

FEDERAL GOVERNMENT OF NIGERIA

HABITAT III NATIONAL REPORT

for the

Third United Nations Conference on Housing and Sustainable Urban Development (Habitat III)

> Federal Ministry of Power, Works and Housing September, 2016

CONTENTS

Page

Acronyms and Abbreviations	5
Foreword	8
Introduction	9

CHAPTER 1:

URBAN DEMOGRAPHIC ISSUES AND CHALLENGES

		10
1.1	Nigeria: An Overview	10
1.2	Urban Demographic Issues	10
1.3	Managing Rapid Urbanization	11
1.4	Managing Rural-Urban Linkages	13
1.5	Addressing Urban Youth Needs	14
1.6	Responding to the Needs of the Aged	16
1.7	Integrating Gender in Urban Development	17
1.8	Challenges Experienced and Lessons Learnt	18
1.9	Priority Issues for a New Urban Agenda	20

CHAPTER 2:

LAND AND URBAN PLANNING

		22
2.1	Overview	22
2.2	Ensuring Sustainable Urban Planning and Design	22
2.3	Improving Urban Land Management/Including Addressing Urban Sprawl	23
2.4	Enhancing Urban and Peri-Urban Food Production	25
2.5	Addressing Urban Mobility Challenges	26
2.6	Improving Technical Capacity to Plan and Manage Cities	29
2.7	Challenges Experienced and Lessons Learnt.	30
2.8	Priority Issues for a New Urban Agenda	31

CHAPTER 3:

ENVIRONMENT AND URBANIZATION

		33
3.1	Overview	33
3.2	Addressing Climate Change	33
3.3	Disaster Risk Reduction	34
3.4	Air Pollution	35
3.5	Challenges Experienced and Lessons Learnt	36
3.6	Priority Issues for a New Urban Agenda	36

CHAPTER 4:

URBAN GOVERNANCE AND LEGISLATION

		-38
4.1	Overview	•••
4.2	Improving Urban Legislation	38
4.3	Decentralization and Strengthening of Local Authorities	40
4.4	Improving Participation and Human Rights in Urban Development	41
4.5	Enhancing Urban Safety and Security	41

4.6	Improving Social Inclusion and Equity	43
4.6	Challenges Experienced and Lessons Learnt	44
4.7	Priority Issues for a New Urban Agenda	45

CHAPTER 5:

URBAN ECONOMY

		46
5.1	Overview	46
5.2	Improving Municipal/Local Finance	46
5.3	Strengthening and Improving Access to Housing Finance	47
5.4	Supporting Local Economic Development	49
5.5	Creating Decent Jobs and Livelihoods	50
5.6	Integration of the Urban Economy into National Development Policy	
5.7	Challenges Experienced and Lessons Learnt	53
5.8	Priority Issues for a New Urban Agenda	
5.0	Fhority issues for a new Orban Agenua	54

CHAPTER 6:

HOUSING AND BASIC SERVICES

6.1	Overview	
6.2	Slum Upgrading and Prevention	
6.3	Improving Access to Adequate Housing	58
6.4	Ensuring Sustainable Access to Safe Drinking Water	
6.5	Ensuring Sustainable Access to Basic Sanitation and Drainage	61
6.6	Improving Access to Clean Domestic Energy	
6.7	Improving Access to Sustainable Means of Transport	64
6.8	Challenges Experienced and Lessons Learnt	
6.9	Priority Issues for a New Urban Agenda	

CHAPTER 7:

NATIONAL INDICATORS

		68
7.1	Urban Indicators Available in 1996, 2006 and 2013	68

CHAPTER 8:

CASE STUDIES ON POLICY DOCUMENTS

		68
8.1	Case Study 1: The Lagos Metropolitan Master-Plan	68
8.2	Impacts of the BRT Project	70
8.3	Case Study 2: Studies of Slums in Six Nigerian Cities: The Case of Elechi,	
	Port- Harcourt, Nigeria	70
8.4	Recommendations and Conclusions	72

ANNEXES

		73
Annex 1	Members of the National Habitat Committee	73
Annex 2	Declaration of the National Urban Forum	75
Annex 3	Participants at the National Urban Forum	78

TABLES

Table 1.1	Nigeria: Population, Annual Growth Rate and Percentage Urbanization (1953-2025)	
Table 1.2	Nigeria: Urban/Rural Population Spread	
Table 6.1	Implementation of MDG Projects in the Urban Sector (2006 -2015)	57
Table 7.1	Urban Indicators Available in 1996, 2006 and 2013.	68
Table 7.2	Urban-Related Data Relevant to the National Habitat III Report	
FIGURES		
Fig. 1.1	Map of Nigeria Showing the States of the Federation and Geo-Political Zones	11
Fig 6.1	Urban Slum Population in Nigeria	
BOXES		
Box 8.1	Overview of the Progressive Development of Integrated Multimode Rapid Transit Systems for Lagos Megacity	. 69
BIBLIOGRA	\ РНҮ	. 88

. ~ -	
AfDB	African Development Bank
ALR	Abuja Light Rail Project
ARCON	Architects Registration Council of Nigeria
ATOPCON	Association of Town Planning Consultants of Nigeria
BNRCC	Building Nigeria's Response to Climate Change
BRT	Bus-Rapid-Transit
CBO	Community Based Organisation
CCECC	Communist China Engineering Construction Company
CCTV	Closed Circuit Television
CDA	Community Development Association
CDC	Community Development Committee
CHSUD	Centre for Sustainable Urban Development
CLTC	Citizenship and Leadership Training Centre
CORBON	Council of Registered Builders of Nigeria
COREN	Council of Registered Engineers of Nigeria
CSS	Community Services Scheme
CSWYE	Community Services, Women and Youth Employment
DFID	Department for International Development of the UK
ECOWAS	Economic Community of West African States
EIA	Environmental Impact Assessment
EU	European Union
FAO	Food and Agricultural Organisation
FBO	Faith-Based Organizations
FCT	Federal Capital Territory
FCWC	Fourth World Conference on Women
FDI	Foreign Direct Investment
FDI	Foundation for Development and Environmental Initiatives
FEDUP	Federation of the Urban Poor
FEPA	Federal Environmental Protection Agency
FERMA	Federal Roads Maintenance Agency
FGD	Focused Group Discussion
FHA	Federal Housing Authority
FMLHUD	Federal Ministry of Lands, Housing and Urban Development
FMPWH	Federal Ministry of Power, Works and Housing
FSS2020	Financial Sector Strategy 2020
G PI	Global Peace Index
GDP	Gross Domestic Products
GEF	Global Environment Fund
GIZ	German International Cooperation
GSM	Global Systems Mobile
GUG	Good Urban Governance Assessment
HAPSO	Habitat Programme Support Office
ICT	Information Communication Technology
ICWYI	I-Care Women and Youth Initiative
IGR	Internal Generated Revenue
JICA	Japan International Cooperation Agency
JPOI	Johannesburg Plan of Implementation
LAMATA	Lagos Metropolitan Area Transportation Authority
LED	Local Economic Development
LEEDs	Local Empowerment and Economic Development Strategy

LGA	Local Government Area
LGs	Local Governments
LMDGP	Lagos Metropolitan Development and Governance Programme
LUTP	Lagos Urban Transport Programme
MCPDP	Mandatory Continuous Professional Development Programme
MD	Managing Director
MDA	Ministries, Departments and Agencies
MDA	Millennium Development Goals
MHE	1
NAMA	Ministry of Housing and Environment
	National Appropriate Mitigation Action National Plan of Action for Habitat Il
NPA	
NAPEP	National Poverty Eradication Programme
	National Adaptation Strategy and Plan of Action for Climate Change
NBS	National Bureau of Statistics
NDE	National Directorate of Employment
NEEDs	National Empowerment and Economic Development Strategy
NEMA	National Emergency Management Agency
NEPAD	New Partnership for African Development
NESREA	National Environmental Standards and Regulations Enforcement Agency
NGO	Non-Governmental Organisation
NHP	National Housing Policy
NIA	Nigerian Institute of Architects
NIEVS	Nigerian Institute of Estate Valuers and Surveyors
NIMASA	Nigerian Maritime Administration Safety Agency
NIOB	Nigerian Institute of Builders
NIQS	Nigerian Institute of Quantity Surveyors
NISDR	UN Office for Disaster Risk Reduction
NISER	Nigerian Institute of Economic Research
NITP	Nigerian Institute of Town Planners
NPC	National Population Commission
NRCC	Nigeria's Response to Climate Change
NSE	Nigerian Society of Engineers
NUDP	National Urban Development Policy
NYSC	National Youth Service Corps
OSWC	Osun State Water Corporation
PCLR	Presidential Committee on Land Reform
PCRC	Police Community Relations Committee
PDNA	Post Disaster Nigeria Assessment
PHCN	Power Holding Company of Nigeria
PMS	Premium Motor Spirit
PPP	Public Private Partnership
PSUP	Participatory Slum Upgrading Programme
PVO	Private Voluntary Organisation
PWDs	Persons with Disabilities
PWI	Presidential Water Initiatives
R & D	Research and Development
REA	Rural Electrification Agency
REAP	Renewable Electricity Action Programme
RUSPS	Rapid Urban Sector Profiling for Sustainability
SDGs	Sustainable Development Goals
SEEDS	State Empowerment and Economic Development Strategy
SEEDS	State Employerment and Economic Development Strategy State Emergency Management Agency
SEMA	
SEI AS	State Environmental Protection Agency

SERAC	Social and Economic Rights Action Centre
SSS	State Security Service
STMP	Strategic Transport Master Plan
SUDP	Sustainable Urban development
SURCON	Surveyors Registration Council of Nigeria
SURE-P	Subsidy Re-investment and Empowerment Programme
TOPREC	Town Planning Registration Council of Nigeria
TOT	Training of Trainers
UNDP	United Nations Development Programme
UNFPA	United National Food for Population Activities
UN-Habitat	United Nations Human Settlements Programme
UN-HAPSO	United Nations Programme Support Office
UNICEF	United National Children Educational Fund
UNIDO	United Nations Industrial Development Organization
UNISDR	United Nations Office for Disaster Risk Reduction
URP	Urban and Regional Planning
USAID	United States of America International Development
WAC II	Water for African Cities Phase II
WRAPA	Women's Rights Advancement and Protection Alternative
WSSD	World Summit for Sustainable Development
YES	Youth Empowerment Scheme

A central attribute of Nigeria's demographic profile has been its rapid urbanization rate which has seen an increasing rise in the proportion of urban dwellers over the last half-decade. This trend has had significant implications on both the quality of life of our people and on the national economic output. We recognise the importance of effective urban development planning and management in achieving functional cities that facilitate economic growth, social development and environmental protection. In this regard, we will continue to pursue an integrated approach that ensures that our urban centres support our vision of a high-quality of life for all Nigerians both now and in the future.

This Habitat III National Report was prepared with the active involvement of all Stakeholders. The Report represents our drive for achieving the objectives of the 2030 Agenda for Sustainable Development, notably Sustainable Development Goal 11 of making our cities and human settlements inclusive, safe, resilient and sustainable, as well as creating sustainable economic opportunities for the growing number of urban dwellers. We are hopeful of bringing these benefits to all Nigerians, through solidarity, cooperation and effective partnerships among all stakeholders, and look forward to working with you in making this vision a reality.

We appreciate the opportunity presented by the Habitat III Conference to review our progress on the Habitat Agenda adopted in 1996. We commend the various Ministries, Departments and Agencies at the Federal and State levels, Public and Private Sector Stakeholders and International Development Partners for their contributions and support to our National preparations for the Habitat III Conference. The fruitful dialogues and deliberations also culminated in the articulation and adoption of the Common African Position for Habitat III and the Abuja Declaration at the Habitat III African Regional Meeting held in February, 2016, for which we are appreciative.

We look forward to the emergence of the New Urban Agenda from the Habitat III Conference in Quito in October 2016, and its aspiration for a brighter urban future for all citizens.

Babatunde Řaji Fashola, SAN Honourable Minister Federal Ministry of Power, Works and Housing

INTRODUCTION

As urbanization rates continue to rise worldwide, the task of achieving sustainable and equitable urban development has become a critical challenge for most countries, particularly in the developing world where almost all of the new urban population growth is expected to occur. This poses significant challenges with serious implications for development policies, the quality of life of people and the environment. In Nigeria, the Government at all levels is responding to this new urban reality by adopting measures to promote sustainable urban development, and to redress urban inequalities. There is a strong commitment to effective planning and management to ensure that Nigerian cities develop into centres of productivity and strong agents of social and political change.

Nigeria's National Report reviews the progress and achievements in implementing the Habitat Agenda adopted at the United Nations Conference on Human Settlements (Habitat II) in Istanbul, Turkey in 1986. It sets out the imperative considerations in implementing the New Urban Agenda that will emerge at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in Quito, Ecuador in October, 2016. The Report addresses six thematic issues: (a) Urban and Demographic, (b) Land and Urban Planning, (c) Environment and Urbanization, (d) Urban Governance and Legislation, (e) Urban Economy, and (f) Housing and Basic Services. Under each theme, the issues, challenges, and future priority actions for a New Urban Agenda are identified.

The Federal Ministry of Power, Works and Housing (which evolved from the former Federal Ministry of Lands, Housing and Urban Development) coordinated the preparation of the Habitat III National Report and the preparatory activities for the Habitat III Conference, with active support from the multi-disciplinary National Habitat Committee which was inaugurated on 20th February, 2014. The Report profited from fruitful exchanges and contributions of many Stakeholders, including Academic and Research Institutions, the UN-Habitat Programme Support Office, the Media, and the Private Sector, including CSOs, NGOs and CBOs. It also drew from the deliberations of the National Urban Forum held in Abuja on 13th and 14th October, 2014. The Forum was an integral component of the 2014 National World Habitat Day commemoration, and had the theme: *'Planning and Managing Housing and Sustainable Urban Development in Nigeria in the Post-2015 Development Period.'* The Report also considered the commitments of the 2030 Sustainable Development Agenda with a focus on Goal 11 of building sustainable cities and communities, the Africa Agenda 2063 Vision, and other global urban development frameworks.

The task of managing human settlements in the 21st century is certain to increase in scale and dimension as urban centres continue to absorb the growing population and expand. Much will be required to be done. Towards this end, Nigeria will remain resolute in meeting the expectations of the people and upholding the principles of human dignity, equality and equity in pursuing sustainable urbanization that offers equal opportunities for all.

CHAPTER 1

URBAN DEMOGRAPHIC ISSUES

1.1 NIGERIA: AN OVERVIEW

Nigeria is situated in the West Africa sub-region of Sub-Sahara Africa and has a total land area of 923,768km². Its boundaries are defined to the West, North and East by the Republics of Benin, Niger, the Lake Chad and Cameroon respectively and to the South by the Atlantic Ocean. Nigeria has a federal system of Government comprising Federal, State and Local Governments (LGs). For political administration, the Country is subdivided into 36 States and the Federal Capital Territory (FCT). The Country is grouped into six Geo-Political Zones with 774 Local Governments Areas.

In terms of population growth and urbanization, Nigeria has an estimated population of 167 million people (2012) and is ranked the most populous and one of the fast urbanizing countries in Africa. The Country's urban population, which was 10.2% of the total in 1952, rose to an estimated 51.4% percent in 2013. By 2020, the Country's population is projected to 203.7 million with an urban population of 56.85 percent, which is projected to rise to 60.3 percent and 75.42 per cent respectively.¹

Nigeria's economy is currently ranked as one the largest in Africa with a GDP valued at USD 521.8bn. Since 1996, the Country's economy has recorded a modestly impressive performance, with annual GDP growth rates averaging 6.06% per annum. However, the gains recorded in the GDP growth have been eroded by the erratic growth in inflation figures averaging 10.61% between 1996 till-date. The sectors of the economy which record the most significant annual growth are mainly those based in urban areas. They include telecommunications and posts (35%), hotels and restaurants, building construction and solid minerals. In terms of sectoral contributions to annual GDP growth, however, Agriculture (39%) remains the most important sector, followed by wholesale and retail trade (20%) while the contribution of crude oil and petroleum to the GDP is about 14%.

1.2 URBAN DEMOGRAPHIC ISSUES

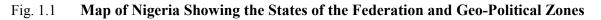
Over the last half-Century, rapid population growth has seen Nigeria transform from a predominantly rural Country into one with more than half of its citizens living in urban centres. While the last National Population Census (2006) put the total population at 167 million against the 1991 Census figure of 88.9 million, recent projections have placed the Country's population by 2013 at 174 million (comprising 49.5% females and 50.5% males²).

The rapid growth in Nigeria's urban population, which has been attributed to both natural increase and rural-urban migration, is reflected in three notable changes in the Country's demographic patterns. These are, first: since 1991, Nigeria's annual population growth has been declining; second, while the annual population growths of major cities like Lagos, Ibadan and Kano and others are decreasing, that of new towns like Abuja, as well as other small and medium towns have been increasing³ and, third, while the percentage shares of the population in age groups 0-14 years and 15-24 years are decreasing, the share of 50 years and above is increasing. The observed changes in the latter category have been attributed to positive effects of family planning programmes and relative improvement in health and living environment.

¹ FMLHUD (2014). UN-Habitat (2010): The State of African Cities 2010

²National Bureau of Statistics: Democratic Statistics Bulletin, 2013

³UN-Habitat (2010): The State of African Cities 2010: Governance, Inequality and Urban Land Market





1.3 MANAGING RAPID URBANIZATION

A major attribute of Nigeria's demographic transition has been its high urbanization rate, which at $3.97\%^4$, is higher than the national population growth rate of 3.2%.⁵ This has seen the proportion of urban dwellers rising from 10.2% of total population in 1953, to 15.2% in 1963, 35.7% in 1991 and 39.94% in 2006. This large urban population is distributed among several fast growing cities in the six Geo-Political regions of the Country as the number of cities with populations of 20,000 and above rose from 56 in 1953 to 183 in 1963, and 359 in 1991. By 2010, this number had risen to over 1,000.

Year	Total	Total Increase	%	% Urbanization
i cui	Population	(million)	Annual Rate of	/ Orbumzution
	(million)	(Growth	
1953	30.00	9.95	2.25	10.2
1963	55.67	25.67	8.56	15.2
1991	88.99	33.32	5.92	35.7
2006	140.00	32.66	3.04	47.3
2010/2013	167.00	27.00	2.76	51.4
2025	210.10	43.10	1.83	60.3

Table 1.1	Nigeria: Population, Annual Growth Rate and Percent
	Urbanization (1953-2025)

Source: FMLHUD (2014); UN-Habitat (2010)

⁴ World Bank Survey 2010

⁵ National Population Commission, 2006 National Population Census

Nigeria currently has no fewer than 19 cities with population figures of one million and above. This distribution of the Country's urban population varies across the States and Geo-Political Zones, with the largest concentration of cities found in the South West and South East Geo-Political Zones. It is projected that Nigeria's urban population would rise to 60.3% by 2025 and 75.42% by 2050 respectively.

Year	Total Population (in millions)		Percent share (%)	
	Urban	Rural	Urban	Rural
1921	0.89	17,38	4.8	95.2
1931	1.34	18.71	6.7	93.3
1953	3.70	16.70	10.2	89.8
1963	10.70	44.97	15.2	84.8
1991	38.15	64.84	35.7	64.3
2006	54.77	85.65	39.94	61.0
2010	85.35	81.65	50.0	50.0
2025	122.22	81.48	60.0	40.0

Table 1.2Nigeria: Urban/Rural Population Spread

Sources: Federal Office of Statistics, (1964), National Population Commission Census Figures and Estimates; National Bureau of Statistics (2009/2010); World Bank (2012)

Progress Achieved Aligned with the Habitat Agenda

Major interventions adopted towards managing Nigeria's urban growth through the Habitat Agenda include:

- a) Building on policies and legislations adopted to guide human settlements development and management, notably the National Housing Policy (NHP, 1991) to promote 'Adequate Shelter for All'; the National Urban Development Policy (NUDP, 1993) to promote 'a dynamic system of settlements in the Country to contribute to national economy'; the Land Use Act 1978 aimed at nationalising land ownership; the Urban and Regional Planning (URP) Law of 1992 targeted at decentralising land use planning roles to the three tiers of government in the Country. Both the NHP and NUDP were reviewed in 2012 to incorporate critical emerging development issues such as climate change, disaster risk reduction (DRR) and management of mega cities.
- b) Development of the National Plan of Action for Habitat II (NPA) in 1996 which sought to arrest 'the deterioration of human settlements conditions and make cities, towns and villages healthy, safe, efficient and sustainable'. It defined 18 Priority Issues with agreed development objectives and strategic actions.
- c) Implementation of Goal 7 Target 7C of the Millennium Development Goals (MDGs), since 2000 through:
 - i) Implementation of infrastructure development programmes to enhance economically productive activities; and
 - ii) Implementation of comprehensive urban renewal and slum upgrading schemes in several urban communities nationwide. Several States, in partnership with

UN-Habitat, are also being encouraged to develop 20-year Structure Plans to guide the development of major cities.

- d) Launch of UN-Habitat's *Good Urban Governance Campaign* in Nigeria in 2001 which helped to deepen knowledge and practice of urban planning and governance.
- e) Support to the National Bureau of Statistics (NBS) towards generating timely, relevant and gender disaggregated data on human settlements indicators as reflected in the 2006 National Population and Housing Census, as well as conduct of the Good Urban Governance Assessment of Nigeria in 2012.
- f) Implementation of the Federal Government's Seven-Point Agenda in 2007 which focused on Power and Energy, Food Security and Agriculture, Wealth creation and Employment, Mass transportation, Land reform, Security and Qualitative and Functional Education as well as development of a National implementation Plan.
- g) Implementation of the *National Financial System Strategy (FSS 2020)* which projected the housing sector to drive the financial system, contributing not less than 20% to the GDP by 2020.
- h) Adoption of the economic blueprint for *Vision 20:2020* and *Transformation Agenda*, which projected the construction of one million houses per year to address the nation's housing deficit.
- i) Preparation of a 40-year National Road Map to drive the transformation and repositioning of the Land, Housing and Urban Development Sectors and enable it to contribute significantly to national economic growth.

1.4 MANAGING RURAL-URBAN LINKAGES

Traditionally, social, cultural and economic linkages have subsisted between rural and urban dwellers in Nigeria, despite the rising rate of urbanization. Areas of linkages include:

Social Linkages: Strong relationships existing through the extended family system facilitate the maintenance of rural-urban linkages as city dwellers serve as receptacles for migrants and, also sustain backward integration with their rural roots through construction of Country homes and maintenance of family and social ties.

Economic Linkages: Cities traditionally depend on and sustain rural communities for supply of food, agricultural products and other industrial raw materials, while in line with the Central Place Theory principle, large urban centres serve as economic centres providing services and attracting labour from surrounding rural areas.

Progress Achieved Aligned with the Habitat Agenda

Nigeria's National Plan of Action for Habitat II had set out as its objectives, 'to improve rural urban linkages and inter-dependency, and improve the standard of living of rural dwellers' among others. It also recommends 'employing participatory approaches to articulating rural development programmes, projects and infrastructure and encouraging the formation of cooperatives in rural areas.'

Federal and State institutions charged with promoting rural development programmes have implemented several programmes aligned with the Habitat Agenda which include the following⁶:

⁶ PAUL, Salisu Ojonemi; AGBA, Michael Sunday; CHUKWURAH, D. C. Jr: Rural Development Programmes and Rural

Underdevelopment in Nigeria: A Rethink. International Journal of Public Administration and Management Research (IJPAMR), Vol. 2, No 4, December, 2014

Development of a National Vision and Regional Development Plans

Several major development blueprints that address the challenges of rural-urban linkages among critical economic and development issues at both Federal and State Government levels have been implemented. Notable among these are the *Vision 2010* and *Nigeria Vision 20:2020*; as well as state-specific Action Plans.

Government Funded Rural Development Programmes

Implementation of poverty reduction schemes designed to generate employment, promote wealth creation and employment generation and, inculcate proper values among the populace at the Federal, State and Local. These include introduction of School-to-Land Programmes; National Youth Employment and Vocational Skills Development Programme; and State Economic Empowerment and Development Strategy (SEEDs).

Grassroots Donor-Supported Programmes

Several participatory projects targeting rural communities have been implemented with tangible results across the Country, through programmes supported by donors and international development partners. Such programmes have addressed issues related to access to water and sanitation, poverty reduction and economic empowerment. Among the major development partners are The World Bank, United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), International Fund for Agricultural Development (IFAD), Food and Agricultural Organisation (FAO), World Health Organisation (WHO), United Nations Population Fund (UNFPA) and the European Union (EU).

National Roads and Essential Infrastructure Programmes

In 2014, the Federal Government in collaboration with its development partners, adopted the 30-year *National Integrated Infrastructure Master Plan (NIIMP 2014-2034)*, which prescribes a long-term horizon for provision of essential infrastructure across the Country. Additionally, both the Federal and State Governments have provided and maintained roads to enhance rural-urban linkages. Through the Federal Roads Maintenance Agency (FERMA) and SURE-P, many roads connecting rural to urban areas have been rehabilitated. This effort has also been extended to the rehabilitation and modernisation of Nigeria's railway network.

Targeted Urban-Rural Linkage Programmes

The preparation of Regional Development Plans for the six Geo-Political regions in partnership with the State Governments has been facilitated by the Federal Ministry of Power, Works and Housing to facilitate balanced development and sustainable urbanization. The targets of the Plans are to:

- a) Integrate Rural Development considerations into the revised NUDP, which emphasizes the promotion of balanced national and regional development in the Country to boost growth in city-region economies and attain sustainable development; and
- b) Facilitate adoption of Urban Development Plans in collaboration with State and Local Governments, based on the city-region concept with a view to ensuring effective management of city expansion and peri-urban growth and promoting the conservation of good agricultural land.

1.5 ADDRESSING URBAN YOUTH NEEDS

Youth in Nigeria are identified by the National Youth Policy and Strategic Plan of Action, which was first adopted in February 2001 and revised under the Second National Youth

Policy and Action Plan (2009 - 2013),⁷ as all young males and females within the age bracket of 15 - 35 years who are citizens of the Federal Republic of Nigeria. Youths make up a significant portion of Nigeria's demographic profile, with citizens between the ages of 10 - 24 years constituting about one-third of the Country's population.⁸

The Policy also recognizes that the phenomenon of urban-rural migration has compounded the problems of poverty in the Country. Rural-urban migration among the Youths is driven mainly by the perception of better opportunities for work and better education and health services in urban areas. However, this has resulted in the rising Youth poverty in the cities, manifesting in up to 66 per cent Youth unemployment, over-crowding in slums and poor water and sanitary conditions leading to ill health and fueling crime.

Progress Achieved Aligned with the Habitat Agenda

Among the major initiatives adopted to address urban youth needs in Nigeria are the following:

Policy Framework for Youth Development

The National Youth Policy and Action Plan is the policy framework for addressing the challenges of youths in the Country. The Policy has the goal to promote the enjoyment of fundamental human rights and to protect the health, social, economic and political well-being of all young men and women in order to enhance their participation in the overall development process and improve their quality of life. Additionally, Nigeria's National Plan of Action for Habitat II recognizes the right of youth to live in cities and recommends that jobs and recreational facilities be provided for their gainful employment and recreation.

Institutional Framework for Youth Development

By 2007, all tiers of Government - at the Federal level, 36 States and the FCT - had established Ministries of Youth Development, while most of the 774 Local Governments also have Departments dedicated to Youth development. The Federal Ministry of Youth Development also oversees the National Youth Service Corps (NYSC) and the Citizenship and Leadership Training Centre (CLTC).

Youth and Access to Education

In order to address the educational needs of persons between the ages of 15 - 30 years who form the Youth bracket, efforts have been made to improve the quantity and quality of education in Secondary and Tertiary Institutions, through the provision of conducive teaching and learning environment, with a view to preparing them for gainful employment and significant leadership and citizenship roles. This also involves the broadening of available options for youth enrolment in universities through increased private sector involvement in tertiary education, leading to the establishment of 61 private universities in the Country, in addition to 40 Federal and 40 State-owned universities.

Youth and Employment

The high proportion of young people in Nigeria is also characterized by a high rate of youth unemployment. For instance, 41.6% of youths between ages 15-24 years are unemployed, against an estimated 17% for unemployed adults in the 25-44 years age bracket. Studies have linked this high unemployment rate among the youth with the rising tendency to perpetrate crimes, especially in urban areas in literature.⁹ The Federal Government adopted several

⁷NIGERIA National Youth Policy and Action Plan 2009 - 2013.

⁸ National Planning Commission 2006 National Population and Housing Census.

⁹See Adebayo, A. A. (2013). Youth's Unemployment and Crime in Nigeria: A Nexus and Implications for National Development, *International Journal of Sociology and Anthropology*, Vol. 5 (8), pp. 350-357, December 2013; Adebayo, A. (1999). Youth Unemployment and National Directorate of Employment Self-Employment Programmes, *Nigerian J.Econ. Soc. Stud* 41(1), pp 81-102; Osalor P. (2010). Entrepreneurialism: The Solution to Combating Youth Crime in Nigeria. *Vanguard*, 28 March; Sarr, M.D, (2000). *Youth Unemployment in Africa*. New York: UN Secretariat.

schemes to address this challenge, notably the establishment of the National Directorate of Employment to promote job creation for the unemployed, a major proportion of which are made up of youth, while several State Governments are implementing job creation programmes targeting the youth.

Youth and Entertainment

The development of an enabling environment to enable the youth to attain their potentials in sports, recreation and entertainment has been pursued through the provision of appropriate facilities in towns and cities as a major platform for addressing youth developmental needs in the Country. Though significant limitations still exist in this regard, Nigerian youths have made significant strides in these fields, achieving the pinnacle of recognition cross the continent and globally, winning laurels in sporting activities and propagating Nigerian culture through music and the performing arts, notably the video film industry better known as *Nollywood*.

Youth and Recreation

The enforcement of development control framework in several states has led to the reclaiming and developing of designated open spaces in the Federal Capital Abuja, Lagos, Port Harcourt, Ibadan and Akure among others, while ongoing city beautification schemes have incorporated the provision of parks and gardens for outdoor recreation. However, the common scenes of Nigerian youth playing soccer on the streets are indicative of the inadequacies which exist in the provision of recreational and public spaces for the youth and other segments of society.

1.6 RESPONDING TO THE NEEDS OF THE AGED

The proportion of Nigeria's population aged 60 years and above is increasing, constituting about five per cent of the total population by the year 2006.¹⁰ The Federal Ministry of Women Affairs and Social Development at the Federal and State levels are charged with responding to the needs of women and all vulnerable groups in line with the recommendation of the Beijing Platform for Action. Also, welfare schemes are implemented at State and Local Government levels, directed at meeting the housing and related needs of such vulnerable groups as Persons with Disabilities (PWDs), orphans and vulnerable children, as well as the elderly within the society.

Progress Achieved Aligned with the Habitat Agenda

Various strategies for addressing the housing and related needs of vulnerable groups have been adopted and implemented under programmes aligned to the objectives of the Habitat Agenda. These include:

Adoption of Policy Framework

In order to establish a framework for appropriate intervention, the National Policies on Housing and on Urban Development have been revised to mainstream the needs of vulnerable groups including the aged and the disabled. Specifically, the welfare goal of the National Urban Development Policy is "to contribute to the attainment of national poverty reduction and social welfare goals and to ensure that urban dwellers have access to essential facilities and services". It also recommends the provision of higher standards of social services to all categories of urban residents, particularly the poor and vulnerable groups, such as women, children, the aged and the disabled and ensuring the creation of social welfare programmes and policies such as unemployment benefits, old people's homes etc., to assist the poor and vulnerable groups. Furthermore, the Federal Ministry of Women Affairs and Social Development has produced a Draft National Social Welfare Policy to address the

¹⁰National Population Commission: 2006 Population and Housing Census Priority Table Volume IV

developmental needs of Persons with Disabilities (PWDs), orphans, vulnerable children, including the elderly in the society.

Establishment of Specialised Care Facilities

In line with the provisions of the relevant policies, specialised care facilities like Old People's Homes are now provided by all the 36 State Governments and the Federal Capital Territory, with sustenance provided through support by NGOs, CBOs FBOs and Civil Society Organisations.

1.7 INTEGRATING GENDER IN URBAN DEVELOPMENT

Nigeria adopted the **Beijing Platform of Action** in 1995 and has endorsed several other commitments with respect to integrating gender issues in development. These include the resolutions of the World Summit on Sustainable Development (WSSD), the Paris Declaration on Aid Effectiveness, the Millennium Development goals (MDGs), Protocols on the Rights of Women in Africa and the ECOWAS Gender Policy. The Country has also adopted Affirmative Action and passed legislation on gender in several States in the Country.

All the 36 States and FCT have established Ministries of Women Affairs and Social Development, charged with coordination of programmes for women and children as well as implementation of national programmes including Family Support Programme, Economic Empowerment Programmes, promotion of safe and responsible motherhood and maternal health and, elimination of all forms of harmful social, traditional and cultural practices. At the local government level, gender issues are addressed by gender focal persons and staff of the Departments of Health, Education and Social Welfare.

