



LiveCast 9: November 15, 2020

CPR: Spotlight on Tanzania's Identity Ecosystem

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SUMMARY KEYWORDS

tanzania, registration, register, nida, id, zanzibar, issue, system, government, identity, biometric, national, data, number, beneficiaries, process, authentication, services, fingerprints, population

00:02

Greetings, ladies and gentlemen. I'm Joseph Atick Executive Chairman of ID for Africa. And I would like to welcome you to the ninth live cast episode, which is the second in our country progress report series. Today we spotlight Tanzania's identity ecosystem. But before we delve into this exciting episode, there are a few reminders I'd like to make. First, if you're watching this in replay on YouTube, please subscribe and activate the bell. Second, if you're interested in joining the community voices today, press the raise your hand button on zoom at the time when I invite participation. Also, I'd like to remind you that coming up December 3, we will have an episode called Digital public goods initiatives as a pathway to identity development. We will open registration Monday for this event. This is an important and timely topic, which will be part of a series we will continue in January, on the pathways to developing identity as a public good, which will include standardization and interoperability in January episode. So basically, the December episode will be on open source, while the January one will be an open standards. Finally, last week, we announced an open registration for ID for Africa 2020, the marathon of innovations, which consists of six thematic symposiums and an innovation World Tour with 42 stops around the world in three days. This is a unique virtual event, which we created in response to so many of your requests, please register today, the link in this registration will be put in the chat and then the chat. So back to today's live cast. Let me put this episode in context. So you can see why we selected to spotlight Tanzania today. It for Africa held its inaugural annual meeting in Dar Salam in 2015. So you can say Tanzania is the birthplace of ID for Africa movement. At the time, National ID was not the dominant form of identification. Barely 10% of the population had an ID. There were no services linked to it at all. The identity ecosystem was fragmented, with a wide range of credentials, including letters of identification from local governments, and the country was embarking on a new voter registration exercise. At the time, all identity schemes had low coverage, no single source of truth

existed, and the quality could be questioned. The country had to do a reset of the national identification authority needed a couple of years ago with a new leadership and a new vision needed working with its partners within an ecosystem framework was able to achieve something that we all know is very difficult. As we sit here today, it was able to arrive at a population register that biometrically covers the majority of the adult population and assigns them a unique identity number, then, the country now has a robust digital identity scheme that can be the foundation for public service delivery and the digital economy. NIDA and its partners have done this despite complex nationality laws, significant data collection and vetting requirements, and a challenging demographic and geographic context. While this is still a work in progress, it is a major accomplishment that merits to be studied. So we can extract lessons learned for the benefit of other African countries. This is why we selected Tanzania for this episode. So how did Tanzania do this? Was it an unwavering political will to enroll the whole population and move into the digital age? Or was it they found a compelling application that created a surge in demand for enrollment? Or was it other factors that contributed to scaling of their operations? What are those factors and how much each had contributed to the success of the NIT project? This is exactly what we intend to find out in this episode. So stick around. This promises to be a very interesting session to do this exploration. I'm thrilled to have with us today an exceptional panel representing several of the major identity stakeholders in the in the country. I'd like to welcome the panelists. Operator, could you please elevate all the panelists? I'd like to thank their institutions for taking the time to contribute to this session.

04:45

With us here is of course Dr. Arnold Kiali dg of NIDA Edson Guyai. From NIDA, Thomas Mongella from the Bank of Tanzania. Linda RIWA from TAMNOA and Vodacom, Josephine Joseph from TASAF, Shabana, Abdullah, from Zanzibar, civil status registration agency, Philippine Mary from TASAF, Benedict Ndomba from the government agency. Who did I miss because the screen has now filled up. I must have missed somebody, Josephine, Joseph, I mentioned you Yes, you're there. Damian. Damian Chikira. I haven't mentioned you there. You're welcome Damian. And I think, I think I've got everybody. So a nice, nice group of people. And everybody is here with us. So what we'd like to do is that we'd like to conduct this session successively in several segments. We will start by talking with Nita, and then we will continually add other partners and subtract a partner so that we can have a meaningful discussion, we will have the ability for you to ask questions, and I will pose those questions and in one third of the way, half of the way and towards the end, and also I community voices. If you want to be in the community voices, please raise your hand by pressing the button and somebody will come and prepare you to get on. Okay, so operator now so that we can begin our discussion. I'd like to thank you all, of course, to all the panelists and their institutions for being with us. I'd like to ask Dr. Quixote and Edson to stay with me. And then we will bring the rest of the panel progressively. Okay. So Dr. Arnold Kihale, thank you so much for being with us once again, and Edson. Thank you so much for being with us today, which promises to be a very interesting discussion. Let's start by reminding people and please unmute your phone, your microphone, Dr. Arnold. And let's remind people, our viewers sort of what's needed as mission who's needed on what's its mission. Oh, okay. Thank

07:26

you very much for giving us the opportunity for us to say what is the need for in terms of submission. Briefly, what I can say that is starting with a briefly historical background is it needed a government

agency which was established in 200 h with the mandated to register in Charlotte county to eligible eligible Tanzanians and the other citizens who are leaving Tanzania legally. And the also we are okay also registering the trees and as who are often Tanzania, staying in Tanzania illegally, and the for the purpose of ensuring that we ensure we issue our PC security and economic growth and prosperity for the for the country and for the people living in Tanzania. And the we are registering people based on the regulations, which were passed by the parliament. We have our registration and verification act of 1986, which was revised in 2012. This provided a legal basis for registration and the mandate for NIDA to to to share data or information with the other relevant stakeholders.

08:47

So you're basically mandated to read citizens, legal residents and refugees on the Tanzanian territory. There is an echo that we were trying to resolve. apologize for that. Okay. So now, yes. Now it's okay. I think Edson your your computer may be interfering with Dr. Arnold's his computer. You're in the same room I think. So if you if you put this speaker off on that, Doctor, oh, can you hear me

10:00

My recommendation and maybe maybe we can share the computer just just shut down one computer and share the other one. Seems seems that there is interference. Can you hear me?

10:13

Yes, I can hear you.

10:14

You can hear me. Okay. So while we're figuring out this, could you shared with us? Where are you in your goal of enrolling the population and issuing them a unique ID number? What Where are you in that project right now?

10:28

Yeah, if you take in the general population, according to the census, which was done in 2012, according to the new population stands at about 27.7 people, okay. And that cooperation is about principle seven. And right now NIDA has been able to register over the law about it. 22 point 1 million people, okay. We are 27 point 7 million people, we've been able to register 22 point 1 million people, which is about 80% of the total population and the we are still going on. And we will win also to provide up to about 18.5 people, there is about 80% of the people with already been ready set we need, we need to and we are still going on with the registration of the people who have not yet registered or they are turning 18 every day.

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Now, when you when you say 22 point 1 million people have been registered that includes residents and refugees or just Tanzanian citizens,

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or This included residents and refugees as well, as well.

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Okay, so it's a total it's a total statistic of what you have. Now, what why is the name registration lagging behind the issuance lagging behind the the registration? Could you please explain a little bit how your procedure works?

12:00

This is because of the procedures involved in the process. Because he we needed to once once the people have been really secondary in the in the villages or rural areas on some other areas. These the application is central is sent to a central place where they're being processed. And they are we need we're working in trying to show to make sure that we are we are wherever it's getting Nene is eligible to get named. Who is he saying Tanzania Gary, or if it has got all the documents is a woman document which identifies him as a legal resident or I'm siding with a citizen or identified him as illegal refugees. Now this way you find what lagging behind? We are, we are making an effort to make sure that all people who are with reason and the qualify to be given the only additional number they get the numbers. Excellent.

12:59

So how much of the 22 point 1 million were actually in enrollments in NIDA, and how much of this was harmonizing from the voter register? Was there any value to you from the previous voter register exercise?

13:19

Yeah, the VC has raised access was very useful to us in terms of facilitating verification of the information of individuals in Tanzania when we're doing research and we are using a number of documents, okay, we are doing for example, tickets, we are seeing voters ad voters ad are using the secondary school and primary school certificates. Now, these are these are from the National Curriculum Commission has a lot in facilitating the creation of the application or application of all of the people who use and indeed given the that in 2015 there are about 22 point 5 million people where you said now these these databases the provider is a very useful useful information in terms of verifying Tanzanians and intense over fashion, verifying the information which initially the those people recently provided to leader.

14:22

So in fact,

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you did not use the database you use it to attest and to validate. In fact, as a data point, you say yes, this person exists. Here's another data point that says that they are Tanzanians, etc. And so in a way, you have to enroll using your biometrics you have to bring in those 22 point 1 million people and you capture their biometrics Am I am I right?

14:48

Yes.

14:50

Good. So basically, it did not it did not impact your enrollment. It did not make the enrollment. Immediate. What it did is it made the verification easier for you. Is that fair to say? Yes. Okay, so so this is a version of harmonization. In the past, people would talk about taking one database and adopting it to become the database and automatically issuing a name for that database. And the experience that we've had in other countries is that the data standards and data quality value, and as a result, you do not want to necessarily choose harmonization, but you can do what Tanzania is doing, which is use that database as a validation point.

15:37

Yeah.

15:38

Okay. So that's a good lesson, first lesson that we we've learned. Now, let's talk a little bit technical. about what's your data model? I mean, do you capture? What type of biometrics do you capture? And what type of biometrics Do you use for the duplication? And what type of biometrics Do you use for authentication?

16:01

Maybe you see, I'm asking it for

16:06

Thank you. For Tanzania national ID system, we are using fingerprint artists engine to to do the duplication, the duplications and also use the same engine to do the verification. So we have one we have engine, which is automatic access engine, which enable us to do the biometric enrollment. In our case, we capture 20 fingerprints

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that

16:42

do capture 10 flat fingerprints, that's 442442 Okay.

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So for verification reCAPTCHA for verification authentication, we just use one finger for authentication.

16:58

Right? And so you only use one finger for authentication, but the deduplication you actually do centrally in your data center, not no regional. So all the data comes to the center and you do the deduplication at the center.

17:11

Yes, yeah. deduplication is centralized, we do have data center,

17:16

okay. What is your Fs engine? And how long have you been using it?

