

# Policy Paper for Development in the Age of Digital Platforms

## Executive Summary

Seven of the world's top eight companies by market capitalisation use platform-based business models, monetising digital intelligence which derives from data (UNCTAD 2020). This powerful shift also affects countries in the Global South. Besides their value creating potential, digital platforms can affect all of the Sustainable Development Goals with the prospect of achieving efficiency and effectiveness gains (ibid). Supported by mobile-based technologies, digital platforms can have a positive impact on livelihoods by matching supply and demand for goods and services, opening new channels for employment, and distributing new value-added services (e.g., digital financial services) to consumers, workers, and SMEs (cenfri 2019).

Yet, less developed countries are faced with increasingly strong competition from the Global North and a less developed digital ecosystem, which calls for an approach that is customisable to the local needs and capacities. Typical differences and perceived weaknesses include a less advanced digital infrastructure and reduced connectivity, weak institutional structures and partnerships leading to a fragmented market, missing skills, and ambiguous (or inadequate) laws and regulations. Any such weak or missing capacity will cause concerns amongst market actors and users, resulting in reduced trust in a robust and sustainable solution.

To address these concerns and explore ways to develop sustainable platforms, GIZ, the MÜNCHNER Kreis, and the World Bank Group held the "[Development in the Age of Digital Platforms](#)"<sup>1</sup> Conference in 2020-2021. The conference and the resulting policy paper<sup>2</sup> provided a platform of exchange for leading academics, policy makers, development practitioners, and industry representatives on the topic of digital platforms, focusing particularly on the following key questions: (1) How can platforms be designed and leveraged to support economic growth in developing countries, especially in Africa? (2) What are some existing examples of platforms that have been successfully leveraged for development? (3) How can platform business models be developed in a sustainable way? (4) What framework conditions and policies are needed to ensure platforms support the Sustainable Development Goals and work to close the Digital Divide?

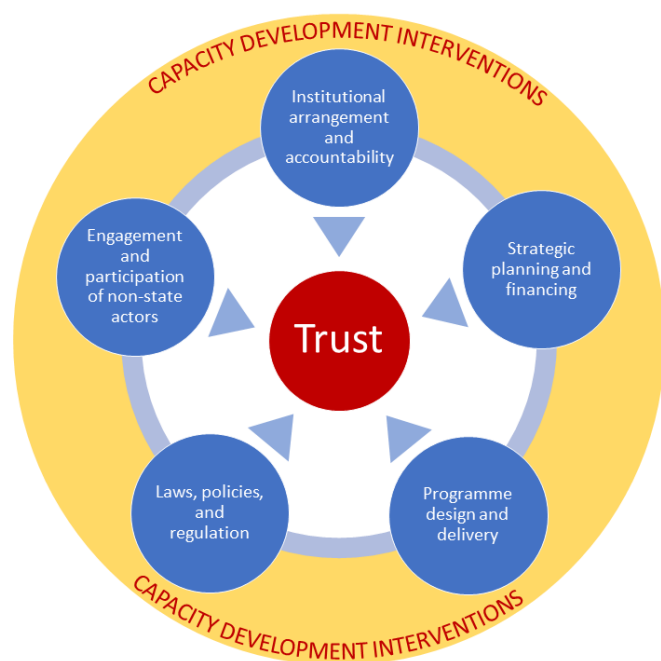
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<sup>1</sup> See conference website: <https://www.giz.de/expertise/html/61637.html>

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The conference included a series of six workshops (Health Care, Education, Manufacturing, Agriculture, Mobility, and Finance/E-Commerce), in which platform experts shared findings and recommendations which form the basis for this policy paper. In addition to the main organisers of the conference, several other organisations were involved at the workshop level, including the World Food Programme (Agriculture) and the University of Oslo (Health Care). Besides the workshops, the conference also included video interviews with high-level policy makers in Africa and platform specialists, as well as maps and other resources on the topic of digital platform ecosystems in Africa.

