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# The Reforms

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## When Nigeria Faced Gravest Commercial Threat, President Buhari Refused To Back Down

*When Nigeria confronted its gravest commercial threat in the P&ID saga, the late President **Muhammadu Buhari** refused to yield. Although the contract and arbitration began before his tenure, he ordered investigations, empowered a strong legal defence, exposed the underlying fraud, and insisted Nigeria would not pay an unjust \$11 billion claim. **Enam Obiosio** here tells how that resolve turned a looming national crisis into a landmark victory, proving that determined leadership can defend both sovereignty and public resources when it matters most.*

In January 2010, the Federal Republic of Nigeria signed a 20-year Gas Supply and Processing Agreement (GSPA) with P&ID, a company registered in the British Virgin Islands. Under the agreement, Nigeria was to supply specified volumes of 'wet' gas to processing facilities built and operated by P&ID in Calabar, Cross River State; P&ID would strip the wet gas into "lean" gas and deliver it back to Nigeria for power generation, while retaining the natural gas liquids for onward sale.

Critically, the plant was never built, and Nigeria never supplied the required wet gas. In 2012 P&ID initiated arbitration proceedings in London, claiming that Nigeria had breached the contract by failing to supply the gas (despite the fact that P&ID had not built the plant).

In 2017, the arbitration tribunal awarded P&ID US\$ 6.6 billion in damages, plus interest at 7% annually. By the time the matter had grown in the courts, interest and other relief pushed the claimed amount to over US\$ 11 billion. To put that in context, experts noted that the claim represented nearly a third of Nigeria's foreign exchange reserves at the time.

This was the moment of reckoning for Nigeria - and President Buhari stepped in. Although the



contract and initial arbitration process pre-dated his administration, Buhari's administration took decisive action to defend the country's interest.

In 2019, under his administration, Nigeria applied to the English Commercial Court to set aside the arbitration awards under sections 67 and 68 of the Arbitration Act 1996, arguing that the awards had been obtained through fraud or other misconduct contrary to public policy. Then Nigeria's legal team submitted evidence that P&ID had bribed Nigerian officials, submitted false evidence, and

unlawfully obtained Nigeria's privileged legal documents.

President Buhari's public comments underscored how seriously his administration viewed the case. In October 2019, for example, he stated that the P&ID contract scandal revealed "the manner in which significant economic damage has been caused by the past activities of a few corrupt and un-patriotic Nigerians."

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In a statement in October 2023, Buhari declared: “Rarely in modern times can so few have tried to take so much from so many. If Nigeria had lost its arbitration dispute ... it would have cost our people close to USD 15 billion.”

Buhari’s administration did more than issue statements. It instructed the Attorney-General of the Federation and other agencies to investigate the contract’s award, gather evidence, and mount a comprehensive legal defence. For example, in 2023, Buhari recalled that he had tasked his Chief of Staff and AGF to “find a way ... to get us a fair hearing” in London.

On 23 October 2023, the English High Court of Justice delivered judgment in *The Federal Republic of Nigeria v P&ID*, finding that P&ID’s arbitral awards (originally in favour of P&ID) had been obtained by fraud and were contrary to public policy. Justice Robin Knowles wrote that the awards had been procured only after “practising the most severe abuses of the arbitral process”.



**The Court found three central irregularities:**

- P&ID’s legal team improperly obtained and retained privileged documents belonging to Nigeria, giving them insight into Nigeria’s case strategy. P&ID submitted evidence it knew to be false (notably, a key witness failed to disclose bribery of a Nigerian official).
- P&ID bribed a Nigerian official to keep her silent about earlier bribery at the time the contract was signed.
- As a result, the High Court set aside the awards rather than remit them to the arbitral tribunal.

In October 2025, the UK Supreme Court upheld a cost-order in favour of Nigeria (about £44 mil-

**The victory protected Nigeria from a potential financial obligation of more than US\$ 11 billion**

lion) against P&ID and held that payment must be in pounds sterling rather than naira.

The victory protected Nigeria from a potential financial obligation of more than US\$ 11 billion - a sum that, if payable, could have jeopardised federal budgets for health, education, infrastructure. Buhari himself noted the loss “would have required schools not to be built, nurses not to be trained and roads not repaired”.

By standing firm, the Buhari administration sent a clear signal: Nigeria would not passively accept unfair external claims without challenge. It also reinforced the message that contracts, especially with government involvement, require enforcing standards of due process, accountability and transparency. Buhari emphasised that “we need better contracts ... and we need greater transparency: the reality is that ... we will not allow our country to be treated like this.”

Although the GSPA and the initial arbitration were signed under earlier administrations (Goodluck Jonathan and associated actors), Buhari’s role was crucial in pivoting Nigeria’s posture - from potential large liability to vindicated litigant.

In his comments, Buhari pointed out that the P&ID affair was “already firmly set by the time I came into office in 2015” yet his administration took the case on. By doing so, he advanced his broader anti-corruption agenda and reinforced Nigeria’s standing in international arbitration and investment law. His 2019 remarks tied the P&ID contract to “the manner in which significant economic damage has been caused by the past activities of a few corrupt and un-patriotic Nigerians”.

Moreover, the judgment has been hailed as not just a win for Nigeria but a potential turning point for how arbitration involving state parties and host-state contracts are handled globally.

For Nigerians weary of seeing national assets and sovereignty compromised by shady deals, the outcome offered relief. For investors and governments, the case underscored the risks of entering agreements without proper due diligence and enforcement apparatus.

President Buhari leveraged this outcome to make the case for stronger institutional frameworks, preservation of national interests and the importance of governance in contract awards. His determination signalled to public officials and private actors alike that Nigeria was prepared to defend itself.

The P&ID saga stands as a landmark in Nigeria’s commercial-legal history. That Nigeria

emerged intact - thanks in large part to decisions made during the Buhari presidency - ought to be recognised.

President Buhari’s insistence that Nigeria would not pay an inflated award secured on the back of a contract that never took off, his deployment of legal and investigative mechanisms, and his public articulation of the stakes united into an act of safeguarding national interest.

In an era where large-scale contract disputes with foreign investors can threaten national finances, Buhari’s handling of the P&ID matter exemplifies decisive leadership.

It is a legacy worth documenting: a government refusing to be victimised; a state asserting its rights; a people spared a bill of epic proportions. Through that lens, Buhari’s role in the P&ID victory is a chapter in Nigeria’s story of reclaiming its rightful place - not as a quarry for foreign claims, but as a protector of its own sovereignty and finances.

**In an era where large-scale contract disputes with foreign investors can threaten national finances Buhari’s handling of the P&ID matter exemplifies decisive leadership**



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**EDITORIAL****Our Railways Are Derailing, So Is Accountability**

The Senate has finally woken up to a crisis that has been staring Nigeria in the face for far too long. Persistent train derailments are no longer isolated mishaps. They are symptoms of a deeper national failure, one that compromises lives, weakens public confidence, wastes scarce resources, and exposes the fragile underbelly of a sector that has consumed billions of dollars in public loans and investments. As a media organisation committed to public interest, we welcome the Senate's decision to launch a comprehensive investigation, but we insist that this moment must go beyond another committee, another report, and another forgotten set of recommendations. Nigeria cannot afford to normalise rail disasters.

