1. Record Nr. UNINA9910838310003321

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Titolo	Digital Africa : Technological Transformation for Jobs
Pubbl/distr/stampa	Washington, D. C. : , : World Bank Publications, , 2023 ©2023
ISBN	1-4648-1837-1
Edizione	[1st ed.]
Descrizione fisica	1 online resource (249 pages)
Altri autori (Persone)	BlimpoMoussa DutzMark
Disciplina	338.064
Soggetti	Technology - Economic aspects Technological innovations
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Nota di contenuto	Front Cover -- Contents -- Foreword -- Acknowledgments -- About the Authors -- Main Messages -- Overview -- Abbreviations -- Chapter 1 Digital Technologies: Enabling Technological Transformation for Jobs -- What are digital technologies? -- Africa's jobs and technology challenges -- Impacts of digital technology use on jobs and poverty -- Africa's large internet uptake gap -- Data and knowledge gaps for future work -- Notes -- References -- Chapter 2 Enterprises: Creating Better Jobs for More People through Innovation -- Digital technology use by African enterprises -- COVID-19 and digital divides -- Drivers of enterprise use -- Technology policies for more and better firms -- Notes -- References -- Chapter 3 Households: Supporting Productive Use of DTs for Inclusive Economic Impact -- Household internet use is low, uneven, but growing -- The COVID-19 paradox: Increased internet usage but widened digital divides -- Understanding constraints to household internet use -- A policy framework to transform use into inclusive impact -- Conclusion -- Notes -- References -- Chapter 4 Digital and Data Infrastructure: Stimulating Greater Availability and Use through Policy and Regulatory Reforms -- Market challenges of internet connectivity: Affordability, use, and quality -- Affordability to increase use -- Availability to reduce digital divides -- Data infrastructure and regulation for affordability and

willingness to use -- Looking ahead: Regional integration and climate transition -- Summary of key findings for more inclusive use -- Annex 4A Supplemental data -- Notes -- References -- Boxes -- Box 1.1 What are "good jobs"? -- Box 1.2 The World Bank's "economic transformation for jobs" framework -- Box 2.1 Rapid diffusion of website technology during COVID-19 -- Box 2.2 Impact of the COVID-19 pandemic on mobile app use in Africa.
Box 2.3 Public inputs to strengthen value chains in Senegal, Kenya, and Peru -- Box 2.4 A job creation program in Senegal: Effective design for technological transformation -- Box 3.1 E-commerce for economic inclusion in China's Taobao Villages -- Box 3.2 Reliable electricity and the digital economy -- Box 3.3 Smart Villages in Niger for inclusive availability and productive use -- Box 4.1 Regressive broadband pricing constrains use by the poor -- Box 4.2 High broadband prices and limited offerings constrain data use by SMEs -- Box 4.3 Creating digital institutions in situations of fragility, conflict, and violence: Transforming the sector in Somalia -- Box 4.4 Senegal's digital acceleration journey: The role of infrastructure regulatory reforms -- Box 4.5 The evolving taxation of digital services -- Box 4.6 Alternative technologies for covering rural and remote areas -- Figures -- Figure O.1 Conceptual framework for policy analysis of DTs' impacts on job and income growth -- Figure O.2 Effects of mobile internet availability on job creation and household welfare, Nigeria and Tanzania -- Figure O.3 Gap between mobile internet coverage and usage, Sub-Saharan Africa and other regions, 2010-21 -- Figure O.4 Association between firms' use of more sophisticated DTs and productivity and job growth, selected countries, 2019-21 -- Figure O.5 Association between microenterprises' use of technologies and higher productivity, sales, and jobs, 2017-18 -- Figure O.6 Smartphone and computer use, by firm size, selected countries, 2019-21 -- Figure O.7 Correlates of smartphone and computer adoption by African firms, 2017-21 -- Figure O.8 Policy routes for increasing households' inclusive uptake and productive use of DTs -- Figure O.9 Extent of competitive constraints in market structures across the digital value chain in Africa, 2021.
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African countries, 2017-18.

Sommario/riassunto

All African countries need better and more jobs for their growing populations. This publication shows that broader use of productivity-enhancing digital technologies by enterprises and households is imperative to generate such jobs, including for lower-skilled people. At the same time, broader use can support not only countries' short-term objective of postpandemic economic recovery but also their vision of economic transformation with more inclusive growth. These outcomes are not automatic, however. Mobile internet availability has increased throughout the continent in recent years, but Africa's uptake gap is the highest in the world. Areas with at least 3G mobile internet service now cover 84 percent of country populations averaged across Sub-Saharan Africa, but only 22 percent use such services. The average African business lags in the use of smartphones and computers, as well as more sophisticated digital technologies that catalyze further productivity gains. Two issues explain the usage gap: the affordability of these new technologies and the willingness to use them. For the 40 percent of Africans below the extreme poverty line, mobile data plans alone would cost one-third of their incomes-in addition to the price of access devices, apps, and electricity. Data plans for small and medium businesses are also more expensive than in other regions. Moreover, shortcomings in the quality of internet services-and in the supply of attractive, skill-appropriate apps that promote entrepreneurship and raise earnings-dampen people's willingness to use them. For those countries already using these technologies, the development payoffs are significant. New empirical studies for this report add to the rapidly growing evidence that mobile internet availability directly raises enterprise productivity, increases jobs, and reduces poverty across Africa. To realize these and other benefits more widely, Africa's countries must implement complementary and mutually reinforcing policies to strengthen both consumers' ability to pay and willingness to use digital technologies. These interventions must prioritize productive use to generate large numbers of inclusive jobs in a region poised to benefit from a massive, youthful workforce-one projected to become the world's largest by the end of this century.

2. Record Nr. UNINA9910149557503321

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Titolo	Entrepreneurial finance : a global perspective / / Gary Gibbons, Thunderbird School of Global Management, Robert D. Hisrich, Thunderbird School of Global Management, Carlos M. Dasilva, School of Business Administration, Fribourg, Switzerland
Pubbl/distr/stampa	Los Angeles, California : , : Sage, , [2015]
ISBN	9781483355696 1483355691 9781483399225 1483399222 9781483312811 148331281X
Descrizione fisica	1 online resource (277 pages) : illustrations
Altri autori (Persone)	HisrichRobert D DaSilvaCarlos M
Disciplina	658.15/99
Soggetti	New business enterprises - Finance International business enterprises - Finance Venture capital Entrepreneurship
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	chapter 1. The entrepreneurial challenge : a global perspective -- chapter 2. Business planning for entrepreneurs -- chapter 3. Understanding financial documents -- chapter 4. Financial ratio analysis -- chapter 5. Cash flow management -- chapter 6. Financial projections for the firm -- chapter 7. Cost of capital and capital budgeting -- chapter 8. Valuation -- chapter 9. Raising capital -- chapter 10. Risks of doing business internationally -- chapter 11. Managing to maximize firm value -- chapter 12. Venture exits.
Sommario/riassunto	A practical approach for entrepreneurs and investors Entrepreneurial Finance provides readers with the fundamental knowledge to finance, start, grow, and value new ventures, without the complex finance terms

and calculations. This comprehensive yet practical approach incorporates a global perspective that appeals to entrepreneurs, investors, and students with diverse backgrounds, knowledge, and experience. From Facebook to Camera+, Gary Gibbons, Robert D. Hisrich, and Carlos M. DaSilva use real-world examples and their professional experiences to bring concepts to life. This text is one of the most readable books in the market without compromising high quality content and resources.