NATIONAL POLICY AND INSTITUTIONAL FRAMEWORK

FOR AN IDENTITY MANAGEMENT SYSTEM FOR NIGERIA

Presidential Implementation Committee on the National Identity Management System, Consumer Credit System and National Outsourcing Initiative.

Office of the Secretary to the Government of the Federation, The Presidency, Abuja.

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LIST OF ACRONYMS

AFIS:	Automated Fingerprint Identification System
ATM:	Automated Teller Machines
BTO:	Build, Transfer and Operate
CAD:	Card Acceptance Devices
DNCR:	Department for National Civic Registration
EIDS:	Existing Identification Schemes
FIRS:	Federal Inland Revenue Services
FRSC:	Federal Road Safety Commission
GMPC:	General Multi-Purpose Card
GSM:	Global System for Mobile Telecommunication
ICT:	Information Communication Technology
IDS:	Identification Schemes
IDSP:	Identity Solutions Provider
INEC:	Independent National Electoral Commission
NEEDS:	National Economic Empowerment Development Strategy
NID:	National Identity Database
NIMS:	National Identity Management Solution
NHIS:	National Health Insurance Scheme
NIMC:	National Identity Management Commission
NPC:	National Population Commission
NIS:	National Identity Systems
PENCOM:	National Pension Commission
PKI:	Public Key Infrastructure
PPP:	Public Private Partnership
VPN:	Virtual Private Network
WAN:	Wide Area Network

NATIONAL POLICY AND INSTITUTIONAL FRAMEWORK FOR AN IDENTITY MANAGEMENT SYSTEM FOR NIGERIA

1.0 Introduction

The Federal Government, in its effort at revitalising the Nigerian economy, has embarked on a package of economic reforms as encapsulated in the NEEDS document. Its unwavering commitment to the implementation of these economic and social reforms in order to reposition Nigeria has been consistently demonstrated in the continuous review and enunciation of complementary policies to further unlock hidden economic potential in specific sectors of the Nigerian economy as well as enhance governance processes. Government will continue to deliberately promote private sector development through instituting appropriate policies, procedures and structures that would further stimulate private sector led economic growth and development with long term social and economic benefits to all Nigerians.

One of such efforts by Government is the enunciation of the national policy and regulatory framework on consumer credit which is aimed at enhancing access to consumer credit by Nigerians. Credit providers have often expressed the view that the inadequate identity management system and in particular, absence of a reliable identity verification process have contributed significantly to the distorted growth and development of the consumer credit market in Nigeria.

It is Government's firm belief that a sustainable consumer credit system will thrive in an environment of enhanced identity management system with secure and reliable verification and authentication parameters. Accordingly, Government's primary interest is to establish a reliable identity management system that would, amongst other things, facilitate the orderly development of the consumer credit system in Nigeria. It would involve the development of a national identity database which would further enhance governance processes. For these and various other reasons, Government decided recently to review existing identification schemes in the country so as to determine ways of improving on the unique identification of individuals, (citizens and foreigners) and corporations in Nigeria and develop a national system of identity management.

Following Government's acceptance of the Report of the Committee on the Harmonisation of National Identification Schemes, a national policy and institutional framework for an identity management system for Nigeria has been approved for expeditious implementation by the Presidential Implementation Committee under the Chairmanship of the Secretary to the Government of the Federation.

Government recognises that there are currently existing identification schemes in the private sector and in various agencies and departments in government, including the ongoing National ID Card scheme at the Department for National Civic Registration (DNCR). In particular Government recognises that there are impediments to the development of a system of national identity management and has enunciated this policy to address the issues, procedures, processes and set the basic parameters for the introduction of a unique system of national identification, establishment of a national identity database and thereby create an identity management system for Nigeria that would be secure, widely accepted, functional and cost effective.

2.0 The Need for a National Identity Management System for Nigeria

2.1 Introduction

The issue of identity management of individuals, organisations and other public institutions remains a core function of government. Issues involved in creating, using, changing and ending an identity cuts across technical, legal, procedural and policy dimensions. This has even been made more complex and demanding with the advent of the information age and the capabilities for manipulation and stealing of information, thus raising issues of security, privacy and fair information practices as governments seek better means of service delivery, interoperability across government and private sector systems and enforcement of law and order.

2.2 Unfortunate Misconceptions

Often when people think or talk of **identity**, which is a reference or designation used to distinguish a unique and particular individual, business or device, the impression is created that it is just as easy as having another ID card or piece of paper on which a person's names are written. And truly there exists in the country today various kinds of representation of an individual's identity. Unfortunately most of them can be duplicated/replicated and therefore prone to all kinds of identity fraud. Presently there is no unique national identification scheme in Nigeria that is linked to a national identity database with appropriate access and in the case of government agencies, interoperability.

Yet there is need for an **identity management system,** that is, the set of principles, practices, policies, processes and procedures that are used to realise the desired outcomes related to identity. Furthermore this identity management system should provide a unique, reliable, verifiable and secure way of authenticating an individual's identity. It should provide for not just a unique individual identifier, but also a national database, secure access,

widely accepted and can support a smartcard fitted with a chip on which e-government services as well as other private sector applications can be installed.

