

AI Accountability and the Civic Space:

Navigating Ethics, Access
and Advocacy in Nigeria



About BudgIT

BudgIT is a civic organisation that uses creative technology to simplify public information, stimulating a community of active citizens and enabling their right to demand accountability, institutional reforms, efficient service delivery and an equitable society.

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Executive Summary

Artificial Intelligence (AI) is rapidly transforming governance, advocacy, and civic engagement worldwide. For Nigeria's civil society, AI offers new opportunities to strengthen transparency, enhance citizen participation, and improve accountability in public institutions. However, these opportunities also come with risks, including misinformation, exclusion, algorithmic bias, and potential misuse by state and non-state actors.

This policy brief examines the dual role of Artificial Intelligence (AI) within Nigeria's civic space: as an enabler of innovation and advocacy, and as a potential threat to rights, freedoms, and democratic accountability. It highlights how civil society organisations (CSOs) can utilise AI to improve data-driven decision-making, amplify citizen voices, and expand access to information. At the same time, it warns of emerging risks such as surveillance, privacy violations, and the reinforcement of inequality if AI tools are deployed without proper oversight.

This brief argues that strengthening the civic space in the AI era requires deliberate action, and recommends three pathways:

1. Robust Policy and Governance Frameworks – Establish national AI guidelines that embed ethics, transparency, and accountability.
2. Capacity Building for Civil Society – Equip CSOs with skills to leverage AI responsibly while monitoring misuse.
3. Stronger Multi-Stakeholder Partnerships – Encourage collaboration among government, CSOs, the private sector, and academia to co-create inclusive AI policies and tools.

Ultimately, the future of AI in Nigeria's civic space depends on striking a balance between innovation and the protection of rights. With the right governance structures, investments in capacity, and inclusive partnerships, AI can serve as a force for democratic strengthening rather than a driver for inequality and civic repression.



1

Introduction: AI Accountability in the
Civic Space and Why It Matters



Overview of AI's growing role in governance, civil society engagement, and human rights.

Artificial Intelligence (AI) profoundly reshapes governance, civil society engagement, and human rights advocacy. Governments and institutions increasingly leverage AI-driven tools for decision-making, law enforcement, predictive analytics, and policy implementation. Civil society organisations (CSOs) use AI to track government spending, monitor human rights abuses, and enhance advocacy efforts. While **AI has the potential to drive efficiency and transparency, it also presents significant challenges that necessitate strong accountability frameworks.** For instance, predictive policing algorithms in countries like the United States and the United Kingdom have been criticised for perpetuating racial bias by disproportionately targeting minority communities.¹ Similarly, AI-driven welfare fraud detection systems in the Netherlands and Australia have been found to unfairly penalise marginalised groups due to algorithmic errors and data biases.² Such cases highlight the need for transparency, oversight, and ethical AI deployment in governance and civil society engagement.

Active advocacy for AI accountability is essential for upholding democratic values, promoting civic engagement, and advancing social justice. In electoral processes, AI-powered misinformation

campaigns and micro-targeted political ads have raised concerns about voter manipulation. The 2016 U.S. Presidential Election and the Brexit referendum saw widespread use of AI-driven disinformation, highlighting the urgency of regulating AI in political processes.³ In activism, AI-powered surveillance technologies are used to monitor and suppress dissent. For example, China's social credit system employs AI⁴ to track and penalise political activists and journalists, restricting their access to public services and employment opportunities. Similarly, AI facial recognition tools used in protests, such as the 2020 Black Lives Matter demonstrations, have unfairly targeted activists and people of colour, raising concerns about government overreach and privacy violations.

Without proper accountability measures, AI systems can reinforce existing inequalities and threaten the fundamental rights of citizens.

Ethical AI deployment requires robust policies, independent oversight mechanisms, and greater transparency from developers and policymakers.

Key ethical concerns include AI bias, discrimination based on age, gender, and race, as well as the risk of exclusion.

1. Crawford, R. S. (2019). Dirty Data, Bad Predictions: How Civil Rights Violations Impact Police Data, Predictive Policing Systems, and Justice. 94 N.Y.U. L. Rev. Online 15. <https://doi.org/HEIONLINE>

2. Eubanks, V. (2018). AUTOMATING BIAS. Vol. 319, No. 5. <https://doi.org/Scientific American>

3. Bradshaw, S. and Howard, P. N. (2019). The Global Disinformation Order: 2019 Global Inventory of Organised Social Media Manipulation. Oxford Internet Institute. Available at <https://digitalcommons.unl.edu/cgi/viewcontent.cgi?article=1209&context=scholcom>

4. Agrawal, V. (2022). Demystifying the Chinese Social Credit System: A Case Study on AI-Powered Control Systems in China. CDN. Retrieved February 17, 2025, from <https://cdn.aaii.org/ojs/21698/21698-13-25711-1-2-20220628.pdf>

One of the most pressing ethical challenges in AI deployment is the issue of algorithmic bias. AI systems learn from historical data, which can reflect and amplify societal stereotypes related to age, gender, and race. In Nigeria, the deployment of AI in various sectors, including financial services, security, and recruitment, has raised significant concerns about fairness, discrimination, and exclusion. Many financial institutions in Nigeria now rely on AI-driven credit scoring systems to assess loan eligibility. However, due to biases in training data, these systems often don't favour the informal sector workers and small business owners who lack conventional financial records. Women entrepreneurs, in particular, face barriers as their financial history may not align with traditional lending models, leading to exclusion from credit facilities crucial for business growth.⁵

Nigerian companies are increasingly using AI-driven hiring tools to filter job applicants. However, research has shown that these systems can reinforce existing biases, favouring candidates from specific educational backgrounds while systematically excluding those from public institutions.

A study conducted in Lagos found that AI-based recruitment tools often preferred candidates with foreign degrees over equally qualified local graduates, deepening employment disparities.⁶

In Nigeria, AI-powered surveillance technologies have been integrated into security operations, particularly in urban centres. Facial recognition systems used by law enforcement agencies have been flagged for disproportionately misidentifying individuals from darker-skinned communities. During the 2020 #EndSARS protests, activists reported cases of AI-driven profiling, where security agencies used facial recognition tools to track and arrest protesters. This raised concerns about the misuse of AI to suppress democratic expression and target specific demographics unfairly.⁷

Adopting AI in the distribution of social welfare benefits has also presented challenges. Automated decision-making systems deployed in Nigeria's National Social Safety Net Program (NSSNP) have been reported to exclude vulnerable populations due to data mismatches and algorithmic errors.

Individuals without digital footprints, such as rural dwellers and elderly citizens, often face challenges accessing government aid, leading to further marginalisation.⁸ AI-driven diagnostic tools are being introduced in Nigeria's healthcare system; however, these technologies often fail to account for the diverse genetic and environmental factors that affect Nigerian populations. For instance, medical AI trained on Western datasets may underperform when diagnosing conditions prevalent in African communities, leading to misdiagnosis or inadequate treatment recommendations.

5. Chinedu, Ade-Ibijola, A. O. (2022). Artificial Intelligence in Africa: Emerging Challenges. Palmgrave Macmillan. <https://doi.org/10.1007/978-1-349-85311-1>

6. Uihakeme, O. (2025, February 10). Okonkwo unveils new book on AI. The Nation Online. <https://thenationonline.net/okonkwo-unveils-new-book-on-ai/>

7. Amnesty International (2020). Nigeria: Killing of #EndSARS protesters by the military must be investigated. Amnesty International. Retrieved February 18, 2025, from https://www.amnesty.org/en/latest/news/2020/10/killing-of-endsars-protesters-by-the-military-must-be-investigated-2/?utm_source=chatgpt.com

8. UNDP Nigeria, .. (2023). Independent Evaluation of the United Nations Joint Programme to accelerate SDGs in Nigeria 2020-2022: Institutionalising social protection for accelerated SDG implementation in Nigeria. UNDP Final Analytical Report.

Ensuring that AI models are tailored to local populations is crucial for ensuring equitable access to healthcare.

Cases where AI systems have largely affected marginalised groups reinforce social inequalities.

These AI systems have increasingly been integrated into critical decision-making processes across various sectors, raising concerns about their potential to reinforce systemic discrimination and exacerbate social inequalities.

Several real-life cases demonstrate the urgency of AI accountability, as these technologies have disproportionately affected marginalised groups and led to significant social and economic consequences.

