

THE ENABLE (NIGERIA) PROGRAMME –
LEARNING OUTPUT

National Assembly Business Environment Roundtables (NASSBER)

securing economic opportunity



David Elliott and Adenike Mantey
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Springfield Centre
4 Saddler Street, Durham
DH1 3NP, United Kingdom

+44 (0)191 383 1212
global@springfieldcentre.com
springfieldcentre.com



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ACRONYMS AND ABBREVIATIONS

ASI	Adam Smith International Ltd
BEE	Business Enabling Environment
BEN	Business Environment Network
BMO	Business Membership Organisation
DFID	Department for International Development
DoC	Drivers of Change
ENABLE	Enhancing Nigerian Advocacy for a Better Business Environment
IPPG	Institutions for Pro-Poor Growth
M4P	Making Markets Work for the Poor
MDA	Ministries, Departments and Agencies
MSME	Micro, Small and Medium Enterprise
NASSBER	National Assembly Business Environment Roundtable
NBA-SBL	Nigerian Bar Association – Section on Business Law
NESG	Nigerian Economic Summit Group
PSLO	Private Sector Liaison Office
TAC	Technical Advisory Committee

FOREWORD



His Excellency, Senator (Dr.) Abubakar Bukola Saraki

President of the Senate, Federal Republic of Nigeria

In the past 2 years, the Nigerian economy has suffered from significant slump in the price of oil on the international market and an economic recession. The Nigerian government has come to the realisation that “business as usual” is no longer tenable. A methodical approach merged with an aggressive measure had to be put in place to put the Nigerian economy back on the road to recovery.

It is rewarding to see that through the combined efforts of the different arms of government, rightly focusing on economic revival and business environment reforms, the Country is slowly diversifying the economy away from an over reliance on oil.

At the legislature, economic and business environment focused legislation have taken centre stage particular with initiatives like NASSBER which is a multi-stakeholder platform established to support the creation of an environment in which businesses of all types, both large and small, can thrive. The principal aim of NASSBER is to prioritise the enactment and amendment of legislation in order to reduce unnecessary bureaucracy and costs which can stifle the growth of local businesses. For the first time, legislators from both houses of the National Assembly have sat down with representatives of private sector businesses to work out the legal framework needed to create a supportive business environment.

Over the last 18 months NASSBER has used its unique position to enable collaborative solutions between the National Assembly, the civil society and the organised private sector to carry-out and build consensus in the process of the reform of the Nigerian Business Environment by broadening participation, engagement and the quality of output to our law-making. It has created an inclusive platform to foster increased consultation and dialogue on critical economic legislation. It is with great sense of pride and humility that we have recorded the enactment of several key pieces of legislation, including; Secured Transaction in Moveable Assets (STMA) Act, the Credit Reporting Act and the Electronic Transactions Act, amongst others.

NASSBER is essentially an initiative whose time has come, though a lot has already been achieved as a result of its contributions, a lot is in the offing towards the creation of public value and the deepening of our democratic practice of inclusive governance. Moreover, we are confident of the commitment, engagement that this platform has generated in the conceptualisation, approval and execution of high priority legislation.

This report tells the story so far of the work of NASSBER. Its achievements in a relatively short time show the powerful benefits that can be realised when government, business and other stakeholders work together in a collaborative framework. We hope that this story will help to inspire more business men and women to engage with NASSBER and provide input to the development of a truly business-friendly environment here in Nigeria.

Finally, I would like, on behalf of all members of the National Assembly, to thank the United Kingdom Department for International Development for its support in bringing NASSBER to fruition and for its assistance in the preparation of this report.

PREFACE



Right Honourable Yakubu Dogara

Speaker of the House of Representatives, Federal Republic of Nigeria

All Nigerians are acutely conscious of the difficult economic situation in which we find ourselves. At times like these, it is important that we pull together for the common good. Looking back on our history, we can honestly say that we have not always worked together as well as we might have done. The National Assembly Business Environment Roundtable (NASSBER) is one of the ways in which legislators are improving on past performance and working in a spirit of cooperation with business groups and other stakeholders to tackle a critical factor for the growth of our nation's economy.

NASSBER has already started to make a difference, both to the laws that frame the business environment and to the way in which those laws are developed and debated. There has been broader consultation and more intense scrutiny of the detailed provisions of Bills before both chambers of the National Assembly.

Through the operation of NASSBER, legislators are better able to engage not only with businesses and civil society but also with the executive branch of government and with the implementing ministries, departments and agencies. The result of this improved process is more rapid passage of legislation through the Assembly and higher quality laws which can be more effectively implemented.

NASSBER is a forum for all stakeholders to have their say in shaping the future business environment of Nigeria. Like any such forum, it is only as good as its participants, so I encourage all stakeholders to play their part in continuing the success that we have seen so far.

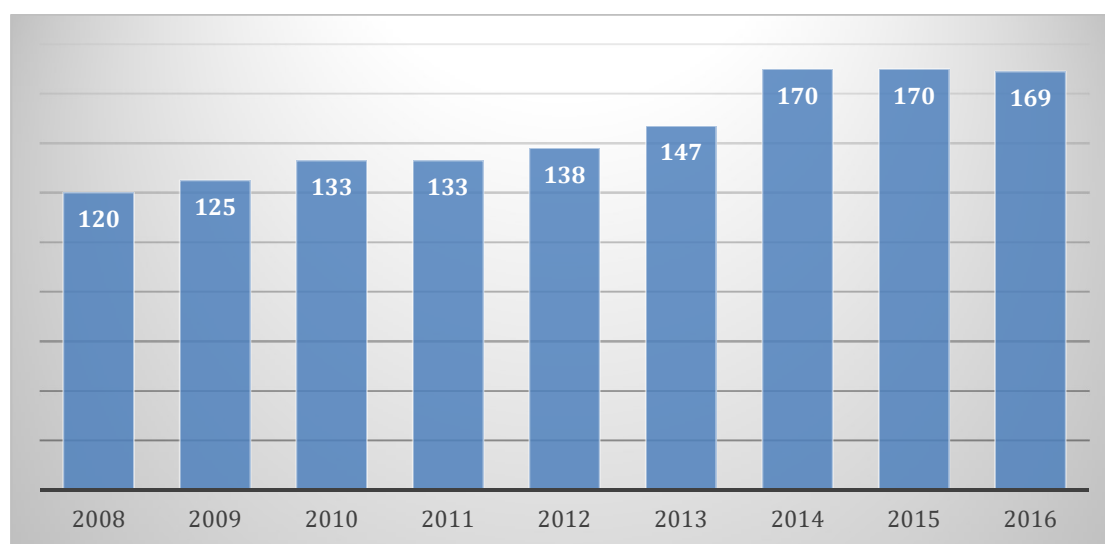
Finally, I would like, on behalf of all members of the National Assembly, to thank the United Kingdom Department for International Development for its support in bringing NASSBER to fruition and for its assistance in the preparation of this report.

INTRODUCTION

Nigeria's large oil revenues offer great potential for stimulating broader economic growth, but in practice have created a host of damaging distortions. Politically, elites struggle for control of the resource. Economically, typical 'Dutch disease' effects have undermined competitiveness and growth of other sectors and products. Socially, a range of ethnic tensions are driven by a combination of factors around proximity, control and benefit of the oil resource and its traded value. Collectively, these distortions have undermined growth and prospects for economic diversification and inclusion in Nigeria's non-oil sectors.

In any given year since 1985, as a proportion of its economy, Nigeria attracted less than half the level of investment of the likes of Indonesia or South Korea. Nigerian companies are on average 13% less productive than those in Kenya¹. This lack of focus, or progress, at least relative to other countries, is well demonstrated by Nigeria's slide down the Doing Business Index². This deleterious slide is shown in Figure 1, where Nigeria has slipped from a ranking of 120 in 2008, to a low of 170 in 2015.

Figure1: Nigeria: Doing Business rankings (2008-2016)³



The volatility of oil prices dominated the Nigerian elections in March 2015. With oil contributing around 80% of its national income, plummeting oil prices in the months prior to the election presented considerable challenges to Nigeria's economy. For some at least, this crisis represented an opportunity to reposition Nigeria's economy beyond oil.

This is the context for NASSBER – the National Assembly Business Environment Roundtable. A partnership between the National Assembly, the private sector and the legal profession, NASSBER has facilitated the prioritisation and passing of a host of critically important legislative Acts and Amendments at a pace unprecedented in Nigeria's history. More so, it has (and continues to) achieve this through a genuine multi-stakeholder format which has helped foster much needed trust and transparency in the whole legislative process.

¹ "To create the jobs, we need economic take-off"; ODI 2016 (<http://set.odi.org/supporting-economic-transformation-nigeria/>)

² The Doing Business Index comprises a set of indicators which shed light on how easy or difficult it is for a local entrepreneur to open and run a small to medium sized business when complying with relevant regulations

³ <https://tradingeconomics.com/nigeria/ease-of-doing-business>

NASSBER has been supported by the UK Department for International Development (DFID) through its ENABLE2 programme.

What NASSBER is, how it works, what it has achieved and how it has been supported by the ENABLE2 programme is the focus of this case study. It's one of a series of outputs of the ENABLE2 programme aimed at helping DFID, development partners and practitioners to understand and learn from an honest experience, even if not a perfect one.

The remainder of the case is structured as follows:

- Background to ENABLE: as the first DFID funded programme to take a market systems approach to business advocacy, this section explores the ENABLE approach and the core thinking that influenced and shaped it.
- Background to NASSBER: a multi-stakeholder platform advancing key business environment legislation, this section looks at what NASSBER is, who is involved, how is it structured and what it has done.
- The achievements of NASSBER: improving and accelerating the passage of key legislative reform, the key achievements of NASSBER to date are presented in this section.
- Concluding thoughts: a short summary of reflections and concluding thoughts are presented in this final section.

BACKGROUND TO ENABLE

ENABLE – Enhancing Nigerian Advocacy for a Better Business Environment is a development programme designed and funded by DFID since 2008. Currently in its second phase, it will close in 2017. ENABLE is implemented by Adam Smith International in partnership with the Springfield Centre.

The objectives for ENABLE were clearly stated at inception, but it was afforded significant flexibility in conceiving how best to respond to these objectives. ENABLE's thinking and approach was informed and influenced by four important strands of DFID led thinking and analysis at the time and as summarised below.

