii) Encourage the systematic inclusion of e-commerce transactions in trade facilitation programmes and Customs reforms (including use of single windows).
- iii) Support postal authorities to reduce delays and servicing costs on domestic and cross-border deliveries.

- iv) Strengthen delivery and logistics services able to process large volumes of small packages.
- v) Advocate and liaise with packaging industries to offer affordable packaging to potential and actual e-commerce merchants.
- vi) Support Member States in implementing digital applications that track, centralize, connect, and share critical information to enable proper order monitoring. The order tracking can rely on a QR code system long the supply chain of the e-transaction:

- Order validation on the marketplace or commercial website;
- Online payment (should the payment be online);
- Transfer of the merchandise from the seller to the point of sale/deposit or warehouse;
- Transfer of the merchandise by the delivery service from the point of deposit (warehouse);
- Transfer of the merchandise from the delivery service to the point of reception (point of sale, warehouse);
- Final transfer of the merchandise to the buyer;
- Payment to the producer if not at the ordering;

Expected Outcome: E-commerce delivery/logistics services strategy is designed to support e-commerce business development. Trust towards e-commerce supply chain is strengthened, boosting adhesion and access to e-commerce.

Strategic Objective 2.6- Adopt ECOWAS Guidelines for the Development and Promotion of Secure Point-of-sales System

- i) Design regional quality charter for point of sales and deposits.
- ii) Promote the use of regional quality charter for point-of-sale and deposits.

Expected Outcome: the supply chain from the producer to the consumer is better formalized and structured with transparency and accreditation mechanisms securing the whole process.

2.7- Review digital addressing experiences and agree on an approach for ECOWAS

- i) Review digital addressing experiences among all ECOWAS Member States.
- ii) Agree on an ECOWAS approach that is adapted to the regions context and promotes its use and adoption within all 15 Member States.

Expected Outcome: a harmonized and generalized use of digital addressing is implemented within the 15 Member States of ECOWAS.

3.4.3 Strategic Goal 3: E-commerce Intelligence (Improve access to e-commerce statistics and market information in ECOWAS)

The third strategic goal has two aims: (I) providing statistics and monitoring of regional e-commerce market and (II) designing an entry point to the e-commerce market in the region for actual or potential users.

The creation of a Regional E-Commerce Observatory is specifically expected to address this strategic goal.

The Regional E-Commerce Observatory will fill the gap in two major directions. (a) It will oversee monitoring the e-commerce sector from a statistical point of view, providing detailed statistics about e-commerce market within the ECOWAS countries; (b) it will be an entry-point for any actual or potential users of e-commerce interested in participating in the e-commerce market and searching for insights on support to develop e-commerce activities.

The observatory will also facilitate the exchange of information from users of the regional e-commerce observatory to the ECOWAS Commissions e-commerce cell and it will disseminate and promote opportunities for new e-commerce market entrants.

Table 9- Strategic Objective corresponding with Strategic Goal 3 - E-commerce Intelligence:

 <p>E-commerce Intelligence: Improve access to e-commerce statistics and market information in ECOWAS</p>	Strategic Objective 3.1: Improve data and statistics to monitor e-commerce trends in the region
	Strategic Objective 3.2: Support the growth of potential and actual e-commerce merchants
	Strategic Objective 3.3: Identify the needs of e-commerce merchants and consumers and provided targeted assistance
	Strategic Objective 3.4: Support and develop capacity building programmes on e-commerce

Strategic Objective 3.1- Improve Data and Statistics to Monitor E-commerce Trends in the Region

- i) Establish and operationalize a regional e-commerce observatory.
- ii) Centralize and reconcile e-transactions and data from e-commerce.
- iii) Promote the automation and centralization of e-transactions from e-commerce platforms operating in Member States.
- iv) Provide reports and data analytics regarding e-commerce market trends within ECOWAS countries and between ECOWAS countries and the rest of the world.
- v) Support Member States in improving their capacity to collect and report on e-commerce related data.

Expected Outcome: the size and characteristics of the ECOWAS e-commerce market and individual country specifications are well-known

Strategic Objective 3.2- Support the Growth of Potential and Actual E-commerce Merchants.

- i) Create and operationalize an online portal through the Regional E-Commerce Observatory that provides any needed information to e-commerce merchants (actual and potential).
- ii) Build the capacity of national consumer associations on e-commerce.

- iii) Build the capacity of national and regional business associations on e-commerce.
- vi) Improve expert knowledge among e-commerce merchants operating in the region.
- v) Share relevant information on alternative dispute resolution mechanisms (ADR) to assist online users or e-commerce merchants.

Expected Outcome: market entry point that facilitates the participation of potential and actual e-commerce merchants in regional e-commerce market is established.

Strategic Objective 3.3- Identify the needs of e-commerce merchants and consumers and provide targeted assistance.

- i) Identify the needs of e-commerce merchants.
- ii) Disseminate targeted insights, information, and opportunities on e-commerce.

Expected Outcome: improve transparency and access to information on the regional e-commerce market.

Strategic Objective 3.4- Support and Develop Capacity Building Programmes on E-commerce.

Support digital literacy programmes in Member States.

- i) Build the capacity of businesses on the process of buying and selling through e-commerce.
- ii) Promote and support e-commerce adoption by MSMEs.

Expected Outcome: digital literacy is improved, as well as the knowledge for opportunities provided by e-commerce.

By establishing enabling and inclusive frameworks for digital services ECOWAS Member States will be better placed to leverage its potential benefits and address challenges. In making the digital ecosystem inclusive, ECOWAS Member States can ensure that the value offered by e-commerce improves livelihoods in the ECOWAS community.

Measures to encourage the inclusive development of e-commerce will target:

- (a) Women and youth
- (b) Persons with disabilities
- (c) Informal cross-border traders (ICBTs), and
- (d) Rural producers who are typically digitally vulnerable with limited access to digital infrastructures.