Implementation of key commitments has led to attainment of tangible results in the process of integrating gender into development. Remarkable progress in narrowing the gender gap has been made in the area of education, where promotion of 'Girl-Child Education' has significantly narrowed the gap in education between male and female children. Also, modest improvement has been achieved in the number of women in elective offices in 2007 (rising from three women/100 men in 2000 to eight women/100 men) as well as six female deputy governors compared with only two in 2003.¹¹ Similarly, modest progress is being made in other related areas, such as political and economic empowerment of women and skill acquisition.

Progress Achieved Aligned to the Habitat Agenda

Efforts to mainstream gender considerations in urban development are captured in Nigeria's National Plan of Action for (NPA) for Habitat II, which has the following objective: 'To eradicate all legal and social barriers to equitable access to land by women; and full implementation of the FWCW Beijing 1995 Platform of Action Para 63 with emphasis on security of tenure'.

Efforts to improve access by women to land and housing have recorded minimal progress, as access to land and housing is a general problem to both men and women in Nigeria. This is due among others, to the inherent limitations in implementation of the Land Use Act 1978, the non-functional housing market and the difficulty of accessing mortgage for housing finance. Opinions are currently divided on critical factors responsible for the limited access by women to land and housing. However, cultural factors and customs which discriminate against land ownership or inheritance by women play a significant role in limiting access by women to land, though economic factors and poverty also play a significant role.

¹¹Government of the Federal Republic of Nigeria(2000) *Mid-Point Assessment of the Millennium Development Goals in Nigeria 2000-2007*); Published by the Office of the Senior Special Assistant to the President on MDGs, The Presidency Abuja, Federal Capital Territory.

The NPA adopted several strategic actions to achieve this objective, which include:

Producing Gender Disaggregated Data on Human Settlements

Both the National Population Commission (NPC) and the National Bureau of Statistics (NBS) have intensified efforts to make available gender disaggregated data on socioeconomic, demography, core-welfare, health, political, education, access to water and sanitation and urban and housing indicators as reflected in the analysis of 2006 Population and Housing Survey and other statistical outputs of NBS. Also, through the *Rapid Urban Sector Profiling for Sustainability (RUSPS)* methodology, urban planning processes have incorporated data collection module on gender issues in housing and urban development.

Increased Participation of Women in the Decision-Making Process

The adoption of participatory approaches to urban planning and the use of gender sensitive tools for data collection in urban planning have positively impacted on the involvement and effective participation of women in the decision making process. Through the holding of city consultations, town hall meetings, focus group discussions (FGDs), the committee system and working groups in urban planning, women's representation has been on the increase. The implementation of WAC II project in Jos¹² contributed to involving women not only in the planning but also in the implementation of the project.

Increased Participation by Civil Society Organizations in the Decision-Making Process

Some of the remarkable success being recorded in promoting gender in development is due to the contributions of Civil Society Organizations by way of evidenced advocacy and promotion and implementation of grassroots projects on empowerment, skill acquisition, political empowerment of women and girl-child education. Some of these NGOs include National Council for Women Society, WRAPA, SERAC, Federation of International Development Association (FIDA), Foundation for Development and Environmental Development Initiatives (FDI), Women Environment Programme (WEP), CASSAD, Nigerian Urban Forum (NUF), Mullad Fuller Foundation, the Association for the Support of the Urban Poor (FEDUP), I-Care Women and Youth Initiative (ICWYI) and several others.

1.8 CHALLENGES EXPERIENCED AND LESSONS LEARNT

Diverse challenges have been experienced in the course of addressing the impacts of rapid urbanization in Nigeria. These challenges range from natural factors like the high population growth through natural increase and rural-urban migration which have driven the rapid growth in the proportion of urban residents who live in slum conditions (estimated at about 69%), to the rising housing deficit estimated at between 16 and 18 million units, insecure land tenure, inadequate infrastructure, lack of urban basic services, high cost of funds, substandard building materials, incompetent construction workforce, the absence of adequate legislative framework to guide the housing industry and, increasing air pollution arising from the use of fossil fuels for cooking, lighting and vehicular movement.

Other key issues include:

Ineffective Land Administration

Despite the intention of the Land Use Act of 1978 to ensure access by Governments to development land when required and curb land speculation, it has not been able to facilitate easy access to land by individuals, while the vesting of control over land in urban areas in the State Governor has effectively limited the roles played by Local Governments in such areas in its administration.

¹²This project was designed based on a participatory approach with the project design based on gender water analysis.

Absence of effective Urban Governance Mechanism

According to the Good Urban Government Assessment of Nigeria, many Nigerian cities do not have up-to-date city development strategies, due to the lack of capacity and resources to plan, ineffective development control, and inadequate institutional as well as legal frameworks for promoting good urban governance. These challenges have been complicated by Nigeria's Federal system of Government which is based on the administrative boundaries of Local, State and Federal Governments, with no recognition for municipal administrations. This arrangement makes it particularly difficult to govern large metropolitan cities like Lagos, Ibadan, Kano, and many others - as the administrative boundaries of these cities consist of multiple independent Local Governments. There is no arrangement among constituent Local Governments for integration and coordination of developments within these cities.

Low level of Land Use Planning and Weak Capacity of Regulatory Institutions

Urban planning is yet to be accorded the pride of place in Nigeria, as most cities continue to grow without the benefit of physical plans to guide them, resulting in non-functional, disorderly, unhealthy, unsafe and aesthetically unsightly urban areas. Due to weak professional capacity of regulatory institutions particularly at State and Local Government levels, as well as inadequate data for planning, significant data gaps still exist in respect of critical indicators required for effective planning. This phenomenon is even more widespread with respect to peri-urban growth, where most of the unplanned expansion takes place.

Inadequate Budgetary Provision and Adoption of Inappropriate Macro-Economic Policies

These factors contribute to high inflation rate and growth of the informal sector and reflect low political will to implement the various adopted policies, legislations and global commitments.

LESSONS LEARNT

Lessons learnt in the course of managing Nigeria's rapid urbanization include the following, among others.

- a) Since urbanization cannot be stopped, a shift of focus is required from decades spent promoting rural development programmes to the neglect of urban development.
- b) The benefits and opportunities derivable from rapid expansion must be exploited to unlock its economic potentials and provide a solution for the rapid transformation of our urban centres. Cities are crucial engines of the economy and concentrations of activity, as well as serve as centres of activity for their surrounding areas. Urbanization can help to jump-start industrialization and manufacturing, which in turn can result in a host of other productive and economic development processes.
- c) The decisions to create new towns, states and local governments and to locate universities, polytechnics and colleges of education in some towns have contributed to re-ordering the pattern of population movement and growth. Most of these towns and cities are un-planned, and need to be urgently subjected to planning to enable them cope with their new various administrative and educational roles.
- d) Promoting sustainable development of cities is central to achieving social, political and economic growth as well as environmental sustainability. With current urbanization trends projected to increase in the future, there is need for Nigeria to embrace a planned approach to managing the various challenges confronting cities.
- e) In order to effectively manage rural-urban linkages there is a need to address the institutional gap for planning and management of rural areas. The various institutions

and agencies as prescribed by law and policies to be set-up at Federal, State and Local Government levels to undertake physical planning activities at various levels are not in place. The situation needs to be addressed.

- f) The macro-economic measures adopted to address urban youth needs are yet to achieve the desired results. These need to be reviewed to effectively address major social and economic challenges facing the youth, such as the rising school dropout rates, unemployment, crime and social polarization, while provision of recreational facilities needs to be sustained and expanded.
- g) In order to address rural-urban integration, transport infrastructure linking rural to urban areas requires improvement. Agricultural development and land use planning for settlements rural areas also need to be promoted.

1.9 PRIORITY ISSUES FOR A NEW URBAN AGENDA

Nigeria's demographic transformation in the past half-century is occurring alongside several concurrent global developments that have significant implications for development and management of sustainable human settlements in the Country. Some of these are the prolonged global economic downturn and dwindling resources available to Governments; Climate Change and the rising frequency of extreme weather incidents; growing pressure from internal migration patterns and limited adoption of physical planning as a strategic development tool. Notable among anticipated future challenges with implications for the New Urban Agenda are the following:

Generation of Quality Data for Monitoring Achievement of Goals and Targets

Despite considerable advancements in recent years, reliable statistics for monitoring development remains inadequate in Nigeria as in many other developing countries. Data gaps, data quality, compliance with methodological standards and non-availability of disaggregated data by gender and towns, cities and villages are among the major challenges to human settlements planning and development. Among strategies proposed to address these are the establishment of a Global Urban Observatory at National level with hubs at States and Local Governments and the establishment of Cadastral and ICT-based Information Management for Physical Planning and Management at the three tiers of Government to address the data gaps. The promotion of Research and Development (R & D) in human settlements planning and management is also essential.

Adoption of Strategies for Better Management of Rural-Urban Linkages

Restructuring and sustaining the existing pro-poor programmes targeting the rural and poor people would be necessary. It is also necessary to put in place a robust framework that will enable post evaluation of the programmes to improve quality and encourage rapid scaling up where results are delivered. Urban planning strategies should be aimed at conserving good agricultural land and should utilise swamps and fadama in urban areas for agriculture.

Empowering Institutions to Cater for Needs of Vulnerable Populations

There is the need to strengthening social security intervention programmes to cater for the needs of the ageing members of the society, youth, women and vulnerable groups and mainstreaming them into human settlements planning and management activities. The planning, implementation, coordination, monitoring and evaluation of poverty eradication efforts in the Country require improvement. This would involve effective harmonisation of policies and ongoing programmes aimed at addressing youth empowerment, conditional cash transfer, conditional grants to State Governments and the Presidential Initiatives on various agricultural commodities and micro finance.

Addressing Gender Inequality and Access to Land

The slow process in overcoming gender inequality and cultural limitations preventing access to land by women may hinder efforts to achieve sustainable urbanisation under the New Urban Agenda. In order to integrate gender into urban development, it is imperative to address these issues holistically by creating economic spaces for women to operate in urban areas and ensuring their participation in decision making processes in urban planning and development at all levels.

CHAPTER 2

LAND AND URBAN PLANNING

2.1 OVERVIEW

Land administration and urban and regional planning are listed on the Concurrent List of the 1999 Constitution of the Federal Republic of Nigeria. Hence, activities relating to land administration and urban planning are carried out concurrently at the Federal, State and Local Government levels. The Federal Ministry of Power, Works and Housing has oversight responsibilities for regulating operations within the sector.

2.2 ENSURING SUSTAINABLE URBAN PLANNING AND DESIGN

The first comprehensive legislation with nation-wide application to regulate town planning activities in Nigeria was the Nigerian Town and Country Planning Ordinance No 4 of 1946, which was enacted to provide for the planning and implementation of physical planning schemes initiated by Town Planning Authorities in the various states. Subsequent efforts towards achieving sustainable human settlements planning, development and management included the promulgation of the Land Use Act 1978 which provides for the control of the use of land and ensure equitable access to it by all Nigerians; enactment of the Urban and Regional Planning Law 1992, which repealed the earlier 1946 Town and Country Planning Act; and, the enactment of laws, bye-laws and ordinances to regulate development control activities at the State and Local Government levels across the Country.

Over the years, the practice of urban planning in Nigeria has at best been limited to the preparation and adoption of sub-division layout plans for parcels of land which come under development incrementally. The Nigerian Institute of Town Planners (NITP) in its publication '*State of Urban and Regional Planning in Nigeria*,' estimates that by 1980, only 196 towns in the Country had adopted master plans; while the plans for an additional 64 cities were under preparation¹³. Considering these two figures only 47 percent of 359¹⁴ towns in the Country by1990 had adopted Master Plans.

Past approaches to urban planning have not been sustainable. In the few cases where urban planning was undertaken this has been based on the rigid traditional land use master plan approach. Besides, very few of cities that adopted plans dating from 1960s to the 1980s have revised their plans till date. An evaluation of some of them showed limited implementation of such plans while in other cases, there were serious deviations from the provisions of the plans as highlighted in the 1999 Review of the Abuja Master Plan. The lack of political commitment and allocation of resources to undertake urban planning and implement adopted plans has therefore been identified as one of the most critical challenge facing urban planning in Nigeria.

Progress Achieved Aligned With the Habitat Agenda

In the build-up to and aftermath of the Second United Nations Conference on Human Settlements (Habitat II), held in Istanbul 1996, several initiatives have been implemented to address the challenges of land administration and sustainable urban and regional planning in Nigeria. These efforts include:

- a) Adoption of the first National Housing Policy and National Urban Development Policy (1991, 1997) which were both revised and formally adopted in June 2012.
- b) Preparation of a National Plan of Action to guide human settlements development in

¹³The Nigerian Institute of Town Planners (2014). The State of Urban and Regional Planning in Nigeria, Abuja, p111.

¹⁴Ministry of Budget and Planning Lagos State (2004). The State of Lagos Megacity and Other Nigerian Cities Report 2004, Lagos p14.

the 21st Century in accordance with the provisions of the 1996 Second United Nations Conference on Human Settlements (Habitat II).

- c) Initiation of several programmes and projects as fallouts of the Habitat II Conference and adoption of the Habitat Agenda, notably the Sustainable Cities Programme (SCP), the Urban Basic Services Programme, Community Upgrading Programme, Safer Cities Programme, the Campaign for Good Urban Governance, and New Partnership for Africa's Development (NEPAD) Programme. In the more recent past, these interventions include the application of Rapid Urban Sector Profiling for Sustainability (RUSPS) to the preparation of structure plans for cities, the assessment of good urban governance of Nigeria, Participatory Slum Upgrading Programme (PSUP) and preparation of a National Building Code.
- d) Responses undertaken at the State Government level, which include:
 - i. Establishment of Town Planning Authorities for Local Government Areas and Towns;
 - ii Preparation of Planning Schemes; and
 - iii Setting up of State Urban Development Boards
- e) From 2007 till date and through technical cooperation with UN-Habitat, an increasing number of states have been supported to prepare and adopt Structure Plans to guide the growth of their major cities over long-term horizons of 20 to 30 years. A total of sixteen Structure Plans have been completed with UN-Habitat's technical cooperation comprising three (3) cities in Anambra State, four (4) cities in Nasarawa State, and nine (9) cities in the State of Osun, with ongoing work on four (4) cities in Kogi State.

2.3 IMPROVING URBAN LAND MANAGEMENT/ADDRESSING URBAN SPRAWL

Nigeria's National Urban Development Policy (2012) has identified the difficulty experienced by individuals and corporate bodies in accessing land for development as one of the important impediments to controlled urban development in the Country. Prior to the Land Use Act of 1978, the Country operated two different systems of land tenure, one in Northern Nigeria where the British colonial administration conferred ownership of all land on the Government and individuals could only acquire Rights of Occupancy and, the other in Southern Nigeria, whereby customary land tenure systems subsisted and individual lineages or extended families still had ownership rights to their land. This dual system of land ownership created various problems for government, corporate bodies and individuals in need of acquiring land for development.

The Land Use Act of 1978 harmonised the two tenure systems and vested custody of all land in urban centres in the State Governors, while land in rural areas was vested in Local Government Chairmen. However, implementation of the law has remained fraught with challenges, notable among which are the requirement for Governor's Consent on all transactions, high incidence of land speculation, poor land administration records, lack of cadastral, high cost and convoluted process of obtaining title documents, high land costs beyond the capacity of low and medium income earners.

To address the challenges, a land reform process was initiated by the Federal Government with the constitution of a Presidential Technical Committee on Land Reform (PTCLR) to facilitate the improvement of land administration in Nigeria. The Committee is saddled with harmonizing the existing system, using a Systematic Land Titling and Registration Framework, and working with Ondo and Kano States on pilot basis. Thereafter, the system will be up-scaled to cover the remaining States.

Progress Achieved Aligned with the Habitat Agenda

Activities being undertaken include the following:

Review of the 1978 Land Use Act

A land reform process currently underway is being facilitated by the Presidential Technical Committee on Land Reform which was inaugurated in November, 2011. The conclusions would likely culminate in Constitutional changes to the Land Use Act 1978. Additionally, the National Council of Lands, Housing and Urban Development in 2014 approved the use of *'Exchange of Letter'* as the uniform standard for transfer of land between the States and Federal Government to replace the use of multiple instruments.

Production of Cadastral Maps

Urban planning, housing delivery, land transactions and property rating have been greatly hampered in the Country by non-availability of Cadastral Maps. However both Lagos State and the Federal Capital Territory have successfully carried out cadastral mapping through airborne/aerial photography. Several other States have acquired GIS, and the Office of the Surveyor-General of the Federation has produced Cadastral Maps for Gobi and Anaocha Local Governments in Bayelsa and Anambra States. The Federal Government has in addition established the Nigeria Network (NIGNET) based on Global Navigation Satellite System Continuously Operating Reference Station (GNSS/CCORS) for cadastral mapping, while the States in turn have established passive cadastral controls that are integrated into NIGNET.

Establishment of a Uniform Land Titling System

The land titling system has been undergoing a reformat at the Federal Level and in some States. At the Federal level, the Federal Land Information System (FELIS) has been developed and is operational, while several States have introduced new technology in land registry management, review of administrative processes and procedures to make land administration more efficient and effective. However, this has been undertaken in most cases with little or no coordination or standardization of systems thereby leading to significant differences in the quality of land regulation across the various States. A number of States including Lagos, FCT, Cross River, Imo, Ondo, Kano have also developed their own geographical information system for land administration.

Addressing Urban Sprawl

Urban sprawl, manifested in the growth of peri-urban areas in Nigerian cities, has become a significant attribute of the Country's urban transformation. In line with traditional planning objectives, the 1946 Town and Country Planning Act was fashioned after the British Act of 1932, and as a result during the colonial era, 'green belts' were used in practice to prevent urban sprawl. Most green belts today have been largely built-up. The problem has been compounded by the non-adoption of Master Plans and effective development control enforcement at peri-urban areas.

Besides, several major cities have spread out and merged with outlying settlements to form large agglomerations resulting in the emergence of urban corridors in many parts of the Country. Some identified ones include the Lagos-Ibadan-Badagry, Lagos-Ota, Lagos-Epe, Kano Megacity, Karu-Keffi Axis and the Onitsha-Ogbaru-Awka Corridors.

Progress Achieved Aligned With the Habitat Agenda

In the effort to prevent urban sprawl and built more compact cities, several initiatives have been adopted in line with the provisions of the Habitat Agenda. These include strategies to institutionalise effective urban land management as contained in the revised National Urban Development Policy. Some of the initiatives include proposals for:

- a) Promotion of economic growth and optimize existing/proposed FGN-funded inter-State infrastructure projects;
- b) Preparation and adoption of Regional Development Plans for the 36 States and the FCT;
- c) Preparation and adoption of City Structure Plans for all major cities and towns;
- d) Preparation and adoption of a National Street Addressing System; and
- e) Adoption and enforcement of building standards based on the National Building Code to ensure quality, functionality, aesthetics and safety.

2.4 ENHANCING URBAN AGRICULTURE AND PERI-URBAN FOOD PRODUCTION

High urban population growth and the attendant increase in demand for food, has resulted in substantial growth in the practice of urban agriculture in Nigeria's cities and is considered a significant component of the urban economy. Various forms of urban agriculture are currently being practiced in Nigeria, notably aquaculture, horticulture and animal husbandry. Examples include horticultural gardens located along roads and river beds, spaces at rear and front yards planted with crops and vegetables, as well as cultivated flood plains and farmlands at peri-urban areas. Several swamp areas in Lagos, particularly in Ojoo Local Government Area and around Odo Iya Alaro in Ikeja Local Government Area have a large number of vegetable gardens.

Studies have shown that despite its growing importance, urban agriculture has not been given its rightful place in the national economy.¹⁵ This is because since the expenditure on food may account for up to 60% - 80% of the monthly income for poor urban consumers while the poor in rural areas spend less,¹⁶significant benefits could be derived by practitioners from effectively harnessing the potentials of urban agriculture as practiced in these forms, such as improved access to food supply and nutrition, contribution to local economic development and opportunity to earn additional income from the sale of produce.

Progress Achieved Aligned With the Habitat Agenda

At the national level, the Federal Ministry of Agriculture and Rural Development is mandated to regulate agricultural research, agriculture and national resources, forestry and veterinary research across the Country. The Ministry also supervises and provides funding for various Parastatals and Research Institutes, such as the National Root Crops Research Institute and Colleges of Agriculture and Forestry. Some key Agencies providing services related to agriculture and food production under the Federal Ministry of Agriculture include:

- a) National Quarantine Services
- b) National Centre for Agriculture Mechanization
- c) Office of the Permanent Representative to FAO
- a) Veterinary Council of Nigeria
- b) Nigeria Agricultural Insurance Corporation
- c) Agricultural Research Council of Nigeria
- d) National Agricultural Seed Council
- e) Nigeria Agricultural Cooperative and Rural Development Bank
- f) Federal Agricultural Coordinating Unit

¹⁵ Olayiwola, O. O. 'Appraisal of Urban Agriculture in Nigeria', National Monthly Referred Journal of Research in Commerce and Management, Vol. 1 (9) pp 111-124 (http://www.academia.edu/7537204/Appraisal of Urban Agriculture in Abuja, Nigeria, Visited on 23 December 2014. See also Olugbenga, I. A. and Adejumo, O. T. (2005). Urban Agriculture in Metropolitan Lagos, East African Journal of Rural Development. Adedayo A. and Tunde A. M. (2013). Challenges of Women in Urban Agriculture in Kwara State, Nigeria, Sustainable Agriculture Research; Vol. 2, No. 3; 2013pp 1-14. ISSN 1927-050X E-ISSN 1927-0518.

¹⁶ Cofie Olufunke 'Emerging Issues in Urban Agricultural Development in West Africa, This paper was first presented by Cofie et al (2005) at a strategic conference on UPA in Banjul Gambia. Was later updated and presented at the 22nd Annual Southwest Zonal Research-Extension-Farmer-Input Linkage Systems (REFILS) Workshop, 23-27th Feb. 2009 IAR&T, Moor Plantation, Ibadan.

- g) Strategy Grain Reserve
- h) Rural Access Mobility Project
- i) Commercial Agriculture
- j) National Agricultural Seeds Agency
- k) Fresh Water Station Brackish Water Station
- 1) National Programme on Agriculture and Food Security

2.5 ADDRESSING URBAN MOBILITY CHALLENGES

Goods and passenger movements in Nigeria are performed mainly by road, with the railway and inland waterways playing significant, but less important roles.¹⁷ International freight movement is principally by sea while air transportation is the main passenger carrier. According to the Draft National Transport Policy (2010), all the transport sub-sectors suffer from the effects of past shortages of resources, and this inadequacy has consistently been reflected in inadequate maintenance.

Generally, the document states, 'In the road transport sub-sector, the lack of road maintenance often necessitates subsequent reconstruction. The inadequate replacement and the poor maintenance of vehicles, contribute to high social costs of atmospheric pollution, and results in high operating costs. In the case of the railways, the lack of necessary resources to keep tracks, rolling stocks and maintenance facility in reasonable working condition produced a serious deterioration of the railway system. Similar problems affect the inland waterways, resulting in its inability to perform useful functions. The long-term shortages are growing and becoming seemingly insoluble. For transport operators, these problems create a feeling of despondency, decline in morale and exacerbate management/employee tension. Feeling of despondency and low morale cause further deterioration and growing problems of the system, creating a vicious circle. Breaking this circle is the overriding immediate objective of the Country's national transport policy.'

Hence, urban mobility has remained a recurring challenge in most Nigerian cities over the years, the attributes of which are poor transportation networks, low quality urban roads, inadequate transport facilities, terminals and lighting etc, and dwindling investments in infrastructure. In particular, provision for effective mobility in urban areas has been hampered by poor road design, construction and maintenance. Some estimates indicate that a significant number of roads in major cities are not tarred.

The challenges to urban mobility in the nation's most populous cities are further compounded by the low road network density. For instance, the road network density for Lagos, which is put at about 0.4 km/1000 population, is considered lower than average African standards.¹⁸ Also, passenger bus transport services in Lagos, which account for 70% of motorized person trips (made up of 3% BRT, 4% regular size buses and 63% mini buses) are run by multiple private operators operating small-sized buses of poor quality. Commercial taxis and private cars account for about 20% of person trips, while the remaining 10% is accounted for by tricycles and motor cycles, locally known as *okada*. A large number of the commercial vehicles, which are often not roadworthy, contribute heavily to air pollution as they make close to 18 million trips per day in the city.

Progress Achieved Aligned With the Habitat Agenda

Towards meeting the goals for sustainable transport and communication systems, several initiatives have been undertaken in Nigeria at National, State and Local Government levels.

¹⁷ Federal Government of Nigeria, Draft National Transport Policy, August, 2010.

¹⁸ See Yaqub J. O.; Olateju, A. O. and Aina, B. (2012): Urban Transportation Challenges: The Impact of the Lagos BRT Lite, *Journal of Social Science and Public Policy*, Vol. 4, June, pp 44-51. Filani, M. O. (2012): The Changing Face of Lagos: From Vision to Reform and Transformation, Cities Alliance. See Chapter 4 Highlights of Innovations under which Transportation, Integrated Mass Transit and related topics were discussed (pp 22-36). Abiodun Yacoob (2007) Resolving the Handicaps of Lagos BRT Scheme (*The Guardian*, Monday, April 16, 2007).

All the 36 State Governments are actively involved in the provision of transport facilities to address the changes in cities and urban areas under their jurisdiction. The solutions adopted range from the articulation of an appropriate policy framework to guide activities in the sector, to the regulation of privately run commercial buses, taxis, and tricycles, the funding of government-supported bus services in all state capitals and local government headquarters for intra and intercity transportation as well as the introduction of Bus-Rapid-Transit (BRT) in Lagos and Abuja and, the proposed Mono/Light Rail systems in Lagos and Port Harcourt.

Establishment of Policy Framework

Nigeria's first National Transport Policy (NTP) was proposed by the Federal Ministry of Transport and ratified by the National Council on Transport in July 1991, becoming the official transport policy for the Country in 1993. The general objectives of the policy were achievement of adequacy, economic and financial efficiency, safety as well as reliable and national self-reliance in the transportation sector.¹⁹ Following efforts to revise the document through Draft Polices initiated by the Federal Ministry of Transport in 2003 and the Bureau for Public Enterprises in 2008, a revised Draft National Transport Policy was approved by the National Council on Transport in August 2010.

Integration of Transportation into National Urban Development Policy

Though the adoption of a National Transport Policy as proposed in the NPA has not been achieved,²⁰ the revised National Urban Development Policy of 2012 has a chapter on transport planning with set goals, objectives and strategies. The goal of transport planning as reflected in the Policy is to: *`...provide comprehensive networks of transportation and communication systems of high standard of designs, development and management for the efficient movement of people, goods and services*'. The goal will be achieved through:

- a) Promoting a robust network of roads and communication channels to ensure accessibility to all land uses that is of high standards of designs and to provide effective linkages with rural areas;
- b) Promoting environmentally sustainable, safe, accessible, affordable and efficient modes of transportation and communication in the urban centers;
- c) Promoting Public Private Partnerships (PPP), Public-Public Partnerships and encourage community sector and other interested parties in the provision, operation, and management of efficient transportation and communication in all urban areas; and
- d) Developing mass transit modes, for efficient and effective movement of people and to boost the tourism industry.

Establishment of Metropolitan Transport Agencies

Several states have passed relevant legislation establishing specialised agencies saddled with the task of delivering public transportation services in their major urban centres. In Lagos, the Lagos State Metropolitan Area Transport Authority (LAMATA) Law of 2007 established LAMATA and the Lagos State Metropolitan Law which deals with the implementation of the Bus Rapid Transit scheme and its regulations. LAMATA has been instrumental to the positive changes being carried out to address urban mobility challenges in Lagos Megacity.

In addition, the Federal Government in 2012 established the Subsidy Reinvestment and Empowerment Programme (SURE-P) to reinvest the Federal Government's share of the savings arising from the reduction of subsidies on petroleum products into programmes and

¹⁹Ugboaja Paul C. 'A Sustainability Assessment of Nigerian Transport Policy,' International Journal of Asian Social Science, 2013, 3(5):1208-1226.

²⁰ See Francis Ezem (2013). 'Nigeria's transport policy captured in National Development Plans', published in Maritime on Jul 19, 2013 (http://nationalmirroronline.net/new/nigerias-transport-policy-captured-in-national-development-plans/).

initiatives that would go a long way to ease the pain of subsidy removal and create a better life for Nigerians. The SURE-P Programme was therefore to ensure that the Federal Government's part of the savings from fuel subsidy removal or reduction was applied on critical infrastructure projects and social safety net programmes such as bus transportation schemes that would directly ameliorate the sufferings of Nigerians and mitigate the impact of subsidy removal. The tenure of the SURE-P Programme was 2012 - 2015.

Other major solutions adopted across the Country to address the issue of mass transportation include:

Lagos Bus Rapid Transport (BRT)

The BRT adopts the use of dedicated "interference" free segregated lanes to guarantee fast and reliable bus travel. It is a high performance public transport bus service which aims to combine bus lanes with high-quality bus stations, vehicles, amenities and branding to achieve the performance and quality of a light rail or metro system, with the flexibility, cost and simplicity of a bus system. The BRT buses run on physically segregated lanes and thus make them faster in a situation of traffic congestion.

Lagos Rail Mass Transit

The LRT is a system under construction in Lagos. The system is envisioned to consist eventually of seven lines. The railway equipment including electric power, signalling, rolling stock, and fare collection equipment will be provided by the private sector under a Concession Contract. LAMATA is responsible for policy direction, regulation, and infrastructure for the network. The concessionaire will generate its own dedicated electricity.

Abuja Light Rail Project

An estimated 700,000 passengers are projected to ride the Abuja Light Rail (ALR) daily when the first phase of the project takes off. The project, which provides shopping precincts, cultural and entertainment centres along its stations to boost tourism, was strategically designed to connect the FCT transportation network to districts and area councils.

Rivers Monorail Project

On the 13th of October 2009, the Rivers State Government and TSI Property and Investments Holdings Limited signed an agreement for the construction of a monorail system to be known as "Rivers Monorail" in Port Harcourt. The project length is 21 km long, with the first phase spanning 6.5 km. The Phase B which will run from the city centre and terminate at Water Lines would be completed thereafter.

In addition, all the 36 States of the Federation and the Federal Capital Territory are addressing urban mobility by providing and supporting the private sector to acquire taxis to serve the urban populace. However, these initiatives are not able to fully address the complex transport challenges facing urban centres in Nigeria, and therefore call for more innovative and integrated systems and approaches to be adopted.

Adoption of PPP in Managing Transport and Communications

Dating from 2002, the telecommunications system in the Country was privatized and the use of Global Systems Mobile (GSM) came into being. This facility greatly enhanced communications and reduced traffic on the roads as messages that would have been passed through road transport have been drastically reduced. In the recent past there has been increasing use of Public Private Partnerships (PPP) for transport service. Examples include the following:

- a) Construction and management of the Murtala Muhammed Airport 2 in Lagos;
- b) Construction of Lagos Epe Express way using toll fees; and
- c) Bridge connecting Lekki Phase I with Ikoyi in Lagos.

The National Integrated Infrastructure Master Plan (NIIMP: 2014 - 2043)

The National Integrated Infrastructure Master Plan (NIIMP) provides for massive improvement in urban transport and for which the sum of USD \$275 billion has been earmarked to be spent in the next 30 years.

2.6 IMPROVING TECHNICAL CAPACITY TO PLAN AND MANAGE CITIES

The development of effective technical capacity to plan and manage cities is at the core of the Institutional Framework of Nigeria's National Urban Development Policy, which has as primary objectives, to 'develop capacity and promote a shared understanding, by all actors, of their roles and responsibilities in urban development and management' and, to 'build capacities of relevant agencies and actors to effectively perform their roles and responsibilities in promoting urban development and management'.

In Nigeria, capacity development in town planning primarily involves Educational Training and Professional Training, which includes professional development programmes and examinations conducted by the Nigerian Institute of Town planners (NITP) and the Town Planners Registration Council of Nigeria (TOPREC). In all, about 44 higher institutions across the Country, particularly the polytechnics and universities, offer diploma and degree programmes respectively in Urban and Regional planning.

However, the lack of adequate capacity and the application of modern tools to adequately plan and manage cities both on the part of government officials and professionals in private practice have been identified as major impediments to the practice of planning in the Country.

Progress Achieved Aligned With the Habitat Agenda

Capacity building has been pursued as an essential component of programme interventions and projects involving collaboration with UN-Habitat in the Country. Since the inauguration of the Sustainable Cities Programme in Ibadan, Kaduna and Enugu, all interventions have incorporated training platforms to develop the capacities of participating professionals at both Government and private sector levels. For instance, the preparation of the Structure Plans for cities in Anambra, Nasarawa and Osun States involved capacity building for experts and staff of Federal, State and Local Governments and NGOs in the use of the highly participatory Rapid Urban Sector Profiling for Sustainability (RUSPS) methodology developed by the UN-Habitat for its Participatory Slum Upgrading Programme (PSUP), to collect relevant data and information on agreed eleven thematic areas.

