Tanzania

Jamii Platforms

Tanzania Stack

The Tanzania technology stack is the foundation for implementation of the 10-year Tanzania Digital Economy Strategy Framework that has been launched by the President of Tanzania, Her Excellency Dr. Samia Suluhu Hassan, on July 29, 2024.

Tanzania's technology stack comprises platforms such as **Jamii Namba** (digital ID), **Jamii Malipo** (digital payments) and **Jamii Data Shirikishi** (Jamii X-Change). In addition, these elements are supported by four sublayers — consent, paperless, cashless and presenceless sublayer. Together, they tackle long-standing issues in service delivery such as high transaction costs, inefficiencies, and limited access to formal financial and government services.

These platforms are supported by different government entities: the Information and Communication Technologies Commission (ICTC, the Ministry of Information, Communication and Information Technology) oversees digital transformation in Tanzania, while the Bank of Tanzania (BOT) regulates financial systems, including Jamii Malipo.

The Ministry of ICT ensures governance and coordination for the Tanzania Stack. The ICTC has the role of ensuring smooth implementation of the National ICT Policy and other related policies. This includes promoting, hosting and sustaining the national ICT infrastructure and programs.

AREAS OF FOCUS

- **Affordability and penetration**: Affordability of broadband services and smart devices is a barrier to digital adoption. The government is increasing investments in submarine cables, expanding the National ICT Broadband Backbone, promoting national data centres, and providing incentives to connect 95% of the country with broadband by 2026.

- **Human resources**: Along with programmes to enhance digital literacy, there is a need to build capacity in digital skills, particularly for advanced skill sets at a higher education level.

- **Digital literacy**: Digital literacy gaps, particularly among rural and marginalised communities, slows the adoption of Jamii Namba and Jamii Malip. Moreover, this is also a challenge for the elderly citizens.

- **System capacity and reliability**: Ensuring the platforms can scale to handle increasing transaction volumes, especially during peak demand periods, remains a focus.

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INNOVATION AND THE DPI APPROACH

The Jamii platforms provide diverse services tailored to meet various needs:

Digital ID: Jamii Namba

Tanzania's digital ID system, **Jamii Namba**, serves as the foundation for its Digital Public Infrastructure (DPI).

Launched in 2014, Jamii Namba provides a unique digital identifier for every Tanzanian citizen, allowing secure access to government services, banking, and social benefits.

Over 25 million Tanzanians (~40% of the population) have registered, with ongoing efforts to expand registration to those under the age of 18.

The Jamii Namba platform enhances national service delivery by preventing fraud and ensuring that citizens can securely access a broad array of services.

Payments: Jamii Malipo

Overseen by BOT, this platform handles digital payments, facilitating seamless transactions across different service providers.

- **Mobile financial services interoperability:** The Tanzania Instant Payments System (TIPS) enables real-time payments between financial service providers, including banks, mobile money operators, and fintechs.
- **TISS modernization:** BOT is also working on enhancing the Tanzania Interbank Settlement System (TISS) to ensure secure, reliable, and faster interbank transaction processing in response to growing demands in the financial sector.
- **Government-to-person payments:** The Government Electronic Payment Gateway (GePG) centralises all government payments, enabling citizens to pay taxes, utility bills, and fees digitally.
- **Establishing the Financial Services Registry (FSR):** The FSR, currently under development, aims to map all publicly accessible financial service outlets across Tanzania, supporting policymakers in tracking national financial inclusion goals. The FSR also enables financial service providers to better target underserved areas.

Data Exchange: Jamii Data Shirikishi

While in its early stage, **Jamii X-Change** is Tanzania's data exchange platform facilitating secure data sharing between the government and private entities.

Built with interoperability at its core, the platform is designed to eliminate data silos and improve service delivery efficiency.

Citizens can access multiple services using the "once-only principle", meaning they provide their data once, and it is shared across agencies as needed.

Jamii Wallet, an output of the Jamii X-Change, is a mobile application for individuals to manage and control their personal information.

It will empower citizens with a comprehensive data profile related to health, demographics, education and other essential services.

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IMPACT & OUTCOMES

- **Increased government revenue**: Government revenues from digital payments rose from TZS 951 billion in 2018 to TZS 4.3 Trillion by 2022, (from ~USD 400 million to USD 1.6 billion, a compounded annual growth rate of 32%) driven by the widespread adoption of digital payment systems.

- **Government efficiency and transparency**: Jamii X-Change and Jamii Malipo have improved efficiency, allowing citizens to pay bills, apply for services, and track applicants digitally.

- **Widespread adoption**: The Jamii platforms have gained broad acceptance across the population. The shift away from cash-based transactions has led to greater transparency and efficiency in government services.

- **Financial inclusion**: Tanzania's digital payment systems, including TIPS and GePG, have expanded access to formal financial services. Over 83% of Tanzania's population is covered by broadband, enabling digital transactions nationwide. This enables ~56 million active mobile money accounts, covering approximately 80% of the Tanzanian population.

- **Cross-border payment linkages**: TIPS has enhanced Tanzania's ability to participate in regional trade, facilitating faster cross-border payments and supporting the broader African digital economy.

LESSONS LEARNED

- **Leadership by champions is critical:** President Samia Suluhu Hassan has been a key champion of Tanzania's DPI. Her personal involvement has been crucial in aligning diverse institutions and stakeholders, ensuring interoperability of systems across departments, and encouraging private sector involvement.

- **Interoperability first:** Building an interconnected infrastructure through Jamii X-Change has helped reduce fragmentation and improve service delivery efficiency. Over 300 public and private sector systems now interact with one another. This has greatly improved the speed of transactions for citizens.

- **Strategic collaboration through Public Private Partnerships (PPPs):** Through the Tanzania Business Council, the government has created a Digital Transformation Committee with members from the public and private sectors for driving the digital economy strategy. Effective coordination between the Bank of Tanzania, ICTC, and private partners was crucial to ensure integration across platforms and services. The government initiated PPPs early in the process, particularly focusing on integrating financial systems with mobile networks and fintech companies. This was key for the success of platforms like TIPS. The private sector, particularly banks and mobile money operators, have been engaged in understanding the importance of financial interoperability, which eventually led to faster, more reliable transactions.

- **Agile regulatory adaptation:** Continuous updates to the legal and regulatory frameworks enabled the ecosystem to keep pace with technological advancements. Examples of regulations enacted include:

    - Personal Data Protection Act, 2022, which recognised the right to privacy and personal security. It applies to both public and private institutions and establishes requirements for the collection and processing of personal data.
    - The National Cybersecurity Strategy was developed to protect Tanzania's digital infrastructure from cyber threats.
    - The Tanzania Digital Economy Strategic Framework, 2024 has been published to act as a North Star guide to policy implementers within the digital economy.