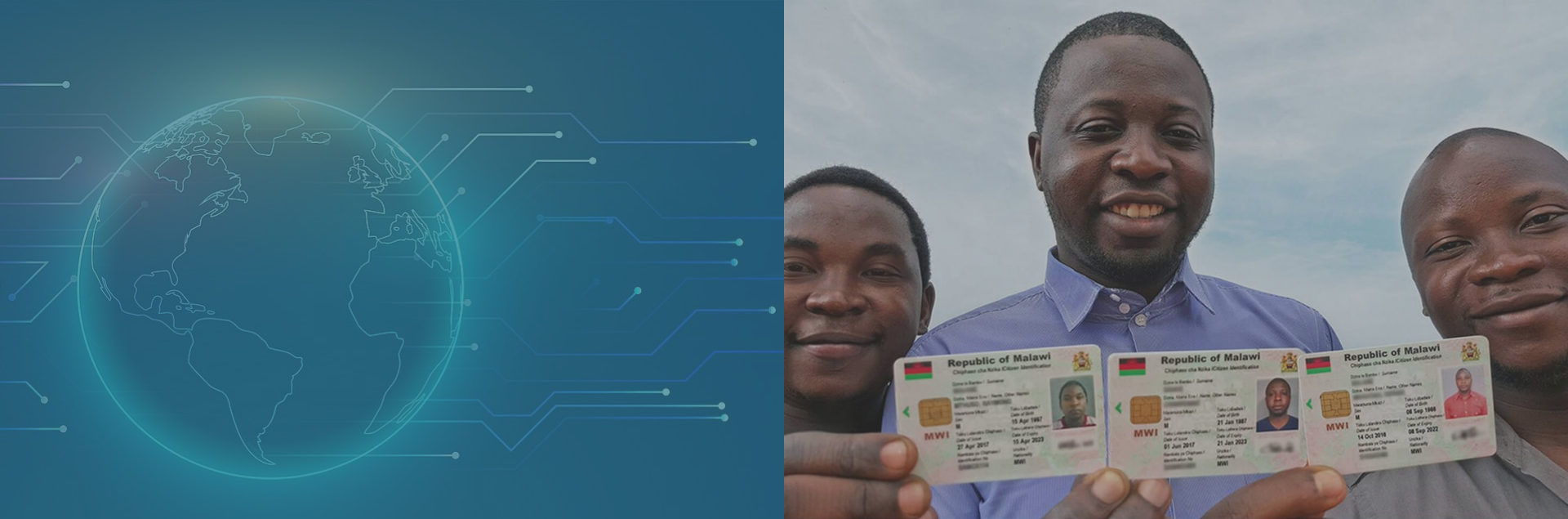




INCLUSIVITY PULSE FOR DPI:

Measuring the Inclusion of DPI Deployments

Country Report | Malawi

OCTOBER 2025



Dalberg

ACKNOWLEDGMENTS

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This report reflects the generous time, knowledge, and commitment of all those who contributed to this effort.



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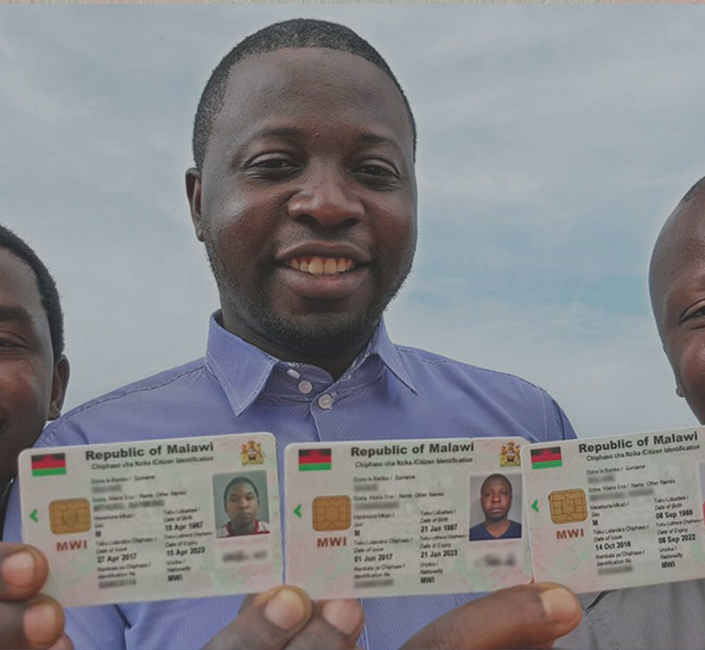
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KEY TAKEAWAY

Malawi has made remarkable progress moving from almost no unified formal identification system a decade ago to near universal National Identity Card (NID) coverage today. The NID enables access to essential services, with the next step being to ensure every citizen can use and trust it fully.

WHAT HAS WORKED WELL SO FAR

1. Malawi achieved near universal registration of the NID

- The NID system has reached almost everyone - 99% in urban and 97% in rural areas are registered
- Gender parity is almost complete as 97% female and 98% male are registered
- Even groups that are sometimes left out – low income (97%), persons with disabilities (97%), older adults (99%), and LGBTQIA+ people (100%) - report very high registration rates

2. Most registered citizens actively use their NID

- 9 in 10 (91%) registered users have a Smart Card, though some face challenges like delays, loss, or expiry
- 79% have used their NID in the past year, showing strong uptake across services
- Of those who needed to show a proof of identity in the last 12 months, four in five (81%) used their NID

3. People see real value in having an NID

- 98% of registered reported advantages
- 80% said the NID helped them access services which require the NID, and 55% said it opened up access to new services for the first time
- Those registered also appreciate social recognition (26%) and having their first ever form of formal identification (23%)

4. The NID has become part of daily life and is now essential across sectors

- Many registered respondents who needed to use a particular service did so using the NID: SIM card registration (86%), formal banking (84%), mobile money (67%), employment-related needs (44%) and healthcare (27%)
- NID is used to receive benefits by those enrolled in social protection programs - Affordable Inputs Program (70%), Social Cash Transfer Program (57%), Public Works Program (47%)

WHERE IS THERE ROOM TO GROW

1. **Registering for the NID does not always translate to being fully equipped to use it**
 - 9% of registered users do not have a valid Smart Card, limiting their access to services
 - Female, low income groups, and persons with disabilities are somewhat less likely than others to hold a valid Smart Card
2. **Gaps in awareness and literacy reduce engagement**
 - Low awareness (21%) and limited literacy (20%) still hinder inactive users from using their ID
3. **Concerns about safety and misuse persist**
 - Most people faced no difficulty registering for (73%) or using their NID (83%)
 - Yet one in two (46%) of those registered express fears or worries about fraud, surveillance, or misuse
4. **Leverage opportunities to further strengthen access and use**
 - There is an opportunity to strengthen Smart Card distribution, build awareness, improve trust, and prevent fraud
 - Actioning these can help ensure that high registration translates into a more inclusive use of the system

TOP HIGHLIGHTS - National Identity Card (NID)



99% & 97%

of urban and rural residents respectively,
who were surveyed, are registered



91%

of those registered have the NID Smart
Card in their possession



79%

of those registered have used the NID at
least once during the last 12 months



98%

of those registered reported at least one
advantage of access to the NID



83%

of active users reported experiencing no
difficulties while using the NID



46%

of those registered reported fears or
worries (fraud, privacy, etc.) about having
the NID



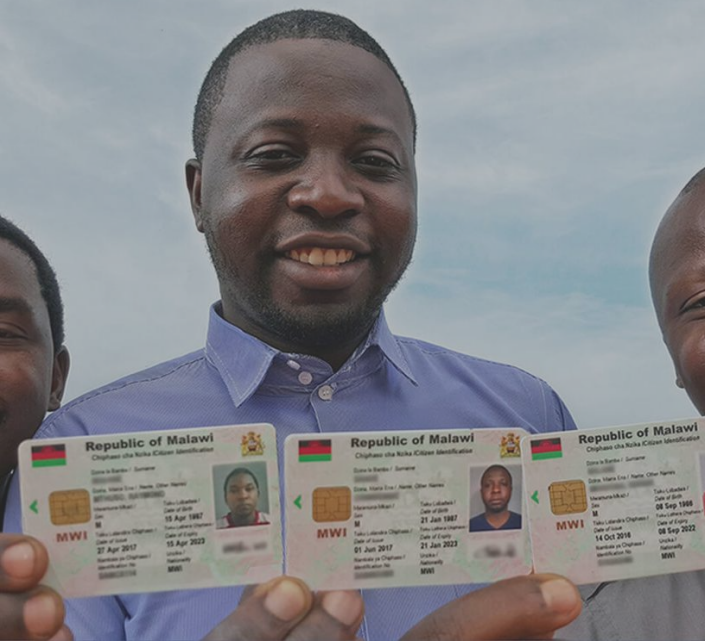
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Inclusivity Pulse for DPI: Measuring the Inclusion of DPI Deployments

Across the world, more and more countries are embracing Digital Public Infrastructure (DPI) - which refers to foundational digital systems, such as digital identity, digital payments, and data exchange, that are essential for accessing and delivering modern public and private services. Done right, DPI is designed to be open, scalable, and inclusive, enabling access to essential services for all citizens, businesses, and governments.

If DPI reaches population scale, it has immense potential to uplift low-income and vulnerable communities by improving access to services, financial inclusion, and economic opportunities. *For example, i) Nearly half of Indian residents used Aadhaar, India's DPI for Digital ID, to access a new public program for the first time (e.g., public food distribution, public employment schemes and social pension);¹ ii) During COVID-19, the Government of Singapore, as a part of the Job Support Scheme, supported vulnerable individuals and businesses through targeted wage disbursements using PayNow - Singapore's DPI for digital payments.²* However, if vulnerable communities cannot access DPI, they may be locked out of critical long-term social and economic opportunities.

This raises a fundamental challenge. While DPI is expanding rapidly, we often do not know who is being included, and who is being left behind. Without the right data, governments and partners risk overlooking these gaps, and exclusion from DPI can translate into exclusion from social protection, healthcare, or jobs.

In an attempt to address this, Co-Develop and Dalberg launched the Inclusivity Pulse for DPI project - a toolkit designed to rapidly capture inclusion by showing who can access and use DPI, and who cannot. Built on standardized metrics and designed for questionnaire-based quantitative surveys, the toolkit will reflect people's lived experiences and will provide a structured framework to measure inclusion as DPI is deployed.

We define inclusion at two levels: access to foundational DPI (such as having a digital ID) and use of DPI-enabled services (such as receiving social protection benefits). Measuring both ensures a fuller picture of inclusion and exclusion dynamics.

The goal of the project is simple yet powerful: i) To help officials actively deploying DPI gain valuable insights into the barriers to reaching population scale, and ii) To ensure that no individuals or groups are excluded from accessing and benefiting from DPI. To achieve this, the project is being developed in collaboration with government partners, civil society organizations (CSOs), and local in-country stakeholders, ensuring the methodology reflects real-world contexts.

The project is being implemented in three stages and is currently in the pilot phase, where questionnaire-based quantitative surveys - designed with guidance from a Technical Advisory Committee (TAC) and stakeholder consultations - were tested in two shortlisted countries, Mongolia and Malawi.

This country report presents draft analysis from Malawi, where the focus was on the National Identity Card.

Co-Develop and Dalberg

Our team brings extensive expertise in DPI, social inclusion, and primary research.



CO-DEVELOP

Co-Develop is a global, nonprofit fund accelerating the adoption of safe and inclusive shared DPI at scale. Answering the call to promote the deployment of DPI in 50 countries building DPI in the next five years, Co-Develop makes strategic investments to: i) Unlock bottlenecks in safe and inclusive DPI adoption by countries and ii) Build an evidence base to understand the impact of DPI. This project is of strategic importance to Co-Develop, ensuring that all communities are able to access the benefits of DPI.

Dalberg

Dalberg is one of the largest social impact advisory firms with an outsized focus on solving the most pressing challenges in the Global South. Dalberg has vast global experience in driving DPI engagements and brings deep expertise in designing and assessing the inclusivity of digital solutions, especially in emerging economies in Africa and Asia. i) Dalberg and Omidyar Network India published an impactful data-driven report about Aadhaar, resulting in the government expanding social protection coverage during Covid; ii) Dalberg worked with BTCA, UNCDF to develop the 'Responsible Digital Payments Guidebook' that helps build user-centricity and inclusion into digital payments and addresses the implications of emergent technologies like big data and AI; iii) Dalberg supported World Bank and Rwanda Government to provide recommendations for scaling up digitizing G2P social protection payments.

The National Identity Card (NID) is a major milestone in Malawi's commitment to inclusive and efficient public service delivery

The National Identity Card (NID) in Malawi serves as the country's foundational digital public infrastructure (DPI) for identity. Implemented through the National Registration and Identification System (NRIS), it provides every eligible citizen aged 16 and above with a unique National Identity Number and a biometric smart identity card that can host multiple applications. NRIS maintains a permanent central registry. Together, these elements form the backbone of Malawi's efforts to strengthen and modernise public service delivery.

Before the launch of the NID, Malawi had no nationwide identification system and relied mainly on informal alternatives to establish identity. Formal IDs were extremely rare as fewer than 1% of the population had one. Recognizing this, in 2017, the National Registration Bureau (NRB), with support from partners such as United Nations Development Programme (UNDP), launched the NRIS and began mass registration.

By 2025, Malawi's NID reached near universal coverage. More than 12.5 million people aged 16 and above, over 99% of the adult population, are registered.

The NID is now widely used to access public and private services. It links citizens across databases, helping government and service providers deliver programs more effectively. Examples include social protection programmes like the Affordable Inputs Program (AIP), Social Cash Transfer Program (SCTP), and Public Works Program (PWP), formal banking services such as opening bank accounts, and essential services like SIM card registration.

We conducted a quantitative survey with those registered and unregistered, to understand the reach and inclusion of the NID

Why did we conduct the study?

As Malawi's National Identity Card (NID) program has achieved near-universal coverage, the next step is to ensure that registration leads to meaningful usage of the NID. Therefore, this study was conducted to help assess the NID's reach, specifically, to understand who is being effectively reached, who may be excluded, and what barriers prevent specific groups from accessing or using the NID. Exclusion during registration or use does not just limit access to one service - it can create broader challenges across linked services such as social protection and service delivery as they become more connected. By identifying any gaps early, we hope to prevent current and future exclusion and support the development of a fully inclusive DPI that allows everyone to access services and benefits fairly - which lies at the very core of what DPI seeks to achieve.

How did we conduct the study?

- To design the survey, we built a standardized survey framework for Digital ID DPIs and adapted it to the Malawi NID context using findings from rapid secondary research, as well as inputs from digital identity and digital rights and inclusion experts and civil society organizations. The draft design and questionnaire were reviewed by the National Registration Bureau (NRB), UNDP Malawi and members of our Technical Advisory Committee (TAC).
- Data was collected through a quantitative survey of 1,000+ respondents across Malawi, conducted over three weeks in July 2025. The sample was designed to ensure deliberate coverage of demographic groups of interest, who were at risk of exclusion, such as low income, rural, elderly residents, LGBTQIA+ groups, and persons with disabilities (PwDs).
- Eight districts were selected for fieldwork - Mzimba, Nkhata Bay, Dowa, Lilongwe City, Machinga, Mangochi, Chikwakwa, and Thyolo - across all four regions. The sampling approach was reviewed and validated by the National Registration Bureau (NRB) and UNDP Malawi.

What are the limitations of the study?

Like all research, this study has methodological and practical constraints. It is important to note the following:

- Survey-bound insights: We focused on questions that respondents could reasonably answer within a survey format. There may be other important issues that this study cannot capture.
- Self-reported data: Findings rely on respondents' own reporting of their experiences. Self-reported behaviors (e.g., frequency of usage, barriers faced) may differ from usage data logged in government systems.
- Sampling scope: While our survey covered 1,000+ respondents across eight large and diverse districts (Mzimba, Nkhata Bay, Dowa, Lilongwe City, Machinga, Mangochi, Chikwakwa, and Thyolo) it cannot claim to fully represent all sub-groups across Malawi. Smaller and more remote populations may still face unique challenges not fully reflected here.
- Point-in-time snapshot: As a cross-sectional survey conducted over three weeks in July 2025, our findings capture a snapshot in time. They reveal patterns and associations but cannot establish causality (e.g., whether certain barriers directly lead to non-usage).
- Response and participation biases: Like most surveys, results may reflect some bias in who chose to participate. For example, individuals with stronger views about government services, positive or negative, may have been more inclined to respond. Similarly, some excluded groups (e.g., elderly with severe impairments) may be underrepresented despite targeted sampling. To help reduce selection bias and improve representativeness, within each survey area, households were randomly selected.
- Question framing and interpretation: As with all surveys, findings are shaped by the framing, translation, and sequencing of questions, as well as how respondents interpreted them. We sought to minimize such risks through stakeholder review, pre-testing, and enumerator training, but some biases may inevitably remain.

Our approach focused on collecting data at three levels – access and use of NID and enabled services, and demographics

1. Access to the National Identity Card (NID)



Registration



Updation/Replacement

1 | What is the extent of inclusion of individuals in accessing (registering for) the NID, and what are the barriers that lead to the exclusion of individuals?

