

## **Perception and Conditions of the Urban Poor in Greater Karu Urban Area (GKUA) Nasarawa, Nigeria**

**Rikko, L. S. & Wapwera, S. D.**

*Department of Urban & Regional Planning, Faculty of Environmental Sciences,  
University of Jos, Nigeria*

---

**Abstract:** *Unprecedented urbanization, rapid population and urban growth have resulted in competing demands and over stretching of available social amenities, infrastructure and housing by the poor in Greater Karu Urban Area (GKUA). This paper examined the perception and conditions of the urban poor in GKUA with a view to make recommendations to ameliorate the conditions that the poor live in. . Data used for this study was acquired mainly from primary sources. Satellite image captured from Google earth in 2014 covering GKUA provided an overview of the nature and density of housing developments while residential areas were demarcated based on housing density and income of the residents to include; low, medium and high density areas. A 10% sample of houses was selected from each density area using stratified random sampling giving a total of 490 houses which were used for the survey. About 69% of the respondents agree that urban poverty is a very severe challenge in GKUA. They perceive that the absence and poor infrastructure, insecurity and lack of safety, poor housing condition, overcrowding and housing congestion, high cost of housing/rent, high cost of living, low and irregular income, unemployment and under employment, poor and high cost of access of facilities especially in the high density neighbourhoods, interplayed to increase urban poverty in GKUA. More than 29% of the respondents are very dissatisfied with the poverty condition condition, 20% are dissatisfied while only 19% are satisfied. Several coping strategies adopted by the respondents for survival are short term and not sustainable. Recommendations that have varying urban and regional planning implications are directed at sustainable alleviation of urban poverty and improvement of living conditions of the city dwellers.*

**Key Words:** *Condition, Perception, Urban Poor, Greater Karu Urban Area*

---

### **I. Introduction**

Urban areas already have high population concentrations due to the key role they play as centres for economic production and consumption. More than half of the world's population already now lives in urban areas. Between 2011 and 2030, it is predicted that there will be an additional 1.4 billion people (USAID, 2014). With an approximately one new city of a million people every five days, the urban areas will be home to more than 6 billion people by 2050 (Fragkias and Seto, 2012) with the majority of this increase expected to be in developing countries. This is already unfolding in India and Nigeria where large numbers of people are moving to small number of rapidly expanding towns and cities in search of employment, opportunities and better means of livelihoods. Majority of these people soon discover that their expectations are far from being met due to daunting challenges of unprecedented rate of urbanization, population growth and rapid urban growth, unemployment/underemployment, housing shortages, high rent and high cost of living which they are unable to cope with (Rikko, 2015). These increase the number of the poor already living in overcrowded and unsanitary slum environments; some in hunger, lack of shelter, being sick and not being able to go to school, not knowing how to read, not able to speak properly, not having a job, fear of the future, losing a child to illness brought about by unclean water, powerlessness, lack of representation of freedom and lack of information on how to advance their cause (World Bank Report, 2002). In addition, they are characterised by lack of or limited income, exposure to risk, malnutrition rate, low life expectancy and insufficient access to social and economic services and few opportunities for income generation (Un-Habitat, 2006/2007). Living in such conditions undermines the ability of the urban poor to fully contribute to or benefit from economic development, and suffer exclusion from the minimum acceptable way of life even in their country.

Urban poverty has been a major concern that has attracted global attention and discussions particularly in developing countries. In Nigeria, the incidence of urban poverty has been on an alarming increase such that Nigeria has been ranked as the 136<sup>th</sup> poorest countries in the world with more than half of the people living in abject poverty. Reports from the MDGs and Bello and Roslan (2010) have confirmed that the rate of poverty and income disparity is increasing with widening gaps between the rich and the poor. The state of urban poverty in Nigeria has remained a paradox. Despite the reported growth of the Nigerian economy, it has not been translated to improve the quality of life of Nigerians; as a result, the proportion of people living in poverty has continued to increase every year. Some reports have shown that 54.7 per cent of Nigerians lived in relative

poverty conditions in 2004, this increased to 61 per cent or 99.284 million in 2010 and escalated to 69 per cent or 112.5 million Nigerians in 2012 (National Bureau of Statistics, 2012).

