

REPORT 2021

ON INNOVATION  
**#ASAM**

INTELLECTUAL PROPERTY & TECHNOLOGY

**1st ANNUAL**  
**Symposium**  
on Innovation, Intellectual Property & Technology

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Edwin Bruno – CEO Smart Africa Group at the 1st Annual symposium in 2021

## WHY THE SYMPOSIUM?

The main purpose of the conference was to examine the best ways in which to use knowledge and innovation to boost women and youth employment as well as foster the adoption of new technologies during the fourth industrial revolution. The conference was also looking at the current position of Digital Finance Technology (DFS) in Tanzania, so that all concerned stakeholders (Lawyers, law makers, Financial Institutions government and regulatory authorities) are well acquainted with the concept of Digital Finance Technology and what it entails. Digital Financial Technology has the potential to disrupt markets, commerce and traditional financial institutions as we know them today if it is not well understood and managed. The conference was an avenue for the attendees to brainstorm with the relevant authorities and lawyers on how best technology (DFS, Block-chain etc.), innovation and Intellectual Property can be utilized by women and youth participation during the fourth industrial revolution.



# ABOUT THE CONVERNOR

**ABC Attorneys** is a corporate and Commercial Law firm based in Dar es Salaam Tanzania with presence in Dodoma and Zanzibar We are praised as one of the leading Intellectual Property law firms in Tanzania.

We a member of TAGLAW, a global alliance of high quality, law firms with 150 member firms based in over 90 countries with 9500+ lawyers in 300 offices and AMANI IP a network of Premier African Intellectual Property law firms.

ABC Attorneys is committed to driving innovation and delivering value to our clients. We work closely with you to provide the most sound and reliable solutions to your problem. Our firm leverages its skilled workforce and technology to provide premium legal services in Corporate, Commercial, Energy, Mining, Intellectual Property and TMT laws in Tanzania.

abcattorneys    



# ABOUT ABC ATTORNEYS ANNUAL SYMPOSIUM

**ABC ATTORNEYS ANNUAL SYMPOSIUM** is an event convened by ABC Attorneys, a corporate and commercial law firm with a niche in technology, media, telecommunications, and intellectual property.

This year's 1st ABC ATTORNEY'S Annual Symposium was a one-day hybrid event held on 3rd of December 2021 at Golden Tulip Hotel, Masaki, under the theme "Women in Technology, Innovation & Intellectual Property during the 4th Industrial Revolution."

This was a hybrid event (with a live streaming) with over 200 (two hundred and ninety) attendees comprising of makers, creatives, members of the legal fraternity, artists, artistes, policy makers among others; and 52 speakers.

The event took the format of by leadings players in innovation, academics, regulators, policy makers, business actors, thought leaders and development partners participating in a cocktail of topics regarding the 4IR.

The symposium had 5 (five) main objectives which were;

- Sensitizing policy makers, creators and entrepreneurs about intellectual property rights
- Informing the legal regime and policy on relation between intellectual property and the 4IR through interaction with both the public and private sector.
- Promoting Women and the commercialization of intellectual property.
- Setting intellectual property as the driver for innovation in the 4IR.
- Discussing aspects of Women and the 4IR such as drone technology, big data, Internet of things and Artificial Intelligence.



# SPEAKERS



**Irene Gunze**  
**Associate , ABC**  
**Attorneys**



**Nabiry Jumanne**  
**Partner, Extent**  
**Corporate Advisory**



**Remmy Eseka**  
**Country Manager,**  
**BOLT**



**Salum Awadh**  
**CEO , SSC Capital**



**Richard Attisha**  
**President & CEO,**  
**TAG Alliances**



**Angela D. Sannda**  
**Adolescents & Youth**  
**Development**  
**Programs, Jakaya**  
**Kikwete Foundation.**



**Edwin Bruno**  
**CEO, Smart Africa**  
**Group.**



**Kheri R. Mbiro**  
**Advocate -**  
**Breakthrough**  
**Attorneys**



**Geliko Fuko**  
**Executive Director -**  
**Tangible Initiative for**  
**Local Development**  
**Tanzania (Bunge**  
**Forum)**