1.1 | Who is being included and excluded from accessing the NID?

1.2 | What are the barriers to accessing the NID?

1.3 | What are the advantages of accessing the NID?

1.4 | What are the disadvantages of accessing the NID?

1.5 | What are the disadvantages of not accessing the NID?

2. Use of the NID and Use-cases of NID-enabled Services



Authentication



Service Delivery

2 | What is the extent of inclusion of individuals in using the NID to access service(s), and what are the barriers that lead to the exclusion of individuals? Specifically, Agricultural Input Program (AIP), Social Cash Transfer Program (SCTP), Public Works Program (PWP), Sim card registration, and Formal banking services.

2.1 | Who is being included and excluded from using the NID (and enabled service(s))?

2.2 | What are the barriers to using the NID (and enabled service(s))?

2.3 | What are the advantages of using the NID (and enabled service(s))?

2.4 | What are the disadvantages of using the NID (and enabled service(s))?

2.5 | What are the disadvantages of not using the NID (and enabled service(s))?

3. Demographic Groups of Interest



Low income



Rural



Female



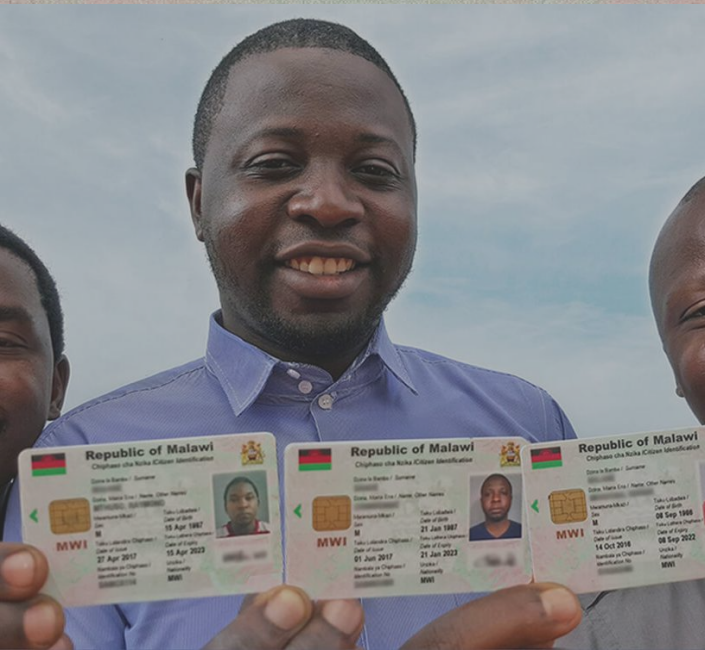
LGBTQIA+



Elderly



Persons with disabilities (PwDs)



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ACCESS TO NATIONAL IDENTITY CARD (NID) | CONTEXT

To get a National Identity Card (NID) in Malawi, citizens aged 16 years and above need to visit a National Registration Bureau (NRB) district registration office. Applicants can register by presenting a birth certificate or, if that is not available, bringing two witnesses who already hold valid National IDs. Earlier, applicants also needed other documents, e.g., a letter from the local village head, but the process has now been simplified to make it more accessible.

During registration, applicants may also need to provide other personal details and biometric information. After completing the process, citizens receive a registration form or receipt, which can be used as temporary proof of registration until their Smart Card is issued.

Each NID has an expiry date, but the government has temporarily suspended card expiries until 1 January 2026 to ensure that all citizens could continue using their IDs for the September 2025 general elections.

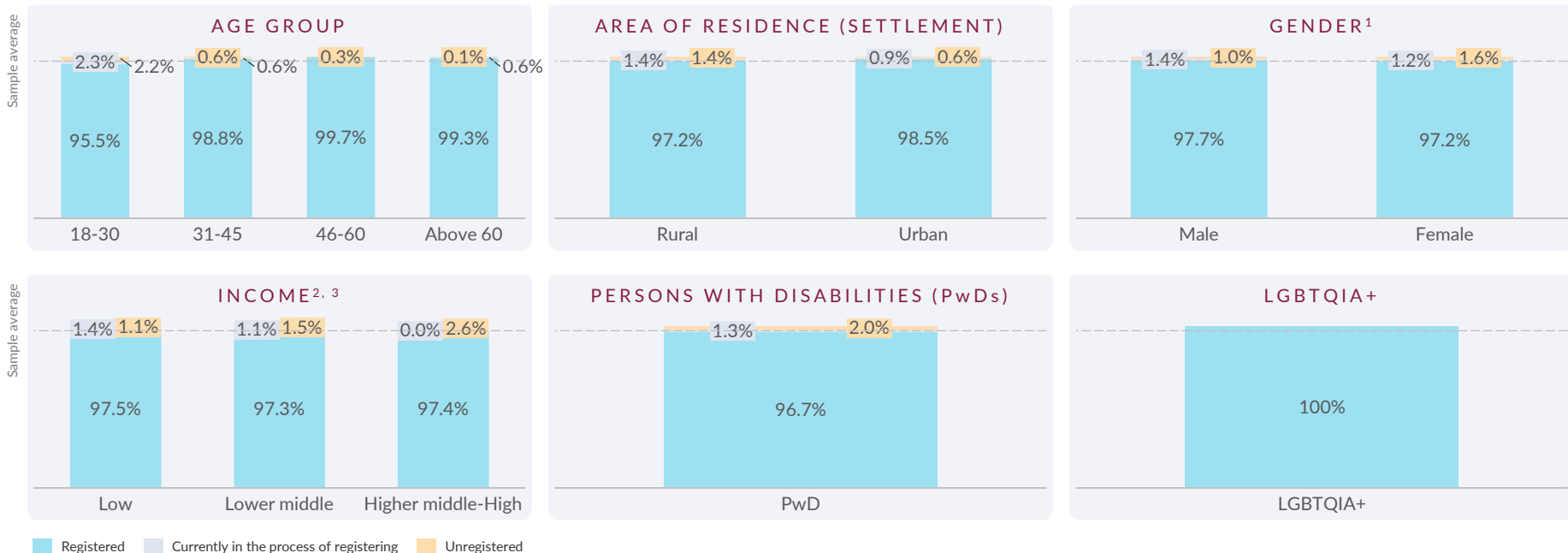
To make registration and renewal more inclusive, the NRB conducts mobile registration drives and targeted mass campaigns, and has established an NRB call center to help citizens resolve any issues they may face

Looking ahead, Malawi plans to introduce a Digital ID Wallet by 2026. This will allow citizens to store their National ID securely on their phones and access essential services by tapping a few buttons - making identification faster and easier.

NID registration is near universal across all demographic groups, with only very small pockets unregistered or in the process

- **Registration is high across all age groups**, including among the elderly (60+ at 99%). The 18–30 age group shows slightly lower registration (96%), likely since some just became eligible at 16
- **Rural (97%) and urban (98%) residents show almost identical coverage**, indicating no meaningful rural–urban divide
- **Registration shows near gender parity**, with 98% of males and 97% of females registered
- **Across income levels, coverage is consistent (97%)**
- **PwDs also report high registration (97%)**, though a slightly larger share remain unregistered or in process compared to others, while **LGBTQIA+ respondents report full coverage**

Share of respondents who are registered, unregistered, and in the process of registering for the NID, by demographic group(s)
% of respondents; Total N=1141



Note: [1] One respondent identified as 'Other' is not shown here, but is included under LGBTQIA+; [2] Two 'No response(s)' are not shown here; [3] Income here refers to the household monthly income of the respondent - Low (MK0-150,000), Lower middle (MK150,001-500,000), Higher middle-High (MK500,001 and above)

Those registered, perceive many advantages - most notably NID as a gateway to services, legitimacy, and everyday convenience

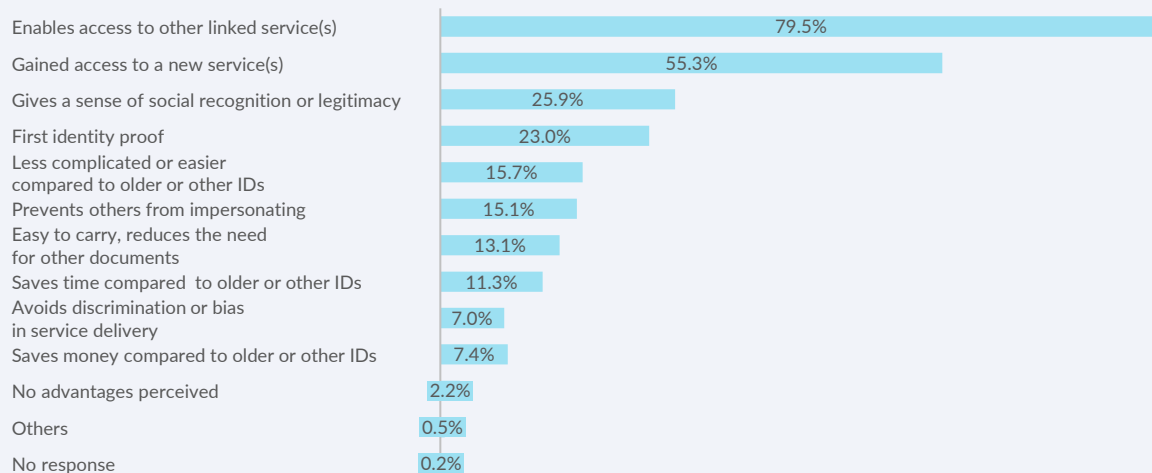
- **Top perceived advantages of registering for the NID** are that it enables access to other linked services requiring the NID (80%), helps people gain access to a new service for the first time (55%), provides a **sense of social recognition or legitimacy** that old forms of ID proof(s) did not (26%), and serves as the **first ID proof for those who did not have one before** (23%)
- **Secondary advantages include less complicated or easier processes** (16%) by removing the need for multiple IDs, third-party vouching, or repeatedly explaining identity, **preventing impersonation** (15%), being easy to carry and reducing the need to carry other sensitive documents (13%), **saving time** (11%), **avoiding discrimination or bias** (7%), and **saving money** (7%) through reduced direct and indirect fees

Share of registered respondents who perceive advantages in registering for the NID

% of registered respondents; Total N=1112 (allowed for multiple responses)

ADVANTAGES TO INCLUSION

Overall perception | **98%** of registered reported at least one advantage



Advantage

★ ADDITIONAL INSIGHT

The NID is less complicated or easier to use than older or other forms of identification, because users do not have to:

- carry multiple forms of identification anymore
- do not need to rely on a third person to vouch for identity anymore
- do not have to explain background or identity details repeatedly

★ ADDITIONAL INSIGHT

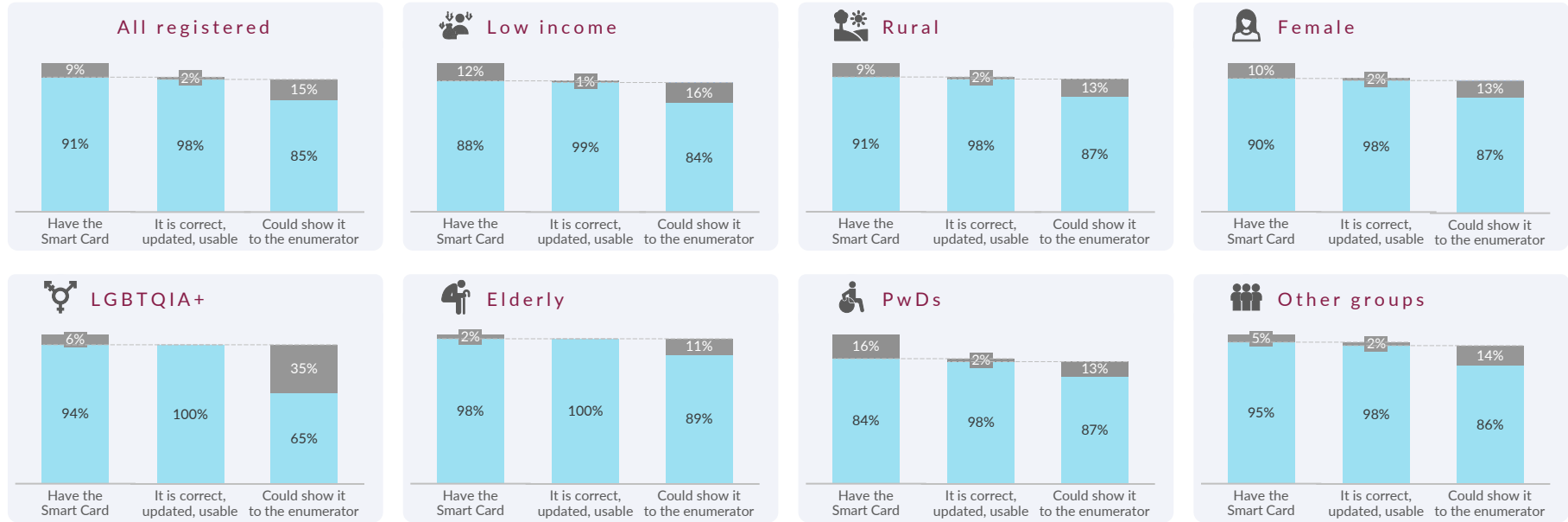
Users save money with the NID, due to reducing or avoiding:

- costs involved in older or other forms of identification
- fees paid directly
- stationery expenses
- speed money, gratification, or gifts made to expedite services or gain benefits
- fees paid to intermediaries or agents

However, Smart Card ownership remains comparatively lower, highlighting a gap between being registered and having the card

- Overall among those registered, 91% have the Smart Card, of which 98% report it as correct, updated, and usable. However, only 85% could present it when requested by the enumerator
- Elderly report the highest coverage (98%) of having the Smart Card, while PwDs (84%) and low income groups (88%) show relatively lower possession
- Across all groups, nearly all who have the Smart Card report it being correct, updated, and usable ($\approx 98-100\%$), showing strong consistency
- Ability to present the Smart Card when requested by the enumerator is somewhat lower overall – highest among elderly (89%) and lowest among LGBTQIA+ respondents (65%) which may be because LGBTQIA+ interviews were conducted at a central location rather than in their households, so some participants might not have carried their cards

Share of registered respondents who have the Smart Card; report it is correct, updated, and in a usable condition; and could show it to the enumerator; by demographic group(s)¹
% of registered respondents; Total N=1112²

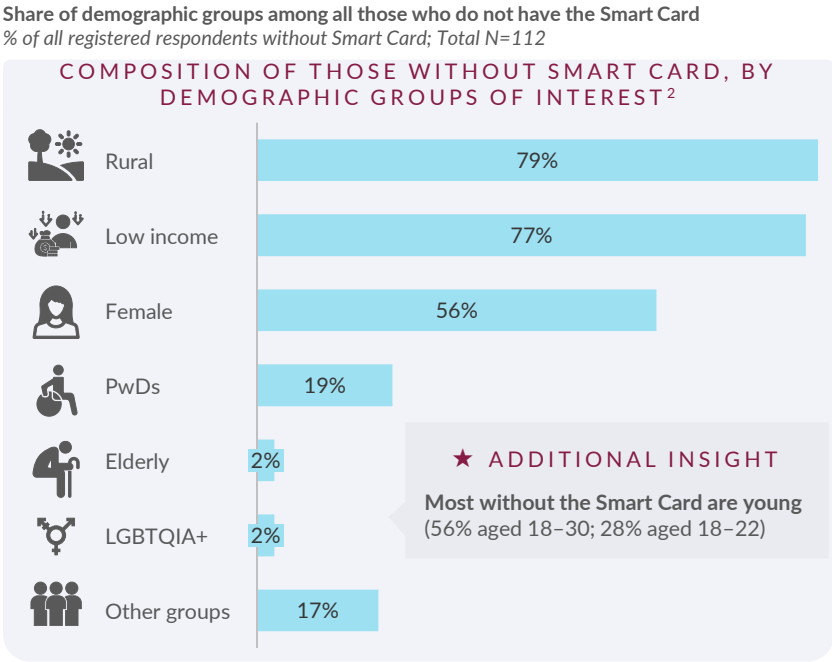


■ Yes ■ No

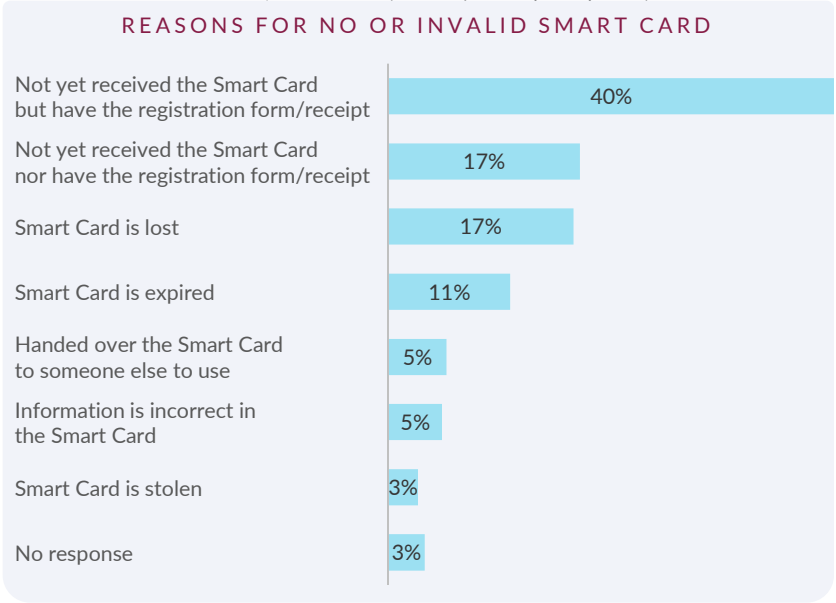
Note: [1] Percentages for 'It is correct, updated, usable' are calculated from those who reported having the Smart Card, and percentages for 'Could show it' are calculated from those who reported it as correct, updated, and usable. These are not based on the total sample (N); [2] One 'No response(s)' is not shown here

