

# Rethinking Strategies: Developing Urban Poor Communities & Improving Local Governance

A case for Empathy, Local Solution and Improving Local  
Government in Nigeria



HiPCITYHUB

With Support from  
HEINRICH BÖLL STIFTUNG  
AFRICA

**RETHINKING STRATEGIES:**

# DEVELOPING URBAN POOR COMMUNITIES & IMPROVING LOCAL GOVERNANCE


A Case for Empathy, Local Solutions and  
Improving Local Governance in Nigeria



A Report By



With Support from

 **HEINRICH BÖLL STIFTUNG**  
**ABUJA**

First Published in February 2021

By

**HipCity Innovation Centre, Nigeria**

Office Address: Suite 008, 3rd floor, Transpharm Plaza, Solomon Lar Way, Opp Jabi  
Garage, FCT-Abuja

W: [www.hipcityinnovationcentre.org](http://www.hipcityinnovationcentre.org) | E: [info@hipcityinnovationcentre.org](mailto:info@hipcityinnovationcentre.org) |  
[info.hipcityhub@gmail.com](mailto:info.hipcityhub@gmail.com) | T: +234-7034-520-685

Twitter & Instagram: @HipcityHub | Facebook: HipcityHub

With Support from

**Heinrich Boll Stiftung, Abuja**

Copyright @HipcityHub

We assert the copyright to this publication, but nonetheless permits photocopying or reproduction of extracts, provided due acknowledgment is given and a copy of the publication carrying the extracts is sent to the above address because we believed that knowledge shared will be improved upon.



# Table of Content

## PART ONE

The Number & Faces	1
1.1 Background: Rising Urban Poverty & Slums	1
1.2 Our Goal	8
1.3 Research Methodology	9
1.4. Scope of Study	12
1.5 Confidentiality & Language	13

## PART TWO

GENDER POVERTY: Poverty is Female	14
-----------------------------------	----

## PART THREE

LOCAL GOVERNMENT ADMINISTRATION:	16
3.1 Local Government Administration and Structure in Nigeria	16
3.2 Constitutional Provision, Role and Responsibilities of Area Council	17
3.3 Ministerial oversight	20
3.3.1. Monitoring Systems	20
3.4 Local Government/Area Council Annual Budget Process in Nigeria	21
3.4.1. Budget Preparation in the Local Government/Area Council in Nigeria	22
3.4.2 The Preparation of a Draft Budget: Step by Step 32	
3.4.3 Problems Associated with Budgeting at Local Government in Nigeria	23
3.4.4 Citizen Engagement is Key	24

## PART FOUR

LIVING THE DATA: Data Analysis & Suggested Actions	26
4.1 Demographic & Background Data	26
4.2 Access to Education:	31
4.3 Energy Poverty:	34
4.4 Access to WASH (Water, Sanitation, Hygiene)	42
4.5 Access to Health Care	48
4.6 Socio-Political Issues	49

## PART FIVE

We the People, CSOs & the Government	51
--------------------------------------	----

## PART SIX

Conclusion & Recommendation	55
6.1 Conclusion	55
6.2 Recommendations	57



# List of Abbreviation

AEPB	Abuja Environmental Protection Board
AMAC	Abuja Municipal Area Council
CCT	Conditional Cash Transfer
CoD	Charter of Demand
C-of-O	Certificate of Occupancy
CSO	Civil Society Organisation
EPSRA	Electric Power Sector Reform Act
FCDA	Federal Capital Development Authority
FCT	Federal Capital Territory
ICT	Information Communication Technology
IGR	Internally Generated Revenue
LGA	Local Government Area/Administration
MSEs	Medium and Small-scale Enterprises
NERC	Nigerian Electricity Regulatory Commission
NGOs	Non-Governmental Organisations
NPOWER	Subsidy Reinvestment and Empowerment Program
PCAF	Power Consumer Assistant Fund
PHC	Primary Healthcare Centre
RAMFAC	Revenue Mobilisation Allocation and Fiscal Commission
SDG	Sustainable Development Goal
UBEC	Universal Basic Education Commission
WASHNorm	Water, Sanitation and Hygiene National Outcome Routine Mapping



## Acknowledgement

HipCity Innovation Centre Nigeria acknowledges the constant support of the Heinrich Boell Foundation Abuja towards this intervention; the engagements, the research and the publication of this study.

We acknowledge the wonderful support of Mabushi Community Leaders and her People all through the project period and now.

We appreciate our wonderful embedded field officers (Kingsley Osuji, Faith Louis, Samuel Okeoma, Paul Adeoye, Bassey Edem, Abraham Shobowale, Ibukunoluwa Oni, Segun Ogundayi, Funmilayo Oliye and Damilare Oyedele) who lived with Mabushi people with love, humility, courage and professionalism.

We acknowledge and appreciate the mentorship and the tireless effort of Hipcity team – Mr Jaye Gaskia (our Mentor), Moyosore Okeyode, and Damilare Oyedele.

We also want to appreciate Mr Donald Ikenna Ofoegbu, the Program Coordinator of the Sustainable Nigeria Program in the Heinrich Boell Foundation for playing the tripartite role as the project manager, co-author and facilitator in the course of the project.

Bassey Ita Bassey  
Co-author and Executive Director  
HipCity Innovation Centre, Nigeria.

# Executive Summary

With population growth outstripping economic growth in Nigeria, there is great need to worry about the delivery of social welfare for the population especially in urban cities. The country's urban population has been experiencing a rapid rise since 2010, and is expected to grow from 60 million to almost 300 million inhabitants in cities. High urban population growth rate in Nigeria has translated into an unprecedented demand for land and spaces in urban cities, ultimately leading to more informal poor settlements (otherwise known as slums).

Living in slums puts enormous social, economic, and financial burdens on households, and can lead to intergenerational poverty. In dealing with informal urban slum settlements, many state and local government, as well as development councils and urban planners in Nigeria, through a weak lens see and treat informality as criminality; and are dealing with the rising informal urban slums settlements using quick non-inclusive exit strategies – “bring in the bulldozer; tear down the slum communities, sell/allocate space to corporate urban developer who build massive estates that are affordable only to the elite rich and well paid white collar jobs employees.

The social security/economic initiatives of the Nigerian government overtime have continued to fail in delivering social goods to the people despite the presence of local governments. If this continues and left unchecked, it will have a boomerang effect on the socio-economic and political stability of the entire nation; making life unbearable and insecure for the “have” and “have not”.

If Nigeria must progress and be a safe place for all, then everyone must be given a fairly equal opportunity to exist, succeed and make wealth. This can only come through a deliberate inclusive, people centred, and responsible good governance from the Local Governments up to the State and National Governments. To improve the lives and livelihood of the urban poor settlers, understanding the dynamics of urban slum poverty and rethinking local governance is necessary for all stakeholders.

This study adopts a human centred approach into understanding urban poverty, the barriers to exiting poverty and slum upgrade, as well as the role of the local governments (or Area Councils in this regards).

The study employs an ethnographic research technique which involved the deployment of 10 field observers, who lived in Mabushi community for six (6) weeks to experience the deprivation, daily struggles of the people, the thoughts of the people about life in the slum and their expectation from the government. The embedded field officers were given daily task on various socio-economic issues which were to be obtained without administering questionnaires but through interactions and observations which were later transmitted into 154 questionnaires left at the residence of the field officers for the purpose of documentation. Collected data from the embedded officers were analysed and crossed against the outcomes of a 2-days local solution lab workshop, where over 120 representatives of the community were given the space and opportunity to air their views on the social and infrastructural challenges they face. To understand the administrative processes of local governments in Nigeria and the challenges they face in the delivery of service to the people, a desk research and face-to-face interviews were carried out with various area councils and local governments' officials.



The findings of the study show that no one wants to live in a state of deprivation, and people will naturally seize opportunities to exit poverty if the right information, skill and opportunity are within their reach.

The study reveals that owners of homes and facilities in these informal settlements will upgrade their properties; if the government, local authorities, financiers and urban planners have inclusive development plans that protects their existence, and guarantees their investment with instruments such as the issuance of Certificate of Occupancy (C-of-O), and a reallocation and resettlement plan that does not displace or make them more deprived. The study also reports that most of the government supposed low-cost housing and mortgage programs are not affordable to the larger population of Nigerians; especially those in the informal economy that makes up over 90% of poor households and individuals living in slum settlements.

For communities like Mabushi where women and girls dominate the economic activity, local authorities and NGOs need to be deliberate in driving regulations, policies and initiatives that give these women and girls the opportunity and space to make more income, rather than strangle them with multiple taxes, high rentage and excommunicate them from city centres and public spaces. Obnoxious regulation and harassment as reported in the study, deprive women and girls an honest means of earning income and forces them to undignifying means of livelihood. Any Government with such regulation, can never get the gains of gender empowerment and gender democracy.

The study reveals that many of the sampled adults in the community cannot read and/or write properly. This constantly affect their confidence level and ability to communicate in formal spaces. It also deters their will to apply for programs and government schemes, even if they are target beneficiaries of such programs; especially those that require computer entries. A good number of the adults, expressed a strong desire to further their education and also get some vocational training. While some considered access to tuition fees as a barrier to going back to school, a larger majority said the clash in time; between school hours and work hours is a bigger barrier.

The study also presents innovative solutions that local governments (and area councils) can champion that can improve life in the slums. Many of these solutions position local governments as core drivers of the Sustainable Development Goals. However, success in the achievement of these goals requires collaboration with private sector, openness and accountability on the part of local governments. Though fiscal autonomy is a major barrier to local government delivery of basic services to poor communities, their lack of fiscal openness, transparency, accountability and most of all the absence of an effective communication and engagement mechanism to engage with poor communities, presents a good case for their lack of autonomy from the State government. This is not to say that local government autonomy is not necessary. It is!

Transparency, openness, accountability and effective communication mechanism must be major criteria to getting fiscal autonomy. Trust is vital in the journey of development, and it can only come through honest communication, even if it does not translate to the expected actions instantly. Many times people just want a space to express themselves, knowing that the government (someone) is on the other side with their heart and ears open and saying – “I am listening, I hear you, I will try my best”.

The study recommends a more inclusive co-productive approach for urban city planning. One that does not build walls across social divides, but one that creates opportunity for co-creation, co-production, and promotes indigenous dynamism in city planning. The study while noting that local governments have no legal framework for community involvement in local government processes, recommends that such framework should be put in place before the pursuit for local government autonomy.

# PART ONE

## INTRODUCTION

### The Number & Faces

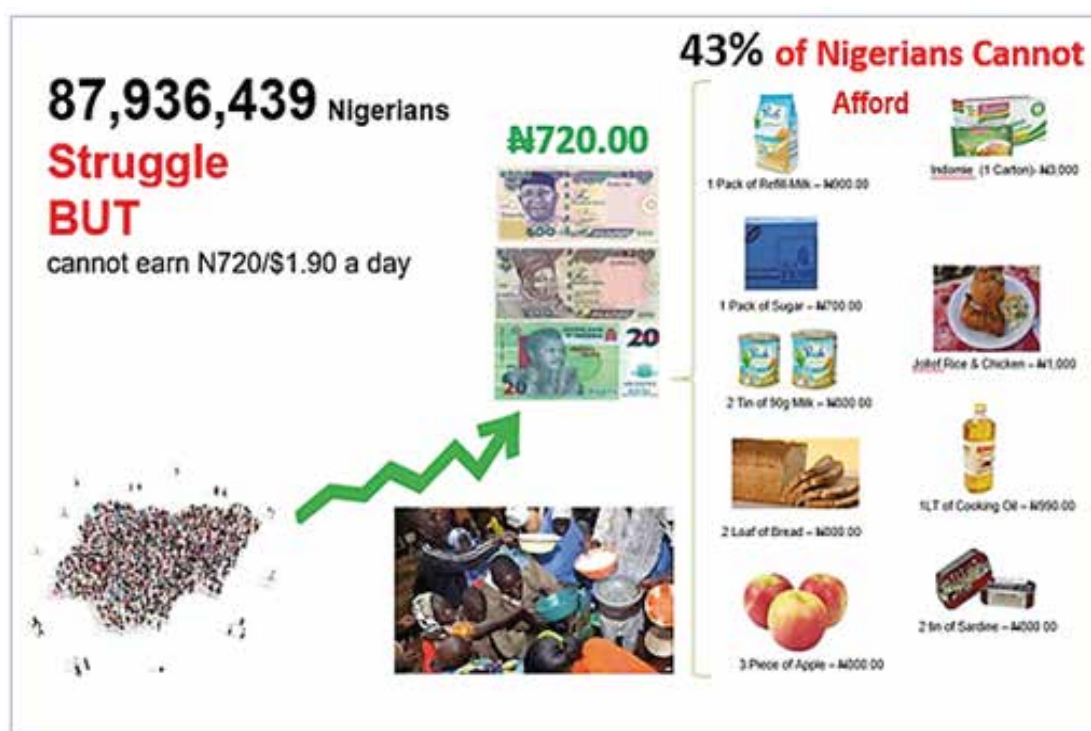
#### 1.1 Background: Rising Urban Poverty & Slums



The World is far from achieving Goal One of the Sustainable Development Goal - Ending Extreme Poverty by 2030. Extreme poverty, deep poverty, abject poverty, absolute poverty, destitution, or penury, is the most severe type of poverty. Nigeria is contributing a large fraction to the extreme poverty figures. Extreme poverty is defined by the United Nations (UN) as "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information.

According to World Bank, extreme poverty mainly refers to an income below the international poverty line of \$1.90 per day. **It depends not only on income but also on access to services<sup>1</sup>.**

As at 30 December 2020, the World Poverty Clock shows that no fewer than **87,936,439 Nigerians of Nigeria's total 204,726,256 people, live in extreme poverty<sup>2</sup>**. This means over **40 per cent** of the Nigerian population live below the international poverty line of \$1.90/day. This is equivalent to N720.00 (seven hundred and twenty naira) a day<sup>3</sup>.



1 United Nations."Report of the World Summit for Social Development" 6-12 March 2015.

2 World Poverty Clock by World Data Lab: <https://www.worldpoverty.io/index.html>

3 \$1 = N379.922 on 31 December 2020 Oanda.com <https://www1.oanda.com/currency/converter/>

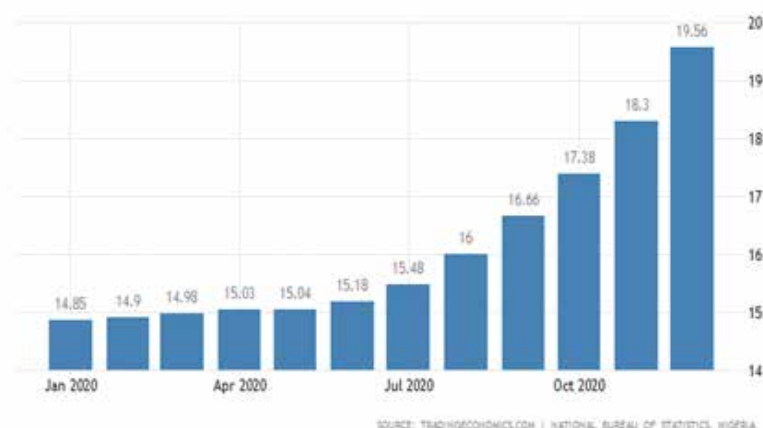


87,936,439 or roughly 43% of Nigerians can hardly afford most of the following commodities and more:

 <b>Markets</b>	
Milk (regular), (1 liter)	918.55 ₦
Loaf of Fresh White Bread (500g)	367.56 ₦
Rice (white), (1kg)	784.84 ₦
Eggs (regular) (12)	502.68 ₦
Local Cheese (1kg)	1,800.97 ₦
Chicken Fillets (1kg)	1,501.16 ₦
Beef Round (1kg) (or Equivalent Back Leg Red Meat)	1,549.84 ₦
Apples (1kg)	1,162.86 ₦
Banana (1kg)	567.72 ₦
Oranges (1kg)	540.00 ₦
Tomato (1kg)	667.65 ₦
Potato (1kg)	636.62 ₦
Onion (1kg)	489.06 ₦
Lettuce (1 head)	320.83 ₦
Water (1.5 liter bottle)	161.96 ₦
Bottle of Wine (Mid-Range)	1,500.00 ₦

*Source: Nigeria market survey on food prices 2020. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=Nigeria](https://www.numbeo.com/cost-of-living/country_result.jsp?country=Nigeria)*

With the rising inflation rate, the purchasing power of ₦720.00/\$1.90 a day is significantly reduced. According to the National Bureau of Statistics and the World Bank in December 2020, food index, which accounts for more than half the inflation basket, rose to 18.3%, compared with 17.4% in October 2020.

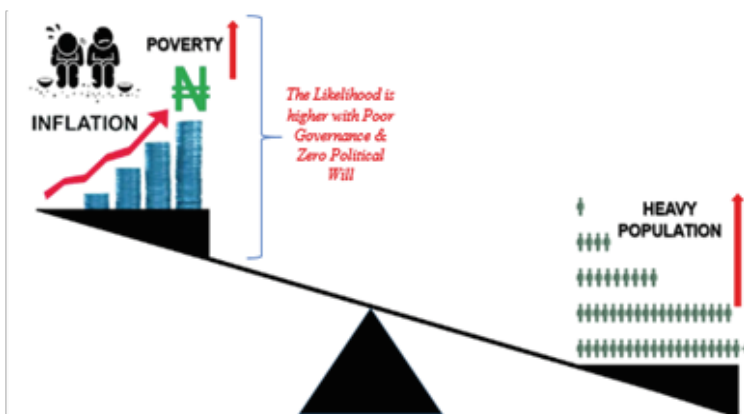


That is the highest rate since January 2018. This adds to the challenges of an economy in a recession, and can push an extra 6.6 million Nigerians into poverty.

Many factors are responsible for the rising poverty figure in Nigeria such as - poor governance, lack of inclusive development plan, over dependence on crude oil, corruption, climate change, natural disaster and increasing population.

Increasing population has a causal relationship with food inflation and poverty, especially in a country beaten by adverse climate change impacts, insecurity and poor governance at Federal, State and Local government levels.

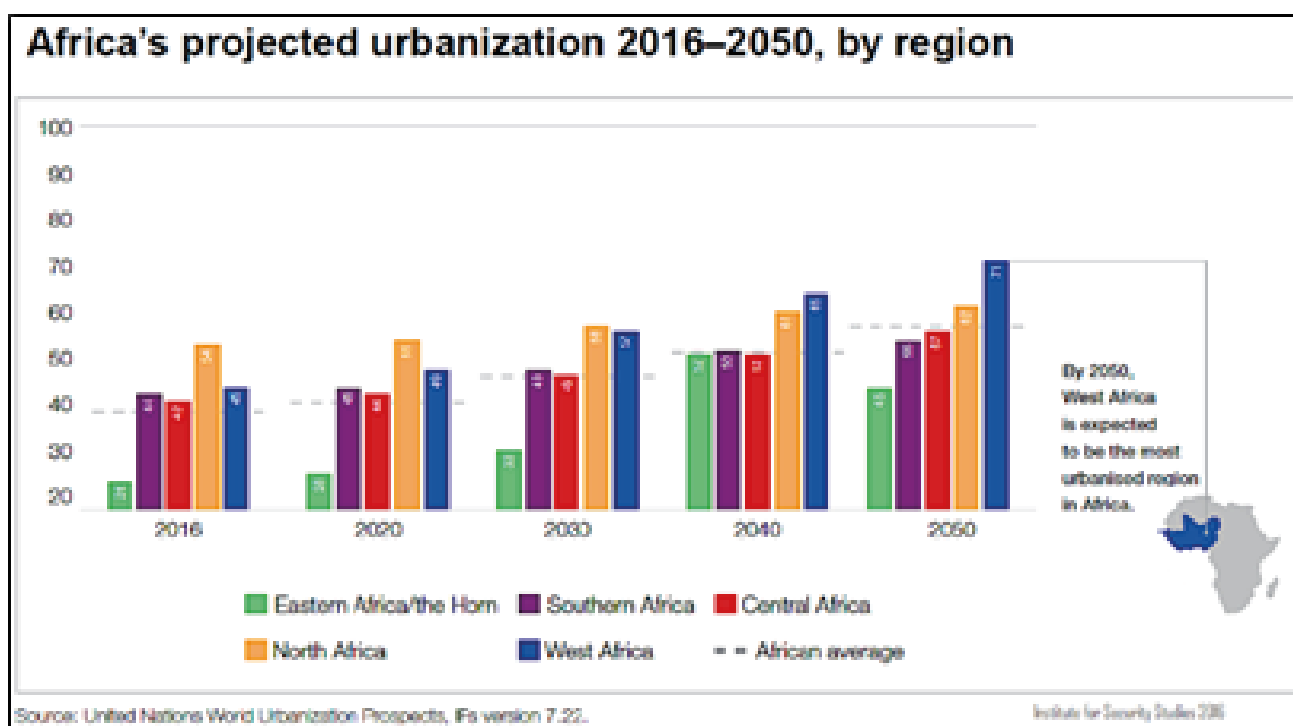
Rapid population growth is likely to reduce per capita income growth and well-being, which tends to increase poverty. Densely populated poor nations like Nigeria, puts massive pressure on land, water and other resources. Rapid population growth, worsen by global warming increases landlessness, conflict, and insecurity. All of these increases the incidence of poverty and insecurity <sup>4,5,6</sup>.



The prognosis is that there may come a time when it would be difficult for the country to make necessary provisions for the ever-increasing number of people. Early marriages, high birth rates and poor adoption of family planning programme are major contributors to the uncontrolled population growth in Nigeria.

