



PLATEAU STATE ACTION ON BUSINESS ENABLING REFORMS (SABER)



27th November, 2025

**STAKEHOLDERS CONSULTATIVE MEETING ON THE 2026
STATE BUSINESS ENABLING REFORM ACTION PLAN
(BERAP)**

A. INTRODUCTION AND CONTEXT

The Plateau State Government, in partnership with the World Bank, successfully convened a comprehensive stakeholders' consultative meeting on the 2026 State Business Enabling Reform Action Plan (BERAP) on November 27, 2025, at Villa Grande Hotel, Jos. This strategic gathering brought together key government officials, private sector representatives, civil society organizations, and development partners to collectively address the critical challenges facing business operations in Plateau State and to chart a progressive path forward for economic transformation.

The BERAP 2025/2026 initiative represents a strategic framework designed to transform Plateau State into a premier destination for business and investment by systematically addressing regulatory inefficiencies, infrastructure deficits, limited access to finance and technology, and other barriers that have historically impeded business growth. This workshop served as a pivotal platform for consolidating insights, sharing best practices, and developing actionable reform strategies that will guide the state's economic development efforts in 2026 and beyond.

The 2026 Business Enabling Reform Action Plan (BERAP)

The 2026 State Business Enabling Reform Action Plan (BERAP) is a strategic initiative aimed at transforming Plateau State into a hub of excellence by creating a more conducive environment for enterprises to thrive. BERAP aligns with the State Action on Business Enabling Reforms (SABER) initiative, a national framework designed to promote ease of doing business and attract investment through reforms.

The BERAP framework focuses on addressing critical barriers to business growth, including regulatory inefficiencies, infrastructure challenges, and limited access to finance and technology. Through collaboration between government agencies, private sector stakeholders, and development partners, BERAP seeks to:

- Streamline regulatory processes and reduce administrative bottlenecks
- Foster transparency and accountability in governance
- Facilitate access to resources and opportunities for businesses of all sizes
- Promote public-private partnerships to drive innovation and economic development

B. OPENING SESSION

Welcome Address and Meeting Objectives

The meeting commenced with the arrival and registration of participants, followed by welcome introductions. The moderator outlined the workshop objectives, emphasizing that the consultative meeting would serve as a platform for identifying key priority areas and stakeholders, while fostering collaboration among all participants to ensure successful implementation of the reforms. Participants were informed that this workshop marks a significant step in consolidating insights, sharing best practices, and drafting actionable plans that will guide the state's reform efforts in 2025 and beyond.

Welcome Address by Engr. Samari Modibo (SABER Champion, Plateau State)

Engr. Samari Modibo, serving as the SABER Champion for Plateau State, extended a warm welcome to all participants and set the tone for the day's deliberations. He emphasized the critical importance of the gathering, noting that the success of business-enabling reforms depends heavily on collaborative efforts among government institutions, the private sector, and citizens. Engr. Modibo highlighted that the meeting represented more than a routine consultation; it was an opportunity to collectively reimagine and restructure the business landscape of Plateau State to ensure that entrepreneurs and investors can thrive in an environment characterized by transparency, efficiency, and predictability.

Engr. Modibo further informed stakeholders that while the SABER programme was originally scheduled to conclude in December 2025, there is a strong possibility of extension. This potential extension presents a valuable opportunity for the state to comprehensively meet all Disbursement Linked Indicators (DLIs) and to ensure that no reform objective is left unaccomplished. He emphasized that this consultative meeting should serve as a platform where all stakeholders can contribute innovative ideas on how best to optimize the business enabling environment, ensuring ease of doing business, and creating a favorable climate for economic prosperity.

Address by the Commissioner for Budget and Economic Planning – Hon. Adams B. Lekshak

The Honorable Commissioner for Budget and Economic Planning delivered substantive remarks that highlighted the unwavering commitment of the current administration to transforming the business environment in Plateau State. He drew particular attention to the Governor's exemplary leadership and demonstrated commitment to reform across multiple sectors of the state economy.