Rural and low income groups are least likely to have Smart Cards; distribution delays form the main hurdle

- Rural (79%), low income (77%), and female (56%) respondents make up most of those without Smart Cards, highlighting these as key groups to prioritize in efforts to improve card distribution
- The most common reason for not having a Smart Card is that respondents had not yet received it (57%), pointing to delays or gaps in card distribution. While 40% at least held the registration form/receipt, 17% reported not having even that
- Card loss (17%) and card expiry (11%) are also notable reasons for having an invalid Smart Card
- Smaller shares reported other reasons for not having a valid card, such as handing over the card to someone (5%), having incorrect information on the card (5%), or card being stolen (3%)



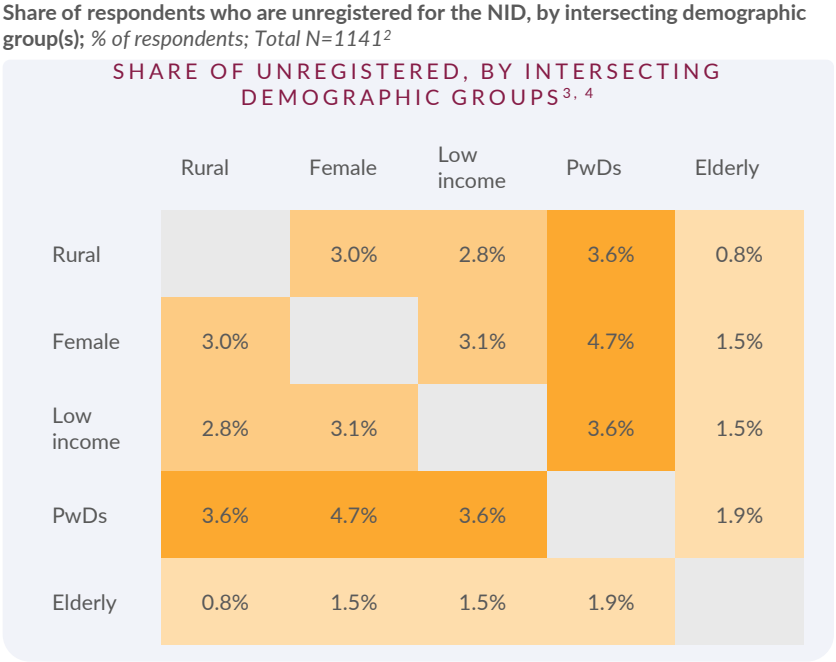
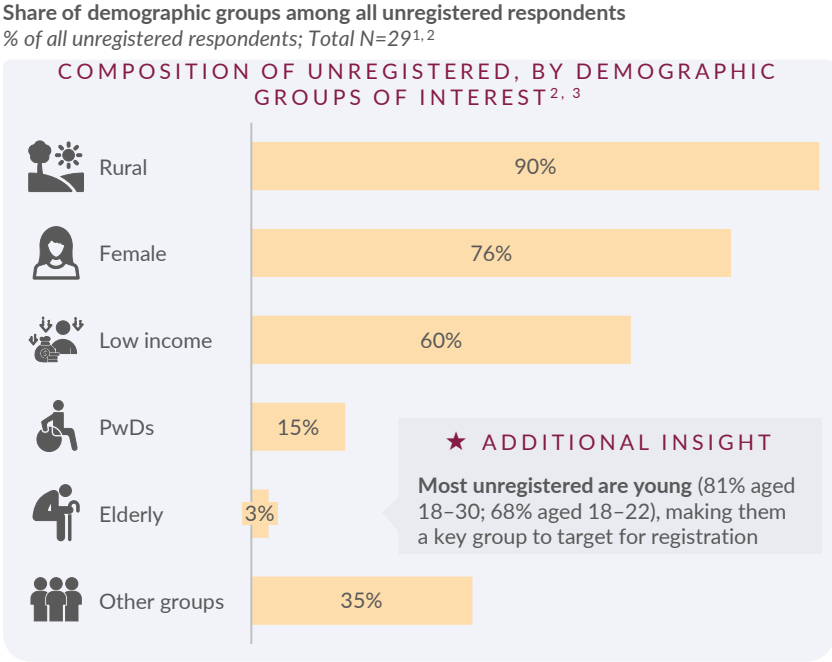
Share of registered respondents who gave reasons for not having the Smart Card or for it not being correct, updated, and in a usable condition; % of registered respondents without Smart Card or with invalid Smart Card; Total N=127 (allowed for multiple responses)



Note: [1] Demographic groups are not mutually exclusive or collectively exhaustive (MECE)

Non-registration seems more common among rural, female, young, and low income groups, and rises with disability overlaps

- Rural residents (90%) and female (76%) form the largest share of the unregistered, followed by low income respondents (60%), showing that closing these gaps is key to achieving population-wide coverage. Younger people are also disproportionately unregistered: 68% of unregistered are 18-22 years old
- PwDs (15%) are smaller as share of unregistered, but remain important to track, as exclusion risks compound with other vulnerabilities. Overlaps such as female × PwDs (4.7%), rural × PwDs (3.6%), and low income × PwDs (3.6%) show slightly higher unregistered shares, highlighting the need for continued attention

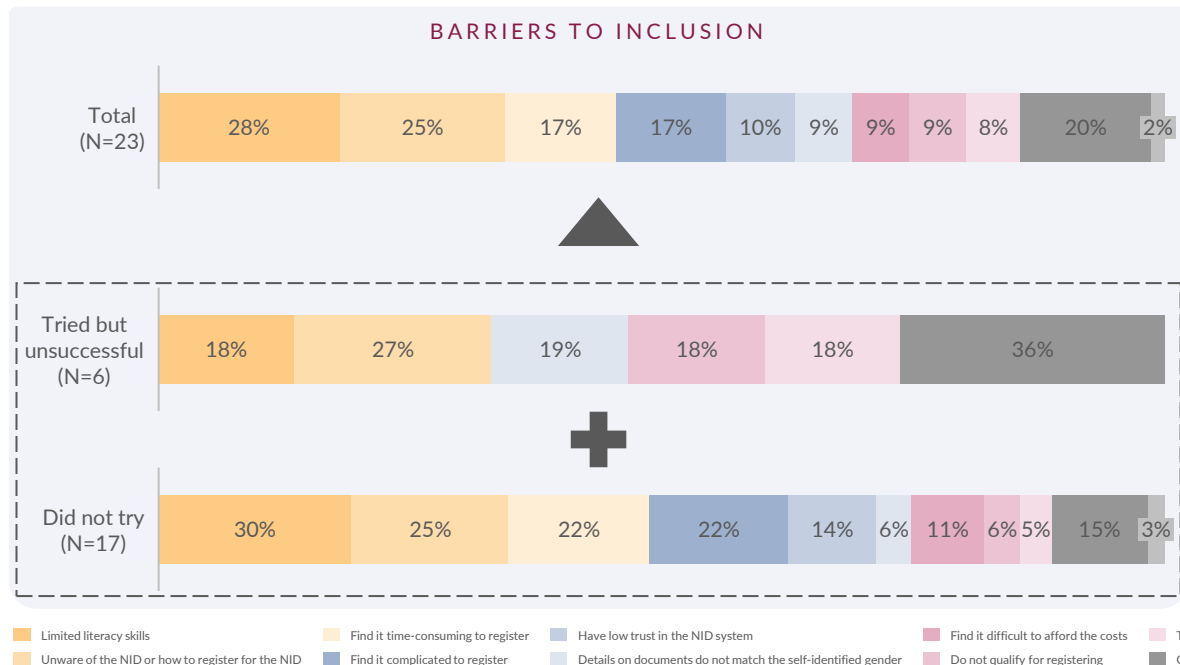


Unregistered

Notable barriers include limited literacy, lack of awareness, and finding registration time-consuming or complicated

- The **top barriers** to registering for the NID suggest a need for clearer guidance:
 - **Limited literacy skills** (28%)
 - **Unawareness of the NID or how to register for it** (25%)
 - **Finding the registration process time-consuming (17%) or complicated (17%)**
- **Secondary barriers** include **mismatched gender details, cost affordability issues, not qualifying** for registration, and **low trust** in the NID system, among others

Share of unregistered respondents who experienced barriers to registering for the NID
% of unregistered respondents; Total N=23¹ (allowed for multiple responses)



★ ADDITIONAL INSIGHT

Respondents who find it **complicated to register for the NID** cite: difficulty in navigating the process; finding the paper-based payment process difficult to navigate; not having access to help, guidance, or grievance redressal

★ ADDITIONAL INSIGHT

Some do not qualify for registering for the NID, because they are not citizens of Malawi or do not have a copy of certificate of birth

★ ADDITIONAL INSIGHT

Some find it **time-consuming to register for the NID**, because at the registration centre: the queue waiting time is long; the service is slow; they need to make multiple trips to or attempts; it takes too much time to get to the nearest registration centre

★ ADDITIONAL INSIGHT

Those who have **low trust in the NID system**, cite low trust in: using digital platforms in general; public institutions and systems overall

★ ADDITIONAL INSIGHT

Some find it **difficult to afford the costs involved to register for the NID**, due to costs such as: travelling expenses; stationery expenses

★ ADDITIONAL INSIGHT

Other barriers mainly include missing registration due to timing issues (e.g., finding the registration centre closed upon reaching, being sick, etc.)

Note: [1] The small sample size (N) may be too small for meaningful analysis, so these findings should be seen as indicative and be interpreted with caution

USE OF NID AND USE-CASES OF NID-ENABLED SERVICES | CONTEXT

The NID allows people to access a wide range of NID-enabled services, helping them prove who they are quickly and securely without carrying multiple documents. Citizens can use their National Identity Card (NID) by presenting the Smart Card at points of service. In some cases, they may also be asked to verify their identity through biometrics, such as a fingerprint scan.

These services include social protection programmes such as the Affordable Inputs Program (AIP), Social Cash Transfer Program (SCTP), and Public Works Program (PWP), as well as other public and private services such as SIM card registration, formal banking, mobile money services, applying for jobs or business opportunities, healthcare, voting, among others. For some of these services, the NID is mandatory, while for others, citizens can use alternative IDs such as a driver's license or passport.

Specifically for this study, we explored five key use-cases of NID-enabled services:

- **Affordable Inputs Program (AIP), Social Cash Transfer Program (SCTP), Public Works Program (PWP):** These programmes help citizens access agricultural support, social assistance, and short-term employment. AIP provides subsidised seeds and fertilisers to farmers; SCTP gives direct cash support to vulnerable households; and PWP offers paid employment opportunities. The NID is used to confirm eligibility and identity at the point of registration and to receive benefits, so that assistance can reach the right people efficiently and transparently.
- **SIM Card Registration:** The NID serves as proof of identity for purchasing or replacing SIM cards and for linking existing SIM cards to a person's National Identity Card.
- **Formal Banking Services:** Banks use the NID for customer verification under Know Your Customer (KYC) requirements, allowing individuals to securely verify their identity.

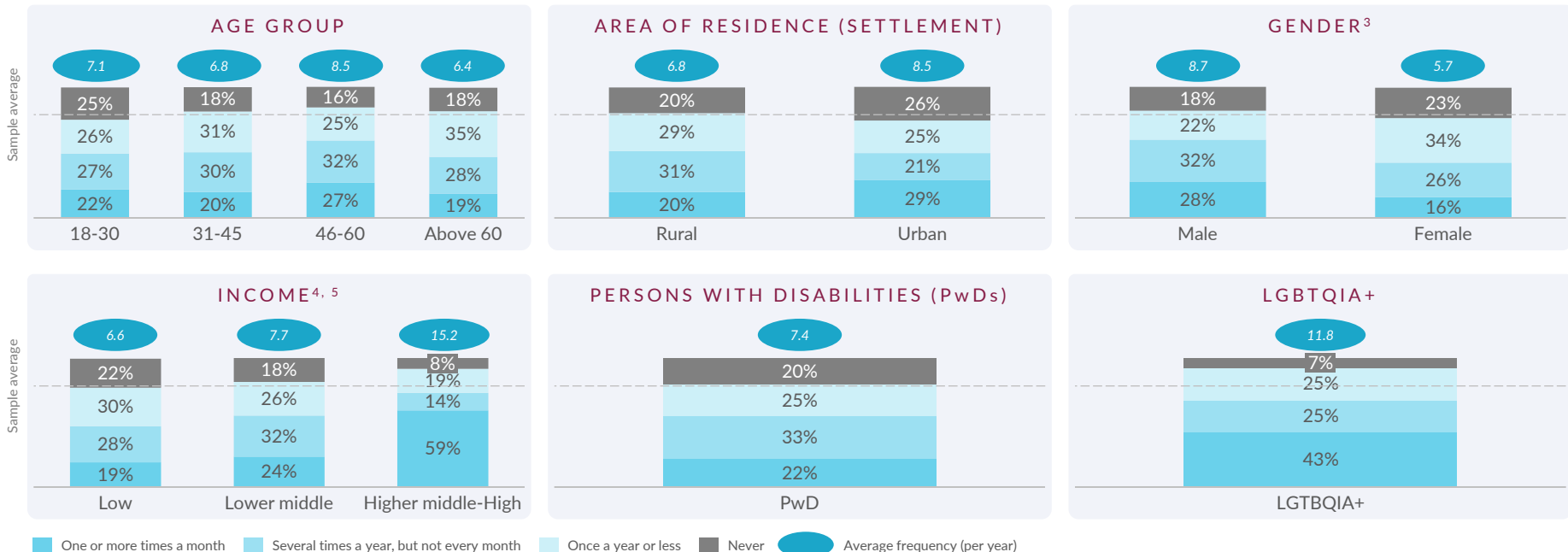
In the future, the use of the NID is expected to grow further, particularly with the rollout of the Digital ID Wallet, and it may become mandatory for an increasing number of services. As integration deepens, inclusion will become even more important to ensure that vulnerable populations who rely many on these services can access them fully and fairly.

For example, linking the National ID system with public healthcare services could make it easier for low income citizens to access free or subsidised medical care. Patients could use their NID at hospitals or clinics to automatically verify their identity and eligibility for health schemes - reducing paperwork and ensuring that those who need care most are not turned away for missing documents.