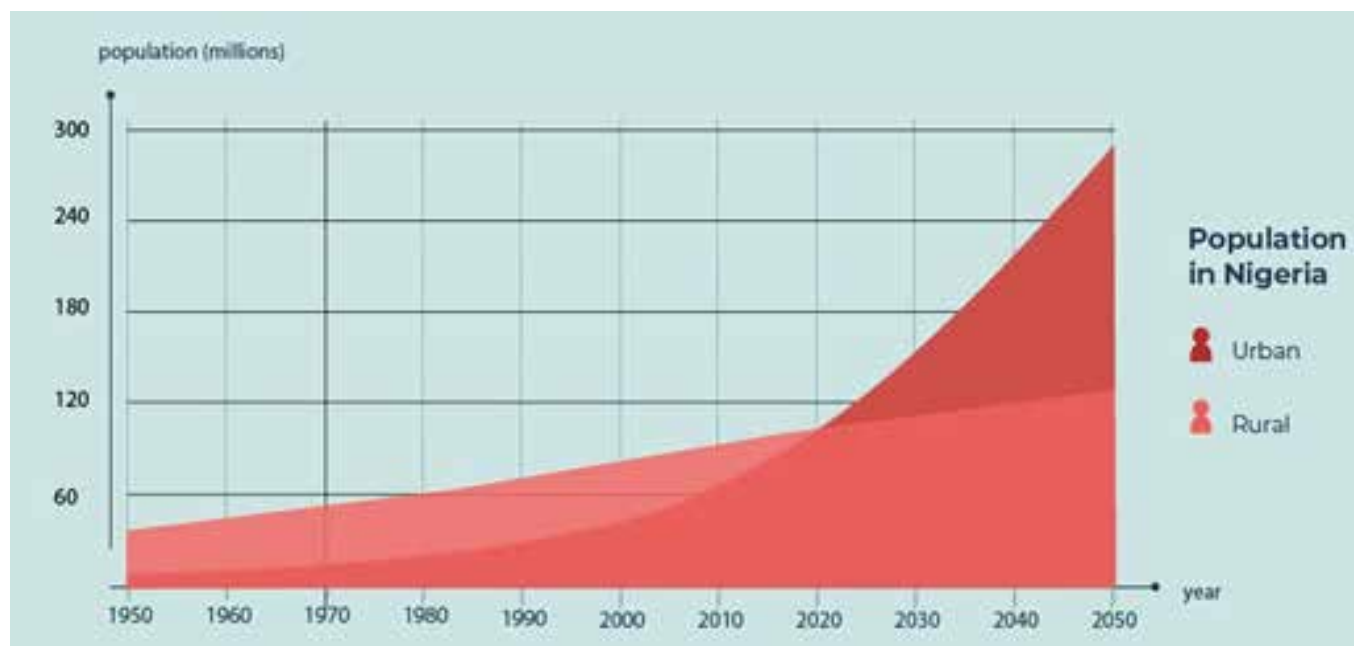
Going by the United Nations projection, **the overall population of Nigeria is also expected to hit the 400 million mark by the end of the year 2050**. If the trend is sustained till the end of the century (in 2100), the population of the country is projected to be well above 700 million. With population growth outstripping economic growth, there is great need to worry about the delivery of social welfare for the population especially in urban cities.

By 2050, West Africa is expected to be the most urbanised region in Africa<sup>7</sup>. Already over 52% of Nigeria's population are in urban centres. The largest city of Nigeria is Lagos, which is also the largest city in all of Sub-Saharan Africa. Abuja, the Capital City of Nigeria, counted about three (3) million inhabitants in 2020, ranking 15th among the largest cities of Nigeria.



4. Ahlburg D.A. (1996) Population Growth and Poverty. In: Ahlburg D.A., Kelley A.C., Mason K.O. (eds) The Impact of Population Growth on Well-being in Developing Countries. Population Economics. Springer, Berlin, Heidelberg. [https://doi.org/10.1007/978-3-662-03239-8\\_7](https://doi.org/10.1007/978-3-662-03239-8_7)
5. Sinding S. W. (2009). Population, poverty and economic development. Philosophical transactions of the Royal Society of London. Series B, Biological sciences, 364(1532), 3023–3030. <https://doi.org/10.1098/rstb.2009.0145>
6. United Nations Population Fund – UNDP (2014): Population and Poverty (2014). <https://www.unfpa.org/pcm/node/9374>
7. United Nations World Urbanization Prospects, Ifs Version 7.22

The graph below shows the movement from rural to urban centres in Nigeria and shows an expected linear growth of Nigeria's urban population since 1950 until 2050.



Source: Urbanization in Nigeria – Urban and Rural Population in Nigeria | Nigeria Infographics © GIZ

Nigeria's urban population has been experiencing a rapid rise since 2010, and is expected to grow from 60 million to almost 300 million inhabitants in Nigerian cities.

The high urban population growth rate in Nigeria has been largely attributed to rural-urban migration (resulting from push and pull factors, such as poor governance, social conflict/insurgency, climate change events and effects – desertification, drought, deforestation, search for city jobs, better living standards etc.).



All of these accounts for up to 80 per cent of the urban population increase. This growth rate has translated into an unprecedented demand for land and spaces in urban cities. The rise in population and urban poverty is equivocally leading to more informal poor settlements (otherwise known as slums), and requires inclusive good governance and smart urban planning.

A slum is an area characterised by poor buildings in physical state of disrepair, degraded environment in unsanitary conditions, and absence (or significant shortage) of basic and essential facilities such as electricity, potable water, drainage system, schools, health facilities, and recreational grounds. Slums are also characterised by government neglect.





Photo Source: Google

Informal slum settlements sprout from a combination of demographic, social, economic, environmental and political reasons. Common causes include rapid rural-to-urban migration, poor planning, economic stagnation and depression, poverty, high unemployment, informal economy, colonialism, segregation, politics, natural disasters, climate change, social conflicts/insurgencies and government negligence.

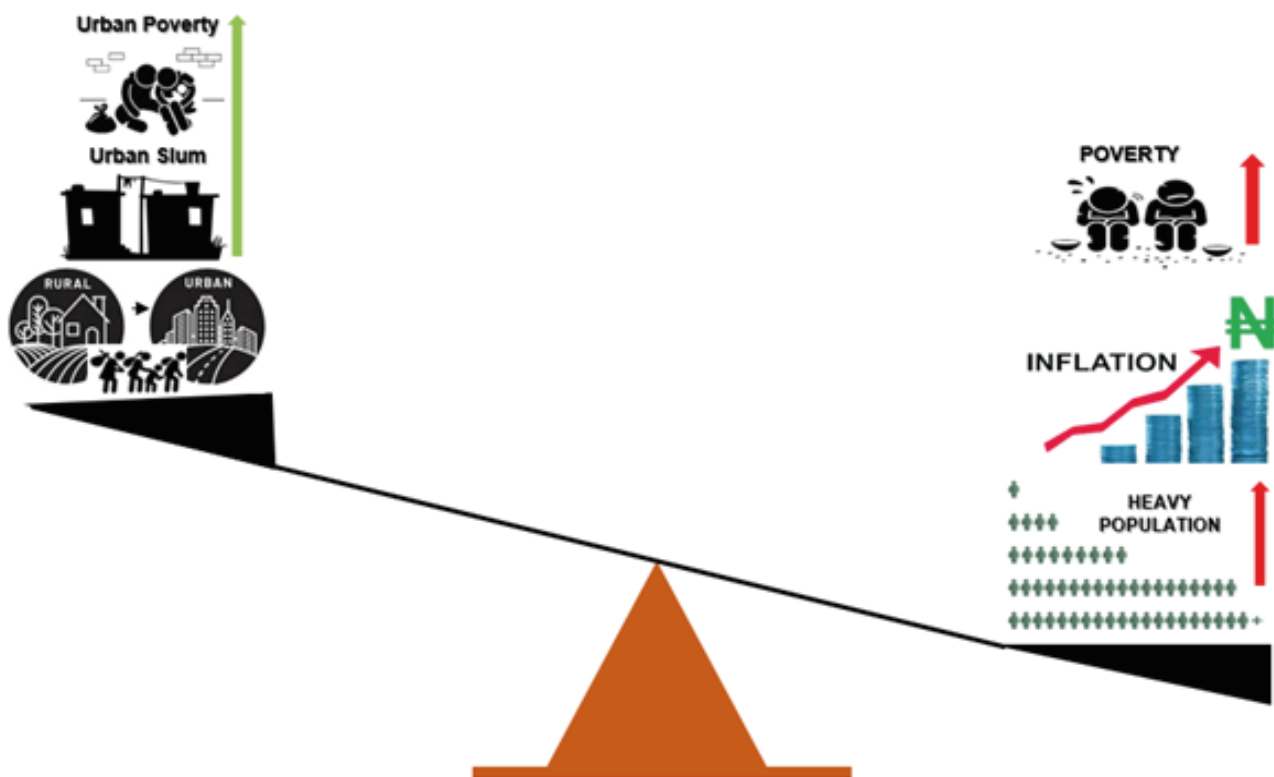




Photo Source: Google

Living in slums puts enormous social, economic, and financial burdens on households, and can lead to intergenerational poverty. Many argue that slum dwellers are caught in a poverty trap — that living in slums makes it harder for households to escape poverty.

Poverty persists because it replicates itself, and the causes of impoverishment are also its effects. This means that those who experience some aspect of poverty, such as the lack of educational opportunity, are more likely to suffer its other consequences, such as poor health, unemployment, poor access to information, malnutrition, etc in the vicious cycle.



Source: AU Online (January 8, 2019)<sup>9</sup>

9. AU Online (January 8, 2019): Social Work and Poverty: Rural vs. Urban Poverty. <https://online.auroa.edu/infographics/rural-poverty-vs-urban-poverty/>



In dealing with informal urban slum settlements, many state and local government, as well as development councils and urban planners in Nigeria, precisely in Abuja and Lagos somewhat see and treat informality as criminality; and are dealing with the rising informal urban slums settlements using quick non-inclusive exit strategies – “bring in the bulldozer; tear down the slum communities, sell/allocate space to corporate urban developer who build massive estates that are affordable only to the elite rich and well paid white collar jobs employees”. In summary, exit the poor with no compensation and/or resettlement plan, leaving them with no leverage to exit poverty.

It seems the rich, political class will do everything for the poor, except help them get out of poverty.



Photo Source: Google

The social security safety programs and economic initiatives of the Nigerian government overtime have continued to fail in delivering equity and getting the poor out of poverty, as the rich only get richer. If this continues, it will have a boomerang effect on the socio-economic and political stability of the entire nation; making life unbearable and insecure for the “have” and “have not”.

If the World (Africa, precisely Nigeria) must be a safe place for all, then everyone must be given a fairly equal opportunity to succeed and make wealth. This can only come through a deliberate inclusive, people centred, and responsible good governance from Local to State and National Governments.

With the growing challenge of climate change, global pandemic like the COVID-19, land scarcity, shrinking water bodies, and poor/bad governance, the conventional urban development systems cannot keep up with the growing numbers of informal slum settlers. Unfortunately, no one wants to be held accountable for the slums or their residents. Even the local governments whose primary role is to bring development to the grassroots communities, which includes these slum/informal settlements are failing to deliver on their mandate.



If the causes of urban poverty and the lives of millions of slum-dwellers are to be improved, many changes must be made; starting with understanding urban slum poverty dynamics and rethinking local governance. After all, these areas and her residents are recognized to not only get political votes, but also contribute their fraction as citizens of Nigeria towards the development of the country through taxies, levies, paid and unpaid labour. Hence, slum dwellers have a right to be heard and catered for.



In order to make urban development more progressive, inclusive, safe, resilient and sustainable so as to achieve the United Nations Sustainable Development Goal (SDG) 11, we need a comprehensive human centred approach to slum upgrading led by State and Local Governments. The upgrading process has to involve, trust building by engaging community people (giving them a safe space to air their concerns and contributions). Helping communities stay in contact with the Local Government (or State Government, where LG autonomy does not exist), as well as closely knitting the relationship with local governments by ways of political commitment, capacity building,

-ding, and ensuring their commitment to accountability and transparency for the good of all people is necessary.

There is need to drive institutional changes through capacity building, partnership-based planning, and innovative approaches drawn from local solution labs that emanate from the people and CSOs.

Such slum upgrades for enhanced living conditions should consist of improving security of tenure through regularisation of land rights and improving the provision of basic services, such as access to clean water, energy for cooking and lighting, water, drainage systems, security lighting, mitigation of environmental hazards, provisions of incentives for community management, improving access to health care and education, and enhancement of livelihoods through vocational training and microcredits.

To make urban poverty history, we must first understand the poverty dynamics that affect each urban poor informal settlements or slum communities, so as to inform acceptable local governance actions and options that are inclusive and suits each community realities and aspiration.

## 1.2 Our Goal



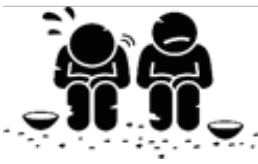
The goal of this study is to report an attempted approach to understand urban slum poverty dynamics in Nigeria. Specifically, by building empathy: seeing and living the poverty dynamics with slum dwellers, giving them an organised voice, and building a bridge between the people and the government.



To report efforts and gaps in local governance structures in delivering good life and good governance for the people.



To give account of how potential innovative solutions and initiatives can be developed in slum communities to address their social and infra-structural challenges; stressing the roles of CSOs, private business communities, and the government.



And finally to push recommendations that inform inclusive slum upgrade and responsive local governance in Nigeria.

## 1.3 Research Methodology

The study is primarily a survey research that employs an ethnographic research technique. Ethnographic research is a primary qualitative method where **researchers observe and/or interact with a study's participants in their real-life environment**. Ethnography was popularised by anthropology, but is used across a wide range of social sciences. The study employs an ethnographic research methodology at two levels;

1. Integrating field officers to live in the community to get first-hand experience of life in the slum, build trust with the community people and get reliable data.
2. A local solution lab workshop; with embedded field officers as participants, facilitating other members of the community to share their experience; frustration, hopes, aspirations and developmental ideas.

The aim of an ethnographic study within a usability project is to get 'under the skin' of a design problem (and all its associated issues). It is hoped that by achieving this, a designer will be able to truly understand the problem and therefore design a far better solution.

The study in executing its ethnographic method trained 10 field officers in trust building, empathy as a tool for honest conversation and reliable data collection, communication, managing, and likely confidentiality. The training procedure included; class presentations, daily task reviews, communication strategies and use of body language. The 10 field officers were deployed to live (unguarded) in Mabushi for a period of six (6) weeks (from 15th August 2018 to 31st October 2018).

The field officers were given in-house daily task that informed their conversation with their various target samples in the community where they lived. The daily task are captured in a well-structured questionnaire<sup>10</sup> which were never carried into the field (outside their place of residence). Each field officer was required to know the expected information by heart, and was expected to have indirect but honest conversation with residents after establishing friendship. Feedbacks per target resident is then taken back into the questionnaire.

The field officers were monitored by two supervising officers (also trainers) who visit the field officers to check on their wellbeing and verify the feedbacks in the questionnaires. A total of 154 sampled participants and households were engaged in the entire ethnographic survey.

The integration of the field officers/researchers enabled them to experience without distortion the experience of the slum dwellers, to fully understand the social, environmental, political and cultural trends within the slum settlement.

---

10 See Appendix 1



**HIPCITY HUB** is taking an **innovative approach** of identifying challenges and sustainable solutions in slum communities...





The daily experience of the field officers while in the slum, helped them establish relationship and build trust with the people; such that the people were able to speak honestly and freely without fear or prejudice. Such trust building through sharing of self, was evident in the local solution lab workshop exercise. The study also reported the local solution lab workshop - a 2 days event, where residents of the community were given the opportunity to air their voices and contribute to the social and infrastructural challenges that confronts the community. The local solution lab workshops, also presented opportunity for the community members to develop a Charter of Demand (CoD) which is used to engage the Area Council, Politicians and other supply actors in and around the community.



*Cross-section of participants at the local solution lab*



We need water, we are suffering. No water in this community.  
For 20 liter water - can we buy at N50.



During the rainy season, you will not be able to enter the  
community. Everywhere smells badly.



The local solution lab workshop had a total of 128 people from the community in all 2 days (12th and 13th October 2018). The local solution lab workshop also enabled the study double check the feedbacks from the embedded researchers, as captured in their filled questionnaires from the 154 sampled participants.

Primary data collated from the questionnaire were analysed using the Statistical Package for Social Sciences (SPSS) and MS-Excel. Data were analysed using both descriptive and inferential statistical methods. Tables, graphs and charts will be used to describe outcomes, while percentages, simple frequency and cross-tabulation will be employed to analyse the data for easy understanding and inference.

The study also employed secondary data which were extracted from annual budget publication of area council in Abuja, data from the World Poverty Clocks, published journals, magazines, report from related studies, third-party testimonies and interviews.

## 1.4. Scope of Study

The period of study for this research exercise was 2018 – 2020. This period was ample enough to not only build trust and empathy with the sampled community, but also ensure a proper understanding of the poverty dynamics in an urban slum community. The time frame also allowed the outcome of initiatives to be measured as well as their sustainability

In carrying out this study, seven (7) urban poor communities in the Federal Capital Territory namely; Ghishiri Slum (Maitama), Ajegunle (Mpape), Kpaduma (Asokoro), Kubwa Pipeline and Millionnaires quarters (Kubwa), Garki Village, monkey village in Durumi, and Mabushi community were considered and visited.

Mabushi community was chosen for its unique proximity to the city centre, and its distinct characteristics; lacking infrastructural amenities and other social issues.



Photo: Aerial View of Mabushi Community

**About Mabushi Community:** Mabushi is one of the numerous informal poor community settlements in the heart of the Abuja metropolis. The community has between 1,300 and 1,400 households with an average household size of 4 persons; giving it an estimated population of about 5,200 people. A lot of the households in Mabushi have female bread winners (female heads of household) or single mothers.



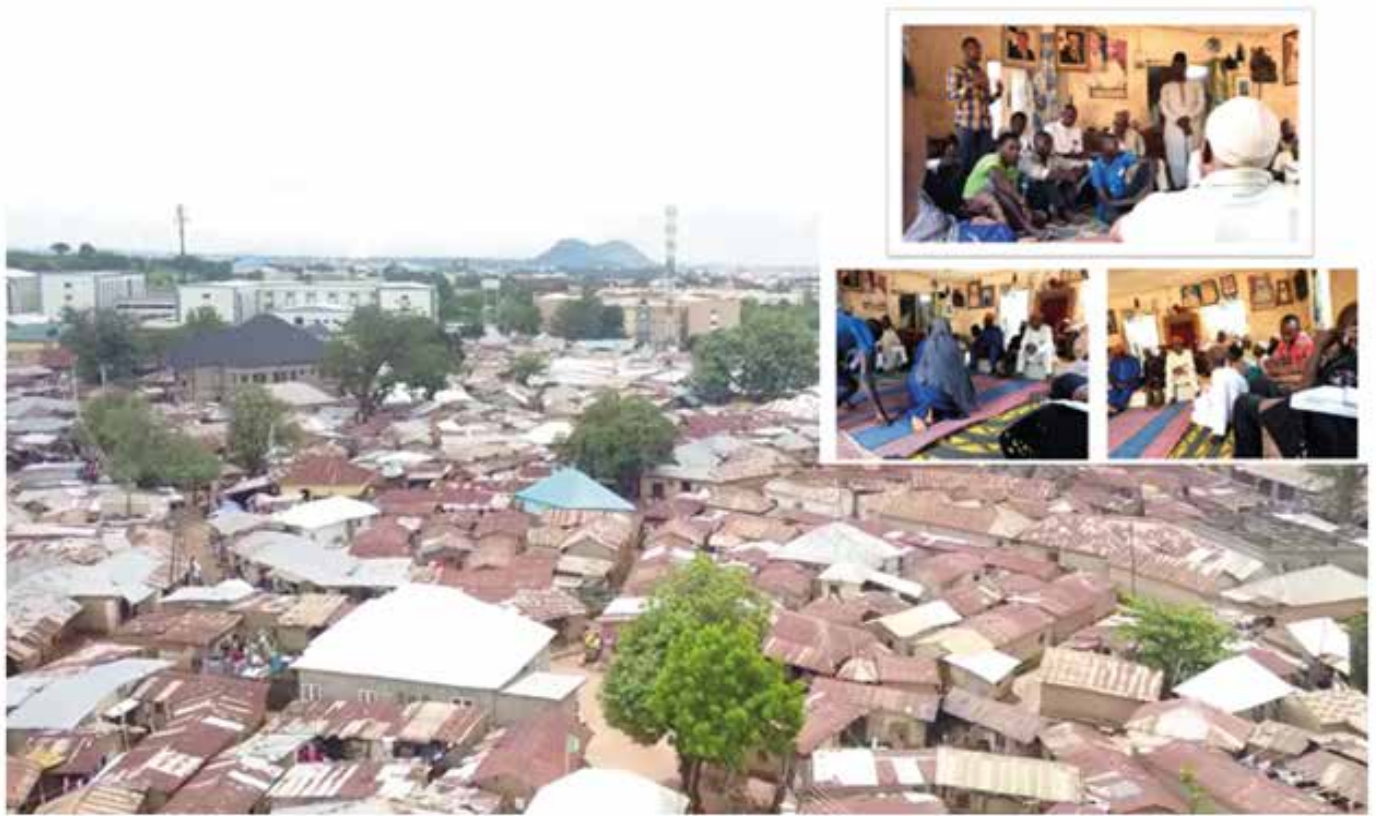


Photo Hipcity first visit to Mabushi and Engagement with the Council of Chiefs on the Exercise

## 1.5 Confidentiality & Language

Some components of this report are sensitive and a challenging topic. It is therefore important to protect the identities of some of the interviewed participants (sampled respondents) by not disclosing their names and present location.

For the sake of sensitivity, the term “Slum” will be used as minimal as possible (if not totally avoided), as some instances may consider the term derogatory. Hence, the report will settle to use the term “informal settlement” or “urban poor community” in the place of the word slum. Bearing in mind that our use of these terms are to describe an area characterised by poor buildings in physical state of disrepair, degraded environment in unsanitary conditions, and absence (or significant shortage) of basic and essential facilities such as electricity, potable water, drainage system, schools, health facilities, and recreational grounds.

## PART TWO

# GENDER POVERTY

### Poverty is Female

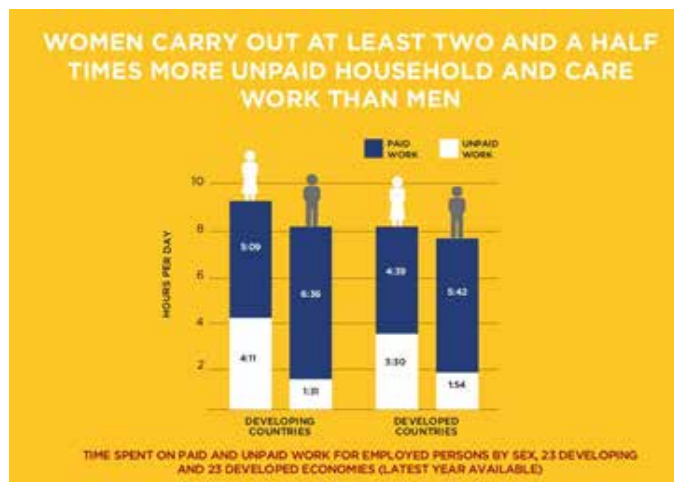


Women bear the largest burden of poverty and social neglect. The differences in poverty between women and men aged 25 to 34 are particularly pronounced. For every 100 men in this age group who are poor, there are 122 women. Worldwide, women earn 24 per cent less than men<sup>11</sup>. A hierarchical division of labour dominates the economy, forcing women into lower-paid sectors. The feminization of employment in the transnational economy has made women a cheap resource controlled by market forces.

The 2019/2020 Nigerian Living Standards Survey released by the National Bureau of Statistics, NBS, shows that women are worst hit by the burden of poverty and inequality since the post-colonial Nigeria till date.

This affects their contribution to national development. In terms of access to formal education, men are more privileged than women. Only about 5.6 per cent of women are able to undergo post-secondary education as against 18.3 per cent of men who have the same opportunity. Education translates to job opportunities available to each gender. For example, Nigeria had a 23.1 per cent unemployment rate as of 2018 while underemployment stood at 20.1 per cent. Of these, males are privileged with a 20.3 per cent unemployment rate and 15.4 per cent underemployment rate while females had 26.6 per cent unemployment and 25.9 per cent underemployment.

