



Continental  
Summit  
Rwanda 2026



APRM  
African Peer Review  
Mechanism

# Beyond Borders and Frameworks

Aligning Policy and Innovation  
for Digital Africa

Forward Africa  
Leaders Symposium  
Kigali 2026

In collaboration with

**ABAN**  
african business angel network



# Executive Summary



The 2026 Forward Africa Leaders Symposium brought together policymakers, business leaders, governance experts, and digital transformation practitioners to examine Africa's readiness for the emerging digital economy. The discussions moved beyond technology adoption to focus on governance, digital sovereignty, infrastructure, trust, and institutional capacity.

A recurring theme throughout the keynote addresses was that Africa's challenge is no longer the absence of policy frameworks, but the implementation of those frameworks. Speakers emphasized that digital transformation must be rooted in governance, accountability, interoperability, human capacity development, and African ownership of digital infrastructure.

The symposium highlighted a growing continental consensus that Africa's future competitiveness will depend not only on connectivity and innovation but also on who owns the infrastructure, governs the data, and sets the rules of the digital economy.

“

Africa's digital transformation will not be achieved by frameworks alone; it will be realized when governments, industry, civil society, and citizens commit to turning continental ambitions into measurable action”



**Hannah Awuku**  
Executive Director, FALS

# Content

|                                                                                                                              |           |
|------------------------------------------------------------------------------------------------------------------------------|-----------|
| <b>Executive Summary</b> .....                                                                                               | <b>02</b> |
| <b>Foreword</b> .....                                                                                                        | <b>04</b> |
| Ambassador Marie-Antoinette Rose-Quatre   CEO, APRM Continental Secretariat                                                  |           |
| <b>Foreword</b> .....                                                                                                        | <b>06</b> |
| H.E. Mrs. Veronique Herminie   First Lady, Republic of Seychelles                                                            |           |
| <b>Key Themes</b> .....                                                                                                      | <b>08</b> |
| <b>From Digital Ambition to Digital Delivery: Building Capable, Inclusive and Trusted Digital States for Africa</b> .....    | <b>10</b> |
| Perspectives from H.E. Pinky Sharon Kekana                                                                                   |           |
| <b>Building the Roads for Africa's Digital Moment</b> .....                                                                  | <b>13</b> |
| Perspectives from Alex Apau Dadey   Executive Chairman, KGL Group, Ghana                                                     |           |
| <b>Building Africa's Digital Sovereignty: From Participation to Ownership</b> .....                                          | <b>15</b> |
| Perspectives from Dr. Vasu Gounden   Executive Director, ACCORD                                                              |           |
| <b>From Frameworks to Functionality: Accelerating Africa's Digital Integration and Trusted Cross-Border Trade</b> .....      | <b>17</b> |
| Perspectives from Alex Ntale   CEO, Rwanda ICT Chamber                                                                       |           |
| <b>Data Sovereignty, Platforms, and the Politics of Borders</b> .....                                                        | <b>20</b> |
| Insights from Ebenezer Twum Asante   Senior Vice President, MTN Group                                                        |           |
| <b>Governing Africa's Digital Future: Architecture, Principles, and the Path to Continental Digital Transformation</b> ..... | <b>21</b> |
| The APRM e-Governance Assessment Framework                                                                                   |           |
| <b>Beyond Borders: Shaping Africa's Integrated Financial Architecture</b> .....                                              | <b>26</b> |
| Payments, Interoperability and Continental Financial Integration                                                             |           |
| <b>Trust, Data and Identity: The Foundations for Africa's Digital Architecture</b> .....                                     | <b>30</b> |
| Sovereignty, Data & Trust Panel                                                                                              |           |
| <b>Governing the Digital Future: Scaling Critical Infrastructure for Inclusion</b> .....                                     | <b>34</b> |
| Energy, Digital Infrastructure and Inclusive Digital Ecosystems                                                              |           |
| <b>Closing Reflection</b> .....                                                                                              | <b>37</b> |



# Foreword Africa at the Threshold: Governing Technology in the Age of Artificial Intelligence

Ambassador Marie-Antoinette Rose-Quatre  
CEO, APRM Continental Secretariat



The Forward Africa Leaders Summit 2026 convened at a pivotal moment in Africa's development trajectory. Across the world, Artificial Intelligence (AI) and emerging technologies are transforming economies, reshaping governance systems, redefining labour markets, and altering the foundations of global competitiveness. For Africa, this transformation presents both unprecedented opportunities and profound challenges.

For decades, the continent's youthful and rapidly growing population has been regarded as one of its greatest strategic assets. Africa's demographic profile promised a future driven by expanding markets, entrepreneurial dynamism, and a growing workforce. However, the rise of intelligent technologies is fundamentally changing the relationship between population growth, productivity, and economic prosperity.

As automation accelerates and AI increasingly augments human labour, the competitive advantage of nations will be determined not merely by the size of their populations, but by their ability to develop skills, build digital infrastructure, govern technology effectively, and foster innovation-led growth. This shift demands a fundamental rethinking of Africa's development strategy.

*"Africa's demographic dividend will only remain an advantage if it is transformed into digital capability, innovation capacity, and institutional strength."*

The challenge before the continent is therefore not simply technological; it is fundamentally a governance challenge. Each year, millions of young Africans enter the labour market seeking economic opportunity and social mobility. At the same time, technological disruption is altering employment patterns, redefining skills requirements, and concentrating value creation within digital ecosystems.

Without deliberate policy interventions and strategic investments, the continent risks facing increased pressure on public institutions, widening inequalities, and missed opportunities for inclusive growth. Conversely, with the right governance frameworks and long-term vision, Africa can harness technology to accelerate development, strengthen public service delivery, expand economic participation, and improve the quality of life for its citizens.

The discussions at this Summit highlighted an emerging consensus among leaders across government,



business, academia, and civil society: Africa must move beyond being a consumer of digital technologies to becoming an active architect of its digital future.

*“Digital inclusion is no longer sufficient; Africa must pursue digital ownership.”*

This requires ownership of the data that powers our economies, the infrastructure that supports digital transformation, the innovation ecosystems that drive competitiveness, and the governance frameworks that ensure technology serves the public good.

At a time when global approaches to AI governance remain fragmented and shaped by competing strategic interests, Africa has an opportunity to define its own pathway—one anchored in inclusive development, ethical innovation, institutional accountability, and shared prosperity.

The African Peer Review Mechanism (APRM) recognises this imperative and continues to prioritise e-governance, institutional capacity building, peer learning, and policy innovation as critical pillars for strengthening governance in the digital age. Through these efforts, Participating States are being supported to build resilient institutions capable of responding effectively to the opportunities and risks associated with technological transformation.

*“The nations that will lead in the AI era will be those that successfully combine technologi-*

*cal innovation with effective governance and empowered citizens.”*

The insights captured in this report reflect the depth and quality of the conversations that took place in Kigali. They provide a valuable contribution to ongoing continental efforts to strengthen digital governance, advance economic resilience, promote social inclusion, and position Africa competitively within an evolving global order.

As readers engage with the findings and recommendations presented herein, one message emerges clearly: Africa’s future will not be determined by technological change alone. It will be determined by the choices we make today regarding leadership, governance, investment, innovation, and human capital development.

The Forward Africa Leaders Summit 2026 serves as an important platform for advancing this agenda and for fostering the partnerships, ideas, and commitments required to build a digitally empowered and globally competitive continent.

It is my hope that this report will inspire continued dialogue, inform policy action, and contribute meaningfully to Africa’s journey towards a future defined by innovation, resilience, and inclusive prosperity.

“  
Africa must not simply adapt to the AI revolution; it must actively shape its outcomes.  
”



**Ambassador Marie-Antoinette Rose-Quatre**

CEO, APRM Continental Secretariat

# Foreword Building Digital States that Serve People

H.E. Mrs. Veronique Herminie  
First Lady of the Republic of Seychelles



*"E-governance is not about computers, platforms, or apps. It is about ensuring that every citizen accesses services with dignity."*

It was a great honour to join distinguished leaders, policymakers, innovators, development partners, and changemakers at the Forward Africa Leaders Continental Summit 2026 in Kigali, Rwanda. The conversations held during this Summit reinforced a powerful conviction: Africa's future will not be defined solely by the technologies we adopt, but by how effectively we use them to improve the lives of our people.

