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BRICS experts for creating common payment gateway to improve e-commerce

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Experts from BRICS countries have suggested creating common payment gateways by the industry and banks to enable greater flows of trade and e-commerce across the BRICS countries. They also suggested governments enabling settlement in local currency for BRICS-wide e-commerce.

These were among the many suggestions and recommendations made by 30 experts from BRICS countries during the Digital BRICS Conclave jointly organised by Observer Research Foundation and the Ministry of External Affairs, India on April 28 and 29.

The Digital BRICS Conclave was convened to create a roadmap for digital diplomacy among the BRICS emerging economies and offer recommendations for the creation of a seamless digital marketplace among them. The Conclave aimed to identify common challenges that hinder e-commerce from achieving its full potential. The Conclave also sought to explore ways in which technology could be used to promote socio-economic inclusion for the “next billion” internet users.

At the Conclave, the ORF based on discussion with the participants has put together the Delhi Proposition to Policymakers, which recommends greater cooperation within BRICS countries and identifies areas where further deliberation is necessary. The document captures the sense of the house on the issues discussed.

Many participants highlighted the need for their respective governments to foster an environment for the growth of startups. They recommended that institutions like the New Development Bank should serve and support incubation platforms for startups

Some participants, while acknowledging the diversity in geographies, cultures and governance structures among BRICS nations, suggested that harmonisation of regulation can foster innovation and significantly enhance international trade and e-commerce among BRICS and with others.

Some also suggested that a unified BRICS position on matters of internet governance, e-commerce, cyber security and online privacy will significantly contribute to the development of global cyber norms. The participants proposed that the BRICS nations meet on the sidelines of important international gatherings on internet governance. They recommended the establishment of a “BRICS+” Internet Governance Forum.

Participants emphasised the importance of securing the rights of internet users while respecting data sovereignty. They request their governments to protect freedom of expression and privacy by taking all necessary steps to ensure the integrity of sensitive, confidential and personal data. The need for clear and transparent data protection regulations was also highlighted as it would also make the BRICS economies attractive to all.

Many participants suggested increased cooperation among BRICS nations to leverage ICTs for financial inclusion and advance the economic capabilities of marginalised communities. In order to expand the inclusivity, banking solutions need to be tailored to meet the challenges and demands of marginalized communities.

Some participants said that the exchange of existing technologies can be leveraged to help enhance access to healthcare and education. Where the BRICS prioritise the implementation of ICT solutions in the social sector, policy norms need to be established to assist with the management of such projects.

Many participants supported the need to enhance employment opportunities to marginalized communities. Increasing employment improves capabilities, thus providing these communities (in greater numbers) means to be able to access and engage with online content.

Some participants were of the opinion that the development of cyber norms and new rules of trade around the internet would be incomplete without addressing the imperative of inclusion and access to marginalised communities. They urged their governments to take all necessary steps to tackle harassment online and encourage the greater participation of women in the digital economy.

The participants highlighted the need for thought leadership by BRICS on the issue of gender inequality, suggesting that BRICS countries should adopt a unified, propositional posture at international fora on this issue.

Some participants emphasised the need for driving and developing local language content on the internet, noting that diversifying online content and making it more accessible for non-English speakers would be an effective way to bridge the digital divide. They also agreed that the ambit of e-governance services would be widened by the use of non-Roman scripts. It was emphasised that greater online content needs to be produced from within the BRICS.

Some participants were of the opinion that in addition to encouraging free flow of commercial data and services across BRICS, the nations also need to standardise skill development processes. Common skill development standards across BRICS can create interoperable labour and help in the dissemination of specialised expertise essential for the digital economy.

Many participants identified the opportunity to leverage subject matter experts across the BRICS with the aim to develop an expert BRICS networks that could be used to develop a network of Virtual Classrooms or E-Healthcare referral networks. Solutions such as the establishment of a BRICS Virtual University were proposed and the participants urge their governments to further examine these solutions for their possible implementation. It was emphasised that the BRICS countries should cooperate to establish a research centre focussed on the digital economy and the internet.

The participants emphasised the need to advance diversity amongst technical developers. Providing such career opportunities to women and those dealing with sensory disabilities enables the development of innovative solutions that cater to groups currently deprived access to online content and the ability to engage with such information. Such innovation is possible due to their deeper understanding of the challenges these communities face when engaging with these tools.

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