

The **Executive**

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SUMMARY



*Cross*  
**OVER**  
edition



► *Also Inside*  
Top Team Effectiveness  
Retreat For Leadership  
of Health MDAs at  
Subnational Level

**When CBN Governor Meets Governors**




# Commentary

## Crossing over a lot

**T**his is a crossover edition in many respects. The messages transited from peace, unity and tranquillity during the yuletide to pump and pageantry at New Years. There is also the political transition that dominates every aspect of Nigerian life until the elections are concluded and the baton at the national and subnational levels is handed over. There are transitions in word and deed because this edition of the Executive Summary, opens the year 2023 and shuts the door against 2022.

On the back of the magazine are all the covers of last year's editions, just in case.

The health pages are exciting as usual, with a proud display of Top Team Effectiveness people from among all leaders of Health MDAs at the subnational level. The occasion was graced by the Director General of the Nigeria Governors' Forum, NGF, Mr. Asishana B Okauru, who described it as a landmark (read the speech inside).

In this same edition, the Naira, crossed over from old to new notes in some denominations. It is in the presentation

by the Governor of the Central Bank of Nigeria (CBN), Mr Godwin Emefiele, before the Governors in a virtual meeting. He was there to explain the Naira redesign and other monetary policies.

Despite all the social upheaval caused by the Naira redesign project however, there is a celebration on the fringes of Borno State, where Governor of the state, Prof. Babagana Umara Zulum authorized the immediate setting up of Microfinance institutions.

It is their silver lining.

On top of it all, this edition reports death; a transition to the great beyond, by the oldest son, Hassan, of the Governor of Nasarawa State, Eng. A A Sule. Governors prayed for the repose of his soul in Jinnatul Fiddausi. Top dignitaries visited the Governor on a condolence mission. The Nigeria Governors' Wives Forum (NGWF), was there at its most elaborate, led by Dr Mariam Tambuwal, its chairperson and wife of Sokoto State Governor.

These and much more are in the Executive Summary, January.

Happy New year.

## THE TEAM

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## Welcome Address:

# Top Team Effectiveness Retreat For Leadership of Health MDAs at Subnational Level

*Asishana Okauru Esq.  
Director General, NGF Secretariat,  
@NAF Conference Hall, Abuja.  
12th January 2023*

**L**et me begin by extending compliments of the season and to wish you all a happy and fulfilling new year.

I welcome you all to this landmark event, which is the second stage of the three-pronged Top Team Effectiveness program targeting the leadership of the health sector at the subnational level.

I describe this as a landmark event because this is the first time, to the best of my knowledge, that the leadership of health MDAs at the subnational level from all the 36 States and the FCT, comprising the Commissioners of Health, the Executive Secretaries / CEOs of the State Social Health Insurance Agencies, State PHC Boards and State Drug Agencies; are coming together under one roof to review the structural, political, interpersonal and contextual barriers and challenges affecting the effectiveness of the state health leadership teams and to collectively chart a course towards addressing them.

The NGF secretariat is happy and very supportive of this initiative because effective leadership of the health MDAs at the subnational level is a critical and a necessary ingredient for the attainment of the vision of the NGF in the health sector especially as it relates to the quest to achieving Universal Health Coverage and other SDG 3 goals.

As you are aware, the NGF launched the PHC leadership challenge fund in August 2022 as part of its commitment to strengthen PHC system at the subnational level, which is a key gateway to achieving universal health coverage in the country. This leadership challenge requires that the leaders of the health MDAs in each of the state work collaboratively and harmoniously towards the common goal of ensuring that every citizen has access to the health services they need without financial difficulty.

I understand that the Firm engaged to midwife the process interviewed virtually all the heads of the health MDAs in the States as part of the diagnostics to understand the barriers and challenges limiting Top Team Effectiveness. They also documented best practices that could be reinforced and scaled up to other States. This level of rigour is quite impressive as each state

has its own peculiarities. I would thus like to commend the team of consultants for facilitating this feat.

I would also like to commend the leadership of the commissioners of health forum for their proactiveness and commitment to build a stronger health system at the subnational level. It is commendable to note the increasing visibility and participation of the Forum at the Federal level. This is important towards ensuring that lessons from the States are reflected in the design and conceptualization of national policies and programmes.

On our part the NGF secretariat would continue to advocate for adequate and equitable representation of the State level in national committees and platforms charged with design and planning of national interventions and programmes.

I would also like to commend the head of the health agencies for all the progress made in increasing access to PHC services and removal of financing barrier to seeking health.

I also acknowledge and commend the health team of the NGF Secretariat for building a very strong relationship with the health MDAs and keeping the NGF up to date on priority health issues requiring the attention of the Governors.

Before I end this address, it is important to inform you that the NGF secretariat has a state-of-the-art library that could also be accessed virtually. I invite you to spare some time to tour the library; I would also like to request that copies of all the documents generated throughout the Top Team Effectiveness project should be shared with the library.

I also request each State team to complete the State Health Profile Form, which would be shared at this retreat by the Secretariat and return same by the end of next week. This would be used to develop state specific Health Profiles for incoming and returning governors at their upcoming induction.

Finally, I wish you a successful conduct of this event and would like to assure you that the secretariat would not only archive the output of this retreat, but we would also ensure that the commitments therein are tracked and disseminated to the NGF.

Thank you and God bless!!



# Nigeria Health Leaders retreat on Enhancing Top Team Effectiveness



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## PHOTO CAPTION

- 1 Dr. Banji Filani, Honourable Commissioner of Health Ekiti State
- 2 Participants at the event
- 3 Professor Akin Abayomi, Honourable Commissioner of Health Lagos State

## Technical Report

### Introduction

The Nigeria Health Commissioners Forum (NHCF), with support from the Nigeria Governors' Forum (NGF) convened a retreat for heads of state health MDAs on January 12 and 13, 2023. The retreat was geared towards enhancing the effectiveness of the state health leadership teams across the 36 states of Nigeria and the FCT. The specific objectives of the retreat were to:

- Establish a shared understanding of the top team effectiveness (TTE) diagnostic findings for the participants
- Participants learn best practices from panellists' experiences to foster team effectiveness
- Establish a baseline for each state and develop a state-specific improvement plan to foster collaboration and team effectiveness

There were 87 participants on Day 1 which included 25 Health Commissioners, 31 heads of state PHCDAs/MBs, and 31 heads of state health insurance agencies. While Day 2 had 79 participants made up of 22 Health Commissioners, 30 heads of state PHCDAs/MBs, and 27 heads of state health insurance agencies.

### Meeting overview

The two-day retreat had a total of ten (10) sessions: six (6) plenary/discussion sessions, a panel session and three (3) breakout sessions, one of which was a group gallery walk. All the workshop retreat sessions were strategically designed to achieve the set objectives. The workshop commenced with welcome remarks





and a presentation on the workshop objectives. During the first plenary session, the team reviewed the preliminary findings from the diagnostic and co-creation workshop and held a series of breakout sessions to validate the findings and develop state-specific improvement plans. More details on the workshop sessions are captured in the table below.

**Details of retreat sessions**

S/N	Session	Highlights of proceedings
Day 1		
1.	Opening remarks	<ul style="list-style-type: none"> <li>Mr. A.B. Okauru, the Director-General of Nigeria Governors Forum in his opening remarks highlighted 2 vital points:                             <ul style="list-style-type: none"> <li>The retreat is a landmark achievement as it is the first time the leadership of the health sector from the 36 states and the FCT are coming together to collectively develop a plan to improve the existing states' health structures</li> <li>The collective success of States Ministries of Health and all their MDAs is paramount to the overall success of the state government</li> </ul> </li> <li>He commended the leadership of the Nigeria Health Commissioners Forum for the foresight to conceptualise and implement the program. He also appreciated the Solina team for the facilitatory role played in the TTE program and requested that all documents and materials used at the retreat be shared with the NGF secretariat for archiving at the NGF library</li> </ul>



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**PHOTO CAPTION**

**1** Kaduna State Commissioner of Health, Dr Amina Mohammed Baloni

**2** Dr Joe Osuji, Commissioner of Health Abia State.

**3** Participants at the event

**4** NGF Secretariat Health Team

2.	Objectives of the Top Team Effectiveness retreat	<ul style="list-style-type: none"> <li>• Dr. Oyebanji Filani, Chairman of NHCF and Health Commissioner for Ekiti State, briefly introduced the objectives of the retreat</li> <li>• He stated in his remarks that there is a need for alignment and collaboration among the various health MDA heads at the state level to achieve strong health systems. He added that the retreat would facilitate the synchronisation of the roles and functions of the Ministries of Health and the various health agencies to ensure overall improvement in the performance of the health sector across the states</li> </ul>
3.	Summary of findings from TTE diagnostics	<ul style="list-style-type: none"> <li>• Dr. Chukwunonso Nwaokorie, a Principal at Solina Health, gave an overview of the TTE assessment scope, methodology and the major findings across the country. Major highlights from his presentation included: <ul style="list-style-type: none"> <li>- NHCF, closely collaborating with the secretariat of the NGF, conducted a diagnostic to understand the current situation, challenges and potential opportunities for high effectiveness of the health leadership teams of the 36 states and the FCT</li> <li>- Respondents were made up of state HCHs, SPHCDA and SHIA ES/ECs of the 36 states and the FCT</li> <li>- The Goals, Roles, Processes &amp; Interpersonal relationship (GRPI) framework was adapted for this assessment</li> <li>- A total of 103 respondents were interviewed for the assessment across all 36 states and the FCT</li> <li>- The majority of states reported gaps in roles (23), processes (22) and interpersonal relationships (22) while only 13 states reported gaps in goals. While most states had clear visions and guidelines, understanding and interpretation varied which affected the implementation of the stated goals and guidelines</li> </ul> </li> </ul>


**PHOTO CAPTION**

**1** Dr Isiaka Adekunle

**2** Dr Grace Ashiver Wendi, Executive Secretary of Benue State Primary Health Care Board

**3** Aliyu Abdul Kabir Shinkafi, Executive Secretary Zamfara State Primary Health Care Board and Jemchang Fabong, Executive Secretary Plateau State Social Health Insurance Agency

**4** Participants at a group discussion





**PHOTO CAPTION**

**5** Dr Akoria Obehi, Honourable Commissioner of Health Edo State

**6** Dr Adeniyi Oginni, Executive Secretary, Osun State Social Health Insurance Agency

**7** L-R: Dr Mustapha Ibrahim, Executive Secretary of Lagos State Primary Health Care Board and Dr Muideen Olatunji, Executive Secretary of Oyo State Primary Health Care Board

**8** Executive Secretary Gombe State Primary Health Care Board, Abdulrahman Shuaibu (R)



		<p>- A core team comprising health leadership from 8 states, the NHCF, the NGF and Solina held a solution co-creation workshop prior to the retreat, to identify challenges responsible for the performance across states and develop draft recommendations</p>
4.	Gallery walk and Discussion: Recommendations from the solution co-creation workshop	<ul style="list-style-type: none"> <li>• Following the presentation of the diagnostic findings, some members of the TTE core team – Dr. Amina Baloni (Kaduna HCH), Dr. Habu Dahiru (Gombe HCH), Dr. Muideen Olatunji (ES, Oyo SPHCDA), Dr. Nusirat Elelu (ES, Kwara SPHCDA), Dr. Ibrahim Dangana (ES, Niger SPHCDA), and Dr. Onyemечи Simon (ES, Anambra SHIA) facilitated gallery presentations on the recommendations from the solution co-creation workshop</li> <li>• Participants were split into 3 groups based on the 3 categories of recommendations already identified for health sector leadership - improving coordination and communication, building the capacity of team leaders, and achieving mutual accountability across health sector leadership</li> <li>• All 3 groups walked through the three gallery stations to review the findings, challenges and recommendations for improving the effectiveness of state health teams</li> <li>• Following the review of the challenges and recommendations across the 3 categories, each group shared their thoughts at plenary for alignment with other participants. The key points raised were:             <ul style="list-style-type: none"> <li>- Political affiliations of some health leaders affect their relationship with other MDA heads and hinder mutual accountability</li> <li>- The national health MDAs need to involve the states' health teams in planning health programmes to improve collaborative ownership</li> <li>- State health teams need to identify a responsible person/unit for all institutional capacity-building activities and specifically to onboard the new heads of health MDAs</li> </ul> </li> </ul>







