



E-government Development in Nigeria, Bank Verification No (BVN) an Anti-Corruption Tool.

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Abstract - E-government has moved from just providing electronic information to citizens and customers alike to serving their needs. In developing countries like Nigeria, the enablement of e-government is being used as an anti-corruption tool. The introduction of the Bank Verification Number (BVN) scheme by the Central Bank of Nigeria, has helped the government in not just saving money but also protecting customer's transaction and enhancing confidence in the banking sector. This has helped curtail the high rate of cyber and financial crime that has been part of the system. The use of BVN as an anti-corruption tool in Nigeria came at a time there was need for openness, accountability and discipline, after years of robbing the treasury and recklessness in handling finances. As there has not been a defined method for measuring the strength or success of e-government development, in this case, BVN, in Nigeria, progress will remain at the same level. The implementation strategy of the BVN in Nigeria has mostly been a quick fix, quick win solution. In fact, there is little or no indication to show evidence of a framework for e-government. Like other leading countries, there is the need for proper implementation of strategy and framework especially towards a customer orientated process, which will accommodate every administrative body of the government institution. E-government development must have a strategy and framework for it to work, and this strategy must enclose every public administration and will not be limited to any individual bodies or organization. A defined framework or monitoring method must be put in place to help evaluate and benchmark government development in e-government. In comparative analyses of the existing methods, this paper will denote areas that must be included in the existing approach to be able to channel e-government development towards its defined strategic objectives.

Keywords – *bvn, AFF, quick win, quick fix, EFCC, MDA, Fraud.*

1. Introduction.

Nigeria is the fourteenth largest African country, located on the West coast of Africa, on the shores of the Gulf of Guinea, it is situated on the parallels of 4° and 14° north, it is surrounded on the south by sea, and in the north and west it has Republic of Benin and Niger as neighbours and on its east, is Republic of Cameroun. Nigeria occupies up to 923,768 square kilometres (more than four times the size of Great Britain) with a population of more than one hundred and eighty million people. There are three major tribes and more than five hundred and twenty-one languages are spoken in Nigeria with at least nine of them now becoming extinct. Nigeria has the largest population in Africa and seventh in the world.

Nigeria originally consisted of three provinces, the Western, Eastern and Northern Nigeria, these amalgamated together to form Nigeria in 1914. Initially after the amalgamation, the country subdivided into two provinces, which is the Northern and Southern provinces, and the province which included the town and environs of Lagos, [1].

In 1939, the southern provinces were further sub-divided into two provinces to the Eastern and Western provinces. The main ethnic groupings in these provinces were the Northern (Hausa), Western (Yoruba), and the Eastern (Ibo). Nigeria became independent from its British colony on October 1960 and as a federation consisting of regions, the Northern, Eastern and Western and with Lagos as its Federal Territory. There was a further divide in the Western province, now referred to as regions to create the Mid-Western region on August 1963 and the federation became a Republic on 1st October 1963. Nigeria previously was divided into twelve states by the Federal government at the time, this was further divided and increased to nineteen in 1976. Which since then, it has further sub-divided into 30 states between 1987 and 1991 and more recently divided into 36 states plus a capital in 1996.

The official language of Nigeria is English, the former colonial language, this was chosen to help integrate the cultural and languages differences. This outline, the vast complexity of governing a country that over the last 100 years has morphed and flexed its geographical representation continuously. Not to mention the complications of bringing together many diverse cultures and languages.

Though there is no widely definitive definition of e-government, there have been several used definitions of e-government, [2]. E-government is defined as the use of technology or its platform for the exchange of information, provide services, transaction and interaction with citizens, businesses and other arms of government by the government [3]. The implementation of e-government can be carried out by the judiciary, legislature, or the administration to help drive improvements internally or external efficiency, deliver public services, or processes of democratic government. However, it has been widely accepted by most scholars that the primary delivery models are Government-to-Government (G2G), Government-to-Business (G2B), Government-to-Citizens or Government-to-Customers (G2C), Government-to-Employees (G2E). [4].

E-government is the “utilization of the internet for delivering government information and services to its citizens or customers, [3]. The World Bank Group guides e-government agencies should make use of platforms such as Wide Area Network (WAN) and mobile devices that enables its citizens, businesses and other government agencies to access information, [5]. It is imperative to note that e-government and e-governance both serve the same purpose, which is aim at service delivery by the government to its citizens or business through the use of electronic device. E-governance is the application of Information and Communications Technology (ICT) by government to promote accountability, create awareness and to make sure there is transparency in the management of government resources both in the private and public sectors, [6]. A political strategy is necessary, with which the activities of the government are made known to its customers or citizens using the adoption of modern communication technology.

