

How can Madagascar strike a balance between nurturing global talent and building a vibrant, homegrown **digital hub**?

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What Is Amcham Madagascar?

The American Chamber of Commerce in Madagascar is a non-profit association of American and local businesses and businesspeople. AmCham Madagascar began its activities in November 2008 and was officially recognized by the Government of Madagascar in February 2010.

AmCham's mission is to:

- Enhance commercial ties between the United States and Madagascar
- Uphold the highest standards of commercial practice
- Support the expansion of an English-speaking, Anglophone business community in Madagascar

AmCham does this by:

- Holding regular discussion groups and round tables on subjects of interest to our members
- Presenting members' concerns before local and international authorities
- Facilitating communication between businesses
- Introducing businesses to potential investors and investors to businesses
- Providing updates on the Malagasy and American business environments

AmCham Madagascar was the brainchild of former US Ambassador R. Niels Marquardt and former Minister of Trade, Commerce and Economy Ivohasina Razafimahefa who saw the potential in the underdeveloped

commercial relationship between the United States and Madagascar. A steering committee of Americans and Malagasies was formed in September 2008. AmCham's kick-off dinner was held in November with Stephan Hayes, the president of the Corporate Council on Africa, as the keynote speaker. AmCham's January 2009 membership drive resulted in nearly 70 companies signing up for membership. These past years, AmCham's membership has more than doubled the 2009 figure, reaching approximately 150 members today.

What has AmCham done so far?

AmCham has been influential in Madagascar. Activities to date include:

- Hosting monthly traditional Thursday Morning Roundtables with top business people and representatives of the international and diplomatic communities
- Vigorously defending AGOA privileges for Madagascar-based companies, give members ongoing information concerning the new tariffs
- Facilitating business deals between AmCham members
- Introducing AmCham members to international sources of technical and financial expertise
- Defending AmCham members' interests with local and international authorities

Why join AmCham?

By joining AmCham you will join an exclusive group that includes Madagascar's most innovative and entrepreneurial companies. Our publications and functions allow people to exchange ideas in a way that is typically American. AmCham Mada also gives non-native English speakers a place where they can practice the language of global commerce with others for whom English is not a first language.

AmCham members also provide support to one another by collaborating on projects, exchanging contacts and working toward improving the overall business environment in Madagascar.

- As an AmCham member, your company will:
- Receive AmCham's newsletter
- Be listed on our Web site with a link to your company's site
- Be invited to events sponsored by the US Embassy
- Be eligible to participate in trade shows and missions
- Have your interests represented with appropriate offices of the US and Malagasy government.

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How can Madagascar strike a balance between nurturing global talent and building a vibrant, homegrown **digital hub**?

Just a few years ago, digital transformation in Madagascar seemed a distant, even theoretical concept reserved for the GAMA¹ countries. Today, it became real and is changing the way we live and work. Mobile payments, e-commerce, freelancing, digital technology is everywhere. But behind all this progress lay major challenges: how can we ensure that this transition really benefits local talent and boosts the country's economy?

High-speed change

We only have to look around us to see the impact of digital technology on our daily lives. Who nowadays does not consult their smartphone for everything-from news searches to online orders? Even the most traditional companies need to optimize their approach if they are to survive.

One of the greatest successes of this transition is undoubtedly fintech², what we call 'mobile money', which has become a reflex for millions of Malagasy. Not only it has made transactions simpler and faster, but also, it has enabled entrepreneurs to expand their customer base. Similarly, the e-commerce sector begins to take shape, offering consumers simplified access to a range of products and services.



Vololontiana Rajonson

Iscam Alumni

Author of « Plongée au cœur de l'innovation digitale à Madagascar » for alumni.iscam.mg

Although, digital transformation is not limited to these uses. Digital professions are exploding with positions for developers, graphic designers, community managers, data analysts, etc. The range of online training courses are now available which means that many young people can specialize themselves without leaving the country. However, many

of us end up looking for opportunities abroad, due to the lack of sufficiently attractive local prospects.

Growing international appeal

Madagascar has an abundance of digital talent, but the local market is still struggling to retain them. Many are turning to freelance assignments for foreign companies, attracted by more competitive remuneration packages and more flexible working conditions. This phenomenon is not new, but it is accelerating with digitalization.

Let us imagine the fictive and yet a very relatable example of a talented young developer based in Antananarivo. He took an online training course and landed his first freelance assignments. He quickly realized that working for a local company would earn him less than a single project for a client in Europe or the United States. Faced with this realization, he did not hesitate: he launched himself on international platforms, and his know-how now benefits the economy of another country.

This kind of journey is inspiring, but it also raises a key question: how can we ensure that Madagascar is not just a breeding ground for talent from abroad, but also a dynamic and competitive digital hub at home?

1. Google, Apple, Meta, Amazon

2. Financial technology

Challenges that remain...

While digital transformation is bringing a new dynamic, it is also creating inequalities. Some professions are disappearing or being transformed by automation. The digitalization of many services, for instance, has reduced the need for certain administrative tasks. What's more, the digital divide remains a reality: not all regions of Madagascar have the same access to technological infrastructures.

Another major challenge is continuing trainings and their expansion. Digital technology evolves rapidly, and skills that were relevant yesterday may become obsolete tomorrow. Without constant updating of skills, young professionals risk being left behind.

Building an inclusive and sustainable digital future

So how can Madagascar reap the full benefits of this transformation? There are several avenues to explore:

- Strengthen local employment opportunities within the digital sector;
- Encourage Malagasy businesses to digitalize their services and hire local talent;
- Develop incubators and co-working spaces dedicated to digital professions;
- Make training more accessible and adapted to market needs;
- Promote training that keeps pace with rapid technological change;
- Encourage partnerships between universities, businesses and online training platforms;
- Create incentive policies to keep talent in Madagascar;
- Encourage local teleworking by making assignments for Madagascan companies more attractive;
- Valuing the work of developers and freelancers who choose to work with local stakeholders.

Building the future together

Digital transformation is a huge opportunity for Madagascar. And to make it a real lever for development, we have a duty to think long-term, by putting in place concrete initiatives that encourage local talent to flourish. The challenge is not only to adopting new technologies, but to create an environment where they really benefit the country's economy. Rather than seeing this revolution as simply a trend to be followed, let's ensure that it becomes a sustainable force that benefits us all.



By **Vololontiana Rajonson**

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Minister Stéphanie Delmotte: “Madagascar Is Aiming to Become a Hub for Digital Innovation in Africa”

Madagascar, an island nation celebrated for its unique biodiversity, is harnessing digital transformation as a pivotal lever for development. This strategic shift aligns with the government's overarching vision, which is built on three core pillars: human capital, industrialization and economic transformation, and good governance. Digital opportunities are enabling Madagascar to bridge developmental gaps, accelerate progress, and achieve its socio-economic objectives. With an innovative and capable population eager to lead in technology, the nation is well-positioned to capitalize on these opportunities.

Under the guidance of the Ministry of Digital Development, Digital Transformation, Posts, and Telecommunications, Madagascar is pursuing bold initiatives aimed at bridging the digital divide, fostering economic growth, and enhancing governance transparency. Through strategic partnerships, forward-thinking policies, and cutting-edge projects, the country is laying a robust foundation for a digitally inclusive future.

The State of Digital Development in Madagascar

Madagascar is taking decisive steps to position itself as a leader in



Stéphanie Delmotte,
Minister of Digital Development, Digital Transformation, Posts, and Telecommunications

digital accessibility in Africa. Since the start of my tenure, collaborative efforts with telecom operators have resulted in the continent's most affordable internet connectivity. For just 49,000 Ariary (less than €10), Malagasy households can access high-speed internet. I extend my

heartfelt gratitude to these operators for their commitment to making connectivity more accessible and for supporting the government's vision of creating an environment where digital opportunities transform lives and drive new socioeconomic classes.

As part of the Miary Digital program, under the Economic Transformation Project for Inclusive Growth (PIC3), 43 startups recently received \$15,000 grants to bring their projects to life. These startups, incubated by renowned platforms like the Orange Digital Center, NEXTA (of the AXIAN Group), and Zafitody, span sectors such as EdTech, E-commerce, FinTech, AgriTech, and Gaming. Initially focused on the Analamanga region, the program will gradually extend to other PIC hubs, reinforcing Madagascar's ambition to become a key player in the digital economy.

The World Bank has also been instrumental in Madagascar's digital transformation, financing major projects like DECIM, Prodigy, and MERGE2. These initiatives focus on expanding rural network coverage, modernizing public services through e-governance, and strengthening digital infrastructure.

- **Expanding Connectivity:** The DECIM project is building network towers powered by renewable energy to extend connectivity to underserved areas, reducing the digital divide and promoting inclusion.

- **E-Governance:** Prodigy aims to digitize public services, enhancing tax collection, reducing bureaucratic inefficiencies, and fostering transparency between the state and its citizens.

These projects highlight the critical role of international partners like the World Bank in supporting Madagascar's digital evolution, ensuring sustainable growth and improved governance.

Strategic Priorities

Madagascar's digital transformation is deeply rooted in initiatives that address the immediate needs of its people. Reducing the cost of telecommunications—both data and voice services—has been a significant step in democratizing access to connectivity, paving the way for broader digital inclusion.