5.	Panel session: Experience sharing on top team effectiveness	<ul style="list-style-type: none"> <li>• Dr. Muyi Aina (Chief Executive Officer, Solina Health) facilitated a panel session where the participants learned from top leaders about their leadership experiences, challenges, and mitigation strategies.</li> <li>• The panellists were:             <ul style="list-style-type: none"> <li>- Dr Chikwe Ihekweazu, Assistant Director-General at WHO for Surveillance and Health Emergency Intelligence</li> <li>- Dr Hadiza Balarabe, Deputy Governor of Kaduna state</li> <li>- Dr Joe Abah, Country Director of DAI</li> <li>- Dr Annas Kolo, Director of Hospital Services FMoH, and</li> <li>- Dr Oyebanji Filani, Health Commissioner for Ekiti state</li> </ul> </li> <li>• The panellists identified elements needed to succeed in leadership roles and shared ways to unite a diverse team with clear, realistic goals. Some of the key points noted by the panellists were:             <ul style="list-style-type: none"> <li>- Good leaders are humble, appreciate the opportunity to serve and are willing to sacrifice for their team goals</li> <li>- Leaders need to be result-oriented and able to quickly identify and make the necessary changes to achieve their goals</li> <li>- To succeed, leaders need to have a clear path for stakeholder engagement and always think through the intended and unintended consequences of their actions</li> <li>- Before setting targets, heads of respective health MDAs must clarify their mandate and the resources (human and financial) available to them.</li> <li>- To build a good team, leaders need to understand their limitations and seek help from their community</li> <li>- States' top leaders should communicate a simple and clear vision that team members can quickly align with</li> <li>- Leaders should ensure to have open and clear communication channels with all team members</li> <li>- States' top leaders need to use the power of good storytelling to share their vision and plans with all categories of stakeholders</li> </ul> </li> </ul>
6.	Personality types assessment	<ul style="list-style-type: none"> <li>• Toyin Seth-Ogungbemi, the Head of Corporate Services at Solina, taught a brief session on personality types and how team members' personality types can impact team functionality</li> <li>• Participants were guided to take the Myers-Briggs Type Indicator (MBTI) personality test to understand their personality types</li> </ul>



NGF Health Team and Solina Group



Day 2

7.	Break-out session: Review of states' findings from TTE assessment	<ul style="list-style-type: none"> <li>Participants convened in state groups to review their state-specific findings from the TTE assessment to align on the findings and make necessary updates</li> <li>Each state team subsequently identified interventions to address their gaps and developed a high-level implementation plan for each of the identified interventions</li> </ul>
8.	Break-out session: States' team learning	<ul style="list-style-type: none"> <li>Participants in state groups took turns sharing their findings about themselves from the MBTI personality tests</li> <li>Each state team then collectively aligned on specific plans to improve their collaboration by leveraging their personality types and preferred modes of interaction</li> </ul>
9.	Plenary: Discussion of state reports and team learning	<ul style="list-style-type: none"> <li>Anambra, Benue, Borno, and Niger states presented a preview of the outcome of their group work and implementation plan. The key insights from this session are as follows: Highlights showed:                     <ul style="list-style-type: none"> <li>The states agreed with the findings for their respective states and the recommendations from the diagnostics</li> <li>The states recognised the need to institute or strengthen routine Top Management Team (TMT) meetings to review the team's performance in line with the respective state's health sector goals and tackle any issues that may arise across the agencies</li> <li>States recognized the need to organize some training on personality types and conflict management for heads of all MDAs to enhance communication and collaboration among the top teams</li> </ul> </li> </ul>



PHOTO CAPTION

**1** Dr Adetoye Olusanya Rufus, Executive Secretary of Ekiti State Social Health

**2** Mrs Alo Phebian, Representative of the Executive Secretary of Osun State Primary Health Care Agency

**3** Dr Abdulrahman Shuaibu, Executive Secretary of Gombe State Primary Health Care Board

**4** Dr Elelu Nusirat, Executive Secretary Kwara State Primary Health Care Agency



10.	Closing remarks	<ul style="list-style-type: none"> <li>• Dr Oyebanji Filani, the Chairperson of NHCF and Health Commissioner of Ekiti State gave closing remarks in which he highlighted some key learning points and resolutions from the retreat:             <ul style="list-style-type: none"> <li>- Heads of state health MDAs need to connect and collaborate more</li> <li>- The effectiveness of health top teams starts with the HCHs</li> <li>- State Governors play a crucial role in the success of any health sector-wide plan</li> <li>- The coming elections may lead to a change in leadership, but we are also keenly aware that government is a continuum</li> <li>- The health system we leave behind today may be required by us in the future</li> </ul> </li> </ul>
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### Meeting resolutions

All participants at the retreat agreed to the following resolutions:

S/N	Resolution	Responsible person
1.	Continue and expand engagements on Top Team Effectiveness with all leaders of state health MDAs going forward	Nigeria State Health Leadership Collaborative, NGF and NHCF
2.	Reconvene at the state level with other state health MDAs	All Honourable Commissioners of Health
3.	Share a report of the retreat and resolutions with the state governors and executive council	All Honourable Commissioners of Health
4.	Plan and conduct regular state-level retreats for the state health sector team	All Honourable Commissioners of Health



#### PHOTO CAPTION

**1** Maryam Ahmed, Public Health Consultant at the NGF Secretariate

**2** Chabo Joy, Representative of the Executive Secretary, Cross River State Primary Health Care Board

**3** Dr Chinekwu Oreh, Health Specialist at the NGF Secretariate

**4** Kaduna State Commissioner of Health, Dr Amina Mohammed Baloni





**Immediate next steps**

S/N	Action	Responsible	Time
1.	Engage with other top health sector leaders in your state on the workshop output and align on the identified interventions	HCHs	Week of February 13, 2023
2.	Provide updates to the state executive council on the TTE retreat output and state health sector plans	HCHs	Week of March 27, 2023
For the NGF/NHCF/Solina:			
1.	Share all the workshop output with all participants	NGF	Week of January 23, 2023
2.	Finalize and share the toolkit with all states' teams	Solina	Week of January 30, 2023



**PHOTO CAPTION**

**1** Kogi State Honourable Commissioner of Health, Dr Zakari Usman

**2** Dr Ahmad AbdulWahab, Senior Health Advisor at the NGF Secretariate and Dr Chinekwa Oreh

**3** L-R: Dr Adetoye Olusanya Rufus, Executive Secretary of Ekiti State Social Health Insurance Agency and Dr Banji Filani, Honourable Commissioner of Health Ekiti State

**4** L-R: Executive Secretary of Cross River State Social Health Insurance Agency, Dr Iyala Godwin and Dr Gwamna S.D, Executive Secretary of Nassarawa State Social Health Insurance



## Photos From The Event



### PHOTO CAPTION

- 1 Dr Banji Filani in discussion with another participant at the event
- 2 Dr Eno Angela Attah, Executive Secretary Akwa Ibom State Primary Health Care Agency
- 3 Dr Yakubu Nuhu Danja, Commissioner of Health Katsina State (M) and other participants from Katsina State
- 4 Executive Secretary of Bayelsa State Primary Health Care Agency, Dr Christopher Ogbointuwei
- 5 Prosper Ohayagha Success, Honourable Commissioner of Health Imo State (M) and other Participants from Imo State
- 6 L-R: Executive Secretary Gombe State Primary Health Care Agency, Abdulrahman Shuaibu and the Honourable Commissioner of Health from Gombe State
- 7 Participants from Bayelsa State
- 8 Participants from Adamawa State





*Photos From The Event*



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**PHOTO CAPTION**

**1** Dr Chioma Ezenyimulu, Executive Secretary of Anambra State Primary Health Care Agency

**2** Participants from Osun State

**3** Gombe State Participants at the event

**4** Dr Banji Filani and Dr Amina exchange pleasantries

**5** Participants at the registration desk

**6** Dr Chidi Ubani, Executive Secretary of Abia State Social Health Insurance Agency





# How *Witches* exploit the collapse of public health

By LEO IGWE  
Edited by Gambo Umar



**A**dvocacy for Alleged Witches (AFAW) notes the connection between witchcraft accusations and inadequate health infrastructure. This observation follows the growing wave of assault linked to suspicions and accusations of witchcraft and magic.

According to reports, four persons attacked and murdered Ms. Mamman who was alleged to have caused the death of some persons in her community. Her assailants stormed her home and beat her to death, before setting her corpse ablaze. AFAW contacted the police who confirmed the incident, and said that the suspects were already apprehended, and that investigation was ongoing.

Witch persecution is a public health issue. Whenever people die under mysterious circumstances or are afflicted with supposed strange ailments, others suspect witchcraft. The process starts with suspicion. Those who suspect witchcraft take the matter to a local diviner, traditionalist or priest and Mullahs who certify the cause as spiritual and supernatural, after charging some fee or inducement. Although they are described as traditional medicine men or spiritual experts, they have little or no medical or health knowledge, at all. These witch-doctors are mainly steep in misinformation, manipulation, extortion, and exploitation of folks.

The tragedy is that many people rely on these snake oil sellers to make sense of mysterious deaths and illnesses in their communities. They rely on these medical impostors because the health care facility is broken down and inadequate. Health centers are few and far apart. Healthcare services are either inaccessible or unaffordable. People are left to address their health challenges anyhow. This public health situation leaves room for abuse, scapegoating and victimization of innocent persons.

Witch persecution in the country demonstrates a failure of the public health institution, and a lack of proper health education and guidance. State health agencies need to rise to their duties of providing basic health care information and services to the communities. There is an urgent need for a massive health education program especially in rural areas. In the absence of evidence-based medical facilities, people patronize quacks and impostors, traditional medicine-men, diviners, and pastors who misinform them.

**Editor's Note:** The Primary Healthcare Challenge run by the Nigeria Governors' Forum offers all Commissioners for Health and their agencies a unique opportunity to showcase their positive strides and receive not just recognition but also reward.

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## Editor's Note

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The Primary Healthcare Challenge run by the Nigeria Governors' Forum offers all Commissioners for Health and their agencies a unique opportunity to showcase their positive strides and receive not just recognition but also reward.

# New Incentives All Babies Are Equal

## A must read

### NI-ABAE Overview

New Incentives - All Babies Are Equal (NI-ABAE) is an NGO that has encouraged routine immunizations through conditional cash transfers since 2017 in northern Nigeria. The program is being implemented in partnership with the State Ministries of Health (SMOHs), State Primary Health Care Development Agencies (SPHCDA), and State Emergency Routine Immunization Coordination Centers (SERICCs).

NI-ABAE encourages each round of vaccines included in Nigeria's Routine Immunization schedule. Small cash incentives are disbursed to caregivers during each of the six routine immunization visits, conditional on infants receiving BCG (newborn); PENTA and PCV (6, 10, and 14 weeks); and MCV 1 and 2 (9 and 15 months). Though these vaccines are those minimally required to receive the incentive, all vaccinations in the routine immunization schedule are encouraged. The caregiver receives N500 for all visits except for the 9 month visit where the incentive is N2,000 upon receiving MCV 1.

