



Reinventing Nigeria's Digital Identity Ecosystem

by

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for

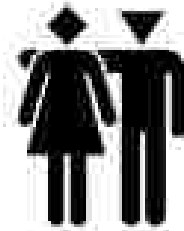
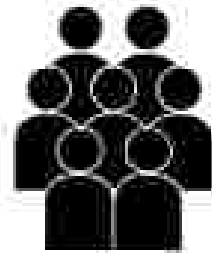
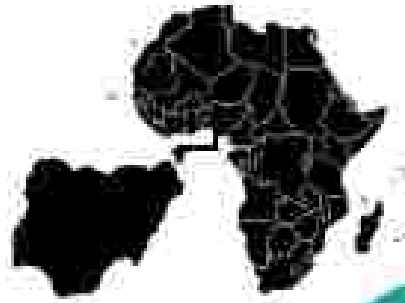
BPSR Monthly Reform Seminar
Abuja, Nigeria

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OUTLINE

- 1. The Nation - Nigeria**
- 2. World Economy at a Glance**
- 3. World Health at a Glance**
- 4. Sustainable Development Goals**
- 5. Foundations of Digital Identity**
- 6. Reinventing the ID Ecosystem**
- 7. About NIMC**
- 8. The Final Outcome**

1. THE NATION - NIGERIA



37 states & 774 LGAs

~182m citizens & residents

~371 ethnic groups

~500 languages

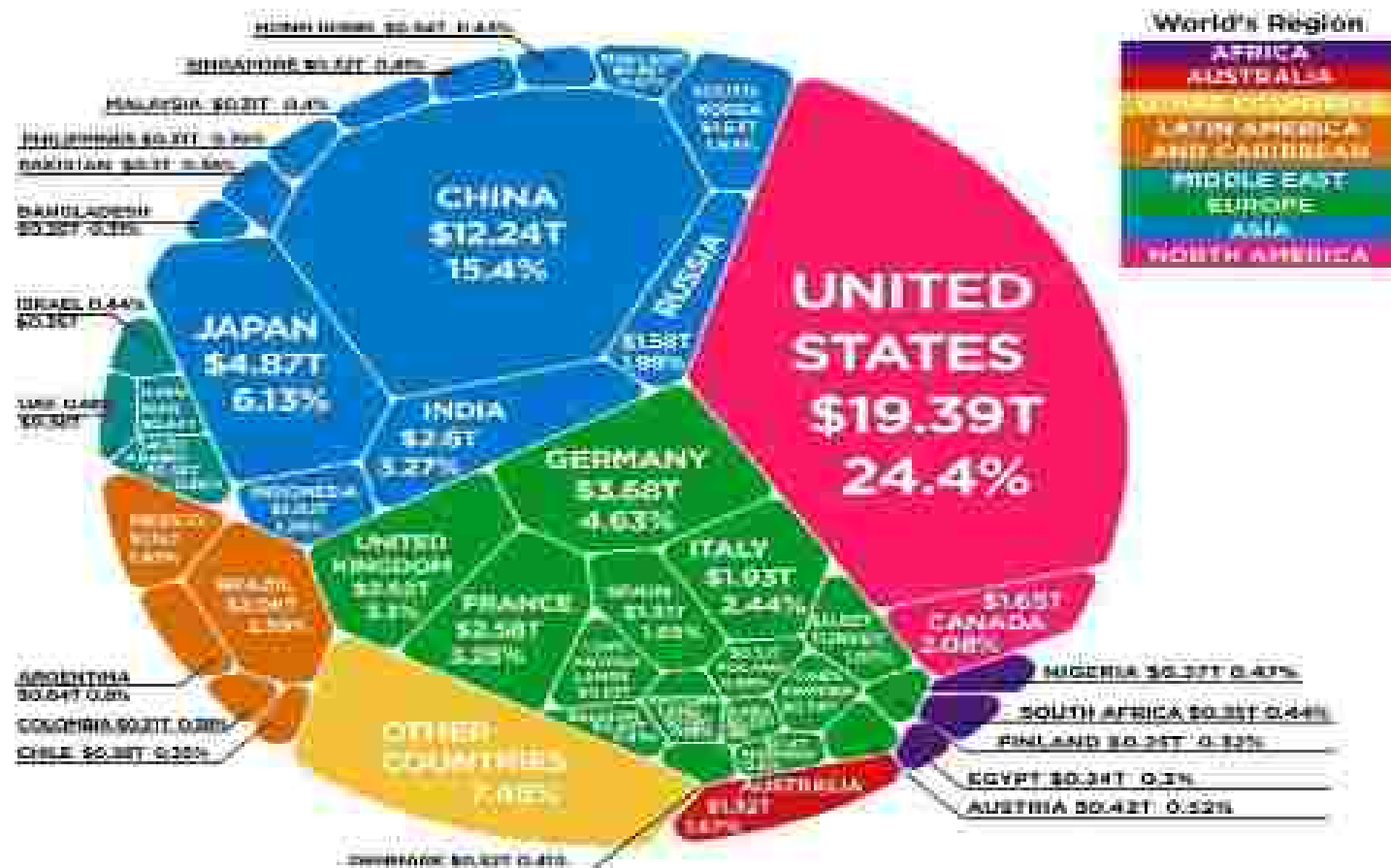


- ✓ Most populous black nation
- ✓ Population annual growth rate ~ 7m
- ✓ High percentage of young labour force
- ✓ Technology enthusiasts /users