Another milestone is the launch of the *Karinem-pokontany* (*Fokontany* booklet) equipped with QR codes under the *e-fokontany* project. This initiative aims to build a comprehensive database assessing the vulnerabilities of 5.8 million households, enabling better-targeted interventions. This ambitious, cross-ministry project serves as a vital tool for informed decision-making across all government entities.

Strategic partnerships remain at the core of Madagascar's vision. The country has fostered collaborations with stakeholders in telecommunications, call centers, and the business process outsourcing (BPO) sector to create jobs and improve service delivery.

The government is also prioritizing the modernization of agriculture and governance through digital solutions. Projects like Riz Plus (funded by \$225 million from the World Bank) and the Food Systems and Resilience Program (FSRP) (\$220 million) aim to enhance food security and agricultural systems. By developing interoperable databases, the Ministry of Digital Development is streamlining aid distribution and subsidies for farmers, while electronic alert systems monitor risks related to

plant and animal health, as well as climate threats.

Breaking away from siloed governance is a cornerstone of this strategy. Cross-sector collaboration is revolutionizing government operations, enhancing efficiency, and delivering sustainable impacts for the Malagasy people.

Challenges and Opportunities

Despite significant progress, Madagascar faces challenges in its digital development. Compared to countries like Nigeria, where the digital and telecom sectors contribute up to 20% of GDP, Madagascar's contribution remains modest at around 1.5%.

Rural connectivity is a pressing issue. With 80% of the population engaged in agriculture—a sector contributing 25% of GDP—poor infrastructure and limited energy access hinder economic growth. While efforts to extend network coverage to 64% of the population are underway, many remote regions remain disconnected. The installation of 150 new network towers and rural pylons, alongside satellite solutions like Starlink, are promising steps. However, affordability remains a barrier for widespread adoption.

As Madagascar's digital ecosystem evolves, it is essential to ensure that investments not only foster technological growth but also generate local benefits, including job creation, skill development, and corporate social responsibility by international companies.



By **Stéphanie Delmotte**,
Minister of Digital Development,
Digital Transformation, Posts, and
Telecommunications

Tokisetra Ramilison: Madagascar's legislation in the scope of the digital revolution

The pre-legislation era

Around the late 1990s, I remember myself as a teenager, a secondary school student using dial-up internet in small cybercafés in Antananarivo. We used to pay by the minute and mainly used it to send emails to friends living in France. Dial-up internet was slow and expensive. These factors restricted its use to just a mere alternative to sending a letter on paper via post. Professional use was almost as limited as private use.

In these times, Madagascar's legislation regarding internet use was practically non-existent. It was simply not yet relevant, still unnecessary. Legally and politically, the country was emerging from decades of socialism and nationalization.

The Asymmetric Digital Subscriber Line (ADSL)

A few years later, around the early 2000s. I was in my early 20s and I remember hearing about broadband ADSL internet being introduced in Madagascar. In 2003, I started my first student job at a radio station in Analakely, in the center of Antananarivo. It is where I experienced broadband ADSL internet first-hand.

The ADSL began the internet revolution in Madagascar. It was significantly faster and it reduced



Toki Ramilison,
Attorney-at-law at the Madagascar Bar

the costs for users: both individual users and professional users and businesses.

As a law student at the University of Antananarivo, I noticed this pivotal moment for internet connectivity in Madagascar. It paved the way for improved internet access for more users and opened a whole new world of innovative digital services for professionals.

This simply meant that private users could communicate much easier and at a cheaper rate with friends and family abroad. As for businesses, the internet offered a new range of business opportunities.

At that time, legal based minds started to think about how Madagascar's legal system would evolve to adapt to its new digital environment. It was a time when entrepreneurs moved from just operating basic cybercafés towards a new business model: a new type of SME based on a new range of opportunities offered by the broadband internet.

In 2004, my second job as a freshly graduated lawyer was as an "online legal secretary" for a law office located in Paris. I had an office in a newly built business center in Ankorondrano, which was Antananarivo's "fashionable" business area.

Via ADSL, I was in touch daily with attorneys who were in their office near the Paris Labor Court, in France.

In today's connected world, "online collaboration" is "the new normal". Back in the early 2000s, it was just revolutionary! Lawyers and lawmakers realized that more and more contracts were signed "online" and implemented by people located in many different countries.

2005: The legislation inception to the Malagasy digital revolution

To adapt to the digital revolution, Madagascar made its first change of legislation in 2005. The full legal

name of the law is "Law No. 2005-023 of October 15, 2005 revising law 96-034 on institutional reform of the telecommunications sector". Coming from Madagascar's background of socialism and nationalization, the main objective of the 2005 law was to provide a legal framework liberalizing the telecommunication sectors and to ensure free and fair competition amongst service providers.

A swift transformation throughout the years

The transformation continued further: between 2005 and 2016, optic fiber lines were installed in many towns of Madagascar. Internet speed improved and became relatively more affordable. In 2020, 4G internet mobile offers were launched in Madagascar.

This was yet another significant step as it made mobile internet affordable to millions of new users. It also generated a new type of business. Today, Business Process Outsourcing (BPO) and remote work are common for young Malagasy graduates living in big cities. In addition, online sales—mainly via Facebook and Messenger—also became part of our daily lives.

The place of digital within laws and policies

Besides business and work, policies were also and still being transformed by the digital revolution. A new generation of Malagasy internet users born after the 2000s are currently of legal age to vote, to work, and to express their opinions. Most of them do so online, mainly via Facebook, Messenger, WhatsApp, TikTok, or X.

Since the law of 2005, Madagascar has adopted several pieces of legislation to serve as a framework for this digital transformation. The most significant ones are Law No. 2014-006, as amended by Law No. 2016-031 on the fight against cybercrime; Law No. 2016-029, as amended by Law No. 2020-006: Code of Media Communications; and the country's Penal Code, which updated some selected provisions.

The Code of Communications (Law No. 2016-031) serves as the key legal framework for Madagascar's communications. It applies to most media and broadcasting, including telecommunication, internet and social media. As Facebook and Messenger are the most used online applications in Madagascar, it often applies to content published via these platforms.

This Code was adopted in 2016, but some of its articles were criticized by media practitioners or declared unconstitutional by the High Constitutional Court, so it was amended in 2020.

Another relevant piece of legislation is Law No. 2014-006 on the fight against cybercrime (as amended by Law No. 2016-031). This law defines "cybercrime" as "any illegal act committed using a computer system or network or any other physical network connected or with an information system".

It contains three chapters:

- one on crimes related to information systems;
- one on attacks on individuals through information systems,
- and a third one on the responsibilities of operators and service providers.

Amongst other things, this law criminalizes online defamation and spreading "false information".

Lastly, some articles of the Penal Code are sometimes perceived as a limitation to freedom of a certain "online expression". For instance, the Article 91 of the Malagasy Penal Code broadly criminalizes any acts that are likely to 'compromise public security, cause serious political unrest, or provoke hatred of the government'. This is sometimes applied to online statements. The Code does not clearly define the type of statement included within the scope of this provision, or what threshold would need to be reached for an act to be likely to compromise public security, cause serious political unrest, or provoke hatred of the government.

In short, Madagascar's legislation made some notable progress to embrace the digital revolution. However, more efforts are needed to ensure that it can fully support a comprehensive digital transformation, addressing both current challenges and future opportunities.



By **Toki Ramilison**,
Attorney-at-law at the Madagascar
Bar

Fenitra Ravelomanantsoa: Bridging the Digital Divide in Madagascar

Fenitra Ravelomanantsoa, a 38-year-old Head of Regulatory Affairs at Google based in Zurich, is the founder of *Maison du Numérique*, a groundbreaking initiative providing free access to IT equipment and internet connectivity for disadvantaged children and students in Madagascar. We sat down with Fenitra to learn more about this inspiring project.

What is *Maison du Numérique*?

Maison du Numérique is a space designed to promote digital literacy among Madagascar's most disadvantaged population. We provide free access to computers, a strong internet connection, and digital skills training. In a country where 40% of the population is between the ages of 0 and 14, and where the cost of IT equipment and internet access is prohibitive for most, a space like this is invaluable.

Since opening our first *Maison du Numérique* in November 2023, we've welcomed 4,400 users – an average of 340 per month. While our primary users are university students, we serve individuals from 7 to 52 years old, with a gender distribution of 44% women and 56% men.

Beyond students, we also welcome freelancers who need a stable internet connection for a small fee, which helps cover our operational costs. These IT professionals are a valuable resource, often guiding younger users facing challenges in their learning.

Our team consists of three full-time employees, including our Director, Madame Noro, and a dedicated group of volunteers who are essential to our daily operations and user training.



Fenitra Ravelomanantsoa,
Founder of *Maison du Numérique*

How did you come up with the idea?

My inspiration stems from a deeply personal experience. I left Madagascar at the age of 12 and didn't return for 18 years. While I was aware of the challenges facing my homeland, it wasn't until my visit in 2019 that the stark reality of children on the streets, deprived of education, truly hit me. I knew I had to do something.

As a Google employee, I naturally turned to technology as a solution. I believed tech could be instrumental in scaling our efforts to bridge the digital divide and promote digital literacy among disadvantaged children and students.