Unemployment and underemployment statistics again favours the urban than those living in the rural area. It explains disparities between male and female and urban and rural dwellers in Nigeria concerning power, economic opportunities and positionality within the Nigerian society. It explains those likely to be exploited and the potential exploiters<sup>12</sup>.



Source: UN Women

11. United Nations: Global Issues - Ending Poverty (Accessed in November 2020): <https://www.un.org/en/global-issues/ending-poverty>

12. Oluday Tade (2020) Poverty and Widening Inequality in Nigeria. Vanguard Newspaper November 13, 2020. <https://www.vanguardngr.com/2020/11/poverty-and-widening-inequality-in-nigeria/>



**40%** of Nigerians  
live in poverty and 70 percent of those are women.

**60–79%** of Nigeria's  
Women represent the rural labor force, but are five times less likely to own land than men.

Women bear a large part of the burden of productive labour, performing 2.6 times more unpaid care work and housework than men. From cooking and cleaning to fetching water, fetching firewood or taking care of children and the elderly, women carry out at least two and a half times more unpaid household and care work than men. As a result, they have less time to engage in paid labour or work longer hours, combining paid and unpaid labour. Women's unpaid work subsidizes the cost of care that sustains families, supports economies and often fills in for the lack of social services. Yet, it is rarely recognized as "work". Unpaid care and domestic work is valued to be 10 and 39 per cent of the Gross Domestic Product and can contribute more to the economy than the manufacturing, commerce or transportation sectors<sup>13</sup>. With the onslaught of climate change, women's unpaid work in farming, fetching water and fuelwood is growing even more<sup>14</sup>.



All of these are true for women in Mabushi community, majority of whom are the family bread winners and single mothers; all trying to survive from their small informal businesses, artisanship, street hawking, and other means of livelihood.

- 
- 13. Women's economic empowerment in the changing world of work, Report of the Secretary-General, E/CN.6/2017/3, December 2016
  - 14. Redistribute unpaid work. UN Women (Accessed September 30, 2020): <https://www.unwomen.org/en/news/in-focus/csw61/redistribute-unpaid-work>

## PART THREE

# LOCAL GOVERNMENT ADMINISTRATION:

### Local Government Reform & Budget Gaps

#### 3.1 Local Government Administration and Structure in Nigeria

There are three tiers of government in the Federal Republic of Nigeria - the federal (central), state and local government. Local governments are created by state legislation with the endorsement of the national assembly. All local governments are single-tier and there is no difference between urban, rural or municipal councils.

Although democratically elected local government is protected by the constitution, and development areas and autonomous communities are created by individual state legislation. At the state level, the relevant ministry of local government and chieftaincy affairs, or bureau of local government affairs, is responsible for the administration of state-level Acts governing local authorities. There are 774 Local Government Authorities (LGAs) and six Area Councils in Nigeria. The six Area Councils form the lowest level councils within the Abuja FCT. Following the 2015 local government elections, 9.8% of councillors and 3.6% of chairpersons were female<sup>15</sup>.

Each LGA is administered by a Local Government Council consisting of a (supposedly) politically elected Chairman (similar to a Mayor), who is the Chief Executive of the LGA, and other elected members referred to as Councillors. Councillors and chairpersons of councils are elected directly by universal adult suffrage (from 18 years and above) using the first-past-the-post system.

Each of the LGAs is further subdivided into a minimum of 10 and a maximum of 20 Wards. Each ward elects a councillor who becomes a single member to the local council. The Councillors fall under the legislative arm of the local government, and should be the connection between communities and the local government. The Ward Councillor directly reports to the LGA Chairman.

The LGA Council range in size from 10 to 20 councillors depending on the number of wards. Legislation governing local governments varies across the states. There is no uniformity in tenure or timing of local government elections.

Nigeria's LGA system is similar to the Mayor Council form of local government administration. Except for most instances in Nigeria, the local government lack autonomy from the State Government- precisely the State Governor, who largely influences the activities and decisions of the LGA chairman. A lot of State Governors hold the lever on LGA Chairpersons by the appointment of a local government administrator (instead of elected chairpersons and councillors through elections as prescribed by the constitution). The State governors also controls the LGA financial allocation through the constitutional provision of a State Joint Account and political godfatherism.

---

15. Commonwealth Local Government Forum: <https://www.clgf.org.uk/regions/clgf-west-africa/nigeria/>





Source: Adapted from International City Management Association (ICMA). [lcm.org/councilmanager](http://lcm.org/councilmanager)

Such system deprives the Elected Council and the electorate the opportunity to contribute ideas that should effect positive changes. Because the appointed LGA administrator is solely responsible for budgeting and staffing of the LGA, he/she can execute political agenda that contaminates processes that are supposed to be transparent, ethical and ensure efficient service delivery. Such system makes the LGA administrator susceptible to the influence of the State Governor and other interest groups (i.e political sponsors) leaving the electorates (communities people and ordinary voters) with little or no say about what goes on in their communities.

This form of local government administration needs to be revisited and improved upon with the inclusion of community involvement and private sector professionalism injected into the administrative framework of the local governments.

## 3.2 Constitutional Provision, Role and Responsibilities of Area Councils

The constitution guarantees a system of local government run by democratically elected councils. The constitution requires all states to enact legislation providing for the establishment, structure, composition, finance and functions of local government councils.

Local government in Nigeria is important as it creates a sense of belonging in the grass root communities. Local governments or area councils are responsible for local grass root developmental needs. Laski (in Tonwe 2012) corroborated this view when he argued that “we cannot realise the full benefit of democracy unless we begin by admitting that all problems are not central problems, and that all results of problems not central in their incidence require decisions by the populace, and the persons, where and when the incidence is most deeply felt”<sup>16</sup>.

16. Tonwe, D. (2012) Fluidity in democratic local governance: the Achilles' heel of Nigerian local government *Journal of Human and Social Sciences*, 4 (2), 75–82. Available at: <http://www.ajol.info/index.php/ijhss/article/viewFile/86869/76658>



Section 7(1) of the 1999 Constitution provides that: “The system of local government by democratically elected local government councils is under this constitution guaranteed. Accordingly, the government of every state shall, subject to section 8 of the 1999 Constitution, ensure their existence under a law which provides for the establishment, structure, composition, finance and functions of such councils”.

Schedule Four Section 7(2) of the 1999 constitution sets out the functions of local government in Nigeria. The duties of local government authorities is to foster grassroots development support and participation in the system of governance. Therefore, they are saddled with a number of constitutional responsibilities such as:

- A. The consideration and the making of recommendations to a State commission on economic planning or any similar body on -
  - i. The economic development of the State, particularly in so far as the areas of authority of the council and of the State are affected, and
  - ii. Proposals made by the said commission or body;
- B. Collection of rates, radio and television licenses;
- C. Establishment and maintenance of cemeteries, burial grounds and homes for the destitute or infirm;
- D. Licensing of bicycles, trucks (other than mechanically propelled trucks), canoes, wheel barrows and carts;
- E. Establishment, maintenance and regulation of slaughter houses, slaughter slabs, markets, motor parks and public conveniences;
- F. Construction and maintenance of roads, streets, street lightings, drains and other public highways, parks, gardens, open spaces, or such public facilities like primary schools, and primary health care centres, as may be prescribed from time to time by the House of Assembly of a State;
- G. Naming of roads and streets and numbering of houses;
- H. Provision and maintenance of public conveniences, sewage and refuse disposal;
- I. Registration of all births, deaths and marriages;
- J. Assessment of privately owned houses or tenements for the purpose of levying such rates as may be prescribed by the House of Assembly of a State; and
- K. Control and regulation of -
  - i. Out-door advertising and hoarding,
  - ii. Movement and keeping of pets of all description,
  - iii. Shops and kiosks,
  - iv. Restaurants, bakeries and other places for sale of food to the public,
  - v. Laundries, and
  - vi. Licensing, regulation and control of the sale of liquor.

According to the law, the functions of a local government council shall also include participation of such council in the Government of a State in respect of the following matters

- a. The provision and maintenance of primary, adult and vocational education;
- b. The development of agriculture and natural resources, other than the exploitation of materials
- c. The provision and maintenance of health services; and
- d. Such other functions as may be conferred on a local government council by the House of Assembly of the State.

The 1999 constitution acknowledges the powers of local government councils as articulated above. These powers should give the council substantial authority over local affairs as well as the staff and institutional and financial powers to initiate and direct the provision of services and to determine and implement projects so as to complement the activities of the state and federal government<sup>17</sup>.

The 1999 constitution empowers the Revenue Mobilisation Allocation and Fiscal Commission (RMAFC) to allocate revenue to the three tiers of government. The constitutional basis for this allocation of revenue is set out in Section 160, sub-sections (2) to (8). Thus: "Any amount standing to the credit of the Federation Account shall be distributed among the federal, state and local government councils in each state, on such terms and on such manner as may be prescribed by the National Assembly of Nigeria." In addition, the 1999 constitution states that "the government of every state shall, subject to Section 8 of the constitution, ensure their existence under a law which provides for the establishment, structure, composition, finance and functions of such council" (Constitution of the Federal Republic of Nigeria 1999, p. 88 )<sup>18</sup>.

Section 162 (5, 6, 7, 8) also provides for the funding of local councils through the Federation Account. Paragraph 6 specifically provides that "each state shall maintain a special account to be called the State Joint Local Government Account" into which should be paid all allocations made to local government councils from the Federation Account and from the government of the state.

The local Government therefore depends heavily on Statutory Monthly Allocation from the Federal Government and Internally Generated Revenue (IGR) from the State Government as provided for under Section 162(6) of the 1999 Constitution which states that "Each State shall maintain a Special Account to be called "State Joint Account" into which shall be paid all allocations to the Local Government Councils of the State from the Federation Account and from the Government of the State".

Unfortunately for the Local Governments, they do not get what is due to them from the State Government as most of the funds meant for them are controlled and in many cases unaccounted for by most of the State government. This is despite the NFIU Act of 2018<sup>19</sup> that barred governors from interfering with statutory allocation accruing to local councils from the Federation Account.

Section 4 of the 1999 Constitution also provides that: "The government of a state shall ensure that every person who is entitled to vote or be voted for at an election to the House of Assembly shall have the right to vote or be voted for at an election to a local government council."

These provisions, among others, constitute the legal framework for local government administration in Nigeria.

- 
17. Igbokwe-Ibeto, C. J. (2012). Issues and Challenges in Local Government Project Monitoring and Evaluation in Nigeria: The Way Forward. *European Scientific Journal, ESJ*, 8(18). <https://doi.org/10.19044/esj.2012.v8n18p%p>
  18. Constitution of the Federal Republic of Nigeria (1999) Available at: <http://www.nigeria-law.org/ConstitutionOfTheFederalRepublicOfNigeria.htm> [Accessed 5 February 2014].
  19. The Guardian (7 March 2020): Unending wait for financial autonomy for local council. <https://guardian.ng/saturday-magazine/unending-wait-for-financial-autonomy-for-local-council/>

## 3.3 Ministerial oversight

At the state level, the relevant ministry of local government and chieftaincy affairs, or bureau of local government affairs is headed by a commissioner (state-level minister) for local government. The commissioner is responsible for the administration of the state-level Acts governing local governments. In several states elected councillors and the chairs of local governments have been suspended by the state governor or state assemblies. In such cases, the governors have appointed caretaker committees to replace them.

### 3.3.1. Monitoring Systems

Each state has an auditor general to whom local authorities must submit their annual accounts. The state assemblies exercise oversight over the activities of local governments. The annual budgets of community councils are approved by the district officer. Communities must keep proper accounts and prepare financial statements by the end of each financial year. The financial statements are submitted to the auditor general. The audited financial statements and audit report are then submitted to the district officer. Additionally, the auditor general may conduct special reviews or any other audit deemed necessary.

It must be noted however that, while many local governments lack internal capacity to keep good records and prepare timely accounts to enable annual audits to be carried out on schedule, some willfully resist submitting their accounts for audit. Since some state governments' accounts are audited many years in arrears, political pressure for regular audit of local government accounts is weak.

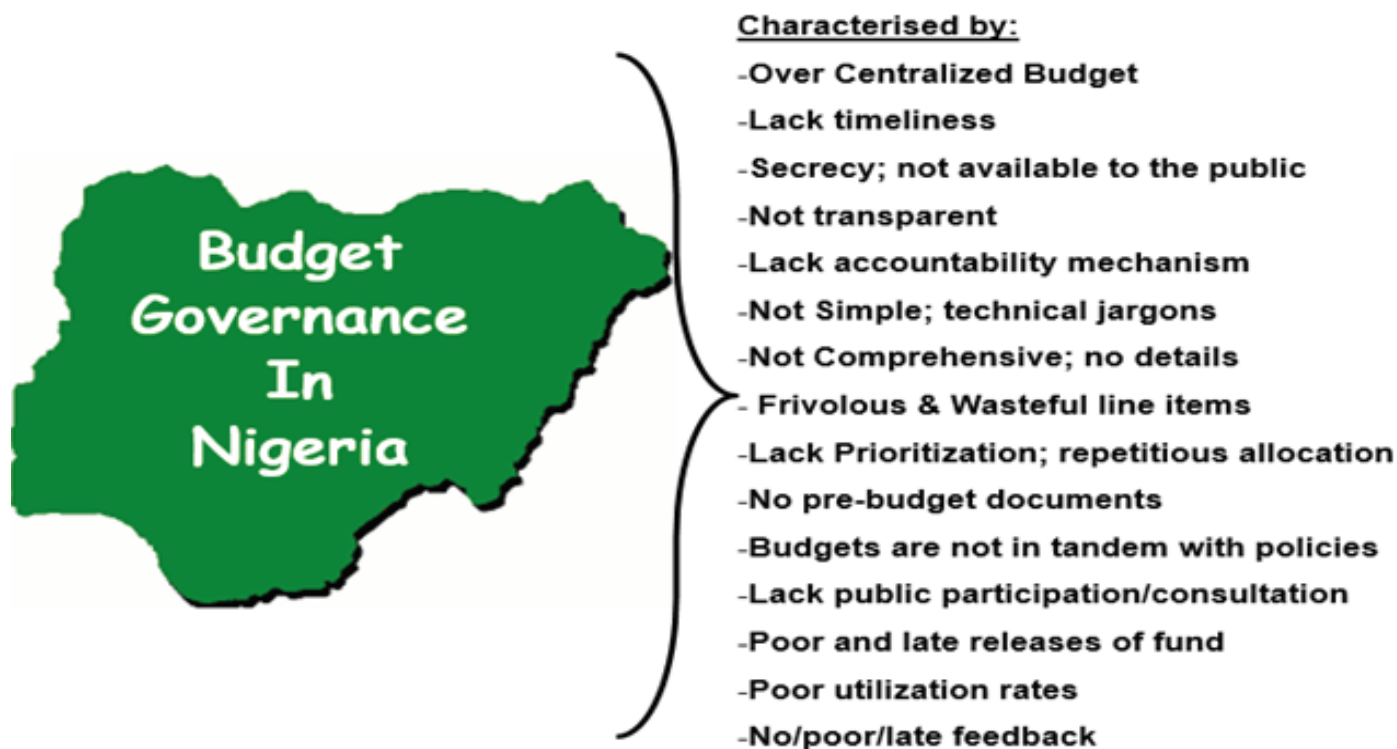
## 3.4 Local Government/Area Council Annual Budget Process in Nigeria

Section 16 of the Nigerian Constitution provides that “ALL” Nigerian get the gains of equitable distribution of resources; which should be managed and distributed by the Government. By implication all citizens should be interested in how resources are gathered and spent.

A government budget is an annual financial statement which outlines the estimated government expenditure and expected government receipts or revenues for the forthcoming fiscal year. A Budget is a fiscal plan. It shows what the government is expecting as income (Revenue) and what the government plans to spend the money on (Expenditure). The Annual Budget is a policy instrument which articulates government's expenditure plans given the reality of limited resources (Revenue). The budget also contains other details such as whether the government intends to save or borrow money within the specified year. Local, States and Federal Governments all have budgets.

Countries like Brazil, Singapore, India and Malaysia who were at par with Nigeria in the 1960s have turned around their economies with efficient and accountable of fiscal responsibility. This has not been the case for Nigeria.

Public budgets in Nigeria, especially at State and Local government levels are not easily available and accessible to the public. Government budgets in Nigeria often lack openness and comprehensiveness. And when available; citizens, lack both interest and skills to effectively engage the budget processes



A local government's annual (or in some cases biennial) budget indicates a LGA's civic priorities, projected revenue and costs, and plan for the future—what revenue will pay for which departmental services and for whom those services exist.

The budgeting process at local government level, emphasizes the human and behavioural aspects of the estimates. It specifically concerns answering the question of. “who gets what, how, when and why of the local government financial resources. The local government budget is generally for a period of twelve months; hence it is commonly known as Annual Estimate.

### 3.4.1. Budget Preparation in the Local Government/Area Council in Nigeria

The Local Government Council finds it more convenient to prepare its budget on line-item budgeting. Under this approach, homogenous (like) activities are grouped together into a programme, each of which has the following objectives:

- To become the cost centre for collecting details during the preparation of annual budget.

- b) To serve as control centre during the implementation of the approved annual budget for the financial accounting purposes.
- c) To become reference point during revision of that annual budget and for the purpose of audit of financial transactions.

The preparation of local government budget must be in accordance with the **FINANCIAL MEMORANDA** which provide for a uniform classification of revenue and expenditure to be adopted by all local government councils throughout the country. The uniform estimate classification also applies to the accounts of all local government councils. This will enable comparison to be made at any time throughout the year between the provision under the heads and subheads in the estimates and the same heads and sub-heads in the accounting record.

The budgets or Estimates are usually prepared in four sections viz:-

1. Recurrent Revenue
2. Capital Revenue
3. Recurrent Expenditure including personnel emoluments and allowances.
4. Capital Expenditure

### 3.4.2 The Preparation of a LGA Budget: step by step

**Call Circular Circulated:** Circulation of call letter by the Treasurer to all departments to collect their departmental budget proposals.

**Dept. Filling & Submission of Call Circular:** Each department is expected to fill the call circular with the proposed departmental estimates for projects, programs and remunerations, after the filling, the departments are expected to submit their proposed budgets to the treasurer who in turn sends it to the Finance and General Purpose Committee.

**Budget Defence:** Defence of proposal by Departments before the Finance and General Purpose Committee of the LGA.

**Consolidation of the Proposed Budget:** Preparation of consolidated draft Budget by the treasurer.

**Submission of the consolidated draft Budget:** the treasurer after compiling the draft budget, submits the consolidated draft budget to the LG Legislative Council Members (The LG Chairman and Ward Councillors).

**Onward submission to the State Government House - Bureau of Local Government Affairs and Chieftaincy Matters:** After the draft budget has been approved by the legislative council members, it is forwarded to the state government through the Bureau of Local Government Affairs and Chieftaincy Matters.

That office goes through the council's draft budget with council chairmen and their top executives to make sure that nothing in the budget is at variance with federal or state government policy and also that the budget complies with the guidelines.



**Approval from Governor's/FCT Ministers Office:** Here, the draft budget is forwarded to the Governor's/Minister's office by the Bureau of LG Affairs for final approval. When approved, the budget becomes the approved budget of the council for the year. All operations of the council must be in line with the approved budget unless varied through virement or a supplementary approval Budget as prescribed in Financial Memoranda 2005 section 4.1: and 4.12

**Communicating the Budget:** After administrative preparation, legislative approval, and financial implementation, the annual budget is ready to be communicated to the public. Local leaders should ensure all stakeholders have access to the same information, in multiple formats (both print and electronic). Examples of communications methods include:

- Formal budget books – citizen guide to understanding the budget, etc
- Press releases
- Public presentations
- Summary sheets/Budget Infographics
- Social media

**Budget Implementation, Budget Monitoring and Reporting:** After the approval, funds are released for implementation and are monitored for reporting. Budget Implementation Reports place special emphasis on priority capital projects, particularly in the area of critical infrastructure.

**Audit Report:** The Audit stage provides oversight to ensure that spending were according to appropriation. Unfortunately for Nigeria, audit reports are almost never done, largely belated or are shrouded in secrecy.

Communities, Electorates, anti-corruption agencies, CSOs, Faith based groups, the media and the general public, should demand for the timely disclosure of audit reports to the general public. Audit reports are used to rid the budget system of mysterious or obscure spending. Providing clarity to public expenses and identifying irregularity that may point to corruption and incompetence.

### 3.4.3 Problems Associated with Budgeting at the Local Government/ Area Council in Nigeria

- × Low Executive Capacity in the various LGA/Area Council secretariat
- × Corruption and Poor Leadership
- × Undue interference from State government
- × Secrecy; Area Council/LGA budgets are not easily available and accessible to the public. In many cases, citizens and indigenes have to purchase hard copies of the LGA budget. Softcopies and online versions of the budget are never available.
- × Audit reports of area councils or LGAs are almost never done under the excuse of lack of financial autonomy.
- × Non participation by management staff in some cases
- × Absence of planning and budget officers
- × Non adherence to provisions of financial memoranda
- × Lack of Community Involvement; communities are hardly involved in the budget process. communities are rarely informed by their councillors on outcomes of the approved budget.

- × Excessive delay by the administering government
- × Lack of priority
- × Most times, LG budgets have more administrative capitals (i.e Cars for councillors, computers for area council/LGA secretariats, furniture's for secretaries, renovation of chairman's residence) than community/people centred capital projects (i.e. Schools, Health facilities, water projects, waste managements, or skill acquisition programmes for youths etc.)
- × Line-item budgeting strategy
- × Incremental budgeting approach
- × Lacks transparency; no accurate and reliable data
- × Over budgeting, with very poor implementation strategy.

### 3.4.4 Citizen Engagement is Key

**There is no legal framework for community involvement in local governance in Nigeria.** Community involvement is largely achieved through a range of civil society actors including traditional rulers, community-based and cooperative organisations, NGOs and youth and women's development programmes.

**More than 95% of Local governments and Area Councils in Nigeria do not have a websites or an up-to-date social media accounts. There is no e-government strategy for local authorities in Nigeria.**

It is important that community members provide input throughout the budget planning process. Soliciting their input in the local government's choices further strengthens trust and buy-in on government affairs.

