FICCI

LEADS INDIA 2021

LEADERSHIP EXCELLENCE ADAPTABILITY DIVERSITY SUSTAINABILITY

REIMAGINE THE WORLD

FUTURE OF PARTNERSHIPS

A FICCI- Eram Group Initiative

KNOWLEDGE PAPER
FUTURE OF A DIGITALISATION IN INDIA

SEPTEMBER 14-15, 2021

AFRICA DIVISION

FEDERATION OF INDIAN CHAMBERS OF COMMERCE AND INDUSTRY (FICCI)
FEDERATION HOUSE, TANSEN MARG, NEW DELHI, INDIA

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SECTION 1

BACKGROUND

In this VUCA world, leadership is as much about innovation, as much as it remains to be an 'art', in an environment where change is the only constant. An environment wherein convergence between seemingly divergent philosophies of self-reliance and globalization is essential. An environment wherein independence and interdependence will go hand in hand when we look at future global partnerships.

Global leaders continue to strive for excellence while making their businesses resilient and adaptable. At the same time business leaders ought to focus on sustainability and gender diversity, as fundamental principles for their future partnerships. Challenges presided over by opportunities forced us to 'reimagine the future' of economic and development partnerships, that touch lives of millions around the world. There is a need to evolve global vision for growth in view of the changing realities, evolving expectations, connectivity among nations and an innovative ecosystem, to keep pace with economic disruptions.

FICCI envisages that a platform needs to be created to reimagine business - **LEADS** (**L**eadership, **E**xcellence, **A**daptability, **D**iversity, **S**ustainability), which is an Annual International Flagship program of FICCI.

LEADS 2021 will be a confluence of global leaders, influencers, and opinion shapers across the spectrum of world economy. The hybrid event (physical and virtual) this year will be hosted and managed on a FICCI exclusive platform (**FICCI BIKE**), specially designed, developed and created with all privacy and data security features. It will facilitate full-day engagements aligned with time zone differences with East Asia, Central Asia, South Asia, ASEAN & Oceania, Europe, Africa, West Asia, Americas, and the Pacific.

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LEADS
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2021
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CONTEXT

The **2nd edition of LEADS** is planned on **14-15 September, 2021,** in a **hybrid format** with an overarching theme of **'Future of Partnerships'.** It is curated as a strategic platform to imbibe leadership vision on future of fundamental aspects of global economic prosperity built on pillars of Environmental, Social and Governance (ESG).

Africa Session: Future of a Digitalisation in India-Africa Partnerships Time: 1700 – 1815 hrs (IST) / 1130 – 1245 hrs (GMT)

Theme: The true potential of Africa region, particularly Sub-Saharan Africa, lies in the rapid spread of digital technologies, in the coming decade. India's long term strategic interests with the continent need to be nurtured in this decade, by way of development partnerships which would help it accelerate its economic growth. Our prowess in EdTech, MedTech, Telemedicine, Fintech, FarmTech and e-governance platforms, has shown the world the leaps India has taken towards inclusivity and diversity initiatives. These possibilities are capturing leadership mind-space in India for exploring partnerships with African economies and development institutions. Digital technologies built on foundation of robust communication networks would also translate into new-age jobs for a young, adaptable African population while keeping sustainability at forefront of a digital Africa.

SPEAKER PROFILES

Shri Dharmendra Pradhan, Cabinet Minister for Education and Skill Development and Entrepreneurship in the Government of India.

A post-graduate from Utkal University, Bhubaneswar, in Anthropology, Shri Pradhan has actively pursued several issues concerning the youth, such as unemployment, the lack of skill-based education, rehabilitation and resettlement of farmers, and has played a major role in mobilising the youth in Odisha.

Uday Shankar, President, FICCI

Uday Shankar has three decades of experience in the media and entertainment industry. Until recently, he was the President, Asia Pacific of the Walt Disney Company and the Chairman of Star and Disney India. He is presently the President of the Federation of Indian Chambers of Commerce & Industry (FICCI).

Mr Ramachandran Ganapathi, Chairman, Trigyn Technologies Ltd.

Ramachandran Ganapathi occupies the position of Non-Executive Chairman for Trigyn Technologies Ltd. and Chairman at Deccan Softlab Pvt Ltd. Mr. Ganapathi is also Member of The Indian Institute of Foreign Trade, Vice President at Southern India Chamber of Commerce & Industry and Governor at Rotary International District 3130 and on the board of 12 other companies.

