



JIGAWA

BUSINESS ENABLING REFORM ACTION PLAN (BERAP) (2026 CYCLE)

Jigawa State Action on Business Enabling Reforms (SABER) Program

Jigawa State Investment Promotion Agency

December, 2025



BUSINESS ENABLING REFORM ACTION PLAN 2026



HIS EXCELLENCY MALAM UMAR A. NAMADI, FCA
Executive Governor, Jigawa State

Authorised Signature

This 2026 BERAP was developed by the Jigawa State Investment Promotion Agency in consultation with the Private Sector Sector in the State and approved by the State Executive Council during its sitting on Wednesday, 10th, 2025.

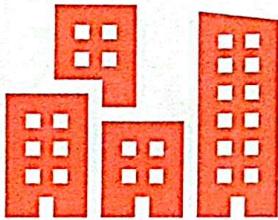


His Excellency Engr. Aminu Usman, FNSE
Deputy Governor, Jigawa State
Chairperson, State EoDB Council

A handwritten signature in black ink, reading "Engr. Aminu Usman", enclosed in a rectangular box.



REFORM AREAS



**Investors and MSME
Supported in new tax law
implementation**



**Provision of Robust
Infrastructure for Enabling
Business Environment**



**Streamlining Business
Processes & Regulatory
Transparency**



**Improved Business
Regulatory Environment**



**Increased Access to
Economic Opportunities
(MSMEs)**

Reform 1

Reform 2

Reform 3

Reform 4

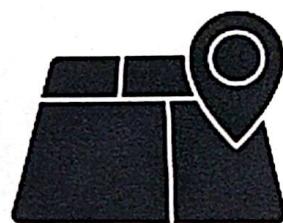
Reform 5



2026 BERAP – REFORM AREAS



Affordable &
Sustainable Energy
Access



Pursuit of Land
Administration, Titling &
Investment Allocation



Strengthening PPP
Regulatory Framework



Trade Facilitation &
Investment Promotion



Access to Finance &
Capital Mobilization

Reform 6

Reform 7

Reform 8

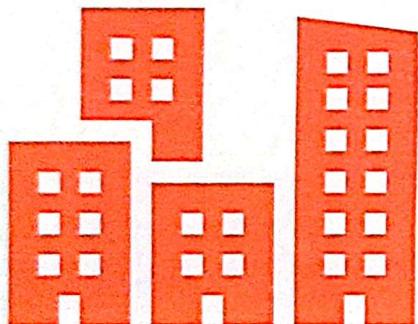
Reform 9

Reform 10

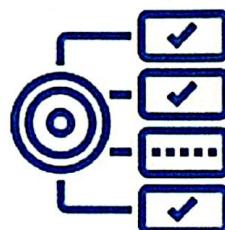


Reform Area 1 – Objectives, Deliverables, and Expected Impacts

Reform 1: Investors and MSME Supported in new tax law implementation



Reform Objective



To generate good understanding of the scope and applications of the new tax law, to enable compliance by MSMEs and Investors.

Deliverables



- Set up of the interministerial sensitisation committee. (Q1)
- Training of 27 helpdesk officers on the new tax law to support Micro, Small and Medium Scale Enterprises (MSMEs, corporates and citizens (Q1 and Q2)
- Taxpayer education in 12 Local government areas (Q2/Q3)
- Establish MSME Compliance Help Desks in 3 senatorial zones (Q3).
- Sensitisation Campaign Radio, TV and opening dedicated social media handles on the new tax law. (Q1, Q2, Q3, and Q4)

Expected Impact



- Increased awareness and compliance to the new tax law which is expected to impact a total of 120 investments, 300 MSMEs, 100 MSMEs per senatorial zone.

This further comprises of:

- ✓ 30 Revenue and sensitization officers
- ✓ 5 Women group business associations
- ✓ 10 Business membership organizations
- ✓ 5 Civil society organizations
- ✓ 27 Help desk officers.

- This process will reduce incidences of penalties arising from non –compliance by 30%.



