Economic Concerns of the Use of Artificial Intelligence in Nigeria:Prospects and Challenges

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ABSTRACT

Nigeria is suffering from economic hardship, conflict and famine as severe food insecurity hits majority of the states in the nation. Such issues are not to be problem for Nigeria in this decade as other nations concern themselves with technological advancements and innovation. It is no doubt artificial intelligence is beneficial and its application in various sectors from banking, construction, healthcare, agriculture and education can create a hugely economic impact. However, due to the widespread nature of Artificial Intelligence, the deployment of Artificial Intelligence presents both opportunities and challenges for Nigeria, necessitating economic concerns despite the country's pressing socio-economic issues. The study examined the necessary economic implications, prospects and regulatory challenges of Artificial Intelligence development in Nigeria and adopted doctrinal methodology, which is library based comprises of primary and secondary sources. The study found that proper deployment of Artificial Intelligence promotes innovations and drives economic growth. This is because Artificial Intelligence increases productivity, improve efficiency, and enable businesses to compete more effectively in the global market. The study concluded, however, that these innovations must be balanced with safety otherwise they can lead to market failures, and employment and labour displacement, among others. The study recommended plausible suggestions on what the stakeholders should do to checkmate the economic concerns arising from the deployment of Artificial Intelligence, tailored to Nigeria's socio-economic realities.

Keywords*:* Artificial Intelligence, Challenges, Economic, Nigeria, Prospects, Use.

INTRODUCTION

Development is a gradual and inevitable process in society and the development of Artificial Intelligence (AI) follows the same trajectory. [1] This progression can be traced back to as far back as the Second World War in the 1940s. [2] This is intriguing, as AI was only popularised in general spaces in 2022. This was when Open AI, the creators of the ChatGPT introduced the influential AI model to the world. [3]. Nigeria is a nation rich in many senses; many Nigerians live below the poverty line. In 2024, Nigeria had what was determined to be a serious level of hunger by the Global Hunger Index as it ranked 110 out of 127 countries with a troubling score of 28.8% [4]. There is no doubt that the proper use of AI could foster economic growth, improve governance, and enhance sectors such as agriculture, healthcare, and security, ultimately contributing to long-term national stability and development. Its prospects in the world of technology such as transportation, banking, construction, healthcare, agriculture, and education taking over dangerous jobs significantly transform industries and improve overall efficiency [5]. Industries all over the globe are utilising AI for this reason.

Nevertheless, the use of Artificial Intelligence raises some significant economic concerns amongst the stakeholders in Nigeria. While some argue that the use Artificial Intelligence should not be a priority given the nation's current struggles, uncertainty for innovators, potentially hindering investment and growth in the sector, others contend that failure to make proper use of the Artificial Intelligence could further widen the technological gap between Nigeria and her counterparts [6]. The Nigerian government's investment in AI research and development is laudable. To drive innovation, productivity, and create jobs, initiatives like the National Centre for Artificial Intelligence and Robotics (NCAIR), the Nigeria Artificial Intelligence Research

Scheme (NAIRS), and the 3 Million Technical Talent (3MTT) Program have been launched and these highlights the government's commitment to AI use in Nigeria.

Based on the above position, the study is concerned to examine the necessary economic implications, prospects and regulatory challenges of Artificial Intelligence development in Nigeria, since Nigeria is already attempting to close the digital gap [7]. This is because the development of AI has reached a critical point wherein the misuse of such technology is becoming prevalent in the society. This development is particularly challenging due to its continuous evolution, requiring multi-stakeholder collaboration with necessary recommendations tailored towards developing more nuance policies the nation's economic growth. The remaining structure of this study is split into the following sections. Section 2 focuses on literature reviews to the study. Section 3 examines the theoretical framework used in this study to achieve its goal. The research methodology is discussed in section 4. Section 5 focuses on the economic concerns and challenges of the use of AI. While section 6 considers the prospects of the use of AI in Nigeria, the findings and discussion of the research work are addressed in section 7. Section 8 concludes the study with actionable recommendations

LITERATURE REVIEW

Nigeria, like many developing regions, is facing unique challenges presented by the use of artificial intelligence leading to economic concerns amongst stakeholders even though it affords her opportunities in various sectors necessary for nation's stability and development.