We are alarmed those derailments are happening with such frequency that Nigerians now expect them as part of the commuting experience. The most recent incident on the Warri-Itakpe corridor occurred barely four days after the line was reopened. That alone should force a national reckoning. Senator Ede Dafinone was right to raise an alarm on the floor of the Senate because no modern nation should tolerate railway lines that fail almost immediately after repairs. When a system collapses this quickly, it is not an accident. It is evidence of either substandard materials,

flawed engineering, poor supervision, vandalism, or a toxic combination of all three.

We cannot continue to pour scarce foreign loans into rail projects without demanding world-class standards. Yet that is exactly what Nigeria has been doing. The Senate has named this truth by resolving to investigate the Chinese loans tied to railway development. We agree that Nigerians deserve to know the full terms of these loans, the quality of the materials procured with them, and the performance standards used to certify works as "completed." The country has spent too much and gained too little to continue operating in shadows and secrecy.

We also insist that the Nigerian Railway Corporation must not be allowed to explain away every derailment as "vandalism." Yes, vandalism exists, but repeating it as a catch-all excuse has become a way to evade responsibility. If vandalism is as widespread as the NRC claims, then it is the institution's duty to design systems that prevent it. No country with a serious rail network shirks this obligation. Moreover, a line that fails within days of reopening raises questions that cannot be swept aside with a single sentence in a press release.

The Senate President, Godswill Akpabio, captured public sentiment when he described

the situation as unacceptable. We agree wholeheartedly. A country of more than two hundred million people cannot continue to gamble with lives and national assets while pretending to build modern transportation infrastructure. When rail tracks buckle, derail, or fracture, they reveal the hidden rot in procurement processes, quality control, and regulatory oversight. That rot must be uprooted completely.

We expect the ad hoc committee, chaired by Senator Adams Oshiomhole, to treat its mandate with urgency and seriousness. Six weeks is long enough to expose the failures that brought us here, identify those responsible, and recommend actions that will actually be implemented. This committee must not join the long cemetery of abandoned legislative inquiries. Nigerians are tired of reports that gather dust while dangerous rail lines continue to operate.

We believe that a safe, reliable rail system is possible. We also believe that Nigeria will never achieve it until government agencies, contractors, foreign partners, and regulatory bodies are held to the highest standards. Enough is enough. It is time to rebuild our railway sector on the foundations of accountability, transparency, and engineering integrity. We owe the Nigerian people nothing less.

**DID YOU KNOW?**

That President Tinubu's reforms are part of the Renewed Hope Agenda, designed to reposition Nigeria across critical sectors including education, energy, infrastructure, and innovation.

Stay tuned for more updates on reform milestones, policy impact, and opportunities for Nigerian citizens. Have feedback or questions? Send us an email at: [editor@thereforms.ng](mailto:editor@thereforms.ng)

**Time to Tell Nigeria's Story — The Position of The Reforms Newspaper**

For far too long, the Federal Government of Nigeria (FGN) has been misunderstood, misrepresented, and misquoted — not for a lack of achievements, but for a tragic deficit in communication. Today, *The Reforms*, a National Newspaper, rises not as a mouthpiece, but as a credible national platform to correct the narrative and restore public confidence in Nigeria's reform-driven trajectory.

Let us be blunt: in the past, government's communication structures had been lethargic, inconsistent, and often reactive. Ministries, Departments, and Agencies (MDAs), despite overseeing groundbreaking reforms across agriculture, power, finance, education, digital innovation, energy, and infrastructure, had largely failed to communicate their successes with clarity and consistency. In their silence, distortions flourished. In their delays, misinformation had taken root.

This was not just a national communication failure — it was a vacuum of narrative power.

It is precisely in this void that *The Reforms* has emerged as a strategic imperative. Our mandate is not to whitewash governments' actions or spread propaganda. We are not beholden to spin doctors or political handlers. We are beholden only to the truth — the verifiable, policy-driven, people-impacting truth of Nigeria's reform journey.

The FGN has rightly endorsed *The Reforms* as the non-partisan channel through which MDAs and private sector partners can boldly articulate the ongoing transformation of the Nigerian economy and society. From economic diversification and tax reforms to housing delivery, digital governance, energy transition, and ease of doing business, among others, — we are committed to amplifying facts, not fiction.

Nigeria is not standing still. The country is moving — and moving fast. But without strategic story-

telling rooted in fact and transparency, that movement may be missed or, worse, maligned.

To the MDAs: You are implementing reforms. But reforms do not speak for themselves. You must. And *The Reforms* is here to help you do just that — professionally, objectively, and impactfully.

To the private sector: You are stakeholders in the reform process. Let your voice be heard. Let your innovations and contributions to national development be documented in a newspaper founded on the principle of national interest above noise.

It is time we tell our own story — the Nigerian story — not through borrowed voices or external media filters, but through a deliberate, intelligent platform that understands the nation and its nuances.

This is not a plea. This is a national call to action. Partner with *The Reforms*. Let the story of Nigeria's rebirth be told by those who live it, lead it, and believe in it.



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## Nigeria, South Africa Push Africa's Priorities To Global Stage, Says UNDP



Varsha Redkar-Palepu, the UNDP Deputy Resident Representative for Programme

By Kingsley Benson

The United Nations Development Programme (UNDP) has commended Nigeria and South Africa for strengthening a collaborative platform that aims to ensure Africa's concerns and economic priorities gain firm representation within global governance structures.

The remarks came from Varsha Redkar-Palepu, the UNDP Deputy Resident Representative for Programme, at the G20 - Africa outreach meeting on industrialisation and agriculture held in Abuja.

The meeting, hosted by the South African High Commission in partnership with the federal government, forms part of preparations for the G20 Summit scheduled for November 22 to 23 this year in Johannesburg.

Representatives of international organisations, African governments, and senior Nigerian officials attended the session, which examined how the continent can translate its natural endowments into competitive industrial and agricultural growth.

Redkar-Palepu said that Nigeria's role in convening the meeting, along with South Africa's coordination as G20 president, has created a functional space for African actors to influence global policy discussions. She welcomed the decision to expand G20 engagement to regional consultations and noted that the permanent admission of the African Union into the G20 has institutionalised the continent's presence at the top tier of global economic decision-making.

According to her, this development gives Africa a chance to ensure that global policies reflect its demographic growth, economic opportunities, and development needs.

In her remarks, she underscored the strategic importance of agriculture to Africa's economy.

The sector sustains roughly half of the continent's labour force and contributes about a quarter of total gross domestic product (GDP), yet most agricultural exports remain unprocessed. At the same time, African countries import high-value food worth more than one billion dollars each year, a pattern that she said limits the continent's industrial advancement.

She argued that modernising agriculture and expanding industrial capacity must be pursued together if Africa is to shift from low-value commodity exports to competitive value-addition.

Redkar-Palepu identified the cost of borrowing as a major constraint on growth, noting that Africa continues to face what she described as a risk premium in global lending markets. She said the high cost of capital slows progress across the continent despite reforms undertaken by governments and commitments made by development institutions.

According to her, the absence of a global financial system that supports Africa's ability to convert natural resources into durable economic expansion remains a central obstacle. She added that aligning investment pipelines with G20 outcomes could help countries reduce post-harvest losses, raise agricultural yields, and attract blended finance at scale.

