

ADVANCING GOOD GOVERNANCE in International Development

Peace, Security, and Governance in Goal 16: How Do We Tackle This?

9 – 10 June 2016

Rhodes House, Oxford

Master Class: Skoll Centre: Challenges of Governance in a Digital World

Panellists in the master class addressed issues surrounding data accountability and privacy in a world where technology plays a significant part in most people's lives. The speakers discussed the difficulty of balancing the benefits of data collection with the challenges posed by protecting privacy.

Key Points from the Session

- 1. Education regarding digital information is key.** Many of the most popular websites and software programmes in the world collect significant quantities of data about their users. The terms and conditions that the public agrees to in order to use these resources are rarely read, let alone understood, allowing these companies to use the data they gather as they wish. Both companies and governments must be held accountable for their transparency in personal data protection, or lack thereof, in order to avoid encroachment on individuals' privacy rights. There is also a heightened need for information to be given to the public regarding the data they leave behind when online, particularly amongst the younger generations who have grown up in a connected world.
- 2. Clear digital accountability standards are vital.** Technology now dominates the way people communicate. The convenience the digital world offers is accompanied by an ease of access to personal data. Simple day-to-day interactions between individuals allow institutions to learn ever increasing quantities of information about the public. Regulators that are tasked with achieving the difficult goal of balancing privacy with other public interests must also overcome the significant hurdle of keeping up with the pace of technological progress. Clear accountability standards, however, can help mitigate the immediate threat to individual rights posed by data collection.
- 3. Digital information can help governments combat displacement.** Four billion people, or almost 60 per cent of the world's population, do not have a digital footprint. Many of those who lack access to the internet are poor and live in areas that are often in the most need of governmental help. They also happen to be those for which the least amount of data is known. Due to this lack of information, governments and organisations have struggled to offer effective programmes to remedy poverty and displacement. Data collection companies, which employ locals to go into their own neighbourhoods and collect survey data, are one tool to fill this information gap.
- 4. Information facilitates money exchange.** One of the fastest-growing sources of credit in the world has been peer-to-peer lending, connecting people that have money with those that need it. Borrowers are able to obtain funding with interest rates that, for one such provider, Zopa, are between 3.5-20%, with much of the application and review process done online or through mobile technology. Since information helps ease the uncertainty of non-payment, the more data a potential borrower gives, the lower their interest rate can be, though this practice again raises questions of data protection amongst even more vulnerable individuals. This access to credit has been shown to encourage economic development in areas most affected by poverty and crisis.

Emerging Questions

1. Who determines the boundaries of privacy, and where is this line drawn?
2. Who should be able to access and use information gathered through data mining over the internet?
3. How do we maintain the balance between individual's privacy rights, and government's need for information to provide better services to the public?