E-government can be said to ICT that is applied to ordering at least three kinds of processes [7]. Firstly, the relationship between the government and its customers (citizens) together with the related re-engineering activities of the internal administration [7]. Secondly, it deals with how the boundaries between the government and the ‘market’ has been drawn. This is achieved by the creation of an electronic, minimal state, transparent, agile and accountable market [7]. Thirdly, it works to aid policies aimed at introducing e-government into

developing countries [7]. Ciboora, (2005) research outlined the way in which e-government has become a technology of ordering, illustrates the risks, hurdles and inner contradictions on such systems [7].

The implementation of e-government system in Nigeria, helps to emphasise the part in which the government plays will be paramount, for a successful implementation of e-government in the country. The Federal government controls most if not all the economic policies in Nigeria, therefore it is important for the government to make use of modern technology or policies like e-government to standardise the services it offers to customers.

The transformation from traditional Government to e-Government services is complex, touching the political, cultural, organisational, and technical aspects of everything that the government and other public service providers do. In dealing with this challenge, Rowley, (2006) states that, governments need to integrate working systems, processes, development, and welfare into a very strong performance management system that its employees can use effectively, [8].

2. Methodology

A comparative analysis methodology was adopted to analyse the inception of BVN, encompassing pre and post the introduction of BVN in Nigeria. The comparative analysis methodology was selected as it provides the mechanism to analyse the similarities as well as the differences of the cases to draw conclusions [45]. This case will focus on BVN using comparative analyses, to research the state of corruption and fraud in Nigeria, before BVN; during the implementation of BVN, and after the implementation of BVN to get an in-depth understanding of the impact that BVN has had in Nigeria, specifically in the Banking sector. The analysis includes both reviewing the literature and informal interviews with some key stakeholders in the implementation of BVN and users of BVN in Nigeria.

3. Theoretical Issues

Governance is the manner or act of governing a state. Therefore, governance is not a new concept as they both date back to the same period/time. In every first and third world countries, governance as being managed by its own government. The World Bank Group, (nd), defined governance as “the way the power is exercised through a country’s economic, political, and social institutions” [5]. The UNDP, (2016) definition supports The World Bank Group definition, in that it is the exercise of economic, political, and administrative authority to manage a country’s affairs at all levels. These encompass mechanisms,

processes, and institutions, through which citizens and groups articulate their interests, exercise their legal rights, meet their obligations and mediate their differences [9]. However, both ethnic, cultural and religious diversity pose a major threat for good governance and development in Nigeria. Easterly, and Levine, (1997), noted that the diverse ethnic differences in Africa plays a major part in its economic growth, [10].

There have been different views on the definition of development, some along the economic growth and the others on the social well-being of a nation, [11]. However, despite the differences in definition, development can still be said to be a positive transformation in all aspect of a nation to include social, political, economic and institutional structure. In a nutshell development encompasses all aspect of a nation. Development is a process, which involves growth of a being, thing or method to become better or more advanced than it was, [11]. It's widely accepted that in every nation development is a giant stride towards achieving an optimum welfare of its people; these includes the aforementioned social, emotional, psychological intellectual aspect of a nation. Therefore, development can be said to be a social-economic tool directed towards helping better the lives of the citizens of a nation.

Development as a multi-dimensional process involving the reorganization and reorientation of the entire economic and social system, involving improvement of income and output, periodical changes in institutional, administrative and social structures as well as in popular attitudes, customs and beliefs [6]. Ojo's, (2014), definition of development in relation to a nation, it is often encapsulated with the economic wellbeing or improvement of the nation. This implies improving the social, administrative, and political side as well as people's cultural attitudes and beliefs that are entwined within, including anti-progress [6].

More so the definition of development by the United Nations World Commission on Environment and Development in 1987, emphasised that development should be sustainable if it meets the needs of the present without jeopardising the future generations. E-government works well within the scope of development, as it is a process that involves the re-organization of a country's system, which provides the government with an improved platform or method to provide efficient service delivery to its citizens and stake holders.

a) E-government development in Nigeria

According the United Nations e-government survey of 2016, the three dimensions of sustainable e-government development is integration, interconnection and cross-sectoral service. The

delivery of integrated services in each of the three dimensions of sustainable development is already a challenge. However, delivery of integrated service across all three dimensions is even more of a challenge. Many countries struggle to deliver an integrated, interconnected and cross-sectoral services due to sectorial specialisation or "departmentalisation". This often results in partial solutions that are inadequate from a broader sustainable development point of view [12].