Dr Ajai Chowdhry, Chairman, National Committee on Startups, FICCI and Founder HCL

Dr. Ajai Chowdhry, one of the six founder members of HCL began an exciting journey more than four decades ago with a dream to give India its very own microcomputer. The sheer clarity of vision and hard work led to a revolution and laid the foundation for the Indian IT industry, taking India to the league of major economies of the world.

Mr Ade Ayeyemi, CEO, Ecobank

Ade Ayeyemi, was appointed Group Chief Executive Officer of Ecobank in June 2015 and assumed office on September 1, 2015. He is an experienced banker, who before joining Ecobank, had a long and successful career with Citigroup, where he was CEO of Citigroup's sub-Saharan Africa division based in Johannesburg.

Mr Raghunath Mandawa, CEO, Airtel Africa, Kenya

Raghunath joined Airtel Africa Group as chief operating officer in 2016 and took over as CEO in January 2017. To his role as CEO, he brings a deep understanding of telecoms and a strong belief that connectivity can accelerate growth by helping to bridge the digital divide and advance financial inclusion.

Mr Suresh Sethi, **Managing Director and Chief Executive Officer, NSDL e-Governance Infrastructure Limited**

Mr. Sethi is the Managing Director and Chief Executive Officer at NSDL e-Governance Infrastructure Limited. He assumed his current role in the company in February, 2021. Mr. Sethi has over three decades of diversified global experience in the financial services industry. For his contributions to the financial services sector. He has been recognized by The Asian Banker

ARTICLE

Digital transformation could be a game-changer for the African continent. It is an opportunity to boost economic growth and industrialisation, alleviate poverty and improve people's lives.

In the last fifteen years, the growth of digital technology, mainly driven by the mobile revolution and associated innovations has been one of the bright spots for Africa's development.

Digital applications are already driving socio-economic transformation, increasing efficient production and distribution of goods and services, opening-up new opportunities for income generation for millions of poor people, enhancing connectivity between people, societies, government, and organizations. The need for digitalisation has become more pronounced particularly in the New Normal Post Pandemic.

The digital tools will equip the African Countries for greater sustainability and ensure that the continent emerges stronger and more resilient.

The session on "**Future of a Digitalisation in India -Africa Partnerships**" will focus on Africa and India's long term strategic interest economic resurgence of the Continent- Digitalization: **The Action for Africa.**

SECTION 2

DISCUSSION AGENDA

- Overview of the region with reference to session topic
- Sub Themes (country wise/ region wise)
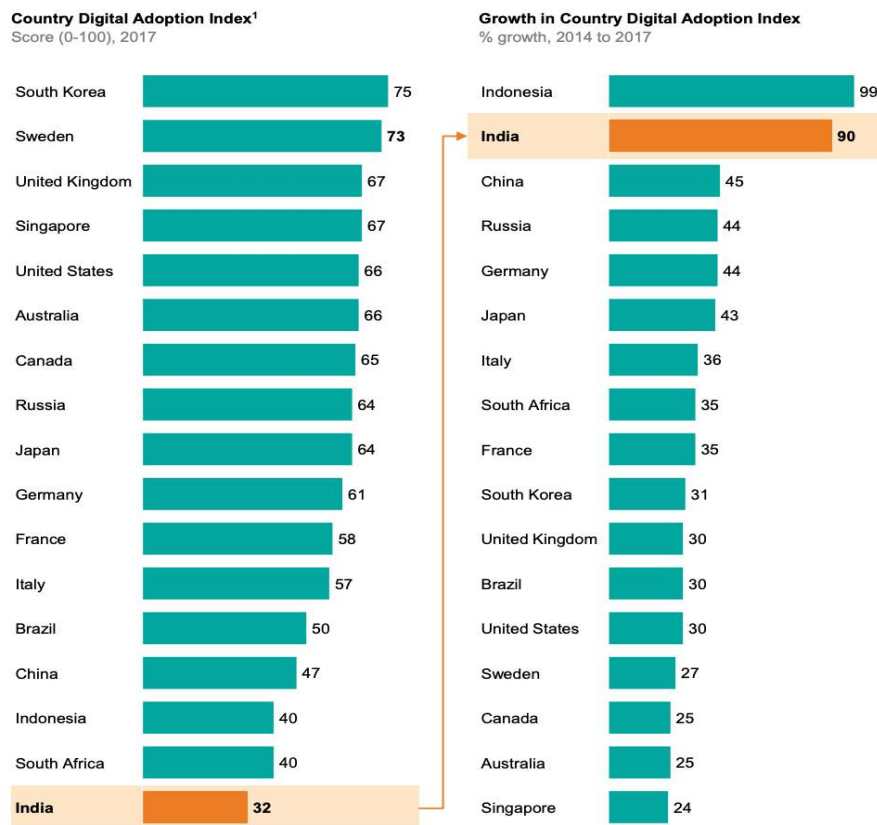- Key Questions for discussion during the session
- Conclusion

