JIGAWA STATE OF NIGERIA

JIGAWA STATE LEGAL NOTICE NO. _____ OF 2026

JIGAWA STATE MARKET-ORIENTED COOPERATIVE DEVELOPMENT REGULATIONS, 2026

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IN EXERCISE of the powers conferred upon me by section 5(2) of the Constitution of the Federal Republic of Nigeria 1999 (as amended), the cooperative legislation applicable in Jigawa State, the Jigawa State Agricultural Transformation Agency Law, 2025, and all other powers enabling me in that behalf, I, MALLAM UMAR A. NAMADI, FCA, Governor of Jigawa State, hereby make the following Regulations—

PART I — PRELIMINARY

1. Citation and commencement

These Regulations may be cited as the Jigawa State Market-Oriented Cooperative Development Regulations, 2026, and shall come into force on the date on which they are signed by the Governor.

2. Interpretation

(1) In these Regulations, unless the context otherwise requires:

"AGROW" means the Nigeria Sustainable Agricultural Value-Chains for Growth Project;

"cooperative" means a cooperative society registered or recognised under applicable law;

"Director of Cooperatives" means the State officer exercising functions conferred by cooperative legislation;

"Framework" means the Jigawa State Market-Oriented Cooperative Support Framework (also cited as the Market-Oriented Cooperative Qualifying Framework);

"JATA" means the Jigawa Agricultural Transformation Agency;

"MCICT" means the Ministry of Commerce, Industries, Cooperatives and Tourism;

"Policy" means the Jigawa State Market-Oriented Cooperative Policy;

"PPIU" means the Participating Programme Implementation Unit responsible for a programme or project adopting the Policy and the Framework; and

"State" means Jigawa State.

(2) Expressions used in applicable cooperative or participating-programme instruments have the meanings assigned to them in those instruments, unless inconsistent with these Regulations.

3. Application and legal effect

(1) These Regulations apply to State executive MDAs, LGAs acting in cooperation with the State, PPIUs, and cooperative support programmes expressly implemented under the Policy and the Framework.

(2) Participation in any programme remains subject to its applicable financing agreement, approved project documents and intergovernmental or partnership arrangements. AGROW requirements apply only to AGROW-financed activities. Private cooperatives, off-takers and service providers are bound through lawful agreements, regulations and programme conditions.

(3) These Regulations are an administrative and policy instrument. They shall not be construed to amend or override the Constitution, any Law of the State House of Assembly, any valid Federal law, judicial power, cooperative bye-laws, statutory functions or existing contractual rights; create a criminal offence; impose a tax or levy; authorise borrowing or a guarantee; or permit expenditure without appropriation and lawful financial authority.

4. Adoption of the Policy and the Framework

(1) The Jigawa State Market-Oriented Cooperative Policy 2027–2032 and the Jigawa State Market-Oriented Cooperative Support Framework are adopted as the State's official policy and operational framework for market-oriented cooperative support, for use by any State, Federal, private-sector or development-partner programme.

(2) MCICT and JATA shall cause the Policy and the Framework to be published with these Regulations in accessible print and electronic formats and shall maintain consolidated versions reflecting any duly approved amendments.

(3) Any State, Federal, private-sector or development-partner programme may adopt the Policy and the Framework through its approved work plan, implementation manual, memorandum of understanding or financing instrument. The adopting instrument shall identify the accountable institution, the PPIU, eligible cooperative sectors, support windows, financing and procurement rules, safeguards, indicators and reporting channels. Programme-specific manuals prevail for their financed activities, subject to applicable law; AGROW manuals apply only to AGROW. A conflict identified by MCICT, JATA or a PPIU shall be referred to the Ministry of Justice for legal advice and to the relevant national coordination office or development partner where programme clarification or no-objection is required.

5. Policy objectives

State institutions implementing these Regulations shall pursue: democratic and accountable cooperative governance; commercially viable member enterprises; transparent and profitable market linkages; appropriate finance and private investment; value addition and reduced post-harvest losses; climate and environmental resilience; meaningful inclusion of women, youth, persons with disabilities and vulnerable farmers; reliable data and public accountability; and graduation from continuing grant dependence.