Although the implementation of e-Government has begun in Nigeria, there is little evidence or research to suggest that a clear framework for the adoption of electronic Government is being followed. E-Government activity in Nigeria is low, [1]. Most government websites are in the publish stage and a few government organisations are at the transact stage. Some organisations have even bypassed the interact stage, thereby giving no opportunity for citizen's requests and feedback. Findings from a study by Olatokun, and Adebayo, (2012) indicates that amongst the government website in Nigeria, only 30% has got into the second stage of e-government, and the remaining 70% are still in first stage (publish) of e-government.

Amongst the thirty-six states and the capital in Nigeria, only three (Imo, Lagos and Abuja) of them have e-government services that allow their citizens to interact with the government by services such as a chat room and messaging for improved interaction, there is also the provision of features for feeding back to the government. Most of the states in Nigeria have individually started working on state websites in an e-government reform to be able to give access to citizens who are looking for information about the state online and to inform citizens who wish to be involved in the decision-making process of the state/government, [13]. Among these states is Ekiti. An assessment from two states in the South-Western Nigeria (Lagos and Ogun) regarding the awareness, use and sustainability of e-Governance in Nigeria was carried out by [13]. The perspectives of the government staff as well as other users (non-government staff) were assessed. Olatokun, and Adebayo, (2012) found that a huge percentage of both government employees and non-government employees were aware of e-Governance in the states, and the governments have achieved this high rate of awareness through the use of mass media, [13].

But despite this high level of awareness, only half of the population could be said to be proficient in the use of e-Government, [5]. This has seen notable significant progress made on awareness creation and the execution of e-government in Nigeria, but because of such constraints each state has attained a different level of achievement in e-government development, further investigation is required, [13]; especially as the different states are at various e-

government development stages, practices and problems in Nigeria on State to State bases requires further investigation. In investigating the development of e-government, there is the need to put into perspectives, some of the existing factors such as frequent interruption of power supply, and low spread of internet access across the country. On the positive side in Nigeria, there is the increase of the literacy rate in adults, which is said to be at an all-time high 75%, and this could be the major factor driving the high perception of e-government by the citizens, [13]. With this higher rate of literacy, how does this impact e-government development in Nigeria? Such as, does literacy levels impact on citizen expectation of e-Government? What are the e-Government services available and at what stage of e-Governance development is Nigeria actually in?

In its initiative towards e-government, the Nigerian Federal Government believe that this will involve the identification of key business processes in government ministries, departments and agencies (MDA) with the aim to automate these services for online delivery through a one-stop government portal. In turn, the federal government, this will enhance the level of efficiency in government processes, [15]. The following Ministries listed have piloted this move:

- Ministry of Communication Technology
- Ministry of Health
- Ministry of Education
- Ministry of Agriculture
- Ministry of Trade and Investment

In 2012, the Nigerian Federal Executive Council, approved the adaptation of shared IT and advisory services on e-government projects to all MDAs, creating a central repository of all major government ICT projects, [15].

4. E-government as an anti-corruption tool

Corruption just like e-government has its many definitions and in a political context; Transparency International (ND) defined corruption as the abuse of entrusted power by political leaders or bureaucracy for personal gain or specific group interest, [16]. Whilst corruption can be seen in a different light depending on cultural, customs and law, corruption is now being widely accepted as a major threat that needs to be tackled. Developing countries see corruption as a threat for economic growth and future development, whilst developed countries are weary of corruption because of distrust and any political scandals or instability can discredit governments. In the people's view, corruption is a hindrance to development and good

governance. Transparency International (ND), identified two major factors that contribute to the growth of corruption and they are low probability of discovery and perceived immunity against prosecution, [40]. Secrecy in government and the restriction of access to information for citizens by the government are also contributing factors to distrust.

a) Fraud

The Government of Nigeria in its effort to cut down the high rate of internet fraud taking place and help improve its image worldwide, have used a variety of actions, including the introduction of the National ID Card, by the then President Good-luck Jonathan (2015), but later aborted [17].