For most countries today, the debate is no longer on the need to have a system of uniquely identifying individuals and businesses but on the selection of appropriate technology to authenticate the identity of citizens and businesses. In particular such a system would provide for active participation of various stakeholders in the process of **establishing an identity**, **communicating an identity** and **assuring an identity**. It is true that the competing policy interests range from protecting citizens' freedoms, privacy and other prerogatives. There is also the need to ensure institutional efficiencies, law, order and security.

The broader question of concern remains, how desirable is it to have a single national system of identifying all citizens in order to accomplish the legitimate business of government – **law enforcement, intelligence, social and economic development, etc.** In any case, both Government and the Private Sector have their respective roles to play in the development of a national identity management system.

At present Nigeria does not have a central national database and the accompanying systems to support secure, reliable identity verification and authentication. It is therefore easy for an individual to acquire identity cards with different names, leading to the high incidence of identity fraud.

Development in ICT and especially identity management where it has been significantly deployed, has enhanced governance processes everywhere in the world.

A national identity management system that enables a secure, reliable and authentic verification of an individual's identity anywhere across the country would facilitate service delivery both in government and private sector, like access to consumer credit which requires proper identification of the consumer.

Therefore Government believes that a well set up national identity management which addresses the lapses and constraints in the current identification environment would help bring identity management in Nigeria to global standards using modern technology and global best practice.

Government proposes to create a system that would direct attention to identity management, away from card issuance.

This new system would ensure that there is a unique way of identifying an individual anywhere in Nigeria and the system would have high integrity, confidentiality, be accessible and non-repudiating. It would be such that when you walk into a place and your identity is obtained from you, it should be possible to ascertain that you are who you say you are and this can be repeated everywhere around the country with the same result.

2.3 Concern of Government

Government has identified the need to integrate the various Identity Schemes (IDS) into one effective and functional National Identity Management System (NIMS) to complement its programme of social and economic reforms. Amongst other things, this would provide a reliable system of uniquely authenticating and verifying the identity of every individual (Nigerian and expatriate), boost national security through efficient and reliable identity authentication, promote consumer credit and minimise identity fraud. Governance, especially in terms of e-government services, (which is the way to go for Nigeria), has continued to depend on improved national identity systems which enhances security, planning and social development, it is therefore crucial to develop an identity management system for Nigeria.

Government's role goes beyond the provision of an enabling environment for private sector initiative, since there are specific applications that enhance governance processes, issues of privacy and therefore, accessibility, security and rights. Indeed innovations in national identification systems have moved so fast that it is imperative that Government's intervention should foster the adoption of uniform standards and the most modern applications so as to achieve online and offline capture of demographic and biometric data, well organised access to verification and registration, multi-tier architecture, secure management of the document lifecycle, biometric personalisation, off-line and on-line identity verification as well as enhanced disaster tolerance and recovery levels.

Therefore Government is interested in the establishment of an effective, functional and efficient system of identity management that employs the benefits of modern technological developments in:

(i)   seamlessly integrating existing and future identification schemes;

(ii)   instituting a unique national identification scheme;

(iii)   providing government with an opportunity for enhanced deployment of existing and other possible government applications;

(iv)   develop a national identity database as well as provide a common platform for related applications;

(v)   institutionalise a reliable system for verifying and uniquely authenticating the identity of every Nigerian including those with the legal rights to reside in Nigeria.

It is therefore paramount that Government should lead the way by setting the rules of engagement that would encourage the private sector to invest in the development and roll out of a unique national identification scheme as part of the development of a national system of identity management for Nigeria. Government is mindful of the historical effort at developing this system and proposes in this policy document to achieve the goal through a clear and strong partnership with the private sector for the funding and operation of the system subject to national security interests.

2.4 Current Environment for National Identity Management

There is currently no centralised national identity database and no system of national identity management which efficiently links private sector ID schemes with the public sector schemes.

While the financial services sector has been most proactive in the deployment of identification schemes in the delivery of their services, these have differed from institution to institution within the sector. The result has been several identification schemes and databases such that an individual's identity data is replicated by the various institutions offering service to that person.

Government agencies, notably National Pensions Commission (PENCOM), National Health Insurance Scheme (NHIS), Federal Road Safety Commission (FRSC), National Population Commission (NPC) Nigerian Immigration Services (NIS), the Department for Civic Registration (DNCR), Independent National Electoral Commission (INEC) also hold considerable databases with no viable integrated access and interoperability in place to enhance service delivery in government even when some of these institutions have introduced smart card technology into their schemes. Thus a reliable system for verification and secure authentication of an individual's identity has not been established.

The current environment for identity management is therefore less than desirable. Government therefore proposes to organise identity management in such a manner as to bring all government database into an interoperability loop and also provide an institutional framework for managing the system so as to be able to introduce a unique identification scheme that would facilitate the establishment of a national identity database for Nigeria.