Reform Area 2 – Objectives, Deliverables, and Expected Impacts

Reform 2: Provision of Robust Infrastructure for a very enabling Business Environment



Reform Objective	Deliverables	Expected Impact
<p>This reform will improve infrastructure in the State, thereby creating a better business enabling environment for investors, citizens and firms, thereby enhancing the viability and profitability of investments.</p>		

Reform Objective

This reform will improve infrastructure in the State, thereby creating a better business enabling environment for investors, citizens and firms, thereby enhancing the viability and profitability of investments.

Deliverables

- Infrastructure upgrade at Gagarawa Industrial park by Q3, 2026 through the upgrade of infrastructure like road network, electricity and water supply.
- Installation of solar mini grids in 5 LGAs
- Upgrade of the three traditional markets in Maigatari, Kazaure, and Gumel to modern markets. The upgrade will attract more people to the markets, which translates into better access to the market. This will involve the provision of additional infrastructure, security, and utilities to be substantially achieved by the end of Q4)

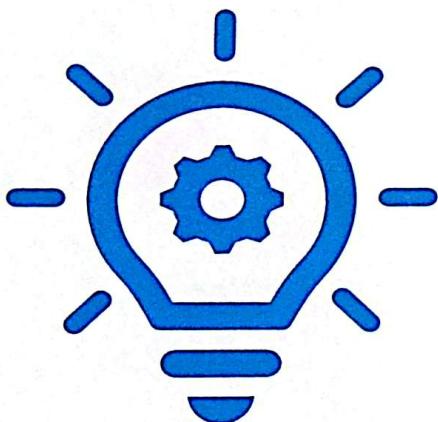
Expected Impact

- The Gagarawa industrial park will accommodate 9 micro, 17 small scale, 12 medium and 10 large industries and 4 common facilities to serve 30 MSMEs.
- Creation of 30 different agricultural clusters, 6 Rice, 6 sesame, 6 hibiscus, 6 wheat and 6 maize clusters around the grid.
- Solar Irrigation facilities across 6 Local Government will serve over 5,000 small scale persons.

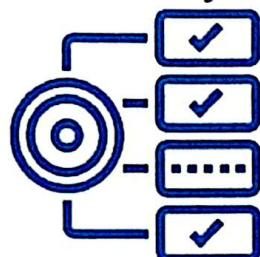


Reform Area 3 – Objectives, Deliverables, and Expected Impacts

Reform 3: Streamlined Business Processes & Regulatory Transparency with increased digitization/automation



Reform Objective



This reform will create a more accessible, transparent, and predictable flow of information for investment decisions and improved access to service delivery through digitisation.

Deliverables



- Digitisation and automation of Online business registration, E-permitting and e-licensing systems and automated tax and levy payments by Q3, 2026.
- Publish of relevant laws guidelines, compliance requirements, service timelines, and fees posted online in user-friendly formats with step-by-step instructions by Q3 ,2026.

Expected Impact



- Increase awareness of the existence of all portals by 50% across all LGAs.
- Increase number of taxpayers filling of tax returns and payment of tax electronically by 40%.
- Increase the number of registrations and renewals of business premises registration by Ministry of Commerce using the online portal by 50%.

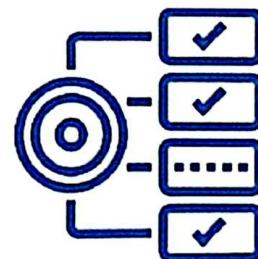


Reform Area 4 – Objectives, Deliverables, and Expected Impacts

Reform 4: Improved Business Regulatory Process



Reform Objective



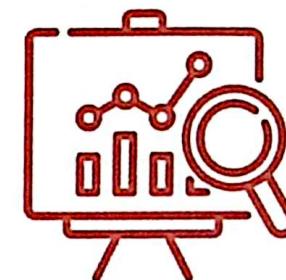
To create a more supportive, efficient, and transparent business environment that fosters access to justice and facilitates easier business operations with streamlined processes.

