

e-Livelihood in Africa

www.iConnect-online.org is a knowledge sharing platform for Information and Communication Technologies (ICTs) in sustainable development. iConnect draws content from its partners, links resources and expertise and encourages collaboration. For the International Institute for Communication and Development (IICD), the host of iConnect, this is a way to share experiences, lessons learned and ideas, and interact with communities and people with an interest in development and the applications of ICTs. These experiences can lead to a better understanding of the actual benefits of ICTs for Development (ICT4D). The core of iConnect will be a series of locally written articles on the impact and the use of ICTs for development. The articles have a strong focus on fact finding; objective information on ICT4D practices from a southern perspective: Southern content written by Southern people. i4d is the iConnect partner for Asia, disseminating the articles to their readers. For the full text of the articles, please visit www.iconnect-online.org.

Presenting a series of locally written articles with southern perspectives on the impact and the use of ICTs for Development. Following is the second series of articles focusing on ICT and Livelihoods in 6 African countries.

In collaboration with:



CROMABU: enhancing market opportunities for small farmers in Mwanza, Tanzania

By Aloyce Menda

In 2001 the Crop Marketing Bureau (CROMABU) project was designed to gather and disseminate relevant information regarding crop prices in local and international markets. Basically the project is aimed at empowering small-scale farmers economically by enhancing their access to price information in trade flows. While stakeholders in the agricultural sector are demanding the government to ensure a fair-competition policy, for agricultural marketing and distribution, CROMABU (www.cromabul.com) is leveling the ground by use of modern Information and Communication Technologies (ICTs) to empower farmers. Based in Magu area of Mwanza near to the southern shores of Lake Victoria, the four-year old CROMABU project is supported by the Dutch International Institute for Communication and Development (IICD).

According to CROMABU manager Ms. Naomi Massele, a professional agriculturalist with experience in management of rural agricultural and industrial projects, CROMABU comprises three components. These are the Internet Café that serves the targeted community; the price information services; and community development through information and training. CROMABU's development phase will end in September 2006 and is regarded by IICD as a pilot project to be replicated in other rural areas with crop marketing problems.

Ms. Massele explains that the project targets 16 villages directly, but the information from it circulates further. Information on crop prices gathered from local and foreign markets downloaded from the Internet are compiled by

CROMABU and stored in a database. Eventually a simple price index is prepared in Ki-Swahili language and disseminated to farming villages. The youth, particularly ex-students from primary and secondary schools, are the key channel of communication between the CROMABU and the targeted small-scale farmers in Magu. They are employed as agents and use bicycles to collect and distribute all relevant documents to the villages.

According to experts, four characteristics describe the powers of modern ICT in poverty reduction:

- Interactivity: For the first time ICTs are effective two-way communication technologies.
- Permanent availability: The new ICTs are available 24 hours a day.



Farmers sowing seeds in Tanzania

- Global reach: Geographic distances hardly matter any more.
- Cost-effective: For most areas the relative cost of communication has been shrunk to a fraction of previous values.

The CROMABU project is aimed at doing exactly that. With NGO set-up, the project generates income from its community-training centre for peasant farmers and youth groups. It also charges fees from institutional clients in Magu, such as NGOs, for training and the Internet Café. Small-scale farmers have benefited a lot from the project. The Internet services have helped them get best markets for their produce namely cotton, groundnuts, maize, beans, finger-millet and sunflower. When prices are low in Tanzania, the Internet enables them to secure direct buyers from abroad - some of whom are sometimes ready to pay above the world market price.

Before 2002, middlemen (*madalali*) in Magu, were conspiring to lower crop prices and reap super profit. The price of good cotton for instance is currently ranging from Tanzanian shillings 200 (US\$ 0.2) to shillings 250 (US\$ 0.25) for a kilogram, while before the project it could be lowered to as much as shillings 150 (US\$ 0.12) to shillings 180 (US\$ 0.18) per kilogram. Recent press reports said that small cotton farmers in the neighbouring Bunda district, situated about 450 kilometres from Magu in the eastern shores of Lake Victoria, refused to vend their products for shillings 180 (US\$ 0.18) per kilogram to any buyer. They heard that prices are much better in Magu and hence would rather retain their cotton, which after all is imperishable product. They anticipated buyers with good prices would eventually come!

