

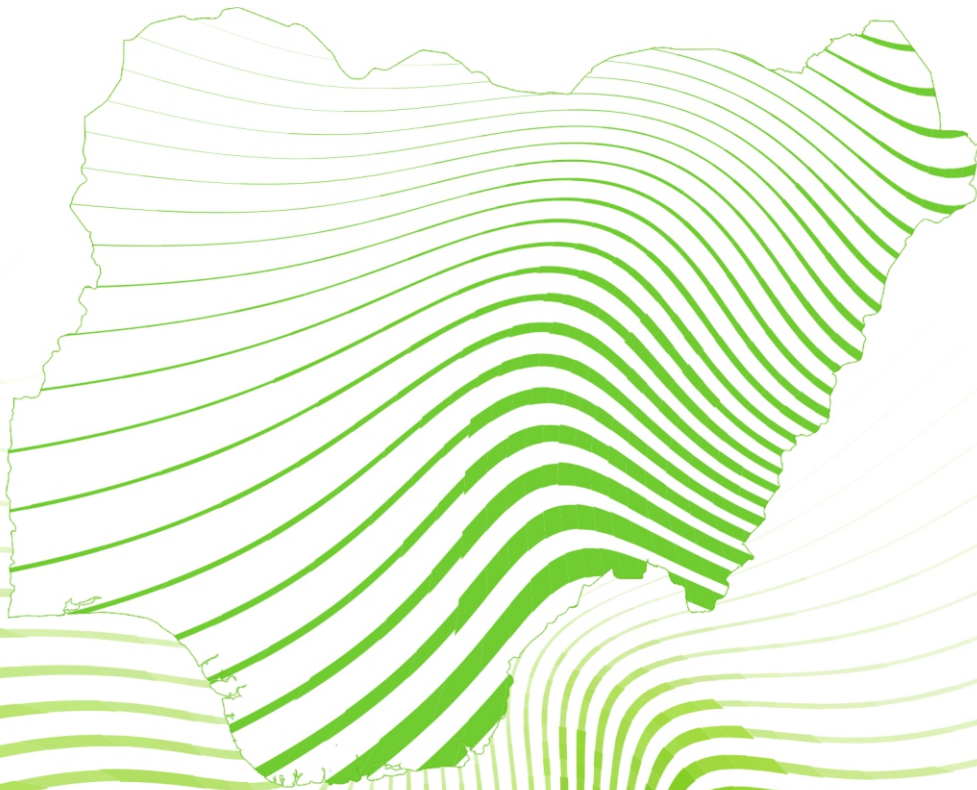


PEBEC
PRESIDENTIAL ENABLING
BUSINESS ENVIRONMENT COUNCIL

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PEBEC SUBNATIONAL EASE OF DOING BUSINESS REPORT **2025**

A COMPREHENSIVE ANALYSIS OF BUSINESS ENVIRONMENT
REFORMS ACROSS NIGERIA'S 36 STATES AND THE FCT



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GLOSSARY

ADR – Alternate Dispute Resolution

BOI – Bank of Industry

CBN – Central Bank of Nigeria

CNG – Compressed Natural Gas

CofO – Certificate of Occupancy

DFI – Development Finance Institution

EdTech – Educational Technology

EoDB – Ease of Doing Business

EV – Electric Vehicles

FCT – Federal Capital Territory

FinTech – Financial Technology

GIS – Geographic Information System

GovTech – Government Technology

GRM – Grievance Redress Mechanism

ICT – Information and Communication Technology

MDAs – Ministries, Departments & Agencies

MSME – Micro, Small, and Medium-sized Enterprises

NBS – National Bureau of Statistics

NCC – Nigerian Communications Commission

NDPA – Nigeria Data Protection Act

NERC – Nigerian Electricity Regulatory Commission

OSS – One-Stop Shop

PEBEC – Presidential Enabling Business Environment Council

RoW – Right of Way

SCC – Small Claims Court

SLA – Service Level Agreement

SME – Small and Medium-Sized Enterprise

TA – Technical Assistance

EXECUTIVE SUMMARY



Nigeria's business environment remains central to the country's economic resilience and long-term growth prospects. With more than 39 million Micro, Small and Medium-sized Enterprises (MSMEs) operating across states, how each subnational is performing has never been more important. These differences shape everyday business experiences, from registering a business to accessing land, navigating taxes and securing reliable infrastructure. The diversity across Nigeria's 36 States and the Federal Capital Territory (FCT) means that reforms cannot be a one-size-fits-all; tailored, state-level insights are essential to unlocking investment, strengthening value chains and creating jobs.

Recognising the strategic importance of a conducive business environment, the Presidential Enabling Business Environment Council (PEBEC) was established in 2016 to remove bureaucratic constraints to doing business, drive regulatory reform and strengthen national competitiveness. While significant progress has been achieved at the federal level, meaningful and lasting improvements must also occur where most businesses actually operate, within the states. For this reason, PEBEC has increasingly deepened its reform reach to support the replication and adaptation of Ease of Doing Business (EoDB) reforms across the subnational environment. This shift underscores the importance of understanding how each state's systems enable or constrain business activity.

This assessment adds to that goal by offering more than a scorecard. It provides a grounded, evidence-based view of how Nigeria's states are enabling businesses, where progress is emerging and where challenges continue to hold firms back. The analysis relies primarily on secondary data that captures the adoption of technology, automation and digitalisation in public service delivery. This focus highlights the increasing importance of transparency and digitally enabled processes in shaping a modern business environment. The methodology combines administrative data from multiple government agencies with other publicly available data sets. This blend ensures that the findings reflect formal regulatory frameworks as well as on-the-ground business experiences. It also illuminates whether emerging digital reforms

translate into improved service delivery and user satisfaction.

Performance across the 16 reform indicators and 36 sub-indicators varies sharply. National averages obscure striking differences across states. Digital payments for taxes and the digitisation of selected public services are gaining traction. However, these gains exist alongside deeper institutional gaps. Several core indicators such as investor aftercare, access to credit, interstate trade governance and commercial dispute resolution remain weak in more than 70% of states. These are systemic issues rather than isolated challenges. Persistent deficits in access to electricity, availability of transport infrastructure and the availability of skilled labour also continue to limit productivity and competitiveness.

In contrast, indicators that depend more on administrative adjustments than structural overhaul show more consistent progress. Digital connectivity and certain regulatory compliance processes fall into this category suggesting that states are adapting more readily where reforms rely on administrative adjustments rather than deep institutional restructuring. The overall picture reveals a dual reality. Pockets of modernisation and efficiency are emerging, but they coexist with underlying institutional weaknesses that continue to hold many states back.

Five states stand out as the strongest performers. Lagos, Kaduna, Oyo, the FCT and Ogun demonstrate what becomes achievable when reform priorities are consistent, data-driven and well coordinated. Their performance provides a useful benchmark for what a more competitive national economy could look like when reforms gain traction.

This report also represents the first iteration of a renewed approach to assessing subnational business readiness and will track reform momentum, measure progress more precisely and identify the interventions with the greatest potential to support sustainable and broad-based economic growth.

Regional patterns show clear leadership in the Southwest, with the North-Central and Southeast following closely. The South-South demonstrates moderate but uneven performance, while the North-West exhibits a sharp split between a few strong states and several lagging ones. The North-East remains the lowest-performing region overall, reflecting deeper structural constraints but with emerging improvements in select states.

CRITICAL REFORM PRIORITIES

AFFECTING 70%+ OF STATES

- ✔ Investor Aftercare Service: Limited structured post-investment support; weak issue resolution; low reinvestment confidence.
- ✔ Getting Credit (Access to Finance): Low credit availability; limited SME financing; weak collateral and credit information systems.
- ✔ Interstate Trade (barriers to inter-state movement of goods/services): High transit friction; fragmented permits; multiple levies and checkpoint delays.
- ✔ Contract Enforcement & Commercial Dispute Resolution: Slow dispute resolution; limited commercial courts; weak enforcement of judgments.
- ✔ Access to Electricity: Unreliable supply; limited Band A coverage; weak state-level regulatory readiness.
- ✔ Infrastructure (roads/transport/logistics): Poor corridor quality; high transport costs; weak logistics connectivity.
- ✔ Market Access & Competition: High entry barriers; distortive levies; limited competitive space for firms to scale.

STRATEGIC RECOMMENDATIONS:

5 HIGH-IMPACT INTERVENTIONS FOR QUICK IMPLEMENTATION

Statewide Investor Retention & Aftercare System

Establish dedicated state investor aftercare units, deploy unified case-tracking, and institutionalise rapid escalation pathways to resolve investor issues quickly and strengthen reinvestment confidence.

Subnational MSME Credit Enablement

Implement state credit guarantee windows, integrate fully with movable collateral registries, standardise SME documentation requirements, and partner with development financial institutions to expand alternative lending channels.

Interstate Trade & Market Access Harmonisation

Reduce internal barriers by eliminating haulage fees and redundant levies, harmonise with neighbouring states on transit permits, levies, and checkpoint removal; roll out shared digital verification to streamline the movement of goods to cut delays and reduce logistics costs.

Subnational Commercial Justice & Dispute Resolution Upgrade

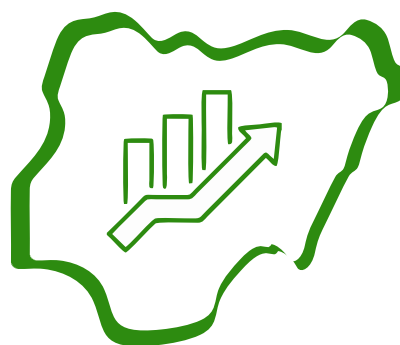
Expand and strengthen small-claims courts and Alternative Dispute Resolution (ADR) centres, adopt performance KPIs for commercial cases, digitise filings, judicial processes and case management at state level to ensure predictable enforcement of judgments.











Power Reliability for State Production Clusters

Accelerate both the establishment of state electricity regulators and execution of catalytic energy investments; use state regulatory tools to improve supply for industrial clusters; expand Band A access; scale embedded generation; accelerate connections; enforce transparent Service Level Agreements with distribution companies to improve access to reliable power supply for production clusters.

TOP 10

PERFORMING STATES



01	LAGOS	SCORE 62.7/73.0	% SCORE 85.6%	
02	KADUNA	SCORE 47.5/73.0	% SCORE 65.1%	
03	OYO	SCORE 45.8/73.0	% SCORE 62.7%	
04	FCT	SCORE 44.5/73.0	% SCORE 61.0%	
05	OGUN	SCORE 43.8/73.0	% SCORE 59.9%	
06	ENUGU	SCORE 41.0/73.0	% SCORE 56.2%	
07	PLATEAU	SCORE 41.0/73.0	% SCORE 56.2%	
08	EKITI	SCORE 40.8/73.0	% SCORE 55.8%	
09	KANO	SCORE 40.0/73.0	% SCORE 54.8%	
10	NASARAWA	SCORE 39.0/73.0	% SCORE 53.4%	

INTRODUCTION



BACKGROUND AND RATIONALE

Nigeria's business environment continues to evolve against a backdrop of uneven growth patterns, deep structural constraints, and rising urgency for state-level reform. While previous national and global indices provided useful signposts, the 2025 Subnational Ease of Doing Business (EoDB) Report brings the most contemporary and granular assessment of how businesses actually experience regulatory processes, infrastructure reliability, and market opportunities across the 36 States and the FCT. Its insights show clearly that Nigeria's economic trajectory will increasingly be shaped not by federal reforms alone but by the capacity of subnational governments to address the frictions that determine day-to-day business realities.

Subnational diversity makes this imperative clear. States differ sharply in population, infrastructure readiness, administrative capacity, and economic structure. The lived experiences of over 39 Million MSMEs who represent 99.6% of Nigeria's enterprises highlight persistent pain points: unreliable electricity, opaque processes, slow dispute resolution, limited access to finance, and weak information channels. These frictions reduce productivity and deter investment even in states with high commercial potential.

OBJECTIVES

- Provide a clear, comparable assessment of state business environments: Benchmarking allows leaders to understand their state's relative performance and identify the factors driving satisfaction or dissatisfaction.
- Identify systemic constraints that suppress competitiveness: The report highlights the underlying barriers, whether regulatory, infrastructural, or administrative that limit business growth and investment.
- Highlight replicable best practices: High-performing states offer practical, context sensitive models that others can adapt, accelerating reform diffusion.
- Guide the development of critical reform plans: Sequenced roadmaps help states prioritise actions with the highest impact and align reforms with capacity, resources, and stakeholder expectations.

INTENDED AUDIENCE

This Subnational Ease of doing business report is designed to inform and empower a diverse set of stakeholders:

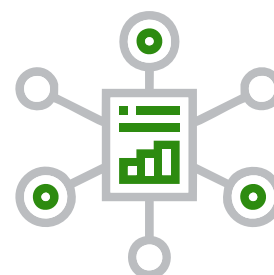
- **Federal and State Policymakers:** By providing objective, evidence-based assessments, the framework helps guide policy priorities, facilitate resource allocation, and monitor progress.
- **Private Sector:** Investors, entrepreneurs, and business leaders gain insights into state-level opportunities and risks, supporting strategic decision-making and advocacy for pro-business reforms.
- **Development Partners:** International organisations and donor agencies benefit from granular data to target interventions and measure outcomes in line with national development objectives.
- **Academia and Civil Society:** Researchers, analysts, and advocacy groups can leverage the findings to conduct further studies, host policy dialogues, and hold the government accountable for reform commitments.

THE REFORM IMPERATIVE

Nigeria's economic landscape is evolving quickly, with new opportunities emerging across manufacturing, logistics, ICT, agribusiness and other productive sectors. To capture this growth, states must provide environments that are agile, transparent, and consistently attractive to both domestic and international investors. The Subnational Ease of Doing Business Report offers a disciplined approach through clear performance comparisons, rigorous diagnosis of constraints, and structured reform roadmaps. Together, these tools are designed to unlock untapped economic potential, stimulate job creation, and position Nigeria more strongly as a competitive investment destination within the region.

This annual Subnational Ease of Doing Business Report represents a critical step toward building a more coherent and enabling business environment across all states. Through rigorous assessment, joint problem solving, and transparent reporting, it supports states in strengthening institutions and delivering reforms that directly improve the experience of businesses. It also establishes a predictable cycle of learning and implementation that can drive inclusive growth, enhance investor confidence, and contribute to long-term economic transformation across the country.

METHODOLOGY & ENGAGEMENT FRAMEWORK



This section presents the methodological architecture, data-governance process, and analytical protocols used to assess business-enabling conditions across Nigeria's 36 states and the FCT. The framework is designed for transparency, replicability, and policy relevance.

The approach integrates a structured indicator system, normalised scoring, triangulated administrative evidence, and quality-assurance checks. Because this study relies predominantly on secondary data from federal regulators, state Ministries, Departments and Agencies (MDAs), and publicly available administrative repositories, the framework emphasises document verification, desk review, and cross-agency triangulation.

DESIGN PRINCIPLES

- **Policy relevance and comparability:** Indicators reflect priority reform levers for Nigerian states (access to electricity, infrastructure, regulation, digital systems, taxation, trade logistics, and dispute-resolution capacity) to allow meaningful comparison across states.
- **Construct Validity:** Each Indicator area is defined through multiple sub-Indicators capturing both institutional readiness and service-delivery performance. For example, “Access to Electricity” includes feeder classification and regulatory presence.
- **Methodological Transparency:** All Indicators, scoring rules, and transformations are documented, and sources are limited to formal administrative data (Nigerian Electricity Regulatory Commission (NERC), Central Bank of Nigeria (CBN), Nigerian Communications Commission (NCC), National Bureau of Statistics (NBS) state portals, legislative repositories, and verified agency reports).
- **Participatory Validation:** Findings were discussed with MDAs, regulators, and technical officers to ensure factual accuracy and resolve discrepancies where data differed across sources.
- **Learning Orientation:** The framework highlights not only rankings but also reform gaps, enabling identification of actionable steps.

ASSESSMENT ARCHITECTURE AND SCORING SYSTEM



- This report covers all 36 states and the FCT.
- The framework comprises 16 Indicators, reflecting key dimensions of business functionality - access to electricity, infrastructure, digital connectivity, land administration, justice delivery, taxation, trade logistics, investor support, crisis resilience, skilled labour, and related regulatory factors.
- Each indicator is broken down into 36 operational sub-Indicators tied to specific administrative dataset.

MEASUREMENT SCALE

The assessment relies exclusively on verified secondary data from federal agencies, state government websites, regulatory bodies, and other credible institutional stakeholders. Given the heterogeneity of these sources, a clearly defined scoring architecture was constructed to enable comparability while maintaining fidelity to the underlying data. The measurement framework is built around 16 Indicators, each consisting of 36 sub-Indicators assigned a predetermined maximum score based on their institutional relevance, regulatory significance, and direct impact on the state-level business environment. This weighting structure ensures that the scoring reflects policy priorities rather than arbitrary numerical balancing and that high-leverage indicators such as state electricity regulation, access to credit, and land administration receive proportionate analytical attention.

MEASUREMENT FRAMEWORK

All sub-Indicators were measured according to the nature of their underlying data. Binary institutional indicators were scored on a presence-or-absence basis, with states receiving the full allocated weight where evidence of existence, functionality or implementation was confirmed. Policy and institutional indicators that required qualitative judgment were scored on a tiered scale reflecting the degree of implementation. These tiers captured whether policies were nonexistent, partially implemented, or fully operational, and scores were allocated proportionally within the defined weight of the sub-Indicators enabling identification of actionable steps.

AGGREGATION OF SCORES

Once classified according to the appropriate measurement approach, sub-Indicators scores within each Indicator was aggregated through direct summation, reflecting their predetermined maximum values. Each Indicator area therefore produced a total score that was wholly dependent on verified data and the relative importance assigned to its components during the design of the scoring framework. No secondary weighting or averaging was applied at the Indicator level; instead, the cumulative methodology ensures that every point accrued represents a concrete regulatory, infrastructural, or institutional achievement. The overall score for each state is the sum of all Indicator area scores, producing a maximum possible total of seventy-three points.

INTERPRETATION AND TIERING OF PERFORMANCE

States were classified into performance tiers based on their cumulative scores. This tiering system distinguishes states with strong policy readiness, institutional clarity, and infrastructural capability from those with partial progress or weak foundational structures. Higher-scoring states demonstrated broader institutionalisation, stronger service delivery structures, and greater transparency across administrative processes, while lower-scoring states showed significant gaps in regulatory frameworks, digital readiness, or service integration. This cumulative approach allows the assessment to capture not only the presence of reforms but also their depth and functionality within each state.

ANALYTICAL STRATEGY AND IDENTIFICATION OF STRENGTHS AND WEAKNESSES

The analysis goes beyond scoring by examining the distribution of points across Indicators to identify each state's distinctive strengths and weaknesses. The cumulative structure of the scoring system facilitates a clear diagnostic interpretation. States that accumulate high scores in areas such as electricity regulation, land administration, contract enforcement, or paying taxes demonstrate institutional capacity that can serve as reform anchors. Conversely, low scores reveal structural or policy constraints requiring prioritised intervention.

The report therefore provides a thematic analysis for every state, highlighting the domains where performance is comparatively strong, the areas where foundational gaps persist, and the reforms that present the highest leverage for improving the ease of doing business. This

diagnostic narrative identifies priority areas requiring immediate policy action such as land digitisation, strengthening dispute resolution systems, enhancing investor aftercare structures, or expanding digital connectivity and outlines where targeted technical assistance would accelerate progress. These insights are derived entirely from the cumulative distribution of scores rather than from abstract statistical modelling, which reinforces the transparency and practical utility of the analysis.

USE OF THE ASSESSMENT FOR POLICY AND TECHNICAL SUPPORT

The cumulative scoring and gap analysis inform tailored recommendations for each state, outlining reform pathways aligned with their current readiness and institutional capacity. States with moderate scores typically require support in consolidating existing reforms, expanding coverage, and improving transparency. States with low cumulative scores are encouraged to prioritise foundational reforms, including the establishment of core regulatory institutions, digitisation of services, and strengthening of business-facing processes. The framework therefore enables government actors, development partners, and reform coalitions to identify where technical assistance such as capacity-building programmes, legal drafting support, or digital infrastructure investments is most needed.

INDICATOR OPERATIONALIZATION

Each of the 16 Indicators were mapped to defined, observable sub-Indicators derived from official administrative data.

