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# NAMIBIA INTERNET GOVERNANCE FORUM CONFERENCE

22-23 November 2021

**REPORT** 









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#### **ABOUT THE NamIGF**

Launched in 2017, the Namibia Internet Governance Forum (NamIGF) is a multi-stakeholder platform for engaging on issues related to internet governance (IG) at national level, and how it relates to internet governance development at continental and international levels.

#### THE NamIGF WORKING GROUP



Josaphat Tjiho (Chairperson) Sector: Civil Society



Emilia Paulus (Vice-Chairperson) Sector: Civil Society



Saara Imbili (Secretary) Sector: Government



Anna Amoomo-David (Treasurer) Sector: Civil Society



Johanna Amunyela Sector: Business/ Technical



Helvi Haludilu Sector: Regulator



Collin Hangula Sector: Business



Eline Nyau Sector: Academia

#### **NamIGF 2021**

In 2021, the NamIGF hosted its 4th IGF meeting on 22-23 November, in Windhoek, Namibia, in a hybrid format in which stakeholders were present on-site or participated online. The Namibian forum adopted the global IGF theme: Internet United. The NamIGF preceded the global IGF, which was hosted by the Government of Poland in Katowice, from 6-10 December 2021.

The 2021 forum focused on pertinent issues within the Namibian internet environment, namely:

- Digital Transformation and Cyber Security,
- The Role of Community Networks in Fast-Tracking Digital Equality,
- Young Policy Makers and the Internet,
- Social Media and Mental Health,
- Leveraging Public-Private Partnership (PPP) for Digital Advancement,
- Best Practices from Kenya, and
- Maximizing IGF Participation.

The second day of the forum was a business session, providing space for discussion among stakeholders to find common ground, set priorities for 2022-2023, proposals and goals which address critical issues surrounding open, free, secure and empowering internet access in Namibia.

#### **OPENING CEREMONY**

Throughout the conference, Tonata Kadhila, the director of ceremonies for the NamIGF 2021, guided participants through the event, ensured that the agenda was followed, introduced speakers and performers, and moderated sessions.



#### WELCOMING ADDRESS: JOSAPHAT TJIHO NamIGF CHAIRPERSON KEY REMARKS

The chairperson of the NamIGF, Josaphat Tjiho, observed all protocols and welcomed the speakers and participants to the 4th NamIGF. Although the Namibian IGF was launched in 2017, due to the Covid-19 pandemic, the national conference could unfortunately not be held in 2020. Tjiho explained the hybrid format of the 2021 event, allowing panellists and the audience to participate on-site or online.

The overarching theme for 2021: Internet United, derived from the global IGF, depicts the necessity of standing united and coming together to advocate and develop policies and standards that support a free, open and secure internet.

The aim of the NamIGF Working Group is to facilitate engagement between stakeholders to find ways of leveraging on each other's expertise, skills, networks and resources to advance internet governance in Namibia. The aim of the 2021 IGF specifically, was to engage, network and lay out concrete, feasible steps to improve the internet ecosystem in the country.

Special mention was made of the Minister of Information and Communication Technology, Honourable Dr Peya Mushelenga, who was present to engage with the forum and support the vision of an Internet United for all Namibians.



#### KEYNOTE ADDRESS: HONOURABLE DR PEYA MUSHELENGA, MINISTER OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) KEY REMARKS

Dr Peya Mushelenga, Minister of ICT, was delighted to welcome participants, speakers and guests to the 4th national Internet Governance Forum.

Since its official launch in 2017 by former Minister of ICT, Honourable Tjekero Tweya, the NamIGF "continues to play a crucial role in bringing different stakeholders in the internet industry together to engage on key issues and possible solutions to national ICT challenges."

The Namibian government aspires to transform the country into a "digital smart nation that leverages technology in driving its socio-economic development agenda." Over the years, Namibia has made and continues to make investments in its telecommunications infrastructure to improve nationwide connectivity.

The Harambee Prosperity Plan clearly outlines the government's aspirations and goals regarding connectivity and ICT infrastructure development. The Ministry of Information and Communication Technology's (MICT) Strategic Plan, as well as the 5th National Development Plan lay out the government's ICT priorities. Crucial activities the government has rolled out include the facilitation of public participation in the process of adopting an Access to Information Bill, as well as the drafting of the Data Protection Bill, a Cyber Security Strategy and a Digital Strategy.

The Covid-19 pandemic has underlined that access to the internet and digital technologies has become critical to many Namibians' daily lives. The theme of this year's forum, Internet United, underscores that all stakeholders and users must come together to shape the future of the internet.

Hon. Dr. Mushelenga highlighted the relevance of the topics being discussed at this year's forum, while giving stakeholders, including the youth, the opportunity to champion the dialogue on the internet's trajectory in the digital era. The minister applauded the NamlGF Working Group for organising the event and equally appreciated partners, sponsors and stakeholders who committed to participate in this inclusive multi-stakeholder governance model.



#### SESSIONS AND PRESENTATIONS

#### SESSION 1: OUR DIGITAL FUTURE: ADDRESSING DIGITAL TRANSFORMATION AND CYBER SECURITY











Nashilongo Gervasius

Kai Kleingünther

Erkkie Haipinge

Albertine Shipena

Vivette Rittman

Format: Panel Discussion

Panellists:

Nashilongo Gervasius, Director & Founder, NamTshuwe Consulting

Kai Kleingünther, Self Employed, KWK Consulting

Erkkie Haipinge, Chairperson, Digital Foundation of Namibia; Lecturer, University of Namibia

Albertine Shipena, Chairperson, Internet Exchange Association of Namibia

Moderator: Vivette Rittmann, Digital Anthropologist

#### **KEY ISSUES**

- Increased dependency on the internet
- Increased cybercrime incidents
- Necessity for robust frameworks, guidelines and standards
- Need for digital literacy and cyber security awareness
- Need for robust regulatory frameworks, standards and guidelines

#### SCOPE

The expert panel highlighted that the increased adoption of digital technologies and internet use by the general public, businesses and government institutions poses complex threats and challenges, but also provides valuable opportunities.

**Kai Kleingünther** outlined the prevalence of cyber security attacks in the country, the potentially high cost of cyber crime incidents as well as the need for sound legal frameworks to incentivise investment in security safeguards.

**Albertine Shipena** underscored the necessity to enhance the protection of critical information infrastructure and technological safeguards, and encouraged Namibians to secure their personal devices to promote a positive online experience.