Similarly, AI-driven welfare fraud detection systems have been scrutinised for disproportionately targeting vulnerable populations. In the Netherlands, the government deployed an automated System Risk Indication (SyRI) system to identify potential welfare fraud cases.⁹ However, it was found that the algorithm primarily flagged individuals in low-income neighbourhoods, leading to wrongful accusations and the unjust loss of benefits for many families. The system's reliance on historical data and predefined risk factors unfairly impacted marginalised communities, reinforcing economic disparities.

In 2020, a Dutch court ruled that the use of SyRI was discriminatory and violated human rights, leading to its termination. This case highlights the dangers of automated decision-making in social welfare systems and the necessity for transparency and fairness in AI deployment.¹⁰

One well-documented example of AI bias emerged in the UK during the COVID-19 pandemic when the government implemented an algorithmic grading system to predict student performance. The AI model systematically downgraded students from public schools while favouring those from elite institutions, affecting students from disadvantaged backgrounds. This led to widespread protests and public outcry, forcing the government to reverse its decision and abandon the algorithm-based grading system. The controversy demonstrated the risks of using AI in high-stakes scenarios without adequate safeguards, notably when the system lacks mechanisms to account for socioeconomic disparities.¹¹

AI accountability is not just a technical issue—it is a fundamental human rights concern that directly impacts civic engagement, governance, and social justice. Without proper oversight, AI systems can entrench and amplify existing inequalities.

9. PILP, System azRisk Indication (SyRI) 2025. <https://pilp.nu/en/dossier/system-risk-indication-syri/#:~:text=SyRI%20is%20a%20risk%20profiling,and%20assets%2C%20pension%20and%20debts>.

10. United Nations Human Rights (2020). Landmark ruling by Dutch court stops government attempts to spy on the poor – UN expert. OHCHR. Available at <https://www.ohchr.org/en/press-releases/2020/02/landmark-ruling-dutch-court-stops-government-attempts-spy-poor-un-expert>

11. Walsh, B. (2020, August 19). How an AI grading system ignited a national controversy in the U.K. Axios. Retrieved February 18, 2025, from <https://www.axios.com/2020/08/19/england-exams-algorithm-grading>

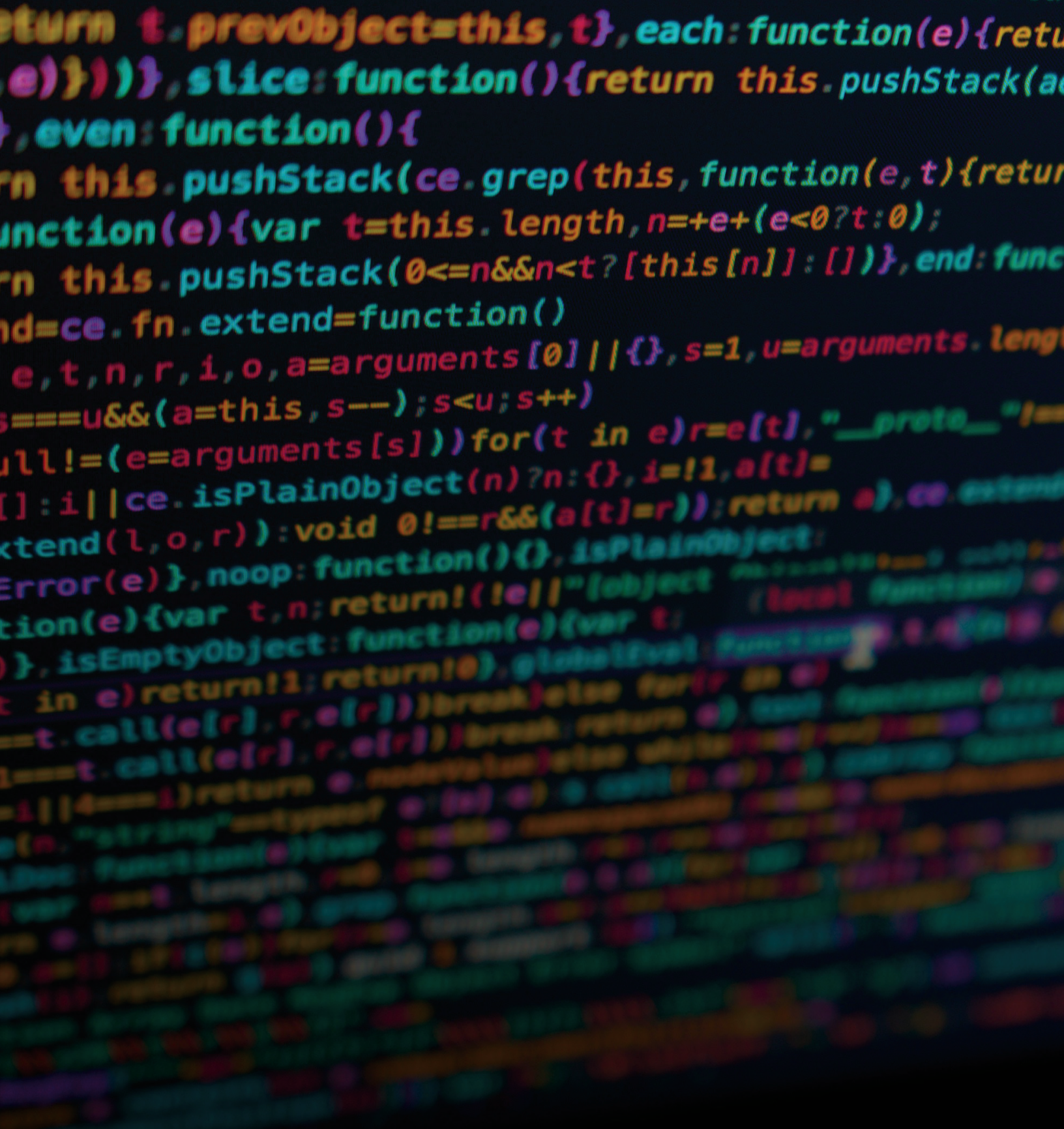
This makes it imperative for civil society organisations, policymakers, and technology companies to collaborate in establishing ethical frameworks for AI deployment that prioritise inclusivity and fairness. Civil society plays a crucial role in advocating for transparency, fairness, and independent oversight mechanisms to ensure that AI-driven decisions do not cause harm. Legal and regulatory frameworks should mandate bias audits, impact assessments, and accessible mechanisms for redress when AI systems reinforce discrimination or exclusion.

Civic actors must actively monitor AI policies, push for accountability, and ensure that affected communities have a voice in AI governance. Only through these measures can AI be harnessed as a tool for social progress rather than a mechanism that perpetuates systemic injustice.

Civil society organisations must continue to demand responsible AI practices that align with human rights, democratic principles, and the broader goal of reducing inequalities rather than exacerbating them.

2

The AI Landscape in Nigeria: Policies,
Regulations, and Functionality



Nigeria is emerging as a continental leader in Artificial Intelligence (AI), being the first African country to establish a National Centre for AI and Robotics (NCAIR).

The country has also established dedicated government institutions to foster a knowledge-based economy and promote AI research and development.¹² The Federal Ministry of Communication, Innovation, and Digital Economy (FMCIDE) also published the National Artificial Intelligence Strategy (NAIS) - a comprehensive roadmap for integrating and applying AI technologies. Despite the appeal of AI, integrating these technologies must inevitably highlight the need for policies and regulations that ensure data transparency, protect civic rights, and improve the quality of life.

Nigeria currently lacks dedicated AI legislation; however, existing policies and regulatory frameworks address key issues such as ethical AI applications, algorithmic transparency, data privacy, and the potential impact on the labour market.