Olubiyi, Oyedeji-Oduyale and Adeniyi [8] provided a foundational overview of the intersection between artificial intelligence (AI) and various branches of law, highlighting the widespread applicability of AI in sectors such as healthcare, finance, law enforcement, and legal practice itself. According to them, regulating the use AI in Nigeria is essential so as to curb its adverse economic effects, and harmonising its rules and policies to truly harness the potential of AI in enhancing socio-economic development and mitigating the risks that are inherent in its deployment. Agunbiade [9] presented this from a much broader perspective. He cast his net wide by looking deeply into Artificial Intelligence and the Nigerian legal system in an effort to bridge these two disparate fields. To do this, he explored several key intersections between AI and Nigerian law, specifically examining the adjudicative process, negligence, strict liability, and regulatory frameworks. To him, artificial intelligence refers to the simulated intelligence in machines that enables them to replicate, mimic and act like humans. However, Agunbiade's work fails to adequately address the full spectrum of economic implications, prospects and regulatory challenges AI in Nigeria.

Isaac [10], in her long essay, analysed the criminal capacity AI systems may have in Nigeria. This literature was situated in the field of intellectual property. He veered distinctively into the elements of criminal liability that is, *mens rea* and *actus reus*. His work was aimed at deliberating the possible liability for AI and it did this by peering into the concept of legal personality and different intellectual property theories such as the natural law theory to investigate who, or what will be liable for criminal offences of artificial intelligence. It also veered into how international jurisdictions including China, United States of America and United Kingdom are handling this issue. His research comprehensively applied the possible criminal intent AI systems can have on criminal justice system, but did not provide ineptly on other needs for AI economic concerns outside Crime.

Olaide [11], on her part, noted how the rapid adoption of artificial intelligence (AI) across various sectors in Nigeria highlights a significant governance gap within the country's regulatory framework. As Artificial Intelligence penetrates Nigeria's different sectors, the absence of comprehensive governance structures has become increasingly problematic to him. According to him, the existing legislative instruments fail to address critical AI governance requirements including accountability for algorithmic decision-making, transparency in AI deployment, and protection against AI-driven discrimination. However, she did not recommend any way out either through the grundnorm that may address AI governance in Nigeria or international treaties from where Nigeria may benefit.

Moses [12], in his own part, revealed Nigeria currently lacks comprehensive AI legislation, creating an uncertain legal environment for AI implementation, particularly in corporate governance. His work

demonstrated a positive impact the application of AI would have had on corporate governance in Nigeria, which was hindered by the lack of a formalized national AI legislation. Anamoji [13], in his own research, focuses on appraisal of ethical and regulatory frameworks of AI in Nigeria and its adequacies in line with the global best practices. Anamoji compares the artificial intelligence framework and development with other jurisdictions including Europe, Kenya, US, UK, Egypt and Japan, India and Korea. He recommended skill trainings on AI and a review of artificial intelligence policies to inculcate a Nigeria's adaptation to global standard so as to enhance overall sustainable growth.

Considering the foregoing, this study is of the view that the goal of any framework Nigeria creates must be to minimize risks of applying AI and increase the benefits of its application to suit the adaptability to global standard for sustainable growth. These gaps underscore the urgent need for Nigeria to develop AI-specific legislation that moves beyond general data protection principles to address productivity and innovation, employment and labour displacement, market completion, investment, data governance, etc. posed by AI technologies.

THEORETICAL FRAMEWORK

The advancement of AI and its concerns on the nation's economy can better be explained using the theory of regulation, which is a set of assertions, opinions or hypotheses about why regulation emerges, which actors contribute to that and typical patterns between regulatory actors [14]. Regulatory theories offer different perspectives on how public and private actors and mechanisms regulate or influence firm and individual behaviour. This theory can be discussed in three perspectives. One, public interest theories of regulation attributes to legislators a desire to pursue collective goals with the aim of promoting the general welfare of the community [15]. This theory can further be divided into the regulatory goals that aim for economic efficiency and those more in respect to political goals. In Nigeria, Public Interest Theory has been recognized as 'the general welfare of a section of the public that warrants recognition and protection[16]. However, it fails to recognise the issue caused by the power imbalance multinational tech companies and Nigerian regulatory bodies. Two, institutional theory, developed through contributions from scholars like W. Richard Scott, Paul DiMaggio, Walter Powell, and Douglass North, examines how institutions, both formal and informal, shape social behaviour and organizational practices [17]. The theory posits that organizational actions are driven not solely by rational efficiency but by legitimacy-seeking behaviour within institutional environments. It identifies three pillars of institutions: regulatory, that is laws and rules, normative consisting of; values and expectations, and cultural-cognitive that entails shared understandings and frames. However, the challenge remains that with varying stakeholder interest, the current AI regulatory framework can easily collapse. Three, the risk-based approach to AI regulation, which provides a scalable method of oversight, ensuring that regulatory intervention is proportionate to the potential harm of the AI system in question. It presents real choices about what is crucial to the regulatory agency and what is not. For they require regulators to identify what risks or levels of risk it is not prepared to devote the bulk of its resources to preventing [18]. This tiered approach enables governments to balance innovation with public interest by ensuring that the most harmful forms of AI are effectively controlled or banned, while less risky applications are allowed to flourish with minimal interference. This framework is highly relevant for Nigeria, as it provides structured oversight while promoting AI innovation [19].

