

Nigerian Journal of Applied Psychology

Volume 21

Number 1

June 2019

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Nigerian Journal

of

Applied Psychology

Department of Guidance and Counselling
University of Ibadan

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Vol. 21, No. 1, June 2019

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Examination of The Legal Frameworks for Town and Urban Planning and Housing in Nigeria

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Abstract

This paper seeks to examine the legal frameworks for town and urban planning and housing policies in Nigeria. The questions which this paper will interrogate among others are: What are the Nigerian urban and housing problems? What legal instruments are put in place to curb these challenges? What are the impact of the existing legal instruments on the quest for affordable shelter in Nigeria? To achieve the objective of this paper, the paper adopts analytical research methodology and places heavy reliance on library and internet sources for information to identify the various challenges confronting Nigerian urban planning, development and housing needs. The paper reviews relevant legal instruments on urban planning and housing. The paper observes that a careful examination of urban and housing policies in Nigeria revealed potentialities without meaningful impact on the physical development of the country and availability of affordable shelter to Nigerians. Part of major draw-back in the implementation of physical urban development and housing policies is attributable to the level of public participation in the process of the decision making. Thus, the principles and goals of these policies were not internalized by members of public for whom they have been designed. The paper concludes with recommendations among others for a political will on the part of government to checkmate administrative bottlenecks working against the realization of Physical Urban Development and National Housing Policies objectives. Workable solutions should also be developed to internalize urban and housing policies through educational tools such as Information and Communication Technology and Social Media in combating urban planning and housing challenges in Nigeria.

Key words: Legal Frameworks, Town, Urban, Planning and Housing Policy

Introduction

Housing refers to the physical structure that man uses as shelter and other aspect of the social environment which links man with his remote and immediate environment. Housing is not only a building but comprises all inbuilt amenities that make life comfortable for the inhabitants (Olawale, Lawal & Alabi, 2015). Housing represents a bundle of goods and services which facilitate and enhance good living; and a key to neighbourhood quality and preservation (Eldredge, 1967). According to UN-Habitat (2007), housing is firstly a basic need, a minimum quantity of which each household must consume as a matter of necessity and secondly meeting this basic need requires the ability to pay or put an effective demand for such a housing product. The right to adequate housing is recognised in the Universal Declaration of Human Rights and International Covenant on Economic, Social and Cultural Right. This right was adopted by the United Nations General Assembly in 1948 and incorporated into the Constitution of the Federal Republic of Nigeria (1999), which enjoins the Nigerian State to provide suitable and adequate shelter for all citizens (section 14 (2) (d), 1999 Constitution). However, in spite of the universal acceptability of right to housing, Le Houérou (2013) and Udoh (2018) observed that at least 3 billion people, or about 40 percent of the world's population, are in need of basic housing infrastructure and related services, and the responsibility of meeting this need requires not only capital, but also more importantly a delivery mechanism that ensures appropriate targeting and non-distortion of the housing market.

The problem of deficiency in housing quality the world over is common both in urban and rural areas. But the situation is more acute in urban areas due to the fact that most people live in houses that are poor in terms of quality with unsatisfactory environments. The population growth resulting from rural-urban migration and rapid urbanization have also compounded housing problems in urban centres leading to homelessness, the growth of slums and overcrowding (Morenikeji, Umaru, Pai, Jiya, Idowu & Adeleye, 2017; Adeleye & Anofojie, 2011).

Urbanisation has great impact on the environmental natural resources such as water, trees, infrastructural facilities and shelter. The capacity of urban towns to plan for and absorb the increasing number of migrants

through the provision of employment, land, comfortable accommodation and basic amenities is limited resulting into a largely disruption of town and urban planning including housing policy (Fagbemi, 2017).

The desire to curb urban and housing problems have led to government intervention through legal instruments such as the Nigerian Urban and Regional Planning Act of 1992, National Urban Development and National Housing Policies. The examination of the impact of these legal instruments is the focus of this paper. Hence, to provide basis for the assessment of the effectiveness of the extant legal frameworks for urban planning and housing, the paper highlights urban and housing problems in Nigeria. This was followed by a discussion of the Nigerian Urban and Regional Planning Act, National Urban Development Policy and National Housing Policy respectively. The paper concludes with suggestion among others for workable solutions to urban and housing challenges in Nigeria through the application of legal and educational tools such as information and communication technology and social media in combating urban planning and housing problems in Nigeria.