**Nashilongo Gervasius** commended the government's ongoing efforts to address cyber security threats and establish regulatory frameworks. She stressed that rapid technological changes and digital transformation require rapid, focused action to address common risks.

**Erkkie Haipinge** advocated a strong commitment to the advancement of digital citizenship, which refers to the competent and responsible engagement with digital technology. He therefore recommended weaving digital literacy, online etiquette, and online privacy and security into the curriculum at tertiary institutions and schools.

#### **DISCUSSION OVERVIEW**

As life increasingly moved online due to global changes caused by the Covid-19 pandemic, access to the internet became an urgent necessity for most people. Remote learning emerged as the new norm, and many companies moved their employees to the home office space. This transition did not only emphasise the importance of universal internet access and access to digital technology, but also the need for digital literacy education and cyber security awareness. Additionally, increased internet use and time spent online also provide increased opportunities for cyber crime.

# Ransomware attacks:

Attackers gain access to your device, and then lock and encrypt the data stored on it, preventing you from accessing your files and documents.

It can happen when you mistakenly download malware by clicking on links from unknown sources or email attachments or links from unknown sources. Attackers will demand a ransom to be paid.

(Source: us.norton.com)

Cyber attacks are regarded as one of the top risks companies are facing globally. It is estimated that the global cybercrime cost will grow to US\$10.5 trillion<sup>1</sup> annually, by 2025. This trend is demonstrated by an increase in cybercrime attacks on Namibian companies and institutions over the past few years. A Namibian company lost a staggering N\$15 million in operational costs due to a ransomware attack. This attack prevented the company from accessing their files and documents for 14 days, incapacitating them to continue their daily business activities. The ransomware attackers were able to access the company's systems for an additional 1 to 2 weeks, providing them with the possibility of data exfiltration. This is a prime example of how important cyber security measures can be, not only as protection from financial loss but also to prevent data and privacy breaches. Cyber attacks are not just aimed at private companies, they also target hospitals, banks, public institutions and individuals, underscoring that citizens' personal data is also at risk.

Against this background, it is concerning that the ITU's Global Cyber Security Index 2020 ranked Namibia 155th globally,

and 33rd on the continent (out of the 43 African countries assessed). The Namibian government is, however, taking active steps to pass a Data Protection Bill and adopt the Cyber Security Strategy 2022-2027. Yet, it remains that a robust national regulatory and legal framework as well as clear guidelines and systems to manage cyber security threats and uphold data protection principles are currently absent. Cyber security and data protection laws are important because they incentivise companies and government agencies to actively invest in cyber security, assign responsibilities and help to strengthen accountability.

In the absence of national laws and regulations, existing international and regional standards and frameworks could be translated into the Namibian context to serve as guiding principles and inform the standard-setting process in the country.

Besides the government's crucial role in combatting cyber security risks, online safety and security is every citizen's responsibility. Raising cyber security awareness and furthering digital literacy among citizens is of critical importance to protect individuals, companies and institutions from cybercrime. In corporations and institutions, for instance, employee negligence – or malicious intent in some cases – is a key cause for cyber attacks. Individuals are often more vulnerable to and unaware of online threats, and this extends to their personal devices and data. Often, users are not aware of the amount of personal information they are inadvertently sharing online, for instance, by agreeing to terms and conditions they have not read or do not understand when downloading mobile apps. And many have never heard of the dark web or the fact that their sensitive information could be sold in that part of the internet. Private users, employees and students alike need to be equipped to competently and safely navigate digital technology to prevent data breaches and cyber attacks.

# Examples of international and regional cyber security frameworks:

- African Union Convention on Cyber Security and Personal Data Protection
  - Internet Infrastructure Security
    Guidelines for Africa
- ISO27001, an international standard for information security
- NIST (National Institute of Standards for Technology – U.S.A) Cybersecurity Framework (CSF)



#### The dark web:

The dark web is the hidden collective of internet sites only accessible by a specialized web browser. It is used for keeping internet activity anonymous and private, which can be helpful in both legal and illegal applications. While some use it to evade government censorship, it has also been known to be utilized for highly illegal activity.

(Source: www.kaspersky.com)

Organisations, corporations and users therefore require the relevant knowledge and skills to control and protect the confidentiality of their private information. In Namibia, action should be taken to strengthen the digital literacy curriculum at schools and tertiary institutions, and conduct training interventions for company and government employees. Cyber protection measures must also include investments in the security infrastructure, such as virus detection, software encryption and firewalls as well as appropriate technology infrastructure.

The vast amount of data officially collected within Namibia by public institutions, such as the statistics agency, not only raises questions of how to securely protect and efficiently store it locally, but also how to effectively utilise this precious commodity – not without reason is data described as the new oil – to address local challenges, guide decision-making and facilitate data-driven innovation.

The digital transformation will continue, with or without regulatory frameworks, adherence to safety standards and widespread digital literacy. This is why a committed multi-stakeholder approach is necessary for Namibia to address the challenges of digital transformation and benefit from its potential, without risks to safety, security and privacy.

#### **CONSIDERATIONS**

- Feasibility of national data centres within the country;
- Operationalised standards for keeping data safe locally;
- How to tackle the challenge that digital tools, e.g., search engines, mobile applications etc. are
  usually not available in local languages, which inhibits informed, competent and safe use of these
  tools;
- Discussions around security issues related to the Internet of Things (IoT), Artificial Intelligence (AI), and cloud computing.

#### **RECOMMENDATIONS**

- Establish a cluster on cyber security that is open to and representative of all stakeholders in the country.
- Initiate open data talks: exchange ideas and knowledge around effective and innovative use of data available locally;
- Agree on concrete and clear definitions of cyber security and specific cyber threats to ensure everyone is talking about the same concepts.

#### SESSION 2: THE ROLE OF COMMUNITY NETWORKS IN FAST-TRACKING DIGITAL EQUALITY











Paul Rowney

Shetu Sheetekela Anna Amoomo

Format: Panel Discussion

Panellists:

Linda Baumann

Linda Baumann, Namibia Diverse Women's Association

Catherine Muya, Digital Program Officer, Article 19, Eastern Africa

Paul Rowney, My Digital Bridge

Shetu Sheetekela, Head of ICT, Ongwediva Medipark

Moderator: Anna Amoomo-David, Chairperson, Internet Society – Namibia Chapter

#### **KEY ISSUES**

- Equitable access to information through community networks
- Digital inclusion
- The community network framework in Kenya
- Community network projects in Namibia

#### **SCOPE**

The panel of experts pointed to the crucial role community networks can play in building a digitally inclusive community in Namibia.