ACCESS TO ELECTRICITY:

- Coverage of Band A feeders
- Existence of state-level electricity regulation

INFRASTRUCTURE

- Renewable energy initiatives (Electronic Vehicles /Compressed Natural Gas programmes)
- Functionality of airports and cargo airports
- Functionality of rail lines

DIGITAL CONNECTIVITY

- Right of Way (RoW) fee policy
- Availability of government services online
- 5G service coverage

LAND REGISTRATION

- Mode of application process (manual, hybrid, digital)
- Average processing time to obtain Certificate of Occupancy (CofO)
- Public availability of fees/procedures
- Availability of Geographic Information System (GIS)

SMALL CLAIMS COURTS (SCCs)

- Number of SCCs operating in major cities
- Compliance with publishing SCC Report

INVESTOR AFTERCARE

- Presence of a dedicated investor aftercare desk/department

WORKFORCE DEVELOPMENT AND SOCIAL INFRASTRUCTURE

- Social security systems for vulnerable groups
- Gender-inclusivity frameworks

CRISIS RESILIENCE AND BUSINESS CONTINUITY

- Existence of functional State Emergency Management Agencies (SEMA)
- SEMA funding in current budget

CONTRACT ENFORCEMENT AND COMMERCIAL DISPUTE RESOLUTION

- Dedicated commercial courts
- Availability and functionality of ADR mechanisms

MARKET ACCESS AND COMPETITION

- Existence of functional One Stop Shop
- Public incentives available to investors

GETTING CREDIT

- Collaboration with BOI or federal agencies
- State-owned microfinance banks or cooperatives

EXPORT–IMPORT FACILITATION

- Number of exporters registered in the state
- Existence of state chambers of commerce

INTERSTATE TRADE

- Elimination of haulage fees by law or executive order
- Presence of airports, rail lines, seaport/dry port

PAYING TAXES

- Digitalisation of tax payment process
- Burden of filing processes
- Transparency of incentive/exemption frameworks

GRIEVANCE REDRESS MECHANISMS

- Centralised grievance redress platform
- Accessibility (online/physical)

ACCESS TO SKILLED LABOUR

- Ratio of post-secondary graduates to national average of post-secondary graduates
- Number of accredited tertiary and technical institutions

SAMPLING STRATEGY AND RESPONDENT VERIFICATION

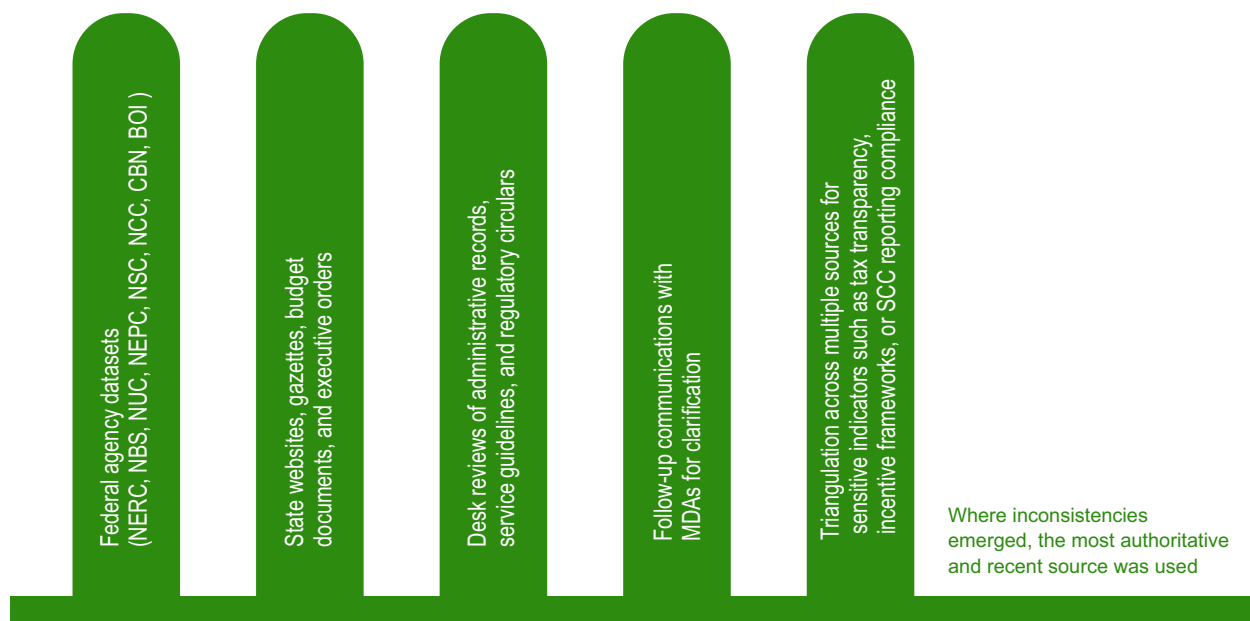


Since this study used secondary data, the sampling frame focused on administrative stakeholders responsible for providing or validating data:

- **State MDAs:** commerce, lands, judiciary, tax authorities, ICT agencies, emergency management, energy regulators
- **Federal Regulators:** NERC, NBS, NUC, NEPC, NSC, NCC, CBN, BOI (collaboration status)
- **Professional Bodies:** chambers of commerce, bar associations, ADR centres, Organised private sector
- **Infrastructure Operators:** airport authorities, railway management agencies

Stakeholder consultations were conducted to verify administrative data and resolve discrepancies.

DATA COLLECTION PROCEDURES



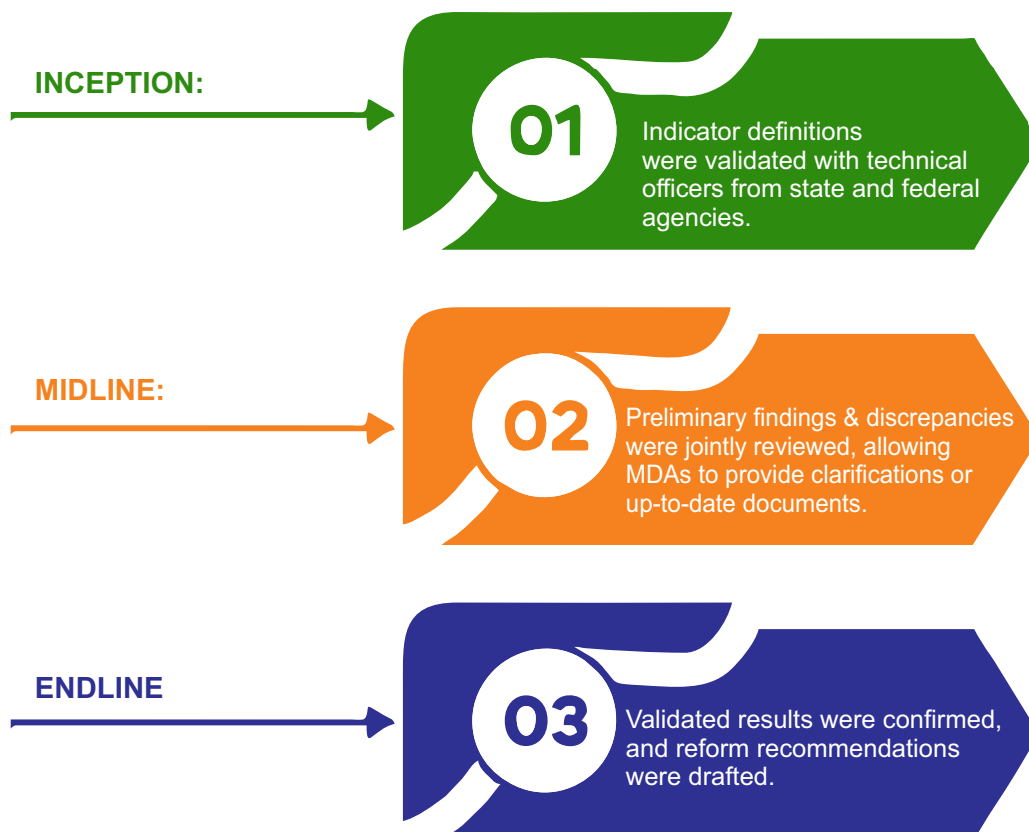
QUALITY ASSURANCE, VERIFICATION, AND IMPUTATION



- **Automated logic checks:** ensured coherence (e.g., an “active SCC” must have publicly available location or docket information).
- **Cross-source validation:** compared state-reported information against federal datasets.
- **Outlier handling:** used percentile caps to protect against distortions.
- **Construct validation:** checked internal consistency across sub-Indicators in the same pillar.
- **Imputation rules:** applied only in cases of minor, non-critical gaps and were disclosed in the appendix.

STAKEHOLDER ENGAGEMENT AND CO-CREATION

Three engagement phases supported the study:



Roles:

- Government MDAs: Provided administrative records and verified accuracy.
- Private-sector and professional bodies: offered contextual information on the functionality of systems such as SCCs, ADR centres, and business support desks.
- Civil society/academia: Assisted in independent review and dissemination.

Ethical Considerations And Risk Management

- All information used came from publicly available or officially submitted administrative data.
- Confidential clarifications from MDAs were treated as non-attributable.
- Political sensitivity was managed through factual, neutral reporting.
- No personal or sensitive individual-level data were collected.

Limitations And Mitigation Strategies

- Data gaps: Some states lacked complete online documentation; mitigated through follow-up with MDAs.
- Temporal mismatch: Only data available within the designated cut-off period were used.
- Secondary data dependency: Reliability is tied to administrative transparency; cross-validation reduces this risk.

Utilisation And Continuous Improvement

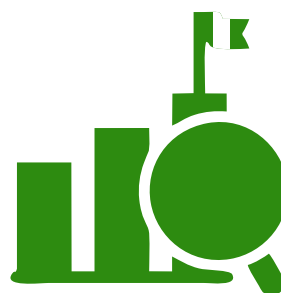
- For policymakers: Enables prioritisation, reform tracking, and benchmarking.
- For institutional learning: Provides a baseline to monitor improvements in service delivery systems.
- Annual reviews will update constructs, add new administrative datasets, and strengthen alignment with evolving state reforms.

Conclusion

This methodology offers a rigorous, transparent, and fully replicable approach for assessing Nigeria's state-level business environment using administrative evidence. Its structure is suitable both for policy implementation and academic scrutiny and provides a platform for continuous improvement as states deepen reforms and digitise their systems.

NATIONAL LANDSCAPE ANALYSIS

Comparative State Performance Matrix



The overall rankings, derived from the frequency of top-tier placements across key indicators and sub-Indicators present a differentiated landscape of state performance. The top tier comprises Lagos, Kaduna, Oyo, FCT, Ogun, Enugu, Plateau, Ekiti, Kano, and Nasarawa.

Regional patterns show clear leadership in the Southwest, with the North-Central and Southeast following closely. The South-South demonstrates moderate but uneven performance, while the North-West exhibits a sharp split between a few strong states and several lagging ones. The North-East remains the lowest-performing region overall, reflecting deeper structural constraints but with emerging improvements in select states.

Specific metric leaders further illustrate the diversity of state performance. Kaduna, Oyo, Lagos, and Ogun emerge as the most consistent performers on power availability and reliability. For infrastructure, particularly roads and logistics, the FCT, Kaduna, Ogun, and Lagos stand out.

On access to credit, leadership is spread across Enugu, Oyo, the FCT, and Lagos, reflecting differences in market depth and financial access. Digitisation trends reinforce these distinctions, with Kaduna, Enugu, Oyo, and Lagos showing the strongest progress in regulatory digital transformation and digital literacy.

Land administration performance is most advanced in Kaduna, Ogun, and Lagos, where processes and systems are comparatively clearer and more functional. In the judiciary, covering Small Claims Courts, commercial dispute resolution, and alternative redress mechanisms, the FCT, Enugu, and Lagos continue to set the pace.

DETAILED STATE-BY-STATE ASSESSMENTS (BY REGIONS)

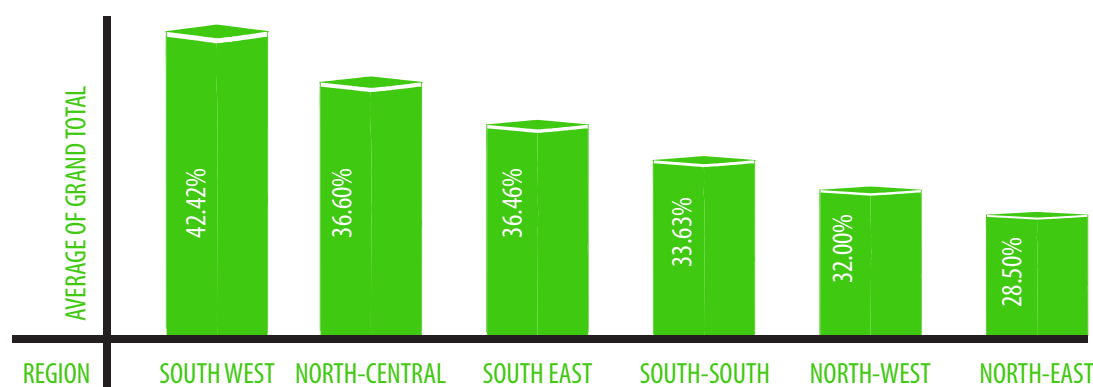
Tier	States
Top Tier (exemplary, consistent leaders across multiple indicators)	Lagos, Kaduna, Oyo, FCT, Ogun, Enugu, Plateau, Ekiti, Kano and Nasarawa.
Middle Tier (strong performers with several indicators strengths)	Abia, Akwa Ibom, Anambra, Bayelsa, Cross-River, Edo, Gombe, Imo, Kogi, Kwara, Niger and Rivers
Lower Tier (significant gaps, requiring targeted interventions across multiple indicators)	Adamawa, Bauchi, Benue, Borno, Delta, Ebonyi, Jigawa, Katsina, Kebbi, Ondo, Osun, Sokoto, Taraba, Yobe and Zamfara.

REGIONAL PERFORMANCE RANKING

(FROM STRONGEST TO WEAKEST)

Region	Ranking	Profile	Strengths	Key Risks
South West	Upper-middle overall	Diversified, reform minded bloc with sustained policy continuity	Land administration (Lagos, Ogun); judiciary/SCC & ADR (Lagos); export promotion (Lagos); access to electricity (Lagos, Ogun, Oyo)	Systemic underperformance in Ondo/Osun (power, land, judiciary, finance); elevated bureaucracy in land and business registration; uneven digitisation outside Lagos
North Central	Solid middle	Mixed region with strong hubs and slower performing states	Judiciary & access to credit (FCT); infrastructure (FCT, Plateau); land (Kwara improving); power (FCT)	Uneven digitisation; bureaucratic hurdles in Nasarawa/Niger; fiscal fragility affecting service quality
South East.	Upper-middle, reform-ready	Compact, administratively improving region with rising competitiveness	Judiciary & ADR (Enugu); credit/finance (Enugu); power (Enugu, Imo); export promotion (Abia, Anambra)	Weak land administration; uneven digital maturity; fiscal pressures limiting reform investment
South South	Lower-middle with one standout	Economically strategic region with inconsistent governance outcomes	Export promotion (Rivers, Edo); judiciary & ADR (Edo moderate); digitisation (Edo); infrastructure (Rivers)	Underperformance in Cross River/Bayelsa; weak land systems; unreliable power; bureaucratic choke points
North West	Lower-middle with polarity	Region with two reform hubs but broad structural gaps	Power, infrastructure & digitisation (Kaduna, Kano); agreexport potential (Kano)	Systemic gaps across Sokoto, Katsina, Kebbi, Jigawa, Zamfara; weak land systems; poor judicial performance; low cyber maturity
North East.	Lowest average	Region constrained by security, institutional and fiscal weaknesses	Infrastructure (Gombe); digitisation (Gombe); emerging finance reforms (Adamawa)	Structural deficits in power, land, judiciary and finance; weak administrative systems; security-driven institutional fragility

However, by the total scores across the indicators, this is how the regions rank:



SOUTH-WEST



KEYS



Snapshot: Ekiti provides a fairly organised and improving business environment, with reliable electricity, strong digital services, a functional GIS-supported land system, solid social protection, and clear tax and grievance-redress processes, but businesses still contend with weak infrastructure, limited market-entry support, no access to credit, slow land processing, the absence of commercial courts, and a workforce that is growing but not yet deep, making the State workable and progressing but still uneven in important areas.

Strengths:

Grievance Redress Mechanism: Ekiti state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, Ekiti State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Access To Electricity: Ekiti State has shown commendable initiative by establishing its own electricity regulatory framework and the proportion of its residents on band A supply reflects the stability of power supply in the State and shows a deliberate step toward strengthening energy access for businesses.

Critical Gaps:

Infrastructure: Ekiti state's low performance highlights persistent gaps in essential systems required for enabling business growth and improving quality of life. Poorly maintained road networks impede mobility, raise logistics costs, and limit access to markets while disruptions in power supply and limited access to reliable electricity increase operational costs for businesses and reduce the efficiency of public services. These infrastructural deficits collectively hinder economic competitiveness, constrain private investment, and limit the state's ability to deliver essential services effectively.

Access to Credit: To improve access to credit, Ekiti State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Investor Aftercare Service: A low score in the Investor Aftercare indicator highlights significant gaps in how Ekiti state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Inter-State Trade: The low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signalling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Market Access: The low performance on Market Access indicates ongoing challenges that hinder the ease with which businesses can enter or operate within the market. This weak performance increases the cost and complexity of doing business, discourages new investment, and may drive firms to more efficient neighbouring states. Addressing these gaps is essential to improving competitiveness and supporting sustainable private-sector growth.

Priority Interventions:

- **0–6 months (Short-Term):** Initiate an executive order for the immediate removal of haulage fees; Establish a dedicated Investor Aftercare Desk (with SLAs)
- **6–18 months (Medium-Term):** Develop an MSME Financing Program Leveraging DFI/BOI partnership Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue Resolution Platform; Formalize a Commercial Mediation Center to initiate dispute resolution.
- **18+ months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivising last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs: There is a need for support in rolling out aftercare/GRM, automating judicial processes, providing technical assistance in the financial sector, and building cyber capacity.

Economic Profile & Strategic Advantage: Ekiti is firmly established as a Knowledge and Educational Hub, driving human capital development across the region. Economically, it is endowed with strategically important solid minerals, including high-value resources such as

Feldspar, Lithium, and Gemstones, presenting significant potential for formal exploration and processing. The state's natural heritage is highlighted by the exceptional Ikogosi Warm Spring, a site globally recognized for the natural convergence of warm and cold water sources.

Strategic Priority: Human Capital, Solid Minerals Value Chain, & Agro-Export, aiming to formalize mining and attract processors for ceramics and glass.

Investment Opportunities:

- Mineral Processing Plants (Feldspar, Kaolin for ceramics, glass).
- Agro-Processing (Cocoa, Cashew).
- Educational PPPs (Specialized TVET).



Snapshot: Lagos offers one of the most advanced and competitive business environments in the country, combining reliable electricity, good transport infrastructure, decent digital services, a functional land administration system, efficient courts and ADR, an operational one-stop shop, accessible grievance-redress mechanism, credit access, and a highly skilled workforce, even though land processing timelines, right-of-way fees, and some administrative bottlenecks still present friction for investors.

Strengths

Market Access: Lagos state demonstrates strong market access, supported by efficient one-stop shops and clearly published incentives. Streamlined regulatory procedures and coordinated institutional support enable businesses to enter and expand operations with minimal delays, fostering investor confidence and enhancing the state's attractiveness for new investment.

Access to Skilled Workers: Lagos State's investments in education, together with the presence of tertiary and technical institutions, contribute to a stronger supply of skilled workers and support its attractiveness as a place where students can train and remain after graduation.

Contract Enforcement: The operational Commercial Court and institutionalising ADR mechanism through a Multi Door Courthouse in Lagos State provide credible pathways for resolving commercial disputes, reinforcing investor confidence and supporting a more conducive climate for business growth.

Infrastructure: Lagos state demonstrates strong infrastructure development, supported by reliable renewable energy sources, well-connected airports and cargo facilities, and functional rail lines that facilitate trade and mobility. Investments in these critical systems enhance efficiency, reduce operational costs, and strengthen both citizen well-being and business competitiveness.

Critical Gaps

Touting and Loitering: The presence of unauthorized individuals loitering around key business and logistics touchpoints creates an environmental nuisance and introduces significant security and safety concerns for commercial operators and the public. This negatively impacts the predictable flow of commercial activities, particularly those engaged in transport and trade, creating an insecure environment. This challenge necessitates strengthened enforcement, improved stakeholder coordination, and targeted interventions to

safeguard commercial corridors and enhance the overall business climate.

Investor Aftercare: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing Lagos state's ability to retain existing investments and attract new capital.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Launch a high-capacity, dedicated Investor Aftercare Service to provide white-glove support for existing investors.
- **6 - 18 Months (Medium-Term):** Develop and publish clear Service Level Agreements (SLAs) for the aftercare service to ensure accountability and responsiveness. The state should prioritize enhanced security measures and regulatory enforcement by integrating real-time surveillance at key street corners and business corridors, coupled with deploying dedicated special task forces to physically remove loitering individuals. Crucially, the state should also pass an anti-loitering law to provide the legal framework necessary for sustained enforcement.
- **18+ Months (Long-Term):** Integrate the aftercare service with a state-wide business intelligence system to proactively identify and address investor challenges. Upgrade digital infrastructure by extending fiber optic networks and incentivising last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier,

Resource/Technical Assistance Needs

- Judicial system automation
- Aftercare CRM solutions
- PCG operations

Economic Profile & Advantage: Leveraging its Mega-Seaport/Logistics and resources like Bitumen and Clay, Lagos serves as the Financial/Tech Hub & Mega-Logistics Gateway.

Strategic Priority: Infrastructure PPPs, Digital Economy, and Resilience to optimize port

efficiency and manage urban development.

Investment Opportunities:

- Mass Transit/Rail PPPs (Blue/Red/Green Lines) and Ferry.
- Embedded Power/Renewable Energy (Mini-grids).
- Smart City Tech (FinTech, GovTech, Wealth-Tech).
- Real Estate (High-rise commercial, middle-income housing).



Snapshot: Ogun offers a strong and steadily maturing business environment, with reliable electricity, decent transport infrastructure, good digital services, an improving GIS-backed land system, effective tax and grievance channels, a diverse talent pool backed by multiple tertiary institutions present in the state, although gaps in investor aftercare, credit access, commercial courts, land transparency, and market-entry support still make parts of the operating landscape feel harder to navigate than its overall momentum would suggest.

Strengths:

Export-Import Facilitation: Ogun State showed progress in export–import facilitation, evidenced by the number of businesses with NEPC export licences and the presence of a State-owned Chamber of Commerce that provides a platform for supporting trade-related services.

Grievance Redress Mechanism: A strong GRM framework demonstrates Ogun state’s commitment to citizen-focused governance. Centralized complaint management ensures coherence and efficiency, while diverse and accessible channels allow users to lodge and monitor complaints seamlessly. Efficient resolution processes and proactive communication reinforce confidence in government accountability and service delivery.

Infrastructure: Ogun state’s strong performance on the Infrastructure indicator reflects the quality and reliability of its foundational systems that enable economic activity and citizen well-being. The state has demonstrated consistent investment in road networks, power supply, digital connectivity, and public utilities. Overall, this signals a coordinated approach to infrastructure planning and delivery, enhancing competitiveness and enabling private sector growth.

Critical Gaps:

Access to Credit: To improve access to credit, Ogun state could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Small Claims Court: Ogun state scores poorly on the Small Claims Court indicator, revealing significant gaps in accessible and efficient commercial dispute resolution mechanism for small businesses. Although the framework for Small Claims Courts may exist on paper, implementation remains weak or inconsistent. This poor performance negatively affects the state’s business environment, as unresolved small commercial disputes discourage investment and hinder business growth.

Investor Aftercare Service: A low score in the Investor Aftercare indicator highlights significant gaps in how Ogun state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions:

- **0–6 months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLA's); improve efficiency of small claims courts.
- **6–18 months (Middle-Term):** Formulate a strategic partnership with the Bank of Industry (BOI) to create a dedicated Ogun State MSME Fund.
- **18+ months (Long-Term):** Develop a sustainable funding model for the MSME Fund and expand the jurisdiction of the Small Claims Courts; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource and Technical Assistance Needs:

Support is required for aftercare/GRM implementation, technical assistance for finance initiatives, and automation of court processes.

