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# INFRASTRUCTURE DEVELOPMENT MAGAZINE

**NCC Positions Nigeria for Lead Role  
in Global Digital Economy**



**The Digital Economy: What It  
Is And Why It's The Future Of  
Business In Nigeria**





# Digital Economy and the Wealth of Nations



**A**dam Smith was a philosopher and economic theorist born in Scotland in 1723. He's known primarily for his groundbreaking 1776 book on economics called 'An Inquiry into the Nature and Causes of the Wealth of Nations'. Smith introduced the concept that free trade would benefit individuals and society as a whole. Smith's writings were studied by 20th-century philosophers, writers, and economists.

We know Adam Smith today as the father of laissez-faire ("to leave alone") economics. This is the idea that the government should leave the economy alone and not interfere with the "natural course" of free markets and free trade. The pre-Smith era was largely in material goods.

Today, the focus of the world is on the Digital Economy, irrespective of the level of development, political ideology, and economic demagogue of the nation. Its immediate by-product is the knowledge economy, an economy in which growth is dependent on the quantity, quality, and accessibility of the information available, rather than the means of production.

Economic wealth is no more about the quantum of natural resources available to any nation; it is more about exploration and the control of the space resources that make interconnectivity possible. It is now possible for a company to declare a billion-dollar revenue and yet all the investment revolves around data in just a corner.

Many e-commerce firms trade thousands of products and do not produce any. They are called e-commerce merchants. "E-commerce" or "electronic commerce" is the trading of goods and services on the Internet.

All these are by-products of the Digital Economy. The Digital economy is divided into three key components: e-business, e-business infrastructure, e-commerce.

For a country to be an economic superpower in the new World order, it has to be a big player in the Digital Economy.

In this Edition of Infrastructure Development Magazine, we focus on all sides of the Digital Economy and its present and future impact on the economy of nations.

Nigeria touted as a leading emerging economy in the World, cannot afford to be a laggard in the Digital Economy trajectory. The African Union (AU) has also recognized the importance of not being left behind in the race to acquire Digital Economic power. The AU has launched the Digital Economy Initiative for Africa (DE4A). DE4A aims to ensure that every individual, business, and government in Africa will be digitally enabled by 2030 in support of the African Union "Digital Transformation Strategy for Africa. It is the rallying point for the Continent to speed-drive on the Digital knowledge route.

We also beamed the searchlight on Nigeria's aggressive drive to possess Digital Economic power. This informed the launch

of its National Digital Economy Policy and Strategy (NDEPS): 2020-2030 in 2019.

The National Communication Commission (NCC), under the Ministry of Communication and Digital Economy, is at the forefront of executing this Strategy. And it is doing so at a speed and commitment that is commendable. Many other agencies of government are also positioned to play a role in the Digital Economy project for Nigeria.

They include the National Information Technology Development Agency (NITDA), Galaxy Backbone Plc, Nigerian Communications Satellite Ltd, Federal Ministry of Science and Technology

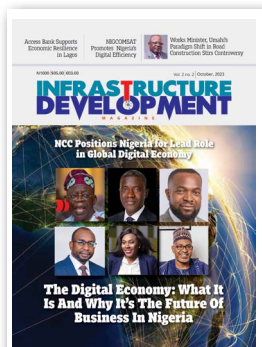
We also looked into the telecom's infrastructure-sharing approach among the key players as a business survival strategy, among the operators.

Away from the tech world, the focus of the new administration is on infrastructure and this was of interest to us considering its role in the overall development of a nation.

We also serve you the irresistible wonders of Dubai that are making it the pride of the Middle East and a destination potpourri for all citizens of the world.

This Edition is worth your time. Treasure it.

*Lanre Alabi*  
Editor-in-Chief



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**Address:** 8 Adeleke Street, off Allen Avenue, Ikeja.

**Tel:** +234 802 308 4428  
+234 805 786 3158

**Email:** [infrastructuredevmagazine@gmail.com](mailto:infrastructuredevmagazine@gmail.com)

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## EDITORIAL TEAM

Lanre Alabi  
**Publisher/  
Editor-in-Chief**

Moshood Isamotu  
**Editor**

**Contributors**  
Remi Njoku  
Wale Omorinoye  
Olumide Idowu

**Business  
Development**  
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**Design**  
Kelechi Okoro





# Infrastructure Deficit And Maintenance Culture In Nigeria

infrastructure are however not mysterious.

A long time of neglect, lack of consistency in policy formulation and implementation, burgeoning population, low revenue and budget allocation, corruption, and many more factors are responsible.

But central in all of these is the reputation of Nigeria's very poor maintenance culture. For several reasons, both individuals and institutions are guilty of this. How do you explain the reason for the very poor state of public infrastructure staring at us and we seem not to be bothered? If not Nigeria, where else do citizens have so much distaste for its leaders to the extent that public assets are treated in a way that is best described as destructive? There is a lack of ownership spirit in the way Nigerians treat its public infrastructure.

To participate effectively in the maintenance of infrastructures, we need to take ownership.

Ownership culture alludes to a situation where citizens treat public infrastructure exactly the same way they handle theirs.

A casual survey in all parts of the country will reveal a series of aggressive destruction of public assets by the same these assets are meant to benefit. It is a common sight, even in major cities, to see the removal of electricity cables, oil pipes, bridge rails, fence wire, and strangely, rail tracks. In Lagos, all the manholes on the roads are gone before our eyes, road crossbars are being pulled down, telecom assets are stolen, and the destruction of roads and streetlights is not viewed as an abnormality.

It is all part of our wasteful culture. We hate ourselves to the extent that we inflict and deliberately invite death into our homes. Or how else do you assess the mental state of someone who vandalized bridge rails meant to prevent vehicles from landing in a valley in case of an accident or someone removing rail tracks for a few Naira causing a train to derail?

During the ENDSARS protest a few years ago, monumental public assets and public transportation vehicles were destroyed all in an attempt to register a protest. That is anger taken too far.

Sure, it is not everyone that is into this mental deficit behaviour but there is collective guilt here. Several times, we see public assets being vandalized, but we prefer to look the other way because it is not personal property. A tiny individual cannot be subjecting the majority to an inconvenience by their destructive habit and the majority looks the other way.

The exponential growth of the population in many cities brings with it a challenge of inadequate infrastructure and a maintenance plan that is grossly insufficient for the number of people

who utilise the public infrastructure.

Indeed, the government carries the burden of the poor maintenance culture. Ex-Governor Babajide Fashola of Lagos State explained this with an 'Open Window Theory' when the government or individual allows a little problem to grow into a bigger or more complex one. It simply means, that by leaving small problems to fester, you invite the bigger problems. An understanding of this Concept, he said, was responsible for the success he made in infrastructure renewal in Lagos.

The lesson is that the government must have a deliberate contingency plan for regular maintenance of existing infrastructure by factoring this into the conceptualization and execution of public projects. Thinking through any public assets project is very critical.

The standard is that three to four percent of a nation's GDP is expected to be expended on infrastructure building and maintenance. But in Nigeria, this is far low.

We need to learn from saner climes where there are consequences for bad actions, and a crime against the public good is treated with dispatch. There, systems track offenders and justice is well dispensed. Some well-meaning people are already calling for the setting up of a Public Infrastructure Protection Tribunal. Nothing is too much really if one considers the rate at which public infrastructure is being destroyed and the huge amount being expended to restore facilities.

Public advocacy, re-orientation campaigns, and awareness programs on the protection of public infrastructure are also desirable.

The public, whose interest is being served with the public assets, must own the assets. It is not just enough not to be part of the malady; people must see an attack on public assets as a destruction of their own share of the assets.

Deployment of modern technology surveillance to protect national assets, especially in the cities should be considered.

A strong commitment to appropriate budgetary allocation and the political will to execute quality public asset projects with maintenance clauses is very critical.

A stylized signature of Moshood Isanotu.

Editor

**O**ne of the development indicators that best describes Nigeria's present state is that it has a huge deficit of infrastructure both in quality and quantity. For a country of over 200m people with an annual 2.4% population growth rate, Nigeria needs an investment of \$2.3 trillion over the next 30 years to close its public infrastructure deficit, according to the Reviewed National Integrated Infrastructure Master Plan. The Plan says Africa's most populous nation must spend \$150bn annually to achieve this target.

From this, three things are certain. First, there are high infrastructural gaps in Nigeria. Second, a huge investment is needed to bridge the gap. Sadly, government revenue is on the decline, and the debt burden is stifling.

Nigeria's present infrastructure deficit, amounting to 30% of its GDP, falls short of the international benchmark of 70% for emerging economies set by the World Bank.

The infrastructure gaps in Nigeria manifest in a lack of good roads and railway networks; poor power generation, transmission, and distribution systems; and poor water, health, housing, and education facilities, among others. Their inadequacy has stunted the country's development for many decades despite geometrical increases in demands.

It is clear that Nigeria's economic potential is constrained by structural issues such as inadequate infrastructure, among others. Budgeting by Nigerian states is also patterned in favour of recurrent expenditure.

Since development and standard of living have a correlation to the profile of infrastructure available in any given society, it is just natural that Nigerians are below global benchmarks in their quality of life.

Lack and poorly maintained infrastructure also trigger factors for anti-social behaviour that threatens the socio-political environment in Nigeria.

The reasons for the poor state of Nigeria's in-

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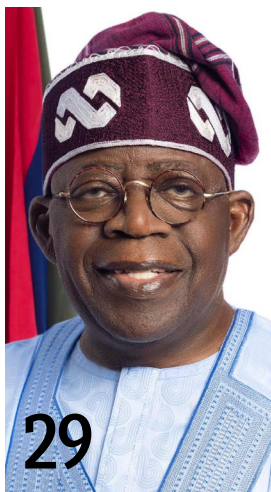


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# *The digital economy:* **What it is and why it's the future of business**

**H**istorically, the world economy was originally deep-rooted in the soil (agriculture), and nations, as they existed then, operated in silos until the 18th century when the industrial revolution emerged and the movement of goods and services across borders was made possible. It was a transition of the world economy from agriculture to the industrial revolution era. The Industrial Revolution birthed the creation of goods and services with the aid of machines. That was the period of massive inventions that revolutionized the way things are done worldwide. The economic activities were then carried out in bricks and mortar structures.

Now, the modern economy and resources reside in space, albeit the digital economy. Welcome to the era of an interconnected world touted as the 4th Industrial Revolution. Competition among nations has shifted literally to the space terrain where digital tools rule. Superiority in the space terrain confers competitive advantages on nations' capability and ability to generate and distribute wealth.

Today, two countries stand out in terms of capacity to engage in and benefit from the data-driven digital economy: the United States and China. They account for about 90 percent of the market capitalization of the world's largest digital platforms and that is why they are tagged world controllers. In 2021, the U.S. digital economy accounted for \$3.70 trillion of gross output, \$2.41 trillion of value added (translating to 10.3 percent of U.S. gross do-



mestic product (GDP)), \$1.24 trillion of compensation, and 8.0 million jobs.

The Report on the Development of China's Digital Economy (2022) published by the China Academy of Information and Communications Technology (CAICT) pointed out that the size of the country's digital economy more than doubled between 2016 and 2021, growing from RMB22.6 trillion to RMB45.5 trillion and accounting for 39.8% of GDP by the end of the five-year period.

According to the World Bank (Feb. 2023), the digital economy makes up more than 15% of the global GDP and has grown 2.5 times faster over the previous ten years than the GDP of the physical world.

The digital economy, which captures the value produced by economic activities that use digital technology for the production, distribution, and exchange of goods and services,



**President Bola Ahmed Tinubu**

es, is a crucial part of GDP calculation.

The Internet, mobile devices, and software applications are just a few examples of digital technologies that are used by a variety of sectors to create, process, and transfer data. Depending on the country, the digital economy's precise GDP contribution varies, but as the use of digital technology continues to grow, it is playing a bigger role in determining the global economic environment.

According to the World Bank, the digital economy makes up more than 15% of the global GDP and has grown 2.5 times faster over the previous ten years than the GDP of the physical world.



**According to the World Bank (Feb. 2023), the digital economy makes up more than 15% of the global GDP and has grown 2.5 times faster over the previous ten years than the GDP of the physical world**

#### **What is the Digital economy?**

It refers to the use of information technology to create or adapt, market, or consume goods and services. Digital novelties include digital banking, e-commerce, virtual education, smartphone apps, and collaboration platforms.

In the mid-90s, Canadian finance expert, Don Tapscott, wrote a book, *The Digital Economy*, which gave insight into how the Internet and digitalized information could change business in the future. Time has proven the author right: today technology has in-





**Dr. Bosun Tijani**  
Communications, Innovation, and Digital Economy

novated not only how companies do business but also personal finance.

In the world's present context, the Digital economy can be divided into three key components: e-business. e-business infrastructure. e-commerce.

More people are using smartphones, tablets, smartwatches and bracelets, and other mobile Internet devices to connect to a global environment, anytime and anywhere. Millions around the world take part

in the digital economy to buy or sell goods and services.

That is why today, the business moguls in the world are the heavy players in the digital space.

According to US economist and statistician, Thomas Mesenbourg, three components distinguish the digital economy from the regular economy:

- Infrastructure - Businesses have software, hardware, and other technological resource, plus specialist - human talent
- E-business. - Computer applications, online tools, and digital platforms help carry out business processes.



**Dr. Aminu Maida**  
EVC/CEO, Nigerian Communications Commission (NCC)

**More people are using smartphones, tablets, smartwatches and bracelets, and other mobile Internet devices to connect to a global environment, anytime and anywhere. Millions around the world take part in the digital economy to buy or sell goods and services**

- E-commerce. A familiar concept, e-commerce means the sale of goods and services online.

#### **Advantages of the digital economy**

The digital economy is set to carry more weight in the future, as the "Internet of Things", artificial intelligence, virtual reality, blockchain, self-driving cars, and other technology. Some advantages it offers are:

- Information. Consumers have more information - not just from manufacturers and firms, but also from other consumers in forums and reviews - to make decisions about goods and services.
- Proximity. Direct customer service channel that enables customers to resolve queries and issues with a manufacturer or service provider more quickly.
- Global presence. With goods and services available to consumers anytime and anywhere, companies can enter more markets. Security. Digital technology, like strong authentication of online payments, makes transactions more secure.

The digital economy is also transforming



age-old production sectors. Agriculture has already begun to benefit from technological innovations. Mobile apps connect crops to farmers, providing them with real-time updates on quality, soil, and irrigation to make management decisions.

### World Bank on the Development of the Digital Economy

The World Bank's Digital Economy Assessment methodology analyzes the digital economy across six pillars or foundational elements: digital infrastructure, digital platforms, digital financial services, digital businesses, digital skills, and trust environment.

The World Bank Digital Development Global Practice works with governments in developing countries to build the foundations for inclusive and responsible digital transformation, including their transition to digital economies, governments, and societies.

The Digital Economy is a significant portion of the global economy (16%; \$ 11.5 trillion) - Oxford Economics and World Economic Forum reported.

Digital technologies can also transform markets and economic opportunities. In 2021, mobile technologies and services generated \$4.5 trillion of economic value added, or 5 percent of GDP, globally, but vulnerable populations in both developing and developed countries who are unable to connect to or use digital technologies risk being left behind in the post-pandemic recovery, leading to potentially heavier knock-on effects.

Digital technologies are at the forefront of development and provide a unique opportunity for countries to accelerate economic growth and connect citizens to services and jobs. In times of crisis- from natural disasters to pandemics such as the one the world experienced with COVID-19 digital technologies keep people, governments, and businesses connected.

**Digital technologies can also transform markets and economic opportunities. In 2021, mobile technologies and services generated \$4.5 trillion of economic value added, or 5 percent of GDP, globally, but vulnerable populations in both developing and developed countries who are unable to connect to or use digital technologies risk being left behind in the post-pandemic recovery, leading to potentially heavier knock-on effects.**

They enable innovative solutions to complex development challenges and help deliver digital banking and telemedicine services.