**Linda Baumann** stressed the importance of community networks for the advancement of citizens' rights and civic participation.

**Paul Rowney** pointed out that community networks are a vital tool for digital inclusion, yet a conducive environment for their widespread uptake is still lacking in Namibia.

**Catherine Muya** introduced the newly established community networks framework in Kenya, highlighting the consultative, cooperative approach taken to formulate the framework.

**Shetu Sheetekela** shared his experience with building a local community network in Eenhana in the north of Namibia.

#### **DISCUSSION OVERVIEW**

The primary role of community networks, from a human rights perspective, is to ensure civic education about human rights and freedoms. Citizens affected by inequality and exclusion can utilise community networks to meaningfully participate in and shape online spaces. Community networks can be a powerful tool to provide affordable access to education, information and knowledge, and a means to utilise connectivity for free expression online.

The development and deployment of networks must go hand in hand with digital literacy, ensuring the competent and safe use of digital technologies. With the right training and access, internet connectivity can be used to promote local socio-economic development, community learning and impactful civic participation.

Though community networks can serve as powerful means for communities to freely seek, receive and impart information, ideas and innovation, many citizens remain disconnected. In Namibia, the lack of access to connectivity amplifies the existing socio-economic divide within the country.

Community networks have the potential to improve internet coverage and make communication more affordable. According to the 2020 Affordability Report by the Alliance for Affordable Internet, which analyses communication infrastructure, access and affordability, Namibia ranked 23rd out of 34 African countries analysed. In contrast, Botswana, Namibia's neighbour, ranked second, showing affordability can be achieved in the region.

The absence of a clear regulatory framework for community networks – as is the case in Namibia – forms a barrier to the development of community connectivity. In Kenya, a recently adopted licensing framework for community networks creates a more conducive environment for community-led connectivity. The Licensing and Shared Spectrum Framework for Community Networks simplifies the licensing process of network services.

The Communications Authority of Kenya, with the input from stakeholders and following a consultative process, adopted the framework with the aim of increasing the efficiency of community networks and ensure affordability. Though some gaps remain, for instance with regard to electricity infrastructure, an important step towards the regulatory inclusion and sustainable operations of community networks has been taken.

In Namibia, small-scale initiatives already exist, such as the Eenhana community network, which was established with the help of a small grant and the support of students from the University of Namibia. Not only did the project develop an effective and community-led local information sharing system, but it also taught Namibian students how to develop and deploy community networks, enabling them to share knowledge with their own communities and potentially start similar projects there.

Collaborative governance towards building an enabling environment that encourages an uptake in community networks in Namibia should entail a multi-stakeholder approach. Such an approach with the goal of sharing local expertise, knowledge, technical skills and competencies could be used to address challenges and identify actionable steps to create a conducive regulatory environment for community network services to flourish in Namibia.

#### **RECOMMENDATIONS**

- Make community networks part of the digital transformation process in Namibia;
- Encourage a committed multi-stakeholder approach to advance community network initiatives;
- Promote civic education and digital literacy initiatives;
- Invest in initiatives in which students work together with communities to build networks, educating both students and the community on local connectivity options;
- Explore school curricula to advance children's digital skills and knowledge;
- Knowledge sharing among stakeholders to establish a common understanding of community network connectivity, and identify challenges that limit uptake in Namibia.

#### **SESSION 3: YOUNG POLICY MAKERS AND THE INTERNET**







Rosevitha Ndumbu

Kahuhu Alphons Koruhama

Tonata Kadhila

Format: Panel Discussion

Panellists:

Rosevitha Ndumbu, Research Associate IPPR; Secretary, Internet Society-Namibia Chapter

Kahuhu Alphons Koruhama, Founder, Possibility Thinkers

Moderator: Tonata Kadhila, Broadcast Journalist at Future Media

#### **KEY ISSUES**

- Internet coverage and affordability remain an issue in Namibia.
- More IGF initiatives are required to engage the youth.
- Internet governance capacity-building should be a priority.

#### **SCOPE**

The African Union's Agenda 2063 has identified youth as an important driver of positive change on the continent and thus aspires to support the development of "an engaged and empowered youth." However, African youth far too often remain underrepresented in governance processes. The round table panellists, composed of young Namibian policy makers, discussed how the internet can help them to meaningfully engage the youth and to make their own voices widely heard.

#### **DISCUSSION OVERVIEW**

Young policy makers find themselves increasingly online to connect and engage with and consult citizens. Social media does not only provide young leaders the opportunities for online activism and increased visibility, it also enables citizens to more easily engage with their representatives.

Meaningful use of the internet and social media for socio-political engagement, however, must be preceded by digital literacy development to enable young policy makers, the youth and other citizens to competently and safely navigate online platforms. The internet provides unparalleled opportunities for fast and widespread connectivity, yet internet coverage and affordability remain an issue in Namibia. Namibian internet and policy stakeholders should make efforts to bridge the digital and literacy divide in the country to allow citizens, politicians and legislators to take advantage of the opportunities and benefits the internet offers.

The youth should be actively involved in shaping internet governance in the country. Engagement on internet related issues should not be limited to an annual two-day event. Participation could be broadened, using online engagement tools, such as social media, throughout the year. NamlGF members should also consider holding events in different regions to further broaden their reach. Youth initiatives of the IGF, such as the Youth IGF Africa, an open platform encouraging young people to exchange ideas on internet related issues, are positive developments.

Today's youth will be tomorrow's internet governance experts and leaders. Internet governance capacity building should therefore be a priority of any inclusive internet governance initiative.











#### **SESSION 4: SOCIAL MEDIA AND MENTAL HEALTH**









Dr Sadrag Shihomeka Edwina Mensah-Husselmann

Hermien Elago

Iani de Knock

Format: Panel Discussion

Panellists:

Dr Sadrag Panduleni Shihomeka, Senior Lecturer, UNAM Edwina-Mensah Husselmann, Owner and Clinical Psychologist, Geluk Psychology Services Hermien Elago, Professional Speaker, Hermien Speaks

Moderator: Iani de Kock, Owner and Clinical Psychologist, Being Well Psychology

#### **KEY ISSUES**

- Health risks of social media use.
- Social media and personal wellbeing.
- Digital hygiene.