Economic Profile & Advantage: Strategically endowed with Limestone and Clay, Ogun State hosts Nigeria's largest concentration of Manufacturing Industries. It functions as the primary Industrial Gateway to Lagos and is rapidly developing into a crucial Agro-Cargo Logistics Hub, leveraging its newly established International Cargo Airport. Key attractions include the historical site of Olumo Rock and the ecological reserves of the Omo Forest Reserve.

Strategic Priority: Aerotropolis Development, Industrial Park Expansion, and Agro-Export to capitalize on industrial spillover and logistics capacity.

Investment Opportunities

- Aero-City Development (Hospitality, Warehousing near the airport).
- Agro-Processing Zones (SAPZ) (Packaging for export).
- Light Manufacturing (Cement, FMCGs, Auto-parts).



Snapshot: Ondo shows a blend of promise and gaps: electricity supply, digital access, an operational airport, and solid social protection give it some stability, yet the lack of a digital land registration system, limited infrastructure, no investor support or credit access, weak market-entry structures, and the absence of small-claims courts or grievance mechanisms make the overall environment challenging for investors to navigate.

Strengths

Access to Electricity: Ondo state's move to establish its own electricity regulatory framework shows an emerging capacity to coordinate reforms and engage more proactively with distribution companies, creating a foundation for improved service reliability.

Crisis Resilience: Ondo state demonstrated progress in crisis preparedness through its operational emergency management agency and dedicated funding for emergency interventions; these actions represent meaningful steps toward supporting business continuity, while underscoring the need for continued improvements in wider resilience planning.

Digital Connectivity: With recommended RoW fees, progressing online service automation, and access to 5G infrastructure, Ondo state has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Critical Gaps

Land Registration: With no automation of land services, no GIS-based coordination, and no publicly listed fees or procedures, the land registration process remains slow and opaque. Adopting digital tools and making requirements accessible would enhance certainty and reduce bureaucratic bottlenecks for businesses.

Interstate Trade: Ondo state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Access To Credit: To improve access to credit, Ondo state could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Grievance Redress Mechanism: Ondo state's low score on the Grievance Redress Mechanism (GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or non-functional, resulting in low usage and weak public confidence. This signals a need for stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Small Claims Court: Ondo state performs poorly on this indicator. Despite a legal framework for Small Claims Courts, their practical availability is limited or non-functional in key commercial districts. The compliance report are not up-to-date, which confirms significant procedural bottlenecks, inconsistent enforcement of orders, and excessive delays, undermining the mechanism's utility for small businesses.

Infrastructure: Weak infrastructure performance reflects critical deficiencies in essential systems. Insufficient renewable energy supply, poorly maintained airports and cargo terminals, and non-functional rail lines restrict mobility, raise operational costs, and constrain private investment, limiting the state's ability to support economic growth and improve quality of life.

Investor Aftercare Service: A low score in the Investor Aftercare indicator highlights significant gaps in how Ondo state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Establish an Investor Aftercare desk with SLA's; Activate a centralized Grievance Redress Mechanism with clear accountability; begin the process of digitizing land records.
- **6–18 months (Middle-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); activate Small Claims Courts; initiate reforms to

reduce interstate trade bottlenecks; Secure major capital funding for comprehensive infrastructure development (roads, power, transport networks). Implement a fully automated GIS-based Land Registry with multi-functional.

- **18+ months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs: Portal vendor; land MIS; finance TA; broadband support.

Economic Profile & Strategic Advantage: The state's economic profile is characterized by the possession of significant Oil and Gas reserves and one of the world's largest unexploited reserves of Bitumen. This resource base firmly establishes Ondo as a pivotal Hydrocarbon and Agro-Processing Hub, particularly in the Oil Palm value chain. Complementing its industrial assets is a key tourism offering: the renowned Idanre Hill, which serves as a major historical and cultural attraction.

Strategic Priority: Bitumen Commercialization (PPP Model), Marine and Blue Economy Development, and Enhancing Cocoa/Oil Palm Processing infrastructure.

Investment Opportunities:

- Bitumen Exploration and Processing.
- Oil Palm Refineries and Processing Mills.
- Marine Logistics and Port Development.



Snapshot: Osun has established an efficient tax system and retains a few functioning administrative structures, yet its broader business environment remains underdeveloped, marked by minimal infrastructure, lack of accessible credit, weak commercial justice, and the absence of investor support, leaving the State as the lowest performer in the South-West and keeping much of its economic potential unrealised.

Strengths

Crisis Resilience: By establishing an active emergency management agency and making budgetary provisions for crisis response, Osun State has taken initial steps toward supporting business continuity and improving resilience, recognising that comprehensive disaster-risk mitigation will require further action.

Paying Taxes: Osun state demonstrates a functional tax system, with clear processes, digital payment channels, and coordinated revenue agencies that minimize duplication. Businesses experience predictable compliance requirements, low administrative burden, and effective access to incentives, creating a supportive environment for small, medium, and large enterprises.

Critical Gaps

Infrastructure: Osun state's low performance highlights persistent gaps in essential systems required for enabling business growth and improving quality of life. Poorly maintained road networks impede mobility, raise logistics costs, and limit access to markets while disruptions in power supply and limited access to reliable electricity increase operational costs for businesses and reduce the efficiency of public services. These infrastructural deficits collectively hinder economic competitiveness, constrain private investment, and limit the state's ability to deliver essential services effectively.

Contract Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, Osun State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Market Access: Osun state's low market access score indicates significant barriers for businesses. Limited or poorly functioning one-stop shops, unclear incentive structures, and slow, inconsistent regulatory processes increase operational complexity, discourage new investment, and reduce competitiveness relative to neighbouring states.

Small Claims Court: Osun state scores poorly on the Small Claims Court indicator, revealing significant gaps in accessible and efficient commercial dispute resolution mechanism for small businesses. Although the framework for Small Claims Courts may exist on paper, implementation remains weak or inconsistent. This poor performance negatively affects Osun state's business environment, as unresolved small commercial disputes discourage investment and hinder business growth.

Interstate Trade: The low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signalling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Access to Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Establish an Investor Aftercare Desk with SLA's; activate Small Claims Courts and establish a Commercial Court/ADR center.
- **6–18 months (MiddleTerm):** Launch a partnership with the BOI for credit access; begin urgent rehabilitation of critical road and power infrastructure; Launch a robust One-stop shop (OSS) for centralised business services.
- **18+ months (Short-Term):** Prioritise budget allocation to capital projects and infrastructure development to drive growth and attract investments; Upgrade digital infrastructure by

extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs: Court technical assistance; land MIS; finance TA; cyber capacity building.

Economic Profile & Advantage: Osun State's economy is centered on Agro-Commodity Production and Cultural Tourism, leveraging local resources that include Gold, Talc, Limestone, and extensive Arable Land. Its rich cultural heritage is a key economic driver, anchored by sites such as the Osun Osogbo Sacred Grove (a UNESCO World Heritage Site) and the scenic Erin Ijesha Waterfalls.

Strategic Priority: Agricultural Self-Sufficiency, Gold Sector Formalization, and Cultural Tourism Infrastructure Upgrade to maximize local resource value.

Investment Opportunities

- Commercial Rice and Cassava Processing.
- Small-Scale Gold Mining (formalizing the artisanal sector).
- Tourism Resort Development and Hospitality.
- Off Grid Power Development Potential

Snapshot: Oyo offers a largely structured and steadily improving business environment, with reliable electricity, strong digital services, functional transport links, an organised GIS-backed land system, clear tax processes, effective crisis-response, and one of the deepest talent pools in the region, though the absence of investor aftercare, limited credit access, weak market-entry structures, and the lack of commercial courts still create friction points that investors must navigate.

Strengths

Access to Skilled Labour: By maintaining tertiary and technical institutions and investing in education, Oyo State strengthens its capacity to develop a skilled workforce, positioning itself as a location where businesses can access the human capital they need.

Access to Electricity: Oyo State has shown commendable initiative by establishing its own electricity regulatory framework and the proportion of its residents on band A supply reflects the stability of power supply in the State and shows a deliberate step toward strengthening energy access for businesses.

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Export-Import Facilitation: With a notable number of NEPC-licensed businesses and a functional State-owned Chamber of Commerce, the State has laid important groundwork for enhancing trade facilitation and supporting firms interested in export markets.

Critical Gaps

Market Access: The low performance on Market Access indicates ongoing challenges that hinder the ease with which businesses can enter or operate within the market. This weak performance increases the cost and complexity of doing business, discourages new investment, and may drive firms to more efficient neighbouring states. Addressing these gaps is essential to improving competitiveness and supporting sustainable private-sector growth.

Interstate Trade: Oyo state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border

processes, improve roads, and strengthen institutional coordination.

Investor Aftercare Service: A low score in the Investor Aftercare indicator highlights significant gaps in how Oyo state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Access to Credit: To improve access to credit, Oyo State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Establish a dedicated Investor Aftercare Service desk with SLA's; operationalise a functional one-stop shop for business entry.
- **6–18 months (Middle-Term):** Partner with financial institutions to create credit access programs; implement reforms to reduce bottlenecks on major interstate trade routes.
- **18+ months (Long-Terms):** Develop and fund a strategic trade and logistics corridor plan to enhance market access; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs: Court technical assistance; land MIS; finance TA; cyber capacity; PPP advisory.

Economic Profile & Advantage: Richly endowed with essential resources including Limestone, Kaolin, and expansive Arable Land, Oyo State provides the foundational base for the South-West's Agro-Business sector. This mineral and agricultural wealth is complemented by its status as a major Educational and Research Center, fostering

innovation and human capital development.

Strategic Priority: Agribusiness Transformation, Energy Self-Sufficiency, & PPPs, achieved through farm estate development and solar power initiatives.

Investment Opportunities:

- Commercial Farming/Farm Estates (Cashew, Cocoa cultivation and processing).
- Renewable Energy (Solar/Waste-to-Energy for industrial zones).
- Logistics & Warehousing (Linking Lagos ports to the hinterland).

NORTH CENTRAL



KEYS



BENUE

Ranking: **Lower Tier**



Snapshot: Benue offers a business environment with a few emerging strengths, including solid digital service availability, a functional GIS-backed land system, basic social protection structures, and reliable grievance-redress channels but businesses still face unreliable electricity, weak infrastructure, limited market-entry support, no commercial dispute-resolution system, slow land processes, and uneven credit access, making the environment workable in parts but still difficult to rely on for long-term investment.

Strengths

Grievance Redress Mechanism: The state demonstrates a strong commitment to accountability and citizen-centred governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Digital Connectivity: By waiving Right of Way fees, digitising key government services, and enabling 5G coverage, Benue State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Critical Gaps

Getting Credit: To improve access to credit, Benue State could strengthen collaboration with the Bank of Industry or similar development finance institutions and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Contract Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, Benue State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Investor Aftercare: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Inter-State Trade: Benue state faces substantial barriers in inter-state trade. Frequent delays,

multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Market Access: Benue state's limited or poorly functioning one-stop shop is a significant barrier for businesses. In addition, unclear incentive structures, and slow, inconsistent regulatory processes increase operational complexity, discourage new investment, and reduce competitiveness relative to neighbouring states.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate a dedicated Investor Aftercare Desk with clear SLAs; Formally announce and initiate the legal process for establishing a dedicated Commercial Court and a Commercial Mediation Centre; Issue an executive order to suspend and map all unauthorized inter-state trade fees and checkpoints; Establish a provisional, One-Stop Shop front desk to streamline initial business registration processes; Commence full operations of the dedicated Commercial Court; Transition the provisional One-Stop Shop into a Robust, fully digital OSS integrating all major regulatory and land registry services; Execute the large-scale upgrade of key inter-state trade corridors and market access roads.
- **6–18 Months (Medium-Term):** Launch a targeted Benue MSME Financing Program in partnership with the Bank of Industry (BOI), including a credit guarantee scheme; Operationalize the institutionalized Commercial Mediation Centre; Implement a digital Inter-Agency Issue-Resolution Platform for investor grievances; Conduct a comprehensive review and publicize a clear list of all investment incentives and eligibility criteria.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier

Resource/Technical Assistance Requirements: Legal and Judicial TA Expert support to draft the legislation and operational framework for the Commercial Court and Mediation Centre.

Public Financial Management (PFM) and (Development Finance Institution) DFI Specialist to design the architecture for the MSME Financing Program and credit guarantee scheme.

Digital Governance TA Consultancy to design and implement the integrated digital (One Stop Shop) OSS platform and the Inter-Agency Issue-Resolution system.

Infrastructure & Trade Facilitation TA to conduct feasibility studies and design for the strategic trade corridor upgrades and streamlined border post procedures.

Economic Profile & Advantage: Benue State is recognized as the nation's "Food Basket," leveraging vast Arable Land for high-volume Staple and Cash Crop Production, notably Yam, Cassava, and Soybeans. This agricultural dominance is strategically complemented by a high-value energy investment: the planned Makurdi Hydropower Plant offers a significant opportunity for large-scale power generation and flood mitigation infrastructure investment.

Strategic Priority: Agricultural Modernization, and Agro-Industrial Park Development to enhance output and stability.

Investment Opportunities

- Agro-Processing (Flour mills, Starch, Ethanol).
- Irrigation Schemes and Mechanized Farming.
- Commercial Farming Initiatives.



KOGI

Ranking: **Middle Tier**



Snapshot: Kogi offers a business environment with several steady foundations, including reliable electricity, a functional rail connection, growing digital services, and an accessible grievance-redress system, yet these strengths exist alongside areas that are still maturing, such as land administration, infrastructure, investor support, access to credit, commercial dispute resolution, and the depth of the skilled workforce, creating a landscape that works in parts but remains a work in progress for long-term investment.

Strengths

Access to Electricity: Kogi State has shown commendable initiative by establishing its own electricity regulatory framework, and the proportion of its residents on band A supply reflects the stability of power supply in the State and shows a deliberate step toward strengthening energy access for businesses.

Grievance Redress Mechanism: Kogi state demonstrates a strong commitment to accountability and citizen-centred governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Workforce Development: Kogi state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. Overall, Kogi state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Critical Gaps

Investor Aftercare: Kogi State's poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels in Kogi State make commercial dispute resolution costly and time-consuming for businesses. Kogi State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Getting Credit: To improve business access to credit Kogi State may explore entering a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate a dedicated Investor Aftercare Platform and robust One-Stop Shop (OSS) for all investor services. with clear Service Level Agreements (SLAs); Formally announce and initiate the legal process for establishing a Commercial Court and a Commercial Mediation Centre; Finalize a structured partnership agreement with the Bank of Industry (BOI).
- **6–18 Months (Medium-Term):** Commence operations of the institutionalized Commercial Mediation Centre; Launch a targeted Kogi MSME Financing Program through the BOI partnership; Conduct a comprehensive capacity building program to strengthen the state-owned microfinance bank as a viable lending channel.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements: Legal and Judicial TA Expert support to draft the legislation and operational framework for the Commercial Court and Mediation Centre.

Public Financial Management (PFM) and DFI Specialist to design the Kogi MSME Financing Program and strengthen the institutional capacity of the state-owned microfinance bank.

Digital Governance and Institutional TA Consultancy to design the integrated One-Stop Shop (OSS) platform and train the Investor Aftercare Desk on SLA management.

Economic Profile & Advantage: Kogi is uniquely positioned as it border 10 states and is Nigeria's Premier Industrial Raw Materials Base, endowed with massive deposits of Limestone, Iron Ore, and Coal. This industrial potential is strategically complemented by its prime tourism assets, notably the Confluence of Rivers Niger and Benue at Lokoja and the scenic Mount Patti, offering synergistic investment opportunities in industrial processing, logistics, and hospitality.

Strategic Priority: Solid Minerals Value-Chain & Infrastructure, aimed at maximizing local processing for cement and steel production.

Investment Opportunities

- Mineral Processing (Iron ore beneficiation, Pelletization, Cement/Lime production).
- Logistics/Dry Port (Handling Northern and Eastern cargo).
- Coal-to-Power (Utilizing massive coal)

KWARA

Ranking: **Middle Tier**

Snapshot: Kwara is steadily shaping a more investor-ready economy with strong digital systems, transparent taxation, and improving institutional structures, but its overall competitiveness remains constrained by weak electricity access, limited credit systems, slow land processes, and the absence of commercial dispute-resolution mechanisms.

Strengths

Digital Connectivity: With recommended Right of Way fees, progressing online service automation, and access to 5G infrastructure, Kwara State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Workforce Development: Kwara state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Market Access: Kwara state demonstrates strong market access, supported by efficient one-stop shops and clearly published incentives. Streamlined regulatory procedures and coordinated institutional support enable businesses to enter and expand operations with minimal delays, fostering investor confidence and enhancing the state's attractiveness for new investment.

Critical Gaps

Access to Electricity: Electricity constraints continue to undermine Kwara State's business environment, pointing to the need for a state-level regulatory framework that enables the State to take ownership, coordinate reforms, and work more effectively toward improved supply.

Getting Credit: To improve access to credit, Kwara State could strengthen collaboration with the Bank of Industry or similar development finance institutions and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Grievance Redress Mechanism: Kwara state's Grievance Redress Mechanism (GRM) is

underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM.

Inter-State Trade: Kwara State's low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signalling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish an Electricity Regulatory Framework to encourage investment in the power sector and increase power production and transmission. Launch a centralized digital Grievance Redress Portal; Form a task force to audit and streamline interstate trade checkpoints.
- **6–18 Months (Medium-Term):** Operationalise the state-owned microfinance bank. Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit).
- **18+ Months (Long-Term):** Commission new power infrastructure projects through public-private partnerships; Transition the Credit Facility into a full-scale development finance institution; Integrate the GRM platform with all major agencies for seamless service delivery; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier;; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

Energy Regulation Advisor to design the state-level regulatory framework.

Financial Sector Expert to structure the Credit Facility and strengthen the microfinance bank.

Digital Governance Specialist to develop the integrated grievance and resolution platform.

Infrastructure & Trade Policy Consultant to plan road rehabilitation and streamline border processes.

Economic Profile & Advantage: Kwara State presents a strategic investment opportunity, leveraging its foundational resources of Limestone, Gold, and Kaolin. The state maintains a strong base in Agro-Processing, supported by its central geographical location which facilitates North-South logistics. This industrial profile is complemented by significant tourism assets, including the majestic Owu Waterfalls and the historical Esie Museum (Nigeria's oldest museum), offering diversified investment pathways.

Strategic Priority: Agricultural Value Chain Investment, Industrial Park Establishment, and Infrastructure Linkages, particularly for North-South trade facilitation.

Investment Opportunities

- Commercial Farming and Sugar Refinery Development.
- Logistics/Warehousing Hubs.
- Gold Mining (formalization).

NASARAWA

Ranking: Top Tier



Snapshot: Nasarawa is shaping a more organized business environment with strong digital connectivity, decent infrastructure, a functional one-stop shop, and clear tax systems, but investors still contend with slow land administration, limited electricity access, no pathways to credit, the absence of commercial dispute-resolution and aftercare structures. which together make the operating climate less predictable and harder to navigate.

Strengths

Digital Connectivity: By maintaining favourable Right of Way fees, digitising selected government services, and enabling 5G coverage, Nasarawa State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Small Claims Court: The availability of a fully operational Small Claims Court system as confirmed by the up-to-date compliance report, Nasarawa State procedures are highly streamlined, featuring an accessible e-filing portal, standardized fees, and a strict statutory timeline for resolutions. This creates a predictable, business-friendly environment that bolsters commercial confidence.

Market Access: Nasarawa State's performance reflects an enabling environment that supports the smooth entry and expansion of businesses with efficient regulatory structures, transparent processes, and timely service delivery that ensure that firms can engage with markets without unnecessary delays or barriers. The state's institutions are responsive, well-coordinated, and business-friendly, contributing to a predictable operating climate. Thus, creating confidence for existing businesses and improving the state's attractiveness for new investment.

Grievance Redress Mechanism: Nasarawa state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Critical Gaps

Getting Credit: To improve access to credit, Nasarawa State could strengthen collaboration with the Bank of Industry or similar development finance institutions and consider establishing a well-governed state-owned microfinance bank to provide additional financing

channels for businesses.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Access to Skilled Labour: The lack of meaningful educational investment and limited post-secondary training options reduce Nasarawa State's ability to produce or retain skilled workers, creating challenges for businesses that rely on specialised talent. Strengthening tertiary and technical education would improve workforce readiness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Initiate the legal process for establishing a Commercial Court and a Commercial Mediation Centre; Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit).
- **6–18 Months (Medium-Term):** Collaborate with financial and development institutions to enhance access to credit. Conduct a comprehensive skills gap analysis and initiate targeted diploma programs with tertiary institutions.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

Legal and Judicial TA Expert support to draft the legislative framework for the Commercial Court and Mediation Centre.

Public Financial Management (PFM) and DFI Specialist to design the MSME Financing Program and oversee the institutional strengthening of the state microfinance bank.

Education and Labour Market Specialist to conduct the skills gap analysis and design the curriculum for the technical training academies.

Economic Profile & Advantage: Nasarawa State presents a premier investment opportunity as a Frontier Solid Minerals Exploration Hub. It is richly endowed with strategic, high-value minerals including Barytes, Lithium (critical for new energy technology) Dolomite and Talc. This industrial potential is complemented by a significant natural asset, the Farin Ruwa Waterfall, one of the highest in Nigeria, offering synergistic opportunities in mining value-chain development and hospitality.

Strategic Priority: Attracting Large-Scale Mining FDI & Formalizing Mining, capitalizing on high-value lithium and improving regulatory ease.

Investment Opportunities

- Lithium Processing/Battery Precursor Manufacturing.
- Barytes Processing (For oil & gas drilling mud).
- Gemstone Cutting/Lapidary.
- Commercial Agriculture (Sesame seed, Rice).



NIGER

Ranking: **Middle Tier**



Snapshot: Niger offers a fairly steady foundation for doing business, with reliable electricity, decent transport links, strong digital services, and straightforward tax processes, but investors still face real hurdles because land systems move slowly, there is no support or grievance channel for investors, access to credit is non-existent, commercial disputes have limited resolution avenues, and the talent pipeline remains limited.

Strengths

Digital Connectivity: With recommended Right of Way fees, progressing online service automation, and access to 5G infrastructure, the State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Infrastructure: Niger state demonstrates strong infrastructure development, supported by reliable renewable energy sources, well-connected airports and cargo facilities, and functional rail lines that facilitate trade and mobility. Investments in these critical systems enhance efficiency, reduce operational costs, and strengthen both citizen well-being and business competitiveness.