AI and Data Governance

The Nigeria Data Protection Act (NDPA) 2023 establishes a legal framework for data protection and privacy in Nigeria. This legislative act restricts the exclusive use of automated decision-making processes for processing personal data, including profiling, that result in legal or similarly significant effects on the data subject.¹³ The Nigeria Data Protection Implementation Framework also mandates companies to adopt privacy

by design, embedding data protection into technical systems from the start.¹⁴ As a result, businesses, including non-profits leveraging AI technologies, for automation, must adhere to NDPA compliance for effective data governance

AI and Consumer Protection

The adoption of generative AI accompanies increased consumer risks. Consider the alarming amount of 'political deepfakes' caused by AI-generated videos or voices for electoral manipulation and impersonation of individuals through AI-generated scams. To address these challenges, the Federal Competition and Commission Protection Act (FCCPA) 2018 holds parties liable for damages or monetary restitution to individuals or businesses affected by false, misleading, or deceptive representations of facts.¹⁵

AI, Cybercrime and Other Laws

There are several vulnerabilities of AI-powered systems to cyber attacks. To reduce this, the Cybercrimes Act 2015 provides sanctions for unscrupulous access to computer systems or networks.¹⁶ If an AI system used for transmitting computer data, content, or traffic data is unlawfully intercepted by technical means, such action would constitute an offence under the

12. Effoduh, J.O (2021). Towards A Rights-Respecting Artificial Intelligence Policy for Nigeria: Key Points (p.3). Paradigm Initiative . Available at <https://paradigmhq.org/wp-content/uploads/2021/11/Towards-A-Rights-Respecting-Artificial-Intelligence-Policy-for-Nigeria.pdf>

13. Federal Republic of Nigeria Official Gazette (2023). Nigeria Data Protection Act, 2023. Federal Government Printer (vol.110, pp. A719-758):Lagos. Available at https://ndpc.gov.ng/wpcontent/uploads/2024/03/Nigeria_Data_Protection_Act_2023.pdf

14. Aellex (2024). Regulating Artificial Intelligence in Nigeria: AI and Consumer Protection. Retrieved February 12, 2025, from <https://www.aellex.com/regulating-artificial-intelligence-in-nigeria/>

15. Federal Republic of Nigeria Official Gazette (2018). Federal Consumer Commission Protection Act: Federal Government Printer (vol.106, pg A1-96):Lagos. Available at <https://fccpc.gov.ng/wp-content/uploads/2022/07/FCCPA-2018.pdf>

16. Office of National Security Adviser (2024). Cybercrimes Act 2015 (as amended, 2024, Section 6:article 2). < https://cert.gov.ng/ngcert/resources/CyberCrime_Prohibition_Prevention_etc_Act_2024.pdf>

Cybercrime Act.¹⁷ Equally, AI deployed in telecommunication services will come under the purview of the Nigerian Communications Act.

The Copyright Act also regulates the use of AI in generating any copyrightable material or the utilisation of copyrighted materials by AI.¹⁸

Roles of Government Agencies and Policymakers in AI Governance

Nigeria can rise above enormous bureaucracy and corruption through inclusive AI Governance and safe and ethical deployment of AI innovations. Achieving this requires the active participation of every citizen, with government agencies and institutions expected to lead the way. The major government ministries, departments, and agencies (MDAs) mandated to advance and/or regulate the use of AI include the *Federal Ministry of Communications and Digital Economy, the Federal Ministry of Science, Technology, and Innovation, the National Information Technology Development Agency, the National Office for Technology Acquisition and Promotion, Nigerian Communications Commission, Securities and Exchange Commission, and Corporate Affairs Commission*.¹⁹

As stated, the Federal Ministry of Communications and Digital Economy published the National AI Strategy through the National Information Technology Development Agency (NITDA) in 2024. The NITDA was created to implement the Nigerian Information

Technology (IT) practices and coordinate general IT development in the country. NITDA establishes the framework for Nigeria's planning, research, development, standardisation, application, coordination, monitoring, valuation and regulation of Information Technology practices, activities, and systems.²⁰ The National Artificial Intelligence Strategy (NAIS) objectively provides the technique to ramp up readiness for the safe deployment and adoption of AI by Nigerian organisations and to build the skills Nigerians will need to create solutions that meet the national economy's needs and global standards.²¹

The Nigerian Communications Commission (NCC) equally fosters responsible AI through stakeholder engagements with consumer advocacy groups and research institutions to ensure that AI development aligns with consumer interests. The NCC is also committed to educating consumers about AI and its potential impact. This includes raising awareness of possible biases in AI algorithms and the importance of data privacy.²²

17. Aelex (2024). Regulating Artificial Intelligence in Nigeria: AI and Cybercrime. Retrieved February 12, 2025, from <https://www.aelex.com/regulating-artificial-intelligence-in-nigeria/>

18. White & Case (2025). AI Watch: Global Regulatory Tracker- Nigeria: Sectoral Scope. Retrieved February 12, 2025, from <https://www.whitecase.com/insight-our-thinking/ai-watch-global-regulatory-tracker-nigeria>

19. Paradigm Initiative (2021). Factsheet on Artificial Intelligence in Nigeria. Available at <https://paradigmhq.org/wp-content/uploads/2021/10/Factsheet-on-Artificial-Intelligence-in-Nigeria.pdf>

20. NITDA (2007). The National Information Technology Development Agency Act 2007. Available at <https://nitda.gov.ng/wp-content/uploads/2020/11/NITDA-ACT-2007-2019-Edition1.pdf>

21. DLA PIPER AFRICA (2024). Spotlight on AI development in Nigeria. Retrieved February 12, 2025, from https://www.dlapiperafrica.com/export/sites/africa/nigeria/Downloads/Spotlight-on-AI-Development-in-Nigeria.pdf_2063069299.pdf

22. Nigerian Communications Commission (2024). Navigating the Future with Fair and Responsible AI in Nigeria. Retrieved February 17, 2025, from <https://consumer.ncc.gov.ng/articles/83-world-consumer-rights-day-2024-navigating-the-future-with-fair-and-responsible-ai-in-nigeria>

The National Office for Technology Acquisition and Promotion (NOTAP) Act governs technology transfer in Nigeria. NOTAP primarily monitors the inflow of foreign technology into the country.²³ Additionally, NOTAP coordinates Nigeria's initiatives in technology transfer, evaluation and registration of technology transfer agreements, promotion of innovation, patenting and intellectual property, technology advisory and support services, commercialisation of research and development results,

research-industry linkage, production of a compendium management information system, publication of project profiles on results, among others.²⁴ The Securities and Exchange Commission (SEC) also provides rules on Robo-Advisory Services. The Robo Advisers are required to put in place adequate governance and supervisory arrangements to mitigate against fault or bias in algorithms; they disclose assumptions, limitations, and risks of algorithms.²⁵

Right-Based AI Governance in Nigeria

Adopting a human-centric approach to AI governance is essential for citizens' data protection in Nigeria. Right-based AI governance protects human rights, ethical standards, and social justice in developing and deploying artificial intelligence (AI) technologies. Establishing a rights-based AI governance framework in Nigeria requires the active involvement of key stakeholders, including government institutions, academia, civil society organisations, and contributions from the private sector.

Academia and Civil society organisations (CSOs) play a vital role in advocating for ethical AI, raising awareness about AI's societal impacts, and ensuring that AI development is inclusive and addresses local needs. The European Education and Culture Executive Agency (EACEA) recently selected five Nigerian universities—Abubakar Tafawa Balewa University, Bauchi; University of Port Harcourt; University of Abuja; Obafemi Awolowo University; and Michael Okpara University, Umudike—among eight institutions worldwide to receive a grant for establishing a Master's Degree program in Artificial Intelligence (AI).²⁶ This recognition underscores the pivotal role of academia in advancing AI

development. CSOs, such as Paradigm Initiative (PIN), incessantly promote rights-based AI governance in Nigeria through strategic initiatives, including policy advocacy, stakeholder engagements, research, and capacity building. Similarly, BudgIT Foundation recently introduced Bimi, an AI-powered chatbot designed to improve access to fiscal and demographic data by providing real-time insights and unbiased interpretations of public financial records. Additionally, Citizens' Gavel developed Podus AI, an AI-driven legal assistant that enhances access to justice and safeguards human rights, particularly for indigent individuals.

