

# BfL

*A quarterly magazine publication of Brothers for Life Club*



MAR. '23 EDITION

# MAKING NIGERIA WORK

**PRACTICAL PERSPECTIVES**  
*Through  
The Lens of  
Professionals*



Dinner ▪ Boat Ride ▪ Party by the Sea ▪ Banters ▪ Pictures ▪ Games...

**Let's do it**  
**Again!**

**BfL'23**  
GRANDREUNION

**LAGOS**  
DECEMBER 15<sup>17</sup>

# this *quarter*

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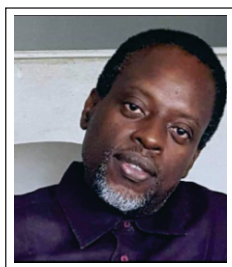
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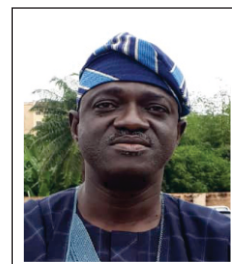
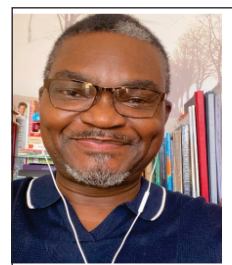
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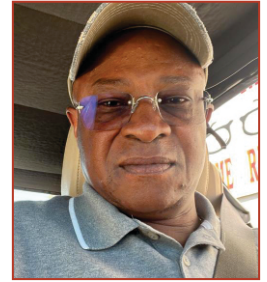


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*Niyi Idris*

# PRESIDENTIAL MESSAGE

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Good day readers,

Welcome to this edition of BfL, the magazine.

Since our last edition, a lot has happened within, as well as outside our group. Through this season, we have been ramping up our leadership strategy to be increasingly member participatory. To this end, all policies will be upon formulation be immediately published and energetically advertised on the main platform. Soundings have been well received and we continue to consult for optimal inclusiveness.

We have formulated a proposal facilitating fellowship of members in their various locations monthly. We are continuously conceptualizing pathways for improved relationships too on the platform, making tolerance and sensitivity their bedrock.

Moreover, we are relentlessly fine-tuning our various projects, Including our club building initiative and membership retention programs.

Thank you all for your individual and collective efforts in making BfL the best it can be. With your help and God's grace, we will definitely become and remain the premier alumni club that others strive to emulate.

Please take time to read and enjoy this latest edition of the BfL magazine. In addition, kudos to the magazine team, for a job very well done.

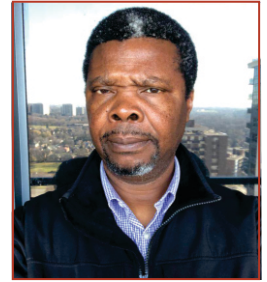
At your service,

**Michael Jetawo**  
***President***

# EDITORIAL SUITE

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*Sanmi Obasa (BOSA Analysis) is the Editorial Chief*



Dear readers,

Making Nigeria work is our Cover Story for this edition. Even when outside her shores, our interests, discourses, firmly clasped cultural associations and identities all consistently project our 'Nigerianess'. The so-called 'Abroadians' mostly pay scant attention to the social, political and cultural milieus of their new countries beyond the most forcefully apparent.

It appears undeniable that if Nigeria begins to function sustainably, many will see every reason to be back home again, or at least shuttle in and out more often. We are united in our desire for a better Nigeria. And it will only work when all works - every sector, industry, and segment.

BfL, is endowed with men who work across a broad spectrum of spheres and specialisms within and outside the country. We want to begin bringing all our knowledge and experiences to bear on the project of nation building. BfL members writing from their professional viewpoints, interests and industries inhabited, are in this edition doing just that.

Oluseye Oyeleye, Abiola Sanni, Biodun Adesina, Tomisin Fashina, Tokunbo Okeowo and Yinka Balogun all pen their respective perspectives and edited by Jide Odetola for BfL Magazine, as

We are in pole position to become a formidable think tank for Nigeria, Africa and the wider world. Our quarterly talk series and BfL Magazine are ripe avenues to shape conversation, and influence developmental direction.

Do enjoy this offering from our esteemed contributors and please send in any rejoinder/feedback as you do so.

***Sanmi Obasa***  
***Editor-in-Chief***



*BfL is an eZine, providing readers with rich targeted content -  
editorials, interviews, and deeply rooted original stories.*

*BfL Quarterly is free.*

*Keeping this quality flowing without stop requires funding.*

*If your heart leads you to support this publication,  
please contact the Editor-in-Chief.*

*Thank you.*

## Tinubu: Long Tortuous Road to Presidency

Barring any pronouncement from the Tribunals hearing petitions from the February 25, 2023 presidential elections, by May 29, 2023, the word “elect” and the hyphen tying it to “president” which tags Bola Ahmed Tinubu as President-Elect would have ceased to exist in describing the man who would then carry the title President and Commander-in-Chief of the Armed Forces of the Federal Republic of Nigeria. On that day, I can imagine BAT, as he has come to be known in political circles, beaming with smiles, his wife, Oluremi and children standing by him. By that day, he would have dropped the babanriga that has the logo of APC embroidered on it and would be donning a white flowing agbada with a green cap to match indicating his affinity and loyalty is now to the people of Nigeria irrespective of party affiliation. I can predict that the cap will also carry the trademark inscription of the broken chains which Tinubu claims depicts the hope for a new agenda – chains of poverty and all that makes life difficult to live would be broken.

On that day, the kingmaker would have transformed into the King himself. On that day, he would swear with the Quran to be faithful, loyal and honest to the fatherland. Politics, we hope, would have been over and governance would have commenced. The new helmsman would no longer be APC presidential candidate but president over the 200 million people of

Nigeria, a vast majority of who did not vote for him but who will benefit from or continue to groan under the new administration depending on how effectively he is able to translate his vision and mission as encapsulated in his manifestos.

May 29, 2023 signifies for Bola Ahmed Tinubu, an Accountant, NADECO activist, Senator, two term governor of Nigeria’s richest state National Leader of his political party and now President, the realisation of, as he himself put it, a life long ambition.



Yes, the road has been long and tortuous but the man had his eyes focused on the finishing line. Like they say in Nigeria, go into politics if you

want to know how you were sired by your parents, Tinubu has literally swam in the murky waters of the Nigerian politics to have himself soiled from head to toe. But like his name translates, the man from the depth of the ocean has swam through an ocean filled with dirty items, brickbats and aspersions on his birth and parenthood, age and original place of birth, his health status, education, business and source of his wealth. On the 29th of May, he would stand on the podium and as he takes the oath of office, he would remember his travails, the crocodiles, the poisoned water of the rivers he has had to traverse to come this far. Would he shed a tear or two, tears of joy and triumph over his political traducers? I'm not sure, because Tinubu doesn't appear that emotional. But if he does, no one should be surprised. It is his day and moment of

### ***Except the Courts overturn INEC's proclamation of Tinubu as President-Elect, the man will be Prezident.***

Like the proverbial phoenix, Tinubu rose from his own ashes several times. On his emergence as Governor of Lagos State, late Senior Advocate of Nigeria and of the masses, Chief Gani Fawehinmi, went after him describing him as a criminal for his questionable educational career. Whatever happened to that case, the cat with nine lives overcame and completed his eight-year two-term tenure. If ever he had been vilified, there probably has been no time worse than the last one year when he announced his "life long ambition" to be PREZIDENT. Long buried issues of his birth and parenthood, his real age and health status, sources of his wealth and

involvement in illicit drug trade resurrected again, this time with a ferocity like never before.