Over the years, people have perceived poverty differently perhaps based on individual experiences and circumstances. As a result, the definition and meaning of the term has remained elusive due to its multi-dimensional complexities and dynamic nature. For example, earlier definitions of poverty centred simply on the inability to achieve a certain minimal standard of living, or a household's inability to provide sufficient income to satisfy its needs for food, clothing and shelter, education and transport. This does not reflect the individual well-being. Today, the major focus of poverty has moved from lack of physical necessities to material deprivation. Thus, the European Union defines poverty as persons, families or groups of persons whose resources are so limited as to exclude them from the minimum acceptable way of life in the member state to which they belong (<http://www.childreninwhales.org.uk/index.html>). Modern definitions have also included the social aspects available to the poor and their vulnerability to shocks and stress including evictions, crime, disease, environmental disasters and unpredictable employment markets (Un-Habitat, 2006/2007). Urban poverty is perceived to involve eight interrelated sets of deprivation: inadequate income, inadequate shelter, inadequate provision for public infrastructure, inadequate provision of basic amenities, limited or no safety net, inadequate protection of poorer groups' rights through the operation of the law and poorer groups' voicelessness and powerlessness within the political systems and bureaucratic structure (Chetia, 2014). The multiplicity in the definition and perception suggests that poverty is a multi-dimensional phenomenon which makes its conceptualization difficult. That is why Bello & Roslan (2010) argued that poverty is more recognised than defined. As such, Chetia suggests that poverty should better be considered and understood from the perspective of the poor themselves. In order to ameliorate poverty conditions, it is necessary therefore to have a deeper insight of the problems and peculiarities of the poor according to their experiences.

It is based on the aforementioned that this paper examines the perception and conditions of the urban poor in GKUA. The aim is to understand and have a deeper insight into the lives of the poor from their perspective, the causes and strategies employed to cope with their situations in order to make recommendations to ameliorate the poor conditions that they live in.

## **II. Study Location**

The choice of the Greater Karu Area is due to its location in the central part of Nigeria and contiguous to the Federal Capital Territory, Abuja. GKUA is the largest urban complex in central Nigeria and one of the fastest growing regions in the world, with an annual growth rate of over 40 percent following the rapid rate of urbanization, almost the highest in the world (Rikko and Laka, 2013). This rapid growth has been attributed to people's perception that the FCT and GKUA offer better opportunities for employment and better standard of living than other cities in Nigeria. This has generated large influx of migrants from different parts of the country and increased the population of GKUA from a mere 10, 000 in 1991 to about 216, 230 in 2006 (NPC, 2006) even though Yari et al (2002) argued that the population of GKUA was 500,000 by 2001; other sources also claimed that the population of GKUA was more than 2 million by 2012 (Vilo, 2012). Rapid urbanization and population growth has resulted in competing demand and over stretching of the few available social amenities, infrastructure and housing in the area. GKUA is located within the administrative boundaries of Karu Local Government Area of Nasarawa State; approximately between latitudes 8° 5"N and 9° 25"E and longitudes 7° 54"E and 10° 42'N east of the Greenwich Meridian. It shares common boundaries with the FCT, Abuja to the west, Keffi Local Government Area to the south, Nasarawa LGA to the west and Jaba Local Government Area of Kaduna state to the north. It covers an area of about 800 sqkm as shown on Figures 1 and 2. The proximity of GKUA to Abuja has made them part of the development corridors of the FCT.

