

**REPORT ON** 

# GHANA INTERNET GOVERNANCE FORUM (IGF) 2021

## THEME: "FOSTERING DIGITAL INCLUSION IN GHANA: THE ROLE OF PUBLIC AND PRIVATE ACTORS."

ACCRA, GHANA. 11TH JULY, 2021

## Introduction

The Internet Governance Forum (IGF) is an annual forum that brings together the local Internet community and acts as a platform for candid and open discussions on the governance of the Internet. It brings together stakeholders to discuss relevantly Internet-related issues include government, the private sector, civil society, the technical and academic communities among others.

The IGF was established to fulfill one of the commitments laid down by the second World Summit on the Information Society (WSIS), which took place in Tunis in 2005. The inaugural meeting of the IGF took place in Athens in 2006 and the forum has been held in different countries every year since.

Local IGFs focus on issues that face a city, town, or country and help people to bring solutions forward to a global level.

#### Background

The Ghana Domain Name Registry of the Ministry of Communications in partnership with the Internet Society (ISOC), Ghana Chapter, organized the 2021 edition of the Ghana Internet Governance Forum from Wednesday, July 14 – Friday 16, 2021.

This year's forum was under the theme "Fostering digital inclusion in Ghana: the role of public and private actors". The event was hosted both on-site and virtually. This year's Internet Governance Forum was carefully designed to table thematic issues and policies that seek to harness growth and development in the country's Internet ecosystem. The ultimate objective of hosting the Ghana IGF every year is to open up conversations aimed at making the Internet and digital communication platforms more accessible, free, secure, and open for the people of Ghana and nurturing a multi-stakeholder community of defenders and protectors of the Internet.

The Minister for Communications and Digitalisation, Honourable Mrs. Ursula Owusu-Ekuful delivered the keynote address as the Special Guest of Honour. This year's Ghana IGF was preceded by the Ghana School of Internet Governance (Ghana SIG) and the Youth IGF on July 14 and July 15, 2021, respectively. Both pre-events seek to raise awareness about tools and opportunities available for Ghana's youth to actively participate and engage in enhancing the country's cyberspace.

## **Objectives of the IGF**

The objectives for organizing this year's forum were:

• Network with other colleagues in the Information Technology and the Internet community.

• Gather Knowledge from the Forum and panel discussions, to promote Internet Governance in Ghana and beyond.

• Develop a communique that will be presented to the government for review and possible adoption.

## Participation

The event was attended by participants from Academia, Government, Media,

Regulators, Technical and non-profit communities.

The breakdown showed that the majority of participants came from the

government and academia with their sectors being mainly ICT.

## Sponsorship

The 2021 hybrid IGF was sponsored in different ways by various entities including the NCA, Microsoft, IGF SA, and MTN.

## **Welcome Remarks**

 Mr. Francis Acquah Amaning – President of Internet Society (ISOC) Ghana Chapter:

He said the Internet Society was founded in 1992 and the Ghana chapter was founded in 1996 with a membership of thousand and it is open to all who would like to join.

He said the Internet Society empowers people to create a bigger digital environment in Ghana and also brings people together in society through the Internet.

He appealed to the government that the Internet Shutdown should not be an option but rather resort to dialogue with the various stakeholders in the community.

• Mr. Nana Kofi Asafu-Aidoo, Executive Director, Ghana Domain Name Registry/Chair, Ghana IGF.

He emphasized the Importance of supporting the Internet by the government. He added that the Ghana IGF uses a multi-stakeholder approach to bring people together to address pressing issues.

He thanked the sponsors and committee members for their tremendous support.

 Mr. Prince Sefah, Deputy Director-General of Operations, National Communications Authority (NCA)

He said that NCA has supported the concept of digital communications in Ghana and is working to bridge the digital divide.

 Madam Magdalene Apenteng, Chief Director, Ministry of Communications and Digitalisation.

She said this year's theme is very appropriate and timely and the key parties are the government and private actors who engage in activities to influence the internet.

She mentioned that the responsibility of the government in digitalization is to ensure there are systems in place to counter cybercrime. She outlined some activities the Ministry of Communications and Digitalisation;

- Help nurture the youth into innovation.
- Organize school connectivity projects.
- Organize "Code for Kids" using hypertext and others.
- Inclusive connectivity and special projects to introduce the internet to the disabled and artisans.
- The Girl in ICT program was also initiated and it has been able to train 6,004 girls today.

She ended by calling on all public and private parties to play their roles because Digital Inclusion is a shared responsibility.

