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>> ANTONIO LUQUE: Good afternoon. Can you please take a seat so we can start the next session.

So Excellencies, Ministers, ladies and gentlemen, and friends. Welcome to this High-Level Policy Session 6 on digital economy and trade financing for ICT.

We will deal with opportunities for partnerships and collaborations between countries and private sector for research and development, for country to country mentoring and for creative models to build awareness and educate the general public. My name is Antonio Luque, affiliated with the University of Seville in Spain and I will remind the panelists here and remotely that you should limit your interventions to four minutes. If time allows we will have some interaction with the audience at the end of the session.

Now, I would like to introduce Mr. , the with the line Facilitator to give us a short introduction.

>> Thank you. Excellencies, ladies and gentlemen, colleagues and friends, on behalf of UNCTAD, ICT and UPU which are the co-Facilitators of the E business action line I would like to welcome you to this High-Level Policy Session. I want to make a few points that relates to the digital economy.

Ensuring that all countries are able to participate and benefit from the fast developing digital economy and trade is essential to achieve sustainable development. The pandemic we saw served as a catalyst for an acceleration in the shift

towards digital. It also highlighted the significant divides that prevail. Let me give you a couple of numbers.

We know now that more than 60 percent of people in Developed Countries already shop online in Least Developed Countries the average is still only 5 percent. We are talking very different situations here.

Many Developing Countries still need to strengthen their readiness to engage in eCommerce and the digital economy.

We as the international community and more advanced economies need to do more and to do better to support in this process. We need to work better in partnerships. We have launched the E trade for all initiative which now has 35 members of the international regional bodies to make sure that we don't duplicate, that we look for synergies and make effective use of the scarce resources that are available.

We need to improve the governance of the data world and of the digital platforms. This is essential in order to achieve more inclusive and sustainable outcomes.

We also need to give more attention to the gender dimension. We need to work towards empowering women, digital entrepreneurs around the developing world.

This year is very critical, with the global process towards the global digital compact. I would really encourage all of you to take the opportunity to provide suggestions, inputs, reflexes to the co-Facilitators in the process.

UNCTAD will also allow opportunities to discuss these matters further beyond the WSIS Forum. We have an intergovernmental group of experts on eCommerce and the digital economy happening on the tenth to 12th of May here in Geneva which will talk about how to make data work for the digital 2030 and have the will UNCTAD E week at the end of this year.

With that I thank you for the opportunity to speak to you and also look forward to the rest of the discussion. Thank you very much.

(Applause.)

>> ANTONIO LUQUE: Thank you so much, Mr. Frac son for these remarks that are a appropriate to set the stage for the discussion that will come next.

For this discussion I would like to start with Mr. Felix Mutati in Zambia. Digital connection is important to a digital economy. What measures has your government has your -- can you briefly explain Zambia's experience in digital financial inclusion in its aspiration for a digital economy?

>> FELIX MUTATI: Thank you very much. From Zambia, we started creating a roadmap for our digital transformation and with clear output and direction focusing on three things.

Access, availability, and affordability. We call them the three As.

With this in mind, we said what are the building blocks in order for us to achieve these goals, these outputs? Building block number one, we carried out an inclusive digital economy status assessment. To determine where we were as a digital economy. The output of that assessment indicated that Zambia was at 45 percent in terms of being a digital economy.

It also indicated to us that some of the key pillars such as digital infrastructure were struggling at below 40 percent. But were doing well in terms of digital financial inclusion at close to 70 percent.

So having defined and knowing where we were, it then became easy for us to say this is building block number one.

Building block number two was creating an enabling policy and legal framework. We look at what are the policies that will drive this, but in order to get to the policy level, we said strategy was important. And recorded the 5D strategy, which included all the aspects.

At the policy level, we have completed the revision of the ICT policy which will be launched later this year. At the legal framework level we looked at the cybersecurity which we are reviewing and we are going to pass a revised cybersecurity law at the end of this year.