Based on discussions throughout the conference, this policy paper identifies five pillars which are essential capacities for creating trusted and sustainable digital platform ecosystems:



1. Institutional arrangement and accountability
2. Strategic planning and financing
3. Programme design and delivery
4. Laws, policies, and regulation
5. Engagement and participation of non-state actors

At the centre of the five pillars is the value of trust, and capacity development interventions are needed for the pillars to reach their fullest potential. Policy makers can use these five pillars to identify and customise the level of capacities required in their specific contexts, while incentivising participation of stakeholders across the whole of society. The model can help policy makers to analyse which capacities need to be strengthened or developed to best fit their ecosystem and how they can scale platform solutions based on scope, user profile, and geography. In sum, policy makers can use the five pillars model to promote digital platform ecosystems that foster inclusive economic growth and help to reach the Sustainable Development Goals.

## Introduction

The digital economy is a driver for growth and innovation in Africa; its impact is felt in almost all sectors and it is developing at an astonishing speed. This growth is driven by the rise of data value chains<sup>3</sup> and platformisation (UNCTAD, 2019). Digital platforms are the next development frontier for the African continent. According to a study from Boston Consulting Group, 2019, digital platforms could create around 3 million new jobs by 2025 across the continent, ranging from delivery drivers to retail and hospitality workers (BCG, 2019).

A digital platform is a digital business based on enabling value-creating interactions between producers and consumers. The digital platform provides an open, participative infrastructure for these interactions and sets governance conditions for them. The platform's overarching purpose is to consummate online matches amongst users and facilitate the exchange of goods, services, or social currency, thereby enabling value creation for all participants (Parker et al. 2016:15).

Digital platforms function both as intermediaries and infrastructures; they bridge the gap between different people and connect different markets, and turn these networks into material arrangements of traceable activities (Jonas Andersson Schwarz, 2017).

The outcomes of a growing digital economy are often uneven, both within and between countries, and there can be different direct and indirect impacts, both positive and negative. Digital data and digitalisation can help improve economic and social outcomes and be a force for innovation and productivity growth. The infrastructure provided by platforms can enable more effective transactions, networking, and exchange of information. From a business perspective, the transformation of all sectors and markets through digitalisation can lead to the production of more and better goods and services. Data and information can also be useful for improving processes and increasing access to markets. Through their use of data, firms can better meet the needs of consumers by offering on-demand goods and services, and customised products.

At the same time, there are increasing concerns about the risks platforms pose, such as the rising concentration and market power of global digital platforms, unfair business practices, and the potential for rent-seeking monopolies. Globally, the digitisation process has had uneven impacts and is dominated by multinational corporations. The Digital Divide threatens to slow this process down even further in the African ecosystem, and local firms are limited to essential niche services (payment providers, logistics, or mobile service providers) which are defined around specific communities and hard to scale (Bukht and Heeks, 2017). Traditional brick and mortar sectors and small companies may suffer in the digitalisation process. Digitalisation can result in negative effects on employment because of job losses in affected sectors, with consequent polarisation and increased inequality. In addition, digital platforms may adopt tax optimisation

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<sup>3</sup> Involves data collection, the production of insights from data, data storage, analysis, and modelling. Value creation arises once the data are transformed into digital intelligence and monetised through commercial use.

practices which reduce government revenues. Beyond purely economic aspects, there are increasing concerns about issues related to privacy and security, democracy, and ethical failures, as well as the risks of mass surveillance and digital colonialism.

From an international perspective, there can be diverse and unclear impacts on trade, depending on, for example, a country's level of development, trade structure, and digital readiness. Developing countries may risk ending up in a "data trap", at the lower levels of the data value chains, and become dependent on global digital platforms.

Effective policies have to achieve a balance between these positive and negative effects. Only an accessible and equitable approach can enable and incentivise all stakeholders to get involved. It is especially the users, natural or legal persons, who will decide, to a large extent, over the success or failure of a digital platform through their participation. This active engagement can only be achieved if all stakeholders can develop and sustain trust in this systemic shift from analogue marketplaces to digital platforms.