Framing ENABLE's thinking

There were two main bodies of DFID commissioned work which materially influenced ENABLE's thinking at the time of inception, and indeed continue to resonate today.

Institutions for Pro-Poor Growth:

DFID funded a Research Programme Consortium on Improving Institutions for Pro-Poor Growth (IPPG) from 2005-2010, led by Professor Kunal Sen at IPDM, and Dr Adrian Leftwich at York University. One key research theme was that of 'State and Business Relations'. Three key findings of this research were⁴:

- That *State-Business Relations matter*. Evidence was demonstrated that effective state-business relations are a key determinant of economic growth and structural transformation; increasing the rate of investment and productivity of that investment.
- That *trust between government and the private sector is a key determinant of State-Business relations*. Trust is an outcome of repeated interactions; and that for such

⁴ Sen, K. (2015). State-business relations: Topic guide. Birmingham, UK: GSDRC, University of Birmingham.

interactions to be successful it requires close consultation (i.e. regular sharing of information), coordination (i.e. increasing confidence and reducing transaction costs of private investment) and reciprocity (i.e. there are clear expectations of both parties to be met and measured).

- That there remains *limited evidence of the success of donor interventions* in contributing to improvements in State- Business relations.

This challenged ENABLE to think much more about the process through which reform – be that policy, regulation, legislation or administration – happens, rather than the championing of reforms themselves.

Drivers of Change analysis for Nigeria

DFID applied a Drivers of Change political economy analysis in several countries, including Nigeria. The sensitive nature of this analysis meant that many reports remained private between DFID and its host Governments and partners. However, various outputs were made public. One such report was particularly helpful to ENABLE's thinking at the time: "Nigeria – The Political Economy of Reform – strengthening incentives for economic growth" (DFID) which concluded that for the reform process to be effective and sustainable there needed to be a clear focus on:

- Long term structural economic change. At the heart of the vicious circles that have to be broken is the need for an economy that diversifies beyond oil. Current economic structures, based primarily on oil, smallholder farming, largely protected and uncompetitive industries, and often inefficient public and private services, have not created interest groups with a strong interest in reform. A diversified economy with a more vigorous, competitive and less protected private sector would both contribute to more sustainable and equitable growth, and generate a healthier configuration of influential interest groups, whose incentives would be better aligned with an agenda of growth, competitiveness and quality public services.
- Accelerating progress in passing legislation that is critical to embedding reforms and making reversion more difficult. Further progress will be required with laws to support improved fiscal management, public procurement, anti-corruption, civil-service reform, liberalisation of trade and investment, and privatisation.
- Generating wider benefits from reform. The challenge is to create a dynamic of higher citizen expectations, so that improved performance is widely seen as the norm, generating pressure for further progress. Achieving this, and improving the sustainability of reforms, will require that government and its development partners find ways of broadening the wins beyond those groups (sometimes still quite small in number) who have so far benefited. Employment generation and improved public services are critical in this regard.

ENABLE was tasked with facilitating business environment reform benefitting primarily micro and small scale enterprises. This challenge was confirmed and reinforced by the Drivers of Change analysis. It framed and gave real purpose to ENABLE's programming.

Framing ENABLE's response

Just as there were two main bodies of work influencing ENABLE's thinking, there were a further two bodies of work – both emerging from increased recognition of the role of institutions in development processes - that influenced strongly how ENABLE was thinking about how to approach its task. These works are summarised below.

Drivers of Change

Drivers of Change was an approach conceived and tested by DFID in the early to mid-2000s⁵. It was a response to the concern over the sustainability and traction of the previous (and arguably still dominant) technical/transactional approach of donors. Moving from transactional to transformational aid programming. It aimed to try to understand change processes, and actors within these. Trying, as the phrase now runs, to be genuinely ‘politically smart, and locally led’.

This thinking and aspiration resonated with many at the time (and likely still does). But, as later acknowledged by DFID whilst a lot of Drivers of Change analysis was undertaken, there were relatively fewer instances where this work actually altered the shape and nature of DFID’s programming⁶. The reasons given for this lack of traction at programme level were threefold: the newness of the approach; the scale, range and complexity of issues to be addressed; and DFID’s increasing commitment to greater predictability of results.

For ENABLE this work gave confidence that it should take an actor rather than issue based approach. It did just that, working with actors, helping them articulate their own concerns and emergent reforms that could help. Whilst ENABLE didn’t support everything that emerged from this process (i.e. reforms outside ENABLE’s mandate), those that it did support forward had real traction, ownership and commitment by the partner(s). Such a dynamic can be strongly felt in the case of NASSBER.

Making Markets Work for the Poor

Parallel to the Drivers of Change work at DFID was the focus on Making Markets Work for the Poor (M4P) as an objective and approach for development agencies. The original policy paper was published in 2001 by DFID’s Private Sector Policy Department. A range of inaugural programmes were funded to try to operationalise the main themes of the paper. Their experiences were captured, codified and expanded on in a trio of publications in 2008 presenting a Synthesis, Perspectives and Operational Guide on the M4P approach⁷. This progressive early thinking, underpinned by encouraging results, has helped M4P thinking and practice be increasingly mainstreamed across different agencies, actors and sectors.

For ENABLE, being part of an active practitioner led effort to try, learn and improve the application of market systems thinking offered a number of benefits. It gave a legitimacy to the innovative approach ENABLE was pursuing. It fostered a healthy exchange whereby learning was offered and accepted from similar market systems programmes in Nigeria and beyond; and in the sphere of business environment reform and beyond. It energised the team to not be afraid to think and do differently.

The ENABLE approach

Informed, inspired and challenged in equal measure by the above thinking, ENABLE has tried to:

- Follow an M4P approach: adopting a facilitation approach, with a clear focus on trying to ensure sustainability of the means through which results are delivered.
- Be ‘politically smart, and locally led’: taking a drivers of change approach through working with actors first, and letting them define a reform agenda which matters to them.

⁵ Drivers of Change Public Information Note September 2004

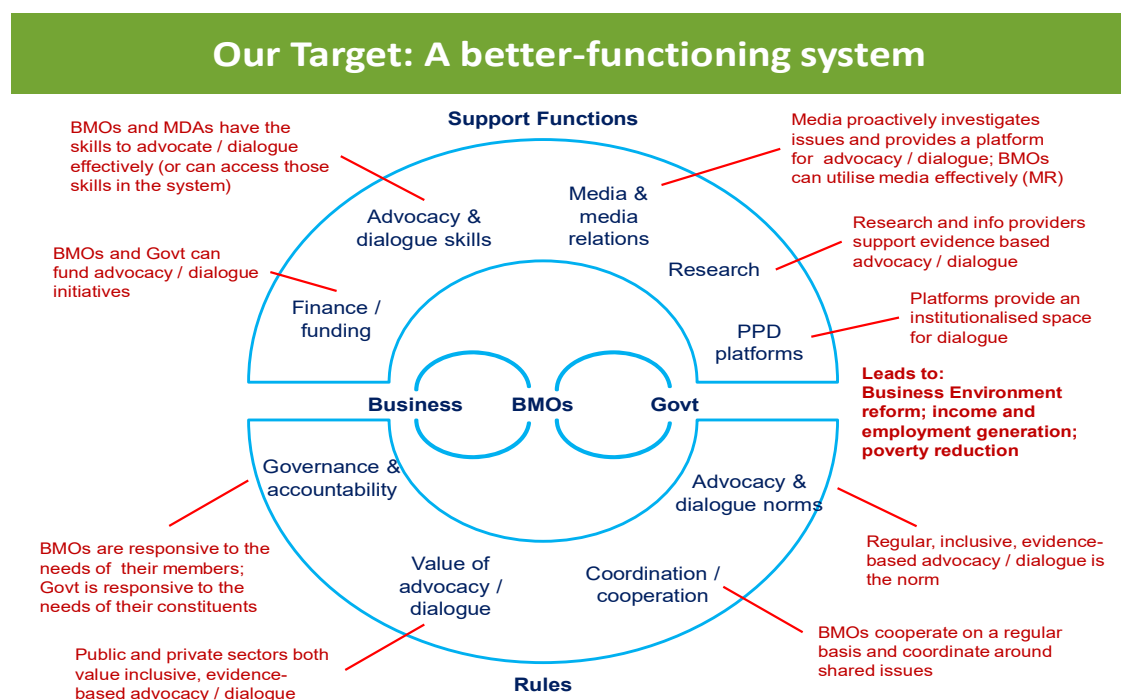
⁶ “Using Drivers of Change to improve aid effectiveness”; A DFID Practice Paper, November 2005

⁷ www.springfieldcentre.com/resources

- Focus on pro-poor business environment reform: actively supporting agendas that focus on improvements to the business environment, and specifically those which will likely yield income and employment benefits for micro and small scale businesses primarily.
- Improve State-Business relations: ENABLE is concerned to see (and measure) improved quality and quantity of public-private dialogue as the means through which reforms are ultimately delivered (and will continue to be).

ENABLE2 operates at Federal, and State level in Kano, Kaduna, Katsina, and Jigawa⁸. It is organised in four main components – matching the main ‘drivers of change’ relevant to business environment reform – and supported by a number of cross cutting management services, such as monitoring and results measurement, contestable output based funding, and gender and socially inclusive programming. The ENABLE ‘market system’ is stylised in Figure 2.

Figure 2: The ENABLE ‘Market System’



As shown above, ENABLE works to improve the core ‘transaction’ – the quality and quantity of dialogue - between BMOs and MDAs. It does this through improving capacity and sharpening incentives on the demand side (BMOs), supply side (MDAs) and exchange (the means through which BMOs and MDAs dialogue). It works strategically with the media, and with the research sector as advocates in their own right, and conduits for advocacy between BMOs and MDAs.

The ENABLE approach was largely validated and espoused in a DFID practice note on investment climate reform in 2012⁹, which confirmed “Programmes taking a systems approach face challenges of measurement, results communication, pace and risk appetite

⁸ ENABLE1 had license to operate more widely, including in Lagos.

⁹ Laric, M. “Systems change in the business enabling environment – an investment climate practice note”, DFID July 2012

that need to be managed. But if permanent improvement in the BEE is the objective, a systems approach can be a more effective way to deliver durable solutions.”