23. Banwo & Ighodalo (2024). Regulator Spotlight - National Office for Technology Acquisition And Promotion (NOTAP). Retrieved February 17, 2025, from <https://www.banwo-ighodalo.com/grey-matter/regulator-spotlight-national-office-for-technology-acquisition-and-promotion-notap>

24. Effoduh, J.O (2021). Towards A Rights-Respecting Artificial Intelligence Policy for Nigeria: Paradigm Initiative (p.6). Available at <https://paradigmhq.org/wp-content/uploads/2021/11/Towards-A-Rights-Respecting-Artificial-Intelligence-Policy-for-Nigeria.pdf>

25. White & Case (2025). AI Watch: Global Regulatory Tracker- Nigeria: Key Compliance Requirements. Retrieved February 17, 2025, from <https://www.whitecase.com/insight-our-thinking/ai-watch-global-regulatory-tracker-nigeria>

26. AI in Nigeria (2024). Nigeria AI Landscape and Startups Report 2024: Key Players and Stakeholders in Nigeria(p.28) Available at <https://aiinnigeria.com/report/#elementoraction%3Dpopup%3Aopen%26settings%3DeyJpZC6lJE1ODk2liwidG9nZ2xlljpmYWxzZX0%3D>

AI Adoption in Nigeria's Private Sector

Nigeria boasts a thriving private sector, fostering a dynamic and competitive environment. This entrepreneurial spirit aligns well with AI development, where innovation and agility are crucial.²⁷ Private sector investments, skills, and the talent pool are fundamental to accelerating AI development. This section presents an overview of artificial intelligence disruption across Nigeria's private sector, encompassing healthcare, finance, education, and several other industries.

AI is poised to revolutionise patient care and diagnostics in Nigeria's healthcare system. Applications include early disease detection, drug development, personalised treatment plans, and telemedicine services. Startups such as Intelligent Technologies are pioneering innovative solutions that leverage AI and machine learning to address complex challenges for healthcare transformation.²⁸ Similarly, Doc Africa offers a generative AI medical assistant with instant support and personalised responses. In education, AI-driven platforms deliver personalised learning experiences tailored to the needs of Nigerian students, effectively bridging educational gaps.

Artificial Intelligence is transforming how Nigerians access banking and financial products in the financial services sector. Fintech startups like Flutterwave, Interswitch, and Paystack are incorporating AI into their products to enhance efficiency and security. While the Nigerian banking system is transitioning from conventional to digital banking, AI is a catalyst, disrupting established norms within the traditional banking sphere. Over 30% of financial service industry businesses reported using AI systems for product or service development in 2023.²⁹ Innovation hubs and tech communities also serve as powerful catalysts for Nigeria's AI ecosystem. These hubs, including Co-Creation Hub (CC-Hub) and AfriLabs, offer extensive training and mentorship programs that foster creativity and nurture innovative AI solutions.

27. NITDA (2024). National Artificial Intelligence Strategy (NAIS). Abuja, Nigeria: Federal Ministry of Communication, Innovation and Digital Economy (. Available at https://ncair.nitda.gov.ng/wp-content/uploads/2024/08/National-AI-Strategy_01082024-copy.pdf

28. AI in Nigeria (2024). Nigeria AI Landscape and Startups Report 2024: AI Startups Report (p.39). Available at <https://aiinnigeria.com/report/#elementoraction%3Aaction%3Dpopup%3Aopen%26settings%3DeyJpZCI6IjE1ODk2liwidG9nZ2xlljpmYWxzZX0%3D>

29. AI in Nigeria (2024). Nigeria AI Landscape and Startups Report 2024: Emergence of Startups and Innovation Hubs(p.21). Available at <https://aiinnigeria.com/report/#elementoraction%3Aaction%3Dpopup%3Aopen%26settings%3DeyJpZCI6IjE1ODk2liwidG9nZ2xlljpmYWxzZX0%3D>

3

Challenges in AI Adoption and
Accountability in Nigeria



The adoption of AI in Nigeria is still faced with social, ethical, legal, and technological challenges, such as inadequate infrastructure, a shortage of skilled professionals, and weak regulatory frameworks, which have hindered adoption.³⁰ The rise of AI also introduces complex regulatory challenges, particularly in ensuring that its deployment does not infringe on fundamental rights or expose societies to unchecked risks.³¹ Nigeria, as a country, must strive to overcome these obstacles to advance its artificial intelligence capabilities. A few of the challenges are outlined below.

Regulatory Gaps:

The proliferation of Artificial Intelligence may also result in a plethora of concerns if not developed and deployed within the bounds of law and ethics. Such concerns include the compromise of human rights, reinforcement of unlawful discrimination, erosion of individual privacy, and violation of the right to data protection, among others. These concerns have created a need for AI regulations and policies worldwide, and there is a consensus that AI systems must generally ensure respect for human rights and the rule of law, specifically respecting the right to privacy and data protection. Given data's prominent role in the AI life cycle, it is not surprising that privacy and data protection laws provide a fertile basis for assessing AI systems' compliance regimes.³²

Notably, Nigeria currently lacks AI legislation, thereby leaving gaps in governance and civil protection.

AI legislation and policies are vital to the successful implementation of AI-based corporate governance in Nigeria. In short, there is a need for the proposition of an AI-based corporate governance framework, which can be adapted into future legislative reforms to streamline decision-making processes and improve board accountability and stakeholders' protection.³³

Ethical Concerns

Ethical considerations are of the utmost importance in developing AI tools to ensure safe, fair, and transparent deployment.

A secure deployment of Artificial Intelligence tools inevitably requires effective AI governance, including oversight mechanisms that address risks such as bias, privacy infringement and misuse while fostering innovation and building trust.

However, an ethical AI-centred approach to AI governance requires the involvement of a wide range of stakeholders, including AI developers, users, policymakers and ethicists, ensuring that AI-related systems are developed and used to align with society's values.³⁴

30. AskNigeria. (2025). Breaking barriers to AI adoption in Nigeria. Available at <https://asknigeria.com/breaking-barriers-to-ai-adoption-in-nigeria>

31. Awwal-Bolanta, O. (2024). Artificial Intelligence Governance in Nigeria: Analysis of Gaps in Existing Legal Frameworks. Available at https://www.researchgate.net/publication/386371071_Artificial_Intelligence_Governance_in_Nigeria_Analysis_of_Gaps_in_Existing_Legal_Frameworks_ARTIFICIAL_INTELLIGENCE_GOVERNANCE_IN_NIGERIA_ANALYSIS_OF_GAPS_IN_EXISTING_LEGAL_FRAMEWORKS

32. Salami, E. and Nwankwo, I. (2024). Regulating the privacy aspects of artificial intelligence systems in Nigeria:

A primer. African Journal on Privacy & Data Protection, (2024) 1:220-247 Available at <https://doi.org/10.29053/ajpdp.v1i1.0011>

33. Richard, M. P. (2024). Title of the article. Journal of Legal and Ethical Studies, Volume(Issue), Article Number. <https://doi.org/10.2478/jles-2024-0016>

34. International Business Machines (2024). What is AI governance? Retrieved March 18 2025 from <https://www.ibm.com/think/topics/ai-governance#:~:text=An%20ethical%20AI%2Dcentered%20approach,to%20align%20with%20society's%20values.>

Although Nigeria has made efforts to formulate policies concerning artificial intelligence, it still faces the dilemma of grappling with the problems of non-codified ethical regulatory frameworks in fostering AI innovations. Apart from that, the technological know-how of Nigerians on AI compared to developed countries is at a low ebb to tackle the risks of individuals who suffer in terms of data protection breaches, and the fear of job loss with the introduction of AI.³⁵ To avoid eroding moral and ethical norms, an Artificial Intelligence governance framework in Nigeria must ensure that the application is humancentric, following the Chinese AI governance framework, which is centred on security and privacy, safety and reliability, openness, accountability, and justice. Also, as is the case in the United States, adequate research should be undertaken to prepare the present and future national workforce in Nigeria for the integration of Artificial Intelligence systems across all sectors of the economy and society, the results of which should be powerful enough to solve issues of data breaches caused by non-authorisation and lack of consent.³⁶

Financial and Infrastructure Barriers:

One of the foremost challenges to the widespread adoption of AI in Nigeria is the country's inadequate technology infrastructure and limited access to the internet.

While urban centres have better access to technology, rural areas struggle with unreliable electricity and poor internet connectivity. A significant portion of the population still lacks access to basic digital tools and services, hindering their participation in the AI revolution.³⁷ Below are some of the financial and infrastructure challenges faced in the adoption of AI;

- *Budgetary constraints from government and private stakeholders:* Scarce financial resources and budget limitations present significant barriers to implementing technology in Nigerian government establishments. Inadequate funding for technological projects can hinder the procurement of essential hardware, software, and infrastructure, as well as the provision of resources for training and skill development. Government institutions may encounter challenges in initiating and maintaining technology integration endeavours without sufficient financial support.