RESEARCH METHODOLOGY

This research adopts the doctrinal research methodology, which is library based to provide a credible research. [20] The information provided is sourced from primary and secondary sources. Primary sources include legislations, case law as reported in casebooks and law reports as well as, conventions and policies of Nigeria and in the international community. While secondary sources include textbooks, journal articles, newspapers, conference papers, and materials gathered electronically [21].

ECONOMIC CONCERNS AND CHALLLENGES OF THE USE OF AI IN NIGERIA

The use of Artificial Intelligence in Nigeria has significant economic implications. For instance, it has been

revealed that the development of Artificial Intelligence promotes innovations and drives economic growth. This is because Artificial Intelligence increases productivity, aids investment, improves efficiency, and enables businesses to compete more effectively in the global market [22]. However these innovations must be balanced with safety as although overly restrictive regulations can inhibit beneficial innovation, insufficient regulation can lead to market failures and harm [23].

In addition, the application of Artificial Intelligence in Nigeria can create new job opportunities and industries, thereby contributing to the economic diversification and growth of the country [24]. Despite its potential economic implications, its use in Nigeria might also pose some economic risks. For instance, the deployment of Artificial Intelligence systems could lead to job displacement, particularly in sectors where tasks are repetitive or can be easily automated [25]. Therefore, with recognising the impact of automation in manufacturing and a comparison with previous technological advancements in society suggests that AI deployment may benefit certain individuals or groups at the detriment of others [26]. This could aggravate the current economic challenges already affecting Nigerians due to the displacement effect of automation can lead to significant wage inequality and unemployment if not counterbalanced by new job creation. Regulatory frameworks must consider economic transition policies to address potential displacement. More so, the development of Artificial Intelligence in Nigeria may require significant investment which would include data storage, among others, and computing power [26].

The development AI is contingent on large data, making it an expensive task that only few technological or artificial intelligence companies can easily achieve. Thus it can be said currently a limited number of corporations wield a lot of power in the field of artificial intelligence [27]. This leads to concentration in one market and subsequently raising antitrust concerns. In this regard it can be said the data advantages of large tech companies create significant barriers to entry, potentially stifling competition and innovation [28]. This market concentration must be carefully addressed by regulation, in a manner to ensure innovation is not stifled. Nigeria’s digital economy is shaped by strategic policies, executive orders, and legislative frameworks overseen by bodies like NITDA and the Federal Ministry of Communications, Innovation and Digital Economy. Key instruments include the National Digital Economy Policy and Strategy (NDEPS), Nigeria Data Protection Act and the recent presidential executive orders harmonising virtual asset and internet platform regulations. Therefore, a balanced regulatory approach is necessary to harness the economic benefits of Artificial Intelligence in Nigeria.

PROSPECTS OF THE USE OF AI IN NIGERIA

The use of Artificial Intelligence has enabled several benefits in various sectors all over the world and Nigeria is not an exception. One, technology is efficient enough to reduce human efforts in various areas. In advanced nations, many are using artificial intelligence to create machine slaves that perform various activities regularly. Ultimately, this is to improve production in various activities in the economy. Two, the use of AI has the potential to drive significant economic growth and development. The usage of Artificial Intelligence can help to increase productivity, efficiency, and innovation. All these will lead to increased competitiveness and economic output. In addition, the deployment and usage of Artificial Intelligence in Nigeria will allow Nigeria to leapfrog traditional development pathways by the adoption of new technologies and innovations that can help to accelerate economic growth and development. Through this, Nigeria can potentially overcome some of the challenges that have hindered the country’s economic development [29]. Three, the deployment of artificial intelligence in Nigeria's healthcare sector have the potential to significantly improve healthcare outcomes. For instance, AI-powered diagnostic tools can help doctors and healthcare professionals to diagnose diseases more accurately and quickly. This will lead to timely interventions and better patient outcomes. In addition, the deployment and usage of Artificial Intelligence systems can help health practitioners to personalize treatment plans for patients in a way that will ensure that treatments are tailored based on individual needs and characteristic [30]. Although there is a risk of privacy invasion and biased treatment decisions by the Systems, adequate regulation will ensure patient data privacy and fairness in the Systems decisions [31]. Finally, the deployment of artificial intelligence in Nigeria's education sector also have the potential of significantly enhancing education and skills development. For instance, AI-powered adaptive learning systems can assist teachers and instructors to personalize learning by tailoring it to individual students' needs, abilities, and

learning styles. This can help to improve students' outcomes, increase engagement, and reduce teachers' workload [32].