We felt that this was absolutely important, including initiating a new setup law -- start up law for innovators and entrepreneur. That was the second building block.

The third building block we said what is it that we should do to enable access, particularly for the underserved and unserved? We have created what we call the universal access and services fund.

This is a government fund that enables to take connectivity to those areas that are actually difficult.

Number two, or number three building block is partnership and collaboration. Under partnership and collaboration one, we made available high spectrum. One for coverage, two for quality of service, quality of experience.

Next, we said under partnership and collaboration, we needed to address the rigidities that are hindering investment in the sector. From a government perspective, we lowered and in most cases eliminated the taxes for digital infrastructure, which includes even devices to enable us to attract investment in the sector.

Three, we said with the private sector once we give you these tax incentives, how are you going to use it to help private sector. So the private sector is enabling us to achieve connectivity.

Next, adopting what you may call appropriate technology including low or bit satellite. These are the things that are critical in our roadmap. These are the building blocks that we've got.

Very briefly on financial inclusion. In financial inclusion we have done three things. One is what we are calling the digital Aman, that is to build trust and confidence. This is where cybersecurity comes in.

Number two is creating awareness. And number three, in this particular issue, for the digital Amma (?) is to ensure that our regulator, which with other law enforcement in terms of dealing with issues around fraud. That is trust and confidence.

The next is that government services have been put online. And this is actually influencing financial inclusion to those who can boast that we have improved financial inclusion to over 70 percent.

And we think this is very, very important. So as we say, the three As. Access, availability, and affordability as driving forces for the necessary change that we need. Thank you.

>> ANTONIO LUQUE: Okay. Thank you so much for these interesting comments.

(Applause.)

>> ANTONIO LUQUE: We will move to His Excellency Kamalidini Souef from Comoros. Since the Union of Comoros has a plan for 2030 with a Paris conference in 2013 calling on donors. What can we learn from what has been already done in addressing years in terms of financing the countries' development, through the development of ICTs. What would you recommend for the finances of the development of ICTs in general and the challenges that are growing, costs are soaring and the sources of funding are dwindling?

>> KAMALIDINI SOSUEF: Thank you very much. First of all I would like to thank the government of Comoros to thank the SG of the ICT ITU Ms. Doreen for the invitation and thank also the ITU teams for the facilitations.

It is really a pleasure to participate to this Forum and particularly I am happy to take participation in the financing of the ICT for the promotion of the digital economy and trade which for the Least Developed Countries like Comoros is in line with the spirit of the United Nations system on leaving no country behind.

My country elaborated as you mentioned it a development plan since 2018 until emerging Comoros plan for 2013 which is in line with the SDGs of the United Nations and what we call the African agenda for 2063. This government plan is combined with the national digital strategy for 2028, which contributes to making

digitalization one of the main levers of the country's economic development by making the Comoros area Information Society.

I would like to record here as you mentioned it that my country has benefited from the appeal of the Geneva declaration from 20030, WCS for technical and financial support for Developing Countries, LDCs and countries with countries in transition for enabling environments of technology with the objective of this statement.

Multilateral and bilateral corporations partners have provided technical and financial support to our countries for the implementation of the digital aspect of the IGT Comoros plan. I would therefore like to thank these partners on behalf of our government.

Without being exhausting I would like to thank the Republic of China, Kingdom of Saudi Arabia and the UAE and Japan.

With respect to cooperation I would like to thank also the World Bank and the European Union.

Also I would like to thank the private sectors, the will access group from France and the -- company for the investment made in my country in the ICT sectors. This support enabled the Comoros together in a few years in an amount of approximately 100 million U.S. dollars which has really contributed for the strengthening or creation of five national companies in the ICT field, the development of the main laws or studying the field of ICTs including the law on telecommunications, the country and government with strategic infrastructure such as submarine cables and data centers and facilities for the central bank.