He offered prayers for the success of the meeting, expressing hope that the deliberations would yield concrete, implementable results that would ultimately enhance citizen satisfaction, meet all prescribed DLIs, and position Plateau State as a leading investment destination in Nigeria.

Address by the Director-General, PICTDA - Mr. Gwaman Datong

The Director-General of the Plateau Investment and Commerce Transformation Development Agency (PICTDA) provided critical context for understanding the strategic importance of the BERAP initiative. He emphasized that the Federal Government, the World Bank, and most especially the State Governor have provided this platform not as a mere box-ticking exercise to satisfy external requirements, but rather to ensure that the outcomes and benefits of achieving the DLIs are genuinely utilized to improve the lived experiences of citizens and the operational environment for businesses in Plateau State.

The DG stressed the importance of sustainability in reform implementation. He urged all relevant government agencies to imbibe the principles and practices emerging from the BERAP process as integral components of their regular operations, rather than treating them as temporary measures or externally imposed requirements. This approach, he explained, would ensure that reforms become institutionalized and continue to deliver benefits long after the formal programme period concludes.

Additionally, the Director-General made a specific recommendation regarding digital transformation and public access to information. He urged that self-service portals currently being developed or already in operation should be significantly extended and made more accessible to the general public. This extension would democratize information access, reduce the need for physical visits to government offices, minimize opportunities for corruption, and generally make it easier for citizens and businesses to interact with government services efficiently and transparently.

Remarks by Mr. Bukle Clement (Representing the private sector)

Mr Bukle Clement took the floor to express profound gratitude to the Plateau State Government for the tangible efforts being made to ease the operational challenges faced by businesses. He provided specific examples of areas where government intervention has yielded positive results, including significant improvements in transportation infrastructure that have reduced logistics costs and transit times for businesses moving goods within and outside the state. He also commended government efforts in simplifying land acquisition processes, noting that these reforms have made it considerably easier for businesses to secure premises for their operations. Special mention was made of the Plateau State Microfinance Development Agency (PLASMIDA), which has been instrumental in providing financial services and business development support to small and medium enterprises, enabling more citizens to establish and expand their businesses. The representative concluded by reiterating the private sector's appreciation for the current government's responsiveness to business concerns and its demonstrated commitment to creating

an enabling environment where enterprises of all sizes can flourish and contribute meaningfully to the state's economic development and employment generation.

C. BERAP 2025/2026 THEMATIC OVERVIEW AND REFORM AREAS

Following the opening addresses, the meeting proceeded to a comprehensive presentation of the BERAP 2025/2026 reform framework. This strategic document encompasses eight distinct thematic areas, each with clearly defined action steps, measurable targets, and timelines spanning 2025 and 2026. The overview provided participants with essential background information and established the foundation for subsequent breakout sessions and detailed group discussions.

1. Land Administration: Achieving Efficiency and Transparency

The presentation on land administration revealed sobering statistics about land ownership and registration in Nigeria and Plateau State specifically. Currently, only approximately 5% of Nigerians hold Certificates of Occupancy for their land, indicating a massive formalization gap in property rights across the country. The situation in Plateau State mirrors or potentially exceeds this national challenge, with an even lower percentage of formalized land ownership. More concerning is the gender dimension of this problem: the percentage of women who own CofOs is critically and disproportionately low, reflecting broader issues of gender inequality in property rights and access to economic resources. To address these challenges, BERAP 2025/2026 has established specific action steps and targets. For 2025, the primary focus is on digitizing and indexing new CofOs in accordance with international good standards, with a target of achieving at least 90% registration of all new CofOs issued. Additionally, the state aims for a 15% increase from the 2021 baseline in the share of CofOs that are female-owned or jointly/co-owned, directly addressing the gender disparity in land ownership. Moving into 2026, the emphasis shifts to continuous indexing of CofOs in the Plateau Land and Geographic Information System (PLAGIS) and the implementation of the Systematic Land Tenure Registration Plan, with the ambitious target of achieving 100% indexing and archiving of all CofOs. The Systematic Land Titling and Registration (SLTR) approach represents a paradigm shift from the traditional demand-driven sporadic registration model. Under SLTR, specific mapped locations are systematically targeted for comprehensive land registration enrollment. This methodology aims to significantly increase the number of registered properties in a more efficient, equitable, and cost-effective manner, ensuring better record-keeping, easier verification, and reduced opportunities for fraud or duplication.

