

Africa Signals Report: 3 October 2026

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Region	Africa
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The following are the 10 most important and consequential developments from Africa over the past seven days. Each item is selected from sources originating within the region and interpreted through game theory and futures studies to assess what it could mean for South Africa.

Top 10 developments

- African Union reopens its Libya liaison office in Tripoli
- AU urges restraint amid Ethiopia, Eritrea and Egypt tensions
- Ghana becomes second state to ratify AU violence convention
- Ramaphosa chairs C5 review ahead of South Sudan elections
- AfSEM oversight committee establishes electricity integration machinery
- Renewed EnDev partnership targets durable energy-access markets
- MTN–IHS deal advances with recommended competition safeguards
- Safaricom and Pesapal bring M-PESA tap payments to existing terminals
- Meta appeals Nigerian behavioural-advertising consent judgment
- Kora's newly reported One Rail launch adds stablecoin settlement options

1. African Union reopens its Libya liaison office in Tripoli

Source

African Union Commission. (2026, October 2). AU Commission Chairperson concludes successful official visit to Libya.

Source link

Open

source

(<https://au.int/en/pressreleases/20261002/au-commission-chairperson-concludes-successful-official-visit-libya>)

What happened

During his 1–2 October visit to Libya, African Union Commission Chairperson Mahmoud Ali Youssouf reopened the AU Liaison Office in Tripoli, previously operating temporarily from Tunis. Discussions with Libyan leaders covered reconciliation, institutional unity, elections and cooperation, alongside an AUDA-NEPAD national office.

Why it matters

The reopening changes the machinery of engagement rather than resolving Libya's political disputes. A resident liaison office can make consultation and follow-up more continuous, while the development office connects political dialogue with institutional cooperation. Analytically, this could improve the AU's information and convening capacity, provided access extends beyond official hosts. For South Africa, the relevant signal is whether continental diplomacy gains an operational platform for inclusive reconciliation, not whether an inauguration itself demonstrates a durable settlement.

What it means for South Africa

Game theory

Analytically, the principal players are Libyan authorities, other participants needed for an inclusive political process, and the AU as facilitator. Hosts gain recognition and easier access to continental cooperation; the AU seeks influence through an explicitly Libyan-owned process. Other actors could interpret a Tripoli presence either as useful access or as proximity to particular authorities. Their plausible countermove is to demand balanced consultation before investing in AU mediation. The office reduces the transaction costs of repeated bargaining, but does not eliminate incentives to make symbolic concessions while preserving political discretion. Providing premises and furnishings is a visible commitment by the host, yet it is not evidence of agreement on institutional unification or elections. More credible commitments would include published consultation arrangements, sustained access across constituencies and follow-through on jointly agreed steps. These are analytical tests, not reported outcomes. A plausible equilibrium is regular dialogue without decisive political concessions: all sides retain an inexpensive channel while postponing costly compromises. A more cooperative equilibrium requires participants to expect reciprocal restraint and fair treatment. South Africa could support that transition by advocating inclusive AU engagement and measurable follow-up rather than endorsing ceremony alone. Uncertainty remains substantial because the source documents official meetings, not the preferences or commitments of every relevant Libyan actor.

Futures studies

Over the next three months, the important question is operational continuity: whether the reopened office establishes regular consultations and a visible work programme. Its presence is an enabling condition, not a forecast of political progress. Immediate signposts include the diversity of interlocutors, meeting frequency and evidence that consultations produce follow-up rather than repeated statements. Over one to two years, two pathways deserve attention. In an institutionalisation pathway, liaison and development functions reinforce each other, helping translate reconciliation discussions into practical cooperation. In a ceremonial pathway, the offices remain active but detached from decisions on institutional unity and elections. The drivers distinguishing them are access, perceived impartiality, administrative capacity and willingness among Libyan participants to accept sustained engagement. Over three to five years, a functioning platform could strengthen African diplomatic participation in Libya's governance and development relationships. Conversely, a narrow interlocutor base could entrench a limited role despite permanent premises. Neither trajectory follows automatically from reopening. For South Africa, a prudent response would be to monitor whether AU consultation broadens and whether development cooperation supports agreed institutional priorities. Confidence is high that the physical channel has changed, based on the AU announcement; confidence in subsequent reconciliation gains is low without evidence of substantive agreements and implementation.

