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## Article

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CASE STUDY

Open Access



# Tourism potential of the confluence between river Niger and river Benue in Nigeria: implication for project finance

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## Abstract

**Introduction:** This research proposes the development of the confluence of river Niger and river Benue in Nigeria as a viable international tourist center.

**Case description:** The confluence of river Niger and river Benue in Lokoja Nigeria, is the site proposed for intervention. The study recommends the use of the mechanism of project financing for the funding of the project by the government.

**Discussion and Evaluation.:** Existing studies indicates that inadequate empirical data on viability of investments in most tourism destinations in Nigeria has been a challenge to investors as well as policy makers. Using the case study method which also included actual site visitation for on the spot assessment, this paper attempts to provide information on the prospects of tourism development in Lokoja town of Nigeria by simulating real-world scenarios. The research found that investments in tourism in Lokoja town has better viability prospects with the application of Project finance models of Management Contract and Forfeiting Contract.

**Conclusion:** The study showed that the confluence of river Niger and river Benue can be developed based on the methods outlined above and that the project can be a great benefit to tourists, investors and the government.

**Keywords:** Tourism, Nigeria, Confluence, Investment, Project finance

## Background

Most of the time tourism development is predicated on the availability of natural settings that can be explored and developed to ensure patronage of people for economic viability. Sustainable development of tourism should also focus on total valorization of special natural and cultural resources (Butnaru, et al. 2012). The town Lokoja is the capital city of Kogi State in Nigeria located in the North-central part of Nigeria with over 60,000 people. Lokoja is privilege to be the place where river Niger and river Benue converges. River Niger from its origin in the Guinean highlands in Guinea passed through Mali, Niger, Benin Republic (4 countries) before reaching Nigeria.

The river is a major source of economic activities for inhabitants across the rivers banks and a natural habitat for aquatic animals. At the confluence in Lokoja is a plain beautiful landscape, calm water surface dotted with green vegetation that in no way obstructs visualization. At the tip of the confluence is a narrow mass of land that can be developed for tourist to embark on from a boat, there they can see the bigger Niger,

brownish in colour. To the right and a clearer river Benue to the left and the mixture of the river southward this takes the appearance of the larger river Niger. From the confluence two villages can also be seen from the river bank.

A total of 36 towns are located at the bank of river Niger across five countries including Bamako the capital of Mali and Niamey the capital of Niger, Onitsha an important commercial city in Nigeria and Lokoja the confluence town. Total length of river Niger is about 4180 km, basin area is 2,117,700 km.sq. and discharge rate (volume of water passing through a point in a given time) at 5589 m.cu/s. River Benue is also another river of great significance not only to Nigeria but also to other African countries. It originates from the Adamawa plateau, and passes through 18 towns in Africa across Cameroun and Nigeria. The total length of the river is 1400 km (Gleick, 2000). Both rivers are entirely navigable.

Lokoja is a historical town in Nigeria of national significance. The first Governor General of Nigeria Lord Frederick Lugard, during the colonial period ruled Nigeria from Lokoja. The old residence of this first ruler which today is a tourist relic could as well be referred to as the Nigeria's first state house. The strategic location of the town made it attractive to European Merchants and missionaries in early nineteenth century. The town also served as a centre where seized slaves were released after the abolishment of slave trade. Traditionally, commerce in this ancient town was fishing, farming and boat rides. Today, the town is still influential not only as the confluence town but because it is a nodal town and the only town that links all the regions in Nigeria. Beside this, the town also shares border with the Nigeria Federal Capital Territory.

Adah (2014) assert that despite the huge tourism potential that abounds all around Lokoja, marketing and promotion has been an impediment to the tourism development of the town. Through tourism in many developing countries have been able to diversify from dependence on the primary areas of economic growth like Agriculture, manufacturing and mineral resources. Though It is difficult to estimate the economic impact of tourism in Lokoja as there is no sufficient information or data to justify the positive impact of tourism. However, with the thriving existing hotels in the city and with a good number springing up, it is logical to affirm that tourism has a huge impact in the development of the town (Tooman,1997). The increase in the numbers of hotels can be partly attributed to tourism development in the city though it is also the state headquarters.