So it is also helping us to reinforce the capacity building for the staff of our newly created entities and to make implementation of digital solution for administration and other uses.

However, I would like to mention that 20 years after the general each declaration much needs to be done in Developing Countries due to a lack of financing in the field of ICT, in the case of Comoros.

Indeed with the various cases that the world is experiencing, the challenges relating to the development of ICT and multiple. Therefore, it is important that we try to imagine new financing mechanisms that would take into consideration the new issues related to the rising cost of technologies and the difficulties encountered by traditional sources of financing.

Finally I would like to mention a point. I would like to end my recording by recording the difficulties encountered by Developing Countries including Comoros in the ability to retain well trained resources in the field of resources which is a real scourge for our countries. Thank you.

>> ANTONIO LUQUE: Thank you so much.

(Applause.)

>> ANTONIO LUQUE: Thank you for these interesting comments. We will move forward and the next panelist will be connecting online. His Excellency Mr. Robert Khachatryan, Minister in Armenia. Mr. Khachatryan? Can you hear us? Apparently he can not.

Mr. Robert Khachatryan? Are you online?

>> ROBERT KHACHATRYAN: Yes, yes, can you hear me?

>> ANTONIO LUQUE: Yes, we can hear you.

>> ROBERT KHACHATRYAN: Small technical issues.

>> ANTONIO LUQUE: Thank you for being with us. As we know the digitalization strategy of Armenia 2021 to 2025 was adopted back in February 2021. Would you please describe or specify the programmes and initiatives which are expected to be implemented in the framework of this document?

And also the development of the system is declared as a top priority for the government of Armenia. We would appreciate if you describe the industry of the high-tech Ministry of Armenia in improving business environment in the field of high technologies. What kind of initiatives do you implement for this purpose?

>> ROBERT KHACHATRYAN: Thank you. Excellencies, colleagues, ladies and gentlemen, it is my great honor to participate in World Summit on the Information Society.

Allow me to start with the words of gratitude to the organisers for arranging this event and to the participants forgetting together to discuss various themes connected with the implementation of Sustainable Development Goals, production and sharing of best practices.

So we highlight the goal of international and regional cooperation to overcome the daily challenges in a rapidly developing and changing world. In many areas we face the same problems which necessitates the continuous dialogue for finding common solutions.

In this context, collaboration with U.N. and its different agencies as well as with international telecommunication union, significantly helps us exchange the best practices we have in different areas.

So this forum is an example of the cooperation between countries which serves the interests of participants from all corners of the world.

From the Republic of Armenia, development of high-tech sector is a top priority to ensuring inclusive and sustainable development of the economy. For this purpose, elaboration of the national strategy on high-tech is in process. It is envisaged that the document will define our long-term strategic

directions for the development of the field and will facilitate technological transformation of the country.

In addition, the digitalization of the economy society and public administrations system of Armenia plays a key role in our Agenda. It is worth mentioning that digitalization strategy for Armenia for the upcoming five years, which envisages digital transof public administration, economy and society, has following pillars, main pillars. It should be efficient, trust, plans apparent, public administration, development of broadband communication and telecommunication infrastructures.

Second, it is the modernization of private sector of the economy through digital platforms and smart solutions, increasing competitiveness.

And the third one is possessing digital skills ready for the economy of the future, building a workforce, widespread use of digital solutions by the public.

So over the last years we organised a series of remote events in Armenia, world Congress on IT in 2019, global IT award 2021, Armi tech in 2022. Recently in March just a couple of days ago we had digi tech held here in which high sector representatives exhibited production services. This was to demonstrate the main achievements we have in Armenia and foster partnership for future collaboration.

Yearly we emphasize the importance of participation of our international partners in different exhibitions and Forums to be held in Armenia in the future.

Taking into account the importance of such cooperations, it seems expedient to develop the most general approaches to solving problems, guiding the principles of multistakeholder approach when each interested party acts in a respected role.