2. AU urges restraint amid Ethiopia, Eritrea and Egypt tensions

Source

African Union Commission. (2026, October 1). Statement of the AU Commission on the escalating tensions between Ethiopia, Eritrea and Egypt.

Source link

Open

source

(<https://au.int/en/pressreleases/20261001/statement-auc-escalating-tensions-between-ethiopia-eritrea-and-egypt>)

What happened

On 1 October, the African Union Commission expressed concern over heightened tensions between Ethiopia, Eritrea and Egypt. It urged maximum restraint, preservation of communication channels and peaceful dialogue, offering support for de-escalation in consultation with the three countries concerned.

Why it matters

The statement identifies a regional diplomatic risk but supplies no evidence of particular deployments, incidents or underlying disputes. Its significance is the AU's attempt to keep communication open before further escalation. Analytically, preserving dialogue can reduce misinterpretation even when substantive disagreements persist. South Africa should therefore read this as an early diplomatic warning and a potential case for supporting AU consultation, rather than as proof that conflict is imminent or that a mediation process has already begun.

What it means for South Africa

Game theory

This can be analysed as a three-player signalling problem, with the AU providing a possible communication mechanism. Ethiopia, Eritrea and Egypt may each prefer avoiding costly escalation while also resisting any appearance of yielding. The evidence does not establish their particular objectives, so assigning specific territorial, military or economic demands would exceed the source. The relevant strategic possibility is that a statement intended as resolve by one government is interpreted as preparation for confrontation by another. A countermove could therefore be reciprocal rhetoric rather than private clarification, producing an escalation equilibrium that none initially prefers. The AU's restraint appeal tries to make communication and non-escalatory conduct mutually acceptable. However, its offer is conditional on consultation: an offer to facilitate is not an accepted mediation mandate. Credible commitments would require observable reciprocal steps, agreed contact arrangements or jointly acknowledged discussions, none reported here. A more stable equilibrium would combine disagreement with predictable communication, reducing incentives to anticipate hostile moves. South Africa could reinforce that equilibrium by supporting the AU's procedural neutrality and avoiding unsupported public attribution of blame. The principal uncertainty is informational: the statement reveals institutional concern, but neither the severity of tensions nor whether the governments view dialogue as preferable to stronger public signalling.

Futures studies

In the coming weeks, the clearest signposts are whether the three governments preserve diplomatic contacts, moderate public language and acknowledge consultations. The AU statement is a warning indicator, not a quantified measure of conflict probability. A quieter news cycle alone would not establish de-escalation; affirmative evidence of communication would be more informative. Across the next six to twelve months, one pathway is managed disagreement, in which governments maintain competing positions while using established channels. Another is recurrent escalation, where ambiguous messages repeatedly provoke countermessages. A third is structured AU-supported dialogue, but the source does not show that any government has accepted this route. Key drivers include interpretation of intent, domestic political rewards for firmness and confidence in facilitation; these are analytical variables rather than documented developments. Over two to three years, repeated successful consultation could normalise crisis-management practices, whereas repeated breakdowns could make future reassurance less credible. The institutional learning trajectory matters as much as any single statement. For South Africa, scenario planning should distinguish a request for diplomatic support from an actual regional security deterioration. Monitoring official readouts and reciprocal commitments is more useful than extrapolating unnamed causes. Confidence is moderate in the relevance of communication as a stabiliser, but low in selecting a dominant pathway from this brief statement.

3. Ghana becomes second state to ratify AU violence convention

Source

African Union Commission. (2026, September 29). Leading by example: Ghana becomes 2nd AU Member State to ratify AU Convention on Ending Violence Against Women and Girls (AU-CEVAWG).

Source link

Open source (<https://au.int/en/pressreleases/20260929/leading-example-ghana-becomes-2nd-au-member-state-ratify-au-convention>)

What happened

Ghana deposited its ratification of the AU Convention on Ending Violence Against Women and Girls on 29 September, becoming the second ratifying state after The Gambia. The AU reported ten signatures and two ratifications; fifteen ratifications are required for entry into force.

Why it matters

Ratification moves Ghana beyond signature, but the convention remains thirteen ratifications short of its entry-into-force threshold. The instrument addresses forms of violence including technology-facilitated abuse, femicide and economic coercion, with implementation organised around prevention, protection, prosecution and policy. Analytically, Ghana's step offers a leadership benchmark rather than evidence that violence has declined. For South Africa, it creates a concrete continental reference point for assessing treaty engagement, domestic implementation choices and the resources needed to make legal commitments meaningful.