#### **SCOPE**

The expert panel discussed the connection between social media and mental health, addressing both the potential risks and benefits of social media platform use. Exploring digital technology use from an educational perspective, Dr Sadrag Panduleni Shihomeka pointed to the advantages of social media for remote learning, but also warned of the wide-ranging consequences of excessive social media use for non-productive purposes.

Examining digital platforms from a psychological view, Edwina Mensah-Husselmann stressed people's need for human connection and highlighted that social media helped people to remain connected during the Covid-19 pandemic. Digital platforms are also increasingly used to access mental health services.

Hermien Elago, who used social media to create an online space for women in which they can share experiences and connect with supportive peers, underlined the need to curate one's online environment for a positive internet experience.

#### **DISCUSSION OVERVIEW**

The world has increasingly moved online, especially since the pandemic required us to work, learn, and socialise predominantly from home. Being able to maintain a certain degree of normalcy due to the internet allowing us to work in a home office, learn remotely and meet friends and family online, was a blessing. Yet, spending an increasing amount of time online, especially on social media, can have detrimental implications for the well-being of internet users.

While social media meaningfully connects individuals and allows for information sharing and interaction, it can have negative impacts on the mental health of its users. With the vast amount of information, content and communication platforms available online, it is easy to get distracted from the intended, productive use of the internet for study, work or research. Excessive or compulsive social media use can potentially lead to adverse effects such as a decline in productivity, sleep deprivation, social isolation, anxiety, a negative outlook on life, and even suicidal ideation.

By drawing comparisons to others and their circumstances online, a person's feelings of inadequacy and insecurity can be exacerbated. The potentially negative impact of social media on youth and adolescents is of particular concern.



Practicing digital hygiene can help individuals to integrate digital technology into their lives in a healthy, responsible, productive, safe and respectful way. Digital hygiene for mental health and well-being can entail setting limits on technology use: avoiding negative and harmful online content, monitoring and limiting screen time, prioritising quality time offline as well as getting sufficient sleep.

The practice of digital hygiene should go hand in hand with digital literacy education, to equip social media users with the skills and competencies to safely and effectively navigate the digital space.

When used responsibly, social media can provide a space for deep and meaningful connection, fast and cost-effective access to reliable information, and freedom of expression and education. Digital tools can be used to advance mental health care by facilitating access to mental health services online. Individuals can curate their own online spaces to safely share experiences online, and seek support from peers while focusing on their mental health practices offline.

#### PRACTICAL TIPS FROM THE PANELLISTS

- Take technology detox breaks;
- Practise digital hygiene;
- When online, help shape a healthy and positive online space;
- Set healthy boundaries;
- Do not compare yourself to others;
- Consent is key: don't share others' information (e.g., pictures) online without their consent;
- Make use of authentic online mental health services.

#### SESSION 5: LEVERAGING PRIVATE-PUBLIC PARTNERSHIPS FOR DIGITAL ADVANCEMENT









Ephraim Kenyanito

Peter Deselaers

Armin Wieland

Tonata Kadhila

Format: Panel Discussion

Panellists:

Ephraim Percy Kenyanito, Senior Programme Officer, Article 19

Peter Deselaers, Program Director, Deutsche Welle Akademie, Namibia and Southern Africa

Armin Wieland – Founder, V5 Digital

Moderator: Tonata Kadhila, Broadcast Journalist at Future Media

#### **KEY ISSUES**

- The potential of Public-Private Partnerships (PPPs) for digital advancement,
- Public-Private Partnerships In Kenya,
- Possible drawbacks of PPPs.

#### **SCOPE**

The expert panel discussed the potential benefits and drawbacks of public-private partnerships (PPPs) within the Namibian context.

**Peter Deselaers** elaborated on the potential of PPPs as drivers of internet infrastructure development as well as the risks of PPPs turning into for-profit activities.

**Ephraim Percy Kenyanito** presented successful PPP initiatives in Kenya, which positively contributed to access to the internet and access to information.

**Armin Wieland** called for increased public-private information sharing to identify common interests, and suggested to first focus on the implementation of viable small-scale PPPs.

#### **DISCUSSION OVERVIEW**

Public-Private Partnerships have the potential to move digitisation forward, especially in those cases where the market alone would not solve an existing issue, such as the lack of infrastructure in rural communities. In Namibia, underserved and unserved communities are still not sufficiently connected to the internet to benefit from the socio-economic potential of the digital transformation.

If private entities have an interest in accessing or developing a certain digital market, private and public funding combined could be used to finance the development of telecommunications infrastructure. In Kenya, the implementation of several PPPs over the past 20 years, successfully contributed to the digital development within the country. The Kenyan government worked with the private sector to lay undersea fibre cables, advancing international internet connectivity for Kenya and other east African countries. Another example is a collaboration between big tech company Google and the government to digitise all Kenyan court cases over the past 20 years, which can now be easily located and accessed online.

A potential drawback of PPP initiatives is the risk that a PPP turns into a private for-profit project or that service delivery is inadequately implemented. A PPP should never result in the monopolisation of a market. Government responsibility has to continue and citizens need to be able to hold the government accountable for access to and the quality of public services.

The government must also monitor the performance of the private sector in Public-Private Partnerships. Generally, a high degree of transparency as well as a detailed demonstration of its public benefit is required to secure citizens' support for a project.

In Namibia, any exploration of the potential of Public-Private Partnerships for digital advancement should start with effective information sharing and collaboration. The private and public sectors need to be aware of each others' agendas to be able to identify intersections where cooperation could be beneficial to both sectors.

This calls for targeted engagement between private and public entities, with the aim to identify mutual interests that can be strategically aligned into projects that advance positive digital developments in the country.

Public-Private Partnerships investments should start with smaller, viable projects requiring low financial and time investments. The experience and lessons learned from the implementation of a small-scale project could later be used to inform the realisation of bigger-scale PPP initiatives that improve public services and infrastructure in Namibia.

#### **RECOMMENDATIONS**

- Explore the potential of Public-Private Partnerships in the Namibian context;
- Explore entry points of collaboration between public and private entities;
- Commence discussions between public agencies and private companies on potential, mutually beneficial projects;
- Start with small, inexpensive and easy to implement Public-Private Partnerships.