Most (79%) of those who are registered are also active users, but gaps remain by gender, income, and disability

- Adults aged 31-45 (82%), 46-60 (84%), and elderly (82%) show high activity, while somewhat fewer younger adults (75%) are active. Similarly, more rural residents are active (80%) than urban residents (74%), showing a modest rural-urban gap. This relatively lower activity among 18-30-year-olds and urban residents may be because these groups currently have less need to use the NID. This is likely to change as the NID becomes linked to or required for a wider range of services
- More men (82%) are active than women (77%), suggesting that women, although registered, are slightly less likely to use their IDs
- Share of active users increases with income, reaching ~92% among higher middle-high income groups compared to ~78% in low income groups
- PwDs show slightly lower activity (80%), while LGBTQIA+ respondents are relatively active (93%), indicating strong engagement with their IDs

Share of registered respondents who are active (used NID at least once in 12 months) and inactive (never used NID in 12 months)^{1, 2} and average frequency of use, by demographic group(s)
% of registered respondents and average frequencies (number of uses per year); Total N=1112

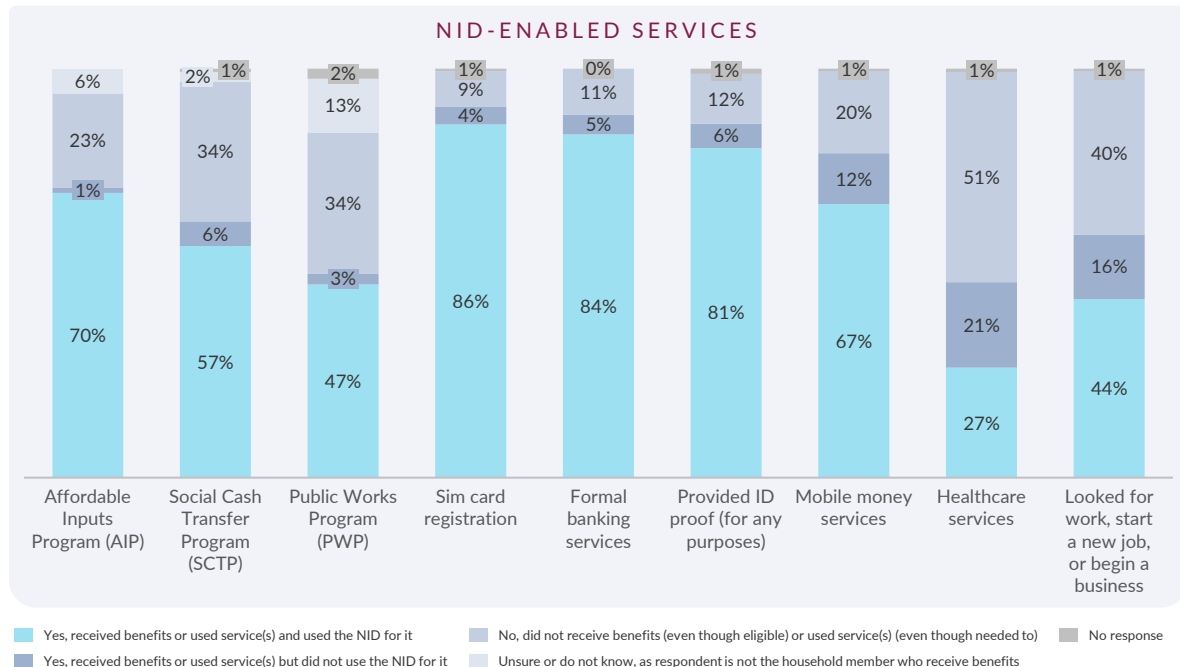


Note: [1] Active use is defined as used at least once during the last 12 months and inactive use is defined as never used during the last 12 months; [2] Five 'No response(s)' are not shown here; [3] One respondent identified as 'Other' is not shown here, but is included under LGBTQIA+; [4] Two 'No response(s)' are not shown here; [5] Income here refers to the household monthly income of the respondent - Low (MK0-150,000), Lower middle (MK150,001-500,000), Higher middle-High (MK500,001 and above)

The NID is a key document to access essential services, especially SIM registration, banking, and social protection programs

- Among those who were eligible to or needed to use the services:
 - The NID is most widely used for SIM card registration (86%), formal banking (84%), and as proof of identity for various purposes (81%)
 - Other major services include the Affordable Inputs Program (70%), mobile money (67%), Social Cash Transfer Program (57%), and the Public Works Program (47%)
 - The NID is less likely to be used for looking for work/starting a job or business (44%) and for healthcare (27%)
- Additionally, some respondents reported using the NID for other services like voting, applying for loans, receiving/collecting money, among others

Share of registered and active respondents who were eligible to/needed to use the respective services¹ that used NID or other ID during the last 12 months
% of registered and active respondents who were eligible to/needed to use the respective services; Total N=860



Note: [1] Non-exhaustive

★ ADDITIONAL INSIGHT

In addition to these, respondents also reported using several other services¹ using the NID during the last 12 months (% of registered and active respondents):

- Register to vote or voting (1.3%)
- Apply for a loan (1.2%)
- Receive or collect money (1%)
- Receive fertiliser (0.9%)
- Receive maize (0.7%)
- Receive mosquito nets (0.6%)
- Apply for a passport (0.5%)

★ ADDITIONAL INSIGHT

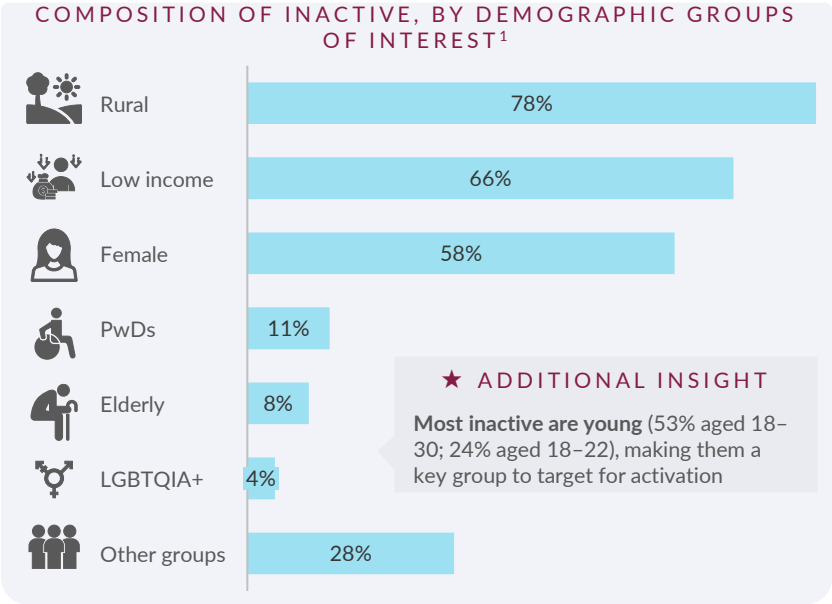
On average, each active user accesses about 1.6 services. Among demographic groups of interest, the averages are: rural (1.5); low income (1.4); female (1.5); persons with disabilities (1.5); elderly (2); LGBTQIA+ (3.2)

Inactivity is concentrated among rural, low income and female groups – with female and PwDs especially vulnerable to exclusion

- Inactivity is most common among rural (78%), low income (66%), and female (58%) respondents - indicating that outreach and support efforts targeted here could yield the biggest overall impact
- PwDs (11%), elderly (8%), and LGBTQIA+ (4%) form smaller shares of the inactive, but remain important groups given their vulnerability
- Among overlapping groups, inactivity increases further, with PwDs and female showing the sharpest exclusion when combined with other vulnerabilities – PwDs x elderly (29%), female x low income (23%), female x rural (22%), female x PwDs (22%), female x elderly (22%)

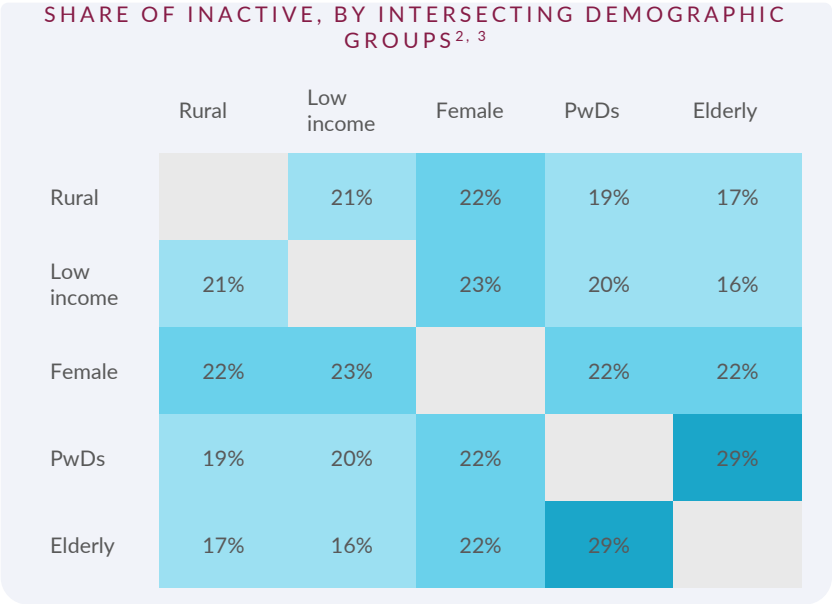
Share of demographic groups among all inactive respondents

% of all registered and inactive respondents; Total N=252



■ Inactive

Share of registered respondents who are inactive users of the NID, by intersecting demographic group(s); % of registered respondents; Total N=1112

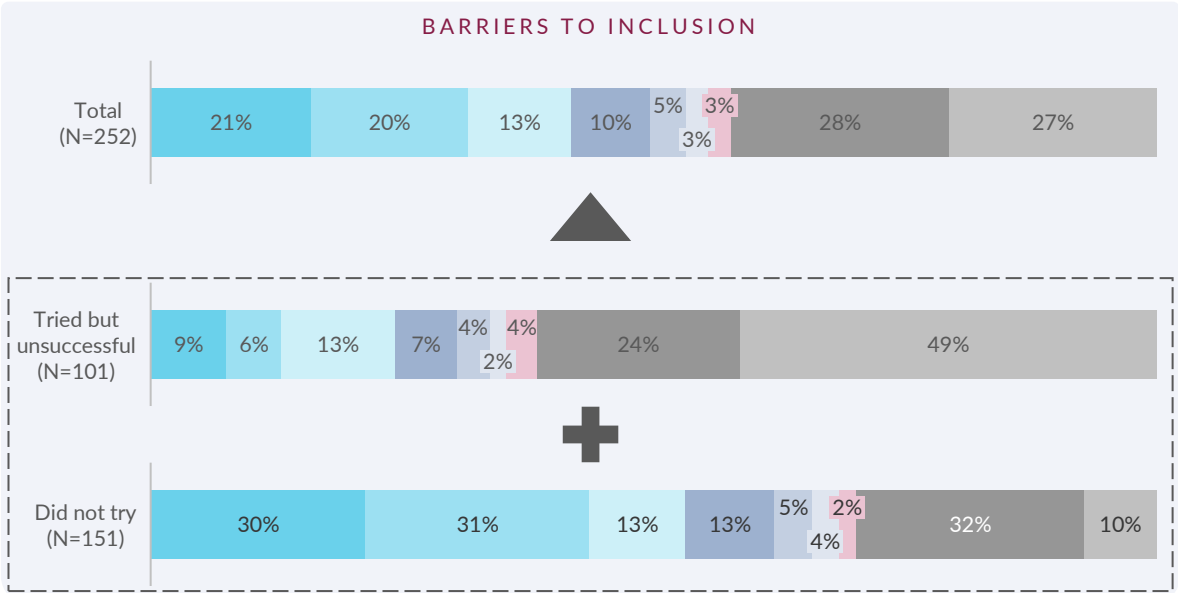


Note: [1] [3] Demographic groups are not mutually exclusive or collectively exhaustive (MECE); [2] Not all overlapping groups are shown here

Barriers to using the NID are mainly lack of awareness and literacy gaps, followed by practical challenges

- **Awareness and literacy are the major hurdles to usage** as about 21% of inactive users are unaware of how to use the NID, and another 20% cite limited literacy skills
- **Lack of need** may also hold people back from using the NID, as 13% say they do not need or use services that require the NID
- **10% report not having the Smart Card at home or having one that is not correct, updated, or usable**, highlighting that registration alone is insufficient if card-related issues persist
- Additionally, **5% find the process time-consuming** (slow service, long queues, repeated trips), **3% struggle with affordability** due to costs spent on intermediary and direct fees, stationery, time away from work, or bribes, and **3% report facing discrimination or bias in service delivery**. Other challenges are mentioned but remain less frequent

Share of registered and inactive respondents who experienced barriers to using the NID
% of registered and inactive respondents; Total N=252 (allowed for multiple responses)



★ ADDITIONAL INSIGHT

Some users do not have the NID Smart Card at home currently or it is not correct, updated, or in a usable condition, because they have not yet received Smart Card nor have the registration form/receipt; Smart Card is expired; lost; damaged; stolen; or they handed over the Smart Card to someone else to use

★ ADDITIONAL INSIGHT

Some users find it time-consuming to use the NID, because at the service provider center: the service is slow, the queue waiting time is long, or they need to make multiple trips to or attempts

★ ADDITIONAL INSIGHT

Some users find it difficult to afford the costs involved in using the NID, due to types of costs such as: fees paid to intermediaries or agents; fees paid directly; stationery expenses; income lost due to time away from work; speed money, gratification, or gifts made to expedite services or gain benefits

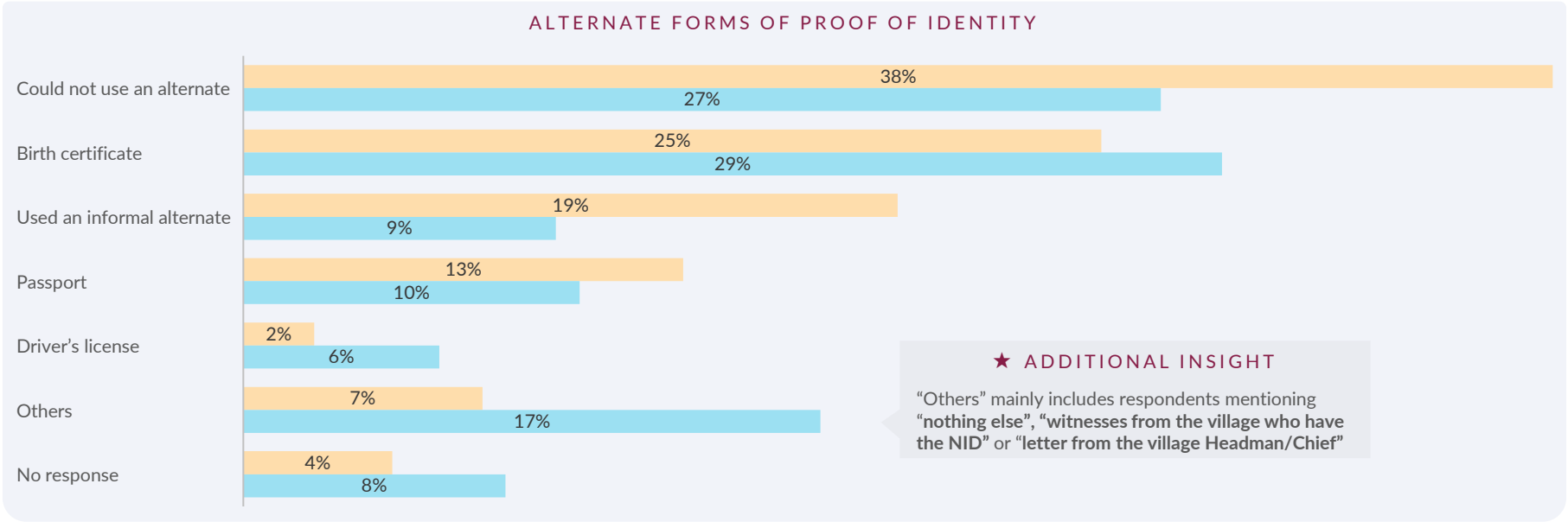
★ ADDITIONAL INSIGHT

Other barriers mainly include having low trust in the NID system, limited digital literacy skills, experiencing restrictions on mobility or social interactions, finding it complicated to use the NID, or having no requirement to use the NID

While unregistered respondents often lack strong alternative ID proofs, inactive NID holders tend to rely on birth certificates

- A large share of unregistered respondents (38%) could not use any alternate ID, highlighting the importance of the NID and of ensuring inclusive access to it. Among those who did, birth certificates (25%) and informal IDs (19%) were the most common substitutes, followed by passports (13%)
- Among those who were inactive, birth certificates were the most common substitute (29%), while more than a quarter of inactive users (27%) report not being able to use any alternative. Smaller shares rely on passports (10%), informal IDs (9%), or driver's licenses (6%)

Share of unregistered respondents and share of registered and inactive respondents who used alternate forms of proof of identity to access services
% of unregistered respondents; Total N=23¹ and % of registered and inactive respondents; Total N=252 (allowed for multiple responses)



Unregistered Registered and inactive

Note: [1] The small sample size (N) may be too small for meaningful analysis, so these findings should be seen as indicative and be interpreted with caution

Unregistered respondents report more disadvantages, whereas inactive users report fewer of them

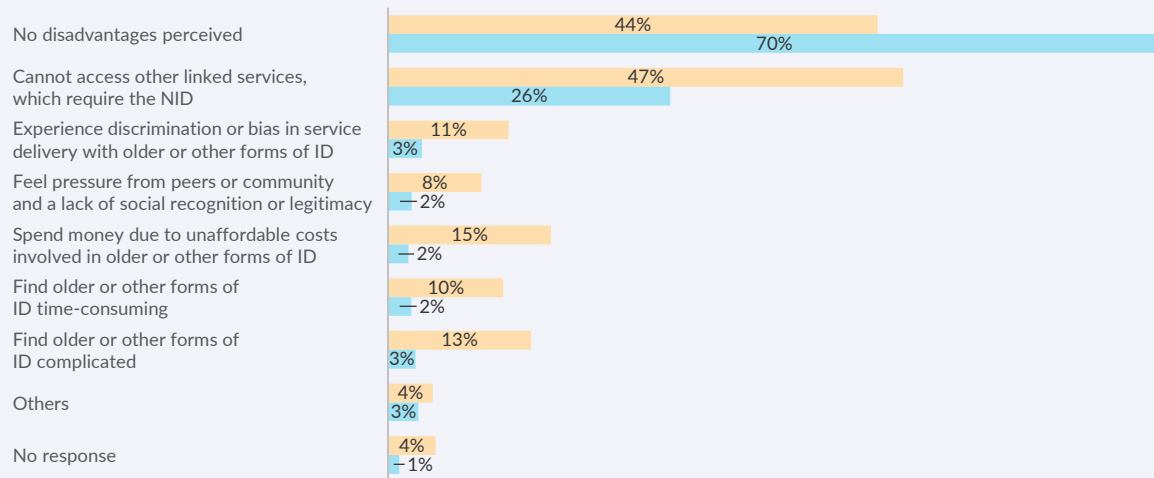
- Nearly half (47%) of unregistered respondents reported being unable to access linked services as they mandate the NID, the most common disadvantage. Though 44% felt no disadvantage, pointing to varying perceptions of exclusion
- Other issues, reported by smaller shares, include - unaffordable costs, complications, and time linked to other IDs, and experiences of discrimination or bias
- Unlike the unregistered, 70% of registered but inactive users report no disadvantages, while 26% say they cannot access services requiring the NID