Closing the global digital divide: Even as new technologies spread rapidly around the world, billions of people have still never used the internet.

Preparing for the jobs of tomorrow: Innovation is radically changing the nature of work: new jobs are emerging, and others are evolving. To compete in the digital economy, countries will need to prioritize education and build the digital skills of their workforce while creating efficient safety nets to support those transitions.

Developing secure, reliable digital systems: As the world is going digital, strengthening capacity in areas like cybersecurity and personal data protection has become more important than ever

### Africa and the Digital Economy

McKinsey says African Digital Economy is expected to grow to over \$300 billion by 2025 while The World Economic Forum also predicts that over 60% of global GDP will be digitized by 2022 and within the next decade, digital platforms will be used to create close to 70% of new value.

Africa cannot afford to be in the back seat on this very important driver of modern wealth. The Digital Economy Initiative for Africa (DE4A) launched by African Union is meant to ensure that every individual, business, and government in Africa will be digitally enabled by 2030 in support of the African Union's "Digital Transformation Strategy for Africa."

The DE4A stated that Africa should





### NCC's Management Team

think big on digital development. At the current, incremental pace of economic and social advancement, too many of Africa's expanding youth population will be denied the opportunity to live up to their potential. Digital technologies offer a chance to disrupt this trajectory -unlocking new pathways for rapid economic growth, innovation, job creation, and access to services that would have been unimaginable only a decade ago.

### African Union Digital Education

The AU Continental Education Strategy (CESA-2016-25) strongly recommends improving ICT capacity

including the use of ICTs platforms at all levels of education, to promote education access and quality;

research, knowledge generation, and innovation, and take advantage of the fourth Industrial revolution

It believes that the education sector will be critical in helping to prepare the workforce and contribute to ensuring that these transformations are inclusive and lead to a reduction of poverty and inequalities. In addition, there is a unique opportunity to transform the delivery of education itself. In particular, the spread of the Internet and mobile broadband, digital platforms, digital content, and digital tools allow the education sector in Africa to make use of technology to expand access, improve quality, link up with international edu-

cation and research networks, and strengthen the management of the sector.

Education technology can also be used to expand access to hitherto unreached populations. This is

especially important for Africa where a significant number of young people still do not complete primary

and secondary schooling. Higher education is out of reach for the vast majority: the median gross

enrollment ratio in higher education is less than 10 percent in the majority of countries in Africa. As

more secondary school leavers reach the portals of traditional universities and tertiary education

institutions, policymakers are forced to often expand access with significantly lower quality. Digital

technologies, especially the possibility of online learning, offer the potential of vastly expand access

to postsecondary education.

World Bank Report on Africa Digital Transformation:

Access to the internet remains out of reach for most people in the continent, with only 22% reporting having access in 2017. Too few citizens have digital IDs or transaction accounts – locking them out of access to critical services and e-commerce. Digital startups struggle to attract funding and 'traditional'

businesses are only slowly adopting digital technologies and platforms to boost productivity and sales.

Few governments are investing strategically and systematically in developing digital infrastructure, services, skills, and entrepreneurship.

To become tomorrow's innovators, entrepreneurs, and leaders, Africa's youth need to be empowered with the digital skills and access to technology and markets that are essential to thrive in an increasingly digitized global economy. Governments need to find more nimble and effective means of delivering services and interacting with citizens. Businesses need to utilize digitally-centered business models to connect with the hundreds of millions of customers previously out of reach due to geography or low income.

Africa has the opportunity to harness the digital economy as a driver of growth and innovation, but if it fails to bridge the digital divide its economies risk isolation and stagnation.

The WBG Digital Economy for Africa (DE4A) flagship initiative supports the digital transformation strategy for Africa prepared by the African Union (AU). The DE4A initiative recognizes that the digital economy can help accelerate the achievement of the UN Sustainable Development Goals (SDGs) and the World Bank Group's twin goals.

National Digital Economy Policy and Strategy (NDEPS): 2020-2030



Nigeria is also has made moves in line with the AU charter on Digital Economy with the drafting and crafting of a National Policy on Digital Economy (2020-2030) which was launched in 2019 by Ex-President Muhammed Buhari in 2019.

The National Digital Economy Policy and Strategy was developed to reposition the Nigerian Economy in order to take advantage of the many opportunities that digital technologies provide

NITDA reported that the Nigeria tech ecosystem attracted about \$4.4bn investment between 2015 and 2020, and ICT contributed about 18.5% of the nation's GDP. NITDA also supported about 753 start-ups in different ways through training, seed funding, and grants.

The Director-General of, the National Information Technology Development Agency (NITDA), Kashifu Inuwa, disclosed recently that Nigeria's digital economy space has recorded over \$4.4 billion in investments as a result of strategic collaborations and programs

Inuwa said Nigeria could potentially and significantly boost its digital economy by ensuring the equal participation of women in the digital economy. Making reference to statistics made available by the Council on Foreign Affairs, he revealed that women's participation in all sub-sectors of the digital economy is equivalent to men's participation, and the country stands to gain a whopping \$230 billion in GDP growth by the year 2025.

He explained that the United Nations (UN) estimated that Nigeria's female population was 104 million, as Africa's largest economy, Nigeria has much to gain by facilitating the inclusion of women in technology industries and bridging the digital divide.

According to him, "NITDA has over the years been implementing several strategic programmes and initiatives, which have seen an investment of \$4.4 billion in the last four years."

The NITDA DG noted further that the National Digital Economy Policy and Strategy (NDEPS), which NITDA is primarily implementing, has the objective of bridging the digital gender gap by ensuring that the digital skills training programmes incorporate children, women, internally displaced persons, and the physically challenged.

"In fulfillment of this strategy, we have taken



many steps to drive our nation's prosperity by boosting digital innovation for women, creating an enabling environment that maximizes the potential of all Nigerian women, promoting their ability to contribute to the economy, and ensuring their improved quality of life and well-being," he mentioned

He highlighted some of the key initiatives designed to support technology innovation including the Technology Entrepreneurship and Innovation Support Scheme (TIES); Idea Hatch (iHatch); Bridge to Mass Challenge Nigeria and MIT-REAP Abuja, which has translated into the establishment of a vibrant innovation ecosystem and creation of 33,500 direct and indirect jobs in 2020.

The Policy has as its Vision "To transform Nigeria into a leading digital economy providing quality life and digital economies for all" while its mission says "We build a nation where digital innovation and entrepreneurship is used to create value and prosperity for all".

### Objectives of the National Digital Economy and Strategy

Some of the objectives of Nigeria's Digital Economy Policy and Strategy document are:

- Target 70% broadband penetration in 4 years
- To accelerate the digitalization of government processes and improve service delivery,

transparency, and accountability;

- To improve trust, confidence, and security around digital processes and activities;
- To attract and grow digital jobs across all sectors of the economy

- To develop the technology start-up ecosystem by actively promoting innovation and entrepreneurship
- To support the digital literacy of Nigerian Citizens, Business, and Government workers and enable them to acquire cutting-edge digital skills

- To achieve a 95% Digital Literacy Level in Nigeria within the next 10 years;

- ix. To develop a digital education curriculum to meet the current and future needs of the Digital Economy;

- To ensure that indigenous technology companies are able to participate actively in the government-funded technology programmes

- To ensure that the policy and regulatory instruments are fit-for-purpose and actually support the digital business environment.

Pillars and Objectives of the National Digital Economy Policy and Strategy

The National Digital Economy Policy and Strategy is anchored on the 8 pillars of the 'DIGITAL NIGERIA' Roadmap of the Federal Ministry of Communications and Digital Economy (FMoCDE). These pillars are:



1) Developmental Regulation (effective regulation of the ICT and digital sector in a way that enables development);

2) Digital Literacy and Skills (providing policy backing for massive training of Nigerians from all walks of life in order to enable them to obtain digital literacy and other digital skills. This pillar will also facilitate the training of Nigerians.);

3) Solid Infrastructure (deployment of fixed and mobile infrastructure to deepen the broadband penetration in the country);

4) Service Infrastructure (support for Government Digital Services and the provision of robust digital platforms to drive the digital economy);

5) Soft Infrastructure (strengthening public confidence in the use of digital technologies and participation in the digital economy);

6) Digital Services Development and Promotion (development of a vibrant digital ecosystem that supports Innovation Enterprises (IDE) and Micro Small and Medium

Enterprises

(MSMEs) in a way that engenders innovation);

7) Digital Society and Emerging Technologies (focus on tying the development of the digital economy to indices of well-being in the lives of ordinary citizens; mentoring startups on emerging technologies and deploying their solutions);

8) Indigenous Content Development and Adoption (provision of a policy framework that gives preference to digitally skilled Nigerians for government-funded projects in line with Executive Orders 003 and 005 of the administration of Ex-President Muhammadu Buhari

### **Key Institutions that have a role to play in the Success of the Digital Economy**

The National Digital Economy Policy and Strategy identifies these institutions and bodies as very key to the successful implementation of the Digital Economy Policy

a. Federal Ministry of Communications and Digital Economy

b. Nigerian Communications Commission

c. National Information Technology Development Agency

d. Galaxy Backbone Plc

e. Nigerian Communications Satellite Ltd

f. Federal Ministry of Science and Technology

g. National Office for Technology Acquisition and Promotion

h. Nigerian Computer Society

i. Computer Professionals (Registration

j. Council of Nigeria)

k. Association of Telecommunications Companies of Nigeria

l. Association of Licensed Telecom Operators of Nigeria

m. National Identity Management Commission

n. Media Houses



# NCC Positions Nigeria for Lead Role in Global Digital Economy

In the deployment of ICT and digital economy to drive growth, there is a revolution taking place in Nigeria which is already pushing the country on the front row of advanced knowledge economies. Gradually and consistently, the Nigerian economy is being jumpstarted, not only to be competitive but to be a force to be reckoned with in the interconnected world.

Welcome to the era touted as the 4th Industrial Revolution where modern economic resources reside in space, albeit digital.

For Nigeria, all these are being facilitated aggressively by the Nigerian Communication Commission (NCC) with the proven impact of remarkable capability and ability to generate and distribute wealth among the over 200 million Nigerians.

NCC's Projects and Contributions to National Growth

Telecoms Contribution to National GDP

For some years, the telecoms industry has witnessed phenomenal growth and remained a major contributor to Nigeria's national economy. The Sector in the first quarter of 2023, delivered N2,508 to the nation's gross domestic product (GDP), representing 14.13 percent. The National Bureau of Statistics (NBS) showed that the sector recorded a 4.3 percent increase from its performance in the last quarter of 2022 when it recorded 13.55 percent. The growth trajectory has been a positive progression from 12.94 percent in the first quarter of 2022. The GDP figure was 15.35 percent as of the third quarter of 2022, higher than 14.20 percent in the same quarter of the previous year. The percentage of telecom contribution to GDP was calculated from 46 distinct sectors of the economy, which constitute telecom and information services baskets. The quantum leap from just 8.5 percent in 2015 was a market response to the excellent regulation of the sector by the NCC's management successive administrations.

### Teledensity

Growth in telecom access is vital to the suc-



**Dr. Aminu Maida**  
EVC/CEO, Nigerian Communications Commission (NCC)

cess of the digital economy and is essential to the success of communication services in the country. Earlier this year, the NCC reported that the number of Nigerians without access to telecommunication services fell by 37.04 percent to 27 million in 2022. This was made possible by the continuous market-friendly initiatives and policies of the NCC.

For instance, total active telephone lines

available to Nigerians which stood at 151 million as of December 2015 have soared to 222.57 million, representing 47.39 percent.

Telecom access grew by about 11.26 percent in 2022, despite a 46.89 percent decline in Foreign Direct Investment, the NCC disclosed.

A recently released '2022 Subscriber/Network Data Annual Report stated that operators rolled out 12,882 more base stations in



2022, to increase the total number to 127,294 from 114,412 in 2021 and boost the reach of telecom services, such as calls, Internet, and more.

The increase in access to telecom services was reflected in increased broadband penetration to 47.36 percent as of December 2022 from 40.88 percent in the prior year and increased active subscriptions from 195.46 million subscriptions in 2021 to 222.57 million.

Also, teledensity rose from 102.40 percent in 2021 to 116.60 percent in 2022, while Internet subscriptions grew from 141.97 million in 2021 to 154.85 million last year.

The NCC noted that 93.90 percent of the population was covered by a 2G network, 86.82 percent of the population had a 3G network, and 80.86 percent of the population had been covered by an LTE/WiMAX network. Growth in the rollout of fibre (terrestrial and submarine) which stood at 96,198 km last year from 86,057km as of 2021 provided the backbone for the 46.77 percent surge of data consumption in the country to 518,381.78TB.

The NCC has worked tirelessly to ensure it brings telecom services to people living in rural, unserved, and underserved areas of this country, totaling 37 million people.”

Telecom Investment Inflow

From less than \$500 million investment in 2001, the investment profile in the nation’s telecom sector hit \$38 billion in 2015. Since then, the sector has further attracted investments from both local and foreign investors, leading to the current over \$70 billion valuation of the sector. The impact of the investment flow triggered development in the other sectors. Telecom’s FDI was \$399.91m in 2022.

### **Broadband Penetration**

Nigeria is a telecommunications powerhouse, with 82 percent of Africa’s continent’s telecom subscribers and 29 percent of the continent’s internet consumption. The country is currently rated eleventh in terms of internet penetration and seventh in mobile phone usage globally out of 131 economies surveyed in four categories, which include: technology (infrastructure), governance, people, and impact.

The Commission surpassed the 30 percent broadband penetration target in 2018 through various policy initiatives which was further increased to 42.02 percent as of July 2020, providing a solid foundation to drive the national efforts at achieving the new 70 percent broadband penetration target set in Nigeria National Broadband Plan (NNBP) 2020-2025. The

latest data indicate that from 105.06 million in October 2018, basic internet subscriptions hit 154.84 million at the end of 2022, representing 47.38 percent growth.

The global data collected by the National Network Readiness Index (NRI) team revealed that digital transformation was a global imperative in order to maximize the social and economic effects of the digital era, thus placing Nigeria in the fast lane of an inclusive digital economy.

The NCC has recognized its role as an agent of social and economic transformation in the nation and assured it will continue to prioritize network readiness as a strategic necessity. This is required for reskilling and upskilling opportunities which the Commission is expected to make available, accessible, and affordable in order to have more inclusive and sustainable economies and societies.

Similarly, broadband or high-speed internet penetration has been driven deeper through various policies and initiatives of the agency. Globally, growth in broadband is acknowledged to reflect a direct positive impact on the GDP fortune and Nigeria is not an exception.

After achieving the 30 percent broadband penetration target stipulated in the Nigeria National Broadband Plan (NNBP) 2013-2018,





the NCC is now ready to deliver a 70 percent penetration target by 2025 as contained in the current National Broadband Plan 2020-2025.

At the end of December 2022, Nigeria had already attained 47.36 percent penetration which translated into 90.4 million connections to the high-speed internet in the country.

### **NCC and the Deployment of Next-gen Technologies**

As of 2015, the third-generation long-term evolution (3G LTE) was in vogue but now the bar of internet connectivity has been raised to fourth-generation long-term evolution (4G LTE) quality of service. Currently, Nigeria is an early adopter of the fifth-generation internet technology (5G) after the NCC licensed MTN Nigeria, Mafab Communications, and Airtel Nigeria to roll out the fastest internet tech the world has ever seen.

#### **Quality and Cost of Service**

NCC has consistently addressed quality of service delivery through effective monitoring of Key Performance Indicators (KPIs) and the development of KPIs for 3G and 4G to enhance the quality-of-service experience for telecom consumers. Even as service quality improves, there has also been a reduction in the cost of data by well over 75 percent from \$11.15 in mid-2014 to \$2.78 at the end of 2019.

According to a study by Research ICT Africa (RIAs) 1GB Basket Statistics, the average cost of data has come down to around N500 from N1000 per Gigabyte of data, considering the fact that most operators now offer 2GB of data for N1000 or even less.

