

## **Sacrificing Innovation in Artificial Intelligence on the Altar of Regulation: Nigeria as a Case Study**

Joel Odili,\* Oreoluwa Onafowokan\*\* and Adeyemi Adefidipe\*\*\*

### **Abstract**

*State and non-state actors welcomed the introduction of Artificial Intelligence because of the possibilities that could be actualised with the use of this 'new system'. Just like the internet, the introduction of AI to the global landscape was not intended to be used to perpetrate ills or to violate the rights of persons. However, scars left from the unscrupulous use of technological innovations have raised fears from various quarters that this new system may fall into the wrong hands, causing greater evil than the intended good. These fears, though legitimate, have formed the basis for the formulation of restrictive regulations which in turn have hampered innovation in AI. To this end, this paper sets out to argue in favour of the innovations that can be developed from AI systems and the need for this system to be given full expression before the lawmakers can step in to formulate laws geared towards curtailing the potential mischief that may characterise the use of AI systems, rather than addressing merely perceived issues.*

**Keywords:** *Artificial Intelligence; Innovation; Regulations; Algorithm*

### **1. Introduction**

There is no doubt that the introduction of Artificial Intelligence (AI) to our ecosystem has led to advancement in various sectors that directly affect the lives of the citizens and governance. Despite the prospect of a more advanced world with AI, many fear that it lacks accuracy and the requisite fairness. These concerns have led to calls for regulations.<sup>1</sup> While these regulations are desirable, there is a need to determine the best time to regulate AI systems after observing their potential to a great extent.

To rush into an outright ban or overregulation of AI would result in not only a delay in the introduction of innovative ideas but can discourage inventiveness and innovation and an undue restriction to societal advancement. Eric Schmidt has described this to be the "chilling effect"<sup>2</sup>, which can be illustrated thus: *when a start-up has an innovative idea with the AI system and is faced with regulations that are hard to make meaning of, the proprietors of the start-up would be discouraged from going forward with the innovative idea because they either do not want to be in*

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\*ACIARB (UK), LL.M. (Aberdeen), B.L, LL.B. (Hons) UNILAG. Email: [joelodili7@gmail.com](mailto:joelodili7@gmail.com)

\*\*B.L., LL.B. (Hons) UNILAG. Email: [orefowokan@gmail.com](mailto:orefowokan@gmail.com)

\*\*\* B.L., LL.B. (Hons) UNILAG. Email: [adefidipejy@gmail.com](mailto:adefidipejy@gmail.com)

<sup>1</sup> Benedikt Ziegler, 'Is It Time To Regulate AI?' *Wall Street Journal* (7 April 2022) <https://www.wsj.com/articles/is-it-time-to-regulate-ai-11649433600> accessed 7 October 2022.

<sup>2</sup> Henry A Kissinger, Eric Schmidt and Daniel Huttenlocher, *The Age of AI: And Our Human Future* (Little, Brown and Company 2021).

*breach of the law, or they cannot afford the services of lawyers that are capable of making sense of the regulation.*

The argument posed by this paper does not intend to undermine the relevance of laws in curtailing bad practices with the use of AI systems. We only intend to demonstrate the need for state and non-state actors to lean towards AI governance and ethics as the first point of call before regulating the system. We believe that by making ethical considerations the centre of discourse, many of the fears would be allayed and innovations would flourish.

Hence, this paper is set out as follows: introduction; how AI works and its endless possibilities; the ethical considerations with the use of AI; when the best time to regulate AI is; Nigeria and AI; conclusion and recommendations. This introductory part would be concluded with a clarification of the following concepts which are crucial to the understanding of this work:

### **1.1 Artificial Intelligence**

Refers to those techniques that allow computers to learn, reason, infer, communicate and make decisions that in the past were the sole province of humans.<sup>3</sup>

### **1.2 AI Algorithms**

This connotes an extended subset of machine learning that tells the computer how to learn to operate on its own.