These vaccines are provided at no cost to the caregiver through the government-supported clinics. The cash incentives help compensate for transportation costs, lost income, and waiting times while promoting vaccination behavior change. We also partner with community-based influencers such as Imams and traditional institutions to create awareness on the benefits of immunizations.

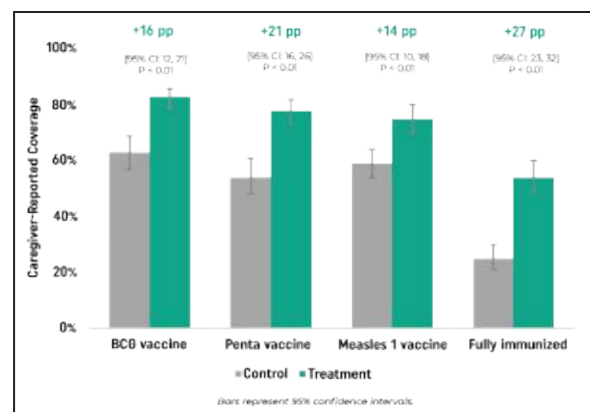
### Do Cash Incentives for Routine Immunizations Work?

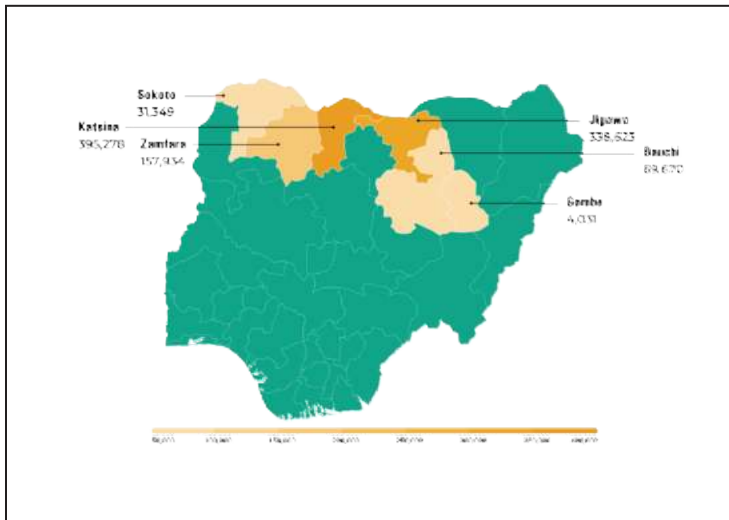
An independent randomized control trial of NI-ABAE programming (2017 - 2020) demonstrated that the program doubled the rate of fully vaccinated infants in areas where it operates, increasing coverage from roughly a quarter to just over half of all infants. Additionally, the research found that the program contributed to improved timeliness of vaccines as well as improved knowledge of and attitudes toward vaccines among caregivers. Further, the RCT also found that stockouts reduced in NI-ABAE operational areas, indicating the program's support of the supply-side sector.

According to charity evaluator, GiveWell, NI-ABAE's program is one of the most cost-effective ways known to save a life. Read more here.

### NI-ABAE Program Reach

The organization began operating in Zamfara, Katsina, and Jigawa states in 2017. This year they've expanded their operations to Sokoto, Bauchi, and Gombe. They plan to begin enrolling infants in Kano this month. The map here shows the historical number of infants that have been enrolled by state.





In mid-December, the organization celebrated enrolling its 1 millionth infant in the program.

In 2023, NI-ABAE plans to expand to 4 additional states in northern Nigeria, providing cash incentives at every accessible clinic across 11 states, and reaching approximately 1.5 million infants.

### Story From The Field

Recently, Mohammed Abubakar Saje, an RI provider in Bauchi state at PHCC Hardawa shared his experience with the program. Mr. Saje has been providing RI services since 2012. During his tenure he has made it his goal to achieve the global target of high Penta 1 coverage (>80%) and a low dropout rate (<10%). However, he has continually faced barriers including caregivers who needed transportation fare in order to access the services at his facility. Mr. Saje said that “despite all my positive interactions and involvement of key stakeholders I couldn't achieve my target coverage.”

Thankfully, a lot has changed. Since launching in Bauchi earlier this year, NI-ABAE has been able to partner with 873 clinics across the state, supporting clinic staff like Mr. Saje in achieving their goals and increasing childhood vaccination rates in their communities. “Nowadays, my long dream has been achieved in less than 5 months of New Incentives intervention” he says, and “as such, I'm now beating high immunization coverage based on the last quarter (July-Sept 22) Health Facility indices scorecard provided by EU-UNICEF.”

### Our Request to You

State Governors can play a substantial role in increasing childhood vaccination rates in their respective states. New Incentives - All Babies Are Equal seeks to further promote ownership of the CCT program by the states, and to continue expanding our reach and impact on childhood immunizations in Nigeria year-over-year. We kindly request the Governors' support of our objectives through taking the following key opportunities:

- Encouragement of Ownership: You can share support with local and state health officials to further their engagement with our program.
- Sharing Program Impact: You can communicate at regional and national levels about the benefits the program offers to infants and caregivers, share success stories, and communicate information on the challenges faced in the routine immunization sector.
- Promote Supply-chain Stability: You can advocate for necessary funding to transport routine immunization supplies down the supply-chain in a timely manner, and support us in requesting for sufficient immunization supplies to be available at all times.

Please reach out to [info@newincentives.org](mailto:info@newincentives.org) with any questions or to acquire additional information about the program.

NI-ABAE deeply appreciates your consideration and support of our work. Together, we can continue working toward a world in which no child in Nigeria dies from a vaccine-preventable disease.



► COVID-19 vaccination: **NPHCDA**

# boss Commends Media, Religious Leaders for Roles Played

**T**he Executive Director of, the National Primary Healthcare Development Agency (NPHCDA), Dr Faisal Shuaib, has commended the Nigerian media, state governors and religious leaders for their roles in creating the demand for COVID-19 vaccines in the country.

He stated that Nigeria has been able to fully vaccinate 53 per cent of the eligible population while 63 per cent of the eligible population has received their first dose.

Shuaib said that the agency will also rely on partnerships with the media to provide the right information to educate our community members about the usefulness of routine immunization.

Speaking at the COVID-19 Performance Review meeting yesterday in Abuja, Shuaib noted that the agency has exceeded expectations in the ongoing COVID-19 vaccination due to the leadership provided by Mr President, Vice President, the governors, traditional leaders and the media, who have provided the right information about COVID-19.

Shuaib observed that Nigeria has been able to achieve fantastic coverage when it comes to COVID-19 vaccination especially given the fact that the country has inadequate human resources, but has seen frontline health workers, cross rivers, and climb mountains just to get vaccines across to Nigerians.

He said, “We had told Nigerians that by December 2022, we would be able to cover 70 per cent of the eligible population.

So if you look at the maths, we are doing very, very well as actually, we did not expect that we would be able to achieve this. Again, when you put the kinds of infrastructure, the number of human resources that we have side by side with you know,

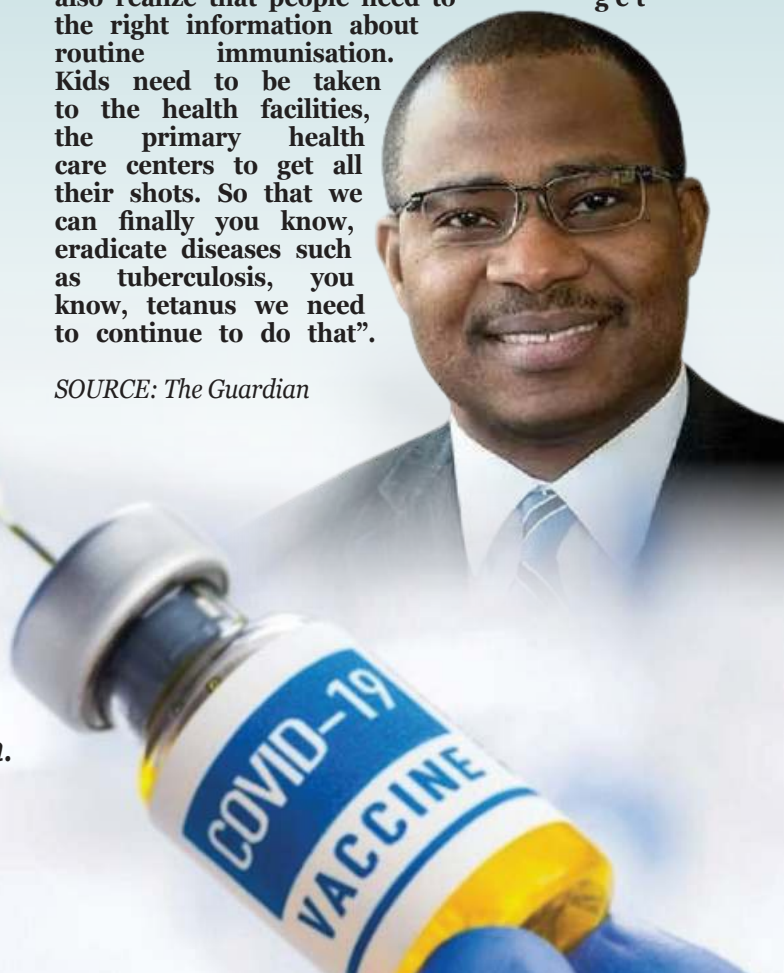
the number of people that who have vaccinated I think we have to bring it down to the leadership provided by Mr President, the Vice President, the governors, our traditional leaders, who have, you know, provided the right information about COVID-19.

“We have seen it in a number of states, where the governors are mobilizing traditional leaders, mobilizing religious leaders and giving the correct information about immunization, not just COVID-19 vaccination, but also routine immunization. This is why despite the pandemic, we’ve seen that Nigeria is only one of four countries globally, where routine immunization actually improved despite setbacks due to the pandemic”, he added.

“So all of the misinformation and disinformation, you know, that was out there, we had our traditional leaders or religious leaders actually countering them. Of course, the media has been very, very powerful in making sure that the right information was disseminated. But we also realize that people need to get the right information about routine immunisation. Kids need to be taken to the health facilities, the primary health care centers to get all their shots. So that we can finally you know, eradicate diseases such as tuberculosis, you know, tetanus we need to continue to do that”.

SOURCE: *The Guardian*

“ So all of the misinformation and disinformation, you know, that was out there, we had our traditional leaders or religious leaders actually countering them.



*...Aiding Population Explosion?*

# 1000 Births Recorded Daily In Kano State

**T**he fertility rate in Kano State has reached an astronomical level with a record of 1,000 births daily.

With the increase in the reproductive level in the state, the projection of the state's population hitting 50 million by 2050 may not be far from reality.

Former Director, of the Nigeria Centre for Disease Control (NCDC), Prof. Abdulsalam Nasidi, who made the shocking revelation, yesterday, at Government House, Kano, worried over the dwindling rate of health workers, despite the increasing population.

The public health practitioner spoke during the inauguration of the implementation committee for the establishment of the College of Health Sciences of Aliko Dangote University of Science and Technology (ADUST), Wudil, by the Kano government.

Nasidi said: "I want to bring to your attention a daily reality. Today, daily outpatient at Kano-owned Murtala Muhammad Specialist Hospital stands at 9,900, one of the busiest hospitals in the world.

"Again, the daily delivery in the same hospital is put at 70 and 350 daily average delivery in hospitals across the state. Now, if we considered home births, which is the majority, this means we have about 1,000 deliveries in Kano daily."

The WHO Consultant on AIDS and Haemorrhagic stated that Nigeria is facing a population pressure of over 218 million, which is projected to increase to 377 million by 2050, even when the country battled with a ratio of one doctor to 6,000 patients.

This figure, he explained, is far less than the WHO recommendation of one doctor to 600 patients.





