# Contemporary Issues in Urbanization and Sustainable Development in Nigeria: Challenges and Prospects

<sup>1</sup>Adojo, Emmanuel Abaode and <sup>2</sup>Eugene, Daniel Hoshen

<sup>1</sup>Department of Sociology, Prince AbubakarAudu University Anyigba, Kogi State.

<sup>2</sup>Department of Sociology, University of Abuja, Abuja

Email: abode.peace@gmail.com & hoshen447@gmail.com.

#### **Abstract**

Urbanization is a worldwide trend common to developed and developing societies, but the prospects and challenging issues are always different particularly in African societies, which is why some societies are more developed than others. Several studies have been carried out before now to address urban challenges such as; corruption, urban decay, markets congestion, over population, unemployment, migration, inactive laws for maintenance, poor waste management, poor housing and pandemic health challenges, continue to thrive in urban areas. These are harmful to sustainable development. It is on these note that this study review some of the existing literatures on the subject matter to appraise contemporary urbanization issues that are capable of limiting sustainable development which are; intolerance of religious and ethnic differences, territorial conflicts and insecurities, abuse of public facilities, and negligence of rural poverty, are some of the challenges discovered facing urbanization in Nigeria. The study concludes that urbanization is an enabling ground for sustaining development, and the prospects will usher in; effect project supervision, management and enhance healthy living standard of people in the society. To this end; the following recommendations were made; utilization of rural potentials for employment opportunities, effective implementation of the federal character system, parliamentary and judicial checks to offset bias in appointments and awards of project contracts.

**Keywords:** Challenges, Contemporary, Development, Sustainable Development and Urbanization

#### Introduction

Urbanization is a worldwide trend common to developed and developing societies. The process of urbanization involves the complex collection of the socio-economic, political, cultural, demographic and physical environmental variables for sustainable growth and development in the urban areas (Michaels, Rauch & Redding, 2012). In the coming decades, urbanization will continue to increase, especially for African continent. Generally, most African societies are left behind in terms of growth and development as compared to other developed societies such as; Britain, USA, Germany, Spain, Canada and France etc,

but with the incessant growth of modernization, the phases of development in African society will continue to change (Abubakar, 2017).

The success of urbanizations in developed economies take into accounts of the population development, individual demographic differences, individual architectural capacity, employment opportunities, social equity and other facets of the city that consciously matters to the populace. The United Nations Population Fund Projects (UNPF) once asserted that sub-Saharan Africa's urban population will double in years to come. But the urban problems commonly observed are; poor housing, poor infrastructure, poor environmental quality, poverty, high population, and unemployment, which bring about changes in the original plans and retard urban development (UNPF, 2016).

Nigeria is rated as one of the countries with the highest urban growth rates, having cities ranked among the fastest growing in the world. Nigeria is not only experiencing fast urbanization growth in the world, its experience has also been unique in scale, incidence and historical antecedents (Ujoh *et al*, 2010). Meanwhile due to improper management, the growth has resulted in crowded network movements and over utilization of the little available infrastructure and resources, thereby constituting a major problem to the urban residents whose quality of life and living conditions have continued to deteriorate over the years.

The urban challenge facing cities in developing countries like Nigeria is how to manage the increasing movement of rural dwellers into cities and minimize the undesirable consequences across the society and as well the effect on the welfare of the urban people (Jiboye, 2011). Despite efforts received by local and international institutions towards resolving the challenges of urban growth and ensuring sustainable development, contemporary realities have resurfaced such as; poor abuse of public facilities, intolerance of religion/ethnic differences and territorial crisis, neglecting rural poverty, bandits and influx and wanton destructions of farms products by Fulani herdsmen. These are some of the realities amounting for rural to urban migrations and circumstances revolving around these problems are threats to urban life (Ujoh, Kwabe & Ifatimehin, 2010). The aim of this study is to examine why the challenging issues of urbanization in Nigeria persist; and to provide a rationale for good mechanisms towards achieving sustainable urban development.

