



# NIPR NATIONAL PRESIDENT COMMENDS FERMA FOR IMPROVED

## INFORMATION DISSEMINATION

By TEMI NATHAN-ELONG

**T**he National President and Chairman Nigerian Institute of Public Relations (NIPR) Governing Council, Mukhtar Zubairu Sirajo fnipr has commended the Federal Roads Maintenance Agency for improved information dissemination as regards its activities.

Sirajo made this known when he led a delegation of NIPR Governing Council and the FCT Chapter Executive on a courtesy visit to FERMA Headquarters recently.

In his remarks, the President said the purpose of the visit was to seek areas of partnership with FERMA that will be beneficial to both parties. He said “eye on the road”, a weekly programme by the Agency was highly effective in disseminating information about the activities of the Agency to the Public. Adding, the President said he could attest to the fact that FERMA is always on her toes, working tirelessly to ensure federal roads are motorable to the users of the roads and to foster economic growth. He said, “I can imagine the adverse effect on roads across the nation if FERMA is off the roads for months”.

Sirajo congratulated the Managing Director, FERMA for releasing one of her best staff in person of Mrs. Maryam M. Sanusi, mnipr, as the Chairman, FCT Chapter. He said Maryam who is Director, Communications and Public Relations in FERMA has brought improvement to the leadership in NIPR thereby transforming it within the short time she has spent there.

The President further commended FERMA for not falling short of NIPR's standard of allowing professionals to head the Public Relations Department. He pledges NIPR readiness to partner FERMA for seamless communication process and advice on crisis management.

The Managing Director/CEO, Federal Roads Maintenance Agency, FERMA, Engr. Nuruddeen A. Rafindadi FNSE in his response appreciated the NIPR team for recognizing the effort FERMA has made in showcasing to the public her activities. He attributed the success of the performance of FERMA to the professional manner the Public Relations handlers have carried out their job. Appreciating the Director, Communication and Public Relations, he said, but for her doggedness in ensuring that the activities of the Agency are showcased to the public through the media, it would have been difficult for the public to know and appreciate what the Agency is doing due to the paucity of fund as a result of low budgetary releases.

The MD said, “When I assumed office in October 2017, the Agency had only received 1 billion out of 25 billion of its capital budget for the year and as at December 2017, the Agency only got about 35% of its budget. The funding in FERMA is very low, but not withstanding, we must communicate often with the public, and the Communications and Public Relations handlers have been doing so effectively to the extent that the public know of our reality and challenges and appreciate our effort in fixing federal roads despite the low funding”.

The MD said partnership with the NIPR was a necessity and very important to FERMA especially with regards to crisis management. He pledged the Agency readiness for a continued partnership, while thanking NIPR for given the Public Relations handlers in the Agency a platform to develop, considering that all staff of Communications and Public Relations Unit are members of NIPR.

Rafindadi enjoined NIPR to continue to project FERMA's good image to the public, saying that work would commence soon on the federal roads across the country before Christmas as the Agency is working tirelessly to ensure the COVID-19 Intervention projects is concluded soon.

Other members of the Council commended the Agency for its prompt intervention on Nigerian roads and prayed for the Agency to witness growth and progress in its activities to the benefits of the road users.

The Managing Director was invited to be a special guest during the Annual General Meeting of NIPR which will take place in Bauchi early next year.



# PHOTO SPEAKS



COURTESY CALL

AREWA HOUSE 12TH MARCH 2020



# FERMA 2020 BUDGET DEFENCE BEFORE THE

# JOINT SENATE & HOUSE COMMITTEE 23-10-20





# COURTESY CALL

# BAUCHI STATE GOVERNOR





# COURTESY CALL

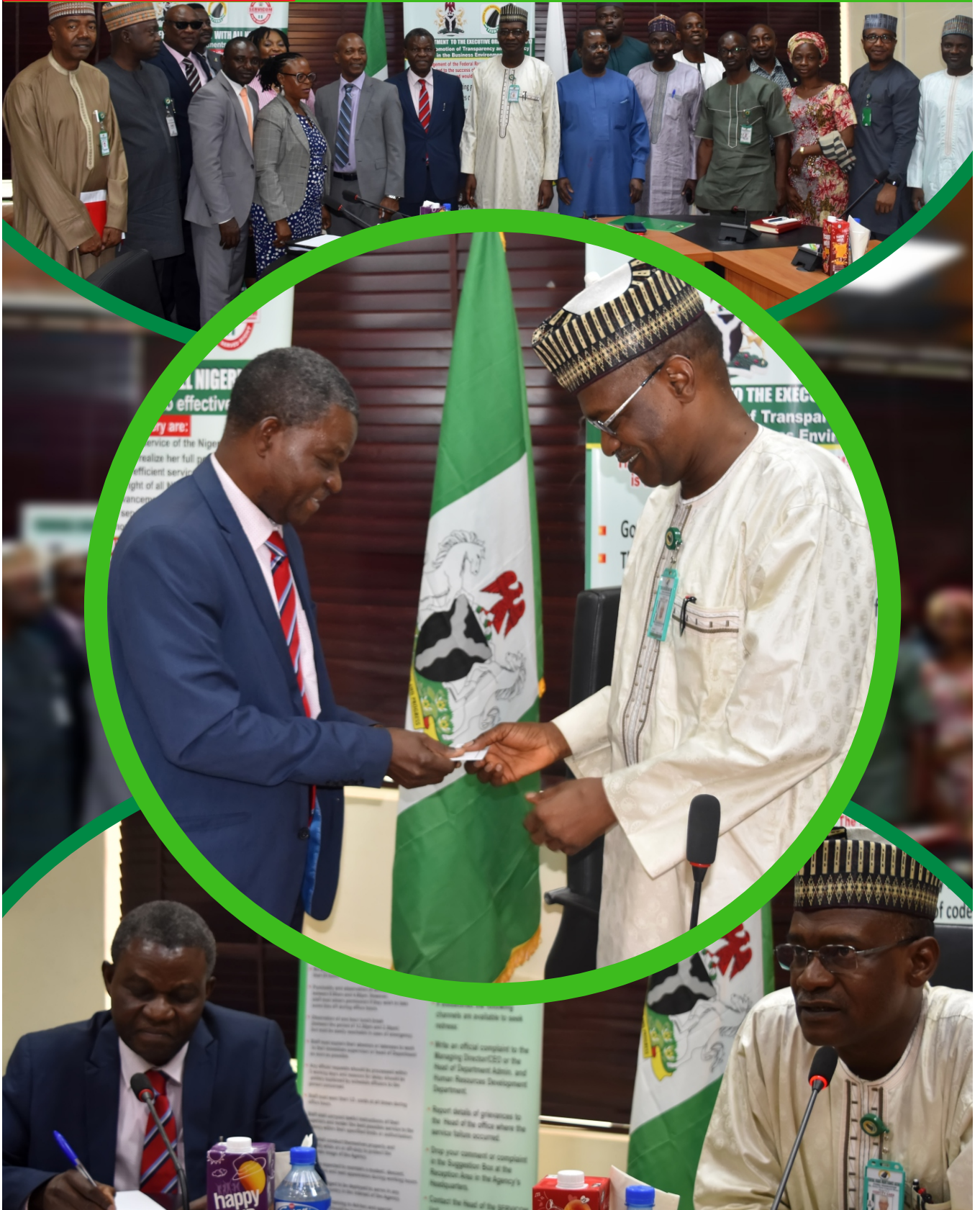
# NASSARAWA STATE GOVERNOR





# COURTESY CALL

# DELEGATION FROM **AfDB**









# OVERSIGHT VISIT BY REPS COMMITTEE ON FERMA





# OVERSIGHT VISIT BY SENATE COMMITTEE ON FERMA





# STAKEHOLDER'S FORUM

# & AWARD NIGHT





# STAKEHOLDER'S FORUM

# & AWARD NIGHT





# STAKEHOLDER'S FORUM

# & AWARD NIGHT







## HOUSE OF REPRESENTATIVES COMMITTEE ON LEGISLATIVE COMPLIANCE SATISFIED WITH FERMA

The Chairman, House Committee on Legislative Compliance, Hon. Dennis Idahosa has said that the House was satisfied with the Federal Roads Maintenance Agency's Compliance level after a detail and convincing explanation on the workings of the Agency by the Managing Director/CEO, Engr. Nuruddeen A. Rafindadi, FNSE.

Hon. Idahosa said this today when he led his Committee members to the Agency to ascertain the compliance level of FERMA on the implementation of Acts passed, or deemed to have been passed by the National Assembly, as well as all House Resolutions on Motions, Petitions and other Decisions of the House.

The Managing Director, FERMA, Engr. Nuruddeen A. Rafindadi, FNSE, responding to questions from the members of the committee on compliance of FERMA with legislations by the house said FERMA is the most critical Government Agency that has the facilities, spread and experts on ground across the nation that see to the maintenance of federal roads.

He explained that the core mandate of

FERMA was to carry out Routine and Periodic maintenance on roads in order to make roads passable and safe for users. He said however, that FERMA has been faced with a situation where the roads being maintained have existed for more than 30 years which make them due for rehabilitation.

Explaining, the MD added that with the lean financial resources available to the Agency, coupled with the expectation of Nigerians owing to ignorance of the real mandate of the Agency, the Agency goes out of its way to intervene in the rehabilitation of critical areas of roads to make it motorable to road users across the country.

Rafindadi added that it is not an easy task reaching to all the 36000 kilometres of Federal roads at the same time, saying the Agency prioritises the roads to maintain per time based on the resources available. He said, "we pre-empt major damages, and work on such roads as a matter of priority, we try to cover all the nation, but our eyes are mostly on critical areas".

The MD in his conclusion said the Agency was grateful for all the efforts the

Committee has made towards improving the budgetary allocation and other sources of funding FERMA to enable it carry out its duties maximally. He urged them not to relent in their efforts as the synergy between them and FERMA will be of great benefit to the people of Nigeria. He assured the Committee Members that the impact of FERMA will be felt across the nation shortly as arrangement has been concluded to start aggressive work across the nation.

The Executive Director, West Operations, Engr. Mujaidu S. Dako, a member of FERMA Board, in his comment said the Agency holds the National Assembly in high esteem, and so honours all resolutions taken by them, but for limited budgetary constraint. He admonishes the Committee to help FERMA improve its finances.





# COVID IS REAL

# TAKE PRECAUTION



## PROTECT YOURSELF AND YOUR FAMILY CORONAVIRUS PREVENTION TIPS



**WEAR A MASK**



**WASH YOUR HANDS  
FREQUENTLY**



**COUGH ETIQUETTE**  
Cover Your Mouth  
With Sleeve Or Elbow



**APPLY HAND  
SANITIZERS  
FREQUENTLY**



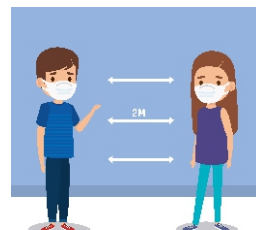
**DON'T TOUCH EYES,  
NOSE OR MOUTH  
WITH UNWASHED HANDS**



**AVOID CONTACT WITH  
SICK PEOPLE**



**CLEAN AND  
DISINFECT**



**OBSERVE  
SOCIAL DISTANCE**

**FERMA CARES**





# NATIONAL ROADS FUND ACT: A MUST FOR EFFECTIVE ROAD MAINTENANCE

Aderibole Banwo, Temi Nathan-Elong & Lotachukwu Nnaji

**N**igeria has the largest road network in West Africa and the second largest south of sub-Saharan Africa. Despite this feat, the country has a huge deficit in road infrastructure with several roads in deplorable conditions, costing the government a huge sum yearly.

The 36,000km of federal roads network is by far the most single valuable public infrastructure asset owned by the Federal Government of Nigeria. Virtually Over 80 percent of goods and services are transported by roads leading to tremendous pressure on our roads since other modes of transportation like rail and shipping are under developed and air transportation is too luxurious for most people.

While there are various statistics on the true conditions of our federal roads, there is a

consensus among Nigerians that our roads infrastructure is generally in a deteriorating condition. The state of our roads takes heavy tolls on the nation, with an estimated Vehicle Operating cost of about N500billion annually, while the losses in man-hours could be as much as 10 billion hours per year, exposing travelers to kidnapping and criminal activities, scores of innocent people are killed daily in avoidable accidents on account of bad roads. The same poor road network has resulted in poor productivity especially in the agriculture sector where costs occasioned by delays, disruptions, and destructions incurred in moving produce from farms to markets are high. The national economy suffers innumerable losses as a result. Thus, a good road network where Nigerians can connect one location to another at a desirable time is crucial, then again under the present funding arrangement this is not achievable.