Access to Electricity: Niger State's move to establish its own electricity regulatory framework shows an emerging capacity to coordinate reforms and engage more proactively with distribution companies, creating a foundation for improved service reliability.

Critical Gaps

Getting Credit: To improve access to credit, Niger State could strengthen collaboration with the Bank of Industry or similar development finance institutions and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Contract Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, Niger State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Grievance Redress Mechanism: Niger state's low score on the Grievance Redress Mechanism (GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or non-functional, resulting in low usage and weak public confidence. This signals a need for

stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Inter-State Trade: Niger state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Explore establishing a state microfinance bank for better credit access, Remove illegal checkpoints and streamline border processes to ease inter-state trade, Set up accessible grievance redress mechanisms with clear communication channels and Initiate plans for a dedicated Commercial Court and institutionalise ADR systems for faster dispute resolution.
- **6–18 months (Medium-Term):** Collaborate with financial and development institutions to enhance access to credit.
- **18+ months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

- Technical assistance for judicial reforms.
- Implementation support for land Management Information Systems.
- Financial sector technical expertise.
- Enhanced capacity building for cyber-related domains.
- Economic Profile & Advantage: Leveraging its abundant Arable Land and key mineral

deposits (Gold, Talc), Niger State offers compelling opportunities in agriculture and mining. Crucially, the state is Nigeria's primary Hydro-Power Generation Base, hosting major assets like the Kainji, Jebba, and Shiroro Dams. This reliable power infrastructure supports its role as the nation's Agricultural Hub. Furthermore, iconic sites such as Zuma Rock and Gurara Waterfalls offer strong potential for hospitality and resort development.

Strategic Priority: Industrialization, Security, & Infrastructure, with specific emphasis on agricultural parks and constructing a Cargo Airport.

Investment Opportunities

- Commercial Rice & Cassava Farming/Processing.
- Large-Scale Gold Mining/Processing.
- Industrial Park Development (Warehousing, Light Manufacturing).
- Solar Farms & Power Plant Maintenance Services.

PLATEAU

Ranking: Top Tier



Snapshot: Plateau presents a more dependable operating environment in areas like power supply, digital connectivity, judicial efficiency at the small claims level, and clear tax and grievance-redress systems, yet its investment appeal is diluted by limited access to finance, weak market-access structures, slow and opaque land processes, poor interstate trade linkages, and a narrow skilled-labour pipeline.

Strengths

Grievance Redress Mechanism: Plateau state demonstrates a strong commitment to accountability and citizen-centred governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Small Claims Court: Plateau state demonstrates strong performance on the Small Claims Court indicator, reflecting a business-friendly dispute-resolution environment. The Small Claims Court is operational, accessible, and procedures are streamlined, with clear filing guidelines, standardised fees, and predictable timelines for case resolution. Litigants report improved confidence in the judicial system due to the court's emphasis on speedy, affordable, and simplified adjudication.

Digital Connectivity: By maintaining favourable Right of Way fees, digitising key government services, and enabling 5G coverage, the Plateau State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Critical Gaps

Getting Credit: To improve access to credit, Plateau State could strengthen collaboration with the Bank of Industry or similar development finance institutions and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Inter-State Trade: Plateau State faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Market Access: Plateau state's The low performance on Market Access indicates ongoing challenges that hinder the ease with which businesses can enter or operate within the market. Plateau State's weak performance increases the cost and complexity of doing business, discourages new investment, and may drive firms to more efficient neighbouring states. Addressing these gaps is essential to improving competitiveness and supporting sustainable private-sector growth.

Investor Aftercare: Plateau State's poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Strengthen partnerships with development finance institutions, remove illegal checkpoints, streamline inter-state trade, and set up an Investor Aftercare Desk with clear response standards.
- **6–18 months Medium-Term:** Launch credit guarantee schemes and improve trade infrastructure and Simplify market entry and licensing to enhance market access.
- **18+ months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/TA Needs: Technical assistance is needed for courts and financial sectors, as well as for land management information systems (MIS), and building cyber capacity.

Economic Profile & Advantage: Plateau State offers a unique investment climate, specializing in Horticulture, Agro-processing, and Temperate Crop Production. This specialization is backed by valuable resources, including Tin, Columbite, and Gemstones, and is reinforced by its reputation as the Creative Hub of Nigeria. Its core tourism assets, such as Jos Wildlife Park and the scenic Shere Hills, provide synergistic opportunities for hospitality and services supporting both the industrial and creative sectors.

Strategic Priority: Security for Mining/Agriculture, Tourism Infrastructure, improving stability to unlock its full agro-industrial and resort potential.

Investment Opportunities

- Cold Chain Logistics (Storage and transport for fresh produce).
- Agro-Processing (Potatoes, Dairy, Flowers).
- Mining Equipment & Services.
- Entertainment and Resort Development.



FCT

Ranking: Top Tier



Snapshot: The FCT offers one of the more structured operating environments in the country, with good road network and infrastructure, reliable digital services, functional small-claims courts, reliable grievance-redress systems, and high export activity, yet investors still face gaps in electricity regulation, slow land processes, limited access to credit, the absence of commercial courts, and only moderate progress on workforce depth, creating a landscape that is relatively advanced but still uneven in critical areas.

Strengths

Small Claims Court: The FCT demonstrates strong performance on the Small Claims Court indicator, reflecting a business-friendly dispute-resolution environment. The Small Claims Court is operational, accessible, and procedures are streamlined, with clear filing guidelines, standardised fees, and predictable timelines for case resolution. Litigants report improved confidence in the judiciary due to the court's emphasis on speedy, affordable, and simplified adjudication.

Export-Import Facilitation: With a notable number of NEPC-licensed businesses and a functional Chamber of Commerce, the FCT has laid important groundwork for enhancing trade facilitation and supporting firms interested in export markets.

Grievance Redress Mechanism: The FCT demonstrates a strong commitment to accountability and citizen-centred governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Critical Gaps

Getting Credit: To improve access to credit, Ogun state could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing an well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Investor Aftercare: The FCT's poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Inter State Trade: The FCT faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Set up a dedicated Investor Aftercare Desk with clear SLAs and a digital tracking system for timely investor support; issue an executive order to eliminate illegal haulage fees and reduce checkpoints blocking interstate trade; Create a specialized Commercial Court with a multidoor courthouse for efficient dispute resolution; institutionalize a comprehensive aftercare strategy with reinvestment support, investor monitoring, and inter-agency coordination; and advance transport infrastructure reforms for smooth regulatory enforcement across borders; Digitalize land registration processing and verification system for a more efficient and transparent land registration and verification process.
- **6-18 months (Medium-Term):** Formalise an investor grievance redress mechanism and a commercial mediation center to improve dispute resolution speed and reliability Upgrade the One-Stop Shop (OSS) platform into a comprehensive digital gateway to enhance regulatory efficiency, streamline business registration, and provide integrated, end-to-end services across multiple FCT agencies.
- **18+ months (Long-Term):** Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

- Establishment of aftercare and GRM infrastructure
- Land digitisation initiatives
- Automation within the judiciary
- Development of credit programmes
- Enhancement of cyber capacity

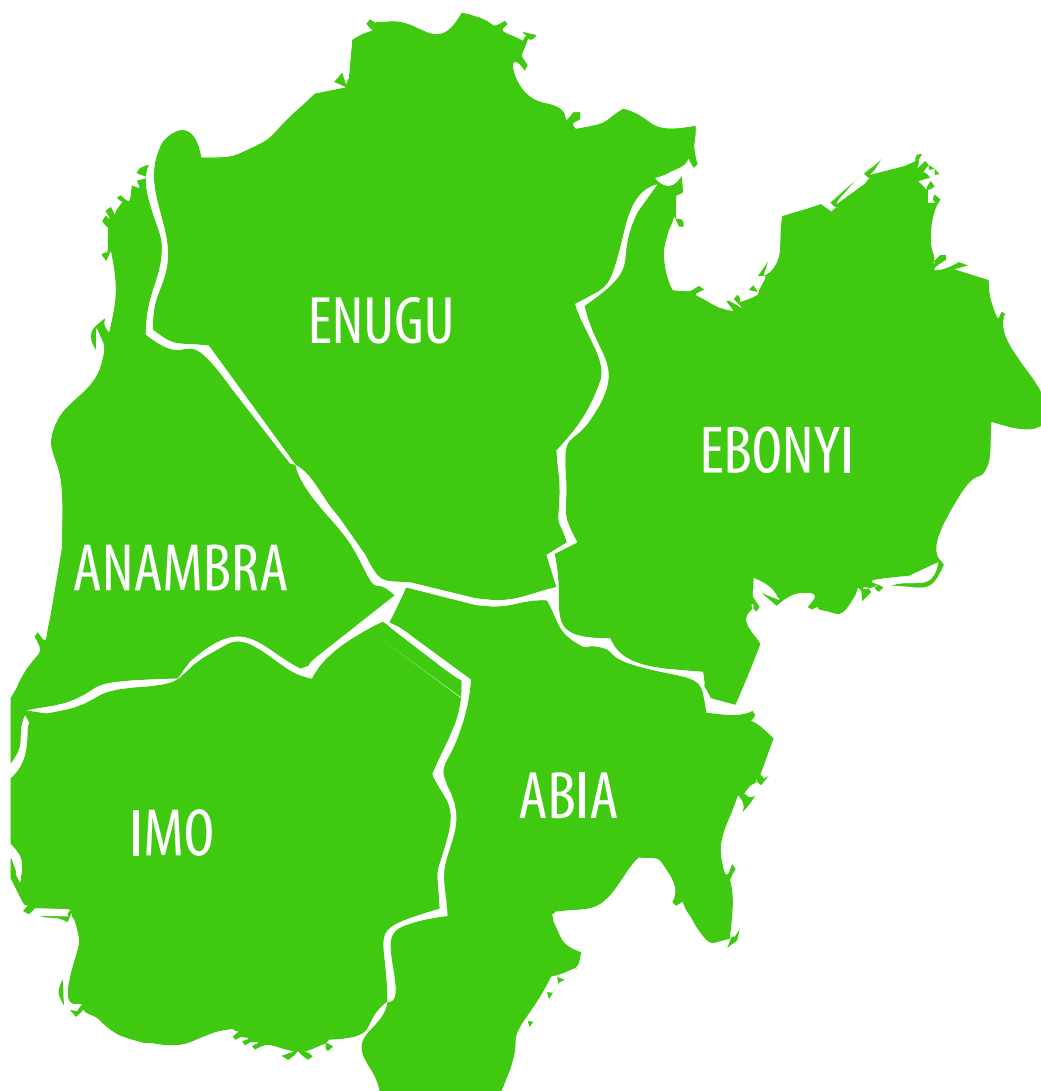
Economic Profile & Advantage: The FCT is the definitive Administrative, Diplomatic, and High-End Services Hub of Nigeria. This premier status is supported by local resources such as Clay, Shale, and Marble, which are essential for its continuous infrastructure development. The core investment opportunity lies in developing premium real estate, hospitality, and specialized services that cater to the government, diplomatic missions, and the large professional workforce.

Strategic Priority: Urban Infrastructure Management, Digital Governance, and Green Energy Transition, crucial for maintaining status as a modern capital city.

Investment Opportunities

- Mass Transit Rail/Light Rail PPPs.
- Premium Real Estate and Hospitality (Convention Centers).
- Solar/Renewable Energy Projects (Powering Ministries/Agencies).
- ICT/Digital Services Hubs.

SOUTH EAST



KEYS

TOP TIER	MIDDLE TIER	LOWER TIER
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Snapshot: Imo has some promising foundations, with reliable electricity, strong digital services, a functional GIS land system, solid crisis-response capacity, and clear tax and grievance processes, but businesses still contend with limited infrastructure, no commercial judicial system or investor support, modest credit access, and weak market-entry structures, making the environment workable but not yet easy to invest in.

Strengths

Grievance Redress Mechanisms: Imo state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Access to Electricity: The State has shown commendable initiative by establishing its own electricity regulatory framework and the proportion of its residents on band A supply reflects the stability of power supply in the State and shows a deliberate step toward strengthening energy access for businesses.

Critical Gaps

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement and Commercial Dispute Resolution: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Interstate Trade: Imo state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness.

Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Road Network Infrastructure : The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 months (Short-Term):** Establish a dedicated Investor Aftercare Hotline and Email Desk with SLAs; Formalize a Commercial Mediation Center; Initiate an executive order for the immediate removal of illegal haulage fees and checkpoints; Establish a dedicated Commercial Court and a Multidoor Courthouse for quick determination of commercial disputes in the State.
- **6–18 months (Medium-Term):** Develop a credit guarantee scheme or matching facility program in collaboration with development financial and agricultural institutions to derisk lending to businesses operating in the State.
- **18+ months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs: Engage a vendor for land cadastre digitisation; secure technical assistance for credit guarantees; streamline ADR processes through engineering solutions.

Economic Profile & Advantage: Imo State presents a strong investment case rooted in its significant natural resource endowments, including Oil and Gas, Lead/Zinc, and Limestone. The state is recognized as an active Oil & Gas Exploration and Trade Center, providing concentrated opportunities for investment across the energy value chain, mineral processing, and regional commerce.

Strategic Priority: Investment in Road Infrastructure, & Gas Processing to enhance access and stabilize oil-producing areas.

Investment Opportunities

- Modular Refineries & Gas Processing.
- Oil Palm Processing.
- Real Estate (Owerri city expansion).
- Tourism/Hospitality Upgrade.

EBONYI

Ranking: **Lower Tier**

Snapshot: Ebonyi State shows a few bright spots, with somewhat reliable electricity, a working cargo airport, growing renewable energy efforts, basic digital services, active small-claims courts, and strong tax administration, but businesses still struggle with a weak digital land registration system, no access to credit, no commercial justice or investor support and no grievance channel, leaving the environment workable in parts but still hard for investors to rely on.

Strengths

Infrastructure: Ebonyi state's strong performance on the Infrastructure indicator reflects the quality and reliability of its foundational systems that enable economic activity and citizen well-being. The state has demonstrated consistent investment in road networks, power supply, digital connectivity, and public utilities. Overall, this signals a coordinated approach to infrastructure planning and delivery, enhancing competitiveness and enabling private sector growth.

Workforce Development and Social Infrastructure: Ebonyi state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Digital Connectivity: With recommended RoW fees, progressing online service automation, and access to 5G infrastructure, the State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Critical Gaps

Contract Enforcement and Commercial Dispute Resolution: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Getting Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Grievance Redress Mechanisms: The state's low score on the Grievance Redress Mechanism (GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or non-functional, resulting in low usage and weak public confidence. This signals a need for stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM); Formalize a Commercial Mediation Center; Implement a policy for the removal of interstate fees and levies; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized government services (addressing GRM).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Accelerate digitalization and fee transparency across key regulatory processes.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

- Implementation of aftercare customer relationship management platforms
- Integration of fintech-credit data systems
- Development of green business incentives

Economic Profile & Advantage: Ebonyi State is rapidly emerging as a critical Agro-Processing (Rice) and Solid Minerals Hub. Its economic foundation rests on extensive deposits of highly valued resources, including Salt, Lead/Zinc, and Limestone. The core investment opportunity lies in establishing processing facilities for these solid minerals and expanding the mechanized capacity of the state's dominant Rice value chain.

Strategic Priority: Agricultural Mechanization, Solid Minerals Value Chain Development, and Urban Infrastructure to boost output and value addition.

Investment Opportunities

- Salt Production and Refining.
- Rice Milling and processing clusters.
- Formalized Lead/Zinc Mining and processing.



Snapshot: Enugu demonstrates a growing level of institutional organisation, supported by reliable electricity, strong digital services, a functional GIS-backed land platform, active small-claims courts, and a fully operational one-stop shop, yet the business environment remains constrained by limited infrastructure, the absence of access to credit, weak land processing timelines, the lack of commercial courts, and no grievance mechanism, resulting in a landscape that is promising but not yet fully supportive of investment.

Strengths

Digital Connectivity: With recommended RoW fees, progressing online service automation, and access to 5G infrastructure, the State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Access to Electricity: The State's move to establish its own electricity regulatory framework shows an emerging capacity to coordinate reforms and engage more proactively with distribution companies, creating a foundation for improved service reliability.

Workforce Development and Social Infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Getting Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Grievance Redress Mechanisms: Enugu state's low score on the Grievance Redress Mechanism (GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or

non-functional, resulting in low usage and weak public confidence. This signals a need for stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Road Network Infrastructure; The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs); Activate and centralize the Grievance Redress Mechanism (GRM); Implement a policy for the removal of interstate fees and levies; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized government services (addressing Investor Aftercare/GRM).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Formalize a Commercial Mediation Center to initiate dispute resolution.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier

Resource / Technical Assistance Needs:

Credit guarantee structuring expertise; improvement of court processes; harmonisation of cyber policies.

Economic Profile & Advantage: Enugu State is strategically positioned as the South-East Trade and Educational Hub, capitalizing on its historical significance as a Coal Power base. The state is richly endowed with vast Coal reserves, Limestone, and extensive Arable Land. The core investment opportunity lies in leveraging these resources for modern Coal Gasification/Coal-to-Power projects, enhancing its trade logistics, and supporting its strong educational infrastructure.

Strategic Priority: Aviation (Enugu Air), Healthcare, & Digital Economy, using PPPs to drive service and infrastructure growth.

Investment Opportunities

- Coal Gasification/Coal-to-Power Plants.
- Logistics & Warehousing (Near the international airport).
- Private Sector Health Facilities (Specialist hospitals).
- Creative Technology Hubs (GovTech, EdTech).

ABIA

Ranking: **Middle Tier**

Snapshot: Abia offers a business climate with meaningful administrative strengths, including reliable electricity, solid digital services, a functioning GIS-backed land system, effective tax processes, and fully accessible grievance channels, but the State still contends with limited physical infrastructure, no one-stop shop or investor support, modest credit options, and low market connectivity, creating an environment that is improving on the governance side yet still constrained in the fundamentals investors depend on.

Strengths

Grievance Redress Mechanisms: A strong GRM framework demonstrates the state's commitment to citizen-focused governance. Centralized complaint management ensures coherence and efficiency, while diverse and accessible channels allow users to lodge and monitor complaints seamlessly. Efficient resolution processes and proactive communication reinforce confidence in government accountability and service delivery.

Access to Electricity: The State has shown commendable initiative by establishing its own electricity regulatory framework and the proportion of its residents on band A supply reflects the stability of power supply in the State and shows a deliberate step toward strengthening energy access for businesses.

Workforce Development & Social Infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Infrastructure: Weak infrastructure performance reflects critical deficiencies in essential systems. Insufficient renewable energy supply, poorly maintained airports and cargo terminals, and non-functional rail lines restrict mobility, raise operational costs, and constrain private investment, limiting the state's ability to support economic growth and improve quality of life.

Market Access & Competition: The low performance on Market Access indicates ongoing challenges that hinder the ease with which businesses can enter or operate within the market. This weak performance increases the cost and complexity of doing business, discourages new investment, and may drive firms to more efficient neighbouring states. Addressing these gaps is essential to improving competitiveness and supporting sustainable private-sector growth.

Interstate Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Initiate an executive order for the immediate removal of illegal haulage fees and checkpoints; Implement a policy for the removal of all non-official interstate trade barriers; Accelerate digitalization and fee transparency across key regulatory processes.
- **6–18 Months (Medium-Term):** Implement a pilot logistics corridor upgrade; Institute a digital Inter-Agency Platform to streamline border processes; Build data and capacity for large-scale resource and agro-processing investment.
- **18+ Months (Long-Term):** Execute the full-scale upgrade of key Logistics Corridors and warehousing facilities; Implement comprehensive Digital Policy Reforms across state agencies to embed transparency and efficiency; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/TA Requirements: Judicial and ADR technical assistance; development of land management information systems; credit program design; improvements to procurement portals.

Economic Profile & Advantage: Abia State presents a compelling investment proposition as a critical MSME, Leather, and Garment Production Hub. Leveraging foundational resources such as Gold and Limestone, the state's economic energy is driven by the dynamic and extensive trade and manufacturing activities concentrated within the globally recognized Aba/Ariaria cluster, offering scalable opportunities in light manufacturing and export processing.

Strategic Priority: Investment Promotion, Tax Reform, and SME Support, concentrating on formalizing clusters and improving land titling processes.

Investment Opportunities

- Leather & Footwear Export Processing Zone.
- Industrial Cluster Upgrade (Modernization of Aba Markets).
- Waste Management/Recycling.
- Logistics & Warehousing.

ANAMBRA

Ranking: **Middle Tier**

Snapshot: Anambra has solid administrative strengths, with excellent digital services, a working airport, strong social protection, active small-claims courts, and an accessible grievance system, but businesses still face weak land processes, no access to credit, no commercial courts or investor support, limited infrastructure, and modest export activity, making the environment organised in parts but still hard to invest in confidently.

Strengths

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Workforce Development & Social Infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Grievance Redress Mechanisms: A strong GRM framework demonstrates the state's commitment to citizen-focused governance. Centralized complaint management ensures coherence and efficiency, while diverse and accessible channels allow users to lodge and monitor complaints seamlessly. Efficient resolution processes and proactive communication reinforce confidence in government accountability and service delivery.

Critical Gaps

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement & Commercial Dispute Resolution: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Getting Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs); Formalize a Commercial Mediation Center; Implement a policy for the removal of interstate fees and levies; Establish a fully functional, dedicated Commercial Court; Launch a Robust One-Stop Shop (OSS) for centralized government services.
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership; Institute a digital Inter-Agency Investor Issue-Resolution Platform; Accelerate digitalization and fee transparency across key regulatory processes.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/TA Requirements: Judicial reform expertise; credit program structuring; land administration digitisation; SME-focused procurement policy development.

Economic Profile & Advantage: Anambra State functions as a critical economic engine, serving as the dominant Onitsha Trade Hub and a major Auto-Manufacturing and MSME Cluster. This industrial capacity is underpinned by key resources, including significant Oil and Gas reserves, ample Clay, and deposits of Limestone, positioning the state for accelerated growth in logistics and industrial processing.

Strategic Priority: Urban Infrastructure, & Industrial Cluster Upgrade, vital for protecting commercial assets and modernizing the manufacturing base.

Investment Opportunities

- Logistics & Distribution Hubs (Near Onitsha/Nnewi).
- Foundry & Auto-Part Manufacturing.
- Inland Waterway Transport.
- Agro-processing (Rice, Cassava).