### **1.3 Robotics**

Robotics is often used interchangeably with AI. However, it is best to treat them as distinct concepts because the former is a branch of the latter. Hence, robotics can be defined as the branch of AI that deals with the design, construction, operation, and application of robots to perform tasks done traditionally by human beings.<sup>4</sup>

## **2. How AI Works and Its Endless Possibilities**

Some of the world's most popular movies, like Terminator, Matrix, Avengers and Star Wars, are filled with Sci-Fi plots in which computers are portrayed to have the ability to think independently or, as they sometimes represent, surpass human intelligence and even replicate themselves. In some of these movies, machines have a mind of their own so much so that they attack humans. Although those storylines may be fictional, they depict what AI entails.

The history of AI goes as far back as the time of philosophers. AI has always been conceptualised in different forms in myths, legends and tales. In the 19th century, some authors incorporated

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<sup>3</sup> Ziegler, n 1.

<sup>4</sup> The Editors of Encyclopaedia Britannica (latest revision by Barbara A. Schreiber), 'Robotics' *Encyclopaedia Britannica* <https://www.britannica.com/technology/robotics> accessed 21 September 2025.

“thinking machines” into fictional books.<sup>5</sup> However, the watershed in the development of AI came in 1950 when Alan Turing — the scientist that invented the Bombe, a machine used to decipher the German Enigma codes during World War II — wrote a paper titled *Computing Machinery and Intelligence*. In this paper, he envisaged computers that could use available information to generate solutions and make decisions like humans.<sup>6</sup> He also devised a “Turing Test” in his article setting standards to test if a computer is capable of exhibiting human intelligence. This formed the vision that propelled the development of AI as we know it today.

AI has evolved into different subfields — Machine Learning (ML), Deep Learning (DL), Natural Language Processing and Computer Vision. The most commonly used of these are ML and DL. ML uses statistical methods to process massive volumes of data without the need for human interaction<sup>7</sup> while DL is a kind of machine learning that employs enormous datasets and artificial neural networks to imitate the operation of the brain and identify patterns that may be used to make decisions.<sup>8</sup> These various subfields are combined and applied in healthcare, transportation, finance, education, marketing and many areas of human endeavours.

At the base of the operations of AI is Data. Algorithms, which are the building blocks of AI, are created to perform certain instructions on data supplied. In a world of Big Data, AI is deployed to handle the expansive amount of data impossible for a human to handle. The quality of output of an AI system is premised on the quality of data supplied to it and the algorithm that runs it. Therefore, it is prone to reproduce human biases reflected in human data. For example, an AI system used in hiring may favour white people over other races because of the data supplied to it and the algorithm it operates with.

Some also believe that AI can be used for illegal or unethical purposes. How data is received processed, used and transferred is a source of huge concern to many. AI could be used to invade privacy or to commit crimes with transnational consequences.

These do not, however, take away the gigantic potential of AI. Already, a lot of mundane tasks are left in the hands of high-performance machines. With AI, the possibility of inventing cutting-edge solutions in healthcare and other areas of human endeavour is now a reality. Alexa now helps to find your way to the nearest coffee shop. Applications are built that recommend investment strategies based on data collected on a person’s investment patterns. Many use Google Assistant, Bixby or Siri on their smartphones and PCs. These are instances where AI is making human life easier.

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<sup>5</sup>Wikipedia, ‘History of Artificial Intelligence’ *Wikipedia*  
[https://en.wikipedia.org/wiki/History\\_of\\_artificial\\_intelligence](https://en.wikipedia.org/wiki/History_of_artificial_intelligence) accessed 21 September 2025.

<sup>6</sup>LabXchange, ‘The History of Artificial Intelligence’ *LabXchange*  
<https://www.labxchange.org/library/items/lb:LabXchange:0c0b0290:html:1> accessed 21 September 2025.

<sup>7</sup>ProjectPro, ‘Machine Learning (ML) vs NLP - What’s the Difference?’ *ProjectPro*  
<https://www.projectpro.io/article/machine-learning-vs-nlp/493> accessed 6 October 2022.

<sup>8</sup> Ibid.

It must be noted that the prophecies in fictional movies where machines attack humans on their own accord are highly unlikely. As said earlier, at the base of every AI system are algorithms created by humans. Therefore, any action by AI is human-driven.