#### SESSION 6: CONNECTING THE UNCONNECTED: BEST PRACTICES FROM KENYA



Catherine Muya

Format: Webinar Speaker:

Catherine Muya, Digital Programme Officer, Article 19 Eastern Africa

#### **KEY ISSUES**

- Kenya's advancement towards digital inclusion.
- Legal and policy frameworks enabling inclusion.
- Meaningful connectivity.

# KEY REMARKS Background: Kenya

- Population of 48,7 million people.
- Active Mobile Sim Card Subscriptions as of 31 June 2021: 64,4 million.
- Mobile Sim Penetration: 132.2%.
- Mobile services revenue for 2020 KES 280,1 billion (ca. N\$40,2 billion).
- Investment Revenue for 2020 KES 45,9 billion (ca. N\$6,6 billion).

The Communications Authority of Kenya publishes statistics on the performance and trends in the ICT sector every quarter.

#### Kenya's Legal and Policy Framework for Digital Inclusion

#### 2020 ICT Policy

The 2020 ICT policy framework recognises the link between economic growth and digital inclusion in Kenya. Kenya's economic agenda strongly relies on digital transformation and inclusion. A "mobile first approach" is prioritised, which means every citizen should be able to connect to the internet on their mobile phone. As a result, local investment as well as local manufacturing of devices is promoted with the aim to eventually reduce costs and achieve affordability.

Kenya's 2020 ICT policy lays out strategies to close the digital divide and further economic growth.

#### These include:

- Investment in the infrastructure needed for data centres, hardware, software, telecommunications, networks and broadcasting;
- Creation of an enabling environment for the local assembly and manufacturing of devices;
- Provision of an all-inclusive ICT environment by encouraging, among others, gender equality and accessibility to persons with disabilities;
- Coordination and cooperation with international systems and platforms for global reach.

#### National Broadband Strategy 2018-2023

The National Broadband Strategy was developed by the Communications Authority, in cooperation with the Ministry of Information and Communication Technology. The strategy prioritises increased broadband penetration as a driver of economic growth.

#### Kenya Information and Communications Act 1998 (KICA)

The KICA regulates telecommunications systems and established the Communications Authority and the Universal Access Fund, which is used to promote connectivity in underserved and unserved communities. Under the KICA, new telecommunications regulations can be developed, such as the 2021 licensing framework for community networks: The Licensing and Shared Spectrum Framework for Community Networks.

#### **Digital Inclusion Efforts in Practice**

As of 2019, the national coverage in Kenya was as follows:

- 2G coverage: 94,4%.
- 3G coverage: 78%.
- 4G coverage: 37%.

#### **Meaningful Connectivity**

Coverage alone is not enough, the aim is to further digital development and advance quality access. Meaningful connectivity:

- Is qualitative and not quantitative;
- Is subjective to the purpose of the user;
- Requires the adoption of policies that enable meaningful connectivity.

"We have **meaningful connectivity** when we can use the internet **every day** using an **appropriate device** with **enough data** and a **fast connection**." (Source: A4AI.org)

#### **Competition Promotes Digital Inclusion**

The 2019 Affordability Report by the Alliance for Affordable Internet (A4AI) concluded that diverse and competitive markets promote affordable access to the internet. Against this background the Kenyan government is committed to promoting effective and fair competition in the telecommunications sector. Both the Communications Authority as well as the Kenyan Parliament conducted studies to identify gaps affecting competition in the telecommunications sector.

Based on the findings of their study, Parliament recommended that the Communications Authority reviews the market every two years to ensure effective competition.

#### Infrastructure Sharing

The Communications Authority promotes infrastructure sharing. Telecommunications operators are encouraged to make services or facilities available to other, usually smaller, operators to allow them to provide their services. This enables smaller operators to lower costs, while increasing coverage and access to services. The regulator is advocating the development of regulations to establish a robust framework for the practice of infrastructure sharing. Parliament proposed that the Universal Service Fund in Kenya should be used to build infrastructure, allowing for its shared use by operators.

#### **Universal Service Funds**

The Universal Service Funds were established under the KICA 1998 and the Universal Access and Service Regulations.

The funds are raised through licensees with the Communications Authority who contribute a small percentage of their annual revenue to the fund.

#### The Universal Service Funds:

- Support widespread access to ICT, promote capacity building and innovation in ICT services in the country;
- Support the implementation of projects that advance digital inclusion, such as:
  - » 16 school based ICT centres, and
  - » ICT services for persons with disabilities.

#### **Recommendations for Namibia**

- Review existing policies to promote digital inclusion for example, access to spectrum, competition, infrastructure sharing and the Universal Services Fund;
- Review enabling and complementary legislation and infrastructure, such as:
  - » Tax policies which can affect the affordability of internet access, and
  - » Policies on electricity supply;
- Engage in activities that promote meaningful connectivity, for example:
  - » Setting up community networks;
- Create awareness among all stakeholders.

#### **DISCUSSION:**

- Challenges that the Communications Regulatory Authority of Namibia (CRAN) faces include the
  fact that the Communications Act and other relevant policies are outdated and, therefore, not
  appropriate to regulate the constantly changing telecommunications sector.
- 3G coverage in Namibia is at 84%. Although there is coverage, internet affordability and access to the network are still limited.
- The two dominant operators, which are parastatals, appear to be anti-competitive.
- Infrastructure regulations are in place and the Harambee Prosperity Plan promotes active infrastructure sharing but, in practice, barriers prevent smaller operators from entering the market.
- The Communications Act makes provision for the Universal Services Fund (USF), but the USF cannot be implemented due to an ongoing court case over levies.
- Investments in 5G may be to the detriment of developments in rural areas and the establishment of community networks, because of limited funds. It is important to first ensure that all areas of the country are covered, at least with 3G, before striving for 5G coverage.
- African Union instruments on digital transformation and inclusion:
  - » The 2063 Agenda, which heavily relies on digital inclusion;
  - » The Oliver Tambo Declaration, which promotes connectivity, digitalisation and an interconnected ICT network across the region;
  - » The African Union Convention on Cyber Security and Personal Data Protection.

#### FINAL LESSONS FROM KENYA

- In Kenya, those operators declared as dominant players, in terms of infrastructure, were given the
  responsibility to share infrastructure, which means dominant players have greater responsibilities
  within the market.
- A communications appeal tribunal was set up, which deals with claims submitted by the regulator.
- Civil society advocated the new licensing framework for community networks. As a result, the
  regulator took action and involved different stakeholders in the formulation of the framework.
  Public consultations were held and recommendations were reviewed and, where feasible, they
  were included in the final document.