What it means for South Africa

Game theory

The strategic problem combines a threshold public good with domestic implementation incentives. Ghana and The Gambia have ratified; other AU members can gain reputational benefits from supporting the objective while postponing legal commitment. Because entry into force requires fifteen ratifications, each additional government must assess whether early participation helps mobilise others or leaves it carrying political and administrative costs before the collective framework activates. Ghana's deposit without reservations is a more credible signal than endorsement alone. Its president's role as AU gender champion also raises the reputational cost of failing to follow through. Nevertheless, ratification does not establish implementation performance. Governments could counter growing pressure with promises of future ratification or claims that existing national frameworks suffice. Civil society and oversight institutions, considered here as potential actors, could respond by demanding budgets, implementation plans and observable protection measures. One possible equilibrium is symbolic convergence with slow ratification and weak delivery. A more cooperative equilibrium emerges if early adopters demonstrate feasible implementation and make delay increasingly costly in reputational terms. South Africa could influence that coordination dynamic through transparent consideration of the convention and explicit domestic delivery benchmarks. The evidence does not establish South Africa's position. Uncertainty concerns how quickly additional states will join and whether commitments alter institutional practice.

Futures studies

Over the next six months, treaty deposits are the most direct signpost: the starting point reported by the AU is two ratifications against a threshold of fifteen. Signature growth would indicate interest, but should not be counted as equivalent legal progress. Ghana's stated readiness for domestication also creates a separate implementation track to monitor. Within one to three years, an acceleration pathway would combine additional ratifications with visible national planning across prevention, protection, prosecution and policy. A slower pathway would accumulate endorsements without reaching the threshold. A third possibility is formal entry into force followed by uneven implementation. These pathways depend on political leadership, administrative capacity, resource allocation and advocacy; the source demonstrates leadership mobilisation but not delivery outcomes. Across three to five years, the more consequential question is whether shared standards generate comparable evidence about institutional responses to violence, including technology-facilitated abuse. Legal convergence without accessible protection would represent a limited transformation. Better reporting could initially increase recorded cases, so raw reporting totals would require careful interpretation rather than automatic claims of worsening harm. For South Africa, useful signposts include a publicly documented treaty position and any costed implementation proposals. Confidence is high in the reported ratification milestone, moderate in its signalling value, and low in predicting timing or protection outcomes.

4. Ramaphosa chairs C5 review ahead of South Sudan elections

Source

African Union Commission. (2026, October 1). Virtual meeting of the AU High-Level Ad Hoc Committee on South Sudan (C5).

Source link

Open

source

(<https://au.int/en/pressreleases/20261001/virtual-meeting-au-high-level-ad-hoc-committee-south-sudan-c5>)

What happened

The AU reported a virtual C5 meeting chaired by President Cyril Ramaphosa that reviewed South Sudan developments and commitments from the February 2026 C5 Plus Summit. It reaffirmed support for the Revitalized Agreement and a credible political process ahead of elections scheduled for 22 December.

Why it matters

The meeting links an approaching election date with assessment of earlier commitments, making implementation rather than declarations the central analytical issue. However, the short AU account provides no readiness assessment or detailed decisions. South Africa's relevance is direct: Ramaphosa chaired the committee. That creates an opportunity to encourage coordinated follow-through with the AU, IGAD and partners, while also exposing Pretoria to reputational risk if diplomatic activity is mistaken for verified progress toward a peaceful and credible process.

What it means for South Africa

Game theory

Analytically, South Sudan's political participants must weigh the benefits of an accepted electoral process against the risks of losing influence under uncertain conditions. The AU, C5, IGAD and partners seek a peaceful, credible process, while South Africa has an additional leadership stake through Ramaphosa's chairing role. The statement does not identify specific party positions or verify election readiness, so these incentives are a framework rather than findings about current behaviour. A central commitment problem is whether participants believe others will honour agreed rules before and after voting. If reassurance is weak, a plausible countermove is delay, withdrawal or demands for additional guarantees. Conversely, pressure focused solely on the calendar could reward procedural appearances without resolving acceptance of the process. Reviewing February commitments can help only if fulfilment is distinguishable from renewed promises. Credible commitments would include mutually accepted milestones, transparent assessment and consistent messages from supporting institutions. A possible equilibrium is diplomatic continuity accompanied by unresolved implementation gaps. A better equilibrium would tie external support to jointly understood requirements without allowing any actor an unlimited veto. Pretoria could use its chairing position to promote that coordination. Uncertainty remains high because the published account reports the review and reaffirmation, not its substantive findings or the parties' responses.