Besides, the Habitat Programme Support Office (HAPSO) has also collaborated with the Association of Town Planning Consultants of Nigeria (ATOPCON) to train 150 members in the application of RUSP in urban planning, while the Centre for Human Settlements and Urban Development (CHSUD), Federal University of Technology, Minna, Nigeria are also collaborating with the Nigerian Town Planners Registration Council (NITP) and UN-Habitat in supporting the Town Planners Registration Council of Nigeria (TOPREC) to review and modernise Nigerian Town Planning Law and processes; and to develop appropriate Curricula for the Training of a new generation of Town Planners for Sustainable Urban Development.

Other capacity building initiatives supported by the UN-Habitat include:

- a) Exposure to and adoption of the norms of good urban governance which resulted from the GUG Launch in 2001 in the Country;
- b) Policing urban spaces;
- c) Leadership development for elected representatives; and
- d) Local economic development.

e) UN-Habitat provided support to the Centre for Human Settlements and Urban Development (CHSUD) situated in the Federal University of Technology, Minna. CHSUD has also collaborated with UN-Habitat to develop appropriate Curricula for the Training of a new generation of Town Planners on sustainable urban development. CHSUP is also collaborating with the Nigerian Town Planners Registration Council (TOPREC) to review and modernise Nigerian Town Planning Law and processes.

Contributions of Professional Bodies

All the Professional Bodies responsible for the lands, housing and urban development sector have since 1990s began to implement Continuous Professional Development Programmes for their members on an annual basis. These initiatives provide avenues for updating professionals in the state of the art procedures in their respective specializations.

2.7 CHALLENGES EXPERIENCED AND LESSONS LEARNT

The key challenges encountered with respect to management of land and the practice of urban planning includes the following:

- a) Lack of political will and financial commitments at the State level to re-enact and implement the adopted National Urban Development Policy and the Urban and Regional Planning (URP) Act of 1992.
- b) Lack of technical capacity and financial support at the State level for effectiveness in undertaking planning.
- c) In-effective development control, with rising number of building collapses in the Country.
- d) Non-existence of institutional framework for carrying out urban renewal as prescribed by the URP Act.
- e) Low awareness among the public and non-participatory approach to land use planning.
- f) Lack of knowledge on the application of Master Plans and role of planning authorities.
- g) Incomplete decentralization of planning functions to the three tiers of government through planning legislations and policies.
- h) Non-establishment of required institutions like the Planning Boards, Urban Renewal Authorities and Planning Tribunals by the State Governments, as recommended in the 1992 URP Act.
- i) Poor funding of urban planning institutions, leading to non-implementation of adopted Master/Structure plans.
- j) Undue delays and cumbersome procedures in the processing of title documents arising from non-computerisation of processes in the Land Registry as well as lack of Cadastral Maps for land administration in most states.
- k) Undue rivalries between State/Federal tiers of Government due to provisions of the Land Use Act which vest all state land in the Governors and all Federal Land in the Presidency, thereby making implementation of the Act subject to abuse by politicians as a means of settling scores.
- Restrictions placed by the Land Use Act which limits acquisition of land by private developers to a maximum of half hectare of urban land (See section 34(8) of the Act) which has largely prevented the development of large scale housing or other projects.

- m) Inadequate and delayed payment of compensation for land acquired under the Land Use Act.
- n) Absence of policy to guide practice and integration of urban agriculture into the city system in a viable and sustainable way.
- o) Lack of access to credit and land for long period farming and purchase of machinery and inputs such as fertilisers.
- p) Inadequate provision for transport facilities/infrastructure, road furniture including bus shelters, road marking, terminals, lighting, etc in towns and cities and intercity resting points for long distant travellers.
- q) High cost of vehicles for public transportation and low purchasing power of investors.
- r) Low awareness and commitment among political leaders, city managers and other stakeholders to promoting high standards of urban planning as a tool for managing urban development.
- s) Low capacity for resource mobilization, risk assessment and disaster management, and absence of institutional framework for strengthening capacity at the Local government levels.
- t) Lack of current and reliable data for planning and monitoring.

LESSONS LEARNT

Lessons learnt in respect of management of land and the practice of urban planning includes:

- a) The practice of applying analogue management systems in land administration makes data management very cumbersome and costly. The process of computerising land records needs to be accelerated. States like Lagos and the FCT which have fully imbibed land use planning and put in place a robust land information system are reaping the benefits.
- b) The inclusion of the Land Use Act in the Constitution has made the process of executing the much needed review of the Act inflexible and difficult, even with respect to minor amendments. Other pragmatic approaches for making the adopted Land Use Act functional need to be adopted.

2.8 PRIORITY ISSUES FOR A NEW URBAN AGENDA

Issues relating to management of land and the practice of urban planning which need to be addressed under a New Urban Agenda include the following:

Urban Land Management and Urban Sprawl

This refers to the promotion of good governance of megacities and large towns for sustainable urbanization in line with the Post 2012 Sustainable Development Agenda.

Sustainable Urban Planning and Design

The proposed actions include:

- a) Review and passage of required Planning Legislation at the State level, including the review and amendment of the Urban and Regional Planning Act, No.88 of 1992 to reflect the concurrent legislative responsibilities of the Federal and State Governments in the areas of housing and urban development;
- b) Establishment of a National Urban Observatory to build a base of knowledge for sustainable urban development;

- c) Need for resource mobilization as well as preparation, adoption and implementation of Regional, Master and Development Plans for all designated urban centres and growth poles within the context of the National Physical Development Plan; and
- d) Amendment of the Constitution to include urban and regional planning on the concurrent legislative list for effective governance of the planning system.

Urban Agriculture and Peri-Urban Food Production

a) Development and adoption of policy/guidelines and land use standards for promotion and regulation of urban agriculture, through collaboration between the Federal Ministry of Agriculture and Rural Development as the apex coordinating institution and urban planning institutions.

Urban Mobility

The strategies proposed include:

- a) Finalize and adoption of the National Transport Policy;
- b) Enhancement of roads and communications networks, and adoption of Urban Transportation Plans with emphasis on mass transit, modal options and traffic management for all cities;
- c) Adoption of high standards of designs, construction and maintenance for roads and other infrastructure;
- d) Promotion and adoption of environmentally sustainable, safe, accessible, affordable and efficient modes of transportation and communication in urban centers;
- e) Adoption of Public-Private-Partnership (PPP) models and promotion of community and private sector participation in the provision, operation and management of efficient transportation services in urban areas; and
- f) Development of mass transit modes for efficient and effective movement of people and to boost the tourism industry.

Technical Capacity to Plan and Manage Cities

The actions required include:

- a) Building capacity for adoption of Rapid Urban Sector Profiling for Sustainability (RUSPS) methodology as a tool for accelerating the process of urban planning, and sustaining the mandatory continuous professional development programmes being implemented by all professional bodies; and
- b) Support on a systematic basis, the conduct of policy-oriented research on urban development with a view to developing a credible database, improving understanding of the urban challenge and, proffering strategic options for managing change.

CHAPTER 3

ENVIRONMENT AND URBANISATION

3.1 OVERVIEW

The most critical factors determining the quality of the urban environment in Nigeria are the absence of land use plan for cities, leading to uncontrollable growths, coupled with the exploding population growth rates recorded in cities, pervasive urban poverty and lack of effective mechanisms for environmental management. The four-fold increase of the national population within a period of 50 years has led to increased demand and consumption of resources with adverse impacts on our urban environment.²¹

3.2 ADDRESSING CLIMATE CHANGE

Nigeria is increasingly exposed to the vagaries of climate change and contributes 1.65 metric tonnes of CO²to global greenhouse gas emissions, equivalent to 0.6% of the world's total for 2010 (World Bank, 2010; UN-Habitat, 2011). Pollution from vehicular traffic and construction works in major towns are major sources of greenhouse gas emissions, according to a study undertaken by the National Environmental Standard and Regulation Enforcement Agency (NESREA). The study projects that current climate effects in Nigeria point to likely increases in the frequency, extent and variability of temperatures, rainfall and sea level rise, which would be felt in the various ecological zones.

Progress Achieved Aligned With the Habitat Agenda

Prior to the adoption of the Habitat Agenda in 1996, Nigeria had adopted relevant legislation and policies on environmental protection. However, several new laws and standards have been passed since 1996 and Government has progressively developed a national response to Climate Change by building a governance structure to manage the issue. The initiatives include:

Policy, Legal and Institutional Framework

- a) Establishment of a Special Climate Change Unit (SCCU) in the Federal Ministry of Environment as the National Focal Agency, and an Inter-ministerial Coordinating Committee on Climate Change;
- b) Enactment of the law proposing the establishment of a National Climate Change Commission in 2011 to coordinate and support the multi-level and cross-sectoral adaptation responses in the Country;
- c) Preparation and adoption of the National Adaptation Strategy and Plan of Action on Climate Change for Nigeria (NASPA-CCN) in 2011; and
- d) Adoption of a National Climate Change Policy for Nigeria.

Adoption of Regulatory Guidelines

- a) Adoption of Seven New Environmental Guidelines and Standards as well as new Regulations on Oil Spill Management;
- b) Development and implementation of the National Appropriate Mitigation Action (NAMA) Programme; and
- c) Adoption of National Adaptation Strategy and Plan of Action on Climate Change for Nigeria (NASPA-CCN) to ensure a truly national response.

²¹Federal Government of Nigeria, National Urban Development Policy (2012).

Some States have also recorded modest achievements in the effort to address environmental issues generally, and in particular Climate Change. Lagos State for instance, has achieved the following:

- a) Since 2009, the State Government has instituted organization of Annual International Summits on Climate Change on different thematic issues and has forged partnership with key development organizations including ICLEI, UN-Habitat, UCLGA, UNDP, World Bank, etc to address pertinent issues;
- b) Greening of over 60% of open spaces around the highways and in residential neighbourhoods in the Lagos metropolis under the '*Operation Green Lagos Programme*' which involves the landscaping and beautification of open spaces;
- c) Planting of over five million trees to mitigate the effect of Climate Change; and
- d) Introduction of Climate Change Clubs in Public Schools, prompting a 95% increase in awareness on Climate Change among school children.

3.3 DISASTER RISK REDUCTION

Many Nigerian cities are being confronted with a rising spate of extreme weather incidents and environmental disasters. Between 1980 and 2010, the number of disaster incidents experienced was put at 94, claiming the lives of 21,000 persons with up to six million people affected by the occurrences, while the cost of the damages suffered was estimated at \$188,025,000.

No fewer than nine of Nigeria's 36 states in the Sahelian north of the Country are consistently affected by severe drought, while many of the Country's metropolitan centres have recorded flood disasters in the recent past, the most recent being the 2012 nationwide flooding. The Federal Ministry of Finance has estimated that the 2012 floods reduced GDP by 0.36 per cent, while UNISDR's 2013 '*Global Assessment Report on Disaster Risk Reduction*' stated that the floods resulted in the highest claim settlement in the history of the Nigerian insurance industry. Lack of timely dissemination of information from early warning systems on imminent disaster was also identified as a missing link in the wide-scale flood disaster that affected Nigeria in 2012.

Also, the growing incidents of armed conflict over resources, such as grazing land and water between various groups, notably pastoralists and farmers, will be a key consideration of the post-2015 replacement of the current Hyogo Framework for Action on Disaster Risk Reduction. In general, according to the Simplified Common Country Assessment²² for the United Nations System in Nigeria, the key issues related to Disaster Risk Reduction in Nigeria include:

- a) The absence of a comprehensive Disaster Risk Reduction Policy;
- b) The weak formal coordinating structures between NEMA and the SEMAs and the absence/dormancy of Local Emergency Management Committees (LEMCs) in LGAs;
- c) The inadequacy of standard operating procedures in most States;
- d) The absence of a comprehensive risk identification or Risk Assessment Report;
- e) The inadequacy of the early warning system in apprehending threats and diffusing alerts; and
- f) The lack of a coordinated framework for monitoring the impact of floods and other disasters, or for collecting hydrometeorology data.

²²United Nations Country Team (UNCT), Nigeria, July 2012.

Progress Achieved Aligned With the Habitat Agenda

Several initiatives taken to build capacity for disaster prevention include the following:

- a) Establishment of the National Emergency Management Agency (NEMA) as per Act 12 and amended by Act 50 of 1999, to formulate policies and programmes to manage disasters in Nigeria with Zonal Offices in each of the six Geo-Political Zones, comprising North-Central (Jos), North-West (Kaduna), North-East (Maiduguri), South West (Lagos), South-South (Port Harcourt) and South-East (Enugu).
- b) Setting-up of Committees for Disaster Risk Reduction in each of the 36 States plus the Federal Capital Territory. In addition, NEMA has set up Disaster Response Units in selected Army, Navy and Air Force formations across the Country.
- c) Engaging in partnership building with the private sector to become a major player in Disaster Risk Reduction; and to formulate strategies for ameliorating the impact of disasters on children's education in Nigeria.
- d) Establishment of early warning systems in several parts of the Country which include the following:
 - i) Establishment of 307 Web-based Flood Early Warning Systems (FEWS) Nationwide;
 - ii) Establishment of 15 Community-based Flood Early Warning Systems (FEWS) in Ondo, Niger, Cross River, Imo, Anambra, Lagos, Oyo, Osun, Ogun, Nasarawa, Rivers, Kwara, Akwa Ibom, Abia and Enugu State; and
 - iii) Installation of four Automated FEWS facilities along Alamutu River and Eruwa River in Ogun - Osun River Basin, Owena Bojutire River and Ose River in Benin - Owena River Basin.
- e) Mainstreaming Disaster Risk Reduction into the revised National Urban Development Policy with a view to limiting the vulnerability of the urban population to the negative impacts of Climate Change.
- f) Review of the response-focused approach to planning for Disaster Risk Reduction through a request by the Federal Government of Nigeria to the UN Office for Disaster Risk Reduction (UNISDR) to facilitate the development of a comprehensive Disaster Risk management plan for the Country towards strengthening the capacity of NEMA and other agencies for prevention and response to disasters in the Country.
- g) Implementation of recommendations from the Post Disaster Needs Assessment following the 2012 flood disaster in Nigeria in line with the report '*Post Disaster Needs Assessment (PDNA) 2012 Floods*' prepared by the World Bank and the United Nations system in collaboration with the Federal Government. The PDNA Report recommends the strengthening of Disaster Risk Management and Climate Change adaptation, building of community resilience and infrastructure, and ensuring disaster and Climate Change resilience in key areas.

3.4 AIR POLLUTION

Urban areas in Nigeria are prone to serious air pollution, according to a study carried out in several locations in Abuja by NESREA²³. The study revealed high levels of gaseous emissions (comprising CO, $S0^2$, NO, NO^2), and noise pollution in areas with high concentration of vehicular activities and road construction. The Federal Ministry of Environment (FME) is responsible for issues relating to control of air pollution and other environmental matters in the Country. The role of the Ministry includes prescribing standards

²³Studies on pollution were undertaken in selected sites in Abuja FCT including Jabi Park; Airport Road, Lugbe; Kubwa Express Way; Riverplate Park Wuse II; Eagle Square; National Assembly; and NESREA Car Park.

and adopting, enforcing and monitoring of enforcement of the regulations on water quality, effluent limitations, air quality, atmospheric protection, ozone protection, noise control as well as the removal and control of hazardous substances. All the 36 States and the FCT have also established Environmental Protection Agencies to implement State policies and programmes derived from national policies and standards on environmental protection set by Federal Ministry of Environment.

Progress Achieved Aligned With the Habitat Agenda

Improved Framework for Waste Management

Many States have adopted measures to facilitate effective waste removal and disposal and ensure drastic reduction in pollution arising from waste accumulation. The State Governments have set up Waste Management Agencies and are fostering Public Private Partnership in waste removal. Some States such as Lagos, Cross River, Akwa Ibom and Katsina are making good progress in this regard.

Observance of the Monthly Environmental Sanitation Day

Most States have adopted a monthly '*Environmental Sanitation Day*' and set aside one day each month during which movement is restricted and all residents of both urban and rural communities are required to clean their surroundings, including the removal of wastes. This has the added advantage of reducing pollution caused by waste accumulation.

Increasing Implementation of Mass Transit Schemes in Urban Areas

The adoption of mass transit schemes and the use of buses for transportation in urban areas have led to a reduction in the use of private cars, thereby contributing to reduction in air pollution.

3.5 CHALLENGES EXPERIENCED AND LESSONS LEARNT

Some of the challenges experienced in addressing Climate Change include the following:

- a) Poor coordination among the multiplicity of Agencies engaged in environmental management without a clear definition of roles and responsibilities, thereby resulting in duplication and wastage of resources;
- b) Generally low level of awareness and preparedness on the vulnerable citizens of unplanned towns and cities to the vagaries and impacts of Climate Change;
- c) Low capacity to develop and implement Climate Change mitigation measures, as well as enforcing policies on reducing GHG emission;
- d) Large deficit in infrastructure required to respond to risks related to extreme weather, water constraints and daily risks;
- e) Inadequate funding and weak technical capacity to forecast disasters and implement programmes at the Federal, State and Local Government levels;
- f) Non-proliferation of the use of non-leaded petrol;
- g) Enforcement of pollution standards for manufacturing companies, vehicular emissions and use of audio appliances; and
- h) Extensive use of electricity generators and attendant air pollution, due to irregular supply of electricity.

3.6 PRIORITY ISSUES FOR A NEW URBAN AGENDA

Some of the priority challenges and issues required to be addressed by a New Urban Agenda include:

- a) Adoption of a Constitutional amendment to give Local Governments clear power to protect their environment, ability to mobilize resources required and to carry out requisite capacity development;
- b) Establishment of a National Urban Observatory to build the knowledge base for sustainable urban development, environmental protection and Climate Change at Federal and State levels;
- b) Mainstreaming climate mitigation measures into urban planning, building design, development control, infrastructure development, transportation, built environment and carbon sequestration;
- c) Integrating Transportation Planning into Land Use plans to focus on reducing travel time, congestion and to encourage mass transit systems as is currently being done in Lagos, Port Harcourt and Abuja;
- d) Increasing energy efficiency of the urban form. This will also entail exploring innovative forms of social organization in urban design, encouraging modal split and mass transit;
- e) Promoting energy efficiency measures, renewable energy technologies and minimising wastes through efficient disposal methods and recycling;
- f) Promoting carbon neutral development;
- g) Capacity building at Local Government levels for effective response to disasters and risks; and
- h) Institution of climate adaptation measures to address both current and future risks in urban areas, as well as the adoption of community-based adaptation measures.

CHAPTER 4

URBAN GOVERNANCE AND LEGISLATION

4.1 OVERVIEW

The 1999 Constitution of the Federal Republic of Nigeria specifies a three-tier governance structure for the Country, comprising the Federal, State and Local Governments, with each level playing important roles in the management of cities. There are currently a total of 774 Local Government Areas in the Country (urban and rural), spread across its six Geo-Political Zones - North-West, North-East, North-Central, South-West, South-South and South-East - as established by the 1999 Constitution. In addition, some State Governments have created Local Council Development Areas (LCDAs) as additional lower levels of administration to the existing Local Governments.

The Constitution however, does not ascribe specific provisions for urban governance at city level as most major cities are divided into several Local Government Areas, thereby fragmenting the administrative of such urban centres into different units. Indeed, the National Urban Development Policy (2012) notes that 'Many Nigerian cities are subdivided into several local governments, militating against their proper governance. There is neither legal provision for it, nor the practice of urban governance. There are no city mayors.'

The Federal Ministry of Power, Works and Housing (FMPWH) is the focal Ministry for housing and urban development matters at the national level. It is the umbrella policy arm of the National Government charged with the responsibility of ensuring adequate and sustainable housing delivery, maintenance of a conducive living environment that meets the needs and aspirations of Nigerian citizens and, establishing a sustainable housing delivery system that ensures easy access to home ownership and rental schemes in an environment where basic physical infrastructure and social amenities are provided.

Legislative oversight for housing and urban development matters is provided by the National Assembly while at the State level, executive activities are carried out through dedicated Ministries, Departments and Agencies for Housing and Urban Development with oversight functions provided by Standing Committees of the State Houses of Assembly.

As a follow-up to the 2001 global launch of the Good Urban Governance (GUG) Campaign in Nigeria, a GUG Assessment of Nigeria²⁴ was undertaken in 2011, supported by the Oslo Governance Centre (OGC), the United Nations Development Programme (UNDP) and UN-Habitat. The study identified several areas of undue influence by the States and Federal Government over the activities of Local Governments, contrary to the provisions of the 1999 Constitution which specifies roles and functions for each tier of Government. Some of such areas are in budgeting, project implementation, taxation and levies, recruitment of staff and access to loan facilities.

4.2 IMPROVING URBAN LEGISLATION

Currently, the principal legislations in place to guide city governance in Nigeria include:

- a) The Constitution of the Federal Republic of Nigeria 1999, which stipulates both Exclusive and Concurrent duties for each level of Government and assigns fourteen exclusive functions to Local Governments;
- b) The Local Government Reform Act of 1976;
- c) The Land Use Act 1978, which vests custody of land located in urban areas in the State Governor and land in rural areas in the Local Government Chairman; and

²⁴ NBS (2012), Good Urban Governance Assessment of Nigeria, Abuja.

d) The Urban and Regional Planning Law 1992, which provides guidelines for land use planning and development control functions in the Country.

Progress Achieved Aligned With the Habitat Agenda

Several strategies have been adopted to address issues relating to Urban Governance in Nigeria. Among these are:

Implementation of Guidelines on Local Government Reform

The 1976 Guidelines on Local Government Reform, which was aimed at decentralizing governance to local levels, also reduced the threshold population for establishment of Local Governments from between 150,000-800,000 to between 100,000-150,000. This was instrumental to the creation of Local Governments that fragmented large municipalities into several administrative units.

Land Use Act 1978

The Land Use Act 1978 provides a unified land administration law for the Country and distinguishes between land in urban and rural areas. Lapses identified in the implementation of the law have been subjected to a reform process, but this has been stalled by the complications associated with Constitutional amendment procedures.

Establishment of Urban Development Agencies

In line with the provisions of the Land Use Act 1978, several States have passed laws establishing development agencies/boards charged with development of urban centres in the States. Some of these Boards include Kaduna State Urban Development Authority, Anambra State Urban Development Board, Nasarawa State Urban Development Board, Kano State Urban Development Board and Jos Metropolitan Development Board.

In order to address the developmental needs of large cities, mainly the capital cities and commercial centres which spread across the boundaries of several Local Government Areas, some States have also enacted legislations establishing development authorities for designated metropolitan areas. Some of these include the Owerri Capital Development Authority, Greater Port Harcourt Authority (2008), Osogbo Capital Development Authority (2012) and, Awka Capital Development Authority (2014).

The Presidential Committee on Urban Development and Housing

The White Paper on the Presidential Committee on Urban Development and Housing inaugurated in 2002 proposed a broad range of interventions, among which resulted in the establishment of a Federal Ministry of Housing and Urban Development in 2003.

The Urban and Regional Planning Law (1992) and Supreme Court Interpretation

The Urban and Regional Planning Law (URP Law 1992) was promulgated to repeal the Town and Country Planning Act of 1946, with a view to decentralizing planning functions to the three-tiers of Government, namely Federal, State and Local Governments. However, by a Supreme Court decision on 13 June 2003, the Law was deemed enforceable only in territories where the Federal Government has legislative authority, notably the Federal Capital Territory. State Governments are to re-enact the Law through their various State Legislatures for local implementation.

Revised National Housing Policy and National Urban Development Policy 2012

The 1991 National Housing Policy (NHP) and National Urban Development Policy (NUDP 1993) were reviewed and approved in 2012. The overall purpose of the revised NHP is to ensure that 'all Nigerians own or have access to decent, safe and sanitary housing in healthy environment with infrastructural services at affordable cost, with secure tenure'. The overall goal of NUDP is 'to promote a dynamic system of clearly defined urban settlements, which

fosters sustainable economic growth, promotes efficient urban and regional planning and development, as well as ensures improved standard of healthy living and well-being of all Nigerians.'

Revision of the National Building Code

The National Building Code was adopted to promote high standards of building design, construction and maintenance in the Country. The first National Building Code was adopted in 2006 and successfully reviewed in 2014 to incorporate new emerging issues as energy efficiency and others.

4.3 DECENTRALISATION AND STRENGTHENING OF LOCAL AUTHORITIES

Local Governments (LGs) are the third tier of Government in Nigeria, while the second and third tiers are the States and Federal Government respectively. Local Governments were created to enjoy some degree of autonomy as guaranteed by the 1999 Constitution, which set roles for each of the three tiers of Government. Related policies on housing, urban development and the URP Law of 1992 also have set roles for Local Governments. These should be the yard stick of service delivery by the different tiers of Government.

According to the Good Urban Governance (GUG) Assessment of Nigeria undertaken in 2011, the Local Governments studied observed they 'experience undue control over their activities in the areas of budgeting, project implementation, taxation and levies, recruitment of staff and access to loan facilities by State Governments, the Ministries of Local Governments, State Local Government Service Commissions and State House of Assembly'. All the LGs studied also noted that they do not enjoy financial autonomy, and blamed the States and Federal Government of interfering with several of their statutory functions including registration of births and deaths, tenement rating, solid waste management, public transport service, physical planning and control of advertisement.

The GUG study showed however, that LGs have been able to decentralize some of their roles to such sub-units as ward and Community Development Areas/Units. Such areas of decentralization of roles include the provision and maintenance of public services, community policing, participatory developmental activities and alternative dispute resolution.

Progress Achieved Aligned With the Habitat Agenda

Several efforts have been made to decentralise and strengthen the Local Government tier of governance in Nigeria, notably the 1976 and 1991 Local Government Reforms, as well as the provisions stipulated in the 1979, 1989 and 1999 Federal Constitutions.

While the 1979 and 1989 Constitutions spelt out functions to be performed at the Local Government level, they were not accorded financial autonomy until the 1991 reform was instituted, notably with the aligning of the Local Government system with the Presidential system of Government as stipulated in the Basic Constitutional and Transitional Provision (Amendment) Decree 1991.

Also relevant was the adoption of the salient provisions in Section 7(1) of the 1999 Constitution with respect to Local Government autonomy and control, which states that: 'The system of Local Government by democratically elected Local Government Councils is under this constitution guaranteed; and accordingly, the government of every State shall, subject to Section 8 of this Constitution, ensure their existence under a law which provides for the establishment, structure, composition and finances of such Councils'.

4.4 IMPROVING PARTICIPATION AND HUMAN RIGHTS IN URBAN DEVELOPMENT

The restoration of democratic governance from military rule in Nigeria in 1996 has led to resuscitation of general participatory practices in development, as well as in the management of urban planning in the Country. Several of Nigeria's development partners, notably the United Nations Development Programme (UNDP) and UN-Habitat have assisted the government to promote good governance in the areas of electoral reforms, anti-corruption, human rights, conflict resolution and local economic development.

Progress Achieved Aligned With the Habitat Agenda

Participatory Urban Planning was adopted as a tool for decision making in 1995 through the Sustainable Cities Programme, which was first implemented in Ibadan, and later replicated in Kano and Enugu. Thereafter, participatory approaches to urban planning and development have been replicated in several other States, notably through the development of Structure Plans, in collaboration with UN-Habitat.

Nigeria has adopted the National Action Plan for the Promotion and Protection of Human Rights (NAP) as recommended in the *Vienna Declaration and Programme of Action*, adopted at the World Conference on Human Rights in Vienna, Austria in 1993. The National Action Plan is an integrated and systematic national strategy to help realise the advancement of human rights in Nigeria. The NAP presents:

- a) An audit of the human rights situation in the Country, identifying areas in need of protection and improvement;
- b) A commitment to concrete measures that can be adopted to build and entrench a culture of human rights for the enjoyment of all; and
- c) A framework for sustained and coordinated ways for the Country as a whole to protect and promote human rights.

The NAP, adopted in Nigeria in 2006, specifically addresses Civil and Political Rights, Economic, Social and Cultural Rights, the Right to Sustainable Development, Peace and a Protected Environment; as well as the Rights of Women, Children and Young Persons. The Action Plan also seeks to establish areas of cooperation between government departments, the private sector, civil society in general and other role players, so that together we can improve the protection and promotion of human rights in the Country.

Participation of CSOs and Organized Private Sector in Urban Governance

The GUG Assessment of Nigeria confirmed that a high percentage of Local Governments have accorded roles to non-indigenes; involve women, youth and traditional rulers in decision making; and collaborate with NGOs for project delivery practice. Also, although all LGs claimed to adopt Public-Private-Partnership (PPP) in service delivery, its application has not been extended to NGOs and CBOs. Generally, all the LGs performed rather low on the participation Index, which showed that the existing practice has challenges that need to be addressed.

4.5 ENHANCING URBAN SAFETY AND SECURITY

The responsibility for public security is primarily the responsibility of the Nigeria Police Force, which operates under a central command headed by the Inspector General of Police overseeing Zonal, State and Divisional Commands. However, the State Governor is the designated Chief Security Officer at the State level, while the Local Government Chairman is the designated Chief Security Officer at the Local Government level. Other Government Agencies and Federal Security agencies namely, the Nigeria Security and Civil Defence Corps (NSCDC) and the Directorate of State Security Services (DSS) are complemented by Neighbourhood Watch, "Man O' War" and local vigilante groups. The vigilante groups are established and paid for by Community Development Committees/Community Development Associations.

Nigeria has in recent years witnessed a growing level of crime and insurgency in different parts of the Country, and national security has become a major issue for the Government, prompting the allocation of substantial resources from the national budget to address the issue. The situation in the North Eastern Part of Nigeria in recent years has seen a spiraling of insecurity in urban centres, on account of the violent insurgency that has killed and displaced many people from their residences and settlements. The major affected States are Borno, Yobe and Adamawa. The Office of the Coordinator of Humanitarian Affairs (OCHA) estimates that about 650,000 people were displaced and over 2,000 killed in the early part of 2015 alone. Other figures released by the National Emergency Management Agency (NEMA) in the same year, indicate that of the 981,416 Internally Displaced Persons (IDPs), in the Country, 915,329 were affected by the insurgency in the North East, of which 107,997 were living in 20 established camps for IDPs across the northern part of the Country, while 804,732 lived with the host communities and relations.

Despite a wide range of efforts adopted, the level of insecurity in the Country is still high. In addition, Nigeria has consistently ranked low in the Global Peace Index (GPI, 2012), signifying a worsened state of insecurity in the Country.

Progress Achieved Aligned With the Habitat Agenda

In order to ameliorate the incidence of crime, the Federal Government has embarked on:

- a) Criminalization of terrorism by passing the Anti-Terrorism Act in 2011;
- b) Adoption of proposals for installation of Closed Circuit Television Cameras (CCTV) in some parts of the Country;
- c) Enhancement of surveillance and the investigation of criminal related offences;
- d) Heightening of physical security measures around the Country aimed at deterring or disrupting potential attacks; and
- e) Strengthening of security agencies through the provision of security facilities, training of personnel and the development and broadcast of security tips in mass media.

Other strategies adopted included the following:

Increased Community Involvement in Policing the Living Environment

With the crime wave rising faster in urban areas than that experienced in the rural areas, many communities are increasingly resorting to the setting up of Vigilante Groups and the use of private security guards.

Establishment of Police Community Relations Committees (PCRC) and Gender Desks

Nigeria has taken steps to promote the concept of Community Policing with the establishment of Police Community Relations Committees (PCRC) in each Community and Gender Desks at each Police Station. The establishment of the PCRC is a way of promoting people-friendly policing of neighborhoods by providing logistics support for police operations, especially where they are not being provided by the Government, and establishing a channel for generating security information to the Police. In some cases, the PCRCs also undertake the renovation of Police Stations and provide chairs, toilets and other essential facilities. The Gender Desks were set up at Police Stations to ensure that cases peculiar to women, such as rape, battering etc. are promptly attended to when reported at the Gender Desks.

Habitat II National Plan of Action

The National Plan of Action for Habitat II adopted by Nigeria in 1996 had as its goal in this respect 'to ensure secured and crime free human settlements in the Country'. It recommended three strategies for its achievement, as follows:

- a) Ensuring that youths are gainfully employed by providing cultural and recreational facilities in all urban areas and by establishing programmes for youth recreation, job training and counseling in partnership with the private sector, NGOs and CBOs;
- b) Providing street lights in cities and towns; and
- c) Encouraging community vigilance particularly at the neighborhood level and by encouraging partnership between law enforcement agencies and communities in surveillance and crime prevention.