- *Poor electricity supply affects AI-powered tools and data centres:* The unreliable power supply in Nigeria is a significant obstacle to integrating AI in government and private institutions. A stable source of electricity is crucial for the proper functioning of technologies. The inadequate electricity infrastructure in Nigeria hinders the adoption and utilisation of technology in government agencies.³⁸

35. Sam, A. G. (2024). Ethical And Regulatory Framework Of Artificial Intelligence (AI) In Nigeria: The Dilemma Of Global Adaptation For Sustainable Growth. International Journal of Innovative Social Sciences & Humanities Research 12(3):55-65. Available at <https://www.seahipublications.org/wp-content/uploads/2024/07/IJSSH-S-7-2024.pdf>

36. Akindele, R. and Adewuyi, S. J. (2023). Navigating the Ethical and Legal Terrains of AI Tool Deployment: A Comparative Legal Analysis. International Information Management Association (IIMA). Manuscript 1449 (141-157). Available at <https://scholarworks.lib.csusb.edu/cgi/viewcontent.cgi?article=1449&context=ciima#:~:text=LESSONS%20FOR%20NIGERIA,to%20uniting%20its%20technological%20stakeholders>

37. Snapnet Nigeria Limited. (2025, March 20). The challenges and opportunities of AI in Nigeria. Snapnet Solutions. <https://snapnetsolutions.com/ai-in-nigeria/>

38. Ogbonna, U. (2025). Overcoming barriers to technology adoption in Nigeria government institutions. Academy of Business Research Journal, 9(3), 64. Available at <https://www.abacademies.org/articles/overcoming-barriers-to-technology-adoption-in-nigeria-government-institutions-17014.html>

• *Limited Internet accessibility, especially in rural communities:* One of the primary challenges to adopting technology in Nigeria is the lack of adequate infrastructure, particularly in rural areas. In rural communities, individuals are still residing in a state of backwardness and are overwhelmed by the conditions of poverty, illiteracy, and unawareness. The development of rural communities must generate awareness among individuals regarding digitalisation and the use of technologies. Many rural communities lack access to reliable electricity, internet connectivity, and telecommunication networks. The absence of these essential infrastructure components hinders the establishment and functioning of digital technology services, making it difficult for rural residents to connect and utilise Artificial Intelligence effectively.³⁹

Data Privacy and Security Issues:

Generative artificial intelligence (AI) has significantly impacted various sectors globally, including Nigeria, where AI-powered solutions, such as chatbots, are transforming several sectors beyond what we could have envisioned. Several sectors, including the legal and healthcare industries, provide continuous support to increase access to information and data while enhancing customer satisfaction. Despite these advancements, concerns about AI's effect on data privacy and individual rights remain, particularly in Nigeria, due

to several reasons, including inadequate legal and institutional frameworks to regulate this ever-evolving phenomenon.⁴⁰ In addition, the common denominator in the application of AI is that training data is scraped from the internet and processed on a massive and continuous scale throughout the lifecycle of AI systems, much of which is personal data.⁴¹

Privacy risks associated with generative AI include data breaches, inadequate anonymisation, unauthorised data sharing, biases and discrimination, lack of consent and transparency, and insufficient data retention and deletion practices.

Inadequate security measures can make generative AI tools vulnerable to data breaches, leading to unauthorised access or disclosure of sensitive user information. During the development and deployment of artificial intelligence systems, several privacy considerations must be taken into account by system developers and users operating within the scope and jurisdiction of the Nigerian Data Protection Act (NDPA) 2023.

Digital Divide:

Digital Divide: The term “digital divide” is also known as the “technology gap” and describes the disparity between individuals, households, businesses, and geographical areas with varying socioeconomic levels in terms of their access to and use of information and

39. Gwani, M. (2024, October 26). Challenges and opportunities for ICT adoption in rural areas of Nigeria. HOSTAFRICA. <https://www.hostafrica.ng/blog/technology/challenges-for-ict-adoption-in-rural-nigeria/>

40. Anagbogu, P. (2025). Artificial Intelligence Generated Contents And Data Protection In Nigeria. Retrieved March 18, 2025 from https://papers.ssrn.com/sol3/papers.cfm?abstract_id=5050781#:~:text=Abstract,and%20lots%20of%20start%20Dups.

41. Udoh, E. (2024). Personal Data Breaches and Data Privacy Considerations in Text-Based Generative AI Systems: The Nigerian Perspective. Available at <https://papers.ssrn.com/sol3/Delivery.cfm/4975318.pdf?abstractid=4975318&mirid=1>

communication technologies (ICTs) and the Internet for various purposes. Sound technology has the potential to bridge the technological gap. There is a technology gap between people with access to the Internet and dependable equipment and those without access to the Internet. This gap is the line dividing people with access to computers, the accompanying skills, and Internet use from those without resources.⁴² The lack of affordable smart devices, such as computers, further widens the gap, as highlighted by a 2023 World Bank study. Without proper access to these resources, fostering a skilled AI workforce and deploying AI solutions in under-connected regions becomes challenging.⁴³

The digital divide in Nigeria poses a significant challenge to AI adoption, contributing to several adverse effects. It leads to economic instability as unequal access to technology hinders growth and development.

This digital divide manifests in three critical dimensions: Access, Usage, and Outcomes, all of which are deeply interconnected and highlight the complex nature of digital inequality.⁴⁴

- *Access Divide:* The access divide is the most visible and widely discussed aspect of the digital divide. It refers to the disparity in the availability of physical resources, such as broadband internet, devices, and electricity, which are essential for engaging with technology.
- *Usage Divide:* Even when individuals have access to technology, a significant gap remains in their ability to use it effectively. This usage divide highlights disparities in digital literacy, education, and skills.
- *Outcome Divide:* This focuses on the disparities in the benefits that individuals and communities gain from access to technology. Even when access and usage barriers are addressed, the impact of technology on quality of life, economic opportunities, and societal participation can vary widely.

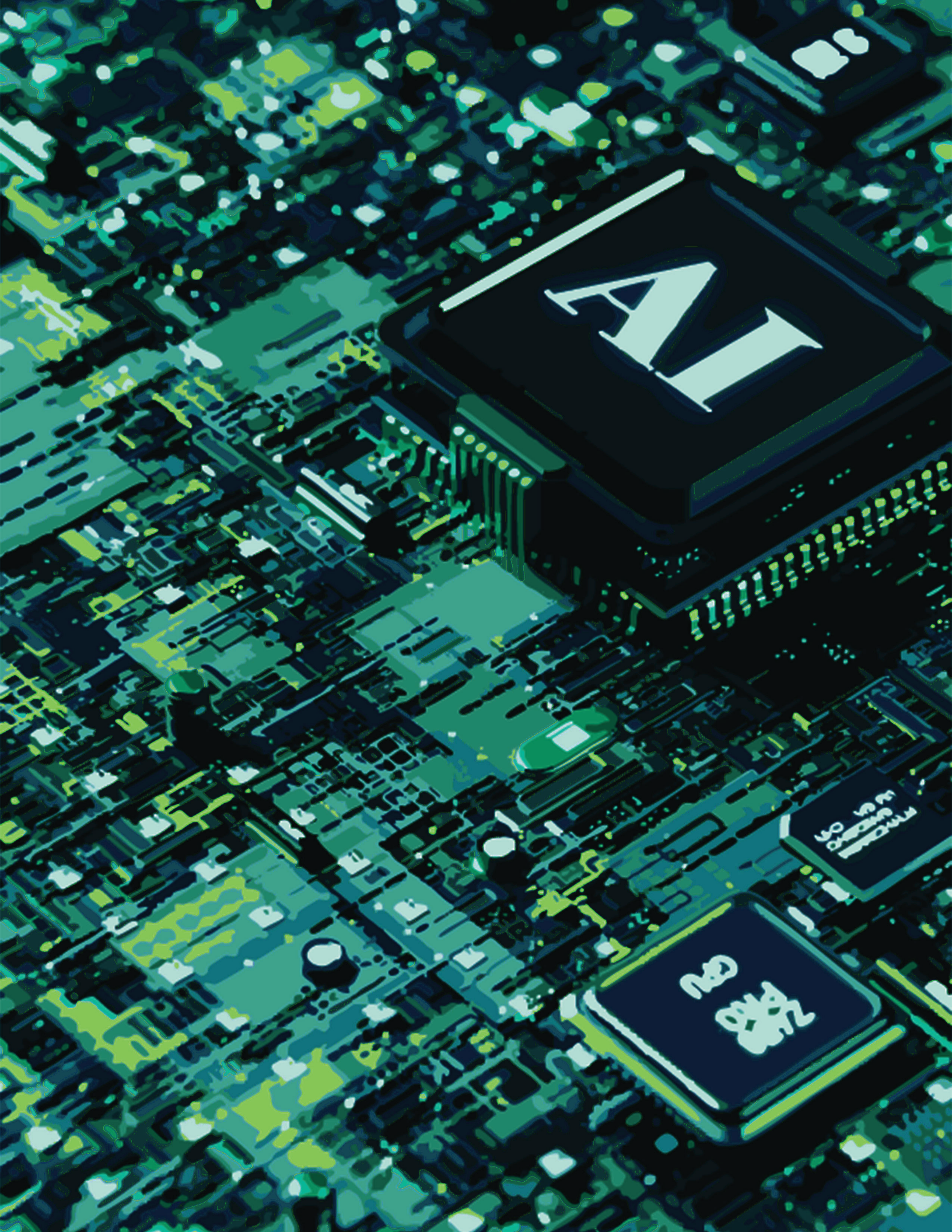
42. Okoye, N. S. (2023). Addressing digital technology gap challenges: The Nigerian experience. ResearchGate. https://www.researchgate.net/publication/371286368_Addressing_digital_technology_gap_challenges_The_Nigerian_experience