Despite the remarkable success of CROMABU, the challenge remains on content issues. Most web contents are in English, which is a language of elite in Tanzania. Ki-Swahili is the official national language of 34.6 million people of Tanzania, and over 95 percent of the population can only speak, read and write in either

Ki-Swahili or tribal languages and hence cannot comprehend most of the Internet's contents, even if they get access to it.

Before thinking of a project on ICT for development one should comprehend the multi-dimensional concept of poverty. Beyond a lack of income, poverty also refers to disadvantages in access to land, credit and services (such as health and education), vulnerability (towards violence, external economic shocks, natural disasters, etc.), powerlessness and social exclusion. According to the year 2002-03 government commissioned study titled 'Tanzania Participatory Poverty Assessment (TzPPA)', impoverishing forces arise from social, economic and political processes. The study concludes that the macro-economic reforms that pushed the government to withdraw from running production and market operations is among the impoverishing forces. This has affected rural population in three main areas namely: changes in marketing systems, lack of price control, and inadequate extension services.

Since modern ICTs facilitate efficient creation, storage, management and dissemination of information by electronic means, they are powerful tools for fighting some of these impoverishing forces. If a poor African can send a 40-page trade document from Tanzania to Cuba for just 40 cents of one US\$ (Tsh 400) instead of paying US\$ 50 (Tsh 50,000) to courier, then there is no doubt that modern ICTs are cost effective.

"While technology shapes the future, ultimately it is people who shape technology, and who decide to what uses it can and should be put," said Kofi Annan in his message to the Geneva World Summit on the Information Society (WSIS-I) in December 2003. CROMABU has done so before, by shaping ICTs to benefit peasant farmers in Mwanza since September 2001. ■

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Using ICTs to open up Kampala's hinterland

By Davis J. Weddi

Though to experts it is easy to explain, to a layperson in Uganda it is normally very difficult to explain how ICTs fit into agriculture. But today, shrewd crop-husbandry farmers in the rural Kayunga district of central Uganda understand what it means to have a direct link to vital information that helps them to plan for their crops.

The whole ICT4D phenomenon is catching up around the country like a wild fire. In western Uganda, initiator Action Aid has started celebrating prospects of early success after a Voice over Internet Protocol (VoIP) connection for a community knowledge centre in a distant village became a reality on June 8, 2005 (www.inveneo.org?q=uganda).

From then on, the project implementer, Inveneo, a California based not-for-profit organisation, says the farmers have access to world market prices and can communicate among themselves.

The Kayunga project is a pilot project which by the looks of the way it is operating seems to be a success and will later be taken on in the rest of Uganda. It is part of a bigger project initiated by the Uganda National Farmers Federation (UNFFE - www.unffe.org), the largest farmer's advocacy membership organisation in Uganda.



Kayunga farmers in a business support workshop

The project, the Farmers Information Communication Management (FICOM), is being undertaken for rural Ugandan farmers also in two other districts namely Luwero and Jinja.



Farmers learning to use World Space radio

farmer groups had to be empowered with adequate skills for sustainability of the project.

Districts without Internet connection now have access to updated information from the UNFFE website. Farmers of Kayunga and Jinja districts received computers with printers, photocopiers and World Space radio which improved their access to meteorological and agricultural advisory information from the Ministry of Water, Lands and Environment. The district's farmers' association offices are now empowered and recognised as agricultural information dissemination centres. The farmers themselves have maximised the use of the village phones to access market information from any part of Uganda. They use locally developed Short Message Service (SMS) to send and automatically receive updates on market prices. Because of this, farmers have direct contact with the buyers. Middlemen are no more involved in the process. Some farmers are now able to sell to the big

The FICOM project is implemented by Information Communication Technologies for Africa Rural Development (ICTARD - www.ictard.org). The project receives funding from Syngenta Foundation for Sustainable Agriculture based in Basel, Switzerland.

