AN OVERVIEW OF DIGITAL IDENTITY AND DIGITAL IDENTIFICATION IN NIGERIA

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1.0 INTRODUCTION

One billion of the planet's inhabitants are invisible citizens. As such, they should not have a legal identity, are excluded from civic life and do not contribute to their country's socio-economic development. Without a birth certificate, identity card or passport, for example, it is impossible for these world inhabitants to exercise their rights as citizens. They lack the "open sesame" that gives access to health services, welfare, education, labor, and entrepreneurship. They are also unable to take advantage of public and private services (banking, telephone, energy). Because of this, they do not contribute to their countries' growth. Seeing as they lack an identity offline, it then follows that they are bereft of one online (or digitally) as well.

This paper, therefore, seeks to define digital identity and identification, distinguish between both concepts, examine laws and policies on digital identity and identification, and expound on the state of digital identity and identification in Nigeria.

2.0 DEFINITION OF DIGITAL IDENTITY

Digital Identity is well and truly established as one of the most significant technology trends on the planet. Indeed, for a growing number of public stakeholders and citizens, it is already a day-to-day reality. As the world now tends increasingly towards digitalization, it therefore becomes far more understandable why digital identity would emerge as a growing trend and a valid concern. Therefore, it is trite to restate the utmost importance of satisfactorily ascertaining the identities of all the parties to a social or commercial transaction or interaction online, just as it is offline. A digital identity is information on an entity used by computer systems to represent an external agent. That agent may be a person, organization, application, or device. The information contained in a digital identity allows for assessment and authentication of a user interacting with a business system on the web, without the involvement of human operators. Digital identity allows our access to computers and the services they provide—to be automated, and make it possible for computers to mediate relationships. In attempting a definition of the concept, it is important to define the words—'Identity' and 'Digital'. A simplistic definition of 'Identity' would be: who a person, entity is; or what a thing is. This is ascertained by (a combination of) attributes including name, location, a unique identity number, date of birth, type of services offered and a plethora of other factors crucial to determining the essential character of a person, or entity. 'Digital', on the other hand, describes electronic technology that generates, processes and stores data. Thus, Digital Identity is a set of validated digital attributes and credentials applicable in the digital world, like a person's identity for the real world. Usually regulated by a National ID scheme, digital identity serves to uniquely identify a person on-line or off-line. With specific credentials (a unique ID number like in India, a mobile ID like in Finland or Estonia, or an e-ID card like in Spain and Portugal), it can be used to authenticate its owner. The term “Digital Identity” also denotes certain aspects of civil and personal

identity that have resulted from the widespread use of identity information to represent people in an acceptable trusted digital format in computer systems.

According to **Feher's academic approach**: "Digital Identity refers to the digital data corpus being built by users and digital systems." Digital identity is now often used in ways that require data about persons stored in computer systems to be linked to their civil, or national identities. Furthermore, the use of digital identities is now so widespread that many discussions refer to "digital identity" as the complete collection of information generated by a person's online activity. This includes usernames and passwords, online search activities, birth date, social security, and purchasing history, especially where that information is publicly available and not anonymized, and can be used by others to discover that person's civil identity. In this wider sense, a digital identity is a version, or facet, of a person's social identity. This may also be referred to as an online identity. With self-sovereign identity (SSI) the user has a means of generating and controlling unique identifiers as well as some facility to store identity data.

The legal and social effects of digital identity are complex and challenging. However, they are simply a consequence of the increasing use of computers, and the need to provide computers with information that can be used to identify external agents.