3.4.4 Strategic Goal 4: Inclusion (Foster inclusion for e-commerce development in ECOWAS)

The fourth strategic goal is consistent with vision 2050 of the ECOWAS Commission and adapted to fit the priorities and objectives of achieving a fully inclusive and integrated community.

The strategic goal aims to:

- i) Leverage the entrepreneurial propensity of women in the region;
- ii) Harness the potential of ECOWAS' youthful population; and
- iii) Address access to e-commerce for people with disabilities, thus ensuring it is inclusive and it counters the growing digital divide observed within and between ECOWAS countries.

Box 3: Logistics providers models - from First to Fifth Party Logistics Models

Logistic provider is the entity that packs, moves and stores raw materials or goods. In the provision of logistics services there are five different logistic models and types of logistic providers, depending on the degree of integration or outsourcing.

1- First Party Logistics Model. The manufacturer or producer of the goods manages the supply chain entirely by himself. It's the most basic logistics model. The manufacturer or producer of the goods also take care of the storage and transportation. The company handles all activities from packaging to loading to delivery using its own company assets, including trucks, drivers, warehouses. The manufacturer is here called a First Party Logistics Provider (1PL).


2- Second Party Logistics Model. The manufacturer hands over the transportation of goods to a logistics services provider. A second party, like a trucking company, is then involved. The carrier takes over all transportation tasks on behalf of the manufacturer, providing assets like trucks and trucks drivers. In this Second Party Logistics Model the trucking company acts as the Second Party Logistics Provider (2PL).

3- Third Party Logistics Model. As the company grows, coordinating and communicating with many individual trucking companies may become complex and time consuming. The manufacturer could then choose to contract a Third-Party Logistics Provider (3PL) to take over the operational management of the transports. Third Party Logistics Services can also include fulfilment services like order processing, packing, inventory management and warehousing.

4- Fourth Party Logistics Model. The Fourth Party Logistics Provider (4PL) handles an entire part of the supply chain on behalf of the manufacturer. The latter not only outsources the operation coordination and steering of transports or warehouse activities like in a 3PL model, but the management of its transport or warehouse logistics as a whole. The 4PL provider is expected to manage and optimize process, including the coordination of 3PL providers, trucking companies or warehouses. The 4PL provider do not own warehouses or trucks himself, he acts as a neutral management partner, administering and monitoring the logistics process.

5- Fifth Party Logistics Model. The manufacturer commission a service provider, the 5PL, to manage their full supply chain network, from manufacturing to packaging to warehousing to transportation. The Fifth Party Logistics Provider (5PL) then strategically plans, organizes, and implements its client's transport logistics.

Table 10- Strategic Objective corresponding with Strategic Goal 4- Inclusion

 <p>Inclusion: Foster inclusion for e-commerce development in ECOWAS</p>	Strategic Objective 4.1- Make e-commerce development inclusive by focusing on women and youth
	Strategic Objective 4.2- Make e-commerce development inclusive by focusing on people with disabilities
	Strategic Objective 4.3- Support and provide incentives for informal cross-border traders (ICBTs) to formalize
	Strategic Objective 4.4- Facilitate access to e-commerce for small (rural) producers

Strategic Objective 4.1- Make E-commerce Development Inclusive by Focusing on Women And Youth

- i) Mainstream the participation of women and youth in all programmes and initiatives proposed within SG1 to SG3.
- ii) Promote universal access to e-commerce, including through a generalized access to digital devices, broadband telecommunications services, Internet access and e-payment services.
- iii) Support the adoption, use and expansion of online platforms that facilitate e-commerce for women and youth.

Expected Outcome: more women and youth are participating and benefiting from e-commerce in the region.

Strategic Objective 4.2- Make E-commerce Development Inclusive By Focusing on Persons with Disabilities

- i) Mainstream the participation of persons with disabilities in all programmes and initiatives proposed within SG1 to 3.
- ii) Support universal accessible e-commerce for people with disability, including through accessibility to digital devices, broadband telecommunications services, Internet access and e-payment services.

- iii) Facilitate interventions on digital skills and e-commerce business development programmes (incubation) to persons with disabilities.

Expected Outcome: more people with disabilities are participating in and benefit from e-commerce in the region.

Strategic Objective 4.3- Support and Provide Incentives for Informal Cross-border Traders (Icbtns) to Formalize

- i) Promote and support incentives to ease the formalization for ICBTs interested in e-commerce and digitalized payments. (see appendix 2 for some specific examples of incentives provided from countries which have successfully developed their e-commerce market).
- ii) Support the development and implementation of capacity building programmes that leverage e-commerce to address border and supply-side obstacles to trade for ICBTs.

Expected Outcome: formalization of ICBTs is increased, as well as their participation in the e-commerce market.

Strategic Objective 4.4- Facilitate Access to E-commerce for Small (Rural) Producers.

- i) Promote access to broadband Internet access for rural producers.
- ii) Develop and promote digital literacy programmes for rural producers.
- iii) Communicate on expected benefits from e-commerce market adhesion towards rural producers offering products compatible with e-commerce transactions.

Expected Outcome: access to e-commerce is strengthened for rural producers.

The table 11 provides an overview of the strategic goals and objectives matching with each of the elements of the ECOWAS Commissions' vision. The design of the ECOWAS e-commerce strategy is consistent with the holistic vision and efforts of the ECOWAS' commission to promote digital ecosystem to use technology to accelerate structural change and development, and foster regional integration, including through economic diversification, job creation and more inclusive trade activities as reflected by its various objectives and on-going actions.



The ECOWAS Commission vision for Economic diversification and exporting sector promotion in an inclusive and integrated community reflects expected achievements from e-commerce.