As a learning programme, ENABLE has published a number of learning outputs, including cases on overarching strategy, approach and rationale, and component learning cases for BMOs and Media¹⁰. This case study focuses on the NASSBER initiative, which is a key intervention under the MDA component of ENABLE. It’s both an interesting, and successful intervention. ENABLE has achieved many other successes from which learning could be gleaned. Likewise, it has quite a number of instances where interventions failed to live up to expectation, and in some cases simply failed.

BACKGROUND TO NASSBER

As acknowledged earlier in this report, trust is a key determinant of the quality of state-business relations. Trust in the legislative process in Nigeria was lacking. Patronage relationships abounded with processes highly personalised and typically driven by informal and narrow interest groups rather than through robust, inclusive and formalised consultation. Trust is something where perceptions matter as much as realities.

NASSBER emerged in this context. It aims to overcome barriers and to build trust in the legislative process. It does this through forging a new form of partnership between the public and private sector. A partnership which engages legislators across both the Senate and the House of Representatives on the importance of reforming critical business environment legislation; and which leverages the full talents and insights of business and the legal profession to help improve the quality and responsiveness of legislation.

As shown in Figure 3, NASSBER is a partnership involving the National Assembly, the Nigerian Economic Summit Group¹¹ (NESG) and the Nigerian Bar Association – Section on Business Law. NASSBER has been supported by the UK Department of International Development through its ENABLE programme¹².

Figure 3: NASSBER: a public-private partnership



¹⁰ www.springfieldcentre.com/resources

¹¹ In 1996, the NESG was established and incorporated as a non profit, non partisan private sector organization with a mandate to promote and champion the reform of the Nigerian economy into an open, private sector-led globally competitive economy.

¹² Noting a number of other DFID programmes, such as NIAF and GEMS 3, have also contributed to the process primarily through technical studies and inputs.

Learning from experience

Engaging with the National Assembly on legislative reform was something ENABLE had been working toward since 2010. At the time, ENABLE conceived a private sector-legislative platform entitled: “Support to the Business Environment Network (BEN)”. The aims of BEN were stated as follows:

“ENABLE’s support of this project will contribute to addressing efforts that seek to change norms, practices, instruments and institutions that cultivate more private sector inclusion in policy and legislative development that impact the business environment. The dialogue events will improve the environment for advocacy as greater access would be provided for the organised private sector to share their policy positions on key business reforms and legislations. The platform will increase the visibility of business associations as focal partners in legislative and policy formulation and reform and raise the profile of government as champions of dialogue.”

Whilst seen as responsive and innovative, the BEN intervention failed. Three key reasons for this failure were identified:

- Lack of political leadership: BEN was supported by a small number of private members. It never had the backing of the leadership in the Senate or House of Representatives.
- Timing: BEN started around September 2010, only seven months prior to the April 2011 national elections. Only one of the members behind BEN was re-elected to the National Assembly, and BEN stalled accordingly.
- Over engineered: whilst working extensively at the Executive level, ENABLE had waited for almost two years for an opportunity to work with the legislature. When the opportunity came, ENABLE embraced it too tightly – over engineering the structure, inputs and agenda; and undermining wider ownership and interest.

When the next opportunity arose, post-2015 elections, to engage with the National Assembly, learning from previous experience, ENABLE approached the opportunity differently as follows:

- Securing political leadership: initially championed by His Excellency, Senator (Dr) Abubakar Bukola Saraki, the Senate President, NASSBER has won wider political interest and support within the between the Senate and House of Representatives. Achieving such broad based ownership is seen as critical to the longer term institutional sustainability of NASSBER.
- Right timing: NASSBER was initially conceived in late 2015, only six months into the new election cycle, thereby giving it every chance to take root and achieve success within the duration of the 8th National Assembly to around April 2019. NASSBER’s launch also coincided with difficult economic conditions, incentivising economic reform within government.¹³
- Organic growth: as shown in Figure 4, NASSBER evolved from a set of agreed discrete activities toward an organisation with a governing Board, and managing Secretariat.

¹³ In 2015, a long-term in drop the oil price meant was leading the economy towards recession. The falling oil price also meant less tax revenue from oil, making it harder for Nigeria’s government to stimulate the economy by increasing government spending.

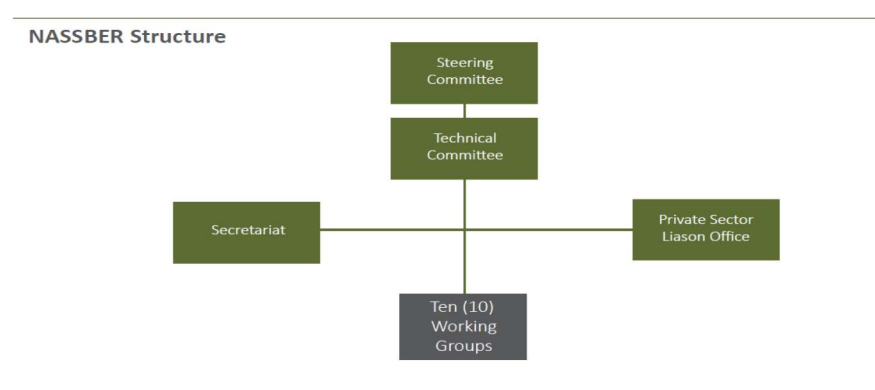
This shift was defined by NASSBER's members in Nigeria's public and private sectors, and merely facilitated by ENABLE.

These three factors create mutually reinforcing drivers of success. The early successes and the rapid pace of these successes started to broaden the base of political interest and support as legislators started to believe that they could affect positive change – and benefit by association - within the lifetime of the parliament. Such interest has secured greater commitment to the structure and operations of NASSBER, which locks in this commitment and creates a surer footing for further expanding the scope and pace of reform. To coin a phrase, these drivers of change inter-related like 'dancers in a waltz', leading then following, following then leading as the beat of the march unfolds.

The structure of NASSBER

The current NASSBER structure is represented in Figure 4.

Figure 4: Current NASSBER structure



As mentioned above, the structure has grown organically within a process; it was not predefined by ENABLE. Some key timeline events (shown more comprehensively in Figure 5 later in the case) include:

- NASSBER Secretariat established and hosted at NESG in April 2016; one month after the inaugural NASSBER dialogue event;
- NASSBER strategy retreat was held in August 2016 and started to formalise the NASSBER identity, structure and systems; and
- Private Sector Liaison Office (PSLO) established within the National Assembly. This is significant in two ways. Firstly, it's physical proximity. It is housed at the National Assembly, which will increase visibility and access of NASSBER to parliamentarians. Secondly, increased buy-in. The PSLO is staffed by two *secondees* from the NESG Secretariat, and two senior civil servants, clerks of the National Assembly.

As mentioned above, this evolution represents growing interest and commitment from various stakeholder groups, for example:

- The Steering Committee: its function to help NASSBER steer a path through politically choppy waters. Providing high level strategic direction and overseeing the implementation of its strategy. Over time more members have been co-opted to help the steering function be ever more representative and more effective. The Senate President & Speaker of the House each appointed the Chairmen of their Rules & Business Committees into the Steering Committee. This was a strategic selection, as these representatives are to advise their principals on ways of institutionalising

aspects of NASSBER within the National Assembly Process. The Chairman of NESG and President of the Nigerian Bar Association also sit on the Steering Committee¹⁴.

- The Technical Committee: its function of lead responsibility for the regular operations of NASSBER. Specifically, development of agenda and plans, coordinating between stakeholder groups, and setting up various policy and legislative dialogues and debates. The representation of the Technical Committee mirrors the Steering Committee – with the NESG CEO chairing the committee, the Vice-Chairman of the NBA-SBL is also represented as are the Senate President and Speaker of the House – but also has other technical representatives from the private sector.
- The Secretariat: to provide ‘back office’ administrative, secretarial and logistical support to NASSBER operations. Presently, NESG supports the Secretariat through the secondment of two members of professional staff, and two talented interns studying law and economics. This contingent represents around 60% of NESG resources available in their Abuja office; a significant commitment and clear sign of ownership and aspiration of NESG.
- The PSLO: functioning as a link between the private sector and National Assembly, raising awareness and increasing responsiveness of NASSBER to parliamentarians.
- The Working Groups: in an effort to foster more and wider stakeholder engagement, ten thematic working groups open to qualified interests to join have been established as per Table 1.

Table 1: current NASSBER working groups

Trade	Arbitration & Dispute Resolution
Regulations	Taxation
Competition	E-business and intellectual property
Investments	Infrastructure & Urban Development
Finance	Constitutional review

In the inimitable words of one key informant, the Steering Committee is the Head, offering wise and thoughtful leadership; the Technical Committee the Heart, pumping blood around its vital organs; the Secretariat the Hands, doing the hard day to day work; and the Working Groups the Legs that keep the whole thing moving forward.

Incentives and interests of the different stakeholder groups

It’s important to try to understand not just roles and levels of effort expended by the various stakeholder groups, but their incentives and interests in doing so. Some reflections in this respect include:

- Parliamentarians: the economic impact of volatile oil prices referred to earlier in this case has helped to focus some parliamentarians’ minds on stimulating more broad based private investment and activity. The increasing impact of social media demanding change has created incentives for reformers. Push incentives towards taking action. Pull incentives through being associated with positive actions. NASSBER has provided the means through which reformers can enact reform.

¹⁴ See Annex 1 for full list of Steering Committee & Technical Committee Members

Success has garnered interest, which in turn as garnered greater success. A ‘snowball’ effect can be observed; albeit one still at risk of melting in the hot bed of Nigerian politics.

