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**Poverty Alleviation: Knowledge is Power:
Using Technology to Get Ahead
2006 Clinton Global Initiative Annual Meeting
September 21, 2006**

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[START RECORDING - PART 1]

CHARLAYNE HUNTER-GAULT: Without further ado, I would like to start our session this morning with Kristin Peterson who will tell us about some of the things that she has done with her organization, the what of it and the how of it and then how you can get involved in the kinds of things of things that she does. Kristin?

KRISTIN PETERSON: Thank you. Can you hear me?

CHARLAYNE HUNTER-GAULT: Yes.

KRISTIN PETERSON: Okay. Thank you very much. It's truly an honor to be here to participate, and also to share our story.

So Inveneo is a non-profit social enterprise. And what that means is that we're technically a non-profit, but we operate like a business with a social mission.

And our social mission is to get the tools of ICT, that's Information Communications and Technology, and even simpler computers, Internet access, and telephones, out to organizations and people who need it most in remote places and rural places in the developing world.

As you can imagine, they're over - as you read in the guide over two billion people lack basic access to tools, communication tools, that can make very simple yet profound changes in their life. And I would like to give you a couple of examples with the work we're doing.

Imagine if you're a farmer and you can go to an agricultural extension center in your village. And that

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agricultural extension center has a computer and a phone. And with that computer, you can access information to find out how better to grow your crops.

Even if you can't read, perhaps you can play a radio or a video spot that's stored on the computer that can tell you how to improve your crops. That's one way that ICT's can make a truly profound difference.

Also imagine if that agricultural center has a phone, and that phone can be used to call to the next town over, the next village over, so that the farmers from this village can start to coordinate cooperatives with other villagers.

They can get better buying and selling powers. They can go to further markets and get more money for their crops.

All of this adds up to tools for the farmer that the farmers can use to help improve their position in life and also provide for their family. If their family now is better provided for, perhaps their children can go to school.

And even better if their school has access to a computer, their children can learn about computers and technology and also have a window to the world through the internet.

So that's what ICT tools can do for people in remote and rural places. But they can't just call up Dell and say, "We'd love to have a computer," and just ship it out to rural Uganda in the ruins or in mountains.

There's so many reasons why that just won't work. I'll just start at the very basic level. That agricultural center

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probably doesn't have a plug. Many places don't have access to electricity.

So how Inveneo pursues our mission is we create ICT solutions for organizations that are designed very specifically - organizations like an extension center - to operate in remote and rural places in the world and provide them very simple solutions for both building their own capacity to deliver vital services like economic development, but also to provide and make relevant for the communities services that are available - services that can be used that are relevant to them.

So in short we create hardware, software and power solutions. Our first solution is a solar-powered PC and communications system designed specifically for remote villages.

And we're a new organization. We started working Uganda about two years ago to create our pilot, and get a better understanding of what kind of technology was needed for doing this.

And we just launched our first product which was the solar-powered computer and telephony system in March.

And we've been somewhat overwhelmed by organizations contacting us wanting to use the system for schools, for agriculture, and for economic development, even for IC - for internet cafes in remote and rural places.

And we're already supporting 40 communities and 12 organizations and it's our goal to support over 4,000 communities in the next three years.

CHARLAYNE HUNTER-GAULT: Let me just asked you quickly.

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What do those computers cost?

KRISTIN PETERSON: So an average cost - we're still new so we scale. We can bring the cost way down. But the entry level computer costs about \$550 if you buy one.

And our organization is designed very specifically to deal with orders of 10, 20, and deal with small requests as well as large requests up to 1,000.

CHARLAYNE HUNTER-GAULT: Give us a concrete example of something that's really excited you that you've seen happen with the computer in - you've been in the remote villages of Uganda, right?

KRISTIN PETERSON: Yes.

CHARLAYNE HUNTER-GAULT: Give me one good example.

KRISTIN PETERSON: Well one of the most exciting things is that first set of villages that we've worked with - we worked with an NGO called ActionAid. And they had an economic development program in the ruins or in mountains way up.

One of the most marginalized communities, in fact lives on a dirt path way up in the mountains, only accessible by foot.

And over the last year ActionAid has been working with these villages in groups to learn about to use ICT tools to improve their own lives.

And we got an email just about two months ago from one of the villages. And they had come together with two other villages to start creating a business for baskets.

And they were able to contact me and ask me who they could connect to, to start working with this new business. And it just

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shows that the excitement and the entrepreneurship is out there if the tools are available to connect.

And so that was a really amazing effect that's very concrete.

CHARLAYNE HUNTER-GAULT: And those computers have been contributed by NGO's at this point? Donated [interposing].

KRISTIN PETERSON: Yes, what happens is the organizations, it actually varies. The organizations purchase the computers and then integrate them into their programs for the rural villages.

And so sometimes what they do is they make them more affordable. And sometimes they let the villagers use them as part of their program. Sometimes they charge a small amount. For example, in schools often times schools need to have a way to make the computer centers that they're putting in their schools sustainable.

So their idea is to open up internet cafes at night and allow the village parents to come in and pay just a little bit so that they can operate the systems on an ongoing basis.

And the systems are designed to be highly durable in those dusty rural environments, but also highly affordable to operate on an ongoing basis because they draw very low power and can use any kind of power like solar power. So-

CHARLAYNE HUNTER-GAULT: Great. Well I'm sure you'll get a lot of questions about this. Thank you so much, Kristin.

KRISTIN PETERSON: Thank you.

CHARLAYNE HUNTER-GAULT: Next is Premal Shah, who is going

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to tell us about Kiva. Is that right?

PREMAL SHAH: So first of all it's an honor to be here. Kiva.org is a pretty new organization. We're only ten months old. Essentially what we are is an eBay for micro finance.

And so you would go to this Website and simply with your credit card you'd be able to browse through entrepreneurs - micro entrepreneurs from 13 different countries.

And actually for the first time in history actually have a direct financial relationship with them where you can actually make a loan in chunks of \$25 into their micro enterprise.

These micro entrepreneurs are actually posted by micro finance institutions, NGOs, in these 13 different countries who view Kiva as a source of low cost capital.