SOUTH-SOUTH



KEYS

TOP TIER	MIDDLE TIER	LOWER TIER
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AKWA-IBOM

Ranking: **Middle Tier**

Snapshot: Akwa Ibom State's economic advantage is derived from its resources, including Oil and Gas, Limestone, and significant Deep Seaport Potential, positioning it as a key centre for Aviation (Ibom Air), Marine Logistics, and Petrochemical operations. The State leadership's core focus is on leveraging investment in Deep Sea Port Development, specialized Aviation MRO services, and Tourism to consolidate its role as a diversified regional gateway. Akwa Ibom possesses strong foundational strengths in Market Access, a functional Grievance Redress Mechanism (GRM), and robust Workforce Development and social infrastructure. However, the Ease of Doing Business can be improved by addressing critical service delivery and structural gaps: insufficient Investment Aftercare, underdeveloped frameworks for Contract Enforcement, constraints in Access to Credit, and significant deficits in Infrastructure and Digital Connectivity.

Strengths

Market Access: This performance reflects an enabling environment that supports the smooth entry and expansion of businesses with efficient regulatory structures, transparent processes, and timely service delivery that ensure that firms can engage with markets without unnecessary delays or barriers. The state's institutions are responsive, well-coordinated, and business-friendly, contributing to a predictable operating climate. Thus, creating confidence for existing businesses and improving the state's attractiveness for new investment.

Grievance Redress Mechanism: Akwa Ibom state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Workforce Development and Social Infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Investment Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing

Contract Enforcement and Commercial Dispute Resolution: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Digital Connectivity: With high RoW charges, limited online government services, and no 5G infrastructure, the State's digital ecosystem remains weak and burdensome for businesses. Implementing the recommended RoW fee, expanding digital service delivery, and enabling high-speed connectivity would better support business productivity and growth.

Access to Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Infrastructure: Weak infrastructure performance reflects critical deficiencies in essential systems. Insufficient renewable energy supply, poorly maintained airports and cargo terminals, and non-functional rail lines restrict mobility, raise operational costs, and constrain private investment, limiting the state's ability to support economic growth and improve quality of life.

Priority Interventions

- **0–6 Months (Short-Term):** Formalise a Commercial Mediation Center to initiate dispute resolution; Establish a dedicated Investor Aftercare Desk (with SLAs); Implement the recommended RoW fees and expand digitalisation of key government services; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement).
- **6–18 Months (Medium-Term):** Establish a dedicated state-level Electricity Sector Regulatory Desk to coordinate reforms and investment; Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform.
- **18+ Months (Long-Term):** Execute a major Off-Grid/IPP investment plan and finalise the State Electricity Market framework, Complete the Deep Sea Port Logistics & Supporting Infrastructure master plan and Aviation MRO facilities; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier;; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource and Technical Assistance Requirements

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the institutionalisation of Investor Aftercare

Energy Sector Regulatory TA Expert assistance to draft the state-level electricity policy and regulatory framework required to unlock private sector investment and improve Infrastructure Financial Advisory Services TA for the design and implementation of the MSME Financing Program and strengthening local financial institutions to improve Access to Credit.

Digital Policy and Infrastructure TA Consultancy to implement recommended RoW fees, expand digital service delivery, and facilitate 5G connectivity

Economic Profile & Advantage: The state's economic advantage is derived from its resources, including Oil and Gas, Limestone, and significant Deep Seaport Potential, positioning it as a key center for Aviation (Ibom Air), Marine Logistics, and Petrochemical operations. Akwa Ibom's Strategic Priority is clearly defined: leveraging investment in Deep Sea Port Development and specialized Aviation MRO (Maintenance, Repair, and Overhaul) services, alongside Tourism, to consolidate its role as a diversified regional gateway.

Investment Opportunities

- Aviation MRO (Maintenance, Repair, Overhaul) Facilities.
- Deep Sea Port Logistics & Supporting Infrastructure.
- Gas-Based Petrochemical Industries.
- Premium Hospitality & Conference Tourism.

BAYELSA

Ranking: **Middle Tier**



Snapshot: Bayelsa State is strategically dominated by Oil and Gas resources and an extensive Coastline, with its economic strength rooted in Hydrocarbon Exploration and the burgeoning Blue Economy. The State leadership's core focus and investment areas are Gas Commercialization, Marine and Inland Waterway Development, and facilitation of non-oil maritime activity. Bayelsa possesses significant foundational strengths in Market Access (supported by efficient one-stop shops), a functional Grievance Redress Mechanism (GRM), and robust Workforce Development and social infrastructure. However, the Ease of Doing Business can be improved by addressing critical institutional and infrastructural gaps: constraints in Access to Credit, insufficient Investor Aftercare, significant friction in Interstate fees and levies transparency and regulations as well as persistent constraints in Access to Electricity.

Strengths

Market Access: Bayelsa demonstrates strong market access, supported by efficient one-stop shops and clearly published incentives. Streamlined regulatory procedures and coordinated institutional support enable businesses to enter and expand operations with minimal delays, fostering investor confidence and enhancing the state's attractiveness for new investment.

Grievance Redress Mechanism: The state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Workforce Development and Social Infrastructure: Bayelsa excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Access to Credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Investor Aftercare Service: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Interstate Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Access to Electricity: Persistent electricity gaps continue to burden businesses in the State, highlighting the importance of establishing a state-led regulatory framework as a first step toward taking ownership of the sector and improving service reliability.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs) to address post-entry support; Initiate a full service audit of regulatory touchpoints to identify bottlenecks; Conduct an economic feasibility study for state-level electricity sector reforms; Launch a Robust One-Stop Shop (OSS) for centralized government services to sustain Market Access and Aftercare.
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Establish a dedicated state-level Electricity Sector

Regulatory Desk to coordinate reforms and investment; Implement policy to facilitate the removal of interstate-related fees and levies (addressing Interstate Trade friction).

- **18+ Months (Long-Term):** Execute a major Off-Grid/IPP investment plan and finalize the State Electricity Market framework (addressing Access to Electricity); Execute the full-scale upgrade of major marine and waterway trade infrastructure; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier;; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource / Technical Assistance Needs

Energy Sector Regulatory TA Expert assistance to draft the state-level electricity policy and regulatory framework required to unlock private sector investment and improve Access to Electricity.

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

Financial Advisory Services TA for the design and implementation of the MSME Financing Program and strengthening local financial institutions to improve Access to Credit.

Trade Logistics and Enforcement TA Consultancy for a Waterway Trade Logistics Assessment and enforcement plan to address Interstate Trade friction and infrastructure gaps.

Economic Profile & Advantage: Bayelsa State is strategically dominated by Oil and Gas resources and an extensive Coastline, with its economic strength rooted in Hydrocarbon Exploration and the burgeoning Blue Economy.

Strategic Priority: Gas Commercialization, Marine and Inland Waterway Development, and Security to facilitate non-oil maritime activity.

Investment Opportunities

- Modular Refineries and Gas Processing.
- Aquaculture and Fishing.
- Marine Logistics and Tourism development.

CROSS-RIVER

Ranking: **Middle Tier**

Snapshot: Cross River State is defined as a key Tourism and Agro-Export Hub, built upon its geological resources, including Limestone and Baryte, and extensive High Forest Cover. The State leadership's core focus and investment areas are Agro-Industrial Revival, Tourism PPPs, & Port Access, aimed at forest reserves and enhancing the use of Calabar Port. Cross River possesses strong foundational strengths in efficient Land Registration (automation/GIS), a functional Grievance Redress Mechanism (GRM), and robust Workforce Development and social infrastructure. However, the Ease of Doing Business can be improved by addressing critical institutional and structural gaps: constraints in Access to Credit, insufficient Investor Aftercare, underdeveloped frameworks for Contract Enforcement, and persistent constraints in Access to Electricity.

Strengths

Land Registration: By simplifying land administration through automation, providing clear and publicly accessible fees and procedures, and deploying GIS tools, the State has improved the efficiency and transparency of CofO issuance, which supports a more enabling environment for businesses.

Grievance Redress Mechanism: Cross River demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Workforce Development and Social Infrastructure: The state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Critical Gaps

Access to Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Investor Aftercare Service: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Contract Enforcement and Commercial Dispute Resolution: With no dedicated Commercial Court or institutionalised ADR system in place, the State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Access to Electricity: Electricity constraints continue to undermine the State's business environment, pointing to the need for a state-level regulatory framework that enables the State to take ownership, coordinate reforms, and work more effectively toward improved supply.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Formalise a Commercial Mediation Center to initiate dispute resolution; Establish a dedicated Investor Aftercare Desk (with SLAs) to address post-entry support; Conduct an economic feasibility study for state-level electricity sector reforms; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement)
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Establish a dedicated state-level Electricity Sector Regulatory Desk to coordinate reforms and investment; Institute a digital Inter-Agency Investor Issue-Resolution Platform (addressing Investor Aftercare).

- **18+ Months (Long-Term):** Execute a major Off-Grid/IPP investment plan and finalize the State Electricity Market framework (addressing Access to Electricity) Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/TA Needs

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the institutionalization of Investor Aftercare (addressing Contract Enforcement/Investor Aftercare).

Energy Sector Regulatory TA Expert assistance to draft the state-level electricity policy and regulatory framework required to unlock private sector investment and improve Access to Electricity.

Financial Advisory Services TA for the design and implementation of the MSME Financing Program and strengthening local financial institutions to improve Access to Credit.

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare and coordination.

Economic Profile & Advantage: Cross River State is defined as a key Tourism and Agro-Export Hub. This positioning is built upon its geological resources, which include Limestone and Baryte, complemented by extensive High Forest Cover that supports biodiversity and eco-tourism. The state's renowned tourism assets, such as the Obudu Mountain Resort (featuring a Cable Car and Canopy Walk) and the annual Calabar Carnival/Marina Resort, are central to its economy.

Strategic Priority: Agro-Industrial Revival, Tourism PPPs, & Port Access, aimed at securing forest reserves and enhancing the use of Calabar Port.

Investment Opportunities

- Cocoa & Oil Palm Processing.
- Forestry & Timber Processing.
- Eco-Tourism & Resort Management (Obudu, Calabar Marina).
- Cold Chain Logistics for horticulture.

DELTA

Ranking: **Lower Tier**

Snapshot: Delta State is a specialised hub focusing on efficient Hydrocarbon Logistics and robust Agro-Allied Processing, leveraging its substantial Oil and Gas reserves and rich resources like Silica Sand, Industrial Clay, and Lignite. The State leadership's core focus and investment areas are Gas Industrialization, Maritime Security, and Infrastructure PPPs, aiming to enhance connectivity and maximize gas utilization for power. Delta possesses strong foundational strengths in Access to Skilled Labour, Export-Import Facilitation, and progressing Digital Connectivity. However, the Ease of Doing Business can be improved by addressing critical service delivery and structural gaps: a weak Grievance Redress Mechanism (GRM), insufficient Investor Aftercare and constraints in Access to Credit.

Strengths

Access to Skilled Labour: By maintaining tertiary and technical institutions and investing in education, the State strengthens its capacity to develop a skilled workforce, positioning itself as a location where businesses can access the human capital they need.

Export-Import Facilitation: With a notable number of NEPC-licensed businesses and a functional State-owned Chamber of Commerce, the State has laid important groundwork for enhancing trade facilitation and supporting firms interested in export markets.

Digital Connectivity: With recommended RoW fees, progressing online service automation, and access to 5G infrastructure, the State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Critical Gaps

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Market Access: The state's low market access score indicates significant barriers for businesses. Limited or poorly functioning one-stop shops, unclear incentive structures, and slow, inconsistent regulatory processes increase operational complexity, discourage new investment, and reduce competitiveness relative to neighboring states.

Access to Credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a

well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Grievance Redress Mechanism: The state's Grievance Redress Mechanism (GRM) is underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM) with dedicated staff; Establish a dedicated Investor Aftercare Desk (with SLAs) to address post-entry support; Initiate a comprehensive service audit to map bottlenecks in regulatory touchpoints (addressing MarketAccess).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Establish a fully functional One-Stop Shop (OSS) blueprint for centralized service delivery (addressing MarketAccess/Aftercare).
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier

Resource/TA Needs

GRM and Institutional TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism and conduct the service audit for regulatory processes (addressing Poor GRM/MarketAccess).

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

Financial Advisory Services TA for the design and implementation of the MSME Financing Program and strengthening local financial institutions to improve Access to Credit.

Digital/Governance TA Consultancy for the design and implementation of the Robust One-Stop Shop (OSS) blueprint and digital policy reforms to enhance Market Access and transparency.

Economic Profile & Advantage: Leveraging its substantial Oil and Gas reserves, Delta State is a specialized hub focusing on efficient Hydrocarbon Logistics and robust Agro-Allied Processing. Beyond these, the state is richly endowed with Solid Minerals including Silica Sand and Industrial Clay Lignite.

Strategic Priority: Gas Industrialization, Maritime Security, and Infrastructure PPPs, enhancing connectivity and maximizing gas utilization for power.

Investment Opportunities

- Modular Refineries & Gas Bottling Plants.
- Aquaculture & Fishing Industry (Processing and cold storage).
- Oil Palm & Rubber Processing.
- Urban Renewal & Real Estate (Asaba, Warri).

EDO

Ranking: **Middle Tier**

Snapshot: Edo State's strategic position as a critical Processing Hub for both Oil Palm and Rubber, driving agro-industrial value addition, is underpinned by its significant Oil and Gas reserves and key industrial resources such as Limestone. The State leadership's core focus and investment areas are Oil Palm and Rubber Value Chain Expansion, Urban Renewal, and Industrial Park Development to attract manufacturing. Edo possesses significant strengths in its established Small Claims Court (for streamlined dispute resolution), favorable Digital Connectivity, and successful steps toward strengthening Access to Electricity via its own regulatory framework. However, the Ease of Doing Business can be improved by addressing critical service delivery and structural gaps: a weak Grievance Redress Mechanism (GRM), insufficient Investor Aftercare, constraints in Access to Credit, and significant barriers to Market Access.

Strengths

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Small Claims Court: The state demonstrates strong performance on the Small Claims Court indicator, reflecting a business-friendly dispute-resolution environment. The Small Claims Court is operational, accessible, and procedures are streamlined, with clear filing guidelines, standardised fees, and predictable timelines for case resolution. Litigants report improved confidence in the judiciary due to the court's emphasis on speedy, affordable, and simplified adjudication.

Access to Electricity: Edo State has shown commendable initiative by establishing its own electricity regulatory framework and the proportion of its residents on band A supply reflects the stability of power supply in the State and shows a deliberate step toward strengthening energy access for businesses.

Critical Gaps

Grievance Redress Mechanism: The state's low score on the Grievance Redress Mechanism (GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or non-functional, resulting in low usage and weak public confidence. This signals a need for stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Access to Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Market Access: The state's low market access score indicates significant barriers for businesses. Limited or poorly functioning one-stop shops, unclear incentive structures, and slow, inconsistent regulatory processes increase operational complexity, discourage new investment, and reduce competitiveness relative to neighbouring states.

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralise the Grievance Redress Mechanism (GRM) with dedicated staff; Establish a dedicated Investor Aftercare Desk (with SLAs) to address post-entry support; Initiate a comprehensive service audit to map bottlenecks in regulatory touchpoints (addressing Market Access).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Establish a fully functional One-Stop Shop (OSS) for centralised service delivery (addressing Market Access/Aftercare).
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

GRM and Institutional TA Expert support to design and implement a centralized, functional

Grievance Redress Mechanism and conduct the service audit for regulatory processes (addressing Poor GRM/Market Access).

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

Financial Advisory Services TA for the design and implementation of the MSME Financing Program and strengthening local financial institutions to improve Access to Credit.

Digital/Governance TA Consultancy for the design and implementation of the Robust One-Stop Shop (OSS) blueprint and digital policy reforms to enhance Market Access and transparency.

Economic Profile & Advantage: Edo State's strategic position as a critical Processing Hub for both Oil Palm and Rubber, driving agro-industrial value addition, is underpinned by its significant Oil and Gas reserves and key industrial resources such as Limestone

Strategic Priority: Oil Palm and Rubber Value Chain Expansion, Urban Renewal, and Industrial Park Development to attract manufacturing.

Investment Opportunities

- Oil Palm Refineries and Processing Mills.
- Rubber Production and Derivatives.
- Limestone Mining for cement and construction.

RIVERS

Ranking: **Middle Tier**

Snapshot: Rivers State maintains sectoral dominance, functioning as the premier national hub for Petrochemical industries, Oil & Gas Logistics, and Marine Services, driven by substantial Oil and Gas reserves and strategic infrastructure like the Onne Oil and Gas Free Zone (OGFZ). Rivers State possesses strong foundational strengths in Export-Import Facilitation, a fully operational Small Claims Court, and strong Access to Skilled Workers. However, the Ease of Doing Business can be improved by addressing critical service delivery and structural gaps: a weak Grievance Redress Mechanism (GRM), insufficient Investor Aftercare, constraints in Access to Credit, and persistent constraints in Access to Electricity.

Strengths

Export-Import Facilitation: The State showed progress in export–import facilitation, evidenced by the number of businesses with NEPC export licences and the presence of a State-owned Chamber of Commerce that provides a platform for supporting trade-related services.

Small Claims Court: Rivers excels in this indicator, with a fully available and operational Small Claims Court system. As confirmed by the up-to-date compliance report, procedures are highly streamlined, featuring an accessible e-filing portal, standardized fees, and a strict statutory timeline for resolutions. This creates a predictable, business-friendly environment that bolsters commercial confidence.

Access to Skilled Workers: The State’s investments in education, together with the presence of tertiary and technical institutions, contribute to a stronger supply of skilled workers and support its attractiveness as a place where students can train and remain after graduation.

Critical Gaps

Access to Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Grievance Redress Mechanism: The state’s Grievance Redress Mechanism (GRM) is underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM.

Access to Electricity: Electricity constraints continue to undermine the State's business environment, pointing to the need for a state-level regulatory framework that enables the State to take ownership, coordinate reforms, and work more effectively toward improved supply.

Investor Aftercare Service: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM) with dedicated staff; Establish a dedicated Investor Aftercare Desk (with SLAs); Conduct an economic feasibility study for state-level electricity sector reforms. Launch a Robust One-Stop Shop (OSS) for centralized government services (addressing Investor Aftercare/GRM).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Establish a dedicated state-level Electricity Sector Regulatory Desk to coordinate reforms and investment; Institute a digital Inter-Agency Investor Issue-Resolution Platform.
- **18+ Months (Long-Term):** Execute a major Off-Grid/IPP investment plan and finalize the State Electricity Market framework (addressing Access to Electricity); Upgrade logistics infrastructure by developing and fixing major roads and corridors.

This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

GRM and Institutional TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism and conduct a service audit for regulatory processes (addressing Poor GRM).

Energy Sector Regulatory TA Expert assistance to draft the state-level electricity policy and regulatory framework required to unlock private sector investment and improve Access to Electricity.

Financial Advisory Services TA for the design and implementation of the MSME Financing Program and strengthening local financial institutions to improve Access to Credit.

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

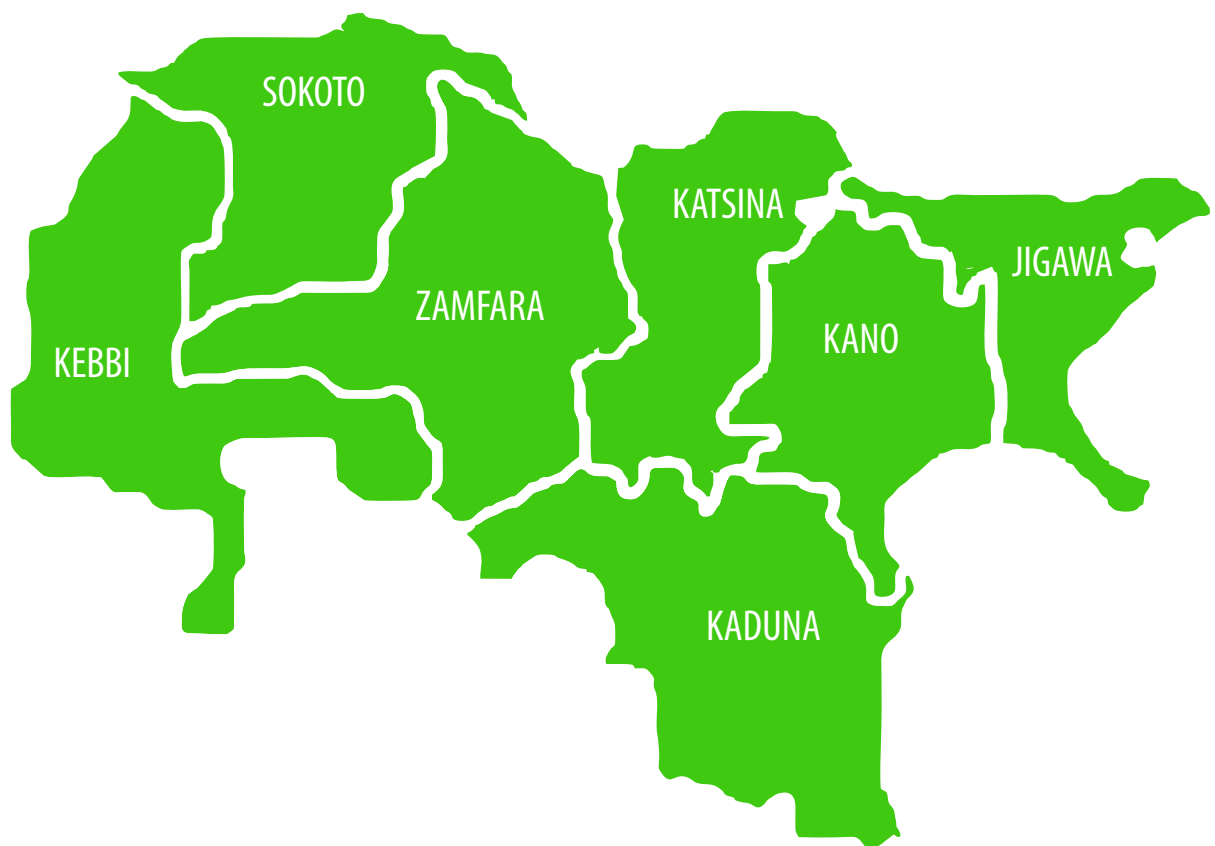
Economic Profile & Advantage: The state maintains sectoral dominance, functioning as the premier national hub for Petrochemical industries, Oil & Gas Logistics, and Marine Services. This is driven by both its substantial proven Oil and Gas reserves and the critical enabling infrastructure provided by its Strategic Ports, which notably include the Onne Oil and Gas Free Zone (OGFZ). The Onne Port plays a crucial role as the dedicated logistics base serving the entire West and Central African offshore oil and gas industry.

