



**The Brookings Institution  
Africa Growth Initiative  
Foresight Africa Podcast**

**“Data Governance in Africa”  
February 2, 2022**

*Host:*

Aloysius Uche Ordu  
Director, Africa Growth Initiative  
Senior Fellow, Global Economy and Development  
The Brookings Institution

*Guests:*

Lesly Goh  
Senior Technology Advisor  
World Bank Group

Buhle Goslar  
Chief Executive, Growth and New Markets  
JUMO

*Episode Summary:*

As African tech continues to advance, Lesly Goh and Buhle Goslar discuss why and how the private sector can step up in protecting African consumers from digital harms and offer recommendations for businesses looking to be proactive in data protection. Goh is a senior technology advisor to the World Bank; Goslar is chief executive officer, Africa region and Pakistan, at JUMO.

**ORDU:** From the promise of new technologies to the innovative, youthful population, Africa is full of dynamism and optimism worth celebrating. Hi, I'm Aloysius Uche Ordu, director of the Africa Growth Initiative at Brookings and host of Foresight Africa. Since 2011, the Africa Growth Initiative has published a high profile report on the key events, trends, and issues likely to shape affairs in Africa over the year ahead. Entitled "Foresight Africa," the goal of the publication is to bring high level attention to key issues that merit proactive policy actions. Earlier in January this year, we launched the 2022 edition of "Foresight Africa."

I'm delighted to introduce our new podcast series, Foresight Africa. With this podcast, we intend to introduce you to the authors who contributed viewpoints to our report. Along this journey, we will also introduce you to other key figures in the frontlines of development in Africa.

Today, our conversation would be on the exciting subject of technology, in particular, data governance in Africa. I'm delighted to be joined by two amazing leaders in the field of data governance: Lesly Goh and Buhle Goslar. We will discuss opportunities for the private sector to do its part on data governance in a world of accelerating digitization. Lesly is the senior technology advisor at the World Bank, where she advises on the adoption of technology innovations to boost the digital economy in emerging markets in East Asia and the Pacific region, the Middle East region, and sub-Saharan Africa. Buhle Goslar is the CEO of the Africa region and Pakistan at JUMO, a financial technology company that partners with banks and other e-commerce stakeholders to deliver progressive financial choices to customers in emerging markets across Africa and Asia. We are lucky to have them both with us today. This is their story.

Buhle, welcome.

**GOSLAR:** Thank you Aloysius.

**ORDU:** Lesly, welcome to you.

**GOH:** Thank you so much.

**ORDU:** Let me start by asking each of you about your stories. How did you get to this point in your career? Lesly?

**GOH:** Well, thank you very much for this opportunity to contribute to an important piece, and I really enjoyed reading the final product. And I'm also very honored to be with my friend Buhle here to coauthor this together.

So, a little background about myself. I'm a technologist and started my career in as an entrepreneur and eventually landed in the Big Tech to provide technology solutions for government. For the last four years at the World Bank, I have been advising and implementing technology solutions to many of the governments around the world in emerging markets, and to facilitate public and private partnership in order to unlock the full potential of digital transformation. Yet frequently, we come across frictions in much of these multi-stakeholder partnership. When we analyze what the issue is, at the core it is about trust. And in an incentive model, there is little appetite to share data on either side because there's a tendency to treat data as a new oil and not sharing data for competitive reasons that they wanted to keep to themselves. Currently, much of the data needed is siloed into various

organizations in public and private sector. At the same time, many jurisdictions lack a comprehensive data protection, data security regulations to protect people's rights and create a sustainable mechanism for data usage and reuse.

In addition, institutions struggle to build such actionable models that leads to systems that focus more on collective use of data sets and then unlocking the value of data spread throughout the institution. And then, of course, as data accuracies and biases that are built into some of these data set, that needs to be addressed.

Data, as I said, is a non-viable product and unlike oil, data is unlimited in supply and does not diminish in value with multiple use. The more you use it, the more it creates value, especially in the digital economy. It is akin to a global public good with a free flow of data that in many of these jurisdictions are cross-border for good economic purposes.

It is therefore incumbent upon all of us to establish good practice and good governance to really foster digital economy. So what we need now is a trusted framework to encourage more government and more private sector to collaborate together, and trust is an important underpinning foundation for this. That is the reason why I devote so much of my energy in this space and love it when I can bring others along to try to come together.