2.5 National Identification Schemes and National Identity Management

Government recognises that the issue of a national identity management system has very often been misunderstood. Often the proposal to develop a national identity database and introduce a unique national identifier and the consequent issuance of a multi-purpose (chip technology) smart card, is confused with the additional effort of ensuring that interoperability and secure access to the database is achieved through connectivity and seamless integration with existing identification schemes. Ensuring that this is properly managed under a unified structure that is guided by set principles, practices, procedures and policies are even further misconstrued.

The focus of this policy is therefore not just the introduction of a unique identification scheme with a resultant 'card' having certain hitherto unavailable features and characteristics, but the development of an integrated interoperability framework, a national identity database and an agency charged with the responsibility for managing the system which would be funded, built and operated under a PPP scheme.

Government proposes, in this policy initiative, to embark on massive education of the citizenry on the benefits of instituting a national identity management system, comprising a national identity database, a unique national identification scheme and a multi purpose smart card.

Government's view is that an identity management system should support common identity needs of government and private sector transactions, reduce costs, enhance service delivery, further safe guard the public order as well as preserve and improve on individual privacy.

A smart card designed to accommodate any combination of government services and payment applications which will be loaded on any chip and on any acceptance device that conforms to the Multiple Purpose Card (MPC) standard is therefore desirable.

Accordingly Government proposes to, aside from the harmonisation of existing schemes, introduce a smart card with a payments application which would be integrated with existing identification schemes.

2.6   Introduction of a Unique National Identification Scheme

It is proposed that a General Multi-purpose Card (GMPC) would be adopted for Nigeria. It would be based on the creation of a national identity database using a system of unique identification that has a national application and which conforms with global best practice.

The GMPC technology allows for the use of a chip (smart card) in which different public and private sector applications can be loaded into one card, with secure linkage to a secure database with the associated biometrics and strong authentication characteristics.

As earlier noted, the scheme would have the following distinguishing elements:
(i)   A Database;
(ii)   A Unique Signifier for every Individual, including at least:
        (a)   A 'Unique Identifier';
        (b)   A Biometric Entifier ;
(iii)   An (Id)entification Token (that is the GMP Card);
(iv)   Mechanisms for Identification and identity Authentication;
(v)   Widespread Use of Data (Flows, identifier and Database);
(vi)   Obligations on stakeholders.

3.0 The National Policy and Institutional Framework

3.1 Direction of Policy

Government's proposal is for the integration (upon harmonisation) of existing identification schemes, the introduction of a unique identifier (based on individual biometrics, and creation of a national identity database) and the issuance of a GMPC that would facilitate the introduction of a combination of government applications and other payment solutions. It is expected that this scheme would be driven by the private sector and incorporates the most modern and tested technological applications in identity management.

Government therefore proposes a public private partnership for delivery on the various components of the revitalised identity management system including, where necessary renovation and upgrading of existing institutions and processes. It proposes to incorporate existing schemes such that interoperability can be achieved and, over the long term a unique national identification scheme would become institutionalised as a means to enhancing e-governance in Nigeria.

This national policy and institutional framework provides a basis for the orderly introduction of the unique national identification scheme and creation of a national identity database to provide a reliable system for verifying and uniquely authenticating the identity of every individual in Nigeria.   It also provides the framework for harmonisation of existing identification schemes of government, integration of existing databases and establishment of a management agency to oversee the sustainable development of the system.

3.2 Policy Thrust

Government's primary intention is to first harmonise existing identification schemes and subsequently introduce a unique national identification scheme.

Government's second policy thrust is the institutionalisation of a system of identity management for the country with a national identity database that would be reliable and secure, enhance e-governance as well as provide payment applications beyond the public sector activity.

Finally Government proposes to establish an environment of identity management that is safe, secure, provides an effective database and offers a reliable platform for the further development of the consumer credit system in Nigeria.

3.3 Policy Objectives

The overall policy objective is the promotion of an enabling institutional, legal, supervisory, technological and infrastructural environment for the sustainable development of a national identity management system with a unique national identification scheme.

Accordingly Government's policy objective would remain focused on the need for identified system of technologies, business practices, law and policies that would ensure the attainment of the following specific goals:

(i)   Reduction in the cost of governance through integration and interoperability of government database silos in various agencies and departments;

(ii)   Enhancement of the quality of government service delivery through providing a unique national identification system and a multi-purpose smart card with chip technology that incorporates government applications and payment systems;

(iii)   Safe guard public order and facilitate the enforcement of law and order;

(iv)   Preserve and improve upon individual privacy;

(v)   Enhance security of identity information;

(vi)   Support common identity needs of government and the private sector;

(vii)   Ensure global best practice in the process of selection and adoption of appropriate technology and solutions provider and general management of the identity management system in Nigeria.