What are the next steps for *Maison du Numérique*?

The success of our first *Maison du Numérique* in Antananarivo has exceeded our expectations. The high demand has led us to seek a larger space to accommodate more users. We're thrilled to announce that we moved from Ambatonakanga to Ankorahotra in

March 2025. We encourage everyone to follow our Facebook page for updates.

Another key objective for this year is to expand *Maison du Numérique* to other regions of Madagascar. We hope to make some exciting announcements about this very soon.

What kind of help do you need?

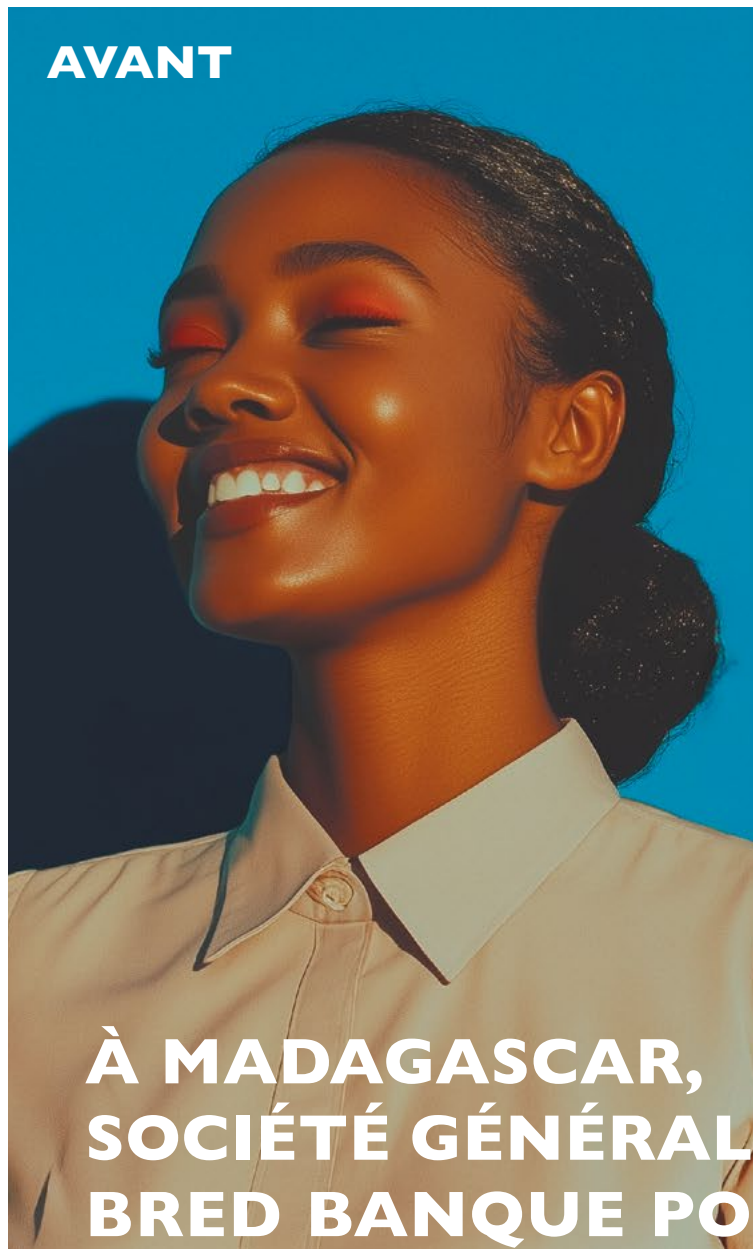
I initially funded *Maison du Numérique* with my own personal resources. I wanted to demonstrate the concept's viability before seeking broader partnerships. To my knowledge, this is the first equitable digital access program of this scale initiated by a private individual, and I'm incredibly proud that Madagascar is the first beneficiary.

While I can continue supporting the project, my goal is to ensure its long-term sustainability. This year, I'm focused on securing support from local and international partners. I urge organizations that share our vision of fighting the digital divide and promoting digital literacy in Madagascar, and potentially across Africa, to reach out and collaborate with us.

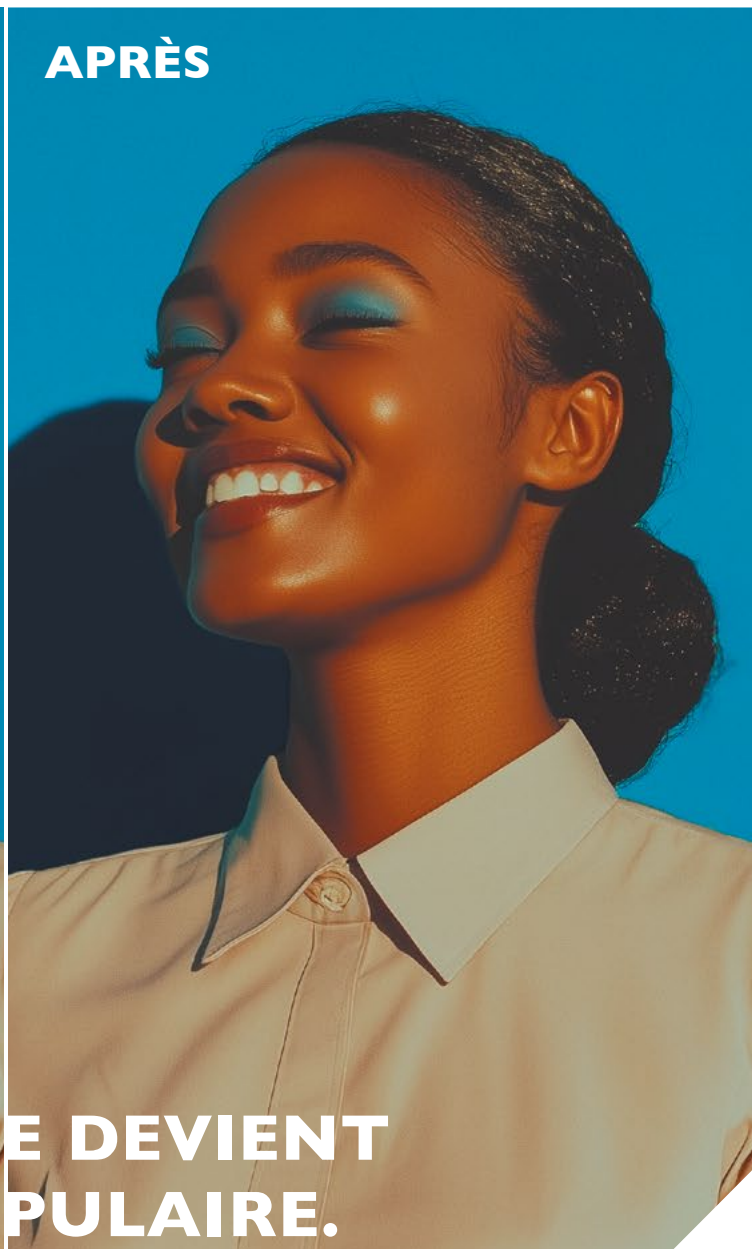
I also want to express my sincere gratitude to our partners who joined us in 2024. Their support is invaluable. I particularly want to thank YAS for providing free internet access and co-running an educational program for primary schools. We also deeply value our partnerships with the Malagasy IT ecosystem, including Madagascar Data Camp, Sayna, and many others.

 Collected by **AmCham Madagascar**

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Dr. Lou Maurica: Fighting Poverty with Tech Education

A Malagasy saying goes: "*Ny fianarana no lova tsara indrindra*." It means, "Education is the best heritage." Our faith in education is so strong that many parents are selling their rice fields—their livelihoods—to send their children to school in remote cities. So why is it that so many pupils and students give up long before earning their diplomas?

In 2024, around 2,000,000 children entered first grade, but only 100,000 earned their baccalaureate, and just 20,000 completed a bachelor's degree. These numbers mean that, if nothing changes, a Malagasy child has only a 5% chance of earning a baccalaureate and 1% of completing a bachelor's degree.

This is because our education system failed the faith we placed in it. We gave up our rice fields for education. But what has education given us back? We believed that investing in education would free us from poverty. Yet, all we received was a collection of abstract knowledge that is far removed from our surroundings and disconnected from market needs, leaving us without jobs—and without our rice fields. Under these conditions, it is no surprise that we give up and leave school.

It might be time to redefine the objectives of our education. We should not educate solely for knowledge. We must go beyond that. We must educate people to fight poverty through knowledge. Education should make bold promises, such as: If you



Lou Maurica, PhD
Founder and Head of Education,
HEI Madagascar

invest three rice fields in education today, you will acquire knowledge that will generate enough wealth to afford six rice fields in a decade.

The Case of Computer Science and Information Technology

As the founder of the *Haute École d'Informatique de Madagascar* (HEI Madagascar), I will now share some thoughts on the case of education in computer science and information technology. It offers significant opportunities for students to translate their education into income. There is so much to do in this industry, both nationally and internationally. Madagascar is often known abroad for exporting vanilla and other raw materials. The fact is many—if not most—local tech companies are also

exporters: they contribute to reaching equilibrium of the Malagasy trade balance!