# Japa: 150 nurses resigned from LASUTH - CMD

**N**o fewer than 150 nurses have resigned their appointments with the Lagos State University Teaching Hospital (LASUTH) within the last three years.

The Chief Medical Director of LASUTH, Prof. Adetokunbo Fabamwo, said this during a news conference on Tuesday in Lagos.

Fabamwo said the situation arose as a result of health workers relocating abroad to practice, noting that the exit replacement strategy of the government had, however, ensured that operations weren't disrupted at the hospital.

He added that in recent times, applications for positions of nurses and resident doctors had reduced in the tertiary hospital.

To address the challenge, Fabamwo said the hospital now recruits double qualified nurses and also engaged some retired but not tired nurses on contract basis to bridge the gaps.

On the issue of bed space management, Fabamwo said that the hospital was using a team of nurses called 'monitoring crew' to ensure speedy transfers of stable patients from emergency units to wards.

This, according to him, had created spaces for incoming patients.

Fabamwo disclosed that the ongoing construction of the Sustainable Development Goals (SDG) building with a 120-bed capacity in the hospital was at 90 per cent completion level.

He said that the SDG building would alleviate the issue of bed space constriction, enhance critical care services in the hospital and assist to reduce medical tourism in the state and country.







*Danger!*

## 130 fake hospitals uncovered in Kano

**N**o fewer than 130 hospitals and pharmacies operated by fake doctors have been discovered in the Tudun Wada Local Government Area of Kano State.

It was learned that the fake hospitals and pharmacies were discovered by a committee inaugurated by the chairman of the local government council, Ahmad Tijjani Matata.

Speaking on the development, the chairman of the committee, Abubakar Musa Karafe, said one of the fake doctors has a secondary school certificate, adding that one of them was an electrical engineer who has been operating a private hospital in Kano State.

Karafe disclosed that one of the fake doctors infused HIV-positive blood in a woman who attended his clinic for treatment of malaria.

He said: "It is disheartening that we

even found an electrical engineer operating a private hospital and attending to patients; prescribing drugs, administering drips, blood and even attending to pregnant women. One of them even added HIV-positive blood to one woman.

"We even found one who is a traditional medicine vendor, but he admitted cholera patients. We had to evacuate them to the hospital for proper treatment. Most of them don't even have basic knowledge about health.

"One of them said he was a nurse, and later we discovered he only has a secondary school leaving certificate."

Karafe, however, said the committee will take proper action against the fake doctors and ensure they face the wrath of the law.

# Communique

**Issued at the end of the 1st meeting of the Nigeria Governors' Forum (NGF) in 2023, held on Thursday, 19th January**

1

**W**e, the members of the Nigeria Governors' Forum (NGF), received a briefing from the Governor of the Central Bank of Nigeria, Mr Godwin Ifeanyi Emefiele, on the Naira redesign, its economic and security implications including the new withdrawal policy. Governors are not opposed to the objectives of the Naira redesign policy. However, we observe that there are huge challenges that remain problematic to the Nigerian populace. In the circumstances, Governors expressed the need for the CBN to consider the peculiarities of States especially as they pertain to financial inclusion and under-served locations and resolved to:

Work closely with the CBN leadership to ameliorate areas that require policy variation particularly the poorest households, the vulnerable in society and several other citizens of our country that are excluded.

2

Collaborate with the CBN and the Nigerian Financial Intelligence Unit (NFIU) in advancing genuine objectives within the confines of our laws, noting that the recent NFIU Advisory and Guidelines on cash transactions were simply outside the NFIU's legal remit and mandate.

3

Finally set up a 6-member Committee to be Chaired by the Governor of Anambra State, Professor Charles Soludo and the Governors of the following States: Akwa Ibom, Ogun, Borno, Plateau and Jigawa as members, to engage the CBN in addressing anomalies in the country's monetary management and financial system.



*Rt. Hon. Aminu Waziri Tambuwal Chairman,  
Nigeria Governors' Forum and Governor, Sokoto State  
19th January 2023*



GODWIN I. EMEFIELE, CON  
GOVERNOR, CENTRAL BANK OF NIGERIA

## Presentation to the Nigerian Governors' Forum on the Economic and Security Implications of the Naira Redesign and Withdrawal Policy

19 - 01 - 2023

### Protocols and preambles

#### Opening Remarks

Over the last few years, Nigeria, and indeed the entire global economy, has been beleaguered with endless waves of shocks and has had to endure crisis after crisis. While the source of these shocks could be both internal and external, our ability to effectively deal with them depends solely on the robustness and preparedness domestic conditions and the structures that we have put in place. The worst affected people, in these crisis situations are the poorest households, the vulnerable low-income tradesmen/artisans and our rural dwellers. While we strive to save our economy and ease the burden on our most vulnerable citizens, it is pertinent on us to continually see the big picture. Our collective economic prosperity must be advanced in whatever possible, irrespective of the costs to us, the well-off members of the society. We must ignore our individual gains in order to foster a collective advancement of the Nigerian economy. In addition, we must continually do what we think is best for the good of the nation. It is on the backdrop of this thinking that the Central Bank of Nigeria continually acts, in the best interest of the country and with a view to attaining the most optimal welfare option for our citizens.

Due to persistent challenges that are inundating currency management in Nigeria and undermining our sovereign integrity, the CBN recently announced its policy to redesign some Nigerian currency. Whereas the global best practice is to undertake currency redesign every 5–8 years, our existing banknotes have remained unchanged in almost 20 years. The recent CBN policy was guided by extensive analyses, which indicated a significant and widespread incidence of currency hoarding, as over 85 percent of currency-in-circulation were held outside banking system. This proportion seem to be rising notwithstanding the over 122 percent rise of currency-in-circulation from

N1.46 trillion in December 2015 to N3.23 trillion in September 2022; a worrisome trend that must be curbed.

The ongoing transition of some local currency denominations and the creation of cash withdrawal limits are policies aimed at not only strengthening the fundamentals of the domestic economy, but also deliver long-term economic and financial benefits to Nigerian households. I thank Your Excellencies for this opportunity which will enable me to engage with you, clarify our objectives, and provide perspectives on these policies. Your invitation to me on this subject is indicative of your strong commitment to ensure improved welfare of the Nigerian citizenry, and I must thus commend Your Excellencies for your pertinent interest in the development and the effect of Nigeria's economic policies.

During my discussions with you today, I will provide Your Excellencies an overview of the Naira redesign and cashless policies. In the course of my presentation, I will highlight in the objectives and intended benefits of these policies. Thereafter, I will detail the actions taken by the CBN in response to feedback received on the policies and our plans at ensuring seamless implementation.

#### Brief Overview of the Naira Redesign Policy

Your Excellencies are aware that currency management is a key function of the CBN as enshrined in Section 2(b) of the CBN Act 2007. The integrity of the currency and efficient supply of banknotes are indicators of a performing central bank, especially in predominantly cash-based economies such as Nigeria. In the eyes of the public, this function should be efficient, meet demand and present minimal issues.

In recent times, currency man-





agement in Nigeria has faced series of challenges that have affected the ability of the CBN to efficiently carry out its mandate of issuing legal tender (i.e. provision of an adequate volume of clean banknotes in the right denominational mix for members of the public). The challenges have continued to grow in scale, with the attendant consequences on the Bank's policy effectiveness, if left unaddressed. These challenges include:

- Wholesale hoarding of Naira banknotes by members of the public. An observation supported statistics shows that cash outside banks consist of over 80 percent of Currency in Circulation (CIC).
- Worsening shortage of fit banknotes in circulation. This portends negative public perception of the Bank and increasing threat to financial system stability.
- High and increasing cost borne by the Bank. A review of the cost of currency management from 2017 to 2021 indicated an average increase of over N10 billion per annum and over 90 percent of currency management costs are attributed to banknote production. This affects the CBN and other participants in Nigeria's currency management sector (banknote production, storage processing, distribution activities and banknote destruction).
- High risk of counterfeiting. This is evidenced by reports from security agencies on the rise of counterfeit-related incidences in some states in Nigeria including the FCT. This has adverse implications for businesses and the economy at large.
- Non-compliance with international best practice in currency redesign. The current series of Naira banknotes have been in circulation for between 14 – 21 years, which is inconsistent with global best practice and exposes the notes to the risk of counterfeiting. Standard practice is that currency in circulation should be redesigned or re-issued after every 5 – 8 years.

### Why the Naira Redesign?

Your Excellencies, the justification for the currency resign in Nigeria is numerous. In addition to the need to tackle the challenges which I highlighted above, it is pertinent to also note that the policy provides additional economic and social benefits to our nation. Some of these are enumerated below:

- i. It will help control inflation as the exercise will

help mop up currency outside the banking system, thereby ensuring more reliable data on money supply which will in turn facilitate better monetary policy formulation and effectiveness. With the current global dynamics and high domestic inflation, it is imperative that we do all in our power to correct the underlying structural factors that may be aiding inflationary pressures. Our goal is to ensure that the long-run trend of inflation is reduced to single-digit level as quickly as possible to protect the real income of vulnerable household and ensure their wealth preservation.

- ii. It will boost appreciation of the Naira as the higher denomination and the volume of banknotes outside the banking system used to speculate on the currency would reduce.

- iii. It will boost GDP by aiding domestic production and productivity across all sphere of the country. Price, monetary, and exchange rate stability that accompany an effective implementation of the redesign policy, will spur confidence in the domestic investment and enable increased returns. This will boost productivity as people become increasingly more confident to act in the domestic economy.

- iv. It will increase government revenue and tax collection overall. Huge amount of cash transactions enables people to bypass tax payments and thus deny all tiers government vital revenue needed to develop the country. This policy (and its accompanying cash withdrawal restrictions) will make it more difficult avoid tax payments and will boost the collection of income taxes, VAT, stamp duty, etc.

- v. It will help fight banditry and terrorism as large volume of cash used to pay ransom to bandits/terrorists would be reduced.

- vi. It will assist in the fight against corruption as the exercise would rein in the higher denomination used for this purpose and the movement of such funds from the banking system could be tracked easily.

### Country Experiences

Despite the dominance of highly advanced payment systems, many countries carried out currency redesign to remain ahead of counterfeiters, ensure durability, fight corruption, and reduce cost of currency management, among other reasons.

### Country Experiences on Banknote Redesign

Country	Denominations	Year Of Issue	Year Of Redesign	Reason For Redesign
USA	\$100	2007	2013	To enhance aesthetics and security features
UK	GBP5	2011	2016	Substrate change (Paper to Polymer)
New Zealand	\$5 & 10	2011	2016	To stay ahead of counterfeiters
Norway	C.50 & 200	2012	2017	To strengthen the security features
Canada	\$5 & \$50	2006/2004	2013/2012	To counter counterfeiting
India	1. Rs 1000 was demonetized	2016	Both notes were redesigned 2016	To fight corruption in India and address the issue of counterfeiting.
	2. Rs 2000 introduced			The notes are also expected to ease pressure on banks' cash position and improve liquidity in the market.

It is against the backdrop of the foregoing that the CBN in line with its statutory powers as enshrined in Section 2(b) and 19 of the CBN Act 2007, sought and obtained the approval of Mr. President to redesign and issue new series of Naira notes in the N200, N500 and N1000 denominations

**The Revised Cash Withdrawal Limits: A Background**  
Your Excellencies, I wish to emphasize that the recently announced policy on cash withdrawal limits is not a new one, but a continuation of the CBN Cash-less Policy which began in 2012. To help you recall, I will run you through a historical background of this policy and its gradual implementation to date.