Share of unregistered respondents and share of registered and inactive respondents who experienced problems from not having and not using the NID

% of unregistered respondents; Total N=23¹ and % of registered and inactive respondents; Total N=252 (allowed for multiple responses)

DISADVANTAGES TO EXCLUSION

Overall perception | 52% of unregistered and 29% of inactive users reported at least one disadvantage



Unregistered Registered and inactive

★ ADDITIONAL INSIGHT

Using older or other forms of ID is complicated, because people: need to rely on a third person to vouch for identity; have to carry multiple forms of identification; have to explain background or identity details repeatedly

★ ADDITIONAL INSIGHT

Spending money is a disadvantage to exclusion from NID, due to unaffordable costs involved in older or other forms of ID, such as: fees paid directly, fees paid to intermediaries or agents; stationery expenses; speed money, gratification, or gifts made to expedite services or gain benefits

★ ADDITIONAL INSIGHT

“Others” includes: Others can impersonate (for example, to wrongfully avail services or benefits), do not have an easy to carry, official ID proof and need to carry sensitive documents physically

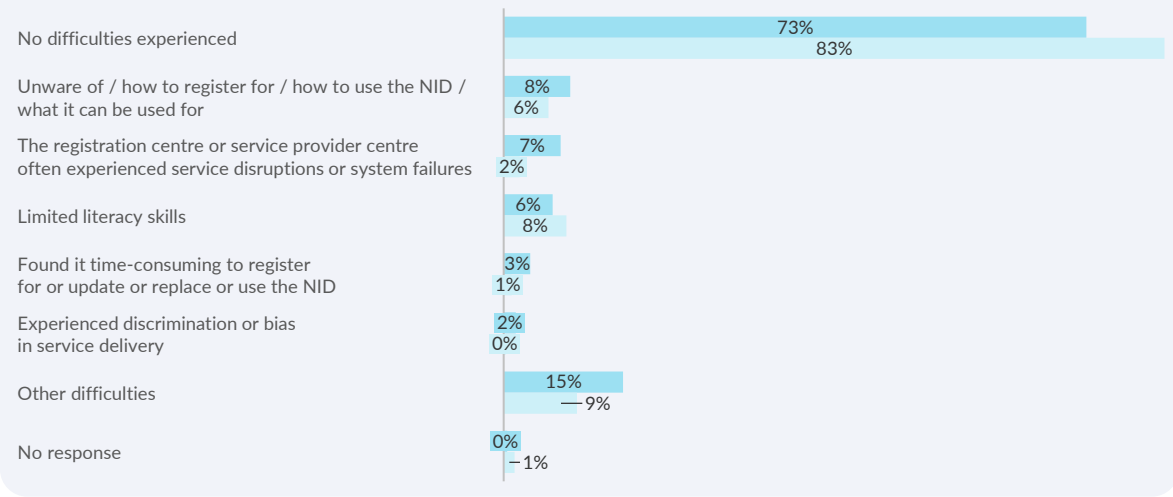
Most respondents report smooth experiences with the NID, with only a minority facing issues

- 73% report facing no challenges in registering/updating/replacing the NID and 83% report no difficulties in usage
- Among registering/updating/replacing related difficulties, the most cited issues are unawareness (8%), registration centre disruptions (7%), and limited literacy (6%)
- During usage, smaller shares report difficulties, mainly limited literacy (8%) and unawareness (6%)
- Other scattered difficulties exist, but overall incidence is low compared to the majority who report no issues

Share of registered respondents and share of registered and active respondents who experienced difficulties while registering, updating, or replacing the NID, and using the NID
% of registered respondents; Total N=1112 and % of registered and active respondents; Total N=860 (allowed for multiple responses)

DIFFICULTIES TO INCLUSION

Overall perception | 27% of registered and 16% of active users reported at least one difficulty



★ ADDITIONAL INSIGHT

Some NID users find it time-consuming, because at the service provider centre: the service is slow, the queue waiting time is long, they need to make multiple trips or attempts; it takes too much time to get to the nearest centre; the operational hours of the centre are inconvenient

A majority of registered respondents report some fears or worries about having the NID, and some report serious fraud

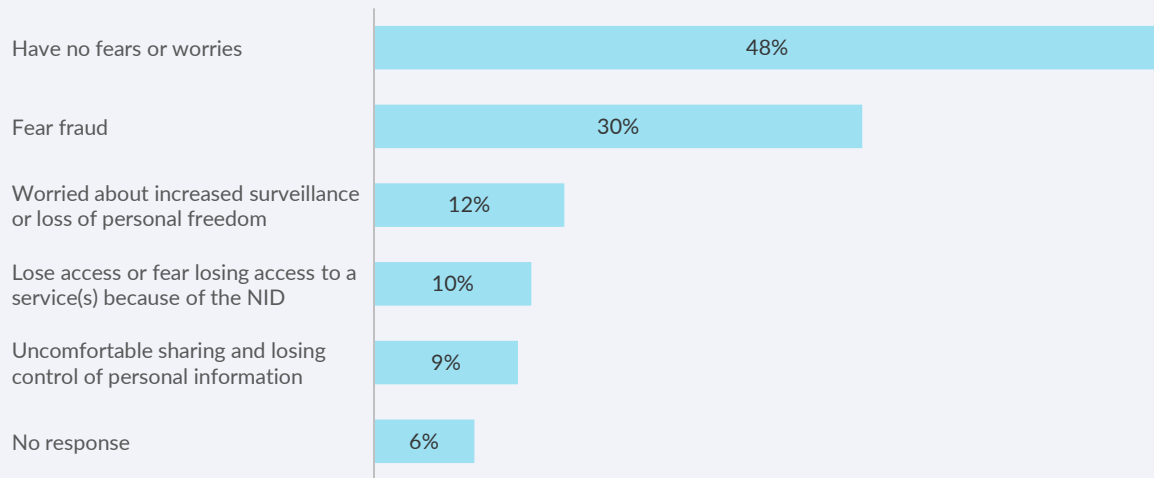
- While 48% of registered respondents report no fears or worries about the NID, this also means that a majority express some level of discomfort. This gap is notable and could pose a risk to deeper or more frequent use of NID-enabled services if unaddressed
- A sizable share (30%) fear fraud, while smaller segments worry about surveillance or loss of personal freedom (12%), losing access to services (10%), or sharing of personal information (9%)
- 7% of respondents report having directly experienced fraud, and the cases cited are serious: identity theft (42%), misuse for government benefits (37%), sharing of NID without consent (29%), stealing money (23%), among others

Share of registered respondents who experienced fears or worries about having the NID

% of registered respondents; Total N=1112 (allowed for multiple responses)

DISADVANTAGES TO INCLUSION

Overall perception | 46% of registered reported at least one disadvantage



Disadvantage

Note: [1] Allowed for multiple responses

★ ADDITIONAL INSIGHT

While 93% have not experienced a fraud because of the NID, 7% have experienced a fraud because of the NID.

Types of fraud experienced, include (% of registered respondents who have experienced fraud):¹

- Someone used the NID to steal my identity (42%)
- Someone used the NID to get government benefits they were not entitled to (37%)
- Someone shared the NID without consent (29%)
- Someone used the NID to steal money (23%)
- Someone refused a service claiming that the NID was not valid even though it was valid (13%)
- Additionally, under other barriers, respondents reported facing corruption when getting the card



USE-CASE 1: AGRICULTURAL INPUT PROGRAM (AIP)

- 70% of those who (or their household) were eligible to receive benefits under AIP during the last 12 months, used the NID for it; 1% did not
 - Of the 70%, the typical frequency of usage was once a year or less (41%)
 - Perceived advantages due to the introduction of NID include making the process easier (86%), faster (78%), and cheaper (74%)
- Of the 1% who did not use the NID for it, 52% tried but were unsuccessful, 48% did not try
 - 42% used an informal alternative and 19% used a birth certificate instead; 8% could not use an alternative at all



USE-CASE 2: SOCIAL CASH TRANSFER PROGRAM (SCTP)

- 57% of those who (or their household) were eligible to receive benefits under SCTP during the last 12 months, used the NID for it; 6% did not
 - Of the 57%, the typical frequency of usage was several times a year, but not every month (44%)
 - Perceived advantages due to the introduction of NID include making the process easier (88%), faster (82%), and cheaper (80%)
- Of the 6% who did not use the NID for it, 100% tried but were unsuccessful
 - 47% reported they were unaware that the NID can be used to receive benefits under the SCTP
 - 31% used an informal alternative and 14% used a birth certificate instead; 12% could not use an alternative at all



USE-CASE 3: PUBLIC WORKS PROGRAM (PWP)

- 47% of those who (or their household) were eligible to receive benefits under PWP during the last 12 months, used the NID for it; 3% did not
 - Of the 47%, the typical frequency of usage was once a year or less (43%)
 - Perceived advantages due to the introduction of NID include making the process easier (80%), faster (81%), and cheaper (74%)
- Of the 3% who did not use the NID for it, 57% tried but were unsuccessful, 43% did not try
 - 22% used an informal alternate and 11% used a birth certificate instead; 19% could not use an alternate at all



USE-CASE 4: SIM CARD REGISTRATION

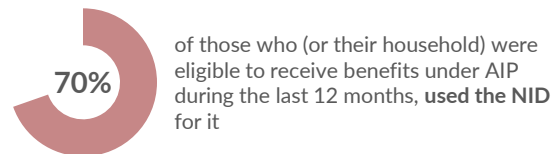
- 86% of those who needed to purchase or replace sim card(s) or link existing sim card(s) to the NID during the last 12 months, used the NID for it; 4% did not
 - Of the 86%, the typical frequency of usage was once a year or less (40%)
 - Perceived advantages due to the introduction of NID include making the process easier (94%), faster (90%), and cheaper (73%)
- Of the 4% who did not use the NID for it, 75% tried but were unsuccessful, 25% did not try
 - 36% reported they were unaware that the NID can be used to purchase or replace sim card(s) or link existing sim card(s) to the NID
 - 46% reported they were informed that the NID is not yet accepted to purchase or replace sim card(s) or link existing sim card(s) to the NID
 - 36% used an informal alternative and 15% used a birth certificate instead; 7% could not use an alternative at all



USE-CASE 5: BANKING SERVICES

- 84% of those who needed to use formal banking services during the last 12 months, used the NID for it; 5% did not
 - Of the 84%, the typical frequency of usage was several times a year, but not every month (40%) and one or more times a month (40%)
 - Perceived advantages due to the introduction of NID include making the process easier (89%), faster (88%), and cheaper (76%)
- Of the 5% who did not use the NID for it, 75% tried but were unsuccessful, 25% did not try
 - 35% used an informal alternative and 22% used a birth certificate instead; 3% could not use an alternative at all

USE-CASE 1: AGRICULTURAL INPUT PROGRAM (AIP)



1%

of those who (or their household) were eligible to receive benefits under AIP during the last 12 months, **did not use the NID** for it:

- 52% (out of the 1%) tried to use the NID for it but were not successful
- 48% (out of the 1%) did not try to use the NID for it, even though they were registered
- Additionally, both registered but inactive users and the unregistered had to rely on alternate forms of IDs

FREQUENCY OF USAGE

Once a year or less

41%

Several times a year,
but not every month

31%

One or more times
a month

27%

TOP BARRIERS TO USING THE NID

The small sample size of respondents limits meaningful analysis of any specific usage barriers for this use case

ALTERNATE FORMS OF IDs USED

Used an informal alternate

42%

Birth certificate

19%

Could not use an alternate

8%

Passport

6%

Driver's license

1%

PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID

Easier or
harder

86%

5% 9%

Faster or
slower

78%

6% 16%

Cheaper or
costlier

74%

18% 8%

PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID

Easier or
harder

85%

15%

Faster or
slower

81%

4% 15%

Cheaper or
costlier

75%

8% 18%

■ Easier/Faster/Cheaper ■ No difference ■ Harder/Slower/Costlier

Note: Respondents who reported not receiving the respective benefits even though were eligible, those who were not sure or did not know because they are not the person in the household who receive these benefits, and respondents who gave 'No response(s)' are not shown here

USE-CASE 2: SOCIAL CASH TRANSFER PROGRAM (SCTP)

57%

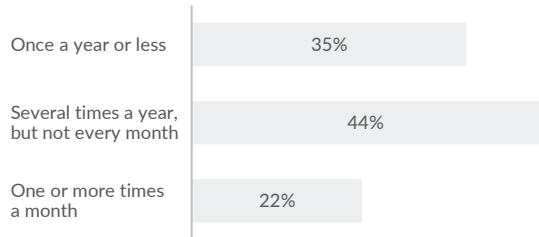
of those who (or their household) were eligible to receive benefits under SCTP during the last 12 months, **used the NID** for it

6%

of those who (or their household) were eligible to receive benefits under SCTP during the last 12 months, **did not use the NID** for it:

- 100% (out of the 6%) tried to use the NID for it but were not successful
- Additionally, both registered but inactive users and the unregistered had to rely on alternate forms of IDs

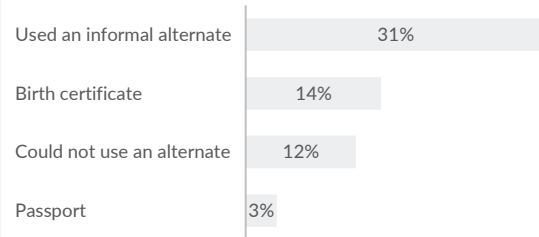
FREQUENCY OF USAGE



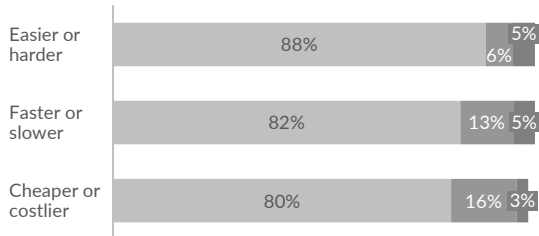
TOP BARRIERS TO USING THE NID

- 47% reported they were unaware that the NID can be used to receive benefits under the SCTP
- The small sample size among remaining respondents limits meaningful analysis of any other specific usage barriers for this use case

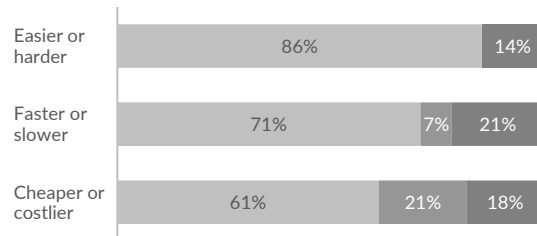
ALTERNATE FORMS OF IDs USED



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



■ Easier/Faster/Cheaper ■ No difference ■ Harder/Slower/Costlier

Note: Respondents who reported not receiving the respective benefits even though were eligible, those who were not sure or did not know because they are not the person in the household who receive these benefits, and respondents who gave 'No response(s)' are not shown here

NATIONAL IDENTITY CARD (NID)-ENABLED SERVICES

USE-CASE 3: PUBLIC WORKS PROGRAM (PWP)

47%

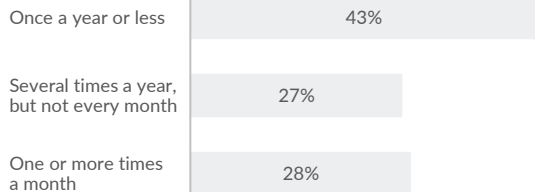
of those who (or their household) were eligible to receive benefits under PWP during the last 12 months, **used the NID** for it

3%

of those who (or their household) were eligible to receive benefits under PWP during the last 12 months, **did not use the NID** for it:

- 57% (out of the 3%) tried to use the NID for it but were not successful
- 43% (out of the 3%) did not try to use the NID for it, even though they were registered
- Additionally, both registered but inactive users and the unregistered had to rely on alternate forms of IDs

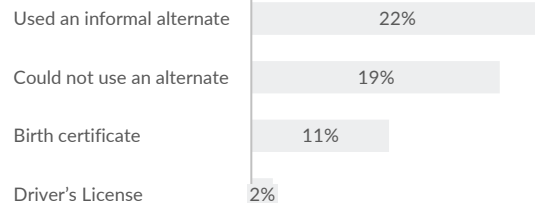
FREQUENCY OF USAGE



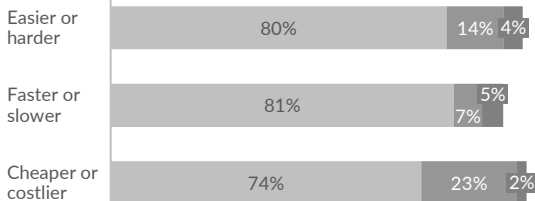
TOP BARRIERS TO USING THE NID

The small sample size among respondents limits meaningful analysis of any specific usage barriers for this use case