2.1 DEFINITION OF DIGITAL IDENTIFICATION

Having defined digital identity, Digital Identification, simply put, has at its core the verification, confirmation, ascertainment of an alleged identity online. Digital identification often implies a process — it is a better term to describe a proof, a system, or a transaction involving a subject and an evaluator, centered around verifying a claim that a person is one person and not any other. It also works well when referring to the recording of certain attributes — biodata, biometrics, claims — in a formal record, a "credential," that grants specific rights or permissions to the individual. Identification is a concept we care about because it is that process that grants access and rights; it is the representation of the individual within/to an administrative system. Digital identification or digital ID, can be authenticated unambiguously through a digital channel, unlocking access to banking, government benefits, education, and many other critical services. The risks and potential for misuse of digital ID are real and deserve careful attention. When well-designed, digital ID not only enables civic and social empowerment, but also makes possible real and inclusive economic gains—a less well understood aspect of the technology.

Unlike a paper-based ID such as most driver's licenses and passports, a digital ID can be authenticated remotely over digital channels. We adopt this outcome-based definition of digital ID, regardless of the ID-issuing entity. For example, a digital ID could be issued by a national or local government, by a consortium of private or nonprofit organizations, or by an individual entity. Our definition also applies regardless of the specific technology used to perform digital authentication, which could range from the use of biometric data to passwords, PINs, or smart devices and security tokens.

3.0 DIFFERENCES BETWEEN DIGITAL IDENTITY AND DIGITAL IDENTIFICATION

Having defined Digital Identity and Digital Identification, the next question is *'what, if any, is the difference between both concepts?'*. Although it would be easier to focus instead on the relationship between both, seeing as there often are overlaps, a distinction is nonetheless important, for it will aid better understanding. As Jonathan Donner puts it; *"even if it doesn't make sense to ask anybody to change their own usage of these terms...as the communities of practice grow, intermingle, and intentionally modify 'identity,' 'identification,' and 'ID' with the powerful word digital, the distinctions between these terms become both more salient and more important."*

To start with, Donner opines that identity is a relative social coordinate. He states that *"Identity often implies a kind of multidimensional social location of an individual relative to other people and institutions around him or her. Someone is uniquely, X, Y, and Z not only by being X, Y, and Z simultaneously, but also, in part, by being not A, B, or C."*

By contrast, identification often implies a process — it's a better term to describe a proof, a system, a protocol, or a transaction involving a subject and an evaluator, centered around verifying a claim that a person is one person and not any other. It also works well when referring to the recording of certain attributes — biodata, biometrics, claims — in a formal record, a "credential," that grants specific rights or permissions to the individual. Identification is a concept to be concerned about because it is that process which grants access and rights; it is the representation of the individual within/to an administrative system. These aren't absolute rules, but rather overarching impressions and shades of meaning.

By this, Donner implies that a person's digital identity can be relative. This means the 'identity' to be affirmed or identity credential to be presented at any point in time depends largely on the question 'to what is access being sought?'. For instance, a person seeking access to his mobile banking app would normally be required to assert an identity slightly or largely variant from the one he would be required to, were he seeking access to, say, his health records online. This is not to imply that a person may have 'multiple identities', but rather to point out that in the two scenarios given, different sets of Information about the data subject (in this case, the person seeking to affirm his identity) will be required. In the first instance, he may simply be required to present a unique login pin, 'username' et cetera, whilst in the latter, his full name, age, height, blood group and country of residence only form part of a plethora of Information that will be required. This then amplifies Donner's assertion that *"discussions of identity, today, are just as frequently about nationality, ethnicity, religion, gender, sexuality, etc. (and their intersections) as they are about formal documentation*. A handful of external factors are to be considered if the question of identity at any point in time is to be answered.

On the other hand, according to Donner, *"We use Identification, to refer to a transaction or process. Accordingly, identification demands at least two actors in that X is evaluating a claim by Y that Y is Y. This is no small feat — society works because hundreds of millions of identification processes occur each day, most without issue, with the support of the infrastructures we seek to improve and expand."*

It is noteworthy that, in this section, whilst considerable effort was expended in distinguishing between digital identity and digital identification, both concepts were presented as two integral parts of a revolutionary whole

4.0 STATUTORY REGIME ON DIGITAL IDENTITY IN NIGERIA

- There are some important legislations and regulations in Nigeria that deal with digital identity. These legislations and regulations will be examined one after the other in this paper. They include:
- National Identity Management Commission (NIMC) Act, 2007,
- Nigeria Data Protection Regulation (NDPR) 2019,
- Registration of Telephone Subscribers Regulations, 2011,
- Consumer General Code of Practice Regulations, 2007.
- Mandatory Use of NIN Regulations 2017
- CBN Framework for BVN
- International Passport Regulations
- Drivers License Identification

NATIONAL IDENTITY MANAGEMENT COMMISSION (NIMC) ACT, 2007.