As a professional whose career has spanned finance, taxation, public administration, infrastructure development, enterprise governance, and public service, I have witnessed firsthand the transformative power of strong institutions and effective systems. Throughout this journey, one lesson has remained constant: systems matter. Integrity matters. Governance matters.

Good governance is not merely an aspiration. It is demonstrated through accountability, transparency, robust controls, effective systems, evidence-based decision-making, and public trust. These same principles must guide our approach to digital transformation.

*"Good governance is demonstrated through*

*accountability, transparency, controls, systems, evidence, and trust."*

The discussions captured in this report highlight an important truth: digital transformation is fundamentally a governance agenda. While technology provides the tools, it is leadership, policy, institutions, and citizen trust that determine whether those tools create meaningful impact.

As a Small Island Developing State, the Republic of Seychelles understands both the opportunities and the challenges of transformation. Our geography demands efficiency, innovation, and resilience. It requires us to build institutions that are responsive, transparent, and capable of delivering services effectively despite resource constraints and geographic dispersion. For this reason, the modernization of public services has become a central pillar of our national development agenda.

Digital technologies have enabled us to improve service delivery, enhance coordination across government, simplify administrative processes, and expand access to services for citizens and businesses across our islands. We have made significant progress through the development of unified digital platforms, online government services, electronic systems, and

cybersecurity frameworks that strengthen public trust and accessibility.

Yet we recognise that these achievements are only the beginning.

*“Digital transformation must be accompanied by digital trust, cultural change, and a new mindset.”*

Technology alone does not create transformation. Services may be available online, but if citizens do not trust them, understand them, or benefit from them, then our work remains incomplete. Successful digital governance requires people-centred design, institutional readiness, and a commitment to ensuring that no one is left behind.

Looking ahead, Seychelles remains committed to accelerating the digitalisation of public services, strengthening data and artificial intelligence governance, modernising public infrastructure, and responsibly leveraging emerging technologies to improve outcomes in areas such as health, social protection, public administration, revenue management, and citizen engagement.

However, no African nation can build its digital future alone.

*“No nation can build a digital future in isolation.”*

The digital age presents challenges that transcend national boundaries. Data governance, cybersecurity, digital trade, artificial intelligence, and technological standards require collaboration, shared learning, and continental leadership. Our collective success will depend on our ability to develop common principles, strengthen regional cooperation, and build institutions capable of navigating an increasingly interconnected world.

The Forward Africa Leaders Continental Summit and the African Peer Review Mechanism have demonstrated commendable leadership in advancing digital governance as a central pillar of Africa’s development agenda. Their efforts recognise that technology should never be viewed as an end in itself, but rather as an instrument for strengthening accountability, improving service delivery, and creating greater public value.

As First Lady, I am particularly passionate about ensuring that women, young people, families, and vulnerable communities remain at the centre of Africa’s digital transformation journey. Too often, discussions around digital governance become highly technical. Yet at its core, digital transformation is about people.

*“When women have digital skills, families prosper. When students have access to technology, they are empowered. When governance serves the vulnerable, technology becomes a force for transformation.”*

Africa’s digital future must therefore be built with both intelligence and compassion. Intelligence will drive innovation, systems, and technological advancement. Compassion will ensure that these innovations serve real human needs and create opportunities for all.

The insights presented in this report offer a valuable roadmap for governments, institutions, businesses, and development partners seeking to build ethical, inclusive, secure, and citizen-centred digital states. They reflect the collective wisdom of leaders committed to ensuring that technology strengthens governance, promotes inclusion, and accelerates sustainable development across our continent.

As we continue this journey together, let us remain united in our commitment to building an Africa where digital transformation is measured not by technology alone, but by its ability to improve lives, strengthen institutions, and expand opportunity for every citizen.

“

Africa’s digital future must be built with intelligence, compassion, and empathy

”



**H.E. Mrs.  
Veronique  
Herminie**

First Lady of the Republic  
of Seychelles



# Key themes



## Digital Transformation is a Governance Imperative

Across the speeches, digital transformation was framed not as a technology project but as a governance project.

Leaders stressed that technology only delivers value when embedded within accountable institutions, transparent systems, and citizen-centered public services.

## Africa Must Move from Frameworks to Execution

One of the strongest messages emerging from the symposium was the implementation gap.

While Africa has developed multiple continental frameworks—including digital transformation strategies, data governance frameworks, AI initiatives, and digital trade protocols, speakers noted that frameworks alone do not create transformation.

Success will depend on:

- Policy implementation

- Infrastructure deployment
- Institutional coordination
- Measurement of outcomes
- Accountability mechanisms

The symposium called for a shift from policy ambition to policy delivery.

## Digital Sovereignty is Emerging as a Strategic Priority

Digital sovereignty emerged as one of the defining themes of the summit.

Speakers questioned:

- Who owns Africa's data?
- Who controls digital infrastructure?
- Who sets standards for digital trade?
- Who governs AI systems deployed on the continent?

Participants argued that Africa cannot afford to replicate historical patterns of dependency in the digital era.

The discussion emphasized that digital sovereignty is not isolationism but strategic autonomy.

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## Trust is the Currency of the Digital Economy

Speakers highlighted trust as the foundation upon which digital ecosystems are built.

Trust influences:

- Investment flows
- Citizen adoption of digital services
- Cross-border trade
- Data sharing
- Financial interoperability

Corporate governance, regulatory certainty, ethical leadership, and cybersecurity were identified as critical trust-building mechanisms.

Without trust, digital infrastructure risks becoming underutilized regardless of technological sophistication.

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## Africa's Demographic Advantage Requires New Thinking

A major concern raised by was the impact of artificial intelligence on employment.

Historically, Africa's youthful population has been viewed as a demographic dividend.

However, AI-driven automation may fundamentally alter labor markets.

The symposium concluded that:

- Population growth alone is no longer a competitive advantage.
- Skills development must become a strategic priority.
- Governments must invest in AI readiness and digital literacy.

- Youth must become creators and owners of technology rather than consumers.

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## African Capital Must Build African Infrastructure

Private sector leaders challenged African businesses to invest more deliberately in digital infrastructure.

The argument was clear: Africa does not lack capital.

Africa lacks sufficient deployment of capital into transformative infrastructure.

Participants called for greater investment in:

- Data centers
- Fiber networks
- Digital identity systems
- Payment infrastructure
- Innovation ecosystems
- AI development

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## Interoperability Will Determine the Success of AfCFTA

The symposium highlighted how fragmented digital systems continue to undermine regional integration.

Despite progress under the African Continental Free Trade Area (AfCFTA), businesses still face challenges around:

- Cross-border payments
- Digital identity verification
- Data sharing
- Regulatory harmonization

Discussants agreed that Africa's digital infrastructure must become interoperable if continental trade ambitions are to be realized.

# From Digital Ambition to Digital Delivery: Building Capable, Inclusive and Trusted Digital States for Africa

Perspectives from  
H.E. Pinky Sharon Kekana

Deputy Minister of Public Service and Administration, Republic of South Africa



## Context

Africa has reached a decisive moment in its digital transformation journey. While governments across the continent increasingly appreciate the transformative potential of digital technologies, the central challenge is no longer developing digital strategies—it is delivering effective, inclusive, resilient, and trusted digital states that improve citizens' lives.

Insights from the Forward Africa Leaders Continental Summit 2026 reaffirm that digital transformation is fundamentally a governance challenge. Success will depend on strong institutions, capable leadership, coordinated policy frameworks, citizen trust, and measurable public value.

*"Africa's story is no longer about whether we understand and appreciate the power of digital transformation; it is about whether we will deliver functional, inclusive, trusted, and resilient digital states that improve the lives of our citizens."*

## Key Policy Insights

### Digital Governance Extends Beyond Technology

Digital governance is not simply the digitisation of government services. It concerns how governments organise institutions, manage data, protect rights, deliver services, and ensure accountability in an increasingly digital society.

