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# POLICY TRACKER

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**LAGOS  
BUSINESS  
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## Editor's Note

### Digital Financial Literacy – some insights from EFInA Access to Financial Services in Nigeria 2020 Survey and the Alliance for Financial Inclusion Guideline Note No.45, May 2021



Financial literacy and capability are very instrumental to financial inclusion (FI), as the uninformed cannot effectively use financial products.<sup>1</sup> Financial education and capability is not necessarily correlated to formal education, so all may benefit from financial education.<sup>2</sup> Ayopo et al (2020) found that low literacy was the ninth ranked factor for financial exclusion in Nigeria, financial literacy education was the fourth ranked driver of financial inclusion.<sup>3</sup> EFInA Access to Financial Services in Nigeria 2020 Survey found that financial inclusion only grew incrementally, however, use of financial service agents and digital financial services significantly increased, thus opening up opportunities to drive faster FI growth through digital financial services such as mobile money.<sup>4</sup> Lack of awareness and suitability of products was a main barrier to non-bank formal financial services and high financial capability is a main driver of the use of digital financial services. Women, Northerners, rural dwellers, and youth were still the most excluded segments, with two thirds of the adult population living in the rural areas.<sup>5</sup> Up to 35% of adult Nigerians have low financial capability<sup>6</sup>, 35.9% are formally excluded<sup>7</sup> and 78% of rural small-scale farmers in Nigeria are financially excluded.<sup>8</sup> We may derive useful insights and recommendations for digital financial literacy

in Nigeria from EFInA's data and the 2021 Alliance for Financial Inclusion Digital Financial Literacy Guideline Note<sup>9</sup> ("AFI's Note", "The Note").

The Note defines "digital literacy" as: "the ability to read and navigate autonomously digital content, and the competence and knowledge to access and use digital products and services such as mobile phones, tablets, or internet."<sup>10</sup> Digital financial literacy (DFL) is: "acquiring the knowledge, skills, confidence and competencies to safely use digitally delivered financial products and services, to make informed financial decisions and act in one's best financial interest per individual's economic and social circumstance."<sup>11</sup> It recommends the following as key strategies for DFL:

1. Ensure evidence driven DFL approach, incorporate and harmonize DFL into existing policies and regulations, reflect DFL objectives in consumer protection and design DFL strategy relevant to local DFS market and development objectives.
2. Engage with FSP's and other stakeholders, institute frameworks for timely reporting between relevant stakeholders, create DFL guidelines for DFS providers and private sector stakeholders and

<sup>1</sup> Ayopo, B. A., et al, (2020). Financial Inclusion among Low-Income Groups in Nigeria Triggers and Barriers, Academy of Entrepreneurship Journal, Vol: 26 Issue: 2S. Available at: <https://www.abacademies.org/articles/financial-inclusion-among-low-income-groups-in-nigeria-triggers-and-barriers-9638.html>

<sup>2</sup> Egbu, C. A. (2018). A Study of the Impact of Financial Literacy on Nigerian Public Sector Employees' Financial Outcome, (A Dissertation Submitted to St. Clements University in Partial Fulfillment of the Requirements for the Award of Doctor of Philosophy in Finance St. Clements University, February, 2018). Available at:

<http://www.stclements.edu/grad/gradegbu.pdf>  
<sup>3</sup> See n. 1 above.

<sup>4</sup> EFInA, Key Findings: EFInA Access to Financial Services in Nigeria 2020 Survey, June 3, 2021. Available at: <https://a2f.ng/wp-content/uploads/2021/06/A2F-2020-Final-Report.pdf>

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> Ibid.