The National Identity Management Commission Act 2007 is the basic legislation that deals with digital identity in Nigeria. The NIMC Act came into being on the 25th day of May, 2007 and it established the National Identity Management Commission as the sole regulatory body for digital identity in Nigeria. One of the basic functions of the commission is to create, manage, maintain and operate the National Identity Database including the harmonization and integration of existing identification databases in Government agencies and integrating them into the National Identity Database.

It is imperative to note that section 14 of the NIMC Act makes provision for the establishment of the National Identity Database which shall contain registered information or data relating to citizens of Nigeria and Non-citizens who are registerable persons in Nigeria.

Additionally, the Act provides for the objectives of the database which shall be to use fingerprint and other biometric information as unique and unambiguous features of identifying registerable persons, to enable the Commission, using the information contained in the database to issue a multi-purpose identity card with a unique identification number to registerable persons, to provide a medium for the identification, verification and authentication of citizens in Nigeria and other registerable persons entitled to the multipurpose identity cards; to facilitate the provisions of a secured and a reliable method of ascertaining, obtaining, maintaining and preserving information and facts about citizens of Nigeria and other registerable persons, etc..

Furthermore, the Act makes provision for the persons in respect of whom entries shall be entered in the database. They are called registerable persons and they include;

1. Any person who is a citizen of Nigeria
2. Any Person, whether or not he is a citizen of Nigeria, who Is lawfully and permanently resident in Nigeria
3. Any non-citizen of Nigeria who is lawfully resident in Nigeria for a period of two years.

Additionally, the Act takes a bold step and made provision for the information that may be recorded in the database. It also provides for the registration and issuance of multipurpose identity cards to registerable persons in Nigeria. Also, Section 28 is worthy of note because it provides for offences relating to unlawful access to information and refusal to provide relevant information to the Commission. In the same vein, section 28(2) provides that a person found guilty of an offence under subsection (1) (a) of the section shall be liable upon conviction to imprisonment for a term not less than ten (10) years without the option of fine. Also, any person found guilty of any other offence under any other provision of the section shall be liable upon conviction to a fine of not less than 250,000 Naira or Imprisonment for a term not less than 3 years or to both such fine and imprisonment.

Similarly, Section 29 makes mention of offences relating to carrying out transactions without a National Identification Number. Section 29 (a) provides that where the offence is committed by a registered individual, he shall be liable upon conviction to a fine of not less than 50,000 Naira or imprisonment for a term not less than 6 months or to both such fine and imprisonment. Section 29 (b) provides that where the offence is committed by a body corporate, it shall be liable upon conviction to a fine of not less than 1,000,000 Naira and in addition, the Chief Executive or the line manager or other similar officer of the body corporate, or any other person purporting to act in such capacity shall be deemed guilty of that offence and shall be liable upon conviction to a fine of not less than 1,000,000 Naira each.

NIGERIAN DATA PROTECTION REGULATION (NDPR) 2019

It is worthy of note that the basic objective of the NDPR 2019 is to ensure security of digital information (data). This is because data protection is an integral and an important aspect of digital identity management. The regulation makes provision for the governing principles of data processing and it provides that in addition to the procedures laid down in the regulation or any other instrument for the time being in force, personal data shall be:

a) collected and processed in accordance with specific, legitimate and lawful purpose consented to by the Data Subject; provided that: (i) a further processing may be done only for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes; (ii)any person or entity carrying out or purporting to carry out data processing under the provision of this paragraph (b) shall not transfer any personal data to any person;

b) adequate, accurate and without prejudice to the dignity of human person;

c) stored only for the period within which it is reasonably needed and;

secured against all foreseeable hazards and breaches such as theft, cyber-attack, viral attack, dissemination, manipulations of any kind, damage by rain, fire or exposure to other natural elements.