#### SESSION 7: ADVANCING INTERNET UNIVERSALITY ROAM PRINCIPLES AND INDICATORS



Dr Xianhong Hu

Format: Virtual Presentation

Presenter:

Dr Xianhong Hu, Programme Specialist, UNESCO

#### **KEY ISSUES**

- UNESCO's Internet Universality Indicators
- The ROAM-X principles of human rights, openness, accessibility and multi-stakeholder participation and cross-cutting issues
- National assessments of internet development

#### **SCOPE**

**Dr Xianhong Hu** elaborated on UNESCO's Internet Universality Indicators, which assess the state of internet development within a country in accordance with the principles of human rights, openness, accessibility and multi-stakeholder participation.

#### **KEY REMARKS**

Meaningful connectivity and digital inclusion are at the core of digital policy discussions around the world. Meaningful connectivity, for UNESCO, means "the internet is not only connecting people and technology but should also be deeply rooted in universal values." These values are ingrained in the following key principles:

- R for Human Rights
- O for Openness
- A for Access to All
- M for Multi-Stakeholder Participation
- X for Cross-Cutting Issues (such as gender equality and youth engagement)

The ROAM-X categories are aimed at ensuring that internet development contributes to the achievement of the Sustainable Development Goals (SDGs). To enable a concrete analysis of achievements and gaps regarding the implementation of these principles at national level, a research framework of 303 qualitative and quantitative indicators has been developed. 109 core indicators have been identified, which a country can focus on for a more cost-effective analysis. In 2022, the indicators will undergo a review process to accommodate recent developments within the digital ecosystem.

Under each of the five ROAM-X categories, core themes have been identified. The six themes for the human rights category (R) are:

- Overall policy, legal and regulatory framework;
- Freedom of expression;
- The right to access information;
- Freedom of association and the right to take part in public affairs;
- The right to privacy;
- Economic, social and cultural rights.

The unique strength of ROAM-X is that it is a humanistic, holistic framework that seeks to ensure that a human rights framework and a multi-stakeholder approach are embedded in digital transformation. Additionally, a clear focus is put on digital inclusion, including among other social inclusion in terms of gender, age, language and local content. UNESCO's Internet Universality Framework uses an innovative methodology. For each country conducting the assessment, the first step entails the establishment of a Multi-Stakeholder Advisory Board, which should stimulate and encourage stakeholder discussions to build consensus on how to proceed with the assessment.

Some countries maintain the advisory board even after the assessment process has been completed. This is to enable them to function as a follow-up committee that works on translating policy recommendations into action.

The second step of the process entails the establishment of a collaborative research team. This team should consist of researchers who bring together a comprehensive range of expertise in different aspects of the internet environment. Once the research team has been set up, a detailed project action plan has to be developed. In the next step, data will be gathered.

After a thorough analysis of this data, a final report will be compiled, outlining the findings and recommendations to government and other stakeholders. Once the draft report is finalised, a national validation workshop should be organised to widen the participation in the process. During the workshop the assessment results and policy recommendations should be reviewed. Possible actions for future implementation of policy action points should also be discussed at the event.

#### **DISCUSSION**

- Concern was raised that if the internet is regarded as a human right, institutions such as UNESCO should commit to financially support telecommunications infrastructure development. The development of the infrastructure, and with it the creation of a market around the infrastructure, should not be left to a few companies only.
- Dr Hu explained that the core value of the ROAM-X framework, the internet as a human right, is not yet an internationally accepted standard. Several countries however, have expressed commitment to achieving universal internet access.
- The ROAM-X indicators assess whether the digital market in a country is diverse. The internet should not be monopolised by any single actor, it is a public good. Therefore, a participatory and mutually reinforcing process should be in place in relation to the internet ecosystem.

#### **ADDITIONAL INFORMATION**

- Dr Hu is in constructive discussion with her colleagues in Namibia, concerning the ROAM-X principles.
- The 41st session of the UNESCO General Conference has endorsed the principles of the Windhoek+30 Declaration.
- The 41st session of the UNESCO General Conference adopted a global study which frames its assessment of Artificial Intelligence (AI) through the Internet Universality ROAM framework. The study can be accessed at <a href="https://en.unesco.org/internet-universality-indicators/ai-roam">https://en.unesco.org/internet-universality-indicators/ai-roam</a>
- UNESCO's Internet Universality Indicators, including the above mentioned themes, can be accessed at <a href="https://en.unesco.org/internet-universality-indicators">https://en.unesco.org/internet-universality-indicators</a>.
- National Internet Universality Assessments can be accessed on: <a href="https://en.unesco.org/internet-universality-indicators/national-assessments">https://en.unesco.org/internet-universality-indicators/national-assessments</a>.

#### **CLOSING OF DAY ONE**

Reflecting on the first day of the 2021 NamlGF, the chairperson, Josaphat Tjiho, thanked everyone for their engagement and fruitful contributions to the discussion. Tjiho urged all participants to continue engaging during the following day's business session, which focused on the way forward for the NamlGF.











#### **DAY 2 BUSINESS SESSION**



#### **WELCOME**

Chairperson Josaphat Tjiho welcomed all delegates to the forum and explained that the day served to reflect on challenges and possible solutions, come to a consensus on the way forward of the NamlGF, and articulate policy recommendations. Since the NamlGF is a multi-stakeholder forum, it is vital that all stakeholders have a voice and actively participate in the internet governance discourse in Namibia.

The current NamIGF Working Group was elected at the end of 2020, and officially started their work in early 2021. The scope of their work was however limited by the Covid-19 pandemic.

The business session was aimed at reviewing the outputs from the 2019 NamlGF, merging them with this year's outputs, where applicable, and agreeing on concrete action steps to be taken in 2022-2023.

#### 2020-2021 NamIGF REPORT

The chairperson continued to present the 2020-2021 NamIGF Report.