Deliverables



- Upload Service Level Agreements (SLA) for MDAs by Q1, 2026.
- Establish 2 MSME resource centres (Q2 to Q3).
- Run radio/social media campaigns on Small Claims Court, which is focused on the quick resolution of commercial disputes (this will be continuous throughout the year, with at least 4 different jingles produced during the year)
- Develop MSME database by June 2026.
- Ensure 24-hour response channels to service delivery queries and requests.

Expected Impact



- Create more accountability to customers as a result of transparency in the SLA process.
- Access to information for MSMEs through resource centres will reduce cost of doing business by 15%.
- The 24- hour response centre will enable a more efficient service delivery process by 20%.
- Awareness of small claims court for quick resolution of commercial disputes will boost investor confidence in the State Judiciary system by 15%.

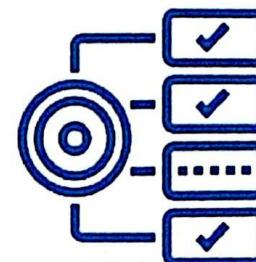


Reform Area 5 – Objectives, Deliverables, and Expected Impacts

Reform 5: Improved Access to Economic Opportunities (MSMEs)



Reform Objective



This reform will empower MSMEs through knowledge dissemination on best business practices, access to financing and support in raising funds for business activities.

Deliverables



- Conduct 2 workshops for 1,000 MSMEs.
- Establish 5 MSME centres.
- Update MSME database by June 2026.
- At least 4 formal partnership agreements signed between the state and fund providers for PPP and investment projects. Facilitate fund provider partnerships.
- At least 24 contractors/service providers engaged on projects to source raw materials and skilled/unskilled labour from within Jigawa State.
- Expand Small Claims Court coverage by the creation of two more courts..

Expected Impact

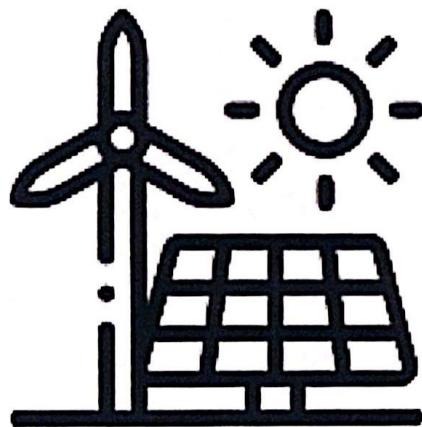


- Link at least 100 MSMEs to fund providers.
- Improve the employment rate of locals by at least 15%.
- Access to the small claims court closer to them will improve the cost of logistics for MSMEs by at least 5%.

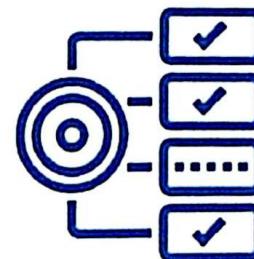


Reform Area 6 – Objectives, Deliverables, and Expected Impacts

Reform 6: Affordable and Sustainable Energy Access



Reform Objective



To enhance access to energy for MSMEs and citizens in the State through alternative energy solutions.

Deliverables



- Form Energy Access Committee Q2,2026.
- Survey 500 MSMEs.
- Train 500 MSMEs on renewable solutions.
- Launch Energy Access Portal Q3, 2026.
- Connect 300 MSMEs to energy providers (Q3 and Q4)
- Implement 10% subsidy program for MSMEs and citizens Q4, 2026.

Expected Impact



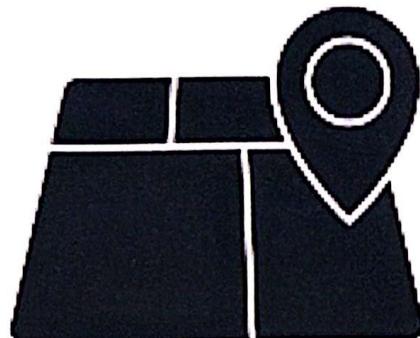
Access to alternative energy solutions will reduce operating costs by at least 30% for MSMEs compared to the average monthly cost in 2025 and also increase disposable income for citizens.