Additionally, the regulation provides that anyone who is entrusted with the personal data of a data subject or who is in possession of the personal data of a data subject owes a duty of care to the said data subject. Therefore, such a person who is entrusted with the personal data of a data subject or who is in possession of the personal data of a data subject shall be accountable for his acts and omissions in respect of data processing.

REGISTRATION OF TELEPHONE SUBSCRIBERS REGULATIONS, 2011

Another important regulation in respect to digital identity in Nigeria is the Registration of Telephone Subscribers Regulations, 2011. This regulation was issued by the Nigerian Communications Commission(NCC) and is in tandem with the provision of the Nigerian Communication act which gives NCC power to make regulations and guidelines in in relation to telecommunications matter. This regulation is important in relation to digital identity because it provides a regulatory framework for the registration of subscribers to mobile telephone services utilizing subscription medium in the Federal Republic of Nigeria. It also helps to protect the digital identity of subscribers because regulation 9 makes provision for ensuring protection and confidentiality of information collected and stored.

CONSUMER GENERAL CODE OF PRACTICE REGULATIONS, 2007

The Consumer General Code of Practice Regulation, 2007 also deserves to be mentioned. This regulation was issued by the Nigerian Communications Commission (NCC) in line with its powers. It has provisions which are aimed at protecting the digital identities of the people. In fact, it is worthy of note that the regulation provides that any licensee that collects information on individual consumers shall adopt and implement a policy regarding the proper collection, use and protection of that information. Licensees are also required to ensure that any other licensee or persons with whom they exchange or otherwise disclose information have adopted and implemented an appropriate protection on consumer information policy.

5.0 LAWS/POLICIES ON DIGITAL IDENTIFICATION

The presence of the 21st Century, tagged as the "digital age", almost all transactions and activities take place on the internet and thus, there ought to be some form of identification to improve efficiency and transparency and also prevent against internet fraud which has been rampant in present times. This paper will be expounding on the laws/policies on digital identification across the globe.

5.1 IDENTIFICATION FOR DEVELOPMENT INITIATIVE

The first port of call will be to look at the initiative "**World Bank's Identification for Development" popularly called the (ID4D) Initiative**. The overview of this initiative are as follows; it brings global knowledge and multi-sectorial expertise to help countries realize the transformational potential of digital identification (ID) systems. It operates across the World Bank Group with global practices and units working on digital development, social protection, health, financial inclusion, governance, gender, and legal issues. The goal of the ID4D is for all people to be able to access services and exercise their rights, enabled by digital identification. This will be achieved by supporting countries to build inclusive and trusted identification systems, including civil registration, using multi-sectorial approaches and appropriately leveraging innovative digital and other solutions. ID4D directly supports countries to achieve Sustainable Development Target 16.9: "By 2030, provide legal identity for all, including birth registration," and in making progress towards dozens of other targets such as poverty elimination, reduced inequalities, gender equality and women's empowerment, safe and orderly migration, universal health coverage, and financial inclusion, among others.

The ID4D Country and regional engagement frequently begins with a diagnostic exercise—previously called an "Identity Management Systems Analysis (IMSA)"—of existing and planned identification systems. The Guidelines methodology was developed in collaboration with governments and development partners, and provides a holistic approach to a country's identity ecosystem, including institutions, technology, laws, policies, and practices related to identification. It is guided by the **Ten Principles on Identification for Sustainable Development**, which offer a framework for the realization of robust, inclusive, and responsible digital identification systems.

