

Introduction

In May 2025, the National Identity Management Commission (NIMC) announced an upward price review for its products and services to apply with immediate effect. Under the new pricing regime, while local fresh NIN registrations will still be free -

It will now cost **N7,000** for the issuance or replacement of a National ID card.

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- The correction of date of birth will be $\frac{N28,574}{1000}$ from a previous cost of $\frac{N15,000}{1000}$.
- Modification of any other fields at №2,000 as against a previous price of №500, among others.



While efforts to improve service quality and sustainability of the identity infrastructure are necessary, this fee increase raises concerns about accessibility for poor and vulnerable groups. We already know that the poorer you are, the less likely you are to own an NIN. An upward review of the cost could, therefore, compound the challenges and barriers to getting a functional foundational identity, further excluding this segment.

WHO WOULD BE MOST AFFECTED BY THIS FEE REVIEW?



An I4All analysis of the 2023 A2F survey indicates that 36% of those who own NIN fall within the poor-poorest wealth quantile. Additionally, the analysis showed that 42% of all NIN holders in 2023 were in rural areas. Extrapolating these figures against the current total NIN records, which as of April 2025 stood at 119.62 million, we can safely conclude that about 43 million of these NIN owners fall within the poor-poorest wealth quantile, and about 50 million are in rural communities. These are people who mostly:

- Cannot read or write and so depend on third parties in engaging with National Identity Services.
- Live far away from functional enrollment centers, bearing costs in transportation to the nearest centers,



WHAT ARE THE IMPLICATIONS OF THESE NUMBERS VIS-A-VIS THE INCREASED FEES?

It is pertinent to note that the crux of the challenge is not in new enrolments, which remain free, but mostly in postenrolment services such as correction of data and re-issuance of slips and cards. We have put together a summary of what this implies would imply for Nigeria's ID system, from the lens of the poor and those in rural communities:





Potential cost burden exposure to the poor

The reality is that a high percentage of the poor and rural communities relied heavily on the enrolment agents' literacy and accuracy when registering for their NIN, significantly increasing the risk of data entry errors within this group.

Post-enrolment services such as name/date of birth corrections, card replacement, and retrieval of lost NIN slips now attract higher charges. For poor Nigerians who are more prone to data entry errors due to low literacy or inconsistent documentation, the cost burden becomes a significant barrier, affecting the accuracy and integrity of NIMC's data, due to non-correction.

On the flip side, this is a potential deterrent to the lack of attention to detail, which is often demonstrated by enrollees and enrolment agents in the initial enrolment process. Here, an enrollee, due to the risk of eventually paying for the correction of data, would, to the best of his/her ability, pay more attention to the data being captured in the first instance to ensure accuracy.

Rise in informal or fraudulent intermediaries and increased vulnerability of the poor

Increased service fees may drive poor and vulnerable individuals, already constrained by limited resources, to seek out unofficial or fraudulent agents who promise faster or cheaper post-enrolment services. This exposes them to identity theft, exploitation, and financial loss, further compounding their exclusion from formal systems.

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Potential disincentive for trust building in the ID system

The inability to afford corrections or postenrolment support may erode trust in the identity system among the poor. If enrolment errors go unaddressed or if individuals remain disconnected from services despite being registered, it may discourage future participation in other NIN-linked government programs. It can also deter others in their communities from enrolling, driven by the perception that the process offers little benefit and only adds financial strain to their limited resources.

Recommendation

To mitigate the exclusionary impact of the revised fee structure, we therefore recommend the following:

- Introducing a tiered pricing regime or subsidies for low-income Nigerians, especially rural dwellers, women, and the unbanked, to reduce the burden on this segment who are at a higher risk of having erroneous data or misplaced/damaged slips, by reason of their vulnerability.
- Phased implementation of the new fees with robust community-level sensitisation and feedback loops, to manage responsiveness and achieve seamless adjustment to the new pricing regime, thereby reducing the shock that comes with immediate application.
- Increase grassroots identity literacy campaigns to prevent exploitation by fraudulent agents.
- Provide training to enrollment agents with a focus on service provision to rural communities to improve the nature and quality of services provided to ensure accurate initial data collection.

Conclusion

An inclusive identity system is foundational to financial inclusion, access to social services, and digital participation. While we recognize that excessive incidences of unfounded data modifications can undermine the quality of the ID system, and that the fee increase should encourage the submission of more accurate data at enrollment, we must also confront the reality that poor, vulnerable, and rural populations face systemic disadvantages. Factors such as low literacy, limited exposure, inconsistent documentation, and limited agency mean they are more likely to experience genuine errors during enrolment. For this group, the increased fees create a substantial barrier to correcting such errors and fully participating in the identity system. Without targeted mitigation, the revised NIMC fees risk sidelining the very populations the identity ecosystem must currently prioritise. A pro-poor policy lens is therefore critical in balancing sustainability with equitable access.



Spotlight

Service	Previous Cost	Current Cost
Enrolment & Issuance of 1st NIN Slip	Free	Free
USSD NIN Retrieval	N 20	N 50
Correction of Date of Birth	N 15,000	N 28,574
Modification of Any Other Field	N 500	N 2,000
NIN Slip Re-issuance	N 500	N 600