17:22

We've been using it for more than 10 years now,

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more than 10 years Okay. What about face Do you see face having a role in your deduplication or even in the authentication

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ah we are considered to use the iris Iris scan as compliment identification methods, because this is not so much accurate compared to retina or Iris scan. So, for us we are we are we are we are considering to add a second a second biometric which is Iris scan.

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Right So, so you're actually we'll be using an ABS because now if you have another biometric it's not just an atheist fingerprint you have another modality that you're going to use is that you have to you have you have a base in Tanzania

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in Tanzania I think yes. Anyway

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and so, let me summarize you have fingerprints but you're considered you're considering adding Iris the duplication right. But you do capture face right face comes with right because you have to take the photo you print it right.

18:32

Yes, we also as you said, if you if you opt for this it come with or two or three to the engine maybe Iris and the and the Face

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Face Face Recognition okay. So, then have you established protocols for Exception Handling basically, some countries have problems capturing biometrics from people fingerprints for example, maybe one to 2% of the population cannot provide fingerprints Where do you stand with exception handling

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ah hopeful for us. Our environment wandering has been equipped to always be given the capability to the to detect the plight of fingerprint before your own data into your database. So the issue of quality is controlled during the registration

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okay. And if somebody cannot give you the necessary quality, what do you do? They don't have fingerprints they may have manual laborers.

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Yeah, there are two option for for instance for those who are as you said the manual laborers that we just asked them to to come for a second attempt to to try to test if you can come to the Philippines, because because we just we have just 111 region so we should make sure that we are enemies we kept the fingerprints.

19:56

Okay, so so you ask them to come back and if after they Come back, they cannot do it. What do you do?

20:04

If that happened, that's why we are we are positive for the second biomedical engineer. As an engineer we are trying to work for now we are taking the edge if that person maybe has got an edge of, of maybe 70 years and above, we can roll that person without fingerprints.

20:23

Okay, Einstein and so so now we're talking about enrolling the population starting with the age of 18. You're not touching children, or young adults, right? You're looking at 18 and above. Okay, great. So we understand your data model. It's a it's a biometric based data model, you duplicate using primarily finger but you also are adding Iris in order to do Exception Handling face comes from the right, and I imagine you have a bus, you can turn it on as well, it will improve the matching accuracy, but also maybe the convenience of using face for authentication because people can do selfies on their phone. So that is that something will come back to that in a second. Anyway. So one other question for you and Dr. Arno, your enrollment centers? Are they fixed? Or are you mobile? Do you have how many do you have? How many have you established within your infrastructure

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interlinear we have established 150 revision offices. And the we're about 170. Now online and one of the only three that offline and what we are doing in recession we usually despite the fact that we have a district office, where when we want to do recession, we usually go to the abilities of street depending where in town they go to streets. We Mickey were selected. Some centers were raised by people or in villages, most recently villages where we register people we had despite the fact that we have established offices in each of the districts in Tanzania, mainland.

22:07

It's only 150 offices for NIDA, you're able to register 22 million people with 150. offices,

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the Office for each district, each district must registration we are using an offline biometric registration keeps

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for mass registration. How many kids? Are you? Are you needing to deploy so that we can get an idea to see in 20 555 1000?

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Kids 5000 kids?

22:41

Okay, so that's more like it. So you had 5000 kids? Are you now in the steady state? Are you still out there doing campaigns to register? Sorry, are you in the steady state now meaning the campaign for mass registration is done. Now it's more like people have to go to the office and register with you, the the leftover, and also the new ones that are becoming 18.

23:06

Just because every master decision from 2017, up to 2019. And for now we are just doing the liquid Allegra or normal registration, where people come to just visit the office for registration. And then in case we find there is some area of marriage which needs an officer to go into visit them, then we will do some arrangement. But for now we are done with mass registration.

23:31

Okay, you're done with mass registration. Good. So let me go back to Dr. Arnold. Dr. Donald, let's talk let's talk a little bit about digital identity and the role of the ID card. How does neither see digital identity? Do you see digital identity simply as a number like Like, for example, in India, there's a unique number let's call them in. And then from then on services can be linked to that? Or do you think you need to also issue smart cards? What's your vision for that? If you can unmute yourself, please.

24:03

Yeah, in either case, we need to go for them. Because depending on where people live, and depending on the uses of VC, this DC national identity, national edition numbers, because for example, in most cases in the villages, people drugs and services you need, they will need the National ID card, okay. Because in most cases, there are a number of cases they are offline. But in case for those who are online, then the use of number is very convenient to vote those people that's why in Tanzania have been promoting both the use of national ID number and also the use of smart card, although in terms of when will end now for example, in case of use of the national income by mobile decision was that because it's a mobile company's facilities even further remote areas, it's easier for them to use it. And then nationally, National ID number. In addition to the smart card

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poker, how many smart cards have you managed to issue right now so far? And what's your plan for scaling up the issuance?

25:18

So far, we've

25:18

been able to issue about 6.4 million smart cards. In the coming six months, can you be able to issue a smart card for all eligible Tanzanian who is in the world get ready to go to ni n.

25:36

Now who pays for the smart cards or the public are required to pay to receive a smart card?

25:44

It's free for the first time it's free for Tanzania for Tanzanians is in the first instance, it's free, once it's good, low still changes, some details information concerning anything of concern, your personal details, then you have to pay, but for the league for delivery center in the example supposed to pay the different rates for or depending on which way you intend. And if you in Tanzania as a researcher, or is a missionary or the visa, the different rate for that, oh is a student there are different, different amounts we need to pay to get.

26:21

Understand. So this smartcard, we understand it's like an 80 kilobyte smartcard capable of handling multi applications, or what is the spec for that smart card?

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is a smart card. Is it okay? And also it can be to, to accept or to handle multiple application.

26:43

Okay. And and today, you issue them blank inside them, there's only the ID and number, or do you issue them with any other applications?

26:54

Today, we, as from the initial design, it has got some number of application or difficult updates. We have an E ID update to enable authentication of verification. And also, if you allow with post issuance, upload, upload or update. In our case, we have the space for a PK AI system, we have the space for a driver's license and E wallet or a POS systems. Okay, but they

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are not yet activated, you can activate them after the issuance.

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Well, now we have just one one big applet,

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right? And I imagine there is no infrastructure for the use of the card. There are no readers yet in banks and insurance and everywhere. Is there a plan to put those infrastructures in place? Or where are you let

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banks for the benefit pension solution? They have the leaders?

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They do have readers?

27:52

They have leaders.

27:54

Okay, so they do have readers, they're able to read the card? Are they able to do an authentication of the card by doing MetroCard?

28:02

Yes, this is what is happening because we are for us, we will propose always adjust them to use the combo card reader that was the copy to read the card and also to do that think of diversification. So they are they are using the clarification on the car, it will do nothing but medication.

28:21

Okay, so they're doing the doing the matching on the car itself. Okay, there's a lot a lot we want to we want to continue covering. But I want to I want to switch gears a little bit and sort of try to tease out a lesson that we've learned watching from the outside what you have been doing.

28:40

I think

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many would say that requiring sim registration and linkage with the Nin was a really breakthrough application. It was a collaboration between you and dcra, the regulatory authority and it basically many people said it won't work because the public will say no, I'm not gonna I'm not gonna register, it's difficult in other countries to insist on sim linkage to the ID you manage to do this, you managed to do this and so, Dr. Arno was there initially resistance from the population I mean, you gave them a very short timeline. So, so, how was the reaction from the population?

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Yeah, from the public, you have mixed reaction. There are those people who

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willingly

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after being informed that we needed to do synchronization using a national identification number, the history coming and be those who do a lot of campaigning or information or awareness or NFC company to inform them then relevance of this and the also because he because this was there was a city deadline. You know, in Tanzania, a large number of people use mobile phone for different uses, and be

ready for them now, because the requirement was that once you didn't register, then you will be will be cut off from communication, therefore, they it was comparing now for those, even those, for those who are maybe slow, or maybe he's getting to register, now they're completely up compared to register, because otherwise, their lives with me facing difficulties because they use mobile phone, for example, making construction, maybe transferring money or pay making payment for services. Therefore, this the use of mobile phone for different maybe aspects of economic activities or consumption compared to people now to register their mobile phone using racial identification number.

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So now that you look, in hindsight, and this has been a success, do you did you while you're doing it, at any point have any trepidation or concern that there's going to be a failure of this? I mean, this was a brilliant success. No, no doubt that you've done it. And so, but it wasn't clear from the beginning. And so what were you feeling about it? And also, would you recommend it to other African countries? Yeah, we

31:22

recommended it. And another thing, maybe Tanzania, why it was successful, it was even the national leaders were, were also promoting this in one year, another there, they were encouraging people to register for their mobile phones, using English. Therefore, it was an advantage. And another thing we are working, we were working as a team, we had mobile phone companies, we have gcra, we have leader we have even the police force were very involved in trying to facilitate a decision of the mobile, mobile numbers, mobile phone numbers, and this, this, this cross collaboration, together with with the support from national leaders are enabled now. Tanzania to succeed, to reach the success level, it is reached so far.

32:16

And in fact, I noticed that you've hired influencers on social media, these were public, you know, celebrities, I understand that were like 150 influencers, that you hired them, and they went out there telling the public, can you speak a little bit about this influencer campaign, because maybe we got to commend it to other African countries,

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you know, occasionally, when registering different age groups, and is there any groups which may be aware of use used, for example, to lead me to social media, as a media outlet, and you have one other group of people who are not used to that, for example, those old people, they're not used to those, to those social media or anything excessive, maybe they are addicted to that, oh, they they use it for limiting. Now in order to capture the bigger part of the population of the youth, because in Tanzania, aggression, young people influence them, then we hit it too quick, you will process it will be interesting that it was necessary also to adopt other measures, which which could promote people to come and register. And one of them were these influences and it's been very useful, because there are a number of people the youth also has part of them were already registered their mobile phone numbers, and even now you find them they are they are the one also who are talking to the offices they want to register. And the one of the reason is because because of the usual presence

33:55

effect. This is a lesson learned. I mean, this is the first time I've seen national identity authorities and the regulator authorities using influencers on social media and others. It's a useful campaign to keep in mind if you are trying to bring in whether it's birth registration, or registration for ID, etc. So good lesson learned. Dr. Chiave. I think we will recommend it, we see the value of it. Let me ask you, um, clearly you created a surge in demand because there was a deadline. Did you have to scale up your offices did you have to work 24 hours do you have How did you meet it?