Adah (2014) identified the following as niche tourist attraction centres in Lokoja: the confluence of river Niger and Benue, Mount Patti, Lord Lugard staff quarters (built with pre-fabricated buildings imported from Britain and assembled to provide accommodation for his senior staffs), European cemeteries, Club 1901, the spot where the flag of the Royal Niger Company was lowered in 1890, the holy trinity school (the first primary school in Northern Nigeria), Iron of liberty (the spot where slaves were freed), the cenotaph, first prison yard in Nigeria etc.

Even though there abound many tourist attraction centres in Lokoja, many of them are not yet harnessed, especially the confluence of river Niger and Benue. The government of Kogi state in 1999 established the confluence hotel right at the bank of the confluence of river Niger and Benue, in an effort to develop the confluence as a tourist attraction. This hotel is beautiful and one of the best in the city, but yet to be fully leverage on its tourism potentials. There is no link or access between the hotel and the confluence, and in fact the confluence is hardly visible from any part of the chalets and

the conference centre in the hotel premises. This gap presents an investment opportunity to fully harness the economic potentials of the Confluence as a tourist attraction. The dwindling finances of the governments generally in Nigeria open doors of opportunities for private investors to fill in the gap.

The development of river Niger and river Benue which is a good example of ecotourism is an alternative to traditional tourism, because it receives tourist who show desire for cultural heritage and knowledge of host community. Green tourists are less affected by the town standard in terms of facilities and services (Dragulanesca, 2012). Dabour (2003) observe that there was a decrease of 0.6% in international tourist arrivals in 2001 compared to the previous year due to economic difficulties, necessitating the tourists interest in less expensive destinations rather than outright cancellation of travels. Therefore, developing the confluence of the River Niger and river Benue into a tourist centre would be a good attraction for ecotourist. Ecotourist shows interest in cultural or natural heritage of host communities and are less affected by the destinations' locations or standard in terms of facilities.

Nigeria like other developing economy has a low cost of living and therefore presents this less expensive option for tourist globally and even locally. The country is the most populous black nation of the world with a large cultural diversity, and the biggest economy in Africa,<sup>1</sup> it offers great potential for investment in tourism development (Edewor et al., 2014 and Anyebe, 2015). By its geographic placement, Lokoja town sits at the centre of the tourism potential in Nigeria. Financing the development of world class facilities for tourism can pose a challenge for the public sector given the current dwindling financial fortune of the Nigerian government resulting from the crash of the price of crude oil (Vanguard, 2015). Oil and gas is Nigeria's main export earner, accounting close to 90% of the country's exports and approximately 70% of budgetary revenues (World Bank Group, 2015).

This gives the opportunity for the application of the principles of project finance. Suitable Project finance option could transfer the financing of projects with public interest to private investors as against the responsibility of the government, such that the private investors are given the privilege to run the project for profit for an agreed duration sufficient for the investor to repatriate the capital outlay for the project and accumulation of sufficient profit margin. At the end of the agreed duration which is usually between 20 to 30 years for a Build Operate and Transfer (BOT) contract, the ownership and management of the project is transferred back to the government (Yescombe, 2014). Project finance can be formally defined as the extension of credit to finance an economic unit where the future cash flows of that unit serve as collateral for the loan (Christopher, et al. 2010).

With Project finance, the government is only expected to ensure a conducive atmosphere for the project development. At the end of the day, it's a win-win situation in which the needed infrastructure development or social facilities as in this context is established enabling the government to meet up with her responsibilities why the private investors also have the opportunity to do a profitable business.

The Director-General of the Nigerian Tourism Development Corporation (NTDC) said more than 6 million tourists visited Nigeria in 2015 and that the tourism sector generates over \$11 billion in the same year which is an improvement over \$853 million generated from 4.8 million tourist in 2014. Corroborating this assertion, the World

Travel and Tourism Council (WTTC) in its 2011 report forecasted that travel and tourism industry will generate 897,500 jobs in Nigeria in 2012 which comprises of 1.4% of total job employment. The report also indicated that travel and tourism is expected to rise by 6.5% per annual over the next 10 years to N483.4 billion in 2022.

The objective of this research is to propose a financing scheme that can be used for the development of the confluence as a tourism potential. Ajibola (2013) sees lack of inadequate empirical data as hindering policy makers and other stakeholders on the viability of most of the existing tourism destinations in Nigeria. This research work is expected to add to the information data base on the prospect of tourism development in Nigeria generally and in Lokoja particularly.