In the tech industry, more than in any other one, the alignment between education and market needs is critical. New technologies emerge almost every year. What is dominant today may become obsolete by the time students graduate. Similarly, the skill level required to secure jobs increases every year. With the rise of artificial intelligence, basic tasks are now automated, leaving only complex tasks that require advanced skills. The tech industry of today and tomorrow demands highly skilled and highly versatile practitioners. For tech students to be directly operational upon graduation, they must connect with their future employers as early as possible during their education.

At HEI Madagascar, we offer work-and-study opportunities to sophomores. Many of our students pay their school fees through this means, hence saving their parents from selling their rice fields. For those who cannot land work-and-study positions, they can look for internships or launch their own tech businesses. A few of our juniors—eight of them out of sixty to be precise—could even sign full-time contracts six months before their final exam. In any case, work experience is mandatory to complete our syllabus.

Last, I must mention that connecting tech education with the tech job market is not only a device for helping students fund their education. It is also the sole



way to safely guarantee that what we teach is still what the job market needs. That connection is a shared responsibility. Schools are responsible for composing teaching staff who have extensive industrial experience, not only academic ones. Companies are responsible for hiring talented and motivated juniors, even though they still have limited work experience. Some companies complain about the lack of seniors in Madagascar. Yet they have never hired any intern, nor any junior, nor participated in any work-and-study program. To those companies, hear me out: If you don't hire juniors, you don't deserve seniors.

Education as a Wealth Generator

If we truly believe that education is key to fighting poverty, then we must acknowledge that education should ultimately generate wealth. And the sooner this wealth is generated, the better. Malagasy labor code allows people to work as young as 15 years old. Therefore, we need an education system that equips middle scholars with the ability to generate wealth by the time they reach 15. This might be the most effective way to significantly increase the number of Malagasy youth who go on to high school or even university, and why not the international tech industry.

We are privileged to have countrymen who value education so deeply. Let's make Malagasy education worthy of the faith our people place in it. *Vitantsika io*—we can do it.



By **Lou Maurica, PhD**
 Founder and Head of Education
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How to become the App Store of Financial Services for Africa?

Interview with Erwan Gelebart, CEO of Axian Open Innovation & Fintech

AmCham: How does Axian envision digital development in Madagascar?

Erwan: Axian is a particular key actor in Africa which covers three essential sectors to the economic emergence through digital technology:

- **Digital inclusion:** The extension of mobile phones and internet connectivity (3G, 4G, etc.) has delivered a large portion of the population access to information, communication and services.
- **Energy inclusion:** Digital advancement cannot thrive without electricity. Ensuring access to energy is a key to maintaining stable connectivity.
- **Financial inclusion:** By incorporating digital solutions with energy access and connectivity, economic development is facilitated. For instance, digital financial services enable a prime local and international transactions.

Operating in 17 countries, Axian prioritizes these three areas to drive economic emergence and entrepreneurship through digital innovation.

Africa's youth must generate income beyond traditional employment, and digital technology provides them with the tools to build their own businesses, whether independently or in small enterprises. In Madagascar, for example,



Erwan Gelebart,
CEO of Axian Open Innovation & Fintech

our financial service MVola enables digital payments for lychee farmers during the harvesting season, replacing cash transactions and streamlining trade.

AmCham: What innovations are Axian currently leveraging to extend its services to underserved populations, particularly those lacking digital access?

Erwan: In addition to the three pillars, Axian emphasizes a fourth critical area which is digital training. The École 42, launched in Madagascar over a year ago, offers free coding education to hundreds of young people. While not

a direct business initiative, it equips individuals with essential digital skills to participate in the digital economy.

Axian also runs innovations through two elemental strategies.

- **Internal innovations** as a secure, low-cost money transfer in Madagascar is pioneered for about 15 years. Instant loan solutions have been introduced via MVola, offering financing without paperwork to individuals who previously lacked access to traditional banking or microfinance. These loans help small entrepreneurs and merchants sustain their businesses.
- **Open innovation platform** as the aim is to foster digital entrepreneurship by enabling external developers and startups to create and deploy digital solutions. The OPEN PI infrastructure provides essential tools to small businesses and developers such as École 42 school graduates, allowing them to integrate their services into our platform. Our vision is to become the "App Store of financial services for Africa" offering entrepreneurs direct access to a vast customer base.

AmCham: Aside from MVola, are there other concrete examples where digital innovation has made a tangible difference?

Erwan: A top example is the We Light project, which demonstrates the

synergy of the three pillars. In terms of energy inclusion, We Light builds autonomous solar mini-grids over 100 villages across Madagascar and Mali. Each household is equipped with a meter, and users purchase electricity via mobile payments. Digital and financial inclusion comes as access to electricity enables local businesses such as workshops and beauty salons to flourish, while digital connectivity provides communities with access to international services, educational content, and commercial opportunities.

This initiative significantly improves quality of life and boosts economic activity in underserved regions.

AmCham: How do partnerships help Axian expand its digital solutions?

Erwan: We collaborate with numerous partners, including businesses, the World Bank and other institutions to facilitate digital service adoption. For example, during Madagascar's frequent cyclones, aid is distributed to remote regions via our network.

On the training front, each partner educates its customers on service usage, while Axian also plays a role in financial literacy. We engage in initiatives like "Money Week" and integrate educational digital content—videos, podcasts—into our applications across multiple countries.

Our local partners, who offer services through our platforms, contribute to customer training. We provide the necessary tools, channels, and solutions to ensure users are well informed. Additionally, we work closely with regulators, such as central banks, on topics like interoperability and open banking. Our goal is to develop a unified platform that enables seamless financial transactions across institutions, creating more opportunities for the population.

AmCham: How to overcome the challenge of digital development in Africa, especially regarding infrastructure gaps?

Erwan: In financial services and fintech, our vision for financial inclusion is clear, and we collaborate with regulators to expand digital account access—whether through mobile wallets or digital banking.

For instance, after 15 years in Madagascar, one of our most widely adopted services still shows that a segment of the population remains excluded from basic financial services. We continue with regulators to bridge this gap and furnish essential financial tools that support national development.

AmCham: Within the framework of environmental impact and long-term growth, how to integrate sustainability into digital strategy?

Erwan: One of fintech's advantages is its digital nature, which inherently reduces environmental impact. However, we go beyond that with a rigorous sustainability approach.

A testament to Axian's commitment is the B Corp Certification earned by our Madagascar entity two years ago. This highly stringent certification ensures that our operations adhere to the highest sustainability standards. To our knowledge, Axian is the only one B Corp-certified fintech in Africa. Additionally, it has a dedicated impact division, reinforcing sustainability as a core mission. We are currently working on obtaining similar certifications for our other entities across Africa, further demonstrating our long-term commitment to responsible growth.

AmCham: What advice would you give to the next generation of African entrepreneurs and digital leaders?

Erwan: This is a bold question. While I have not founded my own business, my best advice to African entrepreneurs is to leverage digital tools to build and grow their ventures within the existing digital ecosystem.

Start by acquiring skills in digital tools and financial services. You don't need to create the next Facebook or Google right away. For most, the initial goal is to secure a stable income to support their families and children's education. Digital technology enables individuals to start as freelancers or launch small businesses that, thanks to secure, instant payments, can quickly generate reliable revenue.

Africa is already seeing the rise of billion-dollar companies in payments and financial services, proving that African capitalism is thriving. More local businesses, led by talented individuals from the continent, are scaling successfully.

In summary: educate yourself, utilize digital tools, and seize opportunities. With talent, effort, and a bit of luck, you might become the next great digital success story in Africa.



Interview by **Océane Ramasimanana**



10 YEARS, A TURNING POINT TOWARD THE FUTURE

Ten years ago, we planted an idea — the belief that in Madagascar too, it was possible to align business with responsibility, economy with impact, performance with purpose. It was a bold move, a shared intuition, a deep need to create a space for dialogue, learning, and inspiration for all those who believe another model is possible.

Since then, the **CSR and Sustainable Development Initiatives (SDI) Fair** has grown. Its format has evolved, and it has welcomed new faces, new voices, new projects. It has become a much-anticipated event, a crossroads for committed actors from all sectors — businesses, NGOs, public institutions, researchers, and citizens — all driven by a common goal : to build a sustainable future, together.



And now ?

Ten years later, we are at a **turning point**. A symbolic milestone, yes — but above all, a strategic one. The challenges we face today are too urgent to ignore : climate emergency, social inequalities, dwindling resources, territorial tensions... It's time to go further, faster, and more united than ever.

That's the spirit of this **10th edition**, to be held on **October 9–10, 2025 at Novotel Alarobia**. A moment to both look back on what we've accomplished and look forward to what we must still do. Where are we going? What concrete solutions can we activate ? What partnerships should we strengthen to turn ideas into lasting impact ?

With the theme **" 10 Years, a Turning Point Toward the Future, "** this edition aims to :

- ▶ broaden its reach to include regional and international voices ;
- ▶ strengthen cross-sector collaboration ;
- ▶ and accelerate the transition by supporting businesses in adopting sustainable and locally adapted practices.

Now more than ever, we need authentic dialogue, bold cooperation, and spaces like this one — where everyone has a role to play, a voice to raise, and a dream to build.

Thank you to all those who believed in this journey from the beginning. And thank you to all who are joining us today. Let's look to the future — and work together to make sure it's meaningful.