Futures studies

The immediate horizon runs to the scheduled 22 December 2026 elections. The crucial signposts are not additional summit announcements but documented progress against prior commitments and explicit assessments of conditions for a peaceful, credible political process. The source gives a scheduled date, not confirmation that all prerequisites are satisfied. Over three to six months, scenarios should distinguish an election proceeding with broad acceptance, a contested process and a revised timetable accompanied by an agreed implementation sequence. These are possibilities, not predictions. The drivers are implementation of the Revitalized Agreement, confidence among political participants and coordination among the AU, C5, IGAD and partners. Official explanations of any timetable change would matter more than the change considered in isolation. Across one to three years, a durable pathway would convert election-related cooperation into continuing acceptance of political institutions. A weaker pathway would produce recurring rounds of external diplomacy without dependable implementation. The difference would be visible in sustained compliance, not merely a completed electoral event. For South Africa, Ramaphosa's chairing role makes consistent follow-up a specific policy consideration. Pretoria should distinguish convening success from verified conditions on the ground when communicating progress. Confidence is high in the meeting's occurrence and stated agenda, but low in electoral outcome forecasts because the release supplies no detailed readiness evidence.

5. AfSEM oversight committee establishes electricity integration machinery

Source

African Union Commission. (2026, September 30). African Union Commission inaugurates AfSEM High-Level Technical Oversight Committee to accelerate continental electricity market integration.

Source link

Open

source

(<https://au.int/en/pressreleases/20260930/au-commission-inaugurates-afsem-committee-accelerate-electricity-market-integration>)

What happened

At its 28–30 September inaugural meeting in Addis Ababa, the AfSEM High-Level Technical Oversight Committee formalised its governance and adopted an operational manual. The meeting launched technical working groups, endorsed their handbook, and agreed responsibilities, timelines and reporting arrangements for electricity-market integration.

Why it matters

The announcement moves the African Single Electricity Market toward implementation machinery, including defined decision procedures and technical coordination. It does not establish that new transmission capacity or electricity trade has materialised. Analytically, shared rules could reduce coordination failures between regulators, power pools and investors if backed by infrastructure and credible settlement arrangements. South Africa's connection is especially concrete through the participation of the Southern African Power Pool and regional regulatory bodies in discussions on market coupling, transmission and utility reform.

What it means for South Africa

Game theory

Electricity integration can be analysed as a coordination game among governments, utilities, regulators, power pools and financiers. Each may benefit from a larger market, but investments are less attractive if counterparties retain incompatible rules or fail to deliver transmission and settlement arrangements. The committee, manual and working groups create repeated forums in which responsibilities can become more observable; they do not themselves resolve distributional disagreements. Governments might seek reliability while resisting constraints on domestic discretion. Utilities could favour expanded trading opportunities but oppose reforms that expose operational weaknesses. Financiers may wait for credible rules before committing capital, while infrastructure sponsors wait for financing. These are plausible incentives, not positions attributed by the source. A countermove to ambitious integration proposals could be selective participation that preserves national flexibility while demanding benefits from neighbours. Credible commitments would therefore pair published technical milestones with enforceable trading rules, dependable settlement and funded interconnection projects. A low-cooperation equilibrium is extensive planning without increased cross-border flows. A stronger equilibrium develops when early transactions demonstrate reciprocal gains and compliance. South Africa could support that outcome through coordinated engagement with Southern African Power Pool processes and scrutiny of domestic compatibility. Uncertainty concerns whether agreed responsibilities and reporting arrangements translate into financing, regulatory change and physical delivery.

Futures studies

During the next six to twelve months, the most informative signposts are working-group outputs, implementation reports and clarity on institutional responsibilities. The adopted manuals establish a governance baseline against which activity can be assessed. More meetings alone would be a weak success measure; published deliverables and resolved technical disagreements would be stronger evidence. Over one to three years, the regulatory-readiness framework's proposed three-year approach offers a relevant planning horizon. One pathway is coordinated regional progress, combining capability development, harmonised rules and investable transmission priorities. Another is fragmented implementation, with technical assistance advancing faster than market operation. A third is selective coupling between prepared markets while other regions move more slowly. The underlying drivers are regulatory capacity, financing, utility reform and infrastructure delivery. Over five to ten years, continental integration should be assessed through electricity flows, reliability, affordability and investment rather than institutional proliferation. The AU itself frames tangible sector outcomes as the ultimate test, but the announcement contains no forecast of their timing or scale. For South Africa, useful monitoring would connect Southern African Power Pool developments with domestic transmission planning and prospective trading arrangements. Confidence is high in the reported governance

milestones, moderate that better coordination can reduce barriers, and low in assuming that continent-wide market integration will follow a uniform schedule.