2. World Economy at a Glance

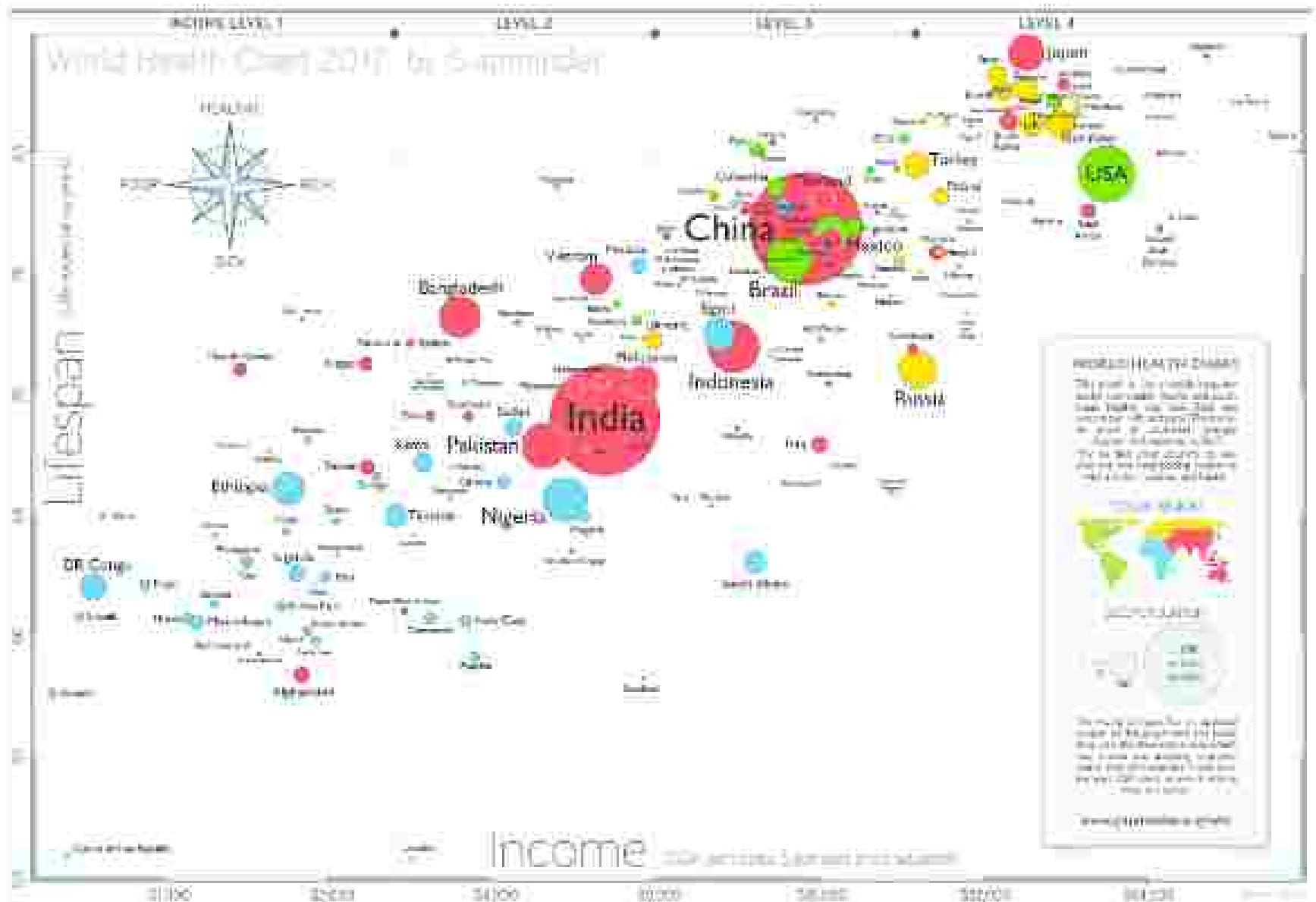
The \$80 Trillion World Economy in One Chart

INFO: GARDNER | October 10, 2018 at 1:42 pm



Article and Source:
<http://www.howmuch.com>
<https://www.howmuch.com/infographic/world-economy-at-a-glance/>

3. World Health at a Glance





Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.

Provide legal identity for all including birth registration, by the year 2030.

From the above, it is very clear that Identification plays an important role in enabling achievement under other SDG targets ;

- Social protection (1.3) ;**
- Rights to economic resources, land and property (1.4);**
- Universal health coverage (3.8) ;**
- Equal rights to economic resources for women (5.a);**
- Safe and regular migration (10.7);**
- Better data for development (17.18).**

5. Digital Identification and Nigeria's Economic Recovery and Growth Plan

Investing in People

- ✓ Social inclusion
- ✓ Job creation
- ✓ Human capital

Restoring Growth

- ✓ Macroeconomic stability
- ✓ Economic diversification

Global Competitive Economy

- ✓ Infrastructure development
- ✓ Business environment
- ✓ Digital economy

Skilled Workforce

Digital Payments

Internet

Unique Identity



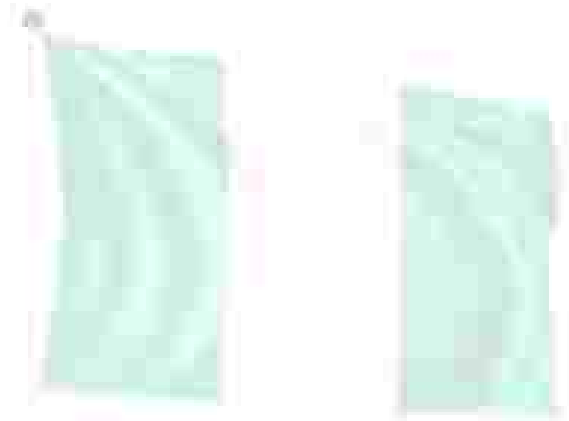
5.1 Key Characteristics of ID Program



1. **Digital: Based on a NIN number**
2. **Unique: Based on biometrics**
3. **Minimalist: Maximum of 10 demographic fields**
4. **Foundational: Can be verified by service providers, anytime, and anywhere for access to services**
5. **Linked to a digitized civil registration system**
6. **Technology and vendor neutral**
7. **Built with legal, technical, security safeguards to ensure data protection & privacy**
8. **Rolled out using an ecosystem approach**

5.2 TARGET

- Children
- Adults
- Diaspora
- Foreign legal residents
- Refugees
- Internally displaced persons (IDPs) and;
- Undocumented people