It is the responsibility of the Federal Roads Maintenance Agency (FERMA), to efficiently and effectively monitor, rehabilitate and administer road maintenance with the objective of keeping all federal roads in good and safe conditions. FERMA became Nigeria's first institutional mechanism for monitoring and maintaining all Federal roads in the country. Despite the importance of road maintenance, the current funding for regular maintenance does not meet the required needs in Nigeria, which leaves FERMA work based mainly on direct labor jobs.

The Managing Director Engr. Nuruddeen A. Rafindadi has constantly lamented over poor funding, where funding for Nigerian roads has largely been from fiscal allocation through Appropriation Acts, coupled with an increase in shrinking national budget with fierce competition for such fund between different sectors and subsector of national economy. Inappropriate funding for road infrastructure leads to delayed or insufficient maintenance of roads which in turn leads to

failure of assets and results in increased construction costs for routine and periodic maintenance.

Let's go down memory lane on FERMA budgetary allocation since 2016. The appropriation for 2016 was N38.8billion approximately but only N13billion was released to cater for 182 projects and overheads. In 2017 the appropriation went slightly higher to N40.4billion, but the fund released was N20.1billion approximately. The appropriation for 2018 rose to N50.2billion as a result of the new Managing Director's efforts and constant cry on the paucity of funds hindering the Agency from attaining much in its mandate but N28.8billion was released. In 2019, the appropriation dwindled to N39.6billion of which 11.4billion was released. While these annual appropriations may appear high, the funds, however, are inadequate for the administration and maintenance of more than 36,000-kilometre federal roads network nationwide.

There is hardly nowhere in the world that a large expanse of road maintenance is funded and managed solely by government. Based on this premise, the Senate had to declare emergency on federal roads, this marked a milestone in the avalanche of events on the sad state of road infrastructure in Nigeria as the current Session of the House of Representatives considered and passed the National Roads Fund Bill recently to reform the management of the roads sector.

The Bill seeks to create an independent fund that addresses the inadequate levels of funding and irregular allocation from the government to road management, which makes planning for maintenance difficult and irresponsible to private sector development.

The objectives of the bill are to create and sustain a pool of funds devoted to financing, rehabilitating, repairing and maintenance of federal roads and enhance sustainable development and management of the federal road network. Create an enabling environment for private sector participation.

The management of the Roads funds shall be under the purview of a Governing Board which will be an independent and autonomous body with exclusive responsibility to manage the Roads Fund in a diligent and transparent manner. The Board shall control and determine the collection of accruable revenue, and oversee the administration, management, allocation and disbursement of the fund in accordance with the provision of the Bill. Also, there shall be a Managing Director who will oversee the day to day running of the Agency according to the bill.



The sourcing of revenues for the Fund will include fuel levy on imported petroleum products; fuel levy on locally refined petroleum products; axle load control charges; toll fees. Others are international vehicle transit charges; inter-state mass transit charges; roads fund surcharge; lease, license or other fees from non-vehicular road usages; grants and loans to the roads fund by the federal, state or local government, statutory corporations in the federation, or any agency or institutions of any government, any international, or private foundation or any person whatsoever; gifts of land, money or other property upon such terms and conditions, if any, as may be specified by the person or organization making the gift, provided such terms and conditions are not consistent with the objectives of the roads fund bill and all other assets which may, from time to time, accrue to the Roads Fund.

**Fuel Levy on Imported Petroleum Products;** a levy of One Naira (#1) per litre on any volume of petrol and diesel products imported into Nigeria.

**Fuel Levy on Locally Refined Petroleum Products;** a levy of One Naira (#1) per litre on any volume of petrol and diesel products refined in Nigeria.

**Axle Load Control Charges;** charges on overloaded trucks

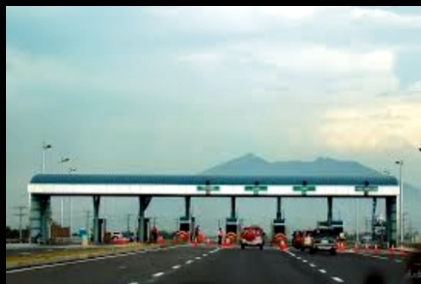
**Toll Fees;** chargeable on any road owned by the federal government and designated as a toll road by the Minister.

**International Vehicle Transit Charges;** charges on any foreign registered vehicle entering into Nigeria at any time through any land border.

**Inter-State Mass Transit User Charges;** 0.5% charge on the fare paid by passengers to commercial mass transit operators for inter-state travel.

**Lease, License or Other Fees;** revenue accruing from lease or license or other fees pertaining to non-vehicular road usages to include the placement of advertising, billboard and signage, telecommunications equipment (masts, cables, etc) or other equipment along any Federal road at rates as may be prescribed by the Minister.

About 26 countries in Africa have established such Roads Funds and it is the practice in other countries like USA, Poland, India, United Kingdom, Japan, Pakistan, and New Zealand among others. In Nigeria, other sectors of government have as well keyed into the idea of funding sourced not just from Federal Government but by other means, in order to decrease its dependency on budget allocation. For instance, in the Health sector, The National Health Insurance Scheme



(NHIS), provide social health insurance, where health care services of contributors are paid from the common pool of funds contributed by participants of the scheme to cater for their health need. This fund is paid to the health providers through Health Maintenance Organisations (HMOs). It is indeed regarded as the most widely used form of health care financing worldwide. Another government sector that has keyed into this objective is Petroleum. The Petroleum Equalization Fund (PEF) is a fund set-up in 1975, for the reimbursement of petroleum marketing companies for any losses suffered from the sale of petroleum products sold at uniform prices throughout Nigeria. The Fund is financed from both the budgetary allocation by the federal government and the net surplus revenue recovered from oil marketing companies. Also, the Education sector is not left behind. The Federal Government established the Tertiary Education Trust Fund in 2011 to disburse, manage and monitor education tax to government-owned tertiary institutions in Nigeria. It was formed as an intervention agency, responsible for ensuring that the objectives of the public tertiary institutions in the country are met by providing necessary resources to ensure that the tertiary level of education in the country can compete favourably with other universities in the continent and around the world. National Housing Fund (NHF) which is also a government introduced scheme was established to mobilize funds that will facilitate the provision of affordable housing for Nigerians. To achieve this, all public servants and employees in the organized private sector within the country are expected to contribute 2.5% of their monthly salary to Federal Mortgage Bank of Nigeria. The funds contributed will be made available to contributors at affordable interest rates to build or buy a home. The Nigerian Social Insurance Trust Fund (NSITF) is another scheme that provides compensation to insured employees who suffer from occupational diseases, sustain injuries or disability from accidents at work place or in the course of employment. Another sector that joined the moving train recently was the Nigerian Police Force. The Nigerian Police Trust Fund (NPTF) was signed into law last

year, June 24, 2019, to provide funds for inter alia, the training and welfare of personnel of the Nigerian Police Force. The trust fund according to the Act, consist of funds from a levy of 0.005% of the net profit of companies operating a business in Nigeria amongst other sources. I begin to wonder why the road sector is left out.

There has been many conceptions as to why the bill hasn't been enacted, one of which is that many believe the Nigerian system lacks transparency because of the high rate of corruption and nepotism in the country's politics, which has affected infrastructural development over the years and as laudable as the new bill seems, it is difficult to ascertain how transparent subsequent road projects would be based on antecedents.

For sure, the Bill when enacted among other things will create a framework that allows other revenue streams to support government efforts on roads; it will manage the road network so that it is safe and efficient with the view to meeting the socio-economic demands of the country and promote sustainable development and operation of the road sector; facilitates development of competitive market and promotion of enabling environment for private sector participation in the financing, maintenance and improvement of our roads. Improved infrastructure and accessible roads will attract foreign investors as well as encourage local business to thrive. The road fund bill will also provide opportunities that are devoid of political discrepancies, improve journey times; reduce crime rate; create an enabling environment for private sector participation. The benefits are enormous and cannot be over emphasized, its beneficial impact on people, government, machineries and economy at large.

The creation of the Fund is a step in the right direction with regards to fostering development in Nigeria. This is quite remarkable as the Fund will be able to stand alone, since it can generate revenue to run its affairs and would not depend solely on the federation account.

One would then wonder, why the road sector which is an integral sector of Nigerian economy is yet to have a trust fund. This is a wakeup call to all, that the time to sign the Road Fund bill into law is now.





*The achievements of FERMA are the results of the combined efforts of each individual. When we come together, we share together, we work together, and we succeed together-*  
**MOST EFFICIENT ROAD MANAGEMENT AND MAINTENANCE ORGANIZATION**

# TEAM WORK IN WORK PLACE

BY MRS. STELLA O. JOHN

## INTRODUCTION ONWARD FERMA

Coming together is a beginning, keeping together is progress

Working together is success. No one can whistle a symphony, it takes a whole orchestra to play it.

Together we can move FERMA forward and achieve a common goal- good, safe and comfortable motor able roads nation wide.

In an organization people from different school of thoughts come together and if each starts pulling in a different direction the tasks and goals will remain unattained. If workers come together and work as part of a team then the organization stands a better chance. It is human tendency to believe that they are more than capable of handling things on their own but the truth is that in order to finish any work, whether in the office or at home, you need other people. In a workplace, without proper teamwork it is

often possible to have mixed results, miscommunication, and a situation where people do not achieve their full potentials.

**TEAM:** A team is a group of people with different skills that come together either for a short period or long term, to effectively work on assigned assignments or perform daily operational task.

**TEAMWORK:** Merriam Webster dictionary defined Teamwork as, work done by several associates with each doing a part, but all subordinating personal prominence to the efficiency of the whole. Teamwork is a set of activities, which are performed by team members to achieve or fulfill a common goal that is decided by the organization. Seven common elements of a Team; Common purpose, Independence, Clear Roles and Contributions, Satisfaction from mutual working, Mutual and

individual accountability, Realization of synergies, Empowerment  
**Importance of Teamwork in the Workplace:** The most important reason why teamwork is important in the workplace is to achieve the goals the organization has set up. Achieving the goal, cannot be the handiwork of just one individual.

**Importance of Teamwork;** Achieve Goals Faster: Teamwork in the Workplace helps in achieving the common objectives in less time. Solution to the problem is done in minimal amount of time, if all the team members are involved, with the ideas given, drawing an action plan and assigning people to different tasks takes place faster. The Holy Bible says, "One can chase one thousand but, two can put ten thousand to a flight"

**Creativity:** When there is teamwork involved, there is more scope for creativity. Since there are going to be



team members around, creative ideas can evolve out of the interaction. "Two is better off than one because they can work effectively. If one of them falls down the other can help him up. But if someone is alone and falls, just too bad, because there is no one to help him [Ecc4:9]" Often little bits of advice from colleagues may help a team member to come up with far more new ideas, than one would if one had to go about the problem all by oneself.

**Better Learning Curve:** When team members work together as a team, there is a better learning curve, they can learn the skills and capabilities of each other and advance their knowledge, skills and capabilities which goes a long way in enhancing the work abilities of a person.

**Building Bonds:** Continuous interaction with the team members, working with them for the day, having your meals with them, sharing your joys and sorrows helps in building a strong bond between each other. In this way, you can even make friends for a life time.

**Enhanced Communication:** Communication is an inevitably important factor in teamwork. When employees work in a team, they are able to pass on their ideas clearly. This rules out the possibilities of mis-communication due to complex hierarchy in the organization. And due to ideas and concepts passed clearly, there is no scope for mis- understanding.

**Equal Distribution of Work:** Since a team is committed towards a goal, all the members of the team are delegated a chunk of work. This ensures all the members of the team work towards the common goal and only a few members are not burdened with work and responsibility of finishing the work.

**Personal Accountability:** In spite of the fact that the teamwork skills in the workplace are put to test, when one works in a team, it also helps to increase personal accountability. Every individual has targets set for himself for which he, and he alone, is responsible. When each of the members reaches his

individual goal, the organizational goal can be achieved faster. It is this accountability, which eventually helps in achieving the larger goal set forward by the organization.

**Generating New Work Improvement Ideas** If a leader encourages team members to participate in collective decision making, he will be able to reach a good strategy by considering views and suggestions from all members. The organization can also think of incorporating ideas suggested by the team members. Staff participation in the management is a very effective tool in meliorating work strategies.

**Job Satisfaction:** Teamwork is one of the most important reasons for staff job satisfaction. This is because working in a team improves staff performance as well as makes the work enjoyable. This is also conducive to staff motivation.