So essentially for them they're using the internet to raise that capital. And it's pretty exciting.

So in the first ten months here there's been a lot of press pickup because it seems to have struck a chord with the American public about actually having a financial relationship, and being able to invest in this new asset class, these small, medium enterprises around the world.

I think what's interesting for me with Kiva is that it taps into this new source of capital, the retail investor, who up to now had no way to really invest in micro finance at that \$25 price point.

And if you to the Website, my background, I used to work at eBay and PayPal for six years. We really focus on just keeping it

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really simple.

How do you fisher-price this whole experience so that the average guy outside this building in New York who's never heard anything about micro finance may be completely disengaged from global poverty alleviation?

Actually you can go to our Website and develop a relationship and actually participate in this in a very highly engaged way, and so tapping a new source of financial capital or for micro finance through the retail investor. That's one thing that's exciting.

I think the second thing is, an internet platform like eBay can drive transparency where there previously was not transparency.

In micro finance typically there's a lot of transparency probably around the top 250 organizations. But there's 10,000 micro finance institutions worldwide, many of them very small NGO's without that much operating history, or certainly audited financials, et cetera.

And for them capital can be constraints. Certainly low-cost capital can be a constraint. And one of the drivers of that is lack of transparency.

And so essentially what Kiva does is by making this an open platform, when they list businesses and actually get these micro entrepreneurs, when they collect and show successful repayments over time, you can actually see the performance of different micro finance institutions on the platform.

And in theory they're basically competing against each

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other just like eBay sellers compete against other to sell products.

And then the third thing is, by this transparency actually happening on this marketplace, because previously kind of the top 250 would get all the capital micro finance.

But it was very difficult to flow capitals to the bottom of that pyramid for these NGOs as is for the micro finance industry. The transparency allows them to basically tap into a low cost source of capital, and basically lift our capital constraint and scale faster.

So if you think about the Grameen Bank of 30 years ago, how do you spot them? And how do you know which NGO out there is actually well performing, efficient, et cetera? And how do you deploy capital to them?

And [inaudible] we'll create an online lending platform that makes their performance very transparent and connect them to basically anyone in this room or any retail investor. And through the wisdom of the crowds the good ones will surface to the top.

CHARLAYNE HUNTER-GAUNT: How does this, I mean how did you get this idea?

PREMAL SHAH: Well it's pretty intuitive, well for me, because I've been [laughter] living in Silicon Valley, and in college went to work with SEWA, the Self Employed Women's Association in India, and was very excited about micro finance.

CHARLAYNE HUNTER-GAUNT: That's where the Grameen Bank started, right?

PREMAL SHAH: Grameen started in Bangladesh.

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CHARLAYNE HUNTER-GRUNT: Bangladesh.

PREMAL SHAH: But it's a very elegant form of - it's not the only way to address poverty, but it's a very important tool in poverty alleviation.

And the thought was if the average guy - you had to be an accredited investor to actually invest in micro finance.

But how does the average guy on the street actually get to invest, and actually get to have a real - not a donation but a real financial investment stake in these micro entrepreneurs.

And so we have him work that PayPal, which allow you to transmit money from point to point. And by the way PayPal's giving us free payment processing. So that takes care of our biggest variable cost.

Essentially it's taking the concepts of eBay and PayPal and blending it with micro financing and just creating a very easy user experience around connecting with the poor.

CHARLAYNE HUNTER-GAULT: But don't you think Kristin's solar-powered computers for the people out there in the neighborhoods who need this?

PREMAL SHAH: Well you know it's so - what's interesting is when we've done some usability studies with watching some of the micro finance stuff, actually posting up businesses just like a seller would list an item on eBay. We have a business posting wizard.

And especially in East Africa and Uganda and Kenya, and Tanzanita what we've learned is power ability - not so great,

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internet connectivity - incredibly slow.

And what's incredible about this organization is that we thought, well what about - what are other ways we can innovate to kind of bring down the administrative cost of this, and so one example is actually using cell phones.

We've noticed that these loan officers are out there in the field and their ability to do SMS is incredible as opposed to typing things onto the keyboard. And it's just much slower.

And so we're developing basically an SMS-based way of actually uploading, or an MMS which is multimedia message format, which allows you to take a photo of a micro entrepreneur somewhere in rural Africa and basically instantly propagate it your micro finance institution's information system as well as to the kiva.org Website so that the lenders, say in Europe or America can actually have a real time update of how their business is doing.

So cell phones, it's incredible with the other thing that we're learning is instead of micro finance is actually a pretty predictable business. Ninety-five percent of the time the repayments come in as scheduled.

So software can actually automate things that used to be pretty manual. We decided to switch to an exception-based processing system, meaning that when a business is funded on the Website. We know that - and the loan term is twelve months, we know that one twelfth is going to come back each month.

And so multiply this times 1,000 for each NGO. They only have to report to us when something goes wrong, which is kind of 5-

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percent of the time not when something's going right, which is 95-percent of the time.

And software can automate the rest of it. So what we've done is we've just used technology to really bring down the administrative cost of creating a direct one-to-one connection between lender and borrower.

CHARLAYNE HUNTER-GAULT: And finally, just let me just ask you briefly. How do you - have you formed alliances with other businesses to expand this? I understand you're going to be in Starbucks in San Francisco with a kiosk? Tell us about that.

PREMAL SHAH: So I think it's become - this is pretty exciting because it's based on mutual dignity. And it's using the internet to bring people closer, to establish relationships within sudden cliques.

And so our vision with Kiva is to almost form a keritzu of corporations, and businesses, and institutional partners that can help support it through it in kind services.

So for example PayPal, free payment processing, Google, Free AdWords. My Space kinds of views this as, "My Space meets micro finance." How can we get the My Space community to actually, you know, create profiles and connect with entrepreneurial profiles on the Web site?

And then Starbucks, you know, the division there would be you're sipping coffee, not only providing a market for the producers who made that coffee, but you could actually be in the store at a Kiva Kiosk.

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And we have a pilot in San Francisco where essentially you could actually provide seed capital to that market.

And so, you know, the hope is that we can rally the business community around something that the retail investor and the blogosphere is really excited about.