She framed the African Union's G20 membership as an opportunity for governments to negotiate fairer financial terms and build stronger industrial foundations. She said the UNDP is prepared to support AU member states in developing strategies that advance industrialisation and meet the Sustainable Development Goals. In her words, Africa now has a moment to shift from dependence on food imports to building industries capable of exporting processed goods, and from economic potential to shared prosperity.

The Abuja meeting also featured contributions from Honourable Minister of Agriculture and Food Security, Mr. Abubakar Kyari, who spoke on the need to strengthen agricultural systems to boost rural incomes and food security.

The Minister of State for Industry, Trade and Investment, Senator Owan Enoh, joined other panelists in discussing how industrial reforms and trade policies can support the continent's participation in global value chains.

Officials from the South African government, Nigeria's G20 Sherpa, and representatives of African diplomatic missions also addressed the gathering. Their collective message aligned with the UNDP's call for deeper cooperation, stronger regional value chains, and sustainable investment frameworks that allow African economies to compete effectively on the global stage.

Also present were Mr. Ben Joubert, Acting-Chief Director, Regional Organisations, Department of International Relations and Cooperation, Amb. Bukar Hamman, Nigeria G20 Sherpa, High Commissioner of Cameroon to Nigeria and Dean, Africa Group, Abuja, Salaheddine Ibrahim.

## Quotes of the Week

**Dr Tinioye Majekodunmi, Director-General of the National Council on Climate Change (NCCC)**

This is what we call the implementation COP we have all been waiting for. We are excited that Nigeria is leading from the front, being the first West African nation to submit its NDC 3.0. This marks a turning point for us.

**Mr. Ademola Adebise, Chairman of FHFL**

This Social Housing Project also reflects our shared vision of inclusive growth, where affordable housing becomes a foundation for economic participation and improved quality of life.

**Vice President Kashim Shettima**

Our National Council on Climate Change provides the institutional backbone for integrating climate action into all sectors of governance. We are implementing the Great Green Wall Initiative, reforesting degraded lands across eleven front-line states, planting over ten million trees and creating thousands of green jobs for our youth and women.



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# FHFL Invests In Landmark Project As 100 ‘Strong’ Women Receive Keys To Energy-Efficient Homes



R-L: Mr. Ademola Adebise, Chairman of FHFL, and Mr. Abdulmuttalib Mukhtar, MD/ CEO of FHFL, at the event.

By Kingsley Benson

**A**t the commissioning of a pioneering social housing project by Family Homes Funds Limited (FHFL) in Millennium City in Kaduna State, 100 women, including widows, single mothers, and small-scale traders, stood clutching brand-new house keys as tears of joy mixed with dust on their faces.

Mr. Ademola Adebise, Chairman of FHFL, set the tone for the ceremony. In his speech, he told the crowd that the initiative was not an act of charity. He described it as “an investment in strong women who will raise strong families and strong communities.”

The event unveiled the first phase of FHFL’s Social Housing Programme in Kaduna State. The one hundred homes were built with Expanded Polystyrene System (EPS) technology, a climate-friendly method that promises lower electricity bills, cooler indoor temperatures, and reduced carbon emissions. These features align with Nigeria’s climate resilience goals and reflect a growing shift toward sustainable construction.

Governor Uba Sani attended the commissioning alongside Senator Abubakar Atiku Bagudu, Minister of Budget and Economic Planning, Architect Ahmed Musa Dangiwa, Minister of Housing and Urban Development, and Mr. Ogungbesan Olusola Adeola, who represented the Minister of Finance and Coordinating Minister of the Economy, Mr. Wale Edun. Governor Sani commended the development

as a model for inclusive progress. “This is not just housing,” he said. “It is dignity restored.”

Mr. Adebise addressed the audience from a pink podium, chosen to honor the women who form the backbone of the project. He thanked the Kaduna State government for providing what he called “fertile ground” for the initiative and applauded the FHFL team for “turning policy into progress.” His greatest applause, however, was reserved for the beneficiaries. “Your stories of perseverance inspire us all. May your new homes be filled with peace, laughter, and the light of a prosperous new beginning,” he said.

He went further to underline the significance of the scheme. “This project symbolizes renewed hope and restored dignity, particularly for the one hundred resilient women empowered through this initiative.” He explained that the homes were more than buildings and that they were designed to support the emotional and social recovery of the beneficiaries, many of whom are widows.

According to him, “This Social Housing Project also reflects our shared vision of inclusive growth, where affordable housing becomes a foundation for economic participation and improved quality of life.” He noted that the programme aligns with federal priorities under President Bola Ahmed Tinubu and demonstrates how housing can drive broader societal progress.

He also highlighted FHFL’s new approach. “Through this development, FHFL has demonstrat-

ed a new model of social housing delivery in Nigeria, one that integrates home ownership with skills training, livelihood support, and climate-smart construction.” He referred to complementary initiatives that included training the women in small businesses such as poultry farming and soap-making.

On the construction technology, Mr. Adebise told guests, “These homes are energy-efficient, incorporating solar power and sustainable materials. Through the Expanded Polystyrene System technology, we achieved faster, more affordable, and climate-friendly housing.” He explained that the EPS method cut construction time to eight months and lowered energy costs, supporting Nigeria’s long-term low-carbon goals.

The project itself began as a grassroots idea. “The project is a demonstration of community initiative supported by responsive governance,” Mr. Adebise said, describing how the widows pooled land and sought FHFL’s support. He added that “The project combines home ownership with skills training and renewable energy solutions, empowering widows to become self-reliant.” He stressed that FHFL views the beneficiaries not as recipients of aid but as contributors to stronger families and communities.

FHFL sees its Kaduna pilot as a foundation for larger ambitions. Mr. Adebise revealed plans for 1,600 student hostel beds across twenty-four universities, with six already under construction. He also shared that work is under way on single-digit interest mortgages for first-time homebuyers. In the same Millennium City, an additional 500 housing units are nearing the occupancy stage.

Each 2-bedroom unit includes a cottage yard for backyard farming and easy access to an on-site market where women can process and sell produce. Before receiving their keys, the beneficiaries completed FHFL’s livelihood training modules in poultry farming, soap-making, and digital marketing. The programme aims to convert new homeowners into active entrepreneurs.

“This compound will feed itself,” said 42-year-old Hajiya Fatima, a groundnut seller who lost her husband to banditry in 2022. “I have a solar fridge coming. No more spoiled goods.”

The estate also features a communal creche, a skills centre, and a solar-powered borehole. The fast construction pace was achieved through EPS panels that fit together like Lego pieces and require minimal cement.

Federal support has been central to the project’s success. The initiative draws seed capital and policy backing from President Tinubu’s housing agenda through the Ministry of Budget and Economic Planning. Partnerships with the National Agency for Science and Engineering Infrastructure (NASeni) and the Adashe Women Society helped to strengthen both the technical framework and the community cohesion around the scheme.

As the women explored their new homes, many paused to pray quietly, their keys glinting in the Kaduna heat.

# FG Delivers Renewed Hope, Hands Over 100 Sustainable Homes To Widows In Kaduna



Senator Uba Sani, Governor of Kaduna (m), reading the commemorative plaque at the commissioning of the houses while Senator Abubakar Atiku Bagudu, Honourable Minister of Budget and National Planning (l); Dame Pauline Tallen, Former Honourable Minister of Women Affairs, and others look on.

