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NIGERIA: KARU URBAN PROFILE



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UNITED NATIONS HUMAN SETTLEMENTS PROGRAMME

TABLE OF CONTENTS

FOREWORD	5
EXECUTIVE SUMMARY	6
BACKGROUND	9
GOVERNANCE	12
SLUMS AND SHELTER	15
GENDER AND HIV/AIDS	18
ENVIRONMENT	20
LOCAL ECONOMIC DEVELOPMENT	22
BASIC URBAN SERVICES	24
HERITAGE AND TOURISM	27
SWOT ANALYSIS	
GOVERNANCE	28
SLUMS AND SHELTER	29
GENDER AND HIV/AIDS	30
ENVIRONMENT	31
LOCAL ECONOMIC DEVELOPMENT	32
BASIC URBAN SERVICES	33
HERITAGE AND TOURISM	34

FOREWORD



According to research published in UN-Habitat's¹ flagship report, *The State of the World's Cities 2010-2011*, all developing regions, including the African, Caribbean and Pacific states, will have more people living in urban than rural areas by the year 2030. With half the world's

population already living in urban areas, the challenges we face in the battle against urban poverty, our quest for cities without slums, for cities where women feel safer, for inclusive cities with power, water and sanitation, and affordable transport, for better planned cities, and for cleaner, greener cities is daunting.

But as this series shows, there are many interesting solutions and best practices to which we can turn. After all, the figures tell us that during the decade 2000 to 2010, a total of 227 million people in the developing countries moved out of slum conditions. In other words, governments, cities and partner institutions have collectively exceeded the slum target of the Millennium Development Goals twice over and ten years ahead of the agreed 2020 deadline.

Asia and the Pacific stood at the forefront of successful efforts to reach the slum target, with all governments in the region improving the lives of an estimated 172 million slum dwellers between 2000 and 2010.

In sub-Saharan Africa though, the total proportion of the urban population living in slums has decreased by only 5 per cent (or 17 million people). Ghana, Senegal, Uganda, and Rwanda were the most successful countries in the sub-region, reducing the proportions of slum dwellers by over one-fifth in the last decade.

Some 13 per cent of the progress made towards the global slum target occurred in Latin America and the Caribbean, where an estimated 30 million people have moved out of slum conditions since the year 2000.

Yet, UN-Habitat estimates confirm that the progress made on the slum target has not been sufficient to counter the demographic expansion in informal settlements in the developing world. In this sense, efforts to reduce the numbers of slum dwellers are neither satisfactory nor adequate.

As part of our drive to address this crisis, UN-Habitat is working with the European Commission and the Brussels-based Secretariat of the African, Caribbean and Pacific (ACP) Group to support sustainable urban development. Given the urgent and diverse needs, we found it necessary to develop a tool for rapid assessment and strategic planning to guide immediate, mid and long-term interventions. And here we have it in the form of this series of publications.

The Participatory Slum Upgrading Programme is based on the policy dialogue between UN-Habitat, the ACP Secretariat and the European Commission which dates back to the year 2002. When the three parties met at UN-Habitat headquarters in June 2009, more than 200 delegates from over 50 countries approved a resounding call on the international community to pay greater attention to these urbanization matters, and to extend the slum upgrading programme to all countries in the ACP Group.

It is worth recalling here how grateful we are that the European Commission's 9th European Development Fund for ACP countries provided EUR 4 million (USD 5.7 million at June 2011 rates) to enable UN-Habitat to conduct the programme which now serves 59 cities in 23 African countries, and more than 20 cities in six Pacific, and four Caribbean countries.

Indeed, since its inception in 2008, the slum upgrading programme has achieved the confidence of partners at city and country level in Africa, the Caribbean and in the Pacific. It is making a major contribution aimed at helping in urban poverty reduction efforts, as each report in this series shows."

I wish to express my gratitude to the European Commission and the ACP Secretariat for their commitment to this slum upgrading programme. I have every confidence that the results outlined in this profile, and others, will serve to guide the development of responses for capacity building and investments in the urban sector.

Further, I would like to thank each Country Team for their continued support to this process which is essential for the successful implementation of the Participatory Slum Upgrading Programme.

A handwritten signature in black ink, appearing to read 'Joan Clos'. The signature is fluid and cursive, with a long horizontal stroke at the bottom.

Dr. Joan Clos
Executive Director, UN-Habitat

¹ UN-Habitat - United Nations Human Settlements Programme

EXECUTIVE SUMMARY

INTRODUCTION

The Participatory Slum Upgrading Programme (PSUP) is an accelerated and action-oriented urban assessment of needs and capacity-building gaps at the city level. The programme is supported by funds from the European Commission's European Development Fund and it is currently being implemented in over 30 African, Pacific and Caribbean countries. PSUP uses a structured approach where priority interventions are agreed upon through consultative processes. The PSUP methodology consists of three phases: (1) a rapid participatory urban profiling at national and local levels, focusing on Governance, Local Economic Development, Land, Gender, Environment, Slums and Shelter, Basic Urban Services, and Waste Management, and proposed interventions; (2) detailed priority proposals; and (3) project implementation. PSUP in Nigeria encompasses profiles for Karu, Onitsha and Ifako-Ijaiye, each published as a separate report. This is the Karu City report and it constitutes a general background and a synthesis of the seven themes; shelter and slums, basic urban services, local economic development, governance, environment, gender and HIV/AIDS, and heritage and tourism.

BACKGROUND

The city of Karu lies east of Nigeria's capital city, Abuja. Karu is the administrative headquarters of the Karu Local Government area – one of 13 local government areas that make up Nasarawa State. Nasarawa, which was created in October 1995 after being part of Plateau State, was the second-smallest (or third-smallest if the Federal Capital Territory of Abuja is included) state in Nigeria in terms of population in 2006¹. The population of the Karu Local Government area – which includes Karu and its outskirts – was 216,230 in 2006², and covers a land area of 2,938 square kilometres³. Karu Local Government is split into three “development areas” (Karu, Karshi and Panda) for administrative purposes.

The precise boundaries and population of Karu city are difficult to determine, given that it consists of at least eight⁴ main settlement areas that sprawl across the Abuja-Keffi expressway, and even spill over from Nasarawa into Abuja. Despite the lack of up-to-date statistics, the urban areas in and around Karu are known to be some of the fastest growing ones in Nigeria. Therefore the current population of the Karu Local Government area is likely to be far higher than the last census count; an outdated booklet published by the Nasarawa State Government suggested that the population of the local government area is over 1.1 million⁵.

It should be noted that henceforth “Karu” in this document refers to the Karu Local Government area as opposed to Karu city proper, unless stated otherwise.

Karu Local Government was created in October 1991⁶. For the 15 years preceding this, Karu came under the jurisdiction of Keffi Local Government. The area's indigenous population consisted of a handful of tribes, and historically the local people were mainly engaged in agriculture.

After the relocation of the seat of the Government of Nigeria from Lagos to Abuja in 1991, the population of the new capital city grew very rapidly. In 1991, the population of the Federal Capital Territory was only 371,674⁷. In 2006, it was 1.4 million⁸, representing an average annual growth rate of 9.3 percent for that 15-year period. In 1991, Karu's population was approximately 10,000⁹, and it grew at an astounding rate of 22.7 percent annually to reach 216,230 by 2006. The principal reason for this growth was because Abuja failed to fully absorb the people who migrated there looking for jobs and opportunities.

The rapid growth of Abuja has therefore put a huge strain on surrounding cities such as Karu, which are forced to absorb large numbers of people looking for shelter and land that is less expensive than what can be found in the capital. Karu in particular has struggled to bear the burden of this growth, as it lacks good quality shelter, well-functioning water, waste and sanitation systems, and other basic urban services. These deficiencies ultimately have a negative effect on the overall well-being of Karu's citizens.

If no action is taken to resolve the deficiencies, serious costs may be inflicted on local, state and federal governments, as well as the citizens themselves. However, with careful and participatory planning, Karu has the potential to become a city that is able to provide its citizens with adequate and affordable housing, in addition to the economic and social opportunities in neighbouring Abuja, within Karu itself, and throughout Nasarawa State.

1 2006 Census

2 2006 Census

3 *Structure Plan, hard copy, p. 15*

4 *Structure Plan, hard copy, p. 15*

5 *Local Governments / Development Areas in Nasarawa State – pg. xv*

6 *Local Governments / Development Areas in Nasarawa State – p. 183*

7 *National Population Commission – needs to be verified*

8 *National Population Commission 2006 census*

9 *World Bank Report – p. 1 and http://www.citiesalliance.org/ca/sites/citiesalliance.org/files/Annual_Reports/cds_1.pdf – p. 14*

SHELTER AND SLUMS

There is a range of shelter types in Karu, from solidly built concrete and aluminium structures to makeshift zinc or mud-based buildings with inadequate roofing. The former type is commonly found in planned neighbourhoods and often uses approved building plans. The latter type is almost exclusively in unplanned neighbourhoods, where new building plans are not subject to official approval. Improving the quality of shelter and promoting good planning methods are major challenges for Karu.

There are at least 14 neighbourhoods in Karu that could be considered slum areas. These slums are characterized by poorly built housing, inadequate water, waste, sanitation, and electricity facilities, cramped living conditions, exposure to pollution, and insecure property rights. Slum-dwellers in Karu deserve better living conditions, and for their sake it is imperative that the Millennium Development Goal of achieving a significant improvement in the lives of at least 100 million slum dwellers by 2020 is met.

BASIC URBAN SERVICES

Water supply infrastructure and waste management systems are both highly inadequate, if not non-existent, in the vast majority of Karu's neighbourhoods. Electricity supply from the Power Holding Company of Nigeria is also erratic, which frustrates both domestic and commercial users. Healthcare and education services are in decent supply in Karu, with both primary and secondary schools within easy reach for most students. However many health centres, hospitals and schools are significantly underfunded affecting the quality of their services.

Public transport in and around Karu is disorganized, and characterized by deteriorating roads and frequent traffic congestion.

Until the provision of basic urban services is drastically improved, Karu will remain a largely unhealthy and frustrating city to live in.

LOCAL ECONOMIC DEVELOPMENT

Given Karu's strategic location, it acts as a gateway for trade between Abuja and the eastern regions of Nigeria. Consequently, around one-third of Karu's labour force is employed in the trade and commerce industries. The agriculture, construction and manufacturing industries employ the bulk of the remaining labour force. The majority of labour is carried out in the informal sector – an issue that governing authorities would no doubt like to address.

Karu's growing population, combined with its relatively youthful and middle-class demographic make-up, indicate that economic opportunities in the area are promising. Importantly though, sufficient planning is required to ensure sustainable, balanced, and inclusive growth that provides employment opportunities and reduces poverty levels.

GOVERNANCE

Urban governance refers to the ways in which all stakeholders and institutions interact to plan and manage the common affairs of a city. A number of public and private agents are involved in this process in Karu. In terms of official government, agencies at the federal, state, and local levels are involved in strategy formulation and oversight of policies. Service delivery is largely undertaken by a mixture of local or state agencies, some private sector agents, and people at the community level.

