

## **An Appraisal of Economic Reforms in Nigeria**

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### **ABSTRACT**

Reforms, especially in Nigeria's economic sector had always been an integral aspect of Nigeria's political economy since independence in 1960. From time to time, the way and manner in which the business of the State is conducted as well as the benefits accruing to citizens in the process have had to undergo reviews depending on the exigencies of the time. At several occasions, some of the reform policies implemented included the deregulation of interest rates, exchange rate and entry into banking business. Other measures implemented included, the establishment of the Nigeria Deposit Insurance Corporation, strengthening of the regulatory and supervisory institutions, an upward review of capital adequacy standards, capital market deregulation and introduction of indirect monetary policy instruments. Nevertheless, a peculiar feature of past reform programs in Nigeria is the associated International Monetary Fund /World Bank external influence and directive, inconsistency in policy implementation and corruption. The thrust of this paper therefore is to illuminate the current reform efforts in Nigeria in a bid to demonstrate its home-grown character, its prospects as well as its challenges.

Keywords: Service Recovery, Perceived Justice, Involvement, Subculture

## INTRODUCTION

Nigeria ushered in a civilian administration in May 1999 amidst turbulent social and economic condition, resulting from decades of military dictatorship. The new administration immediately focused on creating a new social and economic order that would promote sustainable development and reduce the level of poverty. The aim has been to enthrone good governance, accountability and transparency and the reduction of the level of corruption. These have been at the core of the current reform process that this paper intends to appraise.

Prior the return to civilian rule in 1999, the morale of Nigerians was at the lowest ebb as a result of total decay of infrastructure, malfunctioning public utilities, high level of corruption, general waste, public pension collapse, inefficient State enterprises, soaring inflation, unemployment and a dissatisfied citizenry. Nigerians had almost lost confidence in the government and faith in their country. At the inauguration of the new civilian administration on May 29, 1999, President Olusegun Obasanjo stated, among others, as follows: “Our infrastructure –National Electric Power Authority (NEPA), Nigeria Telecommunication Limited (NITEL), Roads, Railways, Education, Housing and other Social Services were allowed to decay and collapse; ....., the entire Nigerian scene is very bleak indeed. One of the immediate acts of this administration will be to implement quickly and decisively, measures for the reforms and the difficult decisions and hard work required to put the country back on the path of development and growth and restore confidence in governance.... , On my part, I will give the forthright, purposeful, committed, honest and transparent leadership that the situation demands.” The president speech clearly justified the need for reforms to redress all the distortion in the Nigeria economy.

Economic reforms are the different macroeconomic and microeconomic policies designed by the government to redress the distortion in the economy of any nation. It is important to mention that Economic reform is not peculiar to Nigeria alone. Almost all countries world over have undertaken different forms of economic reforms at one time of the other. The contents and strategy of reforms have varied from country to country dependency on the circumstance of each country (Kwaneshie, 2005).

The current trends of economic reforms world wide takes root from the neo-classical economic postulations. Neo-classical economics assumed that a country economy should open, with a competitive market; the firms are expected to earn a profit without any external subsidy or protection. World Bank and International Monetary Fund relying on the Neo-classical economics theory advocated that governments in developing and transition economies should cut subsidies, liberalize prices, and privatized State Owned Enterprises (SOE). In the United States, where the doctrine of laissez-faire market economy of monetarism was reborn, it was never applied in a strict sense. However, the born-again market ideology, under the name of neo-liberalism, circulated rapidly to other parts of world. The Nigerian economic reform is in line Neo-classical economics as advocated by the World Bank and International Monetary Fund.

According to Essien (2005), Economic Reform can be classified into first generation and second-generation reforms. The first –generation reforms are geared towards opening the economy to foreign competition, giving market forces the leading role in a locally resources and reducing the public sector’s role in productive activities. The second generation reform, on the other hand, aimed at a complete transformation of the role of the state and the setting up of government institutions that will guarantee the rule of law, while supporting private sector initiatives and activities.