Strategic Priority: Gas Commercialization, Environmental Remediation, and Port Modernization, focusing on sustainable development and non-oil revenue generation.

Investment Opportunities

- Gas Industrialization (LPG/CNG production).
- Methanol/Fertilizer), Marine/Ship Repair & Fabrication.
- Waste-to-Energy (Addressing urban waste).
- Urban Housing PPPs.

NORTH WEST



KEYS

TOP TIER	MIDDLE TIER	LOWER TIER
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Snapshot: Jigawa State's economy is centered on high-volume Agricultural Production (primarily Rice and Wheat) and is supported by extensive Arable Land and deposits of diverse solid minerals, notably Soda Ash (Trona) and Granite. The State leadership's core focus and investment areas are Agricultural Mechanization, Water Management Infrastructure, and Enhancing Rural Road Networks to support regional food security. Jigawa possesses broad-based strengths in Market Access and Competition and robust Workforce Development and social infrastructure. However, the Ease of Doing Business can be improved by addressing critical institutional gaps: a weak Grievance Redress Mechanism (GRM), inadequate frameworks for Contract Enforcement, insufficient Investor Aftercare, and constraints in Access to Credit.

Strengths

Market Access & competition: This performance reflects an enabling environment that supports the smooth entry and expansion of businesses with efficient regulatory structures, transparent processes, and timely service delivery that ensure that firms can engage with markets without unnecessary delays or barriers. The state's institutions are responsive, well-coordinated, and business-friendly, contributing to a predictable operating climate. Thus, creating confidence for existing businesses and improving the state's attractiveness for new investment.

Workforce Development and Social Infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Grievance Redress Mechanism: The state's Grievance Redress Mechanism (GRM) is underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM

Investor aftercare: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Access to credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM) with clear accountability; Establish a dedicated Investor Aftercare Desk (with SLAs); Formalize a Commercial Mediation Center to initiate dispute resolution; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized business services; Implement a fully automated GIS-based Land Registry with multi-functional capabilities.
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more

reliable, cut operational friction, and help businesses access markets easier.

Resource and Technical Assistance Needs

GRM and Governance TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism with clear accountability (addressing Poor GRM Score).

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the Institutional setup of the One-Stop Shop (addressing Contract Enforcement/Investor Aftercare).

Financial Advisory Services TA for the feasibility study and governance design of the State Owned Financial Intermediary and support for collateral registry onboarding (addressing Access to Credit).

Capacity Building for Investor Relations Training for MDAs on SLA management and digital resolution protocols to enhance Investor Aftercare and optimize regulatory touchpoints.

Economic Profile & Advantage: Jigawa State's economy is centered on high-volume Agricultural Production, primarily Rice and Wheat, supported by extensive Arable Land and deposits of Kaolin. Beyond agriculture, the state possesses commercial quantities of over ten other solid minerals, most notably Soda Ash (Trona) and Granite (for tiles/construction). The core opportunity lies in investing in large-scale agricultural processing and formalizing the extraction of its diverse mineral assets.

Strategic Priority: Agricultural Mechanization, Water Management Infrastructure (Irrigation), and Enhancing Rural Road Networks to support regional food security.

Investment Opportunities

- Large-Scale Irrigation Schemes.
- Rice and Wheat Milling.
- Agro-Processing facilities.
- Industrial Park for light manufacturing, packaging, assembly, and export-oriented trade

ZAMFARA

Ranking: **Lower Tier**

Snapshot: Zamfara State is positioned as a High-Value Solid Minerals Base, richly endowed with strategic minerals like Gold, Lead/Zinc, and Copper. The State leadership's core focus and investment areas are Formalizing the Mining Sector and Agricultural Infrastructure to unlock its massive mineral wealth for formal investment. Zamfara demonstrates existing strengths in Digital Connectivity (favorable RoW fees/5G), efficient Land Registration (automation/GIS), and Export-Import Facilitation. However, the Ease of Doing Business can be improved by addressing critical institutional and infrastructural gaps: a weak Grievance Redress Mechanism (GRM), significant Infrastructure deficits (roads/power), insufficient Investor Aftercare and constraints in Getting Credit.

Strengths

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Land Registration: The State's automation of land services, transparent disclosure of fees and procedures, and availability of GIS contribute to faster and more reliable CofO processing. This enhances business operations, given the central role of land in securing investments and expanding enterprises.

Export-Import Facilitation: The State showed progress in export–import facilitation, evidenced by the number of businesses with NEPC export licences and the presence of a State-owned Chamber of Commerce that provides a platform for supporting trade-related services.

Critical Gaps

Grievance Redress Mechanism: The state's Grievance Redress Mechanism (GRM) is underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM.

Infrastructure: The state's low performance highlights persistent gaps in essential systems required for enabling business growth and improving quality of life. Poorly maintained road networks impede mobility, raise logistics costs, and limit access to markets while disruptions in power supply and limited access to reliable electricity increase operational costs for businesses and reduce the efficiency of public services.

These infrastructural deficits collectively hinder economic competitiveness, constrain private investment, and limit the state's ability to deliver essential services effectively.

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Getting Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Interstate Trade: The low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signaling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Priority Interventions

- **0–6 Months (Short-Term):** Implement a one-stop e-licensing and land e-services portal; Activate and centralize the Grievance Redress Mechanism (GRM); Conduct targeted MSME credit partnerships to stimulate credit uptake; Launch a Robust One-Stop Shop (OSS) for centralized government services (addressing Investor Aftercare); Execute a major Infrastructure Investment Program targeting critical roads/power solutions.
- **6–18 Months (Medium-Term):** Establish specialized Investor Aftercare Units in key sectors (Mining, Agribusiness); Institute a digital Inter-Agency Investor Issue-Resolution Platform.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

GRM and Governance TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism (addressing Poor GRM Score).

Trade Harmonisation and Enforcement TA Consultancy to support interstate trade compacts and address Interstate Trade barriers/infrastructure gaps.

Capacity Building for Investor Relations Training for MDAs on SLA management and developing specialized Aftercare Units (addressing Investor Aftercare).

Financial Advisory Services TA for credit guarantee operations and strengthening local financial institutions to improve Getting Credit.

Economic Profile & Advantage: Zamfara State is positioned as a High-Value Solid Minerals Base, offering substantial investment opportunities. The state is richly endowed with strategic minerals, including Gold, Lead/Zinc, and Copper. The core investment proposition lies in formalizing and scaling the extraction and processing of these high-demand global commodities, particularly for export-oriented mining operations.

Strategic Priority: Formalizing the Mining Sector, & Agricultural Infrastructure, a crucial effort to unlock its massive mineral wealth for formal investment.

Investment Opportunities

- Formalized Gold Mining/Processing (Large-scale investment).
- Cattle Ranching & Dairy Processing.
- ICT for Mineral Tracking.



Snapshot: Kaduna State functions as the premier Manufacturing, Agro-Allied, and Education Hub of the North-West, underpinned by rich resources like Gold, Iron Ore, and Clay, and supported by key infrastructure like the Kaduna Inland Dry Port (KIDP). The State leadership's core focus is on Rural Transformation, & Human Capital Development to support farmers and attract investment to its industrial base. Kaduna possesses significant foundational strengths in core Infrastructure, competitive Digital Connectivity, and excellent Market Access (supported by efficient one-stop shops). However, the Ease of Doing Business can be improved by addressing critical service delivery and structural gaps: a weak Grievance Redress Mechanism (GRM) and persistent constraints in Access to Electricity.

Strengths

Infrastructure: The state's strong performance on the Infrastructure indicator reflects the quality and reliability of its foundational systems that enable economic activity and citizen well-being. The state has demonstrated consistent investment in road networks, power supply, digital connectivity, and public utilities. Overall, this signals a coordinated approach to infrastructure planning and delivery, enhancing competitiveness and enabling private sector growth.

Digital Connectivity: With recommended RoW fees, progressing online service automation, and access to 5G infrastructure, the State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Market Access: The state demonstrates strong market access, supported by efficient one-stop shops and clearly published incentives. Streamlined regulatory procedures and coordinated institutional support enable businesses to enter and expand operations with minimal delays, fostering investor confidence and enhancing the state's attractiveness for new investment.

Critical Gaps

Grievance Redress Mechanism: The state's low score on the Grievance Redress Mechanism (GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or non-functional, resulting in low usage and weak public confidence. This signals a need for stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Access to Electricity: Electricity constraints continue to undermine the State's business environment, pointing to the need for a state-level regulatory framework that enables the State to take ownership, coordinate reforms, and work more effectively toward improved supply.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM) with clear accountability; Initiate a full service audit of the existing one-stop shops to ensure continuous optimal Market Access; Conduct an economic feasibility study for state-level electricity sector reform; Establish the State Electricity Market framework.
- **6–18 Months (Medium-Term):** Establish a dedicated state-level Electricity Sector Regulatory Desk to coordinate reforms and investment (addressing Access to Electricity); Launch a digital GRM portal integrated across all MDAs; Formalize sector-specific roundtables to ensure sustained high-quality Investor Aftercare.
- **18+ Months (Long-Term):** Execute an Off-Grid/IPP investment plan to improve Access to Electricity; Launch an Industrial Skills Acquisition City program (TVET) aligned with the agro-allied/mineral sectors; Implement comprehensive Digital Policy Reforms across government service delivery systems; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

GRM and Governance TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism with clear accountability (addressing Poor GRM Score).

Energy Sector Regulatory TA Expert assistance to draft the state-level electricity policy and regulatory framework required to unlock private sector investment and improve Access to Electricity.

Institutional TA Consultancy for the design and implementation of a robust, digital GRM portal and the establishment of the Electricity Sector Regulatory Desk.

Workforce Development TA Support to align Skills Acquisition City (TVET) curricula with the needs of the industrial base (Agro-Allied, Solid Minerals) to support Human Capital Development.

Economic Profile & Advantage: Kaduna State functions as the premier Manufacturing, Agro-Allied, and Education Hub of the North-West, underpinned by rich resources like Gold, Iron Ore, and Clay. This economic base is significantly enhanced by crucial logistics infrastructure, including the Kaduna Inland Dry Port (KIDP). The state is further distinguished by its commitment to improved Digital Governance, creating an efficient and transparent operational environment highly attractive to foreign direct investment.

Strategic Priority: Rural Transformation, & Human Capital Development, supporting farmers and attracting investment to its industrial base.

Investment Opportunities

- Agro-Allied Processing (Dairy, Tomatoes, Ginger).
- Solid Minerals Processing.
- Skills Acquisition Cities (Investment in Technical and Vocational Education and Training (TVET)).

KANO

Ranking: Top Tier



Snapshot: Kano State serves as the preeminent Major Commercial and Agricultural Trading Hub of Northern Nigeria, underpinned by resources like Cassiterite and vast Livestock. The state boasts a significant Youth Population, which is a large workforce and consumer base. The State leadership's core focus is on Commercial Infrastructure, MSME Support, and leveraging its major Northern trading center to boost enterprise growth. Kano possesses significant foundational strengths in its functional Grievance Redress Mechanism (GRM), strong Export–import Facilitation, and competitive Digital Connectivity. However, the Ease of Doing Business can be improved by addressing critical institutional and structural gaps: insufficient Investor Aftercare, underdeveloped frameworks for Contract Enforcement, and persistent constraints in Access to Electricity.

Strengths

Grievance Redress Mechanism: The state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Export–import Facilitation: The State showed progress in export–import facilitation, evidenced by the number of businesses with NEPC export licences and the presence of a State-owned Chamber of Commerce that provides a platform for supporting trade-related services.

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Critical Gaps

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Access to Electricity: Persistent electricity gaps continue to burden businesses in the State, highlighting the importance of establishing a state-led regulatory framework as a first step toward taking ownership of the sector and improving service reliability.

Contract Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, the State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs) to address post-entry support; Formalize a Commercial Mediation Center to initiate dispute resolution; Conduct an economic feasibility study for state-level electricity sector reforms; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement).
- **6–18 Months (Medium-Term):** Establish a dedicated state-level Electricity Sector Regulatory Desk to coordinate reforms and investment (addressing Access to Electricity); Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing MSME support); Institute a digital Inter-Agency Investor Issue-Resolution Platform (addressing Investor Aftercare).
- **18+ Months (Long-Term):** Execute a major Off-Grid/IPP investment plan and finalize the State Electricity Market framework; Launch the Kano Economic City & Warehousing expansion and establish TVET/Skills Acquisition Centers aligned with agro-allied/textile sectors; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

Economic Profile & Advantage: Kano State serves as the preeminent Major Commercial and Agricultural Trading Hub of Northern Nigeria.

Its economy is underpinned by resources like Cassiterite and vast Livestock. Crucially, the state boasts a significant Youth Population, providing a large, ready workforce and consumer base. The core investment opportunity lies in scaling commercial logistics, agro-allied processing, and utilizing its large domestic market.

Strategic Priority: Commercial Infrastructure, MSME Support, large youth population and major Northern trading center and boost enterprise growth.

Investment Opportunities

- Agro-Allied Processing (Leather, Dairy, Gum Arabic).
- Kano Economic City & Warehousing.
- Textile/Garment (Revival of traditional industry).
- Skills Acquisition/ Technical and Vocational Education and Training (TVET) Centers.

KATSINA

Ranking: **Lower Tier**

Snapshot: Katsina State serves as a critical Northern Border Trade and Commercial Livestock Hub, leveraging its strategic location and foundational resources, which include Kaolin, Iron Ore, and vast Livestock assets. The State leadership's core focus and investment areas are Infrastructure, Livestock Value Chain, & Border Trade Facilitation, modernizing ranching and streamlining trade processes. Katsina possesses strong foundational strengths in its functional Grievance Redress Mechanism (GRM), automated Land Registration services, and robust Workforce Development and social infrastructure. However, the Ease of Doing Business can be improved by addressing critical institutional gaps: insufficient Investor Aftercare, constraints in Getting Credit, underdeveloped frameworks for Contract Enforcement, and significant friction points in Inter-state Trade fees and levies regulations.

Strengths

Grievance Redress Mechanism: A strong GRM framework demonstrates the state's commitment to citizen-focused governance. Centralized complaint management ensures coherence and efficiency, while diverse and accessible channels allow users to lodge and monitor complaints seamlessly. Efficient resolution processes and proactive communication reinforce confidence in government accountability and service delivery.

Land Registration: The State's automation of land services, transparent disclosure of fees and procedures, and availability of GIS contribute to faster and more reliable CofO processing. This enhances business operations, given the central role of land in securing investments and expanding enterprises.

Workforce development and social infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Inter-state Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Getting Credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Contract Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, the State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Launch a one-stop digital portal leveraging existing internet strengths; Establish a dedicated Investor Aftercare Desk (with SLAs); Formalize a Commercial Mediation Center to initiate dispute resolution; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized government services.
- **6–18 Months (Medium-Term):** Implement land e-services and a Land MIS; Develop MSME

finance partnerships utilizing existing strong banking infrastructure (addressing Getting Credit); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Implement policy to facilitate the removal of interstate-related fees and levies (addressing Inter-state Trade friction).

- **18+ Months (Long-Term):** Execute the full-scale upgrade of major trade and logistics infrastructure supporting border trade facilitation; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource and Technical Assistance Needs

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the Institutional setup of the One-Stop Shop.

Capacity Building for Investor Relations Training for MDAs on SLA management and trade enforcement protocols to enhance Investor Aftercare and reduce Inter-state Trade friction.

Financial Advisory Services TA for the development of credit programs and strengthening local financial institutions to improve Getting Credit.

Digital/Land MIS TA Consultancy for the integration of digital portals and establishment of a Land MIS (Management Information System) to support existing land strengths and expand e-services.

Economic Profile & Advantage: Katsina State serves as a critical Northern Border Trade and Commercial Livestock Hub, leveraging its strategic location and foundational resources, which include Kaolin, Iron Ore, and vast Livestock assets. The core investment opportunity lies in formalizing and upgrading cross-border logistics, enhancing the livestock value chain (e.g., tanning and processing), and developing its solid mineral resources.

Strategic Priority: Infrastructure, Livestock Value Chain, & Border Trade Facilitation, modernizing ranching and streamlining trade processes with neighboring nations.

Investment Opportunities

- Leather & Tannery (Processing hides and skins for export).
- Livestock Feed Production, Solar Energy Farms.

KEBBI

Ranking: **Lower Tier**

Snapshot: Kebbi State is strategically positioned as a Major Rice and Food Production Hub, leveraging immense Arable Land and key mineral assets like Gold and Kaolin. The State leadership's core focus and investment areas are Agricultural Mechanization, Water Management Infrastructure, and Enhancing Rice Milling Capacity to boost national food security. Kebbi possesses strong foundational assets, including a functional Grievance Redress Mechanism (GRM), robust Workforce Development capacity, and favorable Digital Connectivity. However, the Ease of Doing Business can be improved by addressing critical institutional gaps: insufficient Investor Aftercare, constraints in Access to Credit, underdeveloped frameworks for Contract Enforcement, and significant friction points in Inter-State Trade fees and levies regulations.

Strengths

Grievance Redress Mechanism: The state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Workforce development and social infrastructure: The state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Critical Gaps

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors.

Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Inter-State Trade: The low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signalling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Access to credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Contact Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, the State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Formalize Commercial Mediation Center (ADR) and implement service level agreements (SLAs); Establish a dedicated Investor Aftercare Desk (with SLAs); Implement policy to facilitate the removal of interstate-related fees and levies; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement).
- **6–18 Months (Medium-Term):** Expand MSME finance through DFI/bank partnerships (addressing Access to Credit); Introduce electronic land records and implement land e-services; Institute a digital Inter-Agency Investor Issue-Resolution Platform.
- **18+ Months (Long-Term):** Focus on the maturation of cyber and data capabilities across government service delivery systems;

Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for Court operations (addressing Contract Enforcement).

Financial Advisory Services TA for the development of credit programs and strengthening institutional capacity to improve Access to Credit.

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare and transparency.

Digital/Land MIS TA Consultancy for the design and implementation of electronic land records and a Land Management Information System (MIS), and strengthening cyber capacity (addressing Inter-State Trade logistics).

Economic Profile & Advantage: Leveraging immense Arable Land and key mineral assets like Gold and Kaolin, Kebbi State is strategically positioned as a Major Rice and Food Production Hub. The state offers compelling investment pathways into agricultural mechanization and large-scale rice milling to enhance national food security. This profile is complemented by the unique cultural investment appeal of the world-famous Argungu Fishing Festival.

Strategic Priority: Agricultural Mechanization, Water Management Infrastructure (Irrigation), and Enhancing Rice Milling Capacity.

Investment Opportunities

- Commercial Rice Farming and Milling.
- Kaolin and Gold Mining (formalization).
- Irrigation Schemes and Water Infrastructure.

SOKOTO

Ranking: **Lower Tier**

Snapshot: Sokoto State is a major West African Trade Hub, relying on intensive dry-season irrigation, which supports its status as a top national Onion Producer. The state maintains a strong base in Livestock and Skin Trade, underpinned by significant mineral deposits of Phosphate, Limestone, and Clay. The State leadership's core focus and investment areas are infrastructure, Phosphate Mining & Fertilizer Production, and Education Sector Reform, utilizing its raw materials for agricultural inputs. Sokoto possesses strong foundational strengths in Infrastructure (renewable energy, air/rail connectivity), robust Workforce Development, and efficient Land Registration services (automation/GIS). However, the Ease of Doing Business can be improved by addressing critical service delivery and structural gaps: a weak Grievance Redress Mechanism (GRM), insufficient Investor Aftercare, constraints in Access to Credit, severe friction in Inter-State Trade, and underdeveloped frameworks for Contract Enforcement.

Strengths

Infrastructure: The state demonstrates strong infrastructure development, supported by reliable renewable energy sources, well-connected airports and cargo facilities, and functional rail lines that facilitate trade and mobility. Investments in these critical systems enhance efficiency, reduce operational costs, and strengthen both citizen well-being and business competitiveness.

Workforce development and social infrastructure: The state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Land Registration: The State's automation of land services, transparent disclosure of fees and procedures, and availability of GIS contribute to faster and more reliable CofO processing. This enhances business operations, given the central role of land in securing investments and expanding enterprises.

Critical Gaps

Grievance Redress Mechanism: The state's low score on the Grievance Redress Mechanism

(GRM) indicator highlights critical gaps in its ability to address citizen and business complaints effectively. Access to complaint channels is limited, often unclear, or non-functional, resulting in low usage and weak public confidence. This signals a need for stronger accountability frameworks, improved communication, and investment in responsive service delivery systems.

Inter-State Trade: The low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signalling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Access to credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM);

Formalize a Commercial Mediation Center; Develop a plan to reduce regulatory touchpoints and publish land fees/timelines; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized government services; Expand ADR mechanisms and implement comprehensive reforms to address logistics and Inter-State trade barriers fully.

- **6–18 Months (Medium-Term):** Launch a land e-registry; Introduce MSME credit guarantees (including Islamic finance options) to improve Access to Credit; Institute a digital Inter-Agency Investor Issue-Resolution Platform.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier

Resource/TA Requirements

GRM and Governance TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism and conduct process engineering to reduce touchpoints (addressing Poor GRM/Inter-State Trade).

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the institutionalization of Investor Aftercare (addressing Contract Enforcement/Investor Aftercare).

Financial Advisory Services TA for the design of MSME credit guarantee programs (including non-interest finance) to improve Access to Credit.

Digital/Land MIS and Energy TA Consultancy for land digitization support (e-registry) and technical assistance for state-level power reliability agreements (addressing Infrastructure/Trade).

Economic Profile & Advantage: Sokoto State is a major West African Trade Hub, relying on intensive dry-season irrigation, which supports its status as a top national Onion Producer. The state maintains a strong base in Livestock and Skin Trade, underpinned by significant mineral deposits of Phosphate, Limestone, and Clay. Investment is strategically channeled toward agricultural processing, trade logistics, and converting major irrigation dams like the Bakolori Dam and Goronyo Dam for Small Hydro Power (SHP) conversion to ensure stable energy supply.