### **Spectrum Revenue Generation for Government**

The NCC also executed spectrum auctions, re-planning, and re-farming to optimise the usage of the scarce resource, especially as facilitated by the SVP 2015-2020 and also in the SVP 2021-2025

The plan was to make NCC the first telecoms regulator to embark on 5G technology in West Africa. After a rigorous process, the NCC conducted the auction of 3.5GHz spectrum to deploy a 5G network during which the listed telecom firms emerged as the winners.

From the auction, the NCC raked in over \$773 million which was remitted into the FG's Consolidated Revenue Fund (CRF) on the 5G auction. This is in addition to the revenue it generated between 2015 and early 2020, wherein the sum of N344.71 billion was remitted to the Federal Government's CRF from spectrum fees and operating surplus.

### **Prevention of Cybercrime**

The NCC initiated a synergy with the financial sector security allied agencies in order to achieve the nation's quest for efficient and safe financial services while it also collaborated with others in enhancing the establishment of the Nigeria Computer Emergency Response Team (ngCERT) Coordination Centre. The Centre provides prevention for cybercrime and how to stay safe and protect identity and data particularly, in the post-Covid era.

#### **Support to Learning and Research**

The NCC has aggressively promoted research and innovation through collaboration with academia and the "hood, town, and industry". This includes the award of generous grants to academia to pursue research relevant to the telecommunications industry.

The NCC's role in enhancing research and development in Nigeria's educational institutions was premised on consequent linkage with industry for capacity and enhanced research in universities, polytechnics, and other colleges. To him, this will help to make the educational sector competitive in the global milieu.

#### **The NCC's Consumer-centric Project**

The NCC has aggressively promoted the "Consumer is king" mantra. It believes the consumer is entitled to a safe environment to live free from telecoms and cyber harassment or e-fraud. The Commission has been diligent

in taking measures to stem 'e-pollution' which includes unsolicited messages, consumption of sub-standard devices, regulation of e-waste, prompt and efficient handling of consumer complaints, etc.

This is even more relevant now that consumers are increasingly relying on telecommunication networks for financial transactions. It has, therefore, seen the need to ensure the safety of personal data through constant and continuous consumer engagement. This explains the NCC's efforts to tighten SIM registrations and curb such practices as call masking/refilling and SIM boxing, which are avenues for perpetuating e-fraud.

### **Promotion of Fair Competition**

The Commission has been mindful of the role of fair competition, fairness, firm, and forthright practices in stimulating growth in the telecommunication industry and ICT among the staff. These ideals and practices instill confidence in cyberspace, which in turn, attracts both local and national investors.

### **NCC'S DIGITAL TRANSFORMATION FORMULA**

Putting strong regulation into Nigeria's digital strategy is the hallmark of the Nigerian Communication Commission (NCC).

The last 8 years of Nigeria's digital space have witnessed phenomenal growth authenticated by an upswing in expansion drive, deep penetration, growth in investments, adoption of digital solutions to solve problems, accessibility, and affordability. The period was also characterized by a boom in infrastructure, foreign direct investments, employment generation, and a thunderclap from operators using the improved digital infrastructure to boost Nigeria's Economy across all sectors.

With a strong commitment to optimizing in full the potential of the digital world, the NCC successfully changed the way we buy, the way we market, the way we communicate, the way we travel, and more significantly the way we do and offer business solutions with precision. All sectors in Nigeria today have experienced the power of digitization and automation and are now reaping the benefits of a well-managed regulatory agency of the government that is determined to put Nigeria on the front row of enlightened societies.

As the coast of digital literacy in Nigeria gets enlarged, the sector is experiencing more possibilities, co-opetition, and adoption of shared services, and consequently, successful innovators are birthing new ideas consistently.

As a dynamic agency, the NCC has become a pacesetter in driving Nigeria's digital blueprint. It has continued to drive all arms of gov-

ernment that have to do with Nigeria's digital economy and infrastructure to collaborate to improve the digital space is exemplary and a mark of transformational and visionary leadership.

A bold and courageous initiative by the Commission has laid a solid foundation for the growth of the sector as it builds the capacity and deploys strategic, rational, and systematic management style which has earned it accolades and admiration among the federal government agencies and key stakeholders. This has also strengthened the operations and hyped the reputation of the NCC among government agencies.

The NCC's successive administrations have ensured landmark developments that have leapfrogged Nigeria as a fast-emerging economy to watch. Nigeria currently presents growth indices that are comparable to the United States and China, the leading countries in the data-driven digital economy. The NCC has visibly pushed and developed digital technologies to transform markets and open economic opportunities for Nigerians in diverse fields.

Today, the NCC's giant strides in the areas of innovation and the execution of pivotal projects have stimulated, promoted, and impacted start-ups and existing businesses, thus driving revenue, investments, and national growth as well as directly improving the standard of living of Nigerians. It is very clear that Nigeria will soon take a good share of the world's digital economy which currently stands at 16% (\$ 11.5 trillion) of the global economy, according to Oxford Economics and World Economic Forum. The Secretary-General of the World Digital Cooperation Organisation (WDCO), expects the digital economy to grow tremendously with a contribution of 30% to the global GDP, and create 30 million jobs by 2030.

Indisputably, the NCC has earned its reputation for living up to its mandate in delivering digital values for the socio-economic upliftment of Nigerians and at the same time engendering a conducive environment for operators and investors to thrive in the sector.

The Commission after due consultation with industry stakeholders in the telecom and digital ecosystems came up with the Strategic Vision Plan - SVP 1 (2015-2020). This was updated with SVP 2 (2021-2025). The Strategic Vision Plans (SVP 1 & 2) form the key pillars of the NCC's strategic operations which were within the context of the broad National Policy on Digital Economy (2020-2030) launched in 2019 by Ex-President Mohammed Buhari.

The SVP 1 focused on an 8-Point Agenda, whose diligent implementation significantly improved the growth and the sector's contribution to national GDP from 2015 to date



**As a dynamic agency, the NCC has become a pacesetter in driving Nigeria's digital blueprint. It has continued to drive all arms of government that have to do with Nigeria's digital economy and infrastructure to collaborate to improve the digital space is exemplary and a mark of transformational and visionary leadership.**

consists of the following - Facilitate Broadband Penetration, Improve quality of Service, Optimizing Usage and Benefits of Spectrum, Promote ICT Innovation and Investment Opportunities, Facilitate Strategic Collaboration and Partnership, Empower and Protect

Consumers, Promote Fair Competition and Inclusive Growth and lastly, Ensure Regulatory Excellence and Operational Efficiency were the key planks of the SVP 1 (2015-2020).

Based on the need to take the Commission to greater heights and proactively plan for future challenges, the NCC developed SVP 2 (2021 - 2025), which was unveiled on September 7, 2021. The SVP 2 took cognizance of the several notable advancements in the Nigerian telecom industry, as well as the current global realities such as the International Telecommunication Union (ITU)'s Strategic Plan (2020 -2023), the Commission's Strategic Management Plan (SMP) 2020-2024, the National Digital Economy Policy and Strategy (NDEPS) 2020-2030 for a digital Nigeria, the National Broadband Plan (NBP) 2020-2025 and the Economic Recovery and Growth Plan (ERGP) of the Federal Government.

The SVP 2 has a 5-Point Agenda: Organizational Renewal for Operational Efficiency and Regulatory Excellence; Facilitating the Provision of Infrastructure for a Digital Economy which fosters National Development; Promote Fair Competition, Inclusive Growth, Increased investment, and Innovative Services; Improve Quality of Service (QoS) for Enhanced Consumer Quality of Experience (QoE); and Facilitate Strategic Collaboration and Partnership.

In Nigeria today, the NCC stands out among its peers in exceeding expectations of performance which has earned it over 20 Awards for excellent operations from reputable institutions locally and globally.



# A technocrat of many parts, Dr. Aminu Maida takes over as the NCC's Boss

A seasoned technical and professional technocrat, Engineer Aminu Maida has taken over as the Executive Vice-chairman of the Nigerian Communication Commission (NCC), a key agency under the Ministry of Communications, Innovation, and Digital Economy.

Before taking the helm at the NCC, Aminu Maida served in various capacities, gaining a wealth of experience in the technology and telecommunications sectors.

Maida, a PhD in Electrical & Electronic Engineering holder, until his latest appointment was the Executive Director, Technology and Operations at Nigeria Inter-Bank Settlement System Plc (NIBSS), the country's central switch company owned by the Central Bank of Nigeria (CBN) and all licensed Deposit Money Banks (DMBs) in Nigeria.

With a background in financial technology and telecoms, he has accumulated over 15 years of multifaceted and international experience in FinTech, Telecoms, and Enterprise Technology.

Maida brings a wealth of experience and a promising vision to the telecommunication regulatory authority.

His professional journey has been marked by a commitment to excellence and a relentless pursuit of innovation. Prior to his appointment at NIBSS, Maida was CTO at the Nigerian-based FinTech Arca Payments Net-

work and Senior Manager at Cisco Systems UK. In this capacity, he contributed to the advancement of financial technology solutions in Nigeria.

Earlier, between 2010 and 2014, Maida had worked as a Network Design Consultant at EE, EE, part of BT Group, and one of the largest mobile communications companies in the UK.

Between 2006 and 2010 he was a System Engineer at Ubiquisys, a leading company in intelligent 3G and LTE small cells, which is now part of Cisco.

The new NCC boss is not just a seasoned professional but a highly educated one. He holds an MEng in Information Systems Engineering from Imperial College London, an institution renowned for its excellence in technology and engineering. Furthermore, his pursuit of knowledge led him to earn a PhD in Electrical and Electronic Engineering from the University of Bath, UK. Maida graduated from the Imperial College London in 2002.

Between 2018 and 2019, Maida completed a Post postgraduate diploma in Entrepreneurship (FinTech Pathway) program at the Cambridge Judge Business School.

Maida, though appointed from outside the Nigerian telecom industry has vast experience in telecom operations.

Aminu Maida was born in 1979 to the late

Mallam Wada Maida, a distinguished figure from Katsina State who served as the Chief Press Secretary to former President Muhammadu Buhari during his tenure as the head of state.

## Key Tasks Before Maida:

The implementation of the Nigeria National Broadband Plan (NNBP 2020-2025), has now become more challenging as penetration has been declining in the last few months and will be one of the immediate tasks the new NCC boss must look into with a view to staying focused on target.

With a target of 70% broadband penetration by 2025 and penetration currently at 45.57%, all eyes will be on Maida to deliver on this target and address other burning telecom issues such as poor quality of service, and declining investments in telecom, among others.

Attracting foreign capital to deepen development and growth will also be a major task for the Maida as the nation grapples with declining foreign investments.

He will also need to look into creating a friendly business environment through constant dialogue and stakeholder engagement to remove areas of conflict, thereby encouraging and attracting private investments.

Impressing the telecom service providers to improve customer service experience will be a task for Maida.

## 10 Things to Know About Dr. Aminu Maida

1) **Career Record:** Aminu Maida is a seasoned technical professional with over 15 years of diverse experience in FinTech, Telecoms, and Enterprise Technology.

2) **Previous Roles:** Before his appointment as the Executive Vice Chairman of the Nigerian Communications Commission (NCC), Maida served as the Executive Director of Technology and Operations at Nigeria Inter-Bank Settlement System Plc (NIBSS), a central switch company owned by the Central Bank of Nigeria and all licensed Deposit Money Banks in Nigeria.

3) **International Experience:** Aminu Maida has gained international experience working in various roles. He was previously the Chief Technology Officer at Arca Payments Network, a Nigerian-based FinTech company, and a Senior Manager at Cisco Systems UK.

4) **Experience in the UK:** Between 2010 and 2014, Maida worked as a Net-

work Design Consultant at EE, a part of BT Group and one of the largest mobile communications companies in the UK.

5) **Ubiquisys Years:** From 2006 to 2010, he served as a System Engineer at Ubiquisys, a leading company in intelligent 3G and LTE small cells, which is now part of Cisco.

6) **Academic Qualifications:** Aminu Maida holds an MEng in Information Systems Engineering from Imperial College London (2002) and a PhD in Electrical and Electronic Engineering from the University of Bath UK (2006). He also completed a Post Graduate Diploma in Entrepreneurship (FinTech Pathway) program at the Cambridge Judge Business School between 2018 and 2019.

7) **Recommendation:** A former colleague, Jon Webb-Peploe, commended Maida on LinkedIn, praising his technical competence, business acumen, and strong leadership abilities. He emphasized

Maida's dedication to the user, agility, and strong technical skills.

8) **Industry Transition:** Aminu Maida's appointment to the NCC is notable as he comes from outside the Nigerian telecom industry, bringing a fresh perspective and extensive experience in telecom operations.

9) **Challenges Ahead:** Maida inherits several unfinished projects from his predecessor, including the implementation of the Nigeria National Broadband Plan (NNBP 2020-2025). Achieving the target of 70% broadband penetration by 2025 will be a significant task, considering the current rate stands at 45.57%.

10) **Focus Areas:** As the new NCC Executive Vice Chairman, Maida faces critical issues in the telecom sector, including addressing poor quality of service, declining investments in telecom, and other industry challenges.

# NCC boss, Maida, lists priority agenda - - - to drive national digital economy with renewed zeal

**T**he new Executive Vice Chairman (EVC) of the Nigerian Communications Commission (NCC), Dr. Aminu Maida, has said he would advance the nation's digital transformation agenda with zeal to achieve the promises of President Bola Ahmed Tinubu's Renewed Hope agenda.

He stated that the NCC will focus strategically on ensuring all Nigerians have access to affordable and reliable broadband services, by ensuring "effective broadband infrastructure diffusion across the length and breadth of Nigeria".

Maida gave this hint on the direction of his administration at a meeting with the Senior Management team of NCC at the Commission's Head Office in Abuja.

Dr. Maida explained that the pursuit of improved service on the networks will be one of his priorities, as well as supporting the vision of the Federal Government and the Ministry of Communications, Innovations, and Digital Economy.

"Considering the fact that many people are going more digital and virtual in everything they do, the telecom infrastructure is now under much stress. President Tinubu's vision emphasizes the need to build more robust broadband connectivity that will not only facilitate seamless digital transactions but also serve as the bedrock for e-governance and other socio-economic initiatives," he said.

"As such, we would align with this aspiration to increase broadband penetration to 70 per cent and to cover 90 per cent of the population by 2025. Therefore, we need to build a reliable telecom industry with impressive quality of service (QoS) indicators with quality of experience (QoE) as our watchword and ultimate goal. This also requires us to address a number of issues such as the Right of Way (RoW) challenge, ensuring security of our telecom infrastructure, among others. Efforts must be made to significantly improve service delivery by ensuring the NCC is performance-driven," he said.

"Mr. President has a very clear agenda from which all of us are going to take our



direction. The two major areas are job creation and enabling the digital economy. Where we are going in a nutshell is; everything that we do in this Commission has to align directly with the Strategic Plan of the Hon. Minister of Communications, Innovations and Digital Economy, Dr. Boun Tijani and ultimately to the Renewed Hope agenda of His Excellency, President Bola Ahmed Tinubu. We would not deviate from that.

"We would not entertain anything that deviates from this direction because my key performance indicators (KPIs) are fed into the Minister's KPIs and the President's KPIs come from the electorate that put him into power. The Hon Minister has said clearly that he is ready to build a robust digital infrastructure and empower three million Nigerians digitally and we have to do our best to support him in this regard," Maida said.

He stated further that, in the Strategic Plan of the Minister, there was a plan to empower three million Nigerians in digital skills and entrepreneurship, adding that

this will require the Commission to support Digital Bridge Institute (DBI) as a digital training institution, to be well positioned in driving the government's agenda on youth empowerment.

The EVC also emphasised the importance of effective spectrum management and utilisation in supporting the envisioned digital connectivity agenda, which is critical to service deployment to the generality of Nigerians and businesses in the country.