Introduction

India's Digital Story is one of an ICT-led development by use of technology that is affordable, inclusive, and transformative. Africa's digital transformation is underway, generating transformational changes across all economic sectors and providing much-needed social upsides. On several market growth parameters for telecommunications the continent has recorded the highest growth rates globally. However, while the growth figures are impressive, a stark digital divide remains. An estimated 900 million people are still not connected to the internet; for those who are connected, connectivity prices remain mostly high and bandwidth is severely limited in many areas.

India's digital surge is evident even against global peers, and the digital divide within India is narrowing.

Figure 1: India, coming off a low base, is the second-fastest digital adopter among 17 major digital economies

Country Digital Adoption Index[1]
Score (0-100), 2017

Country	Score
South Korea	75
Sweden	73
United Kingdom	67
Singapore	67
United States	66
Australia	66
Canada	65
Russia	64
Japan	64
Germany	61
France	58
Italy	57
Brazil	50
China	47
Indonesia	40
South Africa	40
India	32

Growth in Country Digital Adoption Index
% growth, 2014 to 2017

Country	% growth
Indonesia	99
India	90
China	45
Russia	44
Germany	44
Japan	43
Italy	36
South Africa	35
France	35
South Korea	31
United Kingdom	30
Brazil	30
United States	30
Sweden	27
Canada	25
Australia	25
Singapore	24

SOURCE: Akamai State of the Internet Report Q1 2014, Q1 2017; Analysys Mason; Euromonitor International consumer finance and retailing overviews, 2017 editions; International Telecommunication Union; UN e-Government Survey; Strategy Analytics; Open Signal; Ovum; We Are Social; Digital Adoption Index, World Bank

Country Digital Adoption Index assesses 17 countries using 30 metrics across the three pillars of the digital economy (Figure 1). India's overall score in 2017 was 32 on a scale of 0 to 100, where 100 represents the highest theoretical value (computed as the combined value assuming the score of the best-performing country on each of the 30 metrics). India's score is well below those of the digital leader economies of South Korea and Sweden (with digital scores above 70) and the mature digital economies of United Kingdom, Singapore, Australia, the United States, Japan, Canada, Russia, and Germany (whose scores fall between 60 and 70), close to that of emerging digital leaders Brazil, China and South Africa (which score between 40 and 50).

India's position is relatively strong on several indicators of digital foundation, such as biometric ID, e-government services, and 4G network coverage, but there is substantial scope for India to catch up on digital reach, given its internet penetration rate of 40 percent of the population, and on digital value, on which India's score for usage of digital payments and e-commerce penetration is lower than those of many peer countries.

Overall, however, India has the second-highest momentum, or rate of growth, among all countries over the past four years. According to Figure 1, its digital score rose by 90 percent, from 17 in 2014 to 32 in 2017. The rate of growth is very high across all pillars: on 14 of the indicators, India's annual growth rate over the last four years exceeded that of the other fast-growing digital economies (China, Germany, and Indonesia). The indicators include 4G coverage, smartphone users, mobile broadband subscribers, download speed, e-commerce, cashless consumer transactions, and online government services.

Despite a protracted history of engagement with the continent, the India-Africa relationship is yet to achieve its full potential. Until very recently, the Indian government did not have a clear, long-term strategy for its relations with the region. Digital transformation could be a game-changer for the African continent. It is an opportunity to boost economic growth and industrialisation, alleviate poverty and improve people's lives. The use of digital technology and services will contribute to the African Union Agenda 2063. India could help to establish business incubators for technology start-ups. India, and African states could consider coalition building on policies to mitigate surveillance risks, encourage homegrown technology solutions, and cooperate in the critical space race.

Africa: Need for Digital Transformation

Access to the internet remains limited in Africa, with 47 percent of the continent's population able to access the internet, compared to a global average of 63 percent. The quality of digital infrastructure is also poor, with slower 2G still accounting for 59 percent of the available mobile technology generation mix and 4G penetration at just 6 percent of the mix. It is therefore unsurprising that most African countries are inadequately prepared to leverage the global digital revolution.

Currently, more than 80 per cent of Africa's population has a mobile phone subscription. In several African countries, the digital economy is becoming one of the main drivers of growth, accounting for more than 5 per cent of GDP.

With the outbreak of the COVID-19 pandemic, digital technology has become an important tool more than at any other time before to facilitate and enable work, business and life across the continent.