10TH EDITION OF THE CSR FAIR A MUST-ATTEND EVENT!

October 9–10, 2025 | Novotel Convention Center, Antananarivo

A Rich, Engaging and High-Impact Program

DAY 1

Reflections & Future Outlooks

DAY 2

Building Tomorrow, Together

- ▶ **3** MAJOR CONFERENCES
- ▶ **5** STRATEGIC B2B MEETINGS
- ▶ **2** COLLABORATIVE SESSIONS
- ▶ **1** PANEL OF COMMITTED LEADERS
- ▶ **1** INSPIRATIONAL TALK
- ▶ **1** IMMERSIVE & INNOVATIVE EXHIBITION
- ▶ CAPITALIZATION WORKSHOPS & A PUBLIC ENGAGEMENT CAMPAIGN

Celebration Evening – 10 Years of Positive Impact!

Let's close this 10th edition in style with a festive and symbolic evening !

A key moment to :



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AmCham's Past Activities

Quick Activity Report

AmCham officially closed 2024 with a festive Christmas Get Together event and welcomed the new year with its traditional activities. The two first quarters of 2025 were fairly busy. Let us revisit some key moments.

Christmas Get Together

Last December, the U.S. Embassy joined AmCham Board members, regular members, family and friends to celebrate the end of the year 2024 together. The Radisson BLU Hotel provided a stunning venue and festive decorations. Pure Vanilla, Maraina Madagascar, Maison Bao Antananarivo, El Bissap Mada, Festival, Natural Resources Consulting S.A, Okapi Labs, AFG Bank contributed with generous support by providing memorable gifts and goodies.



U.S. Ambassador H.E. Claire Pierangelo expresses her support and commitment to continued collaboration alongside AmCham President Russell Kelly during the opening remarks. (Credit: HTEG)



The AmCham Christmas Get Together 2024 event gathered 30 guests. (Credit: HTEG)

AmCham's Thursday Morning Roundtable (TMRT)

Year 2024:

On October 31st 2024, TMRTs began with Mr. Ylias Akbaraly, President of the Redland holding as AmCham's guest speaker. He especially shared about:

- A down-to-earth presentation on navigating the business world
- His storytelling and real-life examples



Ylias Akbaraly, President of the Redland holding

On December 12th, we were honored to welcome two distinguished experts from the World Bank: Xun Yan, Senior Country Economist at the World Bank Madagascar and Sagita Muco, Senior Private Sector Specialist at the World Bank. They highlighted on:

- A highly concise presentation about the challenges in Madagascar's economic development for private sectors.
- Analyses of key results, areas for improvement, and opportunities for growth.
- The availability of small grants designed to support Malagasy SMEs.



From left to right: AmCham Board Member Winifred Fitzgerald, AmCham President Russell Kelly, World Bank Madagascar Senior Country Economist Xun Yan, World Bank Senior Private Sector Specialist Sagita Muco, AmCham Board Member Fred Rittelmeyer and AmCham Chief Executive Officer Scott Reid

Year 2025:

On April 17th, David Ralambofiringa, Minister of Industrialization and Trade focused on:

- The new US tariffs
- The challenge to deepen ties with US suppliers



David Ralambofiringa, Minister of Industrialization and Trade

On June 3rd, Dr. Olivier Rakotomalala, Minister of Mines underscored about:

- The future of Madagascar's mining from governance to investment and sustainability

Fourth participation in the *Foire Internationale de Madagascar—FIM*

For the FIM 2025 edition, held under the theme "Madagascar, A Bridge to Africa," AmCham has established a strategic partnership with the new agency organizer MadaVision.



Dr. Olivier Rakotomalala, Minister of Mines

In line with its forward-looking vision, AmCham reaffirmed its commitment to promoting the tie between local and international trade by affirming its presence around two 36 sqm pagodas. These exhibition spaces were made available to members and partners on a "first-come, first-served" basis, continuing our tradition of inclusivity and collaboration.

Participants-members included Ts'Art Fibre, Cabinet ECR, Renala, Pure Vanilla, Dago Vanilla, Akomba Garment, Madagascar Design and GeoSystems.



AmCham and its members at the FIM 2025 edition

Promoting responsible outsourcing in Madagascar: A driver for digital transformation and sustainable development.

Digital outsourcing offers a strategic lever for emerging economies, enabling international companies to reduce costs while supporting local development.

Madagascar, with its skilled workforce and competitive labor costs, has the potential to become a key player in this sector. However, the country faces significant challenges, including improving infrastructure, establishing a clear regulatory framework and providing adequate professional training. Additionally, Madagascar's outsourcing industry is sometimes associated with a negative image. Certain foreign media have criticized controversial practices, highlighting cases of exploitation that tarnish the perception of outsourcing in the country.

This article explores how a responsible and ethical approach can help Madagascar overcome these criticisms and position itself as a model for sustainable outsourcing that benefits all stakeholders.

This article explores the economic, social and environmental opportunities offered by ethical outsourcing in Madagascar, while highlighting its role in driving sustainable and inclusive growth.

Madagascar's strengths in digital outsourcing

Madagascar has established itself as a key player in digital outsourcing, thanks



Toavina Ramanambelo
Founder of Lextere Consulting,
CEO of Generis Innovation Solutions

to its recognized strengths. The country boasts a young and talented workforce, trained in digital professions and fluent in languages such as French and English, perfectly meeting the needs of international companies.

Its competitive labor costs and strategic geographic location, facilitating exchanges with Europe and Africa, further enhance its appeal. Madagascar has also specialized in sectors like customer support, data processing and digital content production. Local companies have demonstrated their ability to meet international standards for quality and performance.

However, not everything is idyllic. The sector is sometimes plagued by poor practices, raising ethical and legal concerns. In recent years, reports in foreign media have associated Madagascar with underpaid labor and questionable working conditions.

This situation calls for a rethinking of the current model. Ethical and responsible outsourcing is essential to correct these perceptions and ensure positive and sustainable outcomes for the country and its workers.

Responsible outsourcing: An ethical and sustainable imperative

For Madagascar to solidify its position in digital outsourcing, it is essential to adopt ethical and sustainable practices. Regulating wage gaps between hierarchical levels is critical to ensuring a fair distribution of income. Establishing an appropriate minimum wage for the digital sector is equally important to prevent exploitation. These measures aim to address the challenges of an opportunistic sector, where companies sometimes take advantage of an abundant workforce with limited expertise, often at the expense of workers.

Environmentally, significant challenges remain. Operating data centers in a warm country like Madagascar presents considerable difficulties, particularly in terms of energy consumption for

cooling. Innovative solutions, such as environmentally friendly cooling technologies and the use of renewable energy, are necessary to reduce the carbon footprint of these critical infrastructures.

Additionally, the sector must actively contribute to local development. This includes supporting community initiatives such as workforce training and promoting equal opportunities, particularly for women and young people. These efforts will help balance the benefits between businesses and the local population while meeting international expectations for ethical practices.

By embracing these principles, Madagascar can overcome criticisms of abusive practices and position itself as a model for sustainable outsourcing, blending economic growth with social responsibility.

Challenges to building a responsible model

Despite the opportunities offered by ethical and sustainable outsourcing, Madagascar faces significant structural

challenges that must be addressed to solidify its position.

Digital infrastructure remains inadequate in many regions. Limited internet connectivity and inconsistent access to electricity hinder the sector's competitiveness. Investments in these areas are crucial to ensure a stable and conducive working environment.

The regulatory framework also requires strengthening. Clear and effectively enforced laws are needed to govern business practices, protect workers and ensure transparency. Without a robust framework, exploitative practices may persist, jeopardizing the sector's reputation.

By tackling these challenges, Madagascar can position itself as a benchmark for responsible outsourcing and attract investors committed to ethical and social standards.

To ensure ethical and sustainable digital outsourcing, Madagascar must take concrete actions. Create a "Responsible Outsourcing" label to recognize companies committed to responsible practices. Strengthen

public-private partnerships to modernize infrastructure. Invest in digital education to deliver high-quality services.

Responsible outsourcing is essential to solidify Madagascar's position and meet international expectations. Let us come together, as sector leaders and advocates of ethical outsourcing, to build a sustainable, fair, and inclusive model for everyone.

By embracing this vision, Madagascar can not only transform its outsourcing sector but also position itself as a global example of how responsible practices can drive both digital transformation and sustainable development, benefiting businesses, workers, and communities alike.



By **Toavina Ramanambelo**

Founder of Lextere Consulting,
CEO of Generis Innovation Solutions



Our values

Resilience

We move forward with determination, turning every challenge into an opportunity.

Engagement

We are passionate about supporting our customers and partners.

Customer orientation

We place our customers at the heart of everything we do, to offer them an exceptional experience.

Innovation

We imagine bold solutions to tomorrow's challenges.



AFG Bank
...And everything becomes possible

Madagascar's Digital Pulse in 2025

As we are in 2025, Madagascar's digital ecosystem continues its slow yet steady climb. While the country still faces major connectivity gaps, rising internet speeds and mobile expansion hint at digital transformation ahead. Here's what the latest data reveals.