In reality, the institutional framework for urban governance in Karu is complex and cumbersome. Federal and state ministries, the Federal Capital Territory administration, Nasarawa State and Karu Local Government agencies, and several layers of traditional government wield the most influence in urban planning. The number of actors involved in the urban planning process tend to complicate management systems and ultimately stifle progress.

Good urban governance is accountable, effective, equitable, and participatory, and promotes safety within the city as well as civic engagement. Currently, there are numerous capacity gaps that need to be addressed for Karu to achieve good urban governance.

ENVIRONMENT

Karu suffers from varied and serious environmental problems. Indiscriminate waste disposal sites, noise and air pollution from local transport sources, and blocked water drainage systems are just some of the critical issues affecting the area.

Furthermore, the outskirts of Karu are subjected to environmental problems arising from bad agricultural techniques such as the inappropriate use of agro-chemicals and unrestricted harvesting of trees. As the city expands, it is imperative for the health and wellbeing of local citizens that these negative environmental impacts are reduced.

GENDER AND HIV/AIDS

Despite Nigeria's constitutional commitment to equality between women and men, it is clear that a heavy imbalance still remains in virtually all aspects of life in Nigeria. In Karu, women are vastly under-represented in every layer of government and are largely excluded from both the business arena and land and property owning opportunities. Furthermore, women in Karu tend to be less educated than their male counterparts and as a result are more prone to falling into poverty. Thankfully, though, women's rights and opportunities are being strengthened – albeit slowly – by various non-governmental organizations (NGOs) and community-based organizations, which highlight the many positive attributes that women bring to wider society.

Once again, Karu's proximity to Abuja is a factor in its fight against the spread of HIV/AIDS. Being a growing commuter city, the resultant increased anonymity among citizens is an area for concern regarding HIV/AIDS. Some indications show that women may be more exposed to HIV/AIDS, and there are insufficient local health centres to deal with those living with the virus. However, the national HIV/AIDS prevalence rate (3.1 percent in 2007¹⁰) is below the average for sub-Saharan Africa (4.7 percent in 2008¹¹), and numerous agencies are involved in successful awareness-raising campaigns.

HERITAGE AND TOURISM

High-quality urban planning should take into account Karu's heritage and history, including the cultural and religious sites and practices that local citizens cherish. Such actions fit with the notion of allowing Karu to develop into an area that tourists can enjoy too. With proper infrastructural development, including transport and hotel improvements, citizens from outside Karu, including Abuja, would be able to visit the area and take pleasure in visiting the surrounding hills and scenic viewpoints. This would not only increase revenue and employment generation, but also develop a sense of pride in the minds of Karu's citizens about their local heritage sites, which currently are not being well preserved.

10 http://apps.who.int/globalatlas/predefinedReports/EFS2008/full/EF52008_NG.pdf – p. 4

11 <http://mdgs.un.org/unsd/mdg/Resources/Static/Data/2010%20Stat%20Annex.pdf> – p. 11

BACKGROUND

INTRODUCTION

Urban Profiling

The Karu Urban Profiling consists of an accelerated, action-oriented assessment of urban conditions, focusing on priority needs, capacity gaps, and existing institutional responses at local and national levels. The purpose of the study is to develop urban poverty reduction policies at local, national and regional levels, through an assessment of needs and response mechanisms, and as a contribution to the wider-ranging implementation of the Millennium Development Goals. The study is based on analysis of existing data and a series of interviews with all relevant urban stakeholders, including local communities and institutions, civil society, the private sector, development partners, academics, and others. The consultation typically results in a collective agreement on priorities and their development into proposed capacity-building and other projects that are all aimed at urban poverty reduction. The urban profiling is being implemented in 30 ACP¹ countries, offering an opportunity for comparative regional analysis. Once completed, this series of studies will provide a framework for central and local authorities and urban actors, as well as donors and external support agencies.

METHODOLOGY

The Participatory Slum Upgrading Programme consists of three phases:

Phase one consists of the rapid profiling of urban conditions at national and local levels. The capital city, a medium-sized city, and a small town are selected and studied to provide a representative sample in each country. The analysis focuses on eight themes; governance, local economic development, land, gender, environment, slums and shelter, basic urban services, and waste management. Information is collected through standard interviews and discussions with institutions and key informants, in order to assess the strengths, weaknesses, opportunities, and threats (SWOT) of the national and local urban set-ups. The findings are presented and refined during city and national consultation workshops and consensus is reached regarding priority interventions. National and city reports synthesise the information collected and outline ways forward to reduce urban poverty through holistic approaches.

Phase two builds on the priorities identified through pre-feasibility studies and develops detailed capacity-building and capital investment projects.

Phase three implements the projects developed during the two earlier phases, with an emphasis on skills development, institutional strengthening, and replication.

¹ ACP - African, Caribbean and Pacific Group of States

This report presents the outcomes of **Phase One** at the local level in Karu.

URBAN PROFILING IN KARU

This urban profiling in Karu (a city in central Nigeria) is one of three similar exercises being conducted in Nigeria, the other urban profiling centres are Onitsha and Ifako-Ijaiye.

REPORT STRUCTURE

This report consists of:

1. a general background of the urban sector of Karu, based on the findings of a desk study, interviews and a city consultation. The background includes summaries of issues such as urban development, administration, planning, municipal finance, and the economic situation;
2. a synthetic assessment of the seven main themes – shelter and slums, basic urban services, local economic development, governance, environment, gender and HIV/AIDS, and heritage and tourism – in terms of the current situation, institutional and regulatory frameworks in place, resource mobilization, and performance;
3. a SWOT² analysis and an outline of priority project proposals for each theme. The proposals include beneficiaries, partners, estimated costs, objectives, activities, and outputs.

URBAN DEVELOPMENT

The growth and development of Karu as an urban area is to a large degree dependent upon the growth of Nigeria's capital city, Abuja. Karu, a commuter city, which sprawls between 5 and 20 kilometres away from the Federal Capital Territory border, is predicted to maintain its rapid urbanization levels in the short-term as the capital continues its ascent towards becoming an administrative and economic hub to rival Lagos.

The population of Karu is expected to reach 401,130 by the year 2030. This would represent an average annual growth rate of 4.5 percent³. If urban settlement is not properly controlled, there is a possibility that Karu may merge with Abuja to the west and the neighbouring city of Keffi to the east. Such a situation would pile immense pressure on the whole area to provide adequate shelter and basic urban services for its citizens. The resulting environmental impacts would be serious.

² SWOT - Strengths, Weaknesses, Opportunities, and Threats

³ Structure Plan - hard copy - p. 21

ADMINISTRATION

The Nasarawa Urban Development Board is responsible for implementing urban development strategies across the state. It is split into three zonal offices for administrative purposes. One of these zonal offices is located in Karu, while the headquarters of the board is in the state capital, Lafia.

Before 2008, the Karu Area Planning and Development Authority was the agency responsible for the administration of basic urban services, including waste management and sanitation. However, the absorption of this agency into the Nasarawa Urban Development Board when the latter was created has led to a vacuum, which the board has thus far struggled to fill because of capacity and manpower constraints.

Karu Local Government is also responsible for many local administrative affairs, although in terms of urban development there is a lack of clarity over the specific role it plays. Traditional chiefdoms are also part of the informal administration within some communities.

There are, therefore, several actors involved in Karu's administration. This somewhat fractured institutional structure tends to complicate the administration of urban affairs to some extent. In particular, a lack of official communication among agencies and among agency subdivisions has tended to lead to some administrative responsibilities either being ignored by all agencies or conversely being replicated by different agencies.

PLANNING

Karu Local Government has a Local Economic Empowerment and Development Strategy, which acts as a type of vision statement. This fits into the strategic planning framework that involves different levels of government, with related documents being devised at the Nasarawa State level and at the national level.

The local strategy document is conspicuously unavailable in local government agencies. The State Economic Empowerment and Development Strategy document⁴ – written in 2005 and now outdated – is also hard to get hold of. It has been reported that there is a lack of coordination between this type of policy document and the activities actually carried out by the state government. The National Economic Empowerment and Development Strategy document⁵, though very thorough, was published in 2004 and the update scheduled for 2007/2008 has not yet arrived.

There are also other planning procedures used by the Karu Local Government, sometimes on a more ad hoc basis. These include the Karu City Development

Strategy⁶ – which is again out of date and barely used (if at all) – as well as other sporadic plans and interventions.

UN-Habitat is currently working on an urban master plan for Karu as well as several other cities in Nasarawa. This document is expected to be used by a number of key stakeholders, particularly government, to plan the overall structural layout of the city. Numerous stakeholders expressed a keenness to get hold of this forthcoming document so that they can better understand the separation of roles among different agencies.

Despite the existence of the above-mentioned plans, it has been noted that ordinary members of the public are not able to influence the planning, budgeting, and monitoring of local public services, and there is no independent audit of government accounts. There is scope for a far more participatory approach in the way Karu is organized, hopefully allowing all stakeholders to voice their opinions, aspirations, and concerns. (In Denmark, the capital Copenhagen's success as one of the world's most sustainable cities has been attributed in part to the participatory way in which planning is carried out, with ordinary citizens easily able to influence the policy formulation process via a number of channels.)

MUNICIPAL FINANCE

Karu Local Government has two main sources of revenue. The first, which accounted for around 98 percent of total revenue in the recent years⁷, is the federal government's statutory monthly allocation. The remaining 2 percent or so is made up of taxes, (including those on businesses and commercial undertakings and land and property rents, etc.) grants, licence fees and other miscellaneous sources. In 2008, the total annual revenue of Karu Local Government was roughly NGN 2 billion (approximately USD 13.3 million)⁸. The capacity of local governments to efficiently collect tax revenue is extremely low, with negligible means to collect taxes from either households or commercial organizations. This capacity needs to be increased to allow for better funding for the provision of local services. Even if this were to happen, local governments would remain largely dependent on the federal government's allocation.

4 http://web.ng.undp.org/documents/SEEDS/Nasarawa_State.pdf

5 [http://siteresources.worldbank.org/INT/PRS1/Resources/Nigeria_PRSP\(Dec2005\).pdf](http://siteresources.worldbank.org/INT/PRS1/Resources/Nigeria_PRSP(Dec2005).pdf)

6 See http://www.citiesalliance.org/ca/sites/citiesalliance.org/files/Annual_Reports/cds_1.pdf

7 Structure Plan - soft copy - p. 50

8 Structure Plan - soft copy - p. 50, currency conversion on 6/8/10

ECONOMIC SITUATION

The economic outlook for Karu is potentially bright. The city's location between Abuja and the productive agricultural areas of Nasarawa and those farther east make Karu an attractive trading hub. Furthermore, relatively affordable transport links ensure increased access to markets within Karu itself, in Abuja, and in other nearby cities such as Keffi and Lafia.

Karu's major economic sectors are agriculture, trade and commerce. Many people living in the city's outskirts are engaged in farming, whereas the city's central areas are dominated by small businesses and markets offering a wide variety of agricultural and commercial goods. Almost all of Karu's gross domestic product – perhaps 95 percent⁹ – is earned in the informal sector. Therefore, the capacity of government to collect sufficient tax revenue to fund the provision of basic urban services is severely limited. This represents a major challenge for the future development of Karu.