**ORDU:** Buhle, and you?

**GOSLAR:** Thank you, Aloysius. It's a real pleasure to be on this podcast, and I have just loved working with Lesly and I take any opportunity to do so. So how did I get to this point in my career? That is a very interesting story. Certainly, if you had spoken to me 15 years ago, I would not have said that data governance would be something that I spend a lot of time on. A lot has changed. I think it's really a story that begins, interestingly enough, when you think about seven-or eight-year-old Buhle and my dream really was to become president. And that dream was altruistic. I wanted very much to be a part of helping people help solve problems, making life better. I was born in Zimbabwe and right after independence, seeing at that time in the 80s, what presidents across the continent were doing was hugely inspiring to me and following the work of organizations like SADC and so on.

Needless to say, as time went on reality crept in and I realized that perhaps that was a very lofty goal and I might not achieve it. So I thought for a while that I might become a lawyer and advocate, and that would be a way of helping people. But by the time I finished high school, I realized that that perhaps that was not the right career for me, and I did what many people do on this continent when you're undecided and unsure of what to do, which is go start a business. You can never go wrong if you're in the business of creating value and making money.

It's interesting because I think that within working in business, I find myself working across many sectors, but really where I am now at the intersection of capital and banking, technology and data, I've been reconnected with my mission, because we're living in an age, I think, with all of the tools that are available to us in terms of mobile technology, cloud computing, where those sectors can contribute to fundamentally transforming the economy.

And I've been fortunate enough over the past eight to 10 years to find my true calling working in financial technology and creating products which are helping entrepreneurs across

the continent and beyond to improve their livelihoods, to create employment, to create really better outcomes in any aspect of their life. And that's how I got here.

**ORDU:** Fantastic stories, thank you very much. So what motivated you both to actually coauthor a viewpoint this year for us, for Foresight Africa?

**GOH:** Well, when I first met Buhle in 2019, that's pre-COVID days, in Nairobi at the Afro-Asia Fintech Festival, hosted by the Kenya Central Bank in partnership with Monetary Authority of Singapore, I was really impressed by her leadership at JUMO. And we couldn't stop talking about all aspects of fintech and data governance. And we had the most engaging exchange I remembered in flight that was the highlight of my trip. And subsequently, we kept in touch and we invited Buhle to the IFC SME Finance Forum, and I moderated the panel and wrote a blog about that. And during COVID we continued exchanging our learnings, and we cannot think of a better topic to write about and also to learn from each other. So that's the reason why we came to contribute to this piece together.

**ORDU:** So, Lesly, let me turn to you again as someone familiar with this subject of data governance. Are there lessons for Africa on good data governance practices in Asia?

**GOH:** So, I think it is important to have a common understanding of what data governance is. And at the basic level, it's about policy, process, and people, as well as the technology adoption to generate consistent and proper handling of organizations' and institutions' data. An effective data governance framework prevents accidental data spillage and makes it difficult for bad actors to steal the data. And it also establishes processes that help organizations better respond when there is data loss and other worst case scenarios.

So with that understanding, let's think about how the rise of digital platforms around the world. Now, with the new business model that proliferated globally, especially during the pandemic, when we witnessed a complete overnight shift to digital platforms like what we're doing instead of in-person conversation. And in Asia, we see technology at the center of a lot of these business model that powers the online platform, and it removes the transactional friction in many cases between digital and offline goods and services. It is called online to offline model, it range from e-commerce, ride hailing, logistics, digital and financial services.

Now, one example I could really quote is the data sharing handbook from banks and non-banks in the data ecosystem. And this was published by the Association of Banks in Singapore in collaboration of Monetary Authority of Singapore. And that is to really create the kind of data sharing regime between banks and non-banks. And the onus is on organizations to ensure the spirit of accountability finds a strong foothold in the new normal. I'm quoting my friend from the Singapore Deputy Commissioner, Mr. Yeong Zee Kin, and I really like what he said: Organizational accountability goes beyond being answerable to the regulators. It is to win trust from all key stakeholders, including the customers and the consumers at large.