### 3. The Ethical Considerations Surrounding the Use of AI

Having considered the endless possibilities that could be realised with AI, we acknowledge the need for AI systems to be governed by ethical standards that guides their development, use and functionalities. AI is a tool to make human living much easier and more productive, however as earlier mentioned, it can be deployed to commit atrocities by persons who have ill intentions. The government is then compelled to regulate every idea and innovation stemming from AI to protect the public interest. However, to prevent premature regulations of AI, we advocate for policy formulations that reflect these ethical standards discussed below.

The European Commission published the Ethics Guidelines in April 2019 which provide that AI technologies must be *Trustworthy*.<sup>9</sup> Trustworthy AI according to the Commission should be:

- (1) Lawful - respecting all applicable laws and regulations
- (2) Ethical - respecting ethical principles and values<sup>10</sup>
- (3) Robust - both from a technical perspective while taking into account its social environment.

The Commission further sets 7 (seven) basic requirements that ensure these standards are met.<sup>11</sup> For this paper, the emphasis would be placed on five issues surrounding the ethics of AI. These are the focus of the next section.

#### 3.1 The Issues Surrounding Ethics and Artificial Intelligence<sup>12</sup>

AI ethics has coalesced around a small set of widely-shared principles – lawfulness, human rights, transparency/explicability, accountability, robustness/safety, and fairness – reflected across the EU High-Level Expert Group's Trustworthy AI guidelines,<sup>13</sup> the OECD AI Principles,<sup>14</sup> and UNESCO's Recommendation on the Ethics of AI.<sup>15</sup> Comparative analyses show broad

<sup>9</sup> European Commission, *Ethics Guidelines for Trustworthy AI* (High-Level Expert Group on AI, 8 April 2019) <https://digital-strategy.ec.europa.eu/en/library/ethics-guidelines-trustworthy-ai> accessed 21 September 2025.

<sup>10</sup> The principles which underscore the ethics of AI cannot be considered in isolation from its values as the values reflect the ethos of the society in respect of which the AI system is developed and sought to operate.

<sup>11</sup> These requirements reflect the values and principles embodied in UNESCO's Recommendations on the Ethics of Artificial Intelligence. See the UNESCO, "Recommendation of the Ethics of Artificial Intelligence". Available online at <https://unesdoc.unesco.org/ark:/48223/pf0000380455.locale=en>. (Accessed October 9, 2022).

<sup>12</sup> Please note that the ethical issues surrounding Artificial Intelligence are inexhaustive and are dynamic hence they may change over time and the number of ethical considerations may increase or decrease as the need arises.

<sup>13</sup> n 9.

<sup>14</sup> OECD, 'AI Principles' (OECD.AI, May 2024) <https://oecd.ai/en/ai-principles> accessed 21 September 2025.

<sup>15</sup> UNESCO, *Recommendation on the Ethics of Artificial Intelligence* (OHCHR-UNESCO, adopted 25 November 2021) <https://www.ohchr.org/sites/default/files/2022-03/UNESCO.pdf> accessed 21 September 2025.

convergence on the “what,” but divergence on the “how” of implementation, accountability, and enforcement.<sup>16</sup>

### 3.1.1 Artificial Intelligence and the Protection of Human Rights

A human-rights lens positions AI within existing international obligations. That is, states must protect rights, firms must respect them, and victims must have access to a remedy.<sup>17</sup> This frames AI harms (privacy intrusions, chilling effects on expression/association, discrimination, due-process concerns) not as novel exceptions but as contexts requiring human rights due diligence across the AI lifecycle.

AI can be used for a lot of good in society but it can be catastrophic if they are applied without regard to human rights. Human dignity, right to privacy, and freedom of expression are rights that should be protected throughout the lifecycle of an AI Innovation.