#### **KEY ISSUES**

- The NamIGF aims to create a fair, transparent and democratic process for all internet stakeholders in the country.
- In August 2020, new NamIGF Working Group members were selected through a public nomination process; the outgoing chairperson Natasha Tibinyane, and the outgoing Working Group members represent the founding executive body of the NamIGF.
- The work of the NamlGF Working Group was strongly impacted by the Covid-19 pandemic. Possibilities for community and stakeholder engagements were greatly limited.
- An MoU between the NamIGF and the Internet Society of Namibia (ISOC Namibia) was signed in June 2021, making ISOC Namibia the secretariat of the NamIGF.
- A NamIGF bank account was opened for transparency and accountability reasons. Existing NamIGF funds, which were temporarily held in ISOC Namiba's bank account were transferred to the NamIGF account.
- The NamlGF 2021 could be held thanks to the support of the Working Group members, a coordinator, partners, sponsors and volunteers. Throughout the past year, advisory members to the forum provided guidance, input and support to the newly elected Working Group members.
- To function more effectively, the forum needs to focus on:
  - » Constant engagement with MICT.
  - » Constant engagement with stakeholders,
  - » Increased visibility of the NamIGF.
- The MoU, the composition of the Working Group and all other business matters concerning the functioning of the NamIGF are open for discussion among stakeholders.
- Input provided by stakeholders during the second day of the 2021 NamIGF will drive the future of the forum.

#### **DISCUSSION**

- Students, especially those doing computer sciences and ICT, should form part of the Working Group. People working in the technology industry, such as web developers, app developers, coders, software engineers, should also be represented.
- Efforts should be taken to work more closely with the technical community to develop and fund local innovations and build home-grown digital solutions, services and products, targeting Namibia's specific needs.
- NamlGF is planning to host a Namibia School on Internet Governance, with the aim to seek engagement with the Namibian youth.
- Future strategic engagements of the NamIGF will focus on consultations with all relevant sectors, including the technical community.

#### **REVIEW OF RECOMMENDATIONS FROM THE NamIGF 2019**

Tonata Kadhila guided participants through the deliberations of the business session of the NamlGF of 2019.

#### **KEY ISSUES**

## In 2019, stakeholders put forth the following recommendations for promoting internet governance and the NamlGF:

- NamIGF's impact on public policy should be measured;
- Advocacy and implementation of relevant policies;
- Increased accountability among all stakeholders;
- Increased public participation;
- Finalisation of a digital strategy for Namibia;
- Increased visibility of the NamIGF through dissemination of internet governance related information;
- Development of easily digestible information that explains internet rights and freedoms, the
  advantages and potential of open internet access, as well as the risks that come with internet use;
- Availability of multilingual content.

## The following challenges for meaningful multi-stakeholder-driven internet governance in Namibia were identified:

- Lack of awareness that the NamlGF is open for everyone's voice to be heard, as well as limited awareness of the existence of the NamlGF in general;
- Low public participation;
- Limited stakeholder engagement;
- Little meaningful engagement, mainly due to a lack of knowledge around internet governance and digital rights and freedoms;
- The structure of the NamlGF was regarded as a weakness, resulting in a lack of capacity to effectively run operations.

Recommendations on specific discussion topics put forth in the NamIGF 2019 report were also presented. A complete list of these recommendations can be found in Annex 1 of this report.

#### **DISCUSSION**

- It can be difficult to attract people's attention on social media with factual content.
- There is a need for initatives to raise awareness, especially targeting the youth.
- It is advisable to share knowledge about e-commerce and how to monetise content online for Namibians to be able to set up businesses and generate income through the online space.
- It needed to be clarified that the NamIGF is a platform for discussion on public policy issues related to the internet. The forum can form partnerships with other stakeholders and organisations working on digital freedoms to implement recommendations and related projects. Participating stakeholders and Working Group members are encouraged to make use of their expertise and networks to advocate the implementation of policy recommendations and proposed actions. Additionally, it is hoped that the NamIGF's outcomes inform policy makers as well as decision makers from the private sector, and positively impact their actions and decision making processes.
- ISOC Namibia used some recommendations from previous NamIGF meetings to prepare a submission to the United Nations Human Rights Council as supporting information to the Council's Universal Periodic Review of Namibia in 2021.
- The existing monopoly of telecommunications providers in Namibia is not conducive to ensuring an open, affordable and accessible internet. In Namibia, smaller operators face difficulties in effectively entering the Namibian telecommunications market. CRAN called for active infrastructure sharing to create a more level playing field. Regulatory and policy-making processes are slow, therefore, meaningful progress in creating a competitive environment is stalled.
- People are often unaware of the implications of a competitive market or the lack thereof, and therefore do not advocate increased competition in the telecommunications sector. Awareness in relation to competition needs to be raised among Namibians.
- Training and workshops on relevant issues, such as internet governance, digital literacy, cyber security and access to affordable internet should be offered. Such training offers should ideally precede the next NamlGF to increase inclusive, informed and meaningful participation in the forum.
- Stakeholders should engage in discussions with tertiary institutions focused on how to promote and realise community networks projects regularly.

- Media representatives should form part of the stakeholder group. The media can effectively disseminate information on issues of public importance through media outlets.
- Artificial Intelligence (AI) needs to be considered when talking about internet governance in Namibia and the NamIGF should get involved in the discussion around AI.
- The Working Group should follow up with MICT on progress made regarding the Access to Information Bill, the Cyber Crimes Bill, and the Data Protection Bill.
- Representatives of the National Statistics Agency and other local data collecting institutions should be part of the NamIGF Working Group.
- Digital literacy education should be provided, in collaboration with organisations already working on the advancement of digital literacy in Namibia, targeting the youth and people in rural areas.
- NamIGF could encourage discussion on consumer-related issues and support consumer protection initiatives within the country.

#### **IDENTIFICATION OF KEY GOALS FOR 2022-2023**

The delegates identified the following as critical topics for discussion and action in 2022-2023.

#### **Composition of the NamIGF Working Group**

• Broaden the Working Group to include representatives from the media, the Namibia Statistics Agency as well as students studying internet and technology-related topics.

#### Cyber security

Engage MICT on the state of the adoption of cyber security and data protection legislation.

#### **Community Networks**

- Engage MICT on the adoption and effective implementation of the Access to Information Bill;
- Conduct a study on community networks to identify:
  - » The need, cost and feasibility of setting up community networks, and;
  - » Which stakeholders should drive the process.

#### **Young Policy makers**

• Further engage young policy makers and identify areas of possible collaboration to advance internet freedom in Namibia.

#### Social Media and Mental Health

• Form partnerships, establish a concrete work plan and develop projects with the aim to advance digital literacy and digital awareness, with a focus on mental health.

#### **Public-Private Partnerships**

• Identify relevant stakeholders from public and private entities and bring them together to identify possible intersections of interests, and investigate the potential of implementing PPPs in Namibia.