**Ways to engage communities in the process include:**

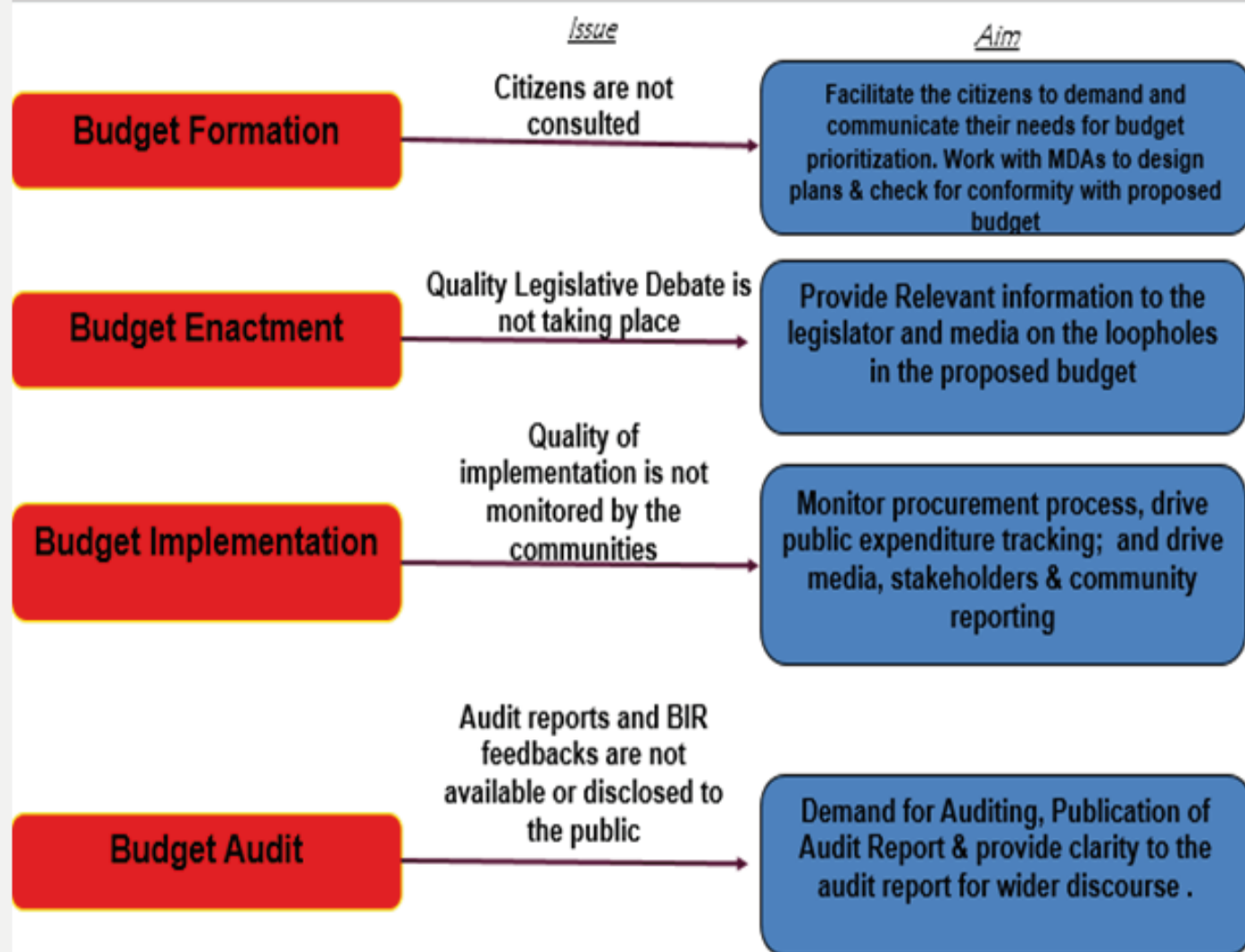
- Town Hall Meeting
- Citizen education on LGA Fiscal processes and budget briefings
- Focused discussion sessions
- Needs surveys – Taking stock of community charter of demands
- Toll free lines
- Functional social media accounts
- Active websites
- Open channel for news letters
- Committed community service desk in all LGA offices

The annual budget directly affects where citizens live and work, and should be influenced by their needs and concerns. Hence, all citizens' communities and groups should actively engage the local government and her fiscal processes. The diagram below shows clear window for youths and community groups to engage the local government fiscal processes.



## ROLE OF COMMUNITIES, YOUTHS & CIVIL SOCIETY IN BUDGET PROCESS

Each stage in the budget cycle is important and provides communities, CSOs and the general public with opportunities to influence the outcomes.



## PART FOUR

### LIVING THE DATA:

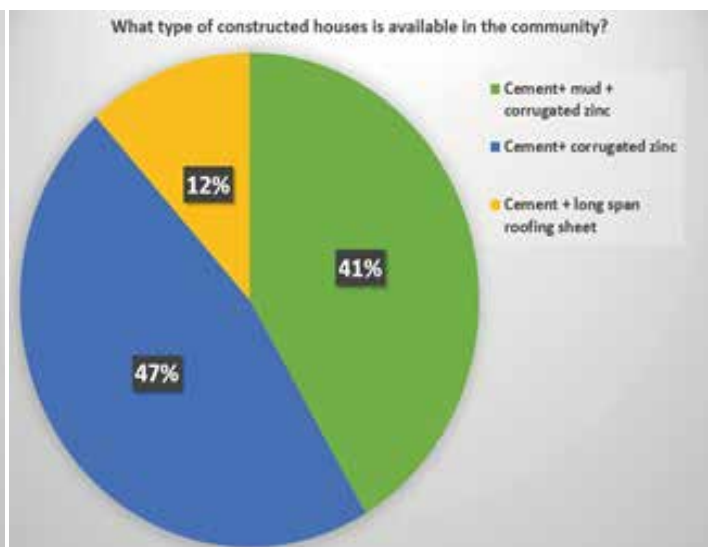
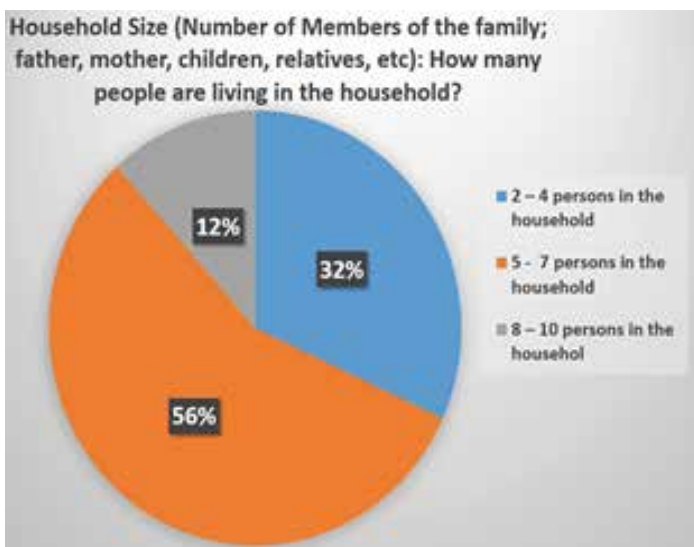
#### Data Analysis & Suggested Actions

##### 4.1 Demographic & Background Data

56% of households in Mabushi has between 5 to 7 people living in it. 47% of these households live in houses made of cement and corrugated zinc. 41% live in local cemented mud walls and zinc. Only 12% live in cemented house with long span roofing sheet.

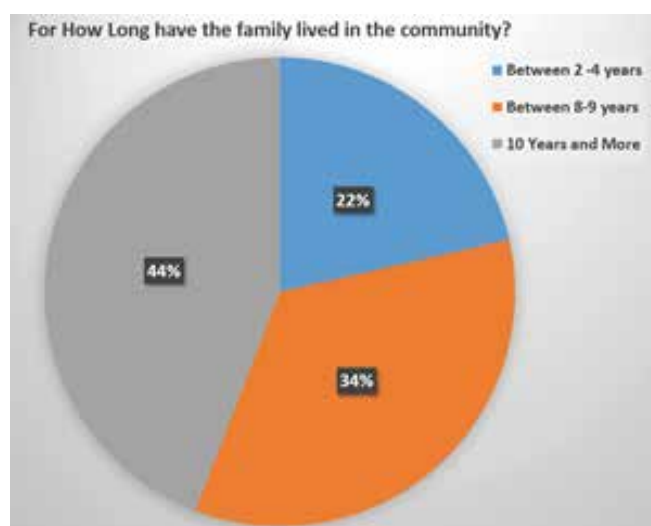
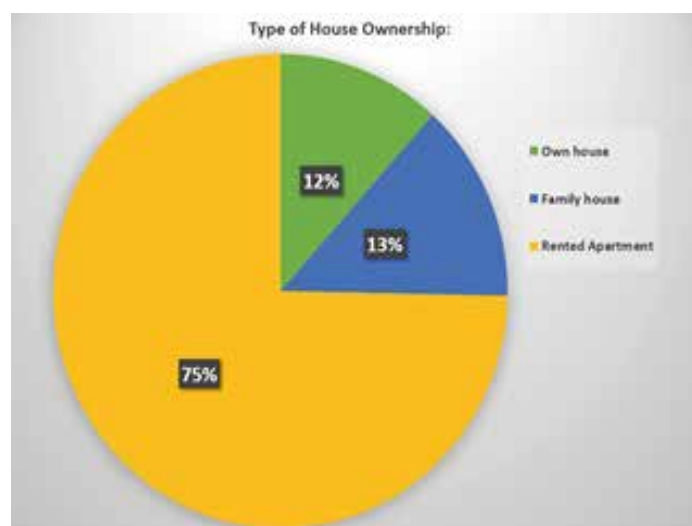
Two reasons were reported by the embedded field officers on why the owners of the houses with poor building materials (i.e. those with muds and zinc roof) fail to upgrade these properties. The first is the fear of demolition by the Federal Capital Development Authority (FCDA) after investing in rehabilitation and reconstruction of building. The second, is the lack of finance, as the current rentage is low and not enough to allow renovation of the property.

Majority of the house owners/landlords who are customary indigenes of the land, stated that if the FCT-Administration gives them verifiable Certificate of Occupancy (C-of-O), and transmit same into any reallocation and resettlement plan for Mabushi people, they will not hesitate to seek funds and improve the current housing conditions, and still make them affordable to people.





75% of the sample respondents are all tenants living in rented apartments in Mabushi. This likely confirms the fact that a majority of the people living there are non-indigenes. 13% are living in their family houses. 12% built and own the house they live in. 44% of the sampled respondents have lived in this poor settlement for over 10 years. 34% have lived in the poor community for between 8 to 9 years. This means over 78% of the people in the community have lived in the community with its deprivation for close to a decade. 22% have lived there for 2 to 4 years. **Are the 78% of the people who have lived in this poor settlement caught in the poverty trap, or do they just love the living condition in Mabushi Community?**



Feedbacks from the embedded field officers on why most of these people have lived in the community for so long despite the social and infrastructural deprivation can be traced not only to the affordability of the houses, but also the location of the community - in the city centre. This gives them closer proximity to jobs, access to active markets and nearness to the working class; who they consider as potential customers, clients and employers. They also reported that the cost of transportation from more relatively decent affordable housing is high, as such houses are in peri-urban communities, outside the city. They lament on the poor provision of mass transportation system and wonder why the Area Councils (Local Governments) cannot invest in mass transportation to raise revenue and deliver easy conveyance of people.



They also reported that not only are relatively decent houses in Abuja far from the city, they are more expensive; ranging between N200,000 to N350,000 a year for a room (self-contained) with water in premise and personal toilets and bathroom (that is between N16,600 and N29,100 a month).

On the conservative side, as at December 2020, the monthly cost of living for a single individual Nigerian amounts to N43,200 without rent. This adds up to N137,600 (without rent) for a family of four<sup>20</sup>. With a national minimum wage of N30,000 a month, it is impossible to live in a relatively decent apartment in a sub-urban community in Abuja (as in many other cities in Nigeria), and still afford other basic needs like food, clothing, transportation, energy for heating and lighting, communication, education, entertainment, etc. This makes the slum community attractive as it is the only affordable option for poor people.

Most of the government supposed low-cost housing programs are not accessible and/or unaffordable to the large population of Nigerians; especially those in the small informal economy that makes up over 99% of poor households and individuals living in slums. A lot of the low cost housing are situated in peri-urban locations (fringes of the city). The mortgage programmes besides delivering houses at 70% completion rates, have upfront equity contributions of the total housing cost of nothing less than 30-40%. These programs often target those working in the big formal private blue chip companies or government institutions with fat pay like CBN and NNPC. Hence, the low cost mortgage program designs and implementation totally lack social inclusion for small informal business people; most of whom are market women traders, and small women farmers who are unbanked but belong to strong traditional thrift cooperative systems; that can be mainstreamed into such housing schemes.

**Women Drive the Economy of Mabushi.** 43% of the sampled households have no male breadwinner. These households are mainly occupied by single mothers, few widowers. 9% of the male household have unemployed men.

Of the entire sampled households, **82% all have productive working women.** These women are mainly engaged in businesses like food restaurants, bars, firewood trade, bottle collection, sales of call cards, POS merchants, selling fairly-used cloths (popularly known as okrika or thrift clothes), farming and selling their farm produce etc. only 12% of the households, have women and girls who are unemployed, and are not engaged in any commercial business or trade.



Feedbacks from the embedded field officers, confirmed that a good number of unemployed single mothers and ladies in the community, engage in sex trade (otherwise called prostitution). They all attribute this to the economic pressure; mostly from catering for their children –as single mothers; the lack of alternative livelihood, bad business environment, and the absence of support from the father of their children.

The embedded field observers, having built and established trust with many of these women and girls in commercial sex trade (through non-conjugal or carnal means, but simple act of kindness, constant communication of words of hope, possibilities, and show of empathy), reported that many of the women and girls in commercial sex trade are pressured psychologically, emotionally and economically.

<https://bit.ly/3eEbu8T> \*\*\*

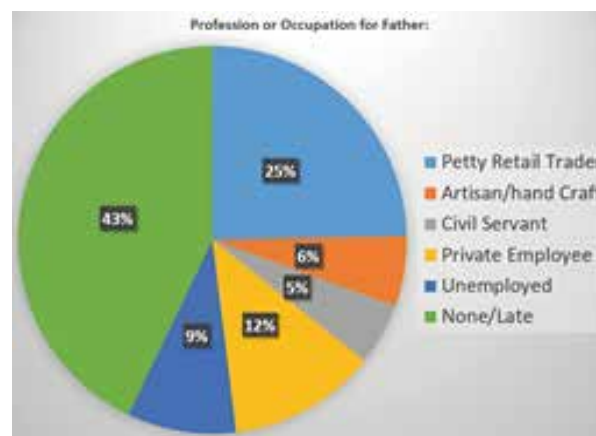
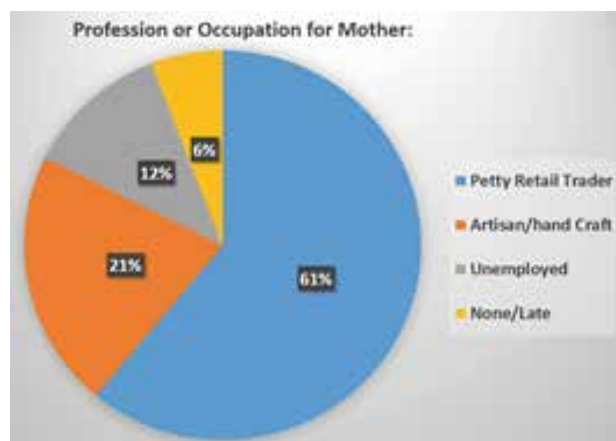
---

20. Nigeria: Minimum Wage 2018 – 2020| Statista. <http://www.statista.com/statistics/1119133/monthly-minimum-wage-in-nigeria/>  
\*\*\*

This pressure, denies them the vision and will to believe they can quit prostitution for other dignifying means of livelihood. They noted that any act of kindness and discussions of hope towards dignifying businesses lights them up and makes them call for help to quit commercial sex trade. They all expressed a strong desire to quit commercial sex trade and hope to get support and information on alternative livelihood from government and NGOs.



All the single mothers displayed a strong desire to seek measures that force the father of their children to contribute to the catering to the welfare of the children- rather than drop all the weight on the women.



**61%** of women and girls in petty trade especially those hawking food and farm produce, complained about multiple taxes and extortions from the Area Council (or local government authorities). They also reported the frustration of not being able to identify designated Area Council Tax/Levy Officers, as any unidentified male can muscle them into extortion. This is most common in market location and streets.



**Issues of harassment from the government task force, and the lack of provision of a safe space for poor women who cannot afford to rent market stalls and shops, were strongly echoed as a major threat to the livelihood of these women;** pushing them deeper into poverty, and tempting them into undignifying means of livelihood.







These women, express regret on the high cost of rentage in Local Government/Area Council markets. They reported that these market shops are deliberately sold to the rich and those who have access to formal credits, who in turn charge higher shop rentage, and do not care if the shops are unoccupied due to its unaffordability.

They asked that the Area Councils (Local Government) who own and manage these markets and streets, to be sensitive to the poor, and be conscious to ensure that poor vulnerable women and girls, have access to market shops, stalls and kiosks at fixed affordable rates. They requested that the Area Councils Head, inspect and eliminate all middle men that make rents exorbitant.



This can only be achieved if these women have easy access to the Area Councils (LGA) to report the illegality of extortions in these public spaces i.e markets and street markets/corner shops.

During the Mabushi Community Local Solution Lab that birthed the Community Charter of Demand, some of the women in attendance, while commending the Federal Government Conditional Cash Transfer (CCT) initiative of N5,000 monthly stipends to poor and vulnerable households, said they are not beneficiaries, and do not know how to plug into the program. They also noted that while such social intervention program is better than having nothing, it lacks scalability and suction power to take women out of poverty. They recommended that the government expand access to credit for small informal business, especially for women with a reasonable startup sum of N50,000 and above, as they consider this enough to kick start a business.



*Photo: Mrs. Grace receives a zero interest loan of N50, 000 to improve her yam business, after being paired with a philanthropist by Hiccity Innovation Centre*



They also noted that with inflation and multiple taxes from local government and area councils, anything below N50,000 would not be enough to empower a woman. They called for local government (area council) tax and levy holidays on small businesses.

More importantly, they demanded that the City Planners, Development Control and the Administration, see them as humans and stakeholders in the government. They called for inclusive city managements that allows all people breathe and live a simple happy life.

One of the key fall-out from discussions with embedded field officers, suggest that CSOs, donor organizations, private business companies, faith based groups (churches and mosque) and local governments/ Area Councils, should do more by giving poor community residents soft loans, sponsor business training and match unemployed and passionate youths to business people and coaches, to acquire useful productive skills.

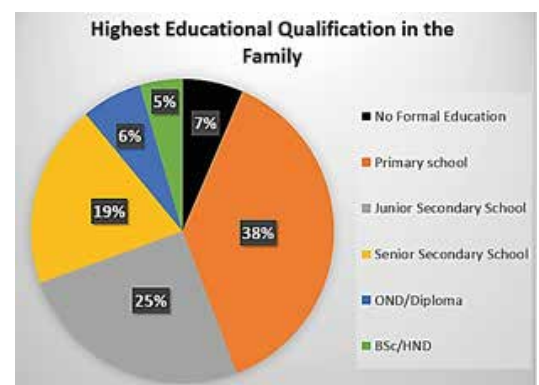
A majority of the sampled respondents said they have lost believe in NGOs i.e. faith based groups as they can hardly feel the impact of the groups on their livelihood.

**A society and government that forces women and girls into prostitution by its actions and policies which makes women poorer, cannot achieve gender equality.  
Why arrest them, if we cannot provide or enable an alternative that help them?**

## 4.2 Access to Education:

**“Be Careful of a Man (an Institution, a Group, a State, a Nation or Program) that gives you everything, but denies you access to good quality education”.**

Scaling the level of educational attainment of the households, data from the field shows that 82% of the sampled households have attended at least basic primary/elementary education. 38% of the households have the basic primary school certification. 25% of the households have junior secondary school education, and 19% have senior secondary education as their highest educational qualification. Though the data show the level of education attainment, it does not reveal the quality of education received from the school.



Feedback from the embedded field officers who lived in the community, revealed that though many of the sampled adult have attended elementary schools, most of them cannot read and/or write properly.

This constantly affect their confidence level and ability to communicate in formal events. It also deters their will to apply for programs and schemes of the government or private institutions (i.e. credit institutions) even if they are direct beneficiaries of such programs; especially those that require computer entries.

On the positive side, a good majority of the adults who bonded with the embedded field officers, expressed a strong desire to further their education and also get some vocational training. While some considered access to tuition fees as a barrier to going back to school, a larger majority said the clash in time; between school hours and work hours is a bigger barrier. This is more peculiar to the women than the men.

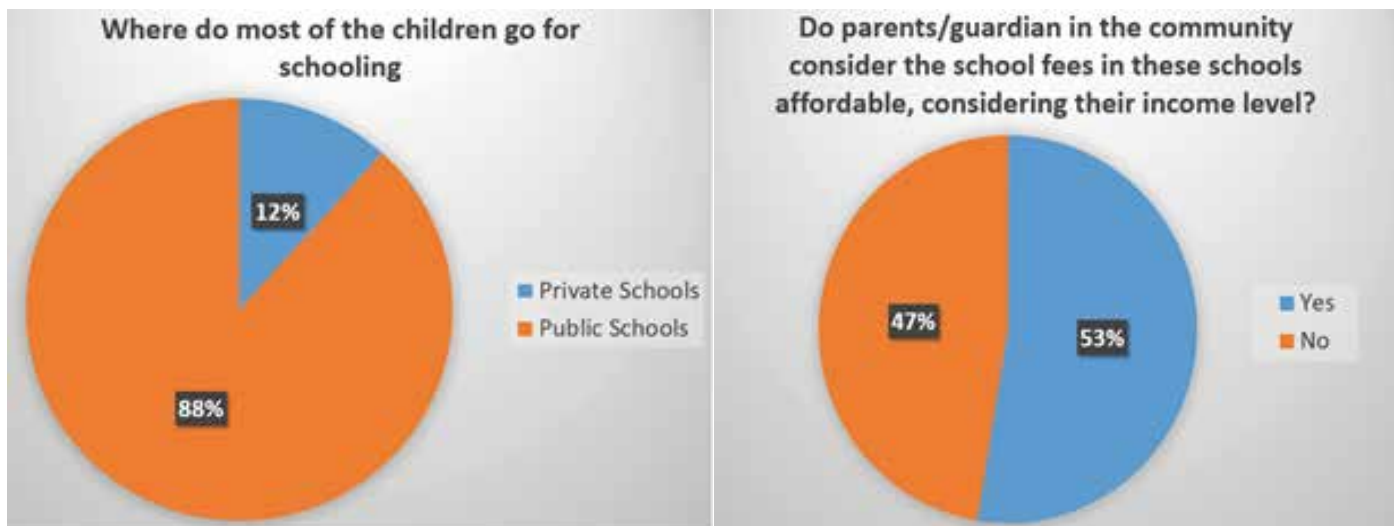


Local government (Area Councils) in Nigeria have the constitutional role of constructing and maintaining public elementary schools, adult education and vocational training institutions. Local government can invest and provide adult education/training centres in these poor slum communities. This can be done in partnership with NGOs, philanthropist, volunteers and private sector supports.



On access to schools for children, 88% of the sampled households have their children in public schools, while 12% have their children in private schools. 53% of the parents think the school fees are affordable, while 47% of the parents do not consider the school fees as affordable.