## **Panel Discussion**

Question-How do affordability enhance inclusion?

Respondent: Ms. Onica N. Makwakwa, Head of Africa Region, Alliance for Affordable Internet(A4A1)

Ghana was at 3.1% in 2015 but now at 3.6%. It means Ghana has developed in terms of internet affordability. We look forward to the internet being available and affordable for the 40% lower-income earner.

She ended her remarks by stating that Affordability is a big contributor to the digital divide that still exists. The goal is for every single person has access to the internet to mainstream how it is being regulated in its access like water and electricity for everybody to have access

Respondent: Mr. Abraham Kofi Asante, Administrator, Ghana Investment Fund and Electronic Communications (GIFEC)

We are utilizing strategic methods and implementing innovative ways that pave the way for the people in the entire country to promote growth. We are Universal access fund agency/Management and Our aim is to achieve digital inclusion; digital literacy, content, connectivity, and digitalization in underserved/Unserved populations and the utilization of the knowledge by the people, the beneficiaries that we train. Digital affordability is one of the main areas of interest regardless of geographical disposition.

Key projects undertaken were:

SMART community projects used by schools for students and pupils, markets for vendors, farms for farmers in all areas.

Some of these projects have made connectivity for 206 communities from 2017 to 2019. In 2021, we have begun a project deploying 2016 sites with technical support by Huawei and all the mobile network providers under the sponsorship with NCA and the ministry of finance with domestic roaming in infrastructural sharing.

Another project is digital literacy and skills development which started in 2018 and out of which we have the following beneficiaries;

Women empowerment about 400 women, Youth - about 600(marginalized), Artisans – about 81,500, Teachers 1100, Students and pupils - about 134, 000. Coding for kids 182,400, NABCO staff 1400. In total, we have been able to impact 400,000 lives.

ITeam together with the Norwegian government and CISCO is currently involved in the digital transformation center program that aims to train 14,000 people within this year and the following year which has started with 201 MOC and community ICTs centers to roll out the program. Trained over 3000 with GIZ on board to train people in rural communities.

We also implemented the Emergency Call Ambulance service with GIFEC and also 311-Citizen Government Relation Center during the period.

Make the communities part of the initiation as they own the project. Digital inclusion in Ghana is realized. The broader aspect of skill; Digital workforce with women and people living with disability with certification to widen the digital skills set.

We speak to all individuals engaged in our projects to get on board and help us achieve our goals.

Question: What is parliament doing about inclusion?

Hon. Samuel Nartey Goerge, Member of Parliament, Ghana.

Parliament is the legislative framework in which the intervention of the ministry of communications and digitalization and all of its agencies and players actualizes the intention of bridging the digital gap or divide and achieving digital inclusion. Largely to assist the ministry with key player NCA and Cybersecurity and GIFEC are creations of legislation from parliament.

The actualization of the 2016 sites on the rural telephony to see that it is bridging the divide. All must take part in the digital revolution. NCA is a major player to see the bridge of the digital divide.

We are putting in measures to aid in bridging the digital gap by giving accreditations to the societies and agencies who are carrying out projects in improving digitalization. Our work is majorly driven by what is done by the parties involved in this space.

The cost of data and inaccessibility of the internet in some parts of our country has been a challenge in bridging the digital divide. Most people are unable to benefit from the internet in this form. Policy and intervention to bring the cost down to cheaper internet to see everyone online to increase accessibility especially for the underserved and underserved. The Cybersecurity bill to be well-positioned to protect the citizens and enough digital education as well as how data is protected.

We will continue to work together with the stakeholders and provide legislation to the new and already existing parties involved.

We ensure to provide access to the people, protect them both online and offline, and deal with fraud on the internet, thus the 360-degree approach.

Overview of the whole sector and work with the ministry hand in hand.

Question- What initiatives is the National Communications Authority taking to improve digitalization, to be very active and connected?

Respondent - Mr. Prince Sefah, Deputy Director-General of Operations, National Communication Authority (NCA).

To make sure the spectrum is well planned and is monitored properly with all rules enforced. Fundamental to the communications ecosystem which is the key role. We ensure that all the rules are essential in the communication ecosystem. We ensure that the spectrum is protected and managed. We work collaboratively with cyber security to sanitize the communication ecosystem. Universal access is what we commit to and manage the spectrum and support other organizations to make sure it is effective. Cybersecurity and data protection to sanitize the ecosystem and protect the privacy of people to enable digital communications. There are opportunities we take advantage of.