2. Investment in Land-Based Agriculture: Framework for Responsible Investment (FRILIA)

The second thematic area addresses investment in land-based agriculture through the Framework for Responsible Investment in Land-Intensive Agriculture (FRILIA). This framework aims to

balance the need for agricultural investment and development with the protection of existing land rights, particularly those of smallholder farmers and vulnerable communities. FRILIA provides comprehensive guidelines for ensuring that large-scale agricultural investments do not result in land grabbing or the displacement of local communities, while still attracting the capital and technology necessary for agricultural modernization. For 2025, the action plan calls for piloting one FRILIA investment based on a social audit, ensuring that the investment model is tested and refined before broader implementation. The target is to materialize at least one pilot investment under FRILIA that successfully completes the social audit process. In 2026, the focus expands to full implementation of FRILIA with multiple investors, accompanied by comprehensive sensitization of key Ministries, Departments, and Agencies (MDAs) and potential investors on the investment approval process for agricultural ventures. This phased approach ensures that lessons learned from the pilot phase inform the broader rollout.

3. Fiber Optic Infrastructure: Improved Regulatory Framework for Private Investment

The infrastructure component of BERAP focuses particularly on fiber optic infrastructure, recognizing that digital connectivity has become fundamental to modern business operations across virtually all sectors. The presentation outlined current challenges in fiber optic deployment, including limited coverage, vandalism of existing infrastructure, and the concentration of installations in economically viable urban areas, while rural and less profitable locations remain underserved. The 2025 action plan for this thematic area includes three critical steps: conducting a state-wide sensitization campaign on the Executive Order on Right of Way (ROW), online publication of ROW processes and fees to ensure transparency, and online publication of all approved ROW-related requests. The measurable target for 2025 is achieving a 100% increase in total deployed non-Gigabit Passive Optical Network (GPON) fiber optic cable kilometers against the 2022 baseline. This represents an effective doubling of fiber infrastructure within the year. For 2026, the focus is on continuous implementation of the Executive Order on fiber optic right-of-way, maintaining the momentum and achieving another 100% increase in deployed fiber optic cable kilometers. This aggressive expansion plan aims to transform digital connectivity across the state.

4. Public-Private Partnership and Investment Promotion: Enhanced IPA Services

This thematic area recognizes that while government creates the enabling environment, actual business activity and investment largely comes from the private sector. The BERAP framework establishes specific mechanisms for strengthening the Investment Promotion Agency (IPA) and enhancing public-private partnerships. For 2025, three key action steps are prescribed: conducting quarterly meetings of the state-level technical PPP coordination agency to ensure consistent oversight and coordination; establishing the State Project Facilitation Fund to provide financial

support for viable investment projects; and establishing an aftercare and retention program on state investment incentives to ensure that investors who come to Plateau State receive continued support. The targets for 2025 include ensuring minimum funding of 3% of the total pipeline estimated capital investment from the State Project Facilitation Fund, and having at least four announced investment projects proactively supported by the IPA. In 2026, these activities continue with increased ambition. The quarterly PPP coordination meetings continue, investor sensitization campaigns are intensified, the Project Facilitation Fund becomes fully operational, and the aftercare program is continuously implemented. The targets escalate significantly: at least ten announced investment projects should be proactively supported by the IPA (more than double the 2025 target), and the feasibility study of at least one project should be completed and approved for tendering per the established PPP legal and institutional framework.