Human dignity encompasses the idea that every human being possesses an “intrinsic worth”, which should never be diminished, compromised or repressed by others – nor by new technologies like AI systems.<sup>18</sup> AI systems should hence be developed in a manner that respects, serves and protects humans’ physical and mental integrity, personal and cultural sense of identity, and satisfaction of their essential needs.<sup>19</sup>

The right to freedom of expression and choice are also intrinsic rights of every individual which must not be compromised throughout the lifecycle of an AI system. This freedom in an AI context includes freedom from indirect coercion, threats to mental health, unjustified surveillance, deception and unfair manipulation, amongst others. The EU Commission encapsulates all areas of freedom in this context as follows:

*Freedom of the individual means a commitment to enabling individuals to wield even higher control over their lives, including (among other rights) protection of the freedom to conduct a business, the freedom of the arts and science, freedom of expression, the right to private life and privacy, and freedom of assembly and association.*<sup>20</sup>

Privacy is a right that is essential to the protection of human dignity, human autonomy and Human agency.”<sup>21</sup> Data obtained for AI technologies must be collected, used, shared and deleted in

<sup>16</sup> Anna Jobin, Marcello Ienca and Effy Vayena, ‘The global landscape of AI ethics guidelines’ (2019) 1 *Nature Machine Intelligence* 389–399 <https://doi.org/10.1038/s42256-019-0088-2> accessed 21 September 2025.

<sup>17</sup> Office of the High Commissioner for Human Rights, *Guiding Principles on Business and Human Rights: Implementing the United Nations “Protect, Respect and Remedy” Framework* (OHCHR, 2011) [https://www.ohchr.org/documents/publications/guidingprinciplesbusinesshr\\_en.pdf](https://www.ohchr.org/documents/publications/guidingprinciplesbusinesshr_en.pdf) accessed 21 September 2025.

<sup>18</sup> C. McCrudden, “Human Dignity and Judicial Interpretation of Human Rights”, *IILJ Working Paper* 2008/8 Finalized 10/03/08. Available online at <https://iilj.org/wp-content/uploads/2016/08/McCrudden-Human-Dignity-and-Judicial-Interpretation-of-Human-Rights-2008-1.pdf>. (Accessed 9 October, 2022).

<sup>19</sup> P. Inverardi, “The Challenge of Human Dignity in the Era of Autonomous Systems”, *Perspectives on Digital Humanism*. Available online at <https://dighum.ec.tuwien.ac.at/perspectives-on-digital-humanism/the-challenge-of-human-dignity-in-the-era-of-autonomous-systems/> (Accessed 9 October, 2022).

<sup>20</sup> n 9

<sup>21</sup> n 11

accordance with laws that provide for the protection of the human right to privacy. Data received from people should not be used to unlawfully or unfairly discriminate against them.

Access to data must also be regulated. In any organisation handling data, protocols must be in place to govern data access, who can access such data and the circumstances that warrant such access. Data received must be treated with all sense of prudence, respect and caution.

### 3.1.2 Artificial Intelligence and Transparency

Transparency is identified as a core requirement in leading governance instruments. The EU High-Level Expert Group on AI lists “Transparency” as one of the seven requirements for Trustworthy AI, explicitly “including traceability, explainability and communication.”<sup>22</sup> The OECD’s Recommendation on AI states that “AI actors should commit to transparency and responsible disclosure regarding AI systems,” providing meaningful information to understand and, where appropriate, challenge outcomes, and also calls for “traceability... in relation to datasets, processes and decisions” across the AI lifecycle.<sup>23</sup>

In practice, transparency is operationalised through documentation frameworks. Model Cards (short documents accompanying trained machine-learning models) report evaluation results, intended uses, and known limitations.<sup>24</sup> Datasheets for Datasets ensure that each dataset is accompanied by information about its motivation, composition, and collection process.<sup>25</sup> Together, these artefacts make system purpose, data, and performance legible.

Scholarly debate cautions against claiming a blanket “right to explanation” under the GDPR. The prevailing view is that the GDPR provides information rights and safeguards for certain automated decisions, but not a universal, case-by-case explanatory right.<sup>26</sup> In that context, documentation like Model Cards and Datasheets offers a practical way to deliver transparency and support contestability, even when a per-decision explanation is not legally guaranteed.

### 3.1.3 Artificial Intelligence and Human Oversight

Human oversight should be designed relative to risk and autonomy: “human-in-the-loop” (HITL) where feasible, “human-on-the-loop” (HOTL) for monitoring and intervention, or “human-in-command” (HIC) at the socio-technical system level.<sup>27</sup> The Council of Europe emphasise

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<sup>22</sup> n 13

<sup>23</sup> n 14

<sup>24</sup> Margaret Mitchell et al, ‘Model Cards for Model Reporting’ (9 October 2018) <https://arxiv.org/pdf/1810.03993> accessed 21 September 2025.