Gunde R. (2007) quoting Professor Lin said the economic reform as been dictated by World Bank and IMF may be suitable for market economies but it may not be for developing and transition economies and indeed African countries. Many developing countries actively implemented market-oriented economic reform programmes espoused by the World Bank and IMF. Evidence in these countries has revealed that the reforms have not recorded significant successes. Baden, (1997) and Obadan (2003) observed that the countries witnessed worsening income distribution, increased poverty and conditions of living deteriorated to intolerable levels. Similarly, the economic reforms created the viability problem and the failure of State Owned Enterprises (SOE) reforms in China, Latin America, former Soviet Union and the countries in Eastern Europe. There were also the problems of social burden, retrenchment, inequalities in income and outbreak of the international debt crisis. In line with the dictates of the developed countries, developing countries create many companies that become moribund and economic performance is usually poor.

## **HISTORICAL BACKGROUND TO ECONOMIC REFORMS IN NIGERIA**

Several economic reforms have been orchestrated by successive regimes in Nigeria, although most of them were externally driven. Beginning with the deliberate injection of foreign capital by the Obasanjo military regime which culminated in the huge debt burden several years after, the civilian imposed austerity measure during the second republic and the elaborate Structural Adjustment Program (SAP) which kicked off in 1986. The history of Nigeria is replete with a plethora of economic reform policies.

Although the policy planks of SAP in Nigeria were the prototype prescriptions of the Bretton Woods institutions, the program was sold to Nigerians by government as Nigeria's alternative to IMF loan-based adjustment (Mimiko, 1995). The introduction of the program was on the heels of the rejection of IMF loan package with its conditionalities, a decision that reflected the consensus of a nationwide debate. The major financial sector reform policies implemented were deregulation of interest rates, exchange rate and entry into banking business (*ibid*). Other measures implemented included, establishment of Nigeria Deposit Insurance Corporation, strengthening the regulatory and supervisory institutions, upward review of capital adequacy standards, capital market deregulation and introduction of indirect monetary policy instruments (*ibid*).

A peculiar feature of the reform program in Nigeria is the associated inconsistency in policy implementation (CBN, 2000). The reform of the foreign exchange market started in 1986 with the dismantling of exchange controls and establishment of a market-based autonomous foreign exchange market (*ibid*). *Bureau de change* was allowed to operate from 1988. However a fixed official exchange rate has continued to exist alongside the autonomous market. In 1994 the gradual market-based depreciation in the official exchange rate was truncated by a sharp devaluation in a bid to close the widening gap between the official and the autonomous exchange rate. Unsatisfied with the observed further widening of the gap between the two exchange rates, government outlawed the autonomous foreign exchange market and reintroduced exchange controls in 1994. But after a full year of exchange controls, the autonomous market was brought back in 1995 to co-exist with the fixed official exchange rate (*ibid*).

A similar pattern of policy reversals applies to the reform of interest rates. First introduced in 1987, the market-determined interest rates ruled until 1991 when interest rates were capped. But after only a year of controls, market forces were permitted once more to determine all interest rates in 1992 and 1993. Since 1994, the pre-reform policy of controls has been retained (Ndebbio, 1995)

However, the return to democracy in 1999 signaled the dawn of a new set of economic reform agenda viz:

- National Economic Empowerment and Development Strategy (NEEDS);
- State Economic Empowerment and Development Strategy (SEEDS);
- Local Economic Empowerment and Development Strategy (LEEDS);
- Small and Medium Scale Enterprises development agency of Nigeria (SMEDAN) and;
- National Agency for Poverty Eradication Project (NAPEP)

### **THE ECONOMIC REFORMS IN PERSPECTIVE**

This paper will discuss the on-going reforms. Its appraisal will however center on NEEDS because it forms the core of the current reform agenda.

The National Economic Empowerment Development Strategy (NEEDS) was instituted by the Government of President Olusegun Obasanjo in 2003, designed to address the structural and institutional weaknesses of the economy, tackle corruption and overhaul public expenditure management. These policies were encapsulated in an all-embracing home-grown program known as the National Economic Empowerment and Development Strategy (NEEDS).

The National Economic Empowerment Development Strategy (NEEDS) is a development planning instrument and framework in Nigeria. NEEDS is a medium-term strategy realisable between 2003 and 2007. The reform is derived from the urgent requirement for value orientation, the objective of which is to sound the message clearly, that it is not business as usual. Therefore, the bedrock of NEEDS is its vision of a Nigeria with a new set of values and principles, which will facilitate the achievements of national goals of wealth creation, employment generation and poverty reduction (Amadi & Ogwo, 2004; Sheidu, 2004). Since the achievement of these national goals depends on a sound macroeconomic framework, NEEDS has fashioned a reform agenda with emphasis on strengthening the macroeconomic environment, and strengthening the growth agents within the system (*ibid*).