*"Digital governance extends well beyond tech platforms or digitised public services. It is about how governments organise institutions, manage data, protect rights, deliver services, and account for results in a digital society."*

**Policy Implication:** Governments should position governance reform, not technology deployment alone at the centre of digital transformation strategies.

## Strong Institutions Are the Foundation of Digital States

Technology cannot compensate for weak governance systems. Effective digital transformation requires capable institutions, skilled public servants, strong leadership, and coordinated implementation mechanisms.

Priority areas include:

- Public sector digital leadership
- Institutional coordination
- Regulatory effectiveness
- Digital competencies
- Implementation capacity

**Policy Implication:** Investments in technology must be matched by investments in institutional strengthening.

## Infrastructure and Governance Must Advance Together

Reliable digital infrastructure is a prerequisite for transformation, but infrastructure alone is insufficient without governance systems capable of managing digital services at scale.

Priority investments include:

- Broadband connectivity
- Energy reliability
- Cybersecurity
- National data systems
- Digital public infrastructure

*"We cannot build resilient digital states on fragile infrastructure, nor can such systems endure without governance frameworks capable of managing them effectively and at scale."*

**Policy Implication:** Infrastructure development and governance reform should be pursued as mutually reinforcing priorities..

## Adopt a Whole-of-Government Approach

Digital transformation requires coordinated action across multiple dimensions of governance and development.

| Transformation Pillar | Strategic Focus                        |
|-----------------------|----------------------------------------|
| Infrastructure        | Connectivity and digital access        |
| Institutions          | Governance and implementation capacity |
| Policy Frameworks     | Regulation and coordination            |
| Human Capital         | Digital skills and leadership          |
| Accountability        | Transparency and oversight             |
| Citizen Engagement    | Trust and participation                |

*"Technology is only one piece of the puzzle. Our success depends on connecting infrastructure, institutions, policy frameworks, capacity development, accountability mechanisms, and citizen trust."*

**Policy Implication:** Governments should adopt integrated approaches that align technology investments with broader governance objectives

## Citizen Trust Must Be a Strategic Priority

Digital transformation succeeds only when citizens trust the systems that serve them.

Governments should strengthen:

- Data protection and privacy safeguards



- Ethical technology governance
- Transparent decision-making
- Inclusive service delivery
- Public participation mechanisms

**Policy Implication:** Citizen trust should be treated as a strategic asset and a core measure of digital governance success.

## Measure Outcomes, Not Just Digital Outputs

The success of digital transformation should be assessed by its impact on governance and citizen well-being, not merely by technological deployment.

Key questions include:

- Are services becoming more accessible?
- Is bureaucracy being reduced?
- Are accountability mechanisms stronger?
- Are citizens receiving greater public value?

*“The future of governance in Africa will be defined by how we govern the digital revolution that is already underway.”*

**Policy Implication:** African governments should develop context-specific frameworks that measure governance outcomes and public impact.

## Strategic Recommendations

### For National Governments

- Develop integrated digital governance strategies.
- Strengthen institutional and implementation capacity.
- Expand equitable digital access and inclusion.
- Build trust through transparency and accountability.
- Invest in digital skills and future-ready public administration.

### For Regional Institutions

- Promote harmonised digital governance standards.
- Advance cross-border digital cooperation.
- Support peer learning and knowledge exchange.
- Develop African-led digital governance measurement frameworks.

### For Development Partners and the Private Sector

- Support institutional capacity development.
- Invest in sustainable digital infrastructure.
- Promote innovation partnerships that create public value.
- Strengthen cybersecurity and digital resilience initiatives.

Africa’s digital future will be shaped not only by technological innovation but by the strength of the institutions that govern it. As the continent advances toward the aspirations of Agenda 2063, digital transformation must serve as a catalyst for economic resilience, social inclusion, democratic accountability, and sustainable development.

Achieving this vision requires political commitment, institutional excellence, strategic investment, and sustained collaboration across governments, regional organisations, development partners, academia, and the private sector.

“

*“Our goal must be to build digital states that are capable, accountable, inclusive, and grounded in public value and citizen trust.”*

”



**H.E. Pinky Sharon Kekana**

Deputy Minister of Public Service and Administration, Republic of South Africa



# Building the Roads for Africa's Digital Moment

Perspectives from Alex Dadey

Executive Chairman, KGL Group, Ghana

Kigali was an apt setting. A city that has transformed itself through discipline, vision and deliberate investment, it served as both backdrop and proof of concept for one of the most compelling addresses delivered at the 2026 Forward Africa Leaders Symposium Continental Summit. Alex Apau Dadey, Executive Chairman of KGL Group of Companies, took to the podium not to celebrate what Africa has achieved – but to confront what it has yet to do.

His message was direct: Africa's digital transformation is stalling not for lack of ideas, not for want of frameworks, and not because the world has overlooked the continent. It is stalling because African capital has yet to be redirected, with sufficient conviction and scale, toward the infrastructure that will define the next century.

*"Africa does not have a shortage of capital. What Africa lacks is the direction of capital."*

## The Honest Reckoning

Alex opened with a question that hung in the room: "Who must lead Africa's transformation? Government alone? Or the private sector? Or both – working deliberately, strategically, and responsibly together?"

It was not a rhetorical flourish. It was a challenge. Across the continent, he noted, the consensus around digital transformation is genuine, inscribed in policy frameworks, echoed in investment announcements, and repeated at forums from Accra to Nairobi. But consensus, Dadey argued, has not translated into consistent, scalable outcomes. The language of transformation has outrun the reality of it.

"For all the frameworks we have designed, the policies we have announced, and the partnerships we have launched," he said, "outcomes remain uneven, impact is often fragmented, and in so many cases, what we call transformation is still far from transformational."

It was a rare moment of institutional candour at a gathering where such speeches could easily have defaulted to optimism. Dadey chose a harder register and the room responded.

*"No infrastructure project can succeed where leadership fails. Africa's biggest challenge is not the absence of ideas – it is often the absence of courageous leadership."*

## Reframing Infrastructure

A central intellectual contribution of the address was Dadey's expansion of what "infrastructure" means for a continent at this stage of development. He proposed four pillars:

- **Physical connectivity** – roads, rail, ports and aviation.
- **Energy connectivity** – grids, gas networks and renewable power pools
- **Digital connectivity** – fibre backbones, data centres, mobile networks, digital IDs and payment interoperability
- **Human capacity** – skilled people who can build, manage, innovate and scale the systems that the first three create.

But above all four, he argued, sits a missing layer that no blueprint yet accounts for: courageous leadership. Leaders who think beyond election cycles and quarterly profits. Leaders who build institutions, not just companies. Leaders who take long-term risks, invest ahead of immediate returns, and create businesses that outlive their founders.

"True African business champions," Dadey said, "must become custodians of continental transformation."

*"Policy creates the environment, but enterprise creates velocity."*

## Governance As Competitive Advantage

The address moved with unusual fluency between the visionary and the operational. On corporate governance, Dadey was unambiguous: it is not compliance overhead. It is the currency in which modern African enterprises must trade if they are to attract the capital and partnerships the continent needs.

"Investors do not only invest in opportunity," he said. "They invest in trust." Without governance, businesses become personality-driven, succession becomes uncertain, institutions collapse after founders exit. With it, companies become sustainable, capital becomes easier to attract, and businesses become truly trans-generational.

At KGL Group, he noted, governance has been the anchor of the company's success – not a constraint on it. The group's growth across Ghana and beyond, spanning digital lottery systems, fuel distribution automation, fintech infrastructure and capital deployment, has been built on the premise that institutional credibility and operational excellence are inseparable.

*"Governance is not bureaucracy. It is a competitive advantage and the currency of trust."*

## The Capital Question

The speech's most provocative passage addressed the flow of African wealth. Too much African capital, Dadey argued, still moves toward consumption rather than construction. Toward imported luxury rather than productive innovation. Toward foreign markets rather than African transformation.

His prescription was pointed: a deliberate redeployment of capital by African business champions into digital infrastructure, fintech ecosystems, AI and data systems, manufacturing, logistics, energy transition projects, youth innovation platforms, and cross-border technology expansion. The Asian Tigers, he reminded delegates, did not transform through aid. They transformed because the local capital backed national ambition.