34:36

Now,

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when this year when we need to achieve the goal what we did, firstly, we established for example, in the towns and cities, we established a number of centers apart from the offices delivery offices, but to establish a number of centers where a large number of people froze for example, if we The near the boxes talk where maybe a seminar you find there usually a lot of people their reception center there. And also we were opening the offices on Sundays on Fridays, you know, on holidays, we are also anywhere closing the opposite at it 60 6pm every day, this has helped me to maybe within a limited time with where we are managed, we managed to raise a large number of people because of those strategies. And even in the rural areas. Also this what we did is also to open offices in smaller offices or send in some centers, and also cooperating with these mobile phone companies to make sure that you whenever wherever they are in there also they are there is Sarah was there like to monitor the size and coordinate exercise. And this is also a probe some some some big, big, big results or milestone are in regard to recession of all these mobile phone companies.

36:02

Right. Excellent. In fact, speaking of the private sector and the mobile operators here with us, actually a representative from the mobile operators, actually, Linda Riwa, who is from vodacom, she's actually sitting in for a sham hendi, who is the chair of tanoa, which is the Tanzania mobile operators Association. So Linda, welcome. We want to bring you into this discussion, because we see in the same registration, two lessons, one is having a compelling application can drive the population in a positive way to enroll and generate digital identity. Second, you're showing an example of private public Partnership, which is the mobile operators. And the authorities like NIDA dcra, are now working together. So maybe Linda, you can start by explaining to us, what is the NOAA and when was it founded? And what's the mission of them NOAA who are members of it.

37:03

Um, so thank you very much. Thank you for having me. So basically, Tom, Noah is the Tanzania mobile network operators Association. And our main function really is to address common interests of the industry, common matters, but then, at the same time, support various government initiatives. So we work jointly with the government to address a number of issues. And we have seven mobile operators that are part of turmoil. That's been vodacom, Tanzania, air till teego, Zan till tttts ctcl. In smile, so those are the members of terminal.

37:48

Okay, now, thank you for that. I mean, a naive person looking at this exercise from the outside, you look at the regulator, the government, and you look at the private sector, and the private sector have now got a compliance requirement from the government. How did the mobile network operators initially react to this requirement of sim registration? And how did it impact your operations?

38:18

Um, so initially, the mobile operators were really concerned, especially thinking on how disruptive this entire process would be to the business overall. And the reasons we were really concerned is because prior to embarking into biometric registration, we had a pilot back in 2018. And the pilot that we had in about five regions was very unsuccessful, mainly because most of the citizens didn't have national identity cards. So we were really concerned from that point of view. And prior to that, as well, just a year before this regulation, we were given guidance in terms of five IDs that were acceptable for mobile registration. So previously, all of our customer base had various number of IDs, including students IDs, sort of identification or other letters of introduction from their offices and whatnot. So we had also embarked into a process whereby we cleaned our entire customer base to make sure that they were compliant with the five IDs that are acceptable. So just as we were finishing that exercise, that was very cost fool and very time consuming and cumbersome. This regulation came into play. So we were really, really concerned from that end. But then we're also thinking of it from not only from a disruption from a revenue perspective, but from a cost perspective, because we were looking at customers that we used to 20 years to register, then we Now have a deadline of let's say, a year. So it's sort of looked impossible. So not that it couldn't be done. But I think the deadline itself also added a lot of pressure into that process. But I think not complying into the regulation was not an option. So as time Noah, we decided to take this as a joint matter, and address most of our concerns with the regulator, which we got very good cooperation from both the regulator and NIDA. And that's how we embarked into that process.

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Now,

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to the bottom line, if we look at it in the short term, did it result in loss of revenue, and it's an investment on the part of the private sector in the success of the national identity program?

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Short term definitely yes. If I look at to date as an industry with bad close to 10 million customers, which is a lot in over and above the revenue loss that we've gotten from burying this customer, the exercise was very costly, from the sense that we had to deploy tools in terms of biometric registration devices, as a consortium. With tanong, we had to acquire devices jointly, over 25,000 devices over and above that each operator invested massively on additional devices. So taking note that most of our customers here have multiple SIM cards. So it was not one of those exercises that you can just embark on our lawn. So it was very critical for us to work as an industry and deploy joint devices that are used today to be able to do that exercise. But over and above that all these agents that were deploying in Darwin, giving them devices, they couldn't do this exercise for free. So we also had to incur additional costs for

every registration that happened. So we are talking about close to 49 million customers, that we had to pay roughly half \$1 for each registration that was massive. So short term, I would say was very straining in terms of, of our revenues and cost wise for the industry.

42:14

Now, just to clarify about these devices, were using these devices to authenticate them or are you using them to contribute to the enrollment if they came to you without a name? What are you using these biometric devices for?

42:28

So So these biometric devices, we are giving them to our agents to register customers that have already have a national ID numbers in I am so so when the customer comes at a touch point, they will give us their ni n and then they would put their fingerprint for verification. Verify with NIDA. So previously, most of the registration devices really didn't have fingerprint capability. So this is what we had to deploy to be able to register custom.

42:57

Understand. Now, this was an investment, this was a disruption. But clearly looking at the long term. Do you see value in having now nim universally available? So now your customers come to you with an in? Do you see also new products that the mobile network operators can now offer more securely? What's the upside for you in it?

43:20

Definitely, definitely, yes. So previously, with all the IDs that we were accepting it, it opened a lot of room on fraud, especially on mobile financial services. So we're struggling a bit on that front end, we've been working directly with the regulator to try and address that. But secondly, the most important thing is we were really unable to really know who our customers were, in terms of the information that we had was very mixed up. And we didn't have one clear definition of how we would really segment and understand our customers. So with this information, now, it really opens out opens up a lot of room in terms of really being able to deploy the right products, the right customers, with all the rich biometric information that we have now. And we've started doing that at the moment and I believe long term, it's going to benefit us greatly.

44:16

Will you be offering mobile money more securely? Now? Will you be offering more services linking maybe the wallet to a bank account, know your customer becomes more banking, exercise, not just knowing your customer in a mobile environment?

44:31

Definitely. So most of those services are already available. So with this information, we are able to do that more securely in terms of understanding our customer, but I think it would probably lead us into a place whereby we would have one database in terms of really understanding the credit healthiness of our customers because now we really didn't understand this customers will take loans from our mobile money from another banks from from Bank from another mobile operator. So I think it leaves a lot gives

a lot of room in terms of having joint add databases that we can be verifying a lot of this information from a mobile money perspective.

45:12

Excellent. So it is a positive outcome. It was painful You did it, you work together. ecosystem, you were a partner in this. Now, if you are to tell dcra and NIDA about things that the mobile network operators would appreciate going forward, in order to continue this collaboration and to make sure that it's sustainable, what would those messages be?

45:36

Um, so I think for us, the worry is so to date, we still have a base that is not biometrically registered. The good thing is we've been having joint initiatives with NIDA on grounds to support a quicker registration, which has been very successful. So we really hope that collaboration will be ongoing. And I think for us, given that Tanzania is quite a young population, some of our concerns are really on how fast they're rolling out of the people that will be reaching the age of 18, across the country, how fast they're going to access the National ID, so that we are able to register that. But I believe, given prior engagements, or given prior experience, that should not be much of a concern going forward. But I think the big one for us is, as all the registrations now are going through leader, there is a cost to that. So for every hit that we query leader for any information, we have to pay a certain amount. And with that, then it means this is an ongoing cost for the mobile operators forever. So I think that is an area maybe, maybe neither in dcra can look into because it's quite training to the regular to the operators given the investment that has done so far. But other than that, I think the success of where we are now is mainly has told a story of collaboration with NIDA in TCI.

47:10

And it's a well noted story, because I think all Africa, all Africa should listen to this story how private and public can work together to produce something it's amazing. A lot of people bet against you. And we believed in you and we see the results. Stay with us. Linda Stay with us, Kihale and Edson. I see some people from the community who would like to come in and ask some question or give a perspective. So let's take one very quickly and see where we are. If it's relevant to Linda, we'll keep you otherwise we'll continue. Operator, please elevate one of the hands that have been raised. And when you come, please identify yourself from where you are coming.

47:55

So will will.

48:00

There's a lag between that and getting somebody on. So, yes, please identify yourself. Hello.

48:17

Hello, everyone. Good afternoon. Thank you for having me in this call, really appreciate this conversation and very timely, despite the COVID impact. My name is Amina limbo. I'm the innovation manager and UNICEF in Nigeria, I work very close to here with the government Population Fund Identity Management Authority, and also with the World Bank, really with the idea of focusing on

identity for children at birth. And as opposed to 18 years old. We have a big office in Nigeria, in Tanzania, and I'm sure Dr. Anil and Mr. Edison, you were working with them closer anyways. So my question really is, and again, thank you for your very elaborate presentation. And based on that my question was, as you were focusing on the 18 years or above, sort of registration and issuance of ID, what were your thoughts on also providing an identity a unique number for a child when he was born? The reason behind I'm asking you this is we're having a same debate here in Nigeria, as you speak, one of the biggest projects of wall bank on identity management. And then there's a big debate about how do we have this balance of 18 years of Bob and giving an identity of China. Why this is important for UNICEF, especially for the children is if you don't give them a unique ID at birth, before he or she turns five years old. He misses out on a lot of social services, like immunization, like ECD centers, and so on and so forth. So what were your What are your suggestions for the country like ours, and how could we take this forward and again, thank you so much for having me here over

49:57

so Anita does not enroll, too. Drink at this moment. We are going to talk with RITA when they come in with birth registration. And then we'll talk about the interaction between you and RITA. But if you want to say something now, you could do that the microphone is this muted Okay,

50:25

well,

50:31

I know we are aware of the concern there the witches planet one of the members of Wesley and he, as I said, what we are we are aware with the concern which has been raised and we are working with it. And we have studied in some initiative to work it together with regard to find out the best way we can we can we can integrate and we have one unique number. And another thing interesting thing is that during the session with NIDA, we are using a basic ticket which have been issued by RITA, therefore, this should be easy to integrate, or should be easy to corroborate and established maybe each each each individual or each each child was being born to be able to get it now and this number in the future.