Population Snapshot :

Metric	Value (Jan 2025)
Total population	32.4 million
Urban population	41.6%
Rural population	58.4%
Median age	19.2 years
Population growth (YoY ¹)	+2.4%

Madagascar remains a youthful country, with over half of its population under 20. Urbanization is rising but still outpaced by the rural majority, presenting unique challenges for digital infrastructure expansion.

Mobile Connections:

Metric	Value
Active mobile connections	18.2 million
Mobile penetration (vs. population)	56.2%
Growth since Jan 2024	+8.5% (+1.4 M)
Share of connections on 3G/4G/5G	84.6%
Population growth (YoY)	+2.4%

While more people own mobile phones than ever before, it's common for individuals to maintain multiple SIMs. Internet access through mobile remains limited, as many plans still only offer voice or SMS.

Internet Use:

Metric	Value
Internet users	6.6 million
Internet penetration	20.4%
YoY growth in users	+2.4% (+158 K)
Users still offline	~25.8 million
Median fixed internet speed	28.89 Mbps (+29.5%)

1. Year-over-Year

Social Media:

Metric	Value
Social media user identities	3.9 million
% of population using social media	12.1%
YoY growth	+2.6% (+100 K)
Users aged 18 +	22.1% of adults
Population growth (YoY)	+2.4%

Despite modest growth, over 79% of the population remains offline. However, improved infrastructure is steadily increasing access and speed—particularly in urban areas.

Social platforms are gaining traction, especially among the youth. Interestingly, 59.1% of internet users are on at least one platform—with Facebook remaining the dominant choice.

Spotlight: Facebook & Instagram in Madagascar

Facebook

- Users: 3.9 million
- Reach: 12.1% of total population
- Audience: 46.8% female, 53.2% male
- YoY growth: +100 K (2.6%)
- 59.1% of internet users are on Facebook

Instagram

- Users: 218,000
- Reach: 0.7% of population

While Instagram's user base remains modest, Facebook's reach continues to grow, particularly among adults and urban users.

Digital inclusion remains one of Madagascar's greatest development frontiers. Despite connectivity challenges, the ongoing rise in

broadband-capable devices and improvements in fixed internet speeds point toward a promising digital future—provided that infrastructure investments keep pace with demand.

2025 could mark the turning point. Will the country rise to the challenge?

 Edited by **Océane Ramasimanana**
Source: DataReportal (Kepios)



Ensemble, luttons contre la violence routière...!!



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Ensemble, sauvons des vies...!!



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Matina Razafimahefa: Digital Learning, a Revolution in Motion

Digital learning has become a crucial driver of economic and social development. However, access to digital skills remains a significant challenge in many parts of the world, particularly in Africa. SAYNA is emerging as a key player in this transformation by offering an innovative approach called "Gig Education," which combines learning with income-generating opportunities.

Reinventing access to technology through training and employment

Unlike traditional training programs, SAYNA goes beyond teaching skills. The platform transforms business needs into immersive learning paths where learners complete real or simulated work tasks. This hybrid model enables rapid skill acquisition and seamless transition into the job market.

Programs aligned with market needs

SAYNA offers a range of training programs tailored to the growing demands of digital businesses. Each program is designed for immediate application, ensuring increased employability.

- **Digital Marketing:** Digital strategy, content management, and content creation.
- **Web Development:** Front-end and back-end development with a project-based approach.
- **UX/UI Design:** Creation of intuitive and high-performance user interfaces.



Matina Razafimahefa
Co-founder of SAYNA

- **Data Operations:** Data handling and analysis, CRM updates.
- **Product Management:** Agile management and digital product development.

This hands-on approach ensures that every skill acquired meets real market demands, promoting swift and effective workforce integration.

Tangible impact on employability

SAYNA's model has yielded concrete results:

Over 9,000 learners trained in 18 countries.

More than 50,000 hours of work completed for 200 businesses.

Monthly incomes ranging from €150 to €2,000 for top talent.

A 4.2x increase in B2C transactions on the platform.

Behind these figures are life-changing stories. Take Ifanantenana Jeannot, for example. In just a few years, he went from being a cybercafé user to a data expert, unlocking professional opportunities previously out of reach.

A continent-wide ambition

SAYNA's goal is clear: to train one million young people by 2030 and generate an economic impact of one billion dollars. This ambition is built on three key pillars:

1. Accessible, professionalizing education, integrating paid assignments to ensure an immediate return on investment.
2. Developing a structured digital ecosystem, fostering the emergence of a skilled workforce capable of meeting global market demands.
3. Strengthening integration between the private sector and public institutions, creating sustainable synergies for Africa's digital development.

Madagascar: A rising digital hub

The key lies in strategic public-private partnerships and regional integration.


Madagascar's digital sector development relies on several key factors. On one hand, public-private partnerships, such as the collaboration

between SAYNA and CNTEMAD, demonstrate that innovative solutions can emerge by combining expertise and resources. On the other hand, the adoption of appropriate legislative frameworks, such as the Freelance Digital Act, plays a crucial role in structuring the market and protecting digital workers.

A message to young talent

Today, the digital sector represents an unprecedented opportunity for a new generation of skilled and autonomous professionals. Success is no longer solely determined by obtaining a traditional degree but by acquiring and leveraging concrete skills.

SAYNA is committed to guiding young talent through this transition by providing a structured learning environment and opening doors to a rapidly expanding job market. The future of work in Africa is being shaped today, and digital learning is the key.

 By **Matina Razafimahefa**
Co-founder of SAYNA



DFCD

Dutch Fund for Climate and Development

The Dutch Fund for Climate and Development (DFCD) is a climate resilience fund dedicated to supporting climate adaptation and mitigation projects that benefit vulnerable communities and landscapes. Initially funded by the Dutch government, it is managed by a consortium of four expert organizations: FMO (Dutch Entrepreneurial Development Bank), CFM (Climate Fund Managers), SNV (a global development partner), and WWF. In Madagascar, the fund leverages the expertise of WWF Madagascar, a key player in local conservation and sustainable development.

Sectors



Protection of Unique Biodiversity



Resilient Agriculture



Access to Clean Water



Reforestation and Blue Carbon

Why apply to DFCD?

Key Benefits

- Technical support from WWF Madagascar to structure projects
- Hybrid funding (grants, loans) tailored to local challenges
- Access to Water and Land Use Facilities for integrated solutions.

Eligibility Criteria

- Commercially viable projects
- Alignment with Malagasy national plans (National Development Strategy)
- Inclusion of vulnerable communities (coastal zones, rural areas)
- Strict exclusion of activities linked to illegal deforestation or fossil fuels.

FedEx: The 5 steps to the digital transformation of your business

Increase your efficiency and productivity with new technologies.

Technology has become a priority for business leaders today because it allows for improved processes and greater efficiency. This is evidenced by global spending on digital transformation, which is expected to reach \$7.8 trillion by 2024.¹

In addition, 59% of IT decision makers surveyed in 2020 said that the impact of COVID-19 has accelerated their organization's digital transformation efforts.²

In other words, if you don't pay more attention to the digitalization of your business, you risk being outpaced by your competitors.



85 % of all investments in cloud applications are made by SMBs.³

What is digital transformation?

In other words, digital transformation is the use of digital tools to simplify various activities within the company to improve productivity, increase efficiency and generate value.

You probably already use digital processes as part of your business, whether it's an e-commerce solution or a customer relationship management (CRM) system. In addition, since the pandemic, many activities have had to be digitized, including meetings and exchanges between staff members.

However, the cost of digital tools in the cloud is now tending to fall. This democratization makes it easier for small and medium-sized enterprises (SMEs) to access technologies that can help them expand and strengthen their offerings. According to a 2019 survey, 85% of all cloud application investments are made by SMBs.³

If you're thinking about making more use of digital technology in your business, here are five steps to help you do so.

Step 1

Identify your problem

Want to identify sales opportunities that you may be missing right now? Or reduce errors when handling orders? In any case, it is important to identify your digital transformation goals.

Then take the time to analyze your current business processes and data management. In which areas of your company are you already using digital tools? Do these tools have other features that you don't use yet? Think about your long-term professional goals and what could help you achieve them.

Step 2

Put yourself in your customers' shoes

According to a recent survey conducted by Microsoft and KPMG, only 8% of consumers feel satisfied with their shopping experience.³ Digital tools can enable companies to change the game. So, analyze the different ways your customers interact with your business (marketing emails, delivery updates, etc.). Then, ask yourself how to improve them.

Step 3

Establish an action plan

After reviewing your current processes, you'll have a clear view of the steps you still need to take to become more efficient. You will then be able to establish an action plan, with realistic ambitions. Don't try to change everything overnight.

Instead, focus on the highest-priority steps and create a roadmap to guide your transformation. Each step must meet a specific strategic objective, which you will need to achieve before moving on to the next step.

"Establish an action plan, with realistic ambitions. Don't try to change everything overnight"

Step 4

Involve your team

The success of any digital transformation depends on the people involved in its execution. Make sure your team is fully committed to this process and has the experience you'll need.

Encourage your employees to share any concerns, ask questions, and communicate their ideas. Some points of view may be useful to you and allow you to identify possible areas for improvement within the company.

Step 5

Streamline your technology

If you operate multiple software systems, you may face a variety of complications, such as compatibility issues, increased costs, and higher maintenance requirements.