CHARLAYNE HUNTER-GAULT: That's very good. Thank you. I'm sure we'll get questions about that. Judith McHale, the CEO of the Discovery Communications and the Discovery Channel, which we I'm sure all spend a lot of time in front of.

JUDITH MCHALE: I hope so [laughter].

CHARLAYNE HUNTER-GAULT: But has been - well, I think I can say without much contradiction - fear of contradiction. But you're also involved in education, distance learning, et cetera.

Tell us a little bit about how you got involved in that, and then tell us where you want to take it. Where it is and where you want to take it?

JUDITH MCHALE: Sure. Discovery is all about providing people with the information they need today - in today's world. And I'm the firm believer; we're all a firm believer at our company of the obligation of corporations to give back to the communities that they serve.

We're a global company. We operate in over 170 countries. And so we wanted to look at how could we use the tools and information that we have - the lessons that we've learned from all the markets that we've operated in, and make that information and those tools and resources to peoples and communities in underserved

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parts of the world.

Just like Kristin has. We've looked - we focused in now - we launched about ten year ago, something called the Discovery Global Education Partnership; partnership's a key word, which I'll get to in a moment, which now operates in ten countries.

We have close to 200 educational sites. We reached 500,000 kids; and our goal is to reach a million kids by 2010. To date we've trained over 7000 teachers to - in the way that they can use video in the classroom.

And how do we go about this. I mentioned the word partnership, which is so key in this. We go out to communities; we work with them; we find educators, and we work with the schools and the communities to provide them the resources that they tell us that they need.

So we shaped the programming to meet the needs of the communities. And I mentioned that we reached 500,000 kids, but beyond that, these have become community resource centers as well.

And so after school hours - it becomes a way for the community to become involved in the school. We help the community establish these learning centers there.

But they own them. They have to own them; they have to operate them. We train them how to maintain the equipment. And then we spend three years working with the teachers to train them in the classroom.

And we're trying to bring all the information and resources they need in their particular communities and countries to succeed

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and to advance. And I think we've been very excited about the results.

We spend a lot of time tracking the results because I think it's important to have programs which are sustainable. And when we set this up, we did a lot of research in it because I said, "We're not going to do something, which is not sustainable."

I didn't want to be the kind of organization which went into a particular area, made equipment available, resource, and then left. We needed to be there to work with the communities.

So we've seen huge, huge impact in the communities that we've done in terms of improvement in education, and in a variety of different ways. Not just learning experiences, but learning about the world beyond the world that their used to.

And some of my favorite stories are - I was in rural South Africa, and a little 13 year old girl came up to me very shyly and she said, "You know, I always heard about sharks." Obviously Discovery - we would have a lot of shark programs [laughter].

And she said, "Now I've see them, I understand what it is." There is another girl in Uganda who said, "I never though about a women - a girl could be an airline pilot. But I've seen videos of women airline pilots, and that's something I can do."

And I do remember a teacher once again in Uganda - actually it was in Zimbabwe - saying to me, "One of the benefits of what we're doing - you have so much migration from the county to the urban areas."

And frequently she said, "Our kids go there with no

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understanding of the world that they are going to encounter when they get there."

If by using these, if by exposing them and to be - this sort of broader world around them, they go with just a little bit of knowledge when they go, they will be able to survive.

The other side of it - same teacher made the point to me. She said, "You're giving people an opportunity to stay in their communities by providing them the information they need to be better farmers, to sort of have a better or more productive life where they are."

So it works in a variety of ways. And we've been, it's - when I'm having a bad day, the best thing I can do is sort of pop in a tape of one of these centers.

And it just brings a smile to your face because I think it shows what you can do when you take not just money, and throw money at a problem, but your own knowledge and experience.

We have a number of educational initiatives in the United States, and we learned from that. We learned that it was critically important in the area of education, especially not to go in and impose solutions on people, but really to work with the teachers and say, "What is it that you need that will meet your need."

And it's been great. It's a sort of two-way street. We've learned a lot from them. We've learned how to teach differently from some of the teachers there.

And I think that's another lesson all of us can learn. It can be a two-way street. You can see a lot of innovation in these

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areas if you have your ears and eyes open.

One of my favorite was in Zimbabwe where we came across a doctor who had established a library on a donkey cart. By donkey carts, he would go to these villages and bring books into it.

And we worked with him. And we developed a solar power donkey cart where he would take it in with the solar power, be able to sort of use - deliver video resources into these very remote areas.

And that was real innovation on the ground there. How could you actually do it working together?

CHARLAYNE HUNTER-GAULT: That sounds fabulous. At the same time I'm wondering, you know, what made you get into this, and you work for a profitable company. What made you get into it?

And we hear that you get a lot of psychic satisfaction. But what's in it for the business people who might want a little more than psychic satisfaction [laughter]?

JUDITH MCHALE: When I went to my board - what did it for me personally, I have lived a number of years in Africa, and I also felt if I were in a position to give back to that part of the world, I wanted to do it.

So that was sort of personal driving motivation for me. My board didn't share that necessarily that experience. And I thought it was important to explain to them what really to sort of tap into their quote unquote "enlightened self-interest".

And I think businesses have a variety of reasons for going into these initiatives. Yet in some cases, they do it because it's

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the right thing to do. And sometimes it's a variety of factors.

In other cases, the kinds of benefits that you get are, you know, good relations with the government and countries that you're operating in. In some cases in Africa, one of our partners is Chevron.

Chevron has social obligations to Angola and other countries in which they are operating, and this is one way for them to fulfill that obligation in a very positive way.

In the case of Chevron who is a significant partner of ours in not only does it help them fulfill that social contract, but it helps them improve the education in the countries in which they are giving.

And therefore provide them with educated workers. I think in today's world, employees in large organizations like to see their employers taking these kinds of initiatives.

And certainly that's the case in Discovery. Our employees are enormously supportive of it. We've started sending them out to the sites, and I think there are number of different ways that corporations can benefit from these kinds of projects.

CHARLAYNE HUNTER-GAULT: Of course yesterday, I don't know how many of you in here heard President Ellen Johnson-Sirleaf of Liberia talk about how investment in her country is a mutually beneficial thing.

