

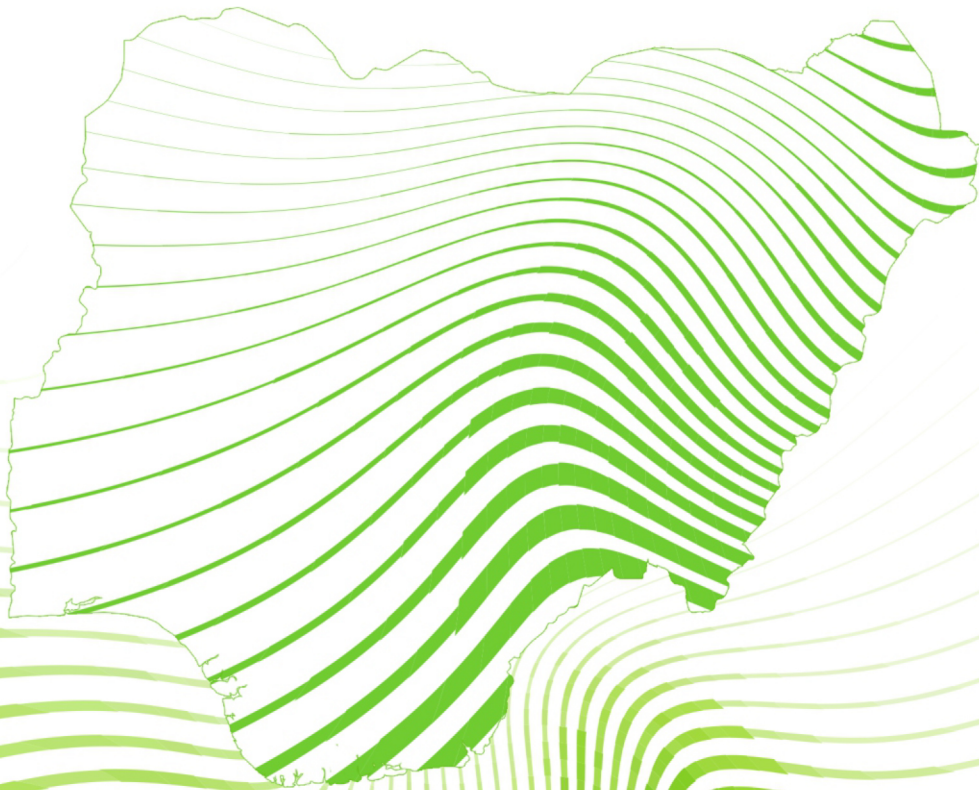


PEBEC
PRESIDENTIAL ENABLING
BUSINESS ENVIRONMENT COUNCIL

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

A COMPREHENSIVE ANALYSIS OF BUSINESS ENVIRONMENT
REFORMS ACROSS **THE TOP 10 NIGERIAN STATES**



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 Top ten States 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. 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.

Lagos, Kaduna, Oyo, FCT, Ogun, Enugu, Plateau, Ekiti, Kano and Nasarawa 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.

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

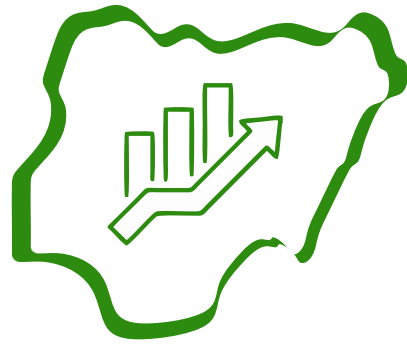
Expand and strengthen small-claims courts and Alternative Dispute Resolution (ADR) centres, adopt performance KPIs for commercial cases, digitise filings, judicial processes and case management at state level to ensure predictable enforcement of judgments.


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 Top 10 Performing States. 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:

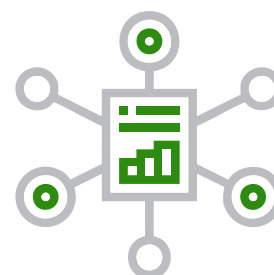
- **Federal and State Policymakers:** By providing objective, evidence-based assessments, the framework helps guide policy priorities, facilitate resource allocation, and monitor progress.
- **Private Sector:** Investors, entrepreneurs, and business leaders gain insights into state-level opportunities 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 Top 10 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 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. This report then spotlighted the Top 10 states that led the rankings in the general Ease of Doing Business Report. 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 focuses on the Top 10 States in the Ease of Doing Business ranking
- 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.

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 (Electric 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