According to the National Planning Commission (2004) the specific reform programmes in NEEDS include Government and institutional reforms which entails:

- Achieving macroeconomic stability;

- Improving public expenditure management;
- Promoting good governance and institutional strengthening;
- Tackling corruption and improving transparency; and
- Pursuing privatization and liberalization reforms.

NEEDS also specifies private sector reforms which will address issues such as security and rule of law; infrastructure; finance; sectoral strategies; privatization and liberalization; and trade and regional integration (ibid). It also entails a Human Development Agenda or Social Charter, which will focus on health, education, integrated rural development, housing development, employment and youth development, safety nets, as well as geopolitical balance (ibid). Finally, NEEDS specifies its financial and plan implementation strategies (ibid).

Though, NEEDS is a medium-term economic reform programme, its formulation has been made consistent with both short-term realities and long-term imperatives, that derive from the country's long-term goals of poverty reduction, wealth creation, employment generation and value reorientation.

Specifically, the Federal Government ensured that the NEEDS documents covered the following areas requiring reforms.

The key areas are:

### 1. Anti Corruption

To pursue its anti-corruption drive, the government has established regulatory agencies such as the Independent Corrupt Practices and other Related Offences Commission (ICPC) in 2000 and the Economic and Financial Crimes Commission (EFCC) in 2002 to combat corruption. It has also strengthened the hitherto docile Code of Conduct Bureau. This is aimed at re-organizing the machinery of governance to achieve higher levels of competence, transparency and accountability.

### 2. Economic

The economic reforms is hinged on- National Economic Empowerment and Development Strategy (NEEDS); State Economic Empowerment and Development Strategy (SEEDS); Local Economic Empowerment and Development Strategy (LEEDS); Small and Medium Scale Enterprises development agency of Nigeria (SMEDAN) and National Agency for Poverty Eradication Project (NAPEP)

### 3. Financial

The financial reforms revolve around debt management and the consolidation of the Banking and financial institutions.

### 4. Privatization

This is anchored on the Bureau for Public Enterprises that is saddled with the responsibilities of privatizing government enterprises such as Nigeria Telecommunications Limited (NITEL), National Electric Power Authority (NEPA) etc. This is to implement fundamental economic restructuring which includes divesting government interests in key companies and parastatals. It also includes the enhancing of the capacity of the private sector as the engine of growth of the national economy as well as the deregulation of the downstream sector of the oil industry.

### 5. Public Sector

The reforms in the public sector are focused on the Monetization of the fringe benefits of workers and a new (contributory) pension scheme that is aimed towards a better output of workers in the civil service.

### 6. Service Delivery

New machinery is also being put in place to facilitate better service delivery to Nigerians. It is aimed at re-engineering the social system, including the inculcation of new value systems. It emphasizes among other things, a restructured: Power sector; Air transport sector; Port services; Customs services; Pension scheme; and Tax system.

In addition to the different measures packaged in NEEDS document, the document made provision for safety net and programme to protect the rural and urban poor, people living with HIV/AIDS, women, widows and widowers, and victim of ethnic violence, crime, unemployment. For example, Table 1 shows targeted instrument for protecting vulnerable groups such as the rural poor, urban poor, women, youth, children and rural communities as contained in the NEEDS document.

At the level of State Governments, the SEEDS (State Economic Empowerment and Development Strategy) are being developed to compliment NEEDS (NPC, 2004). The

state governments have been producing SEEDS documents that defines policy targets in areas such as primary health care, basic education, etc. and provides a reasoned and fully costed strategy of how they will be achieved. As much as possible, a participatory process which involves the state assembly, the State Executive Council, the private sector and people across the state have been involved in developing the SEEDS. Also, the SEEDS document is published and made widely available in the form of a political commitment from the governor to the people. Once this is in place, the state government presents a coherent fiscal strategy, and sets budgets that are a reliable guide to actual spending. Such budgets must demonstrate a clear link between resource allocations and the poverty reduction strategies defined in SEEDS. State governments also have to set realistic budgets for IGR, VAT and statutory allocations based on historical collection patterns and FG indications; loans and grants are evidenced by signed agreements. The state government is expected to have a consistent policy on the delivery of services, informed by baseline data and through the SEEDS process. Service Delivery strategies in key sectors take due account of national and local policies, and other service providers, including other tiers of government. Plans to ensure “due process”, particularly in procurement procedures are developed and positively assessed against Federal Government due process standards. Above all, services delivered are tailored to the needs of citizens, and citizens have a mechanism to measure service quality.