Perhaps his most trying period came when it was alleged that there was a frosty relationship between him and the man he helped to make president and who he desired to succeed. There was a Cabal in Aso Rock, the seat of power, members of which were bent on frustrating and possibly scuttle his ambition. Like the political warrior that he is, the Jagaban of Borgu picked up the gauntlet and openly declared war against the faceless Cabal in Aso Rock. He chose the enclave of the Egba legend and generalissimo, Lisabi, to declare war. E gbe kini yi wa, emi lokan – bring this thing, it's my turn. As if that was not enough, he alluded to the failure of Buhari to win elections after three attempts and only rode to power by his (Tinubu's) support. The battle line was drawn and the stage was set for an epic battle between a David with just a sling and a stone and a Goliath with a full armoury. When the naira redesigning policy and the obviously man made fuel scarcity surfaced few weeks to elections, it was rumoured that the two events were targeted at Tinubu. The Man with too many Bullion vans announced in an outburst that Nigerians would vote and he would win. A ma dibo, a maa wole was his response to the crises.

The Igbo people say when a man says yes, his chi (personal god) also says yes. Nigerians voted, and Tinubu won as he has affirmed. Except the Courts overturn INEC's proclamation of Tinubu as President-Elect, the man will be Prezident. If his choice of a Muslim running mate and the controversies that attended his choice couldn't stop him only the Supreme Court can. And, God forbids, death or a debilitating infirmity.

But I ask: has any Court upturned the result of any presidential elections in Nigeria? Will there be a first time, this time around? I doubt. But then, there has not been much celebrations of the Tinubu's victory. As alleged in some quarters, it is the President-Elect who has been visiting the very notable people who should by now be thronging his Bourdillon quarters in solidarity and with congratulatory messages. It is this situation that probably made some Nigerians to believe that the real verdict of the February 25 Presidential election was actually a vote of no confidence in the election and, by extension, the Tinubu Presidency. The argument here found credence in the statistics being bandied around. Of the 93.4 million registered voters, only 87.2 collected their personal voters card. Of this figure, only 24.9 people voted for 18 candidates with Tinubu polling an "insignificant" 8,794,726 votes.

A friend once responded to a post on Facebook referring to Tinubu as the next Nigerian president. Whose president, he asked. Another respondent answered him saying, president over the 200 million Nigerians that make up the population of the country. Our friend insisted that with the available statistics the verdict of the 25 February 2023 Presidential election was a vote of no confidence. My response: YINMU Senator Bola Ahmed Tinubu, remains a controversial politician even when it is almost certain that he will be president. There are moral baggage that his traducers say he carries. The counter argument has always been who amongst the leading candidates is a Saint. With all that was said and written about these candidates, non of them can be said to be above board.

My take : Nigerian chose the best of the bad candidates. We only pray that a repeat of the last eight years of APC's misadventure into governance will never be.

*Debo Adeosun*

# Japa!

*Sanmi Obase (BOSA Analysis)*



Nigeria is inching toward a lexicon of created Nigerian languages that are not only English but international. The music industry has already legitimized that, and emilokan, lule, japa and others are on its heel. Japa is a synonym for emigration and everything about it, the good, the bad and the ugly.

Migration is as ancient as the planet earth. For diverse reasons, human beings and even animals and birds move locally, regionally and internationally. For some, it is for water,

escaping famine, conflicts, discrimination, religion, etc. From a modern economic point of view, it is also about opportunities. It is all economics, a search for opportunities and better life, as in Marian Babangida's pet project for rural women. As long as rural women or men or children don't have better lives, migration to urban or other countries is a given.

***Immigrants excelling in their land of "captivity" and by extension helping in the development of their countries of origin and communities are not new.***

Economics also conceptualizes the gains and is the instigator of the decision to move or not to move; in that, as long as the gains outweigh the losses, one will invariably Japa. This has been the standard for any form of migration or relocation. The ugly side of migration results from wars and conquests - slavery and human trafficking. This is still economic whether people are carted away for labour or prostitution.

If migration is purely economic, and the economic agent decision maker makes it contingent on economic factors, it won't be a contentious issue. But migration has acquired many meanings to different people, including philosophers, academics, policy makers and human rights activists.

The contentious angle is the inducement to servitude and modern slavery dimension of immigration. This has been the fulcrum of discussion and interrogation of the real

intentions of modern states' immigration policy. Like the former slavery policy, which was an economic one by Western Europe and America, the modern day depletion of the third world labour force still wears an economic designer outfit.

The Third world has assumed the status of a desert and a disaster zone where people flee from. This emanates from a neo-colonial dependent economic structure perpetuated by Western Europe and America. The ultimate result of this exploitative policy is the reflection it has in the minds of third world people; they see themselves in the dark and light only exists in Europe and America, hence they grab every opportunity that lands them there. Unfortunately, the only calculation they make in their decision is, the projected gain in Japa. The realities of the situation only dawn once the immigrants have settled in their new western abodes.

A brighter side comes from a few resilient immigrants who eventually break the bars, achieve success and become the signpost and poster boys and girls of the unintended policy. Meanwhile, millions continue to live the reality, the real reason for immigration policy - a cheap labour force, source of primitive accumulation and market for production for the centres in the world that intensely fights for markets

China and by extension India appear to have turned the logic of Western Europe and America capitalist exploitation immigration policy in their own favour. Can Africa do the same? Chinese Japa. They only do to win the world for China. That has also been the story of India on the road to development; a move that made inevitably

*Japa! - cont'd.*

produced the current Prime Minister of Britain, several chief executive officers of leading corporations in the world and made it a world power.

Immigrants excelling in their land of “captivity” and by extension helping in the development of their countries of origin and communities are not new. Messrs Joseph, Jacob and Daniel in the Bible were immigrants by slavery and wars of conquest. Yet they became prime ministers in Egypt, Babylon and Persia respectively. We are already having immigrants occupying the highest offices in their new countries. Nigeria will join that league in time, not only changing the narrative, but the whole story.

But the real solution is for Nigeria and other African countries to stand up and seize control of their economies from the dictate of the west. Then they will be like China and India. While China may still need to fire a gun to win America and Britain, India doesn't need any gun: Rishi Sunak and Kamala Harris have done the conquering for India. And Canada could well be next. The world economy can only ignore India at its peril. India's time has arrived, whether Indians migrate or not. When they migrate, they take Canada, US and Britain or anywhere they decide to.

***African rulers and elites are still the complicit cooperating agents with the destiny of the western economies to the detriment of their own economic destiny. Is Africa sentenced to slavery?***

Japa like any venture, requires full information for evaluation and decision making purpose. So anybody considering it should ensure he or she is properly informed.

The frustration emanating from asymmetric information has engendered family dislocation, divorce, murder, suicide and mental illness among immigrants. While the objectives of immigration is well known and defined by the west, immigrants don't know but only hope for better life that's absent in their countries.

Perhaps the non disclosure intention of immigration policy is the reason why people like late Abami Eda Fela Anikulapo-Kuti regarded emigration as second slavery and built a political party Movement Against Second Slavery (MASS) to campaign against it. In the first iteration, African rulers and elites cooperated with western economic designs and sold African labour forces and dislocated African economy. In the second and third slavery, African rulers and elites are still the complicit cooperating agents with the destiny of the western economies to the detriment of their own economic destiny. Is Africa sentenced to slavery? No. When African rulers start thinking like China's late Mr. Deng Xiaoping and men of his generation, it will realize its destiny. Africa doesn't need deliverance service from any curse as the un-rooted preachers posit. It only needs leaders who will beat the west to their game.

# MAKING NIGERIA WORK

PRACTICAL PERSPECTIVES  
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Professionals

# Governance in Post-2023 Elections: What Should The President Do?

*Seye Oyeleye*

The impression about the presidential campaign of the 2023 general elections has come and gone. The proliferation of hate has softened. The jingles, dancing steps and catchy regalias have halted. No more gaffes, blunders and slip of tongues, as it were. Certainly, a fresh powerbase is evolving even when the critics have resumed the business of complaints in earnest pace. Those who suffered electoral defeat are already putting together loads of petitions and are on the verge to advance them at the election tribunals, hoping that the sacred judiciary will reverse the INEC declarations.

After days of divisive campaigns, 18 political parties and flagbearers took part in the presidential elections on Saturday 25 February 2023. Again, the inability of the Independent National Electoral Commission (INEC) to transmit electoral results electronically cast a shadow on the polls, but nonetheless, a winner was declared.