The government of Armenia implements an open door policy towards foreign investments. We have made incremental progress over the last decades to change institutional settings and regulatory frameworks of the economic structure, particularly the adoption of investments, low end tech investments for nationalization and.

(Voice breaking up.)

Armenia is ranked 47th among 190 countries for favorable business environment, according to the business 2020 report. Moreover the country ranked 32nd in the economics in 2025.

Progress exists in the IT sector which is evidenced by the fact that the number of Armenian organisations achieved success in the international market and the series of foreign organisations have opened their representative offices in Armenia tone phone Mr. Khachatryan, could you please finish?

>> ROBERT KHACHATRYAN: Yes. The ICT industry is changes which is driven by the arrival of new foreign high skilled IT workers from different countries.

So I am sure that through our joint effort and diligence we can make the future 2030 Agenda a reality and I wish all of us a great meeting today and productive collaboration for the future. Thank you.

(Applause.)

>> ANTONIO LUQUE: Thank you so much for sharing the priorities of the government of Armenia.

Our next speaker will also be joining us remotely. His Excellency Mohamed bin Thamir Al Kaabi, Minister from Bahrain. Can you hear me?

>> MOHAMED BIN THAMIR AL KAABI: Yes, I hear you loud and clear.

>> ANTONIO LUQUE: I have two questions for you. First, what are the main initiatives that the Kingdom of Bahrain took to enhance the digital economy. The second, in your opinion what are the recent digital success stories in Bahrain that you can share with us?

>> MOHAMED BIN THAMIR AL KAABI: First of all, thank you for the invitation. I really appreciate the opportunity today to participate in this important Forum.

With regard to the question number one regarding the initiatives of the Kingdom of Bahrain, Bahrain has strong ambitious to be a regional leader in the digital economy. And the government has developed a robust regulatory environment, including personal data protection, data jurisdiction, Intellectual Property, and E transaction laws to support the Kingdom's digital economy strategy.

The Kingdom is ranked on a very high scoring category of the 2022 United Nations eGovernment development index. And Bahrain has always been keen on initiatives that enhance the digital transformation, advancing the economic growth and the necessity for using policy regulation to enable framework for the digital economy and encourage digital investment in the Kingdom of Bahrain.

With regard to the technology development in Bahrain and its reflex on the digital economy, the Kingdom has taken several initiatives to stimulate the growth of the digital economy and its prosperity starting from the readiness of the sector infrastructure to the development of the policies to sustain the sector development as a national priority for us.

Bahrain's telecommunications sector is the most liberated from any regulatory restrictions. The telecommunications sector has a fully liberalized telecommunications market. Since 2022, and access to high-speed Internet is available across the

Kingdom through fixed and wireless broadband lines that are accessible by the whole population and will convene at affordable prices which are, as a matter of fact, the lowest in the world region.

The full national 5G coverage is a milestone enhancing the Kingdom for the next generation. ICT services such as the Internet of Things, machine to machine communications and other emerging technologies.

When it comes to the digital success stories in Bahrain, we can confidently say that we are pleased that Bahrain is one of the first countries in the world to roll out a comprehensive and advanced nationwide 5G network. And we are proud also to be a leading nation providing high-speed technology to all citizens and residents through that spectrum.

On FinTech innovation, the Kingdom of Bahrain advances and understands advanced FinTech policies and as a matter of fact, one of the leading centers of innovation on financial services following the MENA region.

Bahrain is the first country in the MENA region to be chosen for the Amazon cloud services, AWS. We are building a large campus on the thousand square meter land to be the gateway to the entire world.

On the E-force, to encourage innovations and simplify emerging technologies, Bahrain has introduced innovation licenses targeting blockchain, WiFi 6, 9th VR technologies to have a new innovation environment in the MENA region and take advantage of the opportunities available not only in Bahrain but throughout our region.

Thank you very much.

(Applause.)