<sup>8</sup> Adegbite, O. et al, (2021). Financial inclusion: how Nigerian small-scale farmers are locked out, and some answers, The Conversation, 16 March 2021. Available at: <https://theconversation.com/financial-inclusion-how-nigerian-small-scale-farmers-are-locked-out-and-some-answers-156766>

<sup>9</sup> Available at: [https://www.afi-global.org/wp-content/uploads/2021/05/AFI\\_Guideline45\\_Digi\\_Finance\\_Literacy.pdf](https://www.afi-global.org/wp-content/uploads/2021/05/AFI_Guideline45_Digi_Finance_Literacy.pdf)

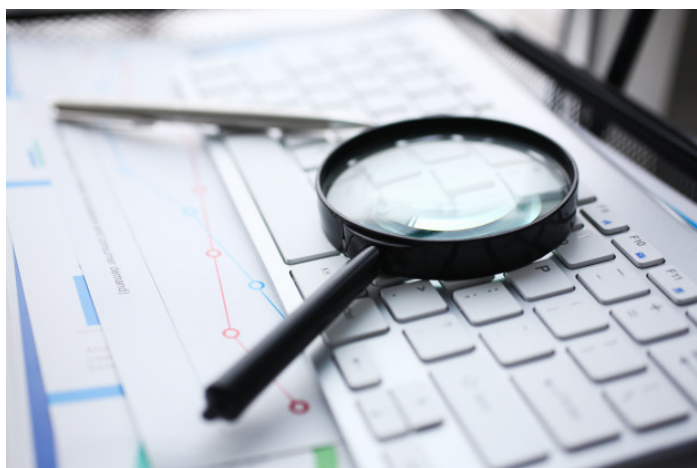
<sup>10</sup> At p. 5.

<sup>11</sup> Ibid.



mandate product disclosure & transparency and ethical market conduct.

3. Integrate DFL into existing financial education/financial inclusion programs, use appropriate and innovative channels, partner with and support relevant stakeholders to reach targeted populations and establish an M&E framework that captures key demand side indicators.
4. DFS providers should design products with excluded segments needs and local social norms in mind with an embedded DFL component and use interactions when receiving G2P payments, remittances, or purchasing financial services to extend DF education.



The 2015 National Financial Literacy framework<sup>12</sup> does not expressly refer to digital financial literacy and so lacks detailed and specific provisions on the subject. However, it lists mobile phones as a channel for delivery of financial education and covers new technology such as the use of ATMs, internet banking and mobile phone banking. In view of the increasing use of and opportunities from digital financial services and the recommendations of AFI's Notes, it is recommended that the framework should be revised to define DFL objectives, priorities, regulations, programmatic actions, implementation steps and so on. This should allow for an evidence based and well thought out proactive policy and non-policy program, adequate stakeholder consultation and collaboration framework. Also, customized methodologies for reaching women, youth and rural dwellers need to be especially designed.

Section 5.3 of the National Financial Inclusion Strategy 2018 says:

"... [Financial literacy] efforts would be scaled up in the next 2 years. The target is to include financial literacy in school curricula... Another target is to reach 50% awareness of financial products, services, and markets among adults by 2020."

EFInA 2020 Survey found that 50.5% of adults are now formally included and about 60% of adults with digital accounts use digital services. It is possible to infer that the NFIS 2018 target may be in sight if not yet achieved. Confirmatory surveys are advised and more ambitious interim targets, particularly for financial education programs for the excluded, before the next revision of NFIS are recommended. Available evidence suggests that financial literacy programmes are yet to reach the rural small-scale farmers.<sup>13</sup> This may be true for other rural dwellers.

Obvious constraints to FI include the low rates of literacy/formal literacy (quite apart from financial illiteracy) and non-possession of digital devices by 40% of the excluded segment. EFInA says that only 38% of adults in rural areas live within the proximity of financial access points/financial service providers. 84% of those access points are Financial Services Agents. Clearly, a low hanging fruit will be to accelerate the roll out of more Financial Services Agents, and deliberate effort should be made to increase access by Cooperative or social groups which currently provide only 1% of the access points in view of the fact that 82% of this segment is not even aware of formal financial access points close to their home. AFI's Note insights suggest that financial services agents and Cooperative-social groups should be given a more enhanced role in the extension of basic financial education to the excluded populations.<sup>14</sup> This could be supported based on a mini-study positing that "improving income and financial literacy of the financially excluded are more likely to result in informal financial inclusion."<sup>15</sup>

EFInA found that 73% of the unbanked lack required documents to open a Tier 3 bank account and recommended that rapid uptake of mobile money would ensure that financial inclusion targets could be met much faster. Hopefully, the ongoing NIN-SIM registration

<sup>12</sup> <https://www.cbn.gov.ng/out/2016/cfpd/financial%20literacy.pdf>

<sup>13</sup> Adegbite, O. et al, see n. 8.