6. Reinventing ID Ecosystem



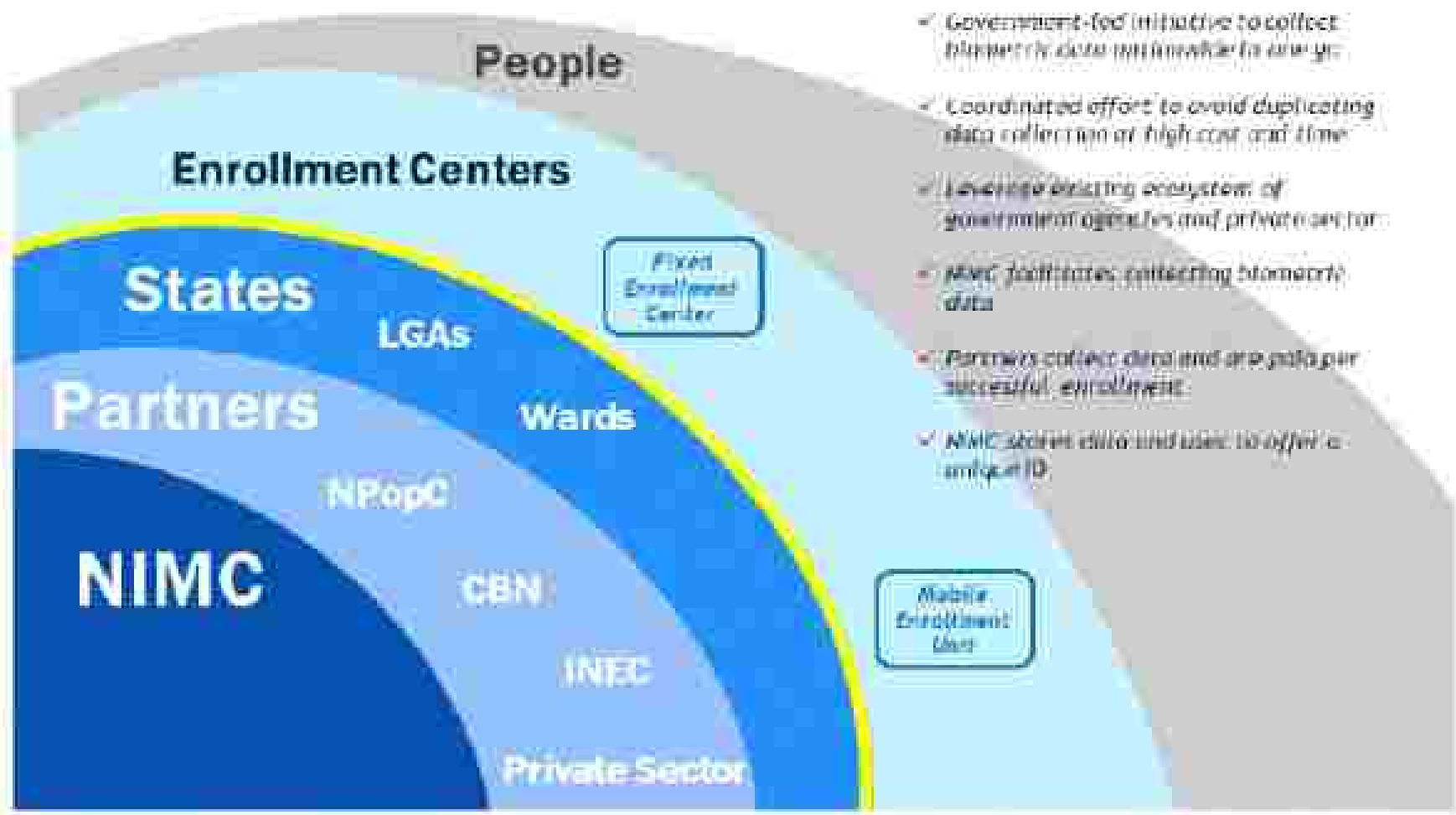
Ecosystem Approach

- Federal Government-led initiative to collect biometric data nationwide in one go;
- Coordinated effort to avoid duplicating data collection at high cost and time;
- Leverage existing ecosystem of Government agencies (including Federal, State & LGAs) and Private sector;
- NIMC facilitates collecting identity data (biometric & demographic data);
- Partners collect data and are paid per successful enrolment;
- NIMC stores data and uses to offer a Unique ID.

The ecosystem approach of enrollment will constitute trusted partners, and a pay-per-play model for successful enrollments;

The purpose of the ecosystem approach is to leverage existing capabilities & enrollment facilities of government agencies, partners and private sectors in Nigeria, as opposed to building new ones.

6.1 Reinventing ID Ecosystem



Ecosystem Approach

- ✓ Government-led initiative to collect biometric data nationwide to allow go-
- ✓ Coordinated effort to avoid duplicating data collection at high cost and time
- ✓ Leverage existing ecosystem of government agencies and private sector
- ✓ NIMC facilitates collecting biometric data
- ✓ Partners collect data and are going per successful enrollment
- ✓ NIMC stores data and uses to offer a unique ID

6.2 Roles & Responsibilities of Stakeholder Agencies



Table 2: Selected Functions of ID Distributed by Government Agencies

Services Offered	NPopC	NIMC	CBN	INEC	NCC	Others
Register birth	✓					
Issue birth certificate ¹³	✓					
Regulate data collection for ID ¹⁵		✓				
Collect data for unique ID ¹⁶	✓		✓	✓	✓	✓
Store data for unique ID ¹⁷		✓				
Issue unique ID number		✓				
Regulate credential offering ¹⁸		✓				
Issue payment services			✓			
Issue Voter Identification				✓		
Issue SIM for mobile phone					✓	
Issue passport or citizenship						✓ ¹⁹
Issue driving license						✓ ²⁰
Issue health insurance						✓ ²¹
Issue pension						✓ ²²
Verify unique ID		✓				
Register death	✓					