>> ANTONIO LUQUE: Thank you so much for sharing some of these digital success stories in Bahrain. Thank you.

We will move to the next speaker also online. He is Mr. Paul Scully, Minister for Tech and the Digital Economy in the United Kingdom of Great Britain and Northern Ireland. Mr. Scully, are you here with us? Can you hear me?

>> PAUL: I am very much. Good afternoon.

>> ANTONIO LUQUE: Good afternoon. I have two questions for you. First one, what is the U.K. doing to support digital transformation in developing and emerging countries?

The second one is, how is the U.K. committed to increasing worldwide connectivity and bridging the digital divide?

>> PAUL SCULLY: Thank you so much. First of all, can I thank you for giving me this opportunity to speak with you today at the WSIS Forum 2023. We are all very grateful to UNCTAD and the ITU for putting on this conference. I'm sorry I couldn't be with you in person but I believe there is a large UK stream

and I look forward to hearing their report and I congratulate the ITU on this Forum.

We believe this is an foundation for inclusive Information Society for digital keepings. This weekend is a welcome opportunity for high level participants and my colleagues to meet and discuss these important issues.

The U.K. please that the WSIS Forum is an important cocainent of the digital landscape. -- Action Lines that also help us to look ahead to further work is needed to ensure that all parts of the world benefit from a free, open, and secure Internet.

The U.K. is dedicated to seeing implementation of the WSIS Action Lines continue.

We believe that this Forum is an excellent opportunity to allow the diverse range of stakeholders to come ought together to discuss issues connected with the digital economy. We continue to support inclusive, responsible and sustainable digital transformation in developing and emerging countries.

As we committed in our new U.K. international development strategy, the U.K. will do all we can to accelerate digital transformation for all, promoting affordable digital access, digital skills and digital entrepreneurship in our partner countries.

The U.K. is a champion of the role in the Commonwealth in the field of information and communication technologies. I was pleased to attend the Commonwealth telecommunication organisation ministerial alliance meeting here in London in February. And I am delighted to see Ministers and senior representatives from across the world at this WSIS Forum.

We remain committed to increasing worldwide connectivity and bridging the digital divide. We happy to be coming for a number of initiatives. Our action plan promotes safe and secure develop access for partner countries. The DAP aims to build digital literacy, strengthen cybersecurity, support local digital entrepreneurships and catalyze local development challenges. The U.K. is committed to extending the work of the entire digital access programme until 2025 and dolt DAP than funding will amount to 100 million U.S. dollars.

As access programme, the U.K. codesigned and funded a partnership project on digital inclusion with ITU-D.

This is currently active in five the cans and provides technical assistance and capacity strengthening. This digital access programme promotes public private investment, expanding school connectivity and enhances digital skills for young people.

We are also continuing our work on our partner to connect pledges in which the U.K. committed to mobilize resources needed

to connect those who are still offline. The U.K. made eight pledges which involve funding a number of capacity building projects. These include combating cyber threats, enabling better strability to address malicious cyber activity and enabling connectivity in underserved communities.

These are some exams of the U.K.'s activity in this area. Other partners are doing similar excellent work. We cannot underestimate the importance of maintaining a free, open, and secure Internet to drive digital development globally.

The U.K. will continue to promote inclusive -- in partner countries. At this Forum we look forward to hosting a workshop Thursday on the U.K. support of digital development in developing and emerging countries. I really hope that you can attend.

I am confident that with good will and friendships among the attendees at this year's WSIS Forum we will make positive progress over the next few dation. I wish everyone a successful conference. Thank you.

(Applause.)

>> ANTONIO LUQUE: Thank you so much. It is great to know what the U.K. is doing to bridge the digital divide.

We will move to the next panelist and also move back to in-person participation here in Geneva. The next participant will be Dr. P.D. Vaghela, vairm of the regulatory authority of India.