**ORDU:** And Buhle, any thoughts on lessons from Asia for our continent Africa?

**GOSLAR:** I think one of the things that really resonates with me and the example that Lesly just gave is just the power of convening power when you're able to bring a number of stakeholders together. And in the power of creating clarity because when you can bring the collective together and you can create clarity in terms of engagement and what the rules of

the game are, people are more empowered to be able to act. And that is how we end up with data governance that leads to highly valuable products that do not create any harm in the hands of the consumer. So that I found really, really exciting.

I think one of the other examples that is relevant is ways in which Asia and Africa can directly collaborate. Lesly made reference to the Afro Asia Fintech Festival where we first met. And that, for instance, was a fantastic initiative where it was a real learning opportunity between the two regions because I think we have a lot of things in common, and rather than starting from scratch where people have made headway, it really would make a lot of sense to leverage some of those learnings.

**ORDU:** Let me turn to you again, Lesly. In your piece, you both talk about the new social contracts to establish trust and more equitable outcomes. What exactly does the new social contract entail and are there examples from the private sector?

**GOH:** So, social contract for data is really get more value out of them while protecting the people who are generating the data or associated with the data against harm and any access issues and representation. And developing a regulatory framework and institutions to safeguard data through cyber security, and data governance, and protection measures. And also making sure that there is proper data sharing and re-use. And this is all outlined in the World Bank World Development Report in 2021, “Data for better lives.”

Now, one example I could quote from Asia that really exhibits such good example is the Indonesia AFTECH, which is the fintech association that works closely with the financial authority, OJK. And this is a self-regulating organization. And what it does is that it is a bottom-up approach for innovations from the fintech startups and civil societies’ networks. They’re building these tools and forging collective voice to address data inequity, constructing a new social contract between the technology players and the consumers, and then working in conjunction with the regulators so that when they raise the bar on data governance, a rising tide raises all boats—it’s what they believe in.

I think this is a good example on how private sector can come together and build that kind of cohesion and strengthen the data governance regime.

**ORDU:** And Buhle, any examples you can think of from the private sector on the new social contract in Africa?

**GOSLAR:** I think the example that Lesly’s given is a brilliant one, so perhaps if I may, I’ll talk about something slightly different with regards to the social contract. And I think it’s about within organizations, what do they need to do or think about as they design their data processes to make sure that the social contract is respected? So bringing this into the way in which product is designed and into the way in which data governance is designed.

And really there are three things which I think are critical for an organization to think about or questions that they could ask themselves. The first is, is there a fair exchange of value for this data? So if we were in the customer’s shoes, would they feel that the way in which we are sharing, using, reusing this data is benefiting them? They’re sharing in that value.

The second question is one around equity or inclusion. So is the way in which we process data including more people? So if it's algorithms and credit scoring, for instance, are they biased against women or agripreneurs? Who is getting left behind or who is getting harmed?

The last question is, is the way in which we're dealing with this data and designing promoting trust? So whether that's investment in cyber security or really just your data infrastructure in general, I think those are things that organizations need to be thinking about. Certainly, it's something which we think about a lot with regards to the social contract in my own organization.

And I've seen one example that I can give is in Nigeria, an organization called LifeBank. And their work is really around making sure that lifesaving blood gets to where it needs to solve issues like maternal mortality. And to do this, they use vast amounts of data, both personal and data that sits with hospitals and so on, to make sure that they can predict where blood and other important biomedical supplies are needed and then also get them there. And that's an organization that's definitely thinking through value, equity and trust and making sure that anyone, regardless of their income level, can get good health care.

**ORDU:** Fascinating, indeed. Let's stay with you, Buhle. What challenges do private sector players in Africa face in designing and operationalizing data governance?

**GOSLAR:** Thanks, that's a great question. I think in the private sector there are probably three issues that are the biggest problems with design and operationalizing data governance. And the way I think about them is firstly at a market level. And when you look at each country, something I come across very often is that data protection laws are emergent and, in many instances, sometimes conflicting between the different local bodies that effectively act on the data sphere, be that the central bank and the communications authority and maybe the customer protection authority. And it can be quite difficult to get clarity on what and how to design, as well as how to put that into effect.