JUDITH MCHALE: Totally. And I think we're always looking for new markets, and this is a way of being sure that you continue to have markets develop around the world.

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CHARLYANE HUNTER-GAULT: Do you - you mentioned the United States. How much difference is there between establishing a project like this in some of the countries you've talked about; Zimbabwe, South Africa, et cetera, and the United States?

Is - are there critical difference that you've found or are there similarities?

JUDITH MCHALE: Well I think initially we we're here, and we're operating as an American corporation. So what we did in 1989, we basically are programming the not-for-profit service that went out commercial free to every school in America.

That was - in partnership with the cable industry, that was relatively easy to establish. I think the biggest obstacle initially for us was a high degree of skepticism; why were we doing this? Why were we actually going into these communities and doing it? And secondly, would we stay?

And I think after ten years of working with people, making them understand, you know, what it was we were trying to do.

And frankly, making the communities and the ministries of education our partners in the project really helped us to do it.

But initially it was skepticism, a high degree of skepticism as to what we were really trying to achieve.

CHARLAYNE HUNTER-GAULT: Yes. Kristin, what about you? Did you encounter anything like that as you took your project into Uganda - you've only been in Uganda right at this point?

KRISTIN PETERSON: We're actually in Uganda - we have projects in Uganda, Rwanda, Ghana, and a very small one in Haiti

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right now. But we've been in ...

CHARLAYNE HUNTER-GAULT: Haiti?

KRISTIN PETERSON: Haiti; just a very small one.

CHARLAYNE HUNTER-GAULT: How's that one going?

KRISTIN PETERSON: Well it's just one piece of equipment.

So, it seems to be going fine.

CHARLAYNE HUNTER-GAULT: Yes. But how did you choose those countries?

KRISTIN PETERSON: We started by trying to - early on we had an idea that NGOs, we originally started in Laos and working with villagers there, and for another NGO, and we - and once we formed our own organizations, we started to talking to various NGOs and Action Aid [interposing], the group we worked that we worked with in Uganda, was the first group that came and said, "Yes, we have a very specific use for ICTs in our program in Uganda."

And they had a good relationship with the villagers. So we were - it was a good match. So that's how we got started.

CHARLAYNE HUNTER-GAULT: Because you often here ...

KRISTIN PETERSON: Yes.

CHARLYANE HUNTER-GAULT: About Africa, and there's been news in the recent - in the past two or three days about how some countries have eased the sort of restrictions [laughter] and regulations that they have about, you know, for companies to come in from the West and do business.

You haven't encountered that? Or if you did, how did you overcome it?

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KRISTIN PETERSON: Actually we haven't - we really only encountered open arms is all I can say. One of the most important things that we've been doing that, and its part of our social mission, is it's not just us going into the countries.

What we do - and we found in Uganda, and we're piloting in Uganda right now, is what we call our Inveneo Certified ICT Partner Program.

So instead of us going in and installing and deploying systems for NGOs and other organizations, we recruit some really talented entrepreneurs in country - in the countries that we open up. We're testing it in Uganda right now.

And they actually become our arms in the country to provide vital support services to the organizations for the systems and also to - and there several benefits, lowers the cost by about 80-percent.

Were also, they get that onsite support in these very rural areas. And it gives a great opportunity for the local entrepreneurs to start to establish a good base of income and grow availability of ICTs even more.

So, that's one way that we try and work well with the governments and the organizations in case we open up.

CHARLYANE HUNTER-GAULT: Okay so each of you - we got a bunch of CEOs and people who run companies, foundation officials here in this room, and others we'll find out as we go along.

How would you like them to be involved in something like what you're doing? Should they consider that, or should the

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consider looking at other kinds of technological things that would be mutually beneficial?

JUDITH MCHALE: Are you asking me first?

CAHRLAYNE HUNTER-GAULT: Yes.

JUDITH MCHALE: So sure, I have a couple of wishes [laughter].

CHARLAYEN HUNTER-GAULT: We go back to the genie [laughter] that we had yesterday. We'll sign that genie - I don't think he's in here right now. We got lots of other genies in here, so.

JUDITH MCHALE: First I think several people here might be able to influence policy. And policy in the countries like Uganda where there's an open policy towards computers and communications is really helpful to that country. That's our learning today. So that's really important.

Secondly, I encourage all of you to think about infrastructure. If as - if you're an NGO, a lot of times infrastructure, which is what we do, is kind of a step-child to a direct program.

But infrastructure's so important to building capacity and to deliver services, vital services for poverty alleviation, healthcare, and relief.

So the NGOs need the capacity just as badly as the entrepreneurs do. And finally, selfishly [laughter], yes, we would love partner with organizations. We actually in fact work very closely with many technology companies to create the solutions.

We work with Intel, AMDY, and products from Linux, which is

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a division of Cisco. And we would love to both work with organizations, companies, who have products that can be integrated and used that are right for integrating into developing countries.

And as well, if anyone has project here where they need our technology, we'd love to work with you.

CHARYLAYNE HUNTER-GAULT: Yes. Premal, what are your hopes for businesses looking at developing countries?

Not necessarily through the prism of your own experience, but for the people in this room who obviously have some interest.

What do you think their point of interest should be? And how should they think about investing in the kind of things that you're talking about?

PREMAL SHAH: Well I think taking a long term and having an appetite for risk, I think are two - two things that, you know, I'd encourage anyone to have.

CHARLAYNE HUNTER-GAULT: An appetite for risk you're telling a room full of business people.

PREMAL SHAH: It, you know, and I think that's where other organizations, NGOs, government organizations, et cetera come into, and foundations, come into kind of an established layer of risk protection essentially to enable businesses to come in and think long-term about how they want to create sustainable operations in - with particular countries.

So, you know, I can - though my own lens of Kiva Kiosk, you know, we think about, you know, how do we act as almost a distribution channel for businesses in terms of deployment of

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capital; so maybe banks to the kind of the smallest microfinance institutions out there.

How do we allow them to channel their funds through this? And, you know, the way we try to mitigate risk is by creating a transparent online platform so that you can actually see, you know, where your capital's deployed and the performance of that capital.

CHARLAYNE HUNTER-GAULT: Risk takers Judith?