#### PRINCIPLES OF EFFECTIVE TEAMWORK

Teamwork is one of the most essential qualities for the success of the organization. Sometimes people know the theory of teamwork but fail to put it into practice.

**Principle i:** Clarity: There should be clarity as to what the team wants to achieve. It is important that you view the team as an entity and have clearly articulated goals in place. In the absence of an objective, the member staff may not be able to understand their responsibilities, which can cause ambiguity.

**Principle ii:** Willingness To Learn From Each Other / Teachable Spirit: Workers should be willing to learn from each other. There may be some staff that may be excellent with the process, while some may require some time and guidance, so it is essential that there is a willingness to teach and learn new ideas. For where there is a will there is a way and where there is a way there is progress.

**Principle iii:** Avoid Too Much of Interference: Whereas some control over staff is necessary, it is important that the staff is given a certain amount

of flexibility in carrying out their tasks. Too much of interference can affect the efficiency of the workforce and dampen the morale of the member staff.

#### Principle iv: Effective Communication

Communicating effectively means that information is shared among all the members of the team so that rumor-mongers are kept at bay. Workers feel a valuable part of the organization when they are involved in a discussion on effective work strategy.

There are no hard-and-fast rules as far as the principles of effective teamwork are concerned, the points mentioned can definitely prove to be effective when practiced sincerely. "If everyone is moving forward together, then success takes care of itself." [Henry Ford]

#### CONCLUSION

Teamwork is the ability of a group of people to understand the situation they are faced with, pinpoints their individual strengths, and then use these abilities to achieve an end result that is favourable to the organization (FERMA). [Anderw Carnegie]

A Team that Plays together Stays Together and succeeds Together: The way a team plays as a whole determines its success. You may have the greatest bunch of individual stars in the world, but if they don't play together, the club won't be worth a dim.

There's no "I" in TEAMWORK" (Henry Ford)

Effective teamwork will not take the place of knowing how to do the job or how to manage the work. Poor teamwork, however, can prevent effective final performance. And it can also prevent team members from gaining satisfaction in being a member of a team and the organization.

Teams are successful when they are focused, have a short cycle time, and are supported by the executives (Tom Bouchard). If an organization is to reach its potentials, each worker must be willing to subordinate his personal goals to the good of the organization

Individual commitment to a group effort - that is what makes the departments and



# INTERNATIONAL VEHICLE TRANSIT

## CHARGE (IVTC) AS A PPP POLICY.

By Emmanuel Enaboifo

The Federal Government of Nigeria (FGN) has been embarking upon certain reforms particularly in the Road sector through PPP (for example the SUKKUK Bond) to increase the pool of funds for the recovery and maintenance of existing roads that are in a state of disrepairs.

The FERMA IVTC Strategy Involve

1. Development, operation and maintenance of all roads in fair and bad condition through the collection of transit charges over a period of time.
2. Collection of approved rates as charges and pay agreed concession fee to the Agency which will be used to maintain Federal Roads Network in the country.

As an Agency responsible for the maintenance of Federal Roads in Nigeria, FERMA has demonstrated that IVTC collection programme can be delivered within budget and scheduled targets while limiting the exposure of government to the risks associated with maintaining and operating road infrastructure, especially where there are competing interest for the limited government resources.

In addition, such infrastructural development can be delivered with minimal disruption to the user of border post because it is completely private sector driven and suffers less from delays arising from paucity to funds the agency. If well structured, the IVTC PPP concession can deliver considerable financial returns to the Agency

which will in turn be used to improve the quality of the Federal trunk road network within the country.

Interestingly, SUKUK bond was one PPP arrangement that Nigerians were encouraged to subscribe to in 2018 and at a rental fee of 15.47% on the principal amount invested was paid to individuals that subscribed. This bond was oversubscribed by Nigerians and we could see the impact on major roads that facilitate the movement of people, goods and services, thereby contributing to economic growth and development. Some of the selected economic Road Nationwide are Dualisation of Abuja-Abaji-Lokoja road section I, Construction of Oju/Loko-Oweto bridge over River Benue to link Loko (Nasarawa state) and Oweto (Benue state) along route F238, Dualisation of Ibadan-Ilorin road. Section II: Oyo-Ogbomosho road in Oyo, Dualisation of Kano-Maiduguri road linking Kano-Jigawa-Bauchi-Yobe and Borno states. Section V (Damaturu-Maiduguri) etc.

The focus is on the generation of funds for road maintenance services delivered through the collection of IVTC tariff. More so, it is significant to keep the overall road network in constantly good condition for the purpose of delivering optimum service at all time. However It is imperative to note that good road network to the National economy suggests a prompt maintenance need that cannot be readily borne by government alone within the confine of public funds.

Since one of the objective of FERMA PPP is to generate funds for the purpose of undertaking its primary function of road maintenance, the collection of the IVTC through the use of the PPP mechanism guarantees that the concessionaire will be bound by the concession agreement.

### FINANCIAL MODEL ON IVTC

In designing and preparing a Financial Model the processes adopted seeks to balance the service

levels with the tariff levels, creating a package of price and services which is acceptable to customers and sustainable for the policy.

Critical to this analysis is the structure of payments to aid revenues for the private partners including any subsidies that might be required. This iterative process encompasses:

- a. Market and social research to determine what people are willing and able to pay for certain service levels.
- b. Technical analysis – to determine the cost of services
- c. Pay-back Period – to determine the cost recovery tariff required to support the desired coverage targets and service levels.

Similarly, to ensure the financial sustainability of the project through efficiency gains and through balancing of income and expenses. The financial model is a tool that helps achieve the right balance of affordability and cost recovery on the investment. The first step is to collect and analyze historical data, including financial, organizational, operational and technical information which includes:

- \* Traffic database and projections
- \* Dealt schedule and cost of capital
- \* Schedule of operating assets
- \* Capacity, operation and capital investment projections.

Finally, the reason why so much prominence is given to the technical advantages of PPPs in emerging economies is because it is difficult to compare projects implemented under classical/ traditional PPP schemes contain built-in prescriptions and requirements that make them more sustainable and less risky.

PPP contracts based on a “user pays” principle like the IVTC concept, develops a customer-oriented approach.

Finally a Performance-Based IVTC Model is a well-designed PPP where the concessionaire has substantial control over the planning and financing of the maintenance works over the period of the contract.



# ROAD INFRASTRUCTURE; STEPS TO SUSTAINING FUNDING FOR OUR ROAD NETWORKS

By Kujore Osaseri Loveth



**T**raditionally, infrastructure investments have been financed with public funds. Governments were the main actor in this field, given the inherent public good nature of infrastructure and the positive externalities often generated by such

facilities. However, public deficits, increased public debt to GDP ratios and, at times, the inability of the public sector to deliver efficient investment spending, have in many economies led to a reduction in the level of public funds allocated to infrastructure.

A country's competitive economic advantage clearly depends on a properly articulated infrastructure vision and long-term planning. Government leaders must inspect their project portfolios critically to ascertain and determine which ones to



accelerate first based on their strategic importance, independently of the restricted duration of a political cycle. However, vision and planning are not sufficient and it is fundamental that governments learn how to assess and select an appropriate infrastructure delivery model at the early stages of the project preparation process and are fully aware of the implementation consequences in terms of whole life-cycle cost. In addition, governments need to develop a holistic and long-term strategy for operating and maintaining their physical assets that may represent a considerable financial burden for future taxpayers.

Infrastructure networks are likely to have a strong impact on the investment attractiveness of host countries, most evidently as key variables within the production function of firms operating in the country. The extensiveness of the road network, together with the efficacy of the port system and length of container wait times for instance have clear implications for the timely and cost-effective delivery of goods – each day in transit is estimated to cost between 0.6 and 2% of the value of traded goods (Hummels and Schaur, 2012) (OECD, 2013).

Road infrastructure has an enabler effects, either directly or indirectly, on most sectors of the economy – particularly the manufacturing sector. Currently, about 90% of passengers and freight movement across Nigeria is done by road. This implies that road transportation is quite integral to the growth and development of the economy. Unfortunately, budgetary allocation to road projects has repeatedly proven to be insufficient to meet road infrastructure demands. In 2018, for instance, the FGN allocated approximately 12% (about N344bn) of its planned capital expenditure for the year to the construction and rehabilitation of about twenty roads nationwide. Presumably, it is the

insufficient capacity to finance road projects from the budgetary allocations that had necessitated several Public Private Partnerships (PPP), including the Infrastructure Tax Relief introduced in 2012. While these programs have had their merits and recorded successes, the outcome of these initiatives have not necessarily matched the demands for road infrastructure. It is, indeed, arguable that drawbacks of the past initiatives have contributed to their limited success. For instance, issues around full cost recovery, administrative bottlenecks, ease of participation, funding, etc. have had a deterrent effect on taxpayers would otherwise have participated in a PPP road project.

Budgetary pressures have been compounded in some cases by the need to repair bank balance sheets and rebuild capital and liquidity buffers, owing in part to strengthened prudential regulation in the banking sector. As a consequence, it is increasingly acknowledged that alternative sources of financing are needed to support infrastructure development. In this context, much attention is being focused on the INSTITUTIONAL INVESTOR SECTOR, given the long-term nature of the liabilities for many types of institutional investors and their corresponding need for suitable long-term assets. For various reasons, including a lack of familiarity with infrastructure investments, institutional investors at present allocate a very small fraction of their investments to infrastructure assets. These investors have traditionally invested in infrastructure through listed companies and fixed income instruments.

Infrastructure can be financed using different capital channels and involve different financial structures and instruments. Some, like listed STOCKS AND BONDS, are market-based instruments with well-

established regulatory frameworks. Banks have traditionally been providers of infrastructure loans. Efforts are underway to develop new financial instruments and techniques for infrastructure finance. These efforts appear to be having some success. Data indicate, for example, that developments in the equity market for investments in infrastructure are promising and that the creation of a liquid market for project bonds can be a good complement to syndicated loans for project finance. Done properly, the securitization of bank loans could help support lending and diversify risks, while also assisting in the development of transparent capital market instruments.

Many investors nonetheless perceive a lack of appropriate financing structures. Only the largest investors have the capacity to invest directly in infrastructure projects. Smaller pension funds in particular require pooled investment vehicles. Collective investment vehicles have been available, such as infrastructure funds, but problems with high fees, potential mismatches between asset life and fund vehicle, and extensive leverage mean that these investment options may not be suitable for all investors. Yet the market is evolving to address some of the concerns. Several newer unlisted equity funds in the market are offering longer investment terms. Infrastructure financing can present particular challenges owing to the nature of infrastructure assets.

Furthermore, public funding challenges are compelling both public and private clients to rethink the orthodox methods of funding infrastructure development. Consequently, it is critical to seek and tap into alternative methods of funding crucially needed infrastructure in our country.

In recent years, the needs for the development of infrastructure and the



public facilities, as a very significant factor of economic growth, have equally increased in the developing and the developed countries. The public governments' budgetary allowances are mostly insufficient to allow keeping pace with these needs. The National Integrated Infrastructure Master Plan (NIIMP) stipulates that Nigeria will need an average of about US\$25 billion per annum i.e. (5% of GDP) investment for 5 years from implementation. With this reality, it therefore becomes increasingly necessary to find alternatives modes to raise finance to close the ever-widening gap of budgetary provisions with actual performance. (Suleiman Bichi 2017). As we know, the backbone of any national economy is its stock of infrastructure. Per international benchmarks, more developed countries typically have a "core infrastructure" stock (roads, rail, ports, airports, power, water, ICT) equal in value to about 70% of GDP, with power and transportation infrastructure usually accounting for at least half of the total volume.

In contrast to international benchmarks of 70%, Nigeria's core infrastructure stock is estimated at only 35-40% of GDP – the equivalent of less than USD 100 billion in 2012. Benchmarks indicate an ideal stock level set at ~70% of Nigeria GDP (Sources NBS 2018)

#### WAYS TO SUSTAIN ROAD INFRASTRUCTURE FUNDING

1. **AGGRESSIVELY INCREASE INFRASTRUCTURE SPENDING.** The investments over the next 30 years are in total USD ~2.9 trillion. Spending would need to ramp up fairly quickly, from the current 3-5% of GDP to an average of 9% over the 30-year period. Given Nigeria's high

GDP growth projected for the period, such a ramp-up is particularly challenging.