Trust is as old as human history, being a key asset for any transaction or relationship. For example, before legitimate currency, if you wanted to make a deal, you had to rely on your credibility and relationships within the community, e.g., as a reliable and trusted sponsor, or on a recommendation from an authority. This trust would have developed over a long period of time through the community network. If you lost the community's trust, it was very difficult and often expensive to get it back. In the analogue world, we have developed mechanisms like institutions, governance structures, and laws which enable trust through credentials like passports, cash, or traffic lights. When everything is in place, market players can trust that the interaction is managed from beginning to end.

However, the digital realm challenges many of these elements of trust. Trust has become the single most important currency in the business world (Deirdre Campbell). As the marketplaces move online, relationships and transactional partners become data points, unidentifiable to the human eye. Trust in the digital space needs to be re-established, based on the same elements but applied to the digital complexities and the local realities of a given user, community, country, region, and the world at large.

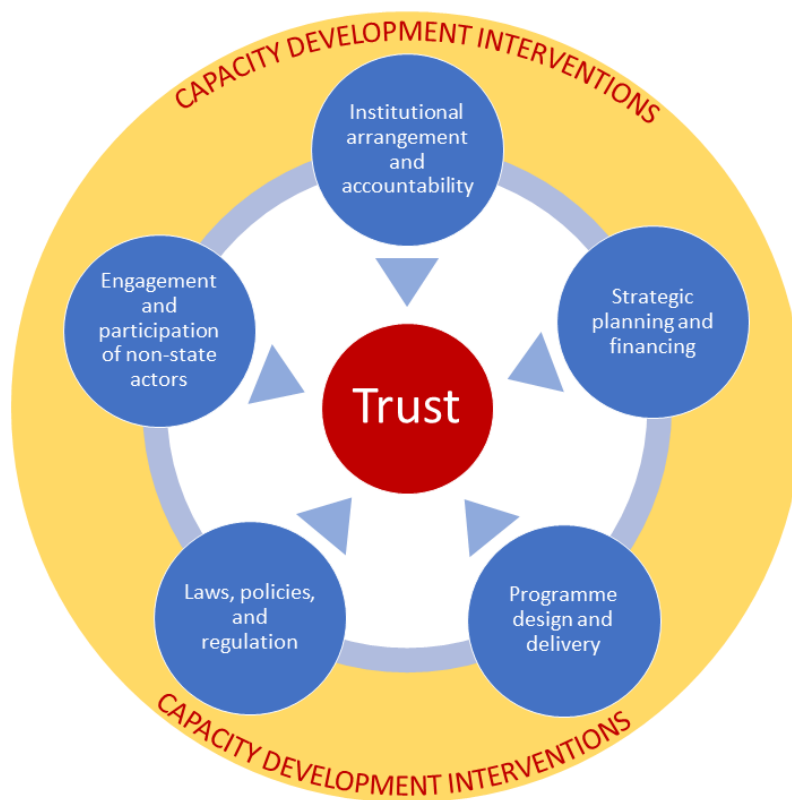
"There is always the question: How come WeChat, Alibaba have not worked well in Africa? They are super platforms across China, how come they don't work in Africa? It's because our context is very different. We are a trust-based community. We live, we run on trust. It's born in our DNA. We cannot ignore it. So, if somebody is going to come and introduce a platform, make sure you have a human being as an intermediary to be able to make your platform work. And that is the winning formula for all platforms in Africa. It is to make sure that you have a human intermediary, because trust is built, and values are built from a human connection."

- Dr. Shikoh Gitau, CEO of Qhala, Kenya

Policies need to describe an environment which can achieve such trust. In the case of digital platforms, this will be defined along five major pillars:

1. Institutional arrangement and accountability
2. Strategic planning and financing
3. Programme design and delivery
4. Laws, policies, and regulation
5. Engagement and participation of non-state actors

These five pillars will vary in content and focus, depending on the sector, the countries, the target group, and many other impacting factors, both exogenous and endogenous in nature. However, a review of all five pillars will be required to achieve trust at all levels. This review process must involve all stakeholders and will hence result in an overview of where the given ecosystem is strong and where particular capacities are weak or missing. As such, the search towards a trusted model will reveal information that should be used to define the required capacity development interventions.