51:22

Right. Okay. Sorry, Robby, we are coming back to that. So we'll come back to that issue. So Linda, before I let you go, can you share with our viewers a little bit of statistics about phone penetration in Tanzania and smartphone penetration?

51:48

unmute, please.

51:49

I'm sorry, I was on mute. So we have around 49 million subscribers, most of which I would say is multiple streaming. So it's quite tricky to understand the unique schemas. So this is about 82% penetration of the population. But in terms of smartphone penetration, we are sitting at roughly about 30% 30%.

52:20

Okay, so thank you. Thank you so much, Linda, we will bring you back at the end for closing words of wisdom. But for now, we'll keep the NIDA representatives. I want to continue quickly this this discussion on the challenges of mass enrollment, Dr. Arnold and Edson one of the thing that struck me in in your enrollment is the number of fields that you're capturing, and the vetting process is so so rich, most of the other programs that I have looked at for mass enrollment, very quick enrollment, they don't capture 74 fields, and also the vetting is done with very less standards of know your customer. Did you do 74 fields plus rigorous vetting for whether 22 point 1 million or did you lower your standards?

53:19

We what we did, we were keen to make sure that

53:27

all these information which are required, tended in the way we used in, in verifying identity of the individuals, one of the issues in Tanzania that you find it a quite a big part of population, if not, for example, especially those who are old, maybe be around cities, they don't have home, maybe a number of them don't live maybe they certificate, but they might be having primary and secondary school certificates. Now, in order to get a quality data in order to be sure about the people who are registering, it was necessary to make sure that we follow we follow we make a rigorous check on the on the various fields of permission which you are required. And another thing to take note that in Tanzania, is its bordering about the eight countries and the in some places you can find some people can easily come to Tanzania and maybe settle here now we needed to make sure that we are registering people who are who are illegally living Tanzania, is it Tanzanians or legal residents or refugees. Therefore that's why we're here to make sure that we are we are we are we are we are trying to make sure that all the fields of permission which were shown in the form are chipped in and the verified so that we have a quality database of the people who you can, you can easily identify and be sure of the identity.

54:57

Yeah, actually I see that. Yes, at the same time, you're actually capturing their identity. So that's counter current, I mean, so so just so that we highlight that this was even a more difficult exercise than normal, for example, in India, they just enrolled the identity and then later on, they let somebody else decide the legal status for you. You have to decide the legal status at the same time you're enrolling them, is that correct?

55:36

34 for India, because Adana is not associated with nationalities, as part of our national ID, our national ID is associated with the citizenship status. So we have to collect a lot of work to determine the citizenship and also determine the address. And the second thing, we are doing national ID without a foundation because it was opposed with cprs database integration database. So we have to it was supposed to build national ID on top, of course, catalyst metalphoto. Tanya, we started to finish lady without a major coverage in permission register, and also in the CBR s database. That's why we are required to collect that number of trips, I think in the future can cost but for now, we are forced to capture those 70 forfeits.

56:34

Do you do think they? Do you think the nationality laws in Tanzania are too complex for your operations? And they also, do you think there is a risk that you could exclude people who cannot prove their legal status? I mean, how do you deal with people who are falling in between the cracks? I don't

57:14

I don't think I'm at a problem this initially throws in the in cases that I see is maybe some some some some issues. We have the the Immigration Department, because because when we're doing rescission, well, of course, we're working with other government institutions, okay. One of them is a Immigration Department. Therefore, indeed, they are the mandate of the knowledge about the nationality of the Indians or individuals, therefore taking account that now it makes us much easier for us because what we're doing is actually, yes, we're collecting information, but he has a mandate, for example, is being being handled by other department, government department, who assists us in in registering these people. Therefore, that's why it takes issues of strategy for us. It's not a it's not a hassle, because it's already there. Somebody who is dealing with that is giving you information.

58:20

Okay, actually, we've got questions to ask me, but I want to start bringing in some of your partners and we'll come back to some of those questions. And the first partner that I want to bring in is the Bank of Tanzania. Actually, the integration between foundational and functional, so let's welcome the representative of the Bank of Tanzania please to the panel. Thomas, Mongella, thank you so much for being with us. It's been an interesting discussion so far. We understand where NIDA stands. Now, what are the identification challenges in the financial banking sector in Tanzania that you see?

59:06

Once again, thank you for having me. And so between two of us to learn a lot from our partners in the global community. For Tanzania, there are a couple of issues and problems or challenges, but one of them is the presence of you know, men acceptable IDs, for example, for one to open an account ID ID is acceptable. Passport is acceptable driving license, body restriction, and in some cases even introduction letter from the local government authorities. So that being said it is because we would wish to have one ad in the system so that whenever For example, we match, Sephora was in the credit refund systems. We have one ad we were able to link Have them and determine the creditworthiness. So that is one of the challenges. The other challenge is the verification process. Particularly when you don't use need ID, which can be verified, it's in the database collected through tra, amin through needles or at sometimes you rely on the, you know, introduction in coding the lower bound of authority, but that is also prone to risk in terms of being able to be decoded. Again, linked to the multiple ID the possibility that one can open an account in one institution or in different institutions using different names in that brings issues in terms of fraud and risk controls in the finance sector.

1:00:55

Are you are you thinking that the the central bank will issue a regulation saying no name? No bank like Nigeria? Like now You did say the same registration known in no SIM card? Why can't the central bank solve the problem of multiplicity of IDs, the complexity of identification by issuing the regulation saying you need a name in order to have a Mac account? Is that something you were discussing?

1:01:21

In terms of roadmap, I think that is where we are going. But at the moment, the challenge is, we, when we're opening with banks do open accounts, they are they do follow the anti money laundering act, we did actually just provided a number of acceptable IDs. And like I said, one can use NIDA ID or driver's license passport and so on and so on. So, do when we reach that such such a time when we have made amendments to the to the laws to the applicable laws, forcing people to use one ad then that is where we will be will be going into

1:02:01

that issue. Now, let me ask you, what about naming our government to people payments are being digitized in Tanzania? Are you having a project to make sure that everybody can be paid electronically? Or where are you in that?

1:02:18

At the moment, we are developing a platform, we'll call it an instant payment system, which will provide interoperability facilities for digital service providers, banks and mobile network operators. So we have started the project in October this year, and we learn what we expect by July we'll have it up and running. We have started with simple to use cases, the p2p, and p2p business simple. That is phase one, when we go to phase two, then we'll have business to people and the government to two people. So in the roadmap, yes, it is there. But that is in the second stage of the of the project.

1:03:00

So it's fair to say given now that you have a digital identity in the country, a lot of new products and new services and central bank can rely on this. You are a stakeholder You are a consumer, and you have motivation to motivate people that do you see yourself as an integral member of this ecosystem?

1:03:21

Yes, really, for example, our biggest role in the ecosystem is to keep the system safe. And one way to do that is to have people registered using unique IDs, biometric ID, and for us, the need ID is one of the strongest state IDs that you have around. So as neither, you know, accomplish the task, then our systems become safer. And if you speak to banks, for example, they do prefer mid ID compared to the other phone calls, as needed presented, they can easily verify that this is integrated.

1:04:00

Now, that's great. So basically, maybe in the roadmap need ID becomes the ID for banking. And now, does the central bank have a financial inclusion strategy to make sure that the poor and the vulnerable have access to financial services or is this falls under some other organization?

1:04:23

Yes, we have the other country right, we have initial financial inclusion framework. Previously, we had the first one, I like to call it interface one, which covered the period from 2014 to 2016. Mainly that focused on the access but the financial position, but now we have the second financial information covering period from 2018 to 2022. In addition to access issues, it is also possible It is also focusing on

user issues. And there is a National Council which comprised a different minister quarters, for example, in a disarray there, the Bank of Tanzania in the rest, and each has several tasks to, to end goals to achieve. One of them is financial inclusion, which is the greatest

1:05:24

challenge for us.

1:05:27

Do you have any statistics to talk about where we're the percentage of adults that have bank accounts?

1:05:38

According to the fiscal survey that we did in 2017, a couple of key statistics would include in terms of access, it was at 86%. But we are looking to grow it up to 92% by the end of the of the of the strategy in terms of usage around 60%. And we are using we're focusing to take it to about 75%. Use people using informal financial service with around 6.7% using two we are looking to grow that again, four to 8.6% do not have or use bank service by banks or use other forms of mobile money.

1:06:42

Okay.

1:06:44

Indian cents to the mobile money. players like what a comander is, which are assisting us to put the numbers up.

1:06:57

Excellent. I mean, I think central banks are key to the success of the ecosystem and sustainability in the long run. Mobile is one central banks is another so it's good to see that you have roadmaps to anchor your services and new products on the digital ID but also create a national inclusion financial inclusion strategy. So stay with us I want to bring in another partner of NIDA, which is the government agency and I think Benedict Dunbar Could you please elevate Benedict, to the platform. Benedict, thank you for being with us. Could you start by introducing our organization, because the scope of government from one country to another may be different? Explain to us please what's the mandate of a government agency? Yeah,

1:07:52

thank you for having me in this good forum. The eagleridge authority is responsible for overseeing appropriate, overseeing and promoting appropriate use of ICT in the government. And it covers all public institutions. And also it is responsible to enforce policies, laws, regulations, and guidelines of a government for all public institutions.

1:08:29

Okay, now, then that's in fact is the standard definition of what an authority in a Government House you your roadmap rely on the population adopting digital identity platform? How do you see digital identity in your in your mission? And what's your vision for it and as you collaborate in the ecosystem?

1:08:52

Yeah.

1:08:54

Actually, in order for the E government to be effective or E services to be delivered to the general public, the primary driver is the national identity. Once you have a clear and Sarah population identity, then ecfc's can easily be delivered and can easily be managed and and scaled up. So we work very closely with the NIDA to make sure the output will always drive us into our success. And so, cooperation with neither is more on our technical part and also provision of a shared infrastructure which the government has and we are managing to make sure various institutions which want to access need a database, they should be able to access security through the government network. And so far the dominant quickies is covering about 42% of all government institutions. So that is one secure government network that will allow Secure transport information between NIDA and various other government institutions.