**a. The Cash-less Policy (2012-2019)**

The CBN's mandates and responsibilities under Sections 2(d) and 47 of the CBN Act 2007 as amended empowers it to promote a sound, and stable financial system in Nigeria. In pursuance of this mandate, the CBN issued the Cash-less Policy on April 1, 2012 following in-depth studies and various stakeholder engagements. The policy commenced on a pilot basis in Lagos on April 1, 2012 with the overall objective of reducing the use of cash in the economy, encouraging electronic transactions as well as enhancing the efficiency of the Nigerian payments system. The key elements of the policy included:

- i. Limits on free cash transactions were prescribed. Accordingly, a daily transaction limit of ₦500,000 and ₦3,000,000 for free cash withdrawals and lodgments was imposed for individual and corporate customers, respectively.
- ii. Processing fees for transactions above the prescribed limit was fixed at 3 percent and 2 percent for withdrawals and lodgments by individuals and 5 percent and 3 percent for withdrawals and lodgments by corporates, respectively.

iii. Third party cheques above ₦150,000 were disallowed from being cashed over the counter.

iv. Exemptions were granted to Embassies and Diplomatic missions due to international treaties signed with Nigeria.

v. Waivers were granted to Microfinance Banks, Ministries, Departments and Agencies of Federal and State Governments for lodgments into revenue accounts. Following the successes recorded during the pilot phase, the policy was extended to 5 other states (Abia, Anambra, Kano, Ogun and Rivers) and the Federal Capital Territory (FCT) in July 2013 with bank customers given 3 months moratorium on the payment of processing fees for cash transactions over the prescribed limits.

However, the processing fee on excess lodgments above the prescribed limits for withdrawals and lodgments as well as the planned nationwide implementation of the policy earlier slated for April- October 2017 were suspended. This was to allow more citizens to fully embrace alternative electronic payment platforms and ensure further development and expansion of financial access points before imposition of the penal fees.

**b. The Cash-Less Policy (September 2019 to October 2022)**

In recognition of significant strides recorded in the transformation of the Nigerian payment system, expansion of financial access points, financial inclusion and proliferation in electronic banking, the CBN on September 17, 2019 announced implementation of full Cash-less Policy in the FCT and the 6 states (Lagos, Abia, Anambra, Kano, Ogun and Rivers). The CBN also approved the re-introduction of charges on excess cash deposits by individual and corporate customers above the prescribed limits that were suspended in 2017 as follows:

Account Type	Withdrawal/ lodgment limits	Processing fees for withdrawals	Processing fees for Lodgments (*re-introduced)
Individual	N500,000	3 percent	2 percent
Corporate	N3,000,000	5 percent	3 percent

**c. The Cash-Less Policy (October 2022 to date)**

Account Type	Withdrawal limits	Processing fees for withdrawals
Individual	N100,000 per week	5 percent
Corporate	N500,000 per week	10 percent
Third party cheques	Over the counter cash withdrawal restricted to N50,000	
ATM withdrawal	N20,000 per day and N100,000 per week	
PoS withdrawal	N20,000 daily	





Sequel to the Naira redesign policy announced by the CBN on October 26, 2022, the CBN suspended charges on cash deposit above specified thresholds under the cashless policy to ensure seamless implementation of the policy and to encourage the public to deposit their funds before the January 31, 2023 deadline. Further to the launch of the redesigned Naira notes by Mr. President on Wednesday, November 23, 2022, the CBN on December 5, 2022 released a circular on new cash withdrawal limits in line with its cashless policy mandate. The CBN approved the following:

- Re-introduction of charges on excess cash withdrawals by individuals and corporates above established limits in Cashless Policy states.
- Enhanced due diligence requirements for cash withdrawals above certain thresholds (N5,000,000.00 and N10,000,000.00 for individuals and corporate organisations, respectively) which will only be allowed under compelling circumstances not exceeding once a month.
- Nationwide implementation of the Cash-less Policy by January 9, 2023.

It is pertinent to note that processing fees are already applied to withdrawals above the limits of N500,000 and N3,000,000, for individual and corporate organizations respectively, in the FCT and the six pilot states where the Cash-less Policy is currently in full implementation.

The current circular only reduced the limits on cash withdrawals and expanded the scope of its application nationwide effective January 9, 2023 in response to significant evolution of the Nigerian payment system and widespread availability of a plethora of financial touch-points and electronic payment options to all Nigerian citizens.

So far, the implementation of the Cash-less Policy has between 2012 and 2022 heralded considerable benefits to the Nigerian financial system, which I must emphasise must not be truncated. The policy was a critical element that catalyzed the transformation being witnessed in the Nigerian financial and payments system as we have recorded huge development in financial access points; ii) astronomic expansion of e-payment Platforms; and iii) growth in electronic channels adoption.

**Growth in Cash-less Channels**

Description	2012	End Oct 2022	Increase/ (Decrease)
PoS transactions	N48.46 bn	N6.80 trillion	13,041 percent
Electronic transfers	N3.89 trillion	N306.09 trillion	7,768 percent
Cheque transactions	N7.48 trillion	N1.85 trillion	75 percent

Source: NIBSS

The policy has also enhanced financial inclusion and aided the international recognition of Nigeria's payments system and spurred the growth in vibrant fintech ecosystem. In addition, it has impacted benignly on our GDP as the digital and real-time payments helped Nigeria unlock US\$3.2 billion of additional economic output in 2021, representing about 0.67 percent of the country's GDP. Very importantly, robust cashless environment can help withstand exogenous shocks as was testament during the Covid-19 pandemic. Our dynamic payments system was instrumental in retaining resilience among vulnerable groups as it provided alternatives.

Justification for Cash Withdrawal Limits and the Nationwide Implementation

of Cashless Policy  
The CBN carried out in-depth analysis of over-the-counter in -

tra-bank cash transactions over 12 months (November 2021- October 2022) to assess the impact of the policy on the generality of citizens.

- The outcome showed that a significant value of cash transactions was below the maximum thresholds indicated under the extant cashless policy and were thus not subject to the cash processing charges. It is worthy to note that 94.04 percent and 62.63 percent respectively of volume and value of cash transactions by individuals were below the threshold while 82.36 percent and 39.38 percent of the volume and value of cash transactions by corporates was below the threshold.

Transactions at agent locations are also below the thresholds. For instance, 99 percent of cash withdrawals





at agent locations are below N300,000, average cash out transaction size per individual is N18,000, whilst average cash withdrawals by agents is between N1,000,000 and N2,150,000.

- The proliferation of financial access touch points and e-payment channels across urban and rural areas which presents citizens with ample alternative for financial transactions further justifies the nationwide implementation of the policy. We currently have over 1.4 million agent locations, nearly 900,000 PoS terminals, and about 14,000 ATMs.
- The policy will further promote the efficiency of the payments system, for an overall public interest. It is in the public interest to promote an efficient payment system via the cashless policy which helps reduce the punitive costs of cash processing, often passed on to bank customers. It is instructive to note that the implementation of the Cash-less policy in 6 states resulted in reduction in the cost of currency management by 15.20 percent between 2013 and 2014 which has since reversed following the suspension of cash deposit charges.

### Benefits of Cash-less Policy

The implementation of full cashless will build on the successes already recorded which have been highlighted in 3.0 above. Benefits include:

- Reduction of cost of cash management (processing, movement, security, destruction of old notes) which is often passed on indirectly to Nigerians including eliminating the physical risk of cash – robbery, kidnapping, terrorism!
- Enhancing our ability to fight illicit financing and automatically promote Nigeria's positive reputation for combating money laundering and terrorist financing. Cash limits are recognized in Anti Money Laundering Laws due to its role in advancing these illegal activities.
- Lowered the incidences of crime including armed robbery, kidnapping, terrorism financing, advance fee fraud, graft, ransom payment and extortions. etc
- Deepening the Nigerian payment system through more innovation and cheaper costs
- Financial inclusion – the route to scaling financial inclusion is through electronic channels. Mobile phone penetration in Nigeria is 152m (accord-

ing to NCC). EFINA survey shows that 81 percent of Nigerians excluded have mobile phones

- Economic opportunities for small businesses & rural communities to facilitate trade and improve livelihoods, thereby boosting economic growth
- More effective transmission of monetary policies
- Overall growth, development and stability of the financial system

### Conclusion

Your Excellencies, the CBN wishes to underscore the significant achievements recorded in the Nigerian payments system since the Cash-less policy was first introduced in 2012. Nigeria has been adjudged Africa's undisputed real-time and digital payments leader with over 3.7 billion real-time transactions in 2021.

The CBN's latest actions on Naira Redesign and nationwide implementation of the cashless policy are intended to further sustain these achievements in a quest to foster a safe, credible and efficient payment system that is the pride of all Nigerians and the envy of the World.

It is neither targeted at any segment of the society nor intended to disenfranchise hardworking Nigerian citizens and businesses as insinuated in some quarters. The Bank shall continue to monitor implementation and be flexible on the limits in response to feedback received.

We crave the continued support of the Nigerian Governors' Forum as the Bank continues its implementation of transformational policies aimed at strengthening the fundamentals of the Nigerian economy, accelerating advancements, and enhancing our ability to withstand external shocks.

I Thank you for your attention.

**Godwin I Emefiele**  
Governor,  
Central Bank of Nigeria



# Communique

## COMMUNIQUE ISSUED AT THE END OF THE 2ND MEETING OF THE NIGERIA GOVERNORS' FORUM (NGF) IN 2023, HELD ON SATURDAY, 28TH JANUARY

*We, the members of the Nigeria Governors' Forum (NGF), at an emergency meeting on Saturday 28th January 2023 convened to receive the report of its 6-member Ad-Hoc Committee chaired by Professor Chukwuma Soludo to interface with the Governor of the Central Bank of Nigeria on the Naira Redesign and Cash Withdrawal Limits; and receive updates from the Director and Chief Executive Officer of the Nigerian Financial Intelligence Unit (NFIU), Mr. Modibbo Hamman Tukur, and the Chairman of the Economic and Financial Crimes Commission (EFCC), Mr. Abdullahi Bawa on the NFIU's recently released Guidelines & Advisory which seeks to prohibit cash withdrawals by all governments in the country.*

*Arising from the 3-hour long meeting, the Forum made the following resolutions:*

1

Given the unavailability of the new Naira notes across most parts of the country and the risk of economic implosion and social disorder, Governors resolved to demand for an extension of the 31st January deadline for phasing out the old N1000, N500 and N200 notes. The extension will give the CBN enough time to put in place additional measures that will ensure that the majority of Nigerians have access to the new notes for their day-to-day transactions. The CBN's current Cash Swap Programme should be expanded and extended beyond the 31st January 2023 deadline, while it continues to receive the old Naira notes in line with Section 20 Subsection 33 of the CBN Act.

2

On the new NFIU Guidelines & Advisory, the Forum holds the position that the regulation is not in line with the country's governing laws, statutes and developing status. Following extensive discussions on the impact of such a stringent policy in the country, the Forum mandated its Ad-Hoc Committee previously set up to interface with the Governor of the Central Bank of Nigeria on the New Naira Design and Cash Withdrawal Limit to meet with the Governor of the CBN; the EFCC Chairman; the Director and Chief Executive Officer of the NFIU; and the Executive Chairman of the Federal Inland Revenue Service to develop a revised framework for the country that meets Nigeria's commitment to international treaties while also conforming with the federal system of government and our developing status.

3

Finally, members agreed to immediately seek audience with President Muhammadu Buhari.



*Rt. Hon. Aminu Waziri Tambuwal Chairman,  
Nigeria Governors' Forum and Governor, Sokoto State  
28th January 2023*





# OBA SEKI

## Moving Edo to greater glory

*We're Expanding Our Economic Base, Transforming Edo from a Civil Service State*

**T**he Edo State Governor, Mr. Godwin Obaseki, has said his government has in the past six years pursued reforms and programmes to expand the state's economic base by deliberately creating an enabling environment to attract investments and ensure that businesses thrive.