<sup>14</sup> See also, Wayne, T. et al (2020). Technologies for Financial Inclusion in Nigeria, Research Agenda Working Papers. Vol 2020 No 4, pp. 40-56. Available at:

[https://gala.gre.ac.uk/id/eprint/27969/7/27969%20MOGAJI Technologies For Financial Inclusion In Nigeria %28Pub%29 2020.pdf](https://gala.gre.ac.uk/id/eprint/27969/7/27969%20MOGAJI%20Technologies%20For%20Financial%20Inclusion%20In%20Nigeria%28Pub%29%202020.pdf)

<sup>15</sup> David-West, O. & Adetunji, O. (2020). Financial literacy is a stronger determinant of financial inclusion, LBS Insight. Available at: <https://www.lbs.edu.ng/lbsinsight/financial-literacy-is-a-stronger-determinant-of-financial-inclusion/>

exercise will ameliorate some of the issues regarding KYC, as 61% of the unbanked own a mobile phone and 24% use a mobile phone owned by someone else, thus providing a good platform for enlarging mobile money services, DFL and creative initiatives to commensurately drive account opening. Allowing the Telco's with bigger subscriber base and wider agent footprint Payment Service Bank licenses is an apparent "no-brainer". One downside of NIN-SIM registration exercise is the low consideration of the interests and involvement of the excluded in the NIN policy design and "masses unfriendly" implementation.<sup>16</sup> EFINA data and the AFI Note underscore the need for cultural sensitivity and Human Centred design by FSP's in digital products. G2P payments and poverty alleviation programs should also be main-streamed and used as avenues for DFL outreach.<sup>17</sup> Likewise,, "financial education must incorporate elements of instilling trust in institutions."<sup>18</sup>



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<sup>16</sup> Cf. Adegbite, O. et al, see n. 8.

<sup>17</sup> Cf., AFI Note; World Bank, TOOLKIT Integrating Financial Capability into Government Cash Transfer Programs, July 2018

<https://documents1.worldbank.org/curated/en/866461531462775238/pdf/128334-WP-PUBLIC-Integrating-FinCap-into-G2P.pdf>; and David-West & Adetunji, see n. 15.

<sup>18</sup> Anthony-Orji, O. et al (2020). Journal of Academic Research in Economics, Vol. 12 No. 3, pp. 532 - 541. Available at: [http://www.iare-sh.com/downloads/nov\\_2020/orji.pdf](http://www.iare-sh.com/downloads/nov_2020/orji.pdf)

## Global Identity Management / Know Your Customer

### 5th extension of NIN registration deadline

The Federal Government has extended the National Identification Number (NIN) registration deadline to 30th of June, 2021. Estimates suggested that almost 54 million people now have their NINs.<sup>19</sup>