However, Africa is still the least connected region compared to other regions of the world with about 28,2 per cent internet coverage and 34 per cent to mobile broadband. Few citizens have digital IDs, businesses adopting digital technologies remain the exception rather than the norm, and few governments are investing strategically in developing digital infrastructure, services, skills, and entrepreneurship.

Africa is sprinting toward digitization and has the potential to reach new heights as long as it addresses shortfalls in physical and human capital, as well as weaknesses and gaps in digital governance and regional trade agreements.

Digital transformation in Africa: Lessons from India's experience

Financial inclusion
Since 2014, India has embarked on one of the most ambitious financial inclusion initiatives ever seen anywhere in the world, bringing over 330 million people into the formal financial sector. The Government of India's Pradhan Mantri Jan-Dhan Yojana (PMJDY) scheme, bank accounts have been opened for the majority of Indian citizens and these accounts have become the default channel for delivery of government payments, such as through the Direct Benefit Transfer (DBT) system.

Unified Payment Interface (UPI), which has grown from nothing to overtake debit cards and pre-paid wallets as the primary form of digital payments. UPI was created and is managed by the National Payments Council of India (NPCI), an initiative of the Reserve Bank of India (RBI) and the banking sector.

Digital payments
Digital payments are witnessing a massive upswing. India's digital economy has come a long way, and today multichannel delivery has become imperative for every business. The shift from a cash-based economy to a card-based and mobile wallet transaction oriented economy has been dramatic.

Unique Identity - AADHAAR and DBT
The Jan Dhan, Aadhaar, Mobile (JAM) trinity encapsulates the government's strategy for inclusive growth. Aadhaar plays a pivotal role in this endeavour. Aadhaar's potential in benefit and service delivery is one such area, where it can be used effectively as a tool to foster inclusive growth.

E-education (SWAYAM)

The Study of Webs of Active – Learning for Young Aspiring Minds (SWAYAM) project is aimed at providing learning opportunities to students anytime, anywhere and at any place, but within a structured curriculum.

E-health: Transformation in the health industry

Technology can play a vital role in improving the way health services are delivered and how policy-related decisions are made. Globally, the healthcare sector is going through a fundamental shift with regard to how information is stored, shared and accessed, and in turn, how all these can change the way health services are rendered.

The following are some of the ICT initiatives in the healthcare domain:

- Electronic health records (EHRs)
- Personal health record
- Telemedicine
- Chronic disease management systems
- Clinical decision support
- Electronic transfer of prescription
- Radio-frequency identification (RFID) and barcoding
- Business intelligence (BI) in detecting disease patterns

Internet penetration in rural areas

Broadband Internet plays a critical role in the economic growth of the country. A report by Ericsson and Imperial College suggests that a 10% increase in mobile broadband adoption may drive a 0.6–2.8% increase on average in economic growth. As per a TRAI report, as on 31 April 2017, there are 276.52 million broadband subscribers in India, which is the second highest in the world.

Digital democracy

Citizens wanted to be a part of governance and share their inputs on matters related to policymaking. However, there was no medium for them to contribute to decision making as well as be a partner in governance. In the year 2014, MyGov, a unique citizen engagement and crowdsourcing platform, was launched to involve people in policy formulation and programme implementation.

Digital farming

Agriculture is the primary source of livelihood for the majority of the population of India and ICT has ushered in another revolution in agriculture. The Central, state and private sector have undertaken several ICT initiatives for agricultural sector such as Karshaka Information Systems Services And Networking (KISSAN) Kerala, Village Resource Centre (VRC) – Indian Space Research Organisation (ISRO) and eKrishi.

Smart policing

With the advent of e-governance and rapid advancement in technology, it is only imperative that our forces progress on these fronts and go smart and digital for the safety of citizens. Recently, the Ministry of Home Affairs launched the Digital Police Portal for citizens to file criminal complaints online or initiate verification of tenants or antecedents. The portal also facilitates criminal investigation by giving access to a national database of crime records to authorised persons. Police personnel can also generate reports of crime incidence or do an advanced search and analytics through the portal.

Smart cities

With a view to improve quality of life and accelerate growth in the urban sector, the Government of India launched the Smart Cities Mission (SCM) on 25 June 2015. The SCM was formalised to digitally transform the gamut of public services offered to a citizen—from utilities like an LPG connection to surveillance and traffic control.