6. Renewed EnDev partnership targets durable energy-access markets

Source

African Union Commission. (2026, September 28). AUC launches renewed EnDev partnership to accelerate sustainable energy access. <https://au.int/en/pressreleases/20260928/auc-launches-renewed-enddev-partnership-accelerate-sustainable-energy-access>

Source link

Open source (<https://au.int/en/pressreleases/20260928/auc-launches-renewed-enddev-partnership-accelerate-sustainable-energy-access>)

What happened

On September 28, the African Union Commission announced the renewed EnDev energy-access partnership under ENGAGE with Germany and development partners. Its current phase supports electrification, clean cooking, local businesses and finance, with additional delivery targets extending to November 2027.

Why it matters

Energy access becomes economically durable when suppliers can maintain equipment and customers can afford continued use. The partnership explicitly addresses both sides of that market, rather than treating installation as sufficient. Its targets include another 561,900 people and more than 2,260 enterprises by November 2027. For South Africa, participation by SADC, SAPP and regional energy institutions creates a relevant coordination channel, but the announcement does not establish a South African funding allocation or procurement opportunity.

What it means for South Africa

Game theory

The partnership can be read as a coordination game between donors, African institutions, local suppliers and customers. Donors want demonstrable access gains; governments seek affordable services and domestic economic participation; businesses need predictable demand; households need credible quality and manageable payments. Each actor may hesitate if the others have not committed. Suppliers can avoid underserved markets when demand looks uncertain, while customers can delay purchases when maintenance support seems unreliable. EnDev's stated support for finance, quality standards and business capability could change those incentives by reducing the risks borne by individual participants. However, funding announcements are weaker commitments than disbursement schedules, enforceable warranties and verified service outcomes. Governments could counter donor fragmentation through aligned national priorities; suppliers could respond to financing support by expanding distribution, or simply pursue easier customers if inclusion requirements remain weak. A plausible cooperative equilibrium would combine viable businesses with continued access after external support ends. An alternative is subsidy dependence, where reported installations outlive neither maintenance nor affordability. The evidence establishes programme intent and targets, not which equilibrium will emerge. South African firms and institutions should therefore assess regional demand, procurement eligibility and local partnerships before committing resources; participation in continental coordination alone does not guarantee commercial access.

Futures studies

Over the next twelve months, the most useful question is whether the renewed partnership produces funded country activities rather than additional coordination meetings. Signposts include published implementation plans, finance reaching local enterprises, quality assurance arrangements and evidence that underserved customers can sustain payments. Confidence is high that the announced strategy prioritises market development; confidence in delivery remains conditional because the launch is not an outcome evaluation. By November 2027, an implementation pathway would show progress against the additional people, social institutions and enterprise targets, alongside reliable service and productive energy use. A weaker pathway could meet distribution milestones while maintenance, affordability or clean cooking use lag. Those outcomes should be separated: selling equipment is not equivalent to durable access. Over three to five years, successful local markets could connect small projects with larger financing initiatives mentioned in the announcement. Alternatively, fragmented donor procedures or insufficient local purchasing power could keep interventions small and support dependent. These are scenarios. For South Africa, the strategic relevance lies in regional energy enterprise networks, technical services and institutional learning. Evidence of SADC aligned projects, transparent tenders and sustained customer usage would justify stronger engagement. Until then, commercial expansion should remain selective rather than assuming a continent wide spending boom.

7. MTN–IHS deal advances with recommended competition safeguards

Source

TechCabal. (2026, October 2). MTN's \$2.2 billion IHS Towers deal gets South Africa competition approval with conditions.

<https://techcabal.com/2026/10/02/mtn-ihs-towers-2-2-billion-deal-south-africa-competition-commission-approval/>

Source link

Open

source

(<https://techcabal.com/2026/10/02/mtn-ihs-towers-2-2-billion-deal-south-africa-competition-commission-approval/>)

What happened

On September 30, South Africa's Competition Commission recommended conditions for MTN's proposed \$2.2 billion acquisition of IHS Towers. The package addresses fair infrastructure access, operational independence, sensitive information and public-interest concerns. This is a competition milestone, not confirmation of final Tribunal approval or transaction completion.