Table 11: From Vision to the Strategic goals and objectives

Vision	A sustainable, inclusive and secure e-commerce ecosystem supportive of ECOWAS' efforts to use technology to accelerate structural change and foster regional integration through economic diversification and job creation.			
Strategic Goals	<p>1. INSTITUTIONAL STRENGTHENING Strengthen ministries of trade to support domestic and cross-border e-commerce development</p>	<p>2. SECURING TRUST Secure trust along the e-commerce supply chain from producers to consumers</p>	<p>3. E-COMMERCE INTELLIGENCE Improve access to e-commerce statistics and market information in ECOWAS</p>	<p>4. INCLUSION Foster inclusion for e-commerce development in ECOWAS</p>
Strategic Objectives	<p>1.1. Anchor e-commerce development at the core of the Trade Ministries</p> <p>1.2. Define sectorial orientations for e-commerce development</p> <p>1.3. Support the elaboration and implementation of national e-commerce strategies in all Member States</p> <p>1.4. Monitor national and regional e-commerce initiatives in the region</p>	<p>2.1. Harmonize and update the ECOWAS Digital Economy legal and regulatory framework</p> <p>2.2. Adopt a regional approach for electronic signature certification</p> <p>2.3. Generalize access to secure digital payment services</p> <p>2.4. Design an ECOWAS labelling scheme to ensure the quality of e-commerce marketplaces and products</p> <p>2.5. Design a regional e-commerce support programme for delivery /logistics services</p> <p>2.6. Adopt ECOWAS guidelines for the development and promotion of secure point-of-sale systems</p> <p>2.7. Review digital addressing experiences and agree on an approach for ECOWAS</p>	<p>3.1. Improve data and statistics to monitor e-commerce trends in the region</p> <p>3.2. Support the growth of potential and actual e-commerce merchants</p> <p>3.3. Identify the needs of e-commerce merchants and consumers, and provide targeted assistance</p> <p>3.4. Support and develop capacity building programmes on e-commerce</p>	<p>4.1. Make e-commerce development inclusive by focusing on women and youth</p> <p>4.2. Make e-commerce development inclusive by focusing on people with disabilities</p> <p>4.3. Support and provide incentives for informal cross-border traders (ICBTs) to formalize</p> <p>4.4. Facilitate access to e-commerce for small (rural) producers</p>

4. GOVERNANCE FRAMEWORK

4.1 Overview

The success of the ECOWAS E-commerce Strategy is highly dependent on a robust and agile governance framework. The heterogeneity of Member States, the complexity of issues that need to be addressed, and the fast-moving pace of advancements within the sector also call for close monitoring and direction drawn from relevant authorities, interest groups and technical experts within the region.

4.2 Governance structure

a) Regional Committee on E-commerce

A Regional Committee on E-commerce will guide and facilitate the coherent implementation of the E-commerce Strategy. The Regional Committee on E-commerce will be made up of representatives of Member States' Ministries responsible for Trade.

Roles and Responsibilities

- i) Review progress of E-commerce Strategy
- ii) Report and make recommendations to ECOWAS senior trade officials and Ministers of Trade (ECOMOT) on e-commerce developments in the region
- iii) Facilitate the coordination and cooperation on measures that target cross-border e-commerce constraints particularly:
 - Where there is a need to implement bilateral or joint programmes that affect more than one Member State.

- Safeguarding the social and environmental interests of the Community
- iv) Peer-to-Peer sharing on national developments in e-commerce within each Member Statev)
- v) Lead national consultations on issues relevant to e-commerce

b) Expert Groups

Supporting the Regional Committee will be thematic expert groups.

Expert Groups will be made up of technical experts from the relevant government ministries, departments, and agencies; regional business associations; academics; and consumer and sectoral groups. Expert groups will be cross-sectorial and could be called on to provide technical input, recommendations, advice and/or information on their relevant areas of expertise, especially as is relevant for each of the 4 strategic goals of the strategy (i.e., Institutional strengthening, Securing trust, E-commerce Intelligence, and Inclusion).

c) E-commerce Community Forum

The E-commerce Community Forum will be a public-private forum for advocacy, creating e-commerce market linkages and facilitating cross-border cooperation amongst actors and interest groups within the region.

The E-commerce Community Forum will be open to members of the public and private sector, including financing bodies, start-up associations, consumer associations, business support organizations including incubation hubs and platforms, technical partners, donor representatives and academics.

Its primary function will be to disseminate information and increase the knowledge of and attract investments towards e-commerce within the ECOWAS community.

d) Internal Working Group on E-commerce

The Internal Working Group on E-commerce will facilitate coordination and information sharing within the ECOWAS Commission.

It will be chaired by the Directorate of Trade and supported by relevant directorates of the commission.

Supported by the Directorate of Trade, its responsibilities will include overseeing the coordination of matters relevant to e-commerce amongst Member States either vis a vis each other or with third-party partners.

The internal working group will also coordinate activities within the ECOWAS Commission and act as focal point on e-commerce for the ECOWAS Commission, this includes technical and administrative support to ensure that the Regional Committee on E-commerce is able to achieve its objectives. Including overseeing the Regional E-commerce Observatory.