5. Transparency of Official Fees and Procedures: Enhanced Government-to-Business Services

A critical component of the business enabling environment is transparency regarding official fees and procedures. The presentation acknowledged that unpredictable costs and opaque processes represent significant deterrents to investment. The BERAP framework directly addresses these concerns through specific, measurable interventions. For 2025, the action plan calls for operationalizing Grievance Redress Mechanisms (GRMs) at two key Business Enabling Environment (BEE) State MDAs, and identifying and documenting all fees and levies associated with inter-state trade. The target is that at least 75% of grievances received through the GRM are addressed satisfactorily. In 2026, the GRM is expanded to continuous implementation across all BEE MDAs, with continuous identification and documentation of inter-state trade fees. The target increases to 100% of grievances received being addressed, demonstrating a commitment to complete responsiveness to business concerns.

6. Export Promotion: Increased Issuance of Export Certificates

Export promotion represents a critical pathway for economic growth and diversification. The BERAP framework establishes a State Export Promotion Strategy designed to support businesses seeking to access international markets.

For both 2025 and 2026, the primary action step is implementation of the State Export Promotion Strategy. However, the targets escalate progressively: in 2025, the aim is to achieve at least a 20% increase in firms that obtained export certificates from the Nigerian Export Promotion Council (NEPC) from the baseline year (2021). By 2026, this target doubles to at least a 40% increase, demonstrating the compounding effect of sustained export promotion efforts.

7. Simplified State and Local Business Tax Regimes: Enhanced Revenue Service Efficiency

Taxation represents a critical touchpoint between government and business. Complex, opaque, or unpredictable tax systems create significant barriers to business operations and growth. The BERAP framework addresses this through comprehensive automation and capacity building.

For 2025, the action plan prescribes full automation of Plateau State Internal Revenue Service (PLIRS) internal operations, and training and capacity building of PLIRS staff for operational efficiency. The targets are ambitious: achieving electronic payment of all state-level and local government taxes, levies, and fees from businesses, and meeting an adoption rate of at least 66% of state collection of taxes, levies, and fees from businesses through electronic means. In 2026, continuous implementation of the automated systems continues, along with ongoing training and capacity building. The electronic payment infrastructure should be fully embedded, serving all state-level and local government revenue collection.

8. Justice Delivery: Timely Dispensation of Commercial Disputes

The final thematic area addresses a critical but often overlooked aspect of the business environment: the efficiency and reliability of the justice system in resolving commercial disputes. Lengthy delays in case resolution and execution of judgments create significant uncertainty and risk for businesses.

For 2025, the action steps include training of magistrates and court officials, and provision of computers for small claims courts registry to support digitization and efficiency. The targets are specific: dispose of 75% of cases within 60 days as recorded by the time to disposition report, and execute 75% of judgments within 30 days as recorded by the execution reports. In 2026, continuous training of magistrates and court officials continues, with provision of an additional 100 computers for small claims courts registry. The targets increase to 100%: dispose of all cases within 60 days, and execute all judgments within 30 days. This represents a transformation in judicial efficiency that would place Plateau State among the best performers nationally in commercial dispute resolution.

D. BREAKOUT SESSIONS

To facilitate focused discussions and validate the 2026 BERAP, participants were divided into four thematic groups, each tasked with reviewing existing action plans, identifying gaps, and proposing actionable recommendations for improvement.

Group 1: Land Administration (FRILIA & PLAGIS)

The former Chairman of the Nigerian Institute of Surveyors led Group 1, which focused on enhancing efficiency and transparency in land administration. The group highlighted that the Land, Town Planning, and Survey Departments now operate digitally through the Plateau Geographic Information System (PLAGIS). This migration from analogue processes has enabled faster retrieval of information, reduced risks of litigation, and improved overall reliability in land transactions.

Recommended Action Points:

- Outsource technical verification of survey coordinates to licensed professionals, with government staff conducting quality assurance.
- Promote women's land ownership through cooperatives and allocate specific commercial areas for women.
- Ensure at least 60% of occupants in certain layouts are women.
- Accelerate issuance of land titles to prevent land grabbing.
- Extend ICT-enabled self-service portals for investors, including those abroad, to conduct preliminary checks.

