Draft Concept Note: Foundational ID

1. Project Overview

Nigeria operates a fragmented identity landscape with 13 or more identity programmes run by different government agencies. Most identity programmes produce identity cards which require citizens to carry multiple ID cards for different uses. Parallel identity systems require duplication of work and create inefficiencies and hence fiscal burden. The two key identity numbers are the National Identity Number (NIN) provided by the National Identity Management Committee (NIMC) founded in 2007 and operational since 2012 and the Bank Verification Number (BVN) issued by the Nigeria Inter-Bank Settlement System which started in 2014 and is a requirement to open a bank account. There are ongoing conversations about the harmonisation of biometrics and ID - these are politically sensitive. About 30 government institutions that have access to citizen data are members of the Harmonisation Committee. The aim is to map the disparate databases to the NIN database. The other challenge is the low rates of registration in the country, just 30% of births are registered (this drops to 19% in rural areas) and 75% of the population are unregistered for IDs. The NIMC has 40 enrollment centers nationwide, 2,500 staff and has thus far issued 75 million NINs accounting for 36% of the total Nigerian population.

The NIN serves as a foundational ID providing a unique identifier for Nigerian citizens and can be used to access governmental, financial and telecom services. While NIN registration is free, it is particularly difficult for Nigerians living in conflict prone and hard to reach areas to complete registration due to 1) inability to access NIN registration sites, 2) lack of supporting documentation required to sign up for a NIN[[1]](#footnote-0) and 3) lack of funds to afford transport. Access to an NIN for poor and vulnerable households will improve their resiliency, financial stability and freedom of movement. A NIN grants access to a SIM card, a financial account, the national health insurance scheme, the national pension scheme, an electronic passport, a driver's license and registration for certain educational exams among other services. Poor and vulnerable households, including those who are recipients of humanitarian cash transfers, may lack the literacy, capacity or understanding in how to register for a NIN and the documentation that can be used to do so. These households can benefit from support to register for a NIN, whether in the form of spreading awareness of documentation requirements, legal advice to prepare documents, transportation to NIN registration sites, etc. According to the latest Findex, 18% of Nigerians do not have a financial account because of a lack of documentation.

Below is a table that lists the existing documents that can be used to register for a NIN as well as an indication of the likelihood a recipient has this existing documentation.

Table 1: Eligible Documents for NIN Registration & Likelihood of Recipient Having Access to the Document

| **Document Type** | **Likelihood of cash transfer recipient having this document** |
| --- | --- |
| Old National ID Card | Low |
| Driver’s License | Low |
| Voter’s Card | Low |
| Nigerian International Passport | Low |
| Certificate of Origin | Low |
| Attestation Letter from a Prominent ruler in your community | Medium |
| Birth certificate | Low |
| Declaration of age | Medium |
| Attestation letter from a religious/traditional leader | Medium |
| NHIS ID Card | Low |
| Government staff ID Card | Low |
| Registered / recognized private organization staff ID card | Low |
| School ID (private/public) | Low |
| Tax clearance certificate | Low |
| Valid immigration documents | Low |
| Nigerian Commission for Refugees Refugee Certificate | High |
| Refugee ID Card | High |
| Refugee Factsheet | High |

Cash transfer recipients of humanitarian assistance in Nigeria typically receive their support in the form of vouchers, rather than payments made directly to their financial accounts. The World Food Programme (WFP), which delivered humanitarian assistance to over two million people in Nigeria in 2021 and deploys the largest portion of food assistance in the country, has a vision for moving some of these voucher delivery mechanisms to disbursements that are sent directly to recipients’ financial accounts. Currently, around 50% of WFP’s food assistance is carried out through cash programming, the majority of which is delivered through a voucher system and is concentrated in the Northeast States (Borno, Adamawa and Yobe). Most of their recipients do not have an ID that would enable them to comply with the Know Your Customer (KYC) requirements for opening a financial account.

Through this concept note, WFP seeks to leverage its extensive network of field staff and operational footprint to provide a support infrastructure to the NIMC to accelerate NIN registration for interested recipients of food assistance programming. The project intends to address several barriers to accessing an ID as well as broader economic empowerment that can arise from access to a foundational ID, particularly for women.

