



E-Governance Unlocked:

**What Nigeria's 2024
Digital Economy Bill
Means For Businesses
And The Government.**

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**09 December
2025**

Introduction

The National Digital Economy and E-Governance Bill, 2024 (the “Bill”) is a major step toward building a stronger and more unified digital economy in Nigeria. The Bill was developed by the Federal Ministry of Communications, Innovation, and Digital Economy (FMoCIDE) to provide clear legal backing for digital transactions, electronic signatures, and e-governance. In simple terms, the Bill is designed to help Nigeria transition more rapidly toward digital systems for business and governance, making processes faster, safer, and more efficient.

The Bill was introduced in the Senate in July 2024 as Bill No. SB. 498. It has already passed its first reading and is currently undergoing further discussions and committee review. Lawmakers are expected to pass it before the end of the current legislative session. Although it is often referred to as the “2025 Bill” due to the ongoing deliberations this year, its official title remains the National Digital Economy and E-Governance Bill, 2024 (Draft).

Before now, Nigeria’s digital landscape has been governed by separate laws and policies such as the Cybercrimes Act (2015), the Nigeria Data Protection Act (2023), and the Nigeria Startup Act (2022). While these laws have driven progress in areas like cybersecurity and innovation, they do not work together under one unified framework. The new Bill seeks to bring everything under one roof by creating a single legal foundation for digital operations, helping to reduce bureaucracy and promote trust in online systems.

In addition, the Bill aligns with Nigeria’s broader National Digital Economy Strategy and the Federal Government’s Renewed Hope Agenda, while drawing from international best practices and harmonizing with standards set by the United Nations Commission on International Trade Law (UNCITRAL). This will also enable Nigeria to fully leverage the new opportunities created by the African Continental Free Trade Area (AfCFTA) Protocol on Digital Trade, ensuring the country is well-positioned in Africa’s growing digital economy.

Key Provisions Of The Bill

Some of the central elements of the Bill include:

1. Legal recognition of electronic transactions and documents

Part I of the Bill places digital forms on par with traditional paper-based records. This means that an email, electronic document, or digital form cannot be rejected simply because it is not in paper format. It also confirms that when the accuracy and accessibility of a digital record can be proven, it fulfills legal requirements for “written,” “original,” or “retained” documents. This provision eliminates uncertainty about whether electronic records are legally acceptable and brings Nigeria’s laws in line with international best practices.

2. Electronic Contracts and Signatures

Parts II and III of the Bill establish a clear legal framework for recognizing and validating contracts formed electronically. It specifies that an offer, acceptance, or declaration of intent made through electronic means such as emails, digital platforms, or online forms can constitute a legally binding agreement, provided that the communication demonstrates mutual consent and authenticity. This provision eliminates the long-standing ambiguity surrounding digital transactions and ensures that electronic records and signatures carry the same legal weight as traditional paper-based contracts.

Furthermore, the Bill outlines acceptable standards for electronic signatures, including advanced or secure e-signature systems that can reliably identify the signatory and confirm the integrity of the signed document. By doing so, it not only facilitates seamless business and government transactions but also enhances trust, reduces administrative costs, and supports Nigeria’s transition toward a fully digital economy.

3. Electronic Time Stamps

Part IV of the Bill officially recognizes electronic time stamps, digital marks that show exactly when a document was created or sent as valid legal proof. This means that a time stamp can now be used in court or in business to confirm when an electronic record was made or shared. To ensure accuracy, all time stamps must follow international Coordinated Universal Time (UTC) standards. This provision helps build trust in digital transactions by making electronic evidence reliable and verifiable.



4. Electronic Transferable Records

Part V of the Bill introduces a robust legal framework for managing key trade and commercial documents such as bills of lading, warehouse receipts, promissory notes, and other transferable instruments in electronic form. It sets out clear rules for how these records can be created, owned, transferred, endorsed, or amended, ensuring that their digital equivalents carry the same legal weight as paper documents.