Maida, while appreciating his predecessors and the entire staff of the Commission for the laudable role being played in the digital transformation of all sectors by stimulating the deployment of baseline telecom infrastructure, however, called on the staff of the Commission to join his leadership with a sense of purpose as a team towards advancing the actualisation of the President's Renewed Hope agenda, which, he said, recognises a thriving digital economy in achieving sustainable development and quality of life for all citizens.



# NIGCOMSAT

## Vision

To be the leading satellite communication solutions provider in Nigeria and Africa.

## Mission

To provide seamless connectivity and satellite communication solutions through innovation.

## NIGCOMSAT FLEET

### NigComSat-1

NigComSat 1 is a geosynchronous communication satellite, Nigeria's third satellite and first communication satellite. It was launched on 13th May 2007. On November 11th 2008, it failed in orbit after losing power as a result of abnormalities in its solar array.

### NigComSat-1R

NigComSat-1R is an improved replacement of NigComSat-1. This geosynchronous communication satellite was launched on the 19th of December 2011 in Xichang, China. It provides broadband, bandwidth leasing, broadcasting, navigation, and other value-added services for homes and businesses in rural and urban areas.

## NigComSat Services

### Transponder Leasing:

NigComSat-1R is built with radiation-hardened technology, high reliability, onboard software re-programmable ability, fault tolerance, redundant components, and high efficiency.

28 transponders and 7 antennas guarantee stronger footprints and center beams over the African, European, and Asian continents better look angles, and shorter latency for intra-African communications traffic. Adequate fade margin compensation for attenuation losses by rain guarantee increased reliability and availability.

NigComSat-1R's Ku-band offers lowered costs for broadband services arising from frequency re-use techniques, competitively priced transmission capacity, small antennas, and reduced terminal prices. With the promise of unimaginable applications, NigCom-



**Nkechi Egerton Idehen**  
NIGCOMSAT MD

Sat-1R is truly the first in Africa.

NIGCOMSAT LTD offers transponder leasing services on its Ku-band, C-band, and Ka-band platforms on board NigComSat-1R.

The Ku-band comprises 14 transponders of 31.5MHz each with 3 beams over West Africa, Southern Africa, and Kashi

The C-band comprises 14 transponders of 36MHz each with coverage over West, East and Central Africa

While Ka-band has 8 transponders of 120MHz each for broadcast and trucking. It has three fixed spot beams over Nigeria, Europe, and South Africa.

### Navigation Services:

Nigerian Satellite Augmentation System (NSAS) is a Satellite-Based Augmentation System (SBAS) meant to close the gap and meet the need for an augmentation system in the African continent. It is a Navigation Overlay Service (NOS) similar to the European Geostationary Navigation Overlay Service (EGNOS) arising from the need to provide Continuity, Availability, Integrity, and Accuracy of GNSS signals. This is done by making differential corrections of the signals and broadcasting the integrity messages as an augmented signal in the L1 and L5 frequencies globally through NigComSat-1R for wider coverage.

This enables it to meet requirements to be suitable for Aviation, Maritime, Public Safety, the effectiveness of Location-based Services for Emergencies, Crisis management, etc.

NIGCOMSAT is poised to provide a safe and precise Satellite-based augmentation system (SBAS) for productivity and value proposition over Africa and beyond with a mission to provide highly precise navigation and positioning services for public safety, transportation, geographic information system, security of critical and strategic national infrastructure in a mix of free and controlled market.

### Strategic application areas are:

1. Transportation (Aviation, Maritime, Rail, Road & Inland Waterways).
2. Oil and Gas Sector.
3. Civil Engineering, Survey, Geographic Information System (GIS).
4. Public Safety, Disaster Preparedness and Security of strategic national infrastructure,



Utility Management.

5. High-yield agricultural practice, Tourism Promotion, Environmental Protection, and Scientific Research among others.

The signal-in-space (SIS) with Pseudo Random Noise (PRN) Code 147 is currently undergoing test bed experimentation and trials to characterize and validate performance parameters.

# National Information Technology Development Agency (NITDA)

National Information Technology Development Agency (NITDA) was created in April 2001 to implement the Nigerian Information Technology Policy and coordinate general IT development in the country.

It is mandated to create a framework for the planning, research, development, standardization, application, coordination, monitoring, evaluation, and regulation of Information Technology practices, activities, and systems in Nigeria.

Its role, therefore, is to develop, regulate and advise on Information technology in the country through regulatory standards, guidelines, and policies. Additionally, NITDA is the clearing house for all IT projects and infrastructural development in the country. It is the prime Agency for e-government implementation, Internet governance, and general IT de-

velopment in Nigeria.

NITDA is poised to actualise its mammoth mandate through strategic and inclusive stakeholder management, local and international partnership, and efficient utilisation of resources in the interest of Nigeria.

### NITDA's Mandate

- To operate and implement the National IT policy and to give effect to provisions of the National Information Technology Development Agency Act (NITDA Act) of 2007
- To ensure that the entire citizenry is empowered with Information Technologies through the development of a critical mass of IT-proficient and globally competitive manpower;
- To enter into strategic alliances with the

private sector as well as international organizations for the actualization of the IT vision

- To develop and regulate the Information Technology Sector in Nigeria
- To ensure that Information Technology resources are readily available to promote efficient national development
- To create IT awareness and ensure universal access in order to promote IT diffusion in all sectors of our national life
- To ensure Simple, Moral, Accountable, Responsive, and Transparent (SMART) governance, using the instrument of Information Technology
- To eliminate waste and ensure that governance and businesses are done in the global standard of using IT for easier, faster, and cheaper delivery of services for the transformation of the Nigerian economy from a nat-





**Kashifu Inuwa Abdullahi**  
Director-General/CEO of NITDA

ural resource-based economy to that a knowledge-driven one

- To encourage local production and manufacture of IT components in a competitive manner in order to generate foreign earnings and create jobs
- To create the necessary enabling environment and facilitate private sector and Foreign Direct Investment (FDI) in the IT sector in Nigeria
- To improve food production and security
- To render advisory services to the public sector on IT programs and projects;
- To propose relevant IT legislation for the development and regulation of the sector
- To serve as a clearing house for all IT procurement and services in the public sector
- To ensure that Information Technology resources are readily available to promote Nigerian development
- To ensure that Nigeria would benefit maximally, and also contribute meaningfully to the global solutions to overcome the challenges of the Information Age
- To empower Nigerians to participate in software and IT system development
- To improve access to public information for all citizens, bringing transparency to government processes
- To establish and develop IT infrastructure

and maximize its use nationwide

- To stimulate the private sector to become the driving force for IT creativity and productivity and competitiveness
- To encourage government and private sector joint venture collaboration in IT development
- To enhance national security and law enforcement
- To develop human capital with an emphasis on creating and supporting a knowledge-based economy
- To ensure Internet governance and supervision of the management

of the country code top-level domain (ccTLD, ng) on behalf of all Nigerians

NITDA Digital Economy Centres:

The project is to give rise to digital skills in educational institutions and rural areas of the country. In addition, Information Technology (IT) knowledge is integrated into underserved areas and cities so as to develop human capital and provide universal access to knowledge with the aim of creating a knowledge-based economy. A total of nine hundred and eighty-eight (988) centres have been established across the nation between 2007 to 2017.

The main objective of DJCC is to create digital job/wealth, develop digital skills, and promote the connection of underserved areas, schools, libraries, and institutions to broadband Internet. The project is aimed at facilitating a digital lifestyle in institutions, underserved areas (rural), as well as in the communities' schools. Beneficiaries are expected to share these facilities with their surrounding communities on a commercial basis to support maintenance and ensure the sustainability of the project.

Other objectives of this project include

To enhance the abilities of communities to access information, manage local-level information and disseminate this information to external communities;

To create an enabling environment that will nurture Innovation and Entrepreneurship;

To develop training & professional programs to promote self-employment and entrepreneurship;

To provide & promote professional IT skills to the community so that they are equipped with industry-oriented quality education and training;

To introduce practical computer courses to improve the computer literacy of students, teachers, and parents;

To impart education and training with the aim of generating quality human resources in the IT industry;

To impart a basic level IT Literacy program for the rural & Semi-urban people;

To offer job-oriented courses like E-commerce, retail management, Web design, etc. to enhance IT skills;

To bridge the gap relative working in neighboring cities, towns, countries, or abroad with those in the rural areas through the Internet and e-mail; and

To ensure that local small-scale industries have access to information about market prices thus saving on time and travel costs.

### Regulations

NITDA has been mandated by the National Information Technology Development Act (2007) to establish Standards, Guidelines, and frameworks for the development, standardization, and regulation of Information Technology practices in Nigeria.

The Agency's role, therefore, is to develop Information technology in Nigeria through the use of regulatory instruments. As a regulatory Agency, NITDA is the clearinghouse for all Government Information Technology projects and infrastructural development in the country.

The instruments are designed to achieve the Information Technology policy objectives by providing frameworks within which to implement policies.

NITDA has published several instruments and monitors their compliance with the development of information technology in Nigeria. The instruments serve as a minimum benchmark in the development and implementation of information technology in Nigeria and are enforceable by law.

The instruments are being reviewed frequently due to the dynamic nature of the IT environment and technology innovations.

# Galaxy Backbone Limited



**Prof. Mohammed Abubakar**

Galaxy Backbone was established by the Federal Government of Nigeria to operate a nationwide IP-based network that will provide a common platform for connectivity and other infrastructure services for all Government Ministries, Departments, and Agencies (MDAs).

As per the mandate of its parent, the Federal Ministry of Communication, Galaxy Backbone is responsible for the following:

Be the provider of shared ICT infrastructure, applications, and services to all Federal Government MDAs and institutions.

Build and operate a single nationwide IP broadband network to provide network services to all Federal Government MDAs and institutions.

Deploying and maintaining all national database management systems and transversal applications in government. These include government-wide messaging and collaboration, federal public service personnel and payroll system, Government gateway, and national portal.

Set standards and guidelines for the support of government MDAs in the acquisition and acceptable usage of ICT infrastructure, applications, and services across different agencies and government institutions.

Providing Wide Area Networks (WAN) and Metropolitan Area Networks (MAN) to con-

nect all government entities.

Be the provider of technical support to the Ministry of Communication Technology for end-to-end Quality Assurance of ICT projects and capacity building for ICT professionals in government.

## **Corporate Goals & Objectives:**

Vision: To become the leading enabler of digital inclusion in Africa.

Mission: We provide state-of-the-art Digital Infrastructure and Services for a Digital Nigeria.

Strategic Goal: To facilitate Nigeria's e-Governance through Digital Transformation and broadband penetration.

## **Services:**

### **Internet Services**

#### **GBB EXPRESS**

10 – 45 Mbps High Speed Internet connectivity for MDAs, Government VIP Residences, Private Residences and Small Office/Home Office (SOHO) with Unlimited data downloads (Non-Volume Based). Suited for access to cloud based multi-media services, streaming and entertainment services.

It has option of managed Wifi Residential Area Networks (RANs) and can support (up to 30 devices)

#### **GBB ULTRA PREMIUM**

>45Mbps Super high-speed, high availability internet access via terrestrial last mile with unlimited data upload/download (Non-Volume Based) capacity for Medium, Large Enterprises (MLEs) and Government MDAs / SMEs who insist on HOSTING PUBLIC FACING SERVICES ON-PREMISE.

As service options, we provide multiple upstream capacities and dual ISPs with internet load balancing and DNS load balancing as well as inbound line failover.

#### **GBB E-CONNECT**

10 Mbps + super speed internet connectivity Fiber-To-The Home (FTTX) and/or eLTE bundle of services for Housing Estates.

Terms and Conditions apply.

#### **GBB SOHO**

10 Mbps + high-speed internet connectivity and unlimited data downloads

Dedicated Fiber-To-The Office (FTTX) and/or eLTE bundle of services for small or home offices.

*Terms and Conditions apply.*

## **Security Services:**

### **GBB ATT&CK SERVICES**

Adversary Tactics, Techniques and Common Knowledge (ATT & CK): A Cybersecurity service that provides managed detection & response against reconnaissance, code execution, initial access, persistence, privileged escalation, defense evasion and credential access, Managed Threat Intelligence & Dark Web and Risk Based Vulnerability.

### **A Cyber Security service that provides:**

SIEM as a service with Access to Threat Intelligence.

SOC as a service, 24x7 Incident Response and Remediation assistance.

Network Intrusion Detection System setup and integration as a service

Quarterly Vulnerability Assessment as a service

### **GBB BRAND PROTECTION**

A Brand and VIP identity protection solution that keeps your customers safe, your brand secure, and your reputation managed. It is important you protect your brand in the digital space.



# NCC boss assures on more telecom infrastructure - - promises affordable internet

**T**he Executive Vice Chairman of the Nigerian Communications Commission, Dr. Aminu Maida, has assured that he would prioritize affordable and dependable broadband internet services accessible to all Nigerian citizens.

In a statement released by the Commission's Director of Public Affairs, Reuben Muoka, on Wednesday, the NCC boss informed the senior management team that he would re-orient the Commission's regulatory priorities to support President Bola Ahmed Tinubu's Renewed Hope agenda, which is aimed at advancing the country's digital transformation efforts.

Maida noted that the NCC under his leadership would ensure "effective broadband infrastructure diffusion across the length and breadth of Nigeria."

Maida also emphasised that among his key objectives, he intends to prioritize enhanc-

ing service quality on telecom networks and aligning with the Federal Government and the Ministry of Communications, Innovations, and Digital Economy's vision.

While stressing the necessity to build more telecom infrastructure across the nation, the NCC boss said "Considering the fact that many people are going more digital and virtual in everything they do, the telecom infrastructure is now under much stress.

"President Tinubu's vision emphasises the need to build more robust broadband connectivity that will not only facilitate seamless digital transactions but also serve as the bedrock for e-governance and other socio-economic initiatives," he said.

Speaking on Tinubu's agenda, Maida said, "The two major areas are job creation and enabling the digital economy. Where we are going in a nutshell is; that everything that we do in this Commission has to align directly

with the Strategic Plan of the Hon. Minister of Communications, Innovations and Digital Economy, Dr Bosun Tijani, and ultimately to the Renewed Hope agenda of His Excellency, President Bola Ahmed Tinubu. We would not deviate from that.

"We would not entertain anything that deviates from this direction because my key performance indicators (KPIs) are fed into the Minister's KPIs and the President's KPIs come from the electorate that put him into power.

Maida went on to mention that the Minister's Strategic Plan includes a goal of equipping three million Nigerians with digital skills and entrepreneurship capabilities. He also highlighted the importance of the Commission supporting the Digital Bridge Institute (DBI) as a digital training institution to effectively contribute to the government's youth empowerment initiative.

## Access Bank Pledges Sustainable Growth and Economic Resilience in Lagos through Landmark Trade-Enabling Projects

**A**ccess Bank PLC has entered into an agreement with the African Export-Import Bank (Afreximbank) to support and finance key trade-enabling projects in Lagos State to the tune of \$1.352 Billion.

The signing ceremony, which took place on the sidelines of the 2023 AfriCaribbean Trade and Investment Forum in Georgetown, Guyana, had in attendance key delegates including the Executive Governor of Lagos State, Babajide Sanwo-Olu; Group Chief Executive Officer of Access Bank PLC, Herbert Wigwe; Benedict Oramah, President and Chairman of the Board of Directors, Afreximbank, and more.

Commenting on the agreement, Herbert Wigwe, Group Chief Executive Officer of Access Holdings PLC, said, "This landmark agreement underscores our commitment to fostering economic growth in Lagos, with a broader view to increase the continent's trade potential. Through our strategic collaboration with Afreximbank, we are poised to drive more inter-African and intra-African trade and investment, creating a brighter future for all.

"In addition to supporting infrastructure, we will also be aiming to improve the levels of food sufficiency in Lagos as well as up-



• Wigwe

scaling the volume of the State's Internally Generated Revenue (IGR) in order to spur the growth in its GDP and achieve wide-scale economic resilience. Across the Access Group, we will continue to make deliberate effort towards championing sustainable initiatives that will change the global narrative about Africa and Africans," Wigwe added.