This concept note focuses on the following barriers.

1. Identification of key barriers to ownership of a NIN
2. Lack of awareness on benefits of a NIN
3. Government institutional resources for enrolling Nigerian citizens at outbound enrollment camps

WFP plans on addressing these barriers by supporting NIMC through sensitization, advisory support to recipients, logistical support for recipients and NIMC, operational support to NIMC, and infrastructure support (i.e. office space, printing, transport). Through this process, WFP hopes to register recipients with a NIN.

1. Project Activities

Phase 1: Understanding Existing Initiatives and Data Analysis

This first phase recommends reviewing desk research regarding existing initiatives between humanitarian organizations supporting foundational ID registration as well as progress on offline enrollment initiatives. This phase will also involve interviews between WFP and other humanitarian partners such as the Norwegian Refugee Council (NRC), who already have MOUs with NIMC to better understand their experience and any best practices. NRC worked with NIMC through their Information, counseling, and legal assistance (ICLA) program in Adamawa and Borno. These engagements will aim to shed light on the successes and challenges of these partnerships and seek advice on ways to strengthen them. In addition, engagements with the National Cash Transfer Office (NCTO) will be held to understand existing collaborations with organizations that support NIN registration.

MTN Nigeria’s team will also be engaged, who have worked closely with NIMC ever since the NIN became a requirement to register a sim card.[[2]](#footnote-1) Identifying how MTN works with NIMC will be important to inform the structure of the MOU that WFP intended to build with NIMC (which is discussed in Phase 2 below). In addition to the conversations with partners, WFP will hold several small group sessions with NIMC to discuss where key gaps in their operations exist and identify where WFP is well positioned to fill those gaps.

A key part of this analysis will be to identify the typical issues that arise around access to the types of existing documentation required to register for a NIN. Many recipients will likely require support in preparing their documentation, so when enrollment events do occur, the process can run smoothly. This approach can also consider securing the support of men in pilot locations to encourage and advocate women in their communities to register for a NIN. This “men as allies” approach could help mitigate some of the religious and cultural norms that may limit women’s interest in registering for a NIN.

This phase will also be an opportunity for WFP to assess their Scope database and identify where there are pockets of recipients who do not currently have access to an ID. The Scope database does collect information on “document type,” which can help identify where the highest need may be and where lower hanging fruits may exist (i.e. those beneficiaries that have a BVN will have an easier time providing the required documentation than those who do not). In parallel, WFP can analyze if the recipients’ existing document type meets KYC requirements for opening bank accounts in Nigeria, which can be helpful for WFP intended transition from a voucher system to direct deposits.

Once key areas of need are identified as well as any areas where documentation exists but NIN penetration is low, WFP and its implementing partners will be in a position to narrow the pilot location. This decision on location should also consider where WFP has stronger operational footprints as well as where NIMC has weaker operational footprints. This information can be vetted between WFP and NIMC once a final list of potential locations is developed.

Phase 2: Develop and Sign an MOU with NIMC

Based on the feedback received from the meetings, desk research, and data analysis in Phase 1, WFP will work with NIMC to develop an MOU that defines roles and responsibilities between the two parties. The MOU should focus on the following areas of intervention.

WFP’s Roles:

1. Raise awareness for the basic requirements of acquiring an NIN, what are the supporting documents needed, and building awareness of the benefits of having an NIN
2. Build out referral lists of recipients who are interested and in need of an NIN
3. Support NIMC to establish centers in new locations, where there are large pockets of demand for NIN (this could include leveraging office space WFP has in certain areas).
4. Organizing enrollment events with recipients, providing support for transportation and moving NIMC agents around to those events.
5. Provide support through staff to help beneficiaries fill and review forms before submitting to NIMC agents for review.
6. Support the printing needs of NIMC, either through the purchase of printing equipment or the supply of printers WFP has in their offices.
7. Share information related to security risks with NIMC staff

NIMC Roles:

1. Provide dedicated staff to work with WFP in specific regions.
2. Provide materials required for card and slip printing.
3. Work with WFP to train staff on how to support beneficiaries in preparing documentation and seeking out common errors.
4. Participate in enrollment events.
5. Provide printing equipment where available.
6. Ensure compliant capturing machines.