*"Africa cannot industrialise," he said flatly, "if African capital refuses to build Africa."*

The examples he drew on were not hypothetical. KGL's work with the National Lottery Authorities of Ghana and Côte d'Ivoire transformed underperforming, revenue-leaking public institutions into profitable contributors to national income. Its subsidiary Fuel Automation Ghana, working with the Ministry of Fisheries, digitised over 200 landing beach fuel outlets – eliminating diversion, introducing real-time monitoring, and restoring confidence among fishing communities who had long been failed by an opaque distribution system. "That is how nations rise," Dadey said simply.

## An Invitation, Not A Valediction

Dadey closed not with a summary but with a summons. The KGL Group, he told delegates, is ready- ready to



innovate, to lead with responsibility, and to partner with those who believe that Africa's growth must be sustainable, inclusive and intentional.

He left delegates with a formulation that will likely outlast the summit itself: "At KGL, we believe that our greatest roads ahead may be digital. And the nations that build them first will lead the century."

In a room full of principals accustomed to diplomatic language and institutional caution, it was a speech that chose clarity over comfort and in doing so, may well have set the tone for everything that followed.

“

Africa missed the first industrial revolution. Africa was marginalised in parts of the digital revolution. But Africa can lead the integration revolution

”



**Alex Dadey**

Executive Chairman, KGL Group, Ghana





# Building Africa's Digital Sovereignty: From Participation to Ownership

Perspectives from Dr. Vasu Gounden  
Executive Director, ACCORD



## Context

In a compelling keynote, Dr. Vasu Gounden challenged African leaders, policymakers, investors, and technology stakeholders to rethink digital transformation not as a technology agenda, but as a sovereignty agenda.

His central argument was clear: Africa's future competitiveness, security, and prosperity will increasingly depend on ownership and governance of digital infrastructure, data, energy systems, and artificial intelligence capabilities.

Drawing on outcomes from the recent Johannesburg Dialogue and the work of the African Peer Review Mechanism (APRM), Dr. Gounden argued that Africa must transition from being a participant in global digital systems to becoming an owner, producer, and governor of those systems.

At the heart of his presentation was the introduction of Africa Green Gold, an ambitious continental initiative that seeks to integrate agriculture, renewable energy, and data infrastructure into a new development model capable of advancing food security, energy security, digital sovereignty, and economic transformation simultaneously.

## Key Insights

### Digital Infrastructure Is Now a Sovereignty Issue

Dr. Gounden emphasized that digital infrastructure can no longer be viewed merely as technology infrastructure.

Data centers, digital identities, AI systems, cloud platforms, and digital governance structures have become strategic assets that influence economic competitiveness, national security, and geopolitical influence.

He argued that sovereignty in the 21st century will increasingly be defined by a nation's ability to govern and control its digital assets.

Africa's development conversation must move beyond connectivity and digital adoption toward ownership of digital infrastructure and governance frameworks.

## Strategic policy Recommendations

### Africa Must Move from Participation to Ownership

One of the strongest themes of the address was the need for African ownership of digital systems.

While Africa has become an active user of digital technologies, much of the infrastructure, platforms, cloud services, and data governance architecture remains externally controlled.

According to Dr. Gounden, true digital transformation requires Africa to shape and govern the systems that increasingly determine economic and social outcomes.

Continental strategies should prioritize:

- African-owned digital infrastructure
- Local data hosting capacity
- Indigenous AI development
- African-led governance frameworks
- Regional digital public goods

### Data Is the New Strategic Resource

The speech positioned data alongside land, minerals, and energy as a critical strategic resource.

Dr. Gounden warned that Africa risks losing control over its digital future if data generated on the continent continues to be processed, stored, and monetized elsewhere.

He argued that digital sovereignty begins with data sovereignty.

African governments and institutions must accelerate investments in:

- Data centers
- Data governance frameworks
- Cross-border data policies
- Cybersecurity systems

- Digital identity infrastructure

### Africa Green Gold: Linking Food, Energy and Data

The keynote introduced Africa Green Gold as a practical model for integrated development. The initiative proposes combining:

- **Agriculture** - to improve food security and productivity.
- **Solar Energy**- to provide reliable and sustainable power.
- **Data Centers**- to support AI readiness, digital services, and data sovereignty.

The model seeks to:

- Create incentives for local data hosting
- Align digital, energy, and industrial policies
- Establish integrated projects across ten African countries.

Rather than pursuing digital infrastructure independently, Africa can unlock greater value by integrating digital investments with energy and agricultural transformation.

### Digital Transformation Requires Governance

Dr. Gounden stressed that infrastructure investments alone will not deliver digital transformation.

Governance frameworks are needed to ensure:

- Accountability
- Trust
- Interoperability
- Inclusion
- Regulatory certainty

He identified APRM as a key institution that can help monitor and assess digital governance readiness across the continent.

Digital governance should become a measurable and

peer-reviewable component of national development strategies.

*Digital integration must become a parallel priority alongside physical trade integration.*

## Inclusion Must Remain Central

Dr. Vasu concluded with a caution that technology alone does not guarantee progress.

Without deliberate intervention:

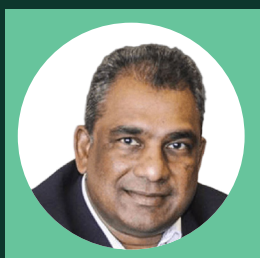
- AI may reinforce bias
- Digital systems may deepen inequality
- Citizens may distrust digital services
- Infrastructure investments may fail to deliver broad-based benefits



“

Our task is not simply to digitize Africa. Our task is to build an inclusive, sovereign, trusted and productive African digital future.”

”



**Dr. Vasu Gounden**

Executive Director, AC-CORD





# From Frameworks to Functionality: Accelerating Africa's Digital Integration and Trusted Cross-Border Trade

Perspectives from Alex Ntale  
CEO Rwanda ICT Chamber

## Context

Africa has established ambitious continental frameworks to drive economic integration, including the African Continental Free Trade Area and the Africa Digital Trade Protocol. However, despite growing investments in digital transformation across the continent, implementation gaps continue to limit the realization of a truly integrated African digital economy.

Speaking at the Forward Africa Leaders Summit 2026 in Kigali, Alex Ntale, the CEO of the Rwanda ICT Chamber emphasized that while governments have created enabling frameworks, the responsibility for implementation lies collectively with public institutions, private sector actors, and regional stakeholders. The address highlighted persistent barriers to digital trade, trust, interoperability, and digital inclusion that continue to constrain Africa's economic potential.

## Key Themes

### Continental Frameworks Must Transition from Vision to Execution

Africa has developed strong policy instruments and regional agreements designed to facilitate trade, digital commerce, and economic integration. However, implementation remains uneven across member states.

*"These frameworks exist for implementation. They are not for someone else; they are for us."*

### Fragmentation Continues to Limit Africa's Economic Potential

While businesses across the continent are actively pursuing digital transformation, their growth remains constrained by regulatory, technological, and geographical fragmentation.

Cross-border commerce continues to face obstacles arising from:

- Inconsistent regulatory frameworks
- Limited interoperability between national systems
- Data localization and sovereignty restrictions
- Weak trust
- Data protection

- National sovereignty
- Cross-border data flows

## Digital Identity Is the Foundation of Continental Commerce

The inability to seamlessly verify individuals, businesses, and transactions across African markets remains a significant barrier to financial inclusion and digital trade.

Key challenges include:

- Non-interoperable national identity systems
- Inconsistent authentication standards
- Limited recognition of digital credentials across borders

Without trusted digital identity infrastructure, Africa's digital single market ambitions will remain constrained.

## Digital Infrastructure Should Be Treated as Public Economic Infrastructure

The address emphasized that digital infrastructure must be viewed similarly to physical infrastructure such as roads, ports, and energy systems.

Critical digital public infrastructure includes:

- Digital identity systems
- Payment rails
- Data exchange platforms
- Digital trust frame infrastructure

National successes alone cannot unlock continental-scale growth without regional integration.

## Trust Deficits Remain a Major Barrier to Intra-African Trade

A recurring challenge identified is the lack of trust mechanisms across jurisdictions.