**Figure 1:** The trust creating pillars within a capacity development plan

## The five pillars

### *Institutional arrangements, partnerships, and accountability*

This first pillar entails forging partnerships, synergies, and other types of collaboration to strengthen capacities of national institutions (both formal and informal) and build on strategies which require dialogue, understanding, and compromises among governments, their communities, and organisations. Hence, partnership is a major element in this pillar, aimed at building strong and integrated business models. Institutional arrangement and accountability look to define and enhance the capacities of national systems, and ensure accountability, whether through strengthened coordination mechanisms or enhanced information management and dissemination systems; this may also include collaborating to establish and promote mechanisms for monitoring and enforcing existing relevant legislation and policies.

#### **Findings:**

- Digital platforms involve many stakeholders from both the public and/or the private sector. Each platform model and its **required institutional structure** needs to be carefully analysed to match the local circumstances. In these cases, **Public-Private-Partnerships** can be explored.
- Rearranging an already existing sector (e.g., the health care sector) to fit into the digital realm is costly and requires inclusion of all stakeholders across the community. Hence, the **burden and costs need to be shared** since the benefits will affect everyone.
- Some sectors benefit particularly from **combining efforts and knowledge sharing**, especially when it comes to data sharing.
- Platforms that have a larger **societal impact**, like education or social protection programs, need to include aspects of public sponsoring and other financial support programs to ensure sustainability.
- Platforms which provide access to traders from the **informal sector** will have to establish mechanisms to ensure that standardisation is possible and that participating stakeholders are enabled to improve their positions, for example, their creditworthiness.

#### **Recommendations:**

- Digitisation and digitalisation typically require **multidisciplinary, inter-disciplinary, and cross-sectoral engagement** and collaboration. This needs to be carefully planned, and stakeholders need to be incentivised to participate actively.
- **Accountability** across the platform needs to be defined, and **liability structures** need to be put in place.
- **Diversity** across labour, sectors, and other areas needs to be encouraged and structured efficiently as well as in a holistic manner to ensure an effective collaboration.
- **Business-to-Business (B2B)** focused platforms need to establish their collaboration strategically and keep in mind a strong focus on partnerships.
- **Partnerships** need to be established when the market opportunity is vast and connecting business cases are strengthening the platform and offer a more integrated user experience. In larger platforms with

multiple smaller and micro partners offering services and goods, the inclusion of intermediaries is advisable to manage the governance structure and remain approachable.

- A **strong institutional arrangement** must put into place all necessary transparency, adherence, and accountability mechanisms with local **laws**, especially in the context of data protection and privacy.

### *Strategic planning and financing*

This second pillar deals with the necessity for coherent action plans which focus on the achievement of the specific sector's goal as well as on the definition of a clear and achievable business model to secure sustainable financing. Business models are critical and are based on consensus among partners about specific targets and objectives, division of roles and responsibilities, how and when feedback is provided, and the phasing out of any external assistance, where applicable. Included, among other things, is strengthening capacities for strategic planning and mobilising resources to implement national action plans. This requires effective communication and coordination skills as well as the systematic documentation, sharing, and reviewing of lessons learned.

#### **Findings:**

- Digital platforms grow through **connected networks**. That means that the platform with the higher number of users will have the best chances to lead the market and competition might be hard. In such cases, business models and governance structures should also explore **collaborative models** rather than competitive models.
- Sectors which work through **resources on the ground** to deliver the service, like medical staff in schools, have additional costs which cannot be covered through digital mechanisms alone. These costs need to be planned and potentially managed through partners.
- Sectors which **depend on regulations and standards**, like the finance sector or mobility in the public space, have to develop linkages with the public sector to help shape the ecosystem through necessary knowledge to work for everyone.
- Sectors with a **social impact** must ensure sustainable funding mechanisms, for example by bundling different platforms together to prevent potential fragmentation. To ensure uptake across the whole of society, fee waiving should also be considered.