**Angelista Nashon**  
**Managing Partner -**  
**Afrcorp Attorneys**



**Irene Kiwia**  
**Co- Founder -**  
**Adanian Labs**



**Lucky Mchimba**  
**Managing Partner**  
**- Godwin Attorneys**



**Neema Magimba**  
**Managing Partner**  
**- Extent Corporate**  
**Advisor**



**Sunday Ndamugoba**  
**Managing Partner -**  
**ABC Attorneys**



**Wiza Jalakasi**  
**VP Global Developer**  
**Relations - Chipper**  
**Cash**



**Dr. Eliamani Laltaika**  
**Judge of the High**  
**Court of Tanzania**



**Simon Patrick**  
**Legal Director,**  
**Young Sports Club**



**Njile Bwana**  
**Director -**  
**Medtrust**  
**Company LTD**



**Winnie**  
**Kawandakamu**  
**Senior Associate,**  
**ABC Attorneys**



**Tulisindo Mlupilo**  
**Head of Mpesa**  
**Business**  
**Development -**  
**Vodacom Tanzania**  
**PLC.**



**Shehzada Walli**  
**Managing**  
**Partner, Stallion**  
**Attorneys**



**Aisha Sinda**  
**Senior Associate -**  
**BOWMANS**



**Mr. Jumanne**  
**Mtambalike**  
**CEO - Sahara**  
**Ventures.**



**Mr. Seka Kasera**  
**Deputy Registrar -**  
**BRELA**



**Ms. Hafsa Sasya**  
**Deputy Treasurer**  
**and Women**  
**Lawyers**  
**Representative -**  
**East African Law**  
**Society.**



**Marry Marealle**  
**Founder - Wakala**  
**Search App**



**Kelvin Twisa**  
**CEO - Jackson**  
**Group.**



**Webiro Wassira**  
**(Wakazi)**  
**Hip Hop Artist,**  
**Bongo Freva**



**Faith Pela**  
**Head of MFS - TIGO**



**Agness Mollé**  
**Co-founder-**  
**Mipango App**



**Asha Abinallah**  
**Founder & CEO -**  
**Media Convergency**



**Ally Kasongo**  
**Wanene**  
**Entertainment**

## DAY OF THE EVENT.

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The Symposium was kicked off by Mr. Sunday Ndamugoba – Managing counsel of ABC Attorneys. In his Introductory Remarks, welcomed the participants and appreciated all those who made the event possible with special thanks to Wanene Entertainment, Smart Codes, BOLT, TIGO Chipper Cash, TAGlaw, Amani IP, Jakaya Mrisho Kikwete Foundation, COSOTA and TLS.

- Looked forward to the deliberations from which he hoped to see shape fundamental policy recommendations.
- Encouraged the adoption of the 4IR in every aspect of life to promote growth and development.
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### Opening Remarks by Partner – AMANI IP (KTA Advocates-Uganda)

MR Edwin Tabaro began by thanking ABC Attorneys their fellow AMAIN IP Partner in Tanzania for organizing what promised to be a great and enriching event highlighting the need for lawyers to innovate so as to grow the legal profession.

He stated that technology has brought productivity at home. He went further to say that “we criticize Africa for letting women outside of value chain ownership I believe it must be much faster in integrating them in the traditional system.80% of patent registered globally are male. UK is 10 % and report by IMF says there is a need of high gender diversity and IP is one of those areas that can drive economic growth.” He envisioned a change in this and that a more fostering of the East African Community is key to address things such as the Geographical indication.

### Opening Remarks by Richard Atisha – President (TAGLAW-Canada)

Mr Atisha commended ABC Attorneys who are the Tag law Exclusive members for Tanzania on this initiative. He went further to state that Taglaw which was established in 1999 is part of Tag alliances which is the third largest global alliance of professionals with and one of the largest and most respected multidisciplinary alliances in the world, TAG Alliances members provide high quality, cost-effective, and value-driven legal, accounting, and other professional services across all industry and commercial sectors. Tag Alliances has Taglaw has about 160+ law firms in 90+ countries and its accounting wing has 115+ accounting firms in 70+ countries.

Mr Atisha went further to say that “From Clinical trials and research brilliant women around the globe have been in the fore front of development of the covid vaccine saving millions of lives, these outstanding women include Catherine Pfizer, nick cobalt who helped design Modena vaccine and sara gilbert the architect of AstraZeneca vaccine. These trailblazing women are changing the globe not to mention Tanzania is also led by a woman. Her Excellence Samiha Suluhu Hassan who regime has done tremendous work in addressing education for women and technology”

We work with many innovations, and they complain to not have assistance in intangible assets. This is an area lawyers should explore.

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Mr. Jumanne Mtambalike – CEO, Sahara Ventures at the 1st Annual symposium in 2021.

## TOPIC 1

### WOMEN AND INTELLECTUAL PROPERTY RIGHTS AS A DRIVER OF TANZANIA INNOVATION IN THE FOURTH INDUSTRIAL REVOLUTION

The first segment was themed “ Women and intellectual property rights as a driver of Tanzania innovation in the fourth industrial revolution”. Innovation is a complex subject and there is no single effective policy formula to encourage global innovation. Intellectual property (IP) laws and policies are presumed to be a key component of innovation frameworks necessary to achieve policy goals more effectively. This session aims to discuss the main characteristics of innovation in the Fourth Industrial Revolution and the interrelationship between innovation, IP rights and economic growth. The session addressed key question such as :

- What are the principal factors driving innovation in the Fourth Industrial Revolution?
- What role does IP play within the innovation spectrum?
- What can be the impact of IP policies and regulations on innovation and economic

To discuss this theme, a panel constituted of Jumanne Mtambalike, Sahara Ventures, Neema Kitala, Deputy Registrar, (BRELA) , Judith Francis Kadege (COSTECH) and Dr. E.J Kafanabo , University of Dar es salaam.