43. Public and Private Development Centre. (2025, January). Policy brief on AI recommendations. <https://www.ppdcc.org/wp-content/uploads/2025/01/PPOLICY-BRIEF-ON-AI-RECOMMENDATIONS.pdf>

44. Scoble, R., & Cronin, I. (2025, January 14). AI and the digital divide: Bridging or widening the gap? Unaligned. <https://www.unaligned.io/p/ai-and-the-digital-divide>

4

Case Studies: Gaps in Accessibility,
Usability, and Affordability of AI Tools



Adopting AI in the civic space raises critical questions about accessibility, usability, and affordability. This paper explores these challenges and some ethical considerations. We need to ask various questions if we want to review the gaps in accessibility, usability, and affordability of these AI tools. What is the percentage of people with access to these tools? Which region has the lowest chance of getting access to these tools? Accessibility is the first framework that determines the usability and affordability of AI tools.

What are the factors causing inaccessibility to these tools? Is it a problem that needs government intervention, or can it be solved individually? Some of these gaps include literacy, accuracy, and interpretability. One of the major concerns in the workplace in 2024 is how artificial intelligence (AI) will redefine the nature of jobs. Only a tiny percentage of people in Nigeria are unsure how AI will affect their careers, with another 90.8% believing that they are safe and will work together with AI.⁴⁵

► Factors Limiting Accessibility To Ai Tools

Despite the world's digital transformation, several factors still hinder access to AI tools in Nigeria, such as the skills gap,⁴⁶ inadequate facilities, governance structure, and information accuracy and transparency.

Skills Gap:

Artificial intelligence (AI) is transforming industries, driving efficiency, and enabling innovation at an unprecedented pace. However, despite its immense potential, businesses across sectors face a significant roadblock and a lack of skilled AI professionals. A 2024 survey found that 81% of IT professionals acknowledge the importance of AI, yet only 12% possess the skills to implement AI solutions effectively. Another report highlights that 72% of companies struggle to find AI talent, resulting in significant delays in their AI initiatives.

This gap is not just about technical skills. Understanding AI's ethical implications, integrating it into business operations, and aligning AI strategies with company goals require specialised knowledge. Without these capabilities, businesses risk falling behind in the competitive landscape.⁴⁷

Inadequate Facilities:

One of the foremost challenges to the widespread adoption of AI in Nigeria is the country's insufficient technology infrastructure and limited access to the Internet.

45. Intelpoint. (2024). A large percentage of workers in Nigeria feel safe with AI. Intelpoint Insights. <https://intelpoint.co/insights/a-large-percentage-of-workers-in-nigeria-feel-safe-with-ai/>

46. Sterling Bank, & AI in Nigeria. (2024). Nigeria AI landscape and startups report 2024. Scribd. <https://www.scribd.com/document/735062447/Nigeria-AI-Landscape-and-startups-report-2024>

47. Quinnox. (2024). A leader's guide to bridging the AI skills gap. Quinnox. <https://www.quinnox.com/blogs/a-leaders-guide-to-bridging-ai-skills-gap/>

While urban centres like Lagos and Abuja have better access to technology, rural areas struggle with unreliable electricity and poor internet connectivity. Many still lack access to essential digital tools and services, which limit their participation in the AI revolution.⁴⁸

Governance Structure:

Nigeria lacks a formalised national AI policy.

Yet, the National Information Technology Development Agency (NITDA), in tandem with NCAIR and other vested stakeholders, is at the forefront of driving progress in this realm. Numerous government ministries, departments, and organisations in Nigeria actively engage with AI and other emerging technologies. These include the Ministry of Communication and Digital Economy, the Federal Ministry of Science and Technology, the National Board for Technology Incubation, the National Office for Technology Acquisition and Promotion, and the Nigeria Communications Commission. While Nigerian law extends to AI deployments, the efficacy of enforcement against the risks posed by AI systems remains a pertinent query. A nuanced exploration aims to ascertain whether existing legal instruments suffice or if tailored legislative adaptations are necessary to address emerging AI challenges effectively.

Information Accuracy and Transparency:

Data quality is crucial in artificial intelligence because it directly impacts the performance, accuracy, and reliability of AI models. High-quality data enables models to make more accurate predictions and produce more reliable outcomes, fostering trust and confidence among users.

Ensuring data quality also means addressing biases present in the data, which is essential to avoid perpetuating and amplifying these biases in AI-generated outputs.

This helps to minimise the unfair treatment of specific groups or individuals.⁴⁹

48. Snapnet Solutions. (n.d.). AI in Nigeria: Exploring the adoption and impact of artificial intelligence in Nigeria. Snapnet Solutions. <https://snapnetsolutions.com/ai-in-nigeria/>

49. AIMultiple. (2024). Data quality in AI: Importance, challenges & best practices. AIMultiple. <https://research.aimultiple.com/data-quality-ai/>

Is It A Problem That Needs Government Intervention?

The use of artificial intelligence (AI) must align with national principles regarding human rights, democracy, and the rule of law. This necessitates the establishment of a strong legal framework. This framework should adopt a risk-based approach to foster a regulatory environment that promotes positive AI innovation. Simultaneously, it should address the potential threats highlighted and rectify the identified substantive and procedural legal gaps. The goal is to ensure its pertinence and effectiveness compared to existing protocols.

Foundational principles of artificial intelligence (AI) should be defined to achieve this objective. These principles can be used to outline specific rights applicable to individuals. These rights could encompass existing ones, newly tailored rights addressing AI-related challenges and opportunities, or supplementary clarifications of pre-existing rights. Correspondingly, guidelines for AI system creators and implementers should be established to ensure compliance with these specifications.

The development of forthcoming legal measures may introduce fresh rights and responsibilities if deemed essential, advantageous, and proportionate to the ultimate aim: safeguarding against potential adverse repercussions of AI

system development and application on human rights, democracy, and the rule of law. This must be done while weighing the equilibrium of the varied legitimate interests in play. Moreover, where permissible and by legal provisions, exceptions to new and established rights should exist to safeguard public safety, national security, or other valid public concerns.⁵⁰

Real-World Implications:

Instances where AI adoption has led to challenges in civic engagement, activism, or transparency in governance.

The Kenyan tech community developed Finance Bill GPT, the first Kenyan-made custom GPT tool, trained on the Finance Bill and various journalistic articles. This tool was designed to help citizens understand the now-scrapped draft law and answer queries from the Auditor-General's report for the 2022/23 financial year. Following this, other GPTs were also created for healthcare, constitutional law and exposing political corruption.

50. Mondaq. (2024). Artificial intelligence (AI) regulation in Nigeria: Key considerations, recommendations, legal framework, and policy development. Mondaq. <https://www.mondaq.com/nigeria/new-technology/1373830/artificial-intelligence-ai-regulation-in-nigeria-key-considerations-recommendations-legal-framework-and-policy-development-for-artificial-intelligence-ai-in-nigeria>

Organisations Advocating for AI Accountability:

- Local civil society organisations in Nigeria, including Paradigm Initiative (PIN), the Paradigm Leadership Support Initiative (PLSI), Policy Lab Africa, and BudgIT Foundation, are playing a crucial role in advocating for ethical AI policies, transparency, and the responsible deployment of AI.