PART II — INSTITUTIONAL ARRANGEMENTS

6. Sector-wide and agricultural cooperative mandates

(1) MCICT is designated the sector-wide lead institution for cooperative policy, regulation, development and coordination of non-agricultural cooperatives, including commercial, industrial, artisan, service and tourism cooperatives. It shall maintain the central cooperative registry, facilitate trade, industrial and tourism market linkages and consolidate State-wide reporting.

(2) JATA is designated the lead technical coordinating institution for agricultural cooperatives only. It shall facilitate agricultural market and investment partnerships and link agricultural cooperatives to production, extension, irrigation, research, agribusiness and agricultural transformation programmes. JATA shall not exercise the general statutory or sector-wide functions of MCICT.

(3) The Director of Cooperatives within MCICT shall continue to exercise the cooperative registration, development, supervision, audit, inspection, inquiry, dispute-resolution and related functions conferred by law. For the avoidance of doubt, the registration and statutory supervision of all cooperative societies in the State, including agricultural cooperatives, remains vested in MCICT and the Director of Cooperatives, and nothing in these Regulations, the Policy or the Framework transfers or diminishes those functions. Each PPIU shall administer its respective programme in accordance with its approved mandate, staffing, financial management, procurement, safeguards and reporting procedures. JATA shall not assume the statutory functions of the Director of Cooperatives.

7. State Steering Committee

(1) There is established the Jigawa State Market-Oriented Cooperative Support Steering Committee, which shall provide strategic oversight, harmonise inter-agency priorities, review quarterly and annual performance, and recommend corrective and legislative measures.

(2) The Commissioner for Commerce, Industries, Cooperatives and Tourism shall chair the Committee, and the Commissioner responsible for Agriculture shall be co-chair for agricultural cooperative matters. MCICT shall serve as Secretary, and JATA shall serve as Co-Secretary for agricultural cooperative matters, providing the agricultural cooperative technical secretariat. The composition of the Committee is set out in the First Schedule.

(3) The Committee shall meet at least quarterly. A majority of its members, including either the chair or the co-chair, shall constitute a quorum. Decisions shall be reached by consensus where possible and otherwise by a majority of members present, with the chair having a casting vote; in the absence of the chair, the co-chair shall preside and, when presiding, shall have the casting vote, in particular on agricultural cooperative matters.

(4) The Committee shall not conduct procurement, approve individual payments, determine statutory cooperative disputes or interfere in cooperative elections. Individual investment approvals shall follow the competent project or State approval structure and documented thresholds.

8. Technical Working Group and Secretariat

(1) There is established a Technical Working Group chaired by the State Director of Cooperatives, with the Director-General of JATA as deputy chair for agricultural cooperatives. Relevant sector institutions may designate technical leads for non-

agricultural portfolios. It shall include technical representatives of the institutions listed in the First Schedule and such cooperative, financial, agribusiness, E&S, legal, digital and inclusion specialists as are required.

(2) The TWG shall coordinate mapping, calls, appraisal, due diligence, business-plan development, risk management, monitoring and institutional capacity. Evaluation members shall sign confidentiality and conflict-of-interest declarations and shall not score a matter in which they have an interest.

(3) MCICT shall provide the sector-wide Secretariat and JATA shall provide agricultural technical support, with adequate records, data security, grievance handling and reporting arrangements. The Secretariat shall issue written reasons for material administrative decisions and maintain an audit trail.

9. Local Government cooperative support desks

Each LGA shall, in cooperation with MCICT and, for agricultural cooperatives, JATA, designate a cooperative support desk or focal officer to facilitate outreach, records verification, member education, market coordination, inclusion, grievance referral and field monitoring. The desk shall not open unauthorised accounts, collect unofficial fees, deduct produce payments or assume the statutory powers of the Director of Cooperatives.