2. **LONG TERM MAINTENANCE PROGRAMMES AND SUSTAINABILITY CULTURE,** which will ensure the utilization and optimization of such infrastructure for several years, a combination of public private funding and management is imperative for the sustainability of the road sector.
3. **ESTABLISH A ROAD AUTHORITY AND A ROAD FUND** to enhance best world practice in the administration of road network development and management in the country. The Road Fund Bill which was introduced into the legislature in 2011 and another version of it has stalled in the current National Assembly. The bill addresses the issue of funding of road projects. The objective of the bill is to create and sustain a pool of funds dedicated to financing, rehabilitating, repairing and maintenance of federal roads and enhance sustainable development and operation of the federal road network. The sourcing of revenues for the Fund will include fuel levies of about five per cent of the pump price of fuel; grants and loans from the Federal Government for road rehabilitation, repairs and maintenance; fees, charges and interest payable to the Fund; vehicle import tax; fines and amounts collected by government under the Federal Highways Act; toll fees on federal roads; sums of money coming from annual appropriation; and monies

coming from the Sovereign Wealth Fund. The fuel levy will be shared between the federal government and the states in a 40 percent – 60 percent ratio.

The Fund will be managed by a Board which shall have powers to collect all monies and other dues payable to the Fund; to administer and manage the Road Fund; recommend collection of such fees and charges including toll fees for services and benefits in relation to the use of roads vested in or entrusted to it at such rate, and in such manner as may be prescribed; and formulate integrated annual programme for rehabilitation, repair and maintenance of the roads giving priority to core road networks. Other powers include to provide funds to the road agency for such rehabilitation, repair and maintenance of the roads; develop and monitor key performance indicators for the core road network; approve road programme proposals from road agencies seeking funding from the Road Fund, subject to the agency prioritizing its programme on a cost benefit basis; recommend improvement of arrangements for collecting road user charges to minimize avoidance and evasion; and recommend to government, from time to time, appropriate levels of road user charges, fines, penalties, or any other sums to be collected and paid into the Fund; etc.

Sources - (NBS 2018, Hummels and Schaur, 2012) (AfDB-OECD, 2013, Online Punch Newspaper Oct 9, 2017)





# NUTRITIONAL BENEFITS OF ORANGE INTAKE

By Emmanuel Tersugh

**O**range is one of the most popular fruits in the world and are low in CALORIES and full of nutrients. They promote clear, healthy, skin and can help to lower risks for many diseases as part of an overall healthy and varied diet. It can be a refreshing treat when the sun is blazing hot.

Eating one orange a day or drinking a delicious tangy glass of fresh squeezed orange juice may aid weight loss, boost your immune system, and produce healthier skin. Oranges are rich in calcium, fiber and vitamin C and are low in calories, so they really are a wonderful start to your day.

Some amazing benefits of Orange juice includes fortifies our immune system, **IMPROVES DIGESTIVE** health, lowers the risk of cancer, protects the cardiovascular system, prevents kidney diseases, assists in weight loss, cleanses the skin, reduces wrinkles, improves eyesight, incredible healing

properties, prevent hair loss, makes your hair beautiful, lower cholesterol levels, a natural anti-inflammatory, and provides nutrients during pregnancy.

Apart from that, the nutritious fruit can also provide functioning in various parts of the body.

## **BENEFIT OF THE ORANGE FRUIT**

### **1. Fortifies our immune system**

100% orange juice can help improve our immune systems through the high levels of Vitamin C. It is important to remember that a single serving offers up to the double of Vitamin C that our bodies need daily. So, in this case, a regular intake is preferred.

### **2. Improved IBS symptoms**

High levels of both soluble and insoluble fiber can be found in oranges. Insoluble fiber can help pull water into the colon while soluble fiber can attract water and help in removing excess fluid.

### **3. Heart health benefits**

Frequent intake of the citrus fruit with a lower incidence of cardiovascular disease, suggesting that fruits like oranges also have a protective effect on the heart, vitamin C and potassium, in particular, have been associated with healthy heart function.

### **4. Preventing eye disease**

Recent research shows that people who include oranges regularly in their diet are [60] sixty percent less likely to develop a form of vision loss [macular degeneration] compared to those who do not consume the fruit.

Orange juice awesome fruit that can help your health in many ways. However, a nutritionally correct diet and regular exercise will improve the results of drinking orange juice.





## ELIGIBILITY OF BIDDERS IN THE FEDERAL ROADS MAINTENANCE AGENCY'S PROCUREMENT PROCESS

**A**s a general rule, all suppliers, Contractors and Consultants are entitled to a fair opportunity to tender for provision of goods, works and services in the Agency.

However, a public procuring entity like FERMA may exclude Contractors and Consultants from tendering for Procurement Opportunities on the following basis;

If there is verifiable evidence that any supplier, Contractor or service provider has given or promised a gift of Money or any tangible item, or has promised, offered or given employment or any other benefit, any item or service that can be quantified in monetary terms to a current or former employee of a procuring entity like FERMA in an attempt to influence any action, decision making or the further course of any procurement activity.

- Being a supplier, Contractor, or service provider during the last three (3) years prior

to the commencement of the procurement proceedings in issue, failed to perform or to provide due care in performance of any public procurement.

- If the bidder is in receivership or is the subject of any type of insolvency proceedings or it being a private company under the companies and Allied Matters Act, is controlled by a person or persons who are subject to any bankruptcy proceedings or who have been declared bankrupt and or have made any compromises with their creditors within two (2) calendar years prior to the initiation of the procurement proceedings.
- If the bidder is in arrears regarding payment of due taxes, charges position or social insurance contributions, unless such bidders have obtained a lawful permit with respect to allowance, defence of such outstanding payments or payment thereof in installments.

- If the bidder has been validly sentenced for a crime committed in connection with a procurement proceeding or any other crime committed to gain financial profit.
- If the bidder has in its management or is in any portion owned by any person that has been validly sentenced for a crime committed in connection with a procurement proceedings or other crime committed to gain financial profit.
- If the bidder has been blacklisted from participating in Public Procurement activity.
- If the bidder fails to submit statement regarding its dominating or subsidiary relationship with respect to other parties to the proceedings and persons acting on behalf of the procuring entity participating in same proceeding or who remain in subordinate relationship with other participants to the proceedings.
- An individual or a firm or its affiliated provided consulting services for the preparation and implementing of a project, and in order to prevent a conflict of interest, they and their affiliates are disqualified from subsequently providing goods and works for the same project.
- Firms or individuals who have been debarred by the procuring agency for having been engaged in fraudulent or corrupt practices.

In conclusion, every procuring entity like FERMA shall have the ultimate responsibility for all aspects of procurement Planning and Implementation.

Bamai Hamma Damaturu  
Deputy Director (Pcm)

# FERMA

## OPENS TENDER FOR COVID-19 INTERVENTION PROGRAMME

**C**onsequent upon the outbreak of COVID-19 Pandemic early this year and the need to revamp economic activities which went to its lowest ebb, the Federal Roads Maintenance Agency (FERMA), opened its financial bids for the Emergency Maintenance and Repairs of some federal roads nationwide under FERMA's 2020 COVID -19 intervention programme recently at A-Class Park, Abuja.

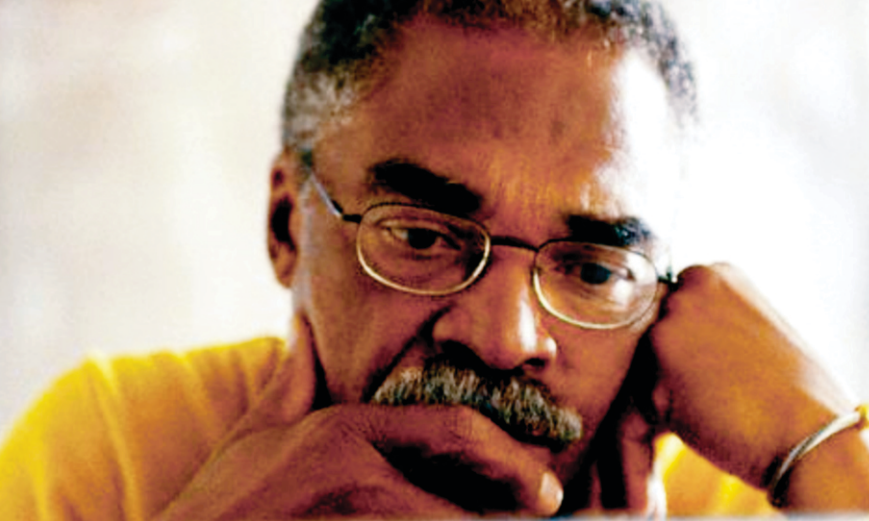
The Director, Procurement, Engr. (Mrs.) B.A. Ilmore representing the Managing Director, Federal Roads Maintenance Agency, FERMA Engr. Nuruddeen .A. Rafindadi FNSE, said the Agency sought and obtained from the Bureau of Public Procurement (BPP) a due process 'No objection' to adopt restricted tendering method for the procurement of the Emergency Maintenance and Repairs of some federal roads captured under the Agency's 2020 Appropriation Act (Amendment) tagged COVID -19 intervention programmes.

Ilmore while declaring the bids open assured the prospective bidders that the submitted bids

would be accorded the due consideration based on merit and in accordance with the provisions of Public Procurement Act (2007). She said "Transparency, competitiveness and fairness would be our watchword in the financial evaluation and award procedures".

Representatives from Civil Society Legislative Advocacy Centre (CISLAC), Cornerstone Liberty & Love Foundation (CLF) and Nigerian Society of Engineers (NSE), Abuja branch were also present to observe the bid opening exercise.





# PEP-TALK ON SELF-DISCIPLINE

By Tukura Veronica A.

**S**elf-discipline can be defined as the ability to regulate one's conduct by principle and sound judgement rather than impulse, desire or social custom. In other words it can also be defined as the ability to control one's feelings and overcome one's weaknesses; the ability to pursue what one thinks is right despite temptations to abandon it.

Self-discipline can also give you the power to stick to your decision and follow them through without changing your mind. Biblically, self-discipline may be summarized in one word: "Obedience", to exercise self-discipline is to avoid distraction or evil by staying within the bounds of God's law.

## SOME TIPS THAT COULD HELP ONE TO DEVELOP SELF-DISCIPLINE:

### **1. Create new habits by keeping it simple.**

Acquiring self-discipline and working to instill a new habit can feel daunting at first, especially if you focus on the entire task at hand. To avoid feeling intimidated, keep it simple. Break your goal into small, doable steps. Instead of trying to change everything at once, focus on doing one thing consistently and master self-discipline with that goal in mind.

If you're trying to get in shape, start by working out 10 or 15 minutes a day. If you're trying to achieve better sleep habits, start by going to bed 15 minutes earlier each night. If you want to eat healthier, start by prepping lunch the night before to take with you in the morning. Take baby steps. Eventually, when you're ready, you can add more goals to your list.

### **2. Eat often and healthy.**

The feeling of being hungry -- that angry, annoyed, irritated sensation you get when you're hungry -- is real and can have a substantial impact on willpower. Research has proven that low blood sugar often weakens a person's resolve, making you grumpy and pessimistic.

When you're hungry, your ability to concentrate suffers and your brain doesn't function as well. Your self-control is likely weakened in all areas, including diet, exercise, work and relationships. So fuel up with healthy snacks and regular meals to keep yourself in check.

### **3. Change your perception about willpower.**

According to a study by Stanford University, the amount of willpower a person has is determined by their beliefs. If you believe you have a limited amount of willpower, you probably won't surpass those limits. If you don't place a limit on your self-control, you are less likely to exhaust yourself before meeting your goals.

In short, it may be that our internal conceptions about willpower and self-control determine how much of them we have. If you can remove these subconscious obstacles and truly believe you can do it, then you will give yourself an extra boost of motivation toward making those goals a reality.

### **4. Give yourself a backup plan.**

Psychologists use a technique to boost willpower called "implementation intention." That's when you give yourself a plan to deal

with a potentially difficult situation you know you will likely face. For instance, imagine that you're working on eating healthier, but you're on your way to a party where food will be served. Before you go, tell yourself that instead of diving into a plate of cheese and crackers, you will sip a glass of water and focus on mingling. Going in with a plan will help give you the mindset and the self-control necessary for the situation. You will also save energy by not having to make a sudden decision based on your emotional state.

### **5. Reward yourself.**

Give yourself something to be excited about by planning a reward when you accomplish your goals. Just like when you were a little kid and got a treat for good behaviour, having something to look forward to gives you the motivation to succeed. Anticipation is powerful. It gives you something to obsess over and focus on, so you're not only thinking of what you are trying to change. And when you achieve your goal, find a new goal and a new reward to keep yourself moving forward.