By Jennete Ugo Anya

The Federal Government, through the Family Homes Funds Limited (FHFL), has commissioned 100 energy-efficient two-bedroom homes with urban farming spaces in Rigachikun, Kaduna State, under the FHFL Social Housing Programme for 100 widows.

A key highlight of the project is its remarkable origin. The widows pooled their land together and approached the Federal Government through FHFL to construct social housing for them. This act of initiative and partnership has now been rewarded with sustainable homes, livelihood support, and a model for inclusive development.

“These homes represent far more than physical structures. They symbolize renewed hope and restored dignity, particularly for the 100 resilient women empowered through this initiative,” said Ademola Adebise, Chairman, Family Homes Funds Limited.

“Through this development, FHFL has demonstrated a new model of social housing delivery in Nigeria, one that integrates home ownership with skills training, livelihood support, and climate-smart construction. This is not charity. It is an investment in strong women who will raise strong families and strong communities,” he added.

Each home was constructed using Expanded

Polystyrene System (EPS) technology, which reduces costs and carbon emissions by up to 40% while ensuring durability and energy efficiency. They are also equipped with solar systems for electricity while all beneficiaries also received livelihood training and a cottage yard for food production and processing, promoting food security and income diversification.

Managing Director and Chief Executive Officer of FHFL, Mr. Abdulmuttalib Mukhtar, noted that the Rigachikun project demonstrates how inclusive collaboration can drive measurable impact.

“This project stands as clear evidence that when citizens take initiative and government responds with support, transformation happens. These 100 homes are not just walls and roofs, they are symbols of partnership, perseverance, and purpose,” he said.

In his comments, the Minister of Budget and Economic Planning, Senator Abubakar Atiku Bagudu, said that the Rigachikun project speaks to the heart of President Bola Ahmed Tinubu’s Renewed Hope Agenda that growth must be inclusive, and prosperity must reach every home. “Through initiatives like this amongst others, we are ensuring that government spending translates into tangible outcomes, roofs over heads, jobs for our women and youth, and dignity for our people.”

Executive Governor of Kaduna State, Senator Uba Sani, commended the initiative as a model of people-centred governance.

“Our administration is proud to host this first-of-its-kind energy-efficient social housing project for widows. It reflects Kaduna State’s commitment to inclusive growth and innovation, and to ensuring that the most vulnerable are not left behind,” the Governor stated.

Other partners on the project include the National Agency for Science and Engineering Infrastructure (NASeni) and the Kaduna State Government.

With over 500 jobs created during construction and 100 new families rehoused, the project embodies the impact of the Renewed Hope Agenda — turning policy into progress, and progress into opportunity.

## How A Widow Found Hope In A 2-Bedroom Home

By Anita Dennis

At just 32, Aisha Isiyaku has lived a lifetime of trials. Widowed, impoverished, and responsible for raising seven children alone, she bore the weight of survival in one of Nigeria’s most difficult regions. But in the heart of Kaduna, where despair is often inherited, Aisha’s story is rewriting what hope can look like for millions of women like her.

For three years after her husband’s sudden death, Aisha struggled daily to provide for her family. Her home - a cramped, one-room space rented for N40, 000 a year - was part of a dilapidated compound in Rigasa, where families shared a single toilet and fetched water from a distant communal well. The walls leaked during the rainy season, the floor cracked in the dry, and the entire space could not contain the noise, stress, and dreams of seven growing children.

“I just wanted my children to be safe,” she said, her voice steady but laced with the memory of pain. “That was all. Each day was a battle between feeding them and keeping them in school.”

Her income came from petty trade - buying food items from the market and reselling them in smaller quantities. But that fragile livelihood was shattered one day during a market raid. In the chaos, she was knocked to the ground and trampled, sustaining injuries that left her with persistent chest pain and limited mobility.

“I didn’t know how we would survive. Everything hurt - my body, my heart, my hope,” Aisha recalled, blinking back tears. “Sometimes, I prayed not to wake up.”

Aisha’s story took a dramatic turn in 2024 when she was identified as a potential beneficiary of the Family Homes Funds Limited (FHFL) Social Housing Program, a national initiative designed to provide not just shelter, but stability and economic empowerment to Nigeria’s most vulnerable.

The pilot project, situated along Kaduna-Zaria Road, was built in collaboration with the Federal Ministry of Budget and Economic Planning and the Adashe Women Society - a grassroots network supporting disadvantaged women including widows, displaced persons, and the physically challenged.

From among thousands, Aisha was selected as one of 100 beneficiaries to receive a free two-bedroom energy-efficient home. But the support didn’t stop at bricks and mortar.

Through FHFL’s multi-pillar empowerment model, Aisha underwent weeks of tailoring training, received professional equipment, and was granted startup capital to launch her business right from her new home.

“Everything changed,” she says, her face breaking into a wide smile. “Now I do not just have a roof over my head - I have work. I have purpose. I have dignity.”

Her children now sleep in real beds, study in a quiet environment, and wake up to running water and working

toilets. “They can dream now,” Aisha adds.

Aisha’s story is not an isolated miracle - it is a glimpse into a replicable model for tackling Nigeria’s 28 million housing unit deficit. According to the National Economic Summit Group, closing the housing gap requires N21 trillion in funding, yet most government efforts fall short of scalable, sustainable solutions.

FHFL is bridging that gap by integrating green building technology, economic empowerment, and localised partnerships into every housing unit delivered. The homes use EPS prefabricated panels, reducing both construction time and carbon footprint. The communities are designed with green spaces, marketplaces, and in some cases, farmlands - deliberately engineered for self-sufficiency and social inclusion.

The program also directly aligns with national strategies like the National Poverty Reduction and Growth Strategy (NPRGS) and global mandates like the Sustainable Development Goals - notably Goal 1 (No Poverty), Goal 11 (Sustainable Cities and Communities), and Goal 5 (Gender Equality).

Today, Aisha runs a modest tailoring business from the living room of her two-bedroom home. She sews school uniforms, makes women’s wear, and is learning how to design baby clothes. She also mentors two other widows in the estate who aspire to start similar ventures.

“When people ask me how I did it, I say, I did not - we did it,” she said. “FHFL believed in me before I believed in myself.”

# How FHFL Is Transforming Displacement Into Empowerment

By Musa Ibrahim

In Nigeria, over 28 million housing units are needed to meet the demand for safe, affordable homes. For many, that figure represents a complex policy challenge. But for women like Aisha Isiyaku and Tabitha Iliya, it represents years of insecurity, poverty, and broken dreams lived out in overcrowded compounds, leaking roofs, and communities without toilets, clean water, or safety.

These women aren't just statistics. They are mothers, entrepreneurs, and survivors - until recently, forgotten by a system ill-equipped to provide meaningful shelter. But all of that is changing through a quiet revolution taking shape in Kaduna State.

Enter Family Homes Funds Limited (FHFL), a government-backed institution redefining what social housing can look like in Nigeria. In partnership with the Federal Ministry of Budget and Economic Planning, the Adashe Women Society, and technical partner NASENI, FHFL has launched a bold pilot program aimed at transforming not just where people live - but how they live.