32



Though more than 50% of the parents consider the school fees to be affordable, they however, do not believe that the educational service provided in the schools are value for money – good quality education. This was attributed to the poorly equipped school, poorly qualified teachers, lack of instructional learning materials, no access to electricity and ICT, no water supply, library and after school programs.



Photo: Feedback meeting of embedded field officers

Observations by the embedded field officers confirmed the absence of a secondary school in the community. The closest secondary school is more than 5km away from the community. Most of the community students have to walk the distance, crossing dangerous high-ways to get to the closest secondary school. This was also pointed out during the 2018 local solution labs by parents, as a major infrastructural deficit that threatens the lives of community teenagers in secondary school.

Having identified this as a major problem, the people of Mabushi agreed to work with Hipcity Innovation Centre to reach out to the Ward Councillor on the matter, who in turn reached out to UBEC (Universal Basic Education Commission) and the Abuja Municipal Area Council (AMAC) to sort help to provide a secondary school for Mabushi community. They also asked the FCT-Administration to provide a pedestrian bridge across the highway; to guarantee the safety of their children, if the cost of providing a secondary school in the community is not economically viable.





Photo: Footage from the Local Solution Lab on 12-13th October 2018  
 Photo: Hipcity Team and Reps of Mabushi Community visit to the AMAC Speaker and Councillor of Gwarinpa Ward in 2019

As at the time of putting together this report in 2020, the Abuja Municipal Area Council (AMAC) was already making effort to renovate the LEA Primary School Mabushi, and extend the facility to accommodate a Secondary school within the same premises.



Photo: Newly Built JSS Secondary School Mabushi by AMAC in 2019-2020

## Energy Poverty:

**Over  
94million  
Nigerians,  
representing**

**47%**

**of the  
country's  
population  
lack access to  
grid electricity**

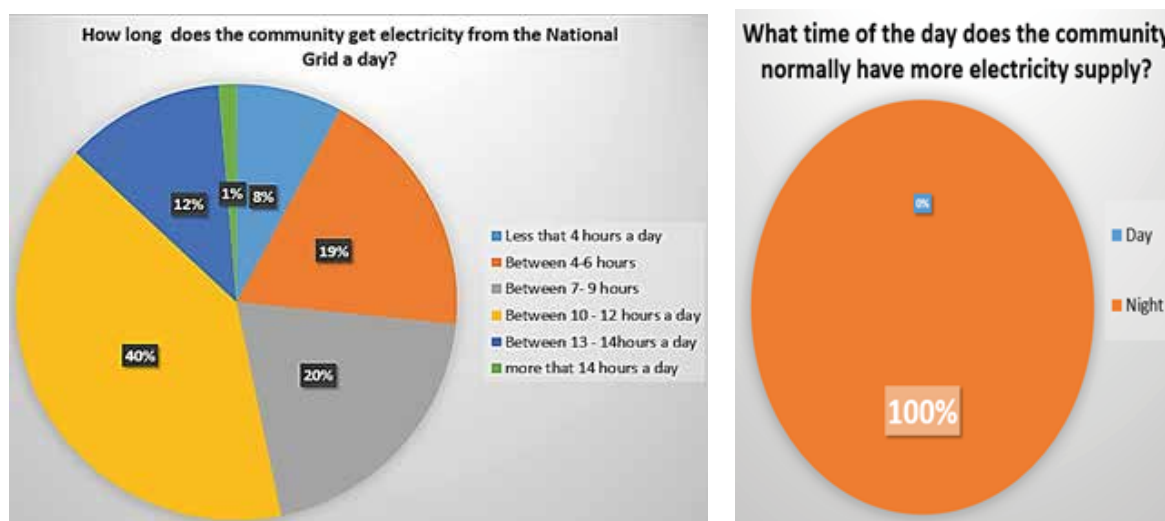


Though 47% of poor rural Nigerians do not have access to grid electricity, Mabushi community is not one of them. This is largely attributable to its location in the city centre. However, the community is largely underserved with electricity from the grid.

87% of the sampled households said they get grid electricity for less than 12hours a day with a lot of power interruptions. 40% said they get an accumulated 10 to 12hours of grid electricity supply. They however noted that the supply was not consistent. All of the sampled respondent, in agreement with the observations of the embedded field officers shows that electricity supply was more at night time.



Report from the field officers who lived in the Mabushi community was that though the community is situated close to the headquarters of the Federal Ministry of Power, it did not translate to more power for Mabushi community. They also observed that the higher income neighbourhoods around Mabushi i.e Gesse street, Wuse 2, Federal MDAs around Mabushi, etc, all have more supply of electricity than the low income parts of Mabushi i.e. the poor community.



This adds to previous evidences that confirms the inequality in electricity power supply; with high income neighbourhoods supplied more electricity than poor communities<sup>22</sup>. Though some (mainly from the profit oriented space) may argue that access to electricity is neither a civic right nor public good, a large majority of others claim that with the government having invested trillions of naira to support privatized electricity companies; in the form of bailout grants using tax payers' money and national revenue, all citizens, rich and poor should not just have access to electricity as a right but have equity share to all the private electricity company. Hence, frameworks like the Power Consumer Assistant Fund (PCAF) under section 83-87 of the Electric Power Sector Reform Act of (EPSRA 2015) needs to be activated by the Nigerian Electricity Regulatory Commission (NERC) to support poor households and public service facilities in poor communities.

Aside the poor electricity service delivery which affects small businesses in the area, public institutions and spaces like the Primary Health Centre, the Public Primary Schools, the Police Station, the community market and public toilet, are either not connected to the national grid or have been disconnected by the distribution company due to failure to pay their electricity bill.

This was at the time of the ethno-graphic research with the embedded field researchers, still living in the community. Advocacy and actions should be geared



22. Sustainable Impact for Development (SID Foundation) 2020: Building A Case for A People Centred Electricity Sector Reform.

towards activating the PCAF to cover public institutions (at least the PHCs and Public primary schools) that are under the purview of the Local Government (Area Council) and the State administration.

Local government and area councils can and should also make active move and commitments towards providing these public institutions with reliable constant clean energy supply. This will ensure improved service delivery in the institutions managed by the local government, especially for poor communities that are unconnected to the grid (off-grid).

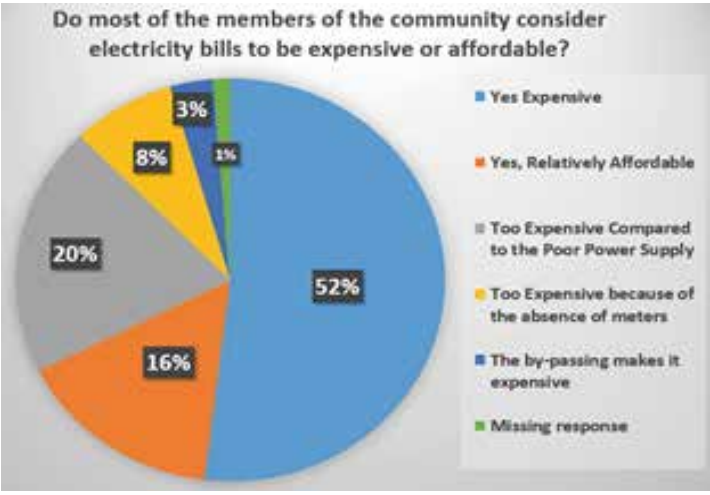
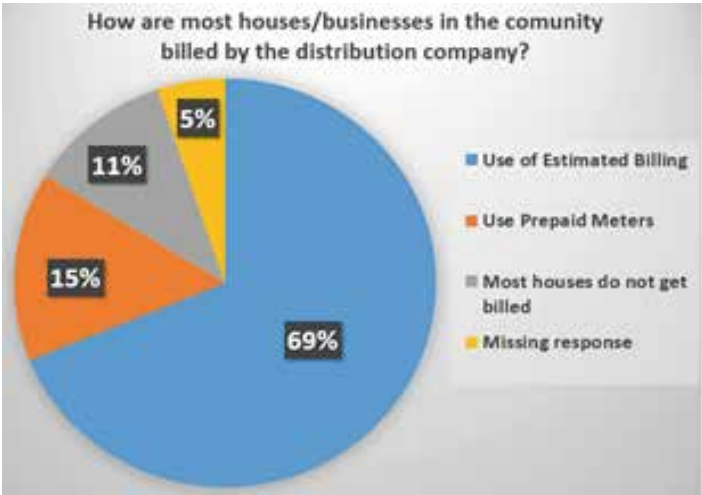
Local governments and Area Councils, can and should lead the advocacy campaigns for, and seek partnerships to ensure that public institutions and spaces have access to clean affordable energy supply, especially primary health facilities and public schools in urban poor communities like Mabushi. This largely affects the health and educational outcome in these poor locations.

Of the sampled respondents, only 15% are metered. 69% of the sampled respondents have their electricity bills charged through estimated billing (post-paid). 11% of the houses do not get billed. This fraction may either be disconnected or most likely have some form of illegal connection or by-passing. 80% of the sampled respondent have a strong perception that the charged electricity bills are high and unaffordable, and are not commensurate with the amount of electricity supply, especially without them having prepaid meters.

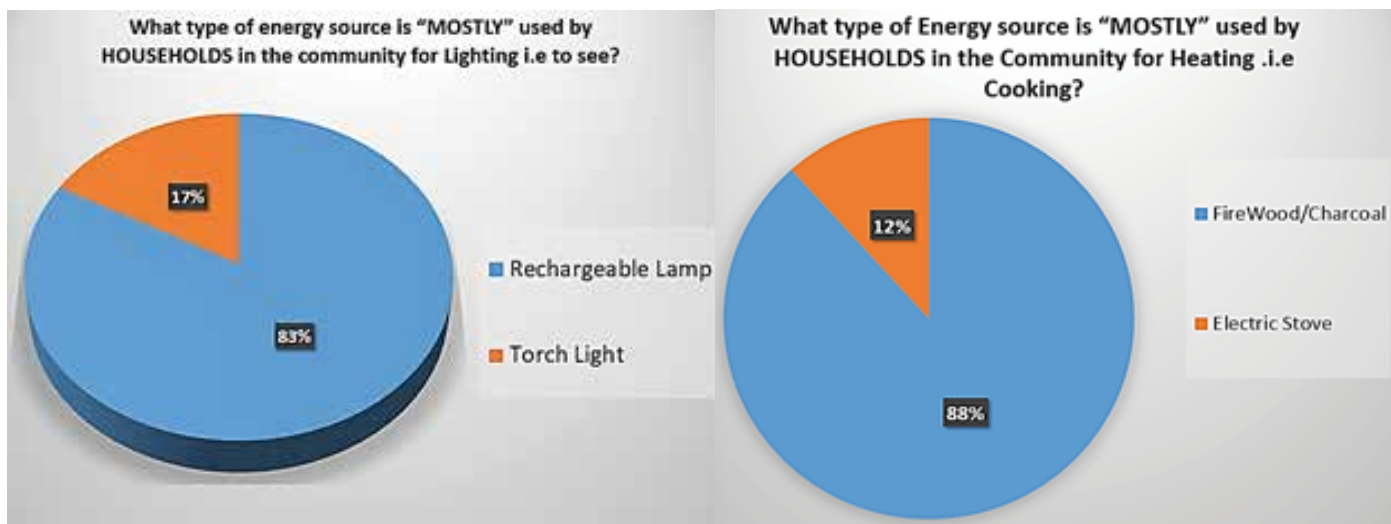
15% of those metered believe the electricity charges are somewhat affordable. 3% of the respondents feel that the high charges on estimated bills is to make-up for the by-passing done by some residents in the community.



Photo: Sample of a metered house in Mabushi.



83% of the households depend on rechargeable lamp for illumination at night. 17% depend on battery torch lights. 88% of the households depend on firewood/charcoal for cooking and drying.



*Photo: A Fire wood vendor in the community, and a household mother gathering her firewood in Mabushi community.*

Feedback from the embedded field observers reveal that 58% of the sampled respondents are fully aware of the health challenges that comes with using dirty fossil fuel and firewood. The respondents were quick to point to eye problem, body odour, lungs cancer, coughing and asthma, as major health effects of using open firewood for cooking. Some also cited media reports of death caused from generator usage. However, they continue to use these dirty fossils as they consider them the only available (easy to source) and affordable option at the moment.

The health and environmental hazards that comes from the use of open firewood on women and children, was also cited as a huge problem for the community by a School-owner during the local solution lab. She challenged NGOs like Hipcity Innovation Centre and the Heinrich Boell Foundation, to drive campaign and introduce affordable clean cooking stoves to women in the community, with flexible payment plans.



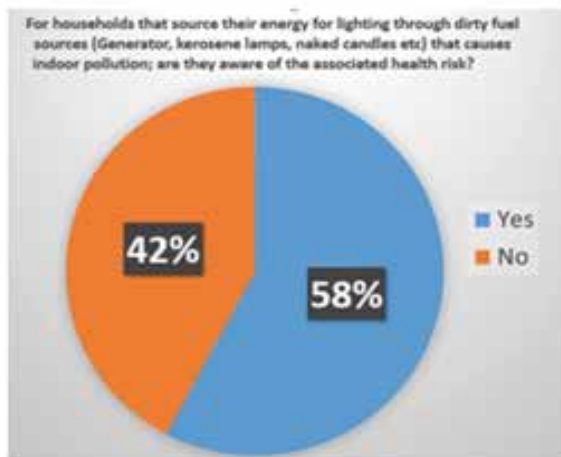
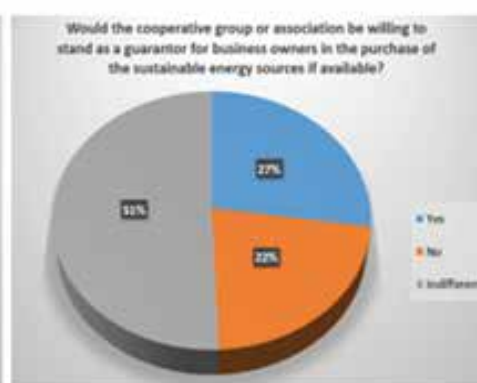
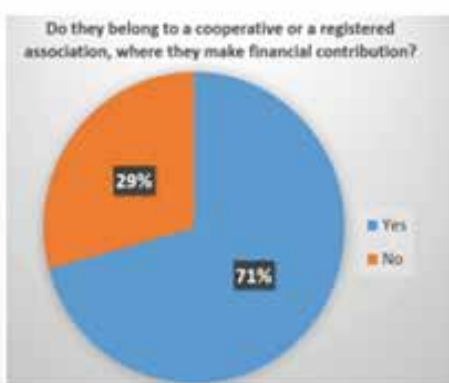
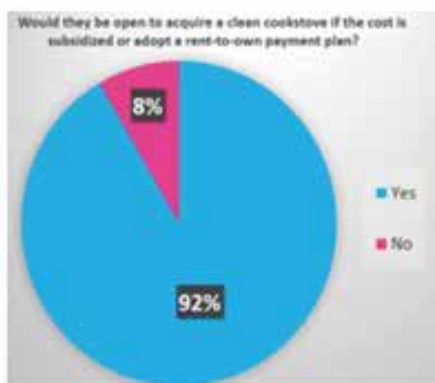


Photo: A Private School Proprietors that joined the Local Solution Lab in Mabushi.

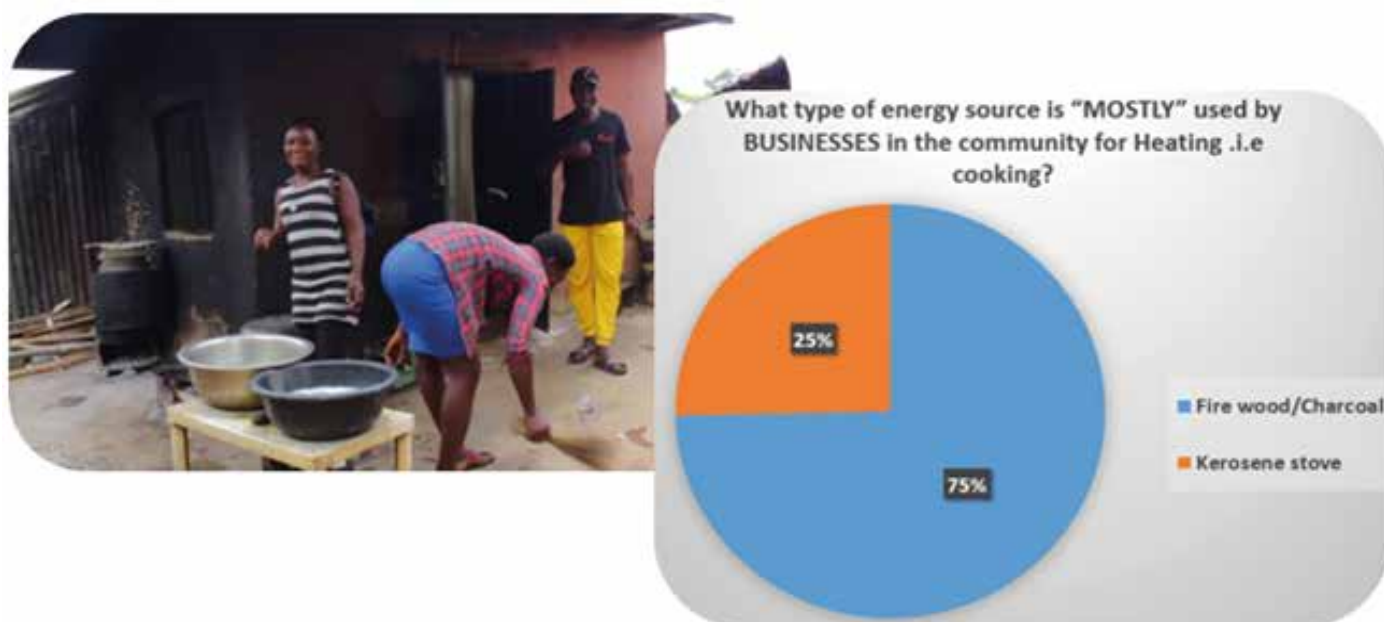


92% of the sampled households in Mabushi said they will be happy to acquire a clean cooking stove, if the cost is subsidized and/or the clean cook stoves are offered on a flexible payment plans; where they can pay in bits over a period of time. A good majority (71%) also noted that they belong to cooperative associations where they make savings/contribution, and that these cooperative groups can be a channel to providing supports to acquire these clean stoves.





Just like the households, 100% of the businesses in Mabushi depend on dirty energy source for heating (especially cooking, and drying). 75% depend on firewood and charcoal for heating, while 25% use kerosene stoves (many of which still involves the use of firewood) for heating.



*Photos of open stoves used by households and businesses in Mabushi Community*

In an effort to encourage households in Mabushi to switch to clean cooking stoves, Hipcity Innovation Centre, introduced women in the community to a private clean cooking stove company (Happy Clean Cooking Stove) that agreed to offer flexible payment and hire purchase sales of clean cooking stoves. All the clean cook stoves introduced to the community were purchased and fully paid back within 2 months, with cost ranging between N2.000 and N5.000 (depending on the size of the clean stoves).

It was also observed from the designated officer who collected the payments for the clean cook stoves, that husbands in the community made more purchase for their families than the women. Such gender-economic complexity needs to be considered in the promotion of clean cooking stoves (and other renewable energy technology).



*Photo: Hipcity Introducing Happy Clean Cooking Stove to Mabushi Community in 2018.*

On how more households in poor communities can access this environmentally friendly product that keeps households and the environment safe; Happy Clean Cook Stove (a member of the Nigerian Clean Cooking Stove Alliance), advised that Local Governments and Area Councils advocate for clean cooking stoves, and create awareness by promoting the economic and health benefits of clean cooking stoves on humans, and the environment. Happy noted that Local Government and Area Councils, can be an entry point into communities for the clean cooking companies. Flexible payments can easily be given to community men and women if they belong to cooperative groups and association registered by the local government or area council.

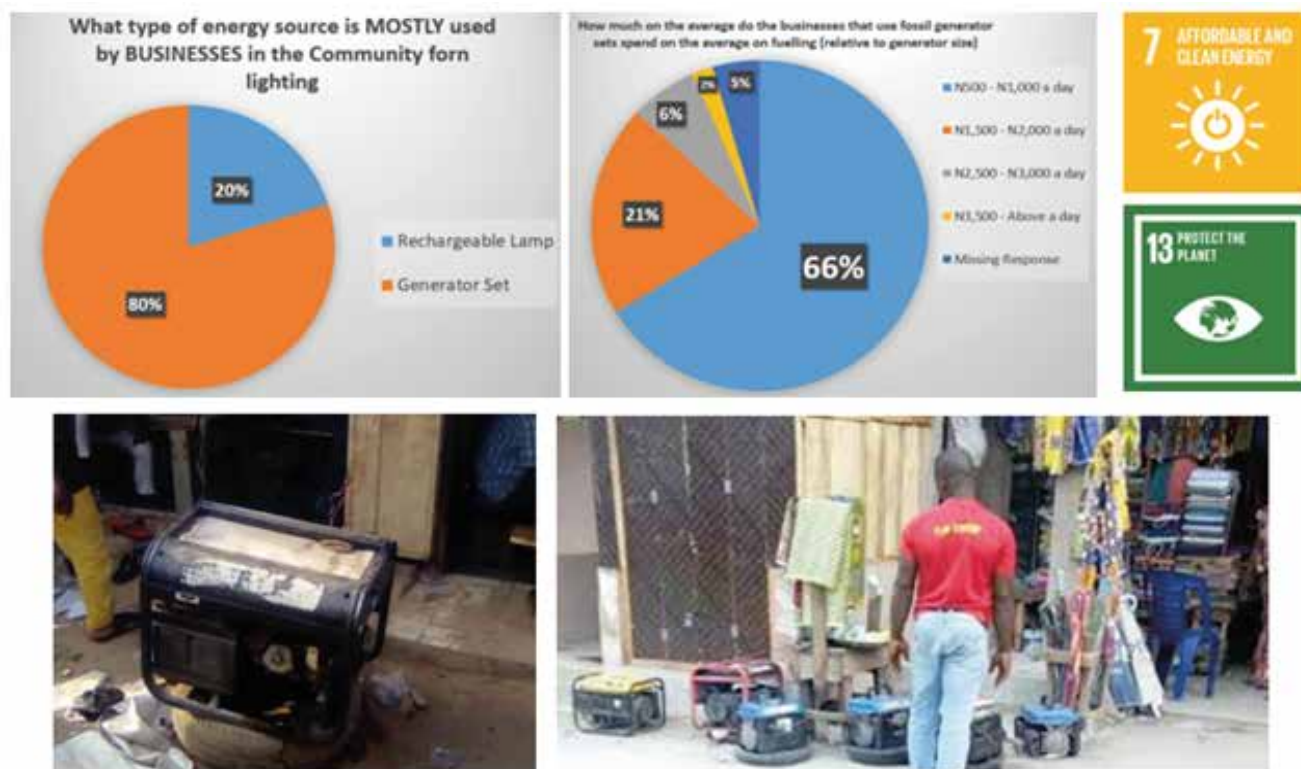


Local Government and Area Councils can play a more active role in the fight against climate change; addressing indoor pollution, deforestation and bridging energy deficits, if they play a more coordinating and advocacy role; encouraging women/youths to form registered associations, groups and cooperatives so they can access innovative products and training that improve their health, economies and lifestyle.



