



Tanzania e-ID System

Digital Identity and its Applications in Social Protection and Financial Inclusion

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Contents

01	Introduction
02	Coverage
03	Roles in Financial Inclusion
04	Roles in Social Protection
05	Factors for Achievements
06	Way Forward
07	Key Strategies
08	TASAF in Social Protection
09	Conclusion

Introduction

The National Identification Authority (NIDA) was established by the National Identification Authority (Establishment) Instrument of 2008.

- **It was established with core Objectives of :-**

- 1) Registering all people living in Tanzania of 18 years and Above by law(Citizen, Legal resident, and refugees).

- 2) Build a Database of all registered persons and share data with stakeholders and beneficiaries.

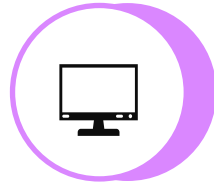
- 3) Produce and issue ID Cards to all registered persons with their status to be as an Identification document for various transactions wherever Identifications is requested.

- 4) Foster Good Governance

Coverage

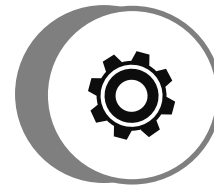
Registration

Total Registered Persons **23,880,073**
Tanzanians **23,612,374**
Legal Residents **37,700**
Refugees **229,999**



Provisioning of National ID Numbers (NINs)

Total number of NINs generated **20,078,422**
Tanzanians **19,951,078**
Legal Residents **34,454**
Refugees **92,890**



Interfacing With Stakeholders

Total of **74** Stakeholders have been Connected
38 Government Institutions
36 Private Institutions

Role in Financial Inclusion

National ID allows individuals, especially those in remote areas or with limited mobility, to open a bank account quickly and efficiently, without the need for extensive documentation or waiting periods. It also used to verify personal information and comply with KYC and anti-money laundering regulations

Satisfy know-your-customer rules for Financial Sectors

Enable Instant Account Opening

Mobile-based financial services bring convenient access even to remote areas and rural poor



More than 55 Financial Institutions are Integrated with National ID System

Enables Biometric Authentication of Financial Transactions

Enables More than 16 Millions people to access financial services

The government took several measures to instill the use of National ID information on various services. Example one of the best practices is the biometric registration of SIM Cards of which to date more than 53 Million out of 54 million Sim card subscribers have been registered using National ID Number (NIN).

Role in Social Protection

National identification helps individuals prove their identity, which is necessary for accessing social protection services such as healthcare, education, and social welfare programs.

It helps target social protection programs to the most vulnerable and marginalized members of society by verifying the identity of beneficiaries which ensures that benefits are going to the right people and prevent fraudsters from claiming benefits they are not entitled to. National ID System has integrated TASAF, NSSF, PSSSF, NHIF and HESLB.

● 680,000+

TASAF - Identification and verification of those who are living in poverty

● 315,000+

PSSSF - Identification and verification of contributing members from public offices.

● 627,000+

NSSF - Identification and verification of contributing members from private offices.

● 1,171,644+

NHIF - Identification and verification of health insurance beneficiaries.

● 210,000+

HESLB - Identification and verification of student loans beneficiaries.

Factors for Achievements

Achievements

Open Standard System

This facilitates fast integration by providing a standardized and consistent method for different systems to communicate with National ID System, reducing time and effort required for developers to integrate.

Policy & Legal Frameworks

They play a crucial role in supporting the achievement of NIDA's goals and objectives related to various matters, including SIM Card Biometric Registration Regulations, Anti-Money Laundering Act, Financial Inclusion framework

Promoting Financial Inclusion

The Tanzania National ID program has promoted financial inclusion by providing a reliable form of identification for individuals, enabling access to financial services, and supporting the use of digital financial services.

Inclusivity

The government has made a concerted effort to ensure that marginalized populations, such as rural and low-income communities, are able to participate in the program. This has been achieved through a range of strategies, such as mobile registration units, community outreach, and targeted marketing Campaign

Government Commitment

The government invested in the necessary technology, infrastructure, and human resources to support the program, including the establishment of registration centers throughout the country to ensure that all citizens, legal Residents and refugees are able to obtain an ID card.



Way Forward

Collaboration with private sector

NIDA to explore more partnerships with private companies to leverage their expertise and resources.



Registration of Minor (Under 18)

NIDA to add this group in registration activities in order to provide them legal identification, prevention of child exploitation, improved child protection, facilitation of financial inclusion and social protection to minors.



