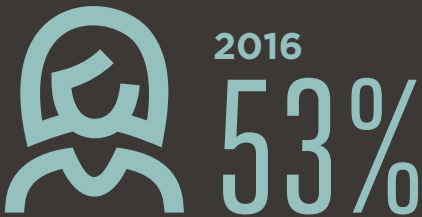# National overview: Côte d'Ivoire

Convening government and industry leadership to explore how closer public-private collaboration can drive mobile-enabled digital transformation

Unique mobile subscriber rate

2005
11%

2016
53%

Internet access

2010
3%

2015
ALMOST 25%

Mobile money

9.8 million accounts*

This is the fifth highest penetration rate in the world and the highest in West Africa**

*BCEAO
**World Bank (FINDEX 2014)

Employment

The ICT industry employs more than

150,000 people

Mobile industry contribution to GDP

8%

ICT accounts for 8% of Côte d'Ivoire's GDP

Public funding

ICT contributes

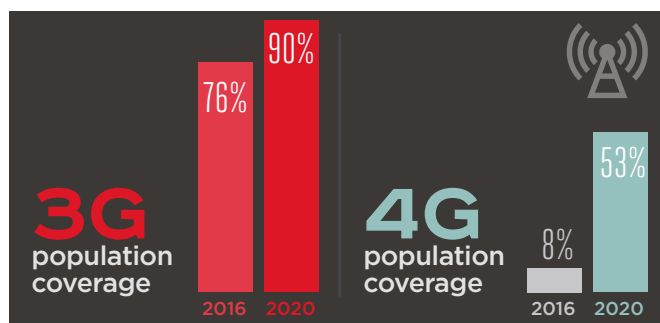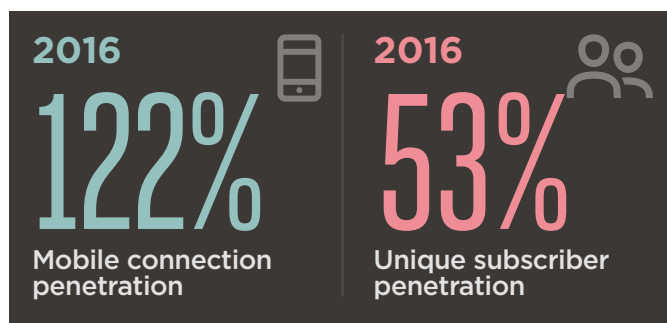**XOF300 MILLION** to the government budget

National Development Plan (NDP) 2016–2020 and the SDGs

In December 2015, the government adopted the National Development Plan (NDP) 2016–2020, aiming to make Côte d'Ivoire an emerging country with a strong industrial base, reducing poverty and better distributing the fruits of growth, particularly for the least privileged and most vulnerable. This complements Côte d'Ivoire's commitment to the United Nations Sustainable Development Goals (SDGs), signed in 2015 together with all other 192 member states and which seek to end poverty, protect the planet and ensure prosperity for all by 2030.

The mobile industry has a significant role to play in supporting the government to meet its national development goals and its SDG commitments.

We have identified four areas where the mobile industry's activities can help accomplish the SDGs and support the continued development of Côte d'Ivoire: mobile connectivity (voice, SMS and internet), digital identity, mobile financial services and machine-to-machine (M2M)/ Internet of Things (IoT).

1 Mobile connectivity

2016

122%

Mobile connection penetration

2016

53%

Unique subscriber penetration

3G population coverage — 76% (2016), 90% (2020)

4G population coverage — 8% (2016), 53% (2020)

The mobile industry's core mission is to provide connectivity and the provision of voice, SMS and data connectivity supports the NDP and all 17 SDGs. For example, mobile connectivity reduces the costs of accessing information and can create or expand markets by enabling the mechanisms for buyers and sellers to discover each other and conduct transactions, driving more inclusive growth. It can play a critical role in responding to natural and man-made disasters, as well as enabling access to essential information such as health advice and education tools.

Economic growth and innovation

In 2015, Moov launched Cyberlab with the aim of training for free 4,500 young Ivorians to deepen their knowledge of ICT, help them master digital tools and allow them to lead and develop economic activities on the internet.

2 Digital identity

Mobile can facilitate the provision of digital forms of identity, which underpin core public services (e.g. healthcare and social welfare), financial services and ownership rights (of land, for example). Digital identity via mobile can also reduce gender inequalities, for example by reducing barriers to women accessing financial services, e.g. by allowing them to open a mobile money account.

Mobile birth registration

In 2014, working closely with local authorities, Orange Côte D'Ivoire launched a mobile birth registration pilot service to allow people to register the birth of a child from isolated villages. Each village leader was given a mobile phone to register births in their local community.