These are just some examples of the specific roles that both WFP and NIMC can play in improving the penetration of NIN amongst WFP beneficiaries. Additional details will need to be added during discussions with NIMC and based on findings from activities in Phase 1.

Phase 3: WFP Staff Capacity Building and Implementation Planning

This phase will involve the development of a training of trainers curriculum catered to the staff of WFP and their implementing partners, who will facilitate the sensitization sessions with recipients. This curriculum will be developed by Africa Practice, an organization that is currently working with NIMC enrollment partners. Africa Practice will also facilitate the training of trainers with WFP staff and its implementing partners. Africa Practice will also act as an important liaison with NIMC, given their existing experience and work. This curriculum will ensure WFP’s implementing partners understand how to 1) effectively communicate the benefits of having an NIN, 2) answer frequently asked questions about the NIN, 3) bundle digital financial literacy training and 4) communicate information about registration and documentation needs.

In addition to the training of WFP staff and their implementing partners, this phase will begin planning for implementation of the pilot. This means NIMC and WFP will coordinate and finalize where the initial enrollment activities will be, and where a base of operations for NIMC staff can be established. There are a variety of key details that need to be discussed such as:

1. Arranging sensitization sessions between WFP’s implementing partners and beneficiaries, including ensuring that information is gathered from beneficiaries that are interested in enrollment.
2. How WFP implementing partners can implement document preparation sessions with interested beneficiaries.
3. Ensuring sufficient printing and other materials for the ID slip or plastic ID card will be in place.
4. Coordination between NIMC and WFP on the days that will work best for the enrollment events, and what will be the maximum number of beneficiaries they can register in a day
5. Ensuring enrollment event areas have network coverage, while not being too difficult for beneficiaries to access. WFP’s existing food distribution points can be leveraged for the enrollment and sensitization activities.

The planning period will establish a detailed work plan, timeline, and locations of enrollment events and ongoing enrollment centers.

Phase 4: Implementation

Sensitization and Document Prep Phase

Once planning is complete, WFP will begin the sensitization process with beneficiaries, providing sessions on the benefits of NIN, as well as building in some digital literacy training on management and usage of personal data and data protection rights. This process will incorporate visual learning tools to support multiple learning methods. Following the sensitization, recipients will express interest in enrollment. For those that are interested, WFP will instruct them on the types of documentation they will need. WFP should collect information from beneficiaries who are confident that they have the documentation necessary vs. those that are unsure. This will help WFP segment those that may be easier to support in documentation preparation and those who may need support gathering the documents they need (which in some cases may require fees). WFP will then provide documentation prep and form filling sessions for groups of interested beneficiaries.

Enrollment Events

These events will be held in central locations, perhaps in areas where beneficiaries are already redeeming vouchers. These events will be held in coordination with NIMC staff, who will be on hand to review the documentation beneficiaries have prepared. These events will also be an opportunity to conduct additional sensitization and reach other recipients that may be interested in registering for an NIN. The enrollment process will be facilitated by NIMC agents, but WFP can support beneficiaries in finalizing the documentation and helping the beneficiaries be as prepared as possible for the enrollment process to go smoothly.

Continuous Support and Physical ID disbursement.

While beneficiaries may be able to immediately access an ID slip that provides proof they have an NIN number, they will likely not be able to receive their ID card the day of enrollment. WFP will coordinate with beneficiaries and NIMC to ensure they know when ID card distribution will take place and provide support to NIMC in transporting and distributing the IDs.

**III. Project Budget**

**IV. Project KPIs**

* **Number of WFP staff trained on sensitization efforts**
* **Number of Beneficiaries expressing interest**
* **Number of beneficiaries enrolled for NIN**
* **Number of beneficiaries receiving their NIN ID slip and token**

**V. Project Partners**

* **NIMC**
* **WFP**

1. The options for supporting documentation can be found [here](https://nimc.gov.ng/how-to-enrol-adults/). [↑](#footnote-ref-0)
2. https://www.ncc.gov.ng/media-centre/public-notices/999-revised-national-identity-policy-for-sim-card-registration [↑](#footnote-ref-1)