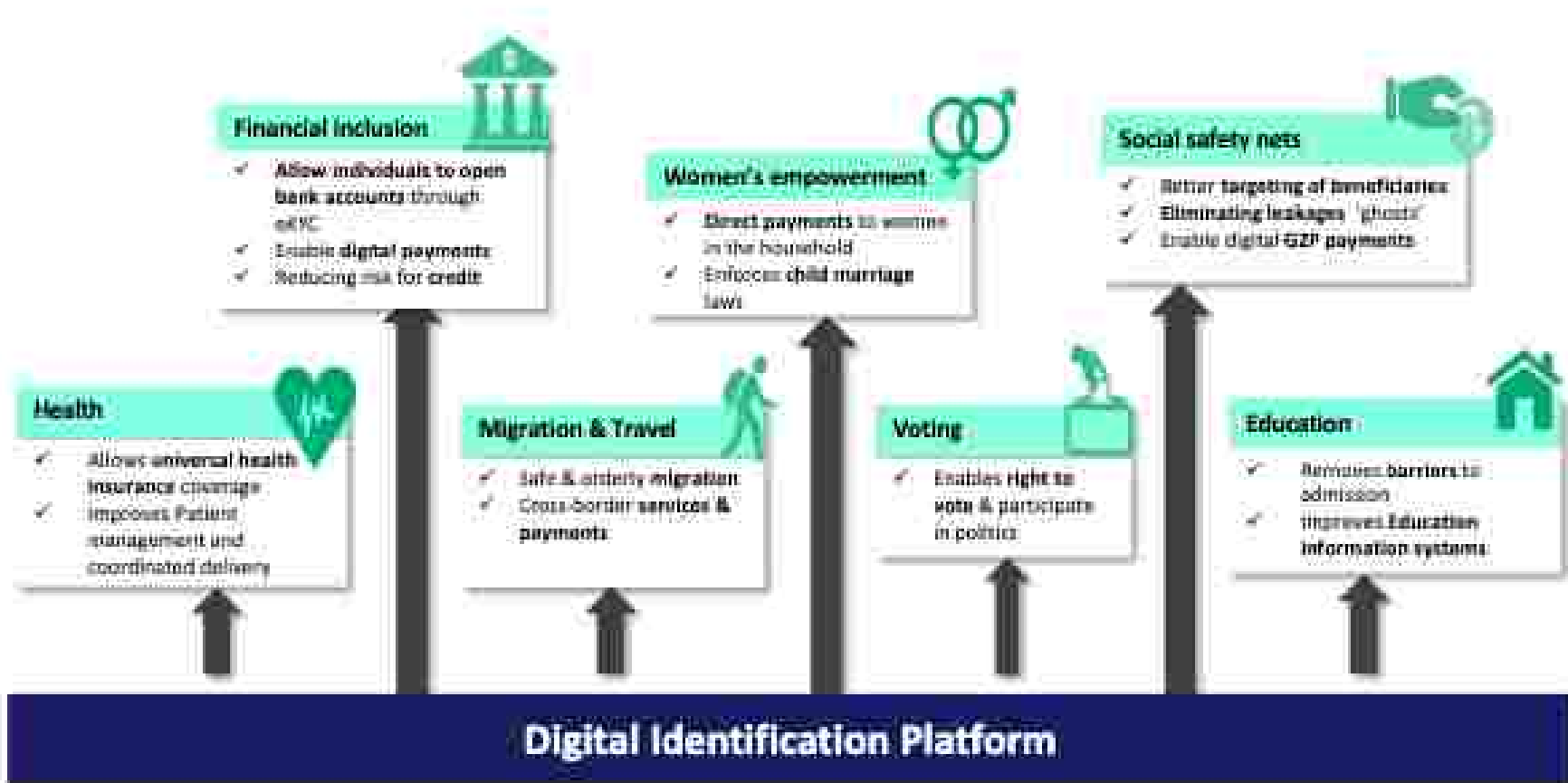
6.3 Benefits of the Ecosystem Approach



- a) Scale up Enrolment
- b) Extent Coverage nationwide
- c) Reduce cost in data collection
- d) Speed-up delivery
- e) Provide Digital verification of ID anytime and anywhere in Nigeria

A well-developed digital identification program will help deliver the FGN's development agenda, and provide for key government services, such as safety net, financial inclusion, security and agriculture.

6.4 Benefits of the ID Program



6.5 Progress on digital identification to date



6.6 Governance Structure



6.7 Options at a glance

	Scenario #1	Scenario #2	Scenario #3	Scenario #4
Assumptions				
Time for scale up	3 years	3 years	3 years	3 years
Time after scale up	2 years	2 years	2 years	2 years
Demographic data collected per person	70+ fields	20 fields	20 fields	10 fields
Biometrics collected per person	Photo Fingerprints	Photo Fingerprints iris	Photo Fingerprints iris	Photo Fingerprints iris
Enrolment Approach	One Agency	Ecosystem	Ecosystem	Ecosystem
Type of Credential offered	Digital ID Smartcard	Digital ID Smartcard	Digital ID Simple card	Digital ID
Digital verification of IDs	Anytime Anywhere	Anytime Anywhere	Anytime Anywhere	Anytime Anywhere

6.8 Costing at a glance

Cost in USD (\$Millions)	Scenario # 1	Scenario 2	Scenario 3	Scenario 4
Enabling environment	7	7	7	7
Nationwide Enrolment	1,005	253	253	197
Technology & Systems	104	104	104	104
Credentials	1,035	1,035	104	10
Linkages with CRVS	18	18	18	18
Linkages with Functional Ids	31	31	31	31
Operating Expenses ongoing	65	65	65	65
Total	2,266	1,514	583	433

*****Scenario #4 endorsed by the Stakeholders and Harmonization Committee.

6.9 Estimated Cost of Additional Investments

Areas of Focus for Building a Sustainable Digital Infrastructure	Estimated Cost (\$m)
Supporting usage of digital ID by building linkages between NIN and additional key services	75
Ensuring Cybersecurity of the Ecosystem	25
Strengthening the infrastructure for e-government and digital signature	100
Reinforcing the Civil Registration System (increasing number of registration centres , including in consulates)	150
Linking Civil registration with National identification through provision of NIN at birth	50
Total	400

- i. Complete legal review & social, cybersecurity safeguards**
- ii. Secure funding for the program**
- iii. Set up the organization & governance structure to deliver**
- iv. Broker partnerships**
- v. Launch licensing process for the ecosystem**
- vi. Execute a public awareness campaign**

6.11 Economic Impact

Direct Job Creations

Licensee - Public or private individuals who have the license to enrol on NIMC behalf

Enrolment operators per system - Individuals to carry out data capture within each centre

Finance & Admin - Licensee will hire managers and admin staff to oversee, supervise & keep records

Monitoring & Evaluation / Enforcement - Individuals to oversee the activities and compliance of partners across the ecosystem

Authentication agents - persons to carry out verification and authentication of identities during and after the enrolment drive

Customer service - Individuals to answer queries, complaints and questions from applicants

Other Shared Services - Network support, Mobile recharge operators, data bundle sellers;

*****These Jobs will be created across the nation (per centre, per state, per zone)

Indirect Job creations from multiplier effects

Security services - protection of lives and equipment

IT support services – system acquisition , service, maintenance , upgrade etc

Stationary supplies – continuous acquisition of papers, toners, & other consumables

Capacity & Development – Trainers for enrolment assistance, M &E, Enforcement, IT support

Travel/logistics – transport services, vehicle leasing, vehicle maintenance and repairs experts etc

Consultancy services & Business Support Services, - Consultants & business development service providers to NIMC and other enrolment partners

Food & beverages – new canteens and restaurants in and around enrolment centres#

Attendant rise in per capita income of employees

6.12 Key Performance Indicators

1. Rate of increase in number of records in the National Identity Database (monthly, quarterly & yearly);
2. Total number of persons with unique National identification Number in the country;
3. Number of enrolment and registration set up centres across the nation;
4. Number of jobs created per centre, per state, per zone.

Bottom up

Grassroots, LGAs, cities,
state capitals

Clusters/groups

Schools, churches,
mosques, markets, hospitals

Geographic / Demographic Locations

High activity areas, high
population density, low
income

Partnerships

States, Govt agencies,
private firms

Decentralised enrolment approach

Enrolment Ecosystem

- **1.25 Billion Residents**
- **60,000 Enrolment Operators**
- **397 Enrolment agencies**
- **102 Registrars**
- **UIDAI – Implementing agency of Government**

Approach

- **Decentralized enrolment**
- **Centralized Aadhaar Number Generation**
- **1.5 million Aadhaar generated per day**
- **Scalable architecture**
- **Standard software & processes**
- **Certified Devices & Manpower**
- **Data encryption using PKI**
- **Traceability of all actors through Audit Trail ensured**

6.15 Success Story of India's Aadhaar program



Item/Description	Transactions as at November 30 2016
Total Number of Aadhaar Numbers generated	1.08 billion (84.8% of population)
Total Number of Aadhaar generated for adult (18+)	99.5%
Number of Aadhaar linked to bank accounts	395 million
Total Transactions on Aadhaar Payment Bridge (APB)	1.54 billion
Total Amount of Transactions over APB (Rs.)	INR 415.77 billion
MNREGA Job cards linked to Aadhaar	84.9 million
Food & Public Distribution Cards linked to Aadhaar	163 million
Authentication /verification Transactions since inception	3.51 billion
Total number of Aadhaar enabled payment system transactions	279.3 million