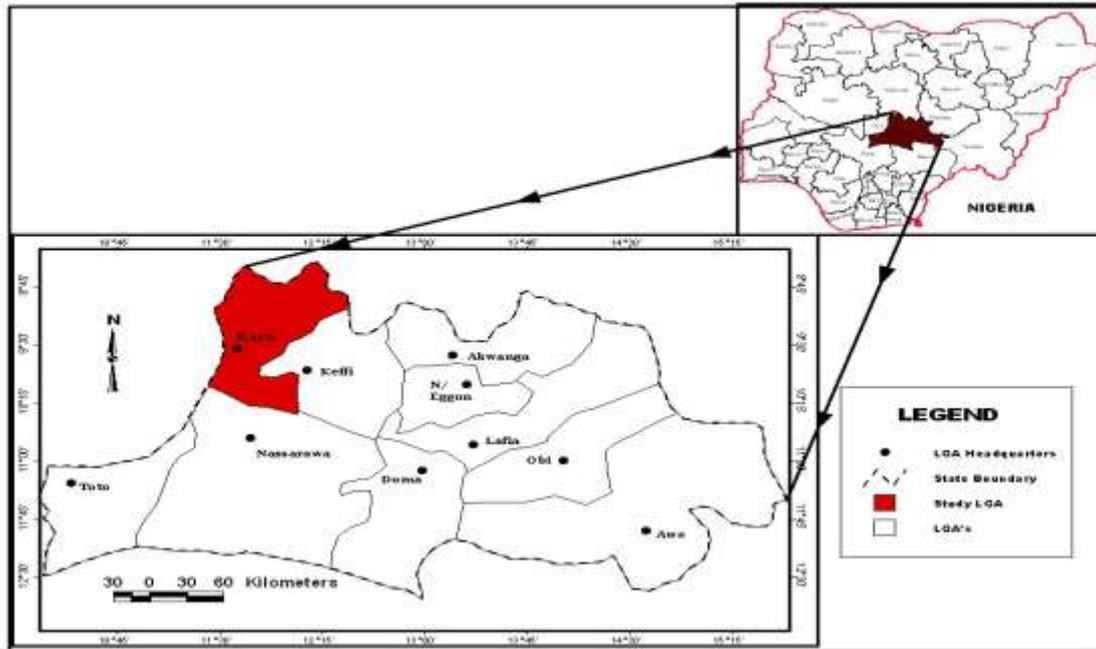


Fig 1: Nasarawa State showing Karu Local Government Area.

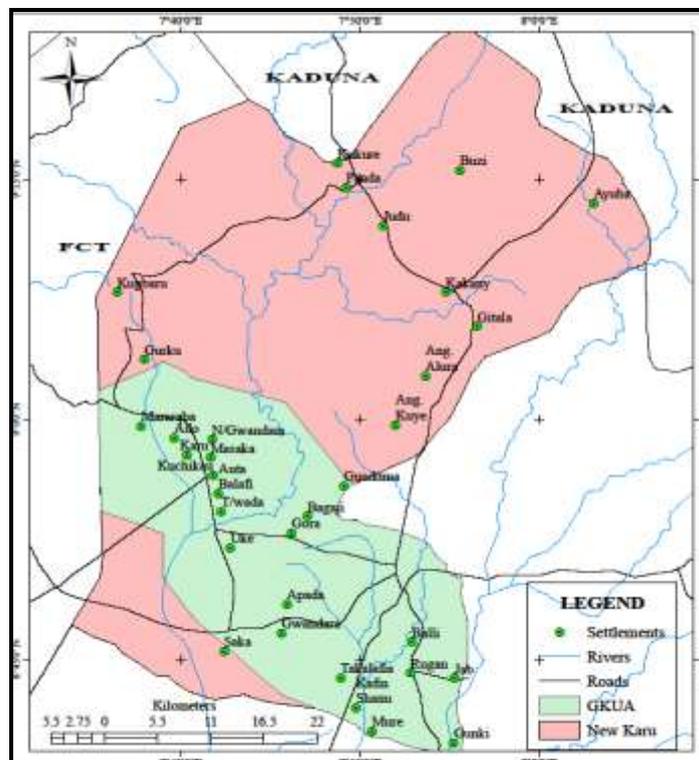


Fig 2: GKUA in Karu Local Government Area.