Being one of the countries that has been declared as corrupt. Nigeria is said to have introduced the world to the "419" bug known as the Advance Fee Fraud (AFF) [21]. Some has gone as far as declaring Nigeria as a "financial terrorist" nation, due to the amount of financial crimes that has been identified there [18]. With e-government comes transparency, which will help reveal the activities of the government or the politicians, but a lack of transparency within the implementation can make fighting corruption more challenging. The inadequate judicial system in most developing countries is another contributing factor to unearthing corruption.

Recently, the openness of e-government has been seen by most developed and developing countries as a tool for gaining transparency to fighting corruption. Africa cannot be excluded in the world of cybercrime as their cybercrime community continues to grow with Nigeria featuring in the top ten with regards to the European Union law enforcement in terms of location of offenders, [19].

b) Corruption in Government

The extent of crimes and corruption are not only committed by the citizens in Nigeria, it is believed government officials are perceived to be part of the corrupt community in Nigeria, which is referred to as 419 scams. "Nigeria has a bad reputation when it comes to fraud". "Emails originating from the country also known as 419 scams – are amongst the most notorious in the world, with statistics from Ultrascan AGI suggesting losses from such schemes totalled \$12.7bn (£8.2bn) in 2013". "Nigeria certainly has a problem", says Cormac Herley (2015), principal researcher at Microsoft Research, who has looked in detail at 419 scams, [20].

In 2017, the Nigerian Communications Commission (NCC), released its data of internet users in Nigeria, which has now gone up to 91 million users of its 186 million population. Despite being hailed as one of the highest users of the internet across Africa with 49% of the public logging

into the internet. The image of Nigeria has been severely damaged in the world of IT or ICT by the attitudes of some Nigerians and some non-Nigerians residing in Nigeria, who are using ICT to defraud people and perpetuate online crime, via the '419 Scams'. [21]

One of the contributing factors to these AFF '419' is the fact that Nigeria suffers from an 'Identity' problem, as most Nigerians, who commit these online crimes, do so with different accounts or identities. Nigeria has no national record policy or scheme to identify its citizens. Currently there are no defined or specific data protection or privacy law in Nigeria. The Constitution of the Federal Republic of Nigeria Act, Chapter C23, Laws of the Federation of Nigeria 2004 amended, section 37, is the only legislation that provides protection privacy for its citizens [22].

Sixteen Nigerians were arrested and charged in the US for identity theft and using them to obtain money or goods and shipment to Nigeria, [23]. There has been effort from the previous and present governments to end internet fraud, one policy being the introduction by the previous President Good Luck Jonathan's regime of the National Identity card in 2015, [17]. Most AFF that takes place in Nigeria, happens through the banking sector or other financial institutions. The Nigerian Government has also relied on the Economic and Financial Crimes Commission (EFCC) for help to tackle these crimes, and one of the strategies of the EFCC is to raid cyber cafés, where, it is believed, these crimes are committed, [21].

Corruption in Africa is now becoming a regular occurrence by politicians causing them to divert from an established norm or standard, [24]. Ayobami, (2011) identifies the main forms of corruption in Africa to be bribery, fraud, the creation of non-existent workers and pensioners (popularly known as ghost workers) and deceitfulness of people in office or authority for their own gains. The AFF also encompasses the use of 'ghost workers'. Recently, there has been a high rise of using 'ghost workers' in industry in Nigeria, [25]. The Federal Government of Nigeria through one of its e-government policy, introduce the Bank Verification Number (BVN) in February 2014, to counter such activity [17].

In crimes involving corruption, government has played a major role in eradicating this; one of the notable examples in the case, is the introduction of the Single Treasury Account (STA). The rationale for the introduction of STA is to make it possible for the government to track and monitor government spending and stamp out corruption. The account will be managed by the Central Bank of Nigeria, [26]. The move according the President of Nigeria will save the country \$150bn that is been frequently stolen over the past decades, [26].

5. Bank Verification No (BVN)

The absence of a unique identifier in Nigeria for the citizens like Social Security No in the United States and National Insurance No in the UK has been a major challenge to the banking industry; this has given birth to the use of Know Your Customer (KYC) principles, with negative consequences on the growth of credit cards and other credit related products. To be able to compliment the methods of verifying customers with their driver's licence, international passport, and voters card, in February 14th, 2014, the Central Bank of Nigeria through its bankers' committee and in collaboration with all Banks in Nigeria introduced a centralized biometric identification system for the banking system tagged Bank Verification Number (BVN), [17].