The local governments and area council, can use such channel to also provide subsidy supports for women in poor communities to access clean stoves and other clean energy technologies. The association/cooperative structures in such setting must reinforce or put in place measures that minimizes membership default on credit/hire purchase payments.

SMEs in Nigeria spend over 40% of their operating cost on generators to augment the poor electricity supply<sup>23</sup>. For a community like Mabushi where they hardly get electricity during daytime for business purposes, the situation is not different. 80% of the businesses in the community use fossil fuel generators for lighting their business. Tailors, hairdressers, shop traders, POS stations and others, account for the over 66% of the sampled businesses that spend between N500 and N1,000 a day fuelling generators. 29.2% spend above N1,500 a day on generator fuelling.



With 95.2% of small businesses in the community spending a minimum of N500 a day on fossil fuel generator, small businesses in Mabushi community should be considered eligible to access energy access programs like the Federal Government 5 million Solar Home Systems (SHS), under the ESP's Solar Power Strategy designed to produce 250,000 jobs and impact up to 25 million beneficiaries through their installations<sup>24</sup>.

With small businesses spending a minimum of N500 a day on fossil fuel for generators, meeting up with N4,000 a month repayment over 3 to 4 years for solar solution will not be a problem. However, in the implementation of such program, it is important to use registered local cooperative groups and association in the community as a deployment channel, as well as have some resident contract agents, who will be assigned to ensure optimal collection of instalment payments.

23. MAN: Manufacturers spent N246bn on fuelling generators in two years. <https://punchng.com/manufacturers-spent-n246bn-on-fuelling-generators-in-two-years-man/>

24. Central Bank of Nigeria (CBN): Framework for Implementation of the Solar Connection Facility. <https://www.cbn.gov.ng/Out/2020/DFD/Solar%20Connections%20Facility%20Guidelines%201.0.pdf>

Local governments and area council can be a source of coordination and verification of the registered associations who should be considered for the SHS allocation and installation. Caution must however be applied to ensure the process is not politicised.

Aside the huge economic and health cost, the use of dirty outdated energy sources like open firewood and fossil fuel generators, in poor informal slum communities, makes the environment and houses look dirty and unappealing. Local government and Area Council can empower poor informal settlements with access to clean energy technologies.



## 4.4 Access to WASH (Water, Sanitation, Hygiene)

Access to water, sanitation and hygiene are human rights and crucial for good outcomes in health, nutrition, education, gender equality, livelihoods and for the socio-economic development of a country. A lack of access to these basic life-saving services impact virtually all aspects of human development, disproportionately affecting the life chances of women and girls.



Goal 6 of the United Nations Sustainable Development Goals (SDGs) is focused on ensuring inclusive and equitable access to safe and affordable drinking water, sanitation and hygiene for all. According to UNICEF, poor water supply and sanitation costs the Nigerian economy about 1.3% of GDP annually, which is about NGN1.9 trillion<sup>25</sup>. These losses are reflected in lost productivity due to water and sanitation related diseases, time spent in accessing water and sanitation services, avoidable expenses by government and households to address the diseases, and the lost human capacity in malnutrition and mortality.

### Access to Water:

Poor access to improved water and sanitation in Nigeria remains a major contributing factor to high morbidity and mortality rates among children under five. The use of contaminated drinking water and poor sanitary conditions result in increased vulnerability to water-borne diseases, including diarrhoea which leads to deaths of more than 70,000 children under five annually<sup>26</sup>



25. Water Aid Nigeria: Achieving Clean Water, Sanitation and hygiene for all in Nigeria (February 2020). <https://www.wateraid.org/ng/blog/achieving-clean-water-sanitation-and-hygiene-for-all-in-nigeria>

26. UNICEF: Water, Sanitation and Hygiene| UNICEF Nigeria. <https://www.unicef.org/nigeria/water-sanitation-and-hygiene#:~:text=The%20use%20of%20contaminated%20drinking%20water%20and%20poor,of%20more%20than%2070%2C000%20children%20under%20five%20annually.>



73% per cent of the diarrhoeal and enteric disease burden is associated with poor access to adequate water, sanitation and hygiene (WASH), and is disproportionately borne by poorer children.

According to the Water, Sanitation and Hygiene National Outcome Routine Mapping (WASHNorm) 2018, about 55 million Nigerians do not have access to clean water supply services. 68.2% of households in Nigeria do not have drinking water on their premises; for FCT Abuja this figure is 71.4%.

According to Nigeria Multiple Indicator Cluster Survey Report 2016-2017<sup>27</sup>: Only 3.7% of Nigerians have access to clean water that is completely safe to drink. 64.1% of households in Nigeria have access to improved water sources, such as piped water, or boreholes. This does not mean that these sources are safe, as 96.3% of household members drink contaminated water infested to some degree by E coli bacteria, whether their water came from improved water sources or unimproved ones (such streams, collected-rain, or unprotected wells)<sup>28</sup>.

**An average of 89.8% of surveyed households in Mabushi do not have access to drinking water on their premises.**



*Photo: Access to Water in Mabuchi Community*

The lack of access to water was also stressed during the local solution lab. Most of the residents of the community, especially the women and girls noted that the lack of water significantly affects their personal hygiene. The cost of water is increased daily, depending on the duration of power outage; which makes affordability difficult. Although they alluded that it is rare for them to go days without electricity except where the transformer is faulty.

---

27. Nigeria Multiple Indicator Cluster Survey 2016 – 2017. National Survey Finding Report (October 2017): [https://africacheck.org/sites/default/files/Nigeria-2016-17-MICS\\_English.pdf](https://africacheck.org/sites/default/files/Nigeria-2016-17-MICS_English.pdf)

28. The bacteria *Escherichia coli* is commonly found in the human intestine. Most types are harmless, but some can cause diarrhoea, food poisoning and disease if consumed in contaminated food or water.

Local Government/Area Council like AMAC have been empowering a lot of rural communities with water project schemes. This can be extended to central urban poor communities like Mabushi. However, water projects, like other public facilities must be delivered with best quality - guaranteed to work over a long period of time with community ownership; otherwise they end as failed and/or abandoned project.



Photo capture from the local solution lab, a Participant calling for access to safe, clean affordable water for the community.

% of Family (Household) that has the following Utilities on their Premises				
	Yes and Very Good	No they Do not Have This	Yes but very Bad.	Missing Response
Pipe Borne Water	1.0	96.4	2.6	
Bore Hole Water	5.0	83.0	12.0	
Well Water		90.0		10.0

Source: Survey Data from Mabushi

## Access to Sanitation:

According to the Water, Sanitation and Hygiene National Outcome Routine Mapping (WASHNorm) 2018, about 110 million Nigerians lack decent toilets, and over 47 million practice open defecation. From the surveyed sample 88% of households do not have decent toilets within their premises. Family members were observed and reported to patronise local commercially run toilet operators (Gida wanka) where they pay between N50 and N100 to use the toilets and bathroom. Most of the local commercial toilets (Gida wanka), and those around premises are open pits without roofs and zinc doors. A good majority of people in the community practice open defecation mainly at night time.

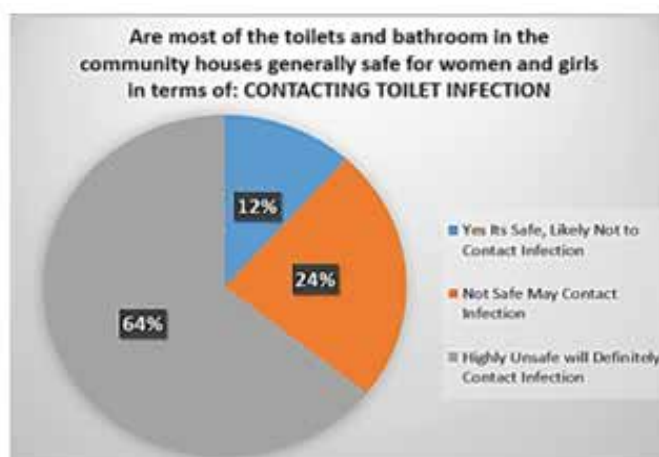
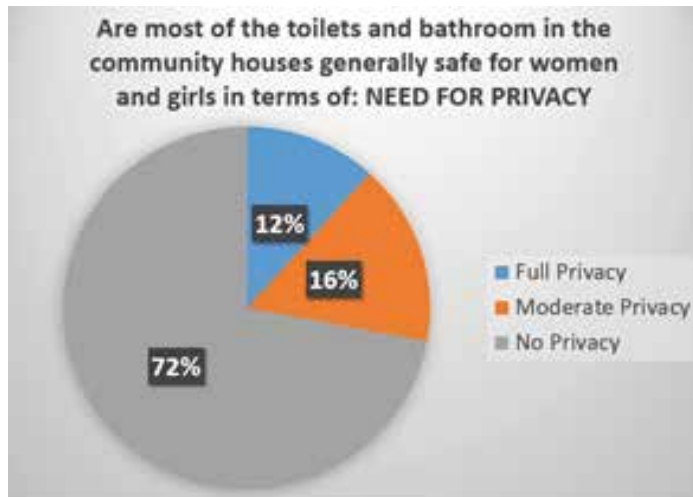




Photo: Typical toilets found in Mabushi Community



88% of women and girls in the community do not use the local commercial toilets or bathroom as they consider them highly contagious to toilet infection. Most of the local commercial toilets in the community are patronised mostly by men.

Aside the fear of contacting infections, 72% said they cannot use the local toilets because they lack privacy for women and girls.

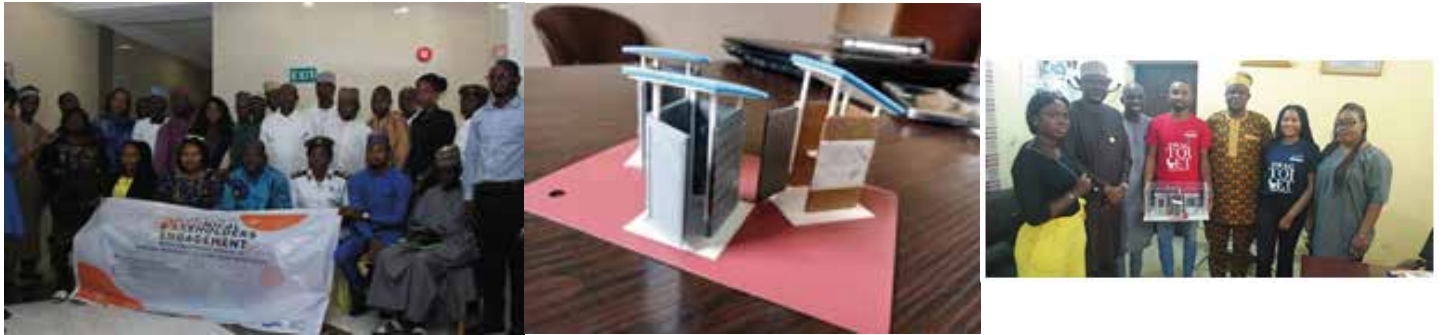
Feedback from the female embedded officers who lived in the community and interacted with women and girls on this sensitive issue, reveal that a lot of women and girls have to improvise when it comes to use of toilets and bathing. For instance, a lot of women have to wake up before the dawn of morning to bath themselves, most times outside their homes. Some simply do half body wash using wet towel to wipe essential body parts.





During the rainy season, it becomes difficult for women and girls to keep up with improvised techniques as they are forced to use the open toilets close to their homes. A large majority of the women and girls said, if the locally run commercial toilets improve their facilities; make them cleaner, more hygienic, and ensure privacy, they will use the place.

HipCity Innovation Centre took this feedback to the owners of the Gida wanka (commercial toilet and bathrooms), gave them trainings and presented a blueprint/ module design of an improved toilets with gender consciousness and need for privacy. A few of the owners of the facilities have invested funds into improving their facilities since then.



Photos: Engagement and training of the private toilet owners in Mabushi on the 25th of July, 2019 and an improved Gida wanka (private owned public toilet) in Mabushi Community after training.

95% of the sampled residents said there are no drainage systems around their homes or the vicinity. 5% said a form of drainage channel exist they are in very bad condition. During the local solution lab workshop, participants noted that during the rainy days the entire environment smells due to the poor drainage, open defecation and poor waste management in the community. This exposes the community to water borne diseases like typhoid-diarrhoea and malaria.

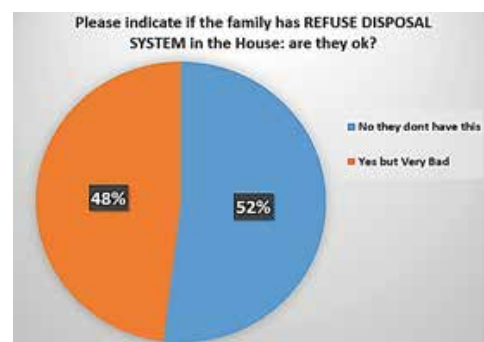






*Photo capture from the Local Solution Lab in 2018: Participant complaining of the effect of poor drainage in the community.*

52% of the respondents said the households in the community lack proper waste disposal systems. A lot of the waste generated in the community are solid waste. 48% of the respondents said an informal waste collection system does exist. They even gave instances of local community effort to improve waste collection system. They pointed to the local waste collectors (Mai-bola) who move around the community with carts collecting waste from households, shops and the local markets for a fee.



*Photo of Mabushi Dumpsite in 2018*

Observation and reports from the field officers revealed that the local waste collectors only collect the waste from the residents, and poorly dispose them adjacent the community. The leach from the dumpsite also flows into the community, which exposes the community to serious health

risk and environmental pollution.

Though efforts have been made in the past by the Abuja Environmental Protection Board (AEPB) to clear the dumpsite in the community, these efforts have not been sustainable due to poor funding of the AEPB to provide more waste pick-up truck, as well as failure of the residents to properly organise themselves and enforce an effective waste management system in the community.

There is a need to improve engagement between the AEPB and the community resident so as to come up with a working model to improve the waste management culture in the community. During the local solution lab, an idea emanated to convert the dump

site into a recreational playing group space for children in the community. This will require core partnership between the community leaders, AEPB and private sector investment or a social enterprise that invest in recreational facilities. Local Governments should take the lead in driving innovative waste management practices in urban poor communities. They need to reach out to private sector enterprises to explore community acceptable model to addressing waste management.



Photo: Overflowing Mabushi Dumpsite



Photo: AEPB clearing the dumpsite in 2018

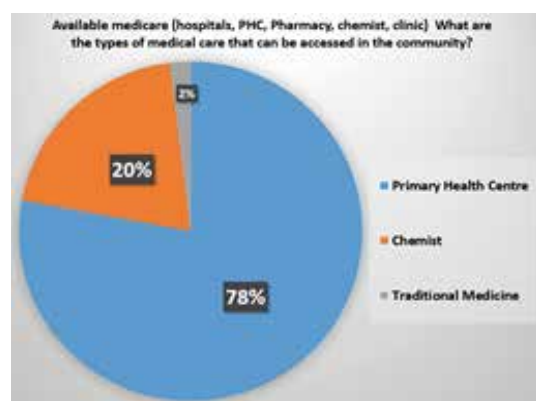


Photo: Cattles feeding from Mabushi Dumpsites in December 2020

## 4.5 Access to Health Care

The delivery of basic primary health care in Nigeria are under the management of the local and state government. This is clearly stated in the Nigerian constitution. Primary health care service delivery in Nigeria is lagging behind by global standard, and local governments need to be more proactive in addressing the health needs of communities.

For instance, 78% of the respondents say they get their health care service from the primary health care centre in





Mabushi. They however noted that the health facility was poorly equipped, understaffed and dilapidated. This was reiterated during the local solution lab in 2018, and captured in the community Charter of Demand (CoD). The COD was presented to political parties, AMAC and NGOs. As at 2019, AMAC was already building an improved primary health care centre in the community which is now open to public use.



Photo: The old PHC in Mabushi

While constructing primary health facilities, local governments need to ensure the functionality of the PHCs by providing access to good water supply and access to clean reliable electricity. This is lacking in Mabushi PHC as with other communities PHC visited by HipCity Innovation Centre in 2020..



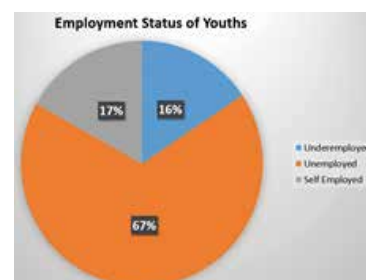
Photo: The New PHC constricted in 2019 into 2020

## 4.6 Socio-Political Issues

Despite the proximity of Mabushi community to the nation's political centre, the community like most communities does not engage actively in pressing political demands. Youths in the community feel neglected by the political class. The youths feel belittled and used by political parties during election campaigns. They stress the need for skill acquisition centres, and job placements around the community. They wonder why the government cannot partner with private sector businesses to make skill acquisition accessible to them.

They noted that they do not have access to information, largely because they lack basic computer skills needed to enrol into government sponsored programs like SURE-P, N-Power, etc.

67% of the youths are unemployed. 16% feel underemployed and 17% are self-employed. All the youths hope to own and run their own private businesses in future.







They noted that various apprentice opportunities exist for them in the community such as barbing, electrical works, tailoring, restaurants, hair dressing, carpentry and driving.

Feedback from the embedded field officers who interacted with the youths in the community, suggest that a majority of the youths, specifically the young male were engaged in drug abuse,

sport betting and gambling. They reaffirmed the need for skill acquisition opportunities in the community, and noted that most of the young male, need counselling and mentorship programs.

many youths in the community are more attracted to get rich quick schemes, than getting skills or learning a productive craft. The embedded field officers however noted that if the government provide support to existing businesses in the community, youths will be attracted to these business(es) and will settle to learn under these business(es).



100% of the youth do not just hope to leave the community someday, but deeply aspire to be successful and help other people living in such poor condition. They pray politicians and the government have such simple sense of care.

# PART FIVE

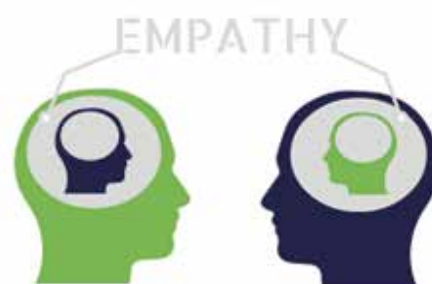
## TRUST

### We the People, CSOs & the Government

*No one knows where the shoe pinches unless they wear it.*

This is true for both the government and the governed.

It is hard to show concern, empathy, interest, speed, practicality, flexibility or proffer an acceptable solution, without truly experiencing first-hand the challenges on ground, or at the least- seat closely with the wearer of the shoe, and genuinely listen with care, and respect, devoid of judgement; only then will fullproof solution emerge.



Breaking news on traditional and social media are filled with numbers; index, indices and ratings.

Numbers of; rising poverty, inflation, causality of wars, health mortalities, unemployment,

displacement, corruption, etc. These numbers are losing face; emotion and the reasons behind them. Data means nothing without a face.



In our busy pursuit for self-happiness and self-preservation, we lose our ability to sense the pain, suffering, neglect, fears, concerns and aspirations of people in crises, poverty, insurgency, and/or adversity. We fail to see, feel or acknowledge the connection of their experience; pain, exclusion, beauty or contribution to our personal lives and private spaces, directly or indirectly.

This is true for a majority of us; decision makers in government, politicians, private business people, donors/grant makers, expatriates, the rich or average citizens with decent living, comfortable religious leaders, even civil society organisations (CSOs) that are supposed to listen, speak, defend and fight on behalf of the faces behind the scary numbers and the environment.

This shortage of social empathy may explain the social docility, mistrust, information asymmetry and failure of developmental projects, poor urban strategies, plans and initiatives. This may explain the lack of inclusion of vulnerable groups, youths, grass root communities and gender sensitivity in project design, policy making, development planning, budgeting and implementation. This may explain why people continually feel left out in governance, elections and development debate. This may explain why the majority of



our population, living in abject poverty, feel aggravated, used, ignored and abandoned by both the government, business communities, international corporations, and maybe civil society organisations, etc.

**There is a need for all stakeholders across the social and economic divide, to learn to listen and act empathically. Such human centred empathic approach provides more reliable and honest data, which informs actions and responsiveness.**

Only when empathic listening is mainstreamed in planning and program design, will information asymmetry and mistrust give way to growth, development, inclusiveness, transparency, accountability, progress and good life for all.



This should start by first putting a face to the numbers, understanding the problem dynamics, strengthen and reemphasize the role of TRUST BUILDING, HONEST COMMUNICATION and the INTEREST of and among stakeholders in discussion, data collection, research, planning, policy design, policy analysis, decision making and project implementation.

The World is richer today than it has ever been. The world is richer in; resources, information, technology, human right frameworks, partnerships and democracy. Yet, the social, economic and environmental inequality have become wider than ever, especially in Africa

For Nigeria, growth and democracy in many instances seems to be propelled under the guise of authoritarianism, nepotism, impunity and extreme capitalism. There is a continuous shrinking of spaces for civic activities, and a silencing of the voices of the common. Efforts to elevate the larger population out of poverty is poor, as fiscal and monetary policies seem to be designed to favour a few big formal private corporations and large development infrastructure. Social interventions in the country are either too small to make meaningful impact that can increase the income of poor households, or are absorbed by corruption or public bureaucracy; never trickling down to the poor masses.

National and state development plans seem to favour big capital infrastructures project, crowding out the informal sectors.

Whether good or questionable intentions, maybe ignorance; urban planners and politicians are quick to adopt and celebrate foreign development infrastructure models like the Dubai master





plan, London and America mega city, without conducting proper fitness check, to ensure they fit into our country dynamics and ingenuity. Academia and CSOs are quick to search and throw forward best international standards, without country fitness test, checking for available capacity and the likely impact on the population today and the future.



With government steadily losing its credibility on the social contract it has with the citizens, civil society organisations must be careful not to tow similar route. CSOs must not lose their trust, integrity and credibility in the execution of their role as a bridge between the people and the government. CSOs should reflect (and mirror) the challenges of the society with proffered solutions that amplifies the voice of the people and reflecting unity. CSOs must take cognisance of local realities and challenges; building trust, friendship and partnership between the people, the government and the private business community; applying empathy and innovations that speaks to the ingenuity of the Nigerian people and co-producing best inclusive development ideas.