Urban and Housing Problems in Nigeria

Housing is a residential structure where man lives and grows. It connotes the physical dwelling units which are themselves an integral part of the physical environment as well as the dynamic process of providing and improving them (Udoh, 2018). It is therefore universally acknowledged as one of the most basic human needs for survival on the surface of the Earth just as food and clothing (Aribigbola, 2006; Akingbohunge & Akiluyi, 2012). Shelter is central to the existence of man and a decent housing involves access to land, shelter and the necessary amenities to make the shelter functional, convenient, aesthetically pleasing, safe and hygienic (Kehinde, 2010). The demand for housing has been an issue of global concern as the housing provision still remains one of the most difficult problems facing humanity (Muhammad, Abdulkadir, Muhammad & Ahmed, 2015).

Nigeria, like most developing countries of the world, has had intractable challenges regarding housing provisions over time (Ibimilua & Ibitoye 2015). The most adversely affected by inadequate or lacks of housing are

the urban poor and the low-income population, who constitute the majority in the developing countries (UN-Habitat, 2006; James & Essien, 2012; Udoh, 2016)). Holne (2015) noted that though housing shortages are intermittently experienced in urbanised parts of the world, the rural areas also face aggravated difficulties. In Nigeria, housing is affected by such problems as poverty, primitive environmental living conditions, discrimination against the use of indigenous materials, ineffective housing finance, inadequate financial instruments for mobilisation of funds, and high cost of building materials (Ibimilua & Ibitoye, 2015). Part of the housing problems in Nigeria are official bureaucracies and cost of land acquisition, processing of certificate of occupancy and approval of building plans. Omole (2010), posited that housing in the country has been found to be inadequate, indecent, substandard and lacking in basic services and infrastructure both from the qualitative and quantitative standpoint, thereby negatively impacting upon the socio-economic, cultural and health life of the citizens.

Although, housing standards vary from one nation to another and also within a particular country; variations in climate, culture, degree of urbanisation, and socio-economic progress also affect standards. However, the quality of a residential area not only mirrors the city development, planning and allocation mechanisms between socio-economic groups, but also shows the quality of life of the urbanites (Adeoye, 2015). Other factors compounding Housing problems is rapid population growth and urbanization in the country. Aluko (2010), observed that the result of the uncontrolled population growth in the urban areas are characterized by inadequate housing, the growth of slums, poor waste disposal, shortage of water among others. In addition, the cities face problems of fragmented administration, inefficient coordination in planning and in the allocation of investments.

UN-Habitat report (2016) noted that the rural population of Nigeria grew from a minimum value of 38,244,500 in 1960 to a maximum value of 95, 153,153, a growth rate of 1.04% annually, trudging on a total rural land area of 880,103 square kilometres and making up a whopping 52.224% of the country's total population in 2015. Urbanization, on the other hand, is increasing rapidly in most African countries, and the major factors for the rapid increase relate to large scale migration from rural

areas to the urban areas for better economic opportunities. Demographically, the term 'urbanisation' denotes the redistribution of population from rural to urban settlements over time (Xizhe Peng, Chen & Cheng, 2009). Over the past century, mankind has made a mad dash for the city: in 1900 only 13 percent of people lived in urban areas; today that number is 51 percent (KPMG International Cooperative, 2012; Sachs, 2007).

Despite the rapid rate of urbanization in developing countries like Nigeria, evidence revealed a rapid decrease in the provision of new housing, as well as poor state and inadequate urban housing infrastructures to support the increasing population. Therefore, in developing countries where there is rapid urbanization, the problem of inadequate housing for the people constitutes one of the major challenges to economic development and the welfare of the citizens (Aguda & Ajala, 1998; Jiboye, 2009). The effects of urbanisation on the environment and behavioural pattern of populace are quite significant. These effects, among others, include rapid deterioration of physical environment, breeding ground for prostitutes, criminal and social miscreants, depletion of green areas and open spaces resulting in the loss of biodiversity (Popoola, 2014). While urban housing in Nigeria has received significant attention from policymakers, politicians, public administrators, organizers of private sectors, non-governmental organizations and development partners, rural housing is still gravely left on the back burner (United Nations, 1978; Ezeah, 2005). Wahab (1993) rightly observed that public attention regarding housing by the Federal Government of Nigeria from 1991 to 2006 and beyond was directed towards urban areas to the exclusion of rural communities – a clearly ironic course of prevailing realities which is holding sway despite the fact that various housing policies in the country to date have captured the need to have adequate housing developments in all domains.