The overview of what these principles seek is to provide solution to problems derived from lack of identity. Some one billion people in the developing world lack proof of legal identity. Living without proof of legal identity is a serious obstacle to social, economic, and political inclusion. It also makes it difficult for an individual to open a bank account, vote, obtain formal employment, access education or healthcare, receive a social transfer, buy a SIM card, or seek legal redress. Furthermore, a person without identification may be unable to exercise the full range of human rights set out in international laws and conventions. Weak civil identification systems also represent challenges for countries such as governance planning, service delivery, public sector administration, collecting taxes, border control and emergency response.

As public and private service providers increasingly transition into the digital realm, the ability for individuals to prove who they are will be essential for accessing benefits and services via digital platforms. This move toward digital platforms can increase efficiency of service delivery, create significant savings for citizens, governments, and businesses by reducing transaction costs, as well as drive innovation. This can generate many benefits, but can also exacerbate the risk of isolation for poorly-connected populations including rural and remote communities, the forcibly displaced, stateless persons, and other marginalized groups. Levelling the playing field requires a coordinated, sustained effort by countries as well as stakeholders involved in the provision and use of identification systems. A shared vision through this set of common Principles can contribute to robust and universal identification systems that in turn promote social and economic inclusion and sustainable development outcomes. Based on the World Bank's identification for development (ID4D) program's database, more than 40 percent of those lacking IDs in the world live in Africa. The ability to prove one's identity is a cornerstone of participation in modern life, yet over 1.5 billion people lack proof of legal identity. As a first step in assisting its client countries to close this identity gap, the World Bank Group's ID4D initiative conducts Identity Management Systems Analyses (IMSAs) to evaluate countries' identity ecosystems and facilitate collaboration with governments for future work. To date, analyses have been conducted in 17 African countries, including Botswana, Chad, Cameroon, Cote d'Ivoire, the Democratic Republic of Congo (DRC), Ethiopia, Guinea, Kenya, Liberia, Madagascar, Morocco, Namibia, Nigeria, Rwanda, Sierra Leone, Tanzania, and Zambia.

For the first time, the World Bank is planning to provide financial support and technical assistance to ID systems in Africa; this is an area in which it has had marginal involvement until now. The knowledge base related to ID systems in Africa has expanded dramatically. Applying a standardized assessment approach, the World Bank has financed more than 20 country reports and produced a synthesis report covering 17 of them.

The ID4D also provides information about some countries that have aborted the ID system across the globe; Moldova, South Africa, Argentina and Aadhaar unique Id system in India.

5.2 WEST AFRICA UNIQUE IDENTIFICATION FOR REGIONAL INTEGRATION AND INCLUSION (WURI)

One existing digital identification project in West Africa is the **West Africa Unique Identification for Regional Integration and Inclusion (WURI)** program initiated by the World Bank under its Identification for Development initiative. The WURI program is to serve as an umbrella under which West African States can collaborate with the Economic Community of West African States (ECOWAS) to design and build a digital identification system, financed by the World Bank, that would create foundational IDs (fID) for all persons in the ECOWAS region. Many West African States that have had past failed attempts at digitizing their identification systems have embraced assistance via WURI. The goal of WURI is to enable access to services for millions of people and ensure "mutual recognition of identities" across countries. The promise of digital identification is that it will facilitate development by promoting regional integration, security, social protection of beneficiaries, aid financial inclusion, reduction of poverty and corruption, healthcare insurance and delivery, and act as a steppingstone to an integrated digital economy in West Africa. This way, millions of invisible individuals would become visible to the state and become financially, politically, and socially included.

In 2019, the World Bank, Agence Française de Développement (AFD) and the European Union (EU), provided the West African nations with $433 million to aid the provision of identity cards for the next five years.

In Nigeria, the Federal Executive Council (FEC) approved a **Strategic Roadmap for Developing Digital Identification in Nigeria** to forge a credible and cost-effective pathway for identification management in Nigeria while the Nigerian government adopted the use of a steering committee to drive the adoption of a unified digital Identity for all Nigerians, a strategic unit, and an implementation unit situated in the country's National Identity Management Commission (NIMC). The committee would aim to integrate data held by various government bodies such as the Bank Verification Number (BVN), driver's license, international passport, and the National Identity Number (NIN).