3.4 Policy Targets

It is Government's intention to:

(i)   Achieve the harmonisation and complete integration of the various ID related databases of government within 12 months of implementation of this policy;

(ii)   Establish a National Identity Management Commission within 6 months of the enactment of the appropriate legislation to manage and oversee the operation of the national identity database, national identification scheme and the integrated network of databases;

(iii)   Commence the establishment of a National Identity Database using automated fingerprint biometric (AFIS) to uniquely and unambiguously identify citizens and other legitimate residents in Nigeria, within 12 months of implementation of the policy;

(iv)   Implement the Public Private Partnership (PPP) scheme for creating the database, achieving the harmonisation and introducing the GMPC within 12 months of implementation of the policy;

(v)   Set up a standard and secure process for issuance of the GMP Smart Card to at least 12million Nigerians by the first year of implementation of the policy;

(vi)   Provide a platform for other e-governance services within 18 months of implementation of the policy;

(vii)   Provide a secure and operationally efficient system for registration and enrollement of individuals and businesses all year round and spread across the country, beginning with 18 registration centres in the first 12 months of implementation of the policy.

3.5 Policy Strategies

To accomplish the above stated objectives and targets the following strategies would be pursued:

(i)   Government would secure a partnership scheme with the private sector in the deployment of an appropriate technology and National Identity Management Solution (NIMS);

(ii)   The Department for National Civic Registration (DNCR) would be reorganized as part of the new National Identity Management Commission (NIMC);

(iii)   Government would continue to appropriately fund the development of the national ICT infrastructure backbone to support the creation of a national data centre and the establishment of the national identity database;

(iv)   Immediate review and introduction of required and or necessary legislation;

(v)   Review, renovation, replacement and or upgrade of ICT infrastructure facilities at various government agencies with databases as part of the first phase of the proposed integration scheme;

(vi)   Undertake a Privacy Impact Assessment to determine the scope and extent of issues in the realm of privacy to be addressed in the actual implementation of the National Identity Management;

(vii)   Develop a detailed timeline for the integration of the databases, creation of the national identity database and introduction of the Identity Management Scheme.

4.0 Components of the National Identity Management System

It is proposed in this policy that the national identity management system for Nigeria would include the following institutional and infrastructural arrangements:

4.1 Existing Identification Schemes
Government's view is that existing identification systems are very useful and should be available and optimally utilised in the process of governance. Unfortunately the absence of an integrated system of access and especially interoperability, off line and on line access, has limited the use into which databases in different organs of government have been put.

Current systems of identification especially at the Department for National Civic Registration (DNCR), National Health Insurance Scheme (NHIS), National Population Commission (NPC), Federal Road Safety Commission (FRSC), Federal Inland Revenue Services (FIRS), Independent National Electoral Commission (INEC), and Nigerian Immigration

Services (NIS) and other such schemes and identity databases in both the public and private sector constitute an integral part of the proposed national identity management system.

4.2 A National Identity Database

Government proposes the development of a national identity database. It would be a hub system which would provide a linkage among multiple databases currently in existence, including the new national identification scheme, thus achieving a 'virtually centralised' database. In addition there shall be a National Data Centre (with adequate disaster tolerance). It would be networked to all existing and the new identification schemes and under the management of the proposed National Identity Management Commission (NIMC). The process of integration of the databases and centralising management through the NIMC would also involve the launch of a new unique national identification scheme. This scheme, which would lead to the creation of a new database, would deploy a unique identifier, (requiring every person in the country to present themselves for registration, and to provide copies of documents that attest to their use of a name). Through this means and the harmonisation that would be achieved, integration of data would be facilitated to institute a secure national identity database.

The scheme would include the ICT infrastructure upgrade and harmonisation of the existing databases in government agencies, based on a national minimum identification criteria in order to achieve uniformity on the virtual identity platform.

Any national identification scheme has a database at its core, and is crucially dependent upon its existence, on the quality of the data in the records, and on the reality of the inference that each record has a one-to-one correspondence with a particular individual. It is Government's intention to achieve this objective through the introduction of the unique identification scheme and a supporting multi-purpose card.

4.3 Institutional Mechanisms for Managing the System

Government proposes the establishment of a National Identity Management Commission (NIMC) whose functions would include the monitoring, regulation, supervision and management of the national identity database and the new unique national identification scheme under a partnership arrangement that would involve the private sector in a concession agreement for the setting up, production and operation of the infrastructure.

Existing databases would continue to remain with the various agencies under a harmonised database structure (virtual platform) and an upgraded infrastructure and connectivity to

facilitate interoperability. It is also expected that the various payments platforms in the country would become part of the application solutions on the multipurpose smart card that would be introduced to embody the unique national identification scheme and utilise the national identity database.

Government has taken steps to ensure the speedy development of the appropriate ICT infrastructure backbone including the construction of a National Data Centre to enhance availability of the database and its management processes including access, interface and data update processes.

To facilitate the effective transition to the new system, it is proposed in this policy to submit a legislation which would provide for the repeal of the Act establishing the Department for National Civic Registration (DNCR), establishment of the NIMC and the transfer of the assets, liabilities and functions of the DNCR to the NIMC. The current functions of the DNCR would continue to be done under the NIMC.

4.4 Financial Arrangement for Managing the System

Government recognises the need to ensure that the new system does not remain a perpetual cost burden on national treasury. To ensure efficiency and expeditious implementation of the transition programme including the introduction of the unique identification scheme, Government proposes the introduction of a Public Private Partnership Scheme.