Dr. Vaghela, the digital economy involves the utilization in abroad range of didn't economies, which is a huge tack and requires participation of all stakeholders of the economy. Please share how India is encouraging the participation of niece stakeholders for enhancing the growth of the digital commotion and ensuring digital inclusion of all. Furthermore what are the steps being taken by India to attract investment in the IT sector in the digital 98.

>> P.D. VAGHELA: Thank you, India is a huge population and miewj geographical area, huge country.

Today India is the second largest telecom market. It has more than 1,175,000,000 mobile holders and 850 subscribers who subscribe to the Internet.

What India did was to follow a two prong strategy. One was to consequence straight on infrastructure. So we have open competition about the private sector. So we do not control the -- so what we decided was those areas where telecom will not go, where the government will go through a public Internet access programme which is known as Barnett. The idea is to cover 600,000 villages through cyber connectivity. I'm happy to state that 96 percent villages already are covered and 4 percent villages will be completed by 2023.

And another important area is that when we are creating the infrastructure we also decided to go full-fledged didn't inclusion. For that, you know, we wanted that with digital inclusion and people should be able to take part in the digital economy and trade.

So what we started was we started common service centers all over the country. Today we have 535,000 common centers where a person can go there and have access to the Internet, have access to banking facilities, have access to E market and he can also have access to all the government services.

Third thing we did was we started E transimages programme a programme in which digital services, digital developed services were ensure provided in 31 languages. This allowed mission mode project in which the people are given services online. When it comes to financial inclusion, I think India has done revolutionary work using the FinTech. So we give digital identity to all the population and also we opened 485 million bank accounts. But this is largely the beneficiaries of the vulnerable sections in the villages. These two issues allowed us to transfer the benefit directly in the bank accounts of the beneficiaries.

And one other thing which we started was there is an open protocol called unified interface. This interface, because of that, in India we are able to, the people are able to make the payment online without any kind of problem and we have now, India handles almost 40 percent of digital payments every day. Whatever digital payments take place in the world, 40 percent are handled in India alone.

This is one thing and of course, investment, we have open policy, anybody can invest in India. We have also, government has also decided to go for Minister interministerial Working Group across the vertical sectors. Instead of handling -- our Ministry prepared the digital plans for the creation of hygiene and not only that, we have also developed technological steps. These steps are available to all the countries. And UPI, which I was talking about this digital payment system. Now, 35 countries have joined in this, they have taken this open protocol and they have started using UPI. These are the things I would like to say. It is very important that when you have the ICT, I think we should go forward for open protocol and other technologiesage the countries so the digital inclusion as well as the -- inclusion take place.

This is what I would like to say. Thank you.

(Applause.)

>> ANTONIO LUQUE: Thank you so much for sharing some of the challenges that you have in a country like India and the steps you are taking to address them. Thank you.

Our next panelist, Ms. Jurate sov yen, from the Republic of Lithuania. Ms. Jurate, the benefits of digital transformation also introduces risks of vulnerability, bullying, harassment, child pornography, this is the dark reality of the digital era.

One institution, wn country cannot solve these challenges alone. It is a multistakeholder approach and building a a wide partnership is needed to give proportionate response to the problems of the digital world.

Ms. Sov yen is your organisation successful in finding partners from other areas and what collaboration brings to the organisations and society in general?

>> JURATE SOVIENE: Thank you so much. Thank you so much for the invitation and thank you for the question.

Undoubtedly digital transformation drives the economic development and helps to improve public services. However, it introduces new security risks and vulnerabilities.

Offenses are also speeding up to the digital world. And as the national regulator of communications, RT has a specific role in building trust in electronic services, educating users and taking care of their safety online.

We understand that we cannot stand alone. And we need allies to reach our goals. Therefore, we are looking, constantly looking for partners, talking about global partnerships.

One of our purpose is to fight against child sexual abuse material online. For that reason, since 2008 we collaborate with Internet hot lines. We are active member of in hope association with 50 other Internet hot lines from all over the world.