<sup>25</sup> Timnit Gebru et al, ‘Datasheets for Datasets’ (23 March 2018) <https://arxiv.org/pdf/1803.09010> accessed 21 September 2025.

<sup>26</sup> Sandra Wachter, Brent Mittelstadt and Luciano Floridi, ‘Why a Right to Explanation of Automated Decision-Making Does Not Exist in the General Data Protection Regulation’ (2017) 7 *International Data Privacy Law* 76–99 <https://doi.org/10.1093/idpl/ix005> accessed 21 September 2025.

<sup>27</sup> Leila Methnani, Andrea Aler Tubella, Virginia Dignum & Andreas Theodorou, ‘Let Me Take Over: Variable Autonomy for Meaningful Human Control’ (2021) 4 *Frontiers in Artificial Intelligence* 737072 <https://doi.org/10.3389/frai.2021.737072> accessed 21 September 2025

assignable responsibility, auditability, and effective redress.<sup>28</sup> In practice, internal algorithmic auditing frameworks help close the accountability gap by embedding checks across development, deployment, and monitoring (pre-/post-deployment testing, documentation, incident tracking, escalation, external review).<sup>29</sup> This complements public oversight (impact assessments, registries) and sectoral supervision.<sup>30</sup>

### 3.1.4 Artificial Intelligence and Environmental and Societal Well-being

AI systems are created to benefit human beings including the future generation. Societal relationships, development and impact must be critically considered in the construction of AI systems. While AI systems can be used to enhance social skills, they could also deteriorate people's physical and mental well-being.<sup>31</sup> The impact of an AI system on institutions, democracy and society at large must also be carefully scrutinised. AI systems must also be developed to protect the environment. A critical analysis of the present and future impact of AI technologies on our environment must be carried out regularly to ensure the sustainability of the environment for the present and future generations.

### 3.1.5 Artificial Intelligence and Ensuring Diversity, Non-Discrimination and Fairness

Errors in the construction or use of an AI system can lead to bias and discrimination. Harm can also result from the intentional exploitation of (consumer) biases or by engaging in unfair competition, such as the homogenization of prices through collusion or a non-transparent market.<sup>32</sup> This could be resolved by putting in place oversight processes to analyse and address the system's purpose, constraints, requirements and decisions clearly and transparently. Moreover, hiring from diverse backgrounds, cultures and disciplines can ensure diversity of opinions and should be encouraged.<sup>33</sup>

## 4. The Best Time to Regulate AI

A divide exists between those advocating for AI regulation and others who say that regulations at this formative stage would be premature. Elon Musk and Stephen Hawking who are notable figures in the science and technology industry in the United States of America (USA) favour the regulation

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<sup>28</sup> Council of Europe, *Recommendation CM/Rec(2020)1 to Member States on the Human Rights Impacts of Algorithmic Systems* (Committee of Ministers, adopted 8 April 2020) <https://rm.coe.int/09000016809e1154> accessed 21 September 2025.

<sup>29</sup> Raji ID, Smart A, White RN, Futoma J, Floridi L, Luccioni A and Mahendrakar A, 'Closing the AI Accountability Gap: Defining an End-to-End Framework for Internal Algorithmic Auditing' (2020) *Proceedings of the 2020 Conference on Fairness, Accountability, and Transparency*, 33-44 <https://doi.org/10.1145/3351095.3372873> accessed 21 September 2025.

<sup>30</sup> Ibid

<sup>31</sup> n 9, 20

<sup>32</sup> EU Agency for Fundamental Rights' paper: "BigData: Discrimination in data-supported decision making", 2018. Available online at <http://fra.europa.eu/en/publication/2018/big-data-discrimination>. (Accessed 9 October, 2022).