Legal Frameworks for Town and Urban Planning

A legal framework is a broad system of rules that governs and regulates decision making, agreement and laws etc. It includes a particular set of rules, ideas, or beliefs which are used to deal with problems or to decide

what to do (Collins English Dictionary). The objective of legal framework is to guide planning and decision making. The term 'planning', according to Omaka & Ozougwu (2010), consists of the rules and regulations used to control the arrangement of buildings, designating town and country layout, enforcing city decency and used to compel compliance with planning schemes. Planning law is thus a mechanism for the imposition of land use restrictions and proposals regulating the exploitation of land (Fagbemi, 2017). The primary objective of planning law is to promote the general welfare and property of people. Physical planning law therefore arose from the realization that certain users should be separated from one another because of their incompatibility (Aluko, 2011). Hence, the need for effective development control is to prevent abuse and misuse of land and to ensure compatible use of land as stipulated in the master plan.

Premised on the above analysis, several specific urban planning, development and governance initiatives including passage of regulations at both federal and state government levels have been undertaken since independence by successive governments in Nigeria (Ogbazi, 2013). For instance, the Town and Country Planning Ordinance was passed in 1946, and was later replaced by Nigerian Urban and Regional Planning Decree in 1992, which today has been incorporated into the Laws of the Federation of Nigeria 2004 as an Act of National Assembly. Similarly, there were several laws at the state level for town and urban planning. A good example is the promulgation of Physical and Urban Development Law in 2012 by Oyo State government, which contains the mandate to formulate and implement state policies on urban and regional planning. These laws were enacted to complement the provisions of the Land Use Act, which is the national law. The Nigerian Urban and Regional Planning Act came into existence with a view to recognizing the relationship between overcrowding, unhealthy housing conditions and poor environmental condition on one hand and the incidence of communicable diseases and epidemic, on the other. To avoid ambiguity and provide focus for the administration on the urban and regional planning in Nigeria, section 91 of the Act defines some salient concepts in urban development. These concepts include: 'Physical Development Plan', which is defined to mean any schemes, plans or master plans approved under any authority approved by the Act. In this context, a

local plan includes plan formulating in detail within the context of the structure of plan, the ways in which the policy and general proposal are to be implemented and include any or a combination of the following:

1. District plans which are plans designed for areas where factors in local planning need to be set out comprehensively; and
2. Action area plans which are plans for area indicated or identified for action by structure plan. That is, where changes by development, redevelopment or improvement need to be affected.

Since the Act is to overseeing a realistic, purposeful planning in the country to avoid overcrowding and poor environmental conditions, the Act was hinged among others on the rationale that the future direction of nation, state, local, social and economic changes should be planned through the preparation of physical development plans. The overriding public interest should form the basis of any development. To achieve the objectives of the Act, section 5, establishes three Commissions at the three tiers of government with the responsibilities to implement National Physical Development Plan within their level of authority. Each Commission has power to revoke either statutory or customary rights of occupancy if such land is for public planning purposes such as zoning, as open space and wildlife lavers. To meet their mandate, members of the Commission were drawn from registered members of professional bodies namely, Town Planning, Architecture, Civil Engineering, Land Surveying, Nigerian Bar Association and Estate Surveying apart from representatives of government ministries and some agencies including Federal Ministry of Works and Housing, Agricultural and Rural Development, Finance, Commerce and Tourism, Power and Steel, Environment, Transport and Communication, Power Authority, the Nigerian National Petroleum Corporation, and Nigerian Telecommunication Limited etc. The functions of the Commission are listed in section 7 of the Act and they include formulation of national policies for urban and regional planning; initiation, preparation and implementation of the National Physical Development Plan, regional and subject plans; the establishment and maintenance of urban and regional

planning standard; and provision of technical and financial assistance to States in the preparation and implementation of physical development plans; and any other functions as may be assigned to the Commission, from time to time.