#### **Recommendations:**

- Long term sustainability should be planned by adding scope and scale to the platform, hence moving towards a more **integrated platform** which can ensure economies of scale.
- Platformisation is, in most cases, a **data** heavy process. Any data that are produced in addition to the core business model should be analysed for potential opportunities for service efficiencies, additional business models, and potential reforms. Such analysis must be done in line with local and global laws, and principles of responsible and ethical behaviour.
- Sectors need to plan specifically for their circumstances, e.g., with a high number of low turnover offerings (like agricultural services where a high number of smallholder farmers offer low value services and goods) or consistent with regulatory requirements; they have to find ways to streamline processes

and apply a holistic picture whilst remaining flexible to the individual requests (through, e.g., grouping certain client requests or bundling).

### *Programme design and delivery*

This pillar constitutes a deliberate and targeted investment in technologies and innovations for digitisation, digitalisation, and platformisation through national systems. The locally available ecosystem in particular needs to be understood and explored, ensuring that any solution fits with the existing ICT infrastructure and skill levels at all steps in the process. It includes instituting and strengthening national arrangements; access to and development of required skills and capabilities; stimulating local markets; applying science, research, technology, and innovations to strengthen local, national, and regional capacities for sustainable digitisation, digitalisation, and platformisation; and ensuring the sustained management of these inputs by national systems.

“In most cases in Africa, end users are in very remote areas with little to barely any connectivity, no electricity. So, they are not in the most or the best attractive environment when it comes to technology or delivery via an IT platform. So, in the design we need to look at platforms that will allow good access and good customer experience from very remote areas. We need to look also at platforms that can allow offline accessibility.... It’s tech for good, but it’s the combination of these. Easy access, very flexible, very light technology, portable, accessible offline and focusing on citizens and on service delivery.”

- Minister Ibrahima Guimba Saidou, CEO of ANSI, Niger

#### **Findings:**

- Some sectors might develop digital platforms managed by the private sector and by the public sector independently. In such cases, the **same standards** should be developed and adhered to, especially for data protection and data sharing.
- Platforms which require or will benefit at large from **access to data** should engage in the public discourse around data sharing agreements. To support such discourse, they should provide examples and studies on how to create a profitable design and implementation models.
- Necessary intersections between the **digital and the analogue** world need to be mapped out, for example, in the case of field-force support for healthcare workers, or in the design of blended learning solutions that integrate analogue learning methods with offerings from digital learning platforms.
- Any platform needs to carefully analyse the local circumstances across the entire value chain, user spectrum, available skills, and the available ecosystem at large. Digital solutions might not necessarily be the **best approach** in all cases, and copying successful models from other markets might not work.



## Recommendations:

- Platforms should be designed with other, potentially very dominant, **market players** in mind.
- Platforms, especially where the **end user** is a natural person, should develop processes and interfaces together with the user to ensure the best possible uptake (following a user-centred approach, in line with the Principles for Digital Development).
- Platforms with many providers and, potentially, intermediaries must establish strong **operational structures and guidelines**, ensuring the robustness of the processes.
- Partnerships and programs should be developed with a **catalytical impact** in mind, supporting coordination and networking.
- Platforms in general, and especially where they aim to achieve a social impact, should carefully consider **strong principles for inclusion** to encourage uptake and address any inequalities as early as possible. Such a principle also needs to ensure that disadvantaged groups are not left behind by platformisation (in accordance with the Leave No One Behind promise of the Sustainable Development Goals).

## *Laws, policies, regulations, and framework conditions*

National governments are the primary legal institutions guaranteeing the protection of natural and legal person's social and economic rights, including data protection and privacy rights, as well as inclusion in the digital realm. It is critical for all actors to work with stakeholders to facilitate relevant regulatory, legislative processes and policy frameworks which will facilitate achievement of inclusion whilst ensuring that digital strategies and implementations are carried out in a principled, ethical, equitable and robust manner.