## **Literature review**

### **Tourism and economic development**

Abubakar (2014) in a study on the economic contribution of Tourism in Nigeria alluded that the tourism industry is a powerful driver of the economic engine of nations. He observed that some of the tourism centres in Nigeria are not well developed to promote socio-economic development. Eventhough over \$1 trillion is generated from the industry per annum; the author observed that tourism sector in Nigeria is operating below capacity even as tourism is seen as the fastest growth industry world wide. The government can fulfill its pledge of diversifying the economy through sectors where the nation has comparative advantage of which hospitality and tourism fits in (Bassey, et al. 2016).

The potential of tourism to catalyze the economics of developing nations was based on extant research and empirical evidences. The preposition was that tourism has enormous potential for driving the development of nations toward achieving the MDGs (Holden, 2008). Ezy (2015) proposed Tourism Destination Development Model (TDDM) which has the following components: Invention of tourism entrepreneurial programs, harnessing the potential of existing hospitality enterprises in creating a tourism value chain, promoting community based tourism (CBT) in tourism resource management and creating tourism regulatory framework and infrastructure. A careful implementation of this model will help to develop tourism potential in Nigeria.

Despite the huge economic and social benefit of tourism development, effort must be made to balance the gains with the cost that such development can have on the ecosystem especially if it has to do with natural sites, like the case of river Niger and river Benue under consideration. The current rapid growth in global tourism and specifically coastal tourism has its own benefits and cost implications. Little attention has been given to the pronounced environmental and social impacts (Hall, 2001). Dorcas (2012) emphasized the need to enhance tourist sites for sustainable development.

### **Financing tourism development**

Financing of tourism development in Nigeria can come in the following ways: Investment in tourism infrastructure, showcasing the nation's culture, construction of standard hotels, increase in marketing expenditure, and encouragement of Nigerians to spend their disposable income within the country. The example of France that drafted policies that should drive tourism till 2020 and encouragement of investors to partner with the government in investment in tourism is a good strategy to emulate.

Globally, tourism has become a sustainable revenue earner competing favourably with the manufacturing sector (Ovat, 2003). Abubakar (2014) gave the following as an expectation by the government for its development: Promotional remedies for the industry, invitation of travel agents to visit Nigeria by government agencies from time to time with the aim of stimulating such travel Agents in the marketing of Nigeria, and compilation of statistics on international market. Tourism is a growing sector of the Nigerian economy with earnings increase of more than 10% from 2010.

Table 1 shows that Nigeria has a lot to learn from Kenya and Brazil that have been able to develop their tourism sector to the point, that it contributes a significant amount to their GDP.

A booming coastal tourism sector is often associated with the construction of hotels, resorts and related facilities which can alter the coastline ecosystem and traditional land use patterns in host communities (Wong, 1993, 2009). In the same vein Soeto et al. (2002) opined that growing population and increasing socio-economic activities can put pressure on land use which can result in uncontrolled urbanization in many coastal communities. From a social point of view, Dei (2000) wrote that tourism development may instigate conflicts when governments impose it on a community without consulting the local people. To this effect Yeboah (2013) in his study on Ecotourism in Ghana wrote that tourism should be community driven and there should be legislation to back it up.

As regards public private partnership in tourism development, Murphy (1980) research shows that collaboration between the public and the private group can yield in-depth into planning, input of suggestions that are rational and practical. In line with this Leijizer et al. (2013) suggested concerted effort from the public and private sector, Civil Society and international agencies are required to support planning and management of sustainable forms of tourism on the African coast.

Forms of Public Private Partnership (PPP) are: Build Operate and Transfer (BOT), Build Transfer Operate (BTO) projects, Build-Own Operate Transfer (BOOT) projects, Build Own Operate (BOO) projects. PPP involves a concession agreement which is a project agreement between a Project Company and a Contracting authority under which a contract for designing, building, financing and operating a project to provide or upgrade public infrastructure is signed. The Project Company may levy users' charges i.e. tolls, fares, or other payments by users of the project, while the public remain the owner of the project. Revenue analysis can be determined using user charges which is the estimated revenues required to cover the project fixed and variable costs in a similar way to the service fee for a Project Finance Initiatives (PFI) model project. Some other forms of project finance models includes: Forfeiting, service contract and management contract.

