

**REMARKS BY HIS EXCELLENCY WILLIAM RUTO,
CGH; PHD; PRESIDENT AND COMMANDER-IN-
CHIEF OF THE KENYA DEFENCE FORCES, AT THE
WORLD GOVERNMENTS SUMMIT IN DUBAI, UAE,
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1. The 20th century witnessed far greater social, economic and even political and cultural transformation than humanity had witnessed in the entire history of its existence, thanks to technological innovation. It is easy to forget that the internal combustion engine enabled humanity achieve speed on earth, flight across skies and explore outer space, and that from atomic energy and nuclear power, to the television and X-ray, as well as the microwave and magnetic resonance imaging, humanity was able to solve problems that had seemed insurmountable for millennia, thereby unlocking possibilities which made new modes of economic and industrial organisation inevitable, transforming societies, economies and states for good.
2. For all this, nothing in the past century compares in terms of sheer speed and scale of transformation, as well as implications for human wellbeing and disruptive socioeconomic change,

with what we have experienced over the past few decades, since the advent of computing and the miraculous explosion of ICTs, robotics, automation, machine learning and artificial intelligence.

3. All change produces its winners and losers. Just as in the petroleum-powered age, the silicon-powered era is causing a mass extinction of professions and ways of life, and replacing them with new ones. Similarly, the possibilities unleashed by the new industrial revolution are also re-defining the opportunity and threat terrains across sectors. There has never been a time when thresholds of change were not also periods of intense debate and controversy. Innovations elicit resistance and attempts to suppress or adapt it to the *status quo*. The fear of the unknown can be a real and huge drawback to progress. Governments, however, if they are to remain relevant, agile and responsive, must of necessity move facilitate, encourage and champion change.
4. From our experience with innovation in Kenya, I would say that it is wise to be vigilant against adverse implications, antisocial applications and other threats that can arise due to unregulated or reckless experimentation with unsafe, scientifically untenable or theoretically unsound technologies,

yet this must never be a ground to stand in the way of solutions to humanity's pressing needs.

5. Our proudest innovation, which has come to define Kenya in the digital technology space, is mobile money, which first emerged in our country as *M-Pesa*. When Safaricom Ltd launched the service 17 years ago, the country's banking sector was up in arms, pointing out that Safaricom had set out to conduct banking business without either obtaining a banking licence, or undergoing the rigours of banking regulation.
6. For its part, the public eagerly embraced the liberating efficiency of mobile phone-based cash transfer. Many types of businesses quickly saw the benefits of cashless transaction, and persuaded banks to enable them conduct their banking over the phone. After rigorous debate, Kenya opted to face the future with courage, and M-Pesa became the legendary driver of trade, enterprise and commerce that it has become, transacting USD 1.2 billion every day, serving over 5 million enterprises and 61 million customers across 8 countries and counting.
7. In Kenya, we understand that the soul of innovation is the constant endeavour to meet public demand by providing solutions to problems, efficiently delivering services and

transforming challenges into productive opportunities. With this understanding, we have exploited our digital revolution to transform the public and private service delivery landscape, enabling government to reach more people, accelerate the performance of key sectors, serve the previously marginalised, achieve inclusion and improve the wellbeing of all, especially the vulnerable and disadvantaged.

8. Using mobile phone-based digital technologies, we have been able to register 5 million **farmers** and facilitated timely last-mile delivery of appropriate inputs.
9. In an economy powered by an informal sector, which provides over 70% of employment and contributes more than 75% of GDP, our transformation agenda dictates that affordable credit and financial inclusion be made available to the majority as a matter of urgency. The **Financial Inclusion Fund**, or the Hustler Fund, has largely made this possible, liberating millions from predatory lenders, through a digital lending and savings platform powered by our telcos. Affordable credit is now a normal part of everyday business in our MSME sector. As we speak, the Hustler Fund has 18.2 million customers and has disbursed USD 280 million in its first year of operation.