Hellene Karamagi who heads ICTARD visited Kayunga last year and explained later in March 2005 during an I-Network Uganda seminar on ICT4D, that on her first trip to the remotest parts of the district, she found heaps of harvested produce by the roadside. Karamagi says the farmers told her that the heaps of pineapples were waiting for buyers from Kenya and other parts of Uganda. But then the buyers were not arriving and some of the produce was starting to rot off.

Karamagi's instincts set rolling - a real solution had to be found for these farmers. One of the immediate issues noticed was that there was a huge deficit in communication to the rural farmers and even at UNFFE headquarters and the member districts. Such a problem is common all over rural Uganda: farmers fail to sell their produce due to lack of means of communication with the market.

This situation prompted UNFFE to try an intervention using FICOM to enable such services as necessary information gathering and effective dissemination. The information had to enable farmers to make informed decisions when planning for their crops. In addition to the organisations named above, other vital stakeholders had to be called in to make the FICOM project a reality. They include the Ministry of Water, Lands and Environment (Meteorology Department) and the National Agricultural Research Organisation.

When ICTARD was given the task to apply a solution they chose to put emphasis on existing communication channels like the village phone, by increasing on their number and distribution around the three concerned districts. There was also the introduction of the World Space channel.

Armed with the FICOM project, Karamagi set out to improve exchange of customised agro- and health-related information. And



Training of the farmers

supermarket chains in Kampala, including Uganda's Metro and Uchumi. In this way, ICT has helped in the poverty alleviation of the poor Ugandan farmers.

ICTARD boasts that the rural farmer associations are now being empowered with basic computer, business support and management training for sustainability purposes. This includes basic computer knowledge, downloading and viewing of information from the World Space channel, business support training, book keeping, customer care, marketing and business planning, conflict management, avoidance and resolution.

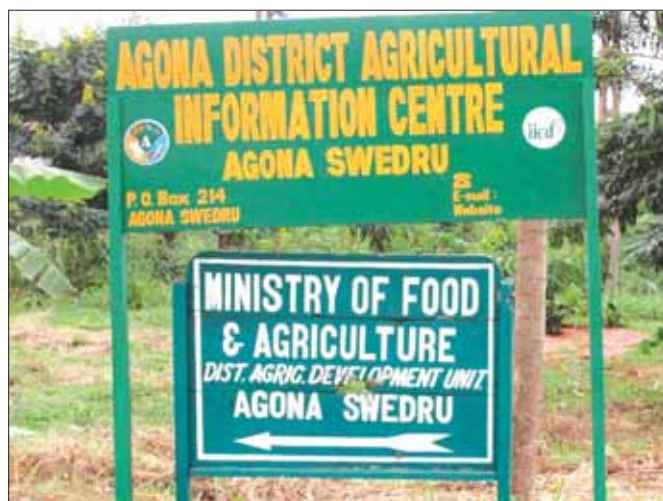
A big lesson that is coming out is that ICTs will no longer be an isolated reserve for the literate people alone. Also the notion that the technology is very expensive and that the rural people cannot easily adapt to the technologies, is now being allayed. ■

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The impact of access to information for Ghanaian farmers

By John Yarney

All three children of Osei Kwabiah Amanfi have their school fees assured for a long time, credit to his new grasscutter husbandry project. Amanfi, an organic citrus farmer in Agona Swedru of the Central Region of Ghana, is trying out grasscutter husbandry in addition to his farm.



Agona Swedru Agricultural Information Centre in Ghana

Amanfi's introduction to his new pet project was by chance. He had been visiting the Agona Swedru Agricultural Information Centre, a collaborative project between Ghana's Ministry of Agriculture and the International Institute for Communication and Development (IICD), when he chanced on the brochure of grasscutter rearing prepared by the Centre and decided to try it out with the encouragement of the officers of the facility.