JUDITH MCHALE: Risk takers. I was surprised when you said - you implied that businesses don't take risks. I think we obviously, we hopefully we take risks and we grow them.

And think that just to sort of, as I was sitting here thinking about it and in past couple of days too, you can either be overwhelmed by the enormity of the problems that are out there, and just go, "We can't possible solve all of these issues and all of these problems" but little steps really make a huge, huge difference.

And I think all of us should try not to lose sight of what we can achieve. And my wish would be - when we first started this someone said to me, "How many schools do you want to take this program to, and if you think about Africa alone?"

I said, "How many are there in these parts of the world" because I think it is something that - that was my goal and vision for it.

And so I would certainly invite anyone who wants to join us in doing it. It is a partnership, and we would be delighted to have people share that with us.

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CHARLYANE HUNTER-GAULT: Thank you so much. I think at this point, we're going to just temporarily suspend this discussion so that we can have some discussion at our tables.

And I'd like to invite Gail Smith to come us to give us the marching orders

GAIL SMITH: If you were [inaudible].

CHARLYANE HUNTER-GAULT: [Laughter]. We usually meet in the parking lot somewhere in ...

GAIL SMITH: This is true.

CHARLYANE HUNTER-GAULT: Ethiopia or South Africa.

GAIL SMITH: This is true. Last two times I've seen Charlayne we've ran into each other in parking lots in strange places. I don't know that this is the room that I can give marching orders to, but thank you to all our panelists and to Charlayne.

And I - something been posited here at this panel. One is that technology can really allow people, particularly entrepreneurs, to increasingly be the masters of their own lives.

And I think to build something that is very important and a critical ingredient of economic development, which is a civil society that can depend on itself.

We talked yesterday about the role of government policy. Clearly it's important, but there weren't a lot of emphasis here about what governments do. This is about what communities do.

And what we'd really like you to focus on is giving the potential of technology to do these two things. To let people master their own economic destinations but also create these vibrant

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civil societies.

What can we do to get that technology out to people? And I say we advisedly - advisedly. You know, in most conferences you make recommendations and come to conclusions and there given off to somebody else who's in charge.

Here at CGI, we're essentially making recommendation to ourselves. The question is what can we do? Some of us are NGOs; some of us are business; some of us our entrepreneurs; some of us our government officials.

If, as we've heard, technology can make such an important difference to local producers, to businesses, to connecting people in the United States and micro-entrepreneurs in Southeast Asia who might want to cooperate with one another.

What can each of us do to innovatively make that possible? To get more of the technology we're hearing about here into the hands of the people whose lives it can change.

So as yesterday - and I have a message for facilitators, I have no idea what this means, but you are supposed to type this into the top screen [laughter]. That means something to you?

Okay, and so we'll go for about 30 minutes, and then we will reconvene and see what our panelist think of what you all have to say. So please enjoy.

[END RECORDING - PART 1]

[START RECORDING - PART 2]

MALE SPEAKER 1: Ladies and gentlemen, it's time to

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please wrap up. Please wrap up as our panelists return to the stage.

CHARLAYNE HUNTER-GAULT: -you manufacturing the computers and making them solar powered or are you buying the systems from a manufacturer?

KRISTEN PETERSON: So, excuse me. It's a combination. What we do is we use very current but proven technologies. We don't create technologies ourselves.

We choose from technologies from companies that you know well, from AMD, from Linksys, from Wise Communications and from Intel. We tightly integrate those technologies so that they're all essentially in one system.

I'll give a specific example. We've got one LCD screen with a very low power six-watt computer that's attached to the back and a small telephone adapter which converts to VOIP and then we put a 12-volt, we combine those and put 12-volt in, so they can run off any kind of a 12-volt power system. So what we see ourselves as an integrator of proven and relevant technologies. We take them and make them even more relevant for the organizations we work with.

In fact, that computer has no moving parts. It's highly dust resistant and moisture resistant. So it's very operable in very rural conditions, in a clinic or agricultural office.

CHARLAYNE HUNTER-GAULT: Do you think you can get a price point of a hundred dollars?

KRISTEN PETERSON: That's pretty tough. [Laughter] I

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don't think anyone has been able to get that yet. We're shooting for sub-500 right now for our lowest price right now, but with scale.

And that's where organizations here can come in. With scale we can certainly drive those costs down as best possible. And-

CHARLAYNE HUNTER-GAULT: When you say scale what [interposing]-

KRISTEN PETERSON: A thousand units, 20,000 units and as we do that and we work with organizations who are developing these technologies that we integrate so carefully.

It's all of our goals to get the costs down and competitive. Many of these are systems that are already fairly low-cost.

CHARLAYNE HUNTER-GAULT: Okay. Premal Shah, let me just come to you quickly. What, this is again, a question from the audience. What due diligence do you use to make sure that the microfinance organizations on your site are good at what they do and have a likelihood of making good loans?

PREMAL SHAH: That's a pretty frequent question that we get. So microfinance institutions vary in terms of data that's available on them. On the kind of, youngest end, for a brand new microfinance institution, we might use a trust network.

So two Peace Corps volunteers in Uganda says that, hey, this church group, the pastor wants to actually start doing some micro-lending.

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And what we'll do for them, is if they were to list businesses on the platform, we have a risk-based system that only allows them to fund-raise a certain amount.

And as they demonstrate [inaudible] performance, they can basically list more businesses and raise more, so it's a performance-based system, kind of like EBay.

So a brand-new someone on EBay can't just sell a flat screen TV unless it's extremely cheap. But basically, as they develop a reputation over time, they can sell more units more efficiently.

And so that's how we let the very low-end or very young microfinance institution come onto the platform and its performance lets them raise more money.

On the more mature end, there's a ton of industry data on, kind of, the Gramine [misspelled?] banks of the world and some smaller institutions that we can leverage.

So for instance, if another microfinance fund might co-invest in one of these microfinance institutions, we use their co-investment as a sign or a signal of these people that this NGO is actually pretty legitimate.

We'll let them post more businesses initially and we, because we trust them more, they can raise more money right off the bat.