Furthermore, while overall unemployment levels are difficult to accurately gauge, it is evident that youth unemployment is worryingly high – almost certainly above 20 percent¹⁰. Given that social security nets available to the unemployed are distinctly lacking, future local economic development needs to target increased employment as well as increased overall revenue generation.

⁹ World Bank Report - p. 3

¹⁰ Structure Plan - soft copy - various

GOVERNANCE

FEDERAL AND STATE GOVERNANCE

The persistent underlying threat of political instability at the federal level has the potential to negatively impact upon the effectiveness of the rest of Nigeria's governance system. However, agencies at every level have the opportunity to set long-term plans for urban development, which theoretically should not be affected by this political instability. For example, the National Urban Development Policy acts as a dependable framework for the future development of Nigeria's urban areas.

The federal Ministry of Lands, Housing and Urban Development is a very important player in Nigeria's path towards urban development. Since its creation in April 2010 (many of its functions were previously carried out by the now defunct federal Ministry of Works, Housing and Urban Development), its mandate has been to provide vision and policy leadership on issues relating to housing, urban infrastructure, land use, land reform, and wider urban development throughout Nigeria. Some commentators consider this ministry to have been at the forefront of pushing the topic of housing development and land reform further up the political agenda in recent times¹. To make a real impact, it is imperative that this federal ministry sets a long-term, ambitious, yet realistic vision for Nigeria's urban future.

At the state level, Nasarawa State Governor Aliyu Akwe Doma drew up a 13 point agenda for the future of the state². Two notable points are:

- To embark upon, in urban centres, the construction and expansion of road networks, the improvement and enhancement of energy and water supplies, and sustained environmental protection
- To provide quality and affordable houses for all segments of society

In addition to this agenda, the governor set up a 16 person special task force for Karu in July 2010, whose goal is to rapidly improve the environmental conditions in Karu – including waste and sanitation – within a six month time frame³.

Despite these seemingly positive actions, urban governance in Karu is certainly not without its share of mismanagement, ineffective leadership and overlapping mandates across agencies. In particular, the mechanisms through which federal, state and local governance procedures interconnect are somewhat unclear.

At the state level are between 20 and 30 state ministries, which are headed politically by ministers and administratively by permanent secretaries. The state ministers collectively form the Nasarawa State Executive Council, which itself is headed by the state governor. This executive council is, in essence, the “Government of Nasarawa State”, which is responsible for overseeing all statewide issues – most importantly the development and provision of services across the state.

One notable ministry involved in Nasarawa State's development includes the state Ministry of Lands, Survey, and Town Planning. This ministry oversees the planning and management of land in Nasarawa State, and has the right to issue certificates of occupancy and insist on adequate layout plans before new buildings are constructed. The Town Planning Department also works on the preparation of urban master plans. The ministry decentralizes its functions regarding land issues to zonal offices that are situated in each of the state's 13 local government areas, including Karu. It has been documented that this ministry has not yet changed the clauses of the now-defunct planning law of 1996. Additionally it does not have active and up-to-date maps or equipment to monitor urban development.

The state Ministry of Housing, Environment and Urban Development is another notable actor. Its main responsibility is to oversee environmental management of the state and liaise with the state Ministry of Lands, Survey and Town Planning on issues to do with housing and general urban development. While there is some communication between these two ministries, overlapping of activities occasionally happens.

Due to Karu's proximity to Abuja, some informal linkages have emerged between Nasarawa State and the Federal Capital Territory⁴. These include some shared services in areas such as water, transport and utilities. It is likely that Nasarawa State benefits from this, given that better facilities and infrastructure are available in the Federal Capital Territory.

The Nasarawa Urban Development Board was established in 2008. Its role is to administer and enforce urban planning laws and ensure the successful management of physical development and environmental issues such as waste management. It also acts as the agency from which structural planning approval is requested when new buildings are to be constructed. It is often through the board that the state ministries execute their tasks; in fact, the board ultimately reports to the state Ministry of Housing, Environment and Urban Development.

¹ <http://www.tribune.com.ng/index.php/tribune-business/4313-housing-all-slogans-slow-motion>

² <http://www.nasarawastate.org/categories/13-Point-Agenda/>

³ <http://www.nasarawastate.org/articles/906/1/Government-Appoints-Special-Task-Force-for-Karu/Page1.html>

⁴ Structure Plan - hard copy - p. 76

There have been some suggestions that the Nasarawa Urban Development Board has been unable to come to terms with the scale of the task of providing basic urban services in Nasarawa State's urban centres⁵. Its capacity to adequately deal with slum upgrading and the enforcement of good construction practices is hampered by poor facilities, a lack of finance and inadequate manpower and equipment at its disposal⁶. Institutional capacity-building is therefore an absolute priority if Nasarawa State's urban areas are to improve in the long-term future.

An additional problem, briefly mentioned earlier, is that a lack of communication between the three zonal offices of the Nasarawa Urban Development Board and the Karu Local Government subdivisions have led to uncoordinated responses to the area's numerous problems. The fact that the level of uncollected or unmanaged waste in Karu is still so appallingly high can be attributed, to an extent, to the lack of a coordinated plan of action between these two stakeholders. The board and Karu Local Government need to formalize relations and increase cooperation to achieve the city's environmental goals.

LOCAL GOVERNANCE

Karu Local Government, which covers Karu city and its outskirts, has a statutory responsibility (as of the 1999 constitution) for the administration of the area, including the provision and maintenance of public services. It is headed by an Executive Chairman (currently Dr. Joseph Kaura), with a vice chairman and councillors serving underneath⁷. There is also an executive council overseeing the local government. It supervises, prepares budgets and makes staff appointments.

Within the Karu Local Government are six departments that carry out its core functions and services⁸:

1. Works and Housing – focuses on building, construction, and general maintenance of the township
2. Social Services and Education – focuses on social service provision, education and youth and sports development
3. Primary Healthcare – focuses on primary health service delivery
4. Agriculture and Natural Resources – focuses on establishment of farms and maintenance of equipment
5. Finances and Supply – focuses on local government finances

6. Personnel Management – focuses on staff matters

The directors of these departments report to the executive council⁹. A local government legislative council, consisting of representatives elected from local wards, also exist. This body is responsible for setting legal and budgetary boundaries for local government.

The Karu Local Government does collaborate, albeit minimally, with the relevant state ministries in order to carry out planning, surveying and monitoring for urban development. For example, Karu Local Government and the state Ministry of Lands, Survey and Town Planning work together from time to time on issues relating to land use and sanitation. In general, though, communication between local and state governmental tiers tend to be fairly irregular and unproductive.

On occasion, Karu Local Government also gives financial support to the Nasarawa Urban Development Board – for example, for some waste management projects. However, the channels of communication between these agencies are again negligible. One example of the impact of this lack of cooperation is that both the Karu Local Government and the board assume some responsibility for urban and rural affairs. A second example relates to street naming in Karu – cooperation between Karu Local Government and the board on this issue has stalled, and consequently the project has ground to a halt¹⁰. A clearly defined spatial boundary of responsibility would go some way to stopping service overlap between these agencies.

The Karu Area Planning and Development Authority was the agency that formerly allocated and controlled the use of land in the area. However, the mandate and resources of this agency were absorbed into those of the Nasarawa Urban Development Board in 2008.

The performance of the Karu Local Government has been mixed, but there is certainly plenty of room for improvement. In its defence, it does not have easy access to up-to-date documents articulating government policy, vision, or strategy¹¹. Each of the six departments has to submit an annual proposal stipulating its proposals and requirements for the coming year, but they are not given much institutional support during this process. Moreover, local governments are financially at the mercy of the federal government, with very limited ability to collect significant tax revenue themselves. However, an internal evaluation determined that the Karu Local Government's administrative staff were only 85 percent competent, while the clerical staff were even worse, with only 60 percent competency¹². Also, a study determined that the local government is not accountable to its citizenry.

⁵ Structure Plan - hard copy - p. 51

⁶ Structure Plan - hard copy - p. 48

⁷ Structure Plan - hard copy - p. 47

⁸ Local Governments/Development Areas in Nasarawa State - p. 194

⁹ Structure Plan - hard copy - p. 47 and 80

¹⁰ Information gathered from the managing director of the Nasarawa Urban Development Board Structure Plan - hard copy - p. 85

¹¹ Structure Plan - hard copy - p. 85

¹² Structure Plan - hard copy - p. 87

Despite attempts to decentralize governance, most local power rests in the hands of the Karu Local Government's executive chairman. Consequently, many stakeholders feel that local governance is unresponsive to their needs and that they have limited opportunity to influence the direction and policies of the local government.

TRADITIONAL GOVERNANCE

Traditional institutions still play a vital role in land matters. Most land in Karu is obtained either by customary rights, inheritance, government allocation, purchase, leasehold, or as a gift¹³. In some areas, law and order is still maintained through traditional processes, with property and land disputes being settled by traditional rather than modern legal means.

Traditional governance in Karu is overseen by the Etsu Karu as the paramount head. He keeps on top of land matters and is advised through the district and village heads.

State ministries interact with traditional rulers in an official capacity through the state Ministry of Local Government and Chieftaincy Affairs¹⁴. There are also informal linkages connecting traditional governance and official state governance. Many traditional institutions in Karu support the functions of the Nasarawa Urban Development Board and the Karu Local Government by raising awareness and mobilizing community participation with regard to environmental issues and protection¹⁵.

ACHIEVING GOOD URBAN GOVERNANCE

Good urban governance has positive political, economic, social, administrative, and environmental impacts on the city. It improves the delivery of services, generates lasting employment, and reduces the negative impacts of waste and misuse of resources.

Governance in Karu does not adequately meet all of the above criteria. For example, economic opportunities are too often hampered by a frustrating bureaucracy and a lack of infrastructure. Social welfare and poverty reduction programmes are generally cumbersome and ineffective¹⁶. Perhaps worst of all, the city's environmental problems have not been tackled with the necessary seriousness. Weak governance at every level is partly responsible for these failures, and strengthening it at every level is needed to improve the situation.

Good governance is also effective, equitable, participatory, transparent, and accountable. It takes into account the voice of every member of society. Again, this does not describe governance in Karu. Effective governance in Karu and in the region is critically threatened by the chaotic and blurred networks that are supposed to connect all Nigerians, from the President down to the ordinary villager. Most members of the public feel excluded from the process of planning, allocating, or monitoring government projects that affect them – and the situation is even worse for women, children and minority groups. Transparency is not evident, considering that local governments do not publish their financial statements, and there is no independent audit of their accounts. There are minimal avenues for ordinary citizens to hold government at each level accountable for their actions.

If Karu wants to be a well-functioning and democratic city, where each and every citizen can enjoy life and have an active role in society, much work is needed to improve governance systems across the spectrum.