<sup>33</sup> n 9, 18

of AI at this early stage.<sup>34</sup> Elon Musk in one of his tweets observed as follows, “*Got to regulate AI/robotics like we do food, drugs, aircraft & cars. Public risks require public oversight.*”<sup>35</sup>

On the other hand, Andrew Burt, an executive at a data management company in the USA, Immuta argues that regulating an assemblage of technology we cannot clearly define is a recipe for poor laws and the emergence of worse technology.<sup>36</sup> He further observed that the challenges of AI are not new, as we have long been using automated systems in various sectors like finance where a similar issue of data privacy was encountered.

It is the norm to expect government regulation when a product is likely to cause harm to the end user. But AI systems, are often not designed for end users but somehow have a way of directly affecting the lives of the populace as it relates to their privacy, inequality and societal development, amongst others. Furthermore, we are not sure of the extent to which AI systems can go in terms of posing a threat to members of society, hence an attempt to formulate a regulation would only render it premature. We believe that it is preferable to have preventive mechanisms in place and overseen by a body set up to observe the AI system to determine the best approach to regulating it.<sup>37</sup> This is the approach adopted by the USA Chamber of Commerce which launched its AI Commission on Competitiveness, Inclusion and Innovation. Additionally, rather than formulating a holistic regulation governing the subject, we believe that sector-specific regulations would be more effective at least in the interim, pending a reasonable development of AI systems. This is because the issues posed by AI lie significantly in the data fed to it.<sup>38</sup> Also, because some sectors are more critical than others, problems may arise if AI is deployed first before regulating it. For instance, in the field of medicine, the manufacturing of drugs and the development of new treatments must first satisfy regulatory standards. Hence, to answer the question of the best time to regulate AI, due consideration must be given to the surrounding circumstances. The best time would certainly be when the mischief that may be occasioned by the use of AI is uncovered to a great degree.

## 5. NIGERIA and AI

Nigeria remains Africa’s most populous country with a large, youthful talent base that underpins its tech ecosystem. After a funding slump in 2023, Nigeria regained the continent’s lead in 2024, topping both equity funding (US\$520m) and deal count (103) according to Partech’s 2024 Africa

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<sup>34</sup> M. Beishon, “Is it Time to Regulate AI?”. *InterMEDIA | December/January 2018 Vol 45 Issue 4*. Available online at <https://www.iicom.org/wp-content/uploads/im-jan018-artificial-intelligence-2.pdf>. (Accessed 9 October, 2022).

<sup>35</sup> The tweet can be found online at <https://twitter.com/elonmusk/status/934889932807593984?s=46&t=rZZiKrRb2422Zw8M4FkJsA>. (Accessed 9 October, 2022).

<sup>36</sup> A. Burt, “Leave AI Alone” (2018). *New York Times*, 4 January, 2018.

<sup>37</sup> n 1.

<sup>38</sup> The Royal Society and British Academy Report, 2017 titled “Data Management and Use: Governance in the 21st Century” propose that while AI will generate some specific challenges, it would not be helpful to see AI governance as something unrelated to and separate from broader data governance. British Academy, Royal Society (2017). *Data management and use: governance in the 21st century*.

Tech VC report.<sup>39</sup> Alongside venture activity, the government is scaling digital skills: the 3 Million Technical Talent (3MTT) programme (flagship of the Federal Ministry of Communications, Innovation and Digital Economy) expanded nationally in 2024–2025 to build a pipeline in software, data, cybersecurity and AI/ML.<sup>40</sup>

Policy-wise, Nigeria has moved from broad “AI-friendly” aspirations to a formal strategy. The Ministry (under Dr Bosun Tijani since August 2023) convened experts and, by April 2025, announced Nigeria’s National AI Strategy to guide responsible adoption and economic use-cases; the National Information Technology Development Agency and the National Centre for Artificial Intelligence and Robotics, established in 2020, are key implementing bodies. Draft and updated strategy documents were published in 2024 and September 2025, and the Ministry ran an AI Strategy Workshop in April 2024 to co-create priorities.<sup>41</sup>

Crucially, data protection moved from regulation to statute. The Nigeria Data Protection Act 2023 established the Nigeria Data Protection Commission (NDPC), replacing the prior NDPR framework and giving the authority stronger investigative and enforcement powers.<sup>42</sup> NDPC has since begun visible enforcement, for example, a 2024 penalty against a commercial bank, signalling rising compliance expectations for AI-enabled processing.<sup>43</sup>