The subsidy program will alleviate the cost of access to alternative energy by at least 15% compared to the average monthly cost in 2025.

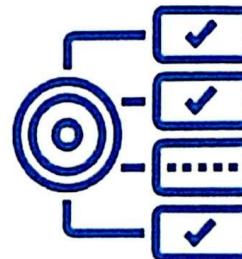


Reform Area 7 – Objectives, Deliverables, and Expected Impacts

Reform 7: Land Administration, Titling and Investment Allocation



Reform Objective



This reform will streamline the land acquisition process through improved process and access to information

Deliverables



- Deploy Geographic information (GIS) help desk in all 23 LGAs.
- Enforce 30-day Certificate of Occupancy (CofO) issuance by Q2, 2026.
- Establish One Stop Allocation Window at the Geographic information system (GIS) Unit by Q3, 2026.
- Publish conversion guidelines on the Ministry of Land and state websites and social media handles by Q2, 2026.

Expected Impact

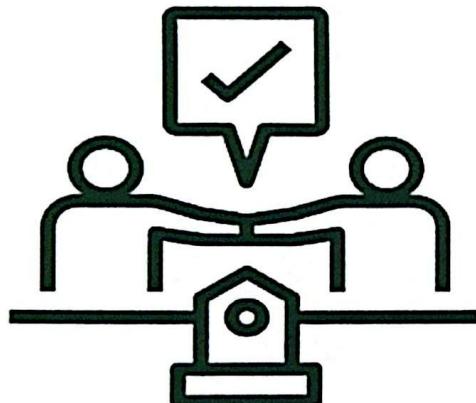


- Improve efficiency in land administration to shorter processes by issue of CofO within 30 days (currently 3 months).
- To register 100 parcels of land using the GIS by end of Q4, 2026.

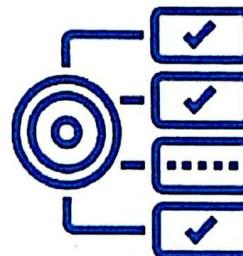


Reform Area 8 – Objectives, Deliverables, and Expected Impacts

Reform 8: Strengthening the Public-Private Partnership (PPP) Regulatory Framework



Reform Objective



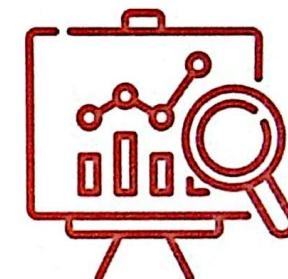
To establish a transparent and efficient PPP framework that attracts investment and fosters public-private collaboration in key sectors like infrastructure and healthcare.

Deliverables



- Publish PPP guidelines by Q2, 2026.
- Establish PPP advisory unit.
- Support 2 PPP projects by Q4 2026.
- Hold 2 investor forums annually.
- Reduce approval timelines of PPP projects from 6 months to 2 months.
- Provide technical support to at least 12 MDAs to structure, review, and improve their PPP engagement processes, including the development of at least 6 PPP agreements through the InvestJigawa PPP Unit by Q4 2026.

Expected Impact



A PPP advisory unit will support at least two projects by Q4 2026, and two annual investor forums will engage 50 businesses.

Additionally, the improved PPP approval timeline will boost Foreign Direct Investment and create more opportunities in the State for which at least 6 new PPP agreements are targeted.

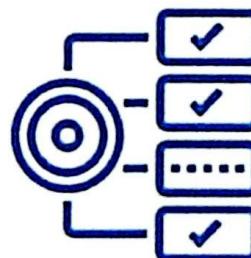


Reform Area 9 – Objectives, Deliverables, and Expected Impacts

Reform 9: Trade Facilitation and Investor Promotion



Reform Objective



The export facilitation reform aims to boost Jigawa's export capacity by promoting export activities and adopting an investment strategy.