***** Culled from presentation of former MD of UIDAI at the 2016 Roundtable meeting of ID stakeholders at the Villa Abuja.**

6.16 India's Aadhaar Success story

Authentication Transactions

Total Number of Authentication Transactions since inception	3.51 billion
Total Number of eKYC Transactions since inception	473 million
Average Number of Authentication Transactions per day	7-10 million
Daily Capacity of the System	100 million

7. TAKEAWAYS



1. Having the Federal Executive Council's Approved National Roadmap on Identity Development in Nigeria, Regulations 2017 and ISO Certified & upgraded Backend in place, it's now time to commence the implementation of the Mandatory usage of the National Identification Number (NIN).
2. As a Federal Government Agenda, we are all enjoined to work together as ONE Government (though many agencies) to achieve the ID objectives and bequeath a sustainable and credible system of identity to our nation and generations to come.
3. Everyone and every sector (Public or Private) has a role to play – **Participate/ Partner/ Compliant/ Champion/ Support/ Educate**
4. There is a strong relationship or correlation between Identification and Reforms, both are central in realizing effective delivery of important government services to the people.

Slides specific to NIMC

1. About NIMC functions and mandates
2. Mandatory Use of the NIN
3. Summary of BVN Harmonization
4. Monthly enrolment and harmonization trend
5. Histogram of enrolment data
6. Map of LGA enrolments

THE NIMC MANDATE (1)

(Functions and Powers of the Commission)

The NIMC Act 2007 provides for the establishment of the National Identity Management Commission. **Section 5 of the Act listed the functions and powers of the Commission as follows:**

The Commission Shall:

- a) **create, manage, maintain and operate the *National Identity Database (NIDB)* established under section 14 of this Act including harmonization and integration of existing identification databases in government agencies and integrating them into the National identity database;**
- b) **carry out the registration of citizens of Nigeria into the National Identity Database;**
- c) **carry out the registration of non-citizens of Nigeria who are lawfully resident in Nigeria;**
- d) **issue a General Multi-purpose Identity Card (GMPC) to any person registered pursuant to paragraphs (b) and (c) of this section;**

THE NIMC MANDATE (2)

(Functions and Powers of the Commission)

- e) collate information obtained the Commission in pursuance of its functions under the Act and reproducing such information as may be required, from time to time;
- f) assign a *unique* National Identification Number (NIN) to any person registered pursuant to paragraphs (b) and (c) of this section and the National Identification Number shall be incorporated into or made compatible with other existing identity related databases or registers in respect of which information or data relating to the registered person has been registered, documented or stored;
- g) ensure the preservation, protection, sanctity and security (including cybersecurity) of any information or data collected, obtained, maintained or stored in respect of the National Identity Database;
- h) establish and maintain secured communication links with any existing relevant identity related database or agency;
- i) maintain secured communication links with end users in any public or private organisation, agency or body including Card Acceptance Devices, Government Service Centres;
- j) collaborate with relevant bodies and agencies in setting of standards and technical specifications for telecommunications links between organisations and for the devices utilized for such communications established or maintained pursuant to paragraphs (j) and (k) of this section;

THE NIMC MANDATE (3)

(Functions and Powers of the Commission)

- k) respond to verification enquiries regarding the identification of individuals;**
- l) perform such other duties which, in the opinion of the Commission, are necessary or expedient for the discharge of its functions under this Act;**
- m) enter into any form of agreement with any private or public sector based agency or organization for the development or establishment of the Identity Management Solution or for the realization of any of its functions;**
- n) research and monitor developments in the identity management sector;**
- o) carry out the registration of births and deaths in Nigeria; and**
- p) collaborate with relevant bodies and agencies in the setting of standards and technical specifications for ICT links between organizations and for the devices utilized for such communications established or maintained pursuant to paragraphs (i) and (j) of this section.**

MANDATORY USE OF THE NATIONAL IDENTIFICATION NUMBER (NIN) (1)

SECTION 27 – (1); As from the date specified in that regard in regulation made by the Commission, the NATIONAL IDENTITY NUMBER issued to a registered individual must be presented for the following transactions, that is:

- a) application for, and issuance of a passport**
- b) opening of individual and or personal bank accounts**
- c) purchase of insurance policies**
- d) subject to the provisions of the Land Use Act, the purchase, transfer and registration of land by any individual or any transaction connected therewith**

MANDATORY USE OF THE NATIONAL IDENTIFICATION NUMBER (NIN) (2)

- e) such transactions pertaining to individuals as may be prescribed and regulated by the Pension Reform Act, 2004**
- f) such transactions specified under the Contributory Health Insurance Scheme**
- g) such transactions that have social security implications**
- h) all consumer credit transactions**
- i) Registration of voters**
- j) Payment of taxes**

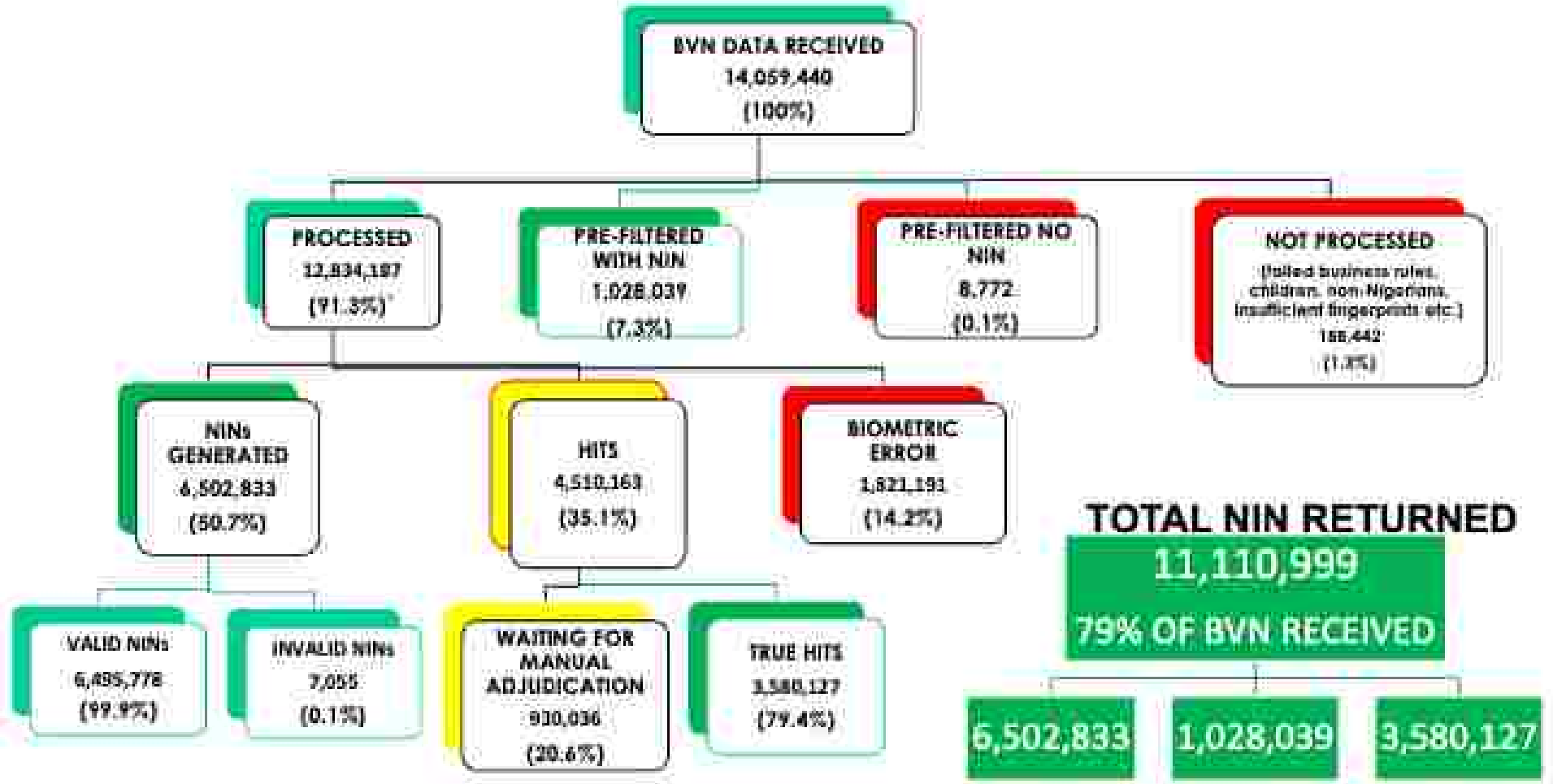
MANDATORY USE OF THE NATIONAL IDENTIFICATION NUMBER (NIN) (3)