Importantly, the Bill recognizes the cross-border validity of such records, aligning Nigeria's framework with the UNCITRAL Model Law on Electronic Transferable Records (MLETR, 2017), which promotes international harmonization and facilitates global trade.

In practical terms, this means Nigerian businesses can participate more confidently in digital trade and logistics under the African Continental Free Trade Area (AfCFTA). This development reduces paperwork, minimizes fraud, and accelerates logistics and trade finance processes, making the movement of goods and payments faster, safer, and globally recognized.

5. Electronic Contracts for the Carriage of Goods

Part VI of the Bill accords full legal recognition to electronic communications and documents used in contracts for the carriage of goods. In practical terms, this means that all actions traditionally executed in writing, such as issuing receipts, confirming loading, declaring the value of goods, providing delivery instructions, or transferring rights in goods, can now be validly carried out through data messages, including emails, e-documents, and other verified digital records.

This provision modernizes Nigeria's commercial and logistics framework by ensuring that electronic documentation carries the same legal force as paper-based records. It paves the way for paperless trade, faster and more transparent logistics operations, and seamless alignment with global e-commerce and digital trade standards. Ultimately, it enhances efficiency across supply chains, reduces administrative burdens, and strengthens Nigeria's competitiveness in global trade.



6. Consumer Protection and Online Dispute Resolution

Part VII of the Bill sets clear rules for transparency and fairness. Digital service providers must clearly state their identity, terms of sale, and how they use customer data. Consumers are given specific rights such as the ability to unsubscribe from unsolicited messages, correct errors before completing a transaction, and cancel contracts under certain conditions. The Bill also requires the creation of cyber-insurance frameworks (regulated by the National Insurance Commission) and the establishment of Online Dispute Resolution (ODR) systems in partnership with the Federal Competition and Consumer Protection Commission (FCCPC). These mechanisms will make it easier for consumers to resolve complaints and recover losses from online transactions without lengthy and costly court proceedings.

7. Digital Government and E-Governance

Parts VIII to XI of the Bill focus on driving the complete digital transformation of government operations in Nigeria. It authorizes ministries, departments, and agencies to conduct official business electronically, including licensing, payments, and record management. Each government institution will be required to establish an ICT unit under the supervision of the regulatory agency, carry out annual digital-readiness assessments, and ensure that public officers meet minimum digital literacy standards. The Bill also emphasizes accessibility and inclusion, requiring that digital government platforms be easy to use, available in multiple languages, and responsive to the needs of persons with disabilities. Collectively, these measures are designed to establish a cohesive and interoperable e-government framework that promotes transparency, enhances administrative efficiency, and significantly improves the quality and accessibility of public service delivery across the country.



8. Institutional and Enforcement Provisions

The Bill designates the National Information Technology Development Agency (NITDA) as the main regulatory authority responsible for enforcing its provisions and overseeing digital governance activities. NITDA is empowered to issue subsidiary regulations, monitor compliance, and ensure adherence to the rules guiding Nigeria's digital economy. Section 62 of the Bill provides for penalties ranging from ₦1 million to ₦3 million for individuals and ₦10 million to

₦30 million for corporate bodies that fail to comply with regulatory directives. Furthermore, the Bill includes a supremacy clause, stipulating that where any conflict arises between this Bill and another law on matters relating to the digital economy or e-governance, the provisions of this Bill shall prevail. Through these measures, the Bill seeks to establish a clear and enforceable legal framework that strengthens accountability and supports Nigeria's transition to a secure and efficient digital economy.

What This Means For Businesses And Government



FOR BUSINESSES

For the private sector, particularly startups and SMEs, the Bill offers clarity and predictability in digital commerce. With legally recognized electronic contracts, signatures, and records, businesses can confidently conduct transactions, execute agreements, and maintain regulatory compliance electronically. This reduces operational costs, eliminates inefficiencies tied to physical documentation, and supports innovation in fintech, logistics, and e-commerce. Moreover, the regulatory certainty created by the Bill enhances investor confidence, positioning Nigeria as an attractive hub for digital trade, cross-border services, and data-driven industries. In effect, it aligns Nigeria's business environment with international digital trade standards.