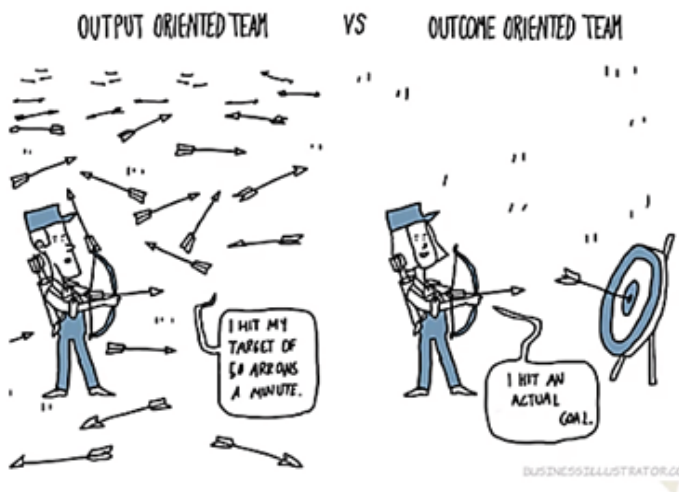
The usual fast, reactive, confrontational and aggressive approaches of CSOs; (informed by the years of military rule and their lack of political integrity and democratic corruption in civil service) is yet to deliver the desired goal of – better governance and a better life for the Nigerian people.





Although activism is a great tool to demand accountability, CSOs and governments can achieve more with pro-activeness, dialogues, communication, informal meetings, capacity and trust building. Sharing empathy among all stakeholders (listening to the challenges faced by both supply and demand actors) and co-producing, collaborating and partnering to address poverty, social challenges and inequalities in its many forms is key to new growth and national progress.

People lose trust when they see no change. People lose hope when no one listens to them. With little or no positive changes in sight, the people (especially in poor communities) lose faith, trust and support for CSOs and the government. They consider themselves the pawns in the game of chess; used by all for personal gains. These are conclusions drawn from the perception interviews and interactions with members of fifteen (15) communities in Abuja on their social challenges, dealing with poverty, their perception of local government and CSO interventions<sup>29</sup>.



CSOs and government must therefore, revisit their approaches to better listen, feel, understand, collaborate and co-produce with the citizens in the fight against poverty, socioeconomic inequalities and injustice as it affects the people and the environment. By so doing, we will have outcomes that impact the lives of all our people, rather than have outputs that do not address the needs of everyone, except self gain and ego.

29. Hipcity Innovation Centre; community mapping and engagement in Abuja communities in 2018, 2019 and 2020

## PART SIX

# FINALLY

### 6.1 Conclusion

With population growth outstripping economic growth, there is great need to worry about the delivery of social services to the population especially in urban cities. The country's urban population has been experiencing a rapid rise since 2010, and is expected to grow from 60 million to almost 300 million inhabitants in cities. High urban population growth rate in Nigeria has translated into an unprecedented demand for land and spaces in urban cities, resulting to emergence and expansion of more informal poor settlements (otherwise known as slums).

Living in slums puts enormous social, economic, and financial burdens on households, and can lead to intergenerational poverty. In dealing with informal urban slum settlements, many state and local government, as well as development councils and urban planners in Nigeria, through a weak lens see and treat informality as criminality; and are quick to deal with the rising informal urban slums settlements using quick non-inclusive exit strategies – “bring in the bulldozer; tear down the slum communities, sell/allocate space to corporate urban developer who build massive estates that are affordable only to the elite rich and well paid white collar jobs employees”.

The social security safety net initiatives of the Nigerian government overtime have continued to fail in delivering social goods equitably, even with local governments. If this continues, it will have a boomerang effect on the socio-economic and political stability of the entire nation; making life unbearable and insecure for the “have” and “have not” from generation to generation.

If Nigeria must be a safe place for all, then everyone must be given a fairly equal opportunity to succeed and make wealth. This can only come through a deliberate inclusive, people centred, and responsible good governance from the Local Governments up to the State and Federal Government. To improve the lives and livelihood of the urban poor settlers, an understanding of the dynamics of urban slum poverty and rethinking of local governance strategies is necessary for all stakeholders.

This study adopts a human centred approach into understanding urban poverty, the barriers to exiting poverty and slum upgrade as well as the roles of the local governments (or Area Councils) in this regards. The study employs an ethnographic research technique which involved the deployment of 10 field observers who lived in Mabushi community for six (6) weeks. The embedded field officers were given daily task on various issues which were transmitted into 154 questionnaires. Collated data from the embedded officers were cross-referenced against the outcomes of the local solution lab workshop, where over 120 representatives of the community were given the space and opportunity to air their views on the social and infrastructural challenges they face. To understand the administrative processes of local governments and the challenges they face in the delivery of service to the people, desk research and face-to-face interviews were carried out with various area councils and local governments' officials.



The findings of the study revealed that no one wants to live in a state of deprivation and owners of homes and facilities in these informal settlements will upgrade their properties, if local authorities, financiers and urban planners have inclusive development plans that supports their investment, such as the issuance of Certificate of Occupancy (C-of-O), and a reallocation and resettlement plan that does not displace or make them more deprived. The study also reports that most of the government supposed low-cost housing and mortgage programs are not accessible and unaffordable to the large population of Nigerians; especially those in the informal economy that makes up over 90% of poor households and individuals.

For communities like Mabushi where women and girls dominate the economic/commercial ecosystem, local authorities and NGOs need to be deliberate in driving regulations, policies and initiatives that give these women and girls the opportunity and space to make more income, rather than strangle them with multiple taxes, high rentage and excommunication from city centres and public spaces. Obnoxious regulation and harassment as reported in the study deprives women and girls the chance to earn legitimate income, forcing them to undignifying means of livelihood.

The study reveals that many of the sampled adults in the community cannot read and/or write properly. This often affect their confidence level and ability to communicate in formal spaces. It also deters their will to apply for programs and government schemes, even if they are target beneficiaries of such programs; especially those that require computer entries. A good number of the adults, expressed a strong desire to further their education and also get some vocational training. While some considered access to tuition fees as a barrier to going back to school, a large majority said the clash in time; between school hours and work hours is a big barrier.

The study also presents innovative solutions that local governments (and area councils) can champion that can improve life in the slums. Many of these solutions position local governments as core drivers in the attainment of the Sustainable Development Goals. However, success in the achievement of these goals requires collaboration with private sector, openness and accountability on the part of local governments. Though fiscal autonomy is a major barrier to local government delivery of a good life to poor communities, their lack of fiscal openness, transparency, accountability and most of all the absence of an effective communication and engagement mechanism to engage with poor communities, presents a good case for their lack of autonomy from the State government. This is not to say that local government autonomy is not necessary. It is!

Transparency, openness, accountability and effective communication mechanism must be major criteria to getting fiscal autonomy. Trust is vital in the journey of development, and it can only come through honest communication, even if it does not translate to the expected actions. Often times, people just want a space to express themselves, knowing that the government (someone) is on the other side with their heart and ears open and saying – “I am listening, I hear you, I will do my best”.

## 6.2 Recommendations

In the light of the unique dynamics that characterizes Nigeria's development, it is pertinent for us to move towards these four development imperatives:

1. Environmental sustainability, which pivots us towards the green or sustainable economy; LGA should play more active role in this regard by driving climate friendly advocacy, passing green laws in communities and exploring partnership with private sector to ensure green technologies are accessible to the and urban poor communities.
2. LGAs should drive Social inclusion through access to basic services (energy, water, sanitation, waste removal, education and health care) to address the unacceptably high levels of multi-dimensional poverty that stunts the potentials of slum dwellers specifically women and youths;
3. LGAs should create an enabling environment for Businesses and Employment (across the formal, informal, social sectors). Harmonise tax systems and make it easy for women and youth led small businesses in and from poor communities.
4. LGAs and other stakeholders should improve and demonstrate Institutional competence (move towards more capable state, effective civil society organisations, productive businesses and innovative and quality education), anchored in transformative leadership and innovative technology.

The study recommends a more inclusive co-productive approach for urban city planning. One that does not build walls across social divides, but creates opportunity for all citizens.

An essential starting point for preparing to upgrade an informal settlement is to engage in a process of meaningful dialogue with local communities within the framework of a community planning exercise. Constructing a collaborative vision, a set of shared objectives and a multi-stakeholder partnership-based investment plan that helps address many obstacles to successful community upgrading. Outcomes of open dialogue include introducing a community-based local governance model, establishing local employment targets and community contracting systems into the upgrading process, relying on community-based risk assessment as an input to decision making about the need for risk reduction investments or relocation of households and structures, and a collaborative approach to establishing appropriate planning and engineering standards.

The study while noting that local governments have no legal framework for community involvement in local government processes, recommends that such framework should be put in place before pursue of local government autonomy.

The study specifically calls for:

- A. Stoppage of mass evictions and regularize land tenure for customary land.
- B. Embedment of urban development research priorities into national research and innovation strategies.
- C. Establishment of new performance norms that advance hybrid, labour-intensive and low-carbon infrastructure approaches in urban poor communities.
- D. Exploration of low cost community housing models; such that integrates the low income segments of the informal sector. Such low cost community housing models can stem from durable, environmentally friendly building materials.

- E. Identification of catalytic urban scale projects where new institutional approaches can be developed through active partnerships and collaborations.
- F. Deepened transparency and accountability in LGAs and piloting of technology hubs to ensure transparent and inclusive urban development for all.
- G. Fostering urban thinking and knowledge among social movement, academia, civil society, media, and tech sector more broadly.
- H. The national/state assembly, civil society and local government should, push and initiate for a legal framework that guarantees local government communication and engagement with communities.
- I. Openness, accountability and transparency in the management of local government revenue and expenditure. Budget of LGA (Area Councils) and Audits must be comprehensive, available, free and accessible to the public.
- J. As a matter of law and urgency, all LGAs and Area Council should have functional and up-to-date websites with public records such as data base of budgets, revenue estimates and receipts, audit reports, records of contracted projects, etc. Unfortunately, a lot of state governments also lack functional websites and accessible records for public notice and scrutiny.
- K. Unfair capitalist model, policies and regulation that favor only few big mega investors with nepotic tendencies needs to be espunged and discontinued. Such regulations and practices have divided the nation, created artificial scarcity that push inflation upwards, increases mass poverty, kill competition and innovation. Such policies and regulation promotes godfatherism; sector cabals and creates a mirage of an individual savior for Nigeria.

**Find the urban slum documentary online**



[https://youtu.be/rSZ3q\\_BDwrw](https://youtu.be/rSZ3q_BDwrw)



# APPENDIX/Questionnaires

NAME OF FLATMATE/OBSERVER:



Flatmates are **NOT** to approach their target interviewees directly with the questions or take the questionnaires to field as an interview tool. Flatmates are to observe and establish honest relationship with a member of the family by finding a centre or shared commonality/activity as an entry point to start a conversation. With established relationship and feedback from discussions with a member of the household, the flatmate is to respond to the below questions as honest, raw, clearly and as accurate as possible.



## Week 1: Section 1: The Household

**TASK:** Field monitors otherwise called flat-mate having been deployed to the community are to establish relationship with at least 3 households in the community within the first 7 days. By the end of the week, flatmates are to extract the information on the family size, structure, living standard, type of house, years in community, occupation of parents, educational enrolment of children, and access to modern home utilities. Flatmates are to engage a member of 3 different household in an indirect ethnographic interview while living in the community.

**1) Household Size (Number of Members of the family; father, mother, children, relatives, etc): how many people are living in the household?**

2 – 4 persons in the household ☐ 5 – 7 persons in the household ☐  
8 – 10 persons in the household ☐ 11 – 13 persons in the household ☐ 14 and Above ☐

**2) What type of constructed houses is available in the community?**

Mud and Thatch roof ☐ Cement+ mud + corrugated zinc ☐ Cement+ corrugated zinc, ☐  
Cement + long span roofing sheet ☐ Wood + Zinc ☐ Others:

**3) Type of Residence/House: How Many Rooms Does the Household Occupy (excluding store, kitchen, toilet and bathroom)?**

Number of: Seating Room  Number of: Bedroom

**4) Type of House Ownership:**

Own House ☐ Family House ☐ Rented Apartment ☐ Squatting/Living for Free ☐  
Others (specify)

**5) For How Long have the family lived in the community?**

Less than 1 Year ☐ Between 2 - 4 Years ☐ Between 5 - 7 Years ☐ Between 8 - 9 Years ☐ 10 Years & More ☐

**6) Educational Institution for Children: If Having Children, What Type of School Do/did the Children Attend?**

All the Child/Children Attend Government Public School(s) ☐

All the Child/Children Attend a Private School(s) ☐

Some Attend Government School(s), While Others Attend Private School(s) ☐

The Child is/Children are Old Enough But DO NOT GO TO SCHOOL ☐

The Child is/Children are Not Old Enough to go to School OR I Am Yet to Have A Child (I do not have a child) ☐



Flatmate/Observer is to provide the name and contact i.e phone (if available) of the interviewee here:

**7) Highest Educational Qualification in the Family**

No Formal Education ☐ Primary School ☐ Secondary/ Technical School ☐  
OND/Diploma ☐ Bachelor Degree/HND ☐ Postgraduate Degree (Master and PhD) ☐

**8) Profession or Occupation for Father:**

Petty Retail Trader ☐ Whole Sale Trader ☐ Farming ☐ Artisan/Hand Craft ☐  
Transporter ☐ Civil Servant ☐ Private Employee ☐ Unemployed ☐ None/Late ☐

**9) Profession or Occupation for Mother:**

Petty Retail Trader ☐ Whole Sale Trader ☐ Farming ☐ Artisan/Hand Craft ☐ Other Businesses ☐  
Transporter ☐ Civil Servant ☐ Private Employee ☐ Unemployed ☐ None/Late ☐

**10) Please indicate if the family has the following Utilities in their House: are they ok?**

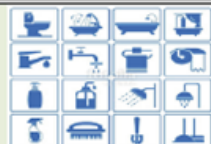
	Yes and Very Good.	No, they don't Have This	Yes but Very Bad
Water Closet Toilet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pipe Born Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bore Hole Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ventilation/ Space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Constant Power Supply	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stand by Generator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Well Water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drainage/Gutter and Sewage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refuse Disposal System	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note! Each flatmate/observer is expected to have at least 5 copies each of page 1 and 2, to capture each household's information after daily meetings.

# CAUTION PROCEED WITH CAUTION

Flatmates are **NOT** to approach their target interviewees directly on the issue or take the questionnaires to field as an interview tool. Flatmates are to observe and establish honest relationship with a member of the community by finding a centre or shared commonality/activity as an entry point to start a conversation.

Some questions in this section require observation and indirect engagement with multiple users of some facilities as required. Please take note of this.



## Week 1: Section 2: Water & Sanitation

**TASK:** Field monitors otherwise called flat-mate in the same week 1 are also to observe in the community the following indicators relating to sanitation and access to water. While gathering feedback and observations, flatmates are tasked to thinking of sustainable businesses around these indicators while also gathering feedback on the community experiences using these facilities and their willingness to pay the least cost for better sustainable solutions if provided



Do the houses have toilets?

Yes ☐ No ☐

If yes, what kind of toilet?

Auto-Flush ☐ Manual Bucket water Flush ☐ Ceramic Pit Latrines ☐ Pit Toilets ☐ Open Defecation ☐



Is the toilet/Bathroom constructed within the building or a distant from the building

Within the Building ☐ Its a Distance from the Building ☐



Is the toilet/bathroom for the private use of a family, or is it shared with other family (co tenant) or general public?

It is used by a single family ☐ It is shared with other family ☐ Public can use the toilet/bathroom ☐



Is the toilet/Bathroom roofed or open?

Open ☐ Closed ☐ Partially Closed ☐

If OPEN, how do they manage during rainy season? \_\_\_\_\_



Is there or have there been any effort in the past by community authority to prevent open defecation in and around the community? Yes ☐ No ☐ . If YES, why is it not working? \_\_\_\_\_



Are most of the toilets and bathroom in the community houses generally safe for women and girls in terms of:

**CONTACTING TOILET INFECTION:** Impossible ☐ Hardly ☐ Most Likely ☐ Most Very Likely ☐

**SECURITY:** Very Secured ☐ Averagely Secured ☐ Not Secured ☐

**NEED FOR PRIVACY:** Full Sense of Privacy ☐ Average Sense of Privacy ☐ No Sense of Privacy ☐



Flatmate/Observer is required to provide the names of the 5 female as well as contact phone:



**ASK AT LEAST 5 FEMALE:** Do they think the toilets and bathrooms in the community are safe and healthy to prevent/guard them against STDs and other toilet infections?

Names (if Available)

	Yes	No
_____	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>
_____	<input type="radio"/>	<input type="radio"/>



If there's a clean hygienic alternative toilet/bathroom, how much would they be willing to pay to use the facility daily, weekly or monthly?



Do the people have access to water?

Yes ☐ No ☐

If Yes, What is the source of water for most of the community households? (can tick more than one option)

Automated Borehole ☐ Manual Hand pump ☐ Hand Dug wells ☐ Rain water harvesting ☐ Streams/ River/Lake ☐ Water Board Treated Water ☐ Others \_\_\_\_\_

How is the water sources powered?

Solar Powered ☐ Fossil Generators Set ☐ Hand Pumping/Well Fetching ☐ Buying From Mairuwa ☐ Others: \_\_\_\_\_

Do/Have they experienced water scarcity and/or shortage before?

Yes ☐ No ☐

If yes, how did they cope during the water scarcity? \_\_\_\_\_


Where water source is not within the proximity of the resident, how long do members of community go to get water? \_\_\_\_\_

Where most of the members of the community actual pay to get water, how much do they pay for water per gallon or litres?


Does the price of water (i.e per gallon) increase when there is no light (electricity) from the distribution company (AEDC/NEPA)?  
 Yes ☐ No ☐

If yes; How much (i.e per gallon) \_\_\_\_\_


Available medicare (hospitals, PHC, Pharmacy, chemist, clinic)


 What are the types of medical care that can be accessed in the community?  
 Hospital ☐ Primary Health Centre ☐ Clinic ☐ Chemist ☐

How affordable are these?  
 Not Affordable ☐ Affordable ☐ Very Affordable ☐


 And are there alternative forms of medical care available in the community?  
 Yes ☐ No ☐ If Yes, What is the Alternative? \_\_\_\_\_

Drainage

 Does the community have problem with smooth flowing of water on the surface?  
 Yes ☐ No ☐

 Is there a drainage system in the community?  
 Yes ☐ No ☐

Are there properly constructed drainage channels?  
 Yes ☐ No ☐

 If yes; where does the drainage empty into? \_\_\_\_\_


If No; how do they manage rain run-off, dirty water after washing, cooking, bathing? \_\_\_\_\_


**CAUTION**  
PROCEED WITH CAUTION

Flatmates are **NOT** to approach their target interviewees directly with the questions or take the questionnaires to field as an interview tool. Flatmates are to observe and establish honest relationship with a member of the community by finding a centre or shared commonality/activity as an entry point to start a conversation.

Some questions in this section require observation and indirect engagement with multiple users of some facilities as required. Please take note of this.

**Week 2: Day 1 & 2: Waste Management**

 **TASK INSTRUCTION:** Field observers otherwise called flat-mates on Day 1 and 2 of Week 2, still in an ethnographic interview mode, would go round the community, observe and indirectly interact with community people especially those living close to waste disposal points about the waste practice in the community. The indirect discussion on waste management in the community should gather information on their willingness to pay (and how much) for better a waste management system as consumers for households and going into the business for young girls and boys?




**Types of waste generated in the community**  
 Domestic Waste ☐ Agricultural Waste ☐ Electronic Waste ☐ Chemical/Industrial Waste ☐

Others \_\_\_\_\_

**Who generates what waste in the community the most? Please tick**


	DOMESTIC	AGRICULTURAL WASTE	ELECTRONIC WASTE	CHEMICAL/INDUSTRIAL WASTE
Household				
Markets				
Small Shops				
Industries				
Hotel				

**How do households, businesses and market dispose of their waste? (you can tick more than one option)**  
 They just throw it on the floor ☐  
 They put in trash container/bag, and dispose in corners of community ☐  
 They put in trash and local collectors come to pick up the trash container/bag ☐  
 They throw their waste in the gutter and water ways and let the rain wash it away ☐  
 They throw their waste in corners of the community where there are no building ☐

 **Do they have local waste collectors in the community?**  
 Yes ☐ No ☐

**If YES, are the local collectors public or private sector operators?**  
 \_\_\_\_\_






Flatmates/Observer will be subject to adhoc parallel field verification by undisclosed supervisors to verify their responses in the template.



How much is paid to the local waste collectors per household or shop for evacuation, either for a pick-up or other arrangement: \_\_\_\_\_

How often does the household or business owner dispose their waste in a week? \_\_\_\_\_



Where do these waste collectors dump the evacuated waste? \_\_\_\_\_


\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Are the waste managed locally in the community or outsourced to a company or left to litter? \_\_\_\_\_

\_\_\_\_\_



Where there is no designated dumpsite, how does the community prevent indiscriminate dumping of waste? \_\_\_\_\_

\_\_\_\_\_



How much will the individual or a household be willing to pay if there's a proper waste evacuation system or business in the community, either per pick, weekly payment or monthly? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_


**CAUTION**  
PROCEED WITH CAUTION

Flatmates are **NOT** to approach their target interviewees directly with the questions or take the questionnaires to field as an interview tool. Flatmates are to observe and establish honest relationship with a member of the community by finding a centre or shared commonality/activity as an entry point to start a conversation.

Some questions in this section require visitation of some schools and ticking multiple options in the table.

**Week 2: Day 3 and 4: Formal & Vocation Education**

**TASK INSTRUCTION:** Field observers otherwise called flat-mates on Day 3 and 4 of Week 2, are to observe and interact directly or indirectly (but without the template/questionnaire) with members of the community around the conditions of learning in schools and the level of satisfaction among parents and students surrounding the educational services. The flatmates are to pull information on the conditions of the school structures/facilities i.e are the schools fenced, do the schools have clean waters, hygienic toilets, proper waste disposals, sufficient chairs, desk, qualified teachers, writing boards, school library, school buses (if distant), after classes and are the parents and even student satisfied with the educational services of schools in and around the community where most of the community children attend.



How many schools are in the community and 500 meter radius from the community?

Number of Schools within the community : \_\_\_\_\_


Number of School 1km away from the community: \_\_\_\_\_

Are these schools private schools or own by the government/public schools?

No School at All ☐ All Private Schools ☐ All Public Schools ☐ Some Private & Public ☐


Where some are Private and some are Public School, put a figure to the differences.

Number of Private School : \_\_\_\_\_ Number of Public/Government School: \_\_\_\_\_



Where do most of the children go for schooling?

The private schools ☐ The Public Schools ☐ Most of the Children do not go the School ☐



Do parents/guardian in the community consider the school fees in these schools affordable, considering their income level?

Yes ☐ No ☐

Where the above response is "NO", how much per school term or year would they consider affordable? \_\_\_\_\_



Do the parent, guardians and wards consider the schools to be too far from the community?