4.6 IMPROVING SOCIAL INCLUSION AND EQUITY

Promoting equity and social inclusion are key elements of good governance. The UN-Habitat report '*State of World Cities 2008/2009: Harmonious Cities*' indicated that the level of inequality in cities of Africa is generally high, a situation which has been leading to greater gaps in the social divide. The Federal Government has re-asserted its commitment to addressing the issues of equity and social inclusion in urban development as a strategy to ending extreme poverty and fostering shared prosperity. At the State and Local Government level, several States have also adopted measures to bridge the social divide in urban centres, through the implementation of innovative schemes and programmes.

Progress Achieved Aligned With the Habitat Agenda

The GUG Assessment of Nigeria identified initiatives adopted by Local Governments to promote equity and social inclusion at the community level. These measures include:

- a) **Implementation of Pro-Poor Programmes**: In the surveyed States, 88.9% of LGs have implemented pro-poor programmes in the areas of access to health, education and water supply.
- b) **Support to Informal Sector:** The survey indicated that LGs' support to the informal sector varied across the States. According to the LGs, regulations prohibiting street trading and informal business, a common practice in most cities, were generally implemented by State Government officials who have usurped the planning roles of LGs.
- c) Access to Education: The gender gap in access to education for boys and girls has been drastically reduced. Most of the LGs studied are on target to achieve the MDG goals on universal access to education.
- d) Achieving Male-Female Employment Ratio at Local Government Level: On gender equity, the ratio of female to total employee ratio in the LGs studied varies from as low as 16.2% to as high as 82.6% in different States. However, more women occupy lower management positions in appointments with few women in elective positions. Access to primary schools in all the LGs is generally higher than in rural areas with no significant gender disparity observed in enrolment figures for boys and girls in all the LGs studied.
- e) **Respect for Human Rights:** There is a relatively high perception of the existence of traditional practices that are harmful to people, which is widely regarded as an abuse of human rights.

4.7 CHALLENGES EXPERIENCED AND LESSONS LEARNT

The main challenges encountered with respect to Urban Governance and Legislation includes the following:

Urban Governance

The absence of any legislative provision establishing a specific framework for city-wide governance has constituted a major challenge to Nigeria's cities. Although the Guidelines on Local Government Reform issued in 1976 recognized the need for a structure to cater for urban governance, subsequent LG reviews undertaken from 1985 have disregarded this criterion and currently, most large cities have been subdivided into multiple LGs, thereby making the cities difficult to manage as a holistic entity.

Decentralization and Strengthening of Local Authorities

Human and institutional capacity has remained the weakest at the Local Government level of all the three tiers of Government. However, Constitution amendments currently before the National Assembly seeks to among others, guarantee financial autonomy for Local Governments by securing access to and control of their resources, especially the monthly allocation from the Federation Account, with a view to enhancing their ability to harness their local economic potentials. Through this process, it is hoped that the Local Governments will not only become more transparent and accountable to their residents, but will also operate on a self-sustaining basis.

Improving Participation and Human Rights in Urban Development

Notable challenges that have limited active participation by residents in urban governance include non-familiarization of stakeholders with institutional processes for public engagement and use of participatory approaches at the Local Government level; weak capacity for effective stakeholder mapping; low level of interest and commitment to participation in governance by the populace due to general distrust of Government; and, overbearing influence of local politicians.

Enhancing Urban Safety and Security

Among the major challenges faced with respect to urban safety and security are shortages in manpower, inadequate infrastructure, limited financial resources as well as centralised command structure of the Police Force, with lack of control at the State and Local Government levels. In terms of manpower, there is a general short fall in the number of security personnel required for effective policing of their areas. The GUG Assessment of Nigeria identified low Policemen per Population ratios ranging from less than 1:1000 for Ikeja and Akure North Local Government Areas to almost 4:1000 for Makurdi (NBS (2012). These figures indicate general inadequacy of Police personnel deployed to LGs, a reason blamed for the rising wave of crimes and the increased concern by the communities over poor maintenance of law and order in their areas.

Inadequate Funding and Control of Activities

The lack of finance is a major limitation to ensuring adequate urban safety. Local Governments have claimed they have limited resources to meet the required security cost in their areas, since they do not have direct responsibility for policing and security. Though designated the Chief Security Officers at the State and Local Government levels, State Governors and Local Government Chairmen have also expressed concern over their lack of control over policing activities and other security arrangements in their domains, as they are limited to collaborating with the Police Force with respect to maintaining security in their areas. As such they exercise little control over their operations in terms of handling security issues.

Improving Social Inclusion and Equity

Issues that have constrained social inclusion and equity in urban governance in Nigeria include among others, non-adoption of pro-poor approach to urban planning, absence of a framework for implementing a consistent rights-based approach to slum up-grading and urban renewal, as well as failure by institutions to plan appropriately for the spread of informal settlements.

4.8 PRIORITY ISSUES FOR A NEW URBAN AGENDA

Some of the priority challenges and issues that need to be addressed by a New Urban Agenda are:

- a) Institution of Constitutional amendments to empower Local Governments with respect to enhancing access to and management of resources, development of institutional and administrative capacity to meet current and anticipated operational needs with focus on harnessing and developing the local economic potentials in partnership with the private sector;
- b) Establish a National Urban Observatory to build a database for evidence-based decision making for sustainable urban development;
- c) Adoption of strategies and guidelines for promoting participatory, pro-poor approach to land use planning, urban design and development control to accommodate the needs of the poor, women, informal and the medium and small scale entrepreneurs in Local Governments to achieve orderly development, rapid economic growth and sustainable livelihoods;
- d) Adoption of affirmative action at the three tiers of Government to boost representation of women in senior management and elective positions;
- e) Advocacy for executive and legislative officials at Federal, State and Local Government levels towards adoption and implementation of the elements of good urban governance;
- f) Implementation of continuous sensitization and awareness programmes in respect of harmful traditional practices and abuse of human rights with a view to eliminating them;
- g) Professionalizing the provision of safety and security services and integration of security and safety considerations in all urban development interventions; and
- h) Strengthening of the Community Policing concept and enhancement of Police-Community relationships to improve confidence in Police provision of security.

CHAPTER 5

URBAN ECONOMY

5.1 OVERVIEW

Cities have historically been associated with economic prosperity and are generally referred to as engines of growth and development.²⁵ Besides, cities are the main creators of economic wealth, generating over 70 per cent of the world's Gross Domestic Product (GDP) and most industries and businesses are located in or within immediate vicinity of urban areas, providing city residents with jobs.

Nigeria's economy has shown steady and impressive growth during the past two decades. The re-basing of the national accounts in 2014, which increased estimated GDP to \$509.9 billion, ranked Nigeria's economy as the largest in Africa and 26th largest in the world. Cities in Nigeria, as in other countries, have continued to play a central role in the nation's economic growth, and are estimated to contribute up to 75 per cent of total volume of national trade, host more than 80 per cent of industrial/manufacturing concerns and offer over 90 per cent of formal employment.²⁶ In the Nigeria Economic Report (NER) 2014²⁷ the World Bank stated that following the re-basing exercise carried out by the Federal Government in 2014, '*The Nigerian economy is revealed to be far more diversified and dynamic than previous numbers would suggest, with significant contributions to growth coming from manufacturing and various services that were underestimated in the past,' concluding that the nature of this growth implies that it is much more concentrated in urban areas than previously believed.*

However, a key element of the contribution of Nigerian cities to the economy is the large size of the informal sector, which is currently estimated at 57.9 percent of the nation's Gross Domestic Product (GDP).²⁸ According to the National Urban Development Policy, 'Urban poverty in Nigeria has risen rapidly in recent years not only because of the growth in urban population but also as a result of worsening unemployment situation. Among the challenges facing urban planning is how to accommodate the informal sector in land use planning to promote economic growth and sustainable livelihoods.'

5.2 IMPROVING MUNICIPAL/LOCAL FINANCE

The sources of revenue to Local Governments (LGs) include statutory transfers, internally generated revenues (IGR), Grants/Donations, returns on investment and others such as donor funded projects. As a Federating State, the Country has adopted a formula for revenue sharing, though at both the States and Local Governments, the budget allocations are often inadequate to meet their needs, especially for the provision of the required infrastructure and urban services to cope with rising urbanization. However, most LGs rely more on statutory allocations than funds mobilized through Internally Generated Revenue (IGR) and other sources, where they have recorded noticeable declines attributed to several factors including poverty, lack of planning and low drive for resource mobilization.

Most States exercise undue control over the statutory allocations due to the Local Governments, as the allocations are channeled to the LGs through the "Joint Accounts" of LGs and their State Governments. Many State Governments have established Agencies through which they disburse development funds on monthly basis from the funds statutorily allocated to LGs. This arrangement has further undermined the ability of the Local Governments to command the respect and admiration of the people it is set up to serve.

²⁵ United Nations Centre for Human Settlements (UNCHS, 1996), An Urbanizing World – Global Report on Human Settlements 1996.

²⁶ UN HAPSO, Draft Habitat Country Programme Document Nigeria (2015 - 2017).

²⁷ The World Bank, Nigeria Economic Report 2014.

²⁸ UNDP Nigeria, Statement by United Nations Resident Coordinator/UNDP Representative in Nigeria, March 2014.

Progress Achieved Aligned With the Habitat Agenda

Increasing Drive for Fund Mobilization

Lagos State, the most populous and urbanized State in the Country, is the leading State in terms of mobilisation of funds through Internally Generated Revenue (IGR). Between 2006 and 2013, the State grew its IGR by over 350%. Factors contributing to this significant progress include:

- a) Clarity and visibility of revenue lines;
- b) Clarity of roles among institutions collecting the various revenue heads;
- c) Development and maintenance of comprehensive database on taxable persons and organisations;
- d) Generation of comprehensive data on economic activities and potential sources of taxable income;
- e) Mainstreaming ICT to support revenue collection;
- f) Performance management and provision of incentive for agencies;
- g) Capacity building for revenue collectors; and
- h) Institution transparency and accountability for revenue collected.

5.3 STRENGTHENING AND IMPROVING ACCESS TO HOUSING FINANCE

Since the establishment of the Nigerian Building Society (NBS)in 1956 institutionalised mortgage financing in Nigeria, both the Federal and State Governments have established housing corporations, savings and loans banks and cooperative banks to provide funds in the form of mortgage credit for housing development.²⁹ With the promulgation of the Indigenization Act in 1972, the NBS metamorphosed into the Federal Mortgage Bank of Nigeria, (FMBN) in 1977 to reflect the 100 per cent ownership of the Federal Government of Nigeria. The equity base of the FMBN is about N5 billion, with 50 per cent of the paid-up and equity in the FMBN split between the Federal Ministry of Finance (FMF) and the Central Bank of Nigeria, (CBN). In 1994, the FMBN was designated the premier and apex mortgage institution in Nigeria. In addition to mobilizing both domestic and offshore funds into the housing sector, the FMBN was charged with the responsibility of linking the capital market with the housing industry and establishing and operating a viable secondary mortgage market to support the primary mortgage market; as well as collecting and administering the National Housing Fund (NHF) in accordance with the provisions of the NHF Act³⁰.

Before the Mortgage Institutions Act No. 53 of 1989 which provided the regulatory framework for the establishment of Primary Mortgage Institutions (PMIs) by private entrepreneurs was promulgated, FMBN was the only primary institution specialized in retail mortgage banking in Nigeria³¹. The major market players in the industry comprised the primary mortgage institutions (building societies), commercial banks, Federal Mortgage Bank of Nigeria, together with private developers, and cooperatives sponsored by corporate entities.

Prior to the establishment of the Nigeria Mortgage Refinance Company (NMRC) on 24th of June 2013 as a private-sector driven company with the public purpose of developing the primary and secondary mortgage markets by raising long-term funds from the domestic capital market and foreign markets to provide accessible and affordable housing in Nigeria, the mortgage finance market in Nigeria comprised mainly of a two-tiered structure largely dominated by the FMBN and Primary Mortgage Institutions/Banks (PMIs/PMBs). These institutions act as intermediaries between fund savers and users and create mortgage loans

²⁹Central Bank of Nigeria: Mortgage Financing in Nigeria, Occasional Paper No. 50, 2013.

³⁰Federal Government of Nigeria, National Housing Fund Act, 1992.

³¹ Agusto & Co Research (2011), cited in Mortgage Financing in Nigeria, Occasional Paper No. 50, 2013.

from such primary sources of funding as deposits, other liabilities and NHF savings. Other traditional and informal sources and methods of housing finance adopted in different parts of Nigeria are the *"Esusu"*, *"Ajo"*, *"Aaro"* and *"Owe,"* whereby members provide in-kind contribution through labour for their members, age grade associations, village development associations, and town unions.³²

Progress Achieved Aligned With the Habitat Agenda

Establishment of the National Housing Fund (1992)

The NHF was established by the Federal Government³³ as a mandatory contributory pool of long-term funds mobilized from statutory deductions and contributions of self-employed and organized private and public service workers who earn at least ¥3000 yearly, which are then on-lent at low and concessionary interest rates to its contributors. The Act also requires all tiers of government to make direct budgetary allocations of not less than 2.5 per cent of their revenue to the scheme. The NHF is a closed savings scheme managed by the FMBN. Currently, the maximum loan limit for a contributor to the NHF is ¥15 million (US\$96,308) at an interest rate of six per cent per annum, payable over a maximum loan life of 30 years and subject to the applicant's current age. The purpose and use of the loan are restricted to constructing, renovation, purchase or expansion of houses. However, the FMBN also provides wholesale mortgage lending through its 'Estate Development Loan, (EDL)' to housing estate developers to build houses for subsequent sale to contributors to the NHF.

Central Bank of Nigeria Credit Policies

Prior to the liberalization of the financial sector, under the auspices of the Structural Adjustment Programme, in the early 1990s, the Central Bank of Nigeria had directed banks to allocate a stipulated minimum proportion of their total credit to the housing and construction sector of the Nigerian economy. However, this was discontinued after the liberalisation of the financial sector in 1993.

Private Sector-led Mortgage Finance Schemes

Commercial Banks, Primary Mortgage Banks, Non-Governmental Organizations and cooperative societies are empowered by law to engage in the provision of low-cost housing and mortgage financing. Figures obtained from the survey conducted by the CBN in 2012, covering the period 2006 to 2011, showed that a number of banks operate mortgage windows across the Country. The total number of new mortgage loans by the deposit money banks increased from 2006 to 2009, but later declined in 2010 and 2011. More specifically, the Mortgage Institutions Decree No. 53 of 1989 provided the regulatory framework for the establishment of Primary Mortgage Institutions to enhance private sector participation in housing delivery. Private sector participation in mortgage financing also includes Cooperative Societies and NGOs which pool individual members' resources together from which soft loans and credits are advanced to their members and low income earners for predetermined purposes as stipulated by the societies' guidelines. Some corporate organizations also have cooperative societies which acquire plots of land at subsided prices for their members to build and own houses.

Capital Market Mortgage Financing

The Securities and Exchange Commission (SEC) further creates investment opportunities to enhance the flow of cheap, long-term funding to the real estate sector. The SEC released guidelines for the registration and issuance requirements for Real Estate Investment and Trusts Scheme, (REITs) in 2007. However, due to the global financial crisis, most of the REITs were undersubscribed and have underperformed.

³²Central Bank of Nigeria: Mortgage Financing in Nigeria, Occasional Paper No. 50, 2013.

³³ Federal Government of Nigeria, National Housing Fund Act, No 3, 1992.

Interventions by International Financial Institutions (IFIs)

Some IFIs, such as *Shelter Afrique*, the World Bank/International Finance Corporation and the Netherlands Development Bank, are also engaged as developmental partners in the provision of funding for targeted areas of the economy. Such activities are in the form of financing for co-operative housing development, construction loans for small developers, as well as mortgage finance for co-operative members.

Integration of Housing Finance into National Financial Sector Strategy

Strategies for improving housing finance have been mainstreamed into the Financial Sector Strategy (FSS2020). Specifically, the FSS2020's Vision for the housing/mortgage industry by year 2020 is to:

- a) Create a mortgage market that is safe and profitable, providing access to housing finance to a minimum of 30 percent of Nigerians who want to own their own houses;
- b) Create a mortgage market product that has multiple long-term funding sources including mobilising funds from the Nigerian capital market, projecting that the value of listed mortgage-backed securities would be at least 20 percent of the market capitalization of equities; and
- c) Create a housing market that will grow from the present contribution of 0.76 percent to at least 15 percent of total GDP of the Country, stimulating construction activities with attendant multiplier effect and providing not less than 10 per cent of the population with jobs.

Funding for Housing Under the National Integrated Infrastructure Master Plan

The Federal Government under the NIIMP made a commitment to deliver one million houses per year over the next ten years from 2014, of which 80 per cent of the houses are to be built in partnership with the private sector. The NIIMP earmarked the sum of USD \$300 billion for the housing sector.

Nationwide Housing Programme

The Federal Government recently embarked on a massive Nationwide Housing Programme to deliver 400,000 affordable homes. The Programme is aimed at bridging the huge housing gap and to address the obstacles to the supply of affordable housing units. Local content will be tapped in the production of the several building components required such as doors, windows, tiles, roof boards and other accessories, in a bid to address the affordability issue, support local manufacturers, build local industries and create jobs.

5.4 SUPPORTING LOCAL ECONOMIC DEVELOPMENT

Local Economic Development is referred to by the World Bank as a process by which public, business and non-governmental sector partners work collectively to create better conditions for economic growth and employment generation. The purpose of Local Economic Development (LED) is to build up the economic capacity of a local area to improve its economic future and the quality of life for all. LED offers Local Government, the private and not-for-profit sectors, and local communities the opportunity to work together to improve the local economy. It focuses on enhancing competitiveness, increasing sustainable growth and ensuring that growth is inclusive.

Generally, LED activities in Nigerian cities consist mainly of commercial and huge informal sector (70-80%) activities, medium and service industries, and to a less extent agriculture.³⁴

³⁴UN-Habitat (2012): Urban Profiles of Karu; Urban Profile of Onitsha, Urban Profile of Ifako/Agege. See also the Reports of Structure Plans for several Nigerian Cities namely Onitsha, Awka. Nnewi, Karu, Lafia, Keffi, Doma, Osogbo, Ile-Ife, Ilesa, Ikire, Ikirun, Ejigbo, Ede, Iwo and Ila-Orangun.

According to the research report on Economic Development in Urban Nigeria³⁵ the National Bureau of Statistics describe the informal economy as 'that which operates without binding official regulations (but it may or may not regulate itself internally) as well as one that operates under official regulations that do not compel rendition of official returns on its operations or production process (NBS, 2010:51).'

According to NBS data, informal workers make up 53 percent of the active labour force and are categorized into seven categories. The majority, 62 percent, are categorised as proprietors and/or partners, while 17 percent are unpaid workers, followed by 9 percent apprentices; and 9 percent Hired labour and Casual Workers Operatives. Furthermore, informal sector owners of micro-enterprises, defined by the NBS as informal sector enterprises, comprise a total of 13.6 million individual informal sector business owners in Nigeria, of which 55.4 percent are female.

Of these enterprises, the over 40 percent categorised as Wholesale and Retail and Repair of Motor Vehicles and MOT, constitute the largest category of informal businesses. Unlike the formal economy, according to the NBS, Manufacturing is the second largest informal sector, accounting for 17 percent of informal sector micro-enterprises, followed by other Social Activities (11 percent), and Accommodation and Food Services (10 percent). These four sectors comprise almost 80 percent of informal micro-enterprises, while Agriculture, Forestry and Fishing accounts for seven percent, followed by Transportation and Storage (5 percent) and Construction (2.3 percent).

Progress Achieved Aligned With the Habitat Agenda

Efforts made to boost local economic development in Nigeria's cities include the following:

a) Establishment of the Ministries of Commerce and Industry

In addition to the Federal Ministry of Industries, every State has also established a Ministry of Commerce and Industry to facilitate the development of industries and boost commercial activities. Many States have also set-up dedicated Bureaus of Economic Empowerment, and skill acquisition centres.

b) Mainstreaming of Local Economic Development into Urban Planning

No fewer than 200 experts that have been exposed to the use of RUSPS for Urban Planning have been trained on mainstreaming Local Economic Development (LED) into Urban Planning. Similarly, from 2009 till date, the Centre for Human Settlements and Urban Development (CHSUD) of the Federal University of Technology, Minna has collaborated with the UN-Habitat on the use of a Training Manual to conduct LED Training for Chairmen, Councillors, Supervisory Councillors and Local implementing agency representatives of Local Governments, Directors, Deputy Directors and Heads of Works Departments of LGAs, Urban Planners, Architects, Environmental Managers, Economic Planners and other related professionals as well as 50 participants comprising two each from the 25 Local Governments in Niger State.

5.5 CREATING DECENT JOBS AND LIVELIHOODS

In the light of rising unemployment rates which has attended the global economic downturn, diverse interventions have been implemented at both policy and institutional levels, to generate employment at both the Federal and State levels in Nigeria. Notable among these is the establishment of the National Directorate of Employment (NDE) in 1989 to develop and implement several skill acquisition programmes for unemployed graduates as a strategic response to combat mass unemployment. The National Poverty Eradication Programme

³⁵ Bloch R., Makarem N., Yunusa M., Papachristodoulou N., and Crighton, M. (2015) Economic Development in Urban Nigeria. Urbanisation Research Nigeria (URN) Research Report. London

(NAPEP) was also introduced in 2000 for economic empowerment and job creation, as well as to facilitate access to loans. Both initiatives have been implemented in every State of the Federation.

Progress Achieved Aligned With the Habitat Agenda

Some key initiatives taken to boost the creation of decent jobs and livelihoods at the three tiers of Governments in the Country include the following:

- a) Creation by the Federal Government of the National Directorate of Employment (NDE) in 1989 and NAPEP in 2000 to promote employment and poverty alleviation respectively. Essentially, NDE operates eleven employment schemes and provides training on thirty job categories. The employment schemes include the following:
 - i) Entrepreneur development/business training programme
 - ii) Training for rural employment
 - iii) Graduate Farmers Scheme
 - iv) School Leaver Farmers training programme
 - v) Special Public Work (SPW) training programme
 - vi) Environmental beautification scheme
 - vii) Small-scale enterprises programme
 - viii) Vocational skill development programme
 - ix) Start your own business
 - x) Basic Business Training
 - xi) Rural employment promotion
- b) Establishment of the Subsidy Reinvestment and Empowerment Programme (SURE-P) in 2012. The SURE-P Programme was funded through funds saved from the subsidy removed from sale of Premium Motor Spirit (PMS). In its first year, the Programme provided training for 185,000 unskilled and poor women, youth and disabled people; registered 112,952 unemployed graduates under its Internship Scheme; mobilized 3,107 firms to register to train the internship candidates, and deployed 876 of the registered interns. Also, the Bank of Nigeria has implemented loan schemes for the unemployed and SME operators to create jobs.
- c) Establishment of State Poverty Alleviation Agencies. Some of the Programmes undertaken by the Agencies include:
 - i) Youth Empowerment Scheme (YES) established by the State of Osun, which provided employment to 20,000 youths. The Scheme employs youth and engages them in diverse activities on a monthly salary equal to the minimum wage. The Scheme also enables the youth to acquire work experience which could be cited as reference when applying for better jobs; and
 - ii) Niger Delta Youth Empowerment Scheme which is focused on job creation and conflict prevention in which more than 150 Youth have been trained. The Scheme has attracted funding from UNDP.
 - d) Entrepreneurship Training Nearly all of Nigeria's over 100 universities now offer courses in Entrepreneurship as a means of building skills and capacity for self-employment.
 - e) Capacity Building Programmes by International Development Partners and Job Creation Schemes by Non-Governmental Organisations - Specialised International Development Partners like the United Nations Industrial Development Organisation (UNIDO), have actively engaged with Governments and Non-Governmental Organisations in the areas of policy formulation, institutional reform and programme implementation. Several NGOs have also supported and implemented grassroots

projects for youths on economic empowerment. In this regard, wives of State Governors (First Ladies), have established projects for the economic empowerment of youths. In several States, the NGOs have provided humanitarian and philanthropic services, grants and microcredit to individuals and communities.

5.6 INTEGRATING THE URBAN ECONOMY INTO NATIONAL DEVELOPMENT POLICY

Nigerian cities have contributed significantly to the Nation's development agenda, with cities like Lagos, Kaduna, Kano, Onitsha, Aba, and Nnewi with high concentration of industries, commercial activities and delivery of goods and services making substantial contribution to the national economy. Unfortunately however, their direct contribution to the Nation's GDP is not disaggregated by urban level as is done in countries like the Republic of South Africa where the share of 13 cities to the total GDP of South Africa from the period 2005-2025 has been computed to be \$31bn per city.

However, the National Urban Development Policy recognises the linkages between urban development, economy and poverty reduction. The goal of the policy is to promote a dynamic urban system that will contribute to rapid economic growth while linking urban development with national development by ensuring that urban planning and development contribute to promoting *'rapid economic development in urban areas for the purpose of wealth creation, employment generation and poverty reduction'*. To achieve this, the NUDP states that Government shall pursue the following policy objectives:

- a) Adopt land use plans for cities which take into account the urban economy and ensure the purposeful contributions of the formal and informal sectors to rapid growth of urban economy, so as to improve the standard of living of urban dwellers, especially the urban poor, youth and women; and
- b) Create and expand the urban economy through the development of industrial estates, business parks, markets, shopping centres, recreational and tourist resorts, etc, towards widening the scope and significantly increase the contribution of cities to national economic growth, poverty reduction and social welfare.

Progress Achieved Aligned With the Habitat Agenda

Significant efforts taken to integrate the urban economy into National Economic Development Plans include the adoption of strategic development blueprints, such as the National Vision 20:2020; National Urban Development Policy (2012); and the National Integrated Infrastructure Master Plan (2014-2043) which contain strategies to effectively integrate the urban economy into the National Development Policy, including:

- a) Building requisite capacity and institutions at State and Local Government levels for effective implementation;
- b) Creating "Entrepreneurial" cities;
- c) Developing capacity of cities to enhance Internally Generated Revenue (IGR) rather than depend on federal transfers. This will in addition improve transparency and accountability while developing their ability to operate on a self-sustaining basis;
- d) Mainstreaming activities in the informal sector into the city and national economy; and
- e) Promoting the participation of non-state actors (NGOs, CBOs and PVOs) in local governance activities.

5.7 CHALLENGES EXPERIENCED AND LESSONS LEARNT

Challenges encountered with respect to development and integration of the urban economy includes the following:

Improving Municipal Finance

The main challenges encountered and lessons learnt include:

- a) Gross inadequacy of financial resources available to address the challenges arising from urbanization and the weak capacity of Local Governments to mobilize funds. Local Governments rely largely for revenues on allocations from the Federation Account, and as such, are handicapped by the prevailing Revenue Allocation formula which allots revenue in the following order: Federal Government (52.68%); State Governments (26.72%) and Local Governments (20.60%). The horizontal allocation formula captures factors/principles and percentage as follows: Equality (40%); Population (30%); Landmass/Terrain (10%); Internally Generated Revenue (10%); Social Development Factor (10%) comprising Education 4%; Health 3% and Water 3%;
- b) Lack of data and cadastral for planning and poor house numbering/addressing;
- c) Corruption;
- d) Incomplete decentralization of roles to Local Governments;
- e) Tenement rating; and
- f) Low priority for critical development activities.

Strengthening and Improving Access to Housing Finance

The main challenges encountered and lessons learnt include:

- a) Constitutional limitations inherent in the reform process for the Land Use Act 1978;
- b) Bureaucratic bottlenecks which hinder swift processing of titles required as collateral for mortgage loans;
- c) Non-availability of long-term housing finance for individuals, financial institutions and estate developers;
- d) Absence of appropriate mortgage facilities for persons with no-income, low income, special vulnerable groups (e.g. Pastoralist, creek dwellers, aged etc), and medium income to access housing finance;
- e) Lack of uniform standards for mortgage underwriting; and
- f) Absence of a National Collateral Registry.

Creating Decent Jobs

The main challenges encountered and lessons learnt include:

- a) Establishment of skill acquisition without provision for adequate matching grants and suitable location for businesses enterprises in towns and cities;
- b) Non-integration of informal sector operators and the urban economy into the national economy; and
- c) Failure to link the training of artisan to housing programmes to enable integration of practical skills and experience in building technology.

Integration of the Urban Economy into National Development

The main challenges encountered and lessons learnt include:

- a) High unemployment attracting 40 per cent, especially among the youth and drop outs;
- b) Absence of proper industrial estates in cities;

- c) Failure to match urban planning with city management with a view to tapping into the vast economic potentials which exist in cities. For instance, Onitsha market which is the largest in the Country and one of the largest in the West African sub-region attracts as many as 1.5 million people daily, generating substantial resources that are untapped for taxation purposes. Likewise, Osogbo is an acclaimed United Nations heritage site that could be better exploited for tourism;
- d) Inadequate and poor state of existing infrastructure facilities like energy, water supply, transportation, communication, road which act as impediments to stimulating inflow of local and foreign investments; and
- e) Unfair competition from imported goods which stifles local goods and services.

5.8 PRIORITY ISSUES FOR A NEW URBAN AGENDA

Priority issues that need to be addressed under a New Urban Agenda include the following:

- a) Institutional Reform and Capacity Building involving the placement of housing and urban development on the current legislative list of responsibilities for both the Federal and State Governments in the 1999 Constitution needs to be addressed to enable the Federal Government provide leadership in the formulation of National Development Policies, as well as provide technical and financial support to the States and Local Governments in the provision of appropriate housing, infrastructure and services through:
 - i) Institutional reform and capacity development;
 - ii) Creating a sustainable framework for the implementation of a viable Social Housing Programme at State and Local Government levels; and
 - iii) Developing and disseminating national and international best practices in housing and urban development to the States and Local Governments.

and at the State and Local Government levels, to:

- i) Facilitate institutional reform and capacity development of State Ministries of Lands, Housing and Urban Development and to provide technical and financial support to Local Governments;
- ii) Facilitate private sector participation in the provision of housing and urban infrastructure;
- iii) Ensure Local Governments are transparent and accountable to their residents; and
- iv) Ensure Local Governments operate on a self-sustaining basis and effectively harness their local economic potentials.
- b. **Establishment of an effective financial base for urban development** through adoption of policies that stimulate a broad range of urban employment opportunities and formation of new public-private sector partnerships.
- c. **Expansion of opportunities to generate productive employment and private investment in urban areas** to will assist small businesses, micro enterprises and the informal sector enterprises to become more productive and progressively integrated into the formal economy.
- d. **Strengthening of existing appropriate programmes** to integrate credit, finance, vocational training and technological transfer programmes in support of small and micro-enterprises and enterprises in the cooperative sector, particularly those developed and utilized by women.

- e. **Strengthening of the framework for development of urban economies** to facilitate competition in the global economy.
- f. **Development of an integrated housing market** to avoid segregation of the social housing sector.

CHAPTER 6

HOUSING AND BASIC SERVICES

6.1 OVERVIEW

The right to adequate housing as affirmed in the Universal Declaration of Human Rights adopted and proclaimed by the United Nations General Assembly in 1948, is acknowledged in the Constitution of the Federal Republic of Nigeria (1999), which enjoins the Nigerian State³⁶ 'to provide suitable and adequate shelter for all citizens.' The housing sector has traditionally played a central role in the economic life of Nations and is the bedrock of the economy in more advanced economies, with investments in housing accounting for between 15% to 35% of aggregate investment worldwide and employing approximately 10% of the Labour Force.³⁷ Homeownership is also recognised as an accepted measure of household wealth and GDP, while the standard of housing is an indicator of effective economic development and standard of living in a Nation.

In Nigeria, the contribution of the building and construction sector to total Gross Domestic Product (GDP), which was 4% in 1981, decreased to 2.08 % in 2011 but was estimated at 8% with the redenomination of the computation of GDP in 2013.³⁸ However, despite several initiatives and programmes by successive Nigerian Governments towards the provision of mass housing development over the years, a large proportion of the populace are unable to access housing, and millions live in sub-standard and sub-human environments characterized by slums, squalor and grossly inadequate social amenities. Indeed, the National Housing Policy³⁹ notes that the problems of housing in Nigeria are enormous and complex, exhibiting marked regional differences, while the rapid rate of uncontrolled and unplanned urban growth are immense.

Several efforts to address the housing situation by successive governments in Nigeria have yielded limited success over the years and today, the nation is estimated to have a total housing deficit of between 17 and 23 million units, though the current demand is estimated at 37 million houses.⁴⁰

6.2 SLUM UPGRADING AND PREVENTION

A major feature of the Nigeria's rapid urbanization has been the proliferation of slums in its fast growing and expanding cities. Two types of slum formation are generally prevalent in Nigeria. The first is the inner city slums, which consist of old houses in the city centre, some of which are already dilapidated. Second are the peri-urban slums, which comprise newer buildings with no access to good roads, drainage, sanitation, water and general environmental amenity. It is estimated that in 1996, up to 30 million of the urban dwellers in Nigeria lived in slums, which increased to 40 million in 2009. Currently, about 69 percent of Nigerian urban dwellers or about 57.7 million people live in slum conditions.⁴¹

Several slum areas have developed into large settlements in both the city core and peri-urban areas of major Nigerian cities. For instance, Lagos was said to have 39 slum areas in 2005, while the number of slum areas identified in Port Harcourt rose from 41 in 2008 to the present figure of 51 slum areas (FDI, 2014).⁴² Some of the characteristics of slum settlements are (a) lack of access to improved water supply; (2) lack of access to improved sanitation; (c) overcrowding (3 or more persons per room); and (d) dwellings made of non-durable material.