The second area where I see challenges is around cost and capacity for the private sector. Many businesses that are leading really in the data economy are operating often on, on a very tight leash financially and may be startups, for instance. And with this kind of skeleton staffing, it is quite difficult to use some of the best practice that's out there in terms of design because they simply can't afford the types of teams that are required. That notwithstanding there are ways around this, creating dual roles and retraining on the job and so on. But it is a challenge.

I think related to cost is, where data protection laws do exist, sometimes there's inadequate attention to the costs of compliance in terms of what tooling and organization might need to have in place in order to comply with this law. So that's cost and capacity, definitely an issue.

The last one, which I see, is around, really, global direction. So for most companies, they have an aspiration to be multi-jurisdiction, to expand. And where we are at the moment, just the lack of clarity across the states in Africa makes it very difficult to make design decisions that one could have confidence in being able to transfer over time. And I think those are really some of the key challenges I see at play for the private sector.

**ORDU:** Can you think of any such challenges or others in designing data governance in Asia and elsewhere, Lesly?

**GOH:** Well, I concur with what Buhle is saying. In fact, we struggle with some of these challenges to try to find right solutions to help them, especially in the area of cost for startups and smaller players besides Big Tech. Because, of course, Big Tech has the opportunity to invest significantly in data governance, and we are seeing quite a few of them do that. But the mid-tier, the small/medium enterprises and the young startup may not have the costs, the financial model as well as the capacity to do that.

So how do we help them in order to bring that level of awareness and sophistication for data governance? It's perhaps to pool resources together and to learn from others, and that's one of the areas that I try to encourage more of, partnerships that will bring the level of capabilities around data governance into the next level of maturity. Because it's a journey, you don't flip a switch and you become better in the space.

And also, I think the other challenge I see, which Buhle alluded to, is around political will in a given country in some cases to really drive this kind of regional cohesion. And it is a mindset shift and also accountability issue to build trust. Organization and accountability has to be in place to not just answer to regulators, but also to make sure that they really have the right intention to build these kind of framework to create that ability not just for their own good, but then for the greater good for the ecosystem. And it is a tough proposition and it is not just a challenge in Asia or Africa, it's across the board. That's the reason why we don't have a global data governance standard yet. We're still working on it, but definitely an important agenda to continue pursuing.

**ORDU:** Lesly, let's stay with you, because today we live in a world of disinformation and misinformation. These terms are often used interchangeably by the general public. Perhaps you could help us explain to our audience today what these terms actually mean. And then what are the challenges from disinformation and digital harm?

**GOH:** This is a topic that is of great importance to me because we frequently get into this terminology, what shall I call that, misuse in some cases. They are usually used interchangeably because it talks about wrong or false information. But the key is intent. And disinformation is when you know for a fact that the false information is to spread on purpose to inflict harm on others. So a good example, in fact this book I highly recommend, "Tools and Weapons," by Brad Smith, the president of Microsoft. He talks about technology and data could be weaponized in the form of deep fake and disinformation. Now deep fake was a term coined in 2017 to describe realistic photos, videos, audios, and other forgeries using artificial intelligence. And deep fake is of huge concern because the technology is available and easy and is so cheap to use deep fake.

Now, deep fake, fake videos and audio recordings, they are new tools to spread disinformation at scale on social media channels and amplified by these platforms. Therefore, governments and civil societies and private sector organization and Big Tech should invest immediately in education and to mitigate such risk and help societies understand the difference between deep fake and disinformation that's out there. And fund for technology research and innovation to provide countermeasures and policies to protect the vulnerable population. Because it is almost real information, and most people do not have the knowledge and the deep research to understand what they see on Facebook, Twitter, whether that's true or false if someone is manipulating that, by the bad actors.

So that is one of the greatest harm and challenge on the digital channel. And these ubiquitous deep fakes, as well as various forms of disinformation across social media, has placed such a huge spotlight on data policy. What is the victims' redressability, and what is the role of government and private sector in calling for greater accountability, transparency, and responsibility across the data ecosystem?

Digital harm can happen to anyone at any time and is particularly challenging when the harm is online across multiple jurisdictions. And these harms affect not just individual victim, but is also potentially a silencing effect on women and minority groups and shutting them out from participation, especially the journalists who are out there telling the truth and doing their work in order to serve as a truth to the community. So we need to raise the bar on this and really create that awareness.