¹³ Structure Plan - hard copy - p. 47

¹⁴ Structure Plan - hard copy - p. 76

¹⁵ Structure Plan - hard copy - p. 52

¹⁶ Structure Plan - hard copy - p. 88

SLUMS AND SHELTER



TYPES OF SHELTER

Residential shelter accounts for roughly 79 percent of the developed Karu urban area (i.e. the total urban area, excluding open spaces, roads and circulation, and rivers, streams, and lakes)¹. The type and quality of residential shelter varies widely in Karu. Some of the best houses are made from sturdy concrete blocks or bricks and long-span aluminium roofing sheets; they usually have water reticulation facilities. Many of these houses are relatively new and located in planned housing estates. They tend to be inhabited by Karu's wealthier residents, as well as government and army employees.

Slightly inferior housing – perhaps with zinc for roofing or reduced access to the housing area – can also be found in Karu. These houses exist in both planned and unplanned neighbourhoods. The quality of these houses is mixed, but the older houses of this type are generally of fairly poor quality.

At the lower end of residential housing in Karu lie makeshift and “traditional” houses. At best, these may have zinc or polythene walls and zinc roofing, but at worst they have mud walls and thatched roofing. These houses exist mostly in unplanned neighbourhoods.

TABLE 1:

PROPORTION OF RESIDENTIAL HOUSES THAT EXIST IN DIFFERENT DENSITY LEVELS

Density Level	Percentage of total residential housing area in Karu taken up by houses in this level of density (Percentage)
Low density	46.1
Medium density	14.9
High density	33.2
“Slum area”	5.8
Total	100

¹ Structure Plan - hard copy - p. 36

A key indicator of shelter quality is the population density of a given area. The following table shows the proportion of residential houses that exist in different density levels².

Houses in high density or slum areas thus take up 39 percent of the total residential area in Karu. Some of these areas house over 350 people per hectare. The challenge of relocating residents from these crowded areas into more spacious ones remains formidable.

There are plans from a number of key stakeholders in the housing sector to embark on the construction of new housing schemes. For example, a public-private partnership has been developed in order to construct 11,450 new houses close to Bingham University in the area of New Karu. However, there are typically barriers that prevent these plans from being executed smoothly. In this particular case, the relevant governmental authorities are having difficulty in agreeing on the correct amount of compensation to be paid to the current owners of the land in question. The Land Use Act of 1978 is at fault for this to some extent, with a lack of clarity about the power of government to take land away from traditional owners³.

About 21 percent of the developed Karu urban area is taken up by commercial, industrial and other (educational, health, religious, etc.) buildings. Many of these also invariably suffer from poor structural quality, inadequate infrastructural support and restricted access.

INSTITUTIONAL AND REGULATORY FRAMEWORKS

Apart from the planned housing estates, new houses in Karu tend to be created in a rather ad hoc manner. For example, individuals or organizations can acquire an area of land after a bureaucratic process of approvals from traditional and local government. They then submit building plans to the Nasarawa Urban Development Board. After approval, construction can commence in the designated location. However, the board does not have an up-to-date master plan of Karu from which it can proactively plan the whole city – including desired housing areas – in advance. The threat of being unable to improve the overall quality of shelter in Karu is therefore increasing as each new house is built in an unplanned area.

In terms of existing houses in Karu, it is thought that only between 5 and 20 percent were built using approved structural plans⁴. The Nasarawa Urban Development Board now has the authority to approve or reject structural plans, but has limited capacity to enforce the rules on the ground. In March 2008, the

Nasarawa State Government, along with the state Ministry of Lands, Survey and Town Planning and the urban development board, revised and updated some of the “development control standards and regulations”. This regulatory framework is supposed to ensure that new buildings adhere to certain best practices in terms of layout and structural design. This was an encouraging move, but unfortunately the relevant authorities have largely failed to enforce these policies in residential housing areas, largely due to a lack of manpower.

UN-Habitat’s forthcoming urban master plan for Karu, mentioned earlier, will offer some advice to local and state government about the institutional mechanisms needed to improve the overall quality of shelter in the city. It will include plans for developing the structural layout of the city so as to encourage better housing and improved basic urban service provision.

TENURE

Houses in the Karu urban area are characterized by a generally poor level of secure tenure. Some estimates suggest that only around 15 percent of houses have secure tenure⁵, which is far below the rural average for Nasarawa State, which is over 53 percent⁶. Some of the reasons for the low urban percentage were identified as follows:

- Difficult and cumbersome processes in securing the necessary documents
- Unavailable and unreliable planning and zoning documents held by the authorities
- No cadastral and survey plans
- Multiple transactions and subdivisions for the same piece of land
- Haphazard and uncoordinated land-use functions

Securing well-defined property rights (those that are exclusive, transferable and enforceable) is essential for economic growth⁷. Practical steps must be taken towards ensuring that Karu’s citizens can legally define their property and land entitlements, not only to provide security and peace of mind, but to contribute towards this overall economic growth.

² Structure Plan - hard copy - p. 36

³ Information gathered from Nasarawa State Ministry of Lands, Survey, and Town Planning

⁴ Information gathered from the Nasarawa Urban Development Board Karu Zonal Office

⁵ Structure Plan - hard copy - p. 35

⁶ Structure Plan - hard copy - p. 11

⁷ Economic theory

SLUMS

The United Nations defines “slums” as areas that combine to various extents the following characteristics⁸:

- Poor structural quality of housing
- Overcrowding
- Insecure residential status
- Inadequate access to safe water
- Inadequate access to sanitation and other infrastructure

Currently, at least 14 neighbourhoods in Karu could be described as slum areas. Households in these neighbourhoods tend to suffer from all of the above characteristics, as well as the following⁹:

- Poor ventilation
- Inadequate sewage disposal facilities
- Indiscriminate waste dumping nearby
- Restrictions on moving freely around the city
- Pollution from motor vehicles and electricity-generating machines
- Mixed land uses (e.g. residential, food production, and industrial, etc.) coexisting in the same area

There are large expanses of open and undeveloped land surrounding the Karu urban area, though such land is prohibitively expensive for the city’s poorer residents. Therefore, the predominant barrier to providing adequate shelter for the whole of Karu is a lack of money, not space. The twin issues of slum-dwelling and poverty are thus irrevocably intertwined.

Action can and should be taken to improve the conditions of slum-dwellers. Some areas for improvement that have been identified are as follows¹⁰:

- Giving slum-dwellers access to micro-credit facilities that could finance shelter improvement
- Improving transport infrastructure and making public transport more available and affordable, so that slum-dwellers can more easily relocate to less crowded areas
- Ensuring secure tenure for all land and property owners, both women and men
- Increasing the capacity of the Karu and Nasarawa governments to identify, prioritize and implement slum-upgrading programmes

⁸ http://www.unhabitat.org/downloads/docs/4625_51419_GC%2021%20What%20are%20slums.pdf

⁹ *Structure Plan - hard copy - p. 29*

¹⁰ *Structure Plan - hard copy - p. 48*

- Improving legal protection mechanisms for slum-dwellers

The goal, above all, is to achieve the Millennium Development Goal of making a significant improvement in the lives of at least 100 million slum-dwellers by 2020.

GENDER AND HIV/AIDS

GENDER

Urban development needs to be sensitive to gender issues if it is to be efficient and equitable. Administrative, social, economic, governmental, and environmental factors affect women and men differently, so planning in these areas needs to be done with gender sensitivity. Thus far, the rapid expansion of Karu has not adequately taken into account the needs of both women and men, and consequently gender imbalances remain in several areas.

Despite a relatively open labour market, many households in Karu still have a traditional structure: the man works in the city (or perhaps commutes to work in Abuja) and the woman looks after domestic affairs. Due to the general inadequacy of shelter in Karu and the prevalence of slums, women are more likely than men to feel the impact of urban development deficiencies because they tend to spend more time at home.

Only a small fraction of Karu's property and land belongs to women. This is due to a number of reasons:

- Women have low purchasing power.
- Women are often left out of the informal information-sharing process regarding local availability of property and land.
- Traditional land inheritance practices tend to be biased against women.

These factors leave women particularly vulnerable and subject to the will of their husbands or landlords. Improvements in shelter quality and the process for securing tenure will empower women and allow them to feel free and secure in their domestic environment. Also, giving women access to secure land creates positive externalities for the rest of their family and often results in greater investment in the upkeep of both shelters and the wider urban environment. Fortunately, there is a growing trend of empowering women to purchase land and property in and around Karu¹.

Many basic urban services tend to be less accessible to women than they are to men. For example, cramped or awkward public transportation presents particular challenges to women, and the lack of a reliable electricity supply hampers the ability of those women who stay at home to carry out their household activities smoothly. There are educational challenges too, with the literacy rate in Nasarawa State significantly lower for women than for men (37.6 percent compared to 68.4 percent), and the primary school enrolment rate slightly lower as well (64.7 percent compared to 67.9 percent). With regard to health, some women still feel that their husbands have the final say on important matters².

Women contribute well to Karu's economy, and there are various forms of employment open to them, including self-employment and formal employment. In fact, unemployment in Karu is roughly similar among women and among men. However, through subtle forms of exclusion such as limited access to credit or lack of informal networking, women perceive their economic opportunities to be worse than those of men. It is also the case that female-headed households tend to be poorer than male-headed ones³.

Given the existence of older cultural norms in the present day, women are generally not well accepted in the political or governmental arenas. Current trends in these areas are moving in a positive direction, but unfortunately female representation in positions of political power is very limited. For example, out of the 56 elected government representatives of Karu at the federal, state and local levels, only two are women. There are approximately six female permanent secretaries and one female commissioner at the state government level, out of a total of more than 60 staff⁴. Within the Karu Local Government staff, there is an encouraging fifty-fifty split between males and females. However, women are almost completely excluded from traditional governance systems⁵.

Another serious issue affecting women in Karu is humiliating widowhood and divorce practices, whereby women are occasionally rejected by the urban community after a change in marital status. This obviously needs to be stopped if women are to be treated with dignity. Thankfully, gender based violence is on the decrease in Karu, contrary to the current upward national trend⁶. However, police and other urban support services need to be aware that some women, especially the poorest, remain vulnerable to gender based violence.

Despite the multitude of problems that women in Karu face, it is fair to say that they still play an active role in urban society. Women are found at all levels and have a range of educational skills. They are gradually becoming more independent and empowered – in no small part thanks to the efforts of NGOs, the media and other interest groups. With further gender awareness, access to decent shelter and economic opportunities, and perhaps even some form of affirmative action, women can look forward to receiving the respect that they deserve.

1 Data from the Structure Plan - hard copy

2 Statistics and data from the Structure Plan - hard copy

3 Data from the Structure Plan - hard copy

4 Information gathered from the Nasarawa State Ministry of Women Affairs

5 Statistics and data from the Structure Plan - hard copy

6 Structure Plan - hard copy

INSTITUTIONAL REGULATORY FRAMEWORKS

The Government of Nigeria has signed up to numerous international laws regarding gender and women's rights, including the Convention on the Elimination of All Forms of Discrimination against Women and the Maputo Protocol, among others. It also passed an updated National Gender Policy in May 2009. Despite these moves, the reality of the situation is that many laws – including those relating to nationality rights, divorce, child custody, and inheritance rights – violate the constitutional principle of non-discrimination on the grounds of gender⁷.

The federal government has a responsibility to uphold the principles of the constitution, and as such it needs to review those areas where men and women are not treated equally in the eyes of the law.