### Mobile identity verification ecosystem



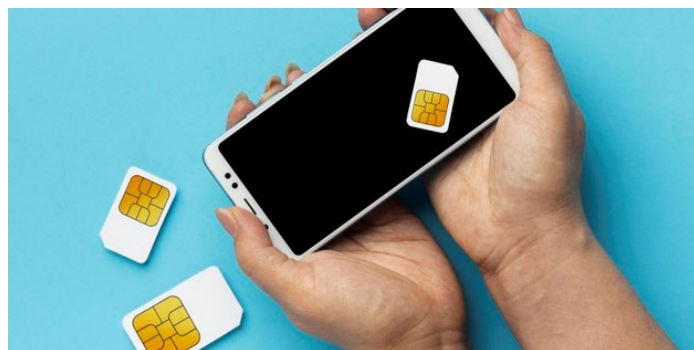
Nigeria's National Identity Management Commission (NIMC) is pioneering Africa-first Mobile Identity Ecosystem developed by CommonIdentity, an African software company, part of the OSIA (Open Standards Identity API) Initiative.<sup>20</sup> The OSIA open standard interfaces (APIs) allows the citizen to have his/her NIN verified against the National Identity Registry near-instantly and securely via an OSIA interface. The OSIA initiative is promoted by the Secure Identity Alliance (SIA), the global identity and secure digital services advisory body.

### Submitting IMEI Number

Nigerian Communications Commission (NCC) has denied reports that it will require Nigerians to submit the International Mobile Equipment Identity (IMEI) of their phones to it from July, 2021.<sup>21</sup> NCC is in the process of deploying a Device Management System (DMS) that will

capture IMEI automatically, protect subscribers against phone theft, identify and enable the elimination of fake devices from the networks. The general public was advised to disregard the misleading publications.

### Revised SIM card registration policy



A revised national identity policy for sim card registration was issued by NCC on Tuesday May 11 2021.<sup>22</sup> The NIN and the mobile network identity of citizens will be matched and securely linked through a Capture and Validate (C&V) SIM card Registration process that will require mobile network operators to validate their customers' credentials against the National Identity database (NIDB). The policy is anchored on:

- the safeguarding of citizens' personal information and privacy;
- collaboration with stakeholders;
- development of customized application software and database;
- data management process that is secure, fast, reliable and allows subscribers access, correct and update their data;
- template for individual New Sim Activations, SIM Swap/Replacement, Corporate Activations and Machine-to-Machine Activations;
- robust SIM Identity Management Solution to minimize fraudulent registration of SIMs (pre-registered SIMs); and
- implementation in coordination with all relevant stakeholders, performance monitoring and evaluation, review and reform where necessary.

<sup>19</sup>Media Team, Press Statement: NIN Enrolment Reaches 54 Million as FG Approves June 30 as NIN-SIM Verification Deadline, NCC Web site, 04 May 2021. Available at: <https://www.ncc.gov.ng/media-centre/news-headlines/994-press-statement-nin-enrolment-reaches-54-million-as-fg-approves-june-30-as-nin-sim-verification-deadline>  
<sup>20</sup> SIA, First African Mobile Identity Ecosystem leverages OSIA to verify identities against National Identity Registry, Secure Identity Alliance, 11 May 2021. Available at: <https://secureidentityalliance.org/news-events/news/entry/first-african-mobile-identity-ecosystem-leverages-osia-to-verify-identities-against-national-identity-registry>

<sup>21</sup> Media Team, Press Statement: Subscribers not required to Submit International Mobile Equipment Identity (IMEI) Number, NCC Web site, 21 May 2021. Available at: <https://www.ncc.gov.ng/media-centre/news-headlines/1004-press-statement-subscribers-not-required-to-submit-international-mobile-equipment-identity-imei-number>  
<sup>22</sup> Media Team, Revised National Identity Policy for SIM Card Registration, NCC Web site, 11 May 2021. Available at: <https://ncc.gov.ng/docman-main/legal-regulatory/legal-other/988-revised-national-identity-policy-for-sim-card-registration/file>

## Smart Addressing System & KYC



OkHi, a Smart Addressing Platform, has created a digital address verification system that enables customers to drop a pin on the map (like Uber) on the address collection product, click on their gate photo using Google Street View and type in the text instructions to create their address.<sup>23</sup> Businesses can then match their phone GPS against their OkHi address to verify them.