1:10:07

Now, basically, is there is a platform for single sign on, for example, where the public can go to this portal, do single sign on and be able to go to the tax authority be able to go application go to whatever other services that are available, is there a concept where you use your digital identity to log in? Ah,

1:10:32

this is in the making. And, as I said earlier, the main reference should be the National ID. Now, and in the past, the National ID wasn't that much the coverage was quite low. Contrary to what we are now, where we are now, where the coverage is quite significant. So, as we move forward having that in place having the National ID in place. So, that means that the population identity is clear and having the AI which is under development by the gcra, then the single sign in can be very easy adopted, but so far we don't have but the plan is in place,

1:11:08

you should be coming in recent years. And you said there will be a digital signature also you will be offering digital signature so that businesses can can leverage more secure signing capabilities is that is that correct? We are we are part of

1:11:27

an effort which is being done by CCRI. At moment they are developing the AI that will cover the whole population of Tanzania. Right now, there is a peak AI solution which covers just a few sectors, I think, like beauty, I think they have some and for us here we have some for some services in general services, but the whole population of Tanzania PKs solution is being worked on by the gcra. So that can cover the entire population,

1:11:58

the entire population. Okay, one last thing I want to understand. Now, when, when, in your roadmap, do you see the name playing the role for giving you the identifier? Or do you still need them to have the smart card and then the reader attached to it? And if it's only the name, how do you authenticate?

1:12:22

I think the name is the main reference, the main reference. Now whether the card will have the capacity to support all those use cases, or this complimentary card or complimentary mechanism support, that is something else. But at the moment, we need first to have the name card, not the name card for the whole population. And then the use cases could differ from one another. And if but at the moment, the easiest way is to have the leader card for those who have the need to be enabled with other use cases

1:12:57

like in our case, as as as a government, we are trying to increase as much use cases for NIDA ID as possible. Possible. Okay, so you can motivate people to see the value in having an digital ID and getting their ni ni n. Before I bring in some of the community voices, we have a lot accumulating. I wanted to ask, all of you are concerned with this primarily. Dr. Aki, Holly, the success of the of the services that Benedict was talking about would require some mechanism where you are giving the relying party the ability to authenticate. So we type in the name and they're going to be authenticating by going to your servers. And what services identity services does NIDA have today? fingerprint pin what what what services are you offering for authentication, so that the other agencies and within the government framework can rely on your services? Either absent or

1:14:03

really answer that question.

1:14:06

At the moment, we have two ways of online verification. The first one is a fingerprint authentication where the customer provides national ID number plus fingerprint and then this information is sent to him that authentication is the second thing. The second method, which we are hitting at the moment is

1:14:30

quite

1:14:31

random sakuta question authentication will provide an end and then you answer such a question for you to be authenticated. We have not yet implemented the kin of or OTP. This is in progress, I think because the the National ID or national ID system or the platform which we are using to authenticate is viewed by internal capacity is needed. In the government stakeholders with the National authentication system, which records the common interface gateway, so we have to do the enhancement as we get the requirement, but at the moment with just two metal, your authentication and the we are using open open API or open standard to enable or to allow all technologies to be to be to be able to be integrated. So using open standard to allow the integration,

1:15:34

but they have to sign an MOU. I assume with you

1:15:37

that

1:15:38

it's okay.

1:15:44

Because the permission, so one of the key is to protect data.

1:15:53

Quickly, so and you charge for that service we intend to charge for the Authentication Service.

1:16:00

We initially were we It was a pyrotechnic foam from July this year we are charging.

1:16:06

Okay, okay. We're not gonna get into the financial model, but that's something that is a subject for another topic. Okay. I want to continue because I want to keep the flow running. Another partner of NIDA is the immigration and then I would like to sort of bring the immigration on, but at the same time, prepare to bring in one of the community voices on the screen. While you're doing this, I can start the discussion with the immigration and then welcome. I don't see Damian, please bring in the immigration. And we will also bring it on the screen. One of the community voices so we don't waste time. Okay. Damian. You don't see them in with us, Damian. Thank you so much. Welcome, welcome. Damian, you are a partner in this ecosystem with a special role. Not only are you a consumer, but you're also a provider because you participate in the vetting process. What is the nature of the relationship and the role that that immigration plays in contributing to the ecosystem? What does immigration do for NIDA?

1:17:24

Thank you all for the junction, the moment the intuition always are concerned with the NIDA because in the process of vetting, the immigrations are supposed to be there. And we have officious It is like it is working like a vicious circle. Because the immigrations have to check the status of citizenship of those who are applying for national ID. And then after satisfying with all the documents, which are supposed to be checked the to be verified by the immigration, then the documents to be taken to the office as a concern the NIDA NIDA process. And then the issuance of card or printing of Korean brown mint and issuing of candy then can be issued.

1:18:26

So So basically, you are brought in when there are cases maybe near the border regions or cases where there's ambiguity in the National Legal status. And your investigators will make the final determination for Nita as to the legal status.

1:18:46

Yeah, if it's the first time when a person applies, that immigration are consulted, and you are working, we are working as a team.

1:18:55

Okay. So across all applications, or is just cases with me that cannot resolve because there's no birth certificate, etc. No.

1:19:06

in the follow cases of applying for nationality,

1:19:11

in all cases for applying national ID Okay, so that's a that's a major thing. What do you think of the nationality laws of Tanzania? I'm not asking a political question. I'm asking an operational question. Do you think there is room to simplify?

1:19:24

To simplify the law

1:19:26

to simplify the law because the Tanzanian nationality laws are not any different than other African countries they become complex for immigration to decide is this person, you know, what the descent father mother plan, etc. So So what's your view about the current immigration laws and is there any appetite to try to lobby for simplifying

1:19:48

because the zania we are surrounded by we have other countries which are surrounding us. So there is influx so for many who are coming to Tanzania to Tanzania country and the some have reside here in Tanzania. Follow. So do you hear me?

1:20:17

Yes, yes, we can hear you're doing

1:20:19

okay. Okay. So for those who have been here in Tanzania for long that is assist which is going on now to give them automaticity give them a permanent t card authorization.

1:20:33

This is naturalization This is your naturalization process.

1:20:37

We are this is not a naturalization naturalization process though we have given that realization to other people like imprudence, we give her an actual we naturalized 151 plus Yeah, and yeah, that's also one by one all families naturalized when it meets the requirements which are supposed to be to be met.

1:21:03

So, you're now trying to accommodate people who have been there for a long long time in terms of being residents but they are not citizens.

1:21:10

Yes. Okay. It

1:21:12

on the process, you know, it's in the process. Now switching gears a little bit. You do also issue passports right it's immigration issues passports? Yes, we do. So now you're a consumer for the passport issuance? Do you require an in to be available before you issue a passport or no? Yes.

1:21:32

And that one is mandatory?

1:21:35

mandatory Okay. So now you consume the name you issue a passport, in principle is your is your service link between NIDA and immigration and automated one because somebody comes in all you need is just checked with neither of this person's record exists. You don't need to enroll their fingerprints again, you don't need to do anything you can recover that from NIDA. Is that in the roadmap?

1:21:58

For the time being we are enrolling and we have we are taking it on it for the time being. But when a person brings national ID national ID number, then in the system because we have an integration with Canada, they can you can say that.

1:22:20

So you can check it automatically. So it simplifies the vetting process. Now, another immigration, please. I mean, you are part of the East African Community. And there, there is a free movement initiative of people are Tanzanians able to travel across borders within the community using their name, Nita cart.

1:22:41

If you have not applied in Tanzania yet,

1:22:44

it hasn't yet applied with Tanzania. And in reverse, would you accept it? Will you be able to accept the ID cards from neighbors entering your country or not yet? And if not yet, when do you think you will accept that?

1:22:57

Because Because Because the authority have not yet accepted that. Okay, maybe at a future if we can be accepted. But for now, it is not used.

1:23:10

Okay. So so the political will is there, but the implementation hasn't yet happened because we saw in the media that the that the leaders of these countries would like to see this happening.

1:23:23

I think it is in the process of discussion.

1:23:25

It's in the process of discussion. Okay, that that's something to look after to look for. Because I think there are other mechanisms in which immigration could facilitate which is near the border areas. Maybe you don't need a car. You don't need a passport, you could do fingerprints, or Iris or face to cross through these automated gates, which we've seen some pilots between Uganda and Rwanda. So are you exploring gates, automated gates, biometric gates solutions

1:23:56

for border control? Yeah, we have for two Cola, we have a guest and the prosumer. Okay.

1:24:05

So immigration is a very, very big player in this you, you're a contributor, you vet, you're also a consumer, for the passport, your consumer for the free movement of people for the gates, etc. So I think we would consider you as a very, very strong partner in this in this regard. I want to bring in some voices from the community to see before we continue with the Zanzibar story, so please elevate somebody from Hello, Professor Henni, could you please introduce yourself?

1:25:20

Okay, the question is, am the does the does the you require act Dennison's you require a birth certificate in order to issue an n? And do they do have you registered all of the civil register digitized all the civil register? I think Professor Henni is supposed to repost a nova avec Rita Cipolla, the total original a fab male and female interview and as Dr. Arnold then then the number the the unique ID number is made of 20 digits, see yes. And it codes for birthdate it codes for location registration plus a serial number plus a checksum Is that correct? Dr.

{Professor speaks in French - not transcribed}

1:26:48

why do we? Professor Henry is talking about the identity card for people who are less than 18 and over 12. Big, big and he's saying that the the biometrics of fingerprints are not really effective. But actually Tanzania? repulse nuclease pa ye potica. Don't tt ohtsu these we don't say clinic Mondays. We don't understand. These we don't know you issue a new car starting at 18. And above?

1:27:30

Yes, we are issuing cards for those who are 18 and above.

1:27:36

Okay. Now, the other question that Professor Kenny raised? How do you how do you ensure that there is no two people who end up with the same national ID number in the National ID number is coming from the biometric deduplication at some point, and you can start issuing national ID numbers for children. But you will not issue national ID numbers from the civil registration of two adults. Is that is that a correct characterization?