CHARLAYNE HUNTER-GAULT: [Inaudible], what kinds of constraints are there regarding government policy access, especially in Africa and Asia? We heard some good stories, but

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how do we address the other?

KRISTEN PETERSON: In terms of our particular project, the non-profit project, we really haven't encountered any government resistance.

At least initially, we have the skepticism that I talked about earlier, but we have not actually encountered that.

Frankly, governments by and large embrace what we are doing. We have a long list of countries that would like us to come in.

And I think the key to success for our particular project, because of course anything in the realm of education goes right to the heart of any nation or culture, is that they are the ones who are telling us what they need in their particular cultures.

So and Discovery has a long history of operating in countries all over the world. And we have a number of processes that we've put in place, which help us understand a lot of those issues.

But frankly it is driven by the people that we're working with so that they are telling us what they need.

And so, by and large, in terms of our educational product, we have not encountered that resistance. We have with some of our other services, frankly, our more broadly distributed television services.

But on the not-for-profit side it's not government resistance. We almost have to resist the governments who want us

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to bring it in to their countries.

CHARLAYNE HUNTER-GAULT: But if you're dealing with companies, corporations, et cetera that don't have the kind of network that you have or the kind of infrastructure that you've set up, how do you, what would you advise them to do?

KRISTEN PETERSON: Again, what we, in our particular case, the thing that we found is a demonstrated commitment overtime to stay with a particular project in a particular market.

At the end of the day, that is what's going to help you overcome any kind of resistance that you might see.

You have, you know initially we did have some resistance and we had, for especially at the level of the ministries of education where they were highly suspicious of an American corporation coming into this arena.

And it was really persistence over time of long conversations, dialogues explaining what it was that we were trying to do with them and it was just a question of building trust over a period of time.

CHARLAYNE HUNTER-GAULT: Premal, this question comes, I'm going to ask the second part of it first. It says, Twenty-five dollars seems like a very small amount to generate. What is the incentive for the investor? Is it financial return or charity?"

PREMAL SHAH: It's both, actually. So the vision is that a lender would actually weigh three variables. One is financial return, second is repayment risk and third is social impact.

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And so by creating this marketplace an NGO that might have a lower kind of repayment rate might actually have to honor or offer a higher financial return. Today, the product is at 0-percent interest.

As I mentioned, we're only ten months old but we're actually working with regulators to actually let the interest rates float so that each microfinance institution can set a non-zero interest rate and compete for capital. So ideally, both and that way we can tap into some more mainstream investors.

CHARLAYNE HUNTER-GAULT: And how do you cope with collateral? This is a question again from the audience, for emerging entrepreneurs who don't have property [inaudible]?

PREMAL SHAH: So we work through microfinance institutions. They are the folks who are actually listing these businesses in the community.

So it's up to each microfinance institution to determine the creditworthiness of each micro-entrepreneur that's listed on the Web site.

So if they can actually assign value to things that are hard to value like, you know, this hut, is it worth this much and can it be used as, for instance collateral.

That's fantastic because then they can post more businesses onto the Web site.

CHARLAYNE HUNTER-GAULT: Okay. And Kristen, I promise the audience I did not [inaudible] this question, but I do adore it. Has Inveneo considered providing cameras and photographic

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equipment, Web cams, et cetera to communities to empower them to be journalists?

KRISTEN PETERSON: We would love to do that. And what we really do, is we work to support the organization that is deploying the communications system with whatever they want to do to serve that community.

In fact, we're going to be installing a village, or a system for seaweed farmers in the Philippines.

And they're going to be using Web cams in that installation so they can talk to each other and form cooperatives as well as start to connect their value chain, some of their customers, to better understand what their needs are and how to produce what they need.

So in many ways, we can incorporate those tools in whatever way the organization that we're working with needs to really make it relevant and important for the community.

CHARLAYNE HUNTER-GAULT: Great. Well, we want to end this part of the discussion on time and if I can find, oh, there she is.

Thank you for those, and thank you audience for those questions. [Applause] Don't go anywhere because, again, we have some other items that we would like to explore, Gail.

GAIL: Right, and you've all just been given the short summaries of what the table discussions have been and these will be up on the screen.

But I'll just read them now, and also tell you that some

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of the discussion you've had here will be followed up in a slightly different way after our next panel.

So hopefully, we can build on what looked to me to be some very enthusiastic discussion, kind of falling into sets of three. A lot of focus on what the distribution paths might be to expand the availability of technology.

One is linking satellite communications providers with unwired villages to help deliver technology.

The second is to create partnerships between businesses, universities and NGO's to get technology into the field. And I think universities is an important add-on here.

And also, to ensure that governments have a role and a stake in bringing projects to scale. We heard Judith say that governments haven't been an obstacle.

But how do we really get government in the loop in making sure we can bring some of these things to scale?

Three things that seem to me to be important cautions. It's very easy, I think, for all of us who have seen Blackberries and cell phones change our lives to say, oh, this fixes everything.

First is to remember that education has to be married to the introduction of technologies to ensure that opportunities can be used.

In other words, we've really got to make sure that people are trained to use this equipment, that as much as it feeds education, education feeds the spread of technology.

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Also and importantly, it must be targeted and sensitive to cultural values, the level of development, reliable energy, and this is a really very, very key piece, and to the supply chain.

Again, so that it's tailored to the particular needs of the environments we're operating in. And to remember that technology doesn't address some of our fundamental primary needs. It's not a silver bullet. It's a fantastic and incredibly potent tool, but it's not going to answer everything.

Now we have three specific ideas or gems that we want to share with the whole group. One is the notion of phone banks to form partnerships with other individuals to share unused cell phone minutes.

I think this is a terrific idea. I think all of us from time-to-time have unused minutes and most of us can certainly afford to contribute some minutes. And the notion of building phone banks is a really terrific idea.

One is train it forward. To use the model often used elsewhere in development and Kristen, I think, talked about this a little bit, but building on giving technology training to people who can then pass it on to others.

Part of our task isn't just to deliver the technology. It's to build the human resource base and foundation that allows for the spread and use of that technology.

And finally a farmer forum. Strengthening farmer connectivity on behalf of our moderator, journalist connectivity

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through networks, blogs and information sharing.