The GPS point is an equivalent of a street address, the photo of the entrance of the building is like a street number and the text instruction leads to the front door, so to say, thereby possibly eliminating the need for street names and numbers. Quickteller, Kuda Bank and other prominent fintechs would soon deploy the product, according to Mr. Galen Crawley, Chief Commercial Officer, OkHi.<sup>24</sup>

## Consumer Protection, Privacy and Data Protection, Cybercrime and Fraud

### NCC & consumer complaints resolution

NCC resolved 99.2 per cent of service-related complaints received from telecom consumers across the major network operators in Q1, 2021.<sup>25</sup>

A total of 3,019 consumer complaints were received from the Commission's Contact Centre, through which the toll-free number 622 is managed, NCC Consumer Portal, NCC social media. 2,995 consumer complaints, representing

99.2 per cent, were successfully resolved while only 24, representing 0.8 per cent, were escalated to service providers.

### Whatsapp updated privacy policy



The Minister of Communications and Digital Economy, Dr. Isa Ali Ibrahim Pantami, has directed the National Information Technology Development Agency (NITDA), to engage with Facebook to ensure that the updated privacy policy of WhatsApp conforms with the Nigeria Data Protection Regulations (NDPR) 2019, regarding the level of security of the data of Nigerian users.<sup>26</sup> The updated Privacy Policy of the WhatsApp messaging application states that WhatsApp will share information about the users on their platform with their parent company (Facebook), as well as other Facebook companies.

## DFS Environment: Interoperability, Collaboration and Competition

### Microsoft-FG Collaboration

A collaboration between Nigeria and Microsoft to build strong foundations for a digital economy in connectivity, skilling and digital transformation has been announced.<sup>27</sup> Microsoft's Airband team will work closely with local partners in six regions to develop high-speed internet infrastructure and the design and implementation of

<sup>23</sup>Tomiwa Onaleye, 'Smart Addressing System can help ease KYC verification in Nigeria'- Galen Crawley, CCO of OkHi, Technext, 19 May 2021. Available at: <https://technext.ng/2021/05/22/smart-addressing-system-can-help-ease-kyc-verification-in-nigeria-galen-crawley-cco-of-okhi/>

<sup>24</sup> Ibid.

<sup>25</sup> Media Team, Press Statement: NCC Resolves 99.2% of Telecom Consumer Complaints in Q1 2021, NCC Web site, 19 May 2021. Available at: <https://ncc.gov.ng/media-centre/news-headlines/1003-press-statement-ncc-resolves-99-2-of-telecom-consumer-complaints-in-q1-2021>

<sup>26</sup> Media Team, Press Statement: FG has reservations and engages Facebook on Whatsapp updated privacy policy, NCC Web site, 21 May 2021. Available at: <https://ncc.gov.ng/media-centre/news-headlines/1005-press-statement-fg-has-reservations-and-engages-facebook-on-whatsapp-updated-privacy-policy>

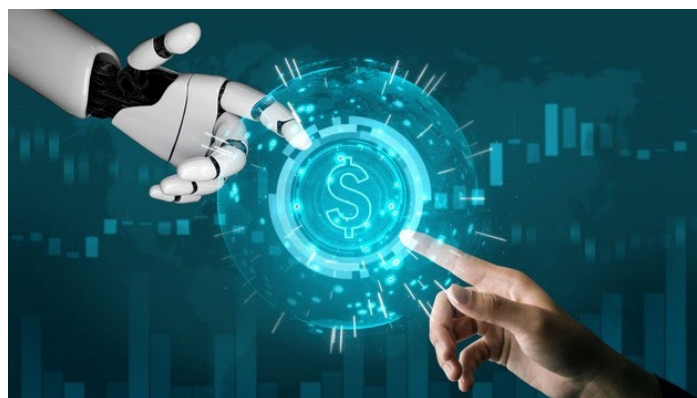
<sup>27</sup> Brand Spur, Microsoft Partners Federal Government To Accelerate Digital Transformation, Brand Spur, May 3 2021. Available at: <https://brandspurng.com/2021/05/03/microsoft-partners-federal-government-to-accelerate-digital-transformation-in-nigeria/>



hyper-scale cloud services. 1,700 trainers will provide blended online and in-person digital information technology skills training courses to about five million Nigerians youths and government workers over the next three years.