**ORDU:** So, Buhle, any thoughts on the challenges of disinformation and digital harm in Africa?

**GOSLAR:** So, this is something that worries me a lot, and I have more questions than answers, but I think maybe where I should start is really just thinking about why the information platforms that Lesly mentioned are so important and how those platforms are used across the continent. So be that Twitter or Facebook or YouTube. I think they're important platforms globally, but in Africa, more so because they become platforms where one goes for education, for connection—not just with people on the continent, but with the diaspora. Where one goes in order to make money. We're seeing increasingly a growing online entrepreneurship economy. So really, being able to preserve platforms, trust in platforms such as this is critical.

And what you have with these platforms depends on their ability to be able to weave and scale this kind of fabric of trust. So, disinformation, as Lesly described it, really picks at that fabric, and it causes damage at a personal level in terms of the deep fakes and so on. But for us here in Africa, it can cause damage at a systemic level. And that is something I think we need to think really deeply about.

**ORDU:** Turning to you, Lesly. An area of interest that your viewpoint did not explore is the idea of a data broker. What exactly does the term data broker mean and why should they be held accountable for better data governance?

**GOH:** So, data brokers are typically advertising tech company that sell advertising insights to retailers on e-commerce platform, and they use the data analytics and credit reference agency that make up the rapidly growing industry. Data brokers mine a treasure trove of personal information—location, transaction data—to paint a picture about an individual. Every one of us are part of that community now, unfortunately, such as your preferences, political and religious leanings, personal traits, et cetera. All packaged and sold by data brokers to a range of industry players, mostly banks, insurers, retailers, telecom media companies, even governments in some cases. So, these data consumer leaders such as Facebook, Google, Twitter, and Snapchat, they all sign up as consumers and customers of data brokers because of the wealth of granular data that can help connect online to offline information that they accumulate. Therefore, these data brokers should be held accountable for better data governance, just like the Big Tech that we talked about.



**ORDU:** Can you explain to our listeners what the data brokers scene is like, Buhle, in Africa?

**GOSLAR:** So, Africa remains largely unmapped from a data perspective. And I think this is one of the things that is often lost in all of the talk of the statistics around mobile connections. The reality is that the ability to piece together information and create a profile, a rich profile, on an individual in Africa remains quite limited. In fact, huge swaths of our population don't even have a formal address.

That said, the closest we have probably to data brokers at the moment would be something like credit reference bureaus. A lot of what actually is still happening in Africa is bilateral data sharing. So between two organizations like a bank and a telco, for instance, sharing data. And a lot of that is typically governed by the terms and conditions of a contract and acceptable usage of that data.

One market where we have seen a number of data brokers starting to come up, I would say, is South Africa. But a lot of that development has really been arrested with the introduction of the POPI Act, which stands for Protection of Personal Information that came into effect mid-2020. So to a large degree, data hasn't been commoditized in Africa, and that's a good thing.

And I think that as more of Africa comes online, other African countries need to be looking at things like the POPI Act in South Africa and putting that into effect to make sure that a lot of what is happening in the developed world, which is what Lesly was describing, doesn't actually come to pass in Africa.

And in fact, in Africa, I would say the problem is slightly different, which is data silos where customers generate a footprint with one business. And that business kind of holds that data footprint captive and monetizes it. Whereas, in fact, a customer might want to share that data with another party so that they can access the services. And in fact, if you look at ideas such as open finance, at the core is really this idea that the customer should have a right to decide to open up their data to a trusted third party, and that's something which I think needs far more development in Africa and would be healthy. And if in fact, we could just skip the whole data broker trend altogether, that would be fantastic.

**ORDU:** Over to you, Lesly. What can we actually expect from the management and board members of private companies to establish better data governance?

**GOH:** Well, I do believe that leadership matters at the top to set the tone and build a robust data culture. And hence hiring the right talent at the senior leadership level and also having a diverse board is important with the knowledge on good data governance to really drive that vision and strategy for these companies. I sit on a few boards and I really create that kind of awareness and good practices. I would encourage more board members to get themselves trained in this space because that's such an important role and responsibility in private sector to really develop that culture at large.