Strategic Priority: Security, Phosphate Mining & Fertilizer Production, and Education Sector Reform, utilizing its raw materials for agricultural inputs.

Investment Opportunities

- Phosphate Fertilizer Production

- Leather Tanning (processing hides and skins).
- Commercial Rice Farming/Processing.
- The critical need for reducing 50%+ post-harvest losses drives opportunities in cold storage and processing plants

NORTH EAST



KEYS



YOBE

Ranking: **Lower Tier**



Snapshot: Yobe State's economic engine is powered by substantial Agricultural and livestock Production and a strategic position for Trans-Border Trade. The state is rich in valuable resources, including Limestone, Gypsum, and Diatomite. The leadership's core focus and investment areas are clear: Real Estate Construction, Infrastructure Development, Agricultural Revival, and Enhancing Trade Facilitation. The state possesses a strong foundation for business trust, evidenced by its efficient Grievance Redress Mechanism (GRM) and a functional Small Claims Court. However, realizing its potential requires addressing critical institutional gaps in Commercial Dispute Resolution, mitigating friction points in Inter-State Trade, and enhancing Investor Aftercare.

Strengths

Grievance Redress Mechanism: Yobe state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Workforce Development and Social Infrastructure: The state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Small Claims Court: The state excels in this indicator, with a fully available and operational Small Claims Court system. As confirmed by the up-to-date compliance report, procedures are highly streamlined, featuring an accessible e-filing portal, standardized fees, and a strict statutory timeline for resolutions. This creates a predictable, business-friendly environment that bolsters commercial confidence.

Critical Gaps

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in

how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Contract Enforcement and Commercial Dispute Resolution: With no dedicated Commercial Court or institutionalised ADR system in place, the State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Access to Credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Inter-State Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish an Investor Aftercare Desk with SLAs; Formalize a Commercial Mediation Center; Initiate an executive order for the immediate removal of illegal

haulage fees and checkpoints; Establish a fully functional, dedicated Commercial Court.

- **6–18 Months (Medium-Term):** Develop an MSME Financing Program (BOI/DFI partnership); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Implement a pilot logistics corridor upgrade.
- **18+ Months (Long-Term):** Execute the full-scale upgrade of key Logistics Corridors; Build data and capacity for large-scale resource and agro-processing investment; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/TA Requirements

Legal/Judicial TA: Expert support to draft the legal framework and operating procedures for the new Commercial Court and Mediation Center (addressing Contract Enforcement/Dispute Resolution).

Capacity Building for Investor Relations: Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

Financial Advisory Services: TA for the feasibility study and governance design of a potential State-Owned Financial Intermediary to improve Access to Credit.

Trade Logistics and Enforcement TA: Consultancy for a Trade Logistics Assessment and enforcement plan to address friction and illegal fees related to Inter-State Trade.

Economic Profile & Advantage: Yobe State's economy is centered on high-volume Agricultural Production and vital Trans-Border Trade. The state holds valuable resources, including Gum Arabic, Limestone, and Diatomite. The core investment opportunity lies in rapidly building real estate, scaling commercial agriculture, formalizing cross-border trade logistics, and developing processing capacity for its high-demand mineral and agro-based resources.

Strategic Priority: Real Estate Construction and Infrastructure Development, Agricultural Revival, and Enhancing Trade Facilitation, utilizing its border location for growth.

Investment Opportunities

- Gum Arabic Processing.
- Agro-Processing (Sesame seed).
- Real Estate and Infrastructure Construction.

GOMBE

Ranking: **Middle Tier**

Snapshot: Gombe State's core advantage is its Stable Environment, positioning it as a safe Hub for Regional Trade. The state's foundational resources include Gypsum, Limestone, and extensive Arable Land. The State leadership's core focus and investment areas are clear: Agricultural Modernization and Logistics Development to attract investment. Gombe has established strong procedural strengths, excelling in its Grievance Redress Mechanism (GRM), providing good Market Access, and demonstrating efficiency in Land Registration through automation. However, to fully capitalize on its regional hub status, the state must address critical institutional gaps: the need for predictable Contract Enforcement and Commercial Dispute Resolution, a lack of robust Investor Aftercare, constraints in Access to Credit, and significant friction caused by barriers in Inter-State Trade.

Strengths

Grievance Redress Mechanism: Gombe state demonstrates a strong commitment to accountability and citizen-centered governance through its functional Grievance Redress Mechanism (GRM). The system provides clear channels for citizens and businesses to lodge complaints, track progress, and receive resolutions. High responsiveness, transparent procedures, and consistent follow-up have contributed to the improved trust in government services.

Market Access: This performance reflects an enabling environment that supports the smooth entry and expansion of businesses with efficient regulatory structures, transparent processes, and timely service delivery that ensure that firms can engage with markets without unnecessary delays or barriers. The state's institutions are responsive, well-coordinated, and business-friendly, contributing to a predictable operating climate. Thus, creating confidence for existing businesses and improving the state's attractiveness for new investment.

Land Registration: By simplifying land administration through automation, providing clear and publicly accessible fees and procedures, and deploying GIS tools, the State has improved the efficiency and transparency of CofO issuance, which supports a more enabling environment for businesses.

Critical Gaps

Investor Aftercare: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement and Commercial Dispute Resolution: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Access to credit: Improving business access to credit could involve entering into a structured partnership with the Bank of Industry or similar development finance institutions and strengthening the institutional capacity of a state-owned microfinance bank to serve as an effective lending channel.

Inter-State Trade: The low score in Inter-State Trade, highlights significant barriers that hamper the smooth movement of goods across borders. The challenges commonly reported include frequent delays, multiple checkpoints, inconsistent enforcement of regulations, and poor transport infrastructure that affects delivery timelines and increase operational expenses for businesses thereby signalling the need for targeted reforms focusing on streamlining border processes, improving road networks, reducing non-official barriers, and enhancing institutional coordination.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs); Formalize a Commercial Mediation Center; Initiate executive action for the removal of all non-official trade barriers to reduce operational costs; Establish a fully functional, dedicated Commercial Court.
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI

partnership; Institute a digital Inter-Agency Investor Issue-Resolution Platform; Implement a pilot logistics corridor upgrade.

- **18+ Months (Long-Term):** Execute the full-scale upgrade of key Logistics Corridors and warehousing facilities; Implement ICT/Digital Skills Training programs to support modernization; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

Legal/Judicial TA Expert support to draft the legal framework and operating procedures for the new Commercial Court and Mediation Center (addressing Contract Enforcement/Dispute Resolution).

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

Financial Advisory Services TA for the feasibility study and governance design of the State Owned Financial Intermediary to improve Access to Credit.

Trade Logistics and Enforcement TA Consultancy for a Trade Logistics Assessment and enforcement plan to address Inter State Trade friction and barriers.

Economic Profile & Advantage: Gombe State's core advantage is its Stable Environment, positioning it as a safe Hub for Regional Trade. This stability supports investment in its foundational resources, which include Gypsum, Limestone, and extensive Arable Land. The primary investment opportunity lies in leveraging its stable logistics base for regional commerce and developing value-added processing facilities for its mineral and agricultural assets.

Strategic Priority: Agricultural Modernization and Logistics Development to attract investment.

Investment Opportunities

- Agro-Processing (Tomatoes, Rice, Cotton).
- Solid Mineral Processing (Gypsum for cement).
- Logistics & Warehousing Hub, ICT/Digital Skills Training.

BORNO

Ranking: **Lower Tier**

Snapshot: Borno State's economy is anchored by its Major Lake Chad Basin Access and mineral resources like Diatomite and Clay, positioning it as a re-emerging Commercial Hub for the region. The State leadership's core focus is on Infrastructure construction, & Agricultural Mechanization, concentrating on housing and empowering farming. Borno has established significant foundations for growth, including a strong Grievance Redress Mechanism (GRM), good foundational Infrastructure (roads, power), and competitive Digital Connectivity (low RoW fees, 5G). However, to fully capitalize on its regional market potential, the state must address critical institutional gaps: the lack of formal structures for Contract Enforcement and commercial dispute resolution, constraints in Access to Credit, insufficient Investor Aftercare, and significant friction points in Inter-State Trade logistics and regulatory consistency.

Strengths

Grievance Redress Mechanism: A strong GRM framework demonstrates the state's commitment to citizen-focused governance. Centralized complaint management ensures coherence and efficiency, while diverse and accessible channels allow users to lodge and monitor complaints seamlessly. Efficient resolution processes and proactive communication reinforce confidence in government accountability and service delivery.

Good Infrastructure Indicator : The state's strong performance on the Infrastructure indicator reflects the quality and reliability of its foundational systems that enable economic activity and citizen well-being. The state has demonstrated consistent investment in road networks, power supply, digital connectivity, and public utilities. Overall, this signals a coordinated approach to infrastructure planning and delivery, enhancing competitiveness and enabling private sector growth.

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Critical Gaps

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Access to Credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Inter-State Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs) to address post-entry support; Formalize a Commercial Mediation Center to initiate dispute resolution; Implement a policy for the removal of interstate fees and levies; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership to improve Access to Credit; Institute a digital Inter-Agency Investor Issue-Resolution Platform; Implement strengthening of pilot Agro-Mechanization Leasing Scheme to support the strategic priority.
- **18+ Months (Long-Term):** Institute comprehensive Digital Policy Reforms across state agencies to embed transparency and efficiency in service delivery; Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Needs

Legal/Judicial TA Expert support to draft the legal framework and operating procedures for the new Commercial Court and Mediation Center (addressing Contract Enforcement).

Capacity Building for Investor Relations Training for MDAs on SLA management and developing a digital platform to resolve issues and enhance Investor Aftercare.

Financial Advisory Services TA for the feasibility study and governance design of the State Owned Financial Intermediary to improve Access to Credit.

Trade Logistics and Enforcement TA Consultancy for a Trade Logistics Assessment and enforcement plan to address Inter State Trade friction and infrastructure gaps.

Economic Profile & Advantage: Borno State's economic profile is anchored by its Major Lake Chad Basin Access and mineral resources, including Diatomite and Clay. Functioning as an Agricultural and Re-Emerging Commercial Hub. The focus is on mechanizing the agricultural value chain and upgrading trade and commercial infrastructure to capitalize on the vast regional market potential.

Strategic Priority: Reconstruction, Resettlement, & Agricultural Mechanization, concentrating on housing infrastructure and empowering farming.

Investment Opportunities

- Agro-Mechanization Services (Tractor leasing, modern irrigation).
- Housing & Infrastructure Construction, Solar/Off-Grid Power Solutions.
- Textiles & Cotton Processing.

ADAMAWA

Ranking: **Lower Tier**



Snapshot: Adamawa State is strategically positioned as an Agricultural and Educational Center of the north east, capitalizing on vast Arable Land and rich resources for Livestock and Fish Farming. The State leadership's core focus is on Agricultural Modernization, and Human Capital Development to drive local economic empowerment. Adamawa possesses strong foundational assets, including good Market Access, progressing Digital Connectivity, and a highly capable Workforce Development and social infrastructure. However, the state faces some challenges on ease of doing business: a weak Grievance Redress Mechanism (GRM), underdeveloped frameworks for Contract Enforcement, insufficient Investor Aftercare, constraints in Access to Credit, and significant friction points in Inter-State Trade.

Strengths

Market Access : This performance reflects an enabling environment that supports the smooth entry and expansion of businesses with efficient regulatory structures, transparent processes, and timely service delivery that ensure that firms can engage with markets without unnecessary delays or barriers. The state's institutions are responsive, well-coordinated, and business-friendly, contributing to a predictable operating climate. Thus, creating confidence for existing businesses and improving the state's attractiveness for new investment.

Digital Connectivity: With recommended RoW fees, progressing online service automation, and access to 5G infrastructure, the State has taken foundational steps toward better digital connectivity. This is critical as more businesses rely on digital tools, platforms, and communication networks to grow and remain resilient.

Workforce Development and Social Infrastructure: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Investor Aftercare: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses.

The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Access to Credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Inter-State Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Grievance Redress Mechanism: The state's Grievance Redress Mechanism (GRM) is underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM); Reengineer land processes and promote fee transparency; Implement a policy for the removal of all non-official inter state fees barriers. Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized government services; Implement a fully automated GIS-based Land Registry with multi-functional capabilities (addressing Land Administration efficiency).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit); Establish a dedicated Investor Aftercare Desk; Formalize a Commercial Mediation Center to initiate dispute resolution.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic

networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource and Technical Assistance Needs

GRM and Governance TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism with clear accountability (addressing Poor GRM Score).

Legal/Judicial TA Expert support to draft the legal framework and operating procedures for the new Commercial Court and Mediation Center (addressing Contract Enforcement).

Financial Advisory Services TA for the feasibility study and governance design of the State Owned Financial Intermediary and support for collateral registry onboarding (addressing Access to Credit).

Capacity Building for Investor Relations Training for MDAs on SLA management and trade enforcement protocols to enhance Investor Aftercare and reduce Inter-State Trade friction.

Economic Profile & Advantage: Adamawa State is strategically positioned as an Agricultural and Educational Center, capitalizing on vast Arable Land and rich resources for Livestock and Fish Farming. The core investment opportunity lies in scaling commercial agricultural ventures, establishing processing facilities for livestock and fish, and leveraging its educational infrastructure to build a skilled workforce for agro-industrial growth.

Strategic Priority: Agricultural Modernization, and Human Capital Development to drive local economic empowerment.

Investment Opportunities

- Commercial Livestock Farming and Processing.
- Rice and Cotton Processing.
- Educational PPPs and Vocational Training.

BAUCHI

Ranking: **Lower Tier**

Snapshot: Bauchi State leverages significant assets, including Limestone, Gypsum, vast Livestock, and Gum Arabic, positioning itself as a key Livestock and Wheat Production Hub with diversified pathways in Tourism. The State leadership's core focus and investment areas are Agro-Processing, Tourism Infrastructure Upgrade, and Solid Minerals to drive value addition. The state possesses foundational strengths in Digital Connectivity (favorable RoW fees/5G coverage) and a highly capable Workforce Development and social infrastructure. However, the Ease of Doing Business can be improved by addressing critical institutional gaps: a weak Grievance Redress Mechanism (GRM), underdeveloped frameworks for Contract Enforcement, insufficient Investor Aftercare, and significant friction points in Inter-State Trade logistics.

Strengths

Digital Connectivity: By maintaining favourable RoW fees, digitising selected government services, and enabling 5G coverage, the State has improved its digital infrastructure. These actions support the business environment, especially as firms increasingly depend on high-quality connectivity to thrive.

Good Workforce Development and Social Infrastructure Score: The state excels in this indicator, with sustained investments creating a highly capable workforce. Strong social security systems provide a reliable safety net, while proactive policies leading to a high gender inclusivity point ensure broad-based economic participation. This synergy fosters a high quality of life and drives sustainable economic growth.

Critical Gaps

Grievance Redress Mechanism: The state's Grievance Redress Mechanism (GRM) is underdeveloped, with weak or absent centralized management. Complaint channels are limited, difficult to navigate, or non-functional, leading to low citizen engagement. Inadequate responsiveness and irregular follow-up have undermined trust in the system, highlighting the urgent need for reforms, improved accessibility, and stronger accountability within the GRM.

Investor Aftercare: A low score in the Investor Aftercare indicator highlights significant gaps in how the state engages with and supports existing investors. Poor coordination among agencies, slow issue-resolution mechanisms, and minimal structured communication with investors contribute to a challenging post-entry experience. This suggests a need for stronger institutional frameworks, clearer accountability, and more responsive service delivery.

Contract Enforcement: The lack of a Commercial Court and the absence of formal ADR channels make commercial dispute resolution costly and time-consuming for businesses. The State is encouraged to introduce these mechanisms to support timely enforcement of contracts and a more stable business environment.

Inter-State Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Activate and centralize the Grievance Redress Mechanism (GRM) with centralized and with dedicated unit; Establish a dedicated Investor Aftercare Digital Desk (with SLAs); Implement a policy for the removal of interstate trade fees and levies; Establish a fully functional, dedicated Commercial Court (addressing Contract Enforcement); Launch a Robust One-Stop Shop (OSS) for centralized government services (addressing Investor Aftercare/GRM).
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership (addressing Access to Credit is implied); Institute a digital Inter-Agency Investor Issue-Resolution Platform; Formalize a Commercial Mediation Center to initiate dispute resolution.
- **18+ Months (Long-Term):** Execute the full-scale upgrade of major trade infrastructure and tourism access roads; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

GRM and Governance TA Expert support to design and implement a centralized, functional Grievance Redress Mechanism with clear accountability (addressing Poor GRM Score).

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the Institutional setup of the One-Stop Shop

(addressing Contract Enforcement/Investor Aftercare).

Capacity Building for Investor Relations Training for MDAs on SLA management and trade enforcement protocols to enhance Investor Aftercare and reduce Inter-State Trade friction.

Digital Governance TA Consultancy for the design and implementation of a robust GIS Land Registry and digital policy reforms to embed efficiency in service delivery (addressing the foundation for Land/Property registration).

Economic Profile & Advantage: Leveraging its significant assets which include Limestone, Gypsum, vast Livestock, and Gum Arabic. Functioning as a key Livestock and Wheat Production Hub, the state offers immediate opportunities in agro-processing and value addition. This industrial strength is complemented by high-potential Tourism assets, notably the globally recognized Yankari National Park, providing diversified investment pathways.

Strategic Priority: Agro-Processing, Tourism Infrastructure Upgrade, and Solid Minerals to drive economic activity through value addition.

Investment Opportunities

- Dairy Processing & Ranching.
- Meat Processing/Abattoir Facilities.
- Tourism PPPs (Yankari Resort upgrade).
- Wheat/Rice Milling.

TARABA

Ranking: **Lower Tier**

Snapshot: Taraba State's economic profile is defined by its substantial potential for Horticulture, Livestock, and Hydro-Power, leveraging strategic Arable Land for cash crops. The State leadership's core focus is on Agricultural Value Chain Expansion, Hydro-Power Development, and Inter-State Road Infrastructure to maximize cash crop potential. The state possesses strong foundational assets, including an efficient Grievance Redress Mechanism (GRM) and robust Workforce Development and social infrastructure (meets 35% gender affirmative action). However, the Ease of Doing Business can be improved by addressing critical institutional gaps: underdeveloped frameworks for Contract Enforcement, insufficient Investor Aftercare, constraints in Access to Credit, and significant friction points in Inter-State Trade related fees and levies.

Strengths

Grievance Redress Mechanism: A strong GRM framework demonstrates the state's commitment to citizen-focused governance. Centralized complaint management ensures coherence and efficiency, while diverse and accessible channels allow users to lodge and monitor complaints seamlessly. Efficient resolution processes and proactive communication reinforce confidence in government accountability and service delivery.

Workforce Development and Social Infrastructure: The state demonstrates robust capacity in workforce development and social infrastructure, reflecting sustained investments in human capital and enabling services. The systems are reliable and accessible, contributing to better quality of life and increased productivity. This also indicates that the state meets 35% affirmative action for women based on National Gender policy. Overall, the state's strong performance in this indicator reflects a well-coordinated strategy for building a competitive and sustainable economic environment.

Critical Gaps

Investor Aftercare: Poor performance in investor aftercare signals gaps in post-entry support. The absence of a dedicated desk or poorly functioning departments results in delayed responses, inconsistent engagement, and limited guidance for investors, reducing the state's ability to retain existing investments and attract new capital.

Contract Enforcement: With no dedicated Commercial Court or institutionalised ADR system in place, the State's dispute-resolution environment remains slow and unpredictable for businesses. Establishing these foundational structures would help deliver quicker, more reliable outcomes for commercial disputes.

Access to Credit: To improve access to credit, the State could strengthen collaboration with the Bank of Industry or similar development finance institutions, and consider establishing a well-governed state-owned microfinance bank to provide additional financing channels for businesses.

Inter-State Trade: The state faces substantial barriers in inter-state trade. Frequent delays, multiple checkpoints, inconsistent regulation enforcement, and inadequate transport infrastructure hinder the movement of goods, raise operational costs, and reduce market competitiveness. Addressing these issues requires targeted reforms to streamline border processes, improve roads, and strengthen institutional coordination.

Digital Connectivity: The current state of digital connectivity infrastructure is uneven and presents an opportunity for strategic improvement. Existing network coverage is concentrated in urban centers, and limited rural interconnectivity is resulting in restricted e-commerce adoption for businesses ultimately affecting competitiveness. A better digital network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved digital infrastructure would facilitate smoother and faster data exchange, increase market access for rural MSMEs, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Road Network Infrastructure: The current state of road transport infrastructure is inadequate and presents an opportunity for strategic improvement. Existing road corridors are disjointed, and limited interconnectivity is resulting in increased operational and maintenance costs for commercial transporters, ultimately affecting logistical efficiency and competitiveness. A better road network would not only alleviate these issues but also have a positive impact on business volume and productivity. Improved road infrastructure would facilitate smoother and faster transportation of goods, increase market access, and enhance the overall business environment, leading to increased economic activity and competitiveness.

Priority Interventions

- **0–6 Months (Short-Term):** Establish a dedicated Investor Aftercare Desk (with SLAs); Formalize a Commercial Mediation Center; Implement a policy for the removal of interstate related fees and levies; Establish a fully functional, dedicated Commercial Court; Launch a Robust One-Stop Shop (OSS) for centralized government services.
- **6–18 Months (Medium-Term):** Develop an MSME Financing Program leveraging DFI/BOI partnership; Institute a digital Inter-Agency Investor Issue-Resolution Platform; Accelerate digitalization and fee transparency across land and key regulatory processes.
- **18+ Months (Long-Term):** Upgrade logistics infrastructure by developing and fixing major roads and corridors. This will make transport more reliable, cut travel times, and help businesses access markets easier; Upgrade digital infrastructure by extending fiber optic networks and incentivizing last-mile connectivity. This will make high-speed internet more reliable, cut operational friction, and help businesses access markets easier.

Resource/Technical Assistance Requirements

Legal/Judicial & Institutional TA Expert support to draft the legal framework for the Commercial Court and Mediation Center, and for the Institutional setup of the One-Stop Shop (addressing Contract Enforcement/Investor Aftercare).

Capacity Building for Investor Relations Training for MDAs on SLA management and trade enforcement protocols to enhance Investor Aftercare and reduce Inter-State Trade friction.

Financial Advisory Services TA for the feasibility study and governance design of the State Owned Financial Intermediary to improve Access to Credit.