## Findings:

- Digital platforms are shifting interactions into the digital realm. The **regulatory environment** has not always been able to keep up with these rapidly changing conditions, especially in the realm of digital inclusion and human rights.
- Generally, all digital platforms will process large quantities of data. It will be an imperative to define rules and regulations which clearly identify the **data owner** throughout the process and the lifecycle of data to ensure **provenance and transparency**.
- Legal and regulatory decisions should be guided by an **open dialogue** which invites all interested parties to ensure that final decisions are taken with a majority of market players in mind, hence adaptive to various solutions and approaches.
- The process of moving into the digital realm can blur the traditional understanding of geographic borders. Successful digital platforms, in most cases, will strive to grow **beyond borders**. The legal and regulatory framework should consider the immediate environment but be also mindful and adaptive of being able to align across borders.

## Recommendations:

- Whilst the legal and regulatory framework needs to ensure that **no one is digitally harmed**, it also needs to carefully balance the **inclusion** aspects to make sure that no one is left behind.

- Actors who develop digital platforms, from the private and the public sector, should be encouraged to provide **training and capacity building** support to close the **Digital Divide**.
- **Public sector policy makers** and decision takers need to invest in digital skills and knowledge to best understand what guidelines to set.
- **Data protection and privacy** should be at the centre of all digital platforms' design and development, including all aspects and process steps like collections, storage, processing, etc.; audit and enforcement mechanisms should be in place.
- **Data sharing rules and guidelines** should be developed to create a level playing field for all market players whilst guaranteeing the qualitative aspects of data (like integrity, security, continuity, etc.), and following data protection rules.
- To ensure compliance with the legal and regulatory framework, it is advisable to find agreements across all actors based on **incentive structures** rather than enforcement mechanisms.
- A strong and smart legal and regulatory framework is only as good as actors are able to understand it and apply it. Hence, **dissemination mechanisms** need to be established to reach everyone, training courses and events need to be offered, and everyone needs to be able to develop the required skills and capacities. In some cases, this might also require adjustments to the ICT infrastructure such as ensuring reliable connectivity and the assurance of cybersecurity mechanisms.

### *Engagement and participation of non-state actors*

The whole-of-society approach recognises the critical role to be played by national civil society, inter-faith and religious groups, formal and informal networks, communities, citizens, and academia. It is through these groups that engagement across all areas of the society can be ensured, as such, leaving no one behind. Equally, civil society carries a heavy burden of sharing knowledge with the public. In the digital space, a real understanding of what is happening within computers and mobile phones cannot be expected from the majority of the public, and potential wrong-doing and abuse might not be visible until after the event. There are still many unexpected and unintended circumstances which need to be analysed, and necessary mechanisms need to be put into place. The engagement of the whole of society in designing, delivering, and benefitting from digitisation, digitalisation, and platformisation is critical to achieving sustainable change and national development objectives. Hence, it is of utmost importance to include civil society partners from the beginning in a broad dialogue to ensure access and inclusion for all users, to track and prepare against misuse and other risks, to align dissemination efforts, to test redress and feedback mechanisms, and to establish any digital platform and the required ecosystem in a way that can guarantee immediate uptake and sustainable use.

#### **Findings:**

- Civil society organisations are typically based **within communities** and have direct access to the needs and demands of the people. Equally, they can bring their ideas and suggestions to the community, and hence they are the perfect partner to develop **user-centric solutions** as well as **disseminate information** and provide training to onboard people.

- Civil society is becoming increasingly knowledgeable about **potential risks** for all involved parties in the digital platform ecosystem. Often, these risks may be unforeseen or underestimated if a simple roll-out based on former successful implementations is undertaken. Thus, civil society can help understand these risks on a local level because they might have witnessed them before. Equally, civil society will increasingly become wary of larger issues which change the society, mainly driven by an increasing amount of data collected and stored about persons. This increase in data creates greater risks, which civil society organisations will be faced with. It is important to allow enough time for an in-depth risk assessment in each case.
- In addition to understanding the end user, civil society actors often also have a very good knowledge about **providing the infrastructure** needed for implementing digital platforms. They can help identify potential short-falls or limitations which any design should address early in the process.
- Civil society players are typically driven by a non-profit agenda, allowing and (to some extent) obliging them to establish **long-term relationships across the society** which are based on very thorough and ethical principles. A digital platform wanting to provide a credible and trustworthy solution may want to benefit from these established relationships and borrow from the same messaging.
- Sometimes, civil society actors have already established their **own digital platforms**, which might offer a solid basis for collaboration since these platforms tend to address issues of inclusion, trainings, onboarding, or information dissemination mechanisms.