One of the main aims for the introduction of BVN was to combat identity theft, as numerous citizens of Nigeria have numerous bank accounts with different names. "By giving every Nigerian above 16 years of age an identity, the government can effectively eliminate financial exclusion in Nigeria, and help citizens to improve their livelihoods", [17].

In their effort to curb crime and identity theft, the Central Bank of Nigeria (CBN) launched the unique identification system called Bank Verification Number (BVN). The BVN works in a way that it gives each bank customer a unique identification number that can be used across all the banking industry in Nigeria, this can be used for verification purposes at the point of banking operations. One of the contributing factors for the introduction of BVN was the rise of identity theft and problems existing with the conventional security systems, such as password and pin numbers. This created greater demands for security for individuals accessing sensitive information in the banking system. The benefit of the BVN are:

- No unauthorized access to customer's bank account or details
- Reduce identity theft
- Enable the Bank to identify fraudsters

a) Outcome

Since the inception of BVN, the Nigerian Government has removed nearly 24,000 workers from its payroll after an audit revealed they did not exist, stated the Nigeria Finance Minister, (2014). "The audit started in December used biometric data and a bank verification number to identify holders of bank accounts into which salaries were being paid", Reuters News Agency (ND). BBC (2015) revealed "The process allowed the identification of some workers who were receiving salaries that did not correspond to the names linked to the bank accounts", [20]. There was also the revelation of many receiving salaries

from multiple sources. An adviser to the finance minister (2016) was quoted as saying “Some 23,846 non-existent workers were removed from the payroll”, [26]. The government promised periodic checks to keep tabs and prevent new fraud developing, while guaranteeing that savings made from this will enable the government to avoid job cuts.

Though, this practice works well now in Nigeria, it has also emphasised the positive collaboration between banks in Nigeria, as they all now cooperate on the same database system for identification purposes. Its introduction has benefited the banking system in its operation across Nigeria as it has helped reduced the waiting time, for customers with numerous account numbers can be only be verified once in each Bank; this further enhances the prospects of Banks curtailing money laundering, and the BVN will bring into the play the standard efficiency expected of the Nigerian Banking industry by its citizens.

There are also the benefits to the Nigerian citizens, since the introduction of the BVN. At present, the BVN allows customers to benefit from having access to credit facilities from their Banks, and it also allows the Bank the ability of identifying its customers, whom qualified for loans and credit facility, though this process. Sharing data will enhance the Banks chances of sharing data on black listed customers also, due to working from one database, therefore BVN will reduce electronic fraud. BBC (2015) identified “Nigeria’s inter-Bank Settlements Systems estimates the country’s banks lost \$800m (£515m) to electronic fraud between 2000 and 2013”, [27].

b) Findings

Although the introduction BVN seems to be a success, the concern is that it could experience similar problems the National Identity card had previously. A private company was appointed to collate information for the National Identity Management Commission (NIMC) database, who had partnership with VISA Card and Master Card which posed more questions than answers for Nigerians, [28].

The BVN still has its shortcomings. There has been concerns raised by the citizens and businesses who think, this has given the Banking industry, the right to sale customers information. The BBC, (2016) queried “The future of 180 million Nigerians data sold to MasterCard”, fuelling the concerns from other citizens and businesses on how their information would be used, [26]. Though MasterCard, reaffirmed that it has not got access to this data, [26]. The Federal Government of Nigeria are yet to publicly reassure its citizen on how their

information is used, this plays a major role in creating distrust in everyone’s mind.

There is also the case of reliability and vulnerability to citizens and economics respectively. To the citizens, the government remains unstable politically in their decision making, and in their ability to guarantee continuity in the fight against fraud when there is a change in power. The huge cost of implementing such a project goes far beyond the security threat that comes with collating and managing people’s data. Also, privacy, and maintenance of such technology as has been the role of the National Identity Management Systems (NIMC), introduced by the previous administration.

With the introduction of BVN, one would think that it would solve the existing problem of online crime and or fraud (419). Esoimeme, (2015) states “Nigeria’s Central Bank has warned that fraudsters are taking advantage of a major crackdown on fake bank accounts”, [17]. There have been warnings from the Banking sector that messages claiming to help reactivate registration are fraudulent and a means to get peoples information, [17]. There is still more for the government to do, to help perfect the use of BVN; there is need for proper induction and or tutorials for customers to be able to determine or identify fraudsters, though the CBN (2016) stated that “unscrupulous individuals” are targeting customer to reveal their personal details to them. More needs to be done by the government to support the 52 million bank account holders in Nigeria.