The Ghana Agricultural Information Network System (GAINS) is the library and information system component of the Government of Ghana/World Bank supported National Agricultural Research Project (NARP) and links the libraries of all the agricultural research institutions under the Council for Scientific and Industrial Research (CSIR), Ghana, the faculties of agricultural libraries of the universities, the library of Biotechnology and Nuclear Agricultural Research Institute (BNARI) and the Ministry of Food and Agriculture (MOFA). The network was established to strengthen the information infrastructure to support agricultural research management which will eventually lead to increased production.

In spite of the many positive outcomes from the network, managers of the project noticed some shortcomings. There was a gap between the network and the final user of the information - the farmer. GAINS consequently devised the strategy of using information intermediaries to get the research it had generated to the farmers. It then selected the Agona Swedru Agricultural Information Centre and the Winneba based community radio station Radio Peace to act as information intermediaries.

To date, GAINS has provided the Agona Swedru Agricultural Information Centre with a series of manuals on Video Home System

(VHS) cassette on subjects as grasscutters, snails, poultry farming, mushroom cultivation, seedling production and many others, to disseminate to the farmers.

The impact of the information to the farmer has been enriching. According to Emmanuel Osei-Bonsu, Principal Technical Officer of the Centre, between 6 to 20 farmers come to the Centre weekly to be trained in cultural practices, especially with citrus. A group of physically challenged people within the catchment area of the Centre who were trained in mushroom cultivation won the district's farmers award last year in the non-traditional crop category. Farmers are also requesting for copies of the VHS video cassettes to keep.

In another agricultural town in the same region, Twifo Praso, a different information dissemination set-up is followed. Twifo Praso, 70 kms north of Cape Coast (the regional capital), is typical of many of Ghana's agricultural towns; comprising smallholdings of cocoa or oil palm land, mixed with vegetable crops. Twifo Praso, was the focus of a two-year Information Society Research Group project as part of a four country comparative study of Information and Communication Technologies (ICTs) and poverty reduction, funded by the Department for International Development (DFID) and based at the London School of Political Science (www.isrg.info/ISRGWorkingPaper4.pdf). According to the researchers, the creative use of ICTs can impact positively on the residents of communities whose livelihood is at a subsistence level, with seasonal inflows of cash at harvest times, oscillating with periods of high debt and lack of cash; daily life is sustained through household vegetable production supplemented by weekly marketing of small surpluses.

The district assembly at Twifo Praso has a high standard ICT facility and the researchers think there are already well-established communications networks that can be built upon in various ways. According to the researchers, there are broadly two major issues in which ICTs might play an important local role. The first is the commonly expressed need for market price information. At present this information is collected but not made public, and most knowledge of market prices is conveyed by word of mouth.



Notice board of the Agricultural Information Centre in Ghana



Farmers in a workshop in Uganda

The second major issue is somewhat different. The researchers reason that agricultural development depends on retaining more

value-adding processes in the locality, through increased processing of raw materials by local people. They observe that although it is obviously a hugely complex issue involving problems of technical knowledge, organisation, capital, coordination and marketing, ICTs are not going to be applicable to this issue in one way, but will enter into the process in a range of ways.

Amanfi, the citrus farmer in Agona Swedru, lives far from the geographical area of the farmers in Twifo Praso, but he identifies with their need for market price information. The second harvest of his citrus farm is going rotten because of the unfavourable prices offered by middlemen for his produce. "I have regretted planting citrus, if I had planted cocoa the government would have paid me for the crop. I take consolation from the farm being close to town; I can one day sell the land for property development," Amanfi says of the consequence of unavailable market information. ■

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e-Commerce emerges in Zambia's banking sector

By Michael Malakata

Today, a large number of people in Zambia are conducting business without physical contacts with the buyers of their goods and services. This is what is generally referred to as electronic commerce (e-Commerce). e-Commerce is basically the use of the Internet to perform commercial and business operations. It is gaining ground in Zambia among commercial banks that are providing telephone banking, Internet banking and e-Tracer.