**Chair** – Mr. Jumanne Mtambalike, CEO, Sahara Ventures

In his address he stated that, the world is moving to intangible assets and intangible economy, opportunity that are going to come from copyright and trademark, patents and Intellectual property they are going to create a lot of opportunities hence we have the huge struggle when it comes to talent and skills in Tanzania .He further welcomed the panelist to introduce themselves to the attendees of the symposium and what they discussed is highlighted bellow ;

**Panelist:** \_\_\_\_\_

**Judith Kadege on behalf of Dr Amos Nungu** – Director, COSTECH

She noted that, most people are not aware of Intellectual Property and the theme of being a specialized lawyer in the arena. There are changes from the introduction of pure ecosystem of innovation, bring up startups, amendments of laws and having also discussions at a national level considering Tanzanian (youth) coming up with their ideas, generations making creativities and innovations so that to make things easier. So far there are changes for 15 years and challenges are there because even when you introduce anything new it has to pass through phases. Judith Francis Kadege was of the observation that the ecosystem is changing and it’s changing very fast.



**Dr. Eugenia Kafanabo on behalf of Dr Saudin Mwikaje – Senior Lecturer, University of Dar es salaam**

She stated that “Every year University Of Dar es salaam holds a research whereby different researchers from different collages and schools usually come together and bring a case study and provide their cases of what they have been doing throughout the year so that people should get to know what is happening. The University of Dar es salaam has established Intellectual Property Management office to support innovations, because of protecting the innovations, we had to make sure that innovators are protected and telling them importance of protecting because it is for their benefit.

**Neema on behalf of Mr. Seka Kasera – Deputy Registrar, (BRELA)**

She emphasized on reviewing the Intellectual Property policy so that they have a law in place which administers both inventions and innovation for young innovators. We encourage more women to come forward because innovation and inventions are starting from women, we empower them on how to brand and market their product. She also added that People are unaware of Intellectual Properties they only do for academic purposes. The aim is to create awareness that it is not only for academic studies, on top of that BRELA has the desk to explain to young innovators on how to protect their rights and registration. Neema kitala mentioned that Brela encourages more women to come forward so that we can empower them to brand their products. She believes that still we have to give people much information about what right they can get and how to commercialize their assets.





## FINANCING INCENTIVES FOR PROMOTING INNOVATION, PROTECTION AND COMMERCIALIZATION OF IP ASSETS BY STARTUPS AND SMES

This topic examined the financing incentives and related support available for SMEs, success stories and challenges and best way forward:

- (a) Current financial incentives for innovations, protection and commercialization of assets Available for startups and SMEs in Tanzania
- (b) Practical experiences with funding mechanic
- (c) Success stories from some Asians

To discuss this theme, a panel Panel Involved Asha Abinallah,(Media Convergency), Salum Awadh(SSC Capital) and Samiha Zahor, CEO (Sazali Consultany-Zanzibar)

### Chair - Samiha Zahor - CEO, Sazali consultancy

Ms. Samiha observed that intellectual property has grown over the last few years that from an accounting perspective the only intangible assets that she was use to see was in the balance sheet or in the statement of financial position was just good will but now there are a lot of intellectual property ,trademarks ,patent and they form more than 80% of value in terms of the assets so that implies that how valuable and how important intellectual property has become especially in the current generation and companies like Dell and Voda they tend to get a lot of loans and financing just because of the value of the intellectual properties .

Panelist: \_\_\_\_\_

### Salum Awadh - CEO, SSC Capital

He emphasized on Intellectual properties financing, whereby stated that in Tanzania we have the innovation and then the regulations come later. He also noted that there has to be the framework for startups that will be allowed to operate in absence of regulation under the certain period of time and thus the regulator should provide an environment for intellectual properties and innovators to start. Also, the investors take the risk to the startups or companies and to that they need some compensation for the risks they are taking or incurred and for that it is good for the investors to be exempted from the tax.

### Asha Abinallah - CEO, Media Convergency panelist

Asha gave her perspective on the NGOS eco system in terms of financing and she said that, there is no relationship between NGOS and startups and SMES that there are several challenges they have faced to the extent that the startups gives up, it is 5% to 10% of NGOS that are big one and they are able to run the country by financing . NGOs have worked and are working with startups to bring about growth however there is a need to embrace more IP in these innovations.