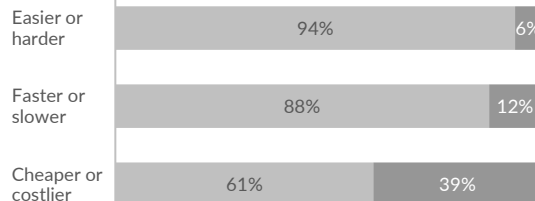
ALTERNATE FORMS OF IDs USED



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



■ Easier/Faster/Cheaper ■ No difference ■ Harder/Slower/Costlier

Note: Respondents who reported not receiving the respective benefits even though were eligible, those who were not sure or did not know because they are not the person in the household who receive these benefits, and respondents who gave 'No response(s)' are not shown here

NATIONAL IDENTITY CARD (NID)-ENABLED SERVICES

USE-CASE 4: SIM CARD REGISTRATION



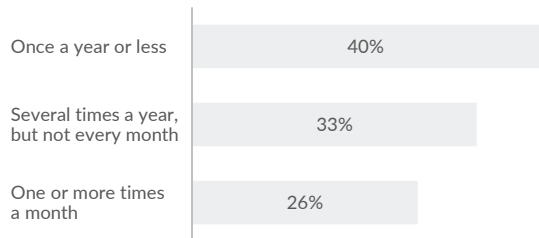
of those who needed to purchase or replace sim card(s) or link existing sim card(s) to the NID during the last 12 months, **used the NID** for it



of those who needed to purchase or replace sim card(s) or link existing sim card(s) to the NID during the last 12 months, **did not use the NID** for it:

- 75% (out of the 4%) tried to use the NID for it but were not successful¹
- 25% (out of the 4%) did not try to use the NID for it, even though they were registered¹
- Additionally, both registered but inactive users and the unregistered had to rely on alternate forms of IDs

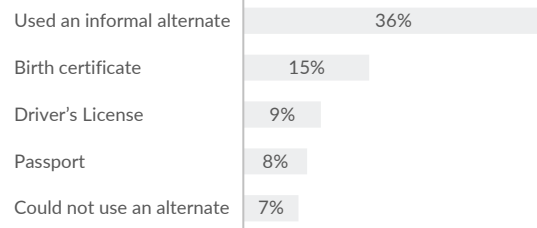
FREQUENCY OF USAGE



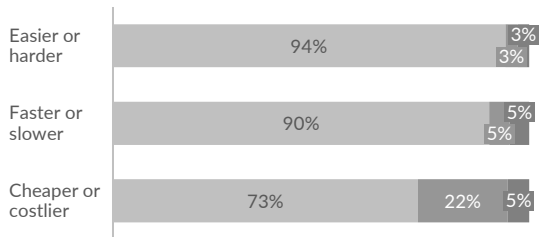
TOP BARRIERS TO USING THE NID

- 36% reported they were unaware that the NID can be used to purchase or replace sim card(s) or link existing sim card(s) to the NID
- 46% reported they were informed that the NID is not yet accepted to purchase or replace sim card(s) or link existing sim card(s) to the NID
- The small sample size among remaining respondents limits meaningful analysis of any other specific usage barriers for this use case

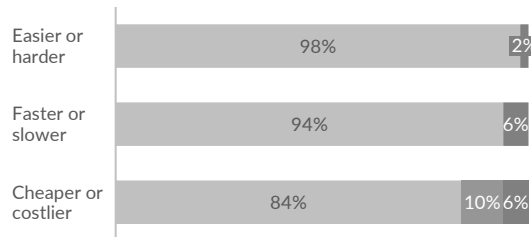
ALTERNATE FORMS OF IDs USED



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



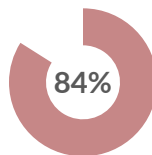
PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



■ Easier/Faster/Cheaper ■ No difference ■ Harder/Slower/Costlier

Note: Respondents who reported not receiving the respective benefits even though were eligible, those who were not sure or did not know because they are not the person in the household who receive these benefits, and respondents who gave 'No response(s)' are not shown here

USE-CASE 5: BANKING SERVICES

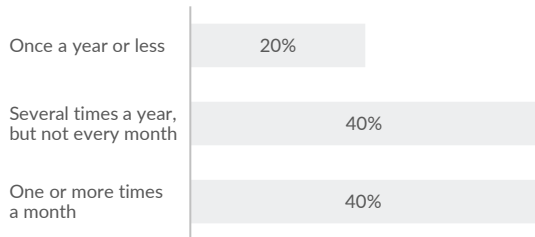


of those who needed to use formal banking services during the last 12 months, **used the NID** for it



- of those who needed to use formal banking services during the last 12 months, **did not use the NID** for it:
- 75% (out of the 5%) tried to use the NID for it but were not successful
 - 25% (out of the 5%) did not try to use the NID for it, even though they were registered
 - Additionally, both registered but inactive users and the unregistered had to rely on alternate forms of IDs

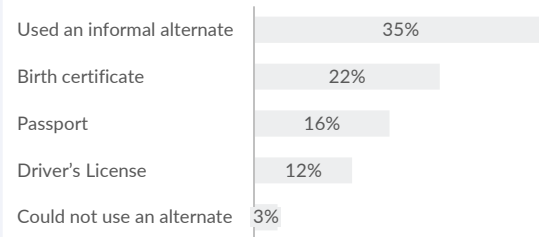
FREQUENCY OF USAGE



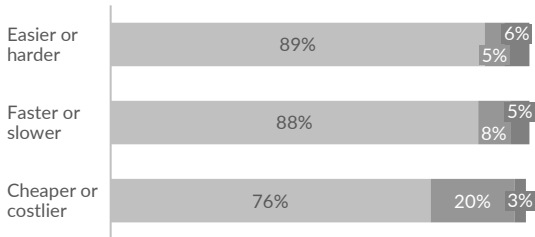
TOP BARRIERS TO USING THE NID

The small sample size among respondents limits meaningful analysis of any specific usage barriers for this use case

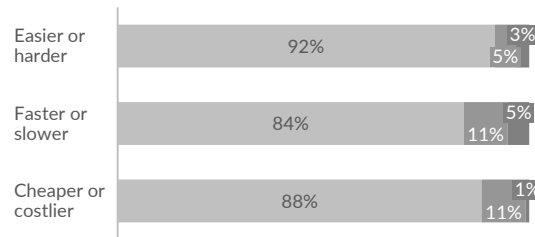
ALTERNATE FORMS OF IDs USED



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



PERCEIVED ADVANTAGES DUE TO THE INTRODUCTION OF NID



■ Easier/Faster/Cheaper ■ No difference ■ Harder/Slower/Costlier

Note: Respondents who reported not receiving the respective benefits even though were eligible, those who were not sure or did not know because they are not the person in the household who receive these benefits, and respondents who gave 'No response(s)' are not shown here



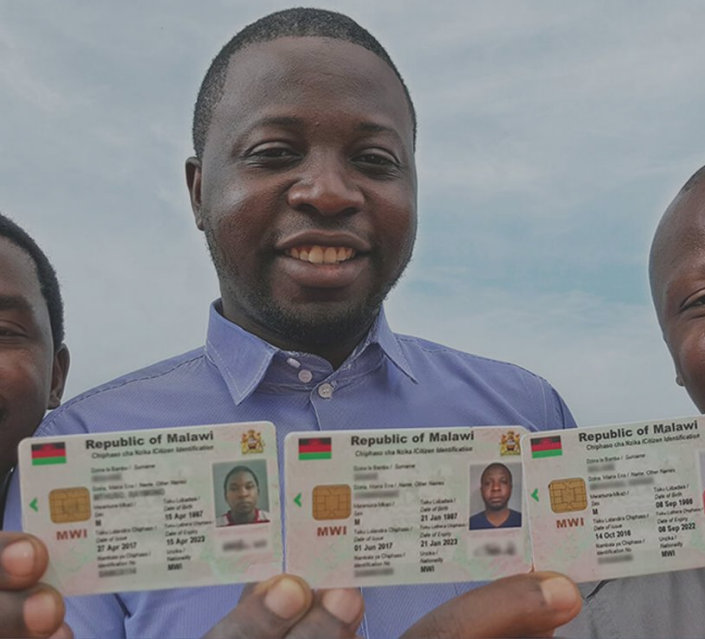
01 | SUMMARY OF FINDINGS

02 | INTRODUCTION

03 | FINDINGS

04 | CONCLUSION

05 | ANNEX



Building on NID's strong adoption, there are now opportunities to close small but important gaps, to deepen reach and usability

01

The NID program has achieved near population scale coverage across demographic groups (>97%), a remarkable milestone. **The opportunity now lies in addressing the remaining pockets of exclusion**, especially among rural, low income groups, women, PwDs, and youth (18-30 age group) **to reach the last mile of registration.**

02

While registration is high, Smart Card ownership and usability still lag slightly behind, especially for PwDs, low income groups, and women. **Strengthening card distribution and usability would ensure that the benefits of registration can be fully realized.** As Malawi moves into the next phase of the NID with the introduction of the Digital ID Wallet, there is also an **opportunity to revisit the role and features of the physical Smart Card** and assess whether a different approach, such as “digital first” could be a more practical and sustainable solution, particularly given the likely high card issuance costs, timely distribution challenges, and frequent reissuance due to expiry, that may undermine public trust and satisfaction.

03

Many unregistered or inactive respondents cite limited literacy or lack of awareness about how to register for or use the NID. This points to an **opportunity to strengthen awareness and provide better support.**

04

While activity rates are generally high, low-income groups, youth (18-30 age group), women, and PwDs are less active. Exclusion risks are particularly high for women and PwDs who also have other vulnerabilities. **Targeted support here might be beneficial to deepen usage.**

05

While many respondents report smooth experiences, a large number also express fears or worries about fraud, surveillance or misuse related to having the NID. These worries may grow as the NID enters its next phase. **Addressing privacy and data protection concerns, and maintaining a strong, responsive system to manage them, presents an important opportunity to reinforce public trust and ensure sustained usage.**

06

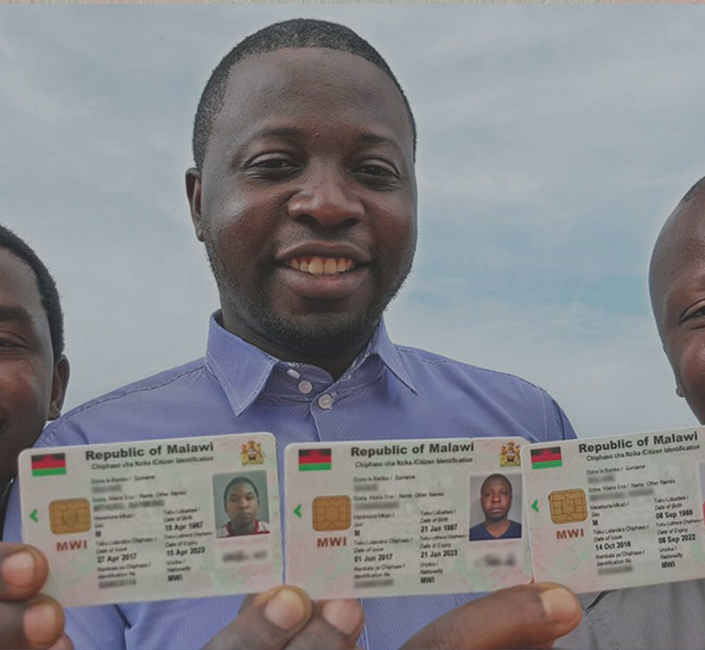
The NID is already unlocking access to core services, from social protection programs to SIM registration and formal banking. Yet, some respondents still report difficulties linking their NID with these services or being unaware of its role. **Engaging communities and listening to CSOs can help identify where the system is breaking down and ensure that universal registration truly translates into improved service delivery.**

Looking ahead, additional research can build on these findings to better understand inclusion, from multiple perspectives

As Malawi's National Identity Card (NID) system continues to grow, this study captures only a snapshot of citizen experiences. Many factors affecting inclusion and exclusion lie beyond what users see, in how the digital ID system is designed, developed, implemented, maintained, among others. Future research can build on these findings to better understand the factors that shape access and use.

Below, we outline a few ideas to explore further, some of which may already be under consideration by different stakeholders.

- **Study how different government agencies and service providers use and maintain the NID system**, how processes like data sharing and authentication operate, and how they can be made more inclusive. The National Registration Bureau (NRB) and relevant ministries are well placed to lead this work, given their access to institutional data and operational systems.
- **Explore how private sector organizations, frontline administrators, CSOs, and other institutional actors use the NID in their work as users or partners**, what their needs and incentives are, how their processes shape inclusion, and how they can contribute to making the NID more inclusive. These groups may also be closely connected to communities and can share valuable feedback in their role as intermediaries and service providers.
- **Research which drivers influence citizens' ability and decisions** to register, continue using, or stop using the NID, and whether this depends on service type, awareness, perceived relevance, etc. For example, lower usage among women, in particular, may be interlinked with broader issues of gender inequality and social justice, and could benefit from deeper qualitative research; or getting the NID into the hands of youth may be both an awareness and a process issue. Researchers and academic institutions could lead this work, as it involves using behavioral and qualitative approaches to understand user motivations or drivers, and experiences.
- **Measure how much time, cost, etc. people save** by using the NID instead of other forms of identification. This may help better quantify the benefits for citizens and the government. This work could be undertaken by the NRB or through an independent evaluation partner to strengthen the evidence base on benefits.
- **Explore ways to automate or institutionalize data collection on access, usage, and inclusion or exclusion**, allowing for regular monitoring and course correction. The NRB, the UNDP, and relevant ministries could lead this by developing integrated public facing dashboards or feedback systems that help track inclusion and performance over time.
- **Examine how the NID is helping create new digital solutions** and whether these are closing inclusion gaps faster or more effectively. The government and development partners could take the lead on this, to better understand how DPI contributes to improving public service delivery and social outcomes.



01 | SUMMARY OF FINDINGS

02 | INTRODUCTION

03 | FINDINGS

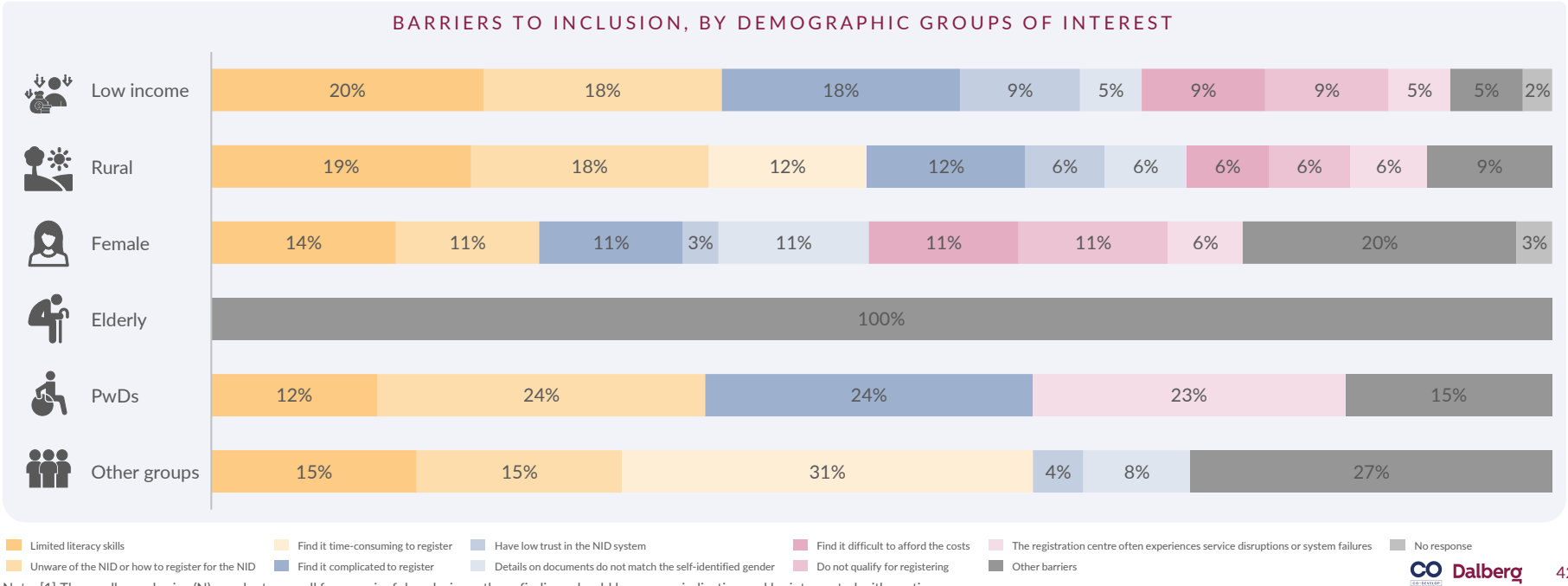
04 | CONCLUSION

05 | ANNEX

The three key barriers to registration are more commonly reported by low income, rural, and PwDs respondents