The federal Ministry of Women Affairs oversees national policies on gender issues. It has been relatively active in recent years, instituting various programmes on awareness raising and poverty eradication, among others⁸.

The Department of Women Affairs within the Nasarawa State Ministry of Women Affairs, Youth and Social Development also works towards raising awareness on gender issues in the state. It has created a political participation and decision-making unit to undertake this task. The department has also tried to engage with traditional rulers and encourage the improvement of maternal healthcare⁹. This state ministry takes policy guidance from the federal Ministry of Women Affairs and the National Gender Policy.

Locally, the Karu Local Government has established a Women's Development Unit in its headquarters to handle gender-sensitive capacity development programmes and offer small loans to female traders¹⁰. This unit has also embarked on grass-root programmes, including one to encourage women in Karu to form women's associations and cooperative societies in order to empower them economically. However, as with many initiatives in the grass-roots, a lack of funding and resources restricts the unit's capacity to achieve tangible and identifiable results¹¹.

The above steps taken by government are undoubtedly positive in attempting to bring about gender equality across the spectrum in Nigeria. However, governance structures at every level need to be more proactive, rather than reactive, in pushing the issue of women's rights to the top of the agenda. Resources and finance should be mobilized to encourage women's groups, gender awareness campaigns and NGOs working in the field.

7 Structure Plan - hard copy

8 Structure Plan - hard copy - pg. 71

9 Structure Plan - hard copy - pg. 72

10 Structure Plan - hard copy - pg. 72

11 Information gathered from Nasarawa State Ministry of Women Affairs

HIV/AIDS

Nigeria had an estimated 2.6 million people living with HIV/AIDS in 2007 – making it the country with the third-highest population in the world of people living with the virus¹². The prevalence rate has remained fairly steady over the last ten years or so¹³, with around 3-4 percent of adults, or roughly 4-5 percent of the total population, having the virus. Even with a steady prevalence rate, as Nigeria's population rises, so does the number of people living with HIV/AIDS. Due to Nigeria's status as a high-risk area for HIV/AIDS, public awareness on the issue is high, with many NGOs and interest groups carrying out advocacy work¹⁴.

Karu's proximity to Abuja brings with it an influx of youthful people, including sex workers, and makes HIV/AIDS a particular threat in the city. Despite the lack of reliable statistics, it is probable that prevalence rates in Karu are at least the same as the national rates. In fact, according to one source, Nasarawa State has the second-highest HIV/AIDS prevalence rate among Nigeria's 36 states – standing at one person out of every 10¹⁵. Unfortunately, reported HIV-positive cases in Karu seem to be on the rise. Figures from only a handful of clinics in Karu showed that 305 people tested positive in the first 5 months of 2009, and over 750 people (out of around 3,360) tested positive in the first 6 months of 2010¹⁶. The gender factor is again important, with data suggesting that more women than men are living with HIV/AIDS, although this could be because there are more avenues for HIV testing available to women¹⁷.

There is only one medical centre in Karu city that is equipped to handle HIV/AIDS cases. This is insufficient to serve the local population. However, Karu Local Government is working alongside NGOs in other ways to bring about HIV/AIDS awareness. It set up a local action committee to run campaigns through workshops and posters, and also recently distributed a number of HIV testing kits to local clinics in order to make testing more accessible to members of the public¹⁸. These testing kits should be distributed among more clinics in Karu, some of which are reluctant to publish data on HIV/AIDS until given adequate equipment¹⁹.

In 2007, the Nasarawa State AIDS Control Agency was established in order to raise awareness and ultimately reduce the number of those living with HIV/AIDS in Nasarawa State. While some of the agency's efforts have been worthwhile, it has limited capacity to slow the spread of HIV/AIDS cases in what is a youthful and rapidly urbanizing state²⁰.

12 <https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html>

13 http://apps.who.int/globalatlas/predefinedReports/EFS2008/full/EFS2008_NG.pdf - p. 4

14 Structure Plan - hard copy - pg. 62

15 <http://allafrica.com/stories/200909290746.html>

16 Information gathered from the Department of Health in Karu Local Government

17 Structure Plan - hard copy - pg. 62

18 Structure Plan - hard copy

19 Information gathered from the Department of Health in Karu Local Government

20 <http://www.nasarawastate.org/articles/188/1/INASACA-and-the-challenges-of-combating-HIV/AIDS-in-Nasarawa-State/Page1.html>

ENVIRONMENT



URBAN ENVIRONMENTAL PROBLEMS

Environmental problems in Nigeria are varied and extremely serious. The case of Karu is no exception. The city suffers badly from a range of environmental threats, particularly waste and pollution, which are rapidly getting worse, as Karu is one of the fastest growing urban areas in Nasarawa State. The uncontrolled nature of the city's urbanization has compounded these problems, making them more difficult to solve.

One major problem is that of waste management, which is discussed in the Basic Urban Services section. Indiscriminate disposal of solid and liquid waste is severely compromising both the local environment and the health¹ of Karu's residents.

Solid waste emanates from residential, commercial and industrial sources and has overfilled local garbage dumps and landfill sites. This results in poor living conditions and also presents real health risks to those who live and work in the contaminated areas. There are plans to form public-private partnerships in order to increase the provision of waste disposal facilities, including garbage trucks and bins. Extra landfill sites could also be created outside the city, provided that they are properly maintained.

Liquid waste also harms the local environment, and the lack of public sewerage systems add to the problem in Karu. Liquid waste is often dumped in the streets and into nearby streams; the drainage systems that exist are frequently blocked and overflow during the rainy season. Septic tanks are used by some households, but improvement in the clearance and maintenance of these is needed to avoid the spread of disease. The problems created by inadequate waste disposal systems are felt by most slum-dwellers, who live in cramped conditions, often surrounded by rapidly accruing waste.

The local environment is further harmed by various forms of pollution. Air pollution comes predominantly from *okadas*, cars, and electricity generators, and is getting worse as the population increases. The same sources also emit frustrating noise pollution. Water pollution, originating from markets and abattoirs, is also worsening the sanitation and water supply situations. Again, the problem of pollution mostly impacts slum-dwellers, who often live in the most highly polluted areas.

EXTERNAL ENVIRONMENTAL PROBLEMS

There are other environmental issues that originate outside Karu's urban area but nonetheless affect the city negatively. For example, the unplanned urban expansion of Karu has resulted in the depletion of forest resources and bush areas on the city's outskirts.

¹ http://www.who.int/topics/environmental_health/en/

Moreover, the felling of trees for domestic heating and cooking has actually created a situation whereby timber and firewood are dumped indiscriminately in urban areas, restricting access to houses and roads. There is further depletion of resources in the form of uncontrolled excavation of sand for construction and breaking of boulders and stones into chips along the expressway².

As a mainly agrarian state, it is a particular shame that Nasarawa suffers from unregulated razing, bush burning, inappropriate use of agro-chemicals, and other harmful farming practices³. The state's rich solid mineral endowment, though not yet fully exploited, is often dealt with in an uncontrolled and unsustainable way. Unless these environmental problems are solved, they will eventually harm the residents of Karu's urban areas, who will lack valuable resources and also lose the less tangible but nonetheless essential feeling of harmony with the environment.

Urbanization does not need to conflict so dramatically with the environment if it is planned properly and the latter is treated with respect.

INSTITUTIONAL AND REGULATORY FRAMEWORKS

Given the extent of Karu's environmental problems, it is obvious that the institutional and regulatory frameworks in place are insufficient to control the situation.

At the federal level, the Ministry of Environment is designated to oversee all national environmental issues. This ministry has reportedly been too lax in regulating activities such as mining and quarrying, and has failed to enact sufficiently effective legislation to allow the strict punishment of those who dump waste⁴.

The National Environmental Standards and Regulations Enforcement Agency is a part of the federal Ministry of Environment, and "is charged with the responsibility of enforcing all environmental laws, guidelines, policies, standards, and regulations in Nigeria. It also has the responsibility to enforce compliance with all environmental regulations"⁵. The agency is in the process of updating the official national environmental policy, but it is unclear to what extent this would pragmatically influence the workings of the Nasarawa Urban Development Board and Karu Local Government.

At the state level, the Ministry of Housing, Environment, and Urban Development is responsible for setting policies and managing environmental issues specific to Nasarawa. The Nasarawa Urban Development Board also works at the policy level, but it generally takes a far more active role in providing services at the local level. It has embarked on a number of environmental protection programmes, though resource constraints – particularly in the zonal offices – limit the capacity to achieve discernible results. This is most clearly seen in the cases of solid and liquid waste disposal and air pollution in Karu⁶. Due to the city's rapid urbanization, these problems will undoubtedly increase to an even more unacceptable level unless the board is given the resources and support to tackle them head-on.

The present state government has pledged to embark on a drive for sustainable development. This includes reducing air and water pollution by 40 percent by increasing public awareness about the issues and by introducing health inspectors to monitor the situation and enforce best practices⁷. It will also need to set strict standards and controls for environmental activities, and ensure that these can be monitored and enforced appropriately.

At the local level, the Karu Local Government tries to assist in environmental management to some extent, even though the Nasarawa Urban Development Board has the main responsibility in this field. Instead of overlapping with the board's activities, the local government could instead be given a more prominent role in monitoring local environmental abuse and raising awareness about environmental issues alongside traditional government leaders. Various "environmental awards", education in schools, and extensive private sector engagement are just some of the touted suggestions that could and should be used to bring about an "environmental revolution" in Karu. Millennium Development Goal 7 – to ensure environmental sustainability – will not be met otherwise.

² Structure Plan - hard copy - p. 50

³ Structure Plan - hard copy - p. 49

⁴ Structure Plan - hard copy - p. 132-133

⁵ <http://www.nesrea.org/about.php>

⁶ Structure Plan - hard copy - p. 52 and 111

⁷ Structure Plan - hard copy - p. 50-51

LOCAL ECONOMIC DEVELOPMENT

STRUCTURE OF KARU'S ECONOMY

Nasarawa State is known for agriculture, being blessed with fertile soils and favourable farming conditions. As such, many inhabitants of the Karu Local Government area are engaged in agriculture, producing a variety of crops that are used as foodstuff and as components for making other goods. Most of this activity is done by individual farming households and small landowners, rather than large-scale commercial farming companies. Farmers are therefore key stakeholders when it comes to local economic development issues concerning the rural areas surrounding Karu. The strategic location of Karu – a gateway between Abuja and the eastern regions of Nigeria – makes it a thriving market area with fast-moving products. Grains, farm produce, building materials, commercial products, indigenous goods, and many more items are distributed from Karu to the rest of Nigeria. Good commercial transport networks add to the attraction of Karu as a commercial city.

Nasarawa is also highly endowed with solid mineral resources. However, extraction of these minerals – which include clay and granite – is yet to be fully exploited¹. Sand and granite, for example, are abundant around Karu, but the current extraction of these resources is completely unregulated. Organized and sustainable extraction of these minerals could be an area for future development and a way to diversify Karu's economic base. Apart from agriculture, Karu's economy can largely be described as service-based. Around one-third of Karu's labour force carries out trading (e.g. in agricultural products, foodstuff, building materials, mechanical parts, and services) or commercial activities in the city. In addition to this, 10 percent of the labour force is working in the tourism, hospitality, education or professional industries². It should be noted that many of Karu's residents who work in the service industry do so in Abuja.