PART 5.
IMPLEMENTATION PLAN
(2023 - 2027)

Table 12: Implementation Plan (2023 - 2027)

Strategic goal 1: Institutional Strengthening (Strengthen ministries of trade to support domestic and cross-border e-commerce development)		Impact: Intergovernmental coordination and cooperation on e-commerce development within and between Member States is strengthened		Timeline				
				2023	2024	2025	2026	2027
Expected Outcome	Strategic Objectives	Measures						
Outcome 1.1. Governance structure for e-commerce development is created at the regional and national levels.	SO 1.1- Anchor e-commerce development at the core of the Trade Ministries	<ul style="list-style-type: none"> i. Establish and operationalize an E-Commerce Regional Committee gathering Member States ministries responsible for trade at the ECOWAS level. ii. Establish standard terms of reference (guidelines) on e-commerce for ministries responsible for trade. 						
		<ul style="list-style-type: none"> i. Define a process to identify products and services targeted for further e-commerce development. ii. Identify and encourage actual and potential "champions" within e-commerce market to join e-commerce and contribute to e-commerce expansion. iii. Support innovation programmes regarding e-commerce and digital ecosystem (mobile apps, e-commerce platforms integrated with electronic payments). iv. Support transparent and harmonized taxation in telecoms sector and the digital ecosystem. 						
Outcome 1.2. A common approach to e-commerce development is set and well-known, including product lines to be encouraged and market opportunities for e-commerce merchants.	SO 1.2- Define sectorial orientations for e-commerce development							

Table 12: Implementation Plan (2023 - 2027)

Strategic Goal 2: Securing Trust along the E-commerce Supply Chain from Producers to Consumers	
Impact: Trust in e-transactions and logistics and delivery services is enhanced in the region	
Outcome 2.1. A harmonized and common regulatory framework within the whole ECOWAS area, supported by Member States adoption and transposition of the electronic commerce legal framework.	<ul style="list-style-type: none"> i. Adopt a unique territory for regional data flows, exchange, and protection. ii. Harmonize and make the intra ECOWAS roaming more affordable. iii. Support Member States in the adoption and transposition of the legal framework regarding electronic communications and transactions. iv. Support Member States in strengthening consumer protection laws in relation to e-commerce (including return policies, quality of products, delivery, charges and taxes). v. Disseminate and promote the adoption of the updated ECOWAS Digital Economy legal and regulatory framework at both national and regional level. vi. Provide capacity-building and accompany relevant legal authorities on the implementation of the ECOWAS digital economy legal and regulatory framework.
SO 2.1- Harmonize and update the ECOWAS Digital Economy legal and regulatory framework	
Outcome 2.2- A solution for electronic signature certification is adopted to be implemented and generalized in the short run, securing electronic transactions, and contributing to increasing trust.	<ul style="list-style-type: none"> i. Develop and disseminate a regional approach to electronic signature certification. ii. Communicate on the advantages of the use of electronic signature certification and provide capacity building on how to access it.
SO 2.2- Adopt a regional approach for electronic signature certification	

Table 12: Implementation Plan (2023 - 2027)

<p>Outcome 2.3- Digitalized payment is safer, encouraging its adoption by e-commerce users.</p>	<p>SO 2.3- Generalize access to digital payment services</p>	<ul style="list-style-type: none"> i. Promote interoperability of payment services (1) within mobile money systems and (2) between mobile money systems and banking accounts across ECOWAS. ii. Encourage and boost existing digital payment solutions. iii. Promote the development of online payment portals that act as a third-party platform in retail transactions. iv. Promote information sharing by Member States on the price of electronic transactions among operators. 				
<p>Outcome 2.4: ECOWAS labelling scheme promotes quality assurance and transparency of marketplaces and e-traded goods and service for actual and potential users, which supports the conduct of safe e-commerce transactions in the region.</p>	<p>SO 2.4- Design an ECOWAS labelling scheme to ensure the quality of e-commerce marketplaces and products</p>	<ul style="list-style-type: none"> i. Define ECOWAS accreditation mechanism for marketplaces, merchant websites and quality products. ii. Design quality charter for e-commerce marketplaces merchant websites and products sold via e-commerce. 				
<p>Outcome.2.5 -E-commerce delivery/logistics services designed to encourage e-commerce business development. Trust towards e-commerce supply chain is strengthened, boosting adhesion and access to e-commerce.</p>	<p>SO 2.5- Design a regional e-commerce support programme delivery/logistics services.</p>	<ul style="list-style-type: none"> i. Promote collaboration between Customs administration and postal services to facilitate cross-border clearance for e-commerce products. ii. Encourage the systematic inclusion of e-commerce transactions in trade facilitation programmes and Customs reforms (including use of single windows...) iii. Support postal authorities to reduce delays and servicing costs on domestic and cross-border deliveries. iv. Strengthen delivery and logistics services able to process and deliver large volumes of small packages. 				

Table 12: Implementation Plan (2023 - 2027)

Strategic Goal 3: E-commerce Intelligence (Improve Access to E-commerce Statistics and Market Information in ECOWAS)									
Impact: (1) Statistics and monitoring of the regional e-commerce market is improved (2) An entry point to the e-commerce market in the region for actual or potential users is created.									
Outcome 3.1- The size and characteristics of the ECOWAS e-commerce market and individual country specificities are well-known.	SO 3.1- Improve data and statistics to monitor e-commerce trends in the region	i. Establish and operationalize a regional e-commerce observatory.							
		ii. Centralize and reconcile e-transactions and data from e-commerce.							
Outcome 3.2- Market entry point that facilitates the participation of potential and actual e-commerce merchants in regional e-commerce market is established.	SO 3.2- Support the growth of potential and actual e-commerce merchants	iii. Promote the automation and centralization of e-transactions from e-commerce platforms operating in Member States							
		iv. Provide reports and data analytics regarding e-commerce market trends within ECOWAS countries and between ECOWAS countries and the rest of the world.							
		v. Support Member States in improving their capacity to collect and report on e-commerce related data.							
		i. Create and operationalize an online portal through the Regional E-Commerce Observatory that provides information to e-commerce merchants (actual and potential).							
		ii. Build the capacity of national consumer associations on e-commerce.							
		iii. Build the capacity of national and regional business associations on e-commerce.							
		iv. Improve expert knowledge among e-commerce merchants' operating in the region.							
		v. Share relevant information on alternative dispute resolution mechanisms (ADR) to assist online users or e-commerce merchants.							