Obaseki, in a statement, noted that the reforms have transformed Edo from a civil service state to a haven for foreign direct investment, (FDI), attracting investments in the manufacturing, real estate, agriculture, culture and education, among other sectors.

He said: "We have also been intentional about expanding our economic base by creating the enabling environment for businesses to thrive and attract investments into Edo State as a haven for investment.

"Through this, we are transitioning Edo from a civil service dominated state to one which is attracting manufacturing, commercial agricultural concerns, service and technology companies, real estate and several SMEs among others."

Obaseki added, "Through a mix of reforms in revenue collection and land management, we have curtailed the excesses of non-state actors, who had hitherto caused untold hardship for the people. We have cleared touts from our roads.

"We're fighting land-grabbers so that there is sanity in public places as well as transparency and certainty in land transactions."

For plans in the new year, the governor stated, "This year we will continue our emphasis in building the capacity of our young population to find quality jobs in areas like agriculture, health services and technology.

"Hence The Edo State College of Agriculture, Iguoriakhi will take in its first set of students before September this year, while the Edo State School of Health Technology will be rebuilt to meet global standards just like we did with our School of Nursing Sciences.

"Quite a number of jobs are currently being created from several opportunities in the State's agricultural sector such as the Edo State Oil Palm Programme (ESOPP), our cassava to ethanol initiatives, Forestry plantations and also in poultry production. These and many more areas will contribute significantly to our Gross Domestic Product."

"In 2023, we intend to exploit the advantage which Edo has in electricity with the establishment of Edo State Electricity Commission. We will be creating a vibrant electricity market in the state to allow and encourage investors to invest in generation and distribution of grid and off-grid electric power thus expanding our existing

investments in Azura power and Ossiomo Power Projects," he added.

Meanwhile, Obaseki has hailed the Esama of Benin, Chief Gabriel Osawaru Igbinedion as a leader and inspiration to leaders across generations.

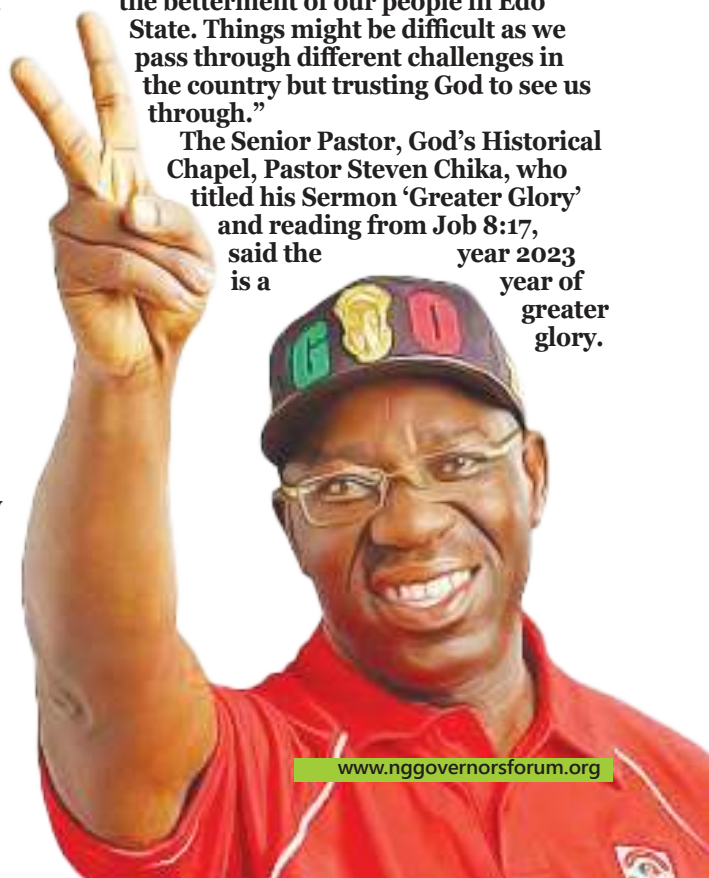
The governor made the remarks during the annual Morning Dew Thanksgiving Service held at the residence of Chief Igbinedion.

Obaseki, who joined religious and traditional leaders, business executives and other government officials at the service, said God will help direct the affairs of the nation in 2023.

He noted, "Thank God that we all woke up this morning to witness the new year, 2023. We are here to celebrate with our daddy, Chief Gabriel Igbinedion. We pray for our country, state and our leaders like Chief Igbinedion who has been a source of inspiration to us and for providing leadership and direction.

"We pray for God's direction in 2023 to help us pilot the affairs of the state and country for the betterment of our people in Edo State. Things might be difficult as we pass through different challenges in the country but trusting God to see us through."

The Senior Pastor, God's Historical Chapel, Pastor Steven Chika, who titled his Sermon 'Greater Glory' and reading from Job 8:17, said the year 2023 is a year of greater glory.





## MY LIFE OR HIS PUBLICITY?



# When Zulum made a call – Isa Gusau

**O**ur boss, Governor Babagana Umara Zulum, my family and closest friends wouldn't like what I am about to publicly reveal. I deeply apologise.

Last week, I had a surgery at Max Multi Speciality Hospital in New Delhi, India. The surgery, which doctors categorised as a 'high risk' was around my chest wall and lungs. It lasted some hours. It was very successful. Alhamdulillah!

Some readers, especially close friends, may now have mixed feelings: happy that the surgery went well, but disappointed that I kept them in the dark. I am sorry.

If you (reading this) also feel that way, you certainly have the right to be angry, that is, if you translate my decision to impliedly measure your importance to me.

Well, I even kept the surgery away from my children. I made sure they did not know what I was going through. I also kept it away from my brothers and sisters.

Sometimes, the best way to protect your loved ones and friends is by making them think everything is okay. You may torture and potentially harm some if they know precisely what you might be passing through.

Unless it happens beyond your control, what is really the point of deliberately making your loved ones and friends suffer from the pains of extreme imagination and mental bereavement, whereas putting them in that state would not quite change your condition?

As a journalist 12 years ago, I had a surgery for appendix and a complication from the mistake of surgeon in Abuja, kept me hospitalised for two weeks. From my hospital bed, I saw how my children – 12 years younger then, were often traumatised. I saw how my sisters in particular, brothers and close friends were sleeplessly worried.

So, this time, I decided to free them from those pains.

I must say however, that keeping people in the dark has its own downside. You potentially lose deliberate offer of prayers and well wishes. You also have to deal with people engaging you since they do not know.

From my hospital bed, I attended to office work and private issues, including financial requests.

Someone even sent me a strong message, almost calling me a wicked man for not sending him money the day he made his request. Funny enough, his request came the night before my surgery. At that time, I was undergoing a final round of mandatory tests: kidney, liver and respiratory function, Hepatitis B and C, and HIV I and 2, which are conducted on all patients undergoing surgery, for the safety of surgeons who endlessly make contact with blood in theatre.

I had about 100 tests, but negative for all dangerous diseases. Again, Alhamdulillah.

But I must admit that anticipating results from cancer tests (and this happened a number of times), was traumatising.

From the onset, I was sent for a whole body PET (Positron Emission Tomography) scan. This is a nuclear diagnostic procedure that evaluates the functioning of all body organs and tissues from head to toe. It is one of the highest diagnostic machine for cancer, heart and lung diseases, gastrointestinal,





endocrine, neurological disorders, and other serious conditions.

All the tests reconfirmed what I already knew before arriving in India – that I had a chronic ulcer and some fluid between my chest wall near my lungs.

The Indian doctors investigated me intensively, to rule out any dangerous cause of the fluid. This was why I had to undergo numerous investigations for all killer diseases.

From both sides of my chest, the fluid was extracted and cultured to detect any link to all kinds of dangerous diseases. All negative.

At the end, the Indian doctors concluded I needed to have a thoracic surgery which involved penetrating my chest wall to evaluate my lungs, drain the fluid and extract some tissue for biopsy. Again, the biopsy reconfirmed no link with any dangerous disease. Alhamdulillah! The fluid was from a blockage.

#### But how did I even find myself in India?

One evening, in the second week of November, 2022, I went to Governor Zulum with a communication plan we had produced at the Press Unit of the Government House.

The plan was to comprehensively showcase most of what the administration achieved since 2019. We planned a syndicated multimedia campaign on traditional, online and social media, with dates and sectors to be focused on.

The plan did not require funding. We only needed the Governor's blessing.

Governor Zulum looked at it and said, 'this is an excellent plan. Please see me tomorrow, insha'Allah to discuss it.'

The following day when I came, Zulum said something I did not expect.

'Gusau', he began. 'I am seriously worried about how you are losing weight. What is happening?', he asked.

I said, 'I have ulcer but I was also having some chest pain. I saw a medical doctor in Abuja and after a chest CT scan, they found some fluid around my chest. The doctor said from my test results, he did not think it was anything serious. He gave me some 'water pill' to drain the fluid.'

Zulum said: 'look, I really like your plan for our media campaign but honestly, your health is far more important to me. I want

you to immediately go to India and do an intensive check-up. I will issue a diplomatic letter to speed up your visa issuance. Leave this media thing till you return.'

Zulum's judgement call was thoughtfully wise because the 'water pill' did not work.

Zulum provided all the support I needed. I departed on December 13, 2022 and he kept monitoring my journey.

The Governor came to India for some engagements on December 25, 2022, and on arrival, he immediately invited me.

Later same day, I was admitted ahead of my surgery, scheduled for Tuesday, December 26.

Early on surgery day, Zulum called just as he did later at night to know how it went. This was despite assigning someone to monitor me and update him.

The next day, Zulum was by my bedside. We spent an hour together. I saw from him love, compassion, brotherhood and fatherliness.

I am eternally grateful to an extraordinary boss and to everyone who supported me.

Although I lost weight, I am recovering and from the look of things, I might soon be strong enough to challenge Omos, that big and ruthless wrestler, to show him I am stronger.

Until that 'fight', I wish you the best of health, faith and prosperity.

Namaste!

– **Isa Gusau, spokesman to Governor Zulum, wrote from New Delhi, India.**



## Water Project Ministry gets two months to shape up or ship out

The ministry of water resources in the Borno state received a two-month completion deadline for the ongoing Azare mega water project. The governor gave the deadline while assessing progress of ongoing works at the project site in Azare town, headquarters of Hawul Local Government Area in southern Borno.

The Azare Mega Water Project, which began four months ago, has 10 middle aquifer boreholes each with a pumping capacity of nine to 10 litres per second.

The project is expected to store 560,000 litres of water for distribution to over 20,000 residents of Azare and its environs.

The 560,000 litres combine a surface tank with 400,000-litre capacity and an overhead tank with 160,000 litre capacity.

Commissioner of water resources, Engr. Tijjani Baba Alkali said the project includes the reticulation of primary and secondary distribution networks of over 3 km and arrays of water points.

He said drilling of 6 out of 10 boreholes for the project, have been completed with four more to go.

Tijjani also explained the water project will be powered by a hybrid of 24,000 watts of solar capacity and a 100 KVA generating set.

Meanwhile, Governor Zulum has approved five additional boreholes with high-yielding capacity as water sources in other parts of Azare town that will not benefit from the Azare Mega Water Project.

While the five boreholes are to start immediately, the Zulum administration has within the last four months alone, drilled and rehabilitated about 40 water pumps across communities in Hawul LGA.



# Ortom preaches tolerance at Christmas

**...says I'll leave Benue better than I met it**



Benue State Governor, Samuel Ortom has for the umpteenth time called for peace and religious tolerance among different adherents of faiths as the antidote to occasional conflicts in the country.

According to his Chief Press Secretary, Nathaniel Ikyur, Governor Ortom in a goodwill message to Nigerians to commemorate the Christmas celebration, called for inter-religious cooperation that would engender peace and harmonious coexistence.