### Judith Kagere - Associate (TMT) KTA, Uganda (virtual)

She emphasized on the aspect of Commercialization with Intellectual properties in Uganda and stated that the country has created policies on intellectual properties that aim at protecting the regulation on what they have created and you should create within their work and they should be aware of that also to create awareness about intellectual properties and investors should understand how can it be commercialized, There are institute in Uganda that are working in the community to create awareness about Intellectual property and also the legislature has created and formed a way on how to register for the Intellectual properties, it has also created the steps that there are policy that creates awareness about Intellectual Property.

now there are a lot of intellectual property, trademarks ,patent and they form more than 80% of value in terms of the assets.

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Samaha Zahor - CEO, Sazali consultancy at the 1st Annual symposium in 2021.

“

A footballer should have an independent lawyer to protect the player and who will represent the team in protection of their brands”

Simon Patrick - Director of legal Affairs, Young Sports Club at the 1st Annual symposium in 2021.



### TOPIC 3

## THE IMPORTANCE OF BRAND CREATION AND PROTECTION FOR ARTIST AND SPORTS PERSONS

In this panel we explore the art, music and sports arena on brand creation, growth and protection. We also look at royalties and revenue streams for artist and sport persons in Tanzania as they embark on Brand growth and financial freedom.

The panelists were Angelista Nashon,( Africorp Attorneys), Munya Chanets (Sony Music),Webiro Wassira aka Wakazi,( Bongo Flava Artist) ,Simon Patrick, ( Young Africa Sports Club),Aisha Sinda (BOWMANS).

### Chair - Angelista Nashon - Managing Partner, Africorp Attorneys

She opened up the third session by introducing herself and the other panelist by raising a guiding questions to the panelist in order to warm up the session such as, the reason why we need to protect the brand and what is away out in order for the brands to be protected, she further raised the question to the second panelist that, does the protection of branding come with the cost, what are the possible solution to the protection brands? The questions were replied in the discussion bellow by the panelist as follows;

### Panelists: \_\_\_\_\_

### Simon Patrick - Director of legal Affairs, Young Sports Club

He relied on the authority in protections of sports persons by having a brand for the protection and added that, as a footballer you're supposed to have a manager. A footballer should have an independent lawyer to protect the player and who will represent the team in protection of their brands.

### Wakazi - Hip Hop Artist, Bongo Flavor - Webiro Wassira

He mentioned that, your brand is the unique thing that should be aimed at protection or that has to be protected through a registered platform. He further noted that, if you're an innovator you should make sure whatever you bring to the table is unique. Everyone can have the products but what makes you different from other and you should protect that in order to benefit from it and that will keep people coming to you, publication of your work should be published before anybody comes in to publish before you and this is about who did it first and that will be the rightful owner. In his general remarks he said that, "an artist is the product himself".

### Munya Chanets - A7R Manager: Africa, Sony Music

He mentioned that, one of the functions of publishing company is to protect your work and the protection of image rights and misuse. If you're a song writer or the producer you must work with the publishers in order to protect your work. This will help you that no one can neutralize your instrumentals and the beauty you have created.

TOPIC 4

## CONSIDERATIONS FOR IP LAWYERS IN THE STRATEGIC MANAGEMENT OF IP ASSETS

This session was for lawyers who work with IP-based start-up companies, IP law firms individual innovators and entrepreneurs interested in understanding how to engage effectively with the legal profession. At the end of the session, lawyers will have gained insights into avoiding and managing conflicts of interest, developing and maintaining the Attorney-client relationship, and effectively communicating with clients in different IP settings and sectors.

This panel explored the sticky issue of how to value IP assets and how the assets can be used to secure loans and other transactions.

The session was chaired by Sunday Godfrey Ndamugoba (ABC Attorneys), Shehzadi Wali, ( Stallion Attorneys) Lucky Mgimba ( Godwin Attorneys) Neema Mgimba, ( Extent Corporate Advisory) Kheri Mbiro (Breakthrough Attorneys)

**Chair** - Sunday Godfrey Ndamugoba, Managing Partner ABC Attorneys

He moderated the session by introducing the topic under discussion and aimed at narrating down the specific things that are based on the discussion, he further raised the first question to the panelist aiming at creating awareness to the attendees about IP and the question was, what is an IP asset and are there any laws governing that? He then cemented on the view of the next panelist that relied on registration stating out the scenario that came into play on IP assets, Sunday went ahead by asking the questions to the panelists which aimed at leading the topic and the reply from each panelist on the discussion is being highlighted below;

**Panelists:** \_\_\_\_\_

**Neema Magimba** - Managing Partner, Extent Corporate

She defined that, Intellectual Property resembles assets which are nonphysical/ intangible assets of a business that have business value to the business example business brand, designs made by the business or other creative products by the business that have value. This was very important in laying a foundation for the topic discussion.