Bola Ahmed Tinubu of the ruling All Progressives Congress (APC) polled the highest number of 8.7 million votes to emerge victorious. Atiku Abubakar of the Peoples Democratic Party (PDP) got 6.9million votes, Peter Obi of the Labour

Party (LP) scored 6.1 million votes, while Rabiu Musa Kwankwaso of the New Nigerian Peoples Party (NNPP) came fourth with 1.4 about million votes.

With the conclusion of the election, come 29th of May, 2023, Bola Tinubu should take charge of the mantle of leadership from Muhammadu Buhari as the 16th President and Commander-in-Chief of the armed forces of the Federal Republic of Nigeria. There are high expectations for the next president to hit the ground running in the realization of his campaign promises and policy choices in his 80-page manifesto.

## Inherited Overarching Issues

Since attaining political independence, and particularly after the fourth republic, Nigeria has had to contend with several socio-economic and political challenges. First, the country is largely polarized with the cleavages and centrifugal forces cutting across sectarianism, sectionalism, ethnocentrism, parochialism, and religious chauvinism. The polarization that is pushing the country to the brink is evident in discussions around the existential rotational presidency, the controversial reservations about presidential flag bearers and their creedal affiliations, and the bigoted and toxic ethnocentric perceptions parading the conventional and social medium platforms.

Second, with Nigeria supposedly being a federal republic, the country is governed by a unitary constitutional arrangement in which the federal government wields overarching powers. Shaping its federalism alongside that of the USA, Nigeria is structured as a federation with 36 states with a federal capital territory and 774 Local Government Areas (LGAs). Unlike the United States, however, the central government manages in its entirety, the revenues and

arguably all of the country's resources, especially oil and natural gas. The revenues accrued into the Federation Account are thereafter allocated to states and LGAs on monthly basis by a federal executive body, the Revenue Mobilization, Allocation, and Fiscal Commission (RMAFC). This artificial political arrangement is inimical to the ideals of federalism and continually informs the perennial call for restructuring which affords component units the opportunity to manage their resources, develop at their respective pace and improve healthy rivalry across regions and Nigeria by extension.

***from January 2020 to June 2022, subsidy payments (N3.92trn) equated to the allocation for education and health combined (N3.96tn).***

Third, the country in the last decade has faced increased security challenges. The brutal and receding Boko Haram terrorist engagements in the North-East are continually being substituted by the combination of killer gunmen, banditry and terrorism in the North-West. The North-Central are left to battle the deadly farmer-herder crisis whilst the South-East is enmeshed in secessionist agitations and other associated criminal opportunism. There is an increasing upswing in kidnapping and ritual brigandage in the South-West while the South-South is largely afflicted with oil thievery, piracy and militancy. Fourth, the country is immersed in a struggling economy with slow economic growth and progression. The rigid and faulty implementation of the cashless policy has resulted in a self-inflicted cash crunch that has subjected the entire populace to hardship in going about their

daily routine. The national currency (naira) has been devalued amid a volatile exchange rate, inflation, high and rising unemployment rates, and unprecedented cum unbearable cost of living which successive government seems to have lost traction in the business of managing the national economy and planning.

Fifth is the question of fuel subsidy. A situation where the revenue accrued from the sale of crude oil is returned in exchange for the importation of subsidized refined products. So clearly, the government is doing trade by barter which is not sustainable. This has resulted in public policy controversies since the early eighties. Part of the controversy is a lack of clarity and context from both those who call for its removal and those who are opposed to it. However, there are three core issues at play in the debate over fuel subsidy: its fiscal impact on the overall economy; the political cost of its removal; and the question of where the savings from removing subsidy will go within the government. The fiscal implication of fuel subsidy on the economy in Nigeria is indeed worrisome. Nigeria's subsidy payments clocked an aggregate of N10.4trn in the period of 13 years between 2006 and 2019, according to data published by the Nigerian National Petroleum Company Limited (NNPC Ltd) in April 2022. And in the 30-month period from January 2020 to June 2022, subsidy payments (N3.92trn) equated to the allocation for education and health combined (N3.96tn). Consequently, subsidizing the price of fuel gulps away public finance that could have addressed infrastructural deficit and social services directly affecting the poor, particularly education and health. It increasingly worsens the value of the naira and increases avoidable governmental debts.

Sixth, corruption represents an endemic and

systemic menace in Nigeria's private and public functionaries. With the claim of the current administration to tackle public corruption, a former Accountant General of the Federation has been alleged to have swindled well over 100 billion naira (US\$216,449 million).

### **What Should The New President Do?**

The following are some urgent and serious issues awaiting the President-elect's intervention, now and in the early days of his government. Interestingly, he has promised in his acceptance remarks to hit the ground running. He has promised "to listen and to do the difficult things, the big deeds that put us on the path to irreversible and accelerated progress. Hold us firmly to account for our stewardship, but please give us a chance first", he added.

### **Reconciliation and Bridge Building**

The hatred and hostility that surrounded the campaigns and electioneering pushed the country to the extreme edge. The people were highly divisive across religious, ethnic and partisan lines. With the conclusion of the elections, one of the most important tasks for the president is to ensure unity and call for calm frayed nerves to pull the nation back from the brink. Bola Tinubu affirmed the need for this when he extended his hands of friendship to his fellow candidates after the release of the electoral results.

"To my fellow candidates, former VP Atiku, former governor Kwankwaso, former governor Obi and all others, I extend the hand of friendship. This was a competitive, high-spirited campaign. You have my utmost respect. "Political competition must now give way to political conciliation and inclusive governance. During the election, you may have been my

opponent but you were never my enemy. In my heart, you are my brothers."

Tinubu sued for peace to reign and tension fading away. "Yes, there are divisions amongst us that should not exist. Many people are uncertain, angry, and hurt; I reach out to every one of you. Let the better aspects of our humanity step forward at this fateful moment. Let us begin to heal and bring calm to our nation."

In addition, beyond suing for harmony among other presidential candidates, there is an urgent need for the president-elect to ensure his government is inclusive to accommodate qualified hands across different ethno religious groupings while putting up his cabinet. Furthermore, every policy choice of the new government must be people-spirited, reflecting the differences across the board. This will undoubtedly douse all tension of centrifugal tendencies and create a sense of inclusion for all and sundry. The extent to which the president-elect is able to tame and reconcile with divisive forces goes a long way in determining his direction in delivering his mandate.

***On a recurrent basis, gunmen murder, abduct, and maim innocent citizens on our highways and sometimes from the comfort of their homes and offices.***

### **Security**

The biggest challenge for every successive government in Nigeria is insecurity. With Bola Tinubu not being an exemption, he will be inheriting a highly fractured country of despaired citizenry. The brutal and dastardly engagements of the Boko Haram terrorist group for two

decades in the northeast part of the country are alarming. The acts have blended into other criminal activities like banditry and other organized crimes in other parts of the north which translate to a situation whereby the country with the largest concentration of black people is on life support.

As reported by the Centre for Democracy and Development, not less than 30,000 gunmen split into 80 groups are operating as bandits, agents of fear, tears, and death to an already traumatized populace. On a recurrent basis, gunmen murder, abduct, and maim innocent citizens on our highways and sometimes from the comfort of their homes and offices. Other soft targets of these criminals include but are not

***moribund steel complexes in Aladja, Delta State, and Ajaokuta, Kogi State need to be brought back to life as a matter of urgency or sold off to private sector***

limited to students, academia, clergymen, and even security personnel.

The new administration must be deliberate and decisive to introduce a mechanism beyond the conventional rhetorics to defeat the menace of insecurity and restore the dignity of man.

"The number one focus of any government should be the security of lives and property. The new government must work hard to restore peace and security.

With the conclusion of elections, the new government must be decisive in the massive investment in surveillance and investigative technology and other related infrastructure to address the question of insecurity and not just

employ more hands in the conventional security apparatuses. Nigerians anticipate the return of a time when they can travel far and wide within the country without fear of victimization or threats to their lives.