At the heart of FHFL's initiative is a simple but powerful idea: social housing must be about more than walls and roofs - it must be about people.

The pilot project includes 100 energy-efficient homes, designed and built for disadvantaged women from across Kaduna State. Each beneficiary belongs to the Adashe Women Society, a grassroots network of widows, single mothers, displaced persons, uneducated women, and the physically challenged.

But the program doesn't stop at providing keys to a house.

Each woman receives:

- A 2-bedroom, prefabricated home with modern, sustainable architecture
- Hands-on training in a productive skill - tailoring, cosmetology, horticulture, soap-making, spice blending, or food processing
- Startup capital to launch a business
- Essential machinery and equipment tailored to their trade
- Ongoing entrepreneurial development and financial literacy

"The idea is to break the cycle of poverty from every angle - shelter, skills, and income," said an FHFL spokesperson. "We are not just giving homes. We are building the economic resilience of women who have long been excluded."

## How It Works: Sustainability Meets Strategy

The homes themselves are built using Expanded Polystyrene (EPS) prefabricated panels - a

**The pilot project includes 100 energy-efficient homes, designed and built for disadvantaged women from across Kaduna State**



One of the women receiving the key to her house

cutting-edge building material that reduces both cost and carbon emissions, while enabling rapid, high-quality construction. These materials, combined with passive design techniques such as cross ventilation, natural lighting, and solar readiness, create homes that are affordable to maintain and environmentally friendly.

"This is not just about housing poor people," says a senior project engineer on the site. "It is about sustainable urban planning and building homes that last."

What is more, the program generated local jobs during construction, as FHFL trained community artisans and engaged local labor for everything from site clearing to finishing. This skills transfer is a strategic component of the initiative, creating employment even before the homes are occupied.

## Real Women, Real Change

The impact is best seen in women like Aisha, a 32-year-old mother of seven, whose life unraveled after her husband died. Cramped in a room without water or privacy, her children slept on the floor while she tried to run a petty trade business. After being selected for the program, she not only received a house but was trained in tailoring and given startup support.

"Now, I work from home, and my children sleep in peace," she says. "We have a future again."

Or Tabitha, a 48-year-old widow who sold sugarcane to survive. With no schooling and six mouths to feed, every day was a battle. After her selection, she trained in cosmetology, received startup tools, and now runs a small salon in her living room.

"I never imagined I would own a home and a business," she says, smiling. "FHFL gave me more than shelter - it gave me my life back."

These are not isolated successes. Dozens of women have gone from homeless to home-owning, from

helpless to self-employed.

## A Blueprint for National Replication

Nigeria's housing crisis is as much a social issue as it is an economic one. Rapid urbanisation, low-income levels, high building costs, and limited financing access have pushed millions into slums or informal settlements. While the government's Renewed Hope Agenda has earmarked N11.5 billion for housing, experts say the country needs to build 550,000 homes annually to make a dent in the deficit.

FHFL's pilot project offers a working model for addressing this gap, especially for low-income women and vulnerable populations.

It aligns perfectly with Nigeria's National Poverty Reduction and Growth Strategy (NPRGS) and the United Nations Sustainable Development Goals - particularly SDG 1 (No Poverty), SDG 5 (Gender Equality), SDG 11 (Sustainable Cities and Communities), and SDG 8 (Decent Work and Economic Growth).

By blending housing with empowerment, FHFL is demonstrating that meaningful development must be people-centered, scalable, and sustainable.

The next phase of the program aims to replicate the model in multiple states, expand to include more women, and attract donor, diaspora, and private sector investment. With a projected cost of N200 billion for 10,000 homes, FHFL is already exploring carbon credit schemes and impact investment vehicles to fund future expansion.

As the ripple effects of this pilot continue to grow, communities are stabilising, families are thriving, and women are reclaiming their agency.

For Aisha, Tabitha, and countless others, the gift of a home is just the beginning.

"You give a woman a home, and she gives you a business, a school, a garden, a future," says a community elder. "That is the real power of this project."

# Tabitha's Journey Through Social Housing

By Majeed Salaam

**W**hen Tabitha Iliya lost her husband nine years ago, her world collapsed into a daily struggle for survival. With six children to feed, no formal education, and no safety net, the 48-year-old widow from Kaduna State became the sole provider of a household on the brink. Her only source of income? A small roadside sugarcane trade that barely earned enough for food, let alone security.

"Some days, we did not even make N1, 000," Tabitha recalled. "But we still had to pay rent, buy firewood, and send the [children to school]."

Living in a poorly constructed building with no fencing, no access to clean water, and a collapsed communal toilet, her family was exposed to the elements and constant insecurity. "Rain used to flood our kitchen. The walls were open. I slept with one eye open," she said. "We did not just lack shelter - we lacked peace."

Things worsened when her landlord increased the rent from N20, 000 to N30, 000 per year - an impossible sum for a woman selling sugarcane with no steady capital. To help, her eldest daughter began braiding hair at a nearby salon, juggling school with adulthood far too soon.

But Tabitha never gave up hope. And hope, it turned out, had been quietly making its way toward her.

## A Life-Changing Intervention

In 2024, Tabitha was introduced to the Adashe Women Society - a nationwide support network for disadvantaged women, including widows, single mothers, and displaced individuals. Through Adashe, she learned about the Social Housing Program by Family Homes Funds Limited (FHFL), a federal initiative aiming to empower Nigeria's most vulnerable with more than just shelter.

"When they told me I could apply for a home... I laughed," Tabitha says. "I thought it was a joke. But something inside told me to try."

Her application was accepted. Tabitha was selected as one of 100 women to receive a fully built, energy-efficient two-bedroom home along the Kaduna-Zaria Road, under the pilot phase of FHFL's



One of the women receiving the key to her house

groundbreaking initiative.

"Everything changed from that moment," she says. "They did not just give me a house. They gave me training, tools, and capital to start a new life."

## From Vulnerable to Entrepreneur

As part of the program's four-pillar empowerment model - housing, skills training, equipment, and business capital - Tabitha was enrolled in a cosmetology course. She learned how to style hair, apply makeup, and produce small beauty products. Upon graduation, she received a basic beauty kit and startup capital to begin offering her

services from her new home.

"The first time I earned N3, 000 from one client, I cried," Tabitha shared. "It felt like I had broken out of prison."

Today, her small salon setup, tucked neatly in her living room, has become a source of both income and confidence. Her children no longer sleep in fear. Her youngest now wants to study science. "We even have running water," she laughs. "I never thought I would say that."

FHFL's housing program is far more than construction - it is a social model for inclusion, sustainability, and human dignity. The EPS prefabricated panels used in the homes reduce cost, shorten construction time, and lower environmental impact. Each home is designed to maximize airflow, natural lighting, and energy efficiency, aligning with both Nigeria's climate targets and the UN Sustainable Development Goals.