PART III — SUPPORT STANDARDS AND CONTROLS

10. Cooperative eligibility and member protection

(1) Public investment support shall be limited to cooperatives satisfying published legal, governance, financial, market, technical, E&S and inclusion requirements, as assessed through objective due diligence and scoring under the Framework.

(2) Registration shall not create an automatic entitlement to support. Emerging groups may receive formation and remediation services but shall not receive capital grants or financed assets until the prescribed investment conditions are satisfied.

(3) No official shall impose a membership list, cooperative leader, buyer or supplier outside the lawful and approved process. Cooperative membership and material business decisions shall remain voluntary and member-controlled. Members shall receive transparent records of produce, grades, prices, deductions, expenses and payments.

(4) Applicants shall disclose previous public support and shall not receive duplicate financing for the same cost, asset or verified result.

11. Market partnerships and support agreements

(1) Cooperative support shall be linked to a member-approved business plan and a credible market opportunity. Off-takers participating in publicly supported arrangements shall undergo proportionate commercial, financial, integrity and E&S due diligence.

(2) Every supported investment shall be governed by a written agreement stating eligible costs, counterpart contributions, milestones, verification, reporting, asset arrangements, E&S duties, grievance access, audit rights and remedies.

(3) Off-take arrangements shall disclose product specifications, volumes, pricing, weighing and grading, deductions, payment deadlines and dispute procedures. No public official shall compel a cooperative or member to accept undisclosed charges, unfair indebtedness or unreasonable exclusive supply.

12. Annual work plans, budgets and financial control

(1) MCICT, JATA within its agricultural mandate, and each PPIU shall prepare coordinated annual work plans and budgets for approval through the applicable State or project process. State expenditure shall be charged only to lawful appropriations and administered under treasury, public finance, procurement and audit requirements.

(2) No MDA or officer shall use these Regulations to establish an extra-budgetary fund, collect a levy, pledge State credit, issue a guarantee or incur an unfunded liability. Any proposal requiring legislation, appropriation or amendment of the budget shall be submitted through the competent process.

(3) Implementing institutions shall maintain segregation of duties, verified accounts, bank reconciliations, beneficiary and asset records, audit trails and retention of documents. Disbursements shall follow approved milestones and evidence, subject to any permitted advance and liquidation rules.

13. Procurement, assets and value for money

(1) Procurement shall comply with applicable State law and the approved development-partner and programme procedures applicable to each participating programme. Requirements shall not be tailored to favour a political interest, public official, cooperative officer or related supplier.

(2) Every financed asset shall be recorded with its owner, custodian, location, value, condition, permitted use, maintenance responsibility and restrictions on transfer or pledge. Publicly supported assets shall not be converted to private or political use.

(3) Cooperative-managed assets shall have transparent user charges, trained operators, maintenance arrangements and utilisation records. Disposal or change of use shall require the approvals specified by law and the support agreement.

14. Environmental and social compliance

(1) Every supported activity shall undergo proportionate E&S screening before financing, procurement, land access or implementation, and shall obtain the instruments, permits, consultations, disclosures and no-objections required by applicable law and the relevant participating programme.

(2) Implementing parties shall comply with requirements concerning land and livelihood impacts, labour, child and forced labour, occupational health and safety, community safety, pesticides, pollution, biodiversity, cultural heritage, security and incident reporting. Excluded or unacceptably high-risk activities shall not be supported.

(3) SEA/SH allegations shall be handled through confidential, survivor-centred referral by trained focal persons. Ordinary grievance committees shall not investigate such allegations, require confrontation or compel mediation.

15. Inclusion and accessibility

Annual plans shall include resourced measures and evidence-based targets for the participation, leadership and benefits of women, youth, persons with disabilities and other vulnerable groups. Services shall provide accessible communication and reasonable accommodation. Inclusion targets shall not be met by fictitious membership, exclusion of other eligible persons or reduction of commercial and fiduciary standards.