#### **Best Practices from Kenya**

- Review best practices from Kenya and identify which approaches could be applicable to the Namibian context;
- Engage MICT, CRAN and other stakeholders in discussions around applying those lessons in Namibia.

#### Internet Universality ROAM-X Principles

- Review the ROAM-X principles and identify ways to incorporate them into the work and functioning of the NamIGF:
- Engage UNESCO for support and advice on assessing the internet environment in Namibia to identify gaps and achievements in relation to internet universality.

#### **Cross-Cutting Goals**

- Raise awareness on the issues listed above as well as the ongoing internet governance process in Namibia:
- Develop and disseminate easily digestible and to-the-point information in local languages on all relevant issues of the internet ecosystem;
- Provide training on issues of public relevance such as cyber security, community networks, digital literacy, digital hygiene and internet rights and freedoms;
- Increase the visibility of the NamIGF.

#### **CLOSING**

In closing the 4th NamIGF, the chairperson thanked everyone for their participation and encouraged online and offline participants and stakeholders to reach out to NamIGF members with further suggestions and ideas. Tjiho reminded delegates that membership to the NamIGF was open and free, and that everyone is welcome to participate in the ongoing discussion on internet governance in Namibia.









#### **ANNEXES**

#### **ANNEX I: RECOMMENDATIONS FROM THE NamIGF 2019 REPORT**

#### SOCIAL MEDIA, COMMUNICATION FOR DEVELOPMENT AND DEMOCRACY

- Digital campaigns
- Constant consistent content
- Educate in an interesting manner
- Promote digital literacy
- CSO involvement in internet-related initiatives
- Multi-stakeholder collaboration
- Education on social media and freedom
- Increased use of social media platforms to reach the youth, e.g. Instagram
- Targeted messages
- Relevant topics
- Awareness
- Connectivity for the unconnected
- Recognition of individual contribution
- Identification of communication channels
- Bridging the communication divide between age groups
- Capacity building
- Rural participation
- Multi-lingual approach
- Creation of online platforms for interaction and the comparison of ideas
- Awareness about social media abuse
- Discourage misinformation and disinformation on social media
- Create attractive invitations

#### THE YOUTH AND INTERNET GOVERNANCE (IG)

- Engage youth about IG on social media
- Introduce programmes and workshops to raise awareness on IG
- Involve youth in the planning and execution
- Capacity building
- Youth body on internet governance
- Teach IG as part of digital literacy in school curriculum
- Approach the Ministry of Sport, Youth and National Service to be a NamlGF stakeholder
- Compulsory participation for those from recognised institutions
- Engagement with student leaders
- Proper marketing to youth
- Establish a fun approach to IG
- Highlight importance of IG
- Consistent messaging to the youth on their potential impact on IG
- Make their voice count in policy making

#### MAPPING THE WAY TOWARDS A NATIONAL DIGITAL STRATEGY

- Involve all demographics in the planning
- Identify industry experts
- Focus groups
- Broad consultation
- Affordable, accessible, reliable and secure internet
- Inclusive participation
- Identification of critical areas that can be impacted by digitalisation
- Collaborative policing of the internet
- Build national expertise
- Invite and engage stakeholders from media institutions
- Inclusive messaging in indigenous languages
- Studying and mastering a technology before moving on
- Home-grown as opposed to imported strategies
- Critical mass
- Create awareness

- Build capacity and know-how
- Understand the dynamics
- Digital literacy
- End consumerism develop our own
- Send teams to train in rural areas
- Develop a multi-people digital strategy
- Secure funding for activities
- Education must align with digitisation
- Enabling policies
- Civic participation

#### **END USER ONLINE SECURITY AND DATA PROTECTION**

- Identify and educate the public on policies and laws about data protection
- Multi-stakeholder approach for awareness raising initiatives
- Legal and policy framework
- Include data protection and security in National Literacy Programme
- Educate parents on how to ensure their children's safety online
- Implement data protection legislation
- Public awareness campaigns on data protection and safety

# DEFINING THE DIGITAL ECONOMY - WHAT DOES THE FOURTH INDUSTRIAL REVOLUTION (4th IR) HOLD FOR NAMIBIA?

- Identify the different mediums, platforms and opportunities for digital entrepreneurship
- Educate the youth on possibilities
- Awareness on what opportunities the digital economy provides
- The 4th IR needs to be factored into the education curriculum
- Create digital services
- Digital literacy
- Digital inclusion

#### DIGITAL INCLUSION, HUMAN RIGHTS AND HUMAN DEVELOPMENT

- Use the internet to engage the masses on social issues
- Digital literacy
- Ensure everyone has access
- Capacity building
- Distinction between digital rights and human rights
- Multi-stakeholder participation
- Promotion of community networks to connect the unconnected
- Ensure that online services do not discriminate
- Cyber crime: we need to be protected online
- Legal and policy framework
- Think about human rights first
- Affordable internet
- Advocacy on digital rights

# ANNEX 2: NAMIBIA INTERNET GOVERNANCE FORUM (NamIGF) FINANCIAL REPORT FOR THE YEAR THAT ENDED 31 DECEMBER 2021: (IN NAMIBIA DOLLARS-N\$)

	(N\$)	(N\$)	(N\$)
2019 NAMIGF BALANCE	87,138.91		
2019/2020 EXPENSES			
ISOC Namibia Chapter Administration Fee	8,713.89		
Total Income		156,782.03	156,782.03
2021 OPENING BALANCE IN FNB (OCT)	78,282.03		
Income (UN Global IGF)	78,500.00		
Total Expenses			89,214.55
NAMIGF 2021		81,364.55	
Venue and Catering	17,750.00		
Sound and Technical	10,00.00		
T-Shirts	4,800.00		
Programme Printing	320.00		
Volunteers	1,250.00		
Director of Ceremony	4,000.00		
Graphic Design and Photography	8,500.00		
Comedian/Entertainment	3,000.00		
Rapporteur	10,100.00		
Sub-Rapporteur	1,500.00		
Report Editor	4,500.00	( )	
Coordinator	10,000.00		
Programme Layout	1,500.00		
Social Media Management	2,500.00		
NamIGF Call Out Poster	450.00		
Bank Charges	1,194.55		
ISOC Namibia Chapter	1,17 1.30	7,850.00	
Administration fee 2021	7,850.00	.,	
TOTAL			67,567.48





### For More Information

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