**Aisha Sinda** – Senior Associate, BOWMANS

She contributed on the other ways of protection of the artistic works or brands apart from copyright that, an artist can protect their work through an exclusive rights to create records and that protects their brand and avoid duplicate. She further stated that, in Tanzania many artist never protect their work that is, they do not sign for trademark and copy right and they do not register their artistic work and names which can simply be used by someone else. It is recommended to be registered and that you should register in each registered in each jurisdiction for you to have protection.

We took a break where we did an Exclusive short Screening of “Nyara” Movie A short film by Wanene Presented by Ram Ally Kasongo Spcrit writer and Film Director-Nyara. It is the first movie in Tanzania to use a Dolby Sound Sorround which gives the ultimate movie experience an exceptional sound quality.





### Lucky Mgimba – Managing Partner, Godwin Attorneys

He then raised his view on the management of IP assets, that it directly adds value to the product when it's registered hence, it becomes an asset by law and it should be in the list of assets that have been registered in register of books of COSOTA. Make the asset more useful, add money value, more profitable to you and so on. He furthermore stated that, the concept of asset management is the essence to reach a particular point where you can use IP as an asset that is collateral. As a lawyer the first step of asset management is determining the nature of the asset and the registrability of the asset and executing that on behalf of the client. He mentioned on the principle known as adopting not a reactive but rather a proactive. You predict by doing asset valuation measure the asset you have registered and its value in the market. But the way we are right now the current laws and everything the regulations and rules of course is something possible one day but we still have a long way to go to reach that level.

### Shehzada Walli – Managing Partner, Stallion Attorneys

He laid it down that by stating that “ If you want to help your client as a lawyer the first question that you will ask the client is that if he/she has trademarked the company, then start from there because it's your role as a lawyer to prompt these things”. Startups get challenges because they have not licensed or trademarked their logos or patented their work or copyrighted their work. As a lawyer you have to help your client, need to ask relevant questions in your meetings with the client whether or not that client is IP assets should be used as collateral, the only challenge will be the bank or financial institution that is going to take that as collateral at some point will need to have expertise or able to know what to do with them.

### Kheri Mbiro, Partner – Breakthrough Attorneys

He contributed that, in advising clients mostly startups, the first thing you need to do is basically mapping your organization when speaking about startups there is certain attributes that we all agree that types of client have and they are peculiar to these organizations, most of them are capital hunting, investors hunting, are resources hunting in terms of human and others. When it comes to IP in your hunt for these resources human or capital finance you definitely expose a lot of your product, your business including strategies and etc.

with a quote As an organization it's the NGO so we are pretty much honored driven one of the things that we are working to address is to incorporate tech, try to design the tech that can accommodate multiple levels of tech.

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Geline Fuko, Executive Director, Tangible Initiative for Local Development Tanzania (Bunge Forum)



## WOMEN IN TECHNOLOGY CHALLENGES AND GROWTH FOR STARTUPS

This panel looked at the involvement of women in the digital space. Despite national conversations about gender diversity in tech, women are still underrepresented, underpaid, and often discriminated against in the tech industry. The Tanzania technology industry is booming and, but behind global success lies a persistent diversity problem, with gender playing an integral part. Whilst women are gradually transforming the traditionally "male" industry, there is still a significant way to go. The Panel will explore on ways to elevate women.

Ms. Hafsa Sasya the Deputy Treasurer and Women Lawyers Representative, East African Law Society gave introductory remarks before the session started.

The Panel Discussion involved Winnie Kawandakamu (ABC Attorneys), Irene Kiwia (Adanian Labs), Agness Mollel (Mipango App), Geline Fuko, (Bunge Forum), Angela D. Sannada, (Jakaya Kikwete Foundation) and Asmahaney Saad, (KTA Advocates-)

### Chair - Winnie Kawandakamu, Senior Associate, ABC Attorneys

In her opening she introduced the panelist together with the topic whereby she noted that in order to support women in technology due to the challenges they face we should aim at research, finding the gap, bridging the gap and having the perfect image, she further raised the question to the panelist that aimed at leading the discussion well, the panelist were kin with the questions and the questions raised the discussion below.

### Panelists: \_\_\_\_\_

#### Irene Kiwia - Co-Founder: Adanian Labs

She enlightened on matters of the status of women in technology and said that, there is still a lot to be done. Today date women make up to 28% percent of the tech work force globally and at this pace growth it is 25% percent in 2018, 26 percent in 2019 it will take more than 15 years for women to gain some equal representation in technology. She further said that, it's so urgent that we deal with this because it's about how the society is developing because as tech is getting more and more integrated in our life's and tech shapes our lives means that decisions on how society evolves and made by one gender (male) and looking at it women make up to half consumers of tech but there not designing the tech that have been consumed so this something we really need to look into urgently further impact of gender gap is that it is also preventing women from playing a full role in shaping the future of our society. Means that we need about women in every aspect of tech not just from development perspective but also decisions that are made to decode what kind of tech should be developed and how tech should be integrated and how it should be consumed.