16. Data, registry and records

(1) MCICT shall maintain the central cooperative registry and JATA shall maintain an interoperable agricultural cooperative module, with appropriate links to PPIU systems and to the Jigawa State Farmer Data Registry maintained under the Common Data Framework for the Digital Farmer Registry.

(2) Personal and commercial data shall be processed for specified lawful purposes, minimised, secured and shared only under appropriate authority, consistent with the Nigeria Data Protection Act, 2023. Public reports shall use aggregated or anonymised information except where lawful disclosure of awards or public expenditure is required.

17. Grievance redress and non-retaliation

MCICT, JATA for agricultural cooperatives, each PPIU, participating LGAs and supported cooperatives shall maintain accessible grievance channels, including anonymous and offline options. Complaints shall be acknowledged and resolved within the standards set out in the Framework or the applicable participating-programme instruments. Unresolved matters shall be escalated to the competent statutory or project authority. No person shall be victimised for a good-faith complaint, audit cooperation or report of misconduct.

18. Monitoring, reporting and audit

(1) MCICT shall submit consolidated quarterly implementation reports to the Steering Committee and an annual performance report to the Governor, with copies to MANR, the Ministries responsible for Finance, Budget and Economic Planning, and Justice, and other relevant institutions. JATA shall submit agricultural cooperative reports to MCICT and the Steering Committee, and each PPIU shall submit programme reports through its approved channels.

(2) Reports shall disclose verified physical and financial progress, market and member outcomes, private finance, inclusion, asset performance, E&S compliance, grievances, audit actions and risks. An independent mid-term review and final evaluation shall be arranged within available approved resources.

(3) The Auditor-General, internal auditors, statutory cooperative authorities, independent verifiers and authorised project or development-partner representatives may exercise their lawful inspection and audit functions. Institutions and partners shall provide required records, subject to lawful confidentiality.

19. Corrective action and programme sanctions

(1) Where an implementing party breaches programme conditions, the competent institution may require a corrective action plan and, in accordance with the support agreement and applicable law, defer or suspend support, withhold payment, declare expenditure ineligible, terminate an agreement, recover funds or assets, or recommend exclusion from future support.

(2) Except where urgent action is necessary to protect life, public funds, assets, evidence or the environment, the affected party shall receive written reasons and a reasonable opportunity to respond. Urgent measures shall be documented and promptly reviewed.

(3) These Regulations do not authorise the cancellation of cooperative registration, surcharge, compulsory liquidation, criminal punishment or any other statutory sanction except by the officer and through the procedure empowered by law. Suspected crime or corruption shall be referred to the competent authority.

PART IV — FINAL PROVISIONS

20. Directives to MDAs and partners

All relevant State MDAs shall align their cooperative-related support with the Policy and the Framework, designate focal persons, share lawful information, avoid duplication and cooperate in verification and grievance resolution. Development partners and private organisations shall be encouraged to adopt compatible standards through agreements, without limiting their independent legal status.

21. Transitional and savings provisions

Existing cooperative registrations, member rights, audits, disputes, lawful agreements and programme approvals remain valid, subject to review under their governing instruments. Within ninety days of commencement, MCICT and JATA shall inventory ongoing agricultural and non-agricultural cooperative support within their respective mandates and recommend harmonisation, continuation, remediation or orderly closure. No transition shall interrupt lawful member payments or create a new unfunded liability.

22. Review and amendment

MCICT and JATA shall review these Regulations and the Framework annually within their respective sector-wide and agricultural mandates and recommend necessary amendments. These Regulations may be amended or revoked by subsequent Regulations made and gazetted in like manner. The Policy and the Framework may be amended through the same executive approval process, while programme-specific amendments remain subject to the approvals required by the relevant Federal authority or development partner.

23. Publication

The Secretary to the State Government, MCICT and JATA shall arrange the gazetting and publication of these Regulations and the adopted instruments and communicate them to all relevant MDAs, LGAs, cooperative organisations and implementation partners.