### III. Methodology

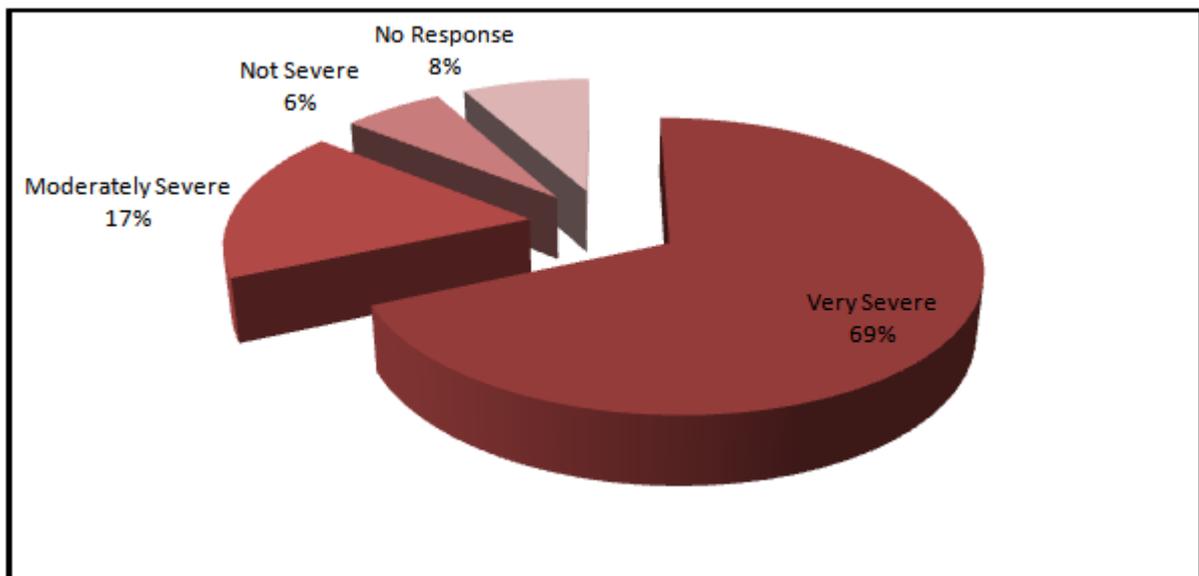
Data used for this study was acquired from primary and secondary sources. Using satellite image as captured from Google earth in 2014 covering the study area, it was geo-referenced and manipulated in a GIS environment to provide an overview of the nature and density of housing developments in GKUA. This together with the housing population and income of the residents, three density neighbourhoods was identified to include; low, medium and high. The area was divided into grids of 0.5m X 0.5m. A total of 230 grids were counted with an average of 110, 226 and 509 housing forms per grid for low, medium and high densities neighbourhoods respectively. Stratified random sampling technique was employed to select 10% of the housing forms in each density neighbourhood for questionnaire administration. A total number of 573 questionnaires

were administered while 490 were returned completed achieving 86% of the returned questionnaire. The data was analysed using simple frequencies and percentages and presented in charts and Tables.

#### IV. Results and Discussion

##### 4.1 Perception of their situation

Urban poverty is a multidimensional phenomenon and cuts across the population and stratifies the society everywhere. Poverty constitutes an enormous challenge to development efforts the world over. In GKUA, 69% of the residents' have recognised urban poverty as a very severe challenge affecting several households and the development of the area as indicated on Figure 3).This confirms reports that have shown that over 70% of Nigerian population are poor and live below the international poverty line of US \$1.25 per day in slums scattered across her cities (see Lawanson et al. 2013; World Bank Report, 2010). Recent economic outlook by the CBN on dwindling revenue of Federal account due to falling oil prices, the devaluation in the Naira and the policy on Treasury Single Account (TSA) have further compounded the poverty of most Nigerians, leading to many loses and declining flow of investments both within and outside Nigeria. This has grossly impacted the national and local economy and has further increased the suffering of the majority of Nigerians living in the urban areas.



**Fig. 3:** Perception of Urban Poverty in GKUA

In order to assess the poverty situation in GKUA, the income of the respondents was used to ascertain their level of satisfaction. Table 1 presents the responses of the respondents.