1:28:10

Yes, you can number 420 the internet now but is not is the same as the one for the National national registry now because there are 12 different authorities. We're dealing with that

1:28:22

dealing with that. Okay, so, Professor Henry the APA Nearpod problem Pascal is a dude so tricky to an author regime, and his own fault info ariva septum cuando una is a form of a more adult already strained an apprentice he found a way to deduplicate the possibility of watering in a smaller Okay, let's see. Okay, messy, messy professor. Okay, what one more quick, quick voice of the community before we continue with the other agencies with this interesting story. So please elevate one more voice of the community.

1:29:05

My name is C'mon kanger Moti.

1:29:07

Please. The video also we can see you.

1:29:13

Yeah, my camera is not working properly.

1:29:16

Okay. So no problem. So please speak slowly then so we can understand what you're what you're asking.

1:29:23

Right. Okay. The question is only during registration on face capturing, did you encounter problems less to say religious issues or cultural issues? When capturing say fishers of citizens in Tanzania?

1:29:43

That's my question.

1:29:45

Did you did you I mean, they they use fingerprints as the binary indication but they also take the photo in order to print on a car. what problem are you talking about?

1:29:57

Like key there are other ways regions that may not allow to uncover the sense of

1:30:06

Yes. Okay.

1:30:08

issues.

1:30:09

Okay. Are there any cultural or religious concerns regarding the capture of face for the moment? Actually, we don't hear you.

1:30:31

I'm paying for photographs off of pizza lazy, I cost on that for taking photos. So even those who cover their face because of their religion, there are some standard to follow the icon that

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you use the actual standard and so you require headcovering to be removed when you Okay, so yes, so there may be religious or cultural reasons, but this is a requirement, the government and you use IQ standards to remove any company. Okay, so that's it, that's a good way of dealing with it. Okay, so I want to give you a break for those people on the screen, just stand by we'll bring you back for final wisdoms. At the end. I want to switch gears and bring in Zanzibar. I want to bring in organizations that have their own ID systems, like Zanzibar, RITA and TASAF. So we can start with Zanzibar. And, and so my first question, welcome. Shaaban Abdalla, thank you for being with us. We really appreciate it. Can you introduce our viewers to your agency, the the Zanzibar civil status, registration, agency, or authority? When was it founded and what it replaced other institutions? Because a few years ago, we used to hear other names. So could you please introduce yourself and your institution?

1:32:00

Thank you, doctor. And for having me in this discussion. The ZCSRA stands for Zanzibar civil status registration agency, and the address has been established just recently. I mean, they are 2018, under the Zanzibar laws, and it was actually number three of 2018. And before establishment of these agencies, there are two agencies. The first was dealing with civil registration, that is the Office of registrar button date. And also there is another office, we deal with the IDs, but the Zanzibar ID did car registration offices. So they are merging these two agencies or these two offices to form these ZCSRA. And actually, the target or the aim is to make sure that we are starting to register the child during its birth, and to have a unique ID number. Although we are not we have not yet started this process. Because right now, we have concentrating on strengthening the ID process, actually, I mean, the identification in the department of identification, and letdown will come also to strengthen the issue of civil registration. So after merging these two offices, that's why we have this that ZCSRA. And the mandate of this office or these agencies, is look the same with NIDA. But the difference is that, apart from registering are the residents. I mean, I mean, the residence certification, we are also registering for events, I mean, mean civil registration, I mean birth, date, marriage, divorce, and also the ID. So

registering these five events, and they are named in our laws, these five even that is our mandate, our duty to register this. But also, apart from illustration of this, we also we issue the documents from this registration, I mean, we issue birth certificate, we issue I mean, they save good marriages ticket, and they both certificate also ID card. That's our mandate. And also we are the custodian we are custodian of all records so this if anybody want maybe to verify his records or come to our office, and we have to verify those things, and yeah, that's our mandate in this hour.

1:34:32

Now.

1:34:34

You're basically a unified civil registration national identity authority under one civil status. And and you issue Zanzibar ID that's what I assume as a smart ID card.

1:34:49

Is that correct? Exactly. A smart card. Yeah. What is

1:34:53

what is the coverage of the population under under civil registration in Zanzibar And what's the coverage under the National ID percentage?

1:35:04

Well,

1:35:05

for civil registration, unfortunately, there is no any study which has been made just recently. But the known all the well known study, it has been done in 1986. And it also reported in 2010, and the Sadek report, and it has been said that nearly 90% of the children born have been registered and 50% of the of the day, but when we come to the to the point of residence ID or the residents, we have many because the population is 800,000 right now.

1:35:41

And right now, we've

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managed to register 90% of the person whose time age of 18 years, yeah, so we've managed to, to register this 90 80% and our target to our way until the end of this year, to manage or to finalize the 100% because it is just 800,000 people.

1:36:03

Okay. So

1:36:07

how do you

1:36:09

cooperate with NIDA? I mean, you are an autonomous region, you have your own laws, but ultimately you are part of Tanzania, and identity should facilitate seamless interaction with the mainland, as well as where people are in Zanzibar and vice versa. What is your vision for cooperating with NIDA and for that integration and harmonization?

1:36:32

Yeah, thanks. Good question. And I expected that. Yeah, actually, as you say that we are autonomous. We have our our government and also have other institutions also, and also the male and the hips at institution. But neither is a mainland union in the Union, because we have needed also we have needed and also needed to have the office there. But we are out I mean, our duty oh man is to register all Zanzibaris and nonsense about who is reading in Zanzibar. But also we have the ID cards of NIDA, because we also register with NIDA. But our aim or our mandate is only 20 seconds. So you come to a point of cooperation, we are cooperating well, because we know this is the country. It sounds like the whole country, the one country, United republic of Tanzania. And this era, we have the advisory board within our advisory board, one among the members of the board is Dr. Holland. And the many I mean, the director of NIDA is a member of our board, but also because we are in the ministry of the ministry related with the local government and region in this region. Also, our our principal secretary is the member of the steering committee of NIDA. So under that situation, I can say that in this management level, we have such a cooperation. And actually, if we have anything we have to do, for instance, the issue of registration of alien I mean, nonsense the body, we have to cooperate with NIDA. Yeah. And we have started to, I mean, to discuss this issue, how is going to be performed? So I think Mr. Mr. Howe, Mr. Holland, you know, it's well, because we're already starting to discuss this issue. And we're expected to start it very soon. Maybe next year, I will start to do this process. Yeah.

1:38:21

Now, do you share data with NIDA and vice versa? Are you able to access the database and vice versa?

1:38:31

Yeah, all right. No, no take, but what the most important thing to say that our database is able to be shared by any institution. So I think in the future, we'll do that as soon as possible. Yeah, we'll do that.

1:38:45

Okay. So And isn't it going to be confusing if the general public will have two digital identities the name and I assume you have a unique ID number that you issue to your people? How is the mainland banks? For example, what what can they say? You can say give me either one or give me one? How do you harmonize from an end user point of view?

1:39:13

repeat once again, please.

1:39:15

Yes. So do you have a unique ID number that you issue associated with your enrollment? Zanzibar enrollment?

1:39:23

Okay.

1:39:24

You have like the name right. You have the analog of the name, the national identity number, and there must be as in Zanzibar identity number, is that correct? Or no?

1:39:34

Yeah.

1:39:35

Okay. So now, in Zanzibar, I guess. I can provide an in or I can provide the Zanzibar ID number and you have interoperability between these two numbers. Or you have to have the Zanzibar Id

1:39:51

even if it isn't the body or if you're familiar.

1:39:55

If you want to send the body you must have the Zanzibar ID number. Is that correct? Exactly. Okay, and I found from mainland, but I want to open up a bank account in Zanzibar or open up a business entity but I can still use the name you accept when

1:40:10

I you know it depends these two things. Sometimes folks will unzip it because as I said earlier for zanzibari we have two ideas we have done and also have needed, I mean named mission edification number. So, right now, the situation right now, the most used one is for NIDA, for instance, when you want for instance, when you want to register your SIM card, you're registering with NIDA, and you're an ID, but as I said earlier, because our database right now is able to be shared. So we are in the process to make sure that also this Zan ID it may be used maybe for the discretion of the SIM card, or maybe option to open. But also even here in Zanzibar, for other bank, they may use the or they can use this an ID instead of an ID. Okay, can use an ID.

1:41:03

Okay. Great. I think we're going to see harmonization over time. It's only a natural process to do that. Okay, I want to bring in Greta, can you please elevate Robby? From Rita? Because that's another important dimension. Robby, thank you for being with us. Thank you for being patient. And you representing RITA, could you please our viewers, what is RITA and what's your mandate?

1:41:33

Okay, thank you for having me. The reduce question. So basically and trust urgency. Rita. As many of you may know, Rita is a semi autonomous body and the Minister of Indian Affairs with the mandate to

reduce the birth marriage, divorce and adoption in Tanzania mainland. We also administer insolvency in districts. I'm the best decision system in mainland Tanzania. Step three counts. Accessibility in terms of distance. And in terms of course, in low awareness from low level vision,

1:42:33

what's the level of right now?

1:42:36

Sorry,

1:42:37

what's the level right now of registration for under 540 9.4% 49.4? under five or under five are registered?

1:42:50

Yeah.

1:42:53

Okay. Yes. So, can

1:42:59

I continue?

1:43:00

Yes, please please.

