Breaking barriers: Innovative financing for community-centred digital inclusion

A T20 dialogue convened by the Association for Progressive Communications, the UK Foreign, Commonwealth and Development Office and UNESCO with the T20 Task Force on Digital Transformation.
1 October 2025, Cape Town, South Africa

Background and context

The digital divide remains a critical development challenge. According to the International Telecommunication Union (ITU), nearly a third of humanity has never used the internet, with rural populations in low-income countries facing particularly severe exclusion – only 16% are connected compared to 33% in urban areas. This inequality extends to gender, where women face a persistent five-percentage-point gap in connectivity rates globally. Africa remains the least connected part of the word with 38% internet penetration when the global average is 68%.

UNESCO's Internet Universality ROAM-X (Rights-Openness–Accessibility–Multistakeholder – Crosscutting) Indicators assessments, conducted in more than 40 countries, consistently confirm these gaps, revealing how digital exclusion intersects with human rights, gender equality, openness, accessibility, and multistakeholder participation. The assessments provide policymakers with actionable insights into where investment and policy interventions are most urgently needed to promote meaningful connectivity and inclusive digital ecosystems.

This exclusion has profound consequences in our increasingly digital world. As recognised in the UK Digital Development Strategy 2024-2030, "digital connectivity is a key cross-cutting enabler" that underpins all Sustainable Development Goals (SDGs). Yet traditional market approaches continue to fail marginalised communities. Even where connectivity exists, Research ICT Africa data reveals that many people cannot afford to use the internet at all, even if they have the needed devices and

skills, and many don't. GSMA data shows that rural users mostly use expensive, traffic-capped mobile data services that remain unaffordable for most. The limitations of current models are clear: as noted in the recent ITU Digital Infrastructure Investment Initiative report, we must move "beyond the typical profit-seeking business plan" to achieve meaningful connectivity for all.

Local and community-centred approaches to connectivity have demonstrated success by prioritising social impact over profits. They **combine supply- and demand-side approaches** by focusing on people's communication, information and capacity development needs. These models treat users as partners rather than just customers, leveraging local knowledge and trust to create sustainable networks. Their potential is increasingly recognised, from T20 policy recommendations to ITU resolutions and the outcomes of the UN Financing for Development Conference. But significant barriers impede their upscaling and sustainability – particularly related to financing. Most available financing instruments in the telecoms sector are designed for large-scale operators. At this side event, a concrete proposal for innovative blended financing of community-centred connectivity providers will be presented—a practical solution to bridge the digital divide where traditional approaches have failed. The discussion offers policy makers, financiers, economists and practitioners a chance to comment on and refine this approach and collectively advance meaningful connectivity as a driver for sustainable development.

This side event comes at a critical juncture. With digital inclusion gaining prominence in global forums like the G20, the World Summit on the Information Society 20-year review and the UN Pact for the Future's Global Digital Compact, we have an unprecedented opportunity to scale alternative connectivity models. It brings together insights from the T20's Digital Transformation and Financing for Sustainable Development task forces, and builds on the collaborative work of the Local Access Programme of the Association for Progressive Communications in Africa, Asia and Latin America, the UK's Foreign, Commonwealth & Development Office and their partners in the Digital Access Programme, and UNESCO, through their longstanding efforts to promote a human-centred internet environment and implementing meaningful connectivity through application of the ROAM-X framework. Supported by the UK Digital Access Programme, the objective and theme of the event are fully aligned with the UK's approach to digital development: supporting inclusive, responsible and sustainable digital transformation in partner countries.

Venue: The British High Commissioner's Residence, 14 Upper Primrose Avenue, Bishopscourt, Cape Town

Date and time: Wednesday, 1 October 2025, 13:00 to 17:30, followed by a networking cocktail

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To RSVP, write to locnet@apc.org. *To receive a personalised invitation, please write to anriette@apc.org with "LocNet T20 side event" in the subject line. Details on virtual participation will be shared closer to the date.*

Agenda

13:00-13:10	Opening and welcoming remarks
Part 1: Community-centred connectivity initiatives (CCCIs): Rationale, context and experience	
13:10-14:00	**Panel 1: Unpacking the context: What are community-centred connectivity models and why should we be taking them more seriously?** This interactive panel will talk about what CCCIs are and why they are making a difference, and present evidence from recent research studies that illustrate that current models are failing. The moderator will open the floor to questions during the course of the panel and at the end.
14:00-15:00	**Panel 2: Perspectives from community-centred connectivity initiatives** Voices from different types of CCCIs will talk about their business models, the communities they work in and with and their successes and challenges, and will share their experiences with financing.
15:00-15:30	Coffee/tea and networking break
Part 2: Growing CCCIs: Policy, regulation, financing and capacity development – leveraging the T20 process	
15:30-16:15	**Panel 3: Enabling policy and regulation and resource and capacity development for sustainable digital inclusion** What do CCCIs need to thrive? What do governments need to do from a policy perspective to accelerate community-centred connectivity?
16:15-17:00	**Panel 4: Financing mechanisms** Speakers will explore policy and regulation and the potential of the social and solidarity economy and blended financing instruments for digital inclusion.
17:00-17:20	**Closing**: T20 Task Force (Digital and Financing) perspectives with a view to G20 outcomes and next steps.
Cocktail event until 19:00	