Under this arrangement, Government, represented by the NIMC, would grant a concession to a firm/consortium in a Build Transfer and Operate (BTO) agreement, for the introduction of the unique identification scheme, development of the appropriate infrastructure and institutional arrangement for the creation of the database and inter-connectivity, management of the system, production and issuance of the multipurpose card and the related administrative issues. Government's contribution to the scheme would involve the employment of existing infrastructure which would be subsequently renovated and or upgraded under the scheme as appropriate. The cost of upgrade of existing schemes so that they can conform to the new platform would also be borne by the PPP scheme.

The PPP partners, who shall include Identity Solution Providers (IDSP), Financiers and Operators, would fund the project implementation and roll-out (including the upgrading and retrofitting of assets of the DNCR, construction of the National Data Centre, NIMC Head Office and equipment supplies consistent with Government's specifications as detailed in the Build, Transfer and Operate Agreement (BTO).

Detailed financing arrangement and cost structure would be agreed with the PPP partners based on the work of the Presidential Implementation Committee set up by Government to over see the successful implementation of the project. There shall also be financial advisers to the project to ensure optimal cost and benefits to the citizenry.

4.5 The General Multi-purpose Smart Card (GMPC)

Government proposes in this policy to introduce a General Multi-purpose Card (GMPC), which allows for the use of a (smart card) technology in which different public and private applications would be installed. The essential key to a GMPC is the linkage to a secure database with biometric verifications for an individual's identity.

The benefits of the GMPC include the fact that it facilitates identification, authentication, non-repudiation and portability in identity management. The GMPC Technology has a framework that allows integration of many applications into one multipurpose card which would enhance governance and payments in Nigeria.

4.6 A Unique Identification scheme (Signifier) for Every Individual

Government proposes in this policy, the establishment of a unique national identification scheme which would result in the institutionalisation of a unique signifier for every individual. This unique means of relating an entry in the national identity database (a digital persona) to a physical human being is required to ensure the quality and reliability of the database. Its major features would include the following:

(i)   **An 'Identifier':** Usually a series of digits and may include alphabetic characters, which is commonly assigned to each digital persona, in such a way that no two digital personas have the same identifier. Also once allotted an 'identifier' it would be impossible to have another 'identifier' allotted to the same person in the same database with the same biometrics.

(ii)   **A Biometric Entifier:** Which would involve the use of a measure of aspects of the physical person. Government proposes that this would require each enrolment to provide a set of 10 prints of the fingers and thumbs and the face. The biometrics are captured, encoded, and stored in the database (and also the smart card).

(iii)   **A token of the identification:** It is proposed in this policy that an individual's signifier would be accessible from the database by a secure means which could be a device which can read on-line and off-line using an identification token, that is

'identity card' which would have a chip on it. It is further proposed that this identity card would be a multi-purpose card with provision for installing government and private sector applications.

(iv)   **Mechanisms for Identification and Identity Authentication:-** The new system envisioned would have a means of identification which requires that an individual's data (or biometrics) is collected and a trawl of the entire database would be conducted for possible matches. It would also provide for the authentication of an individual's identity (card user) through a system of 'entity identification' whereby the data (or biometrics) collected is used to test the proposition that the person presenting it is the same human being that the entry in the national database is meant to relate to.

Identity authentication, a process whereby checking is performed, in order to be confident that the person presenting the identity is entitled to use that identity, facilitates the early detection and prevention of fraud.

The aim is to ensure that each identification card would only be used by 'the right person' through entity authentication of the pre-recorded biometric of that person.

This entity authentication would be performed when the person submits to the collection of a new biometric, which is then compared with the one recorded on the card. The association of the person with the card can thereby be established; the unique national identity code is then extracted from the card and applied for the purpose of the transaction.

(v)   **Widespread Use**
Government proposes to facilitate the widespread use of the new identification scheme as part of its efforts to encourage the generation of sufficient data-points to track and provide a means for control of illegal conduct and activity, amongst other things. This is one way in which a national identity database, with unique signifier and a multipurpose smart card can be useful to governance. Accordingly, it is proposed in this policy that there would be various levels of data flows:

a.   ***Widespread Data Flows Containing the Identifier***
This would involve the flow of data between organisations that perform registration (especially under the harmonised system) and the operator of the national identity database (at NIMC), the issuer of the signifier, and the issuer of the card (the operator or solution provider under the PPP

scheme being deployed for this purpose). There would also be access to the data flow between law enforcement agencies where necessary.

Due to the fact that the multi-purpose chip based smart card would provide for uploading of private sector payment applications, access would also be defined for this category of users (such as financial transactions). They too must interact with the hub database.

b. *Widespread Use of the Identifier*
To facilitate information sharing amongst Government agencies, it is proposed in this policy to harmonise the various identification schemes including ensuring that the use of the identifier under the new scheme is enhanced.

c. *Widespread Use of the Database*
Any national identification scheme involves widespread use of the hub-database, or information from the hub-database. Although in its early stages this would be restricted to government agencies under the harmonisation programme, the introduction of the unique national identification scheme would ensure that access to the national database is further expanded and enhanced.