- Limited literacy, unawareness, and time-consuming process remain the most common barriers across most groups (≈11–31%)
- Low income and rural respondents more often cite literacy gaps (≈19–20%), along with lack of awareness (≈18%)
- Female respondents highlight a broader mix of barriers beyond literacy (14%), unawareness (11%), and complicated registration (11%), including mismatched gender details (11%), finding it difficult to afford the costs (11%), and not qualifying to register (11%)
- PwDs also face multiple challenges - unawareness (24%), complicated registration (24%), and frequent service disruptions or system failures at registration centres (23%)
- Lastly, the very small sample for elderly respondents makes it difficult to meaningfully disaggregate any specific barriers faced by them

Share of unregistered respondents who experienced barriers to registering for the NID, by demographic groups
% of unregistered respondents; Total N=23¹ (allowed for multiple responses)

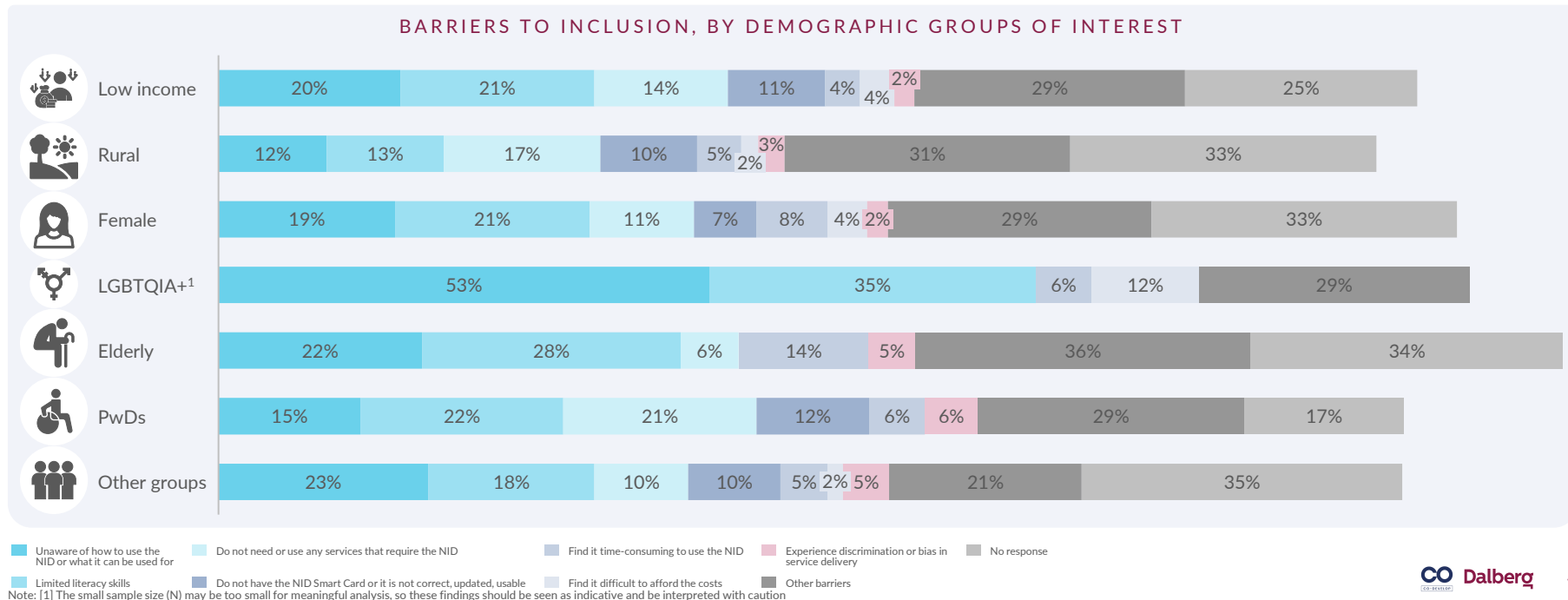


The usage barriers vary across groups, with limited awareness and literacy remaining the most pronounced

- **Lack of awareness is the dominant barrier for LGBTQIA+ respondents (53%),** and also high among **elderly (22%), low income (20%) and female (19%)** groups, suggesting the need for more targeted outreach and communication
- **Limited literacy is more prominent among LGBTQIA+ (35%), elderly (28%), PwDs (22%), and low income (21%),** indicating that better handholding support will be critical for these groups
- **Not having the Smart Card or having one that is not usable,** is reported more by **PwDs (12%), low income (11%), and rural residents (10%)**
- **Time and cost related barriers are relatively smaller across groups but remain noticeable,** especially for LGBTQIA+

Share of registered and inactive respondents who experienced barriers to using the NID, by demographic groups

% of registered and inactive respondents; Total N=252 (allowed for multiple responses)

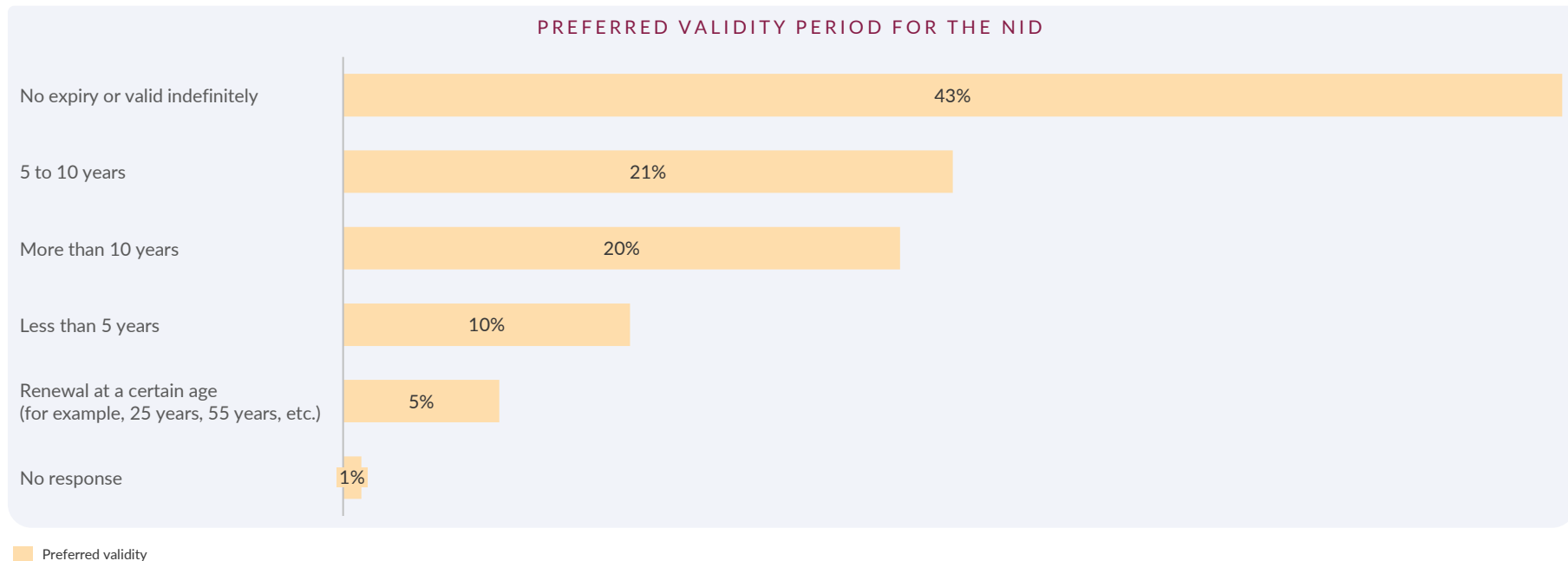


Most respondents prefer a permanent or long-validity NID, with few supporting frequent renewals

- The largest share of respondents (43%) prefer that the NID have no expiry and remain valid indefinitely
- A significant group (21%) favor a renewal period of 5–10 years, while another 20% prefer more than 10 years
- Shorter renewal cycles are less popular as only 10% support renewal in under 5 years and only 5% prefer renewals linked to reaching certain ages

Share of registered respondents on their preferred validity period for the NID, before it requires renewal

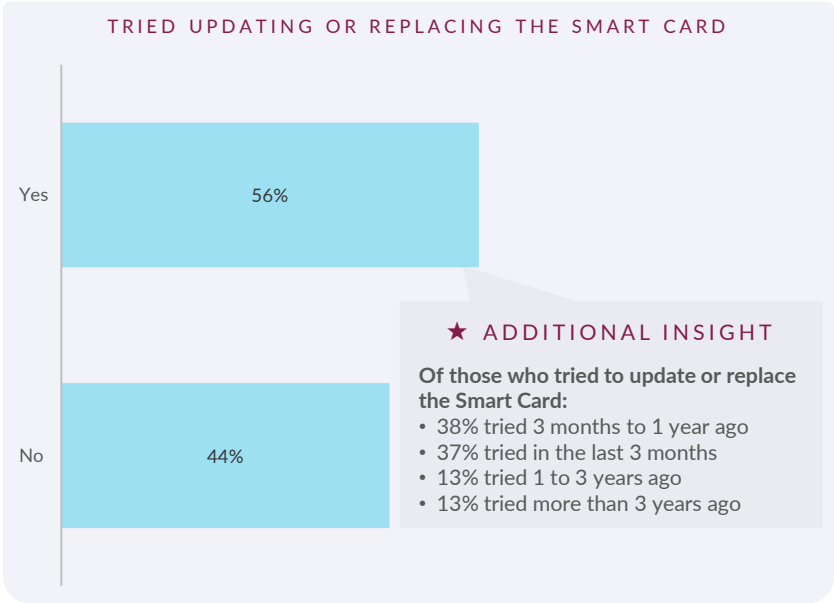
% of registered respondents; Total N=1112



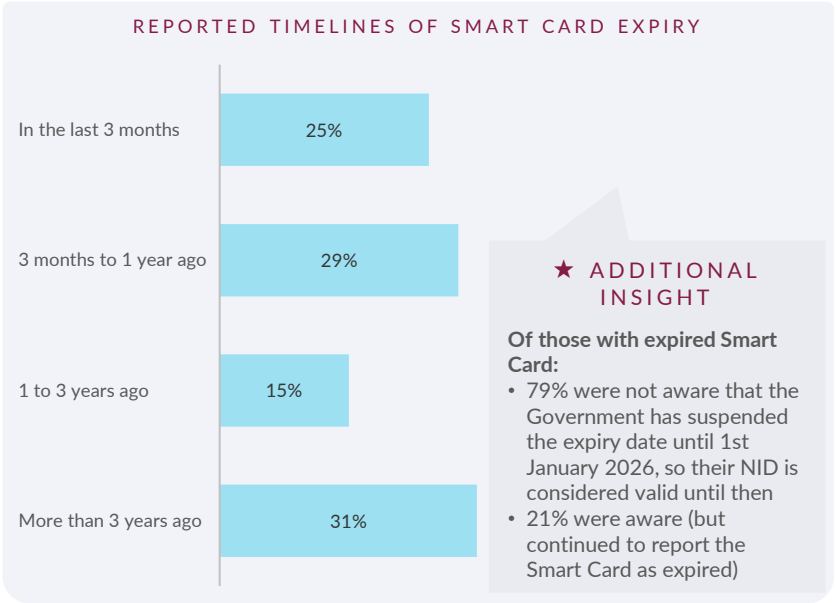
Majority with invalid Smart Cards have attempted to update, and gaps remain due to limited awareness of expiry rules

- **56% of respondents with invalid Smart Cards have tried updating or replacing them but likely failed, while 44% have not tried**, highlighting a risk of people falling through the cracks despite being registered
- **On expiry specifically, respondents most commonly reported expiry more than 3 years ago (31%), followed by 3 months–1 year ago (29%)**
- **Importantly, 79% of those with expired Smart Cards were unaware that expiry had been suspended until January 2026**, meaning their cards remain valid. **This points to limited awareness of updated policies** and highlights the need to strengthen communication

Share of respondents whose smart card is expired, lost, stolen, damaged, or has incorrect information; % of respondents with expired, lost, stolen, damaged, or incorrect smart card; Total N=44¹



Share of respondents whose smart card is expired; % of respondents with expired smart card; Total N=13¹

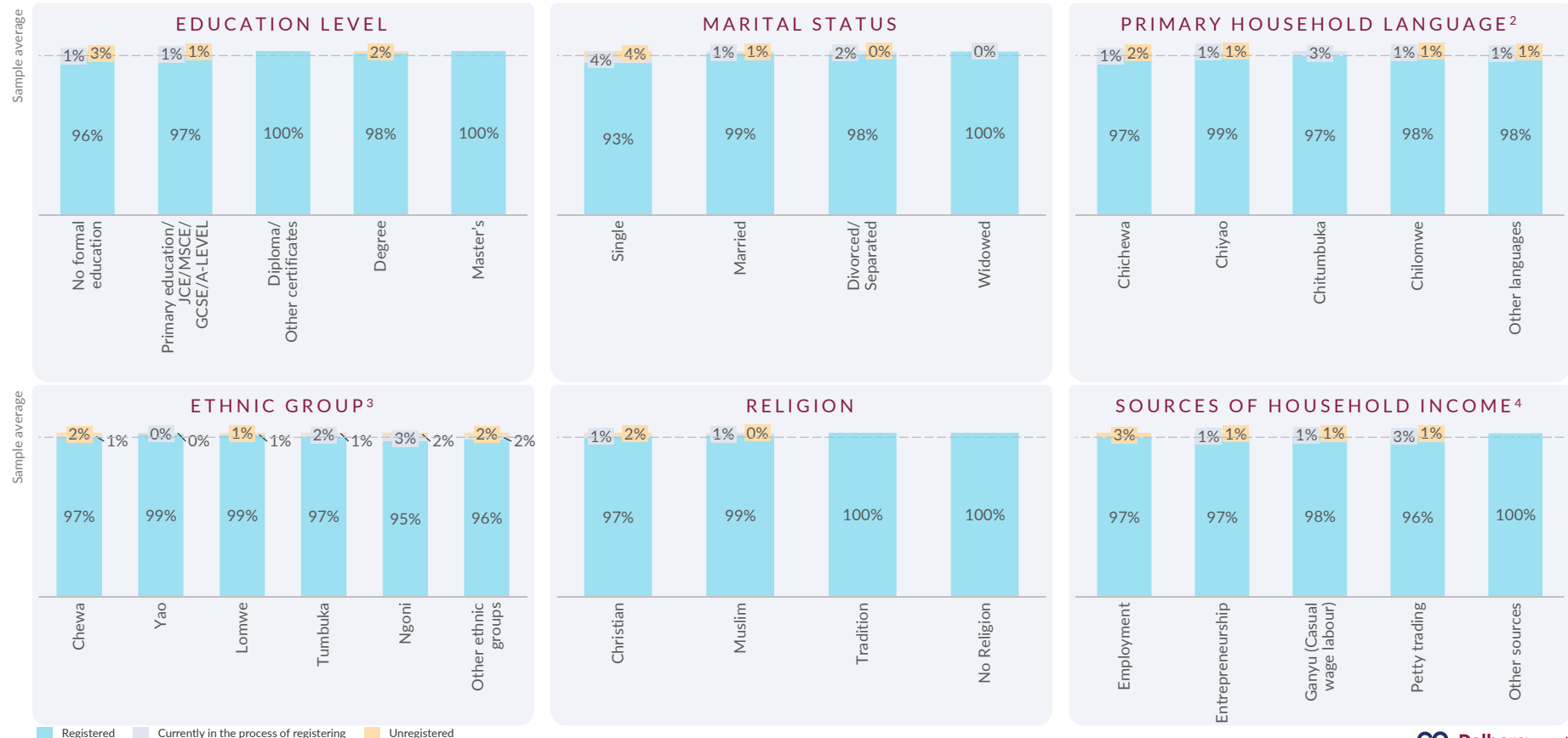


Note: [1] The small sample size (N) may be too small for meaningful analysis, so these findings should be seen as indicative and be interpreted with caution

Other demographic groups

Share of respondents who are registered, unregistered, and in the process of registering¹ for the NID, by demographic group(s)

% of respondents; Total N=1141



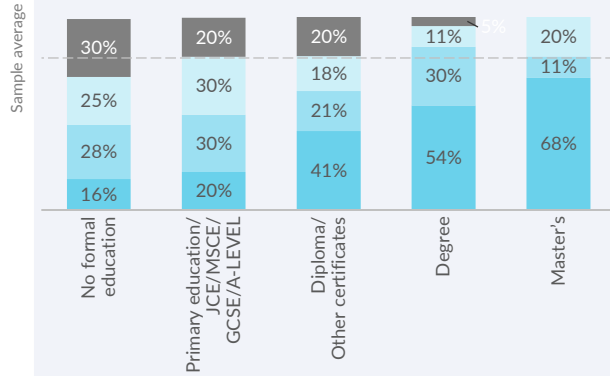
Note: [1] 'No response(s)' are not shown here; [2] Other languages here includes English, Chinkhonde, Chilambya, Chingoni, Chimang'anja, Chisena, Chisenga, Chitonga, Chikhokhola, Chindali, Chinyanja; [3] Other ethnic groups here includes Sena, Mang'anja, Tonga, Nyanja, Ndali, Lambya, Nkhonde, Senga, Sukwa, Khokhola; [4] Other sources here includes Fishing, Food crop sales, Forestry Products, Pension, Public Works, Remittances, Social Cash Transfer, Cash crop sales, Begging