Voter registration

For the referendum and parliamentary elections in 2016, Safran Identity & Security implemented a voter registration system using biometrics, enabling the digital identification of voters. At the time of the 2016 referendum there were 6.3 million registered voters, around 60% of the population of voting age (over 18).

3 Mobile financial services

The provision of financial services via mobile is one of the most dynamic innovations in the industry and has had significant social and economic benefits for users. The use of mobile money as a financial instrument is relevant to 11 of the SDGs. For example, the immediacy, security and low cost of sending remittances through mobile money results in higher volumes of remittance, which overwhelmingly benefits the poorer populations that are more reliant on them and builds the resilience of those in vulnerable situations (e.g. by helping to mitigate against socioeconomic, health and environmental shocks). Mobile money providers are also well placed to replace inefficient cash payments to farmers and provide formal financial services for SMEs.

In 2015, 99% of secondary school fee payments were made digitally, 94% of which were via mobile money thanks to industry innovation and government collaboration.

Using mobile money is, on average, more than 50% cheaper than using global money transfer operators, and is particularly competitive for low-value transactions.

Digitising payments in agricultural value chains

Advans Côte d'Ivoire has partnered with MTN to offer cocoa farmers a digital savings account using USSD, which makes it accessible across different types of phone and where digital literacy is a barrier for farmers. As of July 2016, more than 7,000 cocoa farmers from 58 cooperatives had subscribed to the service and had a savings account in a formal financial institution.

4 Internet of Things (IoT)

The rollout of (relatively nascent) M2M and IoT technologies has the potential to a range of development outcomes if supported by industry and government collaboration. For example, IoT and sensor technology can contribute significantly to improved agricultural outputs, improved energy and water efficiency through smart meters and increased productivity for businesses, individuals and cities. The mobile industry can play a critical role in developing the IoT infrastructure.

By 2020, almost 2% of total connections in West Africa will be M2M.

Using M2M for Smart Metering

Orange has developed an M2M platform connecting smart electricity meters. This service aims to help customers monitor their electricity bills on a more regular basis, while helping utility companies reduce the cost of reading meters and the risk of fraud or billing errors.

Opportunities for public-private collaboration

The mobile industry has a significant role to play in supporting the government to meet its national development goals and its SDG commitments. The industry already contributes to the SDGs by providing mobile connectivity and has increased financial inclusion through mobile money services. In order to increase its impact, it will be necessary to achieve further uptake of mobile services, so it is important that government and mobile operators work together to make them affordable.

Affordability is a key barrier to the take-up of mobile services among low-income individuals, particularly women. Inequality is a big challenge in Côte d'Ivoire: the per-capita income of the top 20% of the population is seven times that of the bottom 40%. Government policy can help make services more affordable – for example, taxes on devices were reduced in 2015. Similar initiatives could help reduce the cost of mobile ownership. Mobile operators can also play a role in providing more affordable services through continuing to develop pricing structures and payment models that align with the needs and ability to pay of those on the lowest incomes and designing products and services for the needs of underserved groups, such as women.

Inclusive digital identity systems can help unlock access to core public services and mobile-enabled services, such as financial services. Today many types of documents are accepted as proof of identity in Côte d'Ivoire. Mobile operators can help accelerate the scale and reach of robust digital identities through the use of mobile technology – for instance, by helping to address key barriers to birth registrations in the country, particularly in remote areas. The government could work closely with mobile operators to implement digital identity services and provide access to e-services such as healthcare and social welfare. This may also be an area where financial and technical support could be sought from donors and other international organisations.

Mobile financial services have had a significant social and economic impact in many countries and are a key driver for many SDGs. Today, Côte d'Ivoire has the highest penetration of mobile money accounts in West Africa, and mobile money is already being used by the government to facilitate the payment of over 1.7 million secondary school fees each year. Further rollout of mobile financial services will continue to contribute to Côte d'Ivoire's achievement of the SDGs. Additionally, mobile money can help digitise person-to-government and government-to-person payments, helping to make money flows more efficient and reduce leakages. Potential areas of collaboration between the government and mobile money operators include social security contributions and disbursements, health insurance contributions and disbursements, digitisation of agricultural value chains and transportation payments.

Additional areas of opportunity include other mobile-enabled services such as energy, health and education. Given that just over 50% of the population have access to electricity, providing innovative ways for people to access electricity is important, particularly in rural areas, such as with pay-as-you-go solar home solutions. For this to be realised it is important to have the right infrastructure in place as IoT is still nascent in the country. Additionally, given low levels of literacy in the country and low health outcomes (such as high levels of maternal and infant mortality, and high levels of food insecurity), the Ministry of National and Technical Education (MENET), the Ministry of Health and mobile operators could collaborate to meet the goals on good health and wellbeing (SDG 3) and quality education (SDG 4).

Closer collaboration between the Ivorian mobile industry and the various line ministries of its government offers a strong opportunity to support Côte d'Ivoire's social and economic progress.