### **Revamping the Economy**

If Nigeria is to survive the economic crisis of the moment, there is an urgent need to remove the petrol subsidy, deregulate the exchange rate, downsize the government's payroll, institutionalize credit schemes, and widen the tax net. There is a need to be aware and conscious of the fact that the present financial burden of the government is not sustainable and the next president must be prepared and deliberate to tackle the issues. The president must be responsive to the call for greater state autonomy and be prepared to give federal oversight powers over areas such as education, and management of state resources to component states.

The steps and actions to be taken to revamp the economy will be painful ones and the electorate will not be interested in giving breathing space or listening to excuses, hence the president must be decisive in taking far-reaching decisions and map out ways to cushion its effect on the vulnerable.

### **Fuel, Solid Minerals Development**

It is no news that four major refineries in the country have not been working for ages. Experts have opined that one of the major determinants of the continued scarcity and increase in the price of petroleum products is as a result of the nonfunctional state of our refineries. Thankfully, a private refinery owned by Billionaire Aliko Dangote is set to significantly bridge the gap with the government having a share in the

strength of the refinery.

In a way to diversify our economy, the new government must pay attention to gas and solid minerals. The country is blessed with various mineral deposits to the tune of 32 of them, that are either lack exploration or underdeveloped. With the abundance of more gas than oil, what is stopping us from turning them around to wealth creation?

The iron and steel industry deserves special mention. The moribund steel complexes in Aladja, Delta State, and Ajaokuta, Kogi State need to be brought back to life as a matter of urgency or sold off to private sector. The efforts will largely create thousands of jobs and reduce the figures of idle hands away roaming the streets.

### Restructuring

To restructure is a form of political decentralization and differential economic model necessary, if not sufficient for solving Nigeria's most vexing challenges associated with power and responsibilities distribution. To create an economically viable and politically functional

***His government should make reportage to the nation around policy choices and implementation on a continuous basis and not merely occasional announcements.***

polity, the new government working in conjunction with the national assembly needs to completely overhaul the political system geared to achieve an enabling environment for component units to thrive. While such changes might, in the short term, trigger upheaval, upset

entrenched power arrangements, and exacerbate existing tensions, in the long term, political restructuring would be beneficial for both the north and the south. Former Nigerian military head of state president, Ibrahim [Gbadamosi Babangida stated in 2017, that Nigeria's future is inextricably linked to restructuring its political system. However, political restructuring will only be effective when pursued in a democratic, participatory, and coordinated manner.](#)

### Effective Communication

The President must be habitual in communicating with Nigerians about his journey, shortcomings, and mistakes at intervals. If he accepts the principle, he would be able to set a standard so high that would be non-retractable in four years, and unarguably impossible for the successive president to eradicate.

His government should make reportage to the nation around policy choices and implementation on a continuous basis and not merely occasional announcements. When pursued closely, it would influence every unit of governance and other public parastatals without being asked to do so. This communication schema brings the public to the corridors of the democratic process in between elections and makes true performance a real factor during elections.

This strategy would enable the public to identify patriotic Nigerians with actual leadership potential; people who will evolve as they make a report of their vision, mission, and challenges experienced over time.

### Harmony and Unity

The President must demonstrate unifying qualities in his administration. Beyond economic

improvement, he must deliberately unify Nigeria. Nigeria must be made to see and feel first as Nigerians before identifying with their ethnic groups. The president must ensure equitable representation of all divides in his cabinet and those who constitute other appointive positions. The National Orientation Agencies (NOA) must be rekindled in their mandate of ensuring the populace is fed with the requisite orientation and information required to understand the nation's patriotic spirit.

### War Against Grafts

The President must come to the consciousness that to move the country forward and restore its victory, corruption should not be treated with kid gloves. Corruption must be decisively fought in a micro and macro setting with severe punishment and stigma associated with such vice. To effectively wage war against corruption, it is expected that the new government sets up special courts on this.

# Agenda for Regeneration of Nigeria Construction Industry Perspective

Nigeria, as in recent elections appears to be at a cross-road with most political analyst

predicting as much as a breakup if we unfortunately make the wrong choice at the Feb. 25 general elections.

As a people we've collectively made wrong choices whether in our personal or public lives to the extent that what is assumed as a given in most decent societies has completely turned out to be the exception in ours.

While it could be argued successfully that there's being significant progress in societal infra structural development, the same cannot be said of Human Development Indices of education, health, social integration and Harmony.

The consequence of this, naturally is a loss of cohesion and conflicts amongst the widening different social classes in the society.

The gap between the Rich/Affluent and the Poor/Indigents in the society continue to widen such that the mid-ground band of the middle class has being completely wiped out of society. No society can ever hope to make progress in the midst of all these crises of existential

development and one of the first major casualty where such exist is the loss of the moral compass of society. Ours here have being in free fall since the intervention of the military in our national political life.

There an agreement amongst most analyst of our state that the solution to most of the problems we have as a society is Moral Regeneration. The ability to determine what is Good, the discipline to follow through on its straight and Narrow path and the uprightness to met out just consequences for Societal Deviance and similarly be able to reward Good Behaviour and Conformity to laid down rules.

The construction industry cannot hence be isolated from the larger society and as the saying

goes the sub-sector is the Barometer that measures the Health of the economy. When the larger economy sneezes the construction catches the proverbial cold. The Construction industry loosely defined consist of all those sector involved with the Development of the Built environment and allied services.

The participants includes but not limited to Clients, Architects, Engineers, Quantity Surveyors, Contractors, and Mortgage Institutions .

This essay would attempt to highlight the role of each participant and suggest ways in which improvements can be attained in the performance of their duties individually and collectively.

### **The Client (govt or Private Entities)**

The client is the lead visioner of the project and the idea starting as a dream conceptualized in his mind can only be achieved with his drive, motivation and economic push. The client in the new Nigeria we all dream of needs to re-define his focus and centre them around all activities geared towards a positive realization of the project in terms of funding and meeting all regulatory Bodies precondition for certification of the project. Issues of project financing/

Monitoring especially for capital projects should be sorted out at the preplanning stage and continuously monitored and fine-tuned as the execution progresses against set Bench marks.



## Architects

The architect is the leading consultant in the construction (BUILDING SUBSECTOR) team and he brings the Clients dream to visual reality on paper and sometimes in physical models.

The architect's roles includes receiving briefings from the client, advising him/her on the practicality, Pros & Cons of his choice of Design as well as submitting chosen design ongraphics and scale Models (optional) to engineers and Quantity surveyors for Engineering Designs and Final Cost estimates.

Upon settlement of the choice of design the architect in conjunction with the client would proceed towards the selection of a preferred contractor (optional) and continuously monitor/ supervise the construction process to ensure adherence to the design or if necessary carry out a review by suggesting alternative choices as expedient on site.

The modern Day Architect of the New Nigeria apart from possessing requisite ARCON certification would be expected to be professionally sound in terms of intellect and morally upright as a human being. He is also expected to regularly update his knowledge via available continuous Professional Development in the field of Architecture and modern Management.

***Builder/Contractor/  
Subcontractors should be well  
versed and experienced enough  
in the particular item of works  
he's tendering for***

## Engineers

The role of the engineer in the construction industry is to Design, Build and Supervise the Building of structures (Civil), Machines,

Equipments and Infrastructural facilities (electrical & mechanical) using the basic tools of mathematics, physics and chemistry.

The Engineer is engaged to render structural engineering services for the architects designs (Building Projects) or for the design of infrastructural facilities (Civil/ Mechanical/ electrical Projects)

The new Age engineer would be expected to be Educationally Qualified and professionally Certified as Chartered Engineers of COREN/NSE. He's also expected to engage in continuous Professional Development to avail himself of current trends in the industry as while bearing allegiance to the interest of the client at all times without compromise to his professional integrity.