- k) such relevant **government services**; and
- l) all other transactions which the Commission may so prescribe and list in the Federal Government **Gazette**

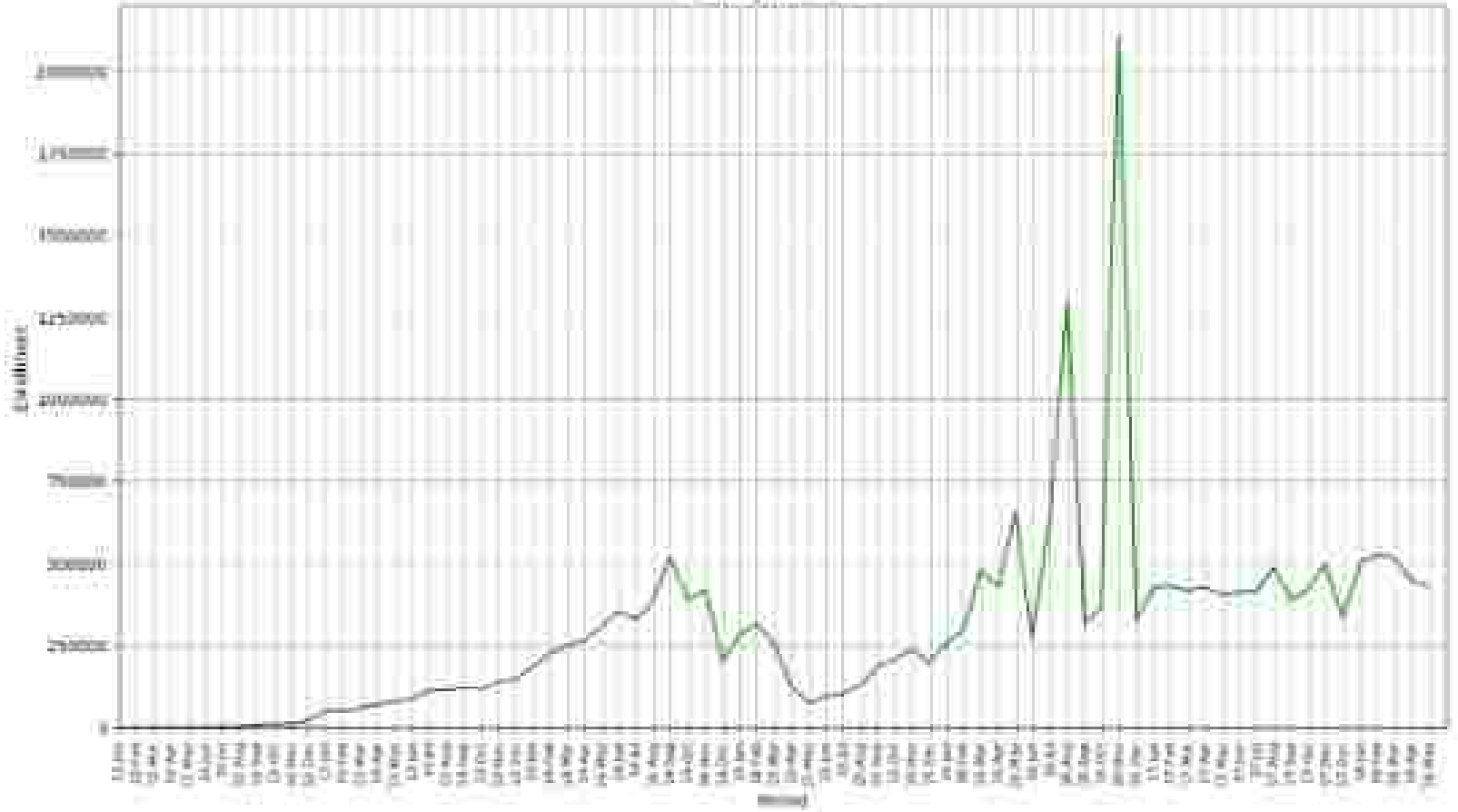
SECTION 27 – (2)