Table 12: Implementation Plan (2023 - 2027)

<p>Outcome 3.3- Improve transparency and access to information on the regional e-commerce market.</p>	<p>SO 3.3- Identify the needs of e-commerce merchants and consumers and provide targeted assistance</p>	<ul style="list-style-type: none"> i. Identify the needs of e-commerce merchants. ii. Disseminate targeted insights, information, and opportunities on e-commerce. 	
<p>Outcome 3.4- Digital literacy is improved, as well as the knowledge for opportunities provided by e-commerce.</p>	<p>SO 3.4- Support and develop capacity building programmes on e-commerce</p>	<ul style="list-style-type: none"> i. Support digital literacy programmes in Member States. ii. Build the capacity of businesses on the process of buying and selling through e-commerce. iii. Promote and support e-commerce adoption by MSMEs. 	

Table 12: Implementation Plan (2023 - 2027)

Strategic Goal 4: Inclusion (Foster inclusion for e-commerce development in ECOWAS)						
Impact: Reduce the digital divide between and within ECOWAS Member States						
Outcome 4.1- More women and youth are participating and benefiting from e-commerce in the region.	SO 4.1.1. Make e-commerce development inclusive by focusing on women and youth	<ul style="list-style-type: none"> i. Mainstream the participation of women and youth in all programmes and initiatives proposed within SG1 to SG3. ii. Promote universal access to e-commerce, including through a generalized access to digital devices broadband telecommunications services, Internet access and e-payment services. iii. Support the adoption, use and expansion of online platforms that facilitate e-commerce for women and youth. 				
Outcome 4.2- More people with disabilities are participating in and benefiting from e-commerce in the region.	SO 4.2. Make e-commerce development inclusive by focusing on people with disabilities	<ul style="list-style-type: none"> i. Mainstream the participation of persons with disabilities in all programmes and initiatives proposed within SG1 to 3. ii. Promote universally accessible e-commerce for people with disability, including through accessibility to digital devices, broadband telecommunications services, Internet access and e-payment services. iii. Facilitate interventions on digital skills and e-commerce business development programmes (incubation) to persons with disabilities. 				

Table 12: Implementation Plan (2023 - 2027)

<p>Outcome 4.3- Formalization of ICBTs is increased, as well as their participation in the e-commerce market.</p>	<p>SO 4.3. Support and provide incentives for informal cross-border traders (ICBTs) to formalize</p>	<p>i. Promote and support incentives to ease the formalization for ICBTs interested in e-commerce and digitalized payments.</p>					
<p>Outcome 4.4- Access to e-commerce is strengthened for rural producers.</p>	<p>SO 4.4. Facilitate access to e-commerce for small (rural) producers</p>	<p>i. Promote access to broadband Internet access for rural producers.</p>		<p>ii. Develop and promote digital literacy programmes for rural producers.</p>		<p>iii. Communicate on expected benefits from e-commerce market adhesion towards rural producers.</p>	

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ANNEXES

Annex 1 - Initiatives and programmes of the ECOWAS Commission

Directorate Programmes Trade Logistics and Trade Facilitation		Objectives, strategy and priority	Timeframe
Customs and Taxation	Trade Facilitation West Africa Programme	<ul style="list-style-type: none"> ➢ Improve and facilitate movement of goods in the region and internationally ➢ Reduce the time and cost of trade in West Africa ➢ Improve and increase efficiency of trade facilitation measures in West Africa ➢ Improve the movements of goods along selected corridors; ➢ Reduce barriers for small-scale traders and other key stakeholders, especially women 	09/2018- 06/2023
	ECOWAS Trade Liberalization Scheme	<ul style="list-style-type: none"> ➢ Operationalize the main objectives of regional economic integration specifically for unprocessed goods, traditional handicrafts and industrial products within ECOWAS 	Ongoing
Digital Economy and Post	West African Postal Conference	<p>Bring together postal operators in charge of the Universal Service</p> <ul style="list-style-type: none"> ➢ Improve the quality of postal services subregional and international as well as the safety of postal items ➢ Develop cross-countries cooperation <ul style="list-style-type: none"> ● Share experiences on organizational, operational and regulatory problems ● Establish where necessary a harmonized regulation ● Exchange of staff and collaborative trainings in different areas of speciality ➢ Promote the development and use of new information and Communications Technology ➢ Develop Community development projects and source for funds to implement them ➢ Promote financial inclusion of the poorest populations to contribute to poverty alleviation 	2012- Ongoing

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	<p>ECOWAS Management Information System for Post and Telecommunications SIGPOST & SIGTEL</p>	<p>SIGPOST:</p> <ul style="list-style-type: none"> ➢ Collect and provide information on postal sector development in the region ➢ Provide online access to current postal operating and financial data at both national and regional levels; <p>SIGTEL:</p> <ul style="list-style-type: none"> ➢ Manage the SIGTEL database, including telecom statistics (mapping of telecom/ICT infrastructures and monitoring of GSM transmission availability) ➢ Continuous harmonization of ITU Telecom/ICT indicators with ECOWAS indicators ➢ Monitor and document information from “National Correspondent for Indicators” ➢ Provide support service and direct assistance to the “National Correspondent for Indicators” 	<p>2026-Ongoing</p>
	<p>Implementation of Trade Facilitation measures</p>	<ul style="list-style-type: none"> ➢ Reduce time and cost to export/import (border and documentary compliance (hrs and USD) ➢ Reduce Non-Tariff Barriers 	<p>Ongoing</p>
<p>Trade Directorate</p>	<p>ECOWAS Regional Trade and Transport Facilitation Strategy</p>	<ul style="list-style-type: none"> ➢ The 2021-2025 ECOWAS Regional Trade and Transport Facilitation Strategy (RTTFS) will consolidate and build synergies among ECOWAS priorities articulated in various documents, to offer a coherent strategy and an action Plan that will be implemented in view of deepening regional integration and enhancing the ability to trade between Member States and the rest of the world 	<p>2020-Ongoing</p>
	<p>Formulation and Implementation of Regional trade policy</p>	<ul style="list-style-type: none"> ➢ Predictable, transparent and coherent framework on trade 	<p>2015-Ongoing</p>
	<p>Negotiations and Implementation of Trade Agreements</p>	<ul style="list-style-type: none"> ➢ Increase trade and investment opportunities as a result of favourable preferential trade agreements 	<p>2015-Ongoing</p>