Why it matters

Ownership of shared towers can influence rivals' expansion even without changing retail prices directly. The recommended safeguards therefore focus on equal access, fair lease renewals and preventing preferential treatment for MTN South Africa. MTN argues that ownership will support network performance and infrastructure investment, but those benefits remain prospective. For South Africa, the economic test is whether investment efficiencies can coexist with credible infrastructure neutrality, protected customer information and meaningful enforcement rather than merely formal commitments.

What it means for South Africa

Game theory

MTN's proposed ownership creates a vertical integration game: the buyer would control infrastructure used by firms it competes against downstream. MTN could benefit from coordinated investment and stronger control over network assets, while competing operators need confidence that access, renewals and commercially sensitive information will not disadvantage them. Their rational countermoves could include demanding detailed safeguards, diversifying tower relationships or challenging discriminatory implementation. The Commission's recommended conditions attempt to make neutrality a credible commitment. Operational independence and information protection matter because equal headline prices would not prevent disadvantage through service quality, deployment timing or privileged knowledge. Fair renewal terms also address bargaining power after customers have invested around particular sites. Whether these mechanisms constrain behaviour depends on enforceability and observability, neither of which should be assumed from the recommendation alone. One possible equilibrium is regulated integration: MTN captures efficiencies while IHS competes for tenants through demonstrably neutral service. Another is continuing distrust, encouraging rivals to duplicate infrastructure or contest access and reducing shared investment benefits. Public interest requirements add employment, ownership and supplier participation constraints to the commercial bargain. For South Africa, the immediate decision is not to presume closure but to scrutinise final conditions, monitoring arrangements and subsequent treatment of independent tenants.

Futures studies

In the next six to twelve months, the decisive pathway runs through final adjudication, any revised conditions and verified transaction status. The September 30 recommendation is an intermediate institutional signal. Signposts should include the Tribunal's decision, published obligations, reporting requirements and evidence of how operational independence would function. Confidence is high that competition concerns are material; the available report cannot establish the final legal outcome. Over one to three years, a constructive integration scenario would combine investment with stable access for competing operators. Indicators would include lease renewal experiences, comparable service performance across tenants, new site participation and complaints resolved through credible processes. A contested scenario would instead feature disputes over access, information barriers or implementation costs. A delayed transaction scenario would postpone the expected ownership benefits without necessarily changing existing tower services immediately. Over three to five years, the case could become a practical reference for balancing telecom consolidation and shared infrastructure competition. Outcomes determine influence. South African businesses should distinguish possible network improvements from guaranteed coverage or price reductions. For

investors and operators, the strongest evidence will be tenant behaviour and independently observable service conditions. Forecast confidence should rise only as legal milestones become operational results rather than assuming acquisition scale ensures efficiency.

8. Safaricom and Pesapal bring M-PESA tap payments to existing terminals

Source

TechCabal. (2026, October 1). Safaricom taps Pesapal's 30,000 POS terminals to take M-PESA contactless. <https://techcabal.com/2026/10/01/safaricom-taps-pesapals-30000-pos-terminals-to-take-m-pesa-contactless/>

Source link

Open

source

(<https://techcabal.com/2026/10/01/safaricom-taps-pesapals-30000-pos-terminals-to-take-m-pesa-contactless/>)

What happened

On October 1, TechCabal reported Safaricom and Pesapal's M-PESA tap-to-pay rollout across a network of 30,000 Kenyan terminals, subject to compatibility. Customers can initiate payments through NFC or QR while merchants retain existing Till Numbers. The companies report no additional consumer or merchant fee.

Why it matters

The integration reuses checkout hardware rather than requiring Safaricom to build a separate terminal network. That could lower distribution friction and reduce manual entry, although customers still verify and authorise transactions. Availability is not evidence of habitual use: transaction volumes and customer adoption targets were not disclosed. South African payment providers can study the separation of payment initiation from underlying accounts, but should not assume Kenya's mobile-money economics or customer habits transfer unchanged into their own market.