## The Quantity Surveyor

The Quantity Surveyor is the professional cost economist of the construction Industry. His schedules includes

- (1) Preparing cost estimates for each stage of the construction processes designed by the architect (BUILDING PROJECT) or the engineer (for civil/ Mechanical/ Electrical Projects)
  - (2) Monitoring of execution and preparation of program reports periodically to ensure adherence to the programme of works and estimates
  - (3) Monitoring of inflationary trends and adjustment of the work plans/ schedule in accordance with such adjustments.
  - (4) Preparation of final cost estimate upon completion of works. Irrespective of severe temptation to the contrary, the allegiance of the Quantity surveyor should always be to (a) His professional Integrity (b) His Client and lastly the Contractor/ Subcontractors.
- He should like Ceasers wife be beyond reproach and above board at all times while

He's equally expected to engage in CPD activities to keep himself abreast of current trends in the industry at all times.

### **Builder/contractor/subcontractors**

The Builder/Contractor enters into a contractual agreement with the client towards the construction of the project be it Building, Civil, Mechanical, Electrical or a combination of all of these as an integrated works for a set or varied fees and for a stipulated timeline and specifications. The Builder/Contractor/Subcontractors should be well versed and experienced enough in the particular item of

***Subcontractors should be well versed and experienced enough in the particular item of works he's tendering for***

works he's tendering for while also possessing enough Human resources, Equipment, Machines and Tools of the requisite type for the particular project.

Professional Integrity, Competence, Business acumen and proficiency in Methodology of Construction should always be the guiding principle of the Builder/ Contractor/ Subcontractor.

The aim at all times should be Quality Delivery at budgeted cost and stipulated timelines: The Builder should ensure that funds are not diverted from the particular purpose for which it is meant. Safety practices should scrupulously be adhered to and enforced by established safety personnel so that site accidents and incidents are kept to the barest minimum on construction sites. The builder should also engage himself, his Agents and entire organization in CPD activities regularly in order to freshen their

adjudicating on the resolution of cost-based disputes that normally arises on construction projects.

The Quantity surveyor should also be Educationally Qualified as well as being registered as Chartered Surveyors of the NIOS. knowledge of best practices in the industry. Registration with regulatory authorities such as COREN and CORBON as well as Membership of Professional Associations like NSE, NIOB would expose the organisation and its personnel to modern day practices and visibility.

While the aim of any Business is to make and maximize profit within the shortest practicable time, the Builder/ Contractor should recognize the fact that the surest way to such ideals is to insist on doing the right thing at all times. That philosophy, as expensive and inconvenient as it sounds in the short term would always stand the organization in good stead for future Rewards.

### **6) MORTGAGE INSTITUTIONS & BANKS**

Primary Mortgage Institutions (PMI's) are financial institutions that deals majorly with advancing finances towards the Housing Subsector of the industry. Government should encourage PMIs and Banks to increase the pace of activity in its loans and advances department towards increasing the Nations Housing stock.

### **Summary**

The combination of all of the factors enumerated above would certainly help to curb the incidence of:

- (1) Badly executed projects
- (2) Abandoned Projects that abound in our dear nation, and finally
- (3) Failed Projects

***'Biodun Adesina***

# Accelerating Development in Nigeria:

## Key Sectors to Prioritize for Sustainable Growth

By Yinka Balogun

Nigeria is a country with vast potential, but its development has been hindered by various challenges. To make Nigeria work, there must be a concerted effort to address these challenges in the various socio-economic sectors.

Before summarizing recommendations for specific sectors, it's crucial to set priorities.

Nigeria needs to identify high-priority sectors for short, medium, and long-term focus. This doesn't mean ignoring development in other attractive areas, but it does imply that high-priority sectors receive resources when choices are to be made concerning resource allocation.

Nigeria should therefore prioritize the following;

### Energy, specifically electric power

Energy is vital for the development of any economy as all businesses/entities involved in economic production depend on it for their processes. One of Nigeria's most pressing challenges is inadequate electric power supply,

which has resulted in limited industrial development and economic growth. The government needs to prioritize significant investment in renewable energy sources, such as solar and wind power, and promote further private sector participation. This includes upgrading and maintaining the existing grid infrastructure, building new power plants, increasing transmission and distribution capacity, and addressing gas supply shortages for gas-powered plants. In addition, promoting energy efficiency will help reduce electricity demand and alleviate pressure on the grid.

### Manufacturing

With stable and uninterrupted power supply, Nigeria has the potential to become a manufacturing hub for Africa. To facilitate this, the government must provide necessary infrastructure, including roads, rails, and ports, and create a favourable environment for private sector investment in manufacturing.

### Agriculture

Agriculture is a key sector in Nigeria, and the



government needs to prioritize policies that support farmers and increase agricultural productivity. This includes investing in irrigation systems, providing access to affordable credit and finance, and creating a favourable environment for private investment.

***The government must prioritize policies encouraging private sector investment, innovation, and entrepreneurship, and create a favourable environment for economic growth.***

#### **Finance**

Though the Nigerian financial sector has made significant strides in recent years, there's still room for improvement. The government needs to prioritize policies that encourage financial inclusion, such as expanding access to credit and finance for small and medium-sized enterprises (SMEs) and promoting mobile banking.

#### **Education**

Education is crucial for any country's development, and Nigeria is no exception. The government must prioritize investing in education by improving its quality, increasing access to it, and promoting vocational training and skills development.

#### **Healthcare**

Healthcare is another key sector in Nigeria, and the government needs to prioritize improving access to healthcare services, particularly in rural areas. This includes investing in healthcare infrastructure and facilities, increasing the

number of healthcare professionals, and promoting preventive healthcare.

#### **Technology**

Technology is rapidly transforming the world, and Nigeria needs to leverage this trend to drive economic growth. The government must prioritize policies that support innovation and entrepreneurship, including providing access to finance and creating a favourable environment for start-ups.

In conclusion, accelerating development in Nigeria requires a comprehensive yet phased approach addressing challenges in various socio-economic spheres. The government must prioritize policies encouraging private sector investment, innovation, and entrepreneurship, and create a favourable environment for economic growth. With the right policies and enough investment, Nigeria has the potential to become a prosperous and thriving nation.

***\*Yinka Balogun is an accomplished International Development Adviser based in Britain.***

# Financial Vehicles for Quick Economic Turnaround

*Tomisin Fashina\* and Sanmi Obasa*

## Money Matters

Money matters for all development -be it personal, corporate, or in the public economy. The first step is setting up the necessary financial institutions or markets that will actualize the economy's developmental agenda. These institutions, starting with the central bank and other financial markets regulatory bodies, banks, finance companies, insurance and the stock exchange are already in existence, have been reformed several times and are doing averagely well in Nigeria. But the necessary effects translating to economic growth and full employment have not been discernible for over a decade now. Is there a need for reset? What must be done to make the contributions of the financial industry meaningful and beneficial to the components of the Nigerian economy?

## The Role of the Banking Industry

The Nigerian banking industry is one of the largest and most developed in Africa. It is composed of several different types of financial institutions, including commercial banks, microfinance banks, development banks, and

merchant banks. The Central Bank of Nigeria (CBN) serves as the regulatory body for the banking industry and is responsible for setting policies and guidelines that ensure stability and growth within the sector.

In recent years, the Nigerian banking has experienced significant growth and

transformation - driven by factors such as the adoption of innovative technologies, increasing competition, and the introduction of new financial products and services. The creation of the Nigerian Inter-Bank Settlement Scheme (NIBSS),

that serves as the Nigeria Central Switch, Payment Terminal Service Aggregator and Nigeria Automated Clearing House, coupled with the introduction of the Bank Verification



Number (BVN) has resulted in a step change in financial transacting in Nigeria. This gave Nigeria the lead in instant payment across Africa and today instant payment a.k.a. Alert, is commonly accepted as payment for goods and services. According to data from the Nigeria Stock Exchange (NSE), as of March 2023, the total market capitalization of the financial services sector, which includes banks and other financial institutions, is estimated at 4.03 trillion Nigerian Naira (about 9 billion US dollars). This is comparatively low to South Africa where the 6 listed banks have a capitalization of 58.7 billion USD.