6.0 STATE OF DIGITAL IDENTITY IN NIGERIA

Throughout history, humans have needed means of identification during their daily activities. Over the years, this has evolved from sounds and other bodily signals to physical tokens like passports and ID cards, among others.

The coming of the digital age caused a shift from other forms of identity to digital identities. The World Bank states that digital identity could improve efficiency and transparency across all sectors for governments and citizens. The presence of the steering committee adopted by the Nigerian government and the strategic roadmap for developing Digital Identification approved by the Nigerian Federal Executive Council (FEC) served as a bed-rock for the management of identity in Nigeria.

Using the National Identity Management Commission (NIMC) as an implementation unit, is to provide a wide range of services, including social safety net, financial inclusion, digital payments, employee pensions, agricultural services, healthcare, education, skill development and employments, law enforcement, land reforms, elections, and census· Both adults and children will receive the ID. At the registration centers, the personnel collect each person's demographic data, photographs and 10 fingerprints before giving out a microprocessor chip-based general multi-purpose identity card to those aged 16 and older along with a national identification number (NIN).

CURRENT FORMS OF IDENTITY COLLECTION IN NIGERIA

About 13 or more Federal agencies and another 3 and more state agencies offer ID services in Nigeria. Each government agency collected the people's biometric information, thus overlapping efforts within government at a high fiscal cost. Some of these include:

1. Nigerian Communication Commission (NCC): Mobile SIM registration
2. Central Bank of Nigeria (CBN): Bank Verification Number (BVN)
3. Independent National Electoral Commission (INEC): Permanent voter's card
4. National Population Commission (NPC): birth and death certificates
5. Federal Road Safety Corps (FRSC): Driver's license

Boss Mustapha, secretary to the Government of the Federation, stated that the current digital identification drive will aid identity management in Nigeria and provide the government with relevant data on Nigerians.

During the lockdown, there was a widespread clamor for payments via BVN, but with a lot of the Nigerian population still unbanked, the government had to distribute palliatives with cash. Though there may have been other means to distribute these palliatives, a recurring theme among members of the government was how the overall lack of data on Nigerians impeded the process.

Despite the perceived benefits, the drive for a digital identity in Nigeria has been fraught with fundamental hurdles, and it is not clear how another committee will overcome them. This is considering that even when committees are set up, their recommendations are not always implemented.

Nigeria's current digital identity drive can be traced back 13 years to 2007 when the country's National Assembly enacted the NIMC ACT 2007 and established the commission. Before this Act, the Department of National Civil Registration (DNCR) was set up in 1978 to issue identity cards: A project that ran until 2006, and was only able to give out 37.7 million identity cards. Presently, the commission maintains offices in all 36 states and all 774 local government areas in the country.

In August 28, 2014, former president, Goodluck Jonathan, launched the pilot phase of the e-ID scheme where the NIMC would issue ID cards that would serve the dual purpose of identification and payments. At the time, NIMC described the project as the broadest financial inclusion program in Africa. It also projected a massive roll out of e-cards by 2019. However, discussions with a few registrants revealed that most people are yet to collect theirs. Since registration commenced in 2012, the NIMC says it has registered 40 million Nigerians, a far cry from World Bank's 2018 estimate of Nigeria's population which stood at 195 million.

7.0 STATE OF DIGITAL IDENTIFICATION IN NIGERIA

Digital identification is the proof of digital identity. Nigeria in her developing state would be said to still be striving in its phase of digital identification, but seems to have a rising hope as measures are in place for it to succeed. Hence, the Digital Identification Project for Nigeria.

The objective of the Digital Identification for Development Project for Nigeria is to increase the number of persons with a national ID number, issued by a robust and inclusive foundational Identification (ID) system, that facilitates their access to services. The Project has four components.