Moreover, she said that, we have to know the problem we want to solve and way out of help to reach the solution. It's all about research, finding the gap, bridging the gap and having the perfect teammates.

Programs are focused on the journey of a young girl and young women on the change of systems and how they can be empowered to become the techs, the revolutionary of the future.

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Angela D. Sannda - Adolescents & Youth Development Programs, Jakaya Kikwete Foundation.

### Asmahaney Saad - Partner KTA Advocates & Co-founder Electronic Justice Solution (Uganda)

She noted on the idea of electronic justice solution which was emerged by covid because online dispute resolution had already been happening but it was not really as popular as the main stream courts were physically you have to attend court so we found that there was a gap and found there numbers was really up holding coming of covid there was a lot of backlog in the court system, the government, the judicially was really no practical solution that anyone was trying to bring up try and resolve this. So when you come up with the tech solution you must be speaking into a problem and for us in Uganda there was a backlog problem and the solution is mainly focus on commercial and civil matters the numbers were upholding, the economic value was getting into the trillion of shillings. The laws were silent so we tried to fill in the gap. So as a tech entrepreneur try to fill in the gaps were the government or the system are not really speaking into the actual problems that people are facing and try to speak into those problems.



### **Agnes Mollel – Co-Founder, Mipango App**

She facilitated on the idea of Mipango App which started in 2019, then launched the app in 2020 during that era where corona was at its highest peak so everybody was worried about their future, the little money they had how could it suffice the entire year and so on. She recommended that, one has to be willing to change or able to create budgets and stay within their lane so we have to invest more into marketing in regard to education, and having more training events to educate people on what are the importance of managing the income, having goals, achieving goals or doing investment in order to attain or have sustainable financial life or proper management of financial.

### **Geline Fuko – Executive Director, Tangible Initiative for Local Development Tanzania (Bunge Forum)**

He said that we are still struggling to access rural areas due to rural urban digital divide but again we have issues among women accessing the forum and again due to gender digital divide issues. Firstly access to internet for example; it's very expensive for women in rural area but also access to digital tools such as phones it's a challenge. As an organization it's the NGO so we are pretty much honored driven one of the things that we are working to address is to incorporate tech, try to design the tech that can accommodate multiple levels of tech for example how to bring in the offline was age mostly from the rural area using the voice of SMS for somebody use phone to communicate to the platform, the platform to transcribe it and document it.

### **Angela D. Sannda – Adolescents & Youth Development Programs, Jakaya Kikwete Foundation.**

She traced back on the Foundation program which started in 2018 and there was a need to do assessment and to see how the foundation can add value to programs and interventions that have been done by different organizations. Through the process we have learnt a lot through doing the assessment and learnt on areas that either are gaps or they need more intervention or areas that maybe have been left out and nobody is working that area those are areas we focused on like; maternal new born child health and adolescent and youth development. Some of gaps we found are for example adolescents are probably around 4th of the population in Tanzania its adolescents so people aged between 10-19. Programs are focused on the journey of a young girl and young women on the change of systems and how they can be empowered to become the techs, the revolutionary of the future at the moment we are talking about women but who prepares your kids to be techs it's the education system preparing them to be the clients in the near future.





The Panelists for this session were Austin shaba , legal Officer , ABC Attorneys , Raphael Maganga,( Tanzania Private Sector Foundation-TPSF,Njile Bwana, Director (Medtrust Company Limited).

TOPIC 6

## THE PRIVATE SECTOR AND THEIR CONTRIBUTION TO INNOVATION AND ECONOMIC GROWTH IN TANZANIA

This panel explored the role of the private sector and in particular the gig economy, e-commerce sector, banking & fintech in growing economy and investment, promoting innovation, creating jobs and influencing policy. The panel will also explore challenges faced by the private sector.

The Panelists for this session were Austin Shaba, legal Officer, ABC Attorneys, Raphael Maganga, (Tanzania Private Sector Foundation-TPSF), Njile Bwana, Director (Medtrust Company Limited),

**Chair** - Austin Shaba, legal Officer, ABC Attorneys

He monitored the discussion by introducing the panelist and the topic concerned. Austin raised the question the first panelist requiring him to replay the question according to the experience he had which aimed at leading the discussion, he further commented on the view of the panelist stating that the private sector has contributed the economic growth mostly in Tanzania.