Yes

☐

No

☐

What is the average learning condition of the schools where most of the community children go for learning in terms of the following:



Conditions of the:	Excellent	Good	Bad	Extremely Bad	Not Available
Chairs					
Tables					
Writing/Black Board					
Hygienic Toilet					
Water for Drinking					
Water for Toilet					
Waste Disposal					
Security / Parameter Fences					
Library					
Laboratory (for secondary school)					
Playing Facility (play ground)					
School Buses					
Learning Materials					
Computer lab					
Lighting					
Good windows and ventilation					
Good roofs and ceilings					
After school lessons (evening lessons)					
Good Qualified Teachers					



Why are there out-of-school children/youths? (high tuition cost, cultural beliefs, distance to school, no educational materials (books, poor parents/guardian, stereotyped kids, kids with disability, uniforms, sandals etc))



Are parents happy with the quality of educational services i.e teaching in the schools?

Yes

☐

No

☐


If No, what type of improvements or what extra educational services do parents/guardians want to see in the school or in the community?

Will they be willing to pay extra for this? Yes ☐ No ☐



Flatmates are **NOT** to approach their target interviewees directly with the questions or take the questionnaires to field as an interview tool.

Flatmates are to observe and establish honest relationship with a member of the community by finding a centre or shared commonality/activity as an entry point to start a conversation.



## Week 2: Day 5:

### Vocational Skill and Artisans

**TASK INSTRUCTION:** Field observers otherwise called flat-mates on Day 5 of Week 2, are to observe and interact directly or indirectly (but without the template/questionnaire) with members of the community around the conditions of vocational skills and artisanship.



What are the ranges of livelihoods systems that slum dwellers engage in to earn income?

Government workers ☐ Private company workers ☐ Traders (Retail, Wholesale, Road Side, Hawkers) ☐  
 Farming/Agriculture ☐ Food Business (Selling Fast Food, Baking, Frying, Roasting) ☐  
 Artisanal/Hand Crafts (I.E. Hair Dressing, Welders, Tailors, Carpenter, Electricians, Vulcanizers) ☐ Nothing/Unemployed ☒  
 Others (specify): \_\_\_\_\_



Are most of the female youths in the community engage in productive activity

Yes

☐

No

☐

What kind artisan/business (es) do most of the women/girls in the community do more?

Hair Dressing ☐ Tailoring ☐ Frying Beans Cake (Akara)/Kose ☐ Roasted corn, yam, etc ☐  
 Restaurant Businesses/fast food selling ☐ Retail selling in shops, kiosk, road side ☐  
 Agriculture ☐ Catering (Baking Cakes, Chinchin, Puffpuff, Etc) ☐ Photography/Video Making ☐  
 Nothing/Unemployed ☒  
 Others (specify): \_\_\_\_\_



What kind of artisan/business (es) do male youths in the community do more?

Barbing/Hair Dressing ☐ Tailoring ☐ Frying Beans Cake/Kose ☐ Roasted corn, yam, etc ☐  
 Restaurant Businesses/Fast Food selling ☐ Retail selling in shops, kiosk, road side ☐  
 Agriculture ☐ Catering (Baking Cakes, Chinchin, Puffpuff, Etc) ☐ Electrician ☐ Transportation ☐  
 Building/Construction ☐ Mechanic (Auto/Gen) ☐ Nothing/Unemployed ☒  
 Others (specify): \_\_\_\_\_





Flatmates are **NOT** to approach their target interviewees directly with the questions or take the questionnaires to field as an interview tool.

Flatmates are to observe and establish honest relationship with a member of the community by finding a centre or shared commonality/activity as an entry point to start a conversation.

### Week 3: Day 1: ENERGY AND ENVIRONMENT



**TASK INSTRUCTION:** Field observers otherwise called flat-mates will begin week 3 by engaging businesses in the community as well as households on their energy access and usage. The observers are to engage indirectly businesses in the community to know the extent of their energy challenges, and true cost. The observers will gather information on the energy sources for heating, lighting and the full cost of accessing these sources of energy overtime, while also testing their willingness to switch to more clean, sustainable and reliable energy source. Targets barber shops, viewing centres, hair dressers, artisans, fast food, tailors, etc



Is the community connected to the National Grid?

Yes ☐ No ☐

How long does the Community get electricity from the National Grid a day? \_\_\_\_\_ hrs/min



What time of the day does the community normally have more electricity supply?

Morning Hours ☐ Afternoon Hours ☐ Night Hours (after work) ☐



How are most houses/businesses in the community billed by the distribution company?

Use of estimated Billing ☐ Use Prepaid Meters ☐ Most are Estimated billing, Other Metered ☐  
Most are Metered, while the rest are Estimated Billing ☐ Most houses do not get billed ☐



Do most members of the community consider electricity bills to be expensive or affordable?

\_\_\_\_\_

What type of energy source is "**MOSTLY**" used by **HOUSEHOLDS** in the community for Heating .i.e cooking?



Fire wood/Charcoal



Kerosene stove



Gas Cooker



Electric Stove



clean cook stove

Others (specify) : \_\_\_\_\_

What type of energy source is "**MOSTLY**" used by **HOUSEHOLDS** in the community for Lighting i.e to see?



Candle



Kerosene lamp



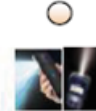
Rechargeable Lamp



Use Generator Set



Touch Light



Telephone Light

Others (specify) : \_\_\_\_\_

For households that source their energy for lighting through dirty fuel sources (Generator, kerosene lamps, naked candles etc) that causes indoor pollution; are they aware of the associated health risk?

Yes ☐ No ☐

If yes; would they consider an alternative clean source if the alternative is available and affordable?

Yes ☐ No ☐

How much would they consider as affordable to be able to acquire a clean alternative energy a month?



What kinds of energy based **BUSINESSES** are in the community (that is businesses in the community that dependent on a form of energy e.g for heating or lighting or automation?)

Food Sellers ☐ Food Processors .i.e grinders ☐ Ice-block sellers ☐ Tailors ☐ Welders ☐  
Barbers ☐ Hair Dressers ☐ Shop Traders ☐ Business Centre ☐ TV-Viewing Centre ☐

Others (please list): \_\_\_\_\_

What type of energy source is "**MOSTLY**" used by **BUSINESSES** in the community for Heating .i.e cooking?



Fire wood/Charcoal



Kerosene stove



Gas Cooker



Electric Stove



clean cook stove

Others (specify) : \_\_\_\_\_



What type of energy source is "**MOSTLY**" used by **BUSINESSES** in the community for Lighting i.e to see?



Candle



Kerosene lamp



Rechargeable Lamp



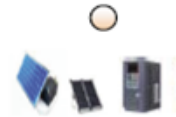
Generator Set



Touch Light



Telephone Light



Solar/ Inverters

Others (specify) : \_\_\_\_\_



For businesses that depend on fossil generator for daily businesses, how long do they run generators? \_\_\_\_\_ Hrs/Mins

For **BUSINESSES** that use fossil fuel generator set, to what extent do they face these challenges?

	Very High/Frequently/Big	Average/Sometimes	Low/Rare
Maintenance And Servicing			
Cost Of Fuelling			
Spare Parts Replacement			
Theft or Stealing in the community			
Distance To Fuel Station			
Noise			
Cost Of Purchasing The Set			
Life Span Of The Machine			
Up-scaling The Plan Capacity			
The Smoke From The Generator			
Getting a good repairer			
Getting fuel during fuel scarcity			



Have these Businesses owners considered alternatives to these fossil fuel generators set for their business  
Solar, Inverters, etc

Yes

No



How much on the average do the Businesses that use fossil generator sets spend on the average on fuel relative to generator size? \_\_\_\_\_



For businesses that depend on fossil firewood/charcoal for heating and cooking, how do they source for firewood, charcoal? \_\_\_\_\_



How much (cost of purchase) do they pay for the firewood's/charcoal? \_\_\_\_\_



Where is the source of firewood fuel? \_\_\_\_\_



How much do they spend on the cost of transportation for fuel wood from sourced community down to community? \_\_\_\_\_



Have they felt or had any resultant health challenge from continuous use of fuel wood (red-eye, cough, respira challenge, dehydration)? \_\_\_\_\_



What impact if any does using fuel wood have on increasing or reducing profit? \_\_\_\_\_



Yes

No

	<div data-bbox="335 107 486 224"> </div> <p>If yes, have they made attempt to purchase? What are their reasons for not owning one? _____          _____          _____</p> <div data-bbox="327 246 406 347"> </div> <p>Would they be open to acquire one if the cost is subsidized or adopt a rent-to-own payment plan?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>How much would they be willing to pay weekly, monthly? _____</p> <div data-bbox="327 392 430 459"> </div> <p>Do they belong to a cooperative or a registered association, where they make financial contribution?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <div data-bbox="327 504 414 593"> </div> <p>Do they own bank account (s) either as individual or cooperative, do you make monthly contributions into the account?          Yes <input type="checkbox"/> No <input type="checkbox"/></p> <div data-bbox="327 616 430 705"> </div> <p>Would the cooperative group or association be willing to stand as a guarantor for business owners in the purchase of the sustainable energy sources if available? Yes <input type="checkbox"/> No <input type="checkbox"/> It Depends on: _____          _____</p> <div data-bbox="327 761 399 840"> </div> <p>Would they patronize anyone who willing to sell to them the sustainable, affordable, clean energy sources like solar systems or clean stoves if standard is guaranteed and payments can be made in instalment? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <div data-bbox="327 884 399 963"> </div> <p>Would they like to have contact with developer/installers and those that provide these clean sustainable businesses?          Yes <input type="checkbox"/> No <input type="checkbox"/></p>
--	--

<div data-bbox="151 1131 263 1220"> <p><b>CAUTION</b> PROCEED WITH CAUTION</p> </div> <p>Flatmates are <b>NOT</b> to approach their target interviewees directly with the questions or take the questionnaires to field as an interview tool.</p> <p>Flatmates are to observe and establish honest relationship with a member of the community by finding a centre or shared commonality/activity as an entry point to start a conversation</p>	<p align="center"><b>Week 3: Day 2,3,4, and 5 :</b></p> <p align="center"><b>Getting Personal on Youth Vocational Skill Need and Passions</b></p> <p><b>TASK INSTRUCTION:</b> Field observers otherwise called flat-mates in week 3 are expected to have built relationship with few selected youths in the community. By week 3, the observers are to engage with these youths who are now their friends and initiate a deep conversation around their dreams, passions, living in the community, challenges and the desired skill and dreams they have for the future. The objective of the week, is to get into the mind of the youths to discover what the productive activity they desire to engage in, identify the kind of support they need, and also engage deeply with their selected youths on initiating businesses around identifies problems in the community.</p>
	<div data-bbox="327 1299 406 1377"> </div> <p>How long have the youth been in the community?          Days: _____ Weeks: _____ Month: _____ Years: _____</p> <div data-bbox="343 1422 438 1512"> </div> <p>What is their employment status?          Underemployed <input type="radio"/> Unemployed <input type="radio"/> Employed <input type="radio"/> Self Employed <input type="radio"/></p> <div data-bbox="327 1556 430 1668"> </div> <p>What kind of business or artisanal skills do the youths themselves <u>SEE IN THE COMMUNITY</u> that they consider as lucrative?          _____          _____          _____</p> <div data-bbox="335 1736 430 1848"> </div> <p>What kind of business or artisanal skills do the youths themselves <u>SEE OUTSIDE COMMUNITY</u> that they consider as lucrative?          _____          _____          _____</p> <div data-bbox="327 1892 486 1993"> </div> <p>If employed, do they work within or outside the community?          Within <input type="radio"/> Outside <input type="radio"/></p>



If employed, do they enjoy the job they do?

Yes ☐

No ☐



If unemployed, for how long have they been out of jobs, and how are they surviving?



Do they aspire to run and manage their own businesses?

Yes ☐

No ☐



Are there apprenticeship opportunities in the slum?

Yes ☐

No ☐

What types of apprenticeship opportunities are available?


What is the apprenticeship approach?

Master-Servant relationship ☐

Payment-for-Skills transfer ☐

Both Master-Servant and Payment for skill ☐

Others (specify): \_\_\_\_\_

Where master-servant relationship exist (how long and what is the settlement package)? \_\_\_\_\_

Where payment-for-skills transfer exists, is it affordable by all? Yes ☐ No ☐



And what is the duration of the apprenticeship? \_\_\_\_\_



What type of skills or support do they think they need to run their choice business?




What is their solution to creating jobs or new businesses considering them using the problems surrounding them in the community in the areas of:

Areas of Identified Problems	Ideas for community youths
Access to water	
Access to electricity	
Access to cooking energy	
Access to toilet and Bathroom	
Access to improved Education	
Access to improved Food	
Access to Proper Waste Management	
Recreational activity that youths engage in	
Problem with community farming, storage, irrigation in dry season, access to farm market, etc	
Empowering Girls in the community	
Access to space/ land for business	
Security in the community	



Do they aspire to leave the community and when?

Yes ☐

No ☐



What will they love to learn in terms of skill, craft, profession or talent to change their lives and that of their families and community?






Will the youth be willing to sign a contractual agreement that makes him or her binding to a lesson and skill acquisition process, if given the opportunity to learn?

Yes

☐

No

☐

What are the impending or barrier factors that are most likely to prevent the youth from been dedicated to the learning process i.e medical, finance, bad companies, criminal records, addiction, distance, culture etc?

---

---

---

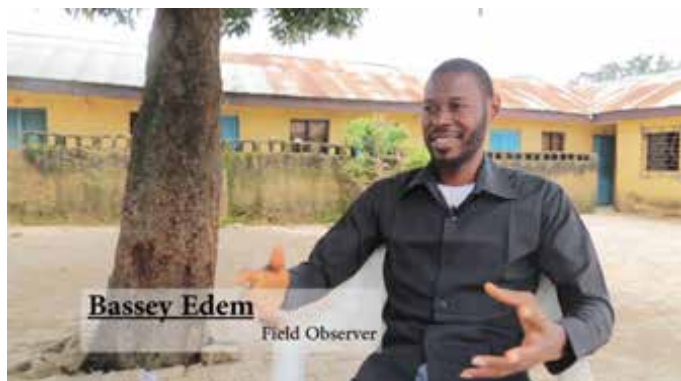
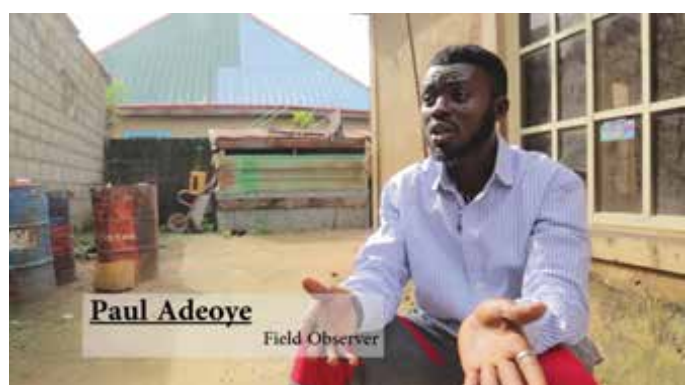
#### Week 4:

#### The Local Solution Lab



**TASK INSTRUCTION:** Field observers otherwise called flat-mates all through week 4 will be working close with the HipCity Innovation Centre to organise at least 3 local solution lab. The observers/ flatmates will play the role of facilitators during the lab group breakout activities to address the community problems using a business lens. The role of the facilitators will be to support invited participants from the community (mostly young female and male) to arrive at series of alternative sustainable business. The local solution lab would also provide an opportunity for the organisers to identify the youths that have identified skill gap and are passionate to learn. The facilitator would aid in the invitation of participant and execution of the solution lab

# The Team







**Kingsley Osuji**  
Field Observer



**Faith Louis**  
Field Observer



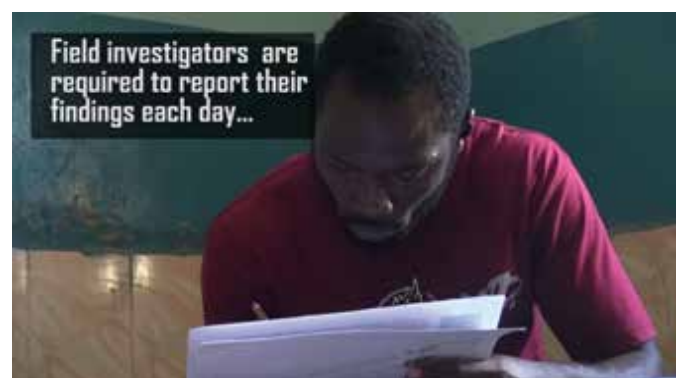
**Segun Ogundayo**  
Field Observer



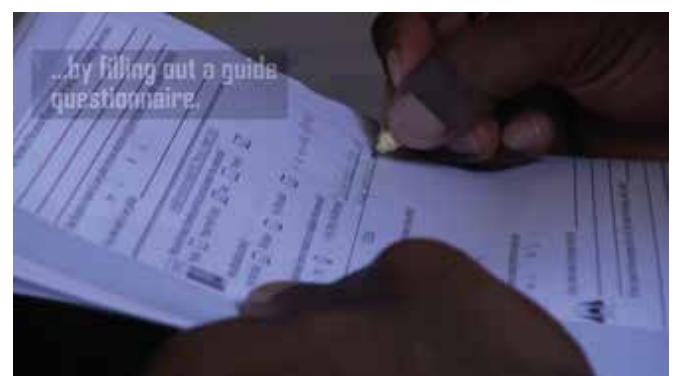
**Samuel Okeoma**  
Field Observer



**Damilare Ovedele**  
Field Observer



Field investigators are required to report their findings each day...

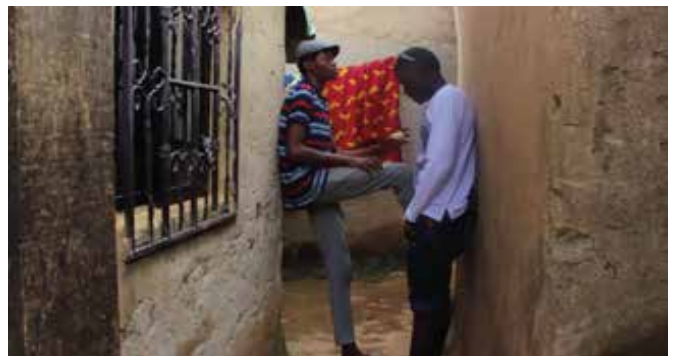


...by filling out a guide questionnaire.



## Tips of the Last Days in the Slum – Week 6

{Unmasking, Local Labs & Video Shooting}

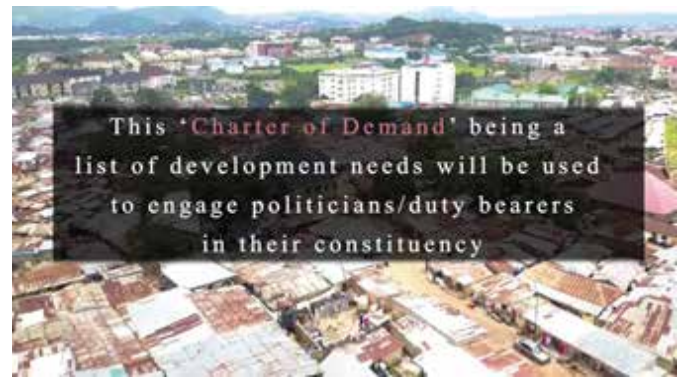
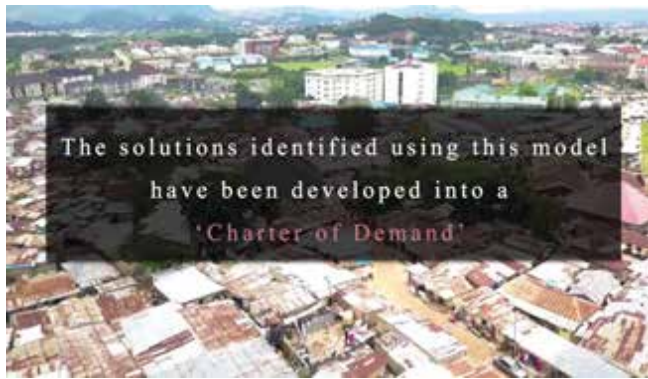




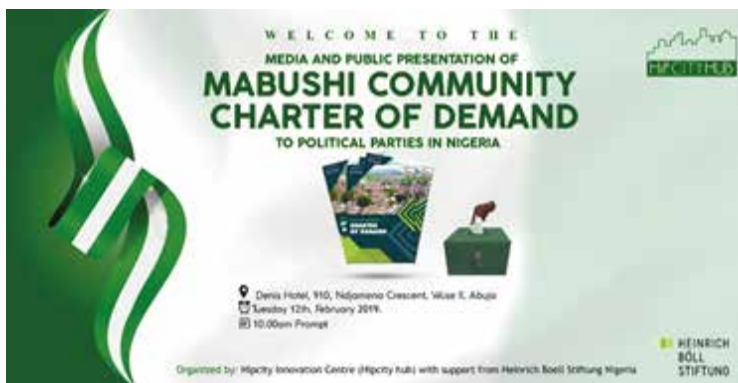
## PICTURES FROM THE LOCAL SOLUTION LAB WORKSHOP







## Presentation of the CoD to Political Party Representatives and Government Representatives





# A BRIEF OF HIPCITY INNOVATION CENTRE

The realization that daily the inequality gap keeps widening, with the civic space shrinking due to sundry reasons, more women and young persons are locked in poverty and need for want, we therefore recognize that for global peace to be sustained and migration curtailed, young people and women must be trained and equipped with the right attitude, skills set and capacity to create wealth, speak up against all forms of violence and victimization and most importantly play critical role in decision making process.

Therefore at HipCity Innovation Centre we commit ourselves to ensuring free and democratic access to information, sharing with groups that have difficulty to access. We accept the responsibility to influence and cooperate with governmental institutions so long as the actions are approved in a democratic manner and are not in any used as a tool for victimization of the people.

We recognize education as an inherent right of each human being. We defend the principle of free and public education so as to guarantee the accessibility of education to all in order not to impede the privatization of knowledge. We commit ourselves to promoting skills, knowledge transfer to help guide more youths and women into sustainable businesses, while engaging with policy shapers to make legislations that would guarantee that every human has equal rights and opportunities to become the best they can be through their imagination and innovation without any impediments or exclusion.

Vision - We envision a world where everyone irrespective of the circumstances surrounding their existence have equal access to opportunities that would ensure that they attain self-actualization without fear of marginalisation, victimization or outright exclusion from issues that concern them.

2.3 Mission - Our mission is to help everyone especially women and youths have the right mind-set to create wealth through skills, coexist, value human rights, respect the rule of law, realise their full potential, and meaningfully become tools for positive sustainable development.

HipCity Innovation Centre is registered in Nigeria with the Corporate Affairs Commission with CAC No: CAC/IT/116821

**Office Address:** Suite 008, 3rd floor, Transpharm plaza, Jabi, Abuja  
**Phone Number:** 07034520685, 08028158532 | **Email Address:** [info.hipcityhub@gmail.com](mailto:info.hipcityhub@gmail.com)  
**Website:** [www.hipcityinnovationcentre.org](http://www.hipcityinnovationcentre.org)

A publication by



with support from