Therefore, it is proposed that alongside the harmonisation there would be the upgrading of the various schemes to achieve uniformity of data gathering, seamless integration and access.

(vi) **Obligations of Stakeholders**
Government proposes in this policy to encourage the use of the new national identification scheme to further enhance the system of individual identity verification and authentication and thus foster the growth of consumer credit in Nigeria, amongst other benefits. Furthermore specifications for business processes which are included in the applications on the multipurpose card would require encouragement if those cards are to be used. Therefore there is need to provide a mechanism for encouragement and motivation.

Accordingly Government proposes to introduce a legislation that would enhance the acceptance and use of the smart card by specific categories of Nigerians and legal residents. Imposition of this responsibility is simplified by reference to the type of cards and transactions that are specifically covered in the system.

Government proposes in this policy that every individual who is sixteen (16) years and above would have:

a.   An entry in the national identification scheme with his own unique identifier;

b.   A token which evidences the identifier (that is, the GMP card);

c.   To produce the GMP card when undertaking certain transactions or dealings with organisations, both in the public and private sector;

d.   To submit to biometric measurement whenever an organisation with power demands it. The power may derive from legal sources or based on market conditions (transaction precondition).

In view of the harmonisation process, the deaths and births registration would become integrated into the national identity database. This would thus ensure that registration is captured at birth while enrolment of biometrics is subsequently captured and deaths are recorded accordingly to provide an 'end' to the use of an identification signifier in the database.

Government proposes to impose other obligations on other stakeholders to complete the circle of fostering the active use of the new scheme. It is recognised that unless this is done, the scheme would not achieve its purpose. These obligations would include the requirement to: demand for the Card and perform identity authentication, record the identifier and where needed, report information using the identifier and apply sanctions to people who fail to produce their Card (provided sufficient time is given before this comes into effect).

4.7 Harmonisation of Existing Identification Schemes (EIDS)

Government recognises the need to establish an interoperable system with sufficient interactive window to facilitate the use of available database by government agencies without hindrance. Furthermore, the establishment of a system of national identity requires the harmonisation of existing systems to facilitate standardisation and subsequently achieving uniformity with a view to upgrading the entire individual's identity verification and authentication that is reliable and secure.

The harmonisation scheme underscores Government's resolve to implant a system of identity management for Nigeria and clearly differentiates current efforts from previous arrangements. The emphasis being 'identity management' rather than 'card issuance'. Therefore, whereas the harmonisation programme would facilitate the development of a

national identity database, the introduction of the unique identifier would further enhance the use of the database especially when the multi purpose cards with its numerous applications are introduced.

Current identification scheme would become harmonised in phases so as to ensure seamless integration of identity infrastructure and 'change-over' to the new set of unique identifier requirements under the new system. These existing systems represent the 'legacy structure' while there would be a superstructure, represented by the new scheme, a national identity database and the NIMC which would be responsbile for the supervision and management of the system.

5.0 Legal, Institutional and Supervisory Framework

5.1 Introduction

To ensure appropriate legal, institutional and supervisory framework, Government proposes to review existing legislations and where necessary submit appropriate Bills for consideration of the National Assembly for enactment. There are two categories of issues in focus here: existing legislations and their provisions and required legislations.

5.2 Existing Legislations

Existing legislations which provide for one form of identity data collection or the other include the following:

(i)   National Civic Registration Act;
(ii)   Passport Act;
(iii)   Immigration Act;
(iv)   National Population Act;
(v)   The National Health Insurance Scheme Act;
(vi)   The INEC Act;
(vii)   The FIRS Act;
(viii) Births and Deaths (Compulsory Registration) Act; and
(ix)   The Pension Reform Act.

Whilst these statutory roles would continue to be performed, the integration of the various schemes will enhance interoperability and ensure that ultimately the introduction of the unique identifier would further strengthen the national identity database, enhance access, verification and authentication processes.

5.3 Required Legislation

To ensure a seamless transformation of the DNCR from a Department to a Commission, a Bill for the enactment of an enabling law for the establishment of the National Identity Management Commission (NIMC) would be submitted to the National Assembly for consideration for enactment into law.

The proposed Act would provide the necessary framework, regulatory and supervisory mechanism for the management of the National Identity Database (NID) and the introduction of the unique national identification scheme including the relevant information to be obtained and how.

Government proposes that there would be definition of the various transactions for which a GMP Card is compulsory in the Bill.

5.4 The Proposed National Identity Management Commission Act

In line with global best practices, Government proposes in this policy, the establishment of a Commission which would be carved out of the present DNCR to carry out the functions of supervising and managing the national identity database, in addition to its other functions.

The object of the proposed Act is to make provisions for the establishment of a National Identity Database (NID) and the National Identity Management Commission (NIMC) charged with the responsibilities for maintenance of the National Database, the registration of individuals, and the issuance of General Multi-Purpose Identity Cards and for matters connected therewith.