Deliverables



- Hold 2 sensitisation sessions on Export Strategy.
- Establish the Export Help Desk at InvestJigawa and the Ministry of Commerce.
- Facilitate certifications for 3 commodities.
- Introduce a mentorship program between existing exporters and prospective exporters.
- Link 3 exporters to 6 prospective exporters.
- Organize once annual trade fairs to showcase export-ready products for regulators to inspect and advise in the state capital, Dutshe.
- Train 20 selected female exporters from selected LGAs on licensing requirements for exports and export readiness.

Expected Impact



This will facilitate export processes for local businesses, with emphasis on building capacity and ensuring ease of access to global trade markets.

Increase export activity within the State by at least 20%.

Empowerment of 20 female exporters.

The annual trade fairs will increase visibility for the State and boost Foreign direct investment by at least 10%.

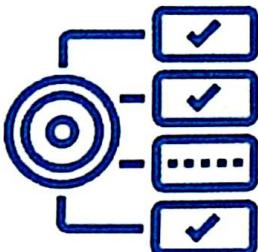


Reform Area 10 – Objectives, Deliverables, and Expected Impacts

Reform 10: Access to Finance and Capital Mobilisation



Reform Objective



Expand credit for SMEs and farmers; support investment guarantees; improve credit information access.

Deliverables



- Establish the Jigawa MSME Credit Guarantee Fund (₦2bn) with operational guidelines by Q1 2026.
- Sign MoUs with Bank of Industry, DBN, and BOA to open agriculture and processing credit lines by Q2 2026.
- Conduct quarterly loan facilitation workshops across the three senatorial zones (12 total) with banks and Bank of Industry.
- Develop an online portal for MSME registrations for easy access to credit targeting 500 MSME by Q3.
- Set up a financial literacy program (budgeting, compliance, loan management) reaching 500 MSMEs by Q4 2026.
- Create a helpdesk at InvestJigawa to assist applications and track disbursements, reporting quarterly.

Expected Impact



- 12 loan workshops delivered with 500 MSMEs supported to apply.
- Digital registry live by Q3 2026 with 500 MSMEs onboarded.
- 500 MSMEs trained in financial literacy; quarterly disbursement reporting.



DIRECTORATE OF COUNCIL AFFAIRS

JIGAWA STATE

*In case of Reply
Please quote the Ref. No*

Office of the Secretary to the State Govt.
P.M.B. 3511

Dutse,
Jigawa State
Email: councilaffssg@jigawastate.gov.ng

20th Jumada Thani, 1447AH

Date: 11th December, 2025 20

CONC/37/2025
Ref No:

The Honourable Commissioner,
Ministry of Finance,
Dutse, Jigawa State.

EXECUTIVE COUNCIL APPROVAL OF 2026 JIGAWA STATE BUSINESS ENABLING REFORM ACTION PLAN (BERAP)

The State Executive Council at its meeting held on Wednesday, 10th December, 2025, **DELIBERATED** on the Memorandum presented by the Commissioner of Budget and Economic Planning on your behalf, seeking approval for Business Enabling Reform Action Plan (BERAP) for the year 2026.

2/ Council **CONSIDERED** the Memorandum and **NOTED** that the Jigawa State Business Enabling Reform Action Plan (BERAP) had been developed according to the requirement of the SABER BERAP Preparation Guidelines.

3/ **APPROVED** the Draft 2026 Business Enabling Reform Action Plan (BERAP) as the framework for the programme.

4/ This letter is copied to the Director General, Jigawa State Investment Promotion Agency, the Principal Private Secretary, Government House, Dutse, for information and further necessary action.

5/ Best regards.

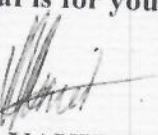

UMAR YAKUBU ZANDAM,
DIRECTOR COUNCIL AFFAIRS,
FOR: SECRETARY TO THE STATE GOVERNMENT.

Copy to:

**The Director General,
Jigawa State Investment Promotion Agency (Invest Jigawa),
Dutse, Jigawa State.**

**The Principal Private Secretary,
Government House, Dutse,
Jigawa State.**

Overleaf is for your information and further necessary action.


**UMAR YAKUBU ZANDAM,
DIRECTOR COUNCIL AFFAIRS,
FOR: SECRETARY TO THE STATE GOVERNMENT.**