Paradigm Initiative focuses on digital rights and inclusion, emphasising the need for AI policies that protect human rights through research and stakeholder engagement. PLSI prioritises AI accountability and fairness, analysing policy gaps and leveraging AI-driven platforms like “Value for Money 3.0” to enhance transparency and combat corruption.⁵¹ Policy Lab Africa applies human-centred design to bridge the gap between government and citizens, advocating for inclusive digital policies such as the Right to Repair movement. BudgIT utilises AI-powered tools to promote governance transparency, exemplified by its AI-driven fiscal management platform, Bimi, which provides real-time public finance data. Collectively, these organisations are shaping Nigeria’s AI governance by championing ethical standards, ensuring AI deployment aligns with societal values, and fostering accountability in both governance and civil society spaces.

- International organisations such as the Global AI Council (GAC), the American Centre for Artificial Intelligence (ACAI), UNESCO, and the Association for the Advancement of Artificial Intelligence (AAAI) are at the forefront of championing the ethical use of AI and its responsible deployment.

The GAC fosters collaboration among AI experts and policymakers, driving initiatives that promote responsible AI innovation and ethical leadership. ACAI advances research and education on ethical AI, ensuring that AI technologies are developed and applied in ways that positively impact society. UNESCO’s “Recommendation on the Ethics of Artificial Intelligence,” adopted by 193 Member States, sets the first global framework for AI ethics, emphasising human rights, transparency, and fairness.⁵² Meanwhile, AAAI plays a crucial role in advancing AI knowledge through scientific research, conferences, and policy recommendations that guide responsible AI development. Together, these organisations are shaping the global AI ecosystem by promoting ethical principles, establishing regulatory frameworks, and fostering international cooperation to ensure that AI is developed and deployed in a responsible and beneficial manner for all.

51. Paradigm Leadership Support Initiative. (2024). Leveraging Artificial Intelligence (AI) for Accountability in Nigeria: Insights and Learnings From Focused Group Discussion. Retrieved March 20, 2025, from <https://plsinitiative.org/leveraging-artificial-intelligence-ai-for-accountability-in-nigeria-insights-and-learnings-from-focused-group-discussion/>

52. United Nations Educational, Scientific and Cultural Organization. (2022). UNESCO adopts first global standard on the ethics of artificial intelligence. Retrieved March 20, 2025 from <https://www.unesco.org/en/articles/unesco-adopts-first-global-standard-ethics-artificial-intelligence>

- Nigerian think tanks and academic institutions are playing a pivotal role in shaping AI's civic impact by advancing policy research, driving innovation, and strengthening governance frameworks. The Nigerian Institute of Social and Economic Research (NISER) conducts in-depth socio-economic and technological analysis, generating evidence-based insights to inform national AI policies. Equally, the Nigerian Global Affairs Council (NIGAC) applies research-driven advocacy to influence governance and public administration, particularly in the integration of AI into policy-making.

Within academia, researchers are examining AI's application in public administration, emphasising its potential to address inefficiencies and enhance service delivery. Studies also highlight the urgent need for government think tanks to embrace digitalisation, ensuring they remain relevant in an AI-driven era.⁵³ Collaborative initiatives such as the Nigerian AI Collective, established by the National Centre for Artificial Intelligence and Robotics (NCAIR), are cultivating multi-sectoral partnerships to accelerate AI-led economic growth and social transformation. Meanwhile, the Centre for Journalism Innovation and Development (CJID) is leading efforts to build an inclusive AI ecosystem, supporting nationwide research, governance, and innovation in AI technologies.

Through these collective efforts, Nigeria's think tanks and academic institutions are laying the groundwork for ethical, inclusive, and forward-thinking AI development, structured to align with national priorities.

Need for a Local AI Council:

A dedicated body to oversee AI development, ensure transparency, and protect civic space.

A specialised national or regional organisation called a Local AI Council can offer the framework required to guarantee that AI technologies are created in an ethical, transparent manner, with an emphasis on preserving public space. However, the unregulated development and deployment of AI also pose significant risks, including bias, job displacement, and erosion of civic space.

Establishing a body to oversee AI initiatives, safeguard citizens' rights, and promote responsible AI usage should be considered.

53. Adewumi, A.P. (2022). Digitalization of Government Think Tanks in Nigeria. Nigerian Institute of Social and Economic Research: PERSPEKTIF, 11 (4) (2022): 1612-1626. Available at https://www.academia.edu/110094554/Digitalization_of_Government_Think_Tanks_in_Nigeria



The rationale for a Local AI Council:

The council would provide a framework for the responsible development and deployment of AI, addressing concerns around:⁵⁴

- ***Bias and fairness:*** Ensuring AI systems are free from prejudice and discrimination.
- ***Transparency and explainability:*** Promoting transparency in AI decision-making processes.
- ***Job displacement and workforce development:*** Mitigating the impact of AI on jobs and supporting workforce development.
- ***Civic space and human rights:*** Protecting civic space and ensuring AI development aligns with human rights principles.

54. Randanliev P. (Received 11 Aug 2024). AI Ethics: Integrating Transparency, Fairness, and Privacy in AI Development , Published (07 Feb 2025). <https://doi.org/10.1080/08839514.2025.2463722>



Functions and Structure of Local AI Council

Policy Development and Regulation:

The Local AI Council would develop and enforce national AI policies and regulations. These policies would set the framework for the ethical development, deployment, and monitoring of AI systems. Key areas of focus could include data privacy, algorithmic transparency, anti-discrimination laws, and the ethical use of AI in public services.

1

Monitoring and Accountability:

The council would act as an independent body overseeing the use of AI across sectors. This could include monitoring government and private sector AI initiatives, conducting audits, and ensuring compliance with relevant regulations. If an AI system is found to be unethical, discriminatory, or harmful, the Local AI Council would have the authority to intervene, issue recommendations, or call for a halt to its deployment.

2

Public Awareness and Education:

AI literacy is an essential component of responsible AI adoption. The Local AI Council could promote public awareness about the opportunities and risks associated with AI. Through educational campaigns, outreach programs, and collaborations with academic institutions, the council can foster a deeper understanding of AI among the public and empower citizens to engage with AI technologies in an informed manner.

3

Inclusive and Transparent Decision-Making:

The Local AI Council should comprise diverse stakeholders, including technologists, ethicists, legal experts, civil society representatives, academia and government officials. This multidisciplinary approach would ensure that AI policies are well-rounded and consider the interests of all sectors of society. The council should also facilitate public engagement, ensuring citizens' voices are heard in decision-making.

4



Benefits of a Local AI Council

Establishing a Local AI Council would have numerous benefits, including:

- **Promoting responsible AI development:** Encouraging developers to prioritise ethics, transparency, and accountability.
- **Building public trust:** Fostering trust in AI systems and promoting public understanding of AI benefits and risks.
- **Supporting innovation and economic growth:** Encouraging innovation and entrepreneurship while ensuring AI development aligns with national interests.
- **Protecting civic space and human rights:** Safeguarding civic space and ensuring AI development respects human rights principles.

The establishment of a Local AI Council in Nigeria is crucial for ensuring the ethical, transparent, and responsible development of AI technologies in the country.

Given the rapid adoption of AI and its potential to impact various sectors, including employment, governance, and individual rights, it is imperative to create a regulatory body that can oversee the deployment of AI systems, address issues such as bias, and protect citizens' rights, this way Nigeria can leverage AI technologies for sustainable growth and social progress while safeguarding its democratic values and civic space.

5

Conclusion

Citizen engagement has been significantly boosted by AI-driven platforms that monitor and report on public sentiment regarding government policies. Tools such as sentiment analysis applications aggregate data from social media platforms and public forums, enabling NGOs and advocacy groups to quickly and accurately gauge public opinion.

At the end of destructive governance protests, AI tools were used to track social media trends, quantify public sentiment, and understand the reach of protest messages. This data provided crucial insights that helped shape advocacy strategies and amplified citizens' voices. AI can also predict potential cases of corruption before they escalate. Machine learning models, trained on historical data, can forecast areas vulnerable to financial misconduct by government agencies.⁵⁵

Technology integration, including education and civic engagement, has become essential.

The intersection of artificial intelligence (AI) and civic learning holds tremendous potential for shaping informed and active citizenry.

Local governments, in particular, can leverage AI to enhance decision-making processes and foster effective communication with residents.