And for example, in Big Tech, Google just hired a new vice president on technology and society, who is exploring technology's impact on society and shape the firm's point of view on subjects including artificial intelligence, the future of work, sustainability, and areas that makes a difference. So we look forward to hearing more vision from such executive.

And Big Techs in general also has a very important role to play when it comes to this kind of leadership. When these Big Tech come into play, there's a rapid and significant expansion of new risk to the financial stability, such as new channel for systemic risk across borders and also countries with mixed approach to regulation and supervision.

The other one is around the leadership in the private sector, such as small/medium enterprise and startups to participate in sandbox testing with regulators—very important because they don't have the capacity to build all their capabilities in-house. Hence working in close collaboration with the regulators and exchanging knowledge among the startup community definitely will help build better practice on data stewardship. So you start from the beginning and plan, design, and implement these kind of good practices and data governance regime will help foster greater innovation among these smaller players in the SME community.

**ORDU:** Lesly, you referred to the new hire by Google, the vice president. I was quite excited when I read about our Zimbabwean brother who has just been tapped for this important role. It gives one the opportunity to expect that hopefully more of such hires on the continent will be afoot. Let me turn to you, Buhle. As the CEO of a private sector company, what are the incentives that drive your proactive investment in the data governance?

**GOSLAR:** That's a great question, and it's a great question because it's true that if you don't align incentives with the outcome that you want, you won't get that outcome. And what's interesting as I think through what incentivizes us to make the investment is I actually think that this is true for all companies. And perhaps the only difference between us and them might just be that they haven't really thought about it.

So the first thing that incentivizes us is we realize that this is really a long term investment in our customer value proposition. Because privacy is the future for instance. Investing in features like permissions and so on is going to be critical if you want to compete for customers. So really, this idea of responsible stewardship of customer data is not a compliance initiative. It's actually an investment in customer value proposition. And I think that that's a huge incentive on its own.

And the second one is that most businesses run on data, and anything that is critical to your business you typically protect it. So why would that not be the same with data? Why would you not invest in cyber security, cyber insurance, and all of those good things?

The last one is really around market incentive or inevitability, I could say, which is, we can see where the world is going. And if you don't get involved, engage with the data protection bodies in the markets in which you operate, design proactively, work with other industry players, you're going to be playing catch up later. So it just makes sense to start working on these issues now. And I think those are incentives which exist certainly within my organization, but I think apply more broadly across anyone who is working in the data economy.

**ORDU:** Well back to you, Lesly. What trends do you see in consumer education in the private sector? And how do you expect this to impact data governance in the long run?

**GOH:** Well, I work more closely with governments and large private sector, and I do see that they're investing in the areas on good data hygiene and such, and campaigns that government

put together to foster that kind of better behavior, especially during COVID, where there's a high rise in cyber-attack and scams and so forth.

In fact just this week, I signed up for a National Privacy Week in D.C., and there is an online sessions on offer by the National Institute for Standards and Technology, NIST: Privacy Framework quick-start guidance for small and medium business. And it really create a very simple, digestible guide to help them to provide better data protections for the consumers. So examples like that is definitely important to raise the awareness, it creates good practices, and it happens on a regular basis so that you make that become a habit. And that's why I call it data hygiene, just like we wash our hands frequently now during COVID. It's the kind of behavior change that needs to continue nudging us to do the right thing over time.

**ORDU:** And, Buhle, where you see similar or different trends in consumer education in Africa?

**GOSLAR:** So my perspective is very much a private sector perspective. I spend a lot of time looking at how organizations are engaging with their consumers and really taking them on the journey of where their data is going and how it's being used.

And I think when it comes to education on this, I have concerns because, to me, broadcast communication or vague notices really kind of fly in the face of everything we know about education or how humans learn. And what we really want to see is more action learning type product innovation. So I love it when I see education like demo accounts, or where I can see that organizations are thinking about putting notifications in plain and simple language at the relevant time in a customer journey, not hidden in terms and conditions somewhere. So I do see that some organizations are working on this, but I'm not seeing enough of it.

The other thing which I am concerned about is that most of the tools which currently exist or the interventions that I can see are not optimized for less sophisticated devices. And we know that there is still a significant part of the population in Africa that is not on sophisticated smartphone devices and that doesn't have reliable internet. Right. And these are people that are still using USSD technology, which—USSD is basically just a mobile protocol that doesn't require the end user to have internet. It's when you dial things like star-one-two-three-four-hash.