On AI-specific legislation, Nigeria is still in the formulation phase. Parliament advanced multiple proposals in late 2024 and 2025 (e.g., to establish a National Institute/Commission for AI and Robotics), but as of September 21, 2025 there is no standalone, enacted AI Act; the policy centre of gravity remains strategy, sectoral rules, and data-protection law.<sup>44</sup>

Taken together, Nigeria’s stance in 2025 is governance-first and iterative: use a national AI strategy, build talent and infrastructure, enforce data rights under the NDPA, and layer sector-

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<sup>39</sup> Partech, *2024 Partech Africa Tech VC Report: With US\$32B Raised, African Startups Show Resilience Despite 7% Drop in Funding* (Partech Partners, 2024) <<https://partechpartners.com/news/2024-partech-africa-tech-vc-report-with-us32b-raised-african-startups-show-resilience-despite-7-drop-in-funding>> accessed 21 September 2025.

<sup>40</sup> National Information Technology Development Agency (NITDA), *3 Million Technical Talent (3MTT)* <https://3mtt.nitda.gov.ng/> accessed 21 September 2025.

<sup>41</sup> NCAIR & NITDA, *Nigeria’s National Artificial Intelligence Strategy (Draft, 1 August 2024)* [https://ncair.nitda.gov.ng/wp-content/uploads/2024/08/National-AI-Strategy\\_01082024-copy.pdf](https://ncair.nitda.gov.ng/wp-content/uploads/2024/08/National-AI-Strategy_01082024-copy.pdf) accessed 21 September 2025.

<sup>42</sup> DLA Piper, *Data Protection Laws of the World: Nigeria* (DLA Piper – Data Protection Laws of the World, 18 January 2025) <https://www.dlapiperdataprotection.com/?c=NG&t=law> accessed 21 September 2025.

<sup>43</sup> Camillus Eboh, ‘Nigerian Data Agency Fines Fidelity Bank for Breaches’ *Reuters* (22 August 2024) <https://www.reuters.com/business/finance/nigerian-data-agency-fines-fidelity-bank-breaches-2024-08-22> accessed 21 September 2025.

<sup>44</sup> Inter-Parliamentary Union, ‘Parliamentary actions on AI policy’ *Inter-Parliamentary Union* <https://www.ipu.org/impact/democracy-and-strong-parliaments/artificial-intelligence/parliamentary-actions-ai-policy> accessed 25 August 2025.

specific guidance while comprehensive AI legislation is refined. This calibrated approach aims to preserve innovation incentives while progressively mitigating risk.<sup>45</sup>

## 6. Recommendation and Conclusion

In the era of Big Data, some tasks are too complicated and massive to be done efficiently and accurately by humans. AI technologies have gradually become a necessity in our everyday lives due to the ease and convenience it avails us of. There are however certain issues that have raised doubts as to its safety and reliability. The reception, processing, usage and disposal of data are also a source of huge concern to many as AI could be used to invade privacy or to commit crimes with transnational consequences.

Government regulations can be applied as viable tools to mitigate or eradicate these harsh possibilities. However, failure to regulate AI technologies at the appropriate time or overregulation may result in dispiriting inventiveness and innovation and an undue restriction on societal advancement.

This paper advocates for AI Governance/Ethics in supervising the development of AI systems by governments. We have recommended that a body be set up at the national level to observe AI and determine the best approach to regulating the system. While this observation is carried out, we posit that the government can enact sector-specific regulations to take care of critical areas of society that are more susceptible to the adverse effect of AI.

We believe that the application of the above propositions will result in favourable consequences for the Government, AI actors and the general public. This would ultimately result in a win-win situation for every party involved.

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<sup>45</sup> National Information Technology Development Agency (NITDA), *Strategic Roadmap and Action Plan (SRAP 2.0), 2024–2027* (NITDA, February 2024) <https://nitda.gov.ng/wp-content/uploads/2024/02/SRAP-2.O.pdf> accessed 21 September 2025.