Some of the legacy projects highlighted in the collaboration include the Fourth Mainland Bridge, the second phase of the Blue Line Rail, the Omu Creek Project, Lekki-Epe International Airport, and the Lagos Food

Systems and Logistics Hub in Epe.

Speaking at the signing ceremony, Dr. Benedict Oramah, President and Chairman of the Board of Directors, Afreximbank, said "Afreximbank's partnership with Access Bank to support Lagos State in executing these critical projects is part of our strategy for the African Sub-Sovereign Governments Network. The Network serves as yet another ingenious strategic initiative aimed at firmly establishing an intra-continental trade investment development frontier as it is only through supporting and strengthening trade and investment initiatives at such deeper levels of citizen administration, that Africa be able to fully realise the potential value of its much vaunted 1.3 billion population as a captivating common market for goods and services under AfCFTA."

About Access Bank PLC

Access Bank, a wholly owned subsidiary of Access Holdings Plc, is a leading full-service commercial bank operating through a network of more than 700 branches and service outlets spanning 3 continents, 20 countries and over 60 million customers. The Bank employs over 28,000 thousand people in its operations in Africa and Europe, with representative offices in China, Lebanon, India, and the UAE.

# Bosun Tijani Unveils the Strategic Blueprint for the Ministry, Targets 3 Million Youths For Talent Development

**D**r. Bosun Tijani, the Minister of Communications, Innovation and Digital Economy, has set a target to train 3 million Nigerians in technical talents as he unveils to the public the Ministry's Strategic Blueprint for 2023-2027 titled "Accelerating our Collective Prosperity through Technical Efficiency" with five major pillars that will open up more employment opportunities, accelerate the nation's economic productivity through technical efficiency in line with the renewed hope agenda of President Bola Ahmed Tinubu.

The Minister, in the 33-page document, said "This Strategic Blueprint is a detailed and progressive framework that encompasses five key pillars: Knowledge, Policy, Infrastructure, Innovation, Entrepreneurship & Capital (IEC), and Trade. Each pillar is integral to our mission and interconnected with others, forming the foundation of our strategy."

Speaking on the 5 pillars, Bosun said "Knowledge is the cornerstone upon which innovation thrives, and is built upon the bedrock of sound policies. Infrastructure provides the essential backbone for a thriving digital economy, while innovation and entrepreneurship drive economic diversification. Trade, the fifth pillar, represents our commitment to global collaboration and partnerships, recognising that innovation knows no borders."

The Strategic Blueprint provides a well-articulated roadmap that seeks to leverage the power of knowledge to develop talents, invest in research, and achieve 70% digital inclusion by 2027.

Recognizing the fundamental role of policy in enabling innovation, entrepreneurship, and inclusive growth, the Strategic Blueprint outlines areas where sound policies are required to strengthen broadband penetration, enable digital inclusion, and contribute to the nation's GDP.

The strategic Blueprint also outlines the pathway for infrastructure development to increase participation in the digital space



and promote economic growth and improved service delivery in the public sector.

As the Ministry thrives to bring about a transformation in the digital economy; the Strategic Blueprint identifies innovation, entrepreneurship, and access to capital as critical components for a strong digital economy. The roadmap provided in the Strategic Blueprint will expand the innovation ecosystem, increase the local pool of patient capital, and provide Sector-Specific Support to Nigerians.

Dr. Bosun in the Strategic Blueprint reaffirmed the commitment of the Ministry to leverage trade to position Nigeria as a major player in the African and global technology ecosystem. He said, "Our primary goal is to enhance Nigeria's participation in the global technology trade over the next four years".

According to the Minister, the main thrust of the vision for the country is hinged on building on the transformative power of digital technology and innovation to diver-

sify the Economy with technical skills that will engender growth and proffer solutions to Nigeria's many challenges.

He disclosed that it is everybody's responsibility to assist in achieving the Renewed Hope Agenda of Mr. President towards building a virile nation for the common good of all.

The Minister told the gathering that the Ministry of Communications, Innovation, and Digital Economy as a public sector ecosystem is poised to deliver on its mandate that will enable Nigeria's economic growth through enhanced productivity and one that is rapidly facilitated by technological innovation.

The Minister therefore extends his invitation to all stakeholders both from within and outside of government, to unite for the purpose of building Nigeria's digital space. He called for collective efforts of all stakeholders through collaboration and effective partnerships that will help realize Mr. President's vision for the Digital Sector.



# Ministry of Communications, Innovation & Digital Economy Launches 3MTT Learning Community in Partnership with IHS Nigeria

In support of the recently launched Three Million Technical Talent (3MTT) Initiative, the Federal Ministry of Communications, Innovation & Digital Economy has today announced a groundbreaking three-year partnership with IHS Nigeria to establish the 3MTT Learning Community, a nationwide learning initiative to empower Nigerians with critical digital skills.

This partnership will facilitate the setting up of learning communities in Nigeria's 36 states and the FCT, and provide opportunities for the 3MTT participants to gather weekly, learn, collaborate, and build projects. The establishment of these learning communities will also help facilitate the strengthening of local innovation ecosystems across Nigeria.

Under this partnership, IHS Nigeria will provide financial support and industry expertise to the initiative and has committed to paying the salaries of the 37 dedicated learning community managers, as well as providing access to a learning platform that will support the 3MTT talent development efforts.

Commenting on the initiative, the Minister of Communications, Innovation & Digital Economy, Dr. Bosun Tijani said the funding provided by IHS Nigeria is a significant commitment that will further support the Ministry's efforts to generate a pipeline of technical talent to contribute to President Bola Ahmed Tinubu's Renewed Hope Agenda objectives.

Dr. Tijani said, "Our journey towards a national digital transformation requires significant collaboration between the public and private sectors, and this is the first in a number of partnerships that we intend to secure to achieve our goals as outlined in our Strategic Blueprint."

The 3MTT Learning Community, which will utilize dedicated training spaces in each state, aims to support the develop-



ment of comprehensive digital skills and prepare participants for the current and future needs of a digital workforce. In addition, these communities will provide a dynamic ecosystem that allows participants and community managers to actively engage in knowledge sharing, collaboration, and innovation.

Mohamad Darwish, IHS Nigeria's CEO said, "At IHS Nigeria, we take pride in giving back to the people and communities where we operate. We share the Government's commitment to Nigeria's economic empowerment and growth, and hope this initiative will feed into President Bola Tinubu's agenda on job creation while enhancing technical skills."

The initiative is aligned with the overall 3MTT programme and has been established as a collaboration between the Federal Ministry of Communications, Innovation & Digital Economy, and IHS Nigeria, a strategic partner that will provide

support to the programme. Both parties share a commitment to Nigeria's economic empowerment and growth.



## NCC's Efforts on Digital Economy Yields Results as Govt Approves 154 Digital Money Lenders

The Nigerian Communication Commission's (NCC) effort to deepen financial inclusion and integrate Nigeria into a digital economy leading nations yielded results recently as the Federal Government released a new list of 154 fully approved digital lenders licensed to operate in the country.

The approval came through the Federal Competition and Consumer Protection Commission (FCCPC) which also gave 40 others conditional approval, added 20 to its watch list, and delisted nine apps.

The announcement of approved digital

lenders followed a recent shake-up of the digital money lending sector by the FCCPC, after the sustained harassment of Nigerians by the lenders.

It also came after the commission gave digital money lenders a five-day deadline to prove they were operating within its set guidelines.

According to the FCCPC, only digital money lenders that have been registered under the Limited Interim Regulatory Framework and Guidelines for Digital Lending 2022 could operate in the country.



## Cyber fraud: Nigeria's banking sector loses N9.5 billion

The Nigeria Inter-Bank Settlement System (NIBSS) reported a loss of approximately N9.5 billion in the banking sector in 2023. Premier Owoih, the Managing Director of NIBSS, disclosed this during the third-quarter meeting of the Nigeria Electronic Fraud Forum (NeFF) held in Lagos.

Addressing the escalating issue of electronic fraud within the nation's financial landscape, particularly in the realm of online gaming, Temidayo Adekanye, NIBSS Chief Risk Officer, expressed grave concerns. He highlighted the role of the Central Bank of Nigeria's (CBN) cashless strategy in contributing to the surge of electronic fraud within the banking sector.

Adekanye said, "Recently, we had the cashless policies from CBN, which was incurring a dramatic increase in the volume of transactions in the industry which variably was the impact of the volume of fraud in the industry itself."

He further revealed, "The increased efficiency has also meant that fraud has dramatically increased across the industry. For Q1 2023, the total fraud reported through the industry forum portal was at N5.1 billion."

Drawing attention to the gravity of the situation, Adekanye provided a comparative analysis of e-fraud data spanning several years,



underscoring the rapid escalation of the issue.

"In the MD's words, 'For fraud trends over the last five years, in 2019, we're looking at about N3 billion and currently 2023, we are looking at about N9.5 billion to date. Fraud losses have increased dramatically over the last five years.'

Continuing, Adekanye said, "So, as you can see also from the current perspective, from January to July 2023, there has been a slight jump between June and July, a 39 percent increase with 8,649 with the actual fraud losses in July 2023, we're looking at N1.2 billion which is a 54 percent increase over the period. Now as you can see from January in general,

we recorded about N2.7 billion in actual fraud losses."

Identifying the key tools employed by cybercriminals, Adekanye pointed to betting platforms, wallet accounts, and point-of-sale (POS) agents as the most efficient avenues for their activities, often operating in ways that are difficult to trace, BusinessInsider reported.

Given the nationwide e-fraud recovery rate of approximately 5 percent, he emphasised the urgency of enhancing authentication and identification protocols for POS

agents, cryptocurrency accounts, sports betting accounts, and other susceptible entities.

Also, Musa Jimoh, the NeFF Chair and the Director of Payment System Management at the CBN, stressed the need to combat cybercriminals due to their capacity to disrupt the entire financial system.

Jimoh advocated for heightened awareness and education, stating that "as more individuals engage with the financial system and transaction volumes surge, the opportunities for exploitation by criminals also increase."





# Telecom access improved despite 46% drop in investment – NCC

**T**elecommunication access in Nigeria grew by about 11.26 percent in 2022, despite a 46.89 percent decline in Foreign Direct Investment, the Nigerian Communications Commission has disclosed.

According to its recently released '2022 Subscriber/Network Data Annual Report', operators rolled out 12,882 more base stations in 2022, to increase the total number to 127,294 from 114,412 in 2021 and boost the reach of telecom services, such as calls, Internet, and more.

The increase in access to telecom services was reflected in increased broadband penetration to 47.36 percent as of December 2022 from 40.88 percent in the prior year and increased active subscriptions from 195.46 million subscriptions in 2021 to 222.57 million.

Also, teledensity rose from 102.40 percent in 2021 to 116.60 percent in 2022, while Internet subscriptions grew from 141.97 million in 2021 to 154.85 million last year.

The commission stated that 93.90 percent of the population was covered by a 2G net-

work, 86.82 percent of the population had a 3G network and 80.86 percent of the population had been covered by LTE/WiMAX network.

It said, "A substantial telecom infrastructure deployment was recorded in 2022 by telecom providers."

Growth in the rollout of fibre (terrestrial fibre and submarine cable) which stood at 96,198 km last year from 86,057km as of 2021 provided the backbone for the 46.77 percent surge of data consumption in the country to 518,381.78TB.



## Quantum Leap in Infrastructure Development for Nigeria as Infrastructure Support Fund Takes Off

If all goes well, Nigerians will soon experience a quantum leap in the business and life-enhancing infrastructure available to them. This is bound to have multiplier effects in all other areas of life leading to a better and high quality of life.

With the establishment of the Infrastructure Support Fund recently by the Federal Government the face of development is bound to change for good in Nigeria.

Though the Fund was established by President Bola Tinubu for states as part of measures to cushion the effects of the petrol subsidy removal on the Nigerians, its long-term vision is to engender development across all sectors of the polity.

President Tinubu explained that the new Fund would enable states to intervene and invest in the critical areas of transportation, including farm-to-market road improvements; agriculture, encompassing livestock, and ranching solutions.

Other areas are health, with a focus on basic healthcare; education, especially basic education; power and water resources, which will improve economic competitiveness, create jobs and deliver economic prosperity for Nigerians.

Mr. Dele Alake, the Special Adviser to the President on Media and Strategy, a portion of the monthly distributable revenue to states would be saved and proceeds targeted to minimise the impact of the increased revenues occasioned by the subsidy removal and exchange rate unification on money supply, as

well as inflation and the exchange rate.

He said that out of the June, distributable revenue of N1.9 trillion only N907 billion would be shared among the three tiers of government, while N790 billion would be saved, and the rest to be used for statutory deductions.

He explained that these savings would complement the efforts of the ISF and other existing and planned fiscal measures aimed at ensuring a tangible improvement in the lives of Nigerians.

Alake said the committee commended Tinubu for the bold decision to remove the petrol subsidy, and for pro Quantum Leap in Infrastructure Dev for Nigeria as Infrastructure Support Fund Takes Off

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Alake said the committee commended Tinubu for the bold decision to remove the petrol subsidy, and for providing support to the states to cushion the effects of the removal.



# Presidency unveils 20 nuggets of its transformative Agenda

**T**he Secretary to the Government of the Federation (SGF) George Akume, has unveiled 20 key points outlining President Bola Tinubu's ambitious vision for transforming Nigeria.

Akume praised Tinubu's preparedness and determination to bring about positive change in the nation, noting that he had "a well-prepared plan to transform Nigeria".

The SGF emphasized that the government was committed to addressing citizens' concerns about fuel price increases and is working assiduously to normalize market forces and implement policies that improve the living conditions of citizens.

He urged the public to understand the need for cooperation and support in harnessing the energy sector's potential to drive economic growth, stressing that diversifying the economy and overcoming perennial challenges in the oil and gas industry are top priorities.

Tinubu's decisive action put an end to the regressive subsidy regime, which had cost the country billions of dollars.

The government aims to unify exchange rates, deregulate PMS pricing, and enhance security in oil-producing states to secure Nigeria's future.

Aiming for a minimum daily crude production of 1.8 million barrels per day and 3.5b cubic feet gas by 2024, the administration is ambitious in revitalizing the oil sector.

Additionally, plans for monetizing national oil assets by involving private investors are expected to boost revenue for national development

Akume reiterated the government is committed to restoring lost revenues, growing production and export capacity, and expanding power generation to drive economic growth and job creation.

He said President Tinubu's Plan for Nigeria, which is part of the part of the Renewed Hope Agenda, encompasses a holistic approach to tackle challenges and drive progress in various sectors.



Below are the 20 nuggets released by the SGF outlining President Tinubu's transformative vision for Nigeria:

**Nugget 1:** As a Government, we have heard your cries about fuel price increases, and be rest assured, we are working round the clock to normalize and bring solutions that ease the pain. Our job is to give you the

quality of life you deserve when you wake up. So far, we are on course.

**Nugget 2:** To this end, we are already working out modalities to ensure market forces normalize pricing while we drive policies that better your lives and boost your earning power. We have a clear economic restoration plan, so I urge you to trust the

**Nugget 10:** Our wider plan for the Oil & Gas Sector involves building 7 core development pillars to spur growth in the industry while driving industrialization and transiting to a Green Economy by 2060. @officialabat is building a sustainable future for us & our children yet unborn.

**Nugget 11:** First Pillar is to conserve our revenues and drive development. We already decided to eliminate the 8 trillion/yr payments in PMS subsidies and use that money to drive social investments, spur real sector and build infrastructure in our cities and rural areas.

**Nugget 12:** Secondly, we intend to monetize our national oil assets by offering our stake in these assets to private investors. This will mean we have more revenues to drive growth and development in Nigeria. This is when our comatose refineries and @NNPC will take center stage.

**Nugget 13:** We will restore lost revenues by boosting oil production to 2.5mmb/d and 5bcf/d for export & domestic use while ensuring we run @NigeriaInG at full capacity. We're working towards building a more prosperous Nigeria and repositioning ourselves as a global energy giant.