The remainder of Karu's workforce is involved in activities, ranging from producing small artisan goods (29 percent of the labour force) to producing more generic manufactured products (17 percent) to engaging in full-scale construction work (11 percent)³.

The future success of these commercial and industrial activities – and the livelihoods of the people engaged in them – is fundamentally linked to the citywide planning of buildings and workplaces. If secure property is not easily accessible, these industries will leave the area in search of more favourable destinations, thereby reducing economic opportunities for Karu's citizens. It is therefore essential that urban planning includes commercial and industrial concerns and not just residential ones.

A major feature of Karu's economy is its informal setup. Over 95 percent of the city's gross domestic product is earned in the informal sector, which includes many self-employed traders, commercial agents and artisans. While there are both potential positives and negatives regarding having such a large informal sector, it is fairly clear that movement towards becoming more formal would be considered a step in the right direction for Karu. A key implication of this movement would be the increased opportunity for the Karu Local Government to collect taxes from business activities. However, the thriving informal economy does mean that small businesses can easily start up with small capital injections, offering self-employment to many people. This type of activity could be further encouraged via better provision of the basic urban services such as electricity, telecommunications and transport systems.

Several priority areas have been identified as potential stimuli to the local economy:

- Developing agro-based industries
- Improving the layout of marketplaces in Karu, as well as the process for getting secure tenure
- Ensuring that international markets fulfil their original intended objectives
- Encouraging local craft industries
- Introducing small loans for school leavers to embark on economically sustainable projects
- Building modern shops with adequate parking facilities

Finally, it is worth noting that while trade and commerce employs one-third of Karu's workforce, it only generates roughly one-fifth of the city's gross domestic product. Thus it would be worthwhile to increase the productivity of those working in those industries, or even encourage some of them to move into more "productive" industries such as construction or agriculture⁴.

LABOUR AND EMPLOYMENT

Due to the informal nature of the city's economic activities and the lack of accurate local data, it is difficult to place exact figures on Karu's unemployment levels. It has been suggested that adult unemployment stands at around 23 percent and youth unemployment at around 30 percent⁵. It could be the case that some of these "unemployed" people are working in casual or part-time jobs, but the figures suggest that there may be an underlying systematic occurrence of unemployment in Karu. Local economic development, therefore, should be inclusive. The private sector should and will

¹ Structure Plan - hard copy - p. 8

² Structure Plan - hard copy - p. 106

³ Structure Plan - hard copy - p. 106

⁴ Structure Plan - hard copy - p. 107

⁵ Structure Plan - hard copy - p. 64

remain the driver of growth in the local economy, but the public sector may need to play a more active role if it wishes to tackle unemployment. This may be in the form of government-led work schemes, or even small loans to encourage small-scale entrepreneurship.

With 80 percent of the labour force educated to secondary level or above, Karu is home to a relatively bright and active workforce that is often able to engage rapidly with the local informal economy. Moreover, a number of business groups and trade unions have been created to support working groups. For example, the Business and Economic Development Committee has managed to provide useful business information to the community while establishing a good working relationship with the Karu Local Government. These agencies can work with employers and employees alike to improve the employment prospects for Karu's citizens.

POVERTY

More than 64 percent of households in Nasarawa classified themselves as "poor" in 2006⁶. Poverty generally means that these households experience difficulty in satisfying basic needs such as food, clothing and shelter. The global economic climate at the time of writing has seen quite severe price instability, especially for food, and this is impacting heavily on the poorest members of society.

Indeed, economic opportunities are severely limited for poor households. Local economic development initiatives should aim to meet the needs of these households, and allow them to engage in productive economic activities.

In Karu, the poverty level may be lower than the Nasarawa State average⁷, but nonetheless many people do not have the money or capital that could help them to earn a better living. Women are often poorer than men, and tend to be more excluded from financial services⁸. Microfinance schemes that target women (though not necessarily exclusively) may bring the poorest residents of Karu into the economic sphere by giving them an initial capital boost for small entrepreneurial initiatives. It still remains to be seen how successful these types of microfinance schemes will be in Africa's urban areas.

Local government and NGOs have tried to address poverty issues in the area, but with limited success overall. Encouraging these bodies to expand their programmes, as well as enticing the private sector to offer funds and support, could help the local area to reach the first Millennium Development Goal - eradicating extreme poverty and hunger.

⁶ Structure Plan - hard copy - p. 8

⁷ Structure Plan - hard copy - p. 64

⁸ Structure Plan - hard copy - p. 64

BASIC URBAN SERVICES



WATER SUPPLY

There has been a conspicuous lack of conscious effort by the government to provide public water supply infrastructure to keep up with Karu's rapid, unplanned growth. As a result, only around 5 percent¹ of households have access to publicly supplied water. The remaining demand for water is met by private boreholes, wells, commercial water tanks, private vendors, and nearby streams. Sadly, these private water sources are not regulated by the government, increasing the risk of health damage from unclean water or even a chronic under-supply of water.

In recent years, there have been some attempts by local government and NGOs to rectify the situation. Some boreholes were created as new water sources, but unfortunately most of these have since broken down and become dysfunctional. One possible future plan to increase the fresh water supply includes extracting a large amount of water from the nearby River Uke and storing it in a reservoir and in elevated water towers. Connected distribution networks would distribute water safely throughout the city. A project of this kind, while potentially invaluable, would require meticulous planning, government support, and a very large capital investment. It is currently being looked into by the Nasarawa State Ministry of Water Resources.

¹ Structure Plan - hard copy - p. 62

SANITATION AND LIQUID WASTE MANAGEMENT

Sanitation levels are low in Karu, which poses significant health risks. Only 35 percent of citizens have access to sanitary toilet facilities and excreta disposal². Many people bathe in and even drink from local streams, which are also used on occasion by some households as excreta disposal sites. A "women's sanitation monitoring team" has been set up in Karu to encourage sanitary practices in domestic areas through a type of peer pressure. However, this team only has limited capacity to make a significant impact on the ground. Another approach that could be adopted is the "child-to-child" method. This effective strategy is when school children are taught about sanitary practices and are also taught how to share their knowledge with friends, family and the wider community.

The inadequacy of liquid waste management systems in Karu is a major cause of the sanitary problems. There is no central sewerage system for the city. Private septic tanks and sewage collectors, as well as nearby bushes and streams, are used instead. The situation tends to worsen during the rainy season, when flooding causes the existing drains to become blocked. With around 60 percent of Karu's population having "poor" drainage³,

² Structure Plan - hard copy - p. 31

³ Structure Plan - hard copy - p. 29

it is clear that a functional drainage system is needed to rid the city of its liquid waste. The Nasarawa Urban Development Board has indicated that there are tentative plans to construct this system in Karu, but realistically the required investment and logistical planning for this are many years away from happening. Even without a full sewerage system, though, government could ensure that private septic tanks are cleaned regularly and thoroughly.

SOLID WASTE MANAGEMENT

Residents of Karu face the daily challenge of dealing with the consequences of uncontrolled solid waste disposal. Only 4 percent of the population use “improved” waste disposal methods⁴. The waste – which piles up on virtually every street, blocks access to certain streets and drainage systems, and worsens the living conditions in slum areas. Overflowing landfill sites and garbage dumps are attracting rodents and flies, and generally ruining the smell and appearance of the affected areas.

One of the main causes of this unhygienic and impractical situation is the lack of government facilities to manage waste. The Nasarawa Urban Development Board only has two refuse disposal vehicles and 250 bins to cover several local government areas, including Karu. The scale of the problem is somewhat overwhelming, and the board is aware that it needs immediate cooperation from external stakeholders to solve it.

The board is currently trying to form partnerships with private agencies to work on the clean-up of waste in Karu. While this is an encouraging step, private agencies with the capacity to achieve rapid, significant results are few and far between. The board needs to make reliable long-term plans for public-private partnerships in this field, so that well-functioning private agencies can be brought in.

In future, these private agencies could be engaged in creating accessible dumping and landfill sites out of town – currently there are only five dump sites to serve the large area between Karu’s western border and the neighbourhood of Maraba. The Nasarawa Urban Development Board has identified some potential sites for landfill development, including one that could become the city’s first “sanitary landfill” site. Private agencies could also be used to increase the provision of waste disposal facilities inside the city.

Several other initiatives have been suggested, including the improvement of legal frameworks for punishing those who dump waste indiscriminately. Currently, the Nasarawa Urban Development Board (in conjunction with the Nigerian police) has the capacity to take illegal dumpers to court, but there is scope for increased surveillance and stricter punishments. Additionally, there are plans to set up a sorting plant where collected

waste can be sorted and some of it reused. This could eventually lead to a full-scale recycling plant, but again this is not likely to be in place for a good number of years.

One of the main culprits of waste dumping is commercial traders, particularly in marketplaces. The Nasarawa Urban Development Board is embarking on a sensitization programme for traders, which aims to encourage them to contain their waste and take it to a designated collection centre (for example, the one at Maraba Market) – all as part of good business practice. The board, and to some extent the local population, have thus recognized that waste management cannot be tackled by government alone. People’s attitudes towards waste disposal also need to change.

EDUCATION

The number of primary and secondary schools in the Karu urban area is relatively high. As such, the area boasts primary school enrolment rates of around 75 percent, which is roughly 10 percent higher than the Nasarawa State average⁵. However, despite the lack of accurate data, it is clear that both primary and secondary school completion rates are lower than hoped for – perhaps even below 20 percent⁶. To improve the state-wide adult literacy rate (in any language) of 53.7 percent⁷, methods must be devised to make sure that all children complete primary school, and that those who enrol in secondary school are able to finish successfully and even progress to further studies.

Another major challenge exists: improving the quality of education available to Karu’s citizens. Currently, many of the schools are in a state of disrepair, there is a dire shortage of facilities such as books and sports equipment, class sizes are too large, and the quality of education is poor.

Private schools in Karu outnumbered public schools by 15 to 1 in 2008/2009 (primary schools only)⁸. This can be largely put down to the lack of government funding available to build and run an adequate number of schools. Government should not allow this fact to act as an excuse to shirk its responsibility to provide quality universal education for all.

Local university education is available at ECWA Bingham University, a new university located in New Karu. There are other universities in Keffi and on the outskirts of Abuja, and a handful of other tertiary-level education providers exist around Nasarawa State and in the Federal Capital Territory.

⁵ Structure Plan - hard copy - p. 59

⁶ Structure Plan - hard copy - p. 59

⁷ Structure Plan - hard copy - p. 10

⁸ Structure Plan - hard copy - p. 98

⁴ Structure Plan - hard copy - p. 13

HEALTH

Life expectancy at birth in Nigeria in 2008 was 48, a full 21 years lower than the global average⁹. Using this and many more sophisticated indicators, it becomes apparent that health issues are at the forefront of the overall development challenge for Nigeria.