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Payment solutions	
Establishment of ECOWAS Payments & Settlement Area	<ul style="list-style-type: none"> ➢ Facilitate financial markets integration within the region. ➢ Facilitate Free movement of capital and trade payments and Settlement in ECOWAS' Currencies. ➢ Support digital payments and financial inclusion
Harmonization of payments and settlement legal and regulatory framework in Member States and ECOWAS Regulation for cross border payments and settlement	<ul style="list-style-type: none"> ➢ Harmonize regulatory framework for payments in ECOWAS and the Legal Framework for cross border payments and settlement in the region. Specifically Transparent and predictable environment for cross border payments and settlement in ECOWAS. ➢ Regional Governance Framework and Risk Management Mechanism for Cross border Payments/Settlement systems in the region
Pan-African Payment Settlement System (PAPSS)	<ul style="list-style-type: none"> ➢ The Pan-African Payment Settlement System (PAPSS) was launched commercially on 17 January 2022 in Accra within the region composed of the Gambia, Ghana, Liberia, Nigeria and Sierra Leone, after a test phase initiated in the West African Monetary Zone. PAPSS is a platform designed to facilitate instant cross-border payments in local currency between countries, even though, unlike WAEMU countries, West African Monetary Zone countries do not have a common currency. The system thus allows a customer from a given country to pay in their own currency while the seller located in another country will receive the payment in their own local currency. ➢ The Managing Director of Smart Africa – an alliance of 32 African countries, international organizations and global private sector actors in charge of the African digital agenda – announced that his institution and the African Export-Import Bank have recently signed a Memorandum of Understanding to support the development of pro-PAPSS policies and regulations across the continent.
West Africa Monetary Zone	2022 - ongoing
Private Sector Directorate	2008-ongoing

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Isolated initiatives	Addressing	<p>Initiatives to develop digital addressing solutions exist or are under development, but they remain subject to technical constraints (GPS), and it is difficult to get feedback or track the progress of these initiatives. Most postal operators use their own addressing systems that do not obey pre-established standards, implying losses of parcels and revenues, an extension of delivery times that is unlikely to reassure potential e-commerce users. These include</p> <ul style="list-style-type: none"> ➢ Abidjan physical addressing programme as part of the Greater Abidjan ➢ Competitiveness Support Project (PACOGA) programme financed by the World Bank; ➢ Partnership with Côte d'Ivoire ➢ Development of a QR code in Ghana to record 7.5 million digital addresses – an initiative of the Land Use and Spatial Planning Authority, a QR code associated with each property contains the house number, street name and numeric address; ➢ Implementation of a map of the City of Bamako called “Base Map” (Mali) ➢ Pilot experience with OpenStreetMap in the Niger; ➢ Implementation of the digital addressing project in Senegal among the components of the “Smart Senegal” programme – the objective is to have within two years a complete digital addressing in Dakar, with a single database and geolocation tools. 	Ongoing
Legal and Regulatory Framework			
Digital Economy and Post	ECOWAS Cybersecurity Agenda	<ul style="list-style-type: none"> ➢ Support Member States to: <ul style="list-style-type: none"> ● Protect their cyberspace and Critical Information Infrastructure ● Build confidence in the use of ICTs ● Strengthen their cyber capability ➢ The agenda has five (5) actions lines: (i) Legislation/ Policy Framework; (ii) Handle Cybercrime; (iii) Cyber Resilience; (iv) Capacity Building; and (v) International Cooperation 	2017 - ongoing programme
ECOWAS Cybersecurity and Cybercrime Strategy		<ul style="list-style-type: none"> ➢ Establish a community strategic framework to be considered by Member States in their national strategies and implemented in their action plans on cybersecurity and fight against cybercrime by the end of 2022 	2020

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	<p>ECOWAS Critical Infrastructure Protection (CIP) Policy</p>	<ul style="list-style-type: none"> ➤ Formulate national cybersecurity and cybercrime policy and strategy ➤ Strengthen cybersecurity for a safe and secure cyberspace. ➤ Reduce Cybercrime Incidents with an enabled environment and capability to bring perpetrators to justice. ➤ Promote coordination and cooperation in enhancing cybersecurity and fighting cybercrime 	<p>2020</p>
	<p>Review, Update and Develop New ICT Legal and Regulatory Frameworks</p>	<ul style="list-style-type: none"> ➤ Review and update the existing legal ICT and regulatory frameworks and develop a new regional framework for the ECOWAS/UEMOA space to support the digital economy development. ➤ Review and update all existing ICT community texts adopted by the ECOWAS and WAEMU Commissions ➤ Develop a new legislative and regulatory framework (acts, directives or regulations, guidelines, etc.) taking into account innovations and technological progress such as Internet of Things, Artificial Intelligence Cloud Computing, 5G networks and others 	<p>2019 - ongoing</p>
	<p>Implementation of regional roaming</p>	<ul style="list-style-type: none"> ➤ Define a harmonized legal and tariff framework for roaming on public mobile communication networks within ECOWAS Member States; ➤ Solve the problem of the high tariffs on roaming services (voice calls, SMS and data) in the ECOWAS region ➤ Determine the rights and obligations of community roaming providers, regulators and the ECOWAS Member States. 	<p>2018 - ongoing</p>
	<p>Programme on the Harmonization of policies and regulatory frameworks</p>	<ul style="list-style-type: none"> ➤ This programme lays the structural foundation of a Digital Economy (e-economy) in pursuit of the ECOWAS objective in ICT: establishment of a single ICT market in West Africa. The overall aim is to put in place a secure enabling environment to facilitate the development of the ICT sector for the attainment of competitive business and investment capacities, which in turn will impact all the socio-economic development sectors and the life of ECOWAS citizens. 	<p>Ongoing institutional programme</p>