**Table 1** Percentage of contribution to GDP

|         | 2010   | 2011  | 2012   | 2013   |
|---------|--------|-------|--------|--------|
| Nigeria | 2.90%  | 2.80% | 2.90%  | 3.10%  |
| Kenya   | 12.70% | 2.80% | 12.50% | 13.20% |
| Brazil  | 8.70%  | 8.70% | 9.10%  | 9.20%  |

Notes: data from World Travel and Tourism Data 2013

**Table 2** case study functional spaces and cost estimates

| RENT ANALYSES                    |            |                  |
|----------------------------------|------------|------------------|
| Shopping Mall                    |            |                  |
| GFA                              | 5312       | m2               |
| Lettable                         | GFA 3452.8 | m2               |
| Rent per GFA                     | 5000       | pa               |
| Gross Rent pa                    |            | 17,264,000.00    |
| Service Station                  |            |                  |
| GFA                              | 75         | m2               |
| Lettable GFA                     | 75         | m2               |
| Rent per GFA                     | 3000       | pa               |
| Gross Rent pa                    |            | 225,000.00       |
| 2nr Terminal Buildings           |            |                  |
| GFA                              | 60         | m2               |
| Lettable GFA                     | 60         | m2               |
| Rent per GFA                     | 4000       | pa               |
| Gross Rent pa                    |            | 240,000.00       |
| Veiw Centre                      |            |                  |
| GFA                              | 500        | m2               |
| Lettable GFA                     | 500        | m2               |
| Rent per GFA                     | 3500       | pa               |
| Gross Rent pa                    |            | 1,750,000.00     |
| GROSS RENT                       |            | 19,479,000.00    |
| Less Management + Maintenancesay |            | 25% 4,869,750.00 |
| NET RENT                         |            | 14,609,250.00    |

**Case description**

Our field site visit shows that Ganaja crossing at the bank of river Niger,<sup>2</sup> is located about 1.5 km after the confluence has a parcel of land that is about 60,000sq.m (see the [Appendix 1, 2, 3, 4, and 5](#)). This research proposes the development of this land into a commercial centre and the point from where tourist can take off to visit the confluence point. This development is to be complemented with the confluence beach hotel comprising of about 150 room chalets, 100 room 5 storey building, conference centre and some other facilities which are located at the bank of the river between the confluence and “Ganaja Crossing”. “Ganaja Crossing” is presently being used as a river port, locals take a canoe from there to their villages at the other side of the river bank. The commercial centre is to be composed of two shopping malls each one as a storey building with a total square area meter of 5312sq.m.

The commercial centre can have a shopping mall where tourist can buy artifacts from different parts of the country, commodity products and food items especially fish prepared in different forms. Generally, Lokoja is a nodal town, many vehicles plying the northern and southern part of Nigeria passes through this town and at least 80% of the commercial vehicles make a stopover for passengers’ refreshment. In view of this, two terminal buildings are proposed to be part of the commercial centre. Apart from providing services for travelers who may want to come to Lokoja, the terminal can also serve as a

transit point where people can drive down, park their cars then travel by boat to the South or North and thereafter return to Lokoja to pick their vehicles.