Trust deficits manifest through:

- Difficulty validating identities across borders
- Limited recognition of digital credentials
- Fragmented payment and settlement systems
- Inconsistent data governance frameworks

Trade integration is fundamentally dependent on trusted digital systems and institutions.

## Data Fragmentation Undermines Digital Trade

Many African countries are establishing national data sovereignty laws and regulations. While these efforts seek to protect national interests, they can inadvertently create digital silos that impede cross-border commerce.

Digital infrastructure should be considered a continental public good that enables private sector innovation and trade.

## AI Adoption Requires Stronger Digital Foundations

While artificial intelligence presents significant opportunities for productivity and economic transformation, many organizations remain unable to leverage its benefits because foundational systems are not yet digitized.

Key barriers include:

- Low digital literacy levels
- Connectivity gaps
- Energy deficits
- Limited digitization of business processes

AI readiness depends on broader digital transformation and infrastructure development.

## Strategic Policy Recommendations

### Accelerate Implementation of the AfCFTA Digital Trade Protocol

Member states should harmonize regulations and operationalize digital trade provisions to facilitate seamless cross-border commerce.

### Build Continental Trust Infrastructure

Governments, regulators, and private sector actors should collaborate to establish common standards for:

- Identity verification
- Data governance
- Digital credentials
- Electronic transactions

### Promote Interoperable Digital Public Infrastructure

Investment should focus on interoperable systems that support:

- Payments
- Identity
- Data exchange
- Business registration
- Trade facilitation

### Reduce Data Fragmentation

Develop regional frameworks that enable trusted cross-border data flows while respecting national sovereignty and privacy requirements.

### Strengthen Digital Inclusion and Literacy

Expand digital skills programs to ensure businesses, SMEs, and citizens can participate effectively in the digital economy.

### Close Energy and Connectivity Gaps

Accelerate investments in electricity access, broadband infrastructure, and affordable connectivity to support digital transformation and AI adoption.

## Key Takeaway

Africa's challenge is no longer designing frameworks for digital transformation; it is delivering interoperable, trusted, and inclusive systems that enable citizens and businesses to transact seamlessly across borders. Achieving the continent's digital and economic ambitions will require coordinated action to strengthen trust, harmonize systems, invest in digital public infrastructure, and close persistent gaps in connectivity, energy, and digital literacy.

“

Africa's digital future depends not only on innovation, but on our ability to build trusted, interoperable systems that turn continental frameworks into everyday economic opportunities.

”



**Alex Ntale**  
CEO Rwanda ICT Chamber

# Data Sovereignty, Platforms, and the Politics of Borders

Insights from Ebenezer Twum Asante  
Senior Vice President, MTN Group



## Context

Speaking during the Continental Summit, Ebenezer Twum Asante (SVP, MTN Group) used his keynote to push beyond familiar diagnoses of Africa's connectivity and infrastructure challenges, framing data sovereignty, regulation, and continental platform integration as the defining issues for Africa's digital future. Drawing on MTN's "Ambition 2030 – One MTN, Three Platforms" strategy, he proposed this model as a template for how the continent itself might organize: one Africa, one set of shared digital rails, 54 sovereign nations.

## Key Themes

### Sovereignty Reframed

Asante repositions "sovereignty" away from a purely security/immigration framing toward data sovereignty, questioning whether African nations truly control the data generated within their borders, even as global stablecoin and AI-driven financial flows accelerate.

*"Do you really have sovereignty over AI in the age of big tech, when almost every piece of data being collected is not necessarily kept within the borders of the state?"*

### The MTN Template as Continental Metaphor

"One MTN, Three Platforms" (connectivity, fintech, infrastructure layer) is offered as a working model for "One Africa" – a single customer (citizen), multiple rails, unified by shared infrastructure rather than fragmented by 54 separate systems.

*"We are not saying we should exchange security for progress – we need both. The question is how we ensure the data borders fall, just as the movement of people and trade has been made possible."*

### Digital Embassies & Platform Free Zones

A genuinely novel policy proposal: treating cross-border digital data flows the way diplomatic missions are treated – protected, exempt from standard border friction, governed by continental agreement rather than bilateral negotiation.





## Private Sector as First Mover, Government as Multiplier

Asante is candid that MTN and its peers (the “G6” major telcos) will invest regardless – but that investment “will not connect” into continental impact without government alignment and sovereign capital participation.

“

*There is no way we can close the continent’s \$100 billion digital infrastructure gap unless telcos, governments, and sovereign funds come together. Each will do what they must but alone, it remains silent*

”



**Ebenezer Twum Asante**

Senior Vice President, MTN Group



# Governing Africa's Digital Future: Architecture, Principles, and the Path to Continental Digital Transformation

## Executive Summary

The African Peer Review Mechanism (APRM) has developed a comprehensive e-governance assessment framework that reframes digital transformation as a governance discipline rather than just a technological undertaking. Presented at the FALS 2026 Continental Summit in Kigali, the framework is anchored in the conviction that Africa's digital future must be built on institutions, not infrastructure alone.

The framework comprises six layered levels – from foundational principles to measurable indicators, structured around five strategic pillars encompassing legal and regulatory systems, institutional policy coordination, digital infrastructure and security, human capacity and innovation, and citizen engagement and service delivery.

Three dimensions define its strategic ambition: first, it positions digital governance as integral to Agenda 2063; second, it enables cross-border assessment and comparison across AU member states; and third, it proposes continental coordination structures – including a Pan-African Data Protection Authority that move Africa beyond fragmented national responses toward genuine digital sovereignty.

## Why the Distinction Matters

Technology-first approaches to digital government have a documented record of underperformance across the continent. Investment in platforms and connectivity has frequently outpaced the legal, institutional, and human infrastructure required to make those platforms trusted, accessible, and accountable. The APRM framework inverts this sequence, placing governance architecture, laws, coordination mechanisms, and accountability structures as the prerequisite for sustainable digital transformation.

The framework's core orientation is captured in the principle of citizen centricity: the purpose of digital governance is to improve the lives and rights of African citizens. This is not aspirational language; it is an assessment criterion. The framework evaluates whether digital initiatives genuinely reach, benefit, and protect citizens, not merely whether systems have been deployed.

## The Six Governing Principles

Six principles govern the entire framework and inform how every pillar, standard, and indicator is designed:

- **Citizen Centricity** – citizens are the ultimate measure of digital governance quality
- **Transparency** – public institutions must be legible and accountable in their digital operations
- **Accountability** – governance actors bear responsibility for digital decisions and their consequences
- **Sovereignty** – African states must retain control over their digital systems, data, and infrastructure
- **Resilience** – digital systems must be designed to withstand disruption, crisis, and adversarial conditions
- **Future Orientation** – frameworks must anticipate emerging technologies and avoid locking states into outdated architectures

## The Five Pillars of E-governance Assessment

The framework organises the field of digital governance into five interconnected pillars. Taken together, they constitute a comprehensive map of the conditions that must be present for digital transformation to succeed at the national and continental levels.

### 01. Legal & Regulatory Systems

Establishing the normative architecture for digital governance – data protection law, cybersecurity legislation, digital identity frameworks, and cross-border legal harmonisation aligned with AU instruments.

### 02. Institutional Policy Coordination

Ensuring that digital governance does not operate in silos. Coordination across ministries, regulators, and regional bodies is central to coherent implementation and adaptive policymaking.

### 03. Digital Infrastructure & Security Platforms

The physical and logical foundations: connectivity, cloud infrastructure, cybersecurity posture, and the platforms through which public services are delivered and secured.

### 04. Human Capacity & Innovation

Investment in the talent, skills, and innovation ecosystems that enable states to govern, operate, and evolve their digital systems without dependence on external expertise.

### 05. Citizen Engagement & Service Delivery

The front-facing measure of success: whether digital transformation reaches citizens with accessible, trusted, and inclusive public services.

Pillar    Scope & Function

These pillars do not operate in isolation. The framework explicitly recognises their interdependence: weak legal frameworks undermine institutional coordination; inadequate infrastructure limits service delivery; insufficient human capacity prevents adaptation. Assessment teams are expected to examine these interdependencies, not just pillar-by-pillar compliance.