- NESG: through interviews with NESG, their motivations were clear. For many years they had concentrated on the Executive branch of government working hard to see policies emerge supportive of economic reform and creating opportunities for private investment and engagement. Supporting legislation was also drafted. But they never engaged with the legislature in this process. So, in their words, conducive policy frameworks were in place, legislation drafted, but never enacted, and therefore, without clear legally defined market rules, risk to investors was such that sub-optimal (at best) investments were being made. To quote one senior member of NESG “There is a strong sense of interest and engagement from our members around NASSBER. It’s tangible, it’s real. NASSBER is now a real value proposition to our members”.
- NBA-SBL: NBA is a mandatory membership body to which all of Nigeria’s 55,000 or so registered legal professionals must belong. Its mission is to uphold standards and ethics in the legal profession. In the words of one key informant “We’re here to enhance professional development, to exchange knowledge, and to hone skills, so we can compete globally”. At least 25 members of NBA-SBL have been actively involved to date in the work under NASSBER (through Technical Committees, which are discussed in the next Section). Incentives seem mixed. Most interviewed talked of an opportunity to ‘give back’, to help ensure the rule of law and respect of contracts becomes more commonplace in Nigeria. Whilst tangible, and this incentive has underpinned the pro-bono work contributed to date, it’s not clear that this sense of ‘giving’ will endure, let alone expand. A business case needs to be made if efforts are to be expanded and relied on in future. This incentive lies in the enhanced reputation of those lawyers involved in the technical drafting process of key legislation. Assuming the legislation does its job and incentivises increased investment from the private sector, there will be increased opportunities for legal counsel around these investments. Being involved in the drafting process, presumably, places such lawyers in the prime position for such commissions.

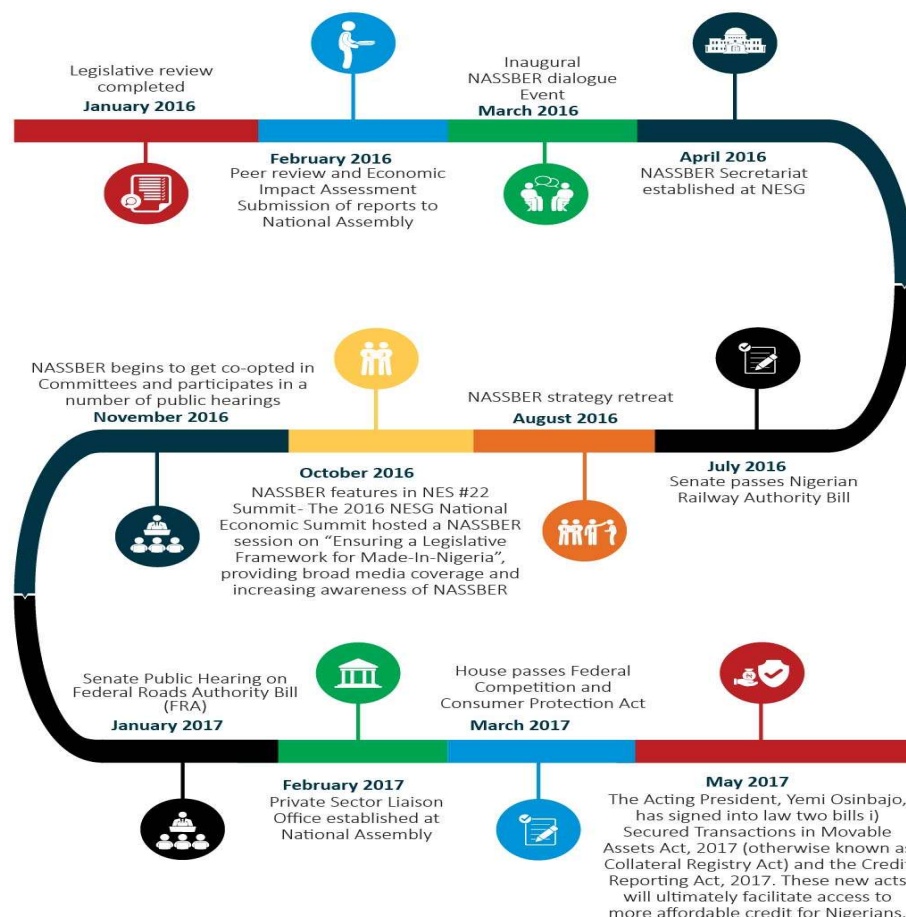
As mentioned above, NASSBER’s structure has changed over time, as interest and commitment from different stakeholder groups has grown over time. The multi-stakeholder structure is finely balanced to ensure it isn’t ‘captured’ by any single interest group. This issue of ‘capture’ is a real risk, and one that ENABLE through its association has arguably helped mitigate to date; albeit passively. Incentives of the different stakeholder groups are fairly identifiable, though it would be naïve to believe that there aren’t other incentives and vested interests lying in the wings and seeking opportunity. The strategy for dealing with such risks lies primarily in seeing NASSBER become something ‘too big to fail’. Widening ownership, deepening commitment, and accelerating the pace of reform are all critical in this respect; and encouragingly there are clear signs this happening.

THE ACHIEVEMENTS OF NASSBER

This section considers the work undertaken by NASSBER, its achievements and the importance of these to the development challenges of Nigeria.

Figure 5 presents a stylised timeline of key NASSBER activities and achievements.

Figure 5: NASSBER Timeline of activities and achievements



In considering NASSBER's achievements to date, it's important to reflect back on the political economy analysis for Nigeria that informed and shaped ENABLE's thinking and approach. This framed three critical challenges, outlined earlier in this case, and reiterated here:

- Long term structural economic change
- Accelerating progress in passing legislation
- Generating wider benefits from reform

NASSBER has offered a significant technical response to each of these three challenges. Its achievements can be considered in this context as is done in the remainder of this case.

Long term structural economic change

Nigeria's National Assembly could contribute greatly to pro-poor growth in Nigeria's economy by passing legislation critical to stimulating productive private investment into sectors beyond oil and gas. Defining which legislation to prioritise was NASSBER's first real task. This involved conducting a comprehensive legislative review, with the following critical features:

- Credibility: the work was led by one of Nigeria’s most respected and senior legal counsels, Professor Paul Idornigie SAN.
- Process: a diagnostic review of current and proposed laws relevant to the business environment, identifying significant legislative gaps / deficiencies, and making recommendations on priority areas of reform.
- Methodology: it followed a doctrinal approach informed by international indicators such as the World Bank’s Doing Business and Distance to Frontier, and national ones such as the SMEDAN/NBS collaborative survey of SMEs in Nigeria.
- Timing: this was a rapid review, starting in December 2015 and concluding in January 2016.

Reflecting on the above factors, the most important two were timing and credibility. In such a dynamic political economy environment, it was deemed essential that the speed of assessment trumped the exhaustiveness of methodology; and that a Nigerian team, with serious knowledge and credibility in Nigeria, trumped an international team which might argue wider global experience.

The review identified 54 Acts and 50 Bills, and rated them in terms of their relative degree of importance. The report was used to engage with the NBA-SBL, who participated in a peer review exercise, and emerged with agreement on a total of 13 high priority bills and acts, as shown in Table 2.

Table 2: High priority business environment Bills and Acts

Federal Competition and Consumer Protection Bill, 2015.
Federal Roads Authority Bill, 2015.
National Inland Waterways Authority Bill, 2015.
National Roads Funds Bill, 2015.
National Transport Commission Bill, 2015.
Nigerian Ports & Harbours Authority Bill, 2015.
Nigerian Postal Commission Bill, 2015.
Nigerian Railway Authority Bill, 2015.
Companies & Allied Matters Act (CAMA), Cap C20, LFN 2004 – (Amendment)
Investment and Securities Act (Amendment) 2007
Secured Transactions in Moveable Assets Bill
Investment and Securities Act
Independent Warehouse Regulatory Bill

On its own, this review wasn’t deemed sufficient for action to be taken. More needed to be done to demonstrate the feasibility and importance of the proposed reforms. A parallel piece of work was undertaken to evaluate the feasibility and quantify the economic impact of the proposed legislations.

The purpose of the feasibility was to analyse the ease, practicability and possibility (or likelihood) of successful accomplishment of the proposed legislations. This involves identifying issues and risks that may affect the passage of the recommended legislative initiatives and make recommendations to improve the possibilities of success.

On the economic impact assessment, the objective was to assess and determine the benefits of applying the legislations in four key dimensions: job creation, income generation, economic growth and impact on the poor and women.

Again, timing and credibility were the key factors governing this work. The review was led by Mr Opeyemi Agbaje, a leading Nigerian economic analyst. The final version of his report was made available on the 29th February 2016, within one month of the legislative review report.

The work can be criticised in terms of its methodological robustness. However, such criticism misses the point. This work wasn't concerned with 'proving' economic impact definitively. It was about demonstrating the economic relevance and importance of reform. More direction of travel than exact location, and hence whilst not perfect, it was certainly good enough in terms of galvanising political interest and coalescing wider stakeholder support.

This collective work was taken into the inaugural NASSBER dialogue event held on 21 March 2016 at the New Senate Building of the National Assembly. The work was largely validated and adopted as a 'working agenda' and 'vision' of change. The following month, in April 2016, NESG established the Secretariat to coordinate private sector commitments to the reform process, and achieved a commitment from the National Assembly to host the PSLO (albeit such was only finally actioned in May 2017).

The early work of NASSBER set a clear agenda for business environment reform in support of wider structural economic transformation; and a clear pathway to delivering on this agenda.

Accelerating progress in passing legislation

For reference purposes, the legislative process in Nigeria is depicted in Figure 6. A fuller description of each stage is given in Annex 2.

Figure 6: The legislative process in Nigeria



Whilst legislative progress can be demonstrated in certain other sectors and areas, historically across the previous seven parliaments since the 4th National Assembly convened in 1999, next to zero progress can be observed in passing critical business environment legislation. The level of frustration and mistrust endured, and is captured well in an article in the Leadership newspaper published on the 26th July 2017¹⁵, when this case research was underway, which reads:

¹⁵ Page 8: Osinbajo seeks end to executive-legislature brawl

[Pointing out that leadership in governance should be worth of emulation he [Acting President Yemi Osinbajo] said]: *“Whilst we speak of our legislative halls as hallowed chambers, our courts as temples of justice, and the executive villas as corridors of power, all suggestive of grand but isolated institutions, the reality for the majority of our peoples is the misery of the slums and the indignities of powerlessness. So, while we describe ourselves as Excellencies, distinguished and honourable, the vast majority of our people would in their most polite moments say that they see neither excellence nor much honour in their own lives”.*

From a history of inactivity, NASSBER’s challenge was to see critical reforms actually passed into law. To achieve this, it had to try to understand, and be responsive to the factors that had inhibited progress in the past. In short, it identified two critical factors as inhibitors of progress:

- Trust – the high degree of personalised politics referred to earlier in this case, meant that suspicion abounded when reforms were introduced for discussion. This combined with a lack of engagement and information meant that progress often stalled at various points in the legislative process.
- Quality – often bills were stalled reportedly due to their relatively poor quality, which afforded plenty of scope for ‘push back’ by those wary of motivations by those introducing the proposed bills and act amendments.