#### Recommendations:

- **Engagement with civil society** actors should be considered necessary to understand the users and their surrounding environment. For that reason, the engagement should also be **timely** to ensure that all knowledge and potential support can be considered during the early stage of the planning process.
- Engagement with civil society actors needs to be **meaningful and with intent**. Anyone planning to design and develop a digital platform should do so with a clear agenda and strategic plan which needs to outline the inclusion, approach, and planned goals with civil society partners.
- Civil society partners should **remain involved** throughout the project and the later solution as they can be considered reliable partners for a future sustainable model which keeps growing and improving.

## Trust

As explored in the introduction, trust is not just necessary on an individual basis where the offerings of a digital platform are being consumed. Trust is required across the whole of society to achieve sustainable systemic change, including partners, intermediaries, civil society, and the public sector. A trusted solution can achieve growth much faster and is recognised positively as a trusted partner, locally as well as beyond its own community. Trust is often identified where everyone feels they are getting a fair share and they are an equal partner, treated in an equitable manner. Trust also often derives from transparency, where everyone can control and manage their data and other assets, and where technology is not creating untransparent boundaries. To achieve this, the easiest way to establish trust is if all parties have sufficient skills to enjoy their control and ownership, and where skills are missing, trusted partners might take their role. On the same

token, trust is enhanced where there are clear rules and regulations that set guidelines—and almost more importantly, where mechanisms are in place to enforce accountability.

Trust is not a definable term as it means something different to everyone, but without doubt, trust is the most crucial factor to achieve with each involved stakeholder. It is therefore of utmost importance to understand the requirements for trust with each market player, and the five pillars provide guidance for such dialogue. An understanding of the **available capacities** of each player and the ecosystem required to achieve trust will make it easier to identify the **necessary capacities** that each country, community, or region must strengthen or develop.

## Capacity Development

Robust capacity development operates on multiple levels: individual, organisational, and societal. For effective, sustainable, and inclusive digital platforms, it is important to analyse capacities on all three of these levels, with the aim of mapping existing capacities against what is required based on the five pillars.

Much more than just a technological solution, platforms exist at the intersection between human, cultural, societal, and technological factors. To achieve the required trust from all actors, necessary capacities will need to be strengthened or developed across the non-technological aspects of platforms as much as across the technological aspects. This capacity development could include, for example:

- Training for end users and intermediaries of platforms
- Support for organisations involved in developing and/or implementing platforms (e.g., NGOs, associations, schools, regional/ state departments, etc.)
- Advisory services for governments working on enacting policies to govern platforms

Through the synergy of such capacity development interventions at all levels, platforms can be fostered in an inclusive and equitable way, thus supporting sustainable economic growth.

## Summary

Whilst not every finding or recommendation of each pillar may always be necessary or even apply to designing and implementing digital platforms, a combination of all five pillars to some extent is what will create trust across all market players.

Once it is understood how trust can be achieved and what elements within each pillar are of particular importance, it will be possible to run a capacity development assessment to identify known strengths and areas for potential development. Such a matrix can guide the market players in an efficient and effective collaboration towards the necessary steps, the best design, and the final implementation of a strong and sustainable digital platforms. In turn, these platforms will improve value chains and data processing and ultimately strengthen the digital economy.

Less developed countries provide a digital ecosystem that is more fragmented, less mature, and less easy-to-access. Whilst this might not be a lucrative market for global players, it can provide a competitive advantage to local state and non-state actors. This policy paper serves as a guide for these actors to map capacities in a structured manner. They can then develop solutions that can be used, managed, and scaled in a controllable, transparent, and equitable manner, whilst respecting privacy and security for the good of the whole of society.

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