So to create, again communities that it is not possible now in many remote corners of the world to create, given the absence of infrastructure, so using technology to do that.

I don't know if the lights went off because I'm supposed to shut up now or we're going for mood lighting.

FEMALE SPEAKER: I've got one more question.

GAIL: So—

CHARLAYNE HUNTER-GAULT: Oh, the time's gone.

GAIL: Time's gone and we're in the dark. I will now go back to Charlene and summary comments from our panelists, but thank you all very much for this.

CHARLAYNE HUNTER-GAULT: Great. Kristen, you've looked at the technology points that Gail just read out? Do you have any comments on those?

KRISTEN PETERSON: Yes. First, our technology must be targeted and sensitive to the needs and cultural values of the community. I think that is really important for adoption of the technology. It's important for early adoption of the technology.

Once the technology is available and viable and relevant to these communities, they're going to take it off in a different direction that we never imagined, to use it for their best needs. But it has to get out in a way that's understandable to them and relevant to them.

CHARLAYNE HUNTER-GAULT: And of course working directly with NGO's really helps because they have the people on the

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ground.

KRISTEN PETERSON: Yes, exactly. They understand the needs. They have the relationships with the community, likewise with the government and the education projects.

CHARLAYNE HUNTER-GAULT: Yes, I've worked with Action Aid in various countries including Malawi and they are extremely good in their relations with government and people on the ground.

Did you have any other comments on any of those other points?

KRISTEN PETERSON: Yes, I love the idea of the farmer forum and I think that there are many ways that we can do, organizations can take up a role, like the farmer forum to help create information sharing.

Our table was, one of our comments were that, was that information is power and you get information into the hands of farmers.

They can help control their own destiny in many ways. And then the final thought that I'd like to add is that by creating partnerships, that you must create partnerships to get technologies in the field.

There are a lot of great companies, and this is a little self-interest. A lot of great companies coming up with technologies that are relevant.

And we'd like to look to the business community to take risks with those organizations to help them scale and deliver the social impact that they would like to, that they can promise by

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helping them scale, by partnering.

CHARLAYNE HUNTER-GAULT: Premal?

PREMAL SHAH: Hello.

CHARLAYNE HUNTER-GAULT: My clock is frozen, by the way. So I'm [inaudible] up here. But anyway, somebody can give me a hand signal or something.

PREMAL SHAH: I'll just respond quickly. I love the gem of farmer forum and I think kind of an unintended by-product of what we've done with Kiva is in Torrorra [misspelled?] Uganda, which is the first village we started in about ten months ago, there's about 50 businesses that were funded through finance through Kiva loans.

And there is one Internet café there. And typically you'd only see kind of college age students in that Internet café.

And now, you actually see a lot of the micro-entrepreneurs going into the café and asking the attendants, Kiva, pull up Kiva.

And they've never really found a computer, or we imagine that, you know, the average mean age looks to be about 45-50.

They've never really, I'm sure, found the computer to be a relevant kind of asset in their life up until now, is what we're hearing, which is they're actually looking at Kiva and it has become a virtual bulletin board in the town where they actually see their friends.

And the values, you know, just as much financial as far

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as who's repaying, who's not, and how's my business doing and what people around the world are looking at my business, which gives them a sense of importance.

But it's also just social, seeing your photo, being, you know, permanent in the annals of history. I think there's these unintended by-products of what we're doing, which we're only beginning to learn about.

And so I think it's surprising what happens, how technology is taken and used and we just look forward to seeing what else comes out of this experiment.

CHARLAYNE HUNTER-GAULT: Judith?

JUDITH MCHALE: Yes, three quick things too. I think as I looked at some of the cautions the one that really being sure. We all have to understand and accept that technology really is not the silver bullet.

What you have to do is to provide services, which are really sort of user-based. What do they need and really sort of focused on that, and then the importance of training people.

And finally, training the trainer that is something that we do. I could sit here, I could sit with a group of teachers in Uganda and talk to them forever about the importance of technology in the classroom.

And I will simply not have the impact of a fellow teacher who experiences the, sort of, daily experiences of life in that classroom will be much more impactful than I ever will, because they understand the experiences of it.

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And that teachers and people who are being trained will react much better to people with whom they feel comfortable who have similar life experiences or experiences in the classroom in our particular case.

So critically, critically important to be sure we're not just dumping technology which is not useful, but providing technology which is useful and the training that is important to be sure that it's fully utilized.

CHARLAYNE HUNTER-GAULT: Thank you so much, all of you for those very thoughtful answers. I think in terms of the themes of this conference, that we've heard from the granddads to our mini-granddads here.

To those of you who participated, [inaudible] talked about it this morning when she talked about how important it was for people to see the dividends of moderation of fees.

And I think that the countries that we're talking about here, the developing countries, many of them are new and fragile democracies.

And it's so important for people to feel connected and to communicate and to be able to share values and to see the dividends of peace.

Infrastructure is one of the most challenging problems regarding poverty in the world. I've seen it in Africa, and I've seen the people involved in micro-financing in villages in places like Tanzania and others.

And the micro-financing is doing a fabulous job at

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empowering people. But they also have to be able to get from their village to the roadside to sell their products.

So that infrastructure development, communication, all of this is important. And the larger issue is how do we ensure that the baby steps to democracy that many of these countries are taking become giant steps?

And people who are empowered, who have some economic power, who can live lives like the rest of us, are going to be sure that those roots are nurtured and that their countries become stronger.

So it's not just an individual matter. It's a matter of their countries and, in fact, the global world that [inaudible] talked about this morning being a part of a family that functions.

I mean, some of our families, as you know, sometimes get a little bit dysfunctional. But for the most part when we can communicate, they function relatively well.

So thank you for your interventions, and all the best to you as you continue to pursue getting those instruments into the hands of the people. Gail?

GAIL: Thank you Charlene for that.[Applause]. Thank you very, very much to our panelists for all your doing and all you've shared with us.

And now I would like to introduce, once again, Sandy Berger, the former National Security Advisor, head of Sunbridge International, Advisor to the Clinton Global Initiative and our

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Poverty Alleviation: Knowledge is Power: Using Technology to Get Ahead 42
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Chief Commitment Presenter for the Poverty Alleviation Working Group. Sandy? [Applause].