**Panelists:** \_\_\_\_\_

**Raphael Maganga** - Private Sector Advisor, Tanzania Private Sector Foundation

He said that, the private sector has innovated itself in 2019. The number of innovation was so disruptive and that one can never leave the innovators themselves. The country is going in the right direction in as far as innovation is concerned and TPSF is helping foster this onboarding members in that space and conducting various engagement with the stakeholders.

**Njile Bwana** - Director, Medtrust Company Limited

He noted that, the increase of the economic growth within the factory and using the new technologies has faced the challenges within the private company. Such are; the policies are not clear, the market with a low quality product and the market is uncontrollable.

### **Wiza Jakalasi** – VP Global Developer Relations, Chipper Cash

He stated that, Tanzania is the only market which has about four or five plus mobile financial services players who or have a relative health market shares and Tanzania was the first African country to implement native mobile money probability even in some of the market leading countries it's a quite difficult to enter a phone number of somebody who is on a different network in your own to be able to confirm their name before to send the transaction. Tanzania has done exceptionally well in putting in place a very robust common sense framework for mobile financial service players to be able to corporate. Tanzania is market one of the leading to mobile tech in general in the continent.

### **Tulisondo Mlupilo** – Head of Mpesa Business Development, Vodacom Tanzania PLC

He recommended that it is important to understand that security is the critical part of our business, keeping our customers money and earn their trust. There is no business of mobile money if customers don't trust you they won't go to the agency to put money so we are taking security very serious its critical part of our business. From customer point of view we are running the campaign trying to educate customers about keeping their confidential information things like pin that the pin is private and confidential that not share with anyone and it has been going well with the regulator at TCRA also with other players in the industry it's something that we are getting the result now back then we used to have so many course in the day people calling complaining that have coned the trend is going down now. For our side internally especially on the platform Fin Tech is the very sensitive part and if your running any financial service platform you attract hackers people from around the world not only local hackers they will try to penetrate to your platform time to time, and further stated Vodacom as mpesa have put mechanism/measures that actually protect customer's data and as mpesa Vodacom we are protected on our side as well.

### **Faith Pela** – Head of MFS, TIGO

She mentioned that one of our main strategy is building a digital life style to Tanzanians and that being the fact tech innovation is one of the best ways in order to bold that digital life style, so putting so much of our research in the development in terms of products and solution really bring the digital life style to our customers has been the first in establishing the building in digital payment solution. Apart from the tech side to build the digital life style also comes from a consumer need, understanding customers, knowing what they want and meeting their needs is actually one of the things that really trigs us into putting much efforts in bringing a digital payment solutions to the market apart from that it's all about the market strength. It's all about observing trends and knowing exactly what the customers are looking forward on what they need.



Fin tech accelerate the way we transact it's easier to transact via mobile rather than carrying money in your hands during the transaction.

Edwin Bruno  
CEO Smart Africa Group

## TOPIC 7

### TELECOMMUNICATIONS AND FINANCIAL SERVICES: THE RISE OF MOBILE MONEY AND ELECTRONIC PAYMENTS

This panel explored interconnectivity, interoperability and how the telecom sector facilitates payments. The panel will discuss the nuances of the payment space .