Zambia has a draft Information and Communication Technology (ICT) policy that is currently under scrutiny which after being reviewed will become the country's ICT policy. The draft policy acknowledges that the banking sector plays an important role in the development of e-Commerce solutions and as such there is need to develop ICT infrastructure.

Mobile commerce solutions via Global System for Mobile Communication (GSM) phones are also increasing on the Zambian market mainly owing to convenience, flexibility, and increase in the use of mobile phones. But the growth of e-Commerce depends on effective legal and regulatory framework, good communications infrastructure and the development of e-Commerce solutions. Lack of infrastructure and weak technologies have been the major hindrance to e-Commerce development in Zambia. e-Commerce in Zambia is an initiative now being undertaken mainly by banks to ease the difficulties experienced by clients in accessing bank services.

Finance Bank Information Technology Director, Shahzad Ghazi says that apart from issuing Automated Teller Machine (ATM) cards to clients, the bank has introduced the 'Customer Access System' and 'MoneyGram' services, both computer based.

There are always fears that cyber criminals might hack the system and steal money of the customers. Shahzad Ghazi, however, says so far no single fraud has been recorded in the system. "The Customer Access System allows customers with a computer connected to an Internet Service Provider (ISP) to access their accounts from anywhere in the country or in the world,

permitting them to find out their bank balances, among other uses", he added.

The Zambia National Commercial Bank (ZANACO) has also introduced Internet banking, e-Tracer, and ZANACO Short Message Service (SMS), all which make banking easy. According to ZANACO Marketing Manager Daisy Diangamo, Internet banking allows customers to enquire after account balances, foreign exchange rates, the status of cheques and more.

With an e-Tracer service, an account holder can receive up-to-date bank statements at an agreed time straight into their e-mail box. e-Tracer service is safer as all the e-mails are encrypted, meaning that only the client is able to read them hence the system is not under threats. Diangamo said, "Hundreds of retailers for beverages from Zambian breweries now pay delivery drivers by sending text messages on mobile phones to the bank. The bank then verifies the message and the payment is made."

Dabson Tembo, an account holder with Finance Bank using the electronic banking services, says he is satisfied with the services provided by the bank because he does not need to physically be at the bank for him to know his bank balance. "However, there is need for the bank to spread its e-Commerce services to rural areas so that many people can benefit from the services," Tembo said. Finance Bank has more than 5000 clients and about 2000 of them are benefiting from the bank's e-Commerce services.

New technology, including electronic and cell phone banking, also speeds up investment in an economy and could accelerate Gross Domestic Product (GDP) growth. High banking costs are the result of paper-based payment systems and high labour costs. Electronic banking in Zambia not only helps savings, but also reduces the bundles of cash people have to carry, making the life of the people easier. ■

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e-Business in Mali: Galerie Indigo, opportunities thanks to ICTs

By *Almahady Moustapha Cissé*

The promoter of the Galerie Indigo, Mr. Mamadou Léo Keita, is one of Mali's pioneers of electronic commerce. The arrival of the Internet in Mali in 1997 was the turning point in his professional life. From then until 2003, thanks to the Internet, he managed the operation of a branch located in Indiana in the USA, from Bamako in Mali. In the space of a few years, the Galerie Indigo, located in the centre of the city of Bamako, has become a must-visit location for art lovers. The promoter's goal is to turn his gallery into a window on African art and expression. His target audience is made up of tourists, expatriates and Mali residents living abroad.

A difficult beginning

The founder of the gallery, Mamadou Léo Keita, was the Sales Manager of the International Company for Trade, Marketing and Exports in Mali. "After working for other people for many years," he said, "I decided to go into business for myself." He started from next to nothing in 1992. At first he carried out his own feasibility study of the project. Based on the study, a bank agreed to lend him six million CFA francs (US\$ 11,174), provided that he personally brought in two million CFA francs (US\$ 3,725). Keita could only come up with some 600,000 CFA francs (US\$ 1,117) in cash. The balance of his investment took the form of works of art. "The lack of fresh capital made the start-up very difficult because the business needed operating capital," said Mr. Keita. The Galerie opened for business in February 1992, but, says the promoter, for the first four to six months there were no customers.