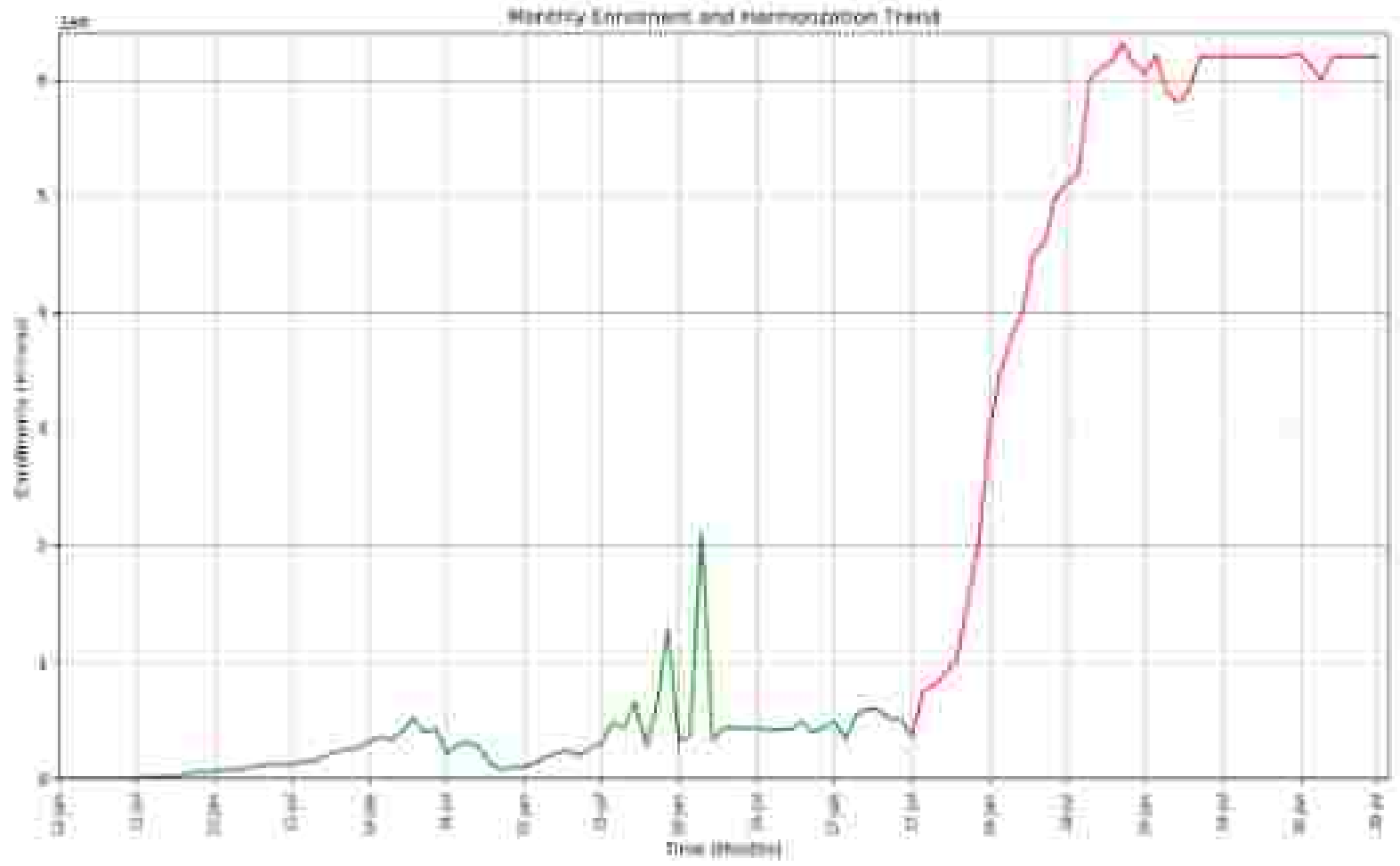
Any authority or organization to which a person applies to carry out any transaction listed under sub section (1) of this section shall request such person to produce his **Multipurpose Identity Card or National Identification Number.**