Other relevant sections of NURPA with respect to urban and physical development are: section 30 (3) of the Act, which requires a building plan to be drawn by a registered architect or town planner. Section 39 (1) establishes that a development permit already granted and communicated to a developer or holder for the time being may be revoked by the Control Department which shall serve a notice of its intention to revoke the development permit if the proposed development would harm the environment or constitute a nuisance to the community. Section 59 makes it an offence to disobey a stop-work order. The punishment under this section, is a fine not exceeding ₦10,000.00 (Ten thousand naira) and in the case of a company, a fine not exceeding ₦50,000.00 while section 72 provides for the preservation and planting of trees for environmental conservation. Also, to ensure adequate town and urban planning in Nigeria, the Federal government formulated National Urban Development Policy, which is the focus of next section.

National Urban Development Policy

A policy, according to Nabutola (2012), is typically described as a principle or rule to guide decisions and achieve rational outcome(s). A policy is a 'Statement of Intent' or a 'Commitment'. For that reason, at least, the decision-makers can be held accountable for their decision (Fagbemi, 2017). The objective of policy is to assist in decision making and usually operational in nature and should be objectively tested. To tackle urban and housing challenges in Nigeria, government formulated National Urban Development and National Housing Policies with lot of promises to curb these social menaces. According to Taylor (1987), Nigeria is the most urbanised and largest country in population in black sub-Saharan Africa. Taylor noted that the urban growth rate is 3 to 5 times greater than the rural growth rate. The Urban Policy was designed to ensuring the sustainable growth and development of cities and towns of all sizes in the country. The policy incorporates social, economic, political, spatial, environmental and all other relevant factors as a guide

in making specific decisions at the national and local levels which affect the pattern of urban growth in the nation (Fagbemi, 2017).

The goal of the National Urban Development Policy is to promote a dynamic system of urban settlements, which fosters sustainable economic growth, promotes efficient urban and regional planning and development, as well as ensures improved standard of living and well-being of all Nigerians. To attain its set goal, the objectives of the policy include the promotion of efficient urban development, management and good governance; ensuring that all tiers of Government carry out their functions and responsibilities effectively with regard to plan implementation and accountability; revision and implementation of sectoral programmes in housing, environment, employment and other fields to make them more responsive to the country's urban problems.

In order to realize the above objectives at the three levels of governance in Nigeria, the strategies adopted include the establishment of appropriate institutional framework for ensuring orderly development and efficient management of Nigerian urban settlements and classification and profile towns and cities in Nigeria for the purpose of policy intervention.

To implement the a foretated objectives, the institutional framework involves effective participation of relevant stakeholders such as Federal, State and Local Governments; NGOs; Community Based Organizations (CBOs); Civil Society Organizations; Financial Institutions, Insurance Companies; Nigerian Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA); Real Estate Development Companies; and Professional Bodies such as Town Planners, Builders, Architects, Surveyors, Estate Surveyors and Valuers, Quantity Surveyors, Engineers, Environmentalists, Transport Planners, Medical Practitioners, Legal Practitioners, etc.

In order to also carry out its various functions and responsibilities, the policy provides for institutional arrangements at the three tiers of government in Nigeria with the responsibilities to create awareness and capacity building of states and local governments through advocacy. The purpose of this is to create synergy with states, local governments and

other actors in the implementation of the policy. Similarly, the state governments are enjoined to formulate broad urban development policies and strategies based on the national policy and prepare State physical development plans based on the National policy. In addition, local governments in Nigeria are required to establish a Local Planning Authority and a Planning Appeal Committee, which shall be responsible for hearing appeals from aggrieved persons.

It is observed that the policy was reviewed in 2012 to include the establishment of an Independent Committee on the coordination of various objectives in the policy. However, in spite of this step the Independent Committee on Coordination and Monitoring established has not done anything till date. It is also sad to observe that the National Council on Housing and Urban Development summit held in 2013 and 2014 after the approval of the new National Urban Policy did not reveal any significant progress at state and local government levels, in the implementation of the Policy till date.