And last year we have signed a new agreement with Canadian NGO which is leading the cooperation in our rack nid project.

Talking about the national level, an example of efficient cooperation is the project Lithuania is online. Among other partners, schools and public libraries are of crucial importance. And within that project we tackle two main targets. First, we fight against harmful content by ensuring that filtering tools are used in all public Internet access points. For that reason we use the var ryness raising measures. They seem effective. The number of points using filtering schools increased three times within the last three years reaching up to 74 percent of all access points.

Second, we bridge digital gap by increasing the number of eSignature users. For that we disseminate videos, comic sets, organise workshops about responsibility and safety online about electronic signature. We distributed thousands of chip card readers via libraries.

Thanks to all public and private initiatives, the number of eSignature users is using currently. It reaches 32 percent of the grown-up population in Lithuania.

Talking about cooperation with private sector, the key message I would like to convey is that business initiatives that benefit society should be understood as a quality trademark. One specific case we are proud of is memorandum of understanding with Internet hosting providers, the private companies committed to responsibility to supervise content hosted and delete harmful could be tenth in an efficient and timely manner after receiving requests from our authority.

Another case we are proud of is artificial intelligence-based tool, Oxy capture that has been developed to find child abuse and pornography content.

This was done in cooperation between our authority and private company oxylab, the cooperation started within a government tech lab initiative in 2020. And we started using this tool in 2022.

So to conclude, the formula for success in fighting the digital society side effects is that we public authorities must be flexible and open-minded and look for unconventional ways to run our activities.

Thank you so much.

(Applause.)

>> ANTONIO LUQUE: Blessings to you for highlighting the advantages of collaboration which is really important.

And our last panelist of the afternoon will be Ms. Mei Lin Fung, Chair and co-founder of people centered Internet.

I have two important questions for you. Firstly do you think that the digital economy can increase participation by the women of the world?

Secondly, how do you believe that activity in the informal economy can be better served by trade financing for ICT?

>> MEI LIN FUNG: Thank you for those questions. I want to recognize first WSIS. Every year the U.N. General Assembly meets and brings the Ministers of foreign affairs and the Ambassadors and sometimes the heads of state to New York City. But also every year we have the technical U.N. here at WSIS, where the Ministers of ICT and the telecom regulators come. The importance of the work that goes on in this Forum with multistakeholders, with an open consensual open process is so important for the future of a People Centered Internet.

The question is, can women participate in the progress? And I want to tell you a story. In Pakistan, 70 percent of the medical trainees, the doctors in training, are women. In Pakistan, practicing doctors, only 23 percent are women. Some might see this as a problem of wasted resources educating women.

But somebody saw it as an opportunity and a young Pakistani doctor entrepreneur created a way called doctor brides. These doctors were women became doctors because they were sent there to marry doctor and they became doctor brides.

But this entrepreneur found a way to do telemedicine so that the women could be at home and provide the services.

Now, this is a way to recognize the assets in a country and deploy them for the benefit of the people in the country. 1500 doctors are so deployed doing telemedicine. 150,000 telemedicine visits provide healthcare to rural remote communities today in Pakistan.

Why should we pay attention to the role of women? I want to bring to point informal economy. In the informal economy in the world 2 billion people participate. We are doing some work in Puerto Rico which is a U.S. territory. 43 percent of our economy is informal. This is a case in many, many countries.

Trade financing needs to pay attention to the informal economy. Today I come from Silicon Valley. I have been four decades in Silicon Valley. There has been advertising looking at the whole world as coupers. It is important for the cans to look at your people as producers, creative people who can produce things. You too have to be creative and adventurous looking at what you do for trade finance.

In India, a young boy knew that his grandmother was a very, very good cook. And he made her famous by doing YouTube videos of her cooking her special religion food. Millions of views happened.