Breakthrough with ICT

According to Mamadou Léo Keita, the real turning point for the shop and the business occurred in 1997, when he was invited to come to Indiana, the United States, for an exhibition. It was the same year that the Internet came to Mali. Very quickly, Mr. Keita recognised the important impact of this new tool. He had the brilliant idea of creating a boutique with the unsold articles, which he called 'Indigo Indiana', to satisfy the needs of American clients on site.

"I had my customers whom I was able to deal with from Bamako thanks to the Internet. Better still, with my electronic banking card, I was able to collect my money at the bank window." This experiment lasted from 1997 to 2003, but, the events of September 11, 2001, were a serious blow to the art market.

"After September 11, there were difficult times," says Keita with a hint of sadness. Exports represent the main source of income for the business. In 1999, for example, of 33 million CFA francs (US\$ 61,461) total revenue, 20 million CFA francs (US\$ 37,248), or 60.6 percent came from exports.

As a result of the owner-manager's professional skills, the business gradually penetrated overseas markets. Arts and crafts products from Mali, Ivory Coast and Burkina Faso were exported to Europe, South America and the United States of America.

At first glance, the Galerie Indigo in Bamako appears no more than a handicrafts boutique. In reality, it is the sales point for a network of some one hundred associations of artisans, cooperatives and individuals from Burkina Faso, Ivory Coast and Mali.

The products chosen for export include traditional fabrics, Tuareg carved wooden boxes, leather bags, silver jewellery, knives, cushion tops, wrought iron articles, wooden utensils and statuettes and traditional jewellery of these three countries.

The business has a sales display boutique in Bamako, the capital of Mali and now employs a permanent staff of eight, including two receptionists. It also has a fabrication workshop located in another part of the city which employs six people during busy periods.

The distinctive characteristic of this business is the undeniable ambition of its promoter to progress in a sector that is well known for its many difficulties, which include the lack of organisation of its participants and a lack of attention to problems related to quality and finish of the articles produced.

e-Commerce, the legal void

Electronic commerce is almost non-existent in Mali. Apart from the experience of Mamadou Keita, very few business people have ventured into this area. According to Ms. Assitan Coulibaly, a legal specialist who presented a Master's thesis in 2002 on 'Legal and judicial aspects of electronic commerce', there is a legal void on this subject in Mali.

In her opinion, there are certain pre-conditions for electronic commerce to succeed. She shared some of these pre-conditions:

- high-speed Internet connections,
- secure payment methods,
- enabling laws for e-Commerce,
- participation by the country's banks.

Finally, the government must adopt legislation dealing with e-Commerce and electronic fraud. "People turn to e-Commerce to save time," says Ms. Coulibaly, "If there are slow Internet connections and outdated bank management structures, conditions are far from satisfactory for electronic commerce in Mali." ■

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Galerie Indigo at the centre of Bamako in Mali

e-Commerce growing in Burkina Faso

By Ramata Soré

Electronic commerce is growing around the world. In Burkina Faso, where it is still in its early stages, there are enthusiastic supporters. In 'the land of honest people', the Internet is on its way to become a commercial sales network.

"We were one of the first organisations, in the period of 1998 and 1999 to use the Internet to find customers in order to sell our products in Europe," states Charles Yvon Tougouma, coordinator of the Cercle des Sécheurs (CDS), distributors of dried fruit and vegetables such as mangoes, tomatoes and onions. Electronic commerce or e-Commerce provides the means of buying or selling Burkina Faso products such as sesame, karite butter, Arabic gum and cotton, etc. without leaving your home or office, thanks to the Internet. It has certainly opened new markets for large numbers of Burkina Faso companies and merchants.