He said occasional conflicts between and among various religions would never recur if inter-religious dialogue was sustained.

The Governor then urged Christians in the country to remain steadfast in prayer to the Almighty God to intervene in the myriads of security, socio-economic and political challenges facing the nation.

He enjoined them not to undermine the essence of Christmas celebration on the altar of merriment, saying, "the sanctity of the birth of Jesus Christ which as the reason for the celebration is to re-enact the spirit of love, peace, good neighborliness and forgiveness which our savior preached."

Governor Ortom particularly thanked the people of Benue State for their resilience and continued support and cooperation since 2015 when he was first elected as Governor of the State and enjoined them to remain steadfast to face the challenges ahead.

He was however optimistic that the coming year would be prosperous for all citizens as government was determined to clear all the bottlenecks hindering a smooth administration.

The Governor reiterated that he would leave Benue State better than he met it.



## ...Youths urged to Stand up, Stand out

**B**enue State Governor, Samuel Ortom has charged Christians in the state to maintain close fellowship with each other to strengthen their faith in serving God with clear focus on achieving righteousness.

He gave the charge on Monday at the "The Brethren" annual Prayer and Praise Convocation with the theme; "Engaging the Next Generation" held at the Chapel of Grace, Benue People's House, Makurdi.

Governor Ortom who delivered a keynote address titled, "Occupying the Public Space," pointed out that working together in support of each other would provide Christians the opportunity to be "productive and bear fruits" while serving God.

The Governor described the theme of the two day retreat which is an annual programme of the Christian body as "apt

and fitting," stressing that "engaging the next generation" from taking over from the older one should be taken seriously.

According to Governor Ortom, "The next generation is not an easy task to face. Their interests, pursuits and desires are completely different but we must bring them back to the Lord and to righteousness".

He said to achieve the target, "it requires prayers, evangelical action and exemplary conduct" which "The Brethren" has commendably undertaken to ensure that they leave a lasting legacy.

The Governor challenged the Christians who occupy public offices, including politicians, the clergy and business men to always conduct themselves with the fear of God by upholding the virtues of obedience, love, honesty, justice, equity and fairness.

President of "The Brethren," Dr.

Joseph Antyo in his earlier remarks stated that the group's "Prayer and Praise Convocation" has been a great source of encouragement and inspiration to members, noting that this year's programme stands out because it was the last with Ortom as Governor of Benue State.

Dr. Antyo said as teenagers, members of the Brethren received Christ without having senior people to give them direction in life, pointing out that this year's programme was to ensure that members bequeath to the youths the godly spiritual principles they have learnt.

In his message, Evangelist Sunday Ugwuiche who spoke on the topic, "Minister, Stand Up, Stand Out: Follow Successful Men of God", warned that those who have adopted cheating as a way of life would not find favour in the eyes of God.

## ...Prays for a new Nigeria and urges citizens to brace up to the challenges of nation building

**G**overnor Samuel Ortom prayed for a new Nigeria where peace and security will be guaranteed even as he tasks citizens to join the vanguard to rescue the country from all forms of malaise.

Governor Ortom in a goodwill message to Nigerians marking the new year also canvassed for an egalitarian society where every citizen is free to ply his or her legitimate trade according to the dictates of the law and order in any part of the country without fear of molestation or intimidation.

Ortom stated that it has become imperative that citizens refrain from mundane issues of religious or ethnic biases just as he enjoined the Federal Government to strive to address issues of insecurity threatening the corporate existence of Nigeria objectively in a manner that gives everyone hope and comfort.

He decried the unpalatable security situation in 2022 and tasked security agents and all men of goodwill to do more to arrest the deteriorating situation in a manner akin to saying "Enough is Enough".

On his part in Benue, he said the state government has strengthened the Benue State Community Volunteer Guards and Livestock Guards with more vehicles and motorcycles to complement the services of the conventional security agencies in the state to contain the activities of terrorists and criminals in the state.

He reiterated his earlier advice to the people of the State to always cooperate with security agencies by providing useful information and all necessary assistance that would facilitate their operations, saying, "security agencies cannot do it alone except citizens complement their untiring efforts."

Governor Ortom wished Nigerians a peaceful and prosperous 2023 that promises prosperity of the people in spite of the security and economic challenges facing the nation.



## For The Light Of The Nation To Continue To Shine

...Anambra Needs More Security  
Checkpoints

# Soludo

condemns killing of  
Obosi PG, 4 others,  
vows to arrest culprits



**G**overnor Chukwuma Soludo of Anambra State has condemned recent killings in parts of the state. Soludo was reacting to killings in Okpuno in Awka South Local Government Area and Obosi in Idemili North Local Government Area of the state.

The News Agency of Nigeria reports that four youths identified as Onyiebo Okoye, Kenechukwu Okeke, Jude Ebenezar and Obinna Maduka were killed in Okpuno community this month. The President General of Obosi town, Chief Ike Okolo, was shot dead at a petrol station on Jan. 2.

Governor Soludo, who described the killings as cult-related, assured that the culprits would be apprehended and made to face full wrath of the law. Mr Christian Aburime, Press Secretary to the Governor, reported him as saying that the perpetrators would be apprehended and decisively dealt with, even if they ran out of town.

He said Anambra had enjoyed the best Christmas ever in decades with a new system of traffic control put in place by the government, Anambra Youth Volunteers and the Anambra State Traffic Management Agency.

The Governor called on the residents to go about their normal duties and enjoy the season as the challenges were isolated cases which would be nipped soon. (NAN)

## ...If you see something, say something

“I want to commend all the citizens of Anambra and the stakeholders who harken to our call that ‘If you see something, say something, if you say something, do something’. And to our youths who have taken the destiny of this state into their hands; to our women and men who had contributed in assisting the government to get hold of criminals in the state. Thank you all.

“I want to use this occasion to specially appreciate the law enforcement agencies; the Nigerian Army, the Navy, the Police, the DSS, the Civil Defense and of course, our very gallant Anambra Vigilante Services and all the volunteers.

“To all the ndi Anambra who have risen up to the occasion, helping to organize the local vigilantes, providing logistics, donation to the security trust fund and those helping in their own little ways to make sure we have a safer homeland.”





◀ “There is still work to be done, there are still challenges and all hands must continue to be on deck.”

The governor who reminded the criminals in the bush that their actions have no positive impact on their lives, restated his administration’s resolve to forgive and empower them economically once they come out and surrender.

“I want to use this medium again to appeal to those in the bush and forest, the criminals out there, the kidnappers to come out. We are offering them the opportunity to retrain them and help them start a new and productive life.

“The course you have taken by being in the bush is one that leads to nowhere. Criminality cannot pay you in the long term,” the governor admonished.

“It pains to see these young youths wasting away. You have a future and this government is prepared to work with you to give a new future so that Anambra, the light of the Nation will continue to shine,” he added.



*There is still work to be done, there are still challenges and all hands must continue to be on deck.*

Meanwhile, Anambra State Governor, Professor Chukwuma Soludo has called for more security check points for effective policing, as criminals continue to unleash mayhem in the state.

Governor Soludo made the call in his state-wide broadcast on the security situation in the state. Soludo said the checkpoints currently in different parts of the state was as a result of rising criminality.

The governor’s statement came barely a week after his deputy, Gilbert Onyekachukwu Ibezim, discharged a security checkpoint at Amansea, Awka North Local Government area of the state.

“In normal circumstances, these road blocks wouldn’t have been needed but this is what we brought up on ourselves.

“Our people taking up arms in the bushes, involved in criminality so to speak. Since they have decided to operate in an abnormal way, we now need an abnormal solution.

“It’s not about the most convenient but the most effective. In this circumstance and until the insecurity situation improves, we will continue to have roadblocks.

“Ndi Anambra need more security check points (FOBs) in the coming days, weeks and months because they are very critical in restoring the peace and order being enjoyed in the state so far,” Soludo stated and thanked security agencies for their efforts in ensuring that the state is not overrun by criminals.

According to him, “the Security Agencies are integral partners to the actualisation of one of the cardinal pillars of this administration, which is the restoration of security, law and order”.

The governor further called for more deployment of security forces to complement the efforts of Anambra State Vigilante service and local security Interventions by the State government.

He also applauded citizens of the state for contributing to the Security Trust Fund, and urged them to further cooperate with the security Agencies to stamp out remaining criminals who are still lurking around the State and perpetrating heinous crimes under various guises.

He noted that fight against criminality will not go without some level of sacrifices and support on the part of the citizens to the security Agencies and pleaded with them to bear these temporal challenges, especially at various checkpoints in the State.



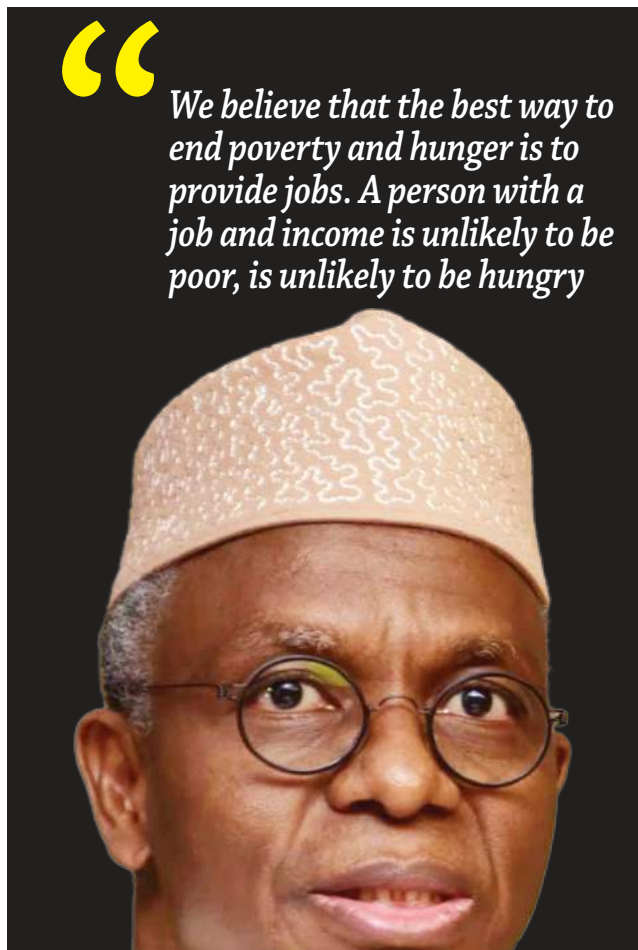
In this piece, El-Rufai presents a treatise on how to achieve goals

● Attracted \$4.4bn ● Created 75,000 jobs

# Achievements in SDGs

“

*We believe that the best way to end poverty and hunger is to provide jobs. A person with a job and income is unlikely to be poor, is unlikely to be hungry*



**G**ov. Nasir El-Rufai of Kaduna State has reeled out the achievements recorded in accelerating 7 Sustainable Development Goals (SDGs) in the state in the last six years.

El-Rufai presented the achievements in Kaduna at the State's 2022 SDGs Summit 2.0, organised by the SDGs Unit, Planning and Budget Commission.

It was to increase awareness, renew commitment and mobilise resources to accelerate the achievement of the goals.

He explained that the 17 goals, 169 targets and 232 indicators

to be achieved by 2030 applied to countries, Kaduna state is implementing goals 1 to 6 and 16, applicable to it as a sub-national.

The governor said that the state had integrated the SDGs into its development plans, to achieve inclusive and sustainable economic growth and social economic transformation.

He said that to track the implementation of the SDGs, the state produced the Kaduna State 2017 SDGs Report, which represents its commitment to explicit, measurable, and ambitious targets by 2030.