Secondly, Microsoft will collaborate with the Economic and Financial Crimes Commission to apply technologies like artificial intelligence and machine learning and cloud-based tools to support the fight against corruption. Finally, Microsoft will deploy artificial intelligence tools in partnership with to support the National Institute of Cultural Orientation efforts to preserve and revive Nigeria's three major indigenous languages: Hausa, Yoruba, and Igbo.

### E/Agency banking & AI



Data suggests that agency banking is a critical contributor to e-banking performance (see Table below). According to Proshare, FBNH's 8.40% e-banking income as a percentage of gross earnings apparently supports that proposition.<sup>28</sup> This is attributable to its "fast-moving and aggressive service delivery anchored on a large and expanding agency banking network of over 86,000 agents across the country".<sup>29</sup> Access Bank with a notable outreach on financial inclusion and agency banking came second. Banks, with lower visibility in agency banking, in spite of touted strength in digital banking, appeared at near bottom. It proffered that increased adoption and deployment of artificial intelligence (AI) and machine learning (ML) to lower portfolio of non-performing lending assets (NPLs) would be a competitive imperative going forward. Proshare concluded that "customer focus", based on agility, innovation, convenience and engendering

trust would be highly material to success going forward into an environment of increased digital and open banking.

### E-BANKING: THE NEW CASH WALLET



Bank	Gross Earnings (N'bn)	E-Banking (N'bn)	Income From E-Banking As a % of Gross Earnings
FBNH	579.4	48.68	8.40%
Access	764.72	56.09	7.33%
UBA	620.4	44.25	7.13%
Unity Bank	42.71	2.64	6.18%
UBN	160.19	7.04	4.39%
FCMB	199.44	8.61	4.32%
Zenith	696.45	27.08	3.89%
Sterling	138.89	4.98	3.59%
ETI	841.14	29.45	3.50%
Wema	81.38	2.61	3.21%
GTB	455.23	11.77	2.59%
Fidelity	206.2	2.46	1.19%
Stanbic IBTC	234.45	2.74	1.17%

\*Data as of FY2020

Source: Bank's Financial Statement, Proshare Research

**proshare**  
MARKETS

## Enabling Financial Inclusion at the Last Mile

### Indigenous content promotion

The National Policy for the Promotion of Indigenous Content in the Nigerian Telecommunications Sector was issued on Tuesday 11 May 2021.<sup>30</sup> The Policy focuses on manufacturing, services and software for telecom sector, people, and research and development for digital Innovation and entrepreneurship, where the development of local capacity will have the greatest level of impact. "Indigenous" means, inter alia: "companies that: (i) are incorporated or otherwise organized in Nigeria; (ii) have its principal place of business located in Nigeria; and (iii) have at least 51% of its equity held by nationals of Nigeria. The Nigeria Office for Developing the Indigenous Telecom Sector (NODITS) shall be the Special Purpose Vehicle (SPV) to implement the Policy under the supervision of NCC.

The objectives of the policy are to:

- create a framework for supporting indigenous telecom businesses to become world class service providers;

<sup>28</sup> Teslim Shitta-Bey, How Artificial Intelligence (AI) Will Change Nigerian Banking in 2021, Proshare, 30 May 2021. Available at: [https://www.proshareng.com/news/Fintech/How-Artificial-Intelligence-\(AI\)-Will-Change/57438](https://www.proshareng.com/news/Fintech/How-Artificial-Intelligence-(AI)-Will-Change/57438)

<sup>29</sup> Ibid.