We also take advantage of opportunities and work and collaborate with agencies in this regard. We allowed 3G to be deployed by the legislation of the parliament. Also, check for standards on the devices and approval not only in terms of others by Ghana with designed labs making sure that pricing makes it affordable. The second-lowest tier as we maintain to be competitive. We also collaborate to expand access and close the digital divide and look for other opportunities to see how best to work from a technical standpoint.

The NCA has done its best so far, we collaborate wherever we can to spread the role to bridge the digital divide.

**Online Questions** 

GIFEC and Security aspects, Cybersecurity and in terms of operations

1. How are you collaborating with other institutions?

Respondent;

GIFEC is to build partnerships with private organizations and other community-based institutions. We seek to present a proposal and see how we make sure it is tailored to meet the needs of the people within the area one so seek to work for. Moving in the manner that aligns with our agenda and missions. We have a Strong unit called sustainability and partnership unit ready to work with anyone with digital development or literacy or rural telephony expansion, Giz is working with GIFEC.

2. How do you deal with cybersecurity issues at the local level?

Respondent; Hon. Samuel Nartey George

Is cross-cutting when we mention Cybersecurity particularly in Mobile Money transactions and that is where the threats are with all kinds of fraudulent means. We engaged the telcos to improve the security architecture around Momo operations and reporting systems to be able to trace the money or block the number.

There is a quicker turnaround and the MNOs are able to track and block the accounts of fraudsters in minutes. It previously took three to four days to take action now with the direction we have moved to minutes to act.

Online child protection has been made available using the content online for children using smartphones.

Some websites have been put down due to the pornographic contents they contained.

We work hand in hand with cyber security to verify pages on the internet. The fraudsters do not have the opportunity to shut down pages.

Job seekers fall prey to all kinds of schemes for job applicants to extort money from desperate young people. There are focal persons that work with technology platform owners to quickly address such issues of fraud on their platforms through the cyber security agency. It is a whole spectrum that covers our digital work so we look up to the finance to give us the needed support to aid in that regard in the Cybersecurity space.

How does affordability require inclusion?

Ghana is making some progress in affordability. Ghana meets the affordability target. But there are still a number of people who are not able to afford the internet in the country. The Internet must be sufficient and affordable to the average person.

Mr. Abraham Kofi Asante – GIFEC

Initiatives to help connect everyone.

The main focus is to achieve Digital Literacy, Installation of skills in trained persons. The affordability of digital solutions is one of the main interests. One of the key Projects is the Smart Community Project to be used by all persons, Hospitals, Farmers, The Police, etc. In 2017-2019; We did connectivity for 500,000 persons within 2 <sup>1</sup>/<sub>2</sub> years. In 2021, we are on a project to deploy infrastructure between networks. We engage ourselves in Digital Infrastructure and skills. We trained 81,500 persons; teachers, hairdressers, etc. 182,00 coders, training of NABCO Staff, 1,400. The program has attracted the German Cooperation to help offer help from rural communities. Establishment of 311, during the COVID, to help persons with challenges; The communities owned the project. Brad aspect of Digital Skills including persons with disabilities, Pregnant Women, etc.

Hon. Samuel George

Elaborate on what the Parliament is doing about initiates to help connect everyone.

The Parliament is a legislative Framework. The challenges that COVID has presented have brought about the necessity of bridging the digital divide. The cost of data is a major challenge in the digital divide. When more people go online, the economy will be better. It is important to work together with stakeholders. The more people go online, the more challenges such as cyber-attacks. The law must deal with persons who plan to attack persons online.

Mr. Sefah Prince

What initiatives has the NCA put in place?

The NCA has to make sure that the spectrum is more planned, all rules are enforced and we are fundamental to the ecosystem. Beyond that, there are mandates; Universal access to be committed to. Privacy of people is protected as we are supposed to. The NCA advises and implements. The 900 megahertz, has been specified for 2G, and we have been able to expand the reach to 3G.

NCA has done its best not only in managing the spectrum well but also to help in accessing and bridging the digital divide.

#### **Closing Remarks**

Ms. Onica N. Makwakwa, Head of Africa Region, Alliance for Affordable Internet(A4A1)

The emphasis is that it is important to invest in digital development with investment from private and public partnerships. Everyone in civil society should be involved and meet the digital development goals to have a fast, affordable and safe Internet and transparent Internet to improve our lives.

Mr. Asante - The focus on digital inclusion effort in Ghana is the main agenda. I call on all players within cyberspace to support and draw synergies. There is a launching of ICT volunteers to assist in digital skills development. We invite all to help us in infrastructure and skill development.