# **Conceptual Clarifications**

## **Development**

Development as a concept is associated with diverse meanings, different proposition and explanations from various academics. Development is defined as an evolutionary process in which human competence and capacity increases by introduction of new innovations,

solving problems, adjusting to uninterrupted change and striving to accomplish new goals creatively (Muhammad *et al*, 2020). Development is understood as a social condition within a society, in which the needs for fair and sustainable use of the natural resources and structures supports the population. Ukaga *et al* (2011) also describes development as a progress in a multidimensional cycle involving significant changes in social systems, perceptions and institutions, economic growth, inequality reduction and the eradication of absolute poverty.

## Sustainable development

Sustainable development is the harmonization of ideas, resources and potentials for meeting human goals for development, while retaining the ability of natural systems to utilize natural resources and services for the economy to thrive. Shaker (2015) defines sustainable development as developments that ascertain and collectively harness the available societal resources for the survival and continuity of human development. Abubakar (2017) argues that sustainable development is crucial to global policy and agenda for growth. It provides a process by which society can communicate and utilize the natural resources within the environment. It is a development model and philosophy that supports the enhancement of living standards without endangering the life of human beings, plants and animals and further creating environmental harms such as water and air pollutions, and oil spills (Retchless & Brewer, 2016).

## Urbanization

Urbanization is defined as population increase in connection with industrial growth and positive innovations (Cecilia & Bill, 2015). Urbanization began shortly after the industrial disorder, when labour and capital shifts to manufacturing industries in cities. Farouk and Mensah (2012) establish that urbanization is the process of transformations in social, economic and political areas of human existence leading to the growth and expansion of the environment. Urbanization takes place when larger proportion of population lives in towns and suburbs

#### **Theoretical Framework**

This study is anchored on modernization theory. According to Vishal (2019) modernization theory was originated by the German sociologist Max Weber (1864–1920) and later developed by Talcott Parsons (1902–1979). The core argument of the theory is identification of social variables to contribute to progress and development of society. Changes become certain as society starts connecting socially with external variables and adopting bureaucratic measures in carrying out tasks.

Modernization theory suggests that for traditional societies to develop and connect globally, the society must adopt modern way of approaching challenging issues. Advocates of modernization theory posited that modern societies are more affluent, powerful and their

citizens are enjoying higher standard of living. Therefore, adopting this theory entails that; the success of urbanization and sustainable development in Nigeria depends on her common interest, harmonization of all the cultural variables and utilization of resources, which has proven to be difficult overtime. But with the advent of this study, intensive effort and recommendation will be conceived, toward reawaken the need for common interest in order to achieve sustainable development in Nigeria.

## **Empirical Review**

Muhammed *et al* (2015), in a study asserted that urbanization is not appearing as a new phenomenon, but a rapid historic transition replacing primarily urban cultures. In developed and developing societies, the phase of urbanization is growing. However, rapid urbanization in particular Nigerian cities are associated with problems of unemployment, deprivation, poor health, poor sanitation, slums and environmental dilapidation. The frequency of these occurrences has grown over the years and has generated concerns. Several studies have founded that environmental dilapidation is triggered by several factors, including rapid urbanization due to overpopulation, accelerated industrialization, unplanned and uncoordinated physical growth, which are consequential of inadequate urban management and unproductive control policies, and inadequate urban infrastructure such as housing and well-organized transportation system to cater for the population increase. In order to achieve good environmental sustainability in Nigerian urban areas, the study recommended for high-quality government policies, full and active contribution of Non-Governmental Organizations (NGOs).

Jiboye (2011) in a similar study, asserted that in recent time, the global phase of urbanization and structural challenges has become a matter of concern. Urban challenges are threat to achieving sustainable development and successful urban governance in developing societies like Nigeria. The consequence of this structural urban challenges further affects the socio-economic and cultural progress of the society. The study delves on areas related to efficient policy for good governance, urbanization problem and fundamental issues related to sustainable development in Nigeria. The study concluded by asserting that; maintaining the viability of Nigerian cities and ensuring the future well-being of people, needs effective policies and strategies in order to achieve good governance that will sustain development.