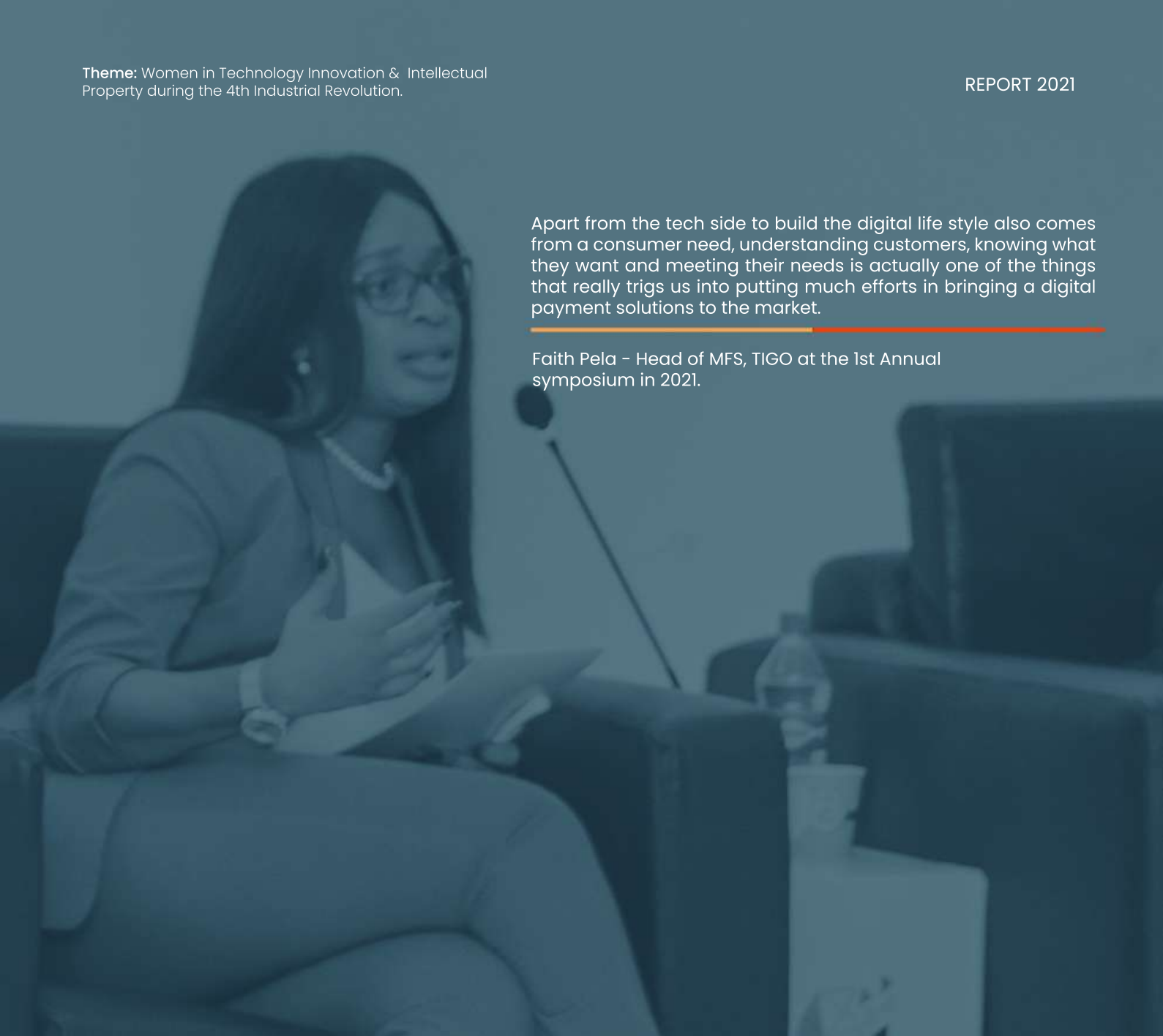
The Chair for this session was Irene Gunze, ( ABC Attorneys ),Wiza Jalakasi, (Chipper Cash ), Faith Pela,(TIGO)Tulisondo Mlupilo,(Vodacom )Edwin Bruno, ( Smart codes/ Smart Africa Group.),Remmy Eseka, Country Manager,(BOLT),

**Chair** - Irene Gunze, Associate, ABC Attorneys

She chaired the session by introducing the panel and the topic, she monitored the discussion by raising the leading questions to the panelist but also she was able to contribute on the laws guiding the telecommunications and financial service that are, the national payment system 2015,payment system licensing 2015,electronic money system 2015,The electronic transaction Act2015 and the cybercrimes Act ,the laws basically supervise and regulate the payment system.

**Edwin Bruno** - CEO, Smart codes/ Smart Africa Group.

He emphasized that Tech is here to add more value whereby if bank used to manage people for instance more than one thousand then technology can do in a million. He recommended there is a need to give out education and device services to different people in term of what they need. Fin tech accelerate the way we transact it's easier to transact via mobile rather than carrying money in your hands during the transaction.



Apart from the tech side to build the digital life style also comes from a consumer need, understanding customers, knowing what they want and meeting their needs is actually one of the things that really trigs us into putting much efforts in bringing a digital payment solutions to the market.

Faith Pela – Head of MFS, TIGO at the 1st Annual symposium in 2021.

### **Remmy Eseka** – Country Manager, BOLT Tanzania

He wrapped up the session by stating that, as a company globally we tend to have polity everyone to be able to access the platform or used the platform and some instances we have gone as far as having a female only categories whereby the drivers female if you want to be driven by female then you have that specific category. In Tanzania is the big different we are not there yet because of number of reasons but some of the things we have done is that we ensure that all applications that comes to women are given priority and take time to have communication with them have been several times when we have had engagement with females drivers just to see what there issues they have the security concerns they have .he further stated that to any partnership we tend to have the clauses which favors women.



### ***Closing Remarks by ABC Attorneys***

In his closing remarks, Sunday Ndamugoba, the Managing Counsel of ABC Attorneys thanked all the participants of the symposium and re-echoed some of the take aways from the symposium.

### ***Acknowledgments***

ABC Attorneys would like to thank all the presenters for the support our symposium. Special thanks to Wanene Entertainment for Broadcasting the event live on all social media platforms. The Planner TZ for the stage that was the highlight of this event. We also want to thank all those who participated virtually. others who made these conversations very dynamic and informative.

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