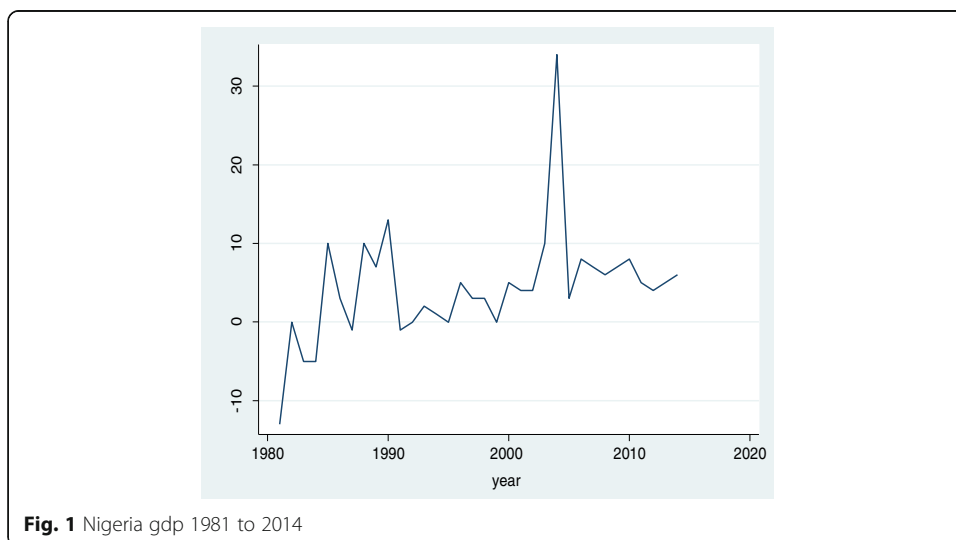
The transit point can also be of use by travellers to break their journeys in the South - North traverse like travelling to Kano from Lagos. Private travellers can also make a stop-over at Lokoja, explore tourist centres, lodge and then continue with their journeys the following day. For some of the reasons stated above, a service centre is also proposed to be located at the commercial centre for servicing of vehicles and sales of vehicle spare parts. Another building planned for the commercial center is a 'View centre', this is a hall that can be used for the view of football matches and a cinema to watch movies. With the federal government commitment to dredge the river Niger, we can have a come back of ferries, large boats and even ships to navigate the river Niger while this commercial centre can serve as a major river port facility. Table 2 below shows the composition and the measurements of the commercial centre functional spaces.

**The Nigerian investment climate**

The Nigerian investment climate is generally good for investment. Politically the country is stable; the only challenge is security as the activities of the Islamic militant group in the North-Eastern part of the country is gravious. However Lokoja, where this research case study is proposed is not prone to terrorist activities but there are cases of armed robbery activities along the highway that passes through the town.

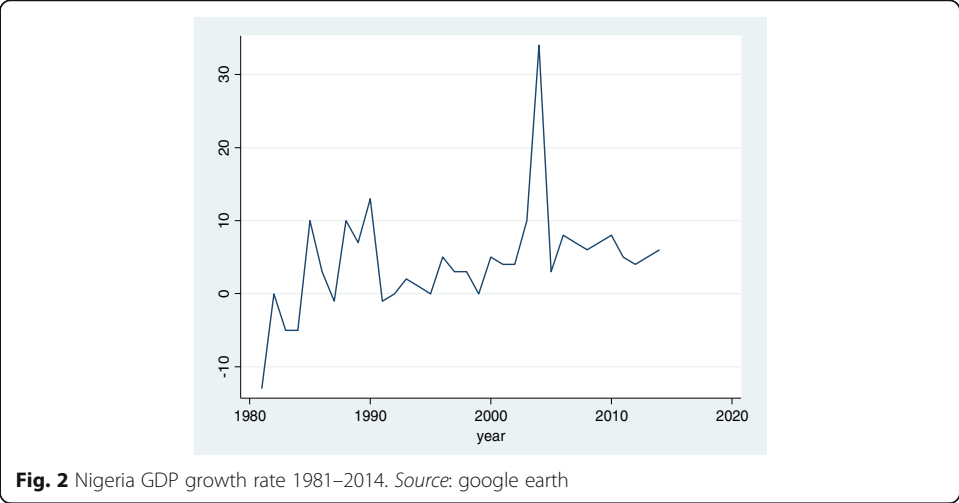
The Gross Domestic Product (GDP) measures the strength of every nation. Here, the GDP of Nigeria is presented in Fig. 1, over a period of 1981 to 2014. There are two long term trends in the trend over the years with a seasonal break between 1998 and 2000. This result might majorly be influenced by the variation in international crude oil market. Although, there are unnoticed cyclical movement between 1981 and 2001 which can be smoothened in further exploration, probably, exponentially.