FOR GOVERNMENT AND THE PUBLIC SECTOR

For government institutions, the Bill represents a paradigm shift in governance and accountability. By digitizing processes, the public sector can streamline administrative functions, eliminate duplication of work, and reduce the opportunities for bureaucratic bottlenecks. Automation of workflows and electronic document management also paves the way for greater inter-agency coordination and transparency. Over time, these efficiencies can generate significant cost savings, enhance citizen satisfaction, and restore public confidence in government institutions.

Implementation Challenges And Considerations

Despite its promise, successful implementation will require strategic coordination, investment, and cultural adaptation.

1. Institutional Coordination

The success of the Bill depends heavily on the ability of multiple agencies, including the National Information Technology Development Agency (NITDA), the Federal Ministry of Communications, Innovation and Digital Economy, and sector regulators, to harmonize standards and avoid jurisdictional overlap. A unified implementation framework will be critical to achieving coherence and accountability.

2. Digital Infrastructure and Inclusion

E-governance can only succeed when citizens have access to the necessary digital infrastructure. Nigeria must address infrastructure gaps such as limited broadband penetration, unreliable electricity, and the affordability of digital devices. Equally vital are nationwide digital literacy programs to ensure that citizens can meaningfully participate in the digital economy.

3. Cybersecurity and Data Protection

As transactions and records move online, the risks associated with cyberattacks, data breaches, and identity theft will rise. The Bill's interplay with the Nigeria Data Protection Act (NDPA) 2023 means that both private and public entities must adopt robust security and privacy frameworks. Establishing clear accountability and breach-reporting mechanisms will be key to maintaining trust.

4. Change Management and Institutional Culture

Transitioning from paper-based systems to digital governance is as much a cultural transformation as it is a technological one. Public servants and businesses must adapt to new tools, processes, and accountability structures. This will require leadership commitment, training, and sustained stakeholder engagement to build confidence and user trust.



Opportunities And Path Forward

- A. Companies that invest early in digital-ready processes and compliance stand to gain a competitive edge.
- B. Legal and compliance advisors will play a critical role in ensuring contracts, records, and operations comply with the new standard, and help clients position securely for this digital future.
- C. For the Bill to deliver, stakeholder engagement, capacity building, and cross-sector collaboration matter. As other reform efforts show (e.g., inclusive digital governance), having the law is not enough; the ecosystem must adapt.

Conclusion

The National Digital Economy and E-Governance Bill, 2024, represents a bold and forward-looking step toward modernizing Nigeria's legal and institutional approach to the digital era. By recognizing electronic transactions, signatures, and records as legally valid, and by enabling full-scale digital governance, the Bill lays the groundwork for a transparent, efficient, and technology-driven public sector.

Beyond simplifying business processes, the Bill also strengthens consumer protection, promotes cross-border digital trade, and ensures that citizens can access government services conveniently and inclusively.

Once enacted, the Bill is expected to unify the country's digital regulations under one coherent framework, bridging the gap between innovation and governance, and positioning Nigeria as a leading digital economy in Africa.

For businesses and government alike, the question now is not simply what the Bill provides, but how it is implemented. Strong compliance frameworks, institutional capacity, and inclusive access will determine whether Nigeria can truly unlock the full potential of its digital future.

About Stren & Blan Partners

Stren and Blan Partners is a world-class ingenious law firm with a beautiful blend of the brightest minds and well-rounded individuals championed with sole responsibilities of providing solutions to business problems and equally finding answers to the questions of our clients. We are a team always guided by our professional ethics. Also, honesty and transparency have been our watchwords in

practice.

Stren & Blan Partners is a full-service commercial Law Firm that provides legal services to diverse local and multinational corporations. We have developed a clear vision for anticipating our clients' business needs and surpassing their expectations, and we do this with an uncompromising commitment to Client service and legal excellence.

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