In line with the development at the State level, the Local Economic Empowerment and Development Strategy (LEEDS) is also being put in place at the third tier of government in Nigeria to ensure that the Local government develops, publishes and implements a strategy that advances its policy targets; to ensure responsible and prudent fiscal management that effectively contains the negative impacts of revenue fluctuation, and to establish the budget as a comprehensive, transparent and binding tool for the implementation of government priorities; to ensure that government strategies to improve service delivery, both in terms of quality and in terms of reach, are developed and can be implemented; and, to ascertain that policies are planned and implemented in a transparent and accountable manner (ibid).

NEEDS is becoming a platform for both the Federal and State governments to cooperate more closely. The Federal Government under NEEDS, and the state government under the State Economic Empowerment and Development Strategy



(SEEDS), as well as Local Governments under LEEDS will coordinate a planning framework, with agreed common priorities in agriculture, public finance and public sector reforms, with emphasis on the social sector.

The immediate goals of NEEDS are:

1. To redefine the role of government in the economy, by deemphasizing the participation of government in the running of business. This is in line with the global view that government has no business running business.
2. As a corollary to the above, it is the responsibility of government to create an enabling or conducive environment for the private sector to thrive, through legislation, tax regimes and other incentives.

There is synergy as well as coherence between Federal and State reforms, for the first time, in a very long time. This has ensured purposefulness, focus and objectivity. The trend today is a far cry from past experience, by these two levels of government, which had sometimes worked at cross-purposes.

The secretariat of NEEDS is located at the National Planning Commission. The following agencies are involved in the implementation of NEEDS. They are National Assembly, Federal Executive Council, National Economic Council, Ministry of Finance and Central Bank of Nigeria and the line ministry. (see Figure 1 in the appendix). For SEEDS, the State Assemblies, State Planning Commission and Ministry of Finance are involved in co-ordination and implementation of SEEDS.

### **AN APPRAISAL OF NEEDS**

Without disapproving the logic of the insights and the commitment to economic development of the NEEDS policy gurus we intend to challenge the capacity of NEEDS, as an economic reform policy, to lead to a transformation of the economic fortunes of majority of Nigerians. We will also challenge the ideological assumptions and framework of the NEEDS reform policy. The problem of ideology in the practice of economic policy making assumes threatening dimension with respect to the pretence that the programs and institutions being advocated by global economic reforms are neutral of the very doctrines and ideas of the good that have divided and continue to divide mankind, that have pitched the working class against the owners of capital, the poor against the rich (Williamson, 1994). Today's global economic reforms are presented as matters of objective scientific truth (*ibid*). The triumph of neoliberal economic theory by reason of complex historical forces has created the tendency to perceive the

recommendations of that school of economics as law. We are not suggesting a revisit of the historical ideological conflict between socialism and capitalism before we make sense of our economic predicament and establish sensible institutional and cultural reforms to overcome them. As a matter of fact, development challenges present us with the imperative to transcend this kind of ideological conflicts in order to engender elite consensus that is required for real and enduring development. In fact, scholars of social institutions and economic development have strongly suggested functional relationship between elite consensus and strong economic performance and political stability.

