DIGITAL IDENTITY IN TANZANIA

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Financial Sector Deepening Trust
FSDT is a financial inclusion program. We are market facilitators that partners and collaborates with different players in the financial sector to expand the landscape of financial inclusion in Tanzania.

**Goal** to achieve sustainable improvements in the lives of poor people through reduced vulnerability to shocks, income generation and employment creation.

**Purpose** to achieve improved capacity and sustainability of the financial sector to meet the needs of MSMEs and poor men and women and to contribute to economic growth.
IDENTIFICATION IN TANZANIA

- Tanzania has more than one recognized identification document.

- In Tanzania the National Identification Authority (NIDA) is the agency that has been mandated by law to register all adults for a National ID.

- The project for National ID card (NID) registration started in 2013 with mass registration currently ongoing in all regions in Tanzania.

- Due to challenges faced in NID card distribution, the focus was then altered to increase drive of distribution and usage of the National ID Number (NIN) and biometrics which would be less costly and more efficient.
CHALLENGES

• Verification challenges due to lack of unique unified ID that contribute to high onboarding costs

• Lack of strong public awareness on the National ID and its importance

• The marginalized sections of the society like women, youth and the elderly are more affected by this.

- Struggle to deliver vital services to people
- Duplication and administrative overheads continuously occur.
- Customers cannot be reliably and easily verified without requiring a physical ID.
DRIVING USE CASES FOR ID

- Full national ID roll out
- Centralized ID system

The Telecommunication regulator Authority (TCRA) have announced a SIM registration target:

All telecommunication subscribers to register their Mobile SIM cards with a National ID using biometric authentication.

Total Telecommunication subscribers with a Mobile number are over 40 million.

To get a Tanzanian passport, applicants must have a National ID.
FSDTs VISION OF ACHIEVING A ROBUST ID ECOSYSTEM

• Ensure Tanzania NID KYC system is online and rolled out to all adults

• Implement use cases that drive ID enrollment and financial inclusion through public and private service delivery

• We believe the different use cases will help the adoption and usage of the National ID and drive accessibility of formal financial services.

• Supporting these different use cases will act as a demonstration effect, pushing ID for development and ID for efficiency of Government and public and private sector.
POTENTIAL USE CASES IN TANZANIA

**TASAF Assistance (cash transfers)**
TASAF is working on an electronic verification system that will allow for online Biometric verification and Digital payment using existing wallets. This system calls for a robust KYC system, this initiative will add more than 2 million individuals identified and using their Identity for this.

**Insurance**
TIRA, the insurance regulator has made strides with the introduction of the use of technology to increase efficiencies with the industry. More recently, TIRA is working on the introduction of a solution to aid with the reporting and oversight. This is a national ID use case as a new data input field will be integrated as part of the mandatory quarterly reporting by the industry to TIRA.

**National Health Insurance Fund**
A key requirement in many healthcare situations is the ability to reliably identify patients. Integration with NIN will allow them to do just that; enabling patients, practitioners and providers to prove who they are much more quickly, securely and conveniently.

**MNOs SIM card registration**
Tanzania Communications Regulatory Authority (TCRA) has mandated that all MNOs will issue SIM card activation, issuance and authentication of their customers using only NID and biometrics.
**FOCUS ON USE CASES FACILITATED BY FSDT**

**SCHOOL MANAGEMENT SYSTEM – NEXUS**

- A school management system was launched in May 2018
- The system currently has 6 schools enrolled from 4 regions in Tanzania with about 3500 student records uploaded
- Enrollment includes manual gathering of information about guardians and students.
- The vision is to have direct integration to the National ID authority for instant verification of guardians and teachers.
- Integration with a Microfinance institution to provide loans to teachers and parents utilizing the NID that will be integrated into the system.
- The project is still undergoing iterations phases with feedback and comments from users

**GOVERNMENT BIOMETRIC ATTENDANCE SYSTEM e-GA**

- Development of the Biometric attendance system started in December 2018 and is still ongoing with E-Government agency developing the system
- The system will be deployed in 9 Government institutions across 8 regions in Tanzania
- The vision is that citizens will register on the Government recruitment portal using NID and is verified automatically via biometrics. And when hired they will utilize NID for attendance.
- Affect more than 400,000 public service workers
We intend to utilize e-GA as a catalyst to drive the usage and importance of unique ID (NID). Given the position and capabilities of e-GA we believe they are best suited for this task as they have same objectives as FSDT and will ensure we demonstrate the power of digital ID.

Government Biometric attendance System is a tool to enhance National ID usage in the Public Service.

The system will be integrated with National ID biometrics and the Governments internal Human resources system (HCMIS).

GOVERNMENT BIOMETRIC ATTENDANCE SYSTEM e-GA

- PSRS - NID be a Primary Requirement to earn Salary
- BAS - Uses NID as a Primary Requirement

Integration

NIDA DB
Nexus represents a powerful shift in the way education is delivered and received. It’s a direct communication between parents and that involves payment processing for school fees through the system and credit facilities utilizing the NID. NID will be integrated into Nexus during registration ensuring that parents and teachers gain easier, quicker and greater access to credit.

With all digital public services, confirming identity and enabling secure access is critical.
LESSONS LEARNT AS A MARKET FACILITATOR

- Leverage low hanging use cases and incentives
- Involve key stakeholders so as to ensure the country is driving a shared vision
- Government buy in is key in ensuring success in rolling out National ID to all.
ASANTE!

Thank you!