Implicit in the gross domestic product over years is the rate which was calculated in percentage, see Fig. 2. It is of note that there have been long term seasonal variations in the growth rate of the gross domestic product which are affected by the government



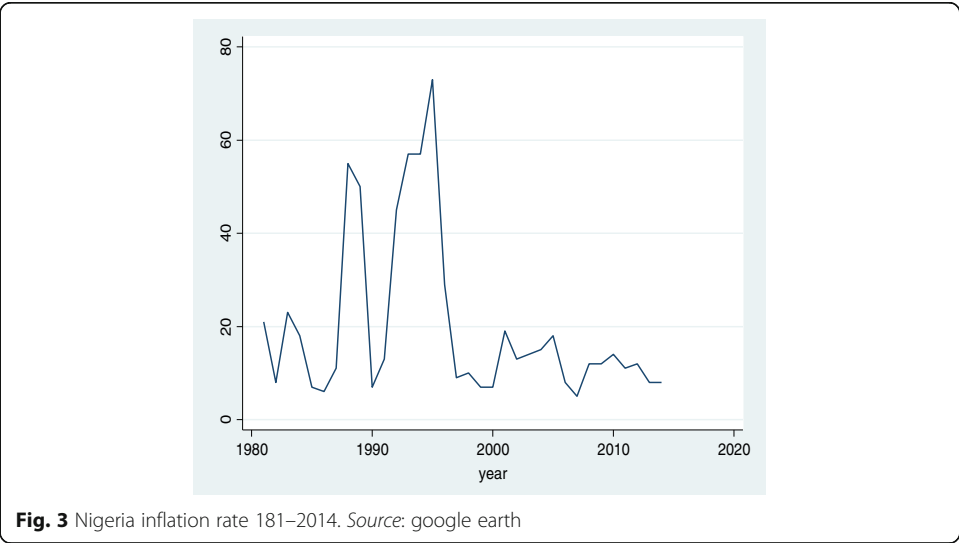
**Fig. 1** Nigeria gdp 1981 to 2014





economic policies, the combination of GDP and GDP growth rate shows the nation’s economic growth. This is an indication that the economic policies formulated by the government over the years annually in the budget is good enough and it helps in the increase of the Gross Domestic Product over the years.

Another economic variable or indicators that shows how good an economy is, is inflation. Due to the economic situation of Nigeria and some other vices, Nigeria has been living with 2-digits inflation which is not too healthy for developing economy. Figure 3 present Nigeria inflation over a period of 1981 and 2014. Year 1986, 1987, 1992, 1993, 1994 and 1995 have bad records. The other years shows better situation. Currently inflation rate is 16% which is not good, but there are indications that the situation will improve in 2018. The higher the inflation rate in every country, the higher it will affect the project financing by investors.





**Table 4** project efficiency metrics

Total Cost: N673,867,935.00

| YEAR | Gross Income | Total Expenses | NOI         | Discount factor: 10% pa | Present Value  | Cumulative PV |
|------|--------------|----------------|-------------|-------------------------|----------------|---------------|
| 1    | 29,715,300   | 5,461,566      | 24,253,734  | 0.909                   | 22,046,644.2   | 22,046,644.2  |
| 2    | 33,103,200   | 5,837,610      | 27,265,590  | 0.826                   | 22,521,377.3   | 44,568,021.5  |
| 3    | 36,529,791   | 6,219,586      | 30,310,205  | 0.751                   | 22,762,964     | 67,330,985.5  |
| 4    | 36,529,791   | 6,313,022      | 30,216,769  | 0.683                   | 20,638,053.2   | 87,969,038.7  |
| 5    | 37,260,386   | 6,471,360      | 30,789,026  | 0.621                   | 19,119,985.1   | 107,089,023.8 |
| 6    | 37,880,746   | 6,623,217      | 31,257,529  | 0.564                   | 17,629,216.4   | 124,718,240.2 |
| 7    | 38,638,360   | 6,789,714      | 31,848,646  | 0.513                   | 16,338,355.4   | 141,056,595.6 |
| 8    | 38,638,360   | 6,894,876      | 31,743,484  | 0.467                   | 14,824,207     | 155,880,802.6 |
| 9    | 39,411,126   | 7,068,880      | 32,342,246  | 0.386                   | 12,484,107     | 168,364,909.6 |
| 10   | 39,411,126   | 7,180,448      | 32,230,678  | 0.35                    | 11,280,737.3   | 179,645,646.9 |
|      | 367,118,186  | 64,860,279     | 302,257,907 |                         | 179,645,646.90 |               |

**ROI: 50.27%, NPV: -494,222,28F8**

Projected revenue are from rental income and tolls from boat ride to the confluence point. Expenses are projected based on cost of civil works construction, purchase of tourist boats, taxes, insurance, property management, maintenance and repairs as well as utility bills. The project metrics of ROI at 50.27% and a negative NPV gives a perception that the project is not attractive to investors. The significance of this valuation figure to this research is that it points out the commercial non viability of certain development like this business centre in some parts of Nigeria. If this same project where to be located in Lagos, the figures will be different and the NPV value will certainly be positive because of expected high patronage of local and international tourist.