"I am keeping up with the world in selling my masks and bronze statuettes over the Internet. My customers contact me by e-mail. I don't need to travel around the world any more, with my masks and statues under my arm. That means tremendous savings in the cost of airplane tickets and telephone charges," remarks Alphonse Ouédraogo, who directs the art gallery carrying his name. He is in touch with buyers located in France, Italy, Switzerland, the United States and Denmark. Trade Point was the vehicle that introduced Alphonse Ouédraogo to e-Commerce or e-Business in 2001. Trade Point Burkina is a commercial information centre that provides information to traders about niche markets and possible openings, on potential customers and suppliers, on supply and demand for products, business opportunities and about the rules and conditions for trading, says Issa Benjamin Baguian, the Director of Trade Point.

Internet trading enables e-Businessmen to reach out to a large number of customers. The Internet multiplies the number of potential buyers, and enables many other customers to access a virtual market. In offering their products to richer markets through the wide reach of the Web, sellers have full scope to negotiate the best price for their products. This possibility led Boubacar Kouraogo, an oilcloth dealer who was looking for PVC tubing, to contact Trade Point Burkina; "I was looking for the addresses of foreign suppliers and contacts to import tubing. I had heard that the Internet was effective and gave access to the whole world."

While some merchants have found e-Commerce to be a bargain, others see the Internet as a myth and remain sceptical about using the Web for transactions. The main criticism is that customers are used to sampling a product, to see, feel, taste or handle it before buying, which is not possible if you are buying on-line. The CDS coordinator's answer to that complaint is simple; "One can always send samples to buyers."

The profits of e-Commerce

Being self-taught in terms of e-Business, the CDS uses search engines such as Google or Yahoo to find its customers. Starting in 1999, this method has enabled them to attract countless clients all around the world. CDS customers are located in Europe and in America. Their

market continues to grow. "Our rate of exports has increased by about 30%. At present, we are in negotiations with the American market and if it succeeds, our export rate will increase 100%. When we started on the Internet, we went from 200 million to 300 million CFA francs (US\$ 0.32 million to 0.56 million). In 2005, we hope to reach 600 million CFA francs (US\$ 1.1 million)," observes Charles Yvon Tougouma, CDS coordinator.

In addition to its financial benefits, the speed of the Internet for commercial activity also saves time for businesses and reduces costs. "Compare the speed and cost of sending documents by mail or by fax. With the Internet, we can send a large amount of information; our correspondent receives it very quickly and can reply immediately. It costs less too. Savings in time also mean financial gains," according to Issa Benjamin Baguian.

The Internet enables CDS and its members located in the different provinces of Burkina, to communicate quickly and exchange documents concerning specific orders. Many of the suppliers are located in areas that are not well served by regular mail and would not otherwise receive useful information on a timely basis. So, use of the Internet for internal communication offers real benefits.

While there are advantages of using the Internet for commercial activities, obtaining the material that promotes a presence on the world screen involves costs that can be more or less expensive.

The cost of e-Business

To create a virtual boutique, advertise the products available and sell them on the Internet involves enormous costs. Trade Point Burkina offers website creation and hosting services to its clients at a cost of 250,000 CFA francs (US\$ 466). Websites that include a database cost 1,500,000 CFA francs (US\$ 2,800). According to Benjamin Baguian, "The service we offer provides an opportunity to be known and connected to 144 trade centres around the world." In addition to the cost of designing a website, there is also the cost of equipment. The purchase of a computer and accessories, such as a modem and printer, adds about 1,500,000 CFA francs, not to overlook the cost of training someone to operate the system, connection charges and other costs.

Internet payment services do not exist in Burkina yet as quality of service, protection of personal information and transparency of trade practices are still lacking. In Europe and in the United States, the use of bank cards as a means of payment over the Internet is in decline. New payment methods, such as electronic transfers, cell phone payment and micro-payment by means of an electronic wallet are being developed. In the global trading village, Burkina Faso cannot afford to be caught far behind.

Despite the small number of e-Business firms in Burkina Faso, those who do make use of the Internet remain optimistic about its utility. "The Internet is a trade escort. The customer isn't the only viewer; the whole world is watching. Those who don't want to get involved will soon be left out," insists Alphonse Ouédraogo. ■

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