## The Layered Assessment Architecture

The framework's methodological innovation lies in its layered structure, which enables APRM to move beyond binary compliance assessments and evaluate impact, trust, inclusion, and implementation quality. Six nested levels move from normative principles to empirical evidence:

## Principles

The normative bedrock: citizen centricity, transparency, accountability, sovereignty, resilience, and future orientation. These govern how all lower layers are designed and judged.

## Pillars

Five structural domains that organise the field of digital governance from legal frameworks and institutional coordination to infrastructure, capacity, and citizen services.

## Standards

Concrete benchmarks defining acceptable levels of compliance and performance within each pillar, providing states with a common reference point.

## Objectives

Specific outcomes that each standard is designed to achieve, enabling APRM to assess intent and trajectory, not merely current status.

## Questions

Diagnostic prompts that guide assessment teams in gathering evidence. Questions surface qualitative depth, not binary answers.

## Indicators

Measurable, comparable data points, quantitative and qualitative against which progress can be tracked, ranked, and reported over successive review cycles.

This architecture has two important consequences. First, it enables consistent cross-country comparison across AU member states while preserving sensitivity to national context. Second, it supports longitudinal tracking, successive review cycles can measure not just whether a country has laws, but whether those laws are being implemented effectively and whether citizens are benefiting.

The move from yes/no compliance to outcome-based assessment is the framework's most significant methodological advance. A country may have data protection legislation but no enforcement mechanism. A country may have a digital service portal that reaches urban elites but excludes rural populations. The layered architecture surfaces these gaps in ways that a checklist approach cannot.

*"The framework moves beyond yes/no compliance to assess impact, trust, inclusion, and implementation quality – asking not just whether digital systems exist, but whether they are working for African citizens."*





## Continental Coordination Structures

The APRM framework does not treat digital governance as a solely national concern. Consistent with African Union thinking on data governance and continental harmonisation, it proposes coordination structures at the continental level that would give Africa collective capacity to govern its digital ecosystem.

## Pan-African Data Protection Authority

The most significant institutional proposal is the creation of a Pan-African Data Protection Authority. In a continent of 54 jurisdictions with varying data protection frameworks, cross-border data flows are currently governed by a patchwork of incompatible national regimes. A continental authority would provide a single reference standard, reduce regulatory friction for intra-African digital commerce, and give Africa a coherent voice in global data governance negotiations.

The proposal aligns with the AU's Data Policy Framework and reflects a broader trend toward continental regulatory convergence, analogous to the role the European Data Protection Board plays in operationalising the GDPR across EU member states. The challenge for Africa is developing an institution with genuine authority, adequate resourcing, and the political legitimacy to operate across diverse legal traditions.

## AI and Emerging Technology Governance

The framework also envisions governance bodies for artificial intelligence and emerging technologies. Most African states currently lack any institutional framework for AI governance, yet AI systems are increasingly deployed in public administration, law enforcement, healthcare, and financial services. Without governance architecture, these deployments carry significant risks – algorithmic discrimination, opaque decision-making, and dependency on foreign systems trained on non-African data.

A continental approach to AI governance would allow Africa to develop shared standards, ethics frameworks, and procurement criteria, reducing the risk of each state independently navigating a complex and rapidly evolving landscape.

## Cross-Border Interoperability

Underpinning both proposals is a concern for interoperability. For the AfCFTA to realise its potential, digital systems – identification, payments, trade documentation, regulatory filings must be able to communicate across borders. The framework positions interoperability as a governance challenge as much as a technical one, requiring legal recognition, institutional coordination, and political will alongside technical standards.

## Linkage to Agenda 2063

The APRM framework is explicitly positioned within the Agenda 2063 continental development architecture. By linking e-governance to Africa's long-term vision rather than presenting it as a standalone reform initiative, the framework elevates digital governance from a technical workstream to a pathway for continental transformation.

This connection operates at several levels. Digital governance enables the effective operation of the AfCFTA, which is itself a central Agenda 2063 deliverable. It underpins the AU's ambition for a Digital Single Market. It supports the aspiration for capable, accountable African institutions at national and continental levels. And it provides the infrastructure through which Africa's growing young population can be productively engaged in a modern, knowledge-based economy.

Presenting digital governance in this frame also has political utility. It creates a mandate for investment and reform that extends beyond technology ministries to finance, trade, and political leadership which is where the decisions that shape implementation are ultimately made.

## Implications for African Leadership

For the principals-level audience assembled at FALS 2026, the APRM e-governance framework carries several practical implications:

### Heads of State and Police Makers

Digital governance cannot be delegated entirely to technology ministries. The legal, institutional, and political dimensions of the framework require whole-of-government engagement. Agenda 2063 commitments create an accountability link between digital governance performance and continental standing.

### Continental Institutions

The e-governance framework represents APRM's most ambitious expansion of its mandate into a rapidly evolving domain. Implementation will require institutional capacity-building, the development of continental indicator databases, and sustained engagement with member states to ensure that assessment leads to reform. The proposed coordination structures – particularly the Pan-African Data Protection Authority require political champions and dedicated resourcing to move from proposal to institution.

### The Private Sector

The framework creates a predictable governance environment that reduces risk for investment in digital infrastructure and services. Companies operating across borders benefit from harmonised standards and a co-ordinated regulatory landscape. Private sector actors also have a role in shaping continental governance structures through legitimate advocacy and technical expertise.







# Beyond Borders: Shaping Africa's Integrated Financial Architecture

## Context

Despite significant progress in digital finance, Africa's payments ecosystem remains fragmented across multiple jurisdictions, regulatory frameworks, currencies, and settlement infrastructures.

This fragmentation contributes to:

- High remittance costs
- Delayed cross-border settlements
- Limited interoperability
- Trade finance constraints
- Dependence on correspondent banking networks outside Africa
- Duplicative compliance processes

The discussion took place against the backdrop of increasing efforts to deepen financial integration under AfCFTA and growing interest in digital payment innovations, including mobile money, open banking, and stablecoins.

## Key Insights

**Africa Must Move from Diagnosing**

## Problems to Implementing Solutions

The discussion opened with a challenge to policymakers and industry leaders to shift from repeatedly identifying Africa's challenges to actively executing solutions.

*"Africa has understood enough what its problems are. From 2026 onwards, we should stop repeating our problems and start highlighting opportunities, projects and solutions that move us toward a truly integrated continent"*

**Samuel Amanor**

Founder and CEO, BlueSpace Financial Cloud

Amanor argued that while understanding challenges is important, the continent now requires practical implementation frameworks capable of delivering measurable progress.

**Policy Implication:** Regional institutions should focus on implementation mechanisms and measurable milestones rather than producing additional diagnostic reports.

## Mobile Money – Africa’s Most Successful Financial Inclusion Infrastructure

Nompilo of MTN Group emphasized the transformative role mobile money has played in expanding access to financial services across the continent.

*“We should look at what has worked across Africa and scale those successes. The future we want already has examples on the continent.”*

**Nompilo Morafa**  
Chief Sustainability Officer, MTN Group

Morafa stressed that payment systems must be designed around customer needs rather than institutional interests.

*“We need to create platforms that solve real customer problems. We should not tell people what they need; we should build around what they actually need.” Nompilo Morafa–Chief Sustainability Officer, MTN Group*

**Nompilo Morafa**  
Chief Sustainability Officer, MTN Group

**Policy Implication:** Governments and regulators should support interoperability between mobile money platforms and traditional banking systems to accelerate inclusion.

## Open Banking Can Enable Continental Interoperability

Tunde Ogundipe argued that the next phase of financial integration requires open banking standards that allow banks, fintechs, and mobile money operators to communicate seamlessly.

*“Real financial inclusion means bringing banks, fintechs and mobile money providers into one ecosystem.”*

**Tunde Ogundipe**  
CEO, E-Doc Online

He noted that fragmented systems increase costs and limit innovation.

*“We need one common standard, one common schema, and open APIs that allow institutions to work together.”*

**Tunde Ogundipe**  
CEO, E-Doc Online

**Policy Implication:** National regulators should prioritize open banking frameworks and API standards as foundational infrastructure for regional integration.