One is prompted to ask the ideology that is behind the reforms articulated in the NEEDS document? Determining the ideology behind the economic reform helps to understand the nature of the economic actors driving the reform and the interests they promote. The NEEDS document does not explicitly and positively articulate any ideology. NEEDS is described as a “Nigeria’s home-grown poverty reduction strategy”, and purportedly builds from the earlier “two-year effort to produce the Interim Poverty Reduction Strategy Paper (I-PRSP)” (Amadi, 2003). Furthermore, NEEDS has often been described as a response to the challenges of underdevelopment. At this stage one can assume that NEEDS does not espouse a particular ideology of economic development. This will be a gross false impression. It does articulate such ideology by default. The description of underdevelopment is highly ideological. ‘Why are some nations poor and others rich?’ is not a question that is answered without imputing value judgments of what is desirable in society. It will require knowing what poverty means and how it is constructed. For instance, throughout the history of economic development, especially as it relates to Third World countries, the battle has been between dependency theories of various hues and liberalist theories. The central theme has been that underdevelopment is largely a function of external constraint caused by structural character of world economy or failure to realign domestic economic development to the realities of institutional idealism.

According to Amadi & Ogwo (2004) NEEDS could pass as a World Bank reform program for two reasons. First, the content and language suggest it drew inspiration, mainly or substantially, from World Bank’s development policies, especially as they relate to the market and the role of the state. Second, the actors who worked out the program are affiliated with the World Bank and are professionally trained within the discursive paradigm of the Bank. None of these reasons completely disposes the controversy on the ownership of the program. Over the years, the critique against the

World Bank is that it has maintained a fundamentalist position on the sanctity and regulative determinism of the market in defiance, or insufficient attention to the implications of the notorious fact that markets are social constructions and do often fail to meet the ideal conditions required for the working of Adam Smith's invisible hands.

We however admit that NEEDS moves in the right direction by integrating privatization within a public sector reform program. But what is the paradigm of the public sector reform which NEEDS articulates? First, this reform is focused on 'shrinking the public sector and buoying up the private sector'. Sounds like the 'public sector is bad' while 'private sector is good' idea. First, the document starts with a diagnosis of the problem of governance and public institutions in Nigeria, the usual checklists of woes: over-bloated bureaucracy, perverse incentive from oil revenue boom, corruption, inefficiency, etc. Now, the checklist of policy responses: right-size the public service (an euphemism for retrenchment); re-professionalization and restructuring of the public service, privatization and liberalization, tackling corruption and improving transparency in government accounts, and reduce waste and improve efficiency of government. One shortcoming of the diagnosis and prognosis is that they are shortsighted. They overlook the political context of the malfunctioning of the public service. Again, the reform does not address the substantive issue of equity and social justice in the light of the distributive consequences of the restructure short of a casual reference to short-term dislocations during the implementation.

The diagnosis of the problem of the public sector in Nigeria is correct to a point. It is correct to the point we are interested in effects and not in causes. Why are state-owned enterprises grossly unproductive in Nigeria? Based on the neo-liberal market-oriented economic discourse this failure relates to ownership. Government intervention in economic activities is responsible for the inability of these companies to be efficient and competitive. The truth however is that the mere change of ownership does not guarantee change in productivity and efficiency. This is besides the question of corruption and institutional crisis which may equally bedevil a private company. The fact of the matter is that several private firms have not performed much better than public companies in Nigeria, especially in the bank or airline sectors. The public sector reform articulated by the document makes great sense in some instances. For example, the focus on reforming the procurement procedure of government is very important to eliminate waste. It is also important to create a higher degree of accountability across levels of government. There is a high degree of correlation between transparent and accountable public governance

processes and better performance. But the manner in which the document articulates reform of institutions, especially the engendering of accountability and transparency lends itself to the criticism by Ake (1996) that in the discourse of the World Bank, 'democracy does not translate to empowerment but rather to functionality'.

Nevertheless, NEEDS is a great idea in the revival of planning as the major approach to economic development. The approach of seeking for a comprehensive and integrated development program is commendable. Its focus on public sector reform, although insufficient and disarticulated, is very welcome. It marks a departure from past practices of conceiving privatization as mainly an economic balance of payment solution rather than as public sector and efficiency issue. The focus on private-public partnership, as long as it is structured with government as the powerful and determinative partner, will help boost economic development. But, the strong ideological position on making the private sector the direct investor, manager and anchor of economic development is mistaken. It falls hopelessly into the hole of 'Washington Consensus'. It comes close to mild forms of market fundamentalism. It misperceives the lesson of the East Asian Tigers on the relationship of the state, institutions and economic performance. But for now we need to remind our economic leaders that, as Karl Polanyi stated in *The Great Transformation*, "The road to the free market was opened by an enormous increase in continuous, centrally organized and controlled interventionism (Polanyi, 2001)".