There are 80 government-run primary healthcare centres in the Karu Local Government area, and 67 registered private providers (and more unregistered)¹⁰. In fact, Nasarawa has one of the highest healthcare facility to citizen ratios in the country¹¹. As with education, the large number of private providers presents a major challenge when trying to ensure affordable provision of health services, especially for the poorest members of society.

Furthermore, the quality of the healthcare services and the availability of necessary equipment and facilities are questionable at best. There is generally a shortage of qualified personnel, equipment and certain drugs and vaccines, and there is no functioning local ambulance service. Secondary and tertiary healthcare provision is unavailable in Karu, but there are many providers in Abuja and around Nasarawa State. However, the same lack of quality tends to exist in these places as well.

It is imperative that healthcare services, especially at the primary level, be provided to all citizens – not just to those who can afford it. Illnesses such as malaria, dysentery and typhoid are still common, and throughout Nigeria mortality rates are at an unacceptably high level, especially for children (in 2008, 186 out of every 1,000 children under the age of five died)¹².

TRANSPORT

The combination of improved standards of living and a dilapidated public transport system has resulted in the emergence of privately owned cars and okadas (motorcycles) as the most common forms of transport in and around Karu. Drivers of these vehicles are confronted daily with the frustrating and costly issues of poor-quality roads, inadequate off-street parking facilities, and, worst of all, large-scale traffic congestion. Several thousand vehicles fill the Abuja–Keffi expressway during the morning and evening peak commuting hours. Improved road infrastructure, traffic lights and road signs are desperately required to reduce the amount of time wasted because of these traffic jams.

Private vehicles thrive because of the distinct lack of reliable public transport, even though Karu is a prime commuter city (for Abuja). A few infrequent and overcrowded buses are available, but private minibuses and okadas fill the gap. The provision of a reliable bus system – which could use public and private inputs

– will be essential given the inevitable growth in the number of people wishing to commute between Karu and Abuja in the coming years. Future plans to improve transport links include the construction of new byroads, the widening of the current expressway, and even the introduction of a light rail system, which has been approved by the Federal Capital Territory authorities.

ELECTRICITY AND COMMUNICATION

In Karu, there is significant demand for electricity to power domestic, commercial and industrial appliances. However, reliable electricity supply remains a major problem, with over-reliance on the overhead line from Abuja, which currently supplies the Karu urban area. Many citizens use private generators as an alternative to the national grid, which supplies power erratically.

It is understood that the Power Holding Company of Nigeria plans to extend a much larger electricity line to the Karu area. In April 2010, a World Bank-funded project to increase voltage supply to Karu was completed and handed over to the Abuja Electricity Distribution Company for maintenance¹³.

The expansion of telecommunications has been led by the private sector due to the public sector's under-performance in the area. Landline telephones are few and far between, so mobile phones are commonplace. There are several Global System for Mobile Communication providers, but mobile connection is still weak and could be much improved upon.

Internet connections in Karu, as with the rest of the country, tend to be weak. Nevertheless, this seemingly does not staunch the desire of Nigerians – who make up around 39.6 percent of Africa's and 2.2 percent of the world's Internet users¹⁴ – to get online. However, there is still a long way to go before personal computers are found in many households in Karu. Finally, there is (theoretically) a postal system serving Karu, but this service is used infrequently.

⁹ World Bank

¹⁰ According to the Department of Health in Karu Local Government

¹¹ Structure Plan - hard copy - p. 60

¹² UNICEF

¹³ <http://allafrica.com/stories/201004230476.html>

¹⁴ <http://www.internetworldstats.com/stats1.htm>

HERITAGE AND TOURISM

HERITAGE

Nigerians have pride in their heritage, culture and history – and rightly so, for it is a country rich in tradition and custom. The people of Nasarawa State were mainly agricultural folk in the past, and only a handful of human settlements in hilltop areas existed. After the British invasion in the early 19th century, the urbanization process in Nigeria got underway as a result of the administrative style of the colonial rulers. Karu's growth accelerated rapidly after it was established as the headquarters of the local government area in 1991¹.

As Karu moves towards becoming a 21st century city in a globalized planet, it will be of benefit to residents if it does not lose sight of its heritage.

Blending pride for the past with passion for the future will better equip Karu's residents to interact with people from around the world and ensure that they have a sense of identity and belonging with regard to their homeland. Visitors to the area will also benefit from an increased sense of engagement with and understanding of the local people. In addition, they will be able to enjoy heritage sites and historical places, which will provide economic opportunities and enjoyment to local residents as well.

One aspect of Karu's heritage that could be promoted is its traditional system of managing local affairs, which includes traditional customs and practices such as the designation of paramount heads and the traditional settling of local disputes². Also, the city's mix of both Islamic and Christian influences – and the resulting buildings and artefacts – could be displayed and celebrated³. Furthermore, local arts and crafts could be used to showcase local talent and generate income.

TOURISM

Nasarawa State is a potpourri of tourist attractions, with a rich heritage and some beautiful scenery, including an array of hills and rocks that dot the state's landscape⁴. Nasarawa State's tourism industry has huge potential for development and is currently almost completely untapped. There are a number of attractions around Karu, including:

- Hills (Garku, Karshi, Kurape, Ago)
- Warm spring water (Masaka)
- Caves (Dauri, Kukan, Darigo)

There are also some cascading waters, lakes, waterfalls, and historical sites within easy reach. If infrastructure is improved, these sites would make very pleasant recreation areas for visitors to the area. Walkers and climbers may also enjoy the rugged terrain⁵. Furthermore, numerous traditional festivals and carnivals, mountain-top villages, and the production of arts and crafts may also prove attractive to visitors looking for some Nigerian culture.

Crucially, Karu's location on the outskirts of Abuja makes it a potentially vibrant tourist hub. Because Abuja is built up and largely concrete, many of its residents are keen to escape, especially during the weekends. If Karu markets itself properly, it could be used as a centre from which tourists go out and enjoy local heritage sites and attractions throughout Nasarawa State.

Plenty of work is needed to turn this dream into reality:

- Firstly, Karu's basic urban services – particularly electricity supply, water supply and waste management – need to be vastly improved to attract visitors.
- Secondly, transport systems between Karu, Abuja and the rest of Nasarawa State need to be easy to use and affordable.
- Third, hotels and restaurants need to maintain the standards expected by seasoned travellers. This includes provisions for foreign visitors, as well as children and disabled people.
- Fourth, local recreational spaces – including cinemas, bars, sports facilities, and open spaces – need to be clean, functional and well maintained.
- Finally, a bold and comprehensive marketing strategy needs to be developed and implemented to make visitors in Nigeria and beyond aware of the region's attractions.

If these steps are taken in an organized way, Karu could one day take pride in hosting visitors from around the world.

INSTITUTIONAL FRAMEWORK

The Nasarawa State Ministry of Culture and Tourism is in charge of promoting culture, heritage and tourism issues within the state. It is guided by policies from the federal Ministry of Tourism, Culture and National Orientation.

A website devoted to tourism in Nasarawa State has already been established, but it could be updated, improved, and widely publicized (see www.nasarawastatetourism.com).

¹ Structure Plan - hard copy - pg. 12-13

² Structure Plan - hard copy - pg. 47

³ Structure Plan - hard copy - pg. 117

⁴ Structure Plan - hard copy - pg. 4

⁵ Structure Plan - hard copy - pg. 4

GOVERNANCE

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>New and ambitious federal Ministry of Lands, Housing and Urban Development.</p> <p>Hope and ambition from most Nigerians to improve their political system.</p> <p>State governor's 13-point agenda and special task force for Karu.</p> <p>Informal linkages between Nasarawa State and the Federal Capital Territory.</p> <p>Existence of the Nasarawa Urban Development Board.</p> <p>State government interacts with traditional leaders.</p> <p>Local government headquarters in Karu.</p>	<p>Power highly centralized in the hands of one person at each government level.</p> <p>Complex linkages among federal, state and local governments.</p> <p>Overlapping between state ministries and the Nasarawa Urban Development Board.</p> <p>Nasarawa Urban Development Board's lack of capacity.</p> <p>Inability to collect significant tax revenue.</p> <p>Lack of up-to-date vision statements.</p> <p>Lack of transparency and accountability.</p>	<p>Increasing the accountability of government to the citizenry.</p> <p>Putting housing and urban development issues high on the agenda for presidential elections.</p> <p>Special task force for Karu should be given the capacity to make a real impact.</p> <p>Improving the capacity of state ministries and the Nasarawa Urban Development Board.</p> <p>Strengthening ties with the Federal Capital Territory to share services and infrastructure.</p> <p>Realigning zonal demarcations to clarify responsibilities for all agencies.</p> <p>Raising awareness to increase citizen participation in governance.</p>	<p>Persistent instability at the federal level can impact the local level.</p> <p>State and local governments will struggle if the federal government does not provide vision.</p> <p>Lack of available funds and resources.</p> <p>Overreliance on certain individuals in government.</p> <p>The Federal Capital Territory could withdraw assistance.</p> <p>Lack of accountability may make citizens unresponsive to services.</p> <p>Lack of political will to truly change the system.</p>	<p>Build the capacity of federal and state ministries.</p> <p>Build the capacity of the Nasarawa Urban Development Board and Karu Local Government.</p> <p>Make formal linkages among state, federal and local governments clearer.</p> <p>Increase transparency and accountability.</p> <p>Raise awareness about urban problems so that ordinary citizens engage.</p>

SLUMS AND SHELTER

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>Existence of housing standards and regulations set out by federal and state governments.</p> <p>Existence of an agency responsible for implementing and enforcing legislation for housing and urban development.</p> <p>Some well-built houses to act as models for a future housing plan.</p> <p>Large amounts of unencumbered available land.</p>	<p>Lack of an up-to-date urban master plan.</p> <p>Many poorly built houses with unhealthy living conditions.</p> <p>Areas of very high density.</p> <p>Weak conflicting and institutional control, which allows traditional and uncontrolled land transactions.</p>	<p>Exploiting existing opportunities in legislation and structure plan preparation.</p> <p>Willingness of traditional institutions, indigenous settlers and migrant workers to improve their living environment.</p> <p>Ability to keep track of tenure becomes easier as slums are replaced by proper houses.</p> <p>Development of well-drained and unencumbered land on Karu's outskirts ideal for the construction of new housing schemes.</p> <p>Vibrant and diversified economy and willing private developers and financial institutions.</p> <p>Development of micro-finance projects to assist slum-dwellers to improve slums.</p>	<p>High cost of building materials and expensive upgrading programmes.</p> <p>Inability of relevant agencies to properly enforce legislation.</p> <p>Overcrowded conditions render improvements difficult to make.</p> <p>Lack of capacity of authorities to make the process for getting secure tenure easier.</p> <p>Slum upgrading is difficult if waste, sanitation and transport systems are not also improved.</p> <p>Lack of resources for infrastructure development and adequate planning control.</p> <p>Possible resistance from local slum-dwellers to relocating.</p>	<p>Develop proposed housing schemes that provide adequate access and water reticulation facilities for all.</p> <p>Plan available land and build infrastructure facilities.</p> <p>Build the capacity of local institutions to provide good quality housing and secure tenure.</p> <p>Initiate urban renewal programmes for slum areas and residents' empowerment.</p> <p>Promote institutional capacity building.</p>