**Table 1: Distribution of Respondents by average Monthly Income and conception of their Poverty Situation**

Income Groups (N)	Perception of the Poverty Situation						Total %
	Very satisfied	Satisfied	Mixed	Very dissatisfied	Dissatisfied	No Response	
Less than N10,000		0.8	2.2	5.9	1.6		10.5
N10,001-N50,000	0.8	3.5	7.8	17.1	9.4	3.5	42.1
N50,001-N100,000		2.9	4.5	4.1	5.2	1.0	17.7
N100,001-N150,000	2.4	2.0	0.8		2.4		7.6
N150,001-N200,000	2.3	5.4	0.6	1.0		0.3	9.6
N200,001 and above	4.0	4.3	2.1	1.0	1.1		12.5
<b>Total</b>	<b>9.5</b>	<b>18.9</b>	<b>18.0</b>	<b>29.1</b>	<b>19.7</b>	<b>4.8</b>	<b>100</b>

**Source:** Field Work

Respondents perceived their poverty situation differently as indicated on Table 1. More than 29 percent of the respondents were very dissatisfied with the poverty situation, close to 20 percent were dissatisfied while only about 19 percent opined that they were satisfied. The result shows that 18 percent were undecided on whether they were satisfied or not, only about 10 percent claimed to be very satisfied with their status. Majority of those that were satisfied had income above N200, 000 while majority of those that were dissatisfied had income below N50, 000. This shows that less than one-third of the population are satisfied with their status while two-third was not. It also reveals that people within higher income groups tend to be happier than those within

lower income groups. Respondents perceived that high income enhances their capacity to provide facilities and services in their houses and living areas such as (good houses, electricity, borehole, sanitation, schools, security and healthcare) which translates to better quality of life and living standard. Catal'an et al, (2008) have argued that rising incomes enable people to pursue their preferences; and the level of accessibility to facilities and investment in development increases with increase in income. Similarly, Rikko (2015) found that respondents with higher incomes have higher perception about development, their environment and the way they use it and are poised to build better housing accommodations at choice locations, provide social services for the communities and enjoy better living conditions than respondents with low incomes who are barely able to fend for their daily survival. These do not only bring satisfaction but also increases the level of happiness in the respondents. On the other hand, respondents with low incomes complained about poor living areas which are characterized by poor housing, overcrowding and people squatting and/or living in make shift structures, degraded environments, dehumanizing and unfit human habitation, slums and crime prone areas with poor and inadequate social amenities. As a result, they feel very unhappy and hopeless.

#### **4.2 Causes of Poverty**

The multidimensional nature of poverty is reflected in the complexity of the several factors perceived by the respondents as the causes of poverty in GKUA. The factors were grouped broadly into four categories: a) Human physical factor, resulting from individuals' inability to afford good housing; b) Infrastructure, which is rooted in the absence and or difficulties and inability to access basic social services such as water, good roads, electricity and sanitation; c) Economic, which emanates from poor and irregular income and savings while d) social is rooted in poor governance resulting in insecurity, unemployment/underemployment and low quality education. The magnitude of poverty and inequality tend to vary according to density areas, income and level of accessibility of the respondents to facilities (see, Table 2).

Amongst the factors perceived by respondents as the causes of poverty in GKUA, none scored below 50%. This reveals the enormity of the factors and their contributions to poverty and inequality among respondents. From Table 2, the absence and poor infrastructure (93.9%) tend to have contributed more to poverty followed by insecurity and lack of safety (84.1%), poor housing condition (84%), overcrowding and housing congestion (81.6%), high cost of housing and rent (81.2%), high cost of living (71.4%), low and irregular income (71.8%), unemployment and under employment (68.8%), poor and high cost of access of facilities (66.0%), poor governance (60.4%), large family sizes (58.3%) as well as low literacy level (51.2%) all interplayed to increase urban poverty in GKUA.