The negative figure of the metrics however is not enough to say that the project cannot be actualized. What can be concluded is that the use of the conventional Build Operate and Transfer (BOT) model of project finance cannot work to actualize this project in Lokoja, Kogi state, but other methods of financing can be explored to actualize the project.

**Recommendation of project finance contract**

Though the conventional BOT contract of project finance cannot be used to execute this project, other options of project finance forms can be employed. The long run commercial viability of the project is not a question even as shown in the data analysis, it's therefore advisable for the government to construct the project and then partner with a private enterprise for the operations. Forms of project finance contracts that can be used include the following:

**Management contract**

Essentially, management contract is a contract between the contracting authority Kogi State government in this case and a private body, for the company to put to use and also maintain a project that has been built by the government. In this case, the Kogi State government will bear 100% cost of the project construction while the private company will operate and maintain the project. Proceeds from the project will be shared between the two parties on an agreed ratio.

### **Forfeiting**

This is another type of contract under project financing in which a private enterprise execute the project, then 100% of construction cost is re-paid by the contracting authority (in this case Kogi state Government), on completion or over a period of years. The state government can source for a long term loan to pay off. International agencies like the World Bank, UNDP, World Wide Fund etc. may be willing to assist the state government to execute the project. The commitment that may be required by this Agency can be gotten from the signing of a forfeiting contract with a private developer to commence construction work.

It's obvious that we can have a combination of Forfeiting contract and management contract as packages of project financing structure for the harnessing of the confluence of river Niger and Benue as tourist potential in Lokoja. The importance of the project goes beyond the development of river Niger and river Benue confluence for local and international tourist attraction but also for its importance to the town commercial activities especially the full utilization of the state popular hotel (Kogi confluence hotel). Visitors to the facilities will not only lodge in the hotel but can also visit other places of tourist attraction in the state that are enumerated in the introduction.

### **Conclusion**

River Niger and river Benue are the two most prominent and economically important rivers in Africa south of the Sahara. The two rivers passed through 5 countries in West and East Africa before reaching Nigeria. The confluence of the river that is the meeting point is at Lokoja, an ancient town that could as well be described as Nigeria's nodal town as it's centrally located in the Nigerian Geographical land mass. All parts of Nigeria can be accessed from this town which was once the administrative capital of Nigeria. Thus there are many political, social and cultural land marks in the town that could command tourist attention.

The Kogi state government has made effort to develop river Niger and river Benue with the building of confluence hotel in 1999, this effort is however not enough as there is need to have more developments to facilitate the exploration of the confluence. Ecotourism like the development of the confluence can attract tourist internationally. Countries like Kenya and Brazil have also showed that tourism can contribute significantly to a nation's economy, thus the need of the government to pay special attention.

It's known that government may not have enough resources to invest into tourism adequately, hence the need to adopt the concept of project finance which allows partnership between the private sector and the public sector in the actualization of projects. The practice is also of public and economic importance as the nature of the project may give room for the government to source assistance from international Agencies like the World Bank to facilitate the completion of the project.

This research has brought to light a great ecotourism potential in Nigeria and a suitable financial scheme that can be used for its development. At Ganaja junction, the mini river port, a parcel of land can be developed into shopping mall, service station, terminal buildings and view centre. From the river port, tourist cruise boats can also be made to take tourist to the point of the confluence and back. Kogi confluence hotel and some other hotels in the town readily compliment this development. The research is thus a wakeup call to the government on policy formulation and planning on harnessing the confluence of river Niger and Benue for tourism development and also an invitation for local and international investors to partner in the project.

### Endnotes

<sup>1</sup>IMF 2016 report

<sup>2</sup>River Niger is retained as the name of the river that flows southward after the confluence of river Niger and river Benue because it's the bigger river. Some researchers actually refer to river Benue as a tributary of river Niger, this is not true as river Benue has its own source which is Adamawa plateau.