I encourage India to look at your import/export financing to find these women who are making dishes that the whole world wants to taste. You cannot look in the usual places for entrepreneurship for this new digital world. Women are there waiting to be discovered.

Finally, for the first time in 160 years, the ITU has elected a woman as the member countries have elected as the SG. I want to say the women of the world have waited 160 years for this moment. So it is so important that you recognize the contributions, the ability of women to bring your countries into the digital age.

And I encourage all of you to consider what women can do to help make digital better for your lives, for the families, for the future generations. This is how women contribute.

Please, take advantage of us. Thank you.

(Applause.)

>> ANTONIO LUQUE: Thank you so much for sharing these inspiring thoughts with us.

So I believe that we have some time for interaction between the panelists and the audience here remotely. So we can open

and welcome questions or comments from anybody here in the room. This is your opportunity that doesn't happen every final. So please, use the opportunity.

(Pause.) tone phony comments or questions? I think you can open your microphone.

>> I would request Indian regulator to inform the audience how did we achieve success of fast roll out of 5G?

>> India launched 5G in the country last year in only six months.

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>> P.D. VAGHELA: As the telecom authority. We had remain recommended auctions, one was the biggest auction until now. It has been launched all over the country. I am very happy to state that 80 percent of urban population is already covered under 5G. What is most important is that, you know, India is taking proactive steps when it comes to penetration of 5G. See what is happening because of the industry forward zero big industries will go forward. You know, in kind of solutions. But what will happen to the SMEs? What will happen to the informal sectors? We know that these sectors, women entrepreneurs are there. What we have decided is that the 5G penetration should happen among the people who matter. And it should not happen that SMEs and informal sector is left behind when it comes to implementation of 5G. The benefits of 5G and 5G technologies.

India we have a master plan for implementing the 5G. I'm very happy to state that we will succeed in that and the real digital inclusion is digital inclusion which allows the person at the bottom to take part in the economic activities which are available in the digital economy.

I think this is very, very important. Thank you.

(Applause.)

>> ANTONIO LUQUE: Thank you. So maybe one more question. Yes, that will be the last one.

>> Thank you. This is Kabib from Bangladesh. My question, this was an excellent presentation. What are the challenges and way forward for the women financial inclusion and entrepreneurship in the formal economy like in least developed nations?

>> I any the issue of financing small businesses today is not serving. So the difficulty,.

(Plain funk.) the difficulty with businesses headed by women, they don't have the financial records, banking records to justify being ploant.

Yet in India and China they have addressed this by pooling data. An aggregator programme in Anita, in China tens of millions of SMEs have been financed with a 1 percent default

rate because the people of China were unbanked. All the transaction happened through ten-cent and Alibaba. They had the digital footprints to actually lend where only 1 percent default rate.

So the opportunity for all countries is to digitize to the degree that these digital footprints are available. But don't digitize the Silicon Valley way which is the monopolies will control all your data. We have water utilities. We have electrical utilities. Because we don't want one person with a generator to control the electricity for the whole village.

We need to have digital utilities so that the community which generates the data can pool the data and govern the data. India is really taking a strong stand forward in the data empowerment authority, protection authority are. Indonesia has put forward the idea of data cooperatives. India is leading this with G20.

The opportunity to not settle for state surveillance or capitalist surveillance of data. It is not 0 and 1. It is a spectrum. We can have people control our own data. And we should do that. This is part of the original concepts of the Internet.

But we kind of got hijacked along the way. We at WSIS have to pull it back and the peel should govern the data.

(Applause.)

>> ANTONIO LUQUE: Thank you so much. So I hope that everyone enjoyed the session, I personally did. We talked about challenges and threats and in a more positive way about opportunities and ideas. I think it was a very good.

As you probably know the final summary of this session will be provided during the closing of the high level policy sessions which will take place tomorrow from 5 to 6:00 p.m. I hope to see you all there.

I would ask for a final round of applause for all the panelists and participants.

(Applause.)

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