A closer consideration of the result shows that the magnitude of the impact of the factors is higher in the high density areas, followed by the medium density areas. For example, of the 93.9% of the respondents that indicated the absence and poor infrastructure as a reason for their poverty, as high as 47 percent is from the high density area while 29 per cent is from the medium density and only 18% from low density areas. The respondents complained of complete absence of roads, drainages and pipe borne water in most high and medium density areas. Respondents that have vehicles park elsewhere and trek to their houses while areas where roads are available, 90 per cent is in very poor and deplorable state due to erosional and manmade activities in conjunction with lack of maintenance. Most of the roads are narrow, winding, untarred and are impassable during the rainy season.

Similarly, the study found that about 73% of the households' access water for domestic use from unsafe and unhygienic sources. This is higher in the high density areas (80%) followed by the medium density areas (74%) and low density areas (65%). Respondents spend their meagre income to purchase water from itinerant water vendors/hawkers using push carts (*Mai ruwa*) or hand dug wells, commercial boreholes, streams or ponds whose sources are not reliable in terms of quality and hygiene. This increases their financial burden which is perceived to restrict access to the quantity and quality of water needed and the low per capita consumption rate and increases their health risks.

Poor sanitary condition resulting from large volumes of refuse scattered in most parts of residential and commercial areas have the propensity to increase the risk of their health and incidences of water borne diseases such as leptospirosis and schistosomiasis, typhoid fever, malaria, cholera, diarrhoea, dysentery and other communicable diseases thereby increasing poverty in the area. Access to the combination of safe drinking water and hygienic sanitation facilities are preconditions for health and success in the fight against poverty, hunger, child death, human rights and personal dignity of every human being.

Poor housing and environment are major characteristics of slums. Respondents complained that their housing and living environments are in poor condition as indicated by 84.1per cent. Instructively, 41.7 per cent of the residents in high density areas saw poor housing and environment as a major challenge contributing to their poverty as also concord by 24.1 per cent of residents of medium density areas. This suggests that the poor are aware of their poverty condition. Many claim to live in the poor areas due to the low rents; poor income and proximity to places of work, and possibly, in a transitional manner hoping to build their own houses in the future

or move to more ‘posh’ areas as their economic status improve. Such areas however have increase health risks and vulnerabilities than those in the low density areas.

Respondents in the three density areas perceive that poor saving culture contributes to their poverty. The inability to save was perceived to be more severe with respondents from high density neighbourhoods as indicated by 43.3 per cent and followed by 22.7 per cent of the medium density residents. This could be related to the low and irregular income of most respondents as perceived by almost 71%, unemployment and underemployment as indicated by 68.8 percent of the respondents. The implications are manifested in their inability to afford decent housing accommodation or maintain healthy environment, pay rents, or meet social and economic obligations.

The incidence of insecurity and lack of safety are more severe within the high and medium density areas also indicated by 42.7 per cent and 24.9 per cent of the respondents respectively. Some researchers have shown that violent behaviours in urban areas are triggered by urban inequality, poverty, poor governance and youth unemployment. An earlier study by Rikko (2015) has shown that 65% of the population in GKUA belong to the economically active and productive age group of between 20-44 years. With the high level of unemployment and underemployment (68.8%), insecurity and lack of safety are major challenges manifesting in arm robberies, rapes, physical attacks, burglaries, drugs, prostitution, child abuse and proliferation of youth gangs, car, purse and phone snatching among others. Other causes of poverty are consequences of low literacy level of the low income group (mostly residents of high density neighbourhoods), large family sizes and many degree holders that have had to take up menial jobs like commercial motor cycle operators, taxi drivers, clerical assistance or shop attendants, hawking of GSM accessories, and the likes in order to survive.

Government’s unwillingness and inability to provide for the basic needs of water, sanitation, roads and electricity have further increased the suffering and poverty of residents and make them very unhappy and dissatisfied with their conditions. A situation where government officials/ politicians only come to their neighbourhoods during political campaigns but never return after election to fulfil their campaign promises is construed as poor governance by the respondents. They desire that the government pays attention to their voices in order to improve their living condition.