RESULTS AND DISCUSSION

The study examines the economic concerns of the use of AI in Nigeria *vis-a-vis* its prospects. The findings of this study differ significantly from the previous studies and literature review which focused mainly on the legal regulation of the use of AI in Nigeria. A scanty study has been done on the economic concerns of the use of AI in Nigeria and this has created a lacuna that this study intends to fill.

The key finding of this study is that the economic regulation of Artificial Intelligence is a necessity in Nigeria that legislators and the government at large should take as a priority. There is need for the safe development of AI such that scholars and researchers in the field have always warned of possible damage whether deliberately or unintentionally, stemming from apex potential of AI. This study has shown that Nigeria's AI regulation must be true to the social economic state of the Nation. Nigeria is behind in technical know-how of artificial intelligence thus a suitable Artificial Intelligence regulatory framework for Nigeria should include education and skill acquisition on information technology. A further novel result of this study is the disparity in the introduction of the draft AI Policy in Nigeria sidestepping the Nigeria Data Protection Act's role to play, which must be addressed as this is likely to cause implementation issues in the future. This study also revealed that Nigeria can only create a proper AI regulation for the state by harnessing the attempt of various stakeholders in securing their interests in such legislation. Existing institutional bodies in related fields including the Nigerian Copyright Commission, the Nigerian Data Protection Commission, and the National Office for Technology Acquisition and Promotion are not given sufficient legal backing to regulate Artificial Intelligence. Finally, Nigeria's legislation cannot be merely risk based but must also provide for sector based regulations as required to ensure proper application. These must however be harmonious so as to not have confusion in the enforcement of AI regulations.

CONCLUSION AND RECOMMENDATIONS

Nigeria stands at a crucial standpoint in its approach to the regulation of artificial intelligence development. The Use of AI is inevitable and already occurring all around the world including Nigeria, the question now resides in whether or not Nigeria will step up to the task of harnessing on the prospects of Artificial Intelligence and curtail the challenges that come with the advancement of Artificial Intelligence. The opportunities presented by AI technologies for national development are substantial, from enhancing healthcare delivery to strengthening Nigeria's international position and so on. Though Nigeria has an interesting path ahead with the rapid pace of AI advancement while addressing the current socio economic state enabling the digital gap. Yet these hurdles are not insurmountable if approached with due care. Therefore, because Nigeria has the opportunity to develop a distinct approach to AI one that draws from international best practices while harnessing local brainpower, it must rise to the challenge to defend its ill-deserved title of 'African Giant', the reverse however will be unsurprising as the country battles bad governance and corruption. By addressing current economic gaps, strengthening institutional capacity, and promoting an inclusive development process, Nigeria can properly leverage the unique potential of AI for national development.

To achieve the above, this study proposed that: (a) A suitable Artificial Intelligence framework for Nigeria to include education and skill acquisition on information technology. This study recommends that Nigeria pursues a more middle approach, which takes from both. In other words, a central agency should be set up. It would be independent, answerable only to the President and National Assembly. It would also be responsible for coordinating the AI policies and programs of other government agencies.

In another vein, there must be partnership with National, Regional and International AI Stakeholders to enhance global adaptation. (b) Enactment of an all-encompassing comprehensive AI-specific Law, alongside the amendment of several key Laws operational in Nigeria that are applicable to artificial intelligence. Including the NDPA, the Copyright Act, Cybercrime Act. (c) Development of the National AI Strategy, in the

sense that the aim of this framework must be to minimize risks of applying AI in Nigeria and ensuring it is adaptable to global best practices. Lastly, an ideal framework must ensure that government Ministries, Departments, and Agencies that directly or indirectly apply are in sync in the regulation of Artificial Intelligence. (d) AI regulatory framework must encourage local content and production of AI systems. This will place Nigeria with her contemporaries and reduce risks and biases in AI systems. There is an urgent need to develop and build AI optimization skills in Nigeria. Currently there is a lack of knowledge on these systems and the needed skills to develop them. An ideal AI framework for Nigeria must encourage up skilling and re-skilling in technology particularly, AI development and its application. (e) There must also be general public awareness on artificial intelligence, its development, the laws guiding it and penalties for its misuse to enable caution in the society. This is fundamental at the grassroots level.

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