The opportunity for NASSBER to help tackle these two inhibitors lay primarily in improving private sector participation in the National Assembly’s Technical Advisory Committees (TACs). TACs are constituted when required to scrutinise proposed legislation. Through the TACs legal and sector specific expertise can be deployed to support the fine-tuning of Bills to enhance the quality of legislation. Further, the multi-stakeholder engagement has helped improve information and understanding, with the resulting increase in transparency and trust.

The general Terms of Reference of the TAC’s are:

- To review all the submissions made at the Public hearing;
- To research and analyse global best industry wide practices and their adaptation to the Nigerian environment;
- To consider the provisions of the Bill and make appropriate recommendations to retain, amend or expunge, where necessary; and
- To make any other recommendations that are necessary for the workability of the Bill when operational.

To date, NASSBER has supported a total of 13 TACs, making available more than 40 legal and sector experts investing more than 300 person days in total in the process. An insight into what this work has meant, and contributed in practice is offered in Box 1.

Box 1: Case Study: Establishing the Senate Joint Technical Committee on Transport (SJTC) – by Akin Ajibola and Nnanna Ude

Since independence, successive Nigerian governments have made huge investments in transport infrastructure, yet Nigeria still suffers a wide gap. This deficit has imposed huge costs on the economy.

Institutional reforms are required in the transport sector to address the challenges of governance and finance. The 8th National Assembly undertook this reform and the transport sector reform bills (identified by NASSBER as priority reform bills) were sponsored by members and referred to the relevant Standing Committees.

As is the convention, each bill had a separate Committee for its review, in recognition of the specific characteristics of each sector. The bills had also been drafted as stand-alone pieces of legislation, without reference to each other. However, these Bills all related to the transport industry and were guided by a common ethos, covering matters such as the separation of operational and regulatory remits, the unbundling of government's asset management and policy formulation roles, and the promotion of private sector participation. It was therefore crucial to their success that a consistent approach be taken in structuring these Bills. NASSBER noted the danger inherent in a piecemeal approach, so the Senate President constituted a Joint Senate Technical Committee on Transport Sector Reform Bills to ensure that they were considered as a whole. This joint committee co-opted three existing Senate Committees into one, for the purpose of all the transport sector bills. This was a complete departure from previous practice, where Bills would have been considered in isolation, leading to inconsistencies in approach to legislation and regulation.

The committee comprised a multidisciplinary panel with legal and technical expertise but, importantly, it also included broader stakeholder representation. This was drawn from both the public and the private sectors, including federal MDAs involved in different roles such as policy formulation, operational management and enforcement, as well as representation from the organised private sector, which included professional bodies and consumer organisations.

The Joint Technical Committee was able to identify the commonalities across the transport sector reform bills under consideration. It also successfully aligned the bills with the proposed structure for the National Transport Commission, with that agency's proposed role as a multi-sector regulator and a facilitator for intermodal interaction across the transport sub-sectors. This involved considerable re-drafting and amendments in the bills, a task which would have been almost impossible if they had been considered individually rather than as a group.

The benefits of this approach are clear: through the working of the Joint Technical Committee, not only are the individual transport sector Bills fit for purpose but they all fit within a broader development strategy for the sector as a whole, contributing to Nigeria's economic growth. Possibly even more significant, however, is the institutionalisation, through NASSBER, of an improvement to the legislative process, involving greater public-private interaction and a corresponding increase in the quality of the resulting laws. This precedent has already been duplicated in the House of Representatives and could also be readily adopted at State level.

In terms of progress to date, the following has been achieved as of October 2017:

Assented & Signed into Law

- Secured Transactions in Moveable Assets Act, 2017 (otherwise known as the Collateral Registry Act) – signed into law in May 2017;
- Credit Reporting Act, 2017 – also signed into law in May 2017; and

Harmonisation

- Public Procurement Act Amendment

Passed 3rd Reading (within the 13 priority bills)

- Federal Competition and Consumer Protection Bill, 2015 – awaiting Harmonisation.
- Roads Authority Bill
- Independent Warehouse Bill

Passed 3rd Reading (outside the 13 priority bills)

- Electronic Transaction Bill
- Bankruptcy & Insolvency Act

Progressed to 3rd Reading stage

- National Railway Bill
- Postal Service Act Amendment

In discussions with the Office of the Senate President, a number of other reforms were slated for approval soon after the summer. These include the National transport commission Bill-In Progress, the Companies and allied matters Act, the Investment and Securities Act, and the National Road Fund –Consideration for Passage (1 or 2 Clauses) Act.

It is hard to overstate the significance of progress being made here. It is unprecedented. Drawing on anecdotal evidence, discussions with key informants shed light on the extent to which many of these reforms have been languishing in the legislative process, getting nowhere. This is what they said:

- “The investment and securities Act has been ‘kicking’ around for nearly 30 years”;
- “The Road fund Bill has been around since 2002, but has been so sensitive that those with concerns have found ways of pushing it back. However, through NASSBER those people with concerns have been brought around the table, inputting, owning, understanding, all of which has reduced reaction and improved confidence in decision making”; and
- “The Competition Bill was introduced in 2003, and stayed in the National Assembly until 2007. It was thrown back in 2008. In 2009 the Bill failed. But within one year, NASSBER took these Bills through both Houses, which has never before happened in Nigeria.”

Empirical evidence showing the extent to which bills have languished in the legislative process over time and since the 4th National Assembly is presented in Annex 3.

Generating wider benefits from reform

As shown above, the pace and pattern of legislative reforms is highly significant. Of course, passing legislation is essential and necessary, but isn’t sufficient by itself to drive reform in the real economy. Many a challenge lies in issues of implementation and interpretation. But given the technical quality of the reforms, coupled with the multi-stakeholder engagement and input into the process, expectations of genuine impact are high; and arguably reasonable.

NASSBER, and ENABLE itself has conducted a range of ex-ante impact assessment projections. However, the complexity of the reforms, exacting detail of implementation arrangements and a host of other variables make long range estimates methodologically challenging. It will be important that agencies of Government do conduct proper regulatory impact assessments over time and going forward. For now, whether being methodologically good is good enough will be in the eye of the beholder. But NASSBER can point to the relevance and significance of impact from these reforms, as described below in relation to a number of reforms:

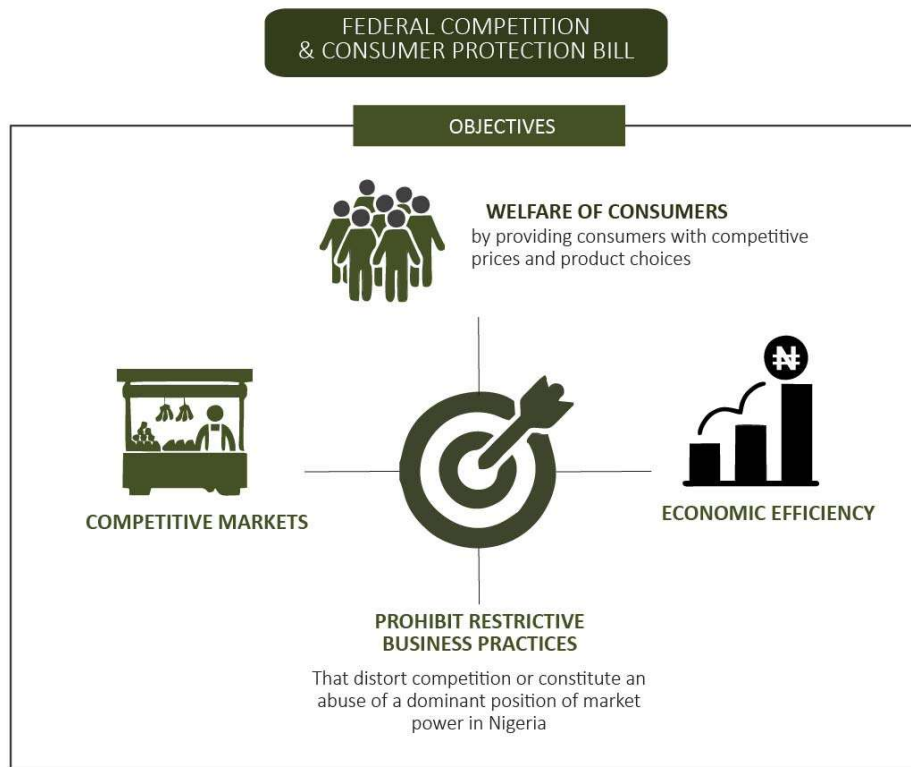
Bills related to competition and markets

The analytical work underpinning the reform and informing the new Act was based on an economic assessment in seven sectors with strategic economic importance, yet dominated by few firms:

- Dominant single firm: cement, sugar, cable television
- Two dominant firms: beer and soft drinks
- Few dominant firms: banking

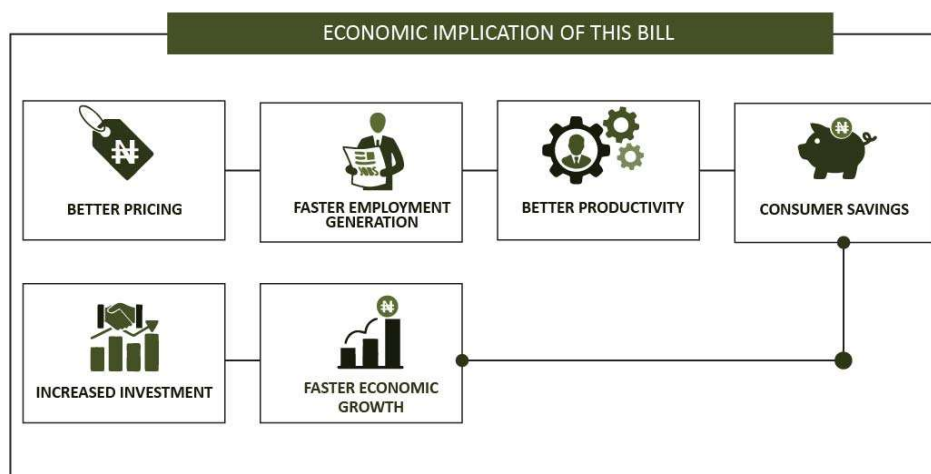
Analysis, more indicative than exhaustive, showed how this lack of competition had a number of pricing and efficiency impacts, which ultimately resulted in a bad deal for poor consumers. Punitive effects that the new Federal Competition and Consumer Protection Bill aims to alleviate are shown in Figure 7.