## Stablecoins Could Address Africa’s Cross-Border Settlement Challenges

Gillian Darko of Yellow Card highlighted the growing role of stablecoins in facilitating faster, cheaper, and more efficient international payments.

*“Stablecoins are not replacing traditional banking. They are an additional infrastructure layer that can help solve settlement and liquidity challenges.”*

**Gillian Darko**  
VP of Strategy, YellowCard

Gillian explained that stablecoins can simplify international transactions by reducing dependence on multiple correspondent banking relationships and currency conversions.

*“This is not a technology that will disappear. Banks, regulators and telecommunications companies are already developing strategies around stablecoins.”*

**Gillian Darko**  
VP of Strategy, YellowCard



**Policy Implication:** African regulators should develop balanced regulatory frameworks that enable responsible experimentation with digital assets while managing financial stability risks.

## Regional Banking Networks Demonstrate the Benefits of Integration

Ecobank Rwanda highlighted how regional banking networks are already enabling faster intra-African payments.

*"It is no longer competition; it is collaboration."*

**Joselyne Mutsei**  
Head of Payments, Ecobank Rwanda

Mutsei noted that interoperability initiatives involving banks and telecommunications providers are already producing tangible benefits in several markets.

*"Convenience matters. We wanted to eliminate the pain points associated with sending money across African borders."*

**Joselyne Mutsei**  
Head of Payments, Ecobank Rwanda

**Policy Implication:** Regional financial institutions should continue investing in interoperable payment infrastructure and partnerships that reduce transaction friction.

## Collaboration Is More Important Than Competition

Across all interventions, a common theme emerged: Africa's payments future depends on ecosystem-wide collaboration.

*"The solution is not for one player to domi-*

*nate. The solution is to bring everybody into the same room."*

**Tunde Ogundipe**  
CEO, E-Doc Online

*"We need one common standard, one common schema, and open APIs that allow institutions to work together."*

**Nompilo Morafa**  
Chief Sustainability Officer, MTN Group

Panellists consistently emphasized that banks, fintechs, mobile network operators, regulators, and payment switches must work together.

## Strategic Policy Recommendations

### Establish a Single African Payment Area (SAPA)

African Union institutions, central banks, and regional economic communities should establish a continent-wide framework for payment interoperability.

#### Priority Actions

- Develop common technical standards
- Harmonize settlement protocols
- Create shared governance mechanisms

### Accelerate Open Banking Adoption

National regulators should establish open banking frameworks that facilitate data sharing and interoperability.

#### Priority Actions

- Standardized APIs
- Common consent frameworks
- Cross-border data-sharing protocols

## Expand Mobile Money Interoperability

Governments and regulators should support direct interoperability between:

- KYC
- AML/CFT compliance
- Digital identity verification

This would reduce duplication and lower compliance costs.

## Develop Regulatory Frameworks for Stablecoins

Regulators should create innovation-friendly frameworks that:

- Protect consumers
- Maintain financial stability
- Encourage experimentation
- Support cross-border settlements

## Strengthen Regional Settlement Infrastructure

Central banks and commercial banks should collaborate to:

- Reduce reliance on offshore correspondent

banks

- Expand regional settlement mechanisms
- Improve foreign exchange liquidity

## Key Takeaway

The discussion underscored a growing consensus that Africa possesses both the technology and institutional experience needed to transform its payments landscape. Mobile money, regional banking networks, fintech innovation, open banking, and emerging digital assets all offer building blocks for a more integrated future.

What remains is the political will, regulatory coordination, and institutional collaboration required to scale these successes across the continent.

As Samuel Amanor concluded, the challenge is no longer understanding Africa's problems—it is implementing solutions that enable the continent to trade, transact, and prosper as one integrated market.

*"If we already know the problems, then we need a plan."*

**Samuel Amanor**

Founder and CEO, BlueSpace Financial Cloud

## Contributors

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CEO, E-DOC ONLINE



**Joselyne Mutsei**

HEAD OF PAYMENTS, ECOBANK RWANDA



# Trust, data and identity: the foundations for Africa's digital architecture."

## Context

The "Sovereignty, Data & Trust" panel examined one of the defining challenges facing Africa's digital transformation: how to build trusted, interoperable and sovereign digital ecosystems while accelerating innovation, financial inclusion and cross-border trade.

Panelists explored the tension between national sovereignty and borderless digital technologies, highlighting the need for interoperable identity systems, harmonized compliance frameworks, trusted data governance mechanisms, and stronger collaboration among governments, regulators, academia, financial institutions, technology providers, and investors.

A recurring message throughout the discussion was that while technology is a powerful enabler, trust remains fundamentally human. Effective digital ecosystems must therefore combine technological infrastructure with strong governance, leadership, policy coherence and citizen-centric design.

## Key Insights

### Digital Sovereignty Must Evolve Beyond

## National Borders

The session opened with a challenge to conventional notions of sovereignty. As data, digital payments, AI systems and digital identities increasingly transcend physical borders, African governments must rethink how sovereignty is exercised in a connected world.

Speakers argued that the future lies not in restricting digital flows but in creating shared continental frameworks that protect security while enabling innovation and economic integration.

*"Technology is breaking boundaries beyond our imagination. If regulation is not anticipative and innovative, we will eventually be overtaken by innovation."*

*"One Africa, one continent, 54 countries. We must begin thinking about African platforms, African infrastructure and African data ecosystems."*

### Martin Kwame

Board Member, Africa Fintech Network & President, Ghana Fintech and Payment Association

## The high cost of fragmented Identity Systems

A major obstacle to digital trust and cross-border commerce is the fragmentation of identity verification systems across African countries.

Financial institutions continue to face difficulties conducting customer due diligence because identification systems remain largely national, disconnected and difficult to verify across borders.

*"Part of being trustworthy is being able to identify the persons we are dealing with."*

*"We do not have a unified system. Some of those trails cannot be connected because the identification frameworks remain fragmented."*

**Sa'adatu Mamuda Salley**

Chief Compliance Officer, National Credit Guarantee Company, Nigeria

## Trust Infrastructure - the New Financial Infrastructure

Tom emphasized that trust is rapidly becoming a foundational layer of digital economies.

Identity verification, compliance monitoring, fraud prevention and data governance are no longer supporting functions but core infrastructure required for digital finance, trade and investment.

*"We form what can be called the trust layer between the public sector and the private sector."*

*"Interoperability means the ability to share consent-based verified data across borders while giving ownership back to the individual."*

**Tom Schoon**

Head of Strategic Partnerships Africa, Sumsud

## Self-Sovereign Identity for Cross-Border Trade

One of the most practical solutions discussed was the emergence of self-sovereign identity systems.

These systems allow individuals to own and control their digital identity credentials while granting permission for organizations to verify information when required.

Such frameworks could dramatically reduce onboarding costs, simplify KYC procedures and facilitate regional commerce.

*"What we need in the identity space is decentralization and giving power back to the individual who owns the data."*

*"A verified credential should be portable across borders, allowing Africans to participate seamlessly in the digital economy."*

**Tom Schoon**

Head of Strategic Partnerships Africa, Sumsud

## Capital Must Flow Faster Across African Markets

From an investment perspective, the discussion highlighted the need to improve the speed and efficiency of capital deployment across the continent.

Angel investors, venture funds and development finance institutions are increasingly active, but regulatory and infrastructure bottlenecks continue to slow investment flows.

*"If we want to support African innovation, capital must move faster, cheaper and more efficiently."*

*"Africa needs systems that can deploy capital quickly enough for founders to build traction and attract further investment."*



**Fadila Tchoumba**  
CEO, ABAN

## Technology Alone Cannot Build Trust

One of the most compelling interventions came from Christian Luma, who challenged the notion that technology itself can solve Africa's development challenges.

While acknowledging technological progress, he argued that leadership, relationships and trust remain the true foundations of financial inclusion and economic development.