<sup>30</sup> Media Team, National Policy for the Promotion of Indigenous Content in the Nigerian Communications Sector, NCC Web site, 11 May 2021. Available at: <https://ncc.gov.ng/docman-main/legal-regulatory/legal-other/987-national-policy-on-the-promotion-of-indigenous-content/file>

- ensure compliance with existing regulatory guidelines for indigenous content;
- highlight and promote indigenous capacities in the telecommunications sector;
- foster collaboration between global Original Equipment Manufacturers (OEMs) engaged in the manufacturing of telecommunications equipment and indigenous players;
- ensure strategic partnerships with relevant regulatory agencies to create joint efforts to promote indigenous content;
- enable the indigenous telecom industry to contribute significantly towards the overall development of the telecom industry; and
- to encourage and incentivise the participation of indigenous telecom institutions in relevant Standards Development Organisations.

### Gender Digital Empowerment



NCC carried out enlightenment programmes for young women and girls in 9 secondary Schools in Abuja, Kano, Lagos and Port Harcourt on Tuesday, May 25, 2021, as part of the activities marking the 10th anniversary of Girls in ICT Day 2021.<sup>31</sup> The annual event, initiated by the International Telecommunication Union (ITU), is meant to raise global awareness on empowering and encouraging young women and girls to consider studies and careers in Science, Technology, Engineering and Mathematics (STEM). The Commission reaffirmed its commitment to gender mainstreaming of digital capabilities.

<sup>31</sup> Media Team, NCC Restates Commitment to Digital Empowerment for Young Women, Girls, NCC Web site, 27 May 2021. Available at: <https://www.ncc.gov.ng/media-centre/news-headlines/1007-ncc-restates-commitment-to-digital-empowerment-for-young-women-girls>

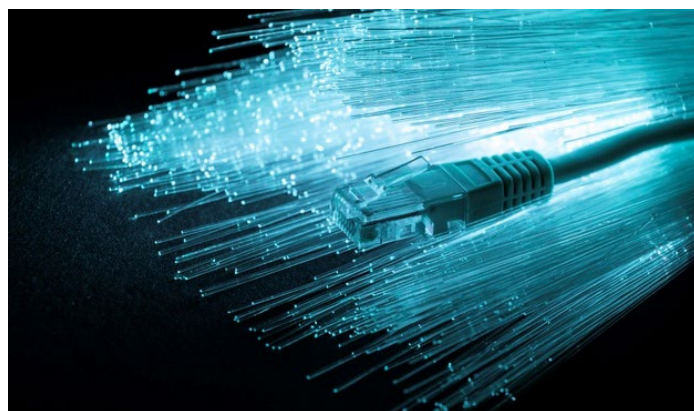
<sup>32</sup> Media Team, NCC Keys into National Ethics and Integrity Policy, NCC Web site, 7 May 2021. Available at: <https://ncc.gov.ng/media-centre/public-notice/996-ncc-keys-into-national-ethics-and-integrity-policy>

## Enabling Environment for DFS Ecosystem

### NCC endorses Ethics & Integrity policy

The Nigerian Communications Commission has announced its full endorsement of the National Ethics and Integrity Policy of Nigeria spearheaded by the Independent Corrupt Practices and Other Related Offences Commission (ICPC).<sup>32</sup> The primary objective of Policy is to enhance transparency and accountability, especially in the public and private sectors, strengthen corruption prevention, personal responsibility in national development, and national cohesion and social equity.

### Broadband & digital inclusion report



The National Broadband Plan (2020-2025) meant to provide Point of Broadband Access (PoA) in all the 774 local government areas (LGAs) of the country within the plan period has improved access to broadband for over 80 million Nigerians.<sup>33</sup> NCC's Executive Vice Chairman/CEO, Prof. Umar Garba Danbatta reported: "...basic internet subscription of 154 million; over 87 million broadband subscriptions, representing 45.93 per cent broadband penetration; over 207 million voice subscriptions with tele density standing at 108.94 per cent as at October, 2020."