In conclusion, even with all of our best intentions and well-laid plans, we sometimes fall short. It happens. You will have ups and downs, great successes and dismal failures. The key is to keep moving forward.

If you stumble, acknowledge what caused it and move on. Do not let yourself get wrapped up in guilt, anger or frustration, because these emotions will only drag you further down and impede future progress. Learn from your missteps and forgive yourself. Then get your head back in the game and refocus on your goals.





# REASONS FOR THE SURGE IN DIVORCE CASES IN OUR SOCIETY

BY GLORIA NKEM OKOH

**G**regory sat on the bed in their well-furnished large bedroom holding a divorce letter from his wife Tina, lost in thought ...Why me? What went wrong, how could this happen? Endless questions without immediate answers. His mind jumped back to the day he proposed to her: it was on her 25<sup>th</sup> birthday party. Everyone that was close to them were there, he made a speech about how she was the most beautiful lady on Earth and listed her outstanding virtues: Then right on his two knees as everyone watch on.....he pleaded with a diamond ring in his hand...' make me the most happiest man on earth and marry me'' the shock and smiles on her face missed with tears remains indescribable till today: Photographers captured her warm embrace and multiple kisses of Love and Acceptance.

Then followed by the mind blowing, glamorous wedding, it was the talk of the town attended by the Who is Who in the Society as both families were well known Politicians and well-off. Their honeymoon arraigned by the bride's Parents in New York was another Boom-shot, well packaged by a renowned Consultant in the Entertainment Industry. No one could ever imagine divorce from Tina, not even so soon. What really went wrong?

The story of Gregory and Tina above is 90% of most couple joyous engagement and wedding experiences. So the big question is why this recent high rate of divorce in the midst of so much glamour?

## MOST COMMON REASONS FOR DIVORCE

### 1. UNREALISTIC EXPECTATIONS.

It's easy to go into a marriage with lofty expectations; expecting your spouse and the marriage to live up to your image of what they should be. These expectations can put a lot of strain on the other person, leaving you feeling let down and setting your spouse up for failure. Wrong expectation setting can become one of the reasons for divorce. Learn to harmonize your expectations with your spouse and come to equilibrium. Remember "Rome was not built in a day".

### 2. GETTING MARRIED FOR THE WRONG REASONS

Some couple marry solely because the other person and family are very rich and popular in the Society, some ladies want to escape parental rules and control, some partner may have a drinking, smoking or drug problem, and you may want to marry them to save them. These are obvious the wrong reasons. Occasionally those reasons work out, but most just on the Nollywood Channels...not in real life.

### 3. NOT BEING PREPARED FOR MARRIAGE

One big reason couples cite for getting a divorce is not being fully prepared for what marriage is all about. Divorce rates are highest for couples who are in their 20s, and almost half of all divorces take place within the first ten years of marriage. Marrying too young can cause

divorce for many reasons....Couples who get married at an early age are more likely to face more money issues because their careers are not established yet. In some cases, they have not matured and do not understand how to communicate effectively. Without experience to guide them, a lack of maturity will often overtake a calmer approach to marital problems. Young marriage problems can be further aggravated when a couple decides to have children at an early age as well. The amount of energy, effort, and financial resources required to engage in parenting can challenge a couple at any age. But when parents are still children themselves in some ways, the burdens of being a parent are overwhelming. Getting married later in life means you have experienced more of what life is about. You tend to draw on more experiences and have a better understanding of how to deal with hardship.

#### 4. A DIFFERENCE IN PARENTING STYLES

A gap in parenting styles is one of the most common causes of divorce. You are a strict disciplinarian who gives no flexibility for any kind of misbehavior or cuts slack in discipline from children, while your spouse has a more relaxed and flexible approach to rules. In this scenario, children would naturally gravitate towards the parent who is fine with breaking or bending rules.

This tug of war in parenting style and lopsided dynamics can lead to an disaffection between spouses. Try to harmonize major difference while in courtship as differences swept under the rug as such times soon emerges after marriage and eventually leads to divorce. Broken engagement they say is better than broken marriage.

#### 5. LACK OF COMMUNICATION.

Communication is crucial in marriage and not being able to communicate effectively quickly leads to resentment and frustration for both, impacting all aspects of a marriage. On the other hand, Good communication is the foundation of a strong marriage.

Screaming at your spouse, not talking



enough throughout the day, making nasty comments to express yourself are all unhealthy methods of communication that need to be scrapped in a marriage. Good communication does to marriage what blood does to the human body.

#### 6. LACK OF INTIMACY

Not feeling connected to your partner can quickly ruin a marriage because it leaves couples feeling as though they're living with a stranger or more like roommates than spouses. This can be from a lack of physical or emotional intimacy and isn't always about sex. If you are constantly giving your spouse the cold shoulder, then know that over time it can become the ground for divorce. Ignoring your partner's sexual needs is being called the number one cause of divorce in recent times. Making your relationship intimate and special is the responsibility of both partners. Practice little acts of kindness, appreciation, a hug, a surprise kiss, emotional touch and enjoy physical intimacy as much as possible to sweeten your relationship.

#### 7. MONEY

Money makes people funny, or so the saying goes, and it's true. Financial incompatibility is a known common reason for divorce. Money issues can wreck a marriage in so many different ways. Each spouse may have different ideas on long-term financial goals. One spouse wants to "live for today" while the other wants to put every extra penny toward retirement. One spouse wants a new car every two years while the other is happy to drive any vehicle that is already

paid off. Money can be especially important to the degree that you don't have it. When one spouse or the other loses a job or significant unexpected financial setbacks take place (job loss, health crises, etc.), it can cause a big squeeze on family finances that may last for months or even years. Money issues cause stress. Stress chokes off communication.

A lack of communication leads to breakdowns in trust. And the result is often divorce. Money issues are tough, but the best way to resolve them is to create a budget and long-term goals and stick to them. Make a concerted effort to keep the lines of communication open regarding financial interests, especially during challenging times. Also one spouse making considerably more money than the other can cause power struggle especially in a situation where the woman becomes the bread winner in the family. This over a period of time can strain a marriage to the breaking point.

#### 8. CONSTANT ARGUING

From quarreling about responsibilities to arguing about the kids; continuous arguing kills many relationships. Couples who seem to keep having the same argument over again often do so because they feel they're not being heard or appreciated. Many find it hard to see the other person's point of view, which leads to a lot of arguments without ever coming to a resolution, this can ultimately be a cause of divorce.

#### 9. LACK OF COMPATIBILITY

When you got married, you were sure your



spouse was the person you wanted to spend the rest of your life with. Everything clicked. Anything that bothered you was minor, and you shrugged it off because you were deeply in love. You overlooked faults, differences of opinions, and interests. Those were all things you could “work on” together after you said, “I do.” But even if your marriage started in total bliss and synchronic, time always changes things. People grow up. You both take on new challenges. Habits and interests change. Your careers move forward. You become parents. Perhaps you both modify your political and religious views. Local and world events impact your way of thinking.

Tragedies affect you. Your circle of friends breaks up. New people enter your life, and you like them, but your spouse may not. Change is inevitable. Change is necessary. And in many cases, change is healthy. Like it or not, if you have been married for any amount of time, the person you are now is not the person you were back then. In a healthy marriage, change is welcomed. It is celebrated. But in other marriages, change means growing apart. You no longer share the same vision for your day-to-day living or your future. You no longer share the same passions that you once did. Your circle of friends' changes. More often than not, you do “your thing,” and your spouse will go off and do “his thing.” It's unfortunate. But it happens more often than you might like to think. Lack of compatibility often leads to lots of arguments. Things that used to roll off your back don't any longer. You are constantly unhappy. You go from having great expectations to just seeking a way out. And in some cases, distancing yourself from your partner may also lead to acts of infidelity as you try to replace what you've lost in your marriage.

#### 10. STRUGGLE FOR EQUALITY

Struggle for equality comes closely behind another cause of divorce, in recent times women begin to feel that they take on more responsibility in the marriage and as such lose respect for their husbands as head of the family. This can alter their view of the other

person and lead to resentment which often escalates to become one of the reasons for estrangement, in fact, it is a leading cause of divorce. There cannot be too captain in ship. God in His divine wisdom has made Men the head of every home irrespective of his financial status and as such he should be respected as head in total submission while Men on other hand are mandated to love their wives even as unto death. Every couple must negotiate through their own and unique set of challenges, and find their own way of living together as two unequal persons who enjoy a respectful, harmonious and joyful relationship.

#### 11. LACK OF SINCERITY

Sometimes insincerity, dishonesty, and lies creep in a relationship over a period of time. You and your partner make-do with living together for the sake of children, the comfort of familiarity, social security, and finances. Lack of full disclosure in terms of finance, whereabouts, emotions and other aspects of life eventually may attribute to reasons for divorce. It pays to be open to each other as this fosters trust and builds Unity under any condition of life.

#### 12. LONG-DISTANCE RELATIONSHIP

Being separated from your partner by miles, and struggling to remain close and yet failing, is one of the top reasons for divorce. This is what I call 'Marriage by post'. A lot of misunderstandings, suspicion, frustration, and lack of communication stems from a lack of physical proximity. In a long-distance relationship, partners end up imagining the most dreadful reasons for their spouse not picking up the call, or responding to messages. Lack of responsiveness and unavailability in a relationship may end up as the leading cause of divorce. Try as much as possible to stay together with your spouse and family. After all that is the whole essence of marriage... 'Companionship'

#### 13. JEALOUSY AND INSECURITY

As opposed to a common belief, jealousy is not a sign of love. On the contrary, jealousy and insecurity can lead to cracks in a relationship and

eventually become one of the reasons for divorce. Jealousy often stems from a lack of self-esteem, emotional instability, feelings of possessiveness, inadequacy, unhealthy codependency, and anxious attachment style. Unwarranted jealousy in a relationship wreaks havoc on the relationship stability. Amongst other reasons for divorce, the inability to deal with jealousy and insecurity is a potential threat to a marriage. Be confident in yourself and trust your partner: Talk over every threat of insecurity and affirm unfeigned love and commitment to each other always.

#### 14. INFIDELITY

Extra-marital affairs are responsible for the breakdown of most marriages that end in divorce. This is one of the most common causes of divorce. Anger and resentment are common underlying reasons for cheating, along with differences in sexual appetite and lack of emotional intimacy. Infidelity often begins as a seemingly innocent friendship, says infidelity expert Ruth Houston. “It starts as an emotional affair which later becomes a physical affair”. Flee from every urge of immoral or extra-marital affairs rather work out to rebuild your relationship with your spouse. If need be seek a marriage counselor.

#### 15. INTERFERENCE OF PARENTS IN MARRIED LIFE

If your in-laws interfere in every conversation, decision and lifestyle choice that you and your partner make, it can end up making to the list of reasons for divorce. It is annoying to have somebody telling you, no matter how experienced and wise they are, on how to interact, what to do with your marriage and where and when to go. An overbearing, looming presence of in-laws in a couple's married life is one of the causes of divorce today. Learn to handle family issues independently with your spouse.

#### 16. LOSING YOUR IDENTITY

If you are a woman, sometimes loss of



# STRENGTHENING HEALTH POLICIES PROVISIONS FOR OLDER ADULT IN NIGERIA

BY SIMEON ALFA

**S**imilar to the 'Compulsory Treatment and Care for Victims of Gunshot Act, 2017' signed into law by President Muhammadu Buhari on 20 December, 2017 [Nigerian National Assembly, 2017]. Health care policies that place focus on priority health care for older persons in Nigeria at all times are needed. The Act states clearly that persons with Gunshot wounds should receive immediate and effective treatment at hospitals in Nigeria without the requirement of monetary deposit, and those victims of gunshot wounds would be free from degrading or humiliating treatment.

The Act also provides for penalties for a case of defaulting [Nigerian National Assembly, 2017]. In improving the healthcare of older adults in Nigeria, policies that ensure priority status for their healthcare should be enforced. In that regardless of the financial status of an older adult in Nigeria and their immediate or extended family, they are

guaranteed standard, prioritized and dignified treatment. Where a hospital or healthcare provider is found not responding, penalties would be enforced (Frank, 2018).