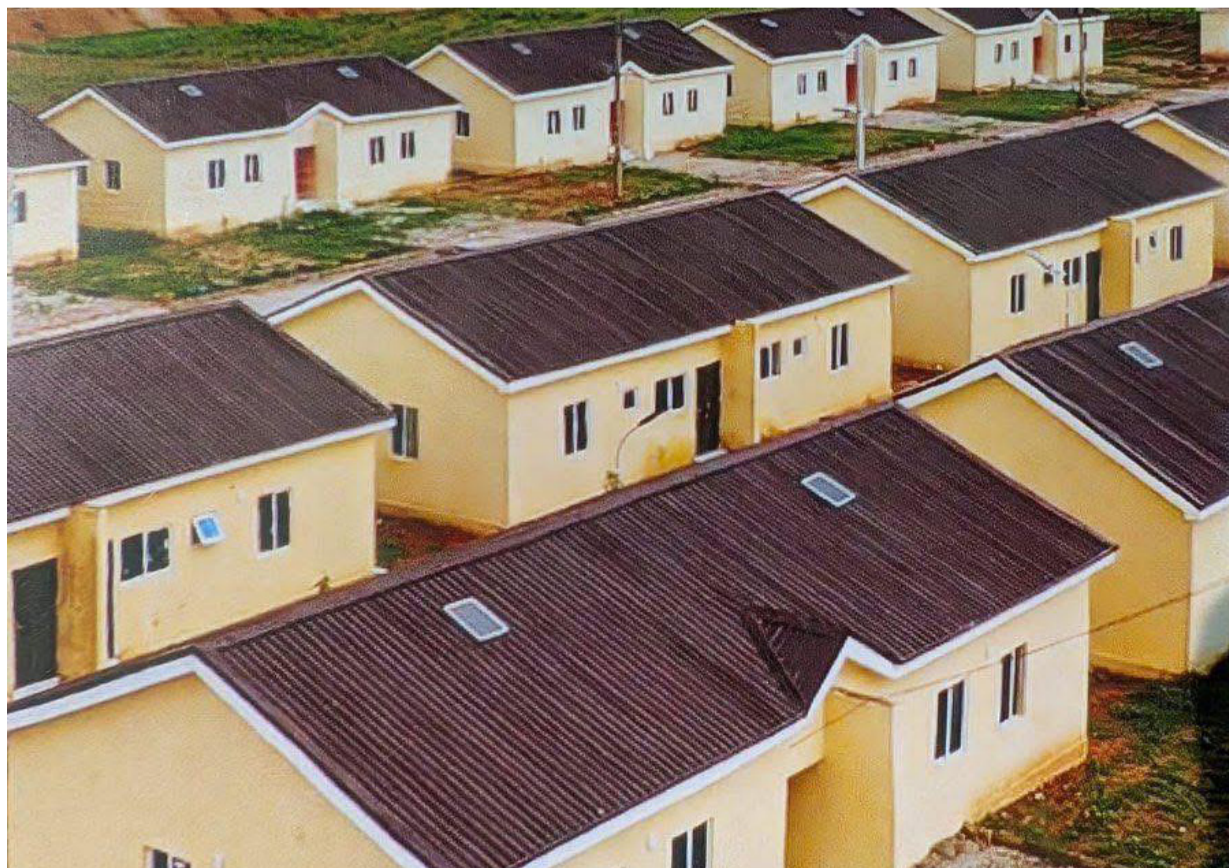
But the true strength of the program lies in its holistic approach. Every woman selected is given the tools to rise, not just shelter. As FHFL's team explains, "We do not just hand over keys - we hand over control. Control of your life, your income, your children's future."

With backing from the Federal Ministry of Budget and Economic Planning, the initiative is designed for replication and scale, targeting underprivileged women, internally displaced persons, and the economically excluded across Nigeria.

## A Future Reimagined

Tabitha now plans to expand her services into bridal styling, and she dreams of employing other young women in her community. "This time last year, I was hiding from landlords," she says. "Now I talk about business with confidence."

Her story - like those of 99 other women in the pilot phase - is proof that real change comes when policy meets compassion and structure meets story. "For the first time in a long time," she says, "I feel human again."





  
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# NAICOM's Reform Momentum: How Strategic Partnerships Reshape Nigeria's Insurance Future



Mr. Olusegun Ayo Omosehin, Commissioner for Insurance with Mrs Doris Uzoka-Anite, Honourable Minister of State for Finance

By Jennete Ugo Anya

When the Commissioner for Insurance and Chief Executive Officer of National Insurance Commission (NAICOM), Mr. Olusegun Ayo Omosehin, assumed office with a renewed mandate to stabilise and modernise Nigeria's insurance sector, few anticipated the scale and speed of transformation that would follow. Yet between May 2024 and October 2025, the embarked on one of the most ambitious eras of regulatory activism, institutional collaboration, and strategic policy alignment in its history.

At the heart of this transformation is a simple idea that insurance can no longer sit at the periphery of Nigeria's economic agenda. It must become a central pillar of growth, stability, and national development.

### Building Alliances, Strengthening Institutions

The CFI's leadership style - engagement-driven, reform-focused, and unapologetically collaborative - was evident from the earliest months of this period. In May 2024, NAICOM hosted the Nigerian Insurers Association (NIA) in a meeting that recalibrated the industry's strategic direction. With the unveiling of a 10-year industry plan, the CFI reaffirmed NAICOM's commitment to deepening insurance penetration, finalising the consolidated Insurance Bill, and intensifying consumer protection. It was a defining moment of industry alignment.

This momentum continued on 14 May 2024 when the Revenue Mobilisation Allocation and Fiscal Commission (RMAFC) visited NAICOM.

Discussions centred on one of the most consequential propositions in Nigeria's economic reform cycle: the integration of insurance as a core driver of national revenue diversification. Supporting the government's \$1 trillion gross domestic product (GDP) target by 2026 required new frameworks, and NAICOM positioned insurance as a catalyst - embedded within the National Credit Scheme, fiscal reforms, and long-term financial stability efforts.

**... NAICOM signalled that compulsory insurance was no longer an option-it was an obligation**

### Strengthening Enforcement for National Impact

One of NAICOM's most consequential alliances emerged on 11 June, 2024 during a working visit to the Inspector-General of Police, Mr. Kayode Egbetokun. There, the CFI pushed for joint enforcement of compulsory Third-Party Motor Insurance-an area long plagued by weak compliance and revenue leakages. By the end of the meeting, a joint task force had been established, and a technology-enabled authentication system had been proposed. For the first time, enforcement was moving from intention to institutional structure.

That structure was reinforced in October 2025 when a similar collaboration with the Federal Road Safety Corps (FRSC) led to the inauguration of a nationwide enforcement committee. With real-time insurance verification and stronger support systems for accident victims, NAICOM signalled that compulsory insurance was no longer an option-it was an obligation.

As the global financial system tightened regulations against illicit flows, NAICOM deepened its alliance with Nigeria's intelligence architecture. The courtesy visit from the Nigerian Financial Intelligence Unit (NFIU) in July 2024 strengthened data exchange, surveillance, and AML/CFT compliance within the insurance ecosystem.

Similarly, a landmark partnership with the Economic and Financial Crimes Commission (EFCC) in November 2024 created a coordinated enforcement mechanism for tackling fraud, money laundering, and market malpractice. For the CFI, it was a matter of principle: no market grows when

CONT. FROM PG 12



R-L: Mr. Olusegun Ayo Omosehin, Commissioner for Insurance with Corp Marshal Shehu Mohammed

trust is compromised.