An earlier study to determine areas where there were digital inclusion access gaps in the country identified 217 clusters of access gaps. The number of access gaps has

<sup>33</sup> Media Team News Story: Danbatta Shares Experience on Regulatory Model for Nigeria's Digital Inclusion, NCC Web site, 31 May 2021. Available at: <https://www.ncc.gov.ng/media-centre/news-headlines/1008-danbatta-shares-experience-on-regulatory-model-for-nigeria-s-digital-inclusion>



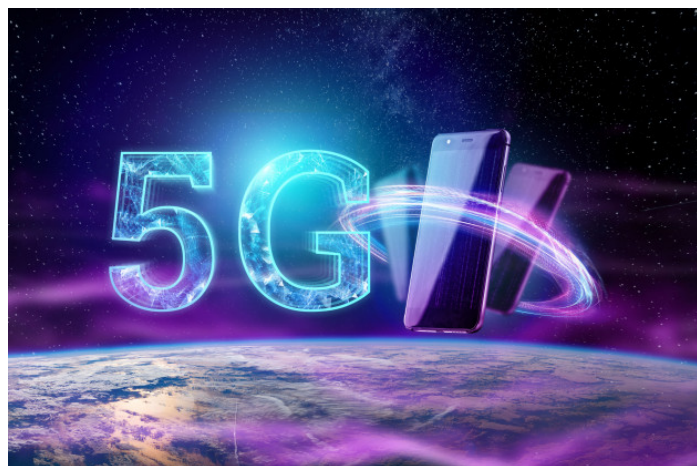
now been reduced to 114. Challenges, such as Right of Way (RoW) issue, multiple taxation, vandalism of telecom infrastructure were being actively addressed.

## DFS Infrastructure

### *RoW fees update*

It is reported that so far, only Kaduna, Ekiti, Katsina, Plateau, Ekiti, Kwara, Anambra, and Imo are implementing the new fees of ₦145/m one year after the agreement. States like Benue, Ogun and Lagos charge N2,500, N4,000, N750 per Linear Meter according to the reports.<sup>34</sup>

### *5G Spectrum*



On Wednesday, May 5, 2021 the Nigerian Communications Commission (NCC) and Nigerian Communications Satellite (NigComSat) signed a Memorandum of Understanding (MoU).<sup>35</sup> It will relocate the NG-1R satellite of NigComSat to the standard C-band 300MHz (3.9GHz – 4.2GHz) portion of the band, whilst leaving the non-standard C-band 400MHz (3.5GHz – 3.9GHz) portion of the band for 5G use and early deployment of fifth Generation (5G) Network services in Nigeria. The cost of relocating the NG-1R will be offset from the proceeds of the auction of the 5G spectrum.

<sup>34</sup> Olumuyiwa Olowogboyega, Only seven states in Nigeria are implementing reduced Right of Way fees, Techbal, 19 May 2021. Available at: <https://techcabal.com/2021/05/19/right-of-way-telecoms/>

<sup>35</sup> Media Team, NCC, NigComSat Sign MoU on 5G Spectrum to Propel Nigeria's Digital Economy, NCC Web site, 6 May 2021. Available at: <https://www.ncc.gov.ng/media-centre/news-headlines/995-ncc-nigcomsat-sign-mou-on-5g-spectrum-to-propel-nigeria-s-digital-economy>

### *GSM (network) boosters crimes*



NCC has issued a 14-day pre-enforcement notice effective from 18 May 2021 to enforce section 131 (1) of the Nigerian Communications Act (NCA) 2003, making it an offence to sell, install or use any equipment which may hinder network operations, or which has not been type-approved by the Commission.<sup>36</sup> The general public, particularly banks and other financial institutions, government agencies, telecommunications service providers, private/public companies, and owners/occupiers of residential premises, were warned to forthwith desist from the sale, installation and usage of GSM boosters or face prosecution, fine and confiscation of equipment used.

<sup>36</sup> Media Team, Pre-enforcement notice to unauthorized dealers and users of GSM (network) boosters, NCC Web site, 18 May 2021. Available at: <https://www.ncc.gov.ng/media-centre/public-notices/1001-pre-enforcement-notice-to-unauthorized-dealers-and-users-of-gsm-network-boosters>

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