Business Models for African Products

AiCE Africanism & Pan-African Studies — Monetisation for African markets

Monetisation in African Markets

A product that does not have a viable business model is not a product — it is a pilot programme waiting to run out of funding. Sustainable African technology products must generate sufficient revenue to cover their costs, pay their teams, and invest in ongoing development. This requires thoughtful monetisation design that fits African market realities.

Subscription models that work in Western markets — monthly fees in the range of $10-50 — are unaffordable for the majority of African users. Successful African products have developed monetisation models adapted to African income patterns: pay-as-you-go pricing that charges only for actual usage; freemium models that provide basic functionality for free and charge for premium features; B2B models that charge businesses rather than individual consumers; transaction-based models that take a small percentage of each transaction rather than a flat fee; and agricultural models that charge at harvest time when farmers have cash, not during the growing season.

The most successful African business models often combine consumer and B2B elements: a product that is free or very cheap for individual users, generating the scale and data that makes it valuable to institutional buyers — governments, development organisations, agricultural input companies, healthcare providers — who pay for aggregate analytics, verified data, or access to the platform's user base.

Designing a Product: The Full Project

Everything in this lesson series builds toward a single practical exercise: designing an African-first product of your own, from problem discovery through to a working prototype. The process has six phases: identify a specific African problem in agriculture, healthcare, education, financial services, logistics, or governance, and conduct real user interviews; write a precise problem statement in the form '[User type] in [context] cannot [task] because [constraint], which means [consequence]'; design a technology solution and apply the Five African Product Design Questions to it; build a simple

prototype — even a paper sketch or basic coded demo covers the core user journey; test the prototype with real people from your target user group and document their reactions; and finally present the problem, the user, the solution, the business model, and what you learned from testing.

This is the same discipline every product in this lesson series — M-Pesa, Twiga Foods, Hello Tractor, Zipline — was built through, whether or not their founders ever called it a 'design sprint.' The practical assessment for this unit asks you to begin exactly this process, in code.

Key Takeaways

Sustainable African products require monetisation models — pay-as-you-go, freemium, B2B, transaction-based, harvest-timed — adapted to African income realities rather than imported wholesale from Western subscription pricing. The full design process, from problem discovery to a tested prototype, is the same discipline behind every African product success examined in this course, and it is now yours to practise.