1:43:02

Okay, okay. Accordingly, setting 2012 our focus has been on defining the best decision system by making it one stop one visit process decentralized system from the three step much of this process in this centralized under the simplify best registered system, health facilities in the words of this has been appointed as the insertion point in the delegated with the responsibility of registration as well. Under this system, no fee charge for expression. And the first copy of the birth certificate is provided for cost immediately after sofa sofa we issue 5 million under five in 18 region under the new system. And we have planned to repeat the same model throughout mainland Kenya by 2022. This system is implemented by government as written together with UNICEF in partnership with Eagle mobile provider with funding from government of Canada. Apparently, we start investing use of technology. But in our case, the therapist process is guided the use of technology and not vice versa. HQ at third quarter, we have full automated back end and all these please register is our code Then Nick claw back and below this table use mobile phones to capture birth registration data at registration point under the simplify birth registration system once the registration is okay on the link of the back end we with other services here also before the gradual approach so far reach a back end system has been integrated with NIDA Immigration Department, National Health Insurance Fund, public service Social Security fund and we are working on the pursue integration with other services such as electronic immunization registry has managed efficient system cliente masterplans registry to mention you

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one probably one second one second copy, how large is your back end database how many records Do you can you give us an estimate of how big that database is? In terms of how many people do you have in it

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in the in our backend system we are having more than 10 million

1:46:32

okay

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8 million birth registration and death is 2 million

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there are 2 million now you are not going to be kept creating a catch up there is no value in trying to digitize physical records into electronic records. You're just getting the new flow right I mean, let's try to understand what your strategy is you want to get all the new children or do you also want to go back and get the adults

1:47:03

Okay. Here for under five minutes under five we established the tenable system when they are born they have been registered. And for the above the as of now we have digitized records and if I bet registration system for that under fire earlier and also we have a system under fire me for about five. For those for those record of the past we have we have a we plan to digitize once we are done with the present. But also we have online system for the others to register themselves

1:47:53

to self declared registered themselves. Okay, Einstein. Okay. So basically, the future looks like you're going to get all the new kids all the new births registered in a digital system, you make that available. Over time that will gain value, but also you might have a discretionary database where people could register themselves and declared themselves and then you could check against physical records to try to harmonize and validate you will also be making your database available to NIDA as a way and to immigration as a way to vet and validate. Is that a fair statement?

1:48:35

Yes. Okay, retain regression already included on those systems. So for the parents and the adults above 18 they use mean to to get you started later.

1:48:51

Okay, okay. I understand. Okay. I want to keep going. We've got a lot if we stay on this topic, I want to move to pass up, which is the Tanzania social Action Fund. That's another user of identity. Could you please elevate, Josephine and also, I believe we also have Philippine both of you can be on. Philippine

are you on? So Philippine comes on board. I think social protection was the subject of one of the episodes that we covered recently and the role of social protection has become incredibly important. COVID and the economic aftermath of that. So Tanzania social Action Fund. I will ask either one of you Philippine or Josephine, first, introduce to our viewers. What is TASAF? And what's your mandate when were you formed? And so we start from there.

1:49:55

Thank you Tikka take before Josephine My pleasure in this forum, Tanzania social action fund that is pasa was established in 2000 by the government of Tanzania as one of the initiatives towards poverty reduction among its citizens by using CBD that are community driven development approach. And initial, we have three tabs already that have been implemented, you have test one test, two, that was basically largely based on development infrastructure. It was from year 2000 to 2013. In later as of today, which is the third phase now, from 2012 to 2023, which is implementing productive social safety net pssm, with a view of putting in place building blocks for social protection system, hence supporting poor households to graduate out of poverty, and take advantage of other government initiatives to sustain other income and expenditures. And this productive social estimate. social safety net, which is business, and it's implemented in Tanzania, mainland and Zanzibar, in all areas of authorities 187 neighbors.

1:51:19

Now, what's the scope of the of the people that that you serve? How many households how many individuals does if one, two or three does f3 cover or impact at this stage in time, so we understand the size of this activity?

1:51:39

Okay, that three is the program itself. It's basically it's for cash transfer. And we have about 1.1 million households with about 5.45 point 4 million beneficiaries that in that aiming aim of this app SSA needs for, to increase income consumption, improve household ability to cope with shocks among vulnerable population. So mostly vulnerability, policing, protecting human capital of their children. And in order to do this, that's what we provide the condition transfers, and they are types of faith. If you may give me a time, I'll be able to do the details on what

1:52:31

you can understand. More importantly, how do you identify your beneficiaries? What are the identification mechanisms you use to identify beneficiary and eliminate frog and also facilitate authentication of the beneficiaries?

1:52:46

That's a very good question. I think we have three state targeting mechanism that were used to determine because those are most of the beneficiaries almost 77% of beneficiaries are on on probe on programs remain 30% that will be done in a couple of months to come. Those we have to determine the extreme poor household overall household by using Preston's geographical mechanism. This is used as a mechanism used to identify the poorest districts, wards, regions and communities. But we have villages in back in Zanzibar, we have shaders. And this was using 20. We use the household budget

survey we don't do on our own, we use house by the way to give us the statistics and the first pass of use the 2012 2011 2012 also by the results by the result that give us the secondary data as a basis for that is the same. And then we have second, that after geographical selection, we have a community based targeting approach that we use the community itself was there to prepare the preliminary list of extreme poor and vulnerable households and their communities. And then finally, we have proxemics test is effective formula PMT that is applied to household on a preliminary list of poor households, proposed by community members to verify their eligibility in this mechanism aim to ensure that only poorest communities using the community knowledge to reach the poorest household within the selected communities to minimize inclusion and in the exclusion and inclusion areas. So we make sure that we have only the poor, which 70% as I said, and we started in March 2013. And now we're about to complete these 30% on January April 2021.

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But I mean this is the targeting so you can identify in terms of eligibility. How about identify in terms of the personal identity Do you need an in in order to be in your register? Or do you are able to issue an ID that is specific to

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acne, I'll talk about it, but just assume we'll be catching for me, after identification will register the household, not a person in household. So this household is given a temporary, temporary ID program ID. Because it's a it has only a unique program number. And this card is not authenticated. But it is a simple card a lamination, with a name and badge number on it. So we are using a goodwill at the community level to make sure that this person is the one who is carrying back time because no photo, no authentication, no need. But now neither comes in and just when we'll take from there, how busy we are now making sure that neither is that giving us access as a primary identity for many patients.

1:56:14

So that's what we'll be using needed in order to identify the beneficiaries. This is inside your unified registry of beneficiaries, your your visa, what you call it.

1:56:29

Yes, you are a BS unified registry of beneficiaries. And you want me to talk about a bit about the unified register of beneficiaries, both After identifying Yes, you and me talk about it. Today, stuff is has in place, the unified register of beneficiaries it means is the database which carries all the information of poor household that we have mentioned, and which is a this registry is gradually being transformed the international register social register at the beginning, it was only for the program. But now as we go gradually goes for national social venues, it helps the program to keep track of beneficiaries. Also, it is a source for other programs interested in providing other support in the same target group. So whoever comes there is no need to reinvent the wheel, they use the same data that you have. So they can continue to plan but they have.

1:57:34

Okay, now, very quickly. Last thing, are your cash transfers under data digitized? Are you sending them electronically? Or are you still using hard physical cash? Well, we

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have it was physical cash in the beginning. But in this phase two, we are going to digitize the whole the cash transfers. We have started out we have pilots, and we have been piloting the electronic payments for the past three years, for the 10% of the beneficiaries in which your beneficiaries were being paid it directly into the accounts, whether it is their bank account or mobile, mobile wallet. Yeah. But again, we'll be there are some of the beneficiaries who could not manage to have the will to open an account for some reasons. So again, we together with Ministry of Finance, we developed a means of payment that we use payment service providers, agents to pay our beneficiaries after successful authentication using biometric that base don't need IDs.

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Okay, so basically, we're seeing now the emergence of an identity ecosystem that uses the National ID number in order to make the identification of beneficiaries more efficient. And also, the payment of cash transfers, much more accountable, and with a lower cost, because you don't have to send cash to the field, etc. So I'm hoping that this story, we will be able to visit again in the months to come to see how cash transfers are leveraging, leveraging digital identity. We're running out of time, but I don't want to deprive our viewers of a very important and a question that they keep asking about, as you know, all of your institutions, all of the institutions we've heard about today either generate or consume, or store identity data. And so data is a very, very sensitive subject. And so the question that Everybody would like to know, how does Tanzania, legal frameworks deal with data protection and privacy. And here I have with us a special guest. We thank Femi Ahmed, who is he used to be the executive director of the African legal network Academy. And who is now launching a data law services Africa. Just to give us a few minutes, an overview of where does data protection laws and regulations stand in Tanzania. For me, thank you for being with us.

2:00:36

Thank you so much, doctor, and real pleasure to be on this platform today. So what I want to say, it's always a difficult subject matter for them, you know, legal regimes, which may not have a kind of strong tradition in and having these types of laws within the animal life. But it's one that needs to be addressed. And one shouldn't shy away from from that issue. I think the state of affairs with the Tanzanian legal system, in respect of personal data protection, and I think that that's key to identify is that it follows as a as opposed to having a very direct data protection privacy, act or regime, it follows a sectoral type of marketing. Same, we'll look at, for example, in the financial sector, it will look at the telecommunications sector, and so on and so forth. And to that extent, it can be a fairly robust, but what tends to happen, like and, you know, many laws that attempt to deal with a particular subject matter is that there's a kind of gaps that need to be filled. And I don't think that it's an overt criticism, it's, it's one that we say, demands a kind of rationalization of the existing doors. And then in lots of ways whether a particular state Tanzania and maybe another African state wishes to deploy a comprehensive data protection regime. So it's either war. And in lots of respects, the trend is to have an overarching and regime that that deals with these issues. Now, I don't have like, a lot of time to go through each and every one of these, I think the key takeaway is that it runs along the sector lines, which, and to a large degree is deficient. But But here's the thing, and this is, this is a very important takeaway, Mike, which is this that

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the protection of data, personal data is no longer domestic affair. It's very much an international affair. And what one does in his own jurisdiction is a matter of listening to a sovereign state. But as we know, we live in a internationalized world regardless of how nationalistic a given country is, or is not. And what that means is that the storage, the handling and the transfer of data becomes critical to doing business, it becomes critical for that transactional exchange between countries across borders, within Africa itself. And obviously, we we are now in the age where, you know, you mentioned Dr. The East Africa community, we are now in the age of the African free continent to change area, and nothing that are developing, we've got, in my view, to kind of have that internal conversation between countries within Africa as to what is the model that the continent is going to use. Now, here's another thing, we are obviously affected by, you know, some of the power bills and let's face it, the European Union is a powerful, whether we like it or not. And they have instituted a very robust regime. I'm sure many of the attendees here today will be familiar, at least to a certain degree, on what's called the general data protection regulation. Now, this, to all intents and purposes, has extra territorial effects. We are in Africa, like in America, like in Asia, affected by that regime. And just so that viewers are clear about this. I think it was in August this year, the American data protection regime was declared to be deficient in terms of European and data regulation. So this is not just a question of, you know, African jurisdiction, and not being able to meet that particular standard. It could be anywhere. Now, does that mean where do I think not what needs to happen in my view is yes, as I said, there needs to be a rationalization of our laws. There needs to be an if you like a specific data protection privacy rules. regime in place can you are doing it Rwanda are about to do it. And I understand Tanzania is on the court anyway. But before those actually happened, and even if they do happen, because it doesn't mean that they are going to mirror exactly what GDPR says, and it is you have in place, the mechanisms and the processes, which can mitigate against falling foul of those protections that other jurisdictions provide. And I think that's really important. And we say that there are now technological advances, which can assist, you know, nation states, businesses, private sector, public sector organizations that can map and understand rationalized identify, and put in place, you know, systems of data management, which not only identify the value, but also gain compliance across multiple jurisdictions. That's why I'd like to add support for that as key takeaways.