Strengthening Data Privacy & Protection

NIDA to prioritize data privacy and protection by implementing strong data protection policies and practices.



Integration with other government services

NIDA to continue to work on expanding this integration to more services, such as education, agriculture, and health.



Continued Innovation

This includes the use of other biometric technologies such as Iris and facial recognition, as well as exploring new digital platforms to make registration and access to services more convenient for citizens, legal residents and refugees



Expanding Coverage

NIDA to continue to work on expanding the coverage and reach out to marginalized communities that may face barriers to registration.



Strengthening data security

Invest in robust security measures, including the use of advanced encryption technologies and regular security audits.



Key Strategies

Political Will Enhancement

Enhance political will to place NIDA on top of national agenda



Registration of Minors

Amendments of laws to start registering minors in order for them to benefit in financial and social protection programs



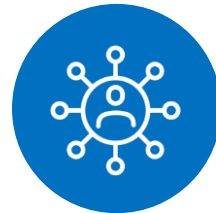
Investment on ICT Technology

Investing in ICT to reduce cost and increase efficiency in National ID system, application of additional verification methods like iris and facial.



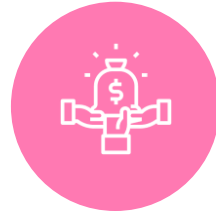
Stakeholders' Engagement

Full engagement of NIDA stakeholders to establish accountability for the implementation i.e. Immigration, RITA, LGA and other stakeholders



Investment on NIDA

Investing in National IDs sufficiently and consistently,
-Constructions of Registration Offices
-Purchasing of Registration Equipment



Establishment of Mobile ID

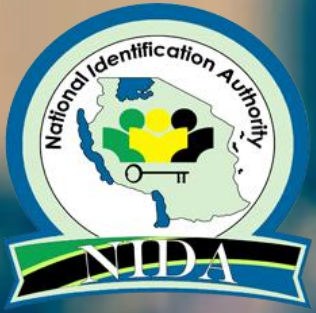
This is also known as digital ID or e-ID. It is a form of identification that is stored and accessed through a mobile device such as a smartphone or tablet. It allows individuals to prove their identity digitally, without the need for a physical ID card.



Complying with Data Protection Act

NIDA to ensure adequate safeguards to all personal data shared to Stakeholders are in place to protect the data during the transfer. This includes ensuring that the receiving party offers an adequate level of data protection and obtaining the individual's explicit consent





WELCOME

E-Payment Coordinator from TASAF

Tanzania Social Action Fund (TASAF)

Tanzania Social Action Fund (TASAF) is a Government institution established in year 2000 as one of Government initiative towards poverty reduction;

Currently implementing one of the largest Productive Social Safety Net (PSSN) program, with 1.3Mill poor households where 52% are represented by women and with over 5.2 Million beneficiaries

Provides productive household support to beneficiary households with an integrated package of benefits and services including:



Cash Transfers;

- Basic
- Conditional
- *Health
- *Education
- *PWD

Public Works;

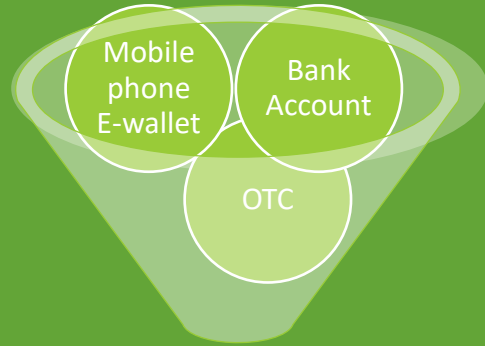
- Households with ability to work
- Community needs/driven projects
- Skills gain

Livelihood Support

- Basic
- *Savings groups
- Enhanced
- *Grants provision

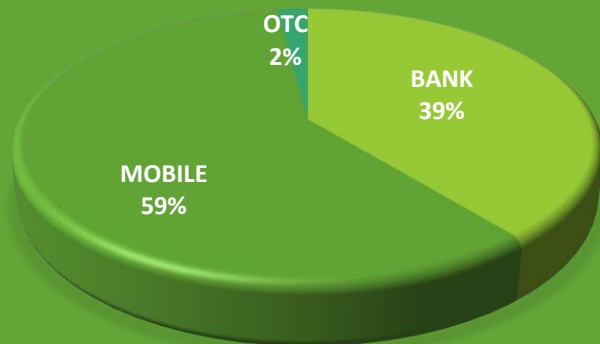
There is end to end digitization in all program processes starting from Targeting and enrolment of beneficiaries to provision of their respective transfers