Some of the successful projects are:

- Coimbatore – smart roads and smart services
- Jabalpur 311 and Pune Connect mobile applications
- New Delhi – solar rooftops
- Pune Transport Command and Control Centre

India-Africa Partnership: The Way Forward

Despite a protracted history of engagement with the continent, the India-Africa relationship is yet to achieve its full potential. Until very recently, the Indian government did not have a clear, long-term strategy for its relations with the region. Prime Minister Modi's "ten principles" have since reinvigorated ties with many African countries, with an emphasis on industry, technology, security and intelligence cooperation, and financial inclusion.

In Zambia, for instance, India is helping to establish business incubators for technology startups. India's ties with Zimbabwe increasingly center on anti-terrorism and defense cooperation. In its relations with Uganda, New Delhi is focusing on energy infrastructure and technology applications for agriculture. India is now pursuing a diversified approach to its Africa policy, and steadily emerging as a credible alternative to Beijing across industries.

Exchanges between Indian and African tech hubs, for instance, could enable greater African agency and fuel African startups through investment and shared learnings. They could also create a market for Indian tech products and services. As India develops its capabilities in advanced technologies like satellite communications and artificial intelligence, it could partner with African states including Ethiopia, Ghana, Kenya, Nigeria, Rwanda, and South Africa—all of which have successfully launched satellites into orbit and are expanding their technological capabilities in other areas.

The India, and African states could consider coalition building on policies to mitigate Surveillance risks, encourage homegrown technology solutions, and cooperate in the critical space race.

Some Learning Models for Africa:

Kerala – India's first digital state
In February 2016, former President Pranab Mukherjee declared Kerala as the first digital state of India owing to its achievement of high e-literacy and mobile penetration. It was also the first state to complete the National Optical Fibre Network (NOFN) project, granting high-speed Internet access to all its gram panchayats.

Andhra Pradesh: Setting up centres of excellence
To meet the Internet for all objective of Digital India, the Andhra Pradesh government is working on the fibre grid initiative. Also, with the e-Pragati initiative, Andhra Pradesh has embarked on a journey to become the first to have statewide enterprise architecture.

Gujarat: The working model of India's first digital village

India's first digital village, Akodara, is located in Gujarat. The Government of Gujarat partnered with ICICI Bank, which adopted the village and converted it into a working model for Digital India. From setting up bank accounts and going cashless to installing CCTV cameras, the village is a perfect example of what a digital village would look like.

Questions

1. How can India partner Africa leapfrog into the digital future for resilience?

2. What are the ways in incubating entrepreneurship by aiding start-ups between India and Africa?

3. What are the key areas of opportunity to capitalize on Africa's Financial Sector Development where India can partner Africa?

4. How can India and Africa partner to develop a joint E-learning platform for upgradation of technical skills to connect the teachers and students and develop collaborative learning?

Key Outcomes:

1. Internet penetration and connectivity is the key to a successful digitized Africa.

2. Governance, Healthcare, Education & Financial Inclusion are the pillars for developing a digitalised ecosystem in African countries.

3. Collaboration towards incubating start-ups in Africa is the key in the efforts towards African digitization.

SECTION 3

SOCIAL MEDIA COVERAGE

Screenshots of Tweets and FB, IG, LI Posts of Speakers and Presidium

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Established in 1927, FICCI is the largest and oldest apex business organisation in India. Its history is closely interwoven with India's struggle for independence, its industrialization, and its emergence as one of the most rapidly growing global economies.

A non-government, not-for-profit organisation, FICCI is the voice of India's business and industry. From influencing policy to encouraging debate, engaging with policy makers and civil society, FICCI articulates the views and concerns of industry. It serves its members from the Indian private and public corporate sectors and multinational companies, drawing its strength from diverse regional chambers of commerce and industry across states, reaching out to over 2,50,000 companies.

FICCI provides a platform for networking and consensus building within and across sectors and is the first port of call for Indian industry, policy makers and the international business community.

LEADS 2021 is a unique multi-faceted 2-day global thought leadership initiative curated as an engagement platform for insights into five fundamental questions that underlie the quest for global economic prosperity with sustainability, inclusivity and social wellbeing. This year, this programme shall be organised from 14-15 September, 2021. FICCI LEADS is an endeavour to evolve a shared vision among global leaders, to reimagine economic growth on the pillars of globalisation and 'Atma-Nirbhar' economy.

In the backdrop of self-reliance, economic resilience and multilateralism, the focus would be 21st century challenges and giving a fresh meaning to global business value chains. This FICCI initiative is curated towards this objective at a time when we also need to reaffirm solidarity across borders with optimism for the future. FICCI LEADS 2021 will be a confluence of global leaders, influencers and opinion shapers across the spectrum of world economy. The program is open to select audience by special invitation only over 100 countries and India.