National Housing Policy

Housing policy in Nigeria can be defined as the government's action on its people housing objectives. Basically, whenever the government get directly involved in the housing objectives of its people, either by taking actions to provide shelter for her citizenry or by taking actions to improve the quality of the shelter of its people, we are talking about "government housing policy" (Olofinji, 2015). Before the advent of the colonial rule at the dawn of the 20th Century, a communal system of housing delivery was practiced in most Nigerian communities. Houses are built through communal efforts by peer groups, members of age group who would turn out on an appointed day to assist the builder in whatever task of the project. In return, the builder would provide sumptuous meals while the project lasted and *vice versa* (Flora Anne). This system continued up to 1928, and still lingers in some communities to date despite the disruption of people's communitarian values by westernization. The housing policy in Nigeria is as old as the history of the country and could be historically categorized under the five distinct phases of the colonial period (before 1960), the post-independence

period (1960-1979), the second civilian administration (1979-1983), the military era (1984-1999), and the post military era (1999 to date).

The major characteristic of the colonial period was the provision of staff quarters for expatriates and other indigenous staff of parastatals and organizations. The era witnessed the creation of Urban Councils in 1946, the establishment of Lagos Executive Board (LEBD) in 1954, the formation of Nigerian Building Society in 1955 and the enactment of Regional Housing Corporation in 1959. The post-independence period experienced some improvements in housing provision during the First National Development Plan period (1962-1968) and the second National Development Plan (1970-1974). Specifically, the establishment of National Council on Housing in 1971 led to further improvement in housing delivery. The third National Development Plan (1975-1980) made further improvements on housing programmes, policies and delivery in Nigeria.

In 1979, the Shehu Shagari led Administration initiated a Policy on Affordable Housing. The policy, though laudable and very bold in its effort, was unable to meet the nation's housing needs because it was based on the unsustainable tenet that houses will be provided by government.

In 1991 Nigeria government formulated new housing policy that was intended to provide solutions to the problem of housing her increasing population. The goal set by this policy was to ensure adequate access to decent and affordable housing by all Nigerians. However, the housing situation in Nigeria since its formulation has shown quite glaringly that the implementation of the policy and the operational strategies adopted for it have been deficient. The policy was revised in 2004 to take care of the problems encountered in the implementation. At the time material, a Presidential Technical Committee on Housing and Urban Development was set up by government to address the new housing reforms. The Committee recommended amongst other things the restructuring of the Federal Mortgage Bank of Nigeria (FMBN) and the creation of Real Estate Developers Association of Nigeria (REDAN), and Building

Materials Producers Association of Nigeria (BUMPAN) (Ibimilua & Ibitoye).

In 2003, the federal government established the Federal Ministry of Lands, Housing and Urban Development, and proposed a Housing Reform due to the fact that there were not many affordable houses in Nigeria. There was an illusion that houses were available. The period 2003 – 2004 witnessed a Housing Policy that recognised the private sector on the driving seat of housing delivery in the country. The key features of this policy include the delivery of affordable houses, on a sustainable basis; assignment to government of the responsibility for the development of primary infrastructure for new estate development; review of the Land Use Act to ensure better access to land and speedier registration and assignment of title to developers. All governments in Nigeria since independence have highlighted housing as a major priority. Unfortunately, for close to 60 years after independence, the housing needs of the people keep widening. In many cases buildings are left uncompleted or individuals have to deplete their entire life savings in order to build a home.

In June, 2012, The Federal Government approved a new national housing policy targeted at ensuring the construction of one million houses annually to augment infrastructural development in the sector. The new housing policy, as it were, consists, of nine chapters. Chapter one is the general introduction, which include a review of the past policies and programmes. Chapter two has housing policy goal, objectives and strategies. In order to resolve the problem of inadequate access to land, chapter three highlights goal of making building plots available at the right time, in the right place and at reasonable prices for people willing to build. It re-emphasizes the problem of Land Use Act of 1978 and recommended the immediate amendment to the Land Use Act. The proposed amendment includes the land use registries at local government areas, review of the composition of the local government land allocation committee to include relevant professionals, amendment of the land compensation law to reflect present day economic value of land and quick payment of compensation, provision of guidelines for fixing ground rent and separation of the Land Use Act from the 1999 Constitution among others. The policy also proposes improvement to the

procedure for land registration by means of survey and cadastral maps as national system of compulsory land registration. Chapter five of the policy considers the issue of housing finance and advanced proposals for improvements. Other issues considered include building materials and construction cost in chapter six and provision of affordable housing to low income and rural housing in chapter seven (Aminu & Ruhizal, 2013).