What it means for South Africa

Game theory

Safaricom and Pesapal are combining complementary assets: a mobile payment relationship and an existing merchant terminal network. Safaricom gains checkout reach without deploying its own hardware, while Pesapal can make its terminals more useful to merchants. Customers and cashiers form the other side of the game: both must find the new flow sufficiently reliable and convenient to abandon familiar manual entry. No additional fee reduces one adoption obstacle, but it does not compensate for every possible learning cost or failed transaction. Merchants could promote tapping when queues are long, or ignore the feature if staff training is burdensome. Customers could keep using Till Numbers if the interface feels unpredictable. Those responses would create very different outcomes despite identical technical availability. Pesapal currently has exclusivity for tapping, while Safaricom reports discussions with other terminal providers. That creates a bargaining tension between rewarding the initial integration and widening distribution. Rival providers could seek integration or strengthen alternative payment experiences. A plausible equilibrium is broader terminal compatibility with competition shifting toward reliability and merchant service; another is fragmented checkout habits and limited usage. For South African providers, the lesson is to test merchant incentives and customer completion rates before treating distribution partnerships as proof of demand.

Futures studies

During the next six months, adoption should be assessed at active checkout points rather than through the headline size of Pesapal's network. Signposts include compatible terminals actually enabled, cashier training, repeat customer use, completion rates and the share of payments still initiated manually. Confidence is high that the described integration exists; evidence is insufficient to forecast transaction share. Over twelve months, one pathway is rapid normalisation as tapping and scanning become familiar alternatives while Till Numbers remain the settlement destination. Another is uneven adoption concentrated in the restaurants, hotels and selected supermarkets highlighted in the report. A third is limited behavioural change despite technical availability, especially if merchants fail to make the option visible. Safaricom's separate target of 500,000 scan-to-pay outlets should not be mistaken for a tap transaction forecast. Over two to three years, integration with additional terminal providers could broaden access and weaken initial exclusivity. Alternatively, fragmented implementations could leave customers switching between inconsistent payment flows. Provider agreements and independently measured usage would distinguish these paths. South African retailers and payment firms should watch whether existing hardware can support simpler initiation without complicating reconciliation. Local pilots would establish relevance. The broader signal is interface convergence, not demonstrated replacement of cards or cash.

9. Meta appeals Nigerian behavioural-advertising consent judgment

Source

TechCabal. (2026, October 1). Meta appeals ruling that it can't force Nigerians to accept ad tracking. <https://techcabal.com/2026/10/01/meta-appeals-ruling-that-it-cant-force-nigerians-accept-ad-tracking/>

Source link

Open source (<https://techcabal.com/2026/10/01/meta-appeals-ruling-that-it-cant-force-nigerians-accept-ad-tracking/>)

What happened

Meta filed an appeal on September 30 against a Lagos High Court judgment concerning Nigerian Facebook and Instagram users' behavioural-advertising data. Reported on October 1, the appeal challenges findings on consent and international transfers. The underlying September 25 ruling is background, not this week's event.

Why it matters

The dispute concerns the legal basis of an advertising model, not just damages. The first-instance court rejected the proposition that funding a service through advertising automatically makes behavioural profiling necessary to deliver it. Meta disputes that reasoning through its appeal. For South African advertisers and technology firms, the case provides a regional signal to examine consent and data-transfer dependencies, but Nigerian proceedings do not determine South African law or establish that platform practices have already changed.

What it means for South Africa

Game theory

Meta has an incentive to defend a scalable advertising model and avoid country specific constraints that could complicate its operations. Applicants seek meaningful control over personal data, while courts must assess statutory and constitutional protections rather than accept a business model as sufficient justification. The appeal moves that conflict into an appellate forum; it does not itself establish that the original obligations disappear. Meta's argument that advertising related processing belongs within the service contract attempts to preserve bundled access and data use. The applicants' opposing position seeks to separate use of the social network from consent to profiling. If meaningful refusal becomes enforceable, the platform may have to compete for permission through clearer benefits or different design. Advertisers could respond by improving direct customer relationships or using less tracking dependent campaigns, although these remain hypothetical changes. The commitment problem concerns whether consent is genuinely optional and whether data transfer safeguards can be verified. Broad terms may be inexpensive to administer but insufficient under the challenged ruling. Possible equilibria range from upheld contractual flexibility to constrained profiling with more explicit choices. Outcomes remain uncertain pending appeal. South African organisations should map their exposure to platform policy changes without presenting a Nigerian judgment as locally binding precedent.