Banks are meant to be a catalyst of development, however, the Nigerian Banking industry continues to be shy in asset creation, especially in the Consumer and SME sectors of the economy. This phenomenon translates to unavailability of credit to these vital sectors thereby impeding wealth and job creation by the SMEs, with a resultant high unemployment rate (37%).

According to a recent McKinsey study: "In addition, there is scope for the industry to come together to build on this foundation, enabling the next wave of shared services. Specifically, the sector can leverage payments data—including a Bank Verification Number (BVN) database of 43 million—and other nontraditional sources of data to build new credit algorithms that can unlock lending for SMEs and other under-served segments. Together with the recent Global Standing Instruction policy, this could be the critical enabler for credit growth in Nigeria's deposit-rich and asset-poor banking industry."

**...any Nigerian with a Bank account can make instant payments of up to N500,000 and on request can have this increased to as much as N3m.**

The necessity to lend to these under-served segments of the economy is critical for the banks to stimulate economic growth in the country with the combination of the CBN, Ministry of Finance and indeed the Federal and State Governments enacting favourable policies and creating a commensurate enabling environment.

Lastly, the pandemic had a significant impact on the banks which deeply impaired revenues due to defaults and contractions in the economy. Revenues and profitability are not expected to return to pre-pandemic levels till 2024. However, it is an opportunity to reset and change the focus to the lower end of the markets that will stimulate increased economic activities and relevance of the sector.

**Making Financial Matters Interesting for Households and Firms Leveraging Technology**

The advent of the ubiquitous mobile phone, and especially the smartphone have made Digital payment a reality in Nigeria. The term universally used, "Alert"!, simply represents NIBSS Instant Payment (NIP). The introduction of this type of payment about 12 years ago, has transformed person-to-person and person-to-corporate payments in Nigeria ,

Albeit a lot more popular in Urban towns and cities than rural areas. The reason for this

popularity can be attributed to ready availability of Smartphone devices, better Telco networks, enlightenment, and access to Banking accounts. Also, the Banks have invested in developing apps that work on Mobile phones enabling access to banking services. They also invested in USSD services that run on both feature and Smartphones.

Today, any Nigerian with a Bank account can make instant payments of up to N500,000 and on request can have this increased to as much as N3m. Cash nevertheless remains King ! The introduction of Agency Banking using Point-of-Sale (POS) devices to "sell" Cash created a whole new industry. This has ensured penetration of both modern and rural spaces with banking services. Individuals and SMEs make up the Agents and with a POS can set up in different locations, including villages where they sell

***With the minor constitutional amendment that took place recently, the nation is moving toward unbundling or devolution.***

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The combination of Agency banking, Mobile Apps and USSD services as readily offered by almost all Commercial banks, coupled with ease of access to Bank branches and ATMs in the urban communities has enabled a significant increase in the velocity of financial transactions in Nigeria as a whole. The master stroke to all this, is the instant fulfillment that NIBBS enabled and guaranteed which is still not available in most African countries and even several western ones. For example, Zelle is a new service in the USA (launched In 2017), while Nigerians have been "Alert(ing)" for 12+ years.

#### Monetary and Fiscal Environments

The principal role of monetary policy is financial deepening. An economy that requires trillions of dollars to develop infrastructure and industries but has total banking sector capitalization at \$9 billion is far from achieving a financial deepening goal. The focus of monetary regimes in an economy that works should be financing production and services. This is, as identified

above - lending to SME's and consumers.

The banking sector will have to revisit recapitalization and consolidation issues again. If the thrust of monetary policy is deposit creation for financing businesses, banks' financial bases will have to be enlarged.

The core of banking business is credit financing. It is the money side of demand management. Individuals and businesses need access to long term finance by the banking sector. Mortgages, car loans and other consumer short, medium, and long terms loans are the stimuli that the economy needs to propel it to full employment and prosperity.

***The other side of the coin is government spending. Though it is supposed to be contingent on tax revenue, it is always in short supply .***

What the Nigerian economy requires now is money, money, and more money. And the emphasis of the monetary authorities should be getting the banking system to supply money in an unrestricted manner; dismissive of inflation. The inflation in Nigeria today is mainly due to supply bottlenecks and not in tandem with theory. An economy in a state of under-utilization and underemployment of resources cannot be said to exhibit inflationary trends , as a tradeoff theoretically exists between unemployment and inflation.

Complimentary fiscal policy in demand management will have to involve fashioning appropriate tax regimes. Tax is a big fiscal instrument for generating revenue for financing

infrastructures and other projects. In a bid to raise their internally generated revenue profile, and to be less dependent on dwindling oil revenue, states and by extension local governments are indiscriminately using taxation, which is adversely affecting economic growth and development across the nation.

With the minor constitutional amendment that took place recently, the nation is moving toward unbundling or devolution. This must be hastened regarding financial autonomy of the local governments. At that point, there will be a need for the appropriate tax instruments to be used by the various tiers of government in order not to strangle the economy with tax burdens.

The other side of the coin is government spending. Though it is supposed to be contingent on tax revenue, it is always in short supply. Consequently, government spending is also driven by domestic and foreign borrowing to finance infrastructure. Borrowing must be to finance infrastructure with multiplier effects and not for consumption. The outgoing Buhari administration has maximally leveraged borrowing to finance development and the incoming Tinubu administration has consistently harped on continuing in that direction to reduce the infrastructural deficits in the economy.

***\*Tomisin Fashina,Phd, is the Group Executive – Operations & Technology at Ecobank Transnational Inc.***

## Live A Full Life With Sickle Cell Disease

### What is sickle cell disease (SCD)

Sickle cell anemia (sickle cell disease) is a disorder of the blood caused by an inherited abnormal hemoglobin (the oxygen-carrying protein within the red blood cells). The abnormal hemoglobin causes distorted (sickled) red blood cells.

### Occurrence

SCD is predominantly a blood disease affecting blacks and African Americans

- Approximately 2000 infants are born annually with the disease
  - SCD affects approximately 200,000 Americans annually
  - 1 in 365 African Americans
  - 1 in 13 African Americans have the traits (carrying only 1 of the gene, S)
- (CDC August 2017, Mayo Clinic)

### Economics of SCD

10 years ago, medical expenditure for children with SCD averaged \$12,000 yearly for those with Medicaid and \$15,000 yearly for those with commercial insurance. There were also 113,000 hospitalizations costing over \$500,000 paid by Medicare and Medicaid of which 75% of the visits were in adults and each with at least 3 Emergency Room visits per year. Children with SCD miss a minimum of 18 days per school year.

Nowadays total healthcare costs for SCD are in the neighbourhood of \$2billion per year.

### Causes of SCD

Healthy red blood cells are round, and they move freely through small blood vessels to carry oxygen to all parts of the body. In SCD, the red blood cells become hard and sticky and look like a C-shaped called a "sickle" and they are not able to carry enough oxygen. When they travel through small blood vessels, they get stuck and clog the blood flow.

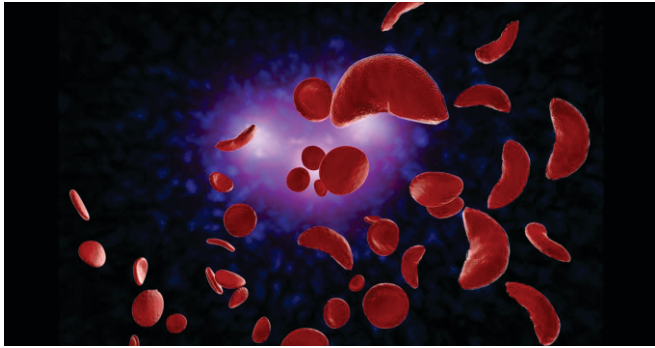
The sites most often affected by clogging or stacking of sickle cells are found in the lungs, liver, muscle, bone, spleen, eyes, and kidneys and other parts and tissues of the body: this explains why patients complain of a lot of pain in these areas as the symptom of the disease.