Therefore, it is better to choose solutions that are compatible with each other and with the systems you already have. It's also important to anticipate your company's future needs and ensure that the solutions you choose today are scalable and able to adapt to your longer-term plans.

Focus on: Shipping Integration



46% of respondents to a McKinsey survey said they had given up on a purchase because the delivery time was too long.⁴

By integrating the shipping function into their core systems and software, businesses will no longer be forced to use multiple platforms simultaneously. Result? This saves time, significantly reduces the risk of errors, increases efficiency and a series of significant improvements, such as faster delivery of e-commerce orders.

Speed can really make a difference. In a survey conducted by McKinsey, some 46% of respondents said they had given up on a purchase because the delivery time was too long.⁴ Meanwhile, 42% of consumers said that the speed and reliability of delivery

was the most important factor when shopping online.⁵ In other words, the more you focus your strategy on shipping orders quickly, the better off your business will be.

 By **FedEx**

Sources

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Mbolatiana Andriamanantsoa: A Promising Digital Future for Madagascar

Madagascar is positioning itself as a major player in the digital sector, with the ambition of becoming a competitive technological hub internationally. The digital sector represents a crucial lever for economic development and the creation of qualified jobs. The "Choose Digital Madagascar" project and the Excelia label, led by GOTICOM, the association of digital service companies in Madagascar, are key initiatives to achieve this goal, setting the stage for a thriving digital economy.

Current Situation: Growth and Challenges

Currently, Madagascar is experiencing strong digital growth. In 2023, Madagascar's mobile connections were equivalent to 43.8% of the total population, with 13.11 million cellular mobile connections active. The number of mobile internet subscribers increased significantly, reaching over 9.6 million, up from 4.9 million in the previous year. According to available data, the country had 6.60 million internet users in January 2025, representing an internet penetration rate of 20.4% of the population. Mobile connections reached 18.2 million, accounting for 56.2% of the population. Social media users in Madagascar grew by 850,000 (+28.8%) between early 2023 and early 2024, according to Kepios analysis. However, the country still faces challenges such as a lack of qualified digital skills and limited e-commerce development. The e-commerce market is expected to grow by 5.01% between 2025 and 2028, reaching a market volume of USD 0.88 billion by 2028.



Mbolatiana Andriamanantsoa
President of GOTICOM

Objectives and Strategies for a Robust and Sustainable Digital Economy

Since its inception in 2000, the Grouping of Information and Communication Technology Operators (GOTICOM) has emerged as a pivotal force in shaping Madagascar's digital landscape. This association brings together over 70 companies specializing in digital and ICT, with an ambitious vision: to transform Madagascar into a hub for digital services.

As part of its mission to energize and develop the sector, GOTICOM collaborates closely with various institutions and training centers. One

of its most notable achievements is the establishment of the *École Supérieure des Technologies de l'Information* (ESTI), a degree-granting educational institution dedicated to nurturing future digital talents.

Convinced that sharing knowledge and best practices are the key drivers for sector development, GOTICOM regularly organizes training sessions, conferences, workshops, and events. These initiatives enable its members to stay abreast of the latest trends and technologies, contributing to the advancement of the entire sector.

A Promising Future

With its commitment to supporting and accompanying digital operators in their development, GOTICOM plays a crucial role in Madagascar's economic and technological growth. By positioning digital innovation as a catalyst for growth, the association paves the way for a promising future for the island and its inhabitants.

The main objectives include integrating Madagascar into the major global digital networks, attracting investments, and emerging strategic partnerships. To achieve this, several steps are planned:

- **Branding and Visibility:** Create a strong visual identity for the Malagasy digital sector.
- **Quality of Services:** Establish a quality label to strengthen customer trust.
- **Digital Skills:** Enhance digital skills through training programs.

- **Web Platform:** Create a platform to centralize digital information.
- **International Promotion:** Participate in digital fairs to promote Madagascar.
- **I.T. Park:** Create a technological hub for innovation.

The Excelia Label: A Guarantee of Credibility

The Excelia label is a strategic initiative aimed at enhancing the credibility of the Malagasy digital sector by ensuring the quality and security of digital services. This label focuses on three main areas: digital service companies, e-commerce, and digital training institutions.

Excelia Trusted E-commerce

Security and Reliability: This label is intended for e-commerce platforms, ensuring compliance with best practices in security, user experience, and consumer protection. By certifying e-commerce platforms, Excelia strengthens customer trust and encourages the adoption of e-commerce in Madagascar.

International Standards: By following international standards, certified e-commerce platforms can compete with their global counterparts, thereby enhancing the credibility of the Malagasy digital sector.

Excelia Digital Services

Quality of Services: This label is designed for digital service companies (DSCs), ensuring the quality of services in software development, system integration, and technological solutions. By guaranteeing the quality of services, Excelia Digital Services encourages innovation and competitiveness among Malagasy companies on the international market.

Strategic Partnerships: Certified companies can benefit from strategic

partnerships with international actors, strengthening their position on the global market.

Excelia Digital Academy

High-Quality Training: This label is dedicated to digital training institutions, attesting to the relevance and quality of the training provided. By valuing local training, Excelia Digital Academy encourages young talents to stay and contribute to the country's technological development.

International Recognition: Certified training programs can be recognized internationally, facilitating the integration of graduates into the global job market.

In-Demand Digital Skills

The digital sector in Madagascar is experiencing rapid growth, leading to a high demand for skilled professionals. According to an analysis by the International Finance Corporation (IFC), around 140,000 new jobs requiring digital skills could be created across nine sectors by 2027, including apparel, agribusiness, and tourism.

The most sought-after digital skills include artificial intelligence (AI), web development, digital marketing, project management, data science, e-commerce, cybersecurity, and cloud computing. These skills are essential for supporting the growth of the digital sector and meeting the needs of local and international companies operating in Madagascar.

Promotion of Innovation and Economic Development

The "Choose Digital Madagascar" project plays a key role in promoting technological innovation by creating an ecosystem favorable to startups, enhancing local skills, and improving the quality and security of digital services. By promoting Madagascar

as an attractive digital destination, the project can attract foreign investors and partners who bring innovative technologies. The creation of an I.T. Park fosters innovation and collaboration between local and international actors.

This long-term vision by GOTICOM, in partnership with the Ministry of Commerce, the Ministry of Digitalisation, the Economic Development Board of Madagascar and the Chamber of Commerce and Industry of Antananarivo sets the stage for a promising future for the Malagasy digital economy, where innovation, economic growth, and digital skill development go hand in hand.

Still this project is a high-level challenge for the country, and needs the support of international funders and major actors in the Digital Sector which can significantly contribute to Madagascar's digital growth by providing financial support, sharing technological expertise, and facilitating access to global markets. They can also help in developing digital infrastructure, enhancing cybersecurity measures, and promoting best practices in e-commerce and digital services. Furthermore, international partnerships can lead to knowledge transfer, enabling local companies to adopt cutting-edge technologies and compete globally. This collaborative approach will not only boost the Malagasy economy but also create a sustainable digital ecosystem that benefits both local and international stakeholders.



By **Mbolatiana Andriamanantsoa**
President of GOTICOM

Video Games in Madagascar: A Gateway to Digital Inclusion and Innovation

The video game market in Africa is expanding rapidly, driven by a young and increasingly connected population. According to a study by Newzoo, the continent is expected to have more than 300 million gamers by 2025. However, this audience remains largely underexploited due to a lack of precise statistical data, rampant piracy, and an unclear legislative framework regarding digital protection.

Madagascar is no exception to this trend. The country's video game sector is still in its infancy, but its potential is enormous. As key players in this industry, we have witnessed its impact on digital inclusion and technological development. Through local initiatives, we contribute to structuring an ecosystem that fosters the creation and dissemination of innovative digital content.

Challenges

Despite the growing interest in video games, several obstacles hinder the industry's development in Madagascar:

Lack of specialized training: Public universities do not offer game design or game programming courses, and private training programs remain expensive and inaccessible for many aspiring developers.

Unstable infrastructure: Internet access is costly, and frequent power outages make it difficult for developers to work efficiently.

Limited funding opportunities: Local investors are hesitant to support a relatively unknown industry, making it challenging for Malagasy game developers to commercialize their projects.



Matthieu Rabehaja
CEO of Lomay

Piracy and market constraints: With the absence of strong digital rights management, many locally produced games risk being copied and distributed illegally, reducing potential revenues for developers.

Emerging Opportunities

Despite these challenges, an increasing number of young enthusiasts are turning to video game development. This momentum is particularly evident through Keska Store, Africa's first video game distribution platform, which enables Malagasy developers to monetize their creations and reach a broader audience. Several promising titles, including *Roa*, *Linkisa*, and *MadaRunner*, are already available on the platform, demonstrating the talent and creativity of local studios.

The rise of independent game development in Madagascar is also supported by international collaborations and game jams, where young developers gain valuable experience and exposure. With improved internet connectivity and mobile technology penetration, the demand for locally developed content is growing. Malagasy developers are now exploring mobile gaming, which accounts for over 60% of Africa's gaming revenue.