The same philosophy informed the strategic Memorandum of Understanding signed with the Nigerian Data Protection Commission (NDPC) on 22 November 2024. This collaboration birthed the industry's first Data Protection Clinic, sector-wide privacy guidelines, and a joint implementation committee involving NAICOM, NIA, and NCRIB. It was a turning point for consumer confidence and digital integrity.

**Driving Economic Policy Integration and Digital Transformation**

By September 2025, NAICOM's centrality in national policy was undeniable. The courtesy visit from the Nigerian Economic Summit Group (NESG) deepened collaboration on NIIRA 2025 implementation, data-sharing, and the creation of a dedicated insurance working group. For the first time, insurance was formally being woven into Nigeria's macroeconomic planning framework.

That same month, NAICOM announced a partnership with the FinTech Association of Nigeria to accelerate InsurTech development. The emphasis

was clear: digital transformation was no longer optional-it was the future. From policy distribu-



Mr. Olusegun Ayo Omosehin, Commissioner for Insurance; Mrs Doris Uzoka- Anite, Honourable Minister of State for Finance (7 & 8 frm right respectively), with other stakeholders at the Insurance Directors' Conference 2025

tion to claims automation, InsurTech was the key to market inclusion.

**A Regulator Delivering Real Market Impact**

Alongside its partnerships, NAICOM did not shy away from difficult regulatory decisions. In July 2024, the Commission summoned the Board of African Alliance Insurance Plc over unsettled claims and compliance failures-an action that underscored NAICOM's seriousness about consumer protection. Threatened sanctions were not merely punitive but designed to restore confidence in the system.

In November 2024, NAICOM granted NPF Insurance Co. Ltd an operational licence after thorough compliance checks-expanding the market while maintaining regulatory discipline.

**Institutional Reforms for a New Era**

Reform also began at home. On 21 June 2024, the Governing Board approved the promotion of five new Directors and restructured NAICOM into eight new directorates-including Market Conduct, Innovation & Regulation, and Technology, Strategy & Research. Internal capacity had now been aligned with the industry's evolving landscape.

**A Regulator Engaged With Its People**

From keynote speeches at the NAS Conference to values-based messaging at the NCRIB CEO Retreat, NAICOM's leadership maintained a deliberate public-facing role. Regional outreach programmes in 2025 took sensitisation to states across Nigeria, promoting compulsory insurance, digital adoption, and NIIRA 2025.

Beyond industry stakeholders, NAICOM expanded its national footprint by working with the Federal Ministry of Youth to train one million youths-a capacity-building initiative targeted at employment, entrepreneurship, and sector knowledge development.

**A New Era of Regulatory Leadership**

Between May 2024 and October 2025, NAICOM emerged not just as a regulator, but as a nation-building institution-one shaping revenue diversification, financial inclusion, digital innovation, and market stability.

Through decisive leadership, strategic alliances, and institutional reforms, the CFI has positioned NAICOM as a cornerstone of Nigeria's economic transformation.

The message is that a stronger insurance industry means a stronger Nigeria.



# NIGERIA FIRST

“

**Let us be blunt: in the past, government’s communication structures had been lethargic, inconsistent, and often reactive.**

**MDAs, despite overseeing groundbreaking reforms across agriculture, power, finance, education, digital innovation, energy, and infrastructure, had largely failed to communicate their successes with clarity and consistency. In their silence, distortions flourished. In their delays, misinformation had taken root.**

”

## FG Pushes New Dairy Board As Nigeria Moves To Reinvent Its Milk Industry



Professor Attahiru Jega, Special Adviser & Coordinator of the National Presidential Livestock Reforms Initiatives

By Musa Ibrahim

Nigeria's dairy sector may be heading for its most ambitious overhaul in decades as the federal government moves to establish a Dairy Development and Milk Marketing Board, a central feature of the implementation plan for the National Dairy Policy.

The proposal came to the fore at a workshop in Abuja where government officials, researchers, and industry players gathered to validate the policy's final implementation framework.

At the meeting, the Special Adviser and Coordinator of the National Presidential Livestock Reforms Initiatives, Professor Attahiru Jega, outlined the government's strategy to rebuild the dairy value chain. Represented by Professor Demo Kalla of Abubakar Tafawa Balewa University, he said the plan is anchored on eleven strategic pillars that support President Bola Tinubu's Renewed Hope Agenda, with the aim of repositioning the dairy and livestock sectors as engines of food security, job creation, and economic expansion.

Jega explained that Nigeria's dairy industry must be understood as more than a source of milk, describing it as a space where farmers, women, and young people can find nutrition, income, and empowerment. His remarks set the tone for a conversation that returned repeatedly to the tension between Nigeria's vast livestock resources and its heavy dependence on imported milk.

The Honourable Minister of Livestock Development, Idi Mukhtar Maiha, said that the country spends about US\$1.5 billion annually on dairy imports, a trend he described as fiscally unhealthy and inconsistent with the government's push for economic diversification. He also told

participants that Nigeria has enough livestock potential to meet domestic demand and that the validation workshop signaled a move from policy drafting to real-world implementation.

To stimulate local milk production, Maiha outlined incentives designed to attract both investors and small producers. These include tax holidays, access to soft credit, tariff protections, and the establishment of dairy development hubs in major production zones. He argued that these measures would help reduce barriers that have long discouraged commercial investment in the sector.

The Minister of State for Industry, Trade and Investment, Senator John Enoch, represented by Dr. Adedeji Adeshile, said the workshop reinforced a shared determination across ministries to turn policy commitments into measurable progress. He added that transforming the dairy sector requires predictable regulation, private sector participation, and sustained government backing.

The Permanent Secretary of the Ministry of Livestock Development, Dr. Chinyere Ijeoma-Akujobi, represented by Dr Victor Egbo, acknowledged that the industry has struggled for years with structural problems. These include low milk yields, weak breed quality, poor market networks, and inadequate storage and processing systems.

She said the validation process provided a platform for stakeholders to fine-tune strategies that will support a more productive and inclusive dairy value chain. According to her, the focus is on building a sector capable of supplying the country's growing demand for milk and positioning Nigeria to reduce its reliance on imported dairy products. The workshop concluded with a renewed commitment to translate the National Dairy Policy into concrete actions that can deliver a competitive industry fit for Nigeria's evolving food and economic needs.

### Reforms Nuggets

## Nigeria Leads West Africa In Climate Action

— Becomes first nation in the sub-region to submit NDC 3.0 to UNFCCC

#### Milestone Achievement:

Nigeria has become the first West African country to submit its Third Nationally Determined Contribution (NDC 3.0) to the United Nations Framework Convention on Climate Change (UNFCCC).

#### Global Stage at COP30:

Vice-President Kashim Shettima will unveil Nigeria's Green Transition Roadmap at the 30th UN Climate Change Conference (COP30) in Belém, Brazil. The plan aims to turn Nigeria's climate pledges into real investments and sustainable projects.

#### Leadership Statement:

According to Dr. Tinioye Majekodunmi, Director-General of the National Council on Climate Change (NCCC): "This is the implementation COP we've been waiting for. Nigeria is leading from the front."

#### Focus Areas:

- Transforming NDC 3.0 deliverables into scalable, practical projects.
- Building pipeline partnerships for green financing.
- Introducing pay-for-performance mechanisms to ensure measurable impact.