Mr. Sefa - NCA standpoint is determined to cover all our functions and through we can achieve our objectives to expand our operations with impactful programs that we do. We split content from content management from media to living true to that balance. There are girls in ICT to improve girls to participate in STEM, we are committed to working with all sister agencies and all agencies with also sim registration to sanitize the digital ecosystem. There are broad functions we are mandated to do and we are committed to IGF

Hon. Samuel Nartey George

There are opportunities for young people and taking interest in innovation in ICT with the right frameworks and institutional structure. Let's keep hope alive with what the future holds for Ghana. Internet Society is the heavy lifting that gets the flashy things we see on the Internet.

Remarks by Miss Jacqueline-Hansen Kottei, Senior Manager, Enterprise Information Security, and Governance, MTN Ghana MTN

Impact on how business interacts and as we join the global business. The Internet contributes to the GDP of economies. Consumers and businesses are joining the global business. Amidst Life-changing innovations, AI, IoT, Blockchain, Machine learning in accelerating human progress embodies the 2030 agenda for sustainable development. It is important to see the government's ICT's pivotal role in economic development and harness its potential. The ministry of communications and digitalization is embarking on an ambitious national broadband infrastructure development and program for the ICT sector with a special focus on providing total connectivity to the unserved and underserved. Looking at the less than a decade to agenda 2030 it is expedient for private and public sectors to deepen collaboration to facilitate digitalization in a sustainable way. All focusing on reducing data cost. There is a great risk in the ICT sector as there is an expansion of digital platforms and the security of the country in general. The internet has opened up opportunities for business start-ups, sustainability, and growth.

Markus Kummer, chair, IGF Support Association - IT was set up in 2014 as a nonprofit association incorporated in Switzerland. The object is to support and strengthen IGF everywhere. We have Shifted focus to supporting NRIs in developing countries.

Internet governance is just not the business of governments, the role of its actors has been an issue that is also on the agenda for the meeting today. Governments have an important role to play but they can't do it alone they need the input of all stakeholders, the private sector, it is the private sector that makes investments, the technical community develops the technology but we also need the civil societies is important all in all this is known as the multistakeholder debate and now looking at the IGF its global debate for the sharing of information and good practices and learn from each other. Good Internet governance begins at home. Play an important role in playing a role that impacts the global level. Mainly the impact on inclusion during the time of the pandemic. Imagine the pandemic without the Internet. Digital inclusion has many facets, one of them relating to persons with disabilities to be deployed as IGF has placed emphasis on making it accessible. Inclusion has always been high on the agenda as access was top on the agenda also on affordable access. Security as it is now referred to as cyber security and bound to remain with us for a long time. The Internet today is not like that when IGF was established with developments such as video streaming and apps and global devices were in infancy. Ghana IGF needs to be commended on the various themes on big data, IoT, and cyber security. The ultimate objective of this policy dialogue is a better Internet; global, open, interoperable, stable, and secure with recognition of distributed technology of the Internet and also the need for distributed governance structure.

Remarks by Ms Anriette Essterhuysen

The Global IGF in 2021

- IGF virtual preparatory phase September to November and hybrid online annual forum 6-10 December 2021
- Sixteen years of learning, collaborative Internet policy dialogue, networking, and evolution into a dynamic and growing IGF ecosystem with intercessional work, and national, regional, and youth events held throughout the year.
- Organized by a multistakeholder Advisory group together with the UN Secretariat and a host country Poland 2021, Ethiopia 2022, Japan 2023, Russia 2025, and Ghana 2024 (to be considered)
- Core principles -Bottom-up, open, transparent, inclusive, multistakeholder, and non-commercial.

Current IGF Ecosystem

- 157 national and regional including Ghana Youth IGF
- Dynamic coalitions, best practice forums, policy networks organized by the
- MAG secretariat -United Nations Divisions for Economic and Social Affairs -IGF communities IGF supporters
- There is vast intersectional activities in 2021
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Digital challenges do not only-or always- have digital solutions.

Digital inclusion - we cannot bridge the Internet divide if we don't bridge the economic divide. Some people cannot afford the Internet.

Connecting the unconnected-how other people can be connected to the internet community.

Remarks by Hon. Ursula Owusu-Ekuful. Minister of Communications and Digitalization.

Ghana as an IGF member joined in 2006. Government has an initiative and infrastructure across districts in Ghana. GIFEC aids in making digital access to all people. We are working so Ghana inclusion projects in the next two years would reach 4million people.