Annex 1 - Initiatives and programmes of the ECOWAS Commission

WAEMU	free roaming initiative	<ul style="list-style-type: none"> Free roaming is a regulated roaming service that is characterized by the elimination of any surcharge on voice and messaging (Short Message Service (SMS) services of any subscriber traveling in the signatory countries of the Abidjan Protocol. In practice, it allows a roaming subscriber in one of the countries concerned to benefit from cheaper communications, using the smart card of his home operator. In practice, free roaming offers the possibility of nationals of the nine signatory countries to benefit not only from the free first 300 minutes of communication, but also from the local rate of the country visited, all over a period of 30 calendar days. The initiative, initially led by WAEMU, now has ECOWAS countries signatories to the Abidjan Protocol, two of which are outside WAEMU: Côte d'Ivoire, Guinea Senegal, Mali, Togo, Burkina Faso and Benin were joined by Sierra Leone in November 2019 and Liberia in February 2020. The adoption of free roaming should eventually be extended to the whole of ECOWAS. 	2016 (signature of Abidjan's protocol)-ongoing
Directorate Industry	West Africa Common Industrial Policy	<ul style="list-style-type: none"> Accelerate the industrialization of West Africa Promotion of endogenous industrial transformation of local raw materials; Development and diversification of industrial productive capacity Strengthen regional integration and export of manufactured goods 	2017 - ongoing programme
Customs and Taxation	ECOWAS Customs Code	<ul style="list-style-type: none"> Lay down the general rules and procedures applicable to goods brought into or taken out of the community territory. (Article 1 Customs Code) 	2020
ECOWAS Gender Development Centre	Supplementary Act A/SA.02/05/15 on Equal Rights of Women and Men for Sustainable Development in the ECOWAS Region	<ul style="list-style-type: none"> Harmonize national legislations within ECOWAS and with international commitments to protect and promote women's rights in West Africa Establish an agenda and a mechanism for periodic evaluation at both national and regional levels Strengthen economic activities of women, eliminate discrimination and achieve gender equality and equity Improve the living conditions of vulnerable groups, mainly women, children elderly and persons living with disabilities 	2020

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		<ul style="list-style-type: none"> ➤ Increase the rate of women's participation at all levels of decision-making in the different sectors, particularly in the political sphere; ➤ Ensure a greater role for women in early warning mechanisms within the ECOWAS region ➤ Consolidate regional integration and sustainable development through the effective participation of women in the regional integration process. 	
	ECOWAS Plan of Action on Trade and Gender	<ul style="list-style-type: none"> ➤ Increase women's productive capacity and export competitiveness ➤ Promote gender-sensitive trade policy development and implementation among Member countries ➤ Strengthen synergy and coordination mechanism for different agencies involved in trade and border management ➤ Increase investment in gender sensitive infrastructure to facilitate trade ➤ Enhance research in gender and trade for evidence-based decision making; ➤ Put in place a monitoring and evaluation system that ensures an effective and efficient management and implementation of the plan of action. 	2019 - ongoing
ICT Infrastructure and Services			
Digital Economy and Post	Broadband Infrastructure Development	<ul style="list-style-type: none"> ➤ Ensure the development and availability of reliable broadband infrastructure in three areas: <ul style="list-style-type: none"> ● International broadband connectivity, through international undersea cables ● National fibre-optic backbone networks, from the cable landing stations to the city centers ● Cross-border interconnectivity of national backbone networks to implement regional services as regional roaming and cross border e-commerce 	Ongoing
	Development of the Amilcar Cabral Submarine Cable project	<ul style="list-style-type: none"> ➤ Provide redundancy in international connectivity for Gambia, Guinea-Bissau, Guinea, Sierra-Leone and Liberia. ➤ Supplement international connectivity infrastructure to increase the ECOWAS international capacity and support Internet and related applications ➤ Improve the level of integration of Cabo Verde with the rest of the West Africa region 	Adopted in 2017- feasibility study ongoing

Annex 1 - Initiatives and programmes of the ECOWAS Commission

E-commerce Skills and Development			
ECOWAS Gender	« 50 million women speak » platform	<ul style="list-style-type: none"> ➢ Facilitate access to knowledge, financing and capacity strengthening through ITC initiative following the ECOWAS agenda 2063, MDGs and dispositions for women and youth autonomy 	Phase 1 completed
Development Centre	ECOWAS Plan of Action on Trade and Gender	<ul style="list-style-type: none"> ➢ Facilitate access to knowledge, financing and capacity strengthening through ITC initiative following the ECOWAS agenda 2063, MDGs and dispositions for women and youth autonomy ➢ Create a platform to improve women entrepreneurship capacities ➢ dynamic networking and information sharing ➢ Promote opportunities to liaise between rural and urban areas, or for cross-border trading, ➢ Increase women's productive capacity and export competitiveness; ➢ Promote gender-sensitive trade policy development and implementation among Member countries ➢ Strengthen synergy and coordination mechanism for different agencies involved in trade and border management; ➢ Increase investment in gender sensitive infrastructure to facilitate trade; ➢ Enhance research in gender and trade for evidence-based decision making ➢ Put in place a monitoring and evaluation system that ensures an effective and efficient management and implementation of the plan of action 	2019 - ongoing