Other demographic groups

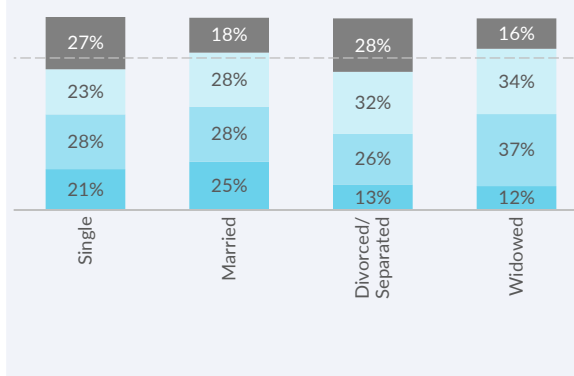
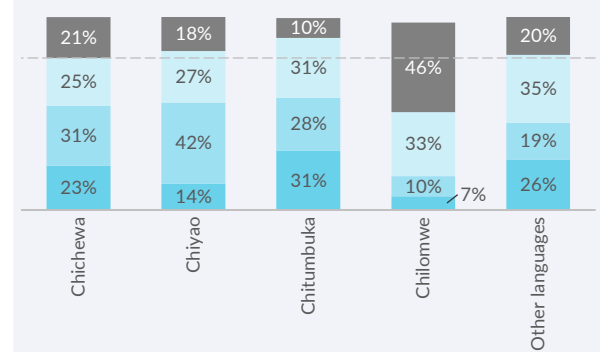
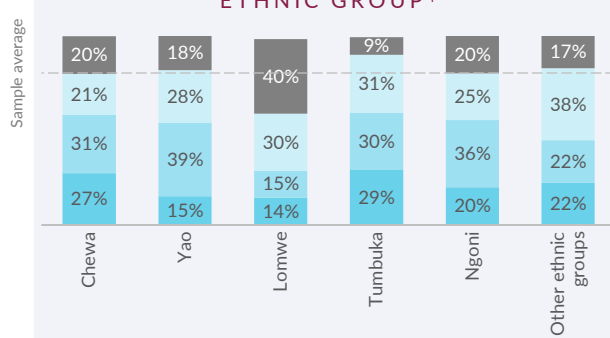
Share of registered respondents who are active (used at least once in 12 months) and inactive (never used in 12 months)^{1,2} of the NID, by demographic group(s)

% of registered respondents; Total N=1112

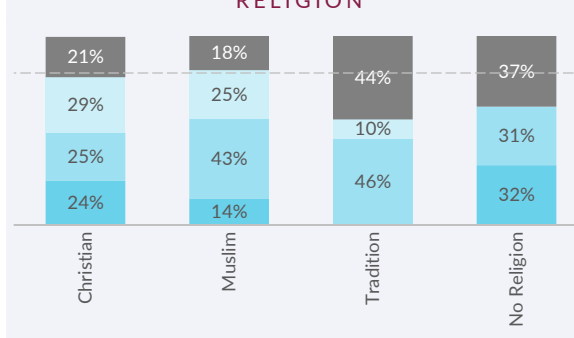
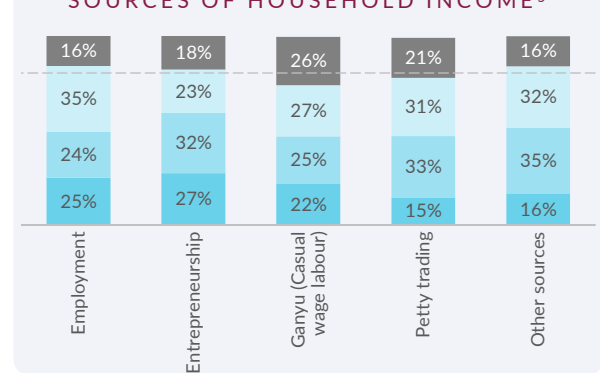
EDUCATION LEVEL



MARITAL STATUS

PRIMARY HOUSEHOLD LANGUAGE³ETHNIC GROUP⁴

RELIGION

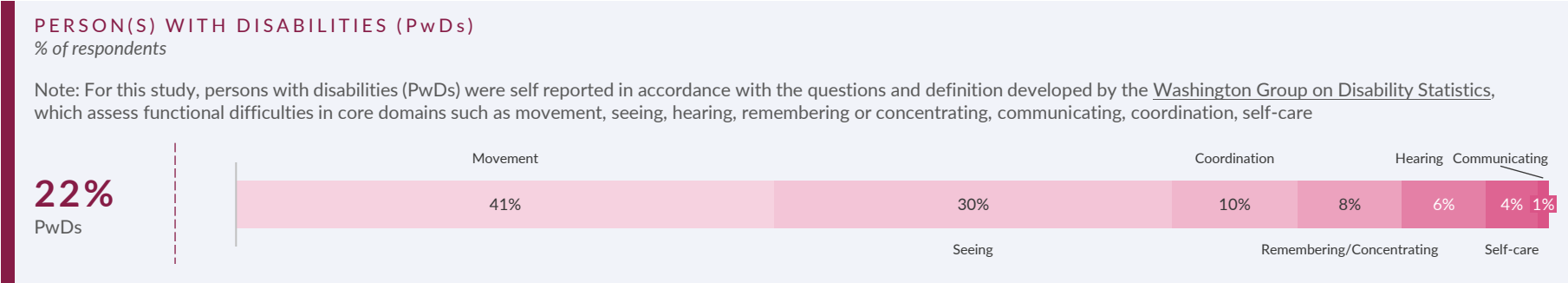
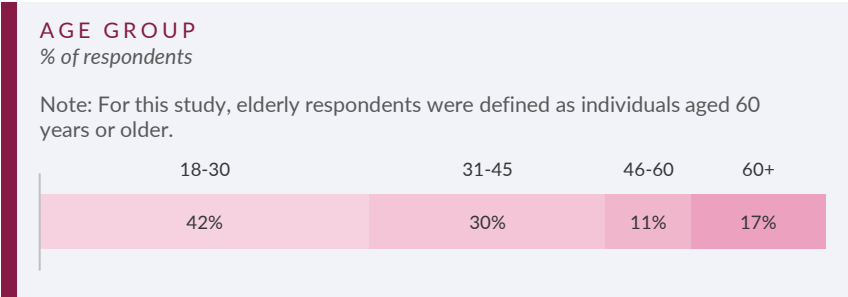
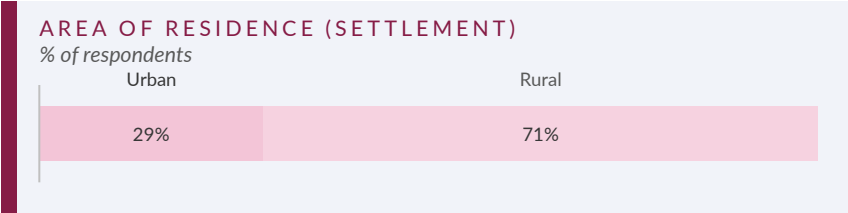
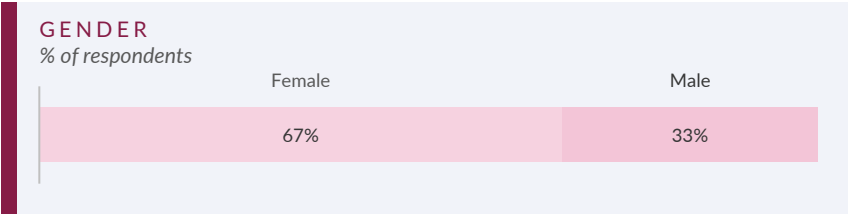
SOURCES OF HOUSEHOLD INCOME⁵

One or more times a month Several times a year, but not every month Once a year or less Never

Note: [1] Active use is defined as used at least once during the last 12 months and inactive use is defined as never used during the last 12 months; [2] 'No response(s)' are not shown here; [3] Other languages here includes English, Chinkhonde, Chilambya, Chingoni, Chimang'anja, Chisena, Chisenga, Chitonga, Chindali, Chinyanja; [4] Other ethnic groups here includes Sena, Mang'anja, Tonga, Nyanja, Ndali, Lambya, Nkhonde, Senga, Sukwa; [5] Other sources here includes Fishing, Food crop sales, Forestry Products, Pension, Public Works, Remittances, Social Cash Transfer, Cash crop sales, Begging

Demographic profile of the survey respondents | 1/3

Below and in the following slides, we present the sample breakdown of our survey by key demographic profiles. Since we designed the survey sample to deliberately include demographic groups at risk of exclusion, we over sampled some groups. We later weighted the data using raking to correct for sampling imbalances and improve representativeness, ensuring that our findings reflect the target population.



Demographic profile of the survey respondents | 2/3

LGBTQIA+
% of respondents

Note: For this study, LGBTQIA+ respondents were included through a voluntary, and confidential process. Given the group’s sensitivity in the country, participants were recruited through a trusted CSO and interviewed at safe and central locations. Strict protocols ensured respondents could not be traced or identified, creating a safe space for participants to share their experiences.

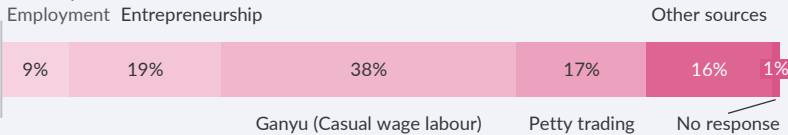
4.4%
LGBTQIA+

MONTHLY INCOME OF HOUSEHOLD
% of respondents

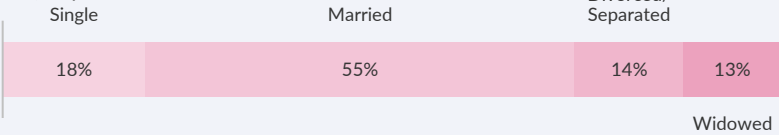
Note: For this study, income refers to the household’s monthly income as reported by the respondent. Households were categorized as Low income (MK 0–150,000), Lower middle income (MK 150,001–500,000), and Higher middle-High income (MK 500,0001 and above).



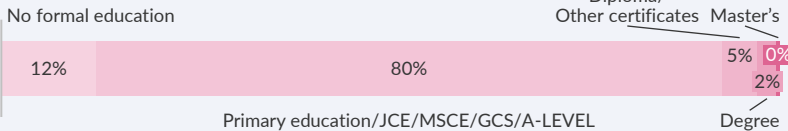
SOURCES OF HOUSEHOLD INCOME¹
% of respondents



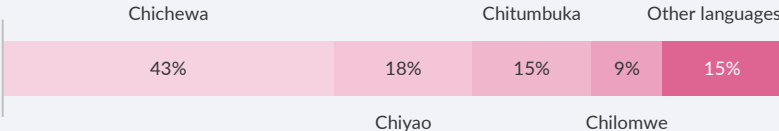
MARITAL STATUS
% of respondents



EDUCATION LEVEL
% of respondents



PRIMARY HOUSEHOLD LANGUAGE²
% of respondents

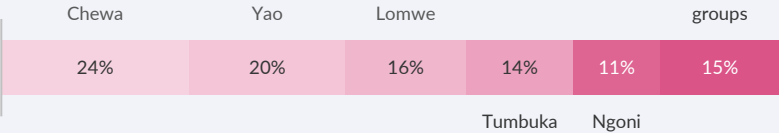


Note: [1] Other sources here includes Fishing, Food crop sales, Forestry Products, Pension, Public Works, Remittances, Social Cash Transfer, Cash crop sales, Begging; [2] Other languages here includes English, Chinkhonde, Chilambya, Chingoni, Chimang'anja, Chisena, Chisenga, Chitonga, Chikhokhola, Chindali, Chinyanja

Demographic profile of the survey respondents | 3/3

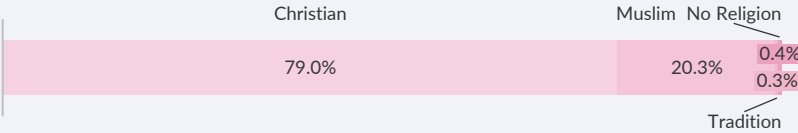
ETHNIC GROUP¹

% of respondents



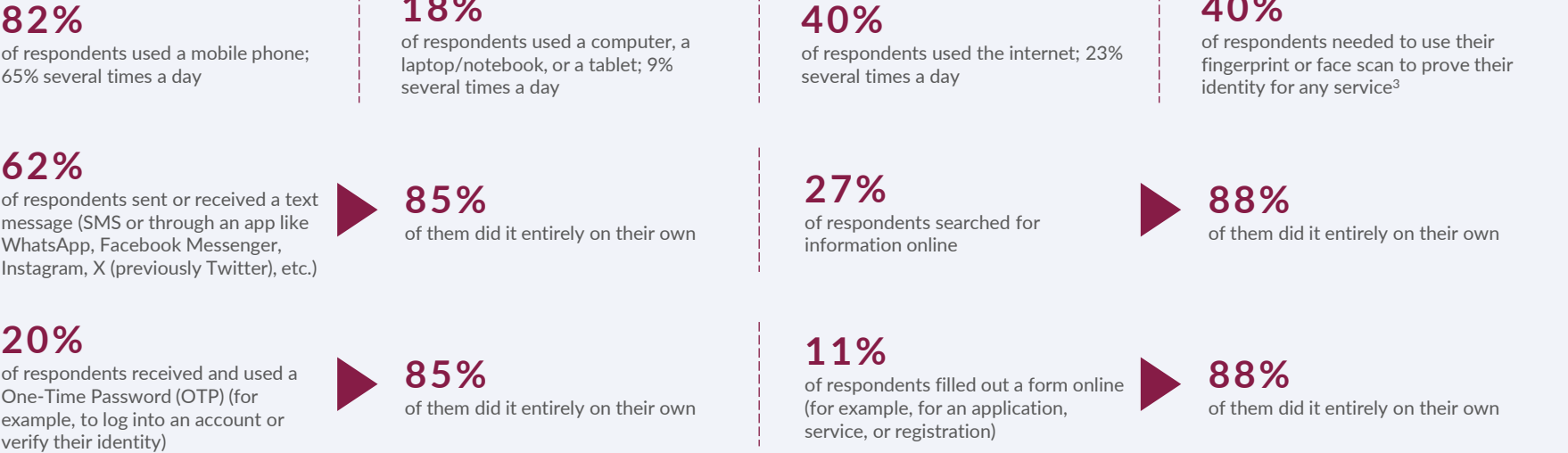
RELIGION

% of respondents



DIGITAL ACCESS AND LITERACY²

% of respondents



Note: [1] Other ethnic groups here includes Sena, Mang'anja, Tonga, Nyanja, Ndali, Lambya, Nkhonde, Senga, Sukwa, Khokhola; [2] During the last three months; [3] During the last twelve months

Glossary and Abbreviations

Digital Public Infrastructure (DPI)

We understand digital public infrastructure (DPI) to be society-wide, digital capabilities that are essential to participation in society and markets as a citizen, entrepreneur, and consumer in a digital era. Because it is essential, DPI should be guaranteed by public institutions to be 1) inclusive, 2) foundational, 3) interoperable, and 4) publicly accountable, as it is deployed in countries around the world.¹

Foundational Digital Public Infrastructure (DPI)

In the context of this project, Foundational DPI refers to the core digital public infrastructure systems - namely Digital identity (ID), Data exchange, and Digital payment. Digital identity allows individuals and organizations to establish who people are, what they own, and what they have access to; Data exchange capabilities allow public and private sector organizations to securely share information, with individuals' consent, to facilitate the delivery of services; Digital payments infrastructure provides a common network that allows private organizations, public agencies, and individuals to instantly send and receive money.²

DPI-enabled services or Use-cases

In the context of this project, DPI-enabled use-cases are government or private services that are made possible by foundational DPI. For example, using a Digital ID to receive benefits under social protection programmes.

Inclusion

Ensuring all individuals and groups, especially marginalized ones, can access and use DPI systems and DPI-enabled services.

Exclusion

When individuals or groups are unable to access or benefit from DPI systems and DPI-enabled services due to barriers.

Sampling

Sampling refers to the process of selecting a smaller group of people from the population to participate in the survey. This allows us to collect insights that represent the whole population without interviewing everyone.

Weighting

The process of adjusting survey data so that the sample more accurately reflects the population. Weighting corrects for over- or under-representation of certain groups in the sample by applying statistical weights, ensuring results are representative and reliable.

Raking

Raking, also known as Iterative Proportional Fitting, is a statistical method used to adjust survey weights so that the sample aligns with known population margins. These margins are typically taken from census or registry data.

PwDs

PwDs refers to persons with disabilities. For this study, persons with disabilities (PwDs) were self reported in accordance with the questions and definition developed by the [Washington Group on Disability Statistics](#), which assess functional difficulties in core domains such as movement, seeing, hearing, remembering or concentrating, communicating, coordination, self-care.