#### Policy Frameworks Driving Progress:

- National Carbon Market Framework — attracts high-integrity carbon investments.
- National Climate Change Fund — boosts investor confidence and community benefits.

#### Regional Cooperation:

Nigeria will strengthen South-South collaboration in forest conservation. Plans are underway to connect the Amazon, Congo, and Guinea forest regions, leveraging Brazil's Belem Agenda on forest protection.

#### Presidency's Position:

Stanley Nkwocha, Senior Special Assistant to the Vice-President on Media and Communications, said: "President Tinubu's administration is committed to meeting Nigeria's Paris Accord obligations."

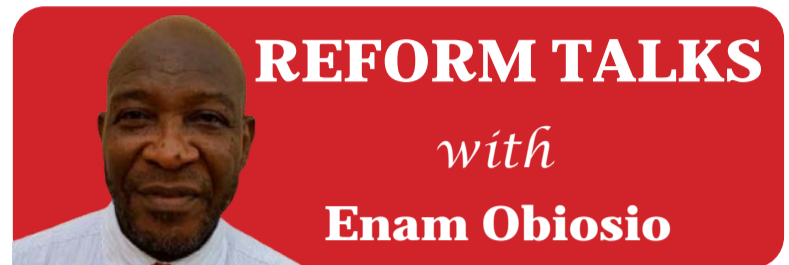
#### National Targets:

Nigeria remains on course to cut greenhouse gas emissions by 32% by 2035, aligning with the Paris Agreement and SDGs.

#### At COP30:

Vice-President Shettima will join a high-level session on "Climate and Nature: Forests and Oceans" and present Nigeria's statement on sustainable development.

## China, the United States, Nigeria: Why Silence Is Not Best In This Dangerous Moment



I have watched the latest diplomatic storm swirling around Nigeria with a growing sense of concern, not only because of its geopolitical implications, but because of what it reveals about the ways powerful nations frame their interests into moral imperatives. When former United States President Donald Trump threatened military action against Nigeria over alleged persecution of Christians, I found myself reflecting on a long global pattern that treats African nations as objects of pressure rather than sovereign actors deserving of respect. And when China stepped forward to warn against the use of force and to reaffirm its partnership with Nigeria, I saw two visions of global engagement clashing in real time. One relies on coercion. The other insists on sovereignty. And Nigeria, yet again, is caught in the centre of someone else's rivalry.

I believe Nigeria must speak clearly and strongly at this moment, not because we need to choose between Washington and Beijing, but because we must choose ourselves. As a nation of more than two hundred million people, with a complex religious, ethnic, and political landscape, Nigeria cannot afford to be a staging ground for ideological battles or a convenient target for foreign leaders looking to score domestic political points. Trump's threat that the United States would halt all assistance and potentially take military action against Nigeria does more than inflame tensions. It reduces our country to a caricature and trivialises the real challenges we face in combating violent extremism.

As someone who has reported on and watched Nigeria struggle with terrorism, banditry, and sectarian violence for more than a decade, I know how irresponsible such rhetoric is. Violent extremism in Nigeria has taken Christians, Muslims, and people of no religious affiliation. It has ravaged communities across the north and middle belt. It has displaced millions, eroded livelihoods, and forced the country into years of security spending that has strained the national budget. To cast this struggle as the Nigerian government condoning the killing of Christians is to erase the truth. It is also to weaponise religion in a way that undermines social cohesion in a country where interfaith coexistence is a daily reality for most citizens.

China's response was no surprise to me. For years, Beijing has positioned itself as a partner that does not interfere in domestic governance. Whether or not one agrees with that model, it remains a key pillar of China's diplomacy. At a press briefing in Beijing, Foreign Ministry spokesperson Mao Ning stated clearly that China "firmly

supports the Nigerian government" and opposes the use of religion or human rights as a justification for interference. For many Nigerians, this stance echoes a growing desire for respect on the global stage. No nation wants to be threatened into compliance. No nation wants to be told that its internal challenges justify military aggression from abroad.

But I am not naïve. China's interest in Nigeria is not rooted in altruism. Our twenty billion dollar trade relationship, our role as a major African economy, and our position as a growing consumer market make Nigeria a strategic partner. China's warning to the United States against the use of

**Nigeria cannot  
outsource  
its sovereignty  
to anyone**

force is also a reinforcement of Beijing's broader worldview: that global order should be shaped through dialogue, not coercion. Yet even as I consider this, I believe Nigeria's priority should not be aligning with one world power over the other. It should be asserting that foreign governments cannot dictate our internal affairs through pressure or threats.

Nigeria's Ministry of Foreign Affairs responded by dismissing Trump's allegations as inconsistent with the facts. The statement pointed out that the government remains committed to combating violent extremism, protecting all citizens regardless of religion, and upholding a rules-based international order. I agree with that position because it affirms important truths. Nigeria is not a perfect state. Our security institutions are still evolving, our investigations sometimes stall, and our justice processes can be slow. Yet the idea that the Nigerian government is enabling religious killings is not grounded in evidence. It is grounded in politics.

Trump's rhetoric was as dramatic as it was dangerous. He claimed that the United States might move in "guns a blazing" to wipe out terrorists in Nigeria. He promised an attack that would be "fast, vicious, and sweet." I cannot think of a more reckless way to address the internal security challenges of another sovereign nation. Military

interventions, no matter how well intentioned, leave scars that do not fade for generations. One needs only to look at Iraq, Libya, Afghanistan, or Syria to understand what happens when foreign soldiers enter a complex environment with simplistic assumptions.

This is why China's call for restraint, whatever its motivations, resonates with many. Mao Ning linked Nigeria's situation with broader tensions involving the United States, including reports that Venezuelan President Nicolás Maduro is seeking military equipment from China, Russia, and Iran. She reiterated that Beijing opposes the use or threat of force in international relations and wants states to work through bilateral and multilateral legal frameworks. In a world where power competitions are sharpening every year, this approach at least seeks to reduce escalation.

But even as I acknowledge the protective tone of China's message, I must emphasise this point: Nigeria cannot outsource its sovereignty to anyone. Not to the United States through intimidation. Not to China through overdependence. Not to any power seeking influence. The future of this nation belongs to Nigerians. It belongs to our capacity to manage diversity, improve security structures, and address the underlying economic factors that strengthen extremist groups.

We must also recognise another truth. When global powers argue over Nigeria, it is because Nigeria matters. We are the largest economy and the most populous country on the continent. Our strategic value is not a mystery to anyone who studies Africa's development trajectory. Yet our influence is meaningful only when we exercise it confidently. We weaken ourselves when we allow others to define our narrative.

As I reflect on this moment, I believe Nigeria should draw four lessons from the crisis.

First, we must continue to address violence with honesty and competence. Terrorism will not be defeated by press releases. It requires intelligence, coordination, development policies, and community engagement.

Second, we must speak with one voice in the international arena. Disunity in diplomacy invites external manipulation.

Third, we must strengthen partnerships based on mutual respect, not dependence. Whether with China, the United States, Europe, or other regions, Nigeria's interests must be clearly defined.

Finally, we must not let foreign leaders use our internal challenges to fuel their political narratives. Nigeria is not a pawn. Nigeria is not a subject of someone's campaign slogan. Nigeria is a sovereign state, imperfect but determined.