Digital Governance TA Consultancy for the design and implementation of a robust GIS Land Registry and digital policy reforms to embed efficiency in service delivery (addressing the foundation for Land/Property registration).

Economic Profile & Advantage: The state's economic profile is defined by its substantial potential for Horticulture, Livestock, and Hydro-Power. With strategic Arable Land dedicated to cash crops, the state offers diversified investment. Some Opportunities lie in the Mambilla Hydropower Project, a massive national infrastructure project under development, which guarantees long-term growth and stable power for industrial and agro-processing activities.

Strategic Priority: Agricultural Value Chain Expansion, Hydro-Power Development, and Inter-State Road Infrastructure to maximize cash crop potential.

Investment Opportunities

- Tea/Coffee Cultivation and Processing.
- Commercial Ranching and Dairy.
- Hydro-Power Generation.

THEMATIC DEEP DIVES



Digital Transformation Readiness

Limited internet availability and affordability remain significant barriers to broad digitisation outside urban centres. Regulatory digitisation was high with states publishing information on their respective websites, but implementation varies among MDAs.

Recommended actions: Develop State Enterprise Architecture, establish API standards, harmonise broadband wayleaves and Rights of Way, and deploy MDA digitisation scorecards.

Investment Climate Competitiveness

The effectiveness and timeliness of aftercare services for investors continue to influence expansion efforts. Industrial parks face persistent challenges with logistics and power supply.

Recommended actions: Establish aftercare service charters and CRM systems, ensure reliable plug-and-play utilities in industrial parks, and introduce investor grievance redress mechanisms with cabinet-level escalation.

SME Ecosystem Development

Access to Finance remains difficult to obtain, as general credit accessibility and SME-specific credit remains at a national low level with exorbitant interest rates.

Recommended actions: Implement state credit guarantee schemes, launch angel/ venture capital co-investment funds, with more attractive interest rates.

Implementation Framework

- **Governance:** State EoDB Delivery Units chaired by Deputy Governors; mid-year joint federal–state reviews (nationwide tour).
- **Financing:** State budgets; performance-based grants; DFI/partner programs (credit guarantees, digital gov, judicial reform).
- **Monitoring & Evaluation:** Pillar Key Performance Indicators; annual subnational EODB report

CONCLUSION & NEXT STEPS



The national assessment, based on a comprehensive review of 36 states and the FCT using 16 Ease of Doing Business Indicators, reveals that the subnational reform agenda is at a critical inflection point. While states have demonstrated immense regional resilience and achieved notable, though uneven, progress in foundational areas like digital infrastructure, GRM functionality, and workforce development, the overall momentum is currently constrained by pervasive systemic institutional gaps. The variability in performance across states demands a coordinated effort to close deficiencies, particularly in investment predictability, specialised finance, and core logistics infrastructure. The future of National economic scaling depends not merely on adding new projects but on the deep institutional modernisation of existing government functions, requiring the swift implementation of the following strategic roadmap.

The strategic roadmap begins with prioritising core institutional and judicial reforms to secure predictability in transactions. This includes the foundational step of Digitisation and End-to-End Automation of Land Administration Processes to establish a fully integrated Geographic Information System (GIS) and Land Management Information System (LMIS), ensuring transactions are near-instantaneous and verifiable. Simultaneously, judicial predictability must be secured through the Expansion of Commercial Courts, Small Claims Courts, and Alternative Dispute Resolution Mechanisms, ensuring reliable contract enforcement. Service delivery is transformed by the Development of a Robust One-Stop Shop (OSS), a central digital gateway that seamlessly integrates the newly mandated Establishment of Investor Aftercare Units. Aftercare units must operate using strict SLAs and be digitally linked to the OSS platform for seamless post-registration support. Finally, institutional accountability is cemented by the Provision of Centralized Grievance Redress Mechanisms (GRM), which tracks MDA responsiveness in real-time.

Top 10 Strategic Priorities for National Ease of Doing Business: Detailed Implementation

1. Digitisation and End-to-End Automation of Land Administration Processes

This is the foundational reform required for asset securitization and investment certainty. The goal is to move beyond simple digital records to establishing a fully integrated Geographic Information System (GIS) and Land Management Information System (LMIS). This ensures that key processes like Certificate of Occupancy (CofO) issuance, transfer documentation, and title searches are near-instantaneous, verifiable, and transparent. Full automation drastically reduces human touchpoints, eliminating delays and corruption.

2. Enhanced Credit Enablement for MSMEs and Collaboration with BOI and DFIs

To unlock capital for Micro, Small, and Medium Enterprises (MSMEs), the engine of job creation, states must build a sophisticated and comprehensive financial architecture. This involves structured collaboration with the Bank of Industry (BOI) and other Development Finance Institutions (DFIs) for large-scale funding access. Domestically, states should focus on strengthening State-Owned Microfinance Banks (MFBs) and actively facilitating private sector lending through risk reduction mechanisms. Creative strategies include establishing Partial Credit Guarantees (PCGs) and implementing financial literacy programs to improve MSME bankability.

3. Expansion of Commercial Courts, Small Claims Courts, and Alternative Dispute Resolution Mechanisms

Judicial unpredictability is a major disincentive for large capital. The priority is establishing dedicated Commercial Courts for complex disputes, complementing the success of existing Small Claims Courts. Furthermore, formalizing and promoting institutional Alternative Dispute Resolution (ADR) centers (mediation/arbitration) ensures quicker, specialized, and reliable resolution, significantly bolstering investor confidence in the sanctity of contracts.

4. Establishment of Investor Aftercare Units

Aftercare is crucial for investment retention. This mandates creating specialized, high-capacity Aftercare Desks within key MDAs and the State IPA. These units must operate using strict Service Level Agreements (SLAs), serve as the single point of contact for existing investors, and, critically, be digitally linked to the One-Stop Shop (OSS) platform for seamless integration of post-registration support. This digital linkage maximizes user-friendliness and accountability.

5. Elimination of Interstate Trade Barriers and Domestic Logistics Infrastructure

This addresses the pervasive issue of domestic trade friction. This priority requires implementing executive orders to eliminate fees, negotiating interstate trade compacts for regulatory harmonisation, and investing in critical logistics infrastructure, such as modern Inland Dry Ports (where applicable) and enhanced road/marine infrastructure, to reduce logistics costs and increase market access reliability.

6. Improving Digital Connectivity and Compliance with Right-of-Way (RoW) Removal

To future-proof the economy, states must standardize and significantly reduce Right-of-Way (RoW) charges for fiber optic cable installation. This regulatory transformation lowers the cost of internet infrastructure development, accelerates 5G and fiber deployment, and ensures high-speed, affordable digital connectivity that is essential for e-commerce, digital services, and government digitalization efforts.

7. Implementation of Domestic Electricity Regulations

This is a crucial step toward tackling the persistent national electricity deficit. States must enact local regulatory frameworks to unbundle and coordinate the power sector within their jurisdictions. This enables states to attract private investment for embedded generation, coordinate with distribution companies (DisCos), and improve service reliability for industrial consumers.

8. Development of a Robust One-Stop Shop (OSS)

The Robust OSS is the structural solution to inefficient service delivery. This involves creating a unified, physical and digital center where entrepreneurs can complete all major registration, licensing, and compliance requirements from multiple MDAs simultaneously. The OSS must be designed as a central digital gateway that integrates the Investor Aftercare function, eliminating the complexity of navigating bureaucracy and serving as the primary centralized hub for all business-to-government interactions.

9. Adoption of Renewable and Alternative Energy Solutions in Transportation

Focused on environmental sustainability and cost reduction, this involves promoting the transition to clean energy sources like Compressed Natural Gas (CNG) or electric vehicles for commercial fleets and public transport. By leveraging locally abundant gas resources, this strategy stabilizes fuel prices and reduces the logistics costs that currently inflate the final price of goods for businesses.

10. Provision of Centralized Grievance Redress Mechanisms (GRM)

A mandatory, centralized GRM platform is essential for institutionalizing accountability and transparency. This system allows citizens and businesses to lodge complaints, track resolution progress via SLAs, and provide feedback on service delivery. By enforcing accountability and tracking MDAs' responsiveness, this priority provides leadership with real-time data on bureaucratic bottlenecks, driving continuous improvement.

Success Metrics

Achieving systemic reform requires moving beyond basic inputs to focus on tangible, quantifiable, and user-centric outcomes that directly align with the Top 10 Priorities. The Sub-National reforms' success will be tracked rigorously through key performance indicators (KPIs) focused on efficiency and transparency. These KPIs include: duration for land title processing, SME loan approval rates (Credit Enablement), resolution time for SCC/ADR cases (commercial justice), adherence to investor response service-level agreements (SLAs); Investor Aftercare/GRM, and the percentage of Government services digitized and integrated into the One Stop Shop. The ultimate goal is to see reduction across all time-based metrics and a quantifiable increase in transparency scores.

Timeline: A Phased Two-Year Roadmap

The national strategy is structured around a comprehensive two-year roadmap to ensure sustainable sequencing of reforms and effective resource allocation. The first six months are dedicated to quick wins and foundational institutional activation (GRM centralization, Aftercare desk establishment, Trade Barrier removal). The period up to 18 months focuses on significant structural reforms, including the implementation of the One Stop Shop blueprint, the MSME finance architecture (PCG/DFI roll-out) and the establishment of the State Electricity Regulatory Desk. The final comprehensive ecosystem outcomes should be delivered by the end of 24 months, marked by the establishment of the Commercial Courts, the full automation of the GIS Land Registry, the full-scale execution of major logistics and energy investment plans, and the maturity of digital governance systems.

Partnerships: Collaboration for Sustainable Reform

Effective, lasting reform cannot be achieved by government alone; it requires a multi-stakeholder partnership model that mobilizes expertise, capital, and accountability across sectors. This involves cultivating strategic alliances with:

1.Private Sector Associations: Essential for providing direct, real-time user feedback on regulatory friction (GRM, Inter-State Trade) and serving as a testing group for new One Stop Shop features.

2.Development Finance Institutions (DFIs) and Bank Of Industry, Bank of Agriculture: Crucial partners for financing the Credit Enablement agenda, providing technical assistance for judicial reforms, and co-funding Digital Governance infrastructure.

3.Academic Institutions: Needed for skills-to-industry alignment, establishing Skills/TVET councils to support industrial demand, and providing research on economic impact and innovative solutions.

4.Civil Society Organizations (CSOs): Critical for ensuring transparency, monitoring government compliance with SLAs, and soliciting grassroots user feedback to ensure the reforms are inclusive and accountable.

APPENDIX

Data Sources and References

The data for this analysis was sourced from reputable Ministries, Departments, and Agencies (MDAs) through both direct data provision and official websites, ensuring reliable coverage of Nigeria's business environment.

Federal-Level MDAs and Agencies:

- Bank of Industry (BOI): Direct data collected directly from BOI www.boi.ngicanig
- Central Bank of Nigeria (CBN): Data obtained directly from CBN records and reports www.cbn.gov.ngohcsf
- National Bureau of Statistics (NBS): Data from official publications and surveys www.nigerianstat.gov.ngnigerianstat
- National Universities Commission (NUC): Data obtained both from their official website www.nuc.edu.ng and direct institutional data
- Nigerian Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA): Sourced from their official website naccima.com naccima
- Nigerian Communications Commission (NCC): Data collected directly from www.ncc.gov.ng [wikipedia](https://en.wikipedia.org/wiki/Nigerian_Communications_Commission)
- Nigerian Electricity Regulatory Commission (NERC): Data from official regulatory documents www.nerc.gov.ngngfrepository
- Nigerian Export Promotion Council (NEPC): Data collected directly from NEPC nepc.gov.ngicanig
- Nigerian Shippers' Council (NSC): Data from the official website shipperscouncil.gov.ngshipperscouncil

State-Level Sources:

Official websites of Nigeria's 36 States Government and the Federal Capital Territory.

- Abia State: www.abiastate.gov.ng
- Adamawa State: www.adamawastate.gov.ng
- Akwa Ibom State: www.akwaibomstate.gov.ng
- Anambra State: www.anambrastate.gov.ng
- Bauchi State: bauchistate.gov.ng
- Bayelsa State: www.bayelsa.gov.ng
- Benue State: www.benuestate.gov.ng
- Borno State: bornostate.gov.ng
- Cross River State: crossriverstate.gov.ng
- Delta State: www.deltastate.gov.ng
- Ebonyi State: www.ebonyistate.gov.ng
- Edo State: www.edostate.gov.ng
- Ekiti State: www.ekitistate.gov.ng
- Enugu State: www.enugustate.gov.ng
- Federal Capital Territory (FCT): www.fcta.gov.ng
- Gombe State: gombestate.gov.ng
- Imo State: www.imostate.gov.ng
- Jigawa State: www.jigawastate.gov.ng
- Kaduna State: kdsg.gov.ng

- Kano State: www.kano.gov.ng
- Katsina State: www.katsinastate.gov.ng
- Kebbi State: www.kebbistate.gov.ng
- Kogi State: www.kogistate.gov.ng
- Kwara State: www.kwarastate.gov.ng
- Lagos State: www.lagosstate.gov.ng
- Nasarawa State: www.nasarawastate.gov.ng
- Niger State: www.nigerstate.gov.ng
- Ogun State: www.ogunstate.gov.ng
- Ondo State: www.ondostate.gov.ng
- Osun State: osun.gov.ng
- Oyo State: www.oyostate.gov.ng
- Plateau State: www.plateaustate.gov.ng
- Rivers State: riversstate.gov.ng
- Sokoto State: sokotostate.gov.ng
- Taraba State: tarabastate.gov.ng
- Yobe State: yobestate.gov.ng
- Zamfara State: www.zamfarastate.gov.ng

Individual Ministries of Lands websites within the respective states (state-specific land registries and portals) and States GIS website.

- Abia: <https://abiastate.gov.ng/wp-content/uploads/2024/11/MINISTRY-OF-LANDS-SERVICE-DELIVERY-TIMELINES>.
- Adamawa: <https://lands.adamawastate.gov.ng/>
https://lands.adamawastate.gov.ng/cat_doc/guidelines/
- Akwa Ibom: <https://akwagis.ak.gov.ng/application/3>
- Anambra: <https://www.mol.anambrastate.gov.ng/issuance-of-c-of-o/>
- Bayelsa: <https://bgis.bayelsastate.gov.ng/services/>
<https://mols.bayelsastate.gov.ng/services/>
- Benue: <https://bengis.benuestate.gov.ng/portal/dashboard.jsp>
<https://bengis.benuestate.gov.ng/service/c-of-o-redefined/>
- Borno: <https://bogis.bornostate.gov.ng/land-registration-guide>
<https://bogis.bornostate.gov.ng/assets/web/img/Payment%20Schedule.pdf>
- Cross River: <https://crgia.crossriverstate.gov.ng/the-application/c-of-o>
- Delta: <https://ministryoflandsandsurveys.deltastate.gov.ng/land-registration/>
<https://ministryoflandsandsurveys.deltastate.gov.ng/pricing/>
- Ebonyi: https://www.eblands.online/reg_infor.php
- Edo: <http://www.edogis.org/land-registration-guide/>
<http://www.edogis.org/fees-and-charges/>
- Ekiti: <https://ekitistaterevenue.com/files/cofoProcessingProcedure.pdf>
- Enugu: <https://portal.engis.en.gov.ng/>
- FCT: <https://agis.fcta.gov.ng/new-application/>
<https://agis.fcta.gov.ng/new-application/>
- Gombe: <https://mof.gm.gov.ng/wp-content/uploads/2022/12/GOMBE-STATE-CofO->

GUIDELINE

- Jigawa: <https://land.jg.gov.ng/#services>
- Kaduna: <https://www.kadgis.org/create-application/>
<https://www.kadgis.org/online-application-guidelines/>
- Kano: https://land.kanogov.ng/wp-content/uploads/2022/12/KANO-STATE-CfO-SCHEDULE-OF-FEES_compressed.pdf
<https://land.kanogov.ng/wp-content/uploads/2023/12/CofO-application-Individual.pdf>
- Katsina:
<https://mols.kt.gov.ng/wp-content/uploads/2023/12/MINISTRY-OF-LANDS-APPROVED-RATE.pdf>
<https://mols.kt.gov.ng/wp-content/uploads/2023/12/CofO-GUIDELINES.pdf>
https://mols.kt.gov.ng/wp-content/uploads/2022/11/apllication_form.pdf
<https://mols.kt.gov.ng/registration/>
- Kebbi: <https://kebgis.com/index.html>
- Kogi: <https://kogistate.gov.ng/wp-content/uploads/Official-fees-and-Payments-for-obtaining-C-of-O.pdf>
- Kwara: <https://www.kwgis.org/fees-and-charges/>
<https://www.kwgis.org/apply-online/>
- Lagos: <https://landonline.lagosstate.gov.ng/application/landing>
- Nasarawa:
<https://docs.google.com/forms/d/e/1FAIpQLSe2Ge1N2ic3KiJS3q2h0rAJ-4hI--4fgHhOW0XwCOUwa1zi-g/viewform?pli=1&fbzx=-4214417149464758685>
<https://nagis.na.gov.ng/download/documents/EovaRpR81XlkkXKa6jgod6kZqB5jxNvH4akzjtQ9.pdf>
- Niger: <https://www.nigisservices.com/>
- Ogun: https://olarms.ogunstate.gov.ng/registration_type
- Osun: <https://landsportal.osunstate.gov.ng/>
- Oyo: <https://lands.oyostate.gov.ng/cofo-redefined.html>
<https://applicant.lands.oyostate.gov.ng/login>
- Plateau: <https://plagis.plateaustate.gov.ng/>
<https://plagis.plateaustate.gov.ng/information/rates>
- Rivers: <https://rsipa.riversstateapps.ng/lands-and-survey/>
- Sokoto: <https://sogis.org.ng/#>
- Taraba: <https://tarabagis.com/info.html#application>
<https://tarabastate-docs.s3.eu-central-1.amazonaws.com/sla/sla-land-and-survey.pdf>
- Yobe: <https://www.yobegis.com.ng/>
- Zamfara: <https://zagis.org/about>
- State Investment Promotion Agencies (IPAs)
- State Judiciary websites for commercial courts, Small claims court and dispute resolution systems (state high court portals)
- State-specific Budget Offices websites (state ministry of finance/budget portals)
- States official websites on gender inclusivity benchmark
- Individual centralized grievance redress mechanism websites within the respective states

- Abia: <https://abiastate.gov.ng/citizens-gate/>
- Akwa Ibom: <https://complaints.akirs.ak.gov.ng/admin/>
- Anambra: <https://ansippa.com.ng/ppp-portal/grievance-redress>
- Bayelsa: <https://pcc.gov.ng/bayelsa-state/>
- Benue: <https://benuestate.gov.ng/contact-1/>
- Borno: <https://bornoreport.com/>
- Cross River: <https://ipb.cr.gov.ng/grievance-redress-mechanism/>
- Ekiti: <https://grievanceform.eksgapps.com/views/web/>
- Gombe: <https://www.gombegrm.com/>
- Kano: <https://kanostategrm.xyz/>
- Kebbi: <https://kebbireport.com/>
- Kogi: <https://kosippppa.kogistate.gov.ng/grm-portal/>
- Lagos: <https://citizensgate.lagosstate.gov.ng/#ireport>
- Nasarawa: <https://nasida.na.gov.ng/grm>
- Ogun: <https://moe.og.gov.ng/complaint.php>
- Osun: <https://www.osunstate.gov.ng/#>
- Oyo: <https://oyostate.gov.ng/report-an-issue/>
- Plateau: <https://docs.google.com/forms/d/e/1FAIpQLSc6JeAj2mIBrFOmXEIJJeBPQtTgmzduU4nIEWUpJpAvMSB8NaA/viewform?embedded=true>
- Rivers: <https://www.riversstate.gov.ng/>
- Taraba: <https://tarabastategov.online/upload/>
- Yobe: <https://yobereport.com/>
- FCT: <https://fcta.gov.ng/>

States Internal Revenue Services websites

- Abia State: <https://abia.tax/>
- Adamawa State: <https://adirs.net/>
- Akwa Ibom State: <https://akirs.up-ng.com/>
- Anambra State: <https://tax.services.an.gov.ng/>
- Bauchi State: https://www.bauchistate.gov.ng/wp-content/uploads/2022/11/BIRS-SERVICE-STANDARD-AND-SERVICE-CHARTER-2022_UPDATED_V3.pdf
- Bayelsa State: <https://www.bir.by.gov.ng/>
- Benue State: <https://birs.be.gov.ng/>
- Borno State: <https://birs.bo.gov.ng/slide/Pay%20Your%20Tax/>
- Cross River State: <https://pay.crossriverstate.gov.ng/pay>
- Delta State: <https://selfservice.deltairs.com/>
- Ebonyi State: <https://www.irs.ebsgov.org/pay-tax>
- Edo State: <https://eirs.gov.ng/>
- Ekiti State: <https://www.ekitistaterevenue.com/>
- Enugu State: <https://irs.en.gov.ng/home>
- Federal Capital Territory (FCT): <https://fctirs.gov.ng/>
- Gombe State: <https://irs.gm.gov.ng/>
- Imo State: <https://www.imostate.tax/>
- Jigawa State: <https://www.jirs.org.ng/#services.html>

- Kaduna State: <https://paykaduna.com/>
- Kano State: <https://kirs.gov.ng/>
- Katsina State: <https://revenue.katsinastate.gov.ng/>
- Kebbi State: <https://irs.kb.gov.ng/etax/>
- Kogi State: <https://irs.kg.gov.ng/>
- Kwara State: <https://web.kwirs.site/tax-information/>
- Lagos State: <https://etax.lirs.net/>
- Niger State: <https://nigerigr.ngsirs.gov.ng/generate-invoice>
- Ogun State: <https://portal.ogetax.ogunstate.gov.ng/#services>
- Ondo State: <https://iondo.ondostate.gov.ng/login>
- Osun State: <https://osun.electroniccollectionsecg.com/payments/pay>
- Oyo State: <https://selfservice.oyostatebir.com/>
- Plateau State: <https://plateauigr.com/>
- Rivers State: <https://rivtamis.riversbirs.gov.ng/home.html>
- Sokoto State: <https://soirs.up-ng.com/>
- Taraba State: <https://mda.tarababir.gov.ng/>
- Yobe State: <https://www.irs.yb.gov.ng/>
- Zamfara State: <https://www.payzamfara.com/>



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