The cybersecurity act was passed to protect Internet users from cyberattacks. GDNR is to engage the global Internet stakeholders. Who should regulate content online? We as a community must also do our part to achieve the goal.

## **2nd Panel Discussion**

## CONTENT REGULATION OR ONLINE MODERATION

Question: What is the Ministry of Communication and Digitalization doing to ensure that our rights are protected?

Mr. Samuel Antwi Dekyi-Information System Audit at the Ministry of Communications and Digitalization.

The ministry uses laws to ensure our security online, for example, the Electronic Communication Act 2008. There is no clearly designed policy to ensure cyber security. Let us all be mindful as you trade your activities online.

Question: What processes does Facebook take in removing bad content?

Respondent: Ms. Adaora Ikenze, Head of Policy for Anglophone West Africa, Facebook

Our solution must be scalable and must be grounded in the protection of rights. We have stakeholder engagements and various means. Localizing content for all its users. We entreat you all to find out from the Facebook site the standards of Facebook and share your feedback with us.

Question: Does MTN have any guidelines given by the government that governs their operations?

Mr. Samuel Bartels, Senior Manager, Regulatory Affairs Department, MTN Ghana.

Understanding the players and the content.

We do what the law allows us to do and Ghana is a democratic country, we have not yet experienced an Internet shutdown by the government.

Question; How can the media engage in improving the online space?

Respondent: Ms. Dora Boamah Mawutor, Programme Manager, Media Foundation for West Africa (MFWA)

We have the responsibility as individuals to ensure that what we send across is legal and with good content. The media goes through a process to clarify the 'fake news and misinformation that spread quickly on social media. The media should do some sensitization to keep the online space sanitized. Question: Why is twitter blocked in Nigeria and how is civil society reacting to this?

Respondent: Mr. Gbenga Sesan, Executive Director, Paradigm Initiative, Nigeria.

Policy conversations should be our business. Ask questions when you need to.

Question by an audience: How often does the government engage in the feedback they receive online?

Respondent: Mr. Samuel Antwi-Gyekyi, Deputy Director, IT, Ministry of Communications and Digitization.

The Ministry of Communication and Information follows such information from social media.

BREAKOUT SESSIONS – Conference Room

TOPIC: Biometric and Digital Identification System in Ghana-how safe is my data?

Panelists: Dr. Kerster Quist (Ph.D.), Ghana Communication Technology University, Ms. Dora Boamah Mawutor, Mr. Barnabas Laryea

Moderator: Ms. Ivy Tuffour, NCA.

Questions: Are our 6 (SSNIT Card, Voters ID, NHIS, Ghana Card, NIA Card, DVLA) data systems and identification cards not too many? Are we not leaving traces for hackers?

Dr. Kerster: They are. The cost in keeping the data is too much. We should have a centralized database system to make all information needed by the NIA available.

Question: Do we need an extra level of protection in Ghana?

Ms. Dora: As a developing country, a system should be put in place to harbor the information from people and provide it for the necessary people who may need it. We need to do more sensitization to protect the information we give.

I had an experience with uber service yesterday and I was required to take a photograph of my face to prove that I had my nose mask on as I was requesting a ride.

I thought it wise not to share my personal details with an unknown driver so I ended up requesting bolt service rather. We need to be mindful of the personal information we share on social media and websites.

Question: Who has the oversight of this data we gather?

Mr. Derrick: The Data Protection Commission plays a role in managing and protecting the data received. The DPC Captured biometrics so that every sim card would be related to the users. We need law enforcement.

Question: Whom do I hold accountable when my information goes viral?

Dr. Kerster: Government can track political targets by installing cameras on the streets. Mobile phone connectivity data can also be used. Advancement in Artificial Intelligence is very positive in this regard. We need to enrich the educational systems so that we can build up systems that can keep our data safe.

Question by an audience: Can there be a way a person can change his data?

Dr. Kerster. Yes, there can be, if the information provided is fake.

Dr. Dora: It can be difficult to do that but can be fake because the biometrics of an individual does not change. For example, we all have unique fingerprints that cannot match another's.

Dr. Derrick: We need to strengthen laws in place to help curb the spread of our information.

Question by an audience: Do you think centralization of the data would benefit some institutions like banks with the information they need about their customers? How would they access it when it is centralized?

Dr. Derrick: It depends on what the information is needed for. Centralization would keep all the necessary biometrics and information needed about a person.

The biometrics would be the same on all the identification cards.

Question: What can we do, so that our data would be protected?