### Appendix 1



**Fig. 4** Satellite imagery of the confluence of river niger and river benue. *Source:* google earth

### Appendix 2



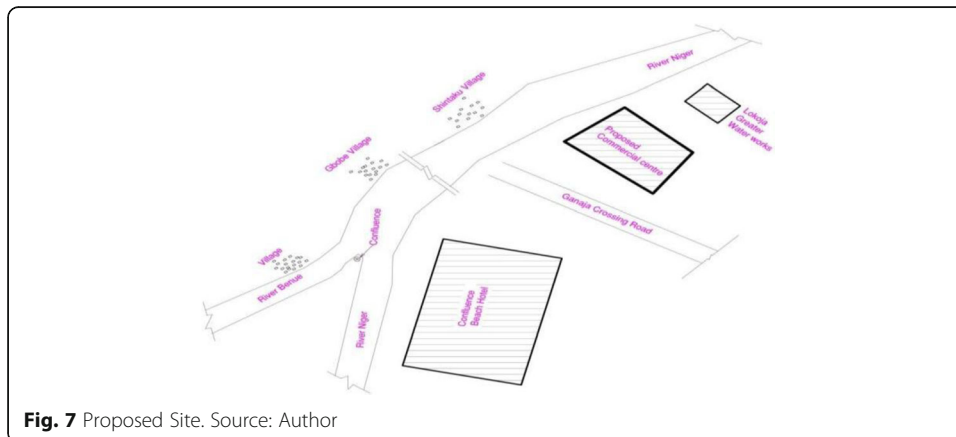
**Fig. 5** Satellite Imagery Of The Confluence Of River Niger And River Benue. *Source:* Author

### Appendix 3



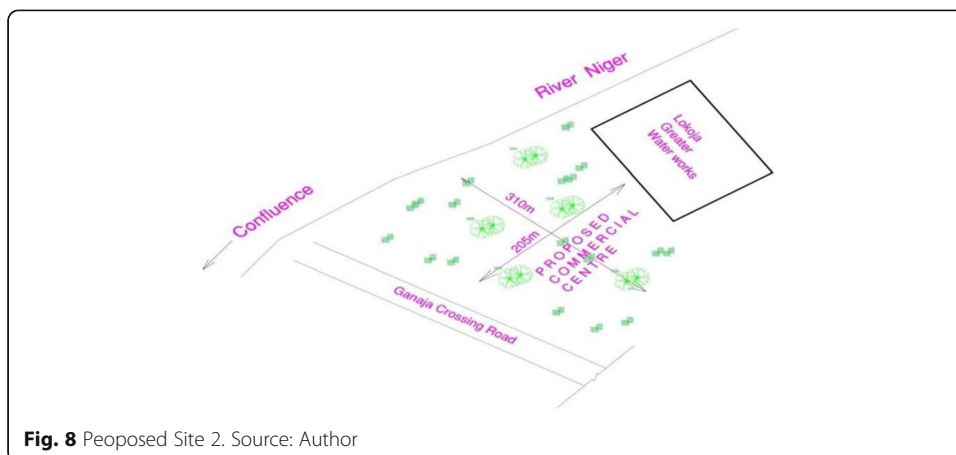
**Fig. 6** SATELLITE IMAGERY OF THE CONFLUENCE OF RIVER NIGER AND RIVER BENUE

**Appendix 4**



**Fig. 7** Proposed Site. Source: Author

**Appendix 5**



**Fig. 8** Proposed Site 2. Source: Author

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The Authors wish to acknowledge the efforts of Mr Timothy Aiyetan and Mr Ggnega Aiyetan who took the lead author round Lokoja town including the premises of the confluence hotel, the vicinity of the confluence as well as “Gana Crossing” the proposed location for the commercial town.

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**Authors’ contributions**

AM is the lead author. He wrote most of the literature reviews and conclusions. He was also at the site of the case study location at Lokoja Nigeria for on the spot assessment. OK provided the guide lines for the research and also made corrections on the first draft. DO did the financial analysis of the case study and made inputs in the literature review and in some of the conclusions. All authors read and approved the final manuscript.

**Competing interest**

The authors declare that they have no competing interest.

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