Figure 7: Defining the problem of anti-competitive behaviours in Nigeria



The economic implications of the proposed Bill are shown graphically in Figure 8.

Figure 8: Economic implications of the federal Competition and Consumer Protection Bill



Based on global research evidence, the NASSBER economic impact assessment report argued that the proposed enactment of a competition law in Nigeria may result in the following (order of) impacts:

- A 10% reduction in prices in uncompetitive sectors and a 1% economy-wide price reduction, both of which manifest as income effects, especially for poor households;
- The creation of an additional (circa) 320,000 jobs over a 5 year period, with average job creation of around 64,000 a year, the total income effect is estimated at an average of ₦148bn yearly; and ₦742bn over the full 5 year period; and
- A resultant reduction in poverty, through greater employment and lower prices may precipitate a circa 12% reduction in relative poverty in Nigeria over a 5 year period.

Bills related to access to finance

Access to finance is a major challenge to MSMEs in Nigeria, as it is in many countries. The Credit Reporting Act, 2017 for example will open credit facilities to a larger population of Nigerians through a consumer credit system, facilitate the production of effective credit data bases that can be leveraged as a risk assessment tool in determining the credit worthiness of individuals accessing credit through the country’s financial system, promote a fair and competitive credit reporting system, and set standards and conditions for the establishment, regulation and operations of Credit Bureaux.

The Secured Transaction in Moveable Assets Act 2017 is an attempt to further ease access to credit for SMEs through establishing a National Collateral Registry that will facilitate access to credit secured by movable assets. As shown in Figures 9 and 10, the Act will make more funds available for small businesses and in turn create more jobs and increase productivity.

Figure 9: Objective of the Secured Transaction in Moveable Assets Act

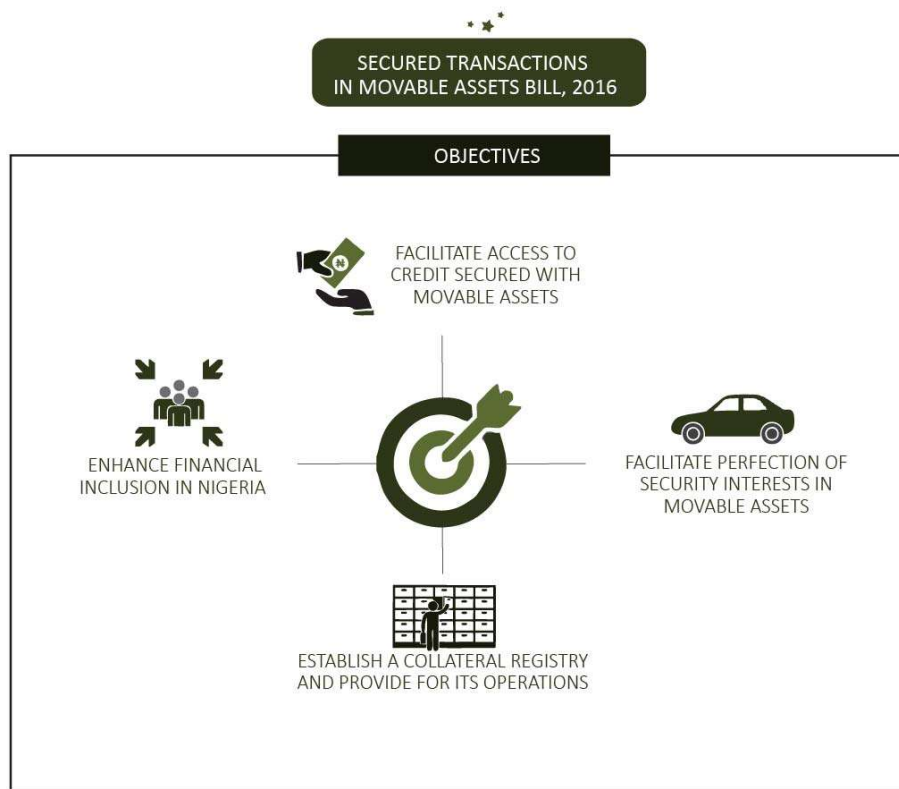
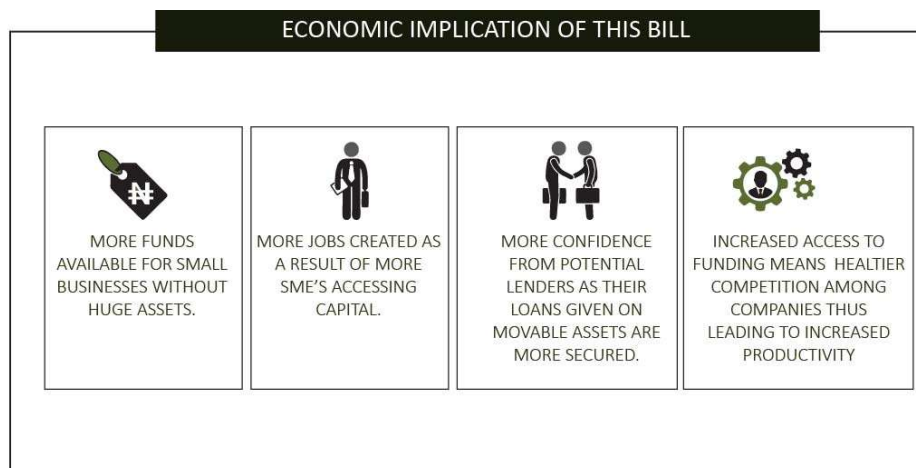


Figure 10: Economic implications of the Secured Transaction in Moveable Assets Act



In terms of impact it is projected that removing constraints to MSMEs’ access to finance could result in up to 50% more capital available to MSMEs as well as improvements in MSME productivity, employment, and income. The impact of increased capital could therefore lead to an average of around 1.6 million jobs yearly with income growing by an average of 5% per annum.

Bills related to infrastructure development

Nigeria suffers a substantial infrastructure deficit, which has severe negative implications for economic growth. Improvements in infrastructure will play a critical role in boosting the performance of the economy. While more infrastructure investment is expected to come from the government, the public purse is insufficient to reverse the trend, hence enabling

legislation is required to facilitate greater private participation in infrastructure development. The Leadership of the National Assembly with NASSBER's support and advice approached the infrastructure reform bills as a whole.

The main thrust of the identified transport infrastructure legislations, presented in Figure 11, is to create a governance framework that delineates the roles and responsibilities of different institutions to deal with policy, asset ownership/management, operations and regulations. This enables greater certainty and clarity for private sector investment in the development, operation and management of Nigeria's transport infrastructure.

Figure 11: Current infrastructure related bills moving through NASSBER

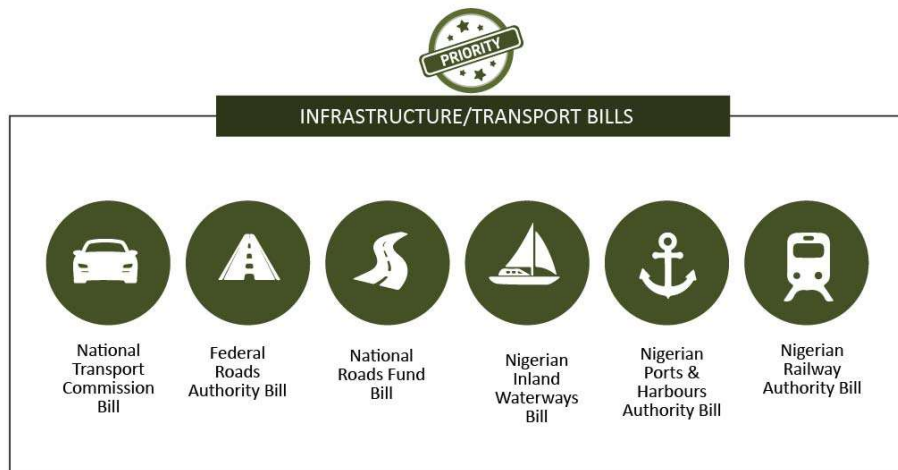
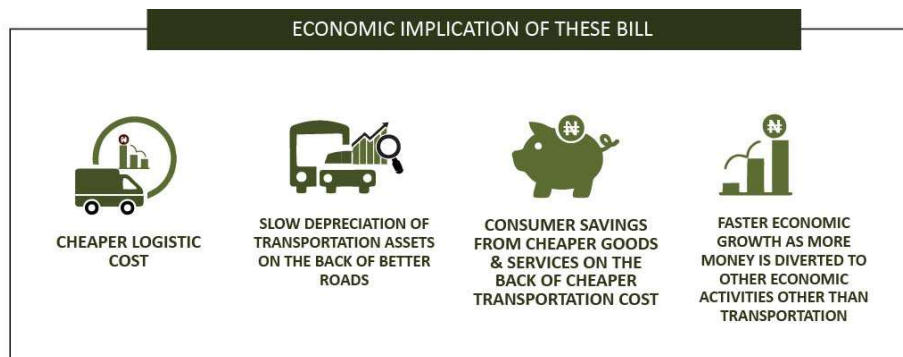


Figure 12: Economic implication of infrastructure related bills



The Nigerian Integrated Infrastructure Master Plan (NIIMP) assumes \$166bn total Investment in infrastructure, out of which 26% is expected in transportation, with the private sector contributing 48%. Wider evidence from IFC research indicates that a 1% increase in Infrastructure can produce a 0.08% increase in GDP and infrastructure investments can result in a 0.5 multiplier (ie 3-5% increase) in jobs. Therefore, if this investment is unlocked, an average of 87,384 new jobs in the sector over the next 5-year period is projected with income growth averaging 7%. These changes may contribute towards a 2.5% reduction in poverty rate and a significant positive impact on sectoral GDP.