**Nugget 14:** After we shore up revenues, we will grow production & export capacity to 4mb/d & 12bcf/d for domestic use and export by 2030. We will boost our power generation capacity to 25-30GW of output simultaneously, adding 12GW of stranded Gas-fired power.

**Nugget 15:** Next will be the Industrialization phase- the 6th pillar, where we will set about diversifying revenue sources & boosting job creation. We will begin converting our Oil & Gas output into industrial products, feedstocks, & aggregate demand in industrial clusters.

**Nugget 16:** We'll prioritize export-oriented projects to improve bankability and drive growth, to create a strong economy that benefits us all, increasing the earning power of Nigerians such that issues like fuel availability or the price no longer occupy national discourse

**Nugget 17:** Our transition to a Green



### Tinubu's decisive action

put an end to the regressive subsidy regime, which had cost the country billions of dollars. The government aims to unify exchange rates, deregulate PMS pricing, and enhance security in oil-producing states to secure Nigeria's future.



Economy will reduce Carbon emissions and incorporate Carbon Capture, Usage & storage (CCuS), and utilization in LNG projects to drive energy efficiency. We're committed to a sustainable future. #GreenEconomy #SustainableFuture

**Nugget 18:** The judiciary/legislature will lead the anti-corruption fight to ensure this is done, while freedom of information, security, and right of association will be enshrined in this dispensation. Together, we'll create a better Nigeria. #BetterNigeria #StrongInstitutions

**Nugget 19:** This is the Asiwaju Plan for Nigeria, as envisioned in our #Renewed-Hope Agenda. Deregulation is only the first part of this process/plan. Other health, education, agriculture, infrastructure, and more measures will come on stream soon. #HolisticSolution #NigeriaISBack

**Nugget 20:** As we go about our lawful businesses this weekend, let us all mull over this message & pass it across to our neighbors, family & friends. I am a listening public servant, so please drop your observations & suggestions here- I am reading. Have a great weekend ahead.



# Digitalising MSMEs Can Increase Nigeria's GDP By \$50bn - NITDA



**T**he National Information Technology Development Agency (NITDA) says that digitalisation of Micro, Small, and Medium Enterprises (MSMEs) could increase Nigeria's Gross Domestic Product (GDP) by 50 billion US dollars.

The Director-General, of NITDA, Mr. Kashifu Inuwa, said this during his visit to the GIZ/Digital Transformation Centre, Nigeria office as a special guest at its Techmybiz pitch-a-thon event in Victoria Island, Lagos.

Abdullahi said that the digital transformation of MSMEs would help to grow the nation's economy.

He said that according to recent research, any MSME that transformed digitally could increase its revenue by 26 percent and reduce costs by 22 percent.

"Statistical research in 2018 showed that digitally transformed enterprises contributed \$13.5 trillion to the global GDP, and it is projected that in 2023, it will reach \$53.3 trillion, which is more than 50 percent of the global GDP.

"Therefore, if we in Nigeria can digitally transform our MSMEs, it could add 26 percent to GDP or to the revenue of the MSMEs.

"Today, MSMEs contribute 43 percent to Nigeria's GDP which is about \$205 billion. Twenty-

six percent of this means digitization of our MSMEs can increase our GDP by \$53 billion," the NITDA boss said.

He said that the Federal Government was committed to digitally transforming the economy through a seven-point strategic roadmap and action plan.

Abdullahi stressed that federal government regulations were not to stifle businesses, but rather to influence businesses to unlock opportunities using technologies.

According to the NITDA boss, it has many regulations to protect the market, enable innovation and improve service delivery.

He highlighted the strategic action plan that supported MSMEs as a developmental regulation meant to create an enabling environment for startups or MSMEs.

Abdullahi said that the second pillar of the plan was about digital literacy and skills, because digitalisation or digital transformation, or digital economy was a knowledge-based economy in which human capital was the most valuable resource.

He said: "NITDA wants to achieve 90 percent digital literacy by 2030. We want every Nigerian to be able to use digital devices to access digital services.

"Every country needs to field in-country skills and build its digital offering, so NITDA

started the initiative of training one million developers in 2022. "So far, we have trained 219,000 Nigerians on different aspects of technology.

"On digital literacy, NITDA has trained more than three million Nigerians through various channels."

The director-general said that the DTC Nigeria was an initiative funded by the German Government and the European Union, but implemented by GIZ with NITDA as the implementing partner.

Abdullahi added that the GIZ/DTC and NITDA are in partnership to bridge the digital divide and are working together to co-create.

Also speaking during the visit, Mr. Bunmi Kunle-Dawodu, the State Manager, of the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), said that SMEDAN had helped entrepreneurs in a lot of ways.

Kunle-Dawodu said that one such way was through implementing its policy document, in which specific programs had been designed to meet the needs of MSMEs.

He said that its partnership with GIZ Nigeria and DTC had helped businesses to digitalize in many ways as technology had come to stay.

The SMEDAN manager said that driving businesses with technology made it easy for entrepreneurs to showcase their businesses and work better.

"I think and believe that this partnership is timely, and currently, in Nigeria, we have five Unicorn companies.

"SMEDAN is looking at how to increase the Unicorn within the country and if possible, transit such companies to decagons and on-board so many with the partnership with DTC and SMEDAN," he said.

He said that the Techmybiz pitch-a-thon was a great event that produced some pitchers who had solutions to some challenges.

"We are hoping to absorb these solutions into some of the work done in SMEDAN," Kunle-Dawodu said.

The Techmybiz Pitch-a-thon is an end-to-end digital transformation process implemented with the Innovation Support Network (ISN).

It specifically aims at identifying and showcasing digital solutions developed by Nigerian innovators that are targeted at MSMEs.

# Lagos is the only sub-sovereign that funds rail line project on her Balance Sheet – LASG

**U**nknown to many, Lagos State is a pioneer in the development of projects and execution. Among the ongoing springboard projects of the State is rail transportation. Truth, the Project has taken more than a decade and yet still not yet 100 percent ready, but the issue is that the commitment of the current administration of Babajide Sanwo Olu is strong to deliver on this signature project which is central to the efficient transportation system in the state of over 20 million people. An efficient rail system is very central to the emerging economic status of the Lagos state.

On this project and many others, the Lagos State government has emphasized the need for the Federal Government's support for the state in her quest for the development of critical projects and infrastructure in the state stating that Lagos is the only sub-sovereign in the world that is funding rail line projects on her balance sheet.

Governor Sanwo-Olu, through his Deputy, Dr. Kadir Obafemi Hamzat, recently made the plea during a courtesy visit of the Senior Executive Course (SEC) 45, 2023 of the National Institute of Policy and Strategic Studies (NIPPS) to Alausa, Ikeja, saying that most of the major projects embarked upon by the state were beyond what a state can execute without the Federal Government support.

Sanwo-Olu stated that support from the Federal Government is essential for the state to effectively execute some infrastructure, citing the rail project, which was currently being executed by the state as one of such projects which required funding by the Federal Government, declaring that "Lagos is the only sub-sovereign in the world that is funding rail by herself"

"If you notice, in New York, Addis Ababa, or anywhere else in the world, it is the Federal Government that funds their rail project, Lagos is the only sub-sovereign in that world that is funding rail line projects on her balance sheet," the governor said.

"We cannot have a population that is growing like this, and we don't have a rail, there will always be congestion, the rail is key, and that is why we are hitting it, and it



is huge financially," he added.

Governor Sanwo-Olu highlighted some infrastructural efforts put in place by the state government, including the recently purchased electric buses that were presently tested, the Imota Rice Mill, which processes 32 tons of rice per hour, which he said requires more land, among others.

This was just as he noted that the growing population in the state was another challenge as, according to him, "Lagos only occupies a small portion of the entire land mass of the country, whereas the state accommodates 11 percent of the nation's population."

"Also, to meet up with the required supply of rice to the rice mill, the state government partnered with different states such as Kebbi, Niger, Kano, Ogun, and some other states in the South, adding that the state needed 200 tons of paddy in other to supply the plant. If we can continue to do this interaction, there is no reason for Nigeria to import rice," he said.

The governor, however, urged the participants to push the narratives to the public and ensure that the citizens understand that "they must grow what they eat and

must eat what they grow."

He noted that the visit of the Institute to the state was essential, declaring that "the sub-sovereign in our country is where we can actually make changes in the lives of the people in the state and, of course, the local government."

The Director General of the National Institute of Policy and Strategic Studies (NIPPS), Prof. Ayo Omatayo, commended the activities of the state government on making remarkable strides in every sector of Lagos.

The Director General explained that the Senior Executive Course (SEC) 45, 2023 was on a state visit to learn and understand how the three variables, namely; industrialization, energy security, and climate, were being applied in the development of the state and also to collate data that would help in compiling a detailed report on the state.

He noted that the participants had visited Ministries, Departments, and Agencies (MDAs) such as Economic, Planning, and Budgets; Special Duties; Science and Technology; Imota Rice Mill, amongst other MDAs.



# Digital Sector: FG Gets \$500m for Local Funding – Minister

Communications and Digital Economy Minister, Dr. Bosun Tijani, has disclosed that the Federal Government has secured a \$500 billion loan for a local funding programme.

This initiative, he said, is aimed at boosting innovation and entrepreneurship within the country's digital sector.

The minister, who stated this at a dinner Friday organised in his honour in partnership with the World Bank said: "So we've got access to about half a billion dollars to start local funding."

Tijani outlined the Federal Government's plan to domicile local funding in Nigeria and ensure that it benefits true Nigerian businesses, adding that it will be collaborating with the Bank of Industry (BoI).

He, however, highlighted the importance of supporting and promoting Nigerian businesses, saying: "We want to ensure that those businesses that will benefit are true, real Nigerian businesses."

According to him, by domiciling the funding locally, the government aims to foster the growth and development of homegrown enterprises, ultimately contributing to the country's economic progress.

The minister assured the public that the initial \$500 million announced for local funding is just the beginning.

He stressed that more investors will be brought on board, to increase the funds available to support Nigerian innovators.

Tijani emphasized that the government's goal is to leverage the fund to attract additional investment and expand resources for local entrepreneurs.

His words: "Part of my responsibilities is working with BoI to ensure that we domicile that funding locally in Nigeria, work with firms who manage and invest in businesses to ensure that those businesses that will benefit are true, real Nigerian businesses."

"And what we are going to see is that the funding is available locally and in the coming months, it is going to become larger and as these funds become larger, we want to leverage that money as well."

"So, the government is not just going to put



half a billion and that's it, it can actually bring more investors. As we have more money, our innovators can have access to resources."

Also speaking, the World Bank Country Director for Nigeria, Shubham Chaudhuri, has reaffirmed the organization's commitment to eradicating poverty, improving lives, and creating job opportunities for the country's youth.

Chaudhuri emphasized the potential of leveraging digital technologies to drive transformation and outlined two key areas of partnership with Nigeria to achieve these goals.

He told newsmen about the importance of a digital national ID as the foundation for digital transformation, adding that the World Bank is collaborating with the National Identity Management Commission (NIMC) to ensure the successful rollout and registration of digital national IDs for all Nigerians.

The World Bank official said the ambitious target is to provide at least 148 million people of working age with a digital national ID by the middle of next year, marking a significant step towards inclusion and accessibility.

According to him, "Our main mission here in Nigeria is to eliminate poverty, make lives better, and create jobs for all Nigerian youth. One of the areas that we think has the greatest

potential is the area of using digital technologies to transform. Now to do that it begins with having this digital national ID.

"So one of the main partnerships we have is working with NIMC to ensure the rollout of the registration so that all 213/220million Nigerians have a digital national ID, beginning of course with all people of working age and I think the target for that is at least 148 million people by the middle of next year.

"The second is helping Nigeria lead the broadband infrastructure for broadband connectivity because, without broadband connectivity, digital technologies will lead to a digital divide. So, their support has been for good kinds of policies and regulations that will help invite private investment into this space and then fiber optic cables.

"One thing, for example, working with states is to persuade states to reduce the right of way fees and fiber. Cable operators have to pay more when they're getting the land to lay the cable. All that is like the foundations and real potential comes from once you have the national ID, all the technologies that apps that can be built on the weather to bring services to people, to people where they get people access to finance that all of that needs skills."

# Works Minister, Umahi's Paradigm Shift in Road Construction Stirs Controversy



The Minister of Works, David Umahi's ambitious plans and business-like approach to the nation's construction industry are already upsetting construction companies handling several ongoing Federal highways construction projects across the country. The Minister on a serial basis continued to tighten the noose on the contractors working for the Nigerian government on federal roads in order, stating that 'value for money demands commitment from the contractors who would be paid to do the job'.

The Minister had started by directing contractors handling Federal Government highways across the country to immediately dump the use of asphalt and adopt concrete technology and directed them to meet with engineers of the ministry to redesign all the ongoing Federal Government Road projects in line with the requirements of concrete technology.

He later explained the intention of the federal government stating that 'under the renewed hope agenda', all contractors handling road construction by the federal government must sign an indemnity of 30 years for the road contracts, emphasizing that roads constructed with Concrete should last for 50 years while



**David Umahi**, Minister for Works

those of asphalt technology should also last 30 years.

Mr. Umahi also said that contractors must clear the sides of the road they construct to





promote visibility on both sides of the highway.

This new directive may put the Federal Government and road construction companies working on several major highways across the country on a collision course following the decision of the government to dump asphalt for concrete technology. As a result, it is believed that the new directives may lead to several ongoing highway construction projects being stopped.

According to the Nigeria Infrastructure Development Magazine checks, some of the ongoing federal highway projects that were caught up in the new directives are Benin-Warri dual carriageway and Benin-Sapele sections 1-3 in Delta State, Maraba-Keffi road expansion in Nasarawa State, and Minna-Zungeru-Tegina-Kontagora Road in Niger State. The list also includes Zaria-Funtua-Sokoto-Shema Road in Kaduna State and some parts in Gusau in Zamfara State, Mubi-Maiduguri and Bama-Konduga-Maiduguri Road in Adamawa and Borno states.

Umahi while on inspection of road projects in Lagos recently that 'on his watch, there will

be no contract award for road construction without concrete layout'

The minister explained that the inclusion of cement could make the highway last 100 years and be used for 50 years without maintenance.

He wondered why some contractors were against the more durable and cost-effective use of concrete technology, that is the use of cement for road construction, despite its advantages over bitumen.

According to the minister, bitumen is more expensive and less durable, a situation he attributed to the fact that the bitumen produced in recent times was of low quality.

However, the contractors handling ongoing highway projects across the country are already putting up resistance and mounting pressure on the Minister to have a re-think against the directive, describing the move as a breach of contracts that could lead to huge losses on the part of the government.

Some of the companies are already contemplating court action if the Federal Government makes good its threat.

They said the decision by the Minister to abruptly order contractors to dump asphalt for concrete technology was tantamount to "shift-

ing the goalposts in the middle of the game."

According to them, they have invested huge amounts in asphalt technology equipment and also imported bitumen and other raw materials running into billions of naira, adding that shifting to concrete technology at the current stages of the road projects will lead to millions of dollars in losses.

Already, the Minister has reportedly directed the Bureau of Public Procurement to withdraw Certificates of No Objection issued for all federal road contracts awarded by former President Muhammadu Buhari's administration under the former Minister of Works, Babatunde Raji-Fashola.

A top executive of a leading construction firm, who chose to speak on condition of anonymity, said,

"What the minister is trying to do will lead to chaos. This is one of the reasons foreign investors shy away from doing business in Nigeria situation where the government wakes up and decides to change the terms of contracts".

Some analysts claimed the development might lead to increased congestion at the ports and port access roads.

According to them, the new directive on concrete roads would lead to an increase in demand for forex for the importation of cement and iron rods which will put more pressure on the naira, while also noting that it will lead to an increase in the cost of construction of roads per kilometre.

Industry analysts said the looming clash between the government and the contractors might lead to litigation that might cost both parties huge sums of money, as the contract agreements have a liquidated damages clause.