1. Strengthening the legal and institutional framework component to finance the reform of the ID legal, regulatory, and institutional framework.

2. Establishing a robust and inclusive foundational ID system component to support the harmonization of existing functional ID systems and the establishment of a digital foundational ID platform that issues free of charge—a unique national ID number (NIN) as an identity credential to all persons in Nigeria as well as Nigerians living abroad.

(i) Subcomponent 2.1: Reinforcing the National Identity Management System (NIMS). This subcomponent will reinforce deduplication capacity at NIMC, back-end systems, telecommunications links, and human resources, as well as the development of specifications for key systems.

(ii) Subcomponent 2.2: Reinforcing the foundational ID ecosystem. This subcomponent will support the foundational ID system's capacity to deliver NINs at birth as part of the birth registration process through links with a digitized Civil Registration (CR).

(iii) Subcomponent 2.3: Development of the enrollment system.

(iv) Subcomponent 2.4: Reinforcing information security and privacy.

(v) Subcomponent 2.5: Registration of the population.

(vi) Subcomponent 2.6: Training of ecosystem partners and their enrollment staff.

3. Enabling Access to Services through IDs component to support integration between public and private sector services and the foundational ID system to facilitate access to services.

7.1 DIGITAL IDENTITY ECOSYSTEM

The Digital Identity Ecosystem is a framework involving the National Identity Management Commission (NIMC) working with public and private service providing partners to create an enabling environment for the effective and efficient mass enrolment of Nigerians and legal residents in Nigeria into a centralized, secure National Identity Database where digital identities are issued to everyone in the form of the National Identity Number (NIN). The initiative aims to improve identity authentication of citizens and make all identity-related transactions safe within and outside the country.

The Ecosystem will be funded by the World Bank, European Union (EU) and Agence Française de Developpement (AFD), a French developmental agency.

7.2 HOW THE DIGITAL IDENTITY ECOSYSTEM WORKS?

The National Identity Management Commission (NIMC) will be partnering with other public and private sector service providers including federal, state and local Ministries, Departments and Agencies (MDAs), Civil Society Organizations and others as well as qualified private vendors for the provision of data collection services and issuance of the National Identity Number (NIN) under the National Identity Management System (NIMS) program.

NIMC stands as the custodian of the central National Identity Database and regulates all national identity matters while citizens and legal residents now receive a broader range of enrolment and NIN collection choices via NIMCs partner MDAs and licensed private vendors.

The Ecosystem framework is divided into two subdivisions:

- Core services and/or products related to Foundational identification which consist of all the relevant data collected from individuals (biometrics, demographics, etc.) handled by NIMC and the National Population Commission (NPopC) partnering together.
- Services and/or products related to Functional identification involving data extracted for specific identification use (office ID, biometric data verification alone for financial transactions) handled by other government MDAs and licensed private vendors.

A foundational identification helps explain who you are, a functional identification helps explain whether you are eligible for a specific benefit. For the Digital Identity Ecosystem, NIMC and NPopC provide the foundational identification layer consisting of data on the central identity database which other authorized public and private entities tap into for their various functional needs.

NIMC plays its key role as the custodian of the central National Identity Database and regulates all national identity matters, while citizens and legal residents now receive a broader range of enrolment and NIN collection choices via NIMC's partner MDAs and licensed private vendors. One can, for instance, enroll for the NIN while one is applying for a driver's license or international passport, others might decide to use the offices and resources of private vendors for their enrolment and NIN collection instead. NIMC's enrolment centers nationwide will also continue providing enrolment and NIN issuance services.

In nature, ecosystems are made up of a combination of environments and organisms living within them, competing and interacting under a set of governing environmental rules, for instance, the earth and lakes or rivers provide the basic resources which plants and animals share and compete over controlled by climatic conditions. Likewise, for the Digital Identity Ecosystem, NIMC and NPopC provide the foundational identification layer consisting of data on the central identity database while other authorized public and private entities tap into for their various functional needs. Immigrations and security agencies can tap into the foundational identification database and extract only the data they are authorized (by the rules of the Ecosystem) to access and supplement the data they already possess when identifying individuals.