DENDROGRAM OF HARMONIZED DATA AS AT 10TH JUNE 2018

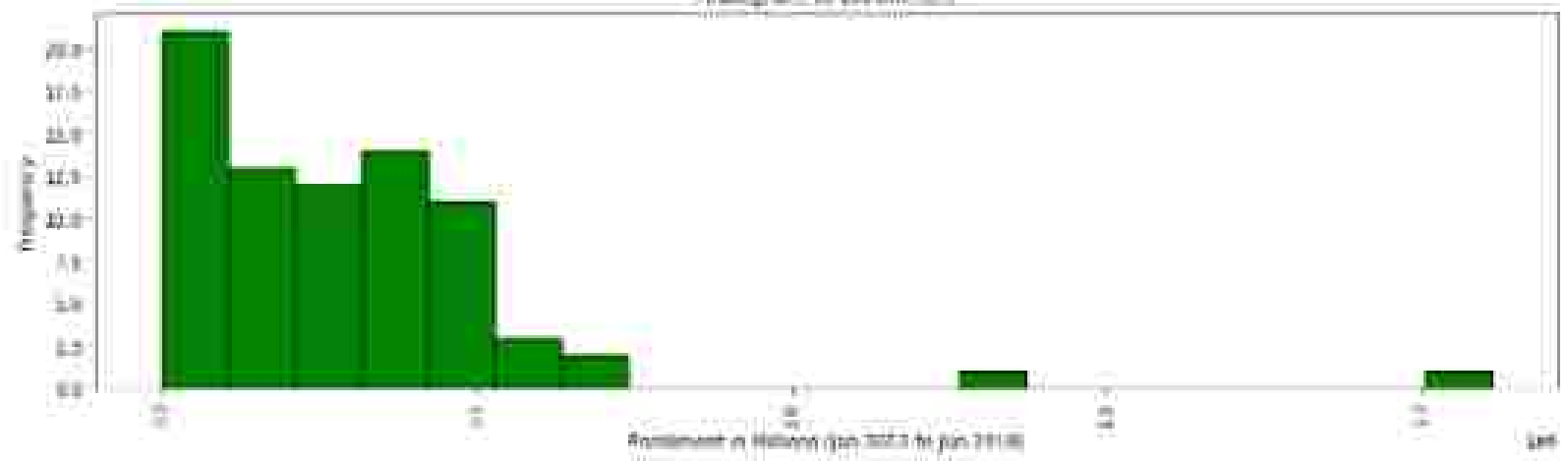


Monthly Enrollment

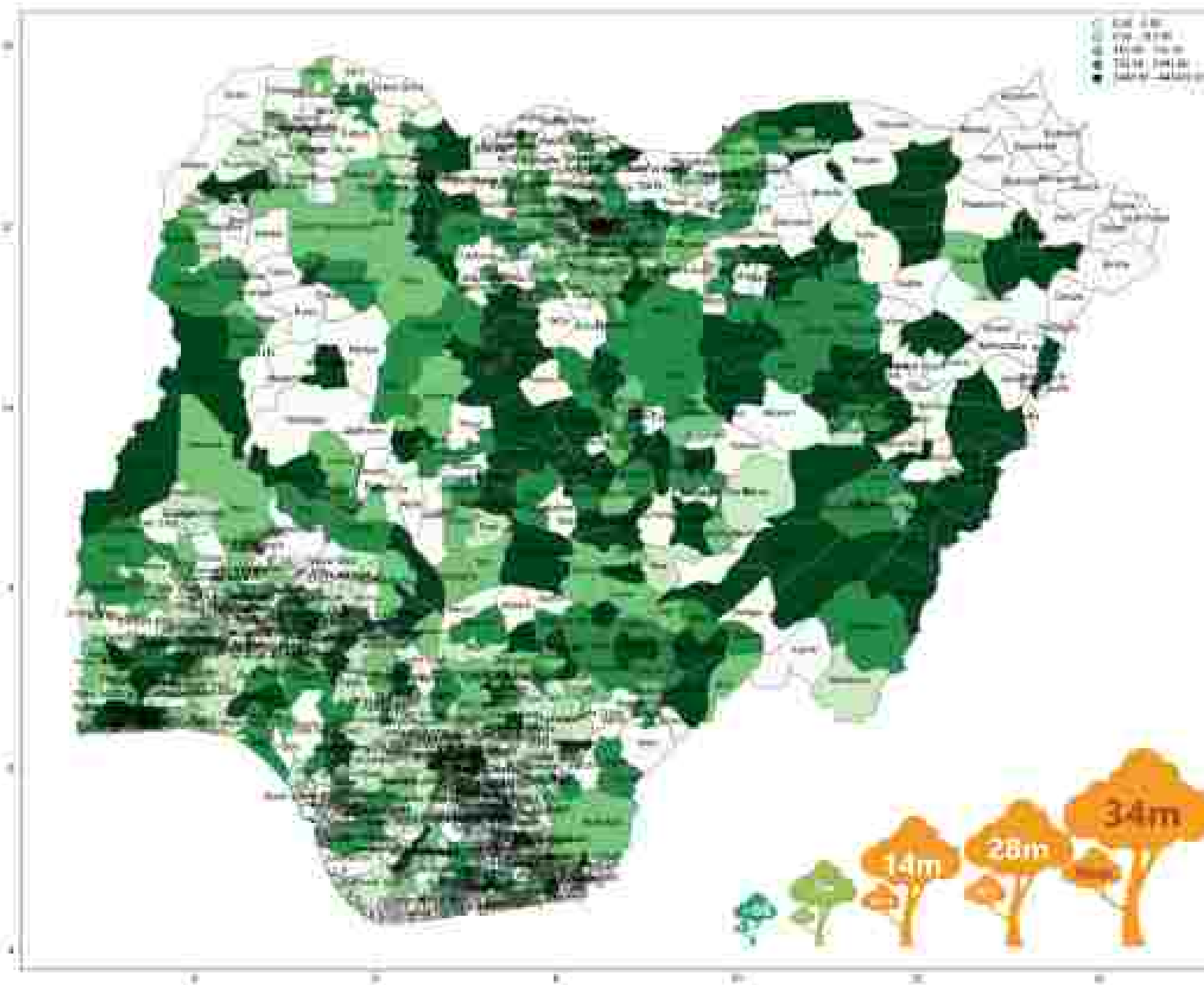




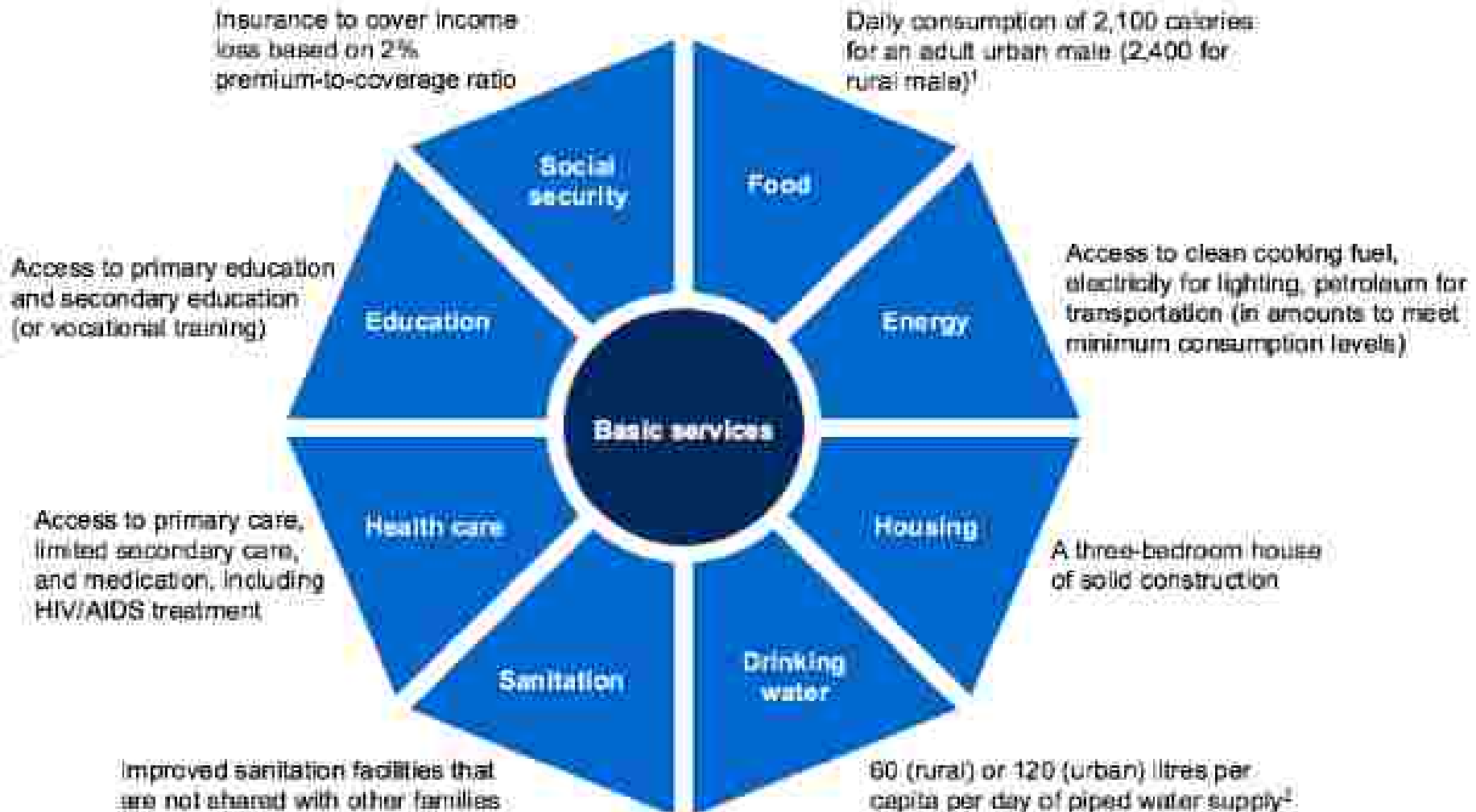
Histogram of Enrollment



Local Government Enrollment at a Glance



8. Outcome: Provision of Basic Services Required for a Reasonable Standard of Living



TRUST



Dependability



Accessibility



Transparency



Integrity

Thank You for Listening

***346#**

USSD code to retrieve your NIN

aliyu.aziz@nimc.gov.ng