Kenya's National Policy for Older Persons and Ageing came into existence through various levels of consultation, and worthy of note is the consultation with older persons in the country, an important step that fostered public participation in a country's policy making across the different levels of governance. Policies for older persons should be policies that recognize their rights and their unique challenges [Ministry of Labor, Social Security and Services, Kenya, 2014]. Like Kenya's policy, older persons in Nigeria should be recognized as important, and as such should be protected, recognized, promoted and respected (Gaweł, 2010). Inclusion of older adults in town hall meetings plays an important role in forming policies that addresses their

needs. Hamilton (2014) reported that in a town hall meeting in Nsukka Local government area of Enugu state, elderly citizens in the community were excused from the ongoing discussions on HIV and AIDS. The claim from the government officials at the meeting was that the talks had nothing to do with the elderly. This assumption by government officials is a threat to the health of older adults in Nigeria. Young or old, regardless of age, every citizen in Nigeria should be involved in talks around health issues and health care.

According to Tanyi et al, (2018) older adults who are informed and educated on the risk of diseases like HIV and AIDS can better look out for themselves and take proper measures to improve their lives. Not only protecting them, but also preventing further spread. Keep in mind that the immune system of older adults is significantly lower than that of average aged adult. Policies for inclusiveness in community town hall meetings and talks



is very important, community and local levels are the easiest levels to meet the health care demands of older adults in Nigeria.

Access to care for older adults is limited and only a small fraction of the health care system budget is spent on treating illnesses for older adults in Nigeria. Adebowale et al, (2012) argue that where available, although limited, older adults who cannot prove their age or provide information on their previous medical records find it difficult to access health Care services. The out-of-pocket style of payment for health services is not favorable to older adults and places them at a disadvantage because many of them are retired and not economically active. Hence the need for schemes and policies that adequately prepares Nigerians, funds put away from years of being economically active, beyond pension for living expenses, towards healthcare specifically upon retirement (Cábelková, & Strielkowski, 2013). The practice of Geriatrics is not common in Nigeria, and an evidence of this is the Abuja National Hospital having just one geriatrician. Geriatrics units in the University College Hospital, Ibadan; University of Benin Teaching Hospital and the University of Port Harcourt Teaching Hospital are the only geriatrics center in Nigeria [Nigerian Health Watch, 2018]. A far cry from what is needed taking into consideration the increasing population of older persons in Nigeria.

The subject of gerontology should receive sufficient attention and educational opportunities in this field should be made popular in higher institutions of learning, so that the health concerns of growing older persons in Nigeria can be managed just as in high-economy countries (Inglehart & Baker, 2010). Primary healthcare providers are often overwhelmed with high clinical attendance; inter-sectoral collaboration and collaborations



between the Nigerian government, non-governmental organizations and other stakeholders (Animasahun & Chapman, 2017).

Community based programs and services are important parts to be considered in the care giving process for older adults in Nigeria (Koudelková, Strielkowski & Hejlová, 2015). These programs can take the form of senior citizens centers, nursing homes, adult day care and friendly visiting programs among others. Nigeria can adopt programs similar to the United Kingdom where the homes of older adults are made suitable for them, their homes are rearranged in ways that they can move about and carry out their daily activities Without hassle and with ease, if the elderly decides to remain at their homes and not an adult center [Animasahun & Chapman, 2017].

The government can also establish a database to paid volunteers who visit the homes of older adults and carry out menial task or run errands for them. For older adults who are widowed, do not have any family members living with them or who do not have any surviving family members, these paid volunteers can also serve as escorts to doctor's appointment or anywhere else that they may be required to be.

One major advantage of community based care-giving program is that they take the burden off families. Family members can now be more productive and functional at their places of work

without frequent absenteeism taking care of older adults in their families [Okoye, 2013]. With the lack of institutions at state and national level, alongside weakened family systems, policies that foster community based programs as a viable option comes with many benefits.

## CONCLUSION

In strengthening health policies on care-giving provision for older adults in Nigeria, there are a lot of factors to take into consideration. Older adults are part of the society and have the right to good health care, be free from discrimination and abuse. Care giving does not only come from in house care giving staff, it also involves health care professionals, the community and the government at federal, state, and local levels. Informal and formal care givers at local levels have to be trained to move from treatment to preventive measures in the care of older adults. So that care givers at home and health professionals at local primary health centers can spot health issues as they arise, not only physically but mentally.

Where older adults cannot afford treatment, the government must step in in effective ways to take of the burden. And where family members step into the role of care-givers, the government should mitigate the financial loss that could be accrued from absence to work. The Nigerian Senior Citizens Centre is very crucial to care-giving for older adults, as it brings all they need to one accessible center.

# STORY THAT TOUCHES THE HEART OH DEATH WHERE IS YOUR STING!

By Olaleye O.F.A.

“Mrs. Babajide, why must you die now? All the trips you asked your officer to include your name are still pending, who will go for you? You have not concluded your time which you often asked your subordinates to wait for (wait for your time, your usual slogan), you even left the key of your office behind. What a pity! R.I.P”

This was a supposed tribute my friend wrote for his boss in the condolence register provided in the office and I asked him why he must write such against the dead. His response to me was that the condolence register is not meant for the dead but for the living and also the message either good or bad. So his intention was for the staff and the Management to read the message and take necessary correction.

The story of Mrs. Babajide goes thus: Mrs. Babajide Olubunmi was a senior staff in Federal Ministry on SGL 16, she worked in the Minister's office and did

virtually everything for the Minister: such as writing memos, speeches, letters, spoke fluently with good English etc. because she was very intelligent and without her the Minister could not do anything. As a result of all these qualities she was full of herself, very arrogant talked to people anyhow. If you were seeking for a favor in the Minister's office, she would collect bribe. For your name to appear in any trip you must drop something and if the money has been approved you have to drop in the form of retirement.

Mrs. Babajide would go to the extent of replacing some of her bosses' names that were in her black book with her name. She would have many slots on tour while some of her bosses would not have any. She was so selfish that she could not offer money to her subordinates for transportation.

Do you want to know how Mrs. Babajide end her life?

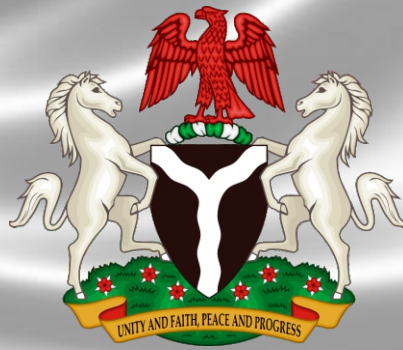
A contactor supplied goods to the Ministry and she demanded for 40% bribe which was not feasible, but the contractor consented to the agreement knowing what he wanted to do. After the payment, the contractor arranged for her assassination which was carried out by burning her and her two children in the vehicle and that was the end.

## LESSON TO LEARN AS A PUBLIC SERVANT.

- Have a good relationship with your subordinates.
- Don't be selfish.
- Treat everyone as you would want to be treated
- Know that you need money so others do
- Remember that the position you are today someone was there before.
- Don't look down on others.
- Don't oppress others.
- Remember the last day.



# NIGERIA OF OUR



# DREAM

– Okhueigbe Eugene

Nigeria, a nation birthed 60 years ago  
With hopes, aspirations to grow,  
Groomed and nurtured for goals  
By men that saw yesterday.  
Soon, it was orphaned,  
And inherited by men with no mind  
Made to accept a mirage as reality.  
By an oracle that speaks not the mind of the deity.  
Led through tunnels in darkness  
Brazenly cajoled by the mindless  
With manifestoes that favours ethnicity, religious bigotry etc.  
Forsaking the direction of the gods and taken to self-aggrandizement.  
With promises that cannot be fulfilled.

I will take river Niger to Sokoto, make cocoa to grow in Sahara Desert  
And crude oil to be explored everywhere,  
all believed without questioning.  
Like sheep before its sharer  
We spoke nothing in dumbness.  
Until now when the nooze has been let out uncontrolled.  
In Nigeria, giving animals a greater respect.  
Blood and blood – a common sight.  
For we have sold our birthright.  
Will dead bones rise again?

“Arise!, O Compatriots,  
Nigeria's call obey  
“Oh God of creation direct our noble course  
Guide our leaders' right  
Help our Youth the truth to know  
So we can build a Nation where  
Peace and justice shall reign  
Make Nigeria the Psalmist song .....13  
Let us be like a tree  
Planted by the rivers of water  
That bringeth forth its fruits in its season  
Whose leaves never wither  
But prosperity crowns all it does.  
So shall we stand on our feet again.

God bless Nigeria.



# TIPS

## FOR HEALTH AND SAFETY AT THE WORKPLACE IN THE CONTEXT OF COVID-19

By Ogar, Vincent .O

### COVID-19 TRANSMISSION AT THE WORKPLACE

COVID-19 spreads primarily through respiratory droplets or contact with contaminated surfaces. Exposure can occur at the workplace, while travelling to work, during work-related travel to an area with local community transmission, as well as on the way to and from the workplace.

### THE RISK OF CONTRACTING COVID-19 IN THE WORKPLACE

The risk of exposure to COVID-19 in the workplace depends on the likelihood of coming within 1 metre of others, in having frequent physical contact with people who may be infected with COVID-19, and through contact with contaminated surfaces and objects.

### CARRYING OUT THE WORKPLACE RISK ASSESSMENT

Employers and managers, in consultation with workers, should carry out and regularly update the risk assessment for work-related exposure to COVID-19, preferably with the support of occupational health services.



# COVID-19 CORONAVIRUS



## KEY CONSIDERATIONS FOR THE WORKPLACE RISK ASSESSMENT

For each risk assessment, consider the environment, the task, the threat, resources available, such as personal protective equipment, and the feasibility of protective measures. The risk assessment should also extend to collective accommodation provided by the employer for workers, such as dormitories. Essential public services, such as security and police, food retail, accommodation, public transport, deliveries, water and sanitation, and other frontline workers may be at an increased risk of exposure to occupational hazards for health and safety. Workers who may be at higher risk of developing severe COVID-19 illness because of age or pre-existing medical conditions should be considered in the risk assessment for individuals.

## HOW SHOULD EMPLOYERS DECIDE WHEN TO OPEN, CLOSE OR RE-OPEN WORKPLACES AND/OR SUSPEND OR DOWNSCALE WORK ACTIVITIES?

Deciding to close or re-open a workplace or suspend or downscale work activities should rely on the risk assessment, the capacity to put in place protective measures and the level of compliance, and recommendations of national authorities.

## KEY MEASURES TO PROTECT AGAINST COVID-19 SHOULD BE UNDERTAKEN IN ALL WORKPLACES

Measures to prevent transmission of COVID-19 that apply to all workplaces and all people at the workplace include frequent hand-washing or disinfection with alcohol based hand sanitizer,

respiratory hygiene such as covering coughs, physical distancing of at least 1 metre or more according to the national recommendations, wearing of masks where distancing is not possible, regular environmental cleaning and disinfection, and limiting unnecessary travel. Clear policies and messages, training, and education for staff and managers to increase awareness of COVID-19 are essential. The management of people with COVID-19 or their contacts is also critical e.g. requiring workers who are unwell or who develop symptoms to stay at home, self isolate and contact a medical professional or the local COVID-19 information line for advice on testing and referral.

## WHAT SHOULD BE TAKEN INTO CONSIDERATION WHEN SETTING A PHYSICAL DISTANCE AT THE WORKPLACE?

WHO recommends keeping a physical distance of at least 1 metre between each person in all settings, including in workplaces. Because transmission can occur in crowded workplaces, WHO recommends providing sufficient space, at least 10 square meters, for every worker. National recommendations for physical distancing may require greater physical distance and should be complied with.

In order to support compliance with national or local recommendations, implement physical distance guidelines in a way that is practical and feasible in the context of work tasks, and which is acceptable to both workers and employers. Stimulate workers to comply

with physical distancing norms also at events outside the workplace, in the community, and in dormitories.

Risk assessment and consultation between employers and workers is very important for setting up and implementing physical distancing measures at the workplace. This may require modification of workstations, changing the use of common spaces and transport vehicles, staggered work shifts, split teams and other measures to reduce social mixing at the workplace.

If physical distancing measures at the workplace are not feasible for specific work tasks, consider whether the work can be suspended, and if this is not possible, apply additional protective measures, such as the use of screens, sneeze guards, face masks, enhanced hand hygiene, ventilation and disinfection.

Physical distancing alone can't prevent COVID-19 transmission, it is important that it is combined with other public health measures, such as hand and respiratory hygiene, environmental clean-up and disinfection of commonly touched surfaces and objects, ventilation, wearing face masks and a policy of staying at home if unwell.

## THE RIGHTS, DUTIES AND RESPONSIBILITIES OF EMPLOYERS

Employers, workers, and their organizations should collaborate with health authorities to prevent and control COVID-19. Cooperation between management and workers and their representatives is essential for workplace related prevention measures.