CONCLUDING THOUGHTS

ENABLE is a good example of a development programme which is committed to innovation and to improving. It innovated through delivering an operational response to various DFID led research. It improved through learning and reacting from experience. ENABLE isn't perfect either in what it has done, how it has done it, or in what it has achieved. But it has tried to learn and improve, it has done many things well and has achieved some materially significant impacts, as evidenced by this case study.

When ENABLE opened its doors, the principal economic challenges facing Nigeria were summarised as:

- Structural economic transformation – incentivising investment and growth in sectors beyond oil and gas;
- Accelerating the passing of key legislation – overcoming 'trust' and 'quality' problems impeding the legislative process; and
- Widening the benefits of reform - through ensuring access and benefits to smaller businesses and poorer Nigerians.

Arguably, NASSBER has been instrumental in helping Nigerian stakeholders to respond to these challenges. More legislation is passing more quickly and through a process more inclusive of wider stakeholders. The significance of this cannot be overstated. It represents a real step forward for Nigeria, and most likely a significant step up the Doing Business rankings in 2018.

NASSBER is relatively new, and hence much progress has been made in a reasonably short space of time. Whether it can continue to deliver such gains beyond the period of support being provided by the ENABLE programme and beyond Nigeria's 2019 elections remains to be seen. But signs are positive. Structures have emerged organically, in response to stakeholder needs and willingness to engage; and this has evolved and expanded over time. Stakeholders report clear incentives driving their support and behaviour; incentives made all the more shaper through the reinforcing successes of NASSBER.

Looking ahead, for development practitioners, it is hoped that this case study of ENABLE and its NASSBER intervention will prove motivating and informing for those working hard to apply market systems thinking to new and different settings and challenges. More so, it is hoped that funders, such as DFID, renew their belief and redouble their efforts to invest in new research and thinking which can connect, inspire and inform development practitioners in their operational responses; the results of which can in turn feed back into research thinking and endeavour.

ANNEX I:
**MEMBERSHIP OF NASSBER'S STEERING AND TECHNICAL
COMMITTEES**

Members of the Steering Committee (current)

- Senator Baba Kaka Garbai – Chairman, Senate Committee on Rules & Business
- Honourable Orkey Jey Emmanuel – Chairman, House of Representatives Committee on Rules & Business
- Mr Kyari Bukar – Chairman, Nigerian Economic Summit Group
- Mr A.B Mahmood, SAN – President Nigerian Bar Association
- Dr Hakeem Baba Ahmed – Chief of Staff to the President of the Senate
- Honourable Jerry Manwe – Chief of Staff to the Speaker of the House of Representatives
- Dr Olisa Agbakoba, SAN
- Dr Doyin Salami
- Mrs Ibukun Awosika
- Mrs Ndidi Nwuneli

Members of the Technical Committee (current)

- Mr Laoye Jaiyeola – CEO, Nigerian Economic Summit Group
- Seni Adio – Vice Chairman, Nigerian Bar Association – Section on Business Law
- Mr Kingsley Amaku – SSA to the Senate President on Legislative Strategy (representing the Office of the Senate President)
- Mr Ben Ozeigbe – SA to the Speaker on Economic Affairs (representing Hon CID Maduabunam, Deputy Chief of Staff to the Speaker of the House of Representatives)
- Mr Nnanna Ude – Nigerian Economic Summit Group
- Mr Opeyemi Agbaje- Economist, RTC Advisory Limited

ANNEX 2:

DESCRIPTION OF STAGES IN THE LEGISLATIVE PROCESS

A synopsis of Nigeria's law making process

The Law making process is also known as the Bill Process. In a Presidential system of Government, the process of law making generally requires a long period of deliberation and consideration of many interests and implications of a Bill. A Bill generally passes through four stages, which include three readings before it is passed into law. However, there are certain instances where this procedure is not strictly followed.

Bill stages:

- Presentation and first reading;
- Second reading;
- Committee stage;
- Third Reading and Passage; and then,
- Assent

Presentation and first reading

The first step in passing a bill into law is usually by giving a notice of presentation.

- For a public or government bill; the Clerk, on receiving the draft from the Senate President or Speaker, must first publish it in the Official Gazette, and a copy must be sent to every member of the chamber in question.
- For a Private Member's Bill, the member sponsoring the bill must move, by motion, for leave to present the bill by sending a copy to the Clerk of the House. The member must also cause the bill to be published in at least two successive issues of the Official Gazette. A copy of the first issue must be sent to each member after its publication.

The introduction of a bill is the same as its First Reading. When the Bill is introduced, the Clerk of the House reads the short title and gives a brief statement and background on the Bill. The Rules and Business Committee then sets a date for its Second Reading.

Second reading

The second reading is the stage where the bill's general merits and principles are debated. If the bill is read the second time, the House is deemed to have approved the bill in principle. If on the other hand, the bill is defeated on the floor of the chambers at the second reading; that will be the end of the bill.

Note that when the Bill is read a second time, it is referred to a Standing Committee unless a decision is made to commit it to the Committee of the Whole House for consideration.

Committee stage

Following the second reading, bills are submitted to the relevant committees for further consideration and public hearings where necessary. The committee may approve the bill unaltered, amend it, rewrite it or even block it. However, the practice in Nigeria is that the committee should not kill a bill, but rather, report its findings and recommendations to the House for further action.

Report stage

When the Committee is done with the Bill, it presents its report to the House. If it is adopted, the Bill progresses to Third Reading.

Third reading

At the third reading, the member in charge of the bill reports to the House that the Committee of the Whole has considered the bill and passed it with or without amendment and moves a motion that “the bill be now read the third time.”

Note that when a bill originating in either of the Chambers has been read the third time, a Clean Copy of the bill signed by the Clerk, and endorsed by the Presiding Officer of the originating Chamber, shall be forwarded by its Clerk to the Clerk of the other Chamber, with a message that it desires its concurrence.

Harmonisation

- Where amendments proposed by the originating chamber are accepted by the other chamber, then the Clerk of the other chamber, retains the bill and sends a message to the originating chamber “that the Senate or House of Representatives, as the case may be, has agreed to the bill without amendments”
- Where however the other chamber:
 - does not agree with the originating chamber on the bill; or
 - agrees to the bill, but with its own amendments; a conference or harmonisation committee will be constituted comprising members of both chambers with the duty of reconciling differences on the bill and proposing a single position that would be adopted by the plenary of each Chamber.

After the recommendations of the conference committee are adopted, the bill then moves on to the assent stage.

Assent stage

Here, the Clerk of the National Assembly sends a copy of the “clean bill” to the President for assent.

If the President is satisfied with the bill, he gives his assent, but where he rejects or vetoes it, or does not communicate his assent to the bill within 30 days from the date the bill was sent to him, the National Assembly by a two-thirds majority vote can override the veto.

ANNEX 3:

PASSAGE OF BILLS FROM 4TH TO 8TH NATIONAL ASSEMBLY

8th National Assembly

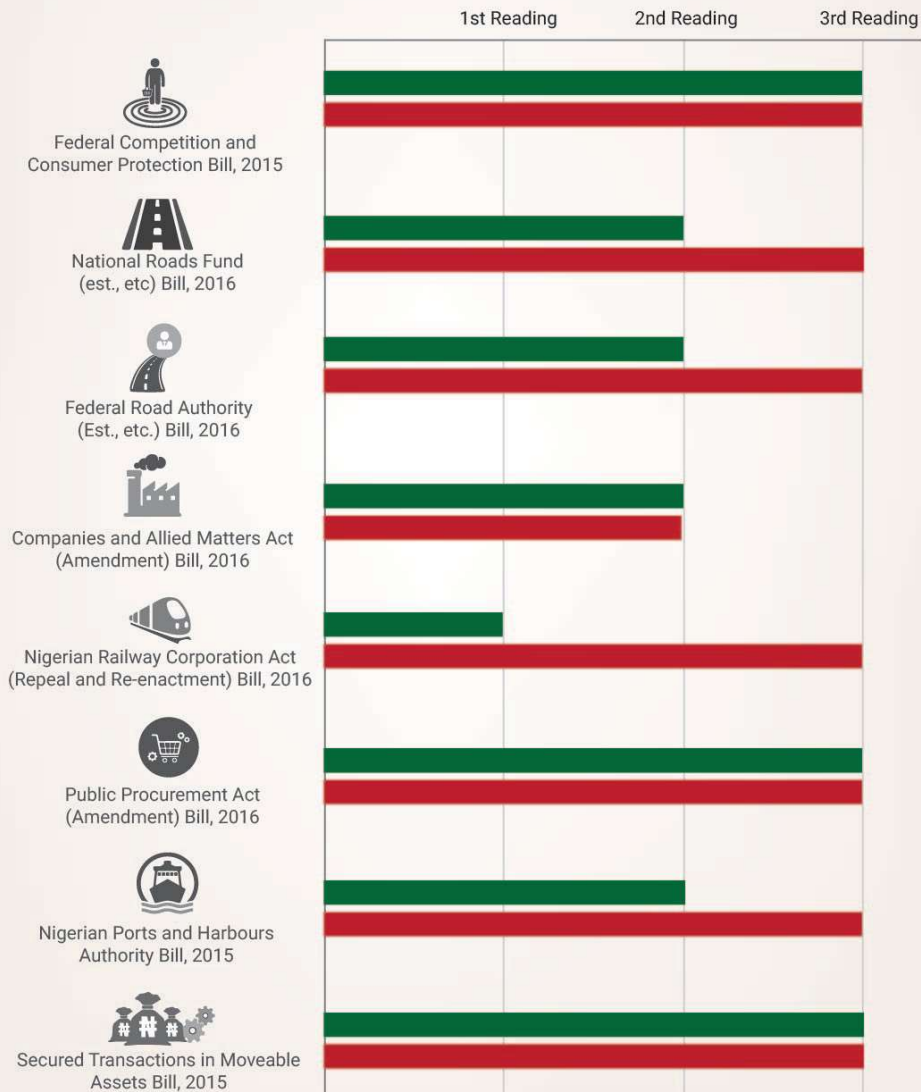


NASS BILLS PROGRESS TRACKER



How have selected bills progressed in the National Assembly since NASSBER intervened?