The Impact of Video Games on Digital Inclusion

Video games serve as a powerful tool for digital inclusion. Many young Malagasy individuals are introduced to computing and programming through gaming. To structure this evolution, we co-founded a non-profit video game developers' association in 2019, which offers training, mentorship, and experience-sharing opportunities. Moreover, we are committed to creating games that reflect local culture and realities. Our current project, *Andrebabe*, is an action-adventure game inspired by Malagasy myths and legends, incorporating modern gameplay mechanics. By showcasing Madagascar's rich cultural heritage, we aim to strengthen the presence of video games in the national collective imagination and stimulate local creativity.

The inclusive potential of video games also extends to education. Interactive educational games can help improve literacy, problem-solving skills, and digital literacy among children. Some local initiatives are already exploring **serious games** for environmental

awareness and historical education, demonstrating the medium's versatility beyond entertainment.

Innovation Driving Development

Video games are not just entertainment; they represent a promising economic sector. By developing platforms like Keska Store, we are reducing reliance on international distribution channels and facilitating the monetization of local creations. This approach ensures that revenues remain within the local economy and provide developers with sustainable career opportunities.

In addition, we are working towards establishing a structured ecosystem that supports education and employment in the gaming industry. Partnerships with educational institutions and funding

organizations are paving the way for a new generation of Malagasy digital creators. Initiatives such as game development boot camps, incubation programs, and access to publishing networks are crucial in strengthening the local gaming scene.

Moreover, game studios in Madagascar are beginning to explore virtual reality (VR) and augmented reality (AR), which have applications beyond entertainment, including tourism, heritage preservation, and vocational training. With the right support, Madagascar could position itself as an emerging hub for digital innovation in Africa.

What to Expect?

The development of a thriving video game sector in Madagascar is crucial for fostering digital inclusion

and innovation. Despite challenges, initiatives such as Keska Store, independent game projects, and community-driven efforts are paving the way for a more accessible and sustainable industry.

With continued investment in infrastructure, education, and talent development, Madagascar has the potential to become a major player in the African gaming industry. By leveraging local creativity and embracing technological advancements, the country can turn video games into a driving force for economic growth and cultural representation on a global scale.

 By **Matthieu Rabehaja**
CEO of Lomay

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Social Myth and Digital Prism

Since the dawn of civilization, societies have been structured around a dense network of rules and norms—both prescribed and implicit—that are interwoven with social and cultural codes, as well as symbolic languages that guide choices, interactions, and individual trajectories. The exchange system, though seemingly simple, is in reality strictly regulated. To integrate and conform to it requires intelligent adaptation, a process of encoding, decoding, and understanding social signs within the process of socialization. Digital technologies have transformed this system.

Action, representation, interaction, and social perception contribute to a map of power and influence. This article explores the complexity of society from various perspectives: governance, finance, contribution, law, sharing, ecology, art, partnerships, and shared moral values through digital means.

The human approach, intrinsically subjective, raises a paradox because the dual impact of a social phenomenon on society complicates the objective and quantitative analysis of the social. Social research methodologies are multidimensional and interdisciplinary, and the laws of social sciences remain relative. Actors wishing to immerse themselves in the social fabric must rely on very costly socio-economic surveys that often last for months or even years, conducted by statisticians, economists, specialists in applied development sciences, and sociologists.



Tsilavina Hanitriniaina Ranoasitseheno,
Development Sociologist, PhD

On a global scale, addressing major social challenges such as poverty, unemployment, structural inequalities, illiteracy, malnutrition, conflict, migration, insecurity, systemic corruption, environmental degradation, health crises, unequal access to vital resources, social exclusion, and human rights violations require a strategic and coordinated overhaul of social and institutional frameworks.

Thanks to digital technologies, the results of official or personal research are accessible and conducted through digital platforms, social networks, and artificial intelligence. This sharing aims to create a project for the emergence

of an artificial sociological intelligence, allowing government actors, information and communication professionals, and social relations experts to understand and master the logics and perspectives related to social phenomena: interconnection, integration, and societal transformations.

Digital technology is primarily an unparalleled communication tool, but it also plays a key role in transforming human and social interactions, decision-making processes, and collective relations. Online platforms, social networks, and information technologies influence behaviors and amplify social power dynamics, altering the perception that individuals have of themselves and their interactions. According to Sherry Turkle in *Alone Together* (2011), digital technology creates virtual communities and support networks, playing a role that contemporary families no longer fulfill in an increasingly individualistic and fragmented world. Social networks particularly influence the perception of social status and expectations, generating virtual affinity groups with their own cultural norms. Digital technology is ambivalent: both a factor of integration and marginalization. Those who master the technologies have privileged access to information and unprecedented opportunities.

In this context, it becomes essential to position oneself in relation to the digital environment in order to anticipate social developments on a global, regional, and local scale. Strategically

speaking, thanks to algorithms and artificial intelligence, it is possible to analyze social behaviors, trends, and societal patterns. Once reserved for psychologists, sociologists, and experts in communication and marketing, this analysis is now accessible to the general public. These tools facilitate the understanding of underlying psychosocial mechanisms and enable policymakers, business leaders, philanthropists, and other stakeholders to anticipate human actions and reactions.

Operationally, digital technology helps identify the impact of actions, relevant markets, and reduce investment risks. In an interconnected world where information is crucial, digital technology fosters organizational agility and provides tools for smooth and collaborative management. Professional networks like LinkedIn, Twitter, and Instagram offer numerous opportunities for online training, particularly through masterclasses. Business management systems such as ERPs, CRMs, management software, and geographic information systems (GIS), applied to impact management in sectors like construction, mining, energy, and industry, play a central role in optimizing processes. In healthcare, technologies like biotechnology, telemedicine, wearable devices, and connected objects are transforming patient care, while in education, e-learning platforms and virtual and augmented reality are revolutionizing the learning experience.

Drones and the Internet of Things (IoT) are also transforming the visitor experience in protected areas, allowing visitors to visually discover the endemic flora and fauna of Madagascar, as well as biological

products like fruits, peppers, vanilla, and sugar. Platforms like Pinterest, WhatsApp, Telegram, WeChat, Wibio, and TikTok offer artists the chance to broadcast cultural events like live festivals, hold competitions, and organize concerts, including online performances of *Hira Gasy*. Blockchain, cryptocurrencies, and NFTs enable the direct sale of authentic artworks and introduce new monetization models.

Even social works benefit from digital platforms like GoFundMe, which allow online fundraising. In investment, BlackRock's Aladdin is revolutionizing fund management, while the Chinese social credit system, dubbed "Big Brother Digital," implements a monitoring and social scoring system based on advanced digital technologies. Moreover, the technological level of a community can hinder its sustainable social development. An interdisciplinary study (Open Edition Journal, Alexandra Razafindrabe, 2024) reveals a significant digital divide in Madagascar. Only 33% of households in the capital, Antananarivo, have Internet access, and about 5% of local businesses use digital tools, with even lower figures in other regions. However, the digital economy and mobile services generated USD 43 million in 2023, marking a 37.4% increase compared to the previous year.

Indeed, digital technology offers a space where power dynamics, often invisible in face-to-face interactions, can be more clearly observed, particularly through data management, digital hierarchies, and content visibility. It also enhances intercultural communication by breaking down geographical and temporal barriers, exposing diverse perspectives that contribute to greater

social empathy. Of course, positioning oneself within this digital ecosystem is essential to mastering its opportunities while minimizing risks. However, the dematerialization of interactions and algorithmic surveillance pose new challenges to individual freedom and society. The future of societies will depend on their ability to reconcile artificial intelligence with human intelligence, technology with social inclusion, innovation with ethics.

Social identity is defined by the digital interface. Networks of social belonging shape interactions and determine the types of conflicts and integration, with the masters of the world now being those who control the power to model the digital social matrix.

"Resilience is the key to overcoming challenges."



By **Tsilavina Hanitriniaina**

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Business Administration—Public Relations—Investments and Partnerships. Heavy Industry—Environmental and Social



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Zouzar Bouka, Fondateur et Président d'Honneur de Vision Madagascar, du World Trade Center Antananarivo et du World Trade Center Ras Al-Khaimah, ainsi qu'ancien Président de l'AmCham, s'est lancé dans une aventure hors du commun : l'ascension de l'Everest, le plus haut sommet du monde. Accompagné de ses fils, Raïs et Raj-Alexandre, il avait pour ambition de réaliser un exploit inédit : devenir, avec eux, les premiers Malgaches à atteindre le sommet de l'Everest et y déposer le drapeau malgache, symbole de fierté et d'unité nationale.

Cette expédition exceptionnelle était guidée par une quête de dépassement de soi, nourrie par l'exigence d'excellence et l'amour profond de leur pays.

Mais malgré une préparation rigoureuse et une détermination sans faille, les effets du réchauffement climatique, combinés à une affluence exceptionnelle d'alpinistes, les ont contraints à interrompre leur progression à seulement 150 mètres du sommet. Un choix difficile, mais dicté par la prudence et la sagesse.

Ce défi inachevé n'en reste pas moins un exploit remarquable, salué comme une fierté nationale et un exemple inspirant de courage et de persévérance. Même sans avoir atteint le sommet, ils ont porté haut les couleurs de Madagascar, jusqu'aux cimes du monde.

Et parce qu'ils ne renoncent jamais à leurs rêves, ils prévoient de retenter cette ascension mythique en 2026, animés par la même passion et une volonté restée intacte.



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