The BVN practice in Nigeria has also been a direct discrimination against Nigerians living abroad. Although the registration process in Nigeria is free, but Nigerians in diaspora are being charged around £25 for registration, which is a clear form of direct discrimination on the grounds of domicile and residence of a person, [17]. According to the Nigerian Inter Bank Settlement System (NIBSS), “The BVN registration fee which is around £25 is the cost of the service rendered”.

The Nigerian government is well known with its problem of continuity, whenever there is a change in power. BVN is a giant step in the right direction, but there is still the lingering question over how long this progress will last in the minds of most Nigerians. The Federal Government in 2007 established the National Identity Management Commission (NIMC) through the NIMC Act No. 23, and their job was to create a National Identity database, assign National Identity Card (NIC) for general multi-purpose use and most importantly create a National Identification Number (NIN) for every Nigerian, thus repealing the already existing law for the Department of National Civic Registration, [41]. But the creation and distribution of National Identity Card did start in 2007 but rather in 2003, [42]. The creation and distribution of national identity cards in 2003 by then the President was

hampered by ethnic belief from different regions of Nigeria, [42]. The Northern politicians believed that the national identity card would be used to cross-check population records, not excluding the voters roll. Others believed the centres for registration and lack of effective equipment was a key reason for the failure of the scheme, [42].

The idea of a National ID card was initially raised by the then military President Olusegun Obasanjo in 1978; there has been several contracts signed and cancelled, [42]. President Olusegun Obasanjo believed that the National ID card is the answer to Nigeria's problem, as it will help fight fraud and corruption in government, hence confirming the views in section 4 above. The absence of a unique identifier in Nigeria for the citizens like Social Security No in the United States and National Insurance No in the UK has been a major challenge to the banking industry. The Federal Government in 2007 moved on from this scheme and remodelled and enacted it into law as stated above (NIMC Act No.23).

Though NIC has been enacted into law, the key problems still exist, with politicians still opposed to its use, and citizens still complaining about the registration processes and centres. The NIMC website did not make it clear how to find centres for registration. There were 13 documents to bring along for registration, these are not limited to Certificate of origin, registered/recognised private organisation staff ID card, which can be gotten anywhere, the processes become somewhat chaotic [41].

There is no denying the problem facing the government of Nigeria, in terms of the crimes being perpetuated within and outside of Nigeria. As stated in section 4 above, the government needs a national database of Nigerians, and to re-design the process for the registration of births in Nigeria. This will be the first step towards achieving the goal of reducing corruption. The challenges faced in registration of birth and death in Nigeria are not limited to these; insufficient awareness, lack of registration centres, lack of maternity centres, bad roads, infrastructure, [43]. BVN has come at the right time, and with its unique ID given to everyone and the data captured so far, the government should use this momentum and reactive the process of issuing every Nigerian with a unique ID, and hence the NIMC should link with the Banks in data collection and the BVN would serve as the identification no; thus, promoting inter-working relationship between these two sectors.

6. Conclusion

Even though, there are a lot of shortcomings on the practice of using BVN by the banking sectors, its advantages far out way those shortcomings. Most people in Nigeria has seen this as positive progress from the government in-terms of combating crime, fraud and identity theft. Some still have the fear of

how long is this going to last, as the government has a reputation of discontinuity with previous policies once there is a change in government. But the question remains on how well people's information is protected by the government. But to customers who need loans from the banking system, this remains a major development for them and to the government this remains a breakthrough as it has helped save them huge amount of money and helped increased people's salary and save jobs.

As stated in section 1, development is a process, which involves growth of a being, thing or method to become better or more advanced than it was, [11]. E-government can be seen as a part of development, as it is a process for the government to make better the way their services to the people is being delivered effectively, therefore making the services better and more advanced than it was before.

An effective e-government needs a process and in implementing the BVN, the government of Nigeria has started a momentum of a process, unlike the National ID Card, this needs to be maintained irrespective of who is in power.

To be able to achieve or avoid BVN being scrapped, the Federal government through its Senate should enact BVN as a law, and hence promoting its continuous use and improvement, even when there is a change in power. Though the Central Bank of Nigeria (CBN) in July 2017 published a framework for BVN operations and watch-list for the Nigerian Financial System, [44]. This framework will not stop any future governments from discontinuing the project, therefore it needs to be in law in a similar way to the NIMC Act No. 23 of 2007, but unlike in the NIC act in 2003, Therefore to binding future Governments to continue this positive progress.

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