Annex 2 - International experiences and good practices from countries having successfully developed their e-commerce market

Objectives	Actions	Examples
Establish a reliable network covering (almost) the entire territory	Massive investments in information highways and e-commerce infrastructures. Encourage the decrease in the price of Internet access.	USA, Japan, EU, China, India, South Korea
Foster digital literacy and economy	Long-run strategy information and technology services	India and Ireland USA
Adapt the legal framework to the e-commerce reality	Exhaustive legal framework on e-commerce, including electronic signature, consumer protection, ruling of online contracts and role of institutions in charge of cybersecurity. System to monitor and supervise online transactions.	USA, Japan, EU, China, India, South Korea
Promote the cultural change and e-commerce adoption	Implementation of e-government and e-procurement platforms to promote the development of the use of e-commerce. Initiative support them: buy their products from Jumia- Egypt in the context of the made in Egypt initiative providing visibility and promotion to local producers at zero cost during 2021 Ramadan.	USA, Canada, Japan, EU, China, India, South Korea Egypt (Jumia)
Design and implement incentives	Tax exemptions on development costs or for Internet access (Internet tax freedom act in 1998 in the USA) Boost companies which respond to tenders electronically. Limit the access to exporting quotas for companies not involved in e-commerce	USA ; India, Japan USA, China Egypt (Jumia)

Annex 2 - Initiatives and programmes of the ECOWAS Commission

Encourage digitalized payments	<p>Lottery system to promote electronic payments with rewards for consumers and sellers using digitalized payments. The lottery includes any transaction with a digitalized payment (credit card, mobile money) and separates sellers and consumers.</p>	South Korea India
	<p>Deployment of an online payment system with third-party payment services including different mode of payments (interoperability between mobile payments and credit card).</p>	China (China UnionPay), India
Facilitate the e-commerce logistics	<p>Multiplication of delivery points through local stores at the buyer's convenience</p> <p>Development of "Taobao" rural centers: centers of services providing notably an access to ordering and delivery services with a system including incentive commissions.</p> <p>Implementation of a delivery points network (including return) at the customer's convenience depending on the most convenient location with the choice of the logistics operator on the same application.</p> <p>Development of parcel lockers which are automated lockers accessible at any time.</p> <p>Amazon easy programme: physical shops opened in rural areas to support people in making their shopping online and teach them how to search goods and services online and to access to simplify the deliveries.</p>	<p>Japan, USA, China (Alibaba)</p> <p>South Africa (Pargo application)</p> <p>China, EU, USA, Australia</p> <p>India (Amazon)</p>
Taxation incentives for e-commerce businesses	<p>Implement taxation incentives for e-commerce actors:</p> <ul style="list-style-type: none"> ➢ Progressive taxation for the 3 to 5 first years of activity ➢ Provide credit guarantees to improve products and processes; ➢ Depreciation and taxation exemption for investments in laboratories and quality control; ➢ Taxation deduction for investment and expenditures for Internet access or development costs 	China, Japan, USA

Annex 3 - Strategic goals, programmes of measures and ECOWAS Commission vision²¹

Strategic goals and vision	Structural change and economic growth				Cross border trade		Inclusion			Trust
	Structural change	Economic diversification	Job creation	Exporting sector	Regional integration	Integrated	Sustainable	inclusive		
1 - Institutional Strengthening										
1.1- Anchor the e-commerce development at the core of ministries' responsible for trade	X									
1.2- Define sectorial orientations to e-commerce development	X	X	X	X	X	X	X	X	X	X
1.3- Support the elaboration and implementation of national e-commerce strategies in all Member States	X		X							
1.4- Monitor national and regional e-commerce initiatives in the region										X
2 - Trust										
2.1- Harmonize and update the ECOWAS Digital Economy legal and regulatory framework				X	X	X	X	X	X	X
2.2- Adopt a regional approach for electronic certification			X	X	X	X	X	X	X	X
2.3- Generalize access to secure digital payment services	X	X	X	X	X	X	X	X	X	X

Annex 3 - Strategic goals, programmes of measures and ECOWAS Commission vision²¹

4- Inclusion										
4.1- Make e-commerce development inclusive by focusing on women and youth						X		X	X	X
4.2- Make e-commerce development inclusive by focusing on people with disabilities						X		X	X	X
4.3- Support and provide incentives for informal cross-border traders (ICBTs) to formalize			X			X	X	X	X	X
4.4- Facilitate access to e-commerce for small (rural) producers						X		X	X	X

Annex 4: Which products for e-commerce? “Candidates products” for e-commerce distribution in the context of the ECOFOWA project

Project	Actions	Products
<p>ECOFOWA: International e-commerce project including Benin, Côte d’Ivoire, Mali, Senegal initiated in 2021</p>	<p>Identification of craft products easily transportable with no substantial handling and likely to be exported</p>	<p>Consumables: Shea honey, sesame biscuits, broth, ginger, Flour (Infant, fonio, cassava, baobab, sweet potato), Dried mangoes, Chocolate (wafer, spread)</p> <p>Beauty well-being: Vegetable oils (baobab), vegetable butter (shea, mango) herbal tea (Moringa), various solid soaps, masks (bissap kaolin, neem)</p> <p>Basketry and leather Hats, bags, fans, wall decoration, rugs, baskets, abomey weaving,</p> <p>Pottery and crockery: Beads, bowls, sculpture, wood, cutlery, trays, mortar baskets</p> <p>Jewellery: Plastic, weaving, gold, silver</p> <p>Sewing: Dress, top, pants, headband, jacket, T-shirt, sweatshirt scrunchie, swimsuit, kimono, shirt</p>



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