³⁶Constitution of the Federal Republic of Nigeria, 1999, Section 16(1) (d)under the Fundamental Objectives and Directive Principles of State Policy.

³⁷ FRN, National Housing Policy, 2012.

³⁸ National Bureau of Statistics, 2011.

³⁹ Federal Government of Nigeria, National Housing Policy (Revised), 2012.

⁴⁰ FRN, National Housing Policy, 2012.

⁴¹Federal Government of Nigeria, National Urban Development Policy, 2012.

⁴²World Bank (2001). Lagos Metropolitan Governance Project Document. See also FDI (2014) Studies of Slum in Six Nigerian Cities: The Case of Elechi, Port Harcourt.

Lack of security of tenure is also another significant indicator according to the UN-Habitat Expert Meeting on 'Defining Slums and Secure Tenure' held in Nairobi in November 2020.

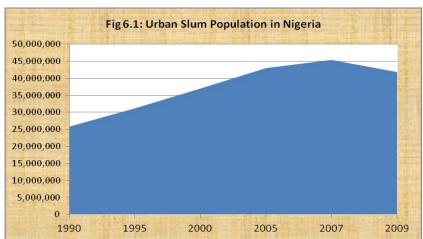


Fig 6.1Urban Slum Population in Nigeria

Source: NBS (2012); FMLHUD (2014).

Progress Achieved Aligned With the Habitat Agenda

Notable progress achieved in the area of Slum Upgrading and Prevention includes the following:

Implementation of the MDGs

The Government of Nigeria through the MDG Funds has implemented several projects on slum upgrading and urban renewal in all the States and the Federal Capital Territory from 2006 to-date. The funds were set aside to finance Constituency projects for elected officials. The yearly budget is administered by the elected representatives at the Federal Legislature. To-date, the number of projects implemented varies from 5 projects in 2006 to 830 projects in 2010, and 655 projects in 2013. The projects were implemented in four major areas, namely construction of public buildings (36%), intra-city roads (17%), electricity (22%) and Community-based water schemes (25%).

Table 6.1:	Implementation of MDG Projects in the Urban Sector (2006 -2015)

Year	Safe Drinking Water	Urban Renewal/ Slum Upgrading (Target 11)			Total
	(Target 10)	Access Roads/ Drainages	Solar Powered Street Lights & Rural Electrification	Public Buildings/ Utilities	
2006	-	-	-	1	1
2007	-	-	-	4	4
2008	52	24	29	24	129
2009	87	72	15	86	260
2010	59	88	63	86	296
2011	77	41	58	72	248
2012	322	46	14	160	542
2013	158	61	10	195	424
2014	143	28	82	130	383
2015	NIL	NIL	NIL	NIL	NIL
Grand Total	898 (39.3%)	360 (15.7%)	271 (11.9%)	758 (33.1%)	2287

Source: MDG Unit, Federal Ministry of Lands, Housing and Urban Development, July, 2015

Inauguration of an Annual Slum Summit and Conduct of Slum Studies

In 2013, the then Federal Ministry of Lands, Housing and Urban Development hosted the pioneer Annual Slum Summit, and commissioned a Slum Characterization study covering six slums in six cities,⁴³ namely Abesan in Lagos, Dorayi in Kano, Makama in Bauchi, Okpoko in Onitsha, Elechi in Port Harcourt and Maska and Angwan Police in Karu in 2014. The study is expected to be the basis for developing and implementing a National Programme on Slum Upgrading.

Implementation of Slum Upgrading Programmes at the State level

Several States have embarked on slum upgrading and urban renewal programme. They include the following:

- a) **Rivers State Waterside Urban Renewal Scheme:** The Rivers State Government's attempt to carry out an urban renewal in Port Harcourt led to the eviction of a large number of persons from their communities, prompting protests and discontent among the populace. The exercise was the subject of a UN-Habitat fact-finding mission in 2009.
- b) **The State of Osun O' Renewal Scheme:** The State Government of Osun as a cardinal component of its programme implemented the O' Renewal Urban Programme which involved upgrading of the inner cities covering a 1.5 kilometre radius from the Ataoja's Palace in Osogbo, the State capital and, a one kilometre radius from the Oba's Palace in each of the eight next largest cities.
- c) **Ondo State Urban Renewal Programme:** The Ondo State Government, with Technical Assistance from UN-Habitat initiated the formulation and adoption of an Urban Renewal Strategy, Youth Empowerment Programmes, Local Economic Development initiatives and Land Reform.
- d) Lagos State Government's Slum Upgrading and Urban Renewal Initiative: The State Government embarked on the Lagos Metropolitan Development and Governance Programme (LMDGP) for slum upgrading in 10 identified blighted areas across the Lagos metropolis, funded by the World Bank with the LMGDP serving as the implementation agency. Projects executed under the slum upgrading and urban renewal initiative include road rehabilitation and construction of drainage facilities, markets and recreational facilities, primary healthcare centres, Citizens Mediation Centres and schools.

6.3 IMPROVING ACCESS TO ADEQUATE HOUSING

The Nigerian State is enjoined under the 1999 Constitution (Fundamental Objectives and Directive Principles of State Policy), to 'provide suitable and adequate shelter for all citizens'. However, it is acknowledged that the lack of sustained planning effort, funding of the housing sector and lack of city planning are the major problems facing the cities.⁴⁴ It has also been noted that the problem of housing in Nigeria's urban centres is not only restricted to the quantity of housing stock, but also to the quality of available housing units and the environment⁴⁵. The result is manifested in growing overcrowding in homes, neighbourhoods, communities, increasing pressure on infrastructure facilities such as roads, drainages, power supply, etc and rapidly deteriorating environment. The scenario is slightly different in the rural areas where the problems are primarily, not just that of inadequate quantity of housing units, but also that of inadequate and poor infrastructural facilities, such as roads, drainages, water, power supply and basic social amenities such as schools and healthcare facilities.

⁴³World Bank (2001). Lagos Metropolitan Governance Project Document. See also FDI (2014) Studies of Slum in Six Nigerian Cities: The Case of Elechi, Port Harcourt.

⁴⁴ Federal Government of Nigeria, Second National Economic Empowerment Strategy Document (NEEDS II).

⁴⁵ Federal Government of Nigeria, National Housing Policy (Revised), 2012.

Progress Achieved Aligned With the Habitat Agenda

Faced with a huge housing deficit and the large urban population living in slums, several initiatives have been taken over the years to address the housing challenge in Nigeria. Notable among these efforts are:

- a) Adoption of appropriate policy framework to guide operations of housing and urban development sectors through the first National Housing Policy and National Urban Development Policies (1991, 1997), which were both revised and formally adopted in 2012;
- b) Hosting of high level national dialogues and advocacy including the Presidential Retreat on Housing Finance on 12th December 2012 and the Roundtable Dialogue on Housing and Mortgage Financing on 3rd May 2012;
- c) Adoption of the national Building Code in 2006;
- d) Inauguration of the Presidential Technical Committee on Land Reforms in 2011;
- e) Hosting of Roundtable Dialogue on Mortgage Financing in 2012;
- f) Hosting of National Housing and Slums Summit in 2013;
- g) Launching of the National Mortgage Refinancing Company (NMRC) in 2014;
- h) Adoption of the National Integrated Infrastructure Master Plan (2014 2043);
- i) Establishment of the National Habitat Committee in 2014; and
- j) Initiation of a mass National Housing Programme in 2015.

A major platform for Government interventions has been through the direct construction of major housing projects by the public and organized private sectors. Notable ones include:

- a) Housing estates developed by Government Ministries, Departments and Agencies for their staff members;
- b) Housing Estates developed by the Federal Housing Authority (FHA) of which Gwarinpa Estate in Abuja is the largest;
- c) Housing estates developed at the State level and the Federal Capital Territory Administration (FCTA) by the various State Housing Corporations and respective agencies. One of such ongoing projects by the Kano State Government is the building of three new cities adjacent to the capital city of Kano, namely Kwankwasiyya, Amana and Bindawa with a total of 3,000 housing units;
- d) Housing Estates developed by the Military (including Army, Navy and the Air Force) as post service housing schemes;
- e) Housing Estate developed by the Private Sector in all major cities, State capitals and the Federal Capital Territory;
- f) Housing Estate developed by not-for-profit organisations like Habitat for Humanity and Shelter Origin, which have developed low-cost housing schemes for low income earners in Abuja and in Nasarawa State;
- g) The sale of Government housing to civil servants in 2003 during which public servants were offered their respective homes for purchase with the backing of access to mortgage finance; and
- h) Housing development projects undertaken in partnership with the Private Sector, and the National Prototype Housing Scheme.

6.4 ENSURING SUSTAINABLE ACCESS TO SAFE DRINKING WATER

The institutional frame-works for promoting water supply exist at each tier of Government in the Country. The Federal Ministry of Water Resources, established in 1979, is the apex agency for managing Nigeria's water resource and coordinating the provision of water in the Country. All the 36 States and the FCT have established similar Ministries and State Water Boards that operate in all cities and towns within each State. Also, in each State the Rural Water Supply and Sanitation Agency (RUWASSA) is saddled with the responsibility for overseeing rural water supply and sanitation.

As is typical of many developing countries, the numbers of people in urban areas without proper access to basic services like water supply and sanitation, as well as safe domestic energy and public transport is increasing, partly as a result of rapid urban population growth, and partly as a result of increasing urban poverty and growing financial resource constraints.⁴⁶ In Nigeria, the problem is complicated by dilapidated infrastructure, weak governance and overlapping responsibilities between different levels of government, lack of clearly defined urban development policies and legislation, weak institutional capacity, inadequate resources available at the local level, low investments and lack of pro-poor financing mechanisms.

The consequences of these challenges are reflected in available statistics for this sector which show for instance, that for Nigeria,⁴⁷ while the total estimated coverage for improved drinking water (urban and rural) by 2012 was 64%, the Country recorded only a marginal improvement in the coverage for improved drinking water in urban areas over the 22 years between 1990 (78%) and 2012 (79%). Estimates for total improved drinking water supply in rural areas were 28% (1990) and 49% (2012).

Operationally, cost recovery has also remained a major challenge for institutions charged with delivery of water supply in Nigeria, as the sector is beset with a regime of low tariffs, while a significant proportion of consumers do not pay their bills. Service providers thus rely mostly on occasional subsidies to cover their operating costs.

Nigeria's National Plan of Action for Habitat II had adopted as its goal 'to provide 'adequate, affordable and basic infrastructure services in the areas of....., water supply.... etc. in all categories of settlements.' The revised NUDP and NHP (2012) and NIIMP (2013-2043) also committed the Country to providing access to safe drinking water that keeps pace with the rate of growth and development of the cities, and specifies that the management of water infrastructure should take full advantage of emerging technological development and attract Foreign Direct Investment (FDI) and expertise.

Progress Achieved Aligned With the Habitat Agenda

Notable progress achieved in the area of ensuring sustainable access to safe drinking water includes the following:

Adoption of National Policy on Water Supply and Sanitation

In 2000 the Country adopted the National Water Supply and Sanitation Policy which is aimed at promoting Private-Sector participation in water supply, and recommended both institutional and policy reforms at the State level. However, not much has been achieved in this respect. As at 2007, only four of the 36 States (Lagos, Cross River, Kaduna and Ogun States) and the Federal Capital Territory had employed Public-Private Partnerships (PPP) in the water sector. Even then, the Private Sector is limited to operating infrastructure without performance incentives. Decentralization is a central feature of the adopted Policy, and even then the capacity of Local Governments to plan and promote investments in water

⁴⁶ UN HABITAT, Strategic Plan 2014 – 2019 of the United Nations Human Settlements Programme, April 2013.

⁴⁷ WHO/UNICEF Joint Monitoring Programme for Water Supply and Sanitation, April 2014 Update.

and sanitation, or to operate and maintain systems has remained low, despite efforts at capacity development. Furthermore, the National Policy focuses on water supply with minimal focus on sanitation.

Implementation of National Water Programme

The Presidential Water Initiative (PWI) tagged '*Water for People, Water for Life*' was launched in 2003 as a National Programme. It is aimed at ensuring 100 percent access to water in State capitals, 75 percent access in other urban areas, and 66 percent access in rural areas. Not much has been achieved in the implementation of this initiative and the set targets have not been met.

Implementation of the MDG Targets on Water and Sanitation

Government's commitment to the implementation of MDGs, especially MDG 7, Targets 10 and 11 which focussed on improving access of people living in slums to safe drinking water and improved sanitation, provided further impetus to deliver on water and sanitation in cities. A total of 25 percent of the total projects undertaken under the MDGs Programme from 2006 went to provision of access to water in all the States of the Federation.

Implementation of Donor-Supported Programmes on Water

The international donor community and development partners have been active in supporting the Country in the provision of water and sanitation in the Country. These include actions by the African Development Bank (AfDB), the European Union (EU), Japanese JICA, UNICEF, USAID, WaterAid, the World Bank and UN-Habitat. The AfDB Bank and the World Bank provided loans to the Government, while the EU, JICA and USAID provided grants to the Government. UNICEF and WaterAid receive grants from Governments and donations from the public to implement their projects in cooperation with, but not through the Government.

Between 2004 and 2008, UN-Habitat in its second cycle of implementation, undertook the Water for African Cities (WAC II) Project in Jos. The Project strengthened the capacity of the Plateau Water Board for water supply, and improved access by urban residents living in inner-city and peri-urban areas to water and sanitation. The Project was highly participatory and delivered with good impact, and should be considered for replication and up-scaling as a major National Programme.

6.5 ENSURING SUSTAINABLE ACCESS TO BASIC SANITATION AND DRAINAGE

The WHO and UNICEF total 2012 estimates for Improved Sanitation Facilities in Nigeria⁴⁸ was put at 28%, Shared Facilities (26%), Other Unimproved Facilities (23%) and Open Defecation (23%). According to the same report, however, the total estimated coverage for Improved Facilities in urban areas recorded a drop from 36% in 1990 to 31% in 2012, and from 46% to 40% for Shared Facilities over the same period. Estimates for total improved sanitation in Rural Areas also fell from 37% in 1990 to 25% in 2012. The low coverage estimates poses many issues and challenges including access to sanitation services, safe disposal of human wastes, waste water and solid wastes.

Nigeria was unable to meet the Millennium Development Goals (MDGs)⁴⁹ target on sanitation in spite of concerted efforts. Statistics indicate that, today, more people are without adequate sanitation facilities. However, from 2008, community-led total sanitation was introduced with modest success recorded in six States with the support of UNICEF and the EU. Though not implemented as a National Programme, this grass-roots initiative has resulted in the construction of more than 17,000 latrines in 836 communities, with more than 100 of these communities attaining the goal of being declared free of open defecation.

⁴⁸ WHO/UNICEF Joint Monitoring Programme for Water Supply and Sanitation, April 2014 Update.

⁴⁹United Nations General Assembly, 2000, The Millennium Development Goals.

With regard to drainage, the level of formal wastewater disposal in Nigeria is considered abysmally low, with most of the existing sewage treatment plants existing in Lagos state where some of the systems handle both domestic sewage and industrial wastewater (Wikipedia, 2012). Though Lagos State has four functional State-owned waste-water treatment plants and has initiated plans to build 10 new 500,000 population capacity wastewater treatment plants, a 2006 study estimated that only one per cent of Lagos households were connected to sewers. The Federal Capital Territory also has a functional centralised waste-water treatment plant with a 700,000 population capacity, while Cross-River State has a functional waste-water treatment plant in Tinapa. There are also pockets of waste-water treatment plants operated by corporate organisations such as Coca Cola Bottling Company, PZ and Nigerian Breweries in their factories.

The amount of waste-water generated in Nigeria in 2011 was calculated to be 22.20 billion gallons per day and projected to be 24.42 billion gallons per day by 2015 (Ogundipe, 2012). Data from the Lagos State Ministry of Environment indicates that 1.44 billion gallons of waste-water is generated daily in the State (Banire, 2011). Nigeria still disposes waste-water from washrooms, laundries and kitchen directly into surface waters without any treatment. Waste-water from commercial and industrial applications has also experienced the same fate without any plan by most environmental stakeholders to ensure safe disposal. The indiscriminate release of waste-water into the environment in many Nigerian cities has adversely affected sanitation and health status, claiming lives of many people through water borne diseases like Cholera, Hepatitis B and Typhoid.

6.6 IMPROVING ACCESS TO CLEAN DOMESTIC ENERGY

According to the Energy Commission of Nigeria, Nigeria's substantial fossil, renewable and nuclear energy endowments comprise 36.2 million barrels of crude oil reserves, 187 TSCF of natural gas reserves, 2.7 billion tons of coal and 31 billion barrels of oil equivalent of tar sands among others.⁵⁰ The Country also has about 15MW of hydropower potential, solar intensities of 3.5 - 7.5 kWh/m²/day and an average sunshine of six hours per day with wind speeds of about 2 - 4 hours per day at 10metres height, and generates about 43 million tonnes of municipal waste annually, mainly organic.

Despite its potential for sustainable energy production, grid-power supply estimated at176 kWh/capita in 2012 is considered quite low. Access to energy in both urban and rural areas of Nigeria has experienced a down turn over the past three and half decades. Although households with connection to the national grid is higher in urban than in rural areas, the incessant power outages indicates connection to the national grid does not guarantee constant supply of electricity. This has resulted in sharp rises in the purchase of power generators by individual households over the years. Efforts are being made by various levels of Government to address the deepening energy poverty, with modest success recorded. The Private Sector, NGOs and donors are investing resources in providing the poor with energy services. Between 1999 and 2010, the Federal Government allocated about 1.5 Trillion Naira to the Power Sector through the Federal Ministry of Power⁵¹. Several other innovative plans for improvements in the sector are on-going.

Progress Achieved Aligned With the Habitat Agenda

In order to meet the challenge of sustainable energy supply in Nigeria, the Federal Government embarked on integrated strategic planning to tackle the key issues of energy

⁵⁰ Bala Eli Jidere, Energy and Power Development in Nigeria: Prospects, Challenges and Way Forward, Presentation by Director-General, Energy Commission of Nigeria at Pre-Convocation Lecture of the Federal university of Minna, 20th June 2014.

⁵¹See Ewah Otu Eleri, Okechukwu Ugwu & Precious Onuvae (2012). Expanding access to pro-poor energy services in Nigeria, International Centre for Energy, Environment and Development, Supported by Christian Aid.

security, affordability and social responsibility.⁵² Some of the key developments in this respect include the following:

- a) Private-sector driven Economic Policy was initiated in 1999.
- b) Private-sector driven Electric Power Policy was evolved in 2001.
- c) Electric Power Sector Reform Act was enacted in 2005 that deregulated and liberalised the electricity sector.
 - i) The National Electric Power Authority reformed into Power Holding Company of Nigeria (PHCN) and unbundled into eighteen firms comprising six Generation Companies, one Transmission Company and eleven Distribution Companies;
 - ii) The Industry regulator, the Electricity Regulatory Commission was established;
 - iii) The Rural Electrification Agency (REA) was established with the goal of achieving 75% electricity access to rural people by 2020;
 - iv) The Nigeria Electricity Liability Management Company (NEMCO) was established; and
 - v) Feed-in Tariff (FET) for renewables was established by NERC to facilitate penetration of electricity from renewable sources.
- d) The National Integrated Power Project (NIPP) was initiated in 2005.
- e) A ten-year Renewable Electricity Action Programme (2006-2016) was adopted in 2006.
- f) A Cost reflective electricity tariff tagged Multi Year Tariff Order (MYTO) was established by NERC from 2007 2010.
- g) A Road Map for the Power Sector was prepared in 2010.
- h) The Nigerian Bulk Electricity Company was established as a transition instrument for power purchase agreements.
- i) The Nigerian Alliance for Clean Cook Stoves, a Public-Private Partnership seeking to introduce 10 million clean cook stoves to the Nigerian market by 2020 was launched in 2012.
- All eighteen (18) PHCN successor companies transferred to core investors and Transmission Company of Nigeria were handed over to management contractor in 2013.

The Federal Government's Power Sector reform process has benefited substantially from technical cooperation with major donors and development partners in the effort to improve energy supply sources. Some of the agencies supporting the energy sector include the United States Agency for International Development (USAid), the European Union/German International Cooperation Services Agency (EU/GIZ), the United Kingdom's Department for International Development (DFID), the United Nations Development Programme/Global Environment Facility (UNDP/GEF), the United Nations Industrial Development Organisation (UNIDO), and the Japan International Cooperation Agency (JICA).

Nigeria's vision for renewables and energy efficiency sector, in line with the Country's Strategic Vision 20:2020 are:

- a) To have renewable energy mainstreamed into the nation's energy mix through active participation of the Private Sector with high local content;
- b) To have renewables contributing up to 20% of electricity demand by 2030; and

⁵² Bala Eli Jidere, Energy and Power Development in Nigeria: Prospects, Challenges and Way Forward, Presentation by Director-General, Energy Commission of Nigeria at Pre-Convocation Lecture of the Federal university of Minna, 20th June 2014.

c) To have energy efficiency and conservation best practices promoted and its effect doubled by 2030.

6.7 IMPROVING ACCESS TO SUSTAINABLE MEANS OF TRANSPORT

The Federal Ministry of Transport is responsible for rail and marine transport and inter-modal co-ordination. The mandate, policies, programmes and budgets of the Ministry are implemented through its many agencies which include the Nigeria Railway Corporation, Nigeria Ports Authority, Nigeria Maritime Administration and Safety Agency (NIMASA), Nigeria Airport Authority, Nigeria Shippers Council, National Inland Waterways Authority, Nigeria Institute of Transport Technology, Maritime Academy of Nigeria and the National Clearing and Forwarding Agency.

Road transport is estimated to account for 3% out of 90% of the sub-sector's Gross Domestic Product (GDP), and many commercial businesses, especially agricultural related businesses rely heavily on road networks to successfully carry out their activities. The responsibility for planning, developing and maintaining the nation's transport infrastructure is shared among the three tiers of Government. A breakdown of the total road network in Nigeria shows that Federal roads account for 17.6% (34.120km), State roads make up 15.7% (30.500km) and Local and Rural roads make up 66.7% (129.580km). In addition, the Federal Government through its Agencies is also responsible for Inland Waterways/River Ports, Sea Ports, railways, airports and pipelines.

Government's investment in the Country's transport system is substantial, with the replacement value of road network at 2001 prices estimated at between \aleph 3,500 - \aleph 4,300 billion.⁵³ According to a review of the sector, all the transport sub-sectors suffer from the effects of past shortages of resources, and this inadequacy has consistently been reflected in inadequate maintenance. In the road transport sub-sector, the lack of road maintenance often necessitates subsequent reconstruction. The inadequate replacement and the poor maintenance of vehicles contribute to high social costs of atmospheric pollution, and results in high operating costs. In the case of the railways, the lack of necessary resources to keep tracks, rolling stocks and maintenance facility in reasonable working condition has led to serious deterioration of the railway system. Similar problems affect the inland waterways, resulting in its inability to perform useful functions.

Progress Achieved Aligned With the Habitat Agenda

Nigeria's transport industry has been the subject of a reform process that has led to significant changes aimed at strengthening participation by the Private Sector, as well as the States and Local Governments. Among the steps taken are:

Adoption of the National Integrated Infrastructure Masterplan (NIIMP, 2014-2043)

The NIIMP is expected to improve the Transport Sector with an estimated budget of USD800 billion. The blueprint seeks to meet infrastructure demands required to support Nigeria's strategic aspirations by improving all roads in the Country, providing new rail lines and rehabilitating airports among others. Projected funding for the transportation sector under the NIIMP include Roads: (\$350 billion), Urban Transportation (\$275 billion), Aviation (\$50 billion), Rail (\$75 billion) and, Maritime (\$50 billion).

Implementation of Federal Government Intervention Programmes

The Subsidy Reinvestment and Empowerment Programme (SURE-P) was established to facilitate improvements in the public transportation system in the Country through a Mass Transit Programme. In 2012, a total disbursement $\mathbb{N}8.9$ billion was made with 19 registered transport operating companies benefiting from the allocation of 829 buses to operators

⁵³ Federal Government of Nigeria Draft National Transport Policy August, 2010.

selected from the six-geopolitical zones including Abuja. Funding from the SURE-P was also deployed for the rehabilitation of Railway lines which include the Port Harcourt-Maiduguri and Idu (Abuja)-Kaduna line; as well as in the reconstruction of major roads and bridges including the Abuja-Abaji-Lokoja-Dual Carriageway (200km section), Benin-Ore-Sagamu-Dual Carriageway (295km section, Onitsha-Enugu-Port Harcourt Dual Carriageway (317km section), Kano-Maiduguri Dual Carriageway (510km section), and the construction of the two kilometre Owelo Bridge.

Passage of Enabling Laws

Passage of amended legislation establishing three key agencies and promulgation of new laws for institutions under the supervision of the Federal Ministry of Transport, including the National Transport Commission Bill (2014), the Nigerian Railway Authority Bill (2014), the Nigerian Ports and Harbour Bill (2014), the National Inland Water Ways Authority Bill (2014), the National Road Reform Bill (2014), and the Federal Roads Authority Bill 2014.

Implementation of State-Based Intervention Programmes

The implementation of special programmes at State level has brought about modest progress in improving access to sustainable transportation in some States. The introduction of the Lagos Urban Transport Programme (LUTP) by the Lagos State Government resulted in the following:

- a) Improved institutional capacity for urban transport management;
- b) Provision of transportation services for no fewer than 200,000 commuters on the Bus Rapid Transit (BRT) Network per day, which exceeds expected usage by 100 percent, and
- c) Achievement of a 40% percent reduction in journey time, 35% cut in average waiting time and reduction in exposure to robbery attacks on public transportation network.

6.8 CHALLENGES EXPERIENCED AND LESSONS LEARNT

Some of the challenges and lessons learnt in undertaking development activities in the urban sector include the following:

Slum Upgrading and Prevention

Some of the challenges and lessons learnt in improving slum communities include:

- a) Lack of institutional framework for implementation of slum upgrading programmes in most cities, especially as prescribed by the URP Law of 1992;
- b) Lack of political support for addressing the various social, environmental and human rights issues involved in slum upgrading;
- c) Resistance to displacement by slum dwellers;
- d) Non-adoption of integrated, multi-disciplinary and multi-sectoral approaches to slum upgrading and poverty alleviation;
- e) Lack of proper planning and the absence of a platform to facilitate participation by all key actors in tackling the problem of slums through decentralization of roles, partnership building and capacity building of all actors;
- f) Absence of partnerships between Government Agencies and Civil Society Organizations to harness the energy and contributions of grassroots communities in urban improvement projects;
- g) Inadequate funding, a situation compounded by the following:
 - i) Ineffective taxation system and misuse of financial resources at National and city levels;

- ii) Competing demand for funds by other pressing sectors;
- iii) Capacity gaps in the budgeting process, resulting in ineffective use of resources;
- iv) Lack of access to credit by the poor living in slums and ineffective housing finance systems; and
- v) Abuses in the implementation of subsidy schemes targeted at the urban poor.
- h) A need to emphasize adoption of structure plans for all urban centres and to elicit the support of States and Local Government's commitment is imperative.

Improving Access to Adequate Housing

Some of the challenges and lessons learnt in improving access to adequate housing include:

- a) Lack of easy access and high cost of land for housing;
- b) Absence of an effective mechanism for the delivery of social housing;
- c) Ineffective inter-governmental collaboration (e.g. between Federal, State and Local Government) for housing delivery;
- d) Inadequate compensation paid for land compulsorily acquired for housing development projects;
- e) Ineffective operation of the National Housing Fund (NHF), which has in turn discouraged many would-be contributors to the Fund;
- f) Weak mortgage system due to absence of a strong secondary mortgage market;
- g) Absence of uniform mortgage under-writing standards and dearth/paucity of conforming Mortgage Assets;
- h) Absence of an effective mechanism for mobilization and channelling of construction finance;
- i) Absence of a National Collateral Registry;
- j) Unduly long processing time for procurement of Title Documents and Development Permits;
- k) Dearth of data on housing stock, substandard quality and high price of housing; and
- 1) Inadequate investment in infrastructure.

Ensuring Sustainable Access to Safe Drinking Water

Some of the challenges and lessons learnt in improving access to safe drinking water include:

- a) Inadequate investments in water and sanitation infrastructure and related services, requiring an increase of not less than 10 per cent annually at the Federal, State and Local Government levels; and
- b) Non-adoption of public-private partnership in the provision of water infrastructure.

Ensuring Sustainable Access to Basic Sanitation and Drainage

Some of the challenges and lessons learnt in improving access to basic sanitation and drainage include:

- a) Huge dearth of funding required for urban renewal;
- b) Absence of subsidy/loans for house improvement to provide water and sanitation; and
- c) Absence of Public-Private Partnerships in the provision and maintenance of urban infrastructure.

Improving Access to Clean Domestic Energy

Some of the challenges and lessons learnt in improving access to clean domestic Energy include:

- a) High poverty levels among consumers persistence in the use of unclean energy sources; and
- b) Low response to change among the people.

Improving Access to Sustainable Means of Transport

Some of the challenges and lessons learnt in improving access to sustainable means of Transport include:

- a) Non-integration of urban transport requirements with urban development strategies with a view to harmonising transport provisions with shelter, commercial, industrial and other land uses and activities;
- b) Absence of standards for road designs, construction and maintenance;
- c) Non-adoption of a Transportation Master Plan for major urban centres to cope with socio-economic challenges and costs in implementing innovative and integrated Mass Transit Systems; and
- d) Dependence on the use of private cars rather than mass transit, thereby contributing drastically to pollution arising from the use of automobiles.

6.9 PRIORITY ISSUES FOR A NEW URBAN AGENDA

Major priority issues that need to be addressed under a New Urban Agenda include:

- a) Compliance with commitments on the implementation of adopted National Policies on Housing and Urban Development, and the passage of outstanding Laws on Urban Development and Social Housing for the Country;
- b) Compliance with the implementation of the NIIMP (2014-2034);
- c) Formulation and adoption of National programmes for urban planning, urban renewal and housing delivery and driving State level interventions;
- d) Adoption of a unified Monitoring and Evaluation Plan for urban development programmes/projects at Federal and States level;
- e) Adoption of an appropriate legal and regulatory framework to facilitate Private Sector Participation in affordable housing projects, including social housing;
- f) Promotion of the use of alternative building materials and new technologies in housing delivery, including improving capacities and skills of professionals, artisans and craftsmen in the built environment;
- g) Establishment of title and mortgage insurance systems and institutions;
- h) Reduction in the cost of building materials to promote domestic production through increased local competition; and
- i) Integration of technical and financial support from development partners to strengthen institutional and human capacities in the sourcing, maintenance, analysis and dissemination of environmental statistics.

CHAPTER 7

NATIONAL INDICATORS

Table 7.1Urban Indicators Available in 1996, 2006 and 2013

S/N	Indicators	1996	2006	2013
1.	Percentage of people residing in urban areas with access to clean domestic energy	80.6%	N/A	47%
2.	Percentage of people residing in urban areas with access to public transport	38.9%	46.8%	52%
3.	Level of effective decentralization for sustainable urban development measured by percentage of policies and legislation on urban issues formulated involving local and regional governments from 1996 to-date	100%	100%	100%
4.	Percentage of city, regional and national authorities that have implemented urban policies supportive of local economic development and creation of decent jobs and livelihoods	100%	100%	100%
5.	Percentage of city and regional authorities that have adopted or implemented urban safety and security policies or strategies	100%	100%	100%
6.	Share of National Gross Domestic Product (GDP) that is produced in urban areas	32.43%	34.28%	44.66%

Sources: 1.UN-Habitat (2008): State of World's Cities 2008/2009Harmonious Cities, Earthscan, London; 2.Federal Government of Nigeria (1996). National Report, Second United Nations Conference on Human Settlements (Habitat II) (The City Summit); 3.Falade, J. B. (2012): The Contributions of Land Use Planning to National Development

Table 7.2Urban-Related Data Relevant to the National Habitat III Report

S/N	Indicators	2010-2014
1.	Total Population (2012)	170 million
2.	Urban Population (2010)	50% of Total population
3.	Annual population growth rates	National (3.2%); Urban (3.97%)
4.	Number of cities above 20,000 population (2014)	800+
5.	Number of cities with population of 1 Million and above (2014)	7 Cities
6.	Number of Megacities with population more than 10million people	1 (Lagos)
7.	Slum to urban population	69%*
8.	Urban population with access to improved water	79%*
9.	Urban population with access to improved sanitation	31%*
10.	Total housing deficit (2014)	16 -18 million Units
11.	Nigeria: National GDP (2013)	\$ 509.9 billion
12.	GDP per Capita (2013)	\$2,688
13.	Percentage contribution of Buildings and Construction Sector to total GDP (2013)	3.12%
14.	Percent of urban population in the informal sector	60-80%
15.	Percent of Total Population earning less than US\$1 Per day (2010)	61.2%
16.	Percent of Urban Population earning less than US\$1 Per day (2010)	52.4%
17.	Percent of Total Rural Population earning less than US\$1 Per day (2010)	66.3%

Sources: 1. National Bureau of Statistics, Central Bank of Nigeria; 2. Draft Road Map for Housing and Urban Development Sector, 2013; 3. *WHO, UNICEF: Progress on Drinking Water and Sanitation – 2014 update

CHAPTER 8

CASE STUDIES AND POLICY DOCUMENTS

8.1 CASE STUDY 1: THE LAGOS METROPOLITAN TRANSPORT MASTER PLAN

The Lagos Bus Rapid Transport (BRT), the first of its kind in Nigeria and in sub-Saharan African, is developed on the principle of using a dedicated 'interference' free segregated road lanes to guarantee fast and reliable bus travel. It is also designed as a high performance public transport bus service which aims to combine bus lanes with high-quality bus stations, vehicles, amenities and branding to achieve the performance and quality of a light rail or metro system, with the flexibility, cost and simplicity of a bus system.