Questions & Contributions: Participants raised questions about how ICT could enable international investors to perform preliminary land assessments and how cultural norms could be addressed to encourage women's inheritance of land. Responses highlighted ICT as a critical tool for transparency and efficiency, while land titles were identified as the primary mechanism to prevent land grabbing and ensure security of ownership.

Group 2: Infrastructure (Fibre Optics)

Group 2 focused on improving regulatory frameworks to expand fibre optic coverage across the state, aiming for full connectivity, including underserved areas. The group emphasized the role of public-private partnerships (PPPs) in infrastructure development, stressing the need for clear risk-sharing arrangements and value-for-money considerations.

Recommended Action Points:

- Mandate inclusion of fibre optic channels and streetlights in all road construction projects.
- Expand fibre optic infrastructure beyond economically viable areas.
- Address vandalism and implement security measures for fibre cables.
- Ensure online publication of approved rights of way to improve transparency.

Questions & Contributions: Concerns were raised about the limited deployment of fibre optics in rural and underserved areas, as well as the frequent cutting and vandalization of fibre cables.

Participants noted that security, maintenance, and proactive planning are critical to sustaining infrastructure improvements.

Group 3: Investment Promotion

Group 3 reviewed actionable steps to improve investor engagement and streamline business processes in the state. The discussion emphasized the importance of harmonizing procedures, raising awareness, and ensuring that investors receive adequate support.

Recommended Action Points:

- Increase sensitization campaigns on available investment opportunities.
- Include Microfinance Banks (MFBs) and the Nigerian Bar Association (NBA) as private sector contributors and advisors.
- Fully automate processes at the Plateau One Stop Investment Centre.
- Harmonize fees across government agencies and raise awareness on new tax reforms.
- Centralize inter-state and intra-state levies.
- Conduct fixed periodic appraisals to monitor progress.
- Establish robust aftercare mechanisms to retain investors.

Group 4: Government Business Services

Group 4 focused on improving public awareness, service delivery, and transparency in government operations. The group noted that many citizens remain unaware of available services and procedures, which undermines confidence in public institutions.

Recommended Action Points:

- Launch comprehensive sensitization campaigns on government services and procedures.
- Ensure visible results of public-private partnerships.
- Improve transparency of fees and levy payment systems.
- Implement taxpayer education and enforcement mechanisms.
- Integrate PSIRS as a key MDA in the reform process.
- Develop efficient mechanisms for business dispute resolution, with attention to smaller enterprises.
- Address the impact of insecurity on business operations.

Questions & Contributions: Participants sought clarity on dispute resolution processes, how the government protects smaller businesses, and measures to mitigate the impact of insecurity on business activities. The discussion emphasized the importance of structured enforcement mechanisms, effective communication, and public trust in ensuring that reforms translate into tangible benefits for both investors and the general public.

E. KEY THEMATIC RECOMMENDATIONS

Based on the deliberations and outcomes of the stakeholder consultations, the following recommendations were consolidated under each thematic area to guide the effective implementation of the 2026 State Business Enabling Reform Action Plan (BERAP).

1. Land Administration

To improve efficiency, transparency, and inclusiveness in land administration, the following actions are recommended:

- **Outsource verification tasks:** Engage licensed professionals for technical verification of survey coordinates, allowing government staff to focus on quality assurance.
- **Enhance ICT self-service:** Expand digital platforms to enable investors, including international stakeholders, to conduct preliminary land checks before engaging directly with government offices.
- **Promote gender-inclusive policies:** Create layouts where at least 60% of occupants are women and allocate specific commercial areas for female entrepreneurs. Encourage women to acquire land and form cooperatives.
- **Combat land grabbing:** Accelerate issuance of land titles as a legal mechanism to protect property owners.
- **Online registration of CofOs:** Ensure at least 90% of new Certificates of Occupancy are registered and accessible online for transparency and ease of verification.