On Goals 1 and 2 – ending hunger and poverty – the governor said that the state focuses on creating jobs by attracting foreign direct investment and other domestic investments.

He said that in the last six years, the state has attracted more than 4.4 billion US dollars in investment and created more than 75,000 direct and indirect jobs.

“We believe that the best way to end poverty and hunger is to provide jobs. A person with a job and income is unlikely to be poor, is unlikely to be hungry.

“We have also budgeted and spent nearly N40 billion on the nutrition sector between 2015 and 2022, and created all kinds of skill acquisition schemes for graduates and artisans, including women's financial empowerment.”

On goal 3, which seeks to ensure healthy lives and promote well-being for all ages, the governor said investment in the health sector has improved service delivery and the wellbeing of citizens.

He said that the government expanded and renovated 255 Primary Health Centres, one in each political ward, so that every resident would be within five kilometers to the health center.

He added that a total of six billion naira was spent on equipping the 255 PHCs and additional 45 rural hospitals in 2022.

“We have also contracted Zipline, a drone delivery company to deliver drugs and blood to hard-to-reach areas of the state.

“We have deployed an electronic health record system and we are at the verge of equipping a 300-bed specialist hospital to make it an advanced treatment facility in West Africa.

“Our administration has equally introduced a contributory health scheme to ensure poor citizens have access to quality health care to address out of pocket expenditure.

“We have also constructed and equipped 20 PHCs to further address infant and maternal mortality in hard-to-reach areas under the 2019 SDGs conditional grant







scheme," he said.

El-Rufai also said that the government had embarked on massive reforms in the education sector to achieve goal 4 through provision of a conducive teaching and learning environment.

The key reforms he said, included free and compulsory 12 primary and secondary education, recruitment of 25,000 qualified primary school teachers and 9,000 secondary school teachers.

"We have established nearly 2,000 Early Child Care Development centres in the public education system and introduced school feeding to encourage enrollment and retention.

"The school feeding raised enrollment from about 1.1 million in 2016 to the current 2.1 million in primary schools.

"We have equally desbursed over five billion naira to students in the form of scholarship, bursary and loans from 2015 to date to provide more opportunity to fund tertiary education," he said.

On goal 5 – gender equality, El-Rufai said that his administration has the only deputy governor in the entire northern Nigeria and had passed legislation on gender and social inclusion in 2017.

He said nine out of 17 commissioners in the state were females, while 53 per cent of government agencies in Kaduna state were headed by women.

"While the national gender target is 35 per

cent, Kaduna is between 50 to 60 per cent with over 78 per cent of women apprentice training and skills acquisition programmes," he said.

The governor said that the state has also recorded remarkable achievements in goal 6 through its efforts to provide clean water and sanitation.

He said that thousands of communities across Jaba, Giwa and Kaura Local Government Areas of the state have attained open defecation free status with many other LGAs waiting to be certified by end of the year.

He said that the government has invested heavily on water and sanitation infrastructure, including 111 VIP latrines, 608 hand-washing facilities, 5,910 water points and 600 boreholes between 2018 and 2020.

"We have also rehabilitated 515 additional boreholes in 2021, completed the Zaria water supply expansion project and constructed nine booster reservoirs and capacity to raise the distribution network.

"We are reviewing the Kaduna Environmental Protection Bill to reintroduce environmental health inspection to ensure a cleaner and friendly environment," El-Rufai said.

On goal 16 – peace, justice and strong institutions – the governor said that the state had curbed the spread of violence from one community to the entire state through reforms and security infrastructure.

He said that the state has created the Ministry of Internal Security and Home Affairs to coordinate internal security matters and collaborate with federal security agencies with significant results.

He added that his administration also established the Kaduna State Peace Commission to engage communities on peace building, tolerance, and peaceful coexistence.

"We have also invested in technology and reintroduced intelligence gathering using traditional institutions," he said.

The News Agency of Nigeria (NAN) reports that other highlights of the event were the presentation and launching of five documents.

The documents are the 2021 SDGs Report, SDGs Conditional Grant Scheme Report, Kaduna State in Perspective, Local Government Development Plans 2021 to 2025, Open Government Partnership 2021 – 2023 and Kaduna OGP Model of Co-creation and Change. (NAN)





# Gov. Diri: Food insecurity worse than conventional insecurity

**G**overnor of Bayelsa State, Senator Douye Diri, has urged the Federal Government to tackle the issue of food insecurity in Nigeria with a renewed sense of seriousness.

Governor Diri made the call in Government House, Yenagoa, while receiving the Technical Working Group, South-South, which is a subcommittee under the Federal Government's Committee on Prevention of Flooding in Nigeria.

The Deputy Governor, Senator Lawrence Ewruhjakpo, who received the Committee and spoke on behalf of the Governor, said the issue of food insecurity had been worsened by the devastating flood of 2022 in Bayelsa and other affected states.

Consequently, he urged the Federal Government to distribute the tonnes of rice and other food items impounded by the Nigerian Customs Service as part of its short-term post-flood management measures in states badly affected by the flood.

Pointing out that Bayelsa's location at the lowest base of the river basin makes it most flood-prone, Governor Diri stressed the need to

consider the peculiarities of the state for any effort at flood prevention to be effective and successful in the state.

According to him, the ecological problems of flooding and erosion which bedevil several communities across the state were inseparable.

He, therefore, called on all relevant Federal Government agencies to recalibrate the design of their programmes to tackle the twin problems effectively.

The Bayelsa Chief Executive, however, assured the team of his administration's preparedness to work closely with the Federal Government on measures to tackle the challenge posed by the yearly flooding in the state.

His words: "First of all, I want to commend you for putting these issues in the right perspective. The two rivers (Niger and Benue) all empty their waters through the river basin, which is Bayelsa, in to the ocean.

Bayelsa is one of the most impacted states. In the last flood, the waters rose by about 4.6 metres. "The last flood itself was a disaster, but with due respect to the Federal Government, its management of the flood portended doom for the entire country.

"We are supposed to do residual

farming, but because of the flood we have not been able to do that. We are going to have food insecurity in the country. And we all know that food insecurity is more dangerous than conventional insecurity.

"There are lots of grains that have been seized by the Customs Service, which have been declared nobody's property. What stops the Federal Government from distributing those grains to the states badly affected by the flood?" he queried.

Speaking earlier, the Team Lead of the Technical Working Group, South-South, Mr Clement Nze, said they were in Bayelsa to look at locations badly impacted by the flood and the various measures taken by the State Government to control flooding.

Engineer Nze, who is also the Director General of the Nigerian Hydrological Services Agency (NHSA), expressed hope that the current short, mid and long-term plans of the Federal Government on flooding were aimed at tackling the problem holistically in the country.

The Team Lead, who said the group had visited some areas and road infrastructure in the state that were impacted by the recent flood, including the Yenagoa-Amassoma Road, commended the state government's post-flood management efforts.



“We are supposed to do residual farming, but because of the flood we have not been able to do that. We are going to have food insecurity in the country”



# Governor Inuwa

## Tasks Gombe State Intending Christian Pilgrims To Be Good Ambassadors and Pray For Peace

**G**overnor Muhammadu Inuwa Yahaya has charged Intending Christian Pilgrims to Israel and Jordan to be worthy ambassadors of Gombe State and the country. The Governor, made the call at a farewell ceremony for the intending Pilgrims held at the New Banquet hall of the Government House, where he also enjoined them to pray for peaceful elections as well as for the progress and prosperity of the state and the nation.

"I urge you to commit our dear state and country in prayers. Pray that God Almighty restores peace and harmony in our society, pray that God restores the normalcy that existed before and pray that Nigeria will emerge out of the myriad of its challenges".

Governor Inuwa who noted that "pilgrimage is a journey of faith, encouraged the intending Pilgrims to use the opportunity to meditate, rejuvenate their faith and offer thanksgiving to God for his mercies and blessings to mankind".

The Governor recalled how the Covid-19 pandemic hampered the participation of both Christians and Muslims in the annual pilgrimage due to restrictions. He however expressed gratitude to the Almighty God for His intervention which now prompted countries hosting pilgrims to open their doors for the spiritual exercise.

He explained that the global economic crisis, occasioned by the Russia-Ukraine war, the prevailing insecurity in Nigeria and associated challenges have also negatively affected the earning powers of governments and individuals, hence the low number of persons embarking on the spiritual journey, urging the faithful to pray for the return of normalcy in the country.

He however maintained that his administration is ready to continue to make sacrifices for adherents of both faiths to perform their annual spiritual exercise within available resources. Commenting on the forthcoming general elections, Governor Inuwa noted that power comes from God, stressing the need for Nigerians to accept whoever God chooses as leader, support and be ready to work with for the good of the country.

The Governor further reiterated the commitment of his administration to the wellbeing of all persons resident in the state regardless of faith or creed.

Earlier, the Chairman of the Christian Pilgrims Welfare Board, Dr James Chachis and Nidugra Cham whose address was read by the Executive Secretary of the Board, Mr Ishaya Karu appreciated Governor Inuwa Yahaya for his support to the activities of the board and the Christian community.

He appealed to the intending pilgrims to respect the rules of their host countries and avoid all forms of vices that would tarnish the image of the state or the country.

The CPWB Executive Secretary had earlier appealed to Governor Inuwa to provide the board with a befitting office accommodation, improve the capacity of staff for maximum productivity, and consider offsetting the inherited debt of over two hundred and twenty-two million naira left by the previous administration which he said has hampered the smooth operations of the board.

The occasion, which was graced by the Deputy Governor, Dr Manassah Daniel Jatau, Secretary to the State Government, Professor Ibrahim Abubakar Njodi, Chief of Staff Abubakar Inuwa Kari, Commissioners, Special Advisers, Permanent Secretaries, the Executive Secretary of Gombe State Muslim Pilgrims Welfare Board, CAN officials among others, featured intercessory prayer for the State, nation and leaders, and for successful pilgrimage as well as Song Ministration by CAN Women Choir.



January



February



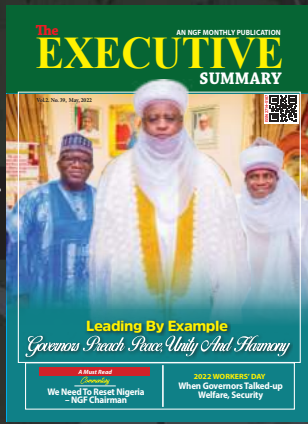
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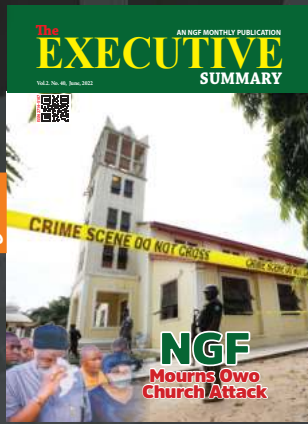
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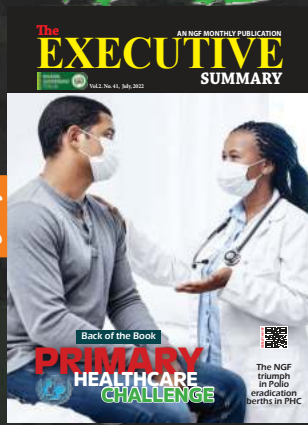


June



# THE EXECUTIVE SUMMARY IN 2022

July



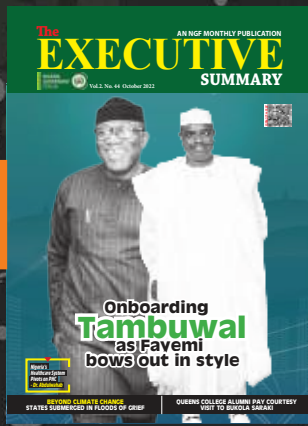
August



September



October



November



December