The proposed Act covers a wide range of issues including:

(i)   Establishment, functions and staff of the NIMC
(ii)   Functions and Powers of the Commission
(iii)   Financial provisions
(iv)   Establishment of a National Identity Database
(v)   Assignment of National Identification Numbers
(vi)   Mandatory use of the National Identification Numbers for Transactions
(vii)   Offences and Penalties
(viii) Miscellaneous provisions, etc.

6.0 IT Infrastructure for the National Identity Management System

The deployment of a complete identity solution requires an integrated national ICT infrastructure which would support the generation, storage, use and application of the database across a wide spectrum of users within the country. Accordingly, this policy proposes the following complementary ICT infrastructure development.

6.1 Necessary Infrastructure requirements

(i) Registration Centres with full ICT infrastructure
It is proposed that the registration and enrolment procedure would be standard and available throughout the year. In which case, it would be possible for an individual during the working hours on any day to present himself for registration under the new system as registration would be a continuous exercise at designated centres. These centres would be fitted with necessary ICT infrastructure and linked to the national identity database online real time.

(ii) The Central Hub
To provide a superstructure for the new system requires the establishment of a central location where the National Identity database would be situated and the network connections would terminate with sufficient security and ICT architecture conducive for the interoperability of the system. The Registration Centres would be the 'service centres' of the super structure. The super structure would include the NIMC head office and the national database / data centre.

(iii) The Legacy Systems
All the existing databases that are hosted by the relevant government agencies constitute the 'legacy system'. The legacy system and their network (which would be retrofitted, upgraded and integrated into the new system) would for the time being, continue to be responsible for data capturing (i.e. biometrics, including photographs, and other details specific to the agencies' statutory responsibilities). They will in turn communicate with the 'super structure' or central hub at the NIMC as and when they so require.

(iv) Card Acceptance Devices (CAD)
It is proposed that the General Multi-Purpose Cards (GMPC) installed with specific applications would be issued. It is therefore necessary to have Card Acceptance Devices to facilitate access to the central database for identity verification and applications utilisation. CADs to be deployed in the new system would include hand-held devices, mobile or stationary devices such as the ATM (which is now widely in use), digital kiosks, finger print scanners, Point of Sales, etc.

(v) Connectivity

It is proposed that the new system would require the incorporation of existing connectivity and establishment of new ones to achieve a secure connectivity with the hub (using closed Wide Area Network (WAN), Virtual Private Network (VPN), Dial Up or Fibre Optics), the CADs (using Dial up, Global System of Telecommunication (GSM), and the payments application (bank connectivity) through the established switching organisation, for both acquisition and settlement functions.

(vi) Automated Finger print Identification Systems (AFIS)

Currently some of the existing databases in different government agencies use disparate AFIS standards for compressing and storing finger print images. It is proposed under this new system that there would be a uniform AFIS which would be specified by the NIMC although for the time being, each agency would continue to store its own finger prints to suit its statutory responsibility. The implantation of a uniform AFIS would facilitate exchange of and access to finger prints using the central database. The NIMC would house its own AFIS which would be attached to the national identity database.

6.2 Token of Identification (GMPC)

Each individual registered under the new system or whose individual database is identified under the new scheme would have a unique identifier issued to him. This would enable the issuance of the GMP Card which would have a chip implanted on it and have the individuals identifier elements for specified applications uploaded on it including:

(i)   National identity;
(ii)   Immigration details (passport);
(iii)   Drivers licence;
(iv)   Medical insurance;
(v)   Electoral system;
(vi)   Tax.

to mention a few.

Accordingly it would be possible to integrate the proposed GMPC with the various existing government agencies' databases including the above listed identification schemes.

6.3 PKI and Other ICT Infrastructure

There are other ICT infrastructures, which would be needed to implant the new identity management system that would be provided by the solution providers as part of the hardware and software to be deployed to introduce the new system.

With specific reference to public key Infrastructure, it is proposed in this policy that the National ICT infrastructure backbone would be expeditiously deployed to enhance the effectiveness and functionality of the new system. Thus, Government has embarked on the upgrade and introduction, where necessary, of appropriate infrastructure through the Galaxy Backbone Plc and the Nigeria Communications Satellite Limited and other agencies of government to ensure adequate infrastructure support for the new system. It is expected that the complement of infrastructure would facilitate the capturing of data including biometric processing and management in a secure and efficient manner.

Furthermore adequate security and access procedures would be incorporated such that the integrity of the system is assured.

7.0   Funding the National Identity Management System

Government is mindful of the need to introduce a new system that would be reliable and sustainable. It has consequently decided on a public-private sector partnership scheme. The scheme would involve the concessioning of the development and implanting of the new system through private sector funding under a 'Build, Transfer and Operate (BTO) model for a specified number of years.

Currently members of the public pay for each identification scheme they are registered for. It is expected that under the system, the charges would be streamlined and over time, reduced with total elimination of duplication. It would therefore be possible for the PPP scheme to finance and sustain the new system.