The implementation of the BRT positively impacted the adoption of the 20-year Integrated Transport Plan for the Lagos Megacity, with population currently in excess of 15 million people. The BRT is metamorphosing into integrating with urban mass rail system, which is being sponsored by the Lagos Metropolitan Area Transport Authority (LAMATA) and has seven lines. The railway equipment including electric power, signaling, rolling stock, and fare collection equipment will be provided by the private sector under a Concession Contract. LAMATA is responsible for policy direction, regulation, and infrastructure for the network *(See Box 8.1).*

Box 8.1Overview of the Progressive Development of an Integrated
Multimode Rapid Transit Systems for Lagos Megacity

The 2020 Lagos Strategic Transport Master Plan [STMP] was prepared by LAMATA. It consists of an integrated package of physical, financial, institutional and organizational measures. For successful implementation it harped on structural reforms of the Lagos public transport sector which transcended various challenges so as to significantly have a better future based on an ambitious but yet achievable vision. The STMP is designed as an integrated multimode mass rapid transit [MRT] network comprising 7 rail lines, 9 BRT and 10 water commuter routes. The proposed Lagos Urban Rail Network comprises:

- Agbado Marina [Red Line]
- Okokomaiko marina [Blue Line]
- Marina Lekki Trade Zone [Green Zone]
- Redemption Camp LASU [Purple Line]
- Redemption Camp Marina [Orange Line]
- Mile 12 Marina [Brown Line]
- The development of rail public transport is top priority for LAMATA because of its capacity to move the greatest number of people with relatively faster travel times. All the 7 rail lines have been designed in such a way as to connect the State's 28 main activity centers to Central Lagos. The development of these activity centers form an integral part of the STMP and are considered as areas where developments should be concentrated such that people would not need to travel far distances for employment opportunities and commercial activities. The Lagos BRT Network comprises:
 - Berger TBS
 - Ikorodu Mile 12 CMS
 - Maryland Ota
 - Oworonshoki Apapa
 - Berger Iyana Ipaja LASU
 - Berger Ikotun Iyana Isolo
 - Berger Local Airport
 - Oshodi Obalende [via Mile 2]
 - Jibowu TBS

Source: The LAMATA Story, An Undated Note to the File on the Subject/ It was obtained in 2012.

8.2 IMPACTS OF THE BRT PROJECT

The urban transport solutions evolved are ingenuous and systematic. They are innovative and amount to best practices that should be replicated. The solutions focus on addressing past neglect of transportation planning and management in Lagos Megacity. Studies of the use of the BRT has confirmed numerous socio-economic and environmental impacts on the lives of Lagos citizens in the areas of reduction of journey-time to work, reduction in stress, and in traffic congestion, as well as a drastic reduction in pollution arising from automobile usage.

8.3 CASE STUDY 2: STUDIES OF SLUMS IN SIX NIGERIAN CITIES: THE CASE OF ELECHI, PORT HARCOURT, NIGERIA⁵⁴

In line with the provisions of the revised National Policies on Housing and Urban Development, the Foundation for Development and Environmental Initiative (FDI) was commissioned to conduct a slum characterization study in six cities drawn from the six Geo-Political Zones of Nigeria. The selected cities and the chosen slums include Abesan in Lagos; Dorayi in Kano, Elechi in Port Harcourt, Okpoko in Onitsha, Makama in Bauchi and Masaka in Karu. This report below presents the case study of Elechi Slum, which is one of several slums in Port Harcourt, Rivers State located in the South-South region of the Country. It describes the context of the study and a summary of the major findings and recommendations.

The specific goals of the study were:

- a) Identification and delineation of the slum area;
- b) Conduct of the basic infrastructure audit and needs assessment in the slum settlement.
- c) Production of aerial photographs;
- d) Preparation of land use proposals and prioritization of projects and infrastructure development;
- e) Generation of cost estimates and implementation strategy for the selected projects; and
- f) Design a programme for monitoring and evaluation of projects.

Elechi Beach is located in Port Harcourt, the rich oil city of Nigeria. The Beach occupies a prime location in the city and evolved as a waterfront squatter settlement. The main occupations of the are trading, informal activities and oil bunkering, with the residents organized around community development committees and running their own affairs.

The study employed a participatory approach and focused group discussions to collect relevant data and information on land-use and socio-economic activities. A major challenge encountered during the study was resistance by the residents resulting from past social exclusion, top down approach to urban renewal and stigmatization of the slum as a haven for criminals, including a lack of trust by the residents on the new move by the State Government to improve their settlement.

The land use survey conducted indicated that that existing land uses in Elechi Slum is dominated by housing and punctuated in parts by a few recreational spots such as bars and eateries. The absence of land-use planning was reflected in the cramped buildings and lack of basic services such as water, electricity, solid waste disposal, roads and drainages. Elechi slum is densely populated, with densities of 3-4 persons per room. Family Planning is largely absent in the area. Poverty is widespread among the people and the environment is dilapidated. The slum settlement is governed by a Development Committee, which is headed by a chairman supported by elected officers who must be property owners, and elected into office for a two-year term. Men and Women are given equal opportunities. Land ownership is through outright purchase from land

⁵⁴ The Findings of this Study was presented to Stakeholders on 2014 World Habitat Day and the First National Urban Forum held on 13-14 October 2014 during which the Draft Final Report for Habitat II was reviewed.

owners who have overtime sand-filling their lands, which is a no mean task to accomplish. Social organization and networks in the slum were found to be rich and very supportive. The study yielded data and information on the slum characteristics, demographics, socio-economic characteristics, housing and construction methods, access to basic services, land tenure system and management and social/community affiliations.

The highlights of the findings of the Study are summarized below:

Demographic and Socio - Economic Characteristics:

S/N	Characteristic	Percentage
1.	Length of Stay in the Slum Settlement	
	a) 16-20 years	17.3%
	<i>b)</i> 6-10 years	29.9%
	c) 1-5 years	26.4%
2.	House Holds Headed by Males	82%
3.	Households with children under 5-years old	40.6%
4.	Educational Qualifications of Households	
	a) JSSCE/SSCE qualification	50.7%
	b) Ist degree and HND	2%
5.	Unemployment Figures	17%
	a) Self-employed	67%
	b) Formal Employment	16%
6.	Household Heads with no fixed	67.5%
	monthly income	
7.	Car Ownership	4.1%
8.	Mode of Transport by foot	32.7%
	By Bus	57.1%

Housing and Building Characteristics:

S /N	Characteristic	Percentage
1.	Building Types:	
	a) Detached Houses	40.3%
	b) Multi-tenement Houses	34.2%
	c) Block of Flats	7.7%
	d) Mud Houses and others	17.8%
2.	Building Materials:	
	a) Roofed with corrugated asbestos sheets	43.4%
	b) Roofed with corrugated tin sheets	32.8%
	c) Roofed with Thatch materials	10.6%
	d) Cement block used for Walls	57.8%
	e) Wood used for walls	28.6%
	f) Flooring materials (mostly cement)	90.5%
3.	Building Conditions:	
	a) Building with roofs in poor condition	44.2%
	b) Buildings with walls in poor condition	55.1%
	c) Buildings with bad Floor conditions	45.5%

Access to Basic Services, and Social Problems:

S /N	Characteristic	Percentage
1.	Water Sources:	
	a) Water Tankers	57.1%
	b) Bore Holes	32.8%
	c) Access to Public Stand-pipes	8.6%
	d) Wells and rivers	1.5%
2.	Solid Waste Disposal:	
	a) Disposed in Open Drain, Empty Plots	63.3%
	b) Community Bins	4.6%
	c) Truck Pushers	0.5%

3.	Energy Sources:	
	d) Connected to Electricity	62.0%
	e) Depend on Private Generators	8.1%
4.	Infrastructure and Service:	
	a) Tarred Roads	3%
	b) Street Lighting	0.5%
	c) Recreational Facilities (Open Space,	1%
	Play grounds)	
	d) Access to Educational Facilities	22.7%
	e) Access to Health Facilities	4.0%
	f) Access to Water Supply	37.2%
	g) Drug Abuse	70.5%
	h) Theft /Robbery	65.8%

Land Tenure Structure:

S /N	Characteristic	Percentage
1.	Land Tenure Structure:	
	a) Home Ownership	11.3%
	b) Tenants	88.7%
	c) Acquisition of properties through	34.9%
	purchase from the original owners	
	d) Those without C of O's	97.9%
2.	Source of Housing Finance:	
	a) Through Personal Savings	56.8%
	b) From friends	6.0%
	c) Through Loans, Cooperatives,	3.5%
	micro-finance	

8.4 RECOMMENDATIONS AND CONCLUSIONS

The study emphasized improvements to Elechi Slum Settlement through strategic and integrated slum upgrading activities, in collaboration with the community and in partnership with the private-sector. A comprehensive land-use plan would need to be developed for the settlement, with provision made for upgrading the housing units and the provision of basic infrastructure such as portable water, drainage, and waste disposal systems. Essential services such as schools, health facilities and security would need to either be upgraded or provided. Other recommendations from the study include:

- a) Developing and implementing economic empowerment initiatives that will reduce poverty and improve the quality of life;
- b) Issuing legal titles to property owners by the State Government to ensure security of tenure and encourage increased improvements of the buildings;
- c) Provision of basic infrastructure including access roads, metered electricity, street lights, portable water and drainage, and improved security; and
- d) Provision of essential social services such as health care, waste management facilities and educational institutions

ANNEXES

Annex 1

MEMBERS OF THE NATIONAL HABITAT COMMITTEE

S/NO	Name	Organization	Phone	E-Mail
1.	Hon.(Mrs.) Akon Eyakenyi	Fed. Ministry of Lands		
	(Hon. Minister - Chairman)	Housing & Urban		
_		Development (FMLHUD)		
2.	Chairman House Committee	House of Representatives		
3.	Dr. E. O. Oyemomi 2 nd vice Chairman	Permanent Secretary, FMLHUD		
4.	Abubakar M. Augie	FHA	08039660007	maaugie@yahoo.com
5.	Aishatu A. H. Digil	NCFRMI	08130686494	Isha212us@yahoo.com
6.	Mamman Hadi	NDE	08067137633	Hadi.mamman@yahoo.com
7.	Ven. Andrus N. Ukaejiofor	PTCLR	08037875787	uandrus@yahoo.com
8.	Olufemi Odumosu	Fed. Min. of Water Resources	08033243845	olufemiodumosu@yahoo.co
9.	B. F. Osho (mrs.)	Fed. Ministry of Transport	08035886049	Osho.bosede@yahoo.com
10.	Engr. James Akiyobi	NEMA	07031374222	jakinyobi@yahoo.com
11.	Tahir H. A.	Fed. Ministry of Justice	08035895701	Htahir47@yahoo.com
12.	Arukwe G. N.	National Population Commission	08037887083	arukweg@yahoo.com
13.	Alh. Ibrahim Ahmed	FCTA	08023200852	ibrahimabahmed@gmail.co
14.	Nasir Gambo	SMEDAN	08030655634	nasirgambo680@gmail.com
15.	B. O. Amobi	NBS	08068360261	bonamobis@yahoo.com
16.	Tosin Nguher	NHRC	08168043100	tosen@yahoo.com
17.	Abdulfatah Abdulsalami	Fed. Ministry of Finance	08038250186	fatasalami@yahoo.com
18.	K. I. Nwankwo	PTCLR	08033120601	kaynwankwo@yahoo.com
19.	F. N. Abdulraheem	National Planning Commission	08036086504	nikeabdul@yahoo.com
20.	Dr. S. O. Onwumere	NEPAD	08186557988	onuipe@yahoo.com
21.	Chukwudi Ikegbo	PTCLR	08037876161	chudiikegbo@yahoo.com
22.	Dr. B. I. O. Dahunsi	Dept. Civil Engineering Uni. of Ibadan	08033261699	deledahunsi@gmail.com
23.	Okolo-Ebube M. M. U.	FMLHUD	08099908019	owidoho@yahoo.com
24.	Great-Edereka Angela	FMLHUD	08033351384	
25.	Olakunde A. A.	FMLHUD	08033841749	olakundeakinlove@yahoo.com
26.	Arc. Sani Gidado	FMLHUD	08034080042	sanimarafa@yahoo.com
27.	Engr. Ester Okougha	FMLHUD	08033142492	estherokougha@yahoo.com
28.	Arc. (Mrs.) .B Falako	FMLHUD	08037048223	bamidelefalako@yahoo.com
29.	Engr.Olorunfemi Ademol.	NSE	08034712781	Ademola.olorunfemi@nse.org
30.	Mohammed K. Olayiwola	NIQS	08037035544	mko@kabolaassociates.com
31.	Arc. Ramatu Aliyu	NIA	08022900270	ramatuliyu@yahoo.com
32.	Bldr. Tunde Lasabi	NIOB	08035636832	tundelasabi@yahoo.com
33.	Tpl. Steve I. Onu	NITP	08033416085	steveionu@yahoo.com
34.	Emeka Elle	NIESV	08023062003	
35.	Chief Bode Afolayan	REDAN	07057571111	intbsltd@yahoo.com
36.	Kabir Yari	UN- HAPSO	08033141100	Kabir.yari@undp.org
37.	Paul Okunlola	UN- HAPSO	08023045058	Paul.okunlola@undp.org
38.	Philip Johnson	Sohimulti Concept	08038436882	Sophiljohnson56@yaoo.com
39.	Ojo E. O.	Shelter Origins (Habitat for Humanity)	07038641922	ezeojo@yahoo.com
40.	Udoko P.N.	Edukphil ltd	07032876983	nssimma@yahoo.com
41.	Emmanuel C.	Edpoe	08030478989	
42.	Barnabas Atiyaye	ENVIRONS Team	08034351213	barnsatiyaye@hotmail.com
43.	Onibokun A. O.	Nigeria Urban Forum	08033134425	nigombuokum@yahoo.com
44.	Jophia Gupar	UN-Habitat Global Networking Youth	08036212322	jophianguapar@hotmail.com
45.	Lydia Bashel	NAN	08023674805	Lydiabeshel2005@yahoo.com
46.	Hauwa Abubakar	VON	08032520310	hawybukar@yahoo.co.uk
47.	Patsy Eneh	FRCN		
48.	TPL. K. A. Oyedele	Ondo State Ministry of Housing &Urban Devt.	08037168594	tployedde@yahoo.com

49.	Aminu Hammayo	Bauchi State Ministry of	08034343775	aminhammayo@yahoo.com
		Lands & Housing		
50.	Dr. Bade Omoloja	Ondo State Ministry of	08035266211	badeomoloja@yahoo.com
		Housing &Urban		
51.	S. Mayaki	Kogi State Ministry of	0803301766-	Smsyaki50@yahoo.com
		Lands & Housing		
52.	John Attah	Kogi State Ministry of	08033596252	jayatta@yahoo.com
		Lands & Housing		
53.	Muktar Idris S.	Zamfara State Ministry of	08068888804	kogunanwan@yahoo.com
		Housing		
54.	Mohd Sada	Zamfara State Ministry of	08031130767	shmtabe@yahoo.com
		Housing		
55.	N. M. Danladi	Katsina State Ministry of	08032922422	
		Lands & Survey		
56.	Hon. A. Zango	Katsina State Ministry of	08081245151	
		Lands & Survey		
57.	Arc. Muyiwa Ige	Osun State Ministry of	08026043299	leobiga@yahoo.com
		Lands		
58.	Victor Mayomi	FMLHUD	08035914784	vicmayo2002@yahoo.com
59.	Oyewumi O. A.	Ondo State	08033577901	oladoyewumi@yahoo.co.uk
60.	Gaza Z. Andrew	AMAC	0803314591-	andigaza@yahoo.com
61	Uzor Ifeanyi	NYHN	08068931151	info@nigerianyouth.org
62.	Rev. O. O. Onabanjo	FMLHUD	08064310780	onabanjooolurotimi@yahoo.com
63.	Opuene O. M. E.	FMLHUD	08064310780	opuene1@gmail.com
64.	Jane Ndem	Ministry of Foreign Affairs	08130000231	emumanda@yahoo.com

TECHNICAL STEERING COMMITTEE

S/No	Name	Organization	Phone	E-Mail
1.	Muoka A. (Chairman)	FMLHUD	08076452488	amuoka@yahoo.com
2.	A. O. Akinola	FMLHUD	08035984936	
3.	Chike Anikamadu	FMLHUD	08036048490	chykolosiss@yahoo.com
4.	A. S. Renkwar	FMLHUD	08033134493	saarenkwar@yahoo.com
5.	Laide Abudu	FMLHUD	07039025850	laideabudu@yahoo.com
6.	D. A. Kumuyi	FMLHUD	08033116771	dakumuyi@yahoo.com
7.	Lana O. A.	FMLHUD	08059670681	Lake4lana@yahoo.com
8.	Lawal Abubakar	FMLHUD	08033158554	yelwa1@yahoo.com
9.	Morenike Babalola	Heights of Hope Centre for	08033706252	morenikkeeol@yahoo.com
		Women & Children Develop.		
10.	Prof. Johnson B. Falade	GotoSearch. Com. Ltd	08023093649	Go2search@yahoo.com
		(Habitat Ill National Facilitator)		
11.	Prof. Mustapha Zubairu	CHSUD, FUT Minna	08037024617	mustapha.zubairu@futminna.
		(Habitat Ill National Facilitator)		
12.	Tobi Edna D.	FMLHUD - (Secretary)	08033051952	ednatobi@hotmail.com

SECRETARIAT

S/No	Name	Organization	Phone	E-Mail
1.	Omotesho O.	FMLHUD	07068834982	
2.	lsiaku, Ibrahim Gezawa	FMLHUD	08035878447	ibrhimisiaku@yahoo.com
3.	Princewill Nwosu	FMLHUD		
4.	Uwakwe Roland	FMLHUD	08035976061	rolanduwakwe69@yahoo.com
5.	Grace Bitrus	FMLHUD	08037870800	bitrusgrace@yahoo.com
6.	Akinlolu Felix	FMLHUD	08036783500	kinloluolniyi@yahoo.com
7.	Omolusi O.	FMLHUD	08063532514	
8.	Ishaya M. N.	FMLHUD	08028732241	Ishaya14@yahoo.com

Annex 2 <u>DECLARATION OF THE FIRST NATIONAL URBAN FORUM</u> HELD FROM 13 – 14 OCTOBER, 2014 IN ABUJA, NIGERIA

We, the participants at Nigeria's first 1ST National Urban Forum organised by the Federal Ministry of Lands, Housing and Urban Development, which was held in Abuja from 13th - 14th October, 2014, with the theme: Planning and Managing Housing and Sustainable Urban Development in Nigeria in the Post-2015 Development Period,

Comprising representatives of the National Assembly, Government Ministries, Departments and Agencies (MDAs) at the Federal, State and Local Government Levels, professional institutions in the human settlements sector, academic and research institutions, the private sector, civil society organisations, special groups, the Youth, media and international development partners, notably UN-Habitat and Shelter-Afrique;

Acknowledging the growing importance of the Urban Agenda as a critical component of global, national and local life and the commitment of the Federal Government of Nigeria to improving the quality of lives of Nigerians by facilitating the emergence of socially, economically and environmentally sustainable human settlements that will support and enhance the development aspirations of both the nation and its people;

Recalling the efforts of the international community through the United Nations to bring the issue of urbanisation to the front burner of global discourse beginning with the **Habitat I Conference** in Vancouver in 1976, followed by the **Habitat II Conference** in Istanbul in 1996 where world leaders adopted the **Habitat Agenda** as a global plan of action for adequate shelter for all, as well as the Millennium Summit held in New York in September 2000, at which the world leaders committed to the **Millennium Declaration** and the **Millennium Development Goals**;

Recalling the United Nations General Assembly's Resolution 66/207 to convene the Habitat III Conference in 2016 in line with the bi-decennial cycle (1976 and 1996), to reinvigorate the global commitment to sustainable urbanization and focus on the implementation of a "New Urban Agenda," as the first United Nations global summit to be held after the adoption of the Post-2015 Sustainable Development Agenda;

Recognising the Government of Nigeria's efforts to address the growing urbanisation challenge in the country through its commitments as a signatory to relevant international pacts including the Istanbul Declaration on Human Settlements (Habitat II), the African Union Assembly Declaration (2003) on promoting the development of sustainable cities and towns in Africa, the Durban Declaration of 2005, the Abuja Plan of Action (2008), the Nairobi Declaration (2009) on 'Urbanisation Challenges and Poverty Reduction in the African, Caribbean and Pacific Group of States,' the Bamako Declaration and Action Plan (2010), Rabat Declaration (2012) as well as the Kigali Declaration (2013);

Acknowledging initiatives by the Federal Government of Nigeria to address challenges in the housing and urban development sector as part of the Transformation Agenda, notably the review and adoption of the National Housing and Urban Development Policies, the Presidential Stakeholders' Retreat on Housing and Urban Development, the constitution of a *Presidential* Technical *Committee on Land* Reform (PTCLR), the adoption of a National Integrated Infrastructure Master Plan (NIIMP, 2014 - 2043), the review of the National Building Code, the Stakeholders' Roundtable on Housing/Mortgage Finance which led to the establishment of the Nigeria Mortgage Refinance Company (2014) with the assistance of the World Bank, as well as the Roadmap for Housing and Urban Development Sector (2014 - 2043);

Commending the Government of Nigeria for recognising its strategic interests on the continent of Africa whereby it has advanced a financial grant to support other African countries in their preparation for Habitat III in strong partnership with other Regional Institutions and non-state actors, thus promoting the African Urban Agenda in collaboration with other African Presidents as a transformative force for Africa's development within the framework of the African Union Agenda 2063;

Appreciating the inauguration by the Honourable Minister of Lands, Housing and Urban Development, of the **National Habitat Committee** as a primary vehicle for ensuring comprehensive and inclusive participation of all stakeholders in the Habitat III Preparatory Process, and the hosting of the 1st **National Urban Forum** as a key activity for articulating a credible **National Habitat Report** for Nigeria;

Hereby affirm that having met and considered the Draft National Report for the Habitat III Conference, which contained a detailed assessment of issues and challenges pertaining to the emergence of a New Urban Agenda in Nigeria, in particular with respect to the following thematic issues as identified by the Habitat III Reporting Template, namely: Urban Demographic Issues; Land and Urban Planning; Environment and Urbanisation; Urban Governance and Legislation; Urban Economy; Housing and Basic Services; Indicators; and Case Studies and Policy Documents, hereby agree and declare as follows:

a) URBAN DEMOGRAPHIC ISSUES:

- i. All institutions involved in the generation and analysis of demographic and housing data are to be supported in enhancing the scope and quality of available data;
- ii. Efforts are to be made to facilitate more effective and sustainable coordination between all tiers of Government and stakeholders;
- iii. Government will continue to improve on adequacy and timeliness in the release of budgetary allocations to relevant MDAs; and
- iv. Efforts are to be stepped up towards enhancing the capacity of urban centres to generate independent funds for urban development.

b) LAND AND URBAN PLANNING:

- i. For effective and efficient planning of land, there is need for accurate and up-to-date Township Mapping of Nigerian cities to identify location of slums, infrastructure and other land uses;
- ii. There is a need to classify urban centres for effective planning and management;
- iii. There is an urgent need to consider the establishment of Metropolitan Management Systems for effective management of large cities and the subsidiary ones around them; and
- iv. All levels of Government are to be supported in the preparation and implementation of appropriate physical development plans as provided for in the Planning Act of 1992 for sustainable growth and management.

c) ENVIRONMENT AND URBANISATION:

- i. Efforts towards encouraging the development and use of alternative sustainable energy sources like Solar and Wind are to be further encouraged;
- ii. Air Pollution Monitoring Centres are to be established nationwide; and
- iii. The operations of Environmental Protection Agencies at the Local Government level are to be facilitated in line with provisions of the National Policy on Environment;
- iv. Advocacy campaigns are to be pursued vigorously to encourage the exploitation of alternative sources of fuel wood by the public.

d) URBAN GOVERNANCE AND LEGISLATION:

- i. Efforts are to be made to ensure all outstanding Bills before the National Assembly are passed into law before the tenure of the 7th National Assembly;
- ii. Local Governments should be empowered to access their statutory sources of revenue and increase their capacity to enhance their internally generated revenue through capacity building programmes and creation of a platform for sharing knowledge and experiences; and
- iii. Inter-governmental relations should be improved through more effective utilisation of existing institutions and structures.

e) URBAN ECONOMY:

- i. The capacity of Local Governments to support local economic initiatives within their territories should be enhanced;
- ii. There is need for improved infrastructure provision to support the carrying out of local economic activities; and

iii. Local economic development is to be encouraged through improved support to economic activities with comparable advantage and improved partnerships with Community Based Organizations (CBOs), Non-Governmental Organisations (NGOs), Faith-Based Organisations (FBOs) etc.

f) HOUSING AND BASIC SERVICES:

- i. More comprehensive data on the activities of the MDAs at the State and Local Governments in respect of housing provision should be collected, analysed and disseminated by the National Bureau of Statistics (NBS); and
- ii. Regulatory structures and institutional framework for smooth operation of the housing sector should be improved upon.

g) INDICATORS:

- i. There is need to integrate the use of measurable indicators on urbanisation into the implementation of Government policies;
- ii. Efforts should be made to further develop the required knowledge and skills to enable adequate monitoring and evaluation in key sectors; and
- iii. Mechanisms for identifying and supporting relevant academic research that would lead to the development of evidence-based indicators for use in policy development and implementation are to be adopted

f) CASE STUDIES AND POLICY DOCUMENTS:

- i. Implementation of policies and programmes should be reviewed periodically to enable Government to identify, document and replicate best practices for the purpose of addressing and coping with new trends and emerging challenges; and
- ii. Efforts are to be made to expose advances made in managing urbanization in Nigeria at the regional level, particularly with a view to positively influencing the articulation of an African Urban Agenda.

In the light of the foregoing therefore, we the stakeholders meeting at the1st National Urban Forum hereby recommend that the **National Urban Forum** should be adopted as a yearly forum to effectively monitor performance and evaluate progress in implementing Nigeria's development programmes with particular respect to the Habitat Agenda and the Post-2015 Development Agenda among others; and

Finally, we commend Mr. President, His Excellency, **Dr. Goodluck Ebele Jonathan GCFR**, and the Honourable Minister of Lands, Housing and Urban Development, **Mrs. Akon Eyakenyi,** for the laudable efforts of this Administration to effectively reposition the housing and urban development sector as a key driver of national development under the Transformation Agenda.

Adopted in Abuja on Tuesday, 14th October, 2014

Annex 3 <u>PARTICIPANTS AT THE 2014 WORLD HABITAT DAY AND NATIONAL URBAN FORUM,</u> <u>HELD AT THE TRANSCORP HILTON ABUJA, ON 13TH - 14TH OCTOBER, 2014</u>

ATTENDANCE

NATIC	DNAL ASSEMBLY	<u>ATTERDAR(CE</u>		
S/No.	Name	Organization/ Department	E-mail	Phone No.
1	Senator Bukar Ibrahim	Senate		
1.				
2.	Okezie Ekezu	Senate	oadekaibe@yahoo.com	08034754002
3.	Caroline Asan	House of Representatives	carolasa11@hotmail.com	
4.	Abubakar A. Ibrahim	National Assembly (NASS)	habuyobe16@yahoo.com	08033144053
5.	Yusufu Alu	NASS	yusufpi@gmail.com	07068895371

PROFESSIONAL BODIES

S/No.	Name	Organization/	E-mail	Phone No.
		Department		
1.	Engr. Yakubu Ali Garba	NSE	dandidi67@gmail.com	
2.	Sunday Onala	SQNO	sogedgeoriala@yahoo.com	
3.	Salisu Sarduana	NITP		
4.	Engr. Ademola Olowafemi	NSE (President)	president@nse.gov.ng	
5.	Akinpelu Adewumi	QSBRN	wumiakinpele@gmail.com	
6.	Awe, Tope Maureen Ubiadah	TOPREC	lanretop@yahoo.com	
7.	Moses Olubnumi Ajayi	NITP	molabunmiajayi@yahoo.com	
8.	Babatunde Adegbesan	Geoscience Consulting	b.adegbesan@yahoo.com	
9.	Tpl. Adesope G. A.	NITP	Gw_sope@yahoo.co.uk	
10.	Engr. Olawale Okunade	EPRD/NSE	waleokunade@eprc.edu.ng	
11.	Tpl. Steve I. Onu	NITP	steveionu@yahoo.com	07039014496
12.	Tpl. Nathaniel Ategije	NITP	natebiye@yahoo.com	08033347135
13.	Tpl. Chimezie O. Anene	No. 2, Bria Street, Wuse II, Abuja	aneneode@yahoo.com	
14.	Tpl D. A. Garnvwa	TOPREC	david3d2002@gmail.com	
15.	Bldr. (Mrs.) Akinyoade, F.	NIOB	florence.akinyoade@gmail.com	

MINISTRIES/AGENCIES/DEPARTMENTS AND PARASTATALS

S./No	Name	Organization/	E-mail	Phone No.
		Department		
16.	Ike-Njoku Ann (Mrs.)	FCT URDP	annadindi@yahoo.com	
17.	Tpl. Akinrele Olusegun	FCDA	akurdesegun@yahoo.com	
18.	Famakonde Adebola O.	FCDA	famakindeadebola@yahoo.com	
19.	Ckukwuma MaryAnn	ESCORP	mannyescorp@gmail	08132282721
20.	Hadi Mamman	NDE	Hadi.mamman@yahoo.com	08067137633
21.	Okponoyi Patrick	Police	Maitama	07031282887
22.	Engr. Sulai Isa	NNPC	silesohol@yahoo.com	07039255283
23.	Engr. Ozele, Maxwell	FCDA/FMSO&IA	maxozele@gmail.com	08027999755
24.	Engr. Q.G. Azogu	Fed. Fire Service	jczogus@yahoo.com	08034008758
25.	Dr. Congo Embassy			07037849160
26.	Oluwatosin Nguher	NHRC	tosne@yahoo.com	08168043100
27.	Agbor Franklin	Niger Delta Youth Platform (NDYP)	agborfranklin@gmail.com	08038854783
28.	Ademda Adeyemi	NPC	Ademdo51@yahoo.com	08033312398
29.	Rabiu Sulaiman	Min. of Foreign Affairs	rabiunahuche@yahoo.com	08032686078
30.	Danjuma M.	MNDA	Dangimba94@yahoo.com	08055070019
31.	TPL Brigid B. Ephraim Mum	MNDA	Brianbephoaim@gmail.com	08131867231
32.	Nasiru Baba	CRCN	bbnaseer@yahoo.com	08050601845
33.	Babarinde S.M	FMNB	babarindesm@yahoo.com	08037034604
34.	Akambi Uthman	Min. of Youth		08056694265
35.	Engr. Ezeamasiobi Emeka	FMCT	ezeamasiobi@yahoo.com	08065711414
36.	Ajibade Petter	Min. of Youth	Ajibode-petter@yahoo.com	08055058957
37.	Adewumi Ajibade A.	Min. of Youth	adewumiajibade@yahoo.com	08139628438
38.	Orlamolo Emmunel Obhwo	Orgerdette Youth Platform (NDYP)	ndypdirect@gmail.com	08063630785
39.	Olusola Dada	ENL/FHA	olusolabdada@yahoo.com	08098483191
40.	Elder Willian Odudu	ESVARBON	Loodudu2003@yahoo.com	08022914176
41.	John Idialu	NIESV	johnidialu@mesu.org.ng	08037203876
42.	Tunde Lasabi	NIOB	tundesabi@yahoo.com	08035536832
43.	Bldr. John O. Alaezi	NIOB	dohnialaezi@yahoo.com	