*"There is no such thing as a digital loan without trust."*

*"Technology makes things efficient, but it does not replace the human basis at the beginning."*

*"As long as we think technology alone solves our problems, we will not solve these problems."*

**Christian Reuhmer**  
CEO and Co-founder, Q-Lana Inc

## Academia Is Quietly Shaping Africa's Digital Future

Dr. Nomalanga highlighted the often-overlooked role of academia in shaping digital governance.

Researchers and legal scholars are increasingly contributing to AI governance, cybersecurity frameworks, digital rights protections and data protection regulations across the continent.

*"While law-making is political, it is also evidence-based and research-driven."*

*"The evidence and research that shape policy come from academia."*

**Dr. Nomalanga Mashinini**  
Senior Lecturer, University of Witwatersrand, Johannesburg

## Identity Is the New Currency of the Digital Economy

The closing remarks focused on the growing importance of identity protection in an era of AI-generated content, cybercrime and digital fraud.

Panellists stressed that future governance frameworks must address identity harms alongside traditional concerns around privacy and security.

*"We live in an image-based economy where identity has become the commodity."*

*"The digital economy has proven one thing clearly: we live in a borderless society."*

*"Interoperability is how Africa can address the harms emerging from AI, cybercrime and digital misinformation."*

**Dr. Nomalanga Mashinini**  
Senior Lecturer, University of Witwatersrand, Johannesburg

## Strategic Policy Recommendations

### For Governments

- Accelerate national digital identity programmes.
- Pursue regional interoperability agreements.
- Harmonize data protection and digital governance frameworks.
- Support public-private digital infrastructure partnerships.

## For Financial Institutions

- Invest in advanced KYC, AML and digital trust infrastructure.
- Develop interoperable compliance mechanisms.
- Leverage digital identity systems to expand financial inclusion.

## For Investors

- Increase local capital participation in African innovation ecosystems.

- Support scalable trust infrastructure solutions.

- Promote cross-border investment vehicles.

## For Academia & Regulators

- Continue evidence-based policy development.
- Build continental AI governance frameworks.
- Strengthen collaboration between researchers, regulators and industry.



## Contributors

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# Governing the Digital Future: Scaling Critical Infrastructure for Inclusion

## Context

As Africa accelerates its digital transformation agenda, the continent faces a defining challenge: how to build the infrastructure, governance systems, and institutional capacity required to support a digitally sovereign, inclusive, and globally competitive future. The Digital Resilience & African Infrastructure dialogue brought together policymakers, governance experts, development partners, legal practitioners, technology leaders, investors, and researchers to examine the foundations of Africa's digital future.

The session underscored a powerful consensus: digital transformation is no longer a technology issue—it is a governance, infrastructure, energy, and inclusion imperative. Participants emphasized that Africa's ability to compete in the age of artificial intelligence, digital trade, and data-driven economies will depend on its capacity to build resilient energy systems, expand digital infrastructure, harmonize regulations, strengthen digital governance, and ensure that no citizen is left behind.

The dialogue concluded with a call for greater continental cooperation, stronger public-private partnerships, increased investment in critical infrastructure,

and a renewed focus on implementation rather than aspiration

## Key Insights

### Digital Sovereignty Begins with Ownership of Infrastructure

A recurring theme throughout the discussion was that Africa's digital future cannot be secured without ownership and governance of its digital infrastructure. Participants argued that sovereignty in the 21st century extends beyond borders and natural resources to include data, computing power, artificial intelligence, and digital identity systems.

The panel highlighted the significant imbalance between Africa's demographic and economic potential and its digital infrastructure footprint. While the continent possesses vast agricultural resources and renewable energy potential, it accounts for only a small fraction of global data infrastructure.

*"If Africa does not own and govern its data infrastructure, we will not own our digital future."*

## Dr. McBride Nkhalamba

Director of Governance and Specialised Reporting, APRM

## Energy Security is the Foundation of Digital Transformation

The discussion made clear that Africa's digital ambitions are inseparable from its energy agenda. Data centers, broadband networks, artificial intelligence systems, irrigation technologies, digital public services, and industrial development all depend on reliable and affordable power.

Participants emphasized that digital infrastructure planning must be integrated with energy planning, particularly renewable energy investments. Kenya's experience in aligning energy policy with digital infrastructure development was highlighted as a promising example of how governments can unlock private-sector investment and create enabling environments for growth.

*"No digital economy can be built on unstable power."*

*"Energy is fundamental for digitization. The two cannot go separately."*

## Pauline Anaman

Coordinator, Green Transition Practice, AB & David Africa

## Governance Must Move to the Center of Digital Transformation

Fatimah stressed that successful digital transformation requires more than infrastructure investment. Strong governance frameworks, regulatory coordination, policy coherence, accountability mechanisms, and institutional capacity are equally important.

Participants argued that digitalization should be viewed fundamentally as a governance issue because

it affects service delivery, transparency, trust, citizen engagement, and institutional effectiveness. The African Peer Review Mechanism (APRM) was identified as a key platform for promoting governance standards, peer learning, and regulatory harmonization across member states.

*"Digitalization should not be seen as a tech system. It should be seen as a governance system."*

## Fatima Lovetta Sessay

Resident Coordinator, UNDP Rwanda

## Regulatory Fragmentation Remains a Major Barrier to Scale

One of the most significant challenges identified was the fragmentation of regulations across African countries. Participants noted that startups, innovators, and technology companies often face multiple compliance requirements and regulatory regimes when attempting to expand across borders.

The discussion highlighted the need for interoperable frameworks, harmonized standards, and mutual recognition systems that can support digital trade and innovation under the African Continental Free Trade Area (AfCFTA).

*"One of the major barriers facing African startups and SMEs today is fragmented compliance and regulatory systems across member states."*

## Dr. Amina Sambo Magaji

Director, Information Technology Department, NITDA Nigeria

## Inclusion Must Be the Measure of Success

Participants consistently emphasized that digital transformation cannot be considered successful if it excludes rural communities, women, youth, and underserved populations. The objective of digitalization should be



improving lives, expanding access to services, and creating economic opportunities for all Africans.

The UNDP stressed the importance of placing people at the center of digital strategies and ensuring that digital systems are trusted, accessible, interoperable, and citizen focused.

*"We can create systems unintentionally that leave some people behind."*

**Fatima Lovetta Sessay**

Resident Coordinator, UNDP Rwanda

## Africa's Youth Must Become Co-Creators of the Digital Future

The dialogue raised concerns about the limited representation of young people in digital policy discussions despite Africa being the world's youngest continent. Participants argued that young innovators, entrepreneurs, and digital users must be included in decision-making processes and innovation ecosystems.

*"We can create systems unintentionally that leave some people behind."*

**Anthony Mveyanage**

Director of Programme, Synergy, APHRC

## Strategic Policy Recommendations

### Invest in Foundational Infrastructure

- Expand broadband connectivity.
- Strengthen national and regional data center capacity.
- Scale renewable energy infrastructure.
- Improve resilience of digital networks.

### Build Digital Sovereignty

- Encourage local hosting and processing of Afri-

can data.

- Strengthen data protection frameworks.
- Advance AI readiness and digital identity systems.
- Promote African ownership of critical digital infrastructure.

### Harmonize Regulatory Frameworks

- Accelerate AfCFTA digital protocols.
- Promote interoperable digital identity systems.
- Develop continent-wide compliance frameworks.
- Facilitate cross-border digital trade and innovation.

### Strengthen Governance and Accountability

- Integrate digital governance into national development agendas.
- Establish measurable indicators for digital readiness.
- Improve institutional coordination.
- Promote transparency and citizen trust.

### Put Inclusion at the Center

- Expand digital literacy initiatives.
- Address gender gaps in technology.
- Increase rural connectivity.
- Ensure equitable access to digital services.

### Mobilize Capital for Digital Infrastructure

- Expand public-private partnerships.
- Attract long-term infrastructure investment.
- Create investment vehicles focused on digital and energy infrastructure.
- Support African innovation ecosystems.



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# Closing Reflection

The session concluded with a clear message: Africa's digital future will not be built through technology alone. It will be built through governance, infrastructure, energy resilience, inclusion, and collaboration. The continent's opportunity lies not merely in adopting digital technologies, but in owning, governing, and scaling the systems that will define the future of trade, innovation, public service delivery, and economic growth.





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