Patients also have immunity suppression, which leads to infections by bacteria, and viruses.

***Genetic counseling and testing (better before marriage and at pregnancy) can help prevent the likelihood of passing gene to your child***

### Symptoms of SCD include

- Excessive fatigue, irritability from anemia
- Jaundice (yellowing of eyes and skin), may also include retina damage
- Swelling and pain in hands, and feet, pain in chest, back arms and legs, also damage of hip
- Frequent infections,
- Pain and problems in the spleen, (Nausea, vomiting, diarrhea)
- Delayed growth
- Stroke (20-30% of children stroke, 23% in



African Americans)

- Genitalia (priapism, a constant erection, in which severe episodes may lead to impotency)

#### Treatment of Sickle Cell Anemia

Treatment of SCD pain or crisis is in the following manner:

Rehydration

With IV fluids, helps Red blood cells return to normal shape

Drugs

- Antibiotics: use to treat underlying infections. In some cases, antibiotic prophylaxis and penicillin.

- Pain medications to treat acute pain

- Hydroxyurea: helps increase production of red blood cells

Immunization

Pneumococcal and Meningococcal vaccines have drastically reduced the rate of infections in SCD

Blood transfusion

Improves oxygen and nutrients needed

Supplemental oxygen

By mask makes breathing easier and improves oxygen levels in the blood

Bone marrow transplant

For severe complications and matching donors.

#### Prevention

Genetic counseling and testing (better before marriage and at pregnancy) can help prevent the likelihood of passing gene to your child

- Preventing infections is by practicing simple hand washing techniques at every opportunity. Hand sanitizer gels and wipes are also available and affordable

- Immunization and it is important that shots and records are current to cut down on the rate of common infections.

- Rehydration with fluids at all times is essential.

- Avoid staying in places with low concentration of oxygen, e.g. unpressurized airplanes, or high altitudes.

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**B**eing presentable to others: paying attention to personal hygiene and cleanliness; groomed nails and hair; dressing appropriately personifies a gentleman.

With personal grooming, you enhance your appearance, looking good to others and feeling

the same about yourself. It actually enhances self-confidence in men.

We don't get a second chance to make a good first impression on people we meet and those found around us. By following these basic personal grooming tips, we can ensure to make a

## A Few Tips On....

# PERSONAL GROOMING



positive attraction wherever we find ourselves.

#### **Face**

Your face is the first point of contact when you meet someone. You don't need makeup to make a good attraction. (Some men powder their faces - yuck!) Just keep your nostrils clean, your eyes crust-free, eyebrows trimmed, and avoid unwanted facial hair.

Whatever your choice is - clean shaven or bearded - be sure to keep it fresh always.

Above all SMILE!

#### **Skin**

Sweaty Skin is the foundation for body smell. Keep your skin clean and dry. Use good skin products to keep your skin refreshed.

Roll-on, body spray, after-shave and a nice smelling but not loud cologne is a must.

Men more often keep their body hair. It's masculine, I must say. We are free to make choices. Just one word of caution - don't let your body hair become so dense that you start feeling self-conscious about your appearance.

#### **Hair**

Again, clean and dry.

Whatever your style - there's an ample lot these days - keep your hair tidy and well groomed always. Set a routine visit with your hair salon.

#### **Nails**

Nail art is definitely not for men. Don't court the image of what you are not. Avoid dirt under your

nails. And cut nails to a level that doesn't resemble talons.

I've had experiences with people who chew their nails when they are nervous or upset. If you tend to do that, DON'T. It's a nasty habit that you have to get rid of.

#### **Feet**

No cracked heels. No dirty toenails. Keep your socks clean.



If you tend to sweat too much through your feet, put some talcum powder in between your toes and in your shoes before wearing them. It won't do any changes to your appearance, but it will definitely help you not feel self-conscious about your sweaty feet. And that will help you focus your mind on other important tasks around you.

***All these practices are basically to boost your self-confidence.... follow these personal grooming tips, but don't go crazy over them.***

#### **Clothes**

Well-fitting clothes worn over clean under-shirts and boxers/briefs. That's the golden rule among all personal grooming tips!

If you have trouble shopping for the right size and type of clothing, just kerp to those you feel most comfortable in. Always wear for your size, not the size you want to be. Do not wear fitted shirts if you are heavy in the mid section.

#### **Shoes**

Wear shoes that don't make you limp or drag your feet.

Also, wear shoes according to your age. Wear shoes according to occasions.

No matter how comfy Crocs are, forget about them, they are simply not fashionable. A nice, simple thongs are by far better looking and classier.

When hooked on Crocs we tend to pair them with everything we own. (I used to do that too,



that is, pair up every outfit I had with my favourite pair of Crocs. I used to feel comfortable, but I sometimes was self-conscious if I was appropriately dressed or not. But thankfully, that phase passed and my other shoes are happier now.

#### **Finally**

Remember, these are just the basics. There's a lot more you can do. But don't go overboard. Many things are definitely not necessary.

All these practices are basically to boost your self-confidence. But if you keep worrying about not doing things the "right" way, you will end up feeling self-conscious instead. And that, in turn, will make you look less confident. So, follow these personal grooming tips, but don't go crazy over them.

Accept the way you are –that will help you boost your confidence levels even more.

***Niyi Idris***

*Tokunbo Okeowo*

*is BfL editor for sports and entertainment*

## A Yearning for The Revival of Nigerian Football

*Tokunbo Okeowo\**

### Origin

Nigerian club and national team football have a long history. Records indicate that the very first football match was played in 1906, in a competition to win the Beverley Cup, in Calabar. It would take another 39 years for a national team to be formed in 1945. A countrywide and popular club football competition named the War Memorial Challenge Cup was begun in 1942 and over the years transformed, first into the Governor's Cup in 1945, the FA Cup in 1954, and then the Challenge Cup in 1960, upon Nigeria gaining independence from the British empire. The Coca Cola company would go on to sponsor the FA Cup in 1999 and the Federation Cup in 2009.

The earliest football clubs that captured the nation's imagination included Marine, Corinthians, Lagos Railway, Lagos ECN, Warri, Ibadan Lions and Port Harcourt. Also, while clubs such as Kano Pillars and Plateau United have stood the test of time, (albeit changing their names to Raccas Rovers of Kano and the Mighty Jets, of Jos respectively before returning to the original ones. The late 60s and 70s ushered in clubs like Stationery Stores of Lagos, Enugu Rangers International, Alyufsalam Rocks of Ilorin,

IICC Shooting Stars of Ibadan, Bendel Insurance, Sharks of Port Harcourt, Niger Tornadoes, DIC Bees of Kaduna, Spartans of Owerri and numerous others, many going on to become household names.

While the ownership and running of the early clubs were invariably the remit of government institutions initially, such as Marine, Railway and ECN, a dilution later emerged, with some clubs being privately owned. Stationery Stores of Lagos, founded in 1967 by Chief Israel Adebajo



### *...Revival of Nigerian Football*

was a pioneering example . Over the next decades, club control would go on to become a mixed bag of private and public funding, with the state governments playing the leading role .

The national team was formed in 1945 and given the name "Red Devils", in 1960 this was changed to "Green Eagles" and re-christened the "Super Eagles" in 1980, a name now stamped in global football's imagination. The management of the national team has always been the responsibility of the Nigerian Football Association (NFA), later to become the Nigeria Football Federation (NFF).

### **The Glorious 70s**

As football, both club and national took hold in the public mind, the players became heroes and overnight sensations, their names etched in the hearts of millions of football loving citizens who couldn't get enough of the sensational performances of these gifted individuals. Talent was largely pooled from the secondary schools but the streets were significant too, many youths thereupon finding their way into the club limelight from both sources. Early Nigerian footballing excellence was embodied by the likes of Isaac Akioye, John Dankaro, Teslim "Thunder" Balogun and Etim Henshaw. In 1972, a National Stadium was completed in Surulere, Lagos with a capacity of well over 70,000 spectators, opening the door into the magic of Nigerian football for my generation.