Furthermore, the popular claim that NEEDS benefited from a nationwide participatory process is nothing but true. The NEEDS document had been launched by the President before requesting for inputs from the general public.

Thus far, there is paucity of data to justify empirically the positive impacts of NEEDS on the Nigerian Economy. The data availability on SEEDS is even worse. As at September, 2006 (just a year to end of NEEDS I) many states have not finalized their SEEDS document. For example, Oyo State in August, 2006, advertised for stake holders' workshop and also requested for memoranda from the public for inputs into the state SEEDS document.

More worrisome is the fact the no local Government in Nigeria has started the process of producing LEEDS document, one year to the end of the plan period. The implication therefore is that the strategy will not be implemented during the plan period (i.e. 2003 to 2007) at the Local Government Level.

However, it has been reported in few available literatures on NEEDS that NEEDS have recorded positive impacts on the Nigerian Economy. Ogbu (2006) and Soludo

(2006) confirmed the benefits of the reforms to include cancellation of Paris Club debt, the reduction of the national poverty ratio from 70 per cent to the current 54 per cent, and the drop in the inflation rate to three per cent as at July 2006 and stability in exchange rate.

### **EXPECTATIONS OF THE REFORMS**

These comprehensive reform efforts are expected to:

1. Restore the confidence of the citizenry in their government, its policies, programmes and activities;
2. Restore confidence within the international comity of nations in Nigeria's commitment to good governance and sound economic programmes;
3. Ensure greater stability and better understanding within the polity;
4. Guarantee efficient and effective service delivery;
5. Accelerate political and socio-economic development; and
6. Result in a better and happier existence for the average Nigerian.

### **CHALLENGES TO THE REFORMS**

Since the early 1990's, more than 35 countries on the African continent have launched economic reform programmes. These programmes which were aimed at improving the well-being of the people; ensuring economic and political stability; stimulating new domestic enterprises and attracting foreign investors, have always been met with grave hurdles, thereby truncating such lofty efforts. In Nigeria, the current reforms are faced with the under listed challenges:

1. Entrenched practices and prejudices that need to be changed;
2. Lack of adequate public understanding and awareness;
3. Inadequate statistical data for planning;
4. Anticipated fight back by apparent losers;
5. Lack of enough commitment to the total realization of reform;
6. Ability to create a conducive environment for Private Sector participation; and
7. Political insecurity.

### **CONCLUSION**

The primary objective of the Obasanjo Administration's reform agenda is to

reinvigorate the economy, and return it to the path of sustainable growth, development and poverty reduction. The various reforms focus on people, with emphasis on job creation, and employment generation for our youths, through provision of the enabling environment for the private sector to generate jobs. However, the State should intensify efforts to carry along the real Nigerians – the non-political class, able bodied men and women who are perceived as economic lay men, in-house poverty experts who roam the streets jobless, but are professionals in identifying where poverty pinches and where reforms are germane.

Although the current reforms have attendant stress and strains on the populace, it is however a litmus test for democracy in Nigeria because its outcome will determine the future relevance of the State to its citizens on the one hand and to the comity of nations on the other hand consequent upon its capacity to guarantee a better life for citizens. Nigerians must not just be desirous of becoming an industrial force to reckon with, leaders and followers must develop the will and the ability to undergo current difficulties for long-term development. To this extent, Nigerians should no longer shy away from a critical reform of habits, practices, values, traditions and institutions which have for long kept us at the rear of the development ladder.

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**APPENDIX**

Table 1 Targeted Instrument for Protecting Vulnerable Groups

Group	Instruments and interventions
Rural poor	Access to credit and land; participation in decisionmaking; agricultural extension services; improved seeds, farm inputs, and implements; strengthening of traditional thrift, savings, and insurance schemes
Urban poor	Labour-intensive public works schemes; affordable housing, water, and sanitation; skill acquisition and entrepreneurial development; access to credit; scholarships and adult education
Women	Affirmative action (to increase women's representation to at least 30 percent) in all programmes; education, including adult education; scholarships; access to credit and land; maternal and child health
Youth	Education, entrepreneurial development, skill acquisition, access to credit, prevention and control of HIV/AIDS and other sexually transmitted diseases
Children	Children's Parliament, juvenile justice administration, universal basic education, education for girls, care of orphans and vulnerable children (children affected by HIV/AIDS, prevention and treatment of childhood diseases
Rural communities	Water, rural roads, electricity, schools, health facilities, communications