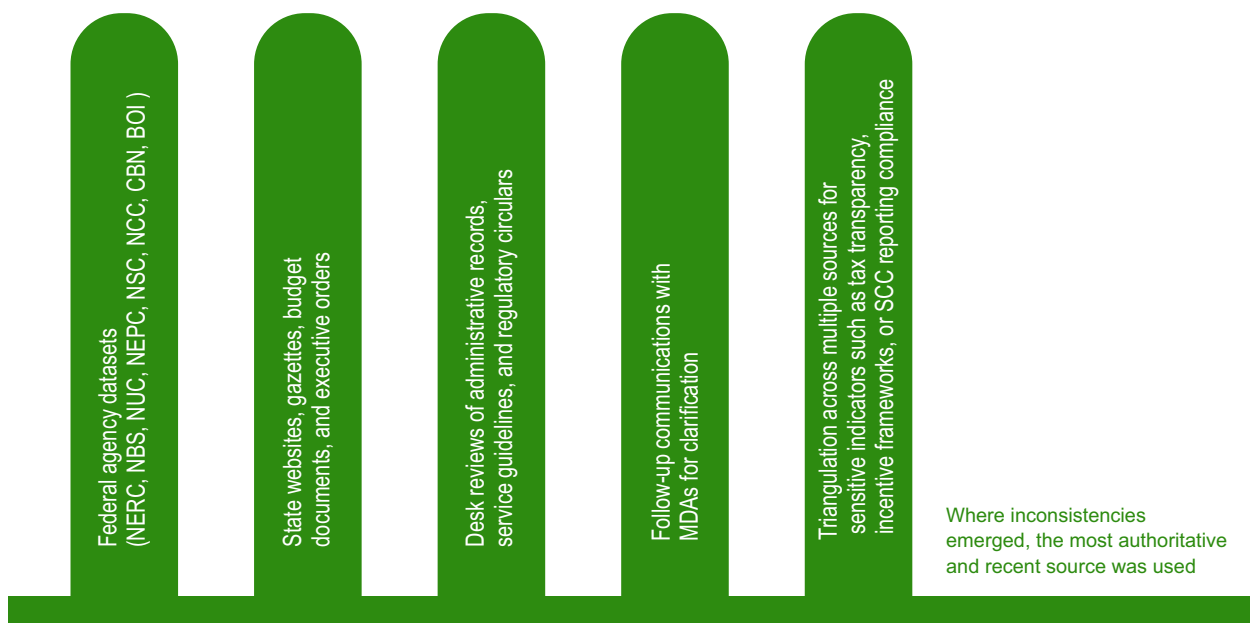


Since this study used secondary data, the sampling frame focused on administrative stakeholders responsible for providing or validating data:

- **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



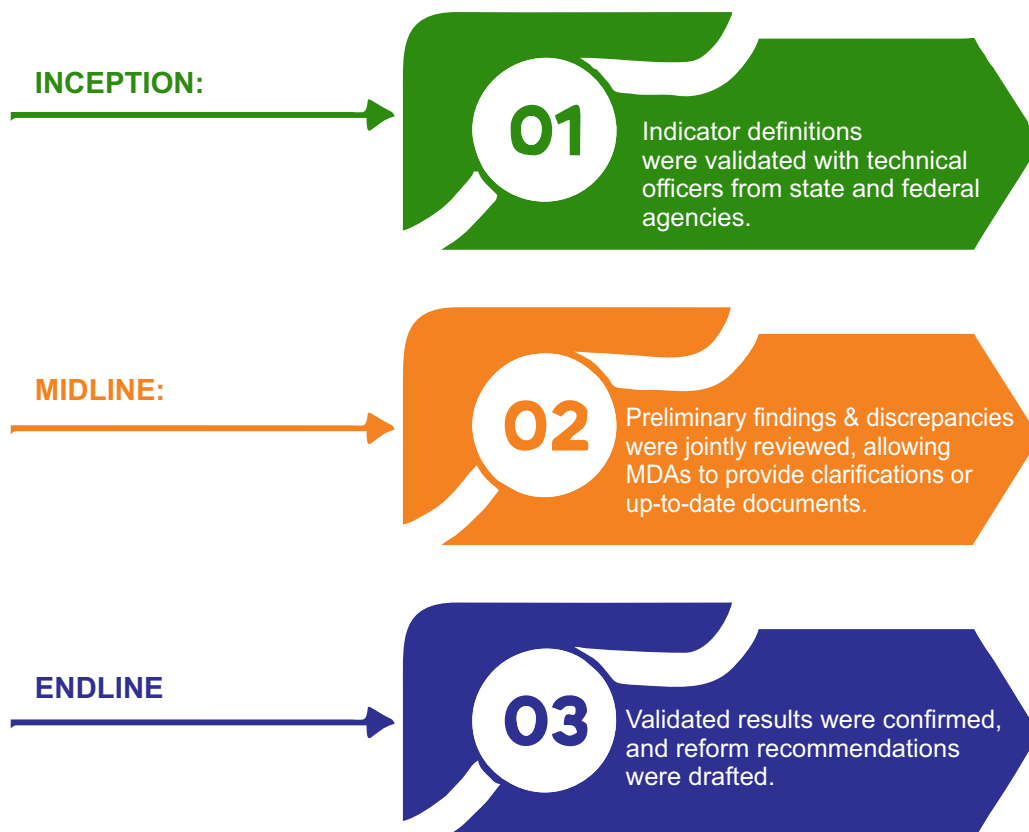
QUALITY ASSURANCE, VERIFICATION, AND IMPUTATION



- **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 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.

LAGOS

Ranking: 1st



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).

KADUNA

Ranking: 2nd



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)).



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).



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.



OGUN

Ranking: 5th



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).

ENUGU

Ranking: 6th



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).

PLATEAU

Ranking: 7th



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.



EKITI

Ranking: 8th



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).

KANO

Ranking: 9th



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.

NASARAWA

Ranking: 10th



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).

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:** Key Performance Indicators; annual subnational EoDB

CONCLUSION & NEXT STEPS



An Analysis of Nigeria's Top 10 Performing States based on the 16 Ease of Doing Business (EoDB) 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 haulage 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

Recommended 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.



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