Ojoko, Abubakar and Ikpe (2016) in their study investigated the need for Sustainable Housing Development (SHD) in urban centres. This initiative is part of goal 11 of the United Nations (UN) 2030 Sustainable Development Agenda. The study expanded access to adequate, secure and low-cost affordable housing for the world's poorest individuals in slum residents by 2030. Nigeria currently is the most densely populated society in Africa and has the fastest urbanization record, and the largest economy. This development has resulted in rapid population growth and significant rural-urban migration been witnessed,

and without adequate measures to tackle the aftermath consequences. This has resulted to the cases of urban slums and squatters. Their findings suggested that, successful implementation of the SHD plan considerably depends on key Government stakeholders, laws and guiding regulations, principles and access to sufficient funding.

Azu (2018), in a related study, pointed out that the urbanization process is accelerating by the dynamisms of the socio-political and economic conditions of the contemporary times, coupled with the increasing migration that is taken place in Africa. The ever-increasing urban growth contributes to urban expansion, financial, legal and structural issues; emerging as a result of inadequate urban governance. The study analyzed the problems and concerns that have negative impacts on African urban governance. Data was drawn primarily from secondary sources and the findings showed that effective urban governance depends on efficient local government through coordination and cooperation between all Government stakeholders, multi-level government, public/private partnership and increased public participation.

In line with the related reviews; intolerance of religious and ethnic differences, territorial conflicts and insecurities, abuse of public facilities and neglecting rural poverty and potentials, are some of the contemporary occurring issues of urbanization and sustainable development in Nigeria. Furthermore, the recommendations centered much on government and non-governmental support initiatives, unlike the developed societies were urbanizations initiatives are sustained by the mutual connections of both the government and citizens.

# **Issues and Challenges of Urbanization on Sustainable Development**

## **Territorial Conflicts and Insecurities**

Sustainable development is rarely attainable where social instability is high. In some parts of Nigerian society across-the-board, consequences of territorial conflicts and insecurity are evidently seen by poverty increase. This is because, in recent times, insecurity has been one of the major issues plaguing and restraining urban development in Nigerian cities, even when resources have been allocated to tackle the security challenges. This is observed in communities and urban areas such as Plateau, Benue, Maiduguri, Adamawa and Zamfara, etc, and have continued to push rural dwellers to settle in urban areas. Global Security Report (2014) puts Nigeria as one of the world's crime-ravaging society (Human Rights Watch, 2014). The report highly scored Nigeria on the following crucial unpleasant variables: illegal ownership of arms, receiving stolen properties, false pretences, burglary, terrorist attacks, armed robbery, kidnapping, attempted murder cases and so on (Garga, 2015).

Insecurity typically disrupts social activities and urbanization process. Denney (2013) noted that the connection between security instability and underdevelopment is far stronger than peace-development ties. That is, underdevelopment often occurs whenever there is

conflict. Lack of protection of citizens' lives and properties are significant barriers to success of sustainable development, which scares domestic and international agencies involvement in running developmental projects and investment, and also restricts the willingness of citizens to develop economically to support and complement policy and efforts of the government. Equally, Ewetan and Ese (2014) highlighted that the impact of security instabilities on local communities cannot profit from any development project because of age-long disputes that have not been resolved. This also has a harmful impact on the urbanization phase that is currently taking place in some areas, because plans and budgets have already been made; therefore, unplanned migrations and security challenge is an obstruction to existing projects and mobilizing members to initiate development in such community and area is difficult due to fear of hostility (Okonkwo, Ndubuisi-Okolo & Threasa, 2015).

## **Religious and Ethnic Differences**

The pluralistic nature of Nigeria religion and ethnic composition has made it difficult for her to select leaders without sentiments. Edikan (2016) asserted that religious and ethnic affiliations have been the determining factor for the selection and appointment of technocrats and experts to head any developmental projects. Consequently, this means that the Nigerian society is a spot for ethnicity, class regions and religions socio-cultural environment. Olayiwola (2016) also observed that religion and ethnic connections are the influencing factors, mobilizing avenues and instrument for contracts negotiations and allocation of resources The devastating effects of these relationship are the evidence of low quality and substandard materials been used for the projects, poor supervision and project