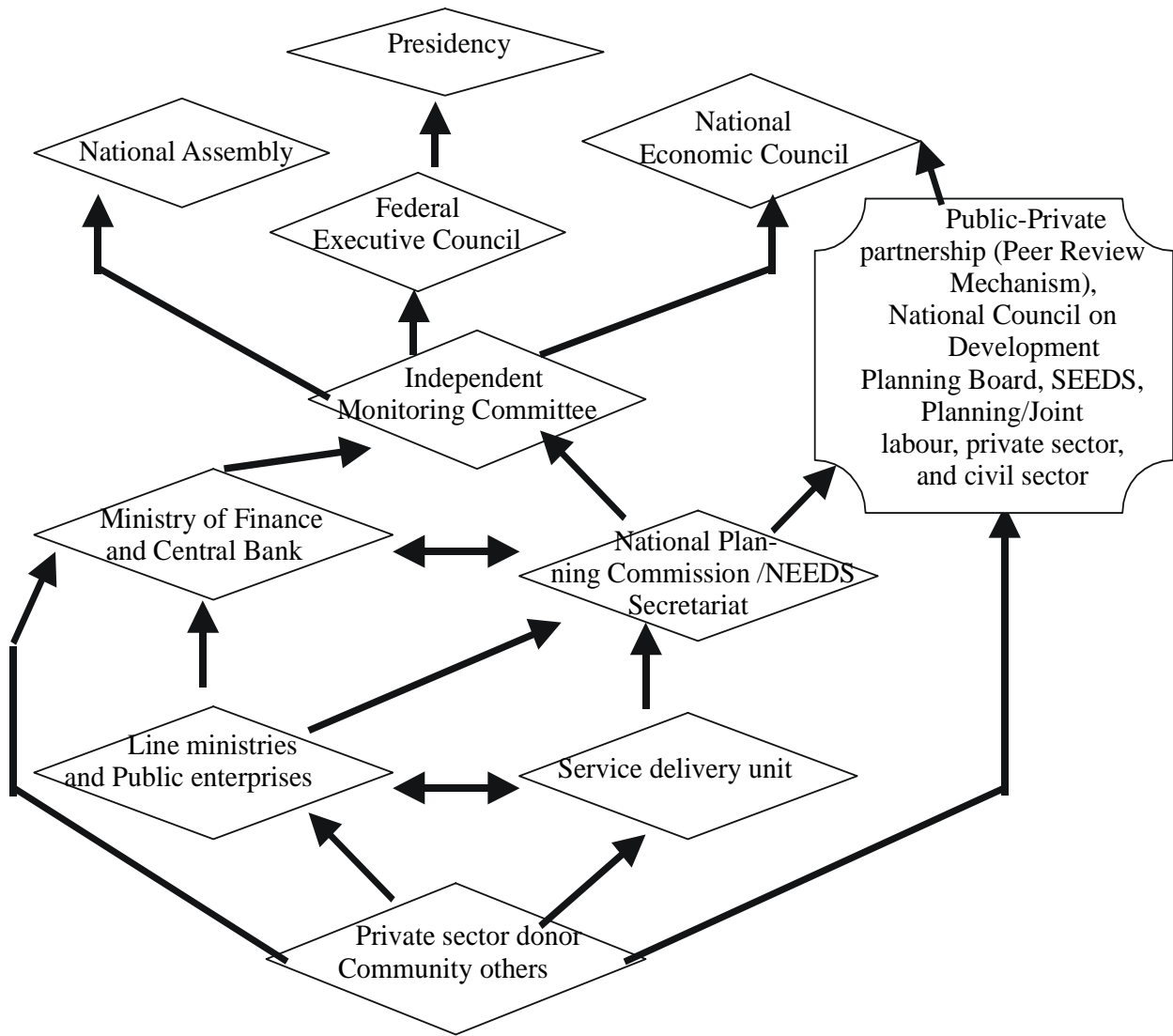


Figure 1 Institutional Framework for Implementing NEEDS