**Table 2: Causes of Poverty as Perceived by the Respondents in GKUA**

Causes of Poverty	Low Density	Medium Density	High Density	Total
<b>Housing</b>				
Poor housing condition	18.2%	24.1%	41.7%	84.0
Overcrowding and housing congestion	9.0%	31.6%	41.0%	81.6
High cost of housing and rent	11.4%	23.8%	38.4%	81.2
<b>Infrastructure</b>				
Poor access and high cost of facilities (Education, Health, housing)	8.8%	18.6%	38.6%	66.0
Absence and Poor infrastructure (roads, drainages, pipe borne water, electricity, sanitation, etc)	17.8%	29.0%	47.1%	93.9
<b>Economic</b>				
Low and irregular income	11.4%	17.8%	41.6%	70.8
Poor savings	14.1%	22.7%	43.3%	80.1
High cost of Living	10.4%	21.8%	39.2%	71.4
<b>Social</b>				
Unemployment and under employment	8.6%	19.8%	40.4%	68.8
Poor Governance	15.1%	20.6%	24.7%	60.4
Insecurity and lack of safety	16.5%	24.9%	42.7%	84.1
Large Household Size	6.7%	16.5%	35.1%	58.3
Low literacy level	8.4%	16.1%	26.9%	51.4

Source: Field Work, 2013

### 4.3 Coping measures of the Urban Poor

It was Nelson Mandela who observed that.....

“Overcoming poverty is not a task of charity; it is an act of justice. Like slavery and apartheid, poverty is not natural. It is man-made and it can be overcome and eradicated by the actions of human beings. Sometimes it falls on a generation to be great. You can be that generation. Let your greatness bloom.”

Respondents stated that they adopt and adapt different coping strategies to survive the poverty situations that they live in. Rural poverty is one of the push factors that facilitate migration into the cities. As a result, most migrants prefer to manage with the resources available in the cities rather than go back to the rural areas.

### **Housing**

Majority of respondents in the high density areas who cannot afford housing rent, squat in small rooms with relatives, some live in make-shift structures while others live in overcrowded, congested and substandard neighbourhoods or move to low cost peripheral areas with limited access to services or livelihood opportunities.

### **Infrastructure**

Respondents devise means of parking their vehicles elsewhere, trek or climb motor cycles (*achaba*) to their residences particularly during rainy season when 90 per cent of the roads are in deplorable condition. Similarly, more than 73% of the households' relies mainly on itinerant water vendors/hawkers using push carts (*Mai ruwa*) or hand dug wells, commercial boreholes or good will of owners of boreholes to access water for domestic use while the rich buy bottled or sachet water for drinking. Others use water from unsafe and unhygienic sources such as ponds, streams or rivers especially during acute water shortage periods particularly in the dry season between November and April when most of the shallow wells dry up.

### **Social and Economic**

. More than 80% of the economy of GKUA is based on the informal sector. Most households (including women and children) rely on petty trading, buying and selling of goods and services while many degree holders take up menial jobs like commercial keke Napep (*Tri-cycle*) or motor cycle (*Okada or Achaba*) riders, taxi drivers, mechanics, mobile telephone service providers, tailors, barbers, clerical assistance or shop attendants, others are paid low wages by their employers. Hence, the low income levels of less than one dollar/day in the high density areas.

## **V. Conclusion**

Urban life is becoming more difficult and unbearable with majority barely able to fend for their daily needs. Cities are becoming more and more expensive, even for the middle class. The implications are manifested in the inability of city dwellers to afford decent housing accommodation or maintain healthy environment, pay rents, or meet social and economic obligations. To be able to address other challenges of poverty for example, access to social services and amenities, infrastructure, better housing, etc, policy must be directed at alleviating urban poverty. Once people are trajected out of poverty, their life-chances and horizon to improve them and impact more positively on their environments becomes *sin qua non*.