International labour standards on the rights and responsibilities of workers and employers in occupational safety and health should be fully respected.

Employers, in consultation with workers and their representatives, should plan and implement measures to prevent and mitigate COVID-19 at the workplace through engineering and administrative controls, and provide personal protective equipment and clothing according to the risk assessment. Such measures should not involve any expenditure on the part of the workers.

Special measures are needed to protect workers at higher risk of developing severe disease, such as those age 60 and over, or with underlying medical conditions, upon recommendation of the occupational health services. Workers in the informal economy and digital labour platforms, those in small enterprises, domestic and migrant workers should not be left behind in the protection of their health and safety at work and their livelihood.

There should be no social stigma or discrimination at the workplace for any reason, including access to information and protection from COVID-19, occupational health services and mental health and psychosocial support.

If COVID-19 is contracted through occupational exposure, it could be considered an occupational disease and, if so determined, should be reported and compensated according to the international labour standards and the national schemes for employment injury benefits.

#### **WHAT ARE THE RIGHTS, DUTIES AND RESPONSIBILITIES OF WORKERS?**

Workers are responsible to follow the measures for occupational safety and health and infection prevention and control established for their workplace, and to participate in training provided by the employer. Workers should report to their supervisor any situation which may present an imminent and serious danger to their life or health. Workers have the right to remove themselves from any work situation that they have reasonable justification to believe presents an

imminent and serious danger to their life or health, and should be protected from any undue consequences as a result of exercising this right.

#### **HOW CAN WORKPLACES PLAN FOR THE PREVENTION AND MITIGATION OF COVID-19?**

Workplaces should develop action plans to prevent and mitigate COVID-19 as part of the business continuity plan and according to the results of the risk assessments and the epidemiological situation.

The action plan and preventive measures should be regularly monitored and updated. Workers and their representatives should be consulted and should participate in the development, monitoring and updating of the workplace COVID-19. It is very important to monitor the effectiveness of preventive measures, and the compliance of workers, visitors, customers, clients and sub-contractors with the measures. The plans should be updated when someone with known or suspected COVID-19 is at the workplace.

#### **WHO RECOMMENDATIONS FOR THERMAL TESTING OF PEOPLE ENTERING A WORKPLACE**

Temperature screening cannot detect all cases of COVID-19, since infected individuals may not have fever early in the course of infection or illness, such as during the incubation period or just before other symptoms begin, even though they may already be infectious. Some people may reduce fever with a fever-reducing medication if they are concerned about the possible consequences of not coming to work. Relying on temperature screening alone will not stop the spread of COVID-19 at work.

Thermal screening at the workplace can be considered part of a package of measures to prevent and control COVID-19 at the workplace. Workers should be encouraged to self-monitor their health, possibly with the use of questionnaires, and take their own temperature regularly at home. Workplaces should adopt “stay at home if unwell” and flexible sick leave policies to discourage workers with

symptoms consistent with COVID-19 from coming to the workplaces.

#### **THE NEED FOR WORKERS TO WEAR MASKS AT THE WORKPLACE (OFFICE OR SITE)**

Wearing masks depends on the risk assessment. For jobs and tasks that carry a medium or high risk, for people aged 60 and older, and for those with underlying health conditions, a medical mask and other personal protective equipment should be provided. Fabric masks or face coverings are currently recommended for younger people and those with no symptoms where physical distancing is not achievable. This prevents the spread of virus from the wearer (who could have COVID-19 but no symptoms) to others. The policy on wearing a mask or face covering in low risk workplaces should be in line with national or local guidelines. Masks may carry some risks if not used properly.

#### **MENTAL HEALTH & PSYCHOSOCIAL SUPPORT PROVISION TO WORKERS DURING COVID-19**

COVID-19 is associated with a range of concerns, such as fear of falling ill and dying, of being socially excluded, placed in quarantine, or losing a livelihood. Symptoms of anxiety and depression are common reactions for people in the context of COVID-19. Mental health and psychosocial support should be made available to all workers. Comprehensive risk assessments can help identify and mitigate related occupational hazards for mental health.

#### **VENTILATION AND AIR CONDITIONING USAGE IN THE WORKPLACE**

There should be fresh, clean air in all workplaces. For jobs and work tasks at medium or high risk of exposure, WHO recommends an increased ventilation rate through natural aeration or artificial ventilation, preferably without recirculation of the air. In case of air recirculation, filters should be cleaned regularly.



# THE IMPACT OF CORONAVIRUS (COVID-19) ON THE HEALTH SERVICES FOR NON-COMMUNICABLE DISEASES (NCDs)

By Ikhideo Eunice

**N**on-communicable diseases has suffered severely since the CORONAVIRUS or COVID-19 pandemic began. World Health Organisation (WHO) has state that the impact is a global one but the low income countries are the most affected. The situation is of significant concern since people living with Non-communicable diseases (NCDs) are at higher risk of severe COVID-19 related illness and death. This is so because many people who needed treatment for diseases like Cancer, Hypertension treatment, Cardiovascular Diseases, Diabetes and Chronic Respiratory Diseases have not been receiving the health services and medicines they needed since the COVID-19 pandemic began. It is important that countries are advised to find innovative ways of making essential services for Non-communicable diseases (NCDs) continue while they fight the COVID-19 pandemic.

It is clear that health services have been partially or completely disrupted in many countries. Health workers rendering services to Hypertension treatment, Diabetes and Diabetes-related

complications, Cancer and Cardiovascular emergencies have been reassigned to support COVID-19. This is in consonance with WHO recommendation to minimise non-urgent facility-based care while tackling the pandemic.

Most of the reasons for discontinuing or reducing services were decrease in public transport available and lack of staff because Health Workers have been reassigned to support COVID-19 services. Other reason for discontinuing services was a shortage of Medicine, Diagnostic and other Technologies used in the Health sector. Services become increasingly disrupted as the rate of transmission of the Coronavirus from arithmetic to geometric; that is more people are being infected in the rural areas as it is in the cities.

Globally, two-third of countries have included Non-communicable diseases (NCDs) services in their national COVID-19 preparedness and response plans, so that services can be rendered to address Cardiovascular diseases, Cancer, Chronic Respiratory diseases, Diabetes and Diabetes related illness. Alternative strategies

have been established for the people at highest risk to continue receiving treatment for NCDs. 58% of countries went into telemedicine (advise by telephone or online means) to replace in-person consultations; but in low income countries this figure is just 42%.

In conclusion, one may not be able to know the full extent of the impact of disruption to health care during COVID-19 on people with Non-communicable diseases. People with Non-communicable diseases (NCDs) are more vulnerable to becoming seriously ill with the virus, but many are unable to access the treatment they needed to manage their illness which may eventually lead to death. It is very important not only that care for people living with NCDs are included in the national response and preparedness plan for COVID-19 but that innovative ways are found to implement those plans. We must be ready to strengthen health services so that the health sector are better equipped to prevent, diagnose and provide care for NCDs in the future, in any circumstances.

# IN OUR LOVING MEMORY

Compiled by Abosede Omatayo



**LATE ENG. SHEHU USMAN**

**F**ng. Shehu Usman was born on the 20th January, 1960 in Jigawa State. He hails from Jigawa State. He attended L.E.A. Primary School K/Hausa and Birninwa from 1967 – 1973. He then proceeded to Federal Government College Kano where he obtained his GCE 'O' level certificate from 1973 – 1978. He also obtained B.Eng. in Civil Engineering from the Ahmadu Bello University, Zaria from 1977 – 1982. He did his National Youth Service in Ado Ekiti, Ekiti State from 1982 – 1983. He also has a Post Graduate Diploma Certificate in Construction Engineering from the University of Leeds UK from 1988 – 1989. He was appointed in 2019 as Board Member and Executive Director, Planning and Engineering Services in Federal Roads Maintenance Agency (FERMA), where he died early this 2020 after a brief illness.



**LATE Barr. SANDA MUSA ZAINAB**

**L**ate Barr. Sanda Musa Zainab was born on 15th December, 1964 in Nasarawa State. He completed his secondary school in the year 1979. He proceeded to Ahmadu Bello University where he obtained his Bachelor of Law. He was his call to the Bar on 2nd November, 1984.

Barr. Sanda Musa got appointment into the Federal Civil Service of Nigeria as Chief Legal Officer on 3rd of August 2005. He was posted to the Federal Roads Maintenance Agency (FERMA) as Director, Legal Services.

He died early this year after a brief illness.



**LATE MRS. NOTRON BEATRICE TELLA**

**L**ate Notron Beatrice Tella was born on 15th November, 1969. Notron Beatrice Tella attended Fare Primary School Bwatiye, Adamawa State. Afterward, she proceeded to Government Day Secondary School, Vadim, where she completed her secondary school education in June 2004. She proceeded to Federal Polytechnic, Mibu where she obtained a Diploma in Public Administration July 2008.

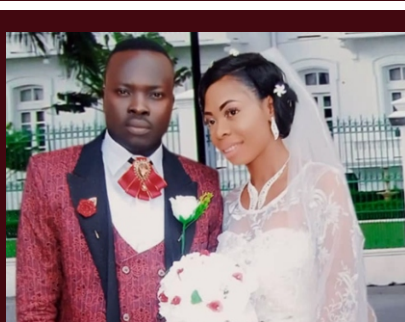
She has a Degree in Management from the Modibbo Adama University of Technology (MAUTECH), Yola, Adamawa State.

Beatrice Norton, 49, joined FERMA and died of protracted illness on the 3rd November, 2020.

## CELEBRATIONS



**ENG. & MRS TERNA ASHI**



**MR & MRS GEORGE AKPE**



**ENG. PAUL OKAFOR TWINS**



# FERMA ENGINEERS BAG FELLOWSHIP AWARDS OF NIGERIAN SOCIETY OF ENGINEERS



L-R, Engr. F. Ishabiyi, Engr. O.O. Akingbade, Engr. R. K. Olaniyi, Engr. B. O. Aina, ZC South East I, Engr. E.S. Kayode, Engr. B. A. Olisa and Engr. B. Y. Kawuwa, FRME Adamawa State, in a group photograph after their investiture as Fellow, Nigerian Society of Engineers, at the International Conference Centre, Abuja on Tuesday 17th November, 2020



L-R, Exec. Director (East Ops.), Engr. Buba A. Silas with the ZC South East I, Engr. B. O. Aina, after their investiture as Fellow, Nigerian Society of Engineers, at the International Conference Centre, Abuja on Tuesday 17th November, 2020

## MERITORIOUS SERVICE TO FATHER LAND



**ENGR.  
DENNIS OLATAYO  
KOMOLAFE**

**W**as born in August 1960 in Ogbom, Yagba East Local Government Area of Kogi State. He began his early education at St. Paul's Primary School, Ogbom and got his First School Leaving Certificate in June 1973 from Kabba Division LEA School.

He obtained his WASC in 1978 from Fatima Community Secondary School, EkanMeje/Aran Orin, Kwara State and proceeded to the then Kwara State College of Technology (School of Basic Studies) where he obtained the University of Cambridge Moderated GCE A-Level Certificate in 1980.

Engr. Komolafe later proceeded to the University of Ilorin where he graduated with a Bachelor of Engineering Degree (Civil) in 1987. His undying quest for knowledge spurred him to obtain a Post Graduate Diploma in Computer Science in 2010 from Bayero University and a Master of Business Administration (MBA) Degree in 2015 from the University of Ilorin.

Engr. Komolafe started his professional work career in 1989 at the Federal Ministry of Works & Housing (Highways) as a Pupil Engineer. He was deployed to the Federal Roads Maintenance Agency (FERMA) in

2004, as a Field Engineer. He was the Chief Maintenance Engineer (now Federal Road Maintenance Engineer) Jigawa and Kano States from 2005 to 2009. He was the Zonal Coordinator (South-west Office, Ibadan) in 2009/2010 and later got redeployed to the Headquarters as an Assistant General Manager under West Operations (2010/2011). He was the Acting Executive Director (West) from September 2011 to March 2012. Engr. Komolafe also headed various Unit of the Agency such as the Road Surveillance Unit, Project Monitoring Unit; and the Bridge Maintenance Unit at various times between March, 2012 to January 2018.

He later became the pioneer Zonal Director (North East 2 Office, Bauchi), a position he held until his retirement this year August 2020 into private practice. He is married with four children, and is currently the MD/CEO Kadove Engineering Limited.