GENDER AND HIV/AIDS

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>Vibrant, youthful and intelligent female population in Karu.</p> <p>Women can legally purchase property and land.</p> <p>Women contribute to the economy and have decent employment opportunities.</p> <p>Many NGOs are working to raise awareness about gender issues.</p> <p>Adoption of international laws and conventions on women's rights, as well as the National Gender Policy 2009.</p> <p>Existence of federal and state Ministry of Women Affairs, as well as the Women's Development Unit in Karu.</p> <p>Public awareness about HIV/AIDS is high.</p>	<p>Gender issues thus far are largely ignored in the urban development process.</p> <p>A very small percentage of property and land is owned by women.</p> <p>Basic urban services are less accessible for women.</p> <p>Too many women are unemployed or live in poverty.</p> <p>Negligible female representation in elected government at every level.</p> <p>Inability to uphold international laws and protocols and enforce constitutional gender equality.</p> <p>Existence of HIV/AIDS, with increasing prevalence rates in Karu.</p> <p>Insufficient local HIV/AIDS-specific health centres.</p>	<p>If given resources, women would take pride in improving housing.</p> <p>Actively encouraging women to buy land to correct imbalances.</p> <p>New provision of urban services should plan for gender differences.</p> <p>Increasing credit and access to information to boost economic opportunities.</p> <p>Highlighting the achievements of successful Nigerian women to encourage more women to engage in politics.</p> <p>Awareness raising to stop gender-based violence and stop the spread of HIV.</p>	<p>Further unplanned urbanization could leave women out altogether.</p> <p>Lack of slum upgrading will slow female empowerment.</p> <p>Traditional and religious leaders may never accept female empowerment.</p> <p>Lack of political will to change the situation.</p> <p>Lack of financial support for government agencies and NGOs.</p> <p>Total population living with HIV/AIDS may soon become too large, overwhelming efforts to tackle the problem quickly.</p>	<p>Raise awareness on gender issues.</p> <p>Encourage women to enter politics.</p> <p>Ensure that basic urban services and employment are accessible to women.</p> <p>Build capacity in federal and state Ministries of Women Affairs and the Women's Development Unit in Karu.</p> <p>Set up monitoring groups to ensure that women's rights are being upheld.</p> <p>Improve health centres that are able to help those living with HIV/AIDS.</p>

ENVIRONMENT

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>Large area of fertile agricultural land and abundance of natural resources.</p> <p>Existence of policies and legislation on the environment.</p> <p>Existence of the state ministry, National Environmental Standards and Regulations Enforcement Agency, and Nasarawa Urban Development Board.</p>	<p>Many sources of air, noise and water pollution.</p> <p>Lack of checks and monitoring of dumping and other abuses.</p> <p>Low public awareness about environmental issues.</p> <p>Poor farming techniques and haphazard resource extraction.</p> <p>Institutional capacity at every level is severely restricted.</p> <p>Uncoordinated institutional arrangements among federal, state and local agencies.</p>	<p>Youthful and energetic residents could help the clean-up if given the correct incentives.</p> <p>Developing strong public-private partnerships.</p> <p>Clarifying and strengthening state-level agencies, particularly the Nasarawa Urban Development Board.</p> <p>Convincing people of the benefits of sustainable farming and mineral extraction.</p> <p>Strengthening government capacity and monitoring and punishing offenders.</p>	<p>Agencies lack the finance, resources and capacity to solve problems.</p> <p>Clean-up will be extremely difficult if slums are not upgraded.</p> <p>Lack of political will.</p> <p>Urban residents may feel a lack of responsibility for environmental issues.</p>	<p>Build the capacity of local and state agencies to monitor, enforce and act quickly.</p> <p>Implement waste disposal strategies rapidly.</p> <p>Raise public awareness.</p> <p>Improve communication among agencies.</p>

LOCAL ECONOMIC DEVELOPMENT

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>Proximity of Karu to Abuja.</p> <p>Good agricultural land in the surrounding area.</p> <p>Abundant natural resources, including solid minerals.</p> <p>Karu is the commercial and socio-economic centre of the local government area.</p> <p>Entrepreneurial nature of many people's livelihoods.</p> <p>Youthful and relatively well-educated workforce.</p> <p>Existence of business groups and trade unions to support employers and employees.</p> <p>Existence of NGOs (and arguably government bodies) who actively want to reduce poverty.</p>	<p>Lack of infrastructure to fully exploit solid minerals and engage in other industries.</p> <p>Highly informal set-up makes regulation and tax collection difficult.</p> <p>Financial services are not available to all citizens.</p> <p>No comprehensive plan for future local economic development.</p> <p>Fairly high unemployment or underemployment level.</p> <p>Socio-economic exclusion of those living in poverty.</p> <p>Gender imbalances.</p>	<p>Improving transport links to aid Karu's status as a marketplace for agricultural goods.</p> <p>Developing agro-based industries and sustainable solid mineral extraction facilities.</p> <p>Making the process easier for businesses to be formal rather than informal.</p> <p>Introducing microfinance schemes to encourage entrepreneurship.</p> <p>Increasing the capacity of business groups and trade unions to encourage entrepreneurship and protect employees.</p> <p>Government can encourage both public and private sectors to work on poverty reduction.</p> <p>Expansion of the capacity of NGOs to help those in poverty.</p> <p>Developing urban development plans linking economic development with building and workplace plans.</p>	<p>Overexploitation of the solid mineral endowment.</p> <p>Poor public transport and overcrowded roads hinder economic activity.</p> <p>Building and tenure processes not in line with the necessary encouragement of commerce and industry.</p> <p>Lack of enticement for businesses to be formal rather than informal.</p> <p>Inadequate basic urban services to deal with a growing economy.</p> <p>High level of unemployment could limit the growth of the economy if not tackled directly.</p> <p>Lack of social security nets could leave the unemployed in dire straits.</p> <p>Price instability impacts poor households the hardest.</p>	<p>Locate new industrial sites, providing a good tenure process for businesses.</p> <p>Improve basic urban services to support business and industry.</p> <p>Improve the structure of and access to marketplaces.</p> <p>Promote agro-processing industries.</p> <p>Introduce microfinance schemes and entrepreneurial training.</p> <p>Increase the capacity of the public sector and private sector to start employment programmes.</p> <p>Encourage youth employment by improving education and apprenticeships.</p> <p>Improve the capacity of NGOs and the public sector to monitor and eliminate poverty.</p>

BASIC URBAN SERVICES

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>Fast-growing population that is ready to pay for services.</p> <p>Existence of some private septic tanks and sewage collecting services.</p> <p>Existence of some peer pressure groups to encourage better sanitation habits.</p> <p>Good provision of education and healthcare.</p> <p>Agencies for regulation and maintenance of transport exist.</p> <p>Karu's strategic location as a gateway to and from Abuja.</p> <p>Agencies for the regulation of electricity and telecommunication exist.</p>	<p>Overflowing landfill sites and garbage dumps, with waste piling up on streets and almost no recycling opportunities.</p> <p>Poor maintenance of facilities and infrastructure in schools and hospitals.</p> <p>Limited access to tertiary education and healthcare facilities in Karu.</p> <p>Limited funds from federal and state governments.</p> <p>Continued threat from common illnesses and diseases.</p> <p>Poor provision and maintenance of transport, electricity and telecommunications infrastructure.</p>	<p>Promotion of public-private partnerships for basic urban services provision.</p> <p>Increase capacity of monitoring groups.</p> <p>Creation of new landfill sites and recycling facilities.</p> <p>Introduction of a legal framework for punishing waste dumping.</p> <p>Improvement of school and hospital facilities.</p> <p>Nurturing talented individuals into becoming good teachers and doctors.</p> <p>Making basic education and healthcare affordable for Karu's poorest citizens.</p> <p>Private electricity and communication providers can exploit potential profits to be made.</p> <p>Linking electricity and communication networks with those of Abuja.</p>	<p>The dominance of private education and healthcare providers makes it hard for public ones to compete.</p> <p>Poor enabling environment created by government for private bodies to engage in service provision.</p> <p>Resistance to change in the provision and use of basic urban services.</p> <p>The large capital investment required may be difficult to access.</p> <p>Lack of resources, financial and political will.</p>	<p>Establish a water corporation, a sanitation board and a waste management agency.</p> <p>Construct a dam, a reservoir and pipelines.</p> <p>Provide adequate landfill sites, dump sites and recycling plants.</p> <p>Improve the legal framework for punishing waste dumping.</p> <p>Construct new schools and new healthcare centres.</p> <p>Improve the facilities of schools and healthcare centres.</p> <p>Strengthen institutional capacity.</p> <p>Improve road, electricity and telecommunication infrastructure.</p>

HERITAGE AND TOURISM

STRENGTHS	WEAKNESSES	OPPORTUNITIES	THREATS	PRIORITIES
<p>Existence of a rich history and heritage.</p> <p>Some heritage and cultural sites still exist locally.</p> <p>Many areas of scenic beauty and interesting culture exist around Nasarawa State.</p> <p>Karu's proximity to Abuja could attract weekend visitors.</p>	<p>Lack of willingness among the public (especially among the youth) to preserve heritage.</p> <p>Current infrastructural and recreational set-up is inadequate for attracting many visitors.</p>	<p>Using heritage as a tool for local residents' pride and participation, as well as for revenue generation.</p> <p>Taking advantage of the area's scenic beauty, culture, and heritage to boost tourism.</p> <p>Using support from all government levels to promote tourism.</p> <p>Specifically targeting Abuja's residents looking for getaways.</p> <p>Potential for the private sector to make large profits.</p>	<p>Lack of resources to properly maintain heritage sites.</p> <p>Globalization tends to make people look outwards rather than inwards, losing pride in their background.</p> <p>Lack of investment and marketing will limit the area's potential for tourism.</p> <p>Lack of serious improvement of basic urban services and waste clean-up will render Karu virtually useless for tourism.</p>	<p>Ensure that heritage sites are maintained.</p> <p>Improve the capacity of local residents to keep their heritage alive.</p> <p>Promote urban clean-up by convincing local residents of the benefits of tourism.</p> <p>Ensure the maintenance of visitor sites to retain attractiveness.</p> <p>Improve the tourism infrastructure.</p>

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KARU URBAN PROFILE

The Karu Urban Profiling consists of an accelerated, action-oriented assessment of urban conditions, focusing on priority needs, capacity gaps, and existing institutional responses at local and national levels. The purpose of the study is to develop urban poverty reduction policies at local, national, and regional levels, through an assessment of needs and response mechanisms, and as a contribution to the wider-ranging implementation of the Millennium Development Goals. The study is based on analysis of existing data and a series of interviews with all relevant urban stakeholders, including local communities and institutions, civil society, the private sector, development partners, academics, and others. The consultation typically results in a collective agreement on priorities and their development into proposed capacity-building and other projects that are all aimed at urban poverty reduction. The urban profiling is being implemented in 30 ACP (Africa, Caribbean, Pacific) countries, offering an opportunity for comparative regional analysis. Once completed, this series of studies will provide a framework for central and local authorities and urban actors, as well as donors and external support agencies.

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