By harnessing the capabilities of artificial intelligence, local governments can efficiently process and analyse extensive datasets, unravelling intricate patterns

and trends that serve as invaluable insights for informed policy decisions.

Utilising advanced AI algorithms, these authorities can delve into diverse data categories such as demographics, socioeconomic indicators, and historical trends. This sophisticated analysis empowers governments to customise policies precisely, ensuring a targeted and effective response to their communities' unique needs and challenges. In essence, AI becomes a strategic ally, providing decision-makers with a data-driven approach that enhances the adaptability and responsiveness of local governance to the ever-evolving dynamics of their constituencies.

By leveraging AI-powered chatbots and virtual assistants, local governments can significantly elevate the efficiency and effectiveness of their communication channels with residents. These sophisticated tools offer real-time information dissemination and prompt query resolution and are crucial in fostering increased citizen involvement in decision-making processes. The accessibility provided by these AI-driven solutions ensures that residents remain consistently well-informed about community matters, thereby promoting a more informed and engaged citizenry. This heightened level of interaction contributes to creating a transparent and participatory governance framework, where citizens feel empowered to contribute actively and influence decisions that impact the well-being of their local community.

55. TheCable. (2024). Holding government accountable using AI tools in Nigeria. TheCable. <https://www.thecable.ng/holding-government-accountable-using-ai-tools-in-nigeria/>

This refers to enhancing the efficiency of government operations and e-government services and systems. For example, **machine learning enhances efficiency by automating processes and tasks or by simplifying existing ones.**

Using AI in government also offers opportunities to resource-constrained organisations to relieve them from mundane and repetitive tasks.⁵⁶

While these benefits and opportunities will continue to be felt even further as advancements and access to technology increase, some weaknesses and threats can arise from relying on AI for political, but also social, economic, and cultural participation.

If left unchecked, AI could deepen inequalities and weaken democratic governance.

While AI may fuel within-country inequality, it could also slow or reverse the gains in reducing between-country disparities, as the ability to harness AI's benefits or mitigate its disruption varies widely across nations. Without targeted policy interventions, AI may exacerbate the global divide, advancing wealthier nations while leaving poorer ones further behind, thereby hindering progress toward the Sustainable Development Goals. We've seen it before: previous technological waves, such as the Industrial Revolution and the rise of the ICT era, have produced deep and persistent income inequality, benefiting wealthy nations. With AI, we may find ourselves on a similar path for these reasons.

High-income countries and wealthier developing nations dominate the AI sector due to their stronger infrastructure and resources, thereby widening the global divide. First, AI could reinforce the dominance of wealthier nations in high-value sectors like finance, pharmaceuticals, advanced manufacturing, and defence. As richer countries utilise AI to enhance productivity and innovation, it becomes increasingly complex for poorer countries to penetrate these markets.

Second, while AI is poised to disrupt skill-intensive jobs that are more prevalent in advanced economies primarily, it can also undermine lower-cost labour in developing countries. Automation in manufacturing, logistics, and quality control would enable wealthier nations to produce goods more efficiently, reducing the need for low-wage foreign workers. This shift, supported by AI-driven predictive analytics and customisation capabilities, may allow more affluent countries to outcompete on cost, speed, and product desirability.

Considering these tendencies, **this contribution advocates for a shift in institutional mindset toward an alternative organisational multi-stakeholder model as a viable option for pro-social AI governance through an ingeniously integrated ethics and economics vision.**

56. Zuiderwijk, A., Chen, Y. C., & Salem, F. (2021). Implications of the use of artificial intelligence in public governance: A systematic literature review and a research agenda. *Government information quarterly*, 38(3), 101577.

6

Recommendations

- ▶ **Public Awareness Campaigns:** Raising public awareness is crucial for fostering a deeper understanding and engagement with AI, ethics, and accountability in Nigeria. To bridge the knowledge gap, educational campaigns should simplify AI concepts, making them more relatable by highlighting both the benefits and potential risks of AI in everyday life. Ethical AI advocacy must remain a top priority, with a strong emphasis on transparency, fairness, and accountability in the deployment of AI. Connecting AI to human rights, particularly in the areas of privacy and data protection, will help illustrate its implications for civil liberties. Also, it is crucial to design inclusive campaigns that extend AI education and advocacy to marginalised communities, ensuring equitable access to information.

- ▶ **Open dialogue** between AI developers, policymakers, and the public will be key in establishing trust, addressing concerns, and shaping responsible AI policies. Partnering with media outlets can amplify consistent messaging on AI ethics, while targeted AI literacy programs can empower citizens to engage in policy advocacy. Transparency in AI usage by both government and private sectors should be prioritised, along with initiatives that raise awareness of its evolving role in the workforce. Lastly, incorporating interactive learning tools, such as gamified platforms and immersive experiences, will make AI education more engaging and accessible, encouraging broader participation in shaping Nigeria's AI-driven future.

- ▶ **Stronger Multi-Stakeholder Partnerships:** Collaboration between the government, private sector, civil society, academia, and the media to strengthen multi-stakeholder partnerships in AI governance is essential. The private sector must be actively engaged in responsible AI development, adhering to fairness and transparency standards while partnering with civic actors to mitigate potential harms. International collaborations with organisations like UNESCO and OECD can provide Nigeria with best practices, technical support, and funding for AI-driven civic initiatives. Academia and research institutions should play a central role in advancing AI ethics, developing civic-tech solutions, and training the next generation of AI governance experts. Media partnerships can help raise awareness of AI's role in governance, leveraging AI-powered fact-checking tools to combat misinformation. Finally, citizen participation must also be prioritised by creating inclusive AI oversight mechanisms that allow the public to report biases and unethical AI practices, ensuring a more transparent and accountable civic space.

- ▶ **Capacity Development:** To strengthen AI accountability and its role in Nigeria's civic space, a structured capacity-building initiative should be established, targeting policymakers, civic tech innovators, and AI users. This program should emphasise ethical AI adoption through specialised training, collaborative engagement, and skill development. Strategic partnerships with higher education institutions should be fostered to engage students as primary adopters of AI, facilitated through interactive content, hands-on learning experiences, and networking opportunities. Structured learning modules should also be developed to enhance AI literacy, covering essential competencies such as prompt engineering, understanding AI capabilities and limitations, and exploring AI's potential applications in civic engagement. To ensure broader accessibility and continuous learning, 'e-learning' platforms should be implemented as a digital hub for education on AI ethics and responsible AI use. By integrating these components, Nigeria can equip key stakeholders with the necessary knowledge and tools to navigate AI's ethical challenges while promoting accountability, innovation, and responsible adoption in the civic space.

- ▶ **Accountability in AI Development:** Ensuring AI developers use diverse, credible datasets to mitigate biases. These datasets enable qualitative and quantitative analyses, which help in providing measurable objectives that track progress and ensure accountability. In this context, governments should promote the implementation of mechanisms, such as data trusts, to facilitate the secure, equitable, lawful, and ethical exchange of data. Accordingly, AI stakeholders, including CSOs and the private sector, should prioritise traceability throughout the AI system lifecycle, encompassing datasets, processes, and decision-making. This ensures that system outputs can be analysed effectively while aligning with the latest technological advancements.

- ▶ **Establishing a Local AI Governance Council:** To oversee AI ethics, data protection, and human rights considerations in Nigeria's AI policies, establishing a Local AI Governance Council is essential in ensuring ethical, transparent, and accountable deployment of AI in Nigeria's civic space. This council should be a collaborative body bringing together key stakeholders, including government agencies, civil society organisations, private sector leaders, academia, and media representatives. Its mandate would include developing regulatory frameworks, setting ethical standards for AI usage, and ensuring compliance with data protection and digital rights policies. The council should also serve as a platform for continuous dialogue on AI's impact on governance, driving knowledge exchange, capacity building, and inclusive decision-making. By institutionalising AI governance at both national and sub-national levels, this council can help mitigate risks such as bias, misinformation, and surveillance abuse while maximising AI's potential to enhance transparency, accountability, and citizen engagement in public governance.



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Sample prompts ▼

What is the breakdown of Nigeria's National Budget in 2024?



How has Nigeria's Real GDP evolved in recent years?



What is the actual sub-national expenditure on education in 2023?



www.bimi.budgit.org

The logo for budgit, featuring the word "budgit" in a dark blue sans-serif font. A teal speech bubble tail extends from the bottom of the "i" in "budgit" towards the right.