**ENGR.  
BENEDICT OSITADINMA  
OKOLO**

**W**as born on 16th October, 1960 in Obinaofia Ndiagu, Ezeagu L.G.A. Enugu state. He Obtained his First School Leaving Certificate in 1973 at Central School Obinaofia Ndiagu. He proceeded to the College of the Immaculate Conception (CIC), Enugu State where he had his Secondary education and obtained his WASC in 1979. He bagged a Bachelor's Degree in Civil Engineering in 1986 at Anambra State University of Science and Technology ASUTEC (now Enugu State University of Science and Technology (ESUT). He went further to the University of Nigeria Nsukka and obtained a Post Graduate Diploma (PGD) in Management in 2001.

He served at College of Science and Technology, Abeokuta, COSTAB, (now University of Agriculture, Abeokuta between 1986 to 1987, as a Youth Corp.

Engr. Okolo started his meritorious service at the Federal Ministry of Works and Housing in 1990, he joined FERMA in 2003 as Chief Maintenance Engineer (CME), Abia State. He was among the first crop of CMEs that started FERMA. He also served in Ebonyi, Cross River and Gombe States in the same capacity. While in Gombe State, his office funded the digging of a 125-metre well that supplies drinking water to Jauro Adamu village in Ako LGA, Gombe State. The village is along Gombe - Bauchi Road near Gombe Airport. Up till date, the people still pray and send goodwill messages to him.

He later served in the Procurement Unit as an Assistant Director and rose to the rank of a Deputy Director in 2015. He was posted to South- South II Zone as the Zonal Coordinator and after two years he was transferred to South-East II Zone still as Zonal Coordinator. Engr. Okolo retired meritoriously on 16th October 2020.



**ENGR.  
EZENWAKA T.O**

**W**as born 2nd September, 1960 in Onitsha. He had his Primary School education at St. Peters School Uga in 1978 and Secondary School education at St. Anthony's Grammar School Ubulu Uku, Bendel State. He then proceeded to Federal Polytechnic Idah, where he obtained his Higher National Diploma (HND). He served at Obudu Local Government in Cross River State. While serving his fatherland, he was nominated the best Corper for 1985/1986 service year in Cross River State. He was also honoured with a Presidential Award at the National theatre Igamu in December 1986. He worked briefly with Cross River State Ministry of Works before joining the Federal Ministry of Works in 1987. He later proceeded to Enugu State University of Science and Technology for his Post Graduate Diploma in 1996 and bagged a Master's Degree in Civil Engineering in 2007. He joined the Federal Roads Maintenance Agency (FERMA) in 2007 and has served in several States including Abuja.

As a Youth Corp, He built the first Child Maternal and Welfare Centre in Nigeria at Obudu during the regime of Late Col. Dan Archibong and Chief P.B. Ella as Governor and sole Administrator, respectively. He has served in many capacities one of which he was an Executive Member of The Nigeria Society of Engineers, Enugu branch.

He is happily married to Dr. Ngozi Geraldine and blessed with four lovely children; Bona, Pamela, Cecil and Finbar. After 33 years of meritorious service, He bowed out as a Deputy Director on 2nd September, 2020.



**ENGR.  
KPAKOL, ISRAEL BARIDOMA**

**W**as born into the family of late Mr. & Mrs. Kpakol Matthew Baridoma on 10th October, 1960, in Deeyor Town, Gokana Local Government Area of Rivers State. He had his primary education at State School, Deeyor where he obtained his First School Leaving Certificate (FSLC) in 1973, he proceeded for his secondary education at Birabi Memorial Grammar School in 1982. He obtained a Bachelors Degree in Technology (B.TECH) from Rivers State University of Science & Technology in 1987 and had his National Youth Service Corp (NYSC) in 1988.

Engr. Kpakol was employed into the Federal Civil Service on 1st August, 1989 as Pupil Civil Engineer grade II and was posted to old Oyo State. In 1991, he was posted to the newly created Osun State where he grew to the rank of Principal Engineer in 1998.

While in Osun state, he registered with Professional bodies such as Nigerian Society of Engineers (NSE) and Council for the Regulation of Engineering in Nigeria (COREN).

In 2000, Engr. Kpakol was posted to Papalanto-Shagamu interchange road project as Principal Engineer (Highways). In 2002, he was posted to Isara-Ago-Iwoye-Ijebu Igbo road project as Assistant Chief Engineer (Highways). He joined FERMA in 2005 and was deployed to Bayelsa State as the Chief Maintenance Engineer (CME).

Engr. Kpakol was posted to Cross River State in 2006 as the CME/FRME for five (5) years within which he was promoted to the position of a Chief Engineer (Highways)

In 2011, he was appointed Zonal Co-ordinator South-South I, a post he held until August 2013. He became a Deputy Director (Civil/Highways) in 2015 and re-appointed as Zonal Coordinator South-South I Zone in 2017. In 2019, he rose to the rank of a Director (Civil/Highways), a post he held till he took a bow meritoriously from the Federal Civil Service on 10th October, 2020.

Engr. Kpakol is married to Mrs. Gladys Ugochi Kpakol and the union is blessed with children.





# FERMA LAB PERSONNEL / ENGINEERS UNDERGO CAPACITY BUILDING TRAINING

By Lawal Jibril Mohammed

**C**oncerned with the menace of regular failed sections along Federal roads across the country, and in the Agency's usual way of making roads accessible and safe for the users, the Agency organized a Laboratory training for Engineers in the Headquarters and State (Field) offices.

The training according to the Agency is to further equip the staff on the ways to monitor and deal with the challenges of failed portions of roads across the country.

The Executive Director, East Operations, Engr. Silas Abdullahi Buba, represented the Managing Director/CEO, Engr. Nuruddeen A. Rafindadi, FNSE, in his opening remarks at the Gwagwalada Centre, lauded the decision of FERMA to organize the training, saying that the training will enable the Agency to make choices of right materials for fixing the already dilapidated road asset.

He said, "this training is timely, this is the time the Agency is facing a lot of challenges of many failed roads sections with some portions tending to defy solutions, it is only through this Material Laboratory training, that the Agency will be able to analyze materials and select the best that would be suitable for specific portions that seems to defy solutions of regular and periodic maintenance".

Encouraging the participants to take the training seriously, Engr. Silas enjoined them to prove their worth and proffer lasting



L-R, The Director, (Planning & Engineering Services), Engr. Itodo T. Ocheme, Exec. Dir. (East Operations), Engr. Silas Abdullahi Buba, and the Dept. Dir. (R & D), Engr. Amarube Ben Chukwu, during the Lab Training at Gwagwalada, Abuja on 19<sup>th</sup> August, 2020

solution to the roads maintenance, so as to stand the test of time. He also stated that the Agency is planning a collaboration with the Nigerian Building and Research Institute to study some portions of failed roads with the intention of proffering solutions to such areas.

The Resource Person, Engr. Tunde Jimoh, identified some factors that contribute to frequent failed portions of the roads to include amongst others; different weather conditions, different climatic conditions across the country and the kind of soil topography. Consequent upon these factors, Engr. Tunde said, in order to proffer solutions to the problem, water level and the volume of traffic must be considered when building roads, if the roads must live their expected life span.

The Director (Planning & Engineering Services), Engr. Itodo T. Ocheme, and the Deputy Director (R & D), Engr. Amarube Ben Chukwu, also in their respective comments encouraged the participants take the training seriously and put into practice what they learned from it.

The training ended with a robust interactive session.

# FERMA

## TRAINS STAFF ON ORGANISATIONAL BEHAVIOUR

Gift Agashi & Benard John Vivian



In a bid to take the Agency to its next desired level of productivity, the Federal Roads Maintenance Agency (FERMA) organised a 5 day in-house training programme on organisational behaviour for Management and staff of the Agency at the Royal Institute for Training and Human Capital Development, Abuja – Kaduna Road, Zuam Rock, Suleja, Niger State.

The training was designed to sharpen the skills to enhance efficiency and productivity of staff of the Agency at the Headquarters, from Grade levels 8 and above, including the Executive Management of the Agency.

The Executive Director, West Operations, Engr. Mujaidu S. Dako, represented the Managing Director/CEO, Engr. Nuruddeen A. Rafindadi, FNSE, in his remarks, lauded the decision of FERMA to



organise the training and emphasised on the important of the training for staff efficiency and growth of the Agency, highlighting various training programmes organised by the Agency on his assumption of office which are; project management, improve capacity for technical and engineering capabilities and few more programmes conducted and managed by the Road Maintenance Management Services (RMMS) Department of the Agency.

He said, “We convened to deal with characters and conduct of interpreters and implementers of the various and diversified policies of the executive managements of the Agency as productive system runs on effective balanced of process, technology and people”.

Encouraging the participants to make proper use of the programme to develop themselves to enable them discharge their duties effectively for a better productive organisation.

The Resource persons, Mary-Halen Nnadi, discussed on emotional intelligence in uncertain and post-service times, Dr Aminu Umar, delivered a paper on result based management for organisational efficiency, Dr.Ojo Rytuyo presented his paper on ending well: Healthy living in retirement, while Mike Oluwagbemi's paper was on remote working in the COVID-19 Era-Virtualizing Productivity (Workshop).

The Director (Road Maintenance Management Services) Engr. Mrs. I. L. Usoro, and the Director (Monitoring and Strategy) Engr. A. O. Toluyi, also in their respective comments called on all Departments, Units and Sections to collaborate to enable the Agency deliver on its mandate. The training ended with a robust interactive session.





# FERMA, FRSC TO COLLABORATE FOR STANDARD SIGNAGE

Bernard John-Vivian



**T**he Managing Director/CEO Federal Roads Maintenance Agency, FERMA, Engr. Nuruddeen Rafindadi, has pledged close working relationship with the Federal Roads Safety Corps (FRSC) for standard road signage for federal highways to reduce accidents and make the roads safer for users.

The MD made this pledge when he received a delegation from the Federal Roads Safety Corps (FRSC) led by Deputy Corps Commander, FRSC Signage Plant, DCC Martin A. Dapel, MNSE, Fcni+rss 2nd December, 2020 at the Agency's Headquarters in Abuja.

Rafindadi disclosed that, "FRSC is a critical stakeholder of the Agency and working closely with FERMA to reduce accidents on the roads is imperative. Road signs and road markings are an essential part of safety on our roads and FERMA is ready to partner with FRSC to ensure users' safety"

The MD further added that he has observed that products made in Nigeria often times compete favourably with imported products, and are even better. He instructed the Director of Planning and Engineering Services to immediately study FRSC's proposal and schedule the Agency's requirements with the aim of initiating interactive partnership with FRSC.

The FERMA Boss also said that the cost of the product may not necessarily be an issue, as what is very important was the

quality and standard of the product. He said, "I have seen products from FRSC, they have good products, the prices of the product may not be compared with products from others, what is important is the quality and standard of FRSC products. You can imagine a product bought at a higher price lasting for 15 years and the one bought at a lower price lasting for 3 years, it is just wise that we go for the best.

Earlier, DCC Dapel in his opening remarks thanked the MD for the audience. He said, FERMA and FRSC have been collaborating since inception. He commended the good working relationship between the two Organisations.

Dapel stated that the purpose of the visit was to inform FERMA that FRSC has a plant

that produces signage. He said "FRSC products are of high quality and can compete with world best standards, the signage produced have a life span of at least 15 years".

He explained that signages are about regulations, warnings, informing and giving direction for proper use of the roads. He said roads without signages are death traps".

The DCC remarked that since FERMA has been playing a vital role in keeping the roads safe and motorable, it was important that collaboration be made with the Agency as regards the use of standard signage to further enhance the Agency's efforts in carrying out its duties.





# RECONSTRUCTION OF URASI BRIDGE

## AMARURU/EZINIFITE

### LINKING IMO AND ANAMBRA STATES



Engr. Chukwuemeka Maduagwu  
FRME FERMA Imo State



During Commissioning of newly constructed Uras Bridge; L-R Prof. Placid Njoku, Deputy Governor Imo State, Mr. Ralph Nwosu, Hon. Commissioner of Works Imo State accompanied by Rep. of MD/CEO FERMA, Engr. Silas Buba, Executive Director East Operations FERMA and FRME FERMA Imo State



L-R Rep. of the House Committee Chairman FERMA (2015-2019) Prof. Placid Njoku, Deputy Governor Imo State, Mr. Ralph Nwosu, Hon. Commissioner of Works Imo State, Rep. of MD/CEO FERMA, Engr. Silas Buba, Executive Director East Operations FERMA Engr. B.O Aina, Zonal coordinator FERMA South East 1 and IMC Chairman Orsu Local Government Area during Commissioning of newly constructed Uras Bridge in Imo State



*With FERMA life is Better* **FERMA CARES**