Now, a lot of people are still using this, and when you look at the customer education that exists, a lot of it hasn't been built for people that are operating on these types of devices. And it's a difficult one, right, because if we expect that people will move off this technology in due course, how do you incentivize the private sector to invest in it? And I guess it really just becomes a question of how each company thinks about that and how long it will last. But some areas definitely of concern that still need addressing.

**ORDU:** Let's now turn broadly to public policy issue. To you both, if you had a couple of government officials with us in this conversation today, what would you tell them should be the priorities on data governance in the year ahead?

**GOH:** I mentioned earlier about people, process, and policy. So, starting on the policy side, creating that institutional capacity and to really handle this, appointing a chief digital privacy officer and to really provide that leadership at the top is important because then it creates a

consistent framework and strategy throughout the entire organization and cascade all the way across the organization.

And also instilling in everyone in the organization a sense of responsibility that personal data protection is in everyone's responsibly, just like cybersecurity is in everyone's responsibility, not clicking on links in emails that comes to your mobile phone to prevent phishing and scam attacks. And then having these deep training within the organization, just in time training, that helps everyone scale up in this space.

And then, of course, the process needs to be adjusted for the modern digital world, and looking at the data lifecycle and understanding holistically where are the risk exposure in these organization that could be vulnerable for data breach. And also where are the overcollection of data in some cases where they don't need to—so proportional to the business model that they are serving the customers and consumers is important.

So if the government officials invest in these three areas, I think there will be a higher chance of raising the bar on data governance and, over time, mature the whole process, and learning from other governments that have done well, and then finding ways of collaborating. It is a lot about applying that knowledge and not just about putting a blueprints in set and forget about it. So practicing and making it real. And really the ultimate goal is how this will better data regime and data governance will really help promote digital economy, and that will benefit everyone inclusively.

**ORDU:** And you, Buhle, what would you tell assembled government officials with us here today?

**GOSLAR:** How long do we have them for? So, I think for me, something which is really close to my heart is the issue of a regional approach. And I think that data is a resource that is most valuable when it is able to flow. And we need it to be able to flow between organizations, so to break data silos. But equally, we need it to be able to flow across borders, and the flowing across borders is only feasible when we have a cohesive framework within the region.

And I think, when you look at what we have with the African Continental Free Trade Area, data governance should definitely be a part of that conversation. And I think if we have a regional approach we will be able to see the emergence of pan-African Big Tech, because organizations will be able to scale across multiple countries.

The other thing that I would say is that data governance also needs to be a conversation about the commercials and the fiscus, and the things need to actually speak to each other. And when officials design things they need to think practically what that will mean in terms of the cost that carry to the end user. So you can't just go, we would like e-signatures or we would like you to call for data with this entity and that entity without thinking what that will add to cost for the citizens. And I think, those types of conversations would be super valuable to have if we had some government officials in the room.

**ORDU:** Thank you, thank you very much for today. We've heard from two experts on this subject of data governance in the private sector. Data is the new oil is a common saying we hear, protecting and safeguarding our data against bad actors is a major challenge we face the world over.

I'm Aloysius Uche Ordu, this has been Foresight Africa. To learn more about what you heard today, find this episode online at [Brookings dot edu slash Foresight Africa podcast](https://brookings.edu/foresight-africa-podcast). Each episode will be listed on its own web page, and there will be links to the content discussed in this episode.

The Foresight Africa podcast is brought to you by the Brookings Podcast Network. Learn more at [Brookings dot edu slash podcasts](https://brookings.edu/podcasts). Send your feedback and questions to [podcasts at Brookings dot edu](mailto:podcasts@brookings.edu).

My thanks to the production team, including Fred Dews, producer; Tamara White and Christina Golubski, associate producers; Gastón Reboledo, audio engineer, and Skye Sutton, audio intern. The show's art was designed by Shavanthi Mendis based on a concept by the creative firm Blossom. Additional support for this podcast comes from David Batcheck, Raman Preet Kaur, Ian McAllister, Chris McKenna, Soren Messner-Zidell, Chris Peters, Andrea Risotto, Esther Rosen, and Ashley Wood Schelling.

Thank you very much.