Dr. Kerster: We need to ensure that we learn to serve because we have the qualifications to work. Put the right person to make the right decisions at the right time. We need to seek consultations from technical personnel just like the European countries do.

Ms. Dora: Let us all be security conscient. What you share on social media can help or not.

Dr. Derrick: Let us be conscient of the information we give out about ourselves.

We need an extensive engagement to discuss these issues.

We need to empower and enforce our educational system to help us build systems to aid the protection of our data.

Act A43, Data Protection Commission.

#### QUESTIONS

The Cyber Crimes on Organizational Platforms in terms of Regulatory activities

A proposal must be sent and moved more in order. eg: we work with GSME to accept requests for proposals. - Online

How are you going to collaborate with other Organizations in regard to Cyber Security?

Mobile Money Operations are the most used and outpaced banking activities. We engaged with the telcos in improving the operations of security. We worked with the MNOs to track people/fraudsters as fast as possible when a person has been defrauded. Members of the public, especially young people fall prey to fake accounts belonging to Members of Parliaments used by Fraudsters. Determining the difference between fraudsters and other persons, even with verified persons. The NCA is the security guard for the future.

#### CLOSING REMARKS

It is important to find a role for everyone for fast, responsible access to the Internet. -Anika

We want to invite everyone who can help in every area to help solve this. -

We would expand ourselves so people don't think we just do shutdowns, but we'll do programs and split-split content on communication. – Mr. Prince Sefah

There are massive opportunities and let's keep overlapping because things would be quite good – Hon. Samuel George

WELCOME REMARKS: Mrs. Jacqueline Hansen Kotei – The Ministry of Information embarks on a program to train ICT persons to help the rise in the internet users have raised challenges such as cybercrimes. It poses a great risk.

WELCOME REMARKS: Mr. Markus Kummer – The Government has an important role to play. Imagine what the world would have been like without the internet during the COVID.

WELCOME REMARKS: Mrs. Anriette Esterhuysen - The Global IGF in 2021. Connecting the unconnected, the role of Public and Private actors, Digital Inclusion, and Securing our cyberspace.

WELCOME REMARKS: Hon. Ursula Owusu-Ekuful – The focus of the theme is related to The Government's plan. The NCA has promoted high communication standards.

How do you explain Content Generation? (Answered briefly by Panelists)

#### QUESTIONS

What are some of the processes Facebook undertakes before removing content from their platform?

Solutions must be scalable. They must be grounded in the respect of how the context is generated. Mrs. Adaara

How can the media engage in improving the online space?

As Individuals, we should ensure that the content we are putting out is appropriate and should not be classified as illegal. The Media can use some space on their platforms to communicate the standards and not to promote illegal information. - Ms. Dora Boamah Mawutor

Why is Twitter blocked in Nigeria?

Twitter has been seen that support protests.

What are you doing to ensure that our rights are protected and we are safe?

The Ministry of Information uses enacted laws and policies to ensure our safety online. The Data Protection acts also guide us to ensure safety online. Cyber Security educates others to understand what goes on online.

## **QUESTIONS (AUDIENCE)**

How often does the Government engage in the feedback they receive online?

There are existing acts and policies that guide the information they receive.

#### CLOSING REMARKS

There are communities that are accessible to whatever information you can share - Ms. Adaara

We need to collaborate with each other and it is important that the law is not changed to affect people negatively - Samuel Bartels

The pandemic has exposed us all to the internet but there are acts and laws regarding whatever information is put on the internet. - Mr. Samuel

Breakout Rooms

## **Professor Nii Quavnor**

Crypto Currencies for Financial inclusion or exclusion.

Blockchain is the Electronic Representation of the file system. There are rules for knowing whether the files have been tampered with.

In every endeavor, there are things you wouldn't want to change; in the area of tracking, there are some consistencies of checks.

There are various classes of cryptocurrencies. The Blockchain for these tools is available to everyone including criminals.

## Owusu Poku

Do you think the traditional banks should be afraid that their roles should be involved?

## QUESTIONS

What is the State of Cryptos in Nigeria?

There is a policy from the Central Bank of Nigeria not to be involved in Cryptocurrency transactions - Segun Olugbile

Is there any site to mine bitcoin to get a lot of money?

We should be tactical in dealing with online currency to avoid being defrauded.

## Key recommendations from 2021 Ghana IGF

- More tech investment in the educational system
- Review prices of internet data
- Increase awareness on digital rights issues

• Adopt human rights-centric policies and ensure implementation of data protection and privacy