2:06:01

Thank you. Thank you. For me, just to summarize, basically, there's no Omnibus, there's no overarching law that exists for data protection and privacy, that mirror of GDPR in Europe, but there are several sectoral maybe the Telecommunications Act, a polka maybe the financial act, maybe the Health Act, that that might have provisions governing the need for data protection. There are there are no To my knowledge, and the specific acts that govern the civil registration data protection. And I don't want to get into the details of of this, just to say that there are several laws, it's a patchwork at the moment. But what Femi is saying is that before an overarching law can be passed the needs to understand the regional and pan African implications, because everybody's going to head into a data regime where there will be flow of data across jurisdictions. And also there is cross jurisdictional scope, which comes because EU citizens traveled somewhere else, like in GDPR, etc, etc. So this is a rich topic. But unlike unlike other countries that we've discussed Recently, there is no simple answer by saying there's one law covering everything. It's a it's a patchwork. Okay, Tommy, thank you for that. Sorry, we could not

spend more time hopefully in the future, we'll have more discussions, interactions. I'd like to bring in all of the panelists who are here with us, just so that each one can give us a one or two minute parting wisdoms to just to say this is sort of a lesson I've learned. Clearly, Tanzania had a lot of lessons to teach us today. I'm very pleased that we've hosted you hosted all of the these illustrious agencies. And so we've learned about the importance of having a compelling application, the importance of having the political will to drive it, the importance about not looking at short term costs and applications looking at the long term picture and saying, now I can have a more robust and secure system where I can offer new services and new product integration with other agencies. I see a spirit of cooperation where NIDA is not alone the ecosystem. Many of you keep asking what is an ecosystem, you see it an ecosystem is basically an environment where data can be securely shared in order to identify supply and demand. So there are people who can supply identity. And there are people who can validate identity for example, immigration can help neither validate identity need as a supplier, but they need other sources to vet and validate. data has its own ID system. And Zanzibar has own ID system, they could be suppliers, complimentary, etc. But all of you work within a framework of open standards, hopefully interchange data in a safe and secure way respectful privacy, etc. So anyway, this has been a wonderful story time flew very quickly. So I want to go back. Just really one or two minutes, believe our our audience with one parting message. I will start with the honor with Dr. Arnold

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for the opportunity to say something. What I want to say from what I've learned in Tanzania is that in the first place, we need we need cooperation among the various various institutions who are both, maybe why who are facilitating the collection of data and those who are fighting Taking up the use of data and also they use those who are using the data in close collaboration among those three parties will not only ensure availability of data, but also so efficiency, efficiency, the use of data and also also will promote promoting the benefits which are expected from the establishment of NIDA and the issue in terms of the issuance of data or identity to the to the one a part of the community. That is what you can say, for the for the moment.

2:10:45

Thank you. Thank you, Dr. Arnold. I will move to Shaaban Abdalla, from Zanzibar. parting wisdom.

2:11:03

Well, in this discussion, I've learned a lot of things. We have to cooperate with leader because neither is covered the both part of the Tanzania maintenance animal and in Zanzibar, so we can share many things. So I think the process of cooperation between these two agencies will help maybe even those institutions, we need to verify the data's so I think the most important thing that have learned that we need to improve this cooperation between these two agencies. However, we are doing our job separately, but we have to cooperate to increase the cooperation. And I've learned that the importance of identification, that not only for identifying but the whole development to depend upon the identification.

2:12:06

Exactly. Thank you. So separate, but coordinated is what you need to be that's what an ecosystem is. Mr. Benedict Ndomba, from a government your parting wisdom for our group.

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You know, from our perspective, I would like to say the government promotes

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standards

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which are open, non vendor dependent and non technology dependent, to enable much more broader interoperability of the National ID to all other parties to have more good use cases.

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Thank you. And that's the wisdom of an ecosystem is to allow through open standards, interoperability, and so that you're not locked by any vendor or by any technology but allow better ideas and better solutions to come and compete. That's what an ecosystem should be, if done right, should allow that. So you are as the one of the custodians of the ICT in the country. It is your regulatory kind of oversight that it's important to keep an eye on that. Thank you. Thank you for that. Bank of Tanzania Thomas. Mongella please, with the parting wisdom. Please, unmute. unmute. Thomas, could you please

2:13:37

unmuted now?

2:13:39

Yes, you're unmuted.

2:13:41

I would like to end by saying a strong, unique and biometric ID either way to go. food or out of the you know, Touch ID for countries like ours in developing world has many benefits. One of them kill them, I would say is financial inclusion. with enhanced financial inclusion. It helps countries to you know, alleviate poverty for its citizens in the you know, poor part of the population. And there are also benefits in terms of keeping the financial system healthier, say during during crises during you know processes for credit ratings that have benefit in terms of poverty alleviation. So, for me, I would say countries particularly developing countries should make sure the adapt is shown the unique biometric ID and it helps again in terms of, you know, cash having a cashless society that has benefits the micro economic stability of any country. Thank you.

2:14:58

Whatever Thank you for that. Robby from RITA. Words of wisdom. Okay, thank you. Echoing system, can you can you solve that?

2:15:21

We'll come back to you.

2:15:24

Josephine, Josephine. Joseph, could you give your parting words of wisdom while Ravi solves her echo problem?

2:15:30

Thank you.

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I'm very happy to hear that Nipa is planning to use actually is considering using their second means of verification by using face or Iris. Because as we are going now, Joseph is going to use NIDA as a primary identification of its beneficiaries. And on our payments, using the biometric authentication, we have experienced a bit of challenges to authenticate to read some of the fingerprints, again, especially for those who are very old. And again, depending on the type of labor that they are doing. So for me, this is a very good thing to do. And I will appreciate it I will, you know, go a bit fast on this one, because it will really help on the on the use of the as a payment module. As Tomas has said, this will be very possible if you have been an alternative means of verification instead of just relying on fingerprints. Thank you.

2:16:43

It's basically more inclusion, no one left behind. So multi biometrics for more inclusion, other forms of authentication for more inclusion. Okay. Good word of wisdom. Robby, have you followed your echoing problem?

2:16:58

Okay, thank you.

2:17:05

Boom, that

2:17:05

is that has that? Is there any anybody else in the room with you that has that?

2:17:17

It's not possible. You can. Sorry, Robby, we can't hear you. So while you're trying to figure this out, Linda, you are a representative of the private sector. And we are learning from Tanzania, how important it is to open up the collaboration with the private sector. So give us your parting words of wisdom.

2:17:44

Um, thank you. Yes. So as we've all seen, none of this would have been possible without collaboration. And for us, we believe, for other African markets. It's important for the industry, at large to collaborate with the public sector. But we also believe that biometric information in it's all it's opening a lot of opportunity for the telecom industry, especially in ensuring security as we offer communication services, as we are able to identify our customers better. But over and above that, we believe with this information, we'll be able to integrate more services, including banking services, IMT integration in the likes. So we do believe that continuous collaboration with NIDA and other public entities, we really go a

large way, especially a long way especially with the inclusion of multiple identification. biometric identification, upgrades that will be upcoming, we believe that will be will be very, will have a positive impact to the telco industry.

2:19:01

In fact, I should close by saying, of course, the after movement, congratulate Tanzania for these accomplishments, it is work in progress. But the fact is, you've done a lot of progress without having to increase your national debt without Have you figured out ways to to finance your project in partnership with the private sector. Hopefully, this will pay dividends. For those who partnered with you along the way. Hopefully, you will recognize this platform is now going to start bringing return on investment. And so when we came in five years ago into Tanzania, the story was completely different. We could not paint a story like we're painting today, what stands the bar and what Tanzania have done working in this ecosystem. it merits really the respect and the attention of All other African nations, I think there are lots of lessons. Of course, the fact patterns may be different. And that's why we continue to feature different countries with the country progress reports, because we learn different lessons, some countries what Tanzania did may not be applicable. Some countries what Nigeria did may be more applicable. So it for Africa does not dictate or choose or select a choice, a strategy for you. We try to inform and we try to bring the fact patterns so that people can make decisions for themselves. We're here of course, to consult and respond to any any inquiries, but you've heard the lessons from Tanzania and today, it's a rich session. I think you may want to go back over the recording and see specific segments we've reached Actually, we reached the end of this this program and we've we've lost Damian, so we're not able to get him on. And also Robby, or Damian you're here. So maybe Damian, if you have any parting words of wisdom. I let you go and then Robby, if you're able to solve the problem, will let you on or otherwise will apologize. Damian very quickly parting words of wisdom.

2:21:19

Okay, thank you, Dr. Koh promoted initially. Just immigration as a security of Southern.

2:21:43

Okay.

2:21:45

Sorry, we thank you for the comments. We've lost you the voice and video, but we're running out of time. Sorry, Robby, are you able to solve the problem are we I think at this point in time, I'd like to thank all of you once again for your participation and your time, and just wish everybody good luck. And hopefully, next year, we get another chance to get an update. So Bravo, and congratulations on the progress. Thank you very much.

2:22:18

Implement.

2:22:19

Bye bye