In early September, the Minister was reported to have clarified that no contractor would be forced to do concrete roads even though the federal government's priority is to build good and durable roads but they will be held accountable with the Indemnity Clause.

A section of aggrieved contractors of the ministry has accused Umahi, of deliberate attempts to frustrate the realization of President Bola Tinubu's renewed hope agenda by stalling the progress of work through non-payment.

They alleged that Umahi has concluded plans to tamper with contracts already awarded by FEC under the guise of review, insisting that the minister's motive was to re-award some of the contacts to himself or close cronies.

The contractors accused the minister of stalling the progress of work by deliberately refusing to treat files and sidelining civil servants who have institutional memory.

# Why Abuja Needs Wike's Restoration Plan

**N**igeria's former military head of state, General Murtala Mohammed, who first announced Abuja as the new federal capital on February 3, 1976, had very good intentions for doing so. The argument of the military, under General Yakubu Gowon, was that Lagos had become congested and unfit for Nigeria's capital.

But at the moment, the story of Abuja, the nation's Federal Capital Territory has changed from wearing a serene toga and from being a proud Capital of the biggest Country in Africa. This is contrary to the intention of the founding fathers who want a befitting status City worth calling Nigeria Federal Capital Territory.

However, the FCT has witnessed a reset, even if it is in the mind, in the last few weeks since the new Minister of the Territory, Mr. Nyesom Wike, assumed office. Living to his promise, he started the restoration agenda of what he called the 'distortion of the Abuja Master Plan' which would lead to the demolition of illegal properties dotting and distorting the City's Master Plan.

Mr. Wike was very frank. He sounded a clear note of warning immediately after he was sworn in as Minister of FCT that he would not care 'who the owners of such houses are. Even if the culprit is a minister or an ambassador, "your house must go down" if you have contravened the City's master Plan.

"All those people who are distorting the master plan of Abuja, too bad. If you know you've built where you're not supposed to build, it will go down," Wike said.

He precipitated his restoration agenda to restore Abuja's beauty. "Those who have taken over the green areas to build, sorry, our parks must come back, the green areas must come back. If you hate green, you must hate yourself. There is refuse everywhere. Those who are paid for refuse collection, what are they doing?"

Wike also warned land speculators that a new sheriff is in town, and for those doing land marketing, the period is over and threatened those who have been given C of O (certificate of occupancy) and failed to develop and have become land speculators, 'the land is gone'.



**Nyesom Wike, FCT Minister**

In just a few weeks, the residents of Abuja are already shaping up and institutions responsible for utility services are getting more accountable.

Some residents already praising Wike's bold moves as Abuja has witnessed a festering decay and spectacular all-around collapse of the city which make the restoration of a number of traffic lights to become noticeable.

In the last few weeks, many more traffic lights in and around the Central Business District began to work more than Abuja has witnessed in the last two years. So far, except for the lawless people, the restoration of more traffic lights is a welcome relief to Abuja residents.

For many years now, Abuja has been overwhelmed with filth, dead street lights, bad roads, rising crime, well-connected land speculators, and violators of the master plan.

However, the story of the failure of Abuja is more than the chaos in the Central Business District, or its malfunctioning traffic lights and, certainly, much more than all its lawless drivers. Abuja is simply a victim of elite abuse and is comprised in higher places turning the city into a place of squalor for many and prestige for the privileged.

The story of abuse and corruption that Abuja now presents is not new. When the military government of General Muhammadu Buhari

struck in 1983, the mess in Abuja - huge contracts awarded at fantastically inflated costs - was a part of the charge sheet against Shagari's government and a number of politicians of that era.

After Gideon Orkar's 1990 coup attempt in which military president General Ibrahim Babangida, escaped by the skin of his teeth, however, he felt vulnerable in Lagos. He gave construction giant, Julius Berger, a carte blanche denominated in sweetheart crude oil deals, to get Abuja ready for his government.

As captured by Azubuike Ishekwen, Editor-in-Chief of the Leadership Newspaper in his Column recently, If Abuja looks like a shadow of its former self today, a far cry from the model of Brasilia, planned by the US consortium of three companies - Wallace, Roberts, McHarg, and Todd; and its Central Business District is anything but what was conceived by Japanese architect, Kenzo Taniguchi, it's not because of lack of effort by at least two notable persons to save it.

Major General Mamman Vatsa was one. Julius Berger may have done the main construction work, but the credit for the greening of the new Federal Capital goes to Vatsa, an outstanding poet and humanist whose execution remains a big stain on the Babangida era.

The second notable Abuja steward was the former governor of Kaduna state, Nasir el-Rufai, when he was minister of the FCT. In a city where politicians believe they can get away with virtually anything, el-Rufai's fanatical insistence on compliance with the Abuja master plan brought him into collision with the high and mighty.

It is on record that without El-Rufai's stubborn insistence, Abuja would be a far worse place than it is today.

Abuja has become Nigeria's fourth most populated city, and life in such satellite towns as Bwari, Kubwa, Karshi, Gwagwalada, and Kuje may not be too different from war front existence, not to mention slums like Deidei, Mpape and Nyanya, Abuja's own copies of Ajegunle in Lagos.

Insurgency in surrounding states, especially Niger, Kaduna, and Nasarawa, in the last 10 years, has led to a surge in the city's population from 2.2 million 10 years ago to 3.8 million.



# Wonders of Dubai

## Dubai's Bizarre Infrastructure Wonders: Discover The Uniquely Strange Sights You Can Only See Here! Police Boats

**I**n addition to their impressive fleet of high-speed cars, the Dubai Police also rely on state-of-the-art boats to carry out their duties. Among these is a remarkable \$400K super boat gifted to them by the Crown Prince of Dubai, Sheikh Hamdan. With a design reminiscent of a Lamborghini and boasting 700 horsepower, this lightweight carbon fiber vessel is one of the fastest water

crafts in the world.

It enables officers to quickly and effectively patrol Dubai's coastline, and carry out operations at sea. This impressive vessel is just one example of the Dubai Police's commitment to utilizing the latest technology to maintain safety and security in the city.

### Dubai Ambulances

Dubai's ambulances have a unique fea-

ture that sets them apart from the rest of the world – limousine-style emergency vehicles. Known as "Awnak," these vehicles are equipped with state-of-the-art medical equipment and provide a more comfortable and luxurious ride for patients.

However, they are only available for patients transferring between medical facilities and cannot be used for emergency response. Awnak is a part of Dubai's efforts





to provide the best medical services to its citizens and visitors. While the idea of needing an ambulance may not be pleasant, the availability of such a service can bring peace of mind to those who need it.

### Gold Plated Jeep

The wealthy residents of Dubai are known for their extravagant tastes and love of flashy vehicles. And what better way to flaunt your wealth than with a car that's covered in gold? One Jeep owner decided to take it to the next level by getting his Grand Cherokee plated in 24-karat gold.

It's a surefire way to turn heads and make a statement. But the cost of such an extravagant upgrade doesn't come cheap – with a price tag of around \$2 million. It's safe to say that the owner of this gold-plated Jeep is living a high life in Dubai.

### Diamond Studded Benz

Dubai is famous for its extravagant vehicles, and the Mercedes-Benz is no exception. However, the wealthy residents of Dubai take it to the next level. Saudi Prince Al-Waleed bin Talal, one of the richest people in the world, showed his status by covering his Mercedes with over 300,000 diamonds worth \$4.8 million.

This love for extravagance has led to Dubai becoming a global hub for luxury car dealerships and auctions, with some of the world's rarest and most expensive cars be-

ing sold in the city. This display of wealth highlights the limitless boundaries of luxury and customization in Dubai.

### Camel Racing

Dubai offers visitors the unique experience of camel racing, which is a sport deeply ingrained in the culture of the United Arab Emirates. Preparing these animals for competition is a meticulous process that requires extensive training and specialized nutrition. The Al Marmoom racetrack in Dubai is the largest and features robot jockeys to ride the camels.

These high-tech robots are equipped with

walkie-talkies and GPS for advanced communication and control. The racing season is between October and April when the weather is cooler. So, even in the off-season, visitors can still witness this exciting and culturally significant sport in Dubai.

### Gold Vending Machine

Dubai has always been known for its extravagance and innovation, and the first-ever real gold vending machine is a testament to that. Although the dispenser itself is not made of precious metal, it dispenses small bars of it just like an ATM dispenses cash. In May 2010, this revolutionary contraption was inaugurated in Abu Dhabi, located in the Emirates Palace Hotel.

The machine was developed in Germany and displays the current exchange rates in real-time. It offers small bars of gold in denominations of one, five, and ten grams. This unique concept was an instant hit and attracted lots of attention from visitors within minutes of its opening.

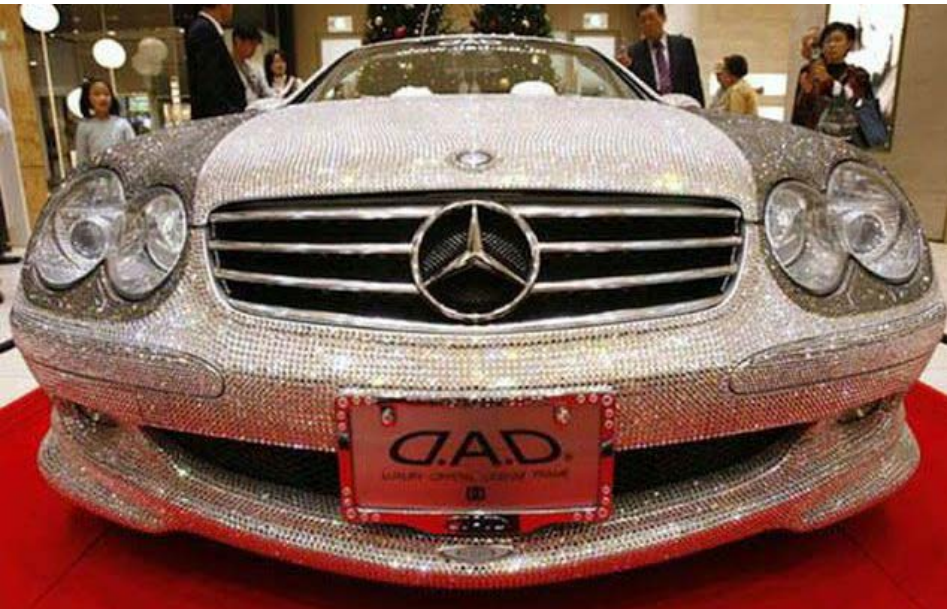
### Wide Tuned Cars

Wealthy Dubai residents love to flaunt their riches and what better way than by customizing their vehicles? While most people opt for a paint job or a new engine, this city is known for its eccentricities, as evidenced by two modified Jeeps parked side by side.

These massive vehicles are larger than life and require more than a lane to travel on roads. While they can carry eight passengers, four in the front and four in the back, their practicality is questionable. Addition-







ally, with their size and appearance, they're hard to miss in traffic. In a city that's no stranger to outrageous displays of wealth, these Jeeps fit right in.

### Walking Camels

The United Arab Emirates has a lot of sand due to the presence of deserts, which constitute 80% of the country's land. Camels are a common way to traverse the desert if you happen to own one. Camel trekking is also a popular recreational activity for both residents and tourists.

Recently, a man was spotted walking this desert animal beside his Mercedes-Benz SUV, which is equipped with a good air conditioning system. Since regular rides with these creatures can be tiring in the scorching desert heat, this mode of transportation is preferred by many locals. It is yet another unique aspect of Emirati culture.

### Exotic Pet

Owning exotic pets has long been a status symbol of wealth in the Middle East, especially in Dubai. This practice dates back to ancient times when powerful kings owned big cats as a sign of their strength and prestige. However, in 2017, the United Arab Emirates implemented a law that strictly prohibits the ownership of wild animals.

The law was passed due to concerns about

the safety of people and animals. The dangers posed by free-roaming wild creatures were too great, prompting authorities to take action. Those who violate the law and engage in the sale or ownership of exotic animals face severe consequences such as imprisonment and hefty fines.

### Turtle Tower

Dubai's wealthy individuals have a notorious obsession with collecting rare and endangered animals as status symbols. The trend of keeping big cats as pets has been prevalent for some time, but a new trend has emerged: "stacking" turtles. This cruel practice involves piling up turtles on top of each other to absorb more heat and bask in the sun's rays.

The man in question appears to have arranged the stack himself. However, it's essential to note that turtles are already an endangered species, and keeping them as pets or using them for such inhumane purposes could have a severe impact on their already dwindling population.

### Camel Parking Lot

Camels are deeply embedded in Israeli culture, serving as an important source of sustenance and transportation since Biblical times. On any given trip across the Israeli landscape, one may chance upon camels lounging peacefully by the roadside.

Beloved for their strength and hardiness, camels are prized for their milk and meat, and their tough hide is used to create leather goods and traditional clothing.

This tranquil scene of an Israeli camel idly resting alongside a paved roadway is a reminder of the resilience and legacy of these majestic animals that are essential to this desert nation. While many modern vehicles like Jeeps and SUVs are also commonplace in Israel, the sight of parked camels may seem peculiar to outsiders. However, to the locals, it's a part of their heritage and a nod to their forefathers, who relied heavily on these resilient creatures for their livelihood.

### Luxury Bathrooms

Dubai is known for its large, lavishly designed hotels, and with that comes beautifully designed, opulent bathrooms. These luxurious restrooms are often almost ten times the size of an ordinary one, resembling more of an apartment than just a lavatory. The opulence doesn't stop there.

The XXII Carat Club Villas in Dubai boasts one of the world's most expensive powder rooms, complete with lavish marble appointments and a stunning \$1 million Amazonian rock crystal tub. It's no wonder people envy the rich and famous when they have the opportunity to indulge in such extravagant amenities. A visit to these luxury locations is sure to leave a lasting impression.

### Gold Mobile Phones

Dubai is a city that exudes wealth and power, where golden objects are commonplace. Among them, a solid gold mobile phone is a rare yet striking sight. In 2019, the Caviar brand launched its Tsar series, which celebrated the founders of nations and dynasties. One of the series' exclusive products, the "Gold Sheikh" cell phone, was limited to just seven units, representing each of the UAE's seven emirates.

The device started at an astonishing \$37K, making one wonder about its practicality. Nevertheless, the phone's opulent appeal is undeniable, leaving us to ponder what it would be like to own such a luxurious gadget.

### Luxury Police Vehicles

Dubai's police force is renowned for its fleet of luxurious and high-performance



vehicles. From Lamborghinis to Bugattis, these supercars not only help the police enforce the law but also add to the city's impressive reputation for extravagance. The fleet includes cars like the Aston Martin One-77 and the Lamborghini Aventador, and even the world's fastest car, the Bugatti Veyron.

Dubai's police are also equipped with an armored SUV by W Motors. The vehicles' high speed and advanced technology allow officers to respond quickly and effectively to emergencies. Dubbed the "supercar fleet," these luxury police vehicles are a symbol of the city's opulence and innovative approach to law enforcement.

### Exquisite Stables

Located in China, the Heilan Equestrian Club is a luxurious horse housing that rivals even the most opulent stables in Dubai. Although it may be surprising to find such an establishment outside of the Emirate city, horseback riding is also a popular sport in China. Its design resembles that of a 5-star hotel, complete with glamorous chandeliers and marble floors.

Despite its impressive appearance and expensive amenities, one visitor reported on Reddit that the barn still had a distinct farm smell. The Heilan Equestrian Club is proof that horseback riding is enjoyed by many cultures and can be enjoyed in luxurious

settings beyond Dubai.

### Let's Escape Traffic

Dubai's millionaires value their time and are willing to go to great lengths to avoid traffic congestion. It's not uncommon to see helicopters whizzing through the air, transporting the wealthy from one location to another. This trend has given rise to charter companies, such as HeliDubai, which offer scenic tours and VIP transportation services.

While cities like New York or Paris may have their share of helicopter traffic, it's nothing compared to Dubai's sky-high copter population. The sight of aircraft flying over the city is just one more example of the extravagance and luxury that permeate every aspect of life in Dubai.