In principle, the objective of urban planning and housing policy is to provide guided decisions to achieve rational outcome. It is a plan of action, a statement of aim and ideas. According to Jiboye (2011), housing policy is a guideline provided by government which is aimed at meeting the housing need and demand of the people through a set of appropriate strategies including fiscal, institutional, legal and regulatory frameworks. In spite of the foregoing objective, the urban planning and housing policy as well as various attempted efforts made by government for physical development of Nigeria toward the provision of adequate housing to the teeming populace, government is yet to start the project of providing housing for even "the poorest of the poor" by making houses that are not for luxury but will ensure that every Nigerian gets a house.

Governments have also failed to provide even affordable housing for the low-income segments of the urban population. This has made slum and squatter housing become inevitable solutions for the low and the poor income segments of the urban populations. In similar vein, majority of Nigeria's housing legislations and policies are in most cases abandoned or poorly implemented without proper coordination. The concerted efforts made by successive governments on housing delivery have equally failed to achieve the desire goals due to lack of political will and administrative bottleneck. It is very sad that the institutional frameworks at the three levels of governance in Nigeria have equally failed the nation due to negligence of duty, nepotism and corruption resulting in uncomplimentary structures and facilities competing for space in Nigerian urban centres such as erection of industries and religion worship centres within the areas or schemes originally designed for residential and educational purposes. In summary, the consequences of unplanned physical urban development have led to noise pollution,

overcrowding, deplorable environment, poor living conditions, inadequate and poor infrastructure facilities, slum, substandard housing unit and unsanitary environment.

Conclusion

This paper revealed that Nigeria has a good urban planning and housing policies on paper save minor shortcoming in few areas like the term of fine imposes on the violation of Nigerian Urban and Regional Planning Act and implementation of housing policy. In fact, a careful perusal of National Urban Development legislations and Housing Policies showed promises upon promises by successive administrations in Nigeria. However, these promises have failed to positively impact the physical development of the country and availability of affordable housing. In other words, the goodwill expressed in the policies is yet to translate into result for average Nigeria to own house without stress. It is noted that the implementation of legal instruments and policies meant to address town and urban planning to resolve housing problems suffer from various impediments and administrative bottleneck. Thus, what we have in Nigeria today are housing challenges in term of quality, unplanned house construction and uncoordinated spatial development. For instance, spacious houses which are available are not built to standard in terms of quantity and quality.

Another major draw-back in the implementation of urban development planning and housing policies is attributable to the level of public participation in the process of decision making. Thus, the principles and goals of these policies were not internalized by members of public for whom they have been designed. It is trite that the success of any policy depends largely on the provision of necessary political will through the creation of an enabling environment for people to own and practice. Hence, to achieve the objectives of National Urban Development and Housing Policies in Nigeria, there is the need to promote a change of attitude on the part of government officials and public on policy implementation and compliance respectively.

Premised on the foregoing, it is recommended that there is the need to promote public participation in decision making processes within the three tiers of government in Nigeria. Secondly, conducive environment

should be provided for individual and civil society organizations to serve as watchdog and ensure accountability of public and private decision makers on the implementation of urban and housing policies. Thirdly, there is the need for a redirection and redefinition of existing statutory and policy frameworks for town and urban planning and housing policy in Nigeria. This will include the institution of strategic and pragmatic policy within the context of global sustainable housing and urban development realities as obtain in advanced climes.

Fourthly, we are in the era of information and communication technology and availability of social media. These educational tools should be used to create awareness among Nigerians to be fully involved in the struggle to curb urban planning and housing challenges in Nigeria. Lastly, it is observed that the punishment for a stop-work order as stipulated in section 59 of Nigerian Urban and Regional Planning Act is meant for those who disobey the order and did not extend to government official collaborators. Also, the punishment is limited to a fine not exceeding ₦10,000.00 (Ten thousand naira) in the case of individual and in the case of a company, a fine not exceeding ₦50,000.00. There is no doubt that this punishment is too insignificant to deter violators, since there is no prison term attach to it. It is hereby recommended that the punishment should be amended to include both fine and prison terms. For instance, the monetary fine for the offence should be increased to ₦500,000.00 fine for individual and ₦2,500,000.00 for a company and in addition any government official finds collaborating with members of the public to violate stop-work order should be sent to prison without option of fine to serve as deterrent to others would may want to engage in the same act.

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