Electronic Cash Transfers



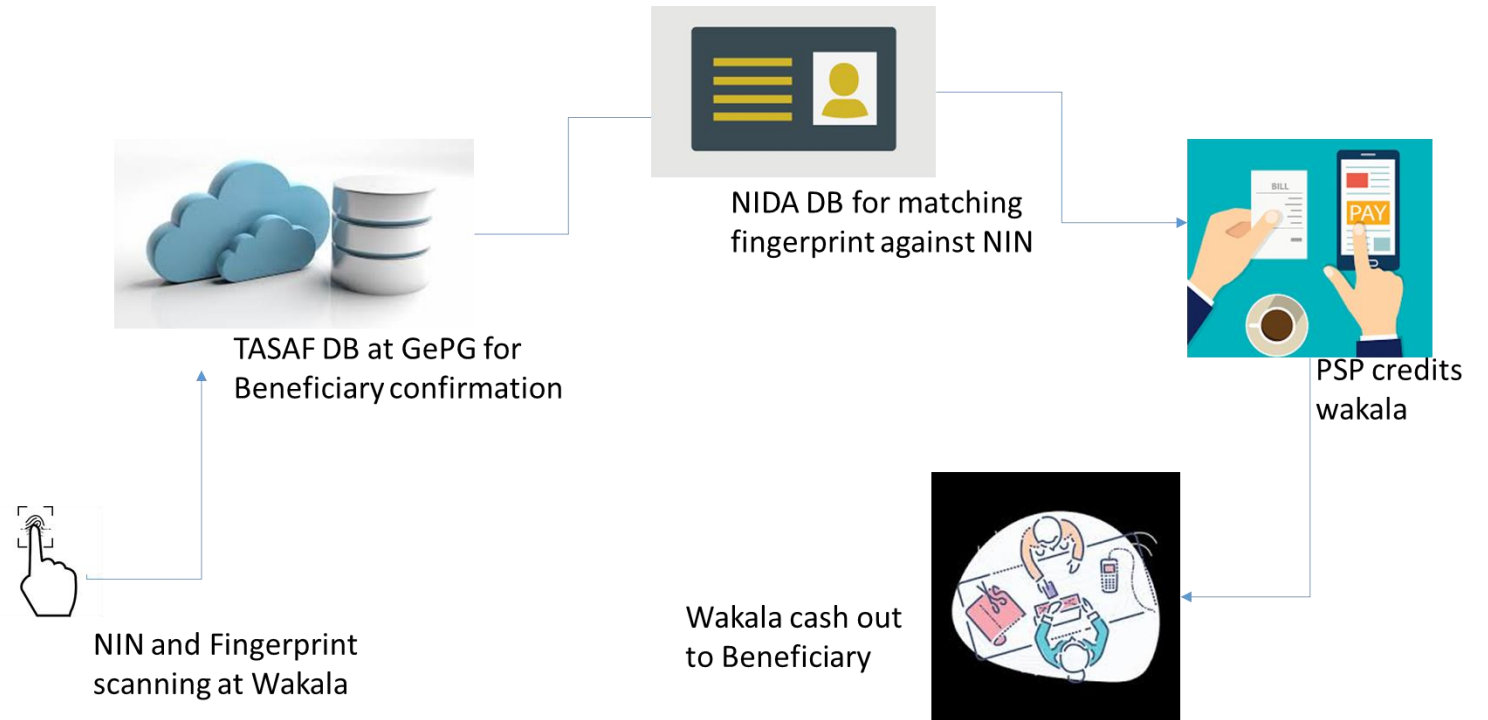
National ID

- Special registration exercises with NIDA
- 680,816 beneficiaries have been registered and issued NIN
- 447,753 beneficiaries enrolled to E-payment