10. Motivated by the resolve to achieve universal health coverage and make high quality medical services attainable throughout the country, we have deployed **107, 809** community health promoters to serve in every village, attend to citizens at their homes, capture diagnostic data with digital devices and transmit information to supervising medics using the mobile phone.

11. Recognising that the efficiencies of technology extend beyond speed and security, to inclusion, transparency and integrity, we are now finalising the process of enhancing e-government by digitising all government processes and automating public services to make them accessible to citizens at their convenience. In the last one year, we increased the number of digitally accessible government services from 5% to over 80%. The goal is to make government 100% digital by the end of this year.

Previous approaches to climate action have placed the world's economies in the difficult position of having to choose between development and climate action. At the first Africa Climate Summit, held in Nairobi in September last year, Africa defined its place in this discourse. With its abundant endowment of natural resources for green industrialisation, including critical transition

minerals, carbon sinks and arable land, as well as the highest green energy potential, from solar and wind to hydro and geothermal, Africa is the *de facto* epicentre of a green industrial revolution. It is no longer tenable nor sustainable to extract natural resources from Africa to be processed using greenhouse gas-emitting technologies. Green industrialisation in Africa will simultaneously address unemployment, reduce inequality, discourage migration, while enhancing manufacturing efficiency and industrial sustainability. All it takes is investment, which calls for a measure of boldness and intentionality, like that which channelled investments that turned the deserts of the Middle East and give us flourishing, futuristic centres like Dubai.

12. The game-changing possibilities arising from the convergence of a combination of energy, technology and the potential of our youth is brought into sharp focus by an experience I had a month ago in Kaiboi, a small village in rural Kenya, where I met a young diploma student, **Brian Kipchumba** works for an AI company based in Germany, from his laptop. The digital economy is delivering attractive opportunities for young people, to work for employers scattered across the world without having to leave their homes in Kenya. When I visited the Silicon Valley last year,

Apple's Tim Cook informed me that his company now employs about 23,000 Kenyans, all working from Nairobi.

13. We must not allow a fear of future unknowns to deprive brilliant youngsters like Brian of opportunities. If we sacrifice the benefits of progress hoping for security, we risk losing both. And if ever there was a case for great urgency in formulating a framework for the deployment of AI and machine learning, young Brian and his cohort place it in very sharp focus. We must not hesitate to mobilise collective action, and even anchor it through a dedicated multilateral agency concerned with how humanity will flourish on a thriving planet in the future, where we can all contribute resources and knowledge to improve our collective chances of winning now and in future.

14. Our **tourism** product has always been **sustainable**. Millions of tourists each year come to experience the global phenomenon of **Magical Kenya**, a great African experience; the totality of scenic beauty and spectacular geographical features, unique flora and fauna, beautiful culture and delightful hospitality. However, Kenya's Silicon Savanna is not just a globally competitive digital ecosystem where solutions are constantly developed, our savanna grassland plain is the theatre where the earliest man confronted wild

nature hundreds of millions of years ago. It has been scientifically documented that humankind's earliest ancestors lived in our country, with their earliest remains and settlements having been discovered in the **Lake Turkana Basin** to the north of our country. The story of early man is narrated through well preserved ancient fossils, leaving no doubt that Africa, and specifically Kenya, is the first home of all humankind. On top of an already excellent and globally competitive tourism product, the people of Kenya have a message to all people throughout the world: visiting Kenya is more than tourism: it is an epic homecoming: **Welcome home!**

15. You will agree with me that Dubai is a good place to contemplate the world of the future. In this place, we have seen that courage, imagination and science are the values we need to confront a challenging future with confidence, and are far more precious than silver and gold. I thank the **Sheikh Mohammed bin Rashid al Maktoum** and his government for the unwavering dedication to progress through innovation, and availability to engage in and facilitate robust conversations about humanity in the future. George Bernard Shaw said, "You see things; and say, "Why?" But I dream things that never were and I say, "Why not". We must enhance our capability to continuously ask, "Why not?" in order to stay ahead of a rapidly

unfolding and wonderfully complicated future.
That is why this Summit is important.

Thank you.