FIRST SCHEDULE — STEERING COMMITTEE COMPOSITION

[Regulation 7(2)]

1. Commissioner for Commerce, Industries, Cooperatives and Tourism — Chair.
2. Commissioner responsible for Agriculture — Co-chair for agricultural cooperative matters.
3. Permanent Secretary, MCICT — Secretary; Director-General, JATA — Member and Co-Secretary for agricultural cooperative matters (Agricultural Technical Secretary).
4. Representatives of the Ministries and agencies responsible for Finance; Budget and Economic Planning; Justice; Women Affairs and Social Development; Youth; Environment; Livestock Development; Local Government and Community Development; and Investment Promotion.
5. State Director of Cooperatives and coordinators of participating PPIUs — technical members.
6. One representative each of cooperative unions/apex bodies, private agribusiness/off-takers, financial institutions, women farmers, youth farmers and civil society, selected through a transparent process for a two-year term, renewable once.
7. Advisers on disability inclusion, E&S, climate, digital systems and statistics may be invited without voting rights.

SECOND SCHEDULE — MANDATORY MINIMUM SUPPORT STANDARDS

S/N	Area	Minimum standard
1	Member control	Verified voluntary membership, elected leadership, member resolution and transparent member payments
2	Market viability	Member-approved business plan, credible buyer or market strategy and realistic financial projections
3	Fiduciary integrity	Regulated account, dual authorisation, records, audit, procurement controls and conflict disclosure

S/N	Area	Minimum standard
4	Performance support	Published criteria, objective scoring, milestone verification and traceable payment
5	Assets	Registered ownership and custody, maintenance, utilisation and restrictions on private conversion
6	E&S	Screening, required instruments and permits, labour and community protection, incident procedures
7	Inclusion	Accessible services and monitored participation, leadership and benefits
8	Grievances	Accessible, confidential and non-retaliatory channels with timely escalation
9	Data	Lawful purpose, accurate records, security, privacy and controlled sharing
10	Sustainability	Recurrent-cost recovery, reserves or maintenance provisions, market continuity and graduation

THIRD SCHEDULE — INITIAL IMPLEMENTATION DIRECTIVES

S/N	Deadline from commencement	Required action
1	Within 30 days	Issue appointments, committee charters, institutional focal-person list and stakeholder communication plan
2	Within 60 days	Approve programme-neutral calls, scorecards and agreements; complete programme-specific alignment for each adopting programme, including AGROW where applicable
3	Within 90 days	Complete cooperative and ongoing-support mapping, baseline plan, risk register, GRM rollout and first annual work plan
4	Before first disbursement	Complete due diligence, E&S screening, off-taker verification, signed agreements and financial-control checks
5	Quarterly	Review verified progress, complaints, safeguards, audit actions and corrective measures
6	Annually	Publish a performance summary and present an audited or assured implementation report through the competent process

MADE at Dutse this 17th **day of** November **2026.**

MALLAM UMAR A. NAMADI, FCA

Governor, Jigawa State

EXPLANATORY NOTE

(This note does not form part of these Regulations.)

These Regulations establish the institutional and accountability framework for market-oriented cooperative development in Jigawa State. They adopt the Jigawa State Market-Oriented Cooperative Policy 2027–2032 and the Jigawa State Market-Oriented Cooperative Support Framework as standard State instruments that may be used by any State, Federal, private-sector or development-partner programme; designate the sector-wide mandate of the Ministry of Commerce, Industries, Cooperatives and Tourism and the agricultural cooperative mandate of the Jigawa Agricultural Transformation Agency; establish the State Steering Committee, the Technical Working Group and Local Government cooperative support desks; and prescribe minimum standards for eligibility, market partnerships, fiduciary control, procurement, environmental and social compliance, inclusion, data, grievance redress, monitoring and audit. The Regulations deliberately avoid creating offences, taxes, appropriations or powers beyond existing law and were validated at the State Stakeholder Validation Forum of 2–3 November 2026.

— END OF INSTRUMENT —