4.4	Dide Codilas Costa	NIOD	magarliQuahaa aam	
44.	Bldr. Sadiku Sarki Chief Bode Afolayan	NIOB REDAN	mssarki@yahoo.com Intlbltd2yahoo.com	07057571111
45.	Goke Odunlami	REDAN	Gokeodun1@gmail.com	08033117668
	Engr. Ozele M.	Env. Div. Nig. Soc. Of Engineers	maxozele@gmail.com	08027999755
47.	Engr. Ozele M. Emmanuel Ekweahor	Event Conquest LTD		
48.	Emmanuel Ekweanol	Event Conquest LTD	eventconquest@yahoo.co	08033201914
49.	Awa Pamela	Mayfresh Mortgage Bank	m Pamela.awa@mayfreshmo	07031118358
49.	Awa Pameia	ltd	rtgagebankltd	0/031118558
50.	Luchu Course	Gel global	Gelsau2013@gmail.com	07054515822
	Lucky Gevye	Milland Fullar Formation	amvelodia@yahoo.com	
51. 52.	Sam Odia Sam Enahno	FEDUP	Samuelhno76@yahoo.com	08023180396
52.	Neboh Chmive	NIPC	Chinwe neboh@yahoo.com	07061849928 08051700811
54.	Sir Justine Idungafa	MSL	justinmikeidungafa@yahoo.com	08163684397
55.	Audu Hamzat	FHA Mortgage Bank	handu@fhahomesnigeria	07038661366
<u> </u>	Sailu Daniel Hyg	FHA Mongage Bank	danhyet@yahoo.com	08027405826
57.	Olagunju Kasimu Folayinka	FHA Mortgage Bank	olakasimu@yahoo.com	08027403820
58.	Aondoawer Gwaza	FHA Mortgage Bank	a.gwaza@yahoo.com	08069077651
<u> </u>	Ene Alanyemi	FHA Mongage Bank	eneakriyemi@yahoo.com	08032913839
<u> </u>	Brenda B. Eigage	FHA	brendaeigege@gmail.com	08052913839
61.	Paul Bassay	FHA	Paulbel2005@yahoo.co.uk	08055055970
61.	B.O. Amobi	NBS	Bona mobi@yahoo.com	08053053970
63.	Kareem B. Akeem	NBS	Akeembolakale@yahoo.com	08052354993
64.	Oyegbade Azeez Rayil	NBS	royazee@yahoo.com	08069755060
65.	Job Funso Emmanuel	NBS	Funsosalam@yahoo.com	08054215412
66.	Iseyemi Olu	NBS	O iseyami@yahoo.com	08034213412
67.	Suleiman S. Usman	FMLHUD	Suleishehu84@yahoo.com	08067761984
68.	Austin C. Ubaru	FMLHUD	chihuba@yahoo.com	08023312570
<u>69.</u>	Surv. E. C. Nwakanma	"	Nwakanmae64@yahoo.com	07035111755
70.	Joseph Onwuegbuai	"		08032442279
70.	Mariam I. Agbawodike			08036762630
72.	Chioma Okafor		Chiomaokofor320@yahoo.com	08033596759
73.	Maimunat Idris			08109488769
74.	Mohammed Yanbiu Aishatu	دد		08173714178
75.	Engr. Okunlola A.	"	oklafimsy@gmail.com	08056147749
76.	Owobiyi Ohibimi	"	owobiyi@hotmail.com	08106060404
77.	Edino Reuben	Catherina Int. Academy	Rubbis4real@gmail.com	07033643651
78.	Orjinta Jacinta	"		
79.	Ahmed Mohammed Iya	FMLHUD	ahmediya2005@yahoo.com	08056080664
80.	Lawal Abubakar Yelwa	FMLHUD	yelwal@yahoo.com	08033158584
81.	Chinweuche James	FMLHUD	naomianyaogu@yahoo.com	08054949241
82.	S. I. Apaila	FMLHUD	sundayapaila@yahoo.com	08039430703
83.	Olakunde, A. D.	FMLHUD	olakundeakinola@yahoo.com	08033841349
84.	Grace J. Bitrus	FMLHUD	bitrusgrace@yahoo.com	08037870800
85.	Zara G. Sally	FMLHUD	zarasanya@yahoo.com	07033595082
86.	Atoi Mercy I.	FMLHUD	mercyatoi@gmail.com	08032847474
87.	Dahiru Usman Babura	FMLHUD	mtbabura@yahoo.com	08033672390
88.	Adebisi Aderonke Stella	FMLHUD	ronkestella@yahoo.com	07063561626
89.	Abugu Chukwuma	FMLHUD	jchukwumaogbonn@gmail.com	07060669955
90.	Ebele F. Ogbukagu	FMLHUD	ebyfrance@yahoo.com	08036954622
91.	Faruk M. Umar	FMLHUD	faisu2008@yahoo.com	07034859739
92.	Stephen O. Olusola	FMLHUD	stevedusola09@yahoo.com	08100221215
93.	Omolori Maryam Abbas	FMLHUD	maryamabbas2101@yahoo.com	08068880095
94.	Nagogo, F. M.	FMLHUD		08035964728
95.	Afiniki Yarima	FMLHUD	yarimaafini@yahhoo.comoo.com	08066226606
96.	Chike Anikamadu	FMLHUD	chykolosiss@yahoo.com	08036048490
97.	Akinola, A. O.	FMLHUD	Alanlede2000@yahoo.com	08035984936
98.	Akinlolu, O. F.	FMLHUD	akinloluolaniyi@yahoo.com	08036783500
99.	Omotesho Olubunmi	FMLHUD	bumtesh@yahoo.com	08023011116
100.	Umaru Hassan	FMLHUD	ubabayo@yahoo.com	08027275596
101.	Judith Uloko	FMLHUD	sidikatuloko@yahoo.com	08174887353
102.	Nwachuku Oliseyi	FMLHUD	oluseyin@yahoo.com	08039674315
103.	Tony Ossai	FMLHUD		08130121213
104.	Otse Emmnuel	FMLHUD	admolaodutola@yahoo.com	08063916340
105.	Arc. A. O. Odutola	FMLHUD	~.	08033166073
106. 107.	Tpl. (Mrs.) Akinjayeju Ibrahim Giza	FMLHUD FMLHUD	opebennie@yahoo.com i.giza@yahoo.com	08037882494 08030731873
107.	Titilayo Awobona	FMLHUD	1.512a(u) ya1100.00111	00030/310/3
108.	Njubigbo Ifeanyi P.	FMLHUD (PTCLR)	injugbea@gmail.com	08034543250
107.	- Juoigoo nounyi i .			5555 15 15250

110.	Ajeigbe, J. O. Tpl.	Kogi State MLHUD	akinrayo@gmail.com	08035805616
111.	Arc. John O. Attah	Kogi State MLHUD	jay attah@yahoo.com	08033596252
112.	Prof. J. B. Falade	Expert	gozsearch@yaoo.co.uk	08023093649
113.	Zakari Yakubu Sule	FMLHUD	Zakaishgezana77@yahoo.com	08029417693
114.	M. M. U. Okolo-Ebube (Mrs.)	FMLHUD	owidoho@yahoo.com	08099908019
115.	Suvr. Adekunle J. T.	FMLHUD	Hadekunle	08036122041
116.	Lawrence, E. O.	FMLHUD		08101991498
117.	Ikwu Stanley Okora	FMLHUD	stanleyokora@yahoo.com	08065659471
118.	Muoka A.	FMLHUD	amuoka@yahoo.com	08076452488
119.	Ikenna Smart	FMLHUD	ikennaoguebu@yahoo.com	08033451766
120.	Akinjayeju Kayode	FMLHUD		07066215450
121.	Puidu Gladys Godwin	FMLHUD	Gladyspusdu@yahoo.com	08053472871
122.	Haruna Japari Mamza	FMLHUD	jappsmamza@yahoo.co.uk	08023632202
123.	Yusuf, F. A. (Mrs.)	FMLHUD	fajanlgo@yahoo.com	08023183115
124.	Ojeme Ifechukwu O. E.	FMLHUD	Ife.king.sleg@yahoo.com	07038568756
125.	Madubugwu Christiana C.	FMLHUD		08035871911
126. 127.	Obeto Abel O. Ukpabi Nnenna Justina	FMLHUD FMLHUD	ofobeny@yahoo.com tinaukpabi@yahoo.com	08031491123 08039301701
127.	Ven Andrus N. Ukaejiofo	FMLHUD	vandrus@yahoo.com	08039301701
128.	Tunde Ipinmisho	FHA	ipinmisho@gmail.com	08032769034
129.	TPL Comfort Ayeni	FHA	ukunomo@yahoo.com	08032709034
130.	TPL Francesca James	FHA	francescaoziohu@yahoo.com	08069798157
131.	Hayatuddon A. Lawal	FHA	hayatuatiku@yahoo.co.uk	08037881450
132.	Arc L. D. Abalaka	FHA	ldabalaka@yahoo.com	08033160896
134.	Banka M.J.	FHA		08033326429
135.	Danmadami-Akinboyede	FHA Homes	-	-
136.	Emem Ukpong	FHA Homes	eukpny@yahoo.com	
137.	Engr.Nwachukwu Obiechina	FHA	nwachukwuobiechina@yahoo.com	08060071658
138.	Engr. I. Kpue	FHA	kpuedavid@yahoo.com	08033328256
139.	Amina S. Ganya (Mrs.)	FMBN	dahmina6006@yahoo.com	08037263689
140.	Aisahtu Adamu	FMBN	tasaadams4real@yahoo.com	08035959561
141.	Ngwu Florence	MAYFRESH MORTGAGEBANK LTD	florence.ngwu@yahoo.com	08069362090
142.	Ndubisi Hanforel	MAYFRESH MORTGAGE BANK LTD	Greathero4christ@yahoo.com	08039599834
143.	Akintoye Klawole	PLATINUM MORTGAGE BANK	linkkola@yahoo.com	08038204933
144.	Akachukwu Chibugo	PLATINUM MORTGAGE BANL	3itanny@yahoo.com	08033760520
145.	TPC Adesope G. A	MOLAJ CONSULTANT	molajconsultant@gmail.com	
146.	Adukwu Christian	MAYFRESH MORTGAGE	Enechojoa@yahoo.com	08037677510
		BANK LTD		
147.	Abubaka M. Omar	FMBN	abbakaromar@gmail.com	08033144585
148.	Gimba Y. Kumo	FMBN	Gimbakumo50@yahoo.com	08033140573
149.	Nwngwu I Sibeudu Chike	MILLENIUM BLOK	ignwangwu@yahoo.com	0805564321
<u>150.</u> 151.	Chief ESN Okoye	MILLENIUM BLOK MILLENIUM BLOK	chikesibeudu@gmail.com	08038475360 07080944555
151.	Noel N. Nkup	MILLENIUM BLOK	Noelnkwp171274	07080944555
152.	Prote Dr. Moore Emerson	ProtecLLCTeehnologues	greenfuturetech@yahoo.com	08033310373
155.	Joe Afolayan	TDC Group	joeafolayan@yahoo.co.uk	07068834002
154.	Mr. Gbenga Adelaja	Pacesetters Communcations	gadelaja@yahoo.com	08068785349
156.	Mr. Okwudike Emmanuel	Millennium Blok	Emmaokwudike2000@yahoo.com	08052376159
157.	Prof. Mustapha Zubairu	CHSUD FUT, MINNA	Mustapha.zubairu@futminna.edu.ng	08037024617
158.	Prof. A. S. Gbadegesin	FDI	adeniyan@yahoo.com	08023093649
159.	Prof. (Mrs.) Olusi	FDI	Molax2002@yahoo.com	08033661340
160.	Dr. O.Oluwasola	FDI	Oluwamimi.oluwasola@yahoo.com	08037218225
161.	Ekenma L. Obioha (Mrs.)	UDC & CO.LTD	nmaobioha@yahoo.com	0037274784
162.	Feyisetqn Olusegun	Property Miant Real Estate Inv. Ltd	Feyiselan.segun@propertymartltd.com	08033165531
163.	Mulikat Alabi		Mulica4eva@gmail.com	08031155495
164.	Ademaye Adedeji	SHELTER AFRIQUE, FDI	adedeji@shelterafrque.org	08033590586
165.	Oumar DIOP	SHELTER AFRIQUE	odiop@shelterafrique.org	08029309933
167.	Okinya Moses John	NYSC		08180314400
168.	Echezena T. Nwosu (Iyke)	NYSC	Nkechechelon@gmail.com	07060992892
169.	Eze Chibugwum Temple	NYSC	chibugwum@gmail.com	07036833153
170.	Oyebade Folake Folagbade	NYSC	Adesoye_f@yahoo.com	07030607205
171.	Ezenwa Johnson Ugochukwu	NYSC	Ezenwaugoj@gmail.com	0819338067

	Kuram Nana Emmanuel	The Royals' Schools	www.rovalsahools.com	08036091391
172. 173.	Omoniyi Micheal	The Royals' Schools	www.royalschools.com www.royalschools.com	08035904712
173.	Njaka Clinton	The Royals' Schools	www.royalschools.com	08033904712
174.	Omoniyi Gbenga	The Royals' Schools	www.royalschools.com	08085955279
175.	Obatomi Oluwaseun	The Royals' Schools	www.royalschools.com	08052994655
170.	Abayomi Joshua	The Royals' Schools	www.royalschools.com	00032771033
178.	Adebola K. Micheal	The Royals' Schools	www.royalschools.com	
179.	Kuram Eunice	The Royals' Schools	www.royalschools.com	08092147079
180.	Madugba Chinedu	The Royals' Schools	www.royalschools.com	00092111019
181.	Omolori Abbas Munira	The Royals' Schools	www.royalschools.com	08068880095
182.	Egbowon Richard	The Royals' Schools	www.royalschools.com	08179379123
183.	Akindeinde Modupeoluwa	The Royals' Schools	www.royalschools.com	08057200323
184.	Fashaun O. Sunday	The Royals' Schools	www.royalschools.com	08181188847
185.	Mustapha Bisi Felicia	The Royals' Schools	Adebisi_mustapha@yahoo.com	08037879065
186.	Ojobor Chisom	The Royals' Schools		08182884862
187.	Egbowon Ebun Oluwa	The Royals' Schools	ebunabissi@gmail.com	07066050889
188.	Ogundele Temitope P.	The Royals' Schools	suntopinski@yahoo.com	08130621248
189.	Osolo Diadem	The Royals' Schools	josiahosolo@yahoo.com	08164904019
190.	Uzondu U. Victoria	The Royals' Schools		
191.	Madugba Victor	The Royals' Schools		08100226464
192.	Acheibo Helen	NYSC	Helenewashima	08035967036
193.	Binang Margaret	Federal Ministry of Lands		07038797413
194.	Nwayu Roselyne		r-chuzzy@yahoo	08033005138
195.	Chibueze Benjamin	FMLHUD NYSC	Busydoggy22004@yahoo.com	09030375560
196.	Aliyu Abdulazeez	FMLHUD NYSC	Abdulazeez.Aliu888@gmail.com	08035888706
197.	Achi Gambo Sunday	FLMHUD NYSC	sgasunero@yahoo.com	08032457750
198.	Okonkwo Uchenna N	FMLHUD NYSC	uchemuzical@gmail.com	08063868414
199.	Arowuduye Oluwasogo	NIPOST	Sog2005@yahoo.com	07032115036
200.	Ayogu Mercy Ukamaka	FMLHUD NYSC	makkyspice@gmail.com	08063694600
201.	Eziokwu Blessing	CORP	ladybfTreasure@yahoo.com	08032619750
202.	Danuiel H. Esoctiie	STUDENT FMLHUD	Dehnella99@gmail.com	08038601279
203.	Naitri David	NYSC	hamarou@yahoo.com	07039031774
204.	Uche Uchenna O.	NYSC	Uche.anthony91@yahoo.com	08177919382
205.	Olu Odemola	NYSC		08104528605
206.	Ishola Busola	NYSC	Busola_ishola@yahoo.com	08082213603
207.	Jibril Zainab Elebaye	NYSC	Jibulzizi22@yahoo.com	08168508570
208.	Odugbemi Y. Ademola Asikaebin Florence O.	NYSC	Ademola4yusuf@yahoo.com Chinenyeemmanuel92@yahoo.com	08098747113
209.	Asikaepin Florence U	FMLHUD	Chineliyeeninanue192@yallob.colli	08033991473
				001(0721502
210.	Omofehinwa	NYSC	seunomola@yahoo.com	08160721593
210. 211.	Omofehinwa Osazuwa Ehibor	NYSC NYSC		70762490268
210. 211. 212.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye	NYSC NYSC Catherina Int. Academy	seunomola@yahoo.com Sanyahoo.comdyogie2@	
210. 211. 212. 213.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika	NYSC NYSC Catherina Int. Academy Catherina Int. Academy		70762490268
210. 211. 212. 213. 214.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith	NYSC NYSC Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy		70762490268
210. 211. 212. 213. 214. 215.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy	NYSC NYSC Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy		70762490268
210. 211. 212. 213. 214. 215. 216.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious	NYSC NYSC Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy		70762490268
210. 211. 212. 213. 214. 215. 216. 217.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta	NYSC NYSC Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima	NYSC NYSC Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy Catherina Int. Academy		70762490268
210. 211. 212. 213. 214. 215. 216. 217. 218. 219.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda Adeniyi Adeniran	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda Adeniyi Adeniran Ibrahim Amerah	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda Adeniyi Adeniran Ibrahim Amerah Martha Orukpe	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda Adeniyi Adeniran Ibrahim Amerah Martha Orukpe Ismaila Amina	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda Adeniyi Adeniran Ibrahim Amerah Martha Orukpe Ismaila Amina Farina Gift	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231.	Omofehinwa Osazuwa Ehibor Sandra Ogemwanye Onwuchuruba SuccessOhika Anataku M. Faith Nwabueze Joy Enietan Precious Orinta Jacinta Precious Ekezie Chima Abah Peace Grace Peter Iliya Emmanuel Faith Olaiya Toba Olaiya Pelumi Kahm Babagana Udogwu Hilda Adeniyi Adeniran Ibrahim Amerah Martha Orukpe Ismaila Amina Farina Gift Udogwu Phina	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232.	OmofehinwaOsazuwa EhiborSandra OgemwanyeOnwuchuruba SuccessOhikaAnataku M. FaithNwabueze JoyEnietan PreciousOrinta JacintaPrecious Ekezie ChimaAbah PeaceGrace Peter IliyaEmmanuel FaithOlaiya TobaOlaiya PelumiKahm BabaganaUdogwu HildaAdeniyi AdeniranIbrahim AmerahMartha OrukpeIsmaila AminaFarina GiftUdogwu PhinaAjayi Daniel	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@	70762490268 08039661569
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235.	OmofehinwaOsazuwa EhiborSandra OgemwanyeOnwuchuruba SuccessOhikaAnataku M. FaithNwabueze JoyEnietan PreciousOrinta JacintaPrecious Ekezie ChimaAbah PeaceGrace Peter IliyaEmmanuel FaithOlaiya TobaOlaiya PelumiKahm BabaganaUdogwu HildaAdeniyi AdeniranIbrahim AmerahMartha OrukpeIsmaila AminaFarina GiftUdogwu PhinaAjayi DanielInuwa DavidEdino ReubenOrjinta Jacinta	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@ Sanyahoo.comdyogie2@ chiefodunwa@gmail.com	70762490268 08039661569 07039083866 07039083866
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236.	OmofehinwaOsazuwa EhiborSandra OgemwanyeOnwuchuruba SuccessOhikaAnataku M. FaithNwabueze JoyEnietan PreciousOrinta JacintaPrecious Ekezie ChimaAbah PeaceGrace Peter IliyaEmmanuel FaithOlaiya TobaOlaiya PelumiKahm BabaganaUdogwu HildaAdeniyi AdeniranIbrahim AmerahMartha OrukpeIsmaila AminaFarina GiftUdogwu PhinaAjayi DanielInuwa DavidEdino ReubenOrjinta JacintaOdoh Helen N.	NYSCNYSCCatherina Int. AcademyCatherina Int. Academy <td>Sanyahoo.comdyogie2@ Sanyahoo.comdyogie2@ chiefodunwa@gmail.com</td> <td>70762490268 08039661569 07039083866 07039083866 07033643651 07033643651 08178282364</td>	Sanyahoo.comdyogie2@ Sanyahoo.comdyogie2@ chiefodunwa@gmail.com	70762490268 08039661569 07039083866 07039083866 07033643651 07033643651 08178282364
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237.	OmofehinwaOsazuwa EhiborSandra OgemwanyeOnwuchuruba SuccessOhikaAnataku M. FaithNwabueze JoyEnietan PreciousOrinta JacintaPrecious Ekezie ChimaAbah PeaceGrace Peter IliyaEmmanuel FaithOlaiya TobaOlaiya PelumiKahm BabaganaUdogwu HildaAdeniyi AdeniranIbrahim AmerahMartha OrukpeIsmaila AminaFarina GiftUdogwu PhinaAjayi DanielInuwa DavidEdino ReubenOrjinta JacintaOdoh Helen N.Okechukwu John	NYSC NYSC Catherina Int. Academy Catherina Int. Academy	Sanyahoo.comdyogie2@ chiefodunwa@gmail.com	70762490268 08039661569 07039083866 07039083866 07033643651 07033643651 08178282364 08036027155
210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236.	OmofehinwaOsazuwa EhiborSandra OgemwanyeOnwuchuruba SuccessOhikaAnataku M. FaithNwabueze JoyEnietan PreciousOrinta JacintaPrecious Ekezie ChimaAbah PeaceGrace Peter IliyaEmmanuel FaithOlaiya TobaOlaiya PelumiKahm BabaganaUdogwu HildaAdeniyi AdeniranIbrahim AmerahMartha OrukpeIsmaila AminaFarina GiftUdogwu PhinaAjayi DanielInuwa DavidEdino ReubenOrjinta JacintaOdoh Helen N.	NYSCNYSCCatherina Int. AcademyCatherina Int. Academy <td>Sanyahoo.comdyogie2@ Sanyahoo.comdyogie2@ chiefodunwa@gmail.com</td> <td>70762490268 08039661569 07039083866 07039083866 07033643651 07033643651 08178282364</td>	Sanyahoo.comdyogie2@ Sanyahoo.comdyogie2@ chiefodunwa@gmail.com	70762490268 08039661569 07039083866 07039083866 07033643651 07033643651 08178282364

239.	Nwilo Agatha C.	Housing and Urban	agathanwolo@yahoo.com	08039032115
240.	Ahuazo, M.D.	FMLHUD	ahuazomadu@yahoo.com	08089581672
241.	Oshomokare Ojeasere	Escorp	unduzonnudu (jyunoo.com	07037219166
242.	Great Edereke A.D.	FMLHUD	angelagreat@yahoo.com	08033351354
243.	Arc. Gaza Andrew	AMAC	aneigaza@yahoo.com	08090879440
244.	Dr. (Mrs.) H.A. Fika	FGSHLB	Hannatu fika@yahoo.com	
245.	Emenike Eme N.	ESCORP	Emenethereyahoo.com	0703120510
246.	Batsheba Habila	FMI	batshebazome@yahoo.com	08060659332
247.	Ndubuisi Okereke	NIHOTOUR		08033669889
248.	Chukwudi Ikegbo	PTCCR	chudiikegbo@yahoo.com	08037876161
249.	Bature Hameed Rauf	PTCLR	ameedbalm@gmail.com	08037421902
250.	Ibrahim A. Bage	NIPC	Ibrahimbaye@yahoo.com	08036172020
251.	Eze John C.	ESCORP		08068898182
252.	Ezeh A.U.	FGSHLB		08051760020
253.	Enekebe C.N.	MNDA	ncenekebe@gmail.com	08033120693
254.	Engr. Fasuba A.J.	AMMC FCTA	tunnexx@yahoo.com	08038278101
255.	Dr. Jacob Nwachukwu	Elyon Synergy Ltd	elysonsynergyltd@gmail.com	08033064316
256.	Osueke Amah Z	ESCORP		08065498623
257.	Emeka Amizechi	Escorp		08060220617
258.	Ikhazuegbe A. Friday	Escoran		08052001659
259.	Kabiru Musa	Nig High Comm Nairobi	kbgusan@yahoo.com	08060041333
260.	Mbah E. Gladys	ESCORP	Gladys-mbah@yahoo.com	0807317178
261.	Okeke Chioma Innocence	ESCORP	-	08036262898
262.	Vivian Ahmed	Abumara GBL Ltd	V. Ahmed@abumaragbl.com	08166409519
263.	K. I. Nwankwo	FMLHUD		08033120601
264.	Adeniyi C. F. (Mrs.)	FMLHUD	adeniyichritianafunsho@yahoo.co.uk	08059601555
265.	G. T. N. Tabansi	FMLHUD	tabansigtn@yahoo.com	08037874976
266.	Engr. Agunwa, G. P. I.	FMLHUD	georgeagunwa@yahoo.com	08035227558
267.	Surv. G. Takerhi	FMLHUD	gtakerhia@yahoo.com	08055327865
268.	Surv. Sam Ozor	FMLHUD	Patsam2007@yahoo.com	08037392609
269.	Tpl. M. O. Dunmoye	FMLHUD	olasunkanmidunmoye@yahoo.com	
270.	Newman Ordia	FMBN	newmanordia@gmail.com	08033523865
271.	Edith osuji-Obi	FMLHUD	Edithbuchi123@gmail.com	08037036394
272.	Sadiq A. Garba	FMBN	sadiqringim@yahoo.com	
273.	Amigo Felicia	FMBN	felcolle@yahoo.com	08033105074
274.	Nzechukwu Chidi	FMLHUD	nzeje@yahoo.com	08057525595
275.	Hamisu Aliyu	FMLHUD		07037790864
276.	Nasir I. Benn	FMLHUD	nasirbena@gmail.com	07086011292
277.	Musa M. M. Mshalgaya	FMLHUD	Mshalgaya2006@yahoo.com	08169583054
278.	Ewiel John Africa	FMLHUD	euriajohnafrica@yahoo.com	08033144464
279.	Muhammadu K. C.	FMLHUD	kuduchado@gmail.com	08034504669
280.	Bolarin, O. A.	FMLHUD		08033140230
281.	Iginla, M. O.	FMLHUD	iginlion@yahoo.com	08023990952
282.	Olaiya P. A.	FMLHUD	olaiyapeters@gmail.com	08034480910
283.	Idon Patricia odion	FMLHUD	ejireodion@gmail.com	08039377485
284.	UbaguJude Ugwuala E. N.	LHD	Ubagu2002@yahoo.com	08023005195
285.	8	LHUD	ayodelebankole@yahoo.com	08059675162
286.	Bankole Ayo Badru Omolola	LHUD	lolabadru@yahoo.com	08034748736
287. 288.	Onoja Dickson Ojile	FMLHUD	zioncourt@yahoo.com	08037445342
288. 289.	Gwari Lando Barbara	FMLHUD FMLHUD	eagwari@yahoo.com	08037864369 08023711263
289.	S.J. Ibrahim (Mrs.)	FMLHUD	ibrahimsaadiyya@yahoo.com	08023711263
290.	Ogu C. U. Mr.	FMLHUD	Udoegune@yahoo.com	08029383626
291.	Adewumi Adewale J.	FMLHUD	Walataoo9@yahoo.com	08039377465
292.	Kolawole Oluwakemo M.	FMLHUD	Oluwakemi.kolawole@yahoo.com	08034496540
293.	Akinwale Adegbola	FMLHUD		08023247429
294.	Agada D. A	FMLHUD		08023247429
<u> </u>	Amunega A. Ibikunle	FMLHUD	Ibukundaia@yahoo.com	08036456500
296	Sikiru W. L. O	FMLHUD	liadiclo@yahoo.com	08051071843
296. 297.			tayolasma@yahoo.com	08033629562
297.		FMLHUD		
297. 298.	Engr. O. O. Olasina	FMLHUD FMLHUD		08034548252
297. 298. 299.	Engr. O. O. Olasina Engr. A. O. Hazzan	FMLHUD		08034548252 08167206226
297. 298. 299. 300.	Engr. O. O. Olasina Engr. A. O. Hazzan Engr. V. O. Nwaimo	FMLHUD FMLHUD	unwaimo@yahoo.com	08167206226
297. 298. 299. 300. 301.	Engr. O. O. Olasina Engr. A. O. Hazzan Engr. V. O. Nwaimo TPL Kromsham Wetnas	FMLHUD FMLHUD FMLHUD	unwaimo@yahoo.com wets@yahoo.com	08167206226 08034929470
297. 298. 299. 300. 301. 302.	Engr. O. O. Olasina Engr. A. O. Hazzan Engr. V. O. Nwaimo TPL Kromsham Wetnas Engr. Julius Olurinola	FMLHUD FMLHUD FMLHUD FMLHUD	unwaimo@yahoo.com wets@yahoo.com olurinjs@yahoo.com	08167206226 08034929470 08023131839
297. 298. 299. 300. 301.	Engr. O. O. Olasina Engr. A. O. Hazzan Engr. V. O. Nwaimo TPL Kromsham Wetnas Engr. Julius Olurinola Kilete Debbis D	FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	unwaimo@yahoo.com wets@yahoo.com olurinjs@yahoo.com Kiletedennis@yahoo.co.uk	08167206226 08034929470 08023131839 08032054699
297. 298. 299. 300. 301. 302. 303.	Engr. O. O. Olasina Engr. A. O. Hazzan Engr. V. O. Nwaimo TPL Kromsham Wetnas Engr. Julius Olurinola	FMLHUD FMLHUD FMLHUD FMLHUD	unwaimo@yahoo.com wets@yahoo.com olurinjs@yahoo.com	08167206226 08034929470 08023131839