Futures studies

Over the next several months, procedural developments matter more than predictions of an immediate advertising overhaul. Signposts include appellate scheduling, any orders affecting enforcement, submissions on consent and evidence concerning the first-instance compliance requirements. The report identifies an eight week affidavit requirement in the original judgment, but does not establish how the appeal affects implementation. Confidence is high about the filing, low about timing and final disposition. Over one to two years, an affirmed judgment could strengthen demands to separate platform access from behavioural profiling. A narrower appellate outcome might retain some protections while limiting the judgment's scope. Reversal could give Meta greater room to defend its existing contractual approach. These pathways resist a single forecast of privacy victory or regulatory retreat. Over three to five years, wider significance would depend on other litigants, regulators and platforms responding to the reasoning. A diffusion scenario could encourage clearer consent interfaces and transfer accountability; a fragmentation scenario could produce distinct country requirements without continental convergence. For South Africa, useful preparations include examining campaign dependence on behavioural targeting and documenting data governance assumptions. Local legal assessment remains essential. The strongest signpost is an actual change in enforceable obligations or platform design, not commentary that assumes automatic regional precedent.

10. Kora's newly reported One Rail launch adds stablecoin settlement options

Source

TechCabal. (2026, October 1). Pan-African fintech Kora adds stablecoins to its payment infrastructure. <https://techcabal.com/2026/10/01/kora-sees-stablecoins-as-a-way-around-cross-border-payment-costs/>

Source link

Open source (<https://techcabal.com/2026/10/01/kora-sees-stablecoins-as-a-way-around-cross-border-payment-costs/>)

What happened

On October 1, TechCabal reported Kora's launch of One Rail, integrating USDT and USDC payment and settlement options into its infrastructure. Access is expanding in stages for eligible merchants, with functions varying by market. The report does not specify the original launch date.

Why it matters

One Rail could simplify business access to stablecoin settlement without requiring separate blockchain infrastructure and reconciliation systems. However, fast token transfers do not establish cheap, fast end-to-end payments: conversion, compliance and local payouts still matter. Kora says it continues prefunding where liquidity is limited. South Africa is among its operating markets, but that does not prove every One Rail function is available there. The relevant commercial test is verified corridor economics and access, not headline settlement speed.

What it means for South Africa

Game theory

Kora is positioning itself between merchants seeking simpler cross-border payments and the institutions supplying conversion, compliance and local payouts. Its incentive is to make stablecoins an ordinary payment option inside existing infrastructure, reducing the operational burden that might otherwise deter business customers. Merchants will compare total cost, reliability and usable destination funds, not merely blockchain transfer times. Banks, liquidity providers and payout partners retain bargaining power because recipients may still require local currency. They could compete for the resulting flows through tighter pricing and dependable availability, or preserve margins where liquidity is scarce. Rival fintechs could match stablecoin functionality, shifting competition toward corridor coverage and service quality. The report's references to other providers support competitive relevance, not proof that any particular countermove has happened. Kora's continued prefunding in constrained markets reveals a commitment constraint: it cannot promise universal liquidity savings simply by introducing a different settlement asset. A sustainable equilibrium would price residual conversion and compliance risks transparently while sharing genuine efficiency gains with merchants. Another outcome would move costs between intermediaries without materially improving customer economics. South African businesses should demand market specific eligibility, payout commitments and complete fee comparisons. Kora's operating presence is not evidence that all One Rail features are locally enabled.

Futures studies

In the next six to twelve months, One Rail's significance will depend on eligible merchants and usable payment corridors, not the number of countries in Kora's wider network. Signposts include published availability, supported payout destinations, complete conversion costs, settlement reliability and independently observed business usage. Confidence is high about the reported product capabilities in supported settings, but lower about savings or South African access to particular functions. Over one to three years, a favourable pathway would combine liquid conversion markets with dependable local payouts, reducing some prefunding requirements. A hybrid pathway would retain prefunded balances in difficult corridors while using stablecoins elsewhere. A constrained pathway could emerge if compliance burdens, conversion spreads or payout bottlenecks offset faster token movement. The company's account of continued prefunding makes the hybrid outcome especially important to monitor, without proving scale. Over three to five years, competition could make blockchain settlement less visible to merchants as providers compete on service. Alternatively, incompatible regulatory and liquidity arrangements could keep offerings fragmented by market. For South African firms, a useful experiment is a reviewed corridor comparison measuring arrival time, usable rand proceeds and failure handling. Claims of universal instant settlement should remain outside planning assumptions until the entire payment chain is demonstrated.