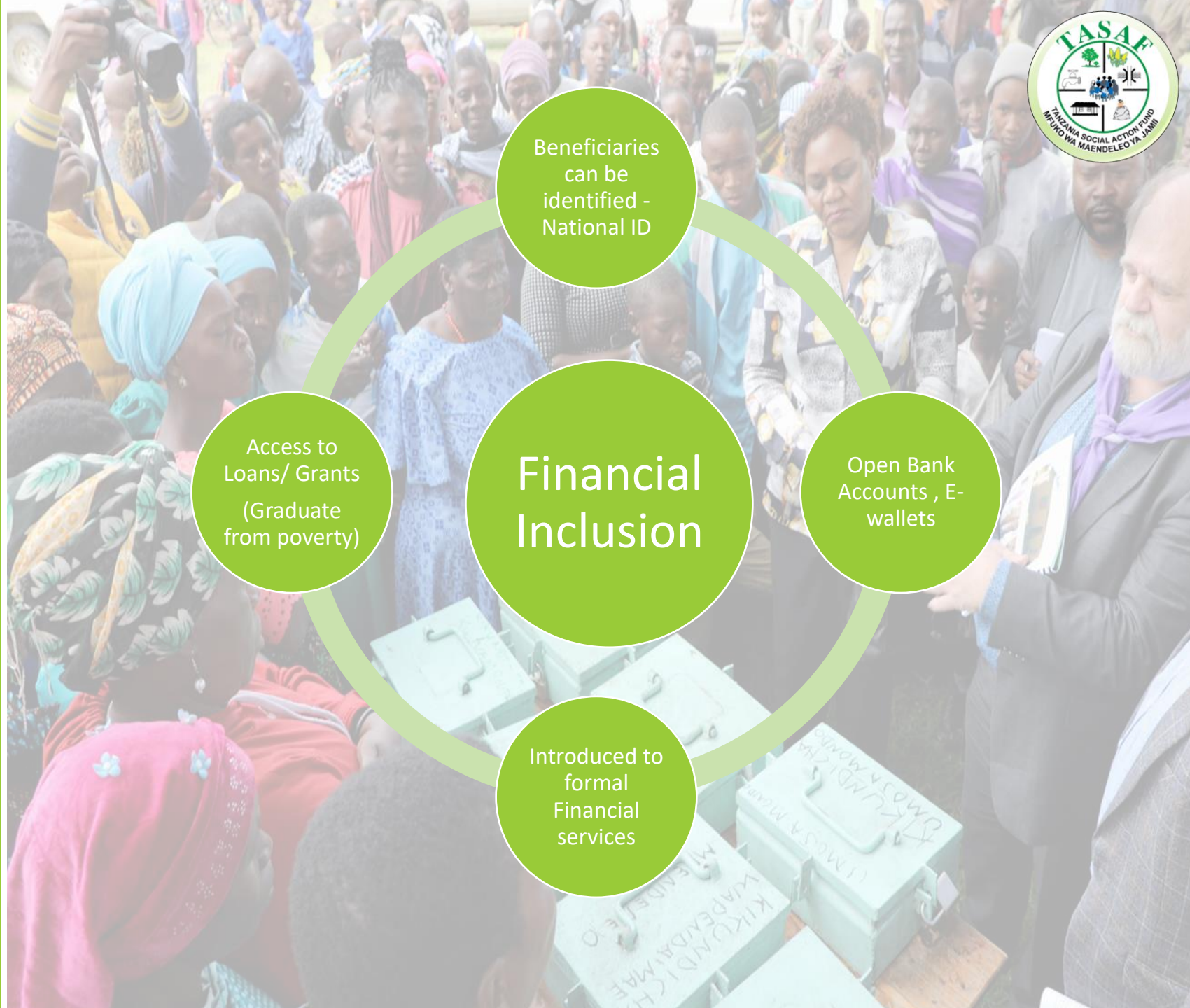
Over The counter Payment solution (OTC)

- Mobile App developed by TASAF and Ministry of Finance
- Requires National Identification Number (NIN) and beneficiaries Fingerprint



Financially included

- 43,302 savings groups have been formed with 587,397 beneficiaries where 94,918 are Male and 492,479 are Female
- Approximately TZS 7.9Bil (USD 3.3Mil) has been saved and TZS 3.1Bil (USD 1.3Mil) has been issued as loans to members



Beneficiaries can be identified - National ID

Access to Loans/ Grants (Graduate from poverty)

Financial Inclusion

Open Bank Accounts , E-wallets

Introduced to formal Financial services

Conclusion

National identification system has played a significant role in promoting social protection and financial inclusion in Tanzania. It helps individuals prove their identity and access basic services such as financial services, healthcare, education, administration of social protection programs, such as social security.



THANK YOU