Stationery Stores of Lagos produced stars like Sanni Mohammed and Yakubu Mambo, while Enugu Rangers had Gideon Njoku, Matthias Obianika. Sharks of Port Harcourt, Sunny Oyarekhua and Victor Oduah. Mighty Jets of Jos had the Atuegbu brothers - Andrew and

of Senegal, TP Mazembe of Zaire, Zamalek, and National SC of Egypt, Hafsa and Horoya of Guinea, ASEC Mimosas of Ivory Coast, Moloudia Chalia of Algeria. While the powerful duo of Enugu Rangers and IICC Shooting Stars of Ibadan took center stage with national league domination and strong forays into continental club championships, the national team, Green Eagles took the bronze at the 1976 African Cup of Nations hosted in Ethiopia, and signaled the arrival of the Nigerian national team as a continental football force .



At home, the talent source was widening as state secondary school football competitions flourished, particularly the flagship Principals' Cup which attracted a large audience of students and shot outstanding players into major reckoning. Nigeria also regularly held the popular National Sports Festival with representatives from all the states energetically rivalling each other for accolades and recognition. The potential of discovering new stars from this competition was a big selling point too .

With memorable matches coming thick and fast, both for the clubs and country, one thing was guaranteed at stadiums across the country. Football fans packed them to the rafters, arriving

### ***Abiola Babes of Abeokuta was owned by the business mogul, Chief MKO Abiola. Leventis United by tycoon John Mastroude...***

4 or 5 hours before kick-off. Fans thronging the Liberty Stadium in Ibadan clapped, cheered and sang in adoration of the skills of Segun Odegbami, Best Ogedegbe, Moses Otolurin, Folorunsho Gambari, Idowu Otubusin, Samuel Ojebode and Muda Lawal. In Enugu, fans crammed the Enugu Stadium to watch Emmanuel Okala, Pat Ekeji, Ogidi Ibeabuchi, Christian Madu, Stanley Okoronkwo, Chimezie Ngadi, Nnamdi Nwokocha, Emmanuel Osigwe and Alloysius Atuegbu. At Ogbe Stadium, Benin, fans watched wide eyed, the exploits of, Agwo Nnaji, David Adiele, Francis Monidafe, Peter Egharevba, Kadiri Ikhana, Agbonifo, Henry Ogboe, Leotis Boateng and Humphrey Edobor as they turned out for the legendary Bendel Insurance.

The 70s rolled on into the 80s and the players and fans tasted the bitter disappointment of not qualifying for the 1978 World Cup in Argentina, no thanks to an own goal by the usually reliable Godwin Odiye against Tunisia in Lagos, they grasped bronze medal at the 1978 Nations Cup in Ghana, followed by their Nations Cup triumph of 1980 in Lagos, the disappointment again of not qualifying for the 1982 World Cup in Spain, a silver medal at the 1984 Nations Cup in Ivory Coast and yet again the failure to qualify for the World Cup, Mexico in 1986, another silver medal at the 198 Nations Cup in Morocco and another failure, to qualify for the 1990 World Cup in Italy,

So, of assurance, international and club competitions did not fail to give fans their fill of enjoyment. Fans packed the stadia to see the stars. Teams like the all-conquering New Nigerian Bank (with stars like Henry Nwosu, Bright Omokaro, Sunday Eboigbe, Stephen Keshi, Samson Ozogula), Flash Flamingoes of Benin (with talents such as Osaro Obobiafo, Ndubuisi Okosieme), Leventis of Ibadan (with the likes of Bunmi Adigun, Andrew Uwe, Edward Ansah, Bala Ali, Paul Etokebe and Wole Odegbami). Abiola Babes of Abeokuta (with stellar performers like Yisa Shofoluwe, Friday Ekpo, Chris Anigala, Dehinde Akinlotan, Taju Disu), BCC Lions of Gboko (who featured goatee-bearded Toyin Ayinla later to move to Abiola Babes), ACB - African Continental Bank - (with the feared Monday Odiaka who scored goals for fun at National U20 level) and Calabar Rovers (bequeathed with the short and stocky Etim "Maradona" Esin, goal keeping sensation, Etta Egbe and goal-scoring machine Uwem Ekarika).

Throughout this time, the issue of ownership of the clubs and the subject of their financing was still very much a mixed bag. Abiola Babes of Abeokuta was owned by the business mogul, Chief MKO Abiola. Leventis United by tycoon John Mastroude, while a significant number of the others were funded by the states. A clear policy for all clubs to be fully privately owned by the NFA may well have proved of benefit to develop the football business economy by fully exploiting its popularity.

To be continued....

***\*Tokunbo Okeowo is an IT, Business and Financial Consultant in UK and an avid sports enthusiast.***

## Blue Moon

© Michael O Banjo

Monday 31 October 2016.

Into the fronded garden, an escape  
Seeking a cover for nudity  
From class and plane and chase  
Then came the one-eyed face  
Bearing a basin of yellowed paste

Alas!

Out, quickfoot, promptly  
Trotting on winds that soon died  
As the gates turned to close  
It's limpid light as a lone eye  
Leapt and merged into the blue moon

Then a clarion voice said:  
You must not pick and choose  
Mother Earth will offer you clues  
That was what she said

And then  
The fronded walls wrapped round me  
Clothed me in their royal regalia, and said  
That you are the seeing eye  
The one whose gait is graceful and grand  
And whose fate and fortune  
Glistens like the glamour of the blue moon.

## In the Shadow of Doubts

© Michael O Banjo

Monday 31 October 2016.

In the shadow of doubt, with all hands clasped  
Would you raise answers to questions not asked  
Enquire of quests that have no origin, nor an  
end?

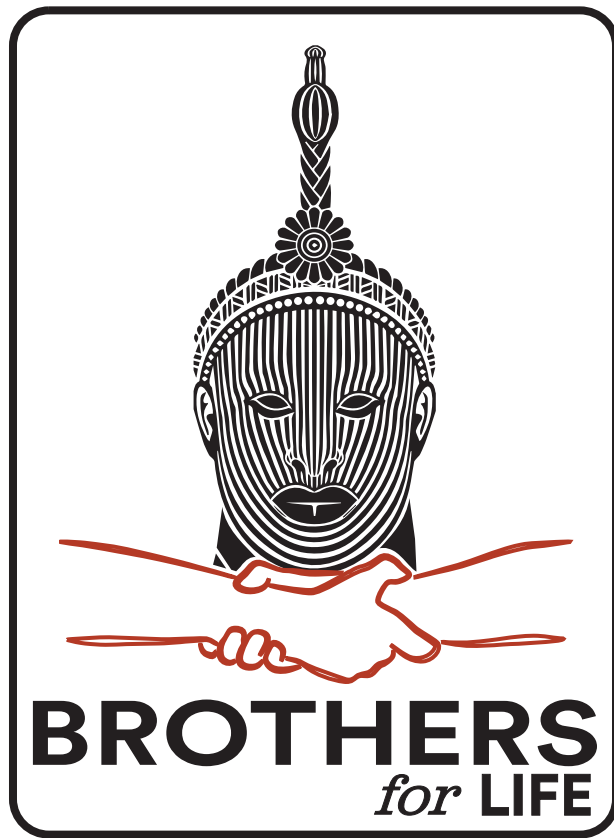


Like the quenched thirst that turned to its  
forlorn end?

Won't the earth itself offer its own portents?  
Did the clenched fist not release its earthly  
contents?  
What, the Hunger that was assuaged without  
knowing?  
Will Dread cast its beguiling eye upon us, for our  
sowing?

Will we be asked to sing onerous odes without  
words?  
Where lies the shadow of queries, and dreams -  
what gourds  
Did dare hold any ounce of the breath of the  
Living God?  
Did sons and daughters take oath over the  
sacred sword?

Upon your face - your face, your face - we plead  
innocence and ask:  
Are there answers to the questions we daren't  
ask?



CUSTOS FRATRIS