2. Infrastructure Development

To strengthen physical infrastructure and connectivity across Plateau State:

- **Mandatory infrastructure integration:** Include fibre optic channels, streetlights, and related infrastructure in all road construction projects from the planning stage.
- **Expand fibre optic coverage:** Achieve widespread connectivity beyond economically viable areas to underserved communities.
- **Secure infrastructure:** Implement measures to prevent vandalism and ensure continuity of service.
- **Strengthen public-private partnerships (PPPs):** Structure PPPs with clear risk-sharing mechanisms and ensure value for money.

- **Publish rights of way online:** Make all approved rights of way for infrastructure development accessible to promote transparency and facilitate planning.

3. Investment Promotion

To enhance investor engagement, streamline processes, and ensure a supportive business environment:

- **Increase investment sensitization:** Conduct awareness campaigns highlighting investment opportunities in Plateau State.
- **Include MFBs and NBA:** Engage Microfinance Banks and the Nigerian Bar Association as private sector contributors and advisors in reform implementation.
- **Fully automate processes:** Ensure that the Plateau One Stop Investment Centre operates entirely digitally to reduce bureaucratic delays.
- **Harmonize fees:** Standardize fees across government agencies to reduce duplication and multiple taxation.
- **Centralize levies:** Consolidate inter-state and intra-state levies for efficiency and predictability.
- **Conduct periodic appraisals:** Regularly assess progress and adjust strategies to meet targets effectively.
- **Establish aftercare mechanisms:** Provide support to investors post-establishment to ensure retention and satisfaction.

4. Government Business Services

To improve transparency, efficiency, and citizen confidence in government operations:

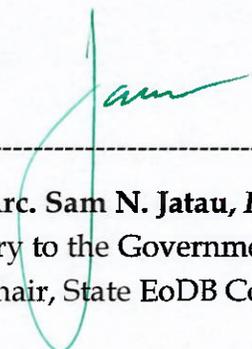
- **Improve public awareness:** Launch extensive sensitization campaigns on government services, procedures, and reforms.
- **Demonstrate visible results:** Ensure that public-private partnerships yield tangible outcomes visible to the public.
- **Ensure transparency:** Publicly communicate fees, levies, and procedures to reduce confusion and foster trust.
- **Educate taxpayers:** Develop programs to inform taxpayers about obligations, payment procedures, and reforms.

- **Enforce compliance:** Establish robust enforcement mechanisms to ensure adherence to laws and regulations.
- **Integrate PSIRS:** Include the Plateau State Internal Revenue Service as a key MDA in reform implementation.
- **Simplify payments:** Implement user-friendly systems for payment of levies and fees.
- **Dispute resolution:** Develop mechanisms to efficiently resolve business disputes, with attention to protecting smaller enterprises.
- **Address insecurity:** Implement strategies to mitigate how insecurity affects business operations and investor confidence.

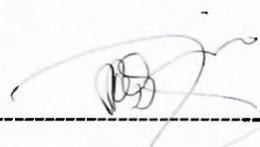
F. CONCLUSION

The Stakeholders Consultative Meeting successfully engaged diverse stakeholders to deliberate on the 2026 BERAP. Active participation led to actionable recommendations across all thematic areas. The Plateau State Government's commitment, coupled with stakeholder collaboration, positions the state to become a leading investment destination. With the possible extension of the program beyond December 2025, there is an opportunity to ensure full implementation, achieve DLIs, and foster a sustainable, business-friendly environment.

The meeting concluded with a group photograph and a closing prayer.



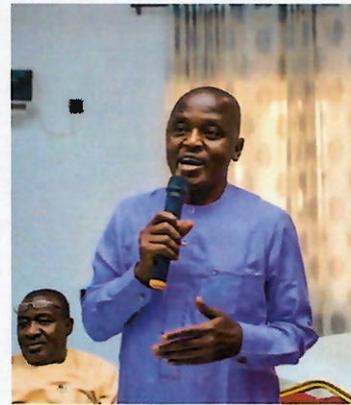
Arc. Sam N. Jatau, FNIA
Secretary to the Government of the State &
Chair, State EoDB Council



Rufina Nyelong
Executive Director, Evolve Africa Initiative
(Private Sector Representative)

ANNEX I: PHOTO GALLERY









ANNEX II: ATTENDANCE