### Air-Conditioned Bus Stops

Dubai's air-conditioned bus stops are a testament to the city's commitment to providing its residents and visitors with comfortable amenities. Launched in 2007, these cool waiting areas offer a respite from the intense desert heat and feature vending machines, ATMs, and ample space for a large number of commuters.

The bus stops have been widely praised for their innovative design and have even won international awards. They are a reflection of Dubai's forward-thinking approach to urban planning and its focus on creating

a sustainable and livable city for all. The air-conditioned bus stops are just one example of the city's many efforts to improve public transportation and reduce carbon emissions.

### Special Louboutins

Christian Louboutin opened his first boutique in Paris in 1992, and since then, the brand has become synonymous with high-end luxury footwear. The brand is renowned for its iconic red-soled heels, a signature feature of its luxury footwear. The famous shoes have become a status symbol in the music industry and are worn by many celebrities such as Rihanna and Angelina Jolie.

However, for the gold-obsessed residents of Dubai, red heels are not enough, as seen with the must-have gold cassette heels. These stilettos are a bold statement of social status, with the brand's luxurious reputation only enhancing their value.

### Underground Zoo

Dubai Mall houses an incredible aquatic zoo located adjacent to the aquarium. The rainforest-themed wildlife park boasts an array of marine life, including jellyfish, piranhas, and even crocodiles. For the adventurous, the mall offers shark diving in a cage for an adrenaline rush. Additionally, the shopping complex has a plethora of lux-





urious items.

Visitors can later explore the mall's vast array of entertainment options such as a large cinema and an ice-skating rink. With so many activities and attractions, it's no wonder the plaza is a popular destination for both locals and tourists. Dubai Mall is a perfect spot for adventure, entertainment, and luxury shopping all in one place.

### Tennis In The Sky

Dubai never ceases to amaze with its awe-inspiring architecture and innovative designs. Among its many unique features is this tennis court located over 1,000 feet in the sky. Originally a helipad, it was transformed into a court on the roof of the luxurious Burj Al Arab Hotel.

In 2005, sports legends Roger Federer and Andre Agassi were invited to play an exhibition match on this lofty pad. The former helipad has since been used for other special events and continues to attract all sorts of visitors. For those who are not afraid of heights, playing tennis in the clouds is a truly unique experience.

### Miracle Garden

Dubai is renowned for its larger-than-life attractions, and the Dubai Miracle Garden is no exception. This incredible flower park is one of the world's largest, covering an area of 75,000 square meters and featuring



over 50 million blooms.

It opened to the public on Valentine's Day in 2013 and has been a favorite among tourists and locals ever since. Despite the city's harsh climate and limited rainfall, this tourist attraction boasts an incredible array of colorful flowers arranged in stunning designs. Open from October to April, the garden is a testament to the city's ability to create beauty in even the most challenging conditions.

### Burj Khalifa

Dubai's reputation for stunning architecture and cutting-edge technology is epitomized by the iconic Burj Khalifa. Completed in 2010 for \$2 billion, it stands at a record-breaking height of 828 meters, making it one of the tallest buildings in the world. The Burj Khalifa's purpose was to establish the city as a global hub for business, tourism, and luxury, and we must say it has accomplished that feat.

It offers breathtaking views from its upper





floors and attracts millions of visitors each year, and is home to the world's highest observation deck, which is located on the 148th floor and offers panoramic views of Dubai's skyline and surrounding areas.

### **Skiing In The Desert**

Dubai's Ski Dubai is a one-of-a-kind indoor resort, offering visitors the chance to ski, snowboard, and even interact with penguins in a desert setting. The park spans over 22,500 square meters and features five different slopes of varying difficulty levels. The temperature inside the park is maintained at a cool -4°C, with fresh snow produced every night to ensure optimal skiing conditions.

Ski Dubai is also home to a chairlift, a freestyle zone, and a snow cavern where visitors can enjoy interactive experiences with penguins. The resort attracts both locals and tourists and is a popular destination for families and adventure enthusiasts.

### **Luxury Hotel Rooms**

Dubai is home to some of the most extravagant hotel rooms in the world. It's not uncommon to feel like royalty when staying in one of these luxurious accommodations. The Burj Al Arab is one of the city's most renowned 5-star hotels, though some consider it a 7-star resort.

The hotel is famous for its gold-leaf walls and Rolls-Royce chauffeur service, not to mention the stunning views of the city's skyline. When staying here, you'll feel like

you've landed in a palace, surrounded by opulence and grandeur. And let's be honest, who wouldn't want to feel like a king or queen for a little while?

### **Stand-Up Paddlers**

Dubai, a city known for its modernity, innovation, and luxurious lifestyle, has not forgotten its cultural values. Even in water sports like surfboard kayaking, locals remain fully clothed out of respect for their Muslim culture. Men standing on surfboards in traditional attire on the water may appear unusual to outsiders, but it is an example of the city's blend of modernity and cultural identity.

The city's innovative spirit does not undermine its religious traditions and customs, which are still highly regarded by

its residents. In a world where modernity often clashes with tradition, Dubai's ability to maintain both is commendable.

### **Falcons On The Plane**

The falcon, a symbol of courage and strength, is the national bird of the United Arab Emirates and plays a significant role in the sport of falconry. In Dubai, the bird is highly revered and enjoys the privilege of traveling on commercial flights with its passport.

Falconry is not just a sport, but a deeply rooted tradition passed down for generations. Recognized by UNESCO as an intangible cultural heritage of humanity, it's no surprise that falcons are highly valued in Dubai. These magnificent birds also play





## Infrastructure Tourism



a role in the country's economy, attracting tourists to witness them in action at the Dubai Falconry Heritage Center.

### Unique Motor Cycles

Customized vehicles are a popular trend among the wealthy residents of Dubai, and this extends to their motorcycles as well. The mode of transport for some residents is customized scooters with unique designs, such as this horse-themed one. The owner went all out with the design, including a matching outfit.

These unique bikes are not an uncommon sight in the city, drawing attention from those who are fans of equestrian sports or simply appreciate unique designs. It is a statement of personal style and status for the owner, who, like many of the city's res-

idents, can afford to splurge on a one-of-a-kind motorcycle.

### Free Food

In 2013, the Ansar Mall in Dubai introduced a unique initiative aimed at helping those in need – a program that allows people who are cash-strapped or unemployed to pick up groceries for free. During the holy month of Ramadan, the place provides a range of food items, including fresh yogurt and Arabic bread, to support those who are struggling.

While the mall does not restrict access to free meals, it has been reported that some individuals who own luxury cars, such as Mercedes and BMWs, also take advantage of the offer. Despite this, the program has been praised as an excellent example of

charitable giving back to society.

### Grooms Wanted

Arranged marriages may seem outdated, however, they are still prevalent in the United Arab Emirates. Many families in UAE view these arrangements as a way to ensure the longevity of the family unit. It is not uncommon for parents to post advertisements in newspapers or enlist the help of a matchmaker to find a suitable partner for their child.

The process involves a thorough background check, and families usually have a say in the selection of the future spouse. While arranged unions have their critics, many in the UAE see it as a way to ensure that their children share the same values, beliefs, and goals.







### Super Bus

Dubai is renowned for its luxurious transportation options, where getting around in a limousine or a supercar is the norm. However, the United Arab Emirates took luxury transport to another level by acquiring the world's first superbus in 2011. The futuristic vehicle was designed by a Dutch astronaut and can reach a top speed of 250 kilometers per hour while accommodating up to 23 passengers.

The bus was reportedly commissioned by a Sheikh in the UAE and is said to provide passengers with an experience akin to riding in a private jet. With its sleek and innovative design, the bus has become a symbol of Dubai's opulent and futuristic transportation system.

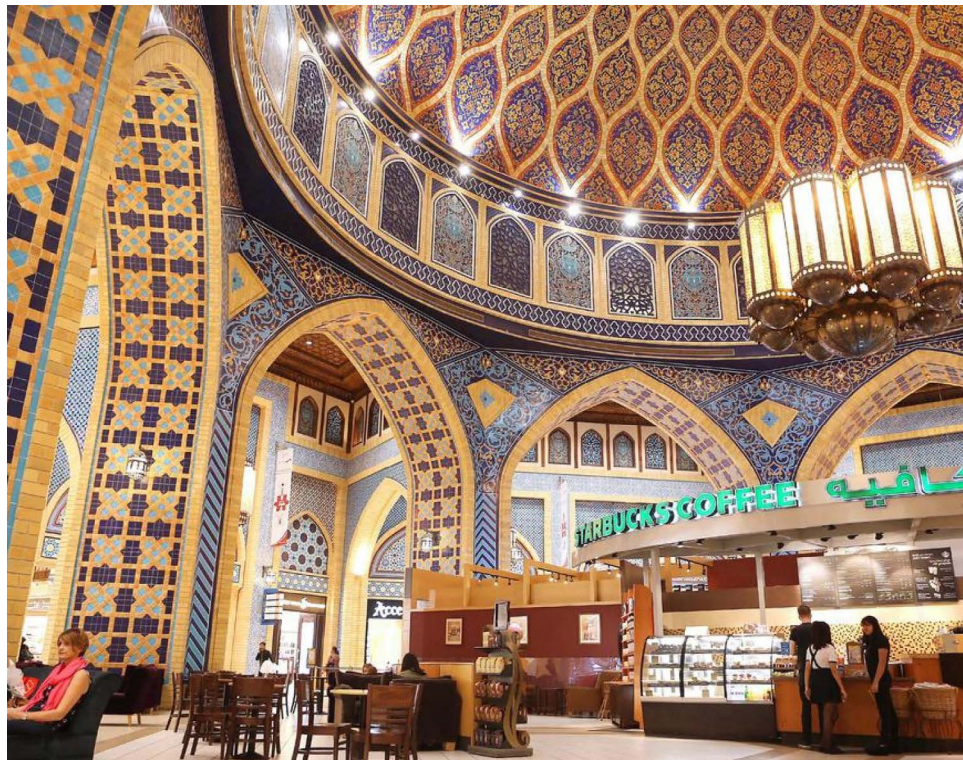
### Luxury Cars Traffic Jam

Dubai is known for its opulence and extravagance, with luxury cars being a common sight on its streets. However, this has led to a unique problem – traffic jams consisting solely of high-end vehicles. The city's supercar culture has created a situation where drivers are often stuck in gridlocks, waiting for other sports cars to move out of the way.

This phenomenon has become so common that it has even been given a name: the "Dubai Traffic Jam." Despite its flashy appeal, the situation highlights the downsides of a culture that values money, luxury, and status symbols above practicality and functionality.

### No Fish On The Metro

A curious sight on the Dubai Metro is a



fish with a red crossed-out circle above it, indicating a ban on bringing them onto the trains. This rule is outlined in the Dubai Metro bylaws, which prohibit any animals on the rails except for guide dogs. The sign can be found near Palm Deira station, which is located next to the Dubai Fish Market.

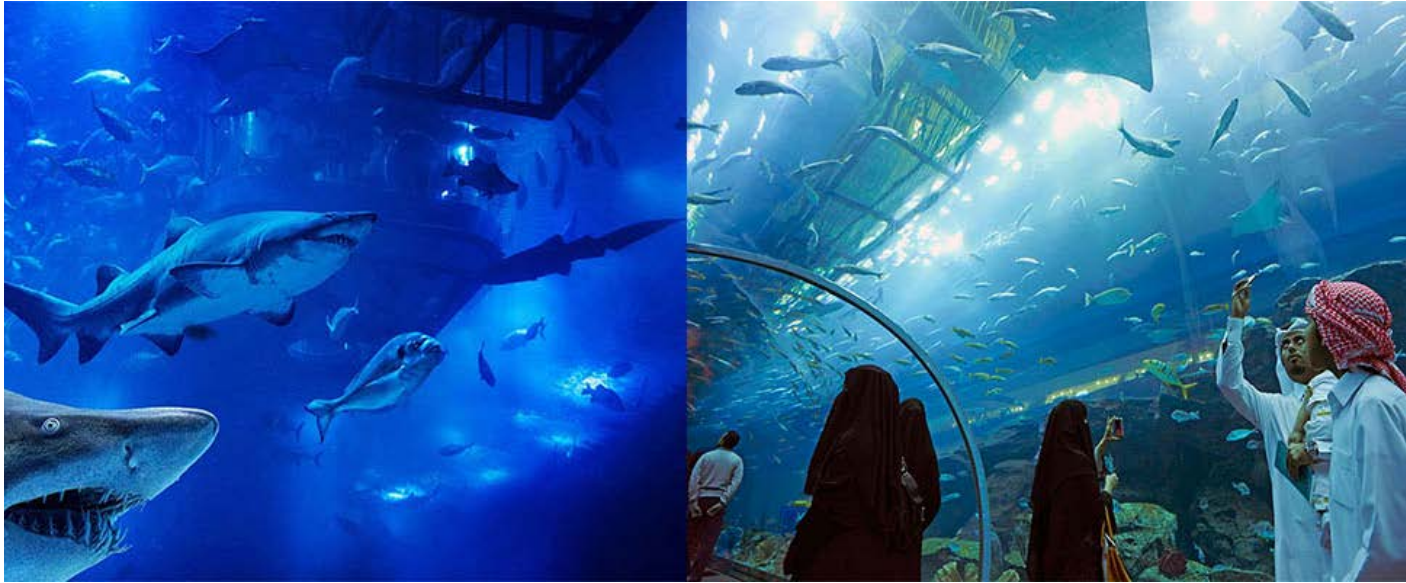
The ban was put in place due to passengers previously overindulging in shopping at the market and causing inconvenience to other commuters. The rule is a reminder to

all that Dubai's public transportation system prioritizes the comfort and safety of all passengers.

### Mall Aquarium

The Dubai Mall Aquarium is a popular attraction in the world's largest shopping center. It houses various species of unique fish and is a must-visit for tourists and locals. With a capacity of 10 million liters of water, it holds the Guinness World Record





for the largest acrylic panel.

Visitors can witness all the diverse marine life through the panel or go on a glass-bottom boat ride. For a more immersive experience, there's an opportunity to dive in there and snorkel with the sharks. The tourist attraction also offers special packages for special events such as birthday parties and proposals.

### Golden Motorcycle

Lauge Jensen, a Danish motorcycle manufacturer, made headlines in 2013 when they revealed their first-ever gold bike during the opening week of Gulf of Motorcycles in Dubai. It was covered in 24-karat gold, which is its purest form. This further added to its luxurious and extravagant nature. It was valued at \$850K and is considered the world's most expensive bike ever built.

The engine has a unique design and is decorated with 250 diamonds that total over seven carats. The motorcycle is also upholstered with crocodile leather, adding to its extravagance. This creation showcases the lavish tastes of the wealthy, and Dubai was the perfect location for its unveiling.

### Massive Skyscrapers

Dubai is a city renowned for its impressive skyline, dominated by towering skyscrapers that are among the tallest in the world. The Burj Khalifa, the tallest building in the world at a height of 828 meters, is the most iconic of the city's skyscrapers. Other notable buildings include the twisted Cayan



Tower, the futuristic-looking Burj Al Arab, and the elegantly designed Emirates Towers.

These structures not only provide impressive vistas but also serve as symbols of Dubai's economic growth and technological advancement. With several more ambitious projects currently in development, Dubai's skyline is sure to continue to evolve and amaze visitors for years to come.

### Ornate Starbucks

Starbucks is the world's largest coffee-house chain with over 34,000 stores in 80 countries. However, the one at Battuta

Mall in Dubai stands out with its grand palace-like design, complete with ornate domed ceilings and intricate details. This unique branch is inspired by the travels of Ibn Battuta, a Moroccan explorer, and features a blend of Arabian, Persian, and Andalusian architectural styles.

The café serves the usual Starbucks menu but with a twist, offering unique Arabic coffee blends and Middle Eastern-inspired snacks. The Battuta Mall branch has quickly become a must-visit destination for all coffee lovers and architecture enthusiasts alike.

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