On the other hand, access to data identifying an individual's citizenship may be all that is needed from the foundational identification database by functional identification service providers for issues related to voting during elections, pension payments, travel documents, and so on. The functional identification players in the ecosystem in the process of carrying out their activities also help to gather data through enrolment of individuals they come into contact with, and pass this captured enrolment data back to NIMC, thereby populating the central foundational identification database.

7. 3 STAKEHOLDERS OF FOUNDATIONAL IDENTIFICATION IN NIGERIA

Two government agencies are involved in Nigeria for foundational identification.

1. Nigeria Identity Management Commission (NIMC): the custodian of the centralized National Identity Management System and database as recognized by Nigerian law
2. Nigeria Population Commission (NPopC): the lead agency charged, by law, with registering births and deaths in Nigeria

7.4 FUNCTIONAL IDENTIFICATION

Several government agencies are involved in Nigeria for functional identification:

1. Central Bank of Nigeria (CBN): operates a registry of people who use banking services
2. Independent National Election Commission (INEC): operates a registry of people who are eligible to vote
3. National Communications Commission (NCC): operates a registry of mobile phone users
4. National Health Insurance Scheme (NHIS): operates a registry of people who subscribe to health insurance
5. Federal Inland Revenue Service (FIRS): operates a registry of people for taxation
6. Joint Tax Board (Customs): operates a registry of people for excise and custom duties
7. National Pensions Commission (PENCOM): operates a registry of people entitled to pension by the FGN
8. National Social Safety Net Project (NASSP): operates a registry of poor and vulnerable people in Nigeria
9. Federal Ministry of Agriculture and Rural Development (FMARD): operates a registry of farmers entitled to agriculture benefits from the FGN
10. Security agencies: Security agencies rely on identification to carry out security services in Nigeria
11. Ministry of Defense (MoD): responsible for national security of Nigeria
12. National Immigration Service (NIS): operates a registry of people with a valid passport or travel document
13. Federal Road Safety Corps (FRSC): operates a registry of drivers
14. Nigeria Prison Service (NPS): operates a registry of prisoners, both past and present
15. State agencies: Government agencies at the State level, and within Local Government Agency(LGA) and wards, rely on identification to offer services to people and to carry out State-level government functions.
16. Private sector: Firms in the private sector rely on ID to offer services to consumers.
17. Financial institutions
18. Telecommunications service providers
19. Healthcare service providers (including health insurance companies)
20. Regional bodies: Economic Community of West African States (ECOWAS) is promoting the regional use of identification for greater regional integration in West Africa

7.5 HOW PRIVATE VENDORS GET PAID

Enrolment of individuals remains free. However, licensed private vendors using their own resources to carry out enrolment and NIN issuance services, would be remunerated on a pay-per-play basis. That is, they get paid for each successful enrolment of a person, complete with the issuance of a valid unique National Identification Number (NIN). The rising hope for this identification process might not be as rapid as assumed, as we understand that the wide spread of this level of technology has a lot of factors hindering it.

8.0 CONCLUSION

This paper has made an applaudable attempt to examine digital identity and digital identification. As the world now tends increasingly towards digitalization, these two aforementioned concepts are emerging as growing trends and issues of great concern. In fact, for a growing number of public stakeholders and citizens, it is already a day-to-day reality.

It is interesting to note that this work delved into these issues and many more by defining digital identity and identification, distinguishing between both concepts, examining the various laws and policies on digital identity and identification, and expounding on the state of digital identity and identification in Nigeria.

A lot of discoveries were made in this work and it has been noticed that despite the efforts of the government in this area, many things still need to be done in Nigeria. The government needs to take the issues of digital identity and identification more seriously, the various legislations and regulations in the area should be adequately implemented and enforced and there is need to create more awareness among the people in order to ensure that the issues of digital identity and identification do not become a mirage in Nigeria.