SANDY BERGER: Thank you, Gail. It's been a terrific morning. There's been an enormous amount of activity on the commitment front from people who have been here yesterday, and I suspect that activity will continue today as you think about your own commitments going forward.

I'm very privileged to announce several other additional commitments here today. If I could have James Struckterman [misspelled?] who is President and CEO of Venatech come up, I would say before I get to your commitment that James won the MacArthur fellowship last week- [Applause] -which we all know is a very highly cherished and unique award.

Congratulations. Venatech is committing to advance the employment, education and health opportunities of blind and print-disabled people worldwide, by providing them with accessible digital books.

This project is worth \$1.4 million over one year. Venatech will modify Bookshare.org, a revolutionary digital library with almost 30,000 accessible Braille and talking books, so that its infrastructure can serve a global audience.

The company will partner with national libraries in three countries besides the U.S. One will be India. The other two will be selected with member input here at CGI in 2006.

It's a great project. James, thank you very, very much. If you could sign this, you're then committed.

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JAMES STRUCKTERMAN: Do we have a pen handy?

SANDY BERGER: I certainly do.

JAMES STRUCKTERMAN: Okay, thank you.

SANDY BERGER: Thank you very, very much.

JAMES STRUCKTERMAN: Thanks a lot.

SANDY BERGER: Congratulations. [Applause]

[Laughter]. I need Braille myself to get this, shake his hand. The second commitment I want to announce is from Microfinance Opportunities and if Monique Cohen [misspelled?], who is the Founder, President of Microfinance would come up. Monique?

Microfinance Opportunities is involved in addition to Freedom From Hunger with partial funding from Citigroup Foundation. I don't know who the Citigroups are but I know the others.

Their commitment is to increasing the use of technology-based financial services among low income populations in developing countries by offering financial education programs.

This project is worth \$3 million over three years. Microfinance Opportunities and Freedom From Hunger will develop a curriculum for low income populations in Latin America, Asia and Africa.

The program will teach financial services, and in particular, electronic banking.

This will include banking with cell phones, ATM's and credit cards, something I could use as well. A variety of media or delivery channels will be explored to enhance learning

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experience.

These may include classroom training, music, movies, soap operas, and public billboards.

A great project, Monique. Thank you very much. If I could ask you to sign this so that you can't renege.[Inaudible][Applause]

SANDY BERGER: I think it's so interesting to, for all of us to hear the kind of commitments that other people are making. I think it's a rich part of the experience of being in CGI.

The next project, the next commitment I want to announce involves Kumi Naido [misspelled?] who is the Director of Civicus [misspelled?]; Cynthia Ryan, who is the President of the Schooner Foundation; and Sylvia Boren, who is the Director of Oxfun Noved [misspelled?], if they would come up. Hello.

In addition to these three groups, this project also involves the International Center for Not-for-Profit Law.

And the commitment they are making is to equipping civil society with a civic space barometer to monitor trends in civic space and to advocate for the role of civil society in democratic governance.

This project will be worth \$1 million over three years. The civic space barometer, we use primary and secondary research materials to profile the current state of civic space globally.

Profiling will be conducted on a regular basis so that people can assess whether space for civil society has shrunk or expanded.

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The project will also have a forecasting feature so it can act as an early warning system when trends are alarming.

I think in terms of accountability, this is a tremendous project. Thank you very, very much. If I could ask the three of you to sign this.

FEMALE SPEAKER: Okay.

SANDY BERGER: Thank you very, very much. [Applause][Inaudible].

SANDY BERGER: Two more that I want to announce. The next one involves the Wilfrinson [misspelled?] Center for development and the Brookings Institution.

If I could have Najeb Dilon [misspelled?] join me here. Is Najeb here? Najeb apparently is not here. Let me go ahead and read the commitment in any case, because I think it's valuable for all of us to get a sense of the projects that are coming out of this forum and this initiative.

This is a project involving the Wilfrinson Center for Development. It involves a commitment to more equitably develop in the Middle East, development in the Middle East by creating a body of research and policy recommendations on increasing economic inclusion of young people.

This will be worth \$1.8 million over two years. The Wilfrinson Center for Development commits to creating a robust knowledge base on youth exclusion and to widely disseminating its project findings through books, briefings, journalism and seminars.

¹ kaisernetwork.org makes every effort to ensure the accuracy of written transcripts, but due to the nature of transcribing recorded material and the deadlines involved, they may contain errors or incomplete content. We apologize for any inaccuracies.

Based on these findings, the Center will devise ways to improve policies and interventions that can boost economic opportunities for youth in the Middle East.

And we will make sure that Najeb signs this and CGI will make sure that he actually then fulfills his commitment.

[Laughter]. The CGI police will visit your home. [Laughter].

And I don't know whether Mr. Medina is here either but I want to, yes? Oh, terrific. Please come up. Fundacion Alpha [misspelled?]. I heard you were getting close to being here and I'm delighted you are here.

Fundacion Alpha, it's commitment is to launch a scaleable pilot program for creating food related businesses in low income areas in Mexico. This project will be worth \$600,000 over 1 year.

The First Design Project, as this is called, will prepare people in 30 Mexican communities to start food businesses from restaurants to catering services, for kids' parties.

Fundacion Alpha, which is the leading Mexican producer of refrigerated food, will provide motivational training, entrepreneurial skills in securing loans and building a business plan and logistical support to overcome refrigeration and storage challenges.

And after the first year, Fundacion Alpha will evaluate the project and decide how to grow it to a national scale. And so we look forward to you coming back for CGI next year—

MR. MEDINA: Thank you.

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SANDY BERGER: -and telling us how successful the program has been and how you're going to expand on it for all of Mexico. Thank you, will you at least sign this for [inaudible]?
[Applause]

MR. MEDINA: Thank you.

MALE SPEAKER 3: Morgan?

MR. MEDINA: Thank you sir.

SANDY BERGER: Okay, thank you.

MR. MEDINA: Yes.

SANDY BERGER: Thank you all and I will see you again this afternoon. [Applause]. Gail, back to you.

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