■ Progress in Senate ■ Progress in House of Representative



4th - 8th National Assembly

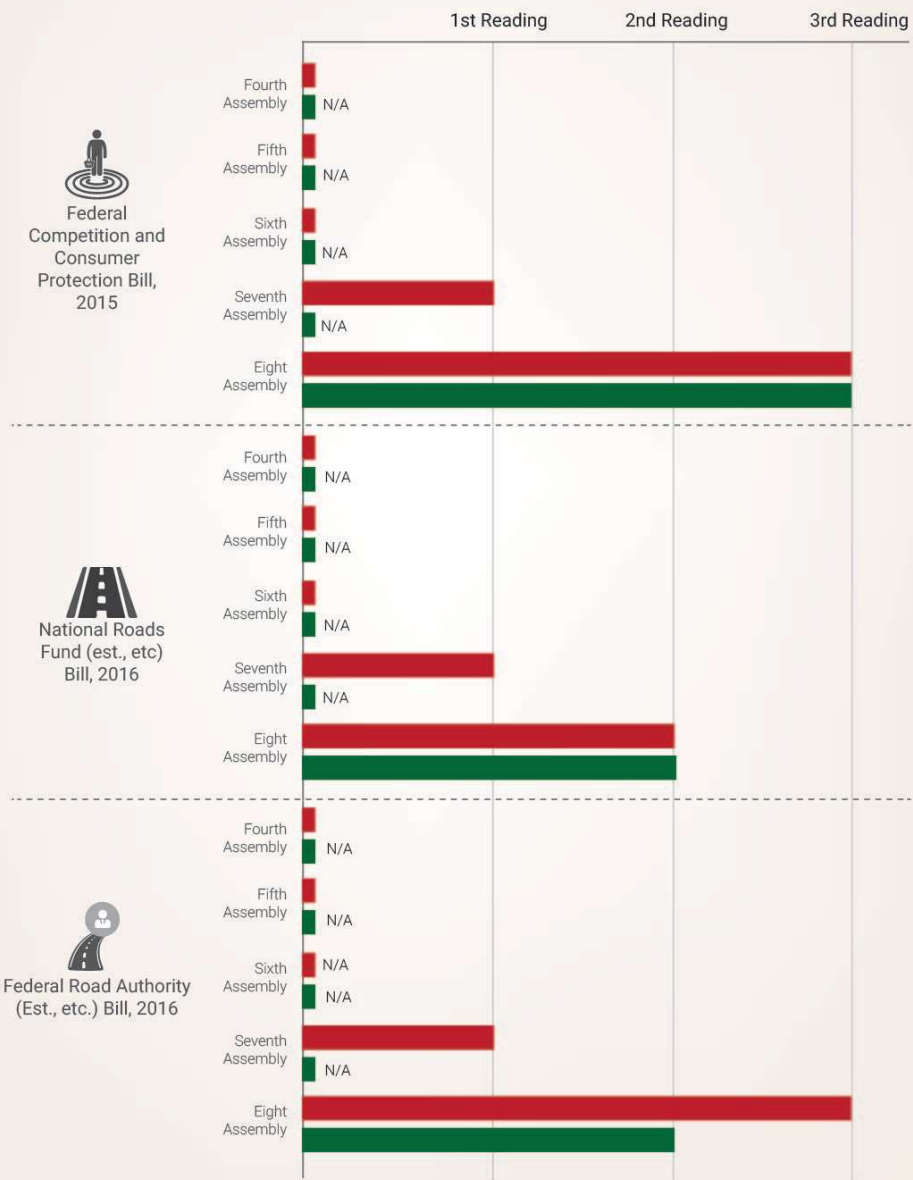


NASS BILLS PROGRESS TRACKER



How have selected bills progressed in the National Assembly since the 4th Assembly?

■ Progress in Senate ■ Progress in House of Representative



4th - 8th National Assembly

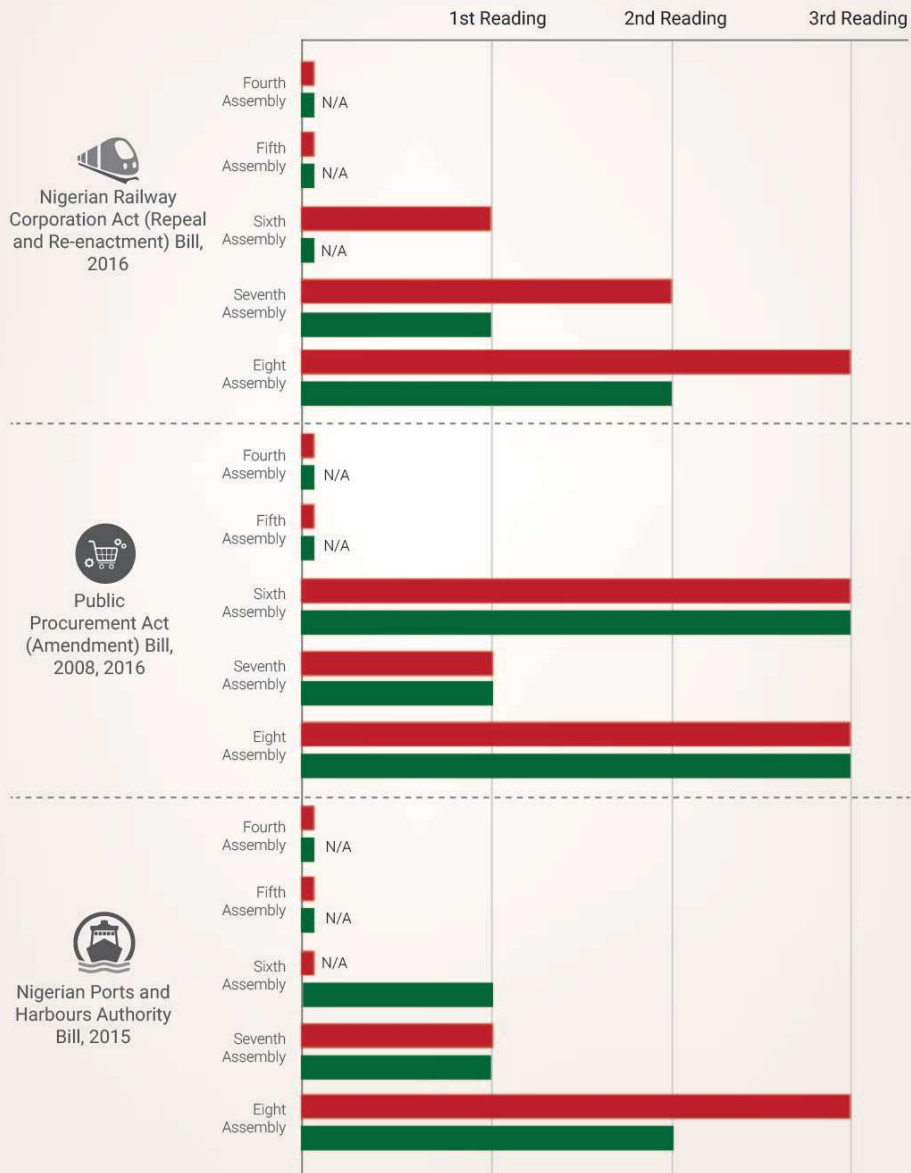


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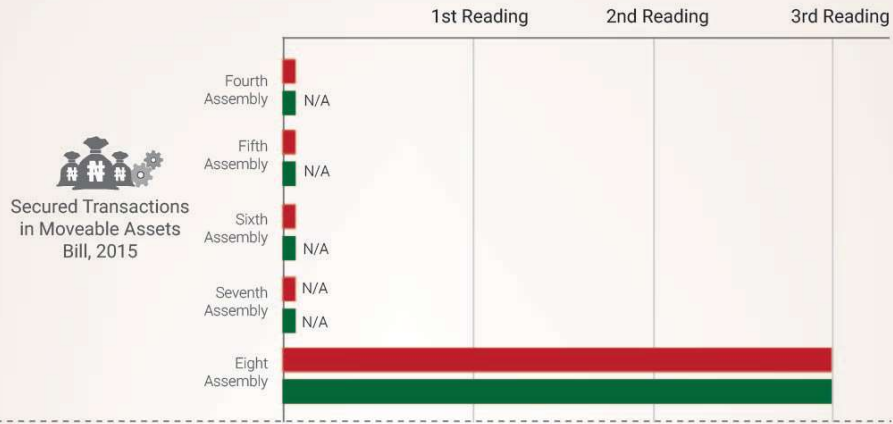


NASS BILLS PROGRESS TRACKER



How have selected bills progressed in the National Assembly since NASSBER intervened?

■ Progress in Senate ■ Progress in House of Representative



Secured Transactions
in Moveable Assets
Bill, 2015

ANNEX 4:

LIST OF KEY CASE INFORMANTS AND CONTRIBUTORS

List of key case informants and contributors

- Seni Adio, Vice-Chairman Section on Business Law, Nigerian Bar Association (NBA-SBL)
- Henry Agbonika, NASSBER Secretariat Team
- Chidozie Aja, ENABLE2 Consultant (Political Economy Analysis)
- Akin Ajibola, Principal Partner, Bola Ajibola & Co, NESG Consultant on Infrastructure
- Erefagha Allaputa, NASSBER Secretariat Team
- Kingsley Amaku, Senior Special Assistant to Senate President
- Nikola Babic, KRM Lead, ENABLE2
- Kevin Conroy, Team Leader ENABLE2
- Gareth Davies, Technical Director ENABLE2
- Laoye Jaiyeola, Chief Executive Officer, Nigerian Economic Summit Group (NESG)
- Jake Lomax, KRM Consultant, ENABLE2
- Umar Mohammed, Former Team Leader, GEMS3
- Edima Otu-Okon, ENABLE2 Consultant (Strategy & Communications Management)
- Professor Paul Idornigie SAN, Professor of Law, Nigerian Institute of Advanced Legal Studies (NIALS) -ENABLE 2 Consultant (Regulatory Review)
- Kevin Seely, Deputy Team Leader, ENABLE2
- Nnanna Ude, Staff Consultant to NESG, and Lead on Infrastructure Policy Commission