307.	N		1	00050((1(22
	Nwaneri E,	FMLHUD	Taggyinnagant2@gmail.gom	08059661632
308.	Okore Innocent Kalu	FMLHUD	Tessyinnocent2@gmail.com	08059691252
309.	Arc. A. Abara	FMLHUD	ator_a@yahoo.co.uk	08033077764
310.	TPL Prince Yarling, L. B	FMLHUD	princeyarding@gmail.com	08065669011
311.	Bldr Umaru Yunusa	FMLHUD	umary212@yahoo.com	08034524038
312.	Areago O. T.	FMLHUD	wmimoareago@yahoo.com	08023171519
313.	Ayuba B. Bello	FMLHUD	ayubabello@yahoo.com	07034938818
314.	Henry I. Otoide	FMLHUD		07037150398
315.	Okonkwo Celestine N.	FMLHUD	compassionministryabuja@yahoo.com	08034532553
316.	Onwukwe A.	FMLHUD		08058959069
317.	Rev. Onabanjo	FMLHUD	onabanjoolurotimi@yahoo.com	08033081642
318.	Nmaoze Livinus	FMLHUD		08075338769
319.	ASP Mohammed Musa	POLICE		07038361545
320.	I.S Womiloju	FMLHUD	Iswomiloju2006@yahoo.com	08035019522
321.	Arc. P. A. Ephraim	FMLHUD	Phitarch2002@yahoo.com	08033058432
322.	Edna Deimi Tobi	FMLHUD	ednatobi@hotmail.com	08033051952
323.	Engr. Babakobi M. T.	FMLHUD	Babakobisim2@yahoo.co.uk	08033039200
323.	Paul Okunola	UN-HABITAT	paul.okunlola@undp.org	08023045058
324.	Elizabeth Owolabi	UN-HABITAT	elizabeth.owolabiununp.org	0805163685
326.	Kabir M. Yari	UN-HABITAT	Kabir.yariduno/.org	0803314110
327.	Dr. Sampson Onwumere	NEPAD, NIGERIA	Onuigbo2000@yahoo.com	08186557988
328.	Oyebanji O. Oyeyinka	UN-HABITAT, NAIROBI		08061377104
329.	Akolade Aderibige	UN-HABITAT	akoldeaderibigbe@unhabitat_org	+259725945116
330.	Odunbalu OmouyenA	UN-HABITAT	Omouyena.odunbalu@un-habitat.org	+254720974875
331.	Joshua Attahgani	FHA HOMES LTD	jattahgani@fhahomesng.com	08055265510
332.	Wandedoo Peter	FEDUP	dooinyor@yahoo.com	08058940632
333.	Emmanuel Yuah	FEDUP	emmanuelyuah@yahoo.com	08036473875
334.	Pst Yemi Oyeniyi	AUSWELL Nig. Ltd.	yoyeniyi@yahoo.com	08033581440
335.	Segun Joseph	DOXA	Joebest4life@gmail.com	08034823707
336.	Neboh Chinwe	NIPC	Chinwe_neboh@yahoo.co.uk	08051700811
337.	Aregbesola Jomiwa	Halcrow Infrastructure	taregbesola@halcrow.com.ng	08028455911
338.	Attah J. Margaret	JEEP	Attah.margaret@yahoo.com	08036851464
339.	Ogbonnaya Juliet O.	Rowtech Invt. Ltd.	ogbonnayajuliet@yahoo.com	08037009086
340.	Jane David	Rowtech Invt. Ltd.	Uddaris155@yahoo.com	08037005000
340.	Engr. Bello Olowe	Konsalen Associates Ltd	Bola olowe@yahoo.co.uk	08033264242
341.	Olamide Owolabi		hydraformnigeria@gmail.com	
	Oyebanji O. A.	Hydroform Nig. Global Standard Const.		08036284200
343.	, ,		Oluwatomi74:gmail.com	08065290573
345.	Felix Daniel	First Generation Mortgage	endiey@yahoo.com	08038150506
346.	Arc. Akin Adeniya	Homefront Ltd	crossvent@yahoo.com	08037884067
347.			linenergyseman(<i>a</i>)vahoo.com	
1	Collins Ifu Iruagan	Line Energy & Tech. Services	linenergyseman@yahoo.com	08033665700
348.	Prof. Ray Ephraim, OON	Integrated Marble Rock Group	integratedmarble@yahoo.com	
349.	Prof. Ray Ephraim, OON Collins Andrew	Integrated Marble Rock Group Housing Circuit Mag.	integratedmarble@yahoo.com Housing-cir@yahoo.com	08039735078
349. 350.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu	Integrated Marble Rock Group	integratedmarble@yahoo.com	08039735078 08168059309
349.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed	Integrated Marble Rock Group Housing Circuit Mag.	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com	08039735078
349. 350. 351. 352.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com	08039735078 08168059309
349. 350. 351.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com	08039735078 08168059309 07012704488
349. 350. 351. 352.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed Oluwole Emmanuel D.	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com	08039735078 08168059309 07012704488 08067260990
349. 350. 351. 352. 353.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed Oluwole Emmanuel D. Asuonye Dennis	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477
349. 350. 351. 352. 353. 354.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed Oluwole Emmanuel D. Asuonye Dennis Adekola A. Babangari Tahir Moh'd	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171
349. 350. 351. 352. 353. 354. 355. 356.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed Oluwole Emmanuel D. Asuonye Dennis Adekola A. Babangari Tahir Moh'd Ebenehi Mark Omale	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008
349. 350. 351. 352. 353. 354. 355. 356. 357.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed Oluwole Emmanuel D. Asuonye Dennis Adekola A. Babangari Tahir Moh'd Ebenehi Mark Omale Ajibare C. O.	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228
349. 350. 351. 352. 353. 354. 355. 356. 357. 358.	Prof. Ray Ephraim, OON Collins Andrew Usman Ismail Bagudu Ayoola T. Ahmed Oluwole Emmanuel D. Asuonye Dennis Adekola A. Babangari Tahir Moh'd Ebenehi Mark Omale Ajibare C. O. Bello Abdulazeez	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi Patience	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin Adegboyega	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com agbogidipat@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema Ugwunze	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com agbogidipat@yahoo.com pcdassociates@yahoo.co.uk ougwuna@gmail.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. Ephraim	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD INTERNATION (1990)	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com agbogidipat@yahoo.com pcdassociates@yahoo.co.uk ougwuna@gmail.com integratedwamble@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu Atuona	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazez.bello@yahoo.com agbogidipat@yahoo.com pcdassociates@yahoo.co.uk ougwuna@gmail.com integratedwamble@yahoo.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335 08036932147
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. John	Integrated Marble Rock GroupHousing Circuit Mag.FMLHUDFOLAssociatesImage Projects Ltd.I.M.I. Nig. Ltd.Divine Flames PropertyProperty Max Real Estate Invt.	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com agbogidipat@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07038803575 07039858830 08165305505 07039014335 08036932147 08033153145
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.	Integrated Marble Rock GroupHousing Circuit Mag.FMLHUDPCD AssociatesImage Projects Ltd.I.M.I. Nig. Ltd.Divine Flames PropertyProperty Max Real Estate Invt.Ditigenino & Associates Ltd	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com agbogidipat@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com bivineflamedproperties@mail.com bivineflamedproperties@mail.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi Vitalis	Integrated Marble Rock GroupHousing Circuit Mag.FMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDFMLHUDProjects Ltd.I.M.I. Nig. Ltd.Divine Flames PropertyProperty Max Real Estate Invt.Ditigenino & Associates LtdDitigenino & Associates Ltd	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805 08032898857
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu Ahmed	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com agbogidipat@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com bivineflamedproperties@mail.com bivineflamedproperties@mail.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805 08032898857 08057351581
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu AhmedMahmud Aliyu	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd P. C. & A. ADA	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 0703803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805 08032898857 08057351581 08055251719
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu Ahmed	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com -	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805 08032898857 08057351581
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu AhmedMahmud Aliyu	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd P. C. & A. ADA	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com -	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 0703803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805 08032898857 08057351581 08055251719
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 366. 367. 368. 369.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu AhmedMahmud AliyuYaleya Sani	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd P. C. & A. ADA ESCORP	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com -	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 0703803575 07039858830 08165305505 07039014335 08036932147 08033153145 08036932147 08033153145 08038687805 08032898857 08057351581 08055251719 08057763902
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu AhmedMahmud AliyuYaleya SaniAmeh Christian	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd Ditigenino & Associates Ltd P. C. & A. ADA ESCORP ESCORP	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com ayoola@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com -	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 0703803575 07039858830 08165305505 07039014335 08036932147 08033153145 08036932147 08033153145 08036932147 08033153145 08036932147 08033153145 08032898857 08057351581 08055251719 08057763902 08054127815 07066737152
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu AhmedMahmud AliyuYaleya SaniAmeh ChristianJanet IsaacBalogun Seye Y.	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd Ditigenino & Associates Ltd P. C. & A. ADA ESCORP ESCORP	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.co.uk ougwuna@gmail.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com -	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 07033803575 07039858830 08165305505 07039014335 08036932147 08033153145 08038687805 08032898857 08057351581 08055251719 08057763902 08054127815 07066737152 08154826818
349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 366. 367. 368. 369. 370. 371.	Prof. Ray Ephraim, OONCollins AndrewUsman Ismail BaguduAyoola T. AhmedOluwole Emmanuel D.Asuonye DennisAdekola A.Babangari Tahir Moh'dEbenehi Mark OmaleAjibare C. O.Bello AbdulazeezAgbogidi PatienceOluwatosin AdegboyegaEld. Onyema UgwunzeDr. (Mrs.) R. EphraimNwachukwu AtuonaBanmeke A. JohnOkoronkwo Obinna D.Uliakupsi VitalisShehu AhmedMahmud AliyuYaleya SaniAmeh ChristianJanet Isaac	Integrated Marble Rock Group Housing Circuit Mag. FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD FMLHUD PCD Associates Image Projects Ltd. I.M.I. Nig. Ltd. Divine Flames Property Property Max Real Estate Invt. Ditigenino & Associates Ltd Ditigenino & Associates Ltd P. C. & A. ADA ESCORP ESCORP ESCORP	integratedmarble@yahoo.com Housing-cir@yahoo.com Usmanismail855@yahoo.com oluwoleemmanuel@yahoo.com asuonyeden@yahoo.com adekolafolab@yahoo.com tahirbngari@yahoo.com femiajibaree@yahoo.com Abdulazeez.bello@yahoo.com pcdassociates@yahoo.com pcdassociates@yahoo.co.uk ougwuna@gmail.com integratedwamble@yahoo.com Divineflamedproperties@mail.com ditigenino@gmail.com -	08039735078 08168059309 07012704488 08067260990 08035903477 08030677357 08036419171 08186327008 08053574228 08057471805 0703803575 07039858830 08165305505 07039014335 08036932147 08033153145 08036932147 08033153145 08036932147 08033153145 08036932147 08033153145 08032898857 08057351581 08055251719 08057763902 08054127815 07066737152

376.	Prof Abdullahi Bala	FUT Minna	Abdullahi_bala@fufminnaedu.ng	08035871479
377.	Patrick Aririguzo	FSS2020 CBN	patrickeaririguzo@yahoo.com	08035400302
378.	Hirra Grace Sawa	1002020 0011	Hirrasaw@yahoo.com	07066308342
379.	Nwokocha Peters W.	DSS, NHSS DTS Estate Dept	nwokochapetersiktwins@yahoo.com	08037060137
380.	Imafidon Anslem	Information		07031118961
381.	Gana Yusuf	ESCORP		08069431640
382.	Iloegbunan Ann-Mary	ESCORP		08035913269
383.	Eze Sabina N.	ESCORP		08034765350
384.	Abi Fredrick O.	ESCORP	fredrickabi@gmail.com	08065346667
385.	Onyishi Benedette O.	ESCORP	neunexuolugginum.com	08056823217
386.	Pius Patrick	ESCORP		08037144837
387.	Okereke O. Francis	Liscolu		08033405808
389.	Tpl. Y. M. Yunusa	TOPREC	imyunusa@yahoo.com	08036335992
390.	Rabiu Ahmed	MNDA	rabiuahmed@yahoo.com	08051651103
391.	Toyin Mathew	NPF	Tablaanned a yanoo.com	08036932056
392.	Lucky Bulus	NPF		08035849215
393.	Magmus Etim	Karmo Slum		08052152523
<u> </u>	Rapheal Igboegru	Mayfresh Mb	raphaelignoru@gmail.com	08032132323
394.	Blder S.A. Kworiya	STDA	Taphaenghoru@gman.com	07063644233
<u> </u>	Ibitayo Sola	URD/FMLHUD		
<u> </u>	,	Press LHUD		07033717025
	Awujuo I. Chibuzo	Towards a Greater Nigeria	Seyitechno799@gmail.com	08099287252
398. 399.	Seyi Pedro	ě		08166133677
	Ugwu Simeon C	ESCORP D'Lord Moadi & Dorth	ugwusimeon@ymail.com	07037828263
400.	Jude Ojoghu	D'Lord Masdi & Portn	Sirjude2004@gmail.com Adahbenjamin8@gmail.com	08032269392
401.	Arc. Adah Benjamin	Nig. Prison Serv.	kingslevanavo@yahoo.com	08066034865
402.	Eboh Kingsley A.	Mayfresh Mortgage Youth Solidarity Movement	8, , ,),	08030803870
404.	Nnadede Ugoduka	-	unnadede@yahoo.com	08140560455
403.	Maureen Omaichigh	Fedup	Ammi_nadib@yahoo.com	
405.	Ombokam A. O	Nig. Urb. Forum	nigurbanforum@yahoo.com	08033134425
406.	Emeka E. Njoku	Advance Societal Foundation	chemkaemma@yahoo.co.uk	08034991269
407.	Nwigwe Ohichi M.	NYSC "	nwigeeludi@yahoo.com	08079819122
408.	Jenny Odile Mordi		Jenny.mordi@yahoo.com	08035992201
409.	Onuze Gerald S.	· · · · · · · · · · · · · · · · · · ·	onuzeg@yahoo.com	08036136323
410.	Okhaide Godsent O.		okhaideohije@gmail.com	07034716005
411.	Chiwaren E. Abubakar	FHA Homes Ltd	chiwareneabukakar@gmail.com	08037880081
412.	Okeke Caroline	FHA Homes Ltd	cokeake@fhahomesng.com	08033809231
413.	Edok Atokolo		nenejeweal@yahoo.com	08038712548
414.	Phillips Queen	FHA	qeitphillips@yahoo.com	08033154688
415.	Gabriel Baba	FHA	attahbaba@yahoo.com	08037864804
416.	David Udo	FCT Urban & Regional Planning		08037568161
417.	IKechukwu Norsent	National Youth Council	norsenti@ymail.com	08067677500
418.	Lawal Solarin A.R.	FHA	princelari@yahoo.com	08035868518
419.	Engr. Yakubu Ali Garba	FHA	Dandidi67@gmail.com	08037860206
420.	TPL. Aminat Salawu	FHA	aminatsalawu@gmail.com	08065490007
421.	Engr. A.I Nduka	FHA	ainduka@yahoo.com	08037875312
422.	Hez Onwuelezi	FHA	heisrael@yahoo.com	08034517703
423.	Ifon Daniels	FHA	Daneilssam73@yahoo.com	08077757557
424.	Muhammed Baba	FHA	m/awanbaba@yahoo.com	08036553167
425.	Kenneth Elugadu	FHA	kchedu@yahoo.com	08033234804
426.	Abdullahi Mohammed	Benostruef Ltd FHA	andabaru@yahoo.com	08058275748
427.	Lucy Jafiya	FHA	lucy_jafiya@yahoo.com	08065021411
428.	Baiah Precious	FHA	Member-baiah@yahoo.com	0803469903
429.	J. S. Saidu	FHA		08037879345
440.	Sarah I. Ogiefa	FHA	Sogiefa2@yahoo.com	08033155479
441.	Adekunle Ibukun B.	Student	ibklaye@gmail.com	07064375987
442.	Etangkanga Vero O.	NYSE	Vero.myself@yahoo.com	07061602796
443.	Felix Irene	NYSC		08061231639
444.	Okechukwu Abuchi J.	NYSC	detrabuwal@gmail.com	08037553866
445.	Prince Simeon	Student	Simmyluv2014@gmail.com	08061330596
446.	Emmanuel Song	Student	Song47@yahoo.com	08170171941
447.	Opara Lawrence	Student		08030804842
448.	Ohivatosm Babs B.	NYSC	oluwatosmbabs@gmail.com	08185878180
449.	Ojo Abidemi Tokumbo	NYSC	ebony@yahoo.com	08100135633
440.	Ohikere Hafsat O.J.	FMLHUD	Ohihafsat09@yahoo.com	08033640943
441.	Etangkanga Vera	FMLHUD	veramyself@yahoo.com	07061602796
	Felix Irewe	FMLHUD	ireweshalu@yahoo.com	08061231639
442.	I CHA HEWE			
-		FMLHUD	Abdulazeez888@gmail.com	08035888708
442. 443. 445.	Aliyu Abdulazeez Achi Gambo Sunday		Abdulazeez888@gmail.com sgasunero@yahoo.com	08035888708 08151717345

446.	Chibueze Benjamin	FMLHUD	Busydogg22004@yahoo.com	08030375560
447.	Omotelinua Oluwaseun	FMLHUD	seunomote@yahoo.com	08160721593
448.	Nwigwe Oluchi Mary	FMLHUD	nwaigweoluchi@yahoo.com	08079819122
449.	Binang Margaret Kadem	FMLHUD	binangmeg@yahoo.com	07038797413
450.	Asikaebiri Florenceo	FMLHUD	Chinenyeemanuel92@yahoo.com	08033991473
451.	Isa Otaki Isa	FMLHUD	isaotakiisa@yahoo.com	08036819771
452.	Anifewuse Samson	FMLHUD	Anifwu40@yahoo.com	08062641627
453.	Shotola Ronke	FMLHUD	Ronkebaby30@yahoo.com	00002041027
454.	Baba Olu	FMLHUD	Ttointebuby50@yunbb.com	08062548879
455.	Nwaapa Vitalis	FMLHUD		08050881618
456.	Adeniji Moses	FMLHUD		08032223853
457.	Gani Babatunde	FMLHUD	Oloniebid1st@yahoo.com	08036879781
458.	O. A. Lana	FMLHUD	Clonicold1st@yanoo.com	08059670681
459.	Arc. Olamide Eso	PCD ASSOCIATES	Lamesh82@yahoo.om	08034843041
460.	Onota S. Hipa	PCD ASSOCIATES	Hopa57@yahoo.com	08103389594
461.	Arc. Abdulmalik M.B	PCD ASSOCIATES	Bamalik1982@gmail	08037867949
462.	Okwudiri Oko Agha	ADVOCACY FOR	okwudirioko@gmail	07030557503
102.	on waann on o righa	CHANGE INITIATIVE	onwaantonotototototo	01000001000
463.	Arc. U.D Bello	PCD ASSOCIATE	arcbello@yahoo.com	
464.	Awalu I.Disu	DREAMHOME	dreamhomenig@gmail.com	08054169287
		MAGAZINE		
465.	Arc. Mrs M.D Alamatu	CLAY RESOURCES LTD	Mda2548@gmail.com	08035292626
466.	Enewe Ekeja Esg	EZENDUXCO		08037004789
467.	Ameh G. Ameh	A.G AMEH & CO.	amehawe@yahoo.com	07030322033
468.	Oparimele C. Olaele	HYDRODENE NIG. LTD	oyemidecollins@gmail.com	09036930407
469.	Iseyemi .O.S		O_iseyemi@yahoo.com	
470.	Ogunfusuka A.F			
471.	Arc. John.O.Attah	MLH&UD KOGI STATE	Jay_attah@yahoo.com	
472.	Alh. Abdulahi Umar	FED.MIN.INFOMATION		08035097234
150	· · ·			
473.	Janet Ezenekwe	NATIONAL AGENCY	jezenekweeze@yahoo.com	08033596252
		FOR CONTROLS OF AIDS(NACA)		
474.	Sunday Babuba	NEMA	sundaydzupu@yahoo.com	08239282881
475.	Runsewe Aderonke	NEMA	emoade@yahoo.co.uk	08023009327
476.	Adewumi Ajibade A	MIN.OF YOUTH	Adewumiajibade17@yahoo.com	08139628438
477.	Asipade Peter.K	PENSION	asipade peter@yahoo.com	08035858757
478.	Oluyomi Olubunmi	NGA	bummi44ng@yahoo.com	08023397261
479.	Ladipo Yetunde	NGA	yogun 1005@yahoo.com	07031287770
480.	Nasir Gambo	SMEDAN	Nasirgambo680@gmail.com	08030655634
481.	Mrs Ime Andy	SMEDAN	imeetopandy@yahoo.com	08035871195
482.	Lawsonikwu	R/S M.U.D&PP	lrikwu@yahoo.com	07038525674
483.	Hamzo Aliyu	URD	hamisualysdamau@gmail.com	07037790864
484.	Eze Sabina.N	ESCORP		08034765350
485.	Goma Yusuf	ENVIRONMENTAL ETHICS		08069431640
10.6		& SAFETY CORP S(ESCORP)		0.500.500.000.00
486.	Ugwu Simeon.C	ESCORP	ugwusimeon@gmail.com	07037828263
487.	Alarape.K.Abideen	FMLHUD	Alarape22@gmail.com	08059670067
489. 490.	Amana Ogwu Raginald Mininuh	FED.MIN.WOMEN AFF. ROW ENTERPRISE	amanaogwu@yahoo.com	08036192084
490. 491.	Reginald Mininuh	MPAPE	adaragy@gmail.com israelawoyemi@gmail.com	08066120772
491.	Mr. Israel Awoyemi Israel .A.I	FMLHUD	ejoman2012@gmail.com	07067768323 08036690625
492.	Gberinyi Taiwo	FMLHUD	ajokegbemns@yahoo.com	08030690623
493.	Wale Osisanya	JUSDEE-LEF MIB	osisanyaolawale@yahoo.com	0802182992
494.	Mrs.Yetunde Adebonde	FMLHUD	Yetty61@yahoo.com	08060320311
496.	Tunde Balogun	CONSULTANT	Balogun95@yahoo.com	08139247644
497.				
/ /	~		daudasolomon@yahoo.com	0/0398/3488
	Pst Solomom Dauda	PROF PROF	daudasolomon@yahoo.com rayike@yahoo.com	07039873488 08036036108
497. 498. 499.	Pst Solomom Dauda Ike Raymon	PROF	daudasolomon@yahoo.com rayike@yahoo.com adedayoadefikayo@gmail.com	08036036108
498.	Pst Solomom Dauda	PROF PROF	rayike@yahoo.com	
498. 499.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo	PROF PROF PROF	rayike@yahoo.com adedayoadefikayo@gmail.com	08036036108 08062116624
498. 499. 500.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo Laago Sonate	PROF PROF PROF FMLHUD	rayike@yahoo.com adedayoadefikayo@gmail.com sonatelaago@yahoo.com	08036036108 08062116624 08037882811
498. 499. 500. 501.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo Laago Sonate Emmanuel Alao	PROF PROF PROF FMLHUD NIES	rayike@yahoo.com adedayoadefikayo@gmail.com sonatelaago@yahoo.com emmanalao@yahoo.com	08036036108 08062116624 08037882811 08033294330
498. 499. 500. 501. 502.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo Laago Sonate Emmanuel Alao Olayiwola O.Azeez	PROF PROF PROF FMLHUD NIES FMLHUD	rayike@yahoo.com adedayoadefikayo@gmail.com sonatelaago@yahoo.com emmanalao@yahoo.com	08036036108 08062116624 08037882811 08033294330 08037872890
498. 499. 500. 501. 502. 503.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo Laago Sonate Emmanuel Alao Olayiwola O.Azeez Ibrahim Yakubu	PROF PROF PROF FMLHUD NIES FMLHUD E-EKESON	rayike@yahoo.com adedayoadefikayo@gmail.com sonatelaago@yahoo.com emmanalao@yahoo.com Olayiwola2010@yahoo.com jackibiang@yahoo.com akinjogunolai@gmail.com	08036036108 08062116624 08037882811 08033294330 08037872890
498. 499. 500. 501. 502. 503. 504.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo Laago Sonate Emmanuel Alao Olayiwola O.Azeez Ibrahim Yakubu Jack Ibiang .O Aribamusi Joel.A Ademiji Moses.A	PROF PROF PROF FMLHUD NIES FMLHUD E-EKESON FMLHUD	rayike@yahoo.com adedayoadefikayo@gmail.com sonatelaago@yahoo.com emmanalao@yahoo.com Olayiwola2010@yahoo.com jackibiang@yahoo.com	08036036108 08062116624 08037882811 08033294330 08037872890
498. 499. 500. 501. 502. 503. 504. 505.	Pst Solomom Dauda Ike Raymon Adebayo Fikayo Laago Sonate Emmanuel Alao Olayiwola O.Azeez Ibrahim Yakubu Jack Ibiang .O Aribamusi Joel.A	PROF PROF PROF FMLHUD NIES FMLHUD E-EKESON FMLHUD FMLHUD	rayike@yahoo.com adedayoadefikayo@gmail.com sonatelaago@yahoo.com emmanalao@yahoo.com Olayiwola2010@yahoo.com jackibiang@yahoo.com akinjogunolai@gmail.com	08036036108 08062116624 08037882811 08033294330 08037872890

509.	Chief Aminu Esu Akiyi	MABUSHI CHIEF		09030081966
510.	Ishaku Gbegbe Sec	MABUSHI CHIEF		08031529919
511.	Danladi Dayako	MABUSHI VILLAGE		08063159223
512.	Gbenga Babale	FMBN		00003137223
512.	Goenga Dabale	TWIDIN		
510	P. Pl. '			000026000510
513.	Eno Eherari	CLEASIS ASSOCIATES		08036300512
514.	Lt Dr Jo Emmanuel	NIGERIA NAVY	talktcolumighty@yahoo.com	08056314673
515.	Adedeji Ayodele.O	NATIONAL BUREAU OF	deleadedeji@yahoo.com	08035753803
		STATISTICS		
516.	Emeka Alioha	B.G ALIOHA & CO	emekaalioha@gmail.com	08035046609
517.	Bamidele.E.Olugbenga	FMLHUD	bamideleemma@yahoo.com	08036125767
518.	Lizzy Igbine (Mrs)			08034106448
519.	Rose Mema			08060975929
520.	Isaac S.Ojonugu			08037881549
521.	Rahida Magagi			07057349051
522.	Okedare A.Olawale			07037988889
523.	Dr.Okoro H.I		okoronwobodo@yahoo.com	08033296547
524.	Dora Ifreke Andrew	VOCATIONAL &		07030396311
526.	E A Anoii (Mrg)	COMMUNITY SKILLS FMLHUD	eunica@yahoo.co.uk	08082075532
520.	E.A. Apeji (Mrs) D.A. Kumuyi	FMLHUD	dankumuyi@yahoo.com	08033116771
	Samuel Okon			
528.		FMLHUD	sekumbe@yahoo.com	07035961712
529.	Aniedi Umoh	FMLHUD	aniediumoh@yahoo.com	08066917882
530.	Gadzama N.M	FMLHUD		08036452507
531.	Kashim I.D	FMLHUD		08023237479
532.	Shoyemi. R	FMLHUD	shoyemi@yahoo.com	08133223223
533.	Gilbert R.M	FMLHUD		08032861203
534.	Adebayo Joke	FMLHUD		080361486121
535.	Ezenwa Blessing .N	FMLHUD		08063145490
536.	Morenike Babalola	Height of Hope Centre for Women & Children Devt	morenikewh@yahoo.com	08033706252
537.	Sheidu Lasisi	Centre For Green Housing	saaaraga@yahoo.com	08039736378
538.	Ruth Darong	Women Environmental Programe(WEP)	Wep2002.co.hotmail.com	08033317339
539.	Ngwakwe Williams	Shack and Slum Dwellers Association Of Nigeria	sdanigeria@gmail.com	07035602064
540.	Grace Okoye	Shack and Slum Dwellers Association Of Nigeria	sdanigeria@gmail.com	08032295176
541.	S. Onigunse	Shack and Slum Dwellers Association Of Nigeria	sdanigeria@gmail.com	
542.	James Ugah	FEDUP	Ugah james@yahoo.com	07031962920
543.	Catherine Ugah	FEDUP	Ugah james@yahoo.com	57051702720
545.	W. Saliu	FEDUP	Ugah james@yahoo.com	
545.	Agnes Igbubo	FEDUP	Ugah_james@yahoo.com	08135065166
546.	Rabiu.Y	FGSHLB ABAYI		08059327739
540.	Alh Sheriff	NIHOTOUR		08034952397
548.	Mrs. Chika Balogun (DG)	NIHOTOUR	chihabalogun@yahoo.com	08056302907
548.	Emmanuel Egwuenu	ST. JOSEPH IMO/ABIA	e.egwuenu@yahoo.com	08023151663
		CO-OPERATIVE		
550.	Shehu O.Janet	ESVARBON	Esvarbon195@yahoo.com	08023050086
551.	Bldr.Musa R.O	FGSHLB	Chiefmusa24@yahoo.com	08054501740
552.	Sandra Njoku	NIHOTOUR	Seren4pet@yahoo.com	08032632879
553.	Success M.A. Bello	NPS		07038797475
554.	David Rabo	NPF		08181210778
555.	Ralu Obuba	JEI	kkobuba@gmail.com	08023211561

PRESS

556.	Uche Samuel	NOA (Citizens Maic)	Samuelu83@ahoo.com	07030161555
557.	Daniel Mathew	Pilot	ghettopraise@yahoo.com	08060973446
558.	Lily Ukatu	Corparate Watch Mgt.	lilyukata@yahoo.com	08060199888
559.	Bilau M. Babatunde	Water Resources	tundebitau@yahoo.com	07089793444
560.	Oghifo Bennett	Thisday	boghifoz@yahoo.com	08037128871
561.	John Aslib	AIT/Raypov2		
562.	Tirzallu Zauhano	Nig. Pilot		08032201887
563.	Aloysius Okeke	Nigama Sentry	aloyokeke@yahoo.com	07064424440
564.	Onoko Joseph	Sadmudia Development	Joseph_oluchi@yahoo.ca	07034778568

		Platform on NTA		
565.	Auwalu I. Disco	Dreamhome Magazine	dreamhomeng@gmail.com	08054169287
567.	Japhet Clement	Peoples Reporter	jaspercaspergaspore@gmail.com	08039661094
	_	Newspaper		
568.	Amb. Prince Mustapha	LCDA		07055574758
569.	Jide Akojede	LCDA		08056006882
570.	Desmond Chieshe	LCDA	Chieshe_d@yahoo.com	08164876614
571.	Babalola O.M	Height of hope	Spiritual23@yahoo.com	08062818502
572.	Rawa I.O	دد	Ibifemi@yahoo.com	08026343305
573.	Wone Cone	cc	Warlaycpast101@yahoo.com	07037789132
574.	Salihu Gambo	"	Garu83dgreat@yhoo.com	07039630441
575.	Yei John Anozie	JEI	jamozie@gmail.com	08065716053
576.	Bimbo Oshobe	Badia East	bimbooshobe@gmail.com	08036088915
577.	Prince Ilawole	~~		08039118029
578.	Angela Atabo	NAN	Ataboangela@yahoo.com	08063714317
579.	Fatima Umar	DTN	Windwisphers2005@yahoo.com	08034309805
580.	Abubakar Barnabas	DTN		08051817903
581.	Peter Usman	Nigerian Pilot		07038927750
582.	Pius Samuel	Core TV News	journalistsam@yahoo.com	08037285161
583.	Afolabi Wahab	Core TV News		08056585851
584.	Yusuf Shuaib	New Telegraph	Denatals@yahoo.com	08054890003
585.	Francis Kadiri	Blue Print	francisadinoyi@gmail.com	08033644359

- Adebayo, A. A. (2013) Youth's Unemployment and Crime in Nigeria: A Nexus and Implications for Development for National Development, International Journal of Sociology and Anthropology, Vol. 5 (8), pp. 350-357.
- Falade, J. B. (2014) *The Reality and Valuable Lessons of Developing Abuja, Federal Capital City of Nigeria,* Third College Lecture, College of Environmental Sciences, Bells University of Technology, Ota, Ogun State.
- Falade, J. B. (2013) *Historical Review of Urbanization Research in Nigeria*, Background Paper for Scoping Review of Urbanization Research in Nigeria, Supported by DFID, ICF and DFID.
- Federal Government of Nigeria (1996) National Report for the Second United Nations Conference on Human Settlements (Habitat II), The City Summit, Istanbul, Turkey, Lagos.
- Federal Government of Nigeria (2012) Nigeria Post-Disaster Needs Assessment (PDNA), Abuja.
- Federal Ministry of Lands, Housing and Urban Development (2012a) Republic of Nigeria National Housing Policy, Abuja.
- Federal Ministry of Lands, Housing and Urban Development (2012b) Republic of Nigeria National Urban Development Policy, Abuja.
- Filani, M. O. (ed) (2012) The Changing Face of Lagos, Cities Alliance, Washington, US.
- Foundation for Development and Environmental Initiatives (2014) *Studies of Slums in Six Nigerian Cities,* Federal Ministry of Lands, Housing and Urban Development, Abuja.
- Government of the Federal Republic of Nigeria (200). *Mid-Point Assessment of the Millennium Development Goals in Nigeria 2000-2007)*; Published by the Office of the Senior Special Assistant to the President on MDGs, The Presidency Abuja, Federal Capital Territory
- Kalgo, M. S. I. and Ayileka, O. (eds) (2001). Review of Abuja Master Plan, Abuja
- Mabogunje, A. L. (2011). Papers, Speeches and Keynotes, With An Introduction by Stanley I. Okafor, Ibadan University Printers, Ibadan
- Ministry of Economic Planning and Budget, Lagos State Nigeria (2004) State of Lagos Megacity and Other Nigerian Cities Report 2004, Lagos.
- National Bureau of Statistics (2009) Social Statistics in Nigeria. Abuja: The NBS Publication.
- National Bureau of Statistics. (2010) Statistical News: Labour Force Statistics No. 476. Abuja: The NBS Publication.
- National Population Statistics and ICF Macro (2009) Nigeria Demographic and health Survey, 2008. Abuja: Nigeria.
- NBS (2013) Economic Outlook for the Nigerian Economy (2013-2016), Abuja.
- Ogunleye, M. and Alo, B. (eds) (2011) State of the Environment Report Lagos 2010, Ministry of Environment Lagos State/Beachland Resources Ltd, Lagos
- Okafor E. E. (2005) Executive Corruption in Nigeria: A Critical Overview of Its Socio-Economic Implications for Development. Afr. J. Psych
- Smolka, M. O. (nd.) *Implementing Value Capture in Latin America: Policies and Tools for Urban Development,* Lincoln Institute of Land Policy, Policy Focus Report/Code PF035
- Stavrou A. (2002) Crime in Nairobi: Results of a Citywide Victim Survey, Safer Cities Series No 2, Nairobi. Sociology, Vol. 5(8), pp. 350-357.
- The Nigerian Institute of Town Planners (2014) The State of Urban and Regional Planning in Nigeria, Abuja.
- UNDP (1996) Urban Agriculture: Foods, Jobs, and Sustainable Cities, Publication Series for Habitat II, Volume One, New York.
- UN-Habitat (2002) Principles and Realities of Urban Governance in Africa, Global Campaign on Urban Governance.
- UN-Habitat (2003) The Challenge of Slums: Global Report on Human Settlements 2003, Earthscan, London.
- UN-Habitat (2008) State of the World's Cities 2008/2009: Harmonious Cities, Earthscan, London.

UN-Habitat (2008) State of the World's Cities 2010/2011: Bridging the Gap, Earthscan, London.

UN-Habitat (2009) Structure Plan for Onitsha and Satellite Towns, Nairobi Kenya,

- UN-Habitat (2010) The State of African Cities 2010: Governance, Inequality and Urban Land Markets, Nairobi, Kenya.
- UN-Habitat (2011) Global Report on Human Settlements 2011 Cities and Climate Change, Earthscan, London.
- UN-Habitat (2011a) Infrastructure for Economic Development and Poverty Reduction, The Global Economic Dialogue Series, Nairobi.
- UN-HABITAT (2011b) Global Report on Human Settlements 2011: Cities and Climate Change, Earthscan, London.