## **VI. Recommendations**

Strategies to improve the living conditions of the urban poor should involve:

- i. Slum upgrading through the provision of integrated infrastructure and services targeted towards high density neighbourhoods through a synergy and collaboration with the Federal Capital Authorities, state, local government, FBOs/CBOs/NGOs as well as private organizations. This should include improvement of the living environment, housing development, supply of affordable housing and increasing access to basic infrastructure and services.
- ii. The infrastructural Action plan for Nigeria should include GKUA to ensure equitable water distribution for poverty reduction and that 100% of the population should have access to improved water by 2020. This can be achieved by rehabilitating the existing earth dam at Nyanya Gwandara and the construction of a treatment plant to provide water for the communities for domestic use while River Uke is dammed and constructed to provide safe drinking water for the entire GKUA. This will minimise the financial burden of the poor and improve their living conditions.
- iii. Improvement and constructions of roads linking settlements, major land uses and residential neighbourhoods. This will encourage planned and sustainable development of GKUA.
- iv. The entire GKUA should be connected to the same national grid line entering into the FCT. This will enhance the quality of power presently supplied e and boost economic activities. Provision should be made to the hinterlands where development is yet to reach to ease future connectivity.
- v. Develop and conduct entrepreneurial and capacity building workshops and seminars where youths can be taught job creation, wealth creation and self reliance.
- vi. Provide loan facilities for Small Scale Entrepreneur (SME)

## **References**

- [1]. Catal'an, B., Saur'i, D., and Serra, P. (2008). "Urban Sprawl in the Mediterranean, Patterns of growth and change in the Barcelona Metropolitan Region 1993–2000." *Landscape Urban Planning*, 85, 174-184.
- [2]. Chetia, P. (2014) Conditions and Perceptions of the Poor. *IOSR Journal of Humanities And Social Science (IOSR-JHSS)* 19 (7): 48-52. E-ISSN: 2279-0837, P-ISSN:2279-0845, www.iosrjournals.org.
- [3]. Clos, J. (2014) Official Launch of the City We Need "The Battle for a more Sustainable Future will be won or lost in Cities." *World Urban Campaign UN-HABITAT* March 2014, 1-10.

- [4]. Fragkias, M. and Seto, C. K. (2007). "Modelling Urban Growth in Data-Sparse Environments: a new approach. *Environmental and Planning B: Planning and Design*. Advance online Publication.
- [5]. Lawanson, T., Oluwole, S. and Omole, F. (2013). Achieving Safety and Security in Nigerian Cities: Matters Arising. *Emerging Issues in Urban Planning and Development*. ISBN 978-136-385-1. Obafemi Awolowo University Press, Ile Ife, Nigeria. 132-148.
- [6]. National Bureau of Statistics (2012). The Nigeria Poverty Profile, Abuja: NBS
- [7]. 2006 Population and Housing Census of the Federal Republic of Nigeria. Housing, Characteristics and Amenities Tables. Priority Tables (LGA) 2, 20-89. <http://m.facebook.com/notes/federal-road-safety-corp-frsc-nigeria/traffic-jam-residents-newest-agony/25709864>.
- [9]. Rikko, S. L. and Laka, S.I. (2013). "Monitoring Urban Sprawl in Greater Karu Urban Area (GKUA), Nasarawa State, Nigeria." *Journal of Environment and Earth Science* 3, (13): 1-12
- [10]. Rikko, S. L. (2015). Growth and Planning Challenges of Greater Karu Urban Area, Nasarawa State, Nigeria. An Unpublished PhD Thesis, University of Jos.
- [11]. UN-HABITAT, (2006). *State of the World's Cities 2006/7: The Millennium Development Goals and Urban Sustainability*. London: Earthscan
- [12]. United State Agency International Development (2014). Land Tenure in Urban Environments (Issue Brief). USAID\_Land\_Tenure\_Urban\_Brief\_061214.pdf-Foxit Reader 30
- [13]. Vilo, R. S. (2012). The Effect of the Federal Capital Territory on Land Administration in Greater Karu Urban Area in Nasarawa State. An Unpublished Msc Dissertation, Benue State University.
- [14]. Yari K., Madziga, B. and Sani, M. (2002). Karu Cities Alliance Initiative. Technical Report on Karu Governance and Management Institutions, Land Use Management and Urban Services Management. For the UN-HABITAT Component Karu Development 1-12