The objective is that government will not fund the new national identity management system although for obvious national security reasons, the database would remain the property of the Government.

8.0   Consultation with Stakeholders

The overall objective of policy is to provide direction on the deployment of identification technology and identity management solutions with a view to achieving an orderly deployment of solutions that enhance service delivery across the country.

The expectation is that from birth, all citizens are covered by the new scheme and the identity history is captured early and made to be part of a national identity database.

There have been several misconceptions and oftentimes misguided comments about the

new system and its benefits. Government therefore proposes in this policy, to undertake extensive public awareness campaigns in respect of the benefits of the new scheme and in particular, the benefits of the GMPC.

Furthermore Government proposes the integration of private sector identity initiatives through the various switch platforms and payment solutions in a phased manner. Continuous consultation with the private sector would continue to be an essential part of the scheme for giving effect to this policy.

Based on the need to bring registration centres close to citizens, Government would explore the option of partnering with States and Local Governments to establish Registration Centres in the Local Government Head Quarters. Also establishment of Registration Centres in Post Offices and such public institutions would be given special attention.

It is Government's belief that the PPP scheme for the funding construction/rehabilitation of existing infrastructure and introduction of the ID Scheme would be very beneficial to the citizens.

9.0 Implementation Timeline

S/N	Activity	Objective	Timeline
1.	Constitution of Committee on Harmonisation of Identification Schemes in Nigeria	To advise Government on ways and means of enhancing identity management in Nigeria	August 2005
2.	Submission / Approval of Committee Report	FEC Approval of recommendations of the Committee	February 2006
3.	Implementation Committee submission of work programme	FEC Approval of implementation strategy	May 2006
4.	Develop a Policy document on the institutional framework for National Identity Management system	To Enunciate Government's proposed action plan and the objectives for the development of the identity management sector	August 2006
5.	Commence Due process on selection of ID Solution provider under the PPP scheme	To determine, through due process, a most suitable ID solution provider under a PPP scheme to fund the roll-out of the new system	August 2006
6.	Develop and submit draft Bill for the Establishment of the National Identity Management Commission to the NASS	To provide an institutional, regulatory and legal framework for the implementation of an identity management system in Nigeria.	September 2006
7.	Commence Due process on selection of Project Management and Communication Consultants for NIMC / GMPC project.	Specialised service providers to guide project implementation and brand management	November 2006
8.	Organise stakeholder workshop on the policy document and draft Bill	Provide a basis for stakeholder dialogue and input towards implementation	February-March 2007
9.	Submit final policy document to FEC for approval	Formal approval of governments policy document and proposed action plan after stakeholder consultation	April 2007
10.	Possible/Anticipated passage of NIMC Bill	Provide institutional, legal and regulatory framework for identity management in Nigeria	Feb/May 2007
11	Launch of policy document and signing ceremony completing the selection process for the solutions provider	To commence actual implementation of the national policy and institutional framework for the national identity management system	May 2007
12.	Design and build the National Data centre and back up	To house the national identity databases amongst others by Galaxy Backbone Plc	Commence February 2007

S/N	Activity	Objective	Timeline
13.	Design and provisioning of the NIMC Head Office: Pre-Design work stage	Commence conceptualisation and setting up of the central hub for the new system	Commence May 2007
14.	Perfect PPP Agreement (including financial arrangements)	To facilitate the funding and commencement of the infrastructure development for the new system	May 2007
15.	Privacy Impact Assessment Study	To determine the nature and extent of privacy issues involved in the new scheme and how to take care of them	June - August 2007
16.	Documentation of key business processes for the National Database/GMPC	Commence deployment of operational plan for the new system	June - August 2007
17.	Documentation of Processes for the harmonisation of various ID Initiatives of Government by the Systems Integrator	Achieve integration of existing schemes towards creating a national identity database	July - December 2007
18.	Commence the design, development and renovation/upgrade of existing and new registration centres under phase 1	Pre-roll out plan for registration and enrolment of individuals for generation of unique identifier and consequently, production of GMP Cards	July - December 2007
19.	Integration and Connectivity infrastructure deployment	To commence the harmonisation, integration and inter-operability of all existing government agency databases	July - December 2007

10.0 CONCLUSION

Government is desirous of implementing the new system of identity management due to its firm belief in the benefits that accrue from it. Government believes that a strong identity management plays a critical role in the implementation of e-governance and further enhancement of the national payments system.

It is government's belief that the introduction of smartcard is realistic, it has been proven to be a reliable technology for verifying the identity of individuals and biometrics technology have been adopted to enhance the security level of identity management. Therefore, biometric smart card would enable government fast track its implementation of e-government not just in improving service delivery but also in enhancing security and protecting individual privacy.

The new system would address various lapses in the current system and provide a secure system that would facilitate the development of the consumer credit system in Nigeria. It would fast track the introduction of modern ICT in governance, while focusing attention on identity management rather than identification schemes and card issuance.

The harmonisation of all existing identity databases would greatly enhance identity management which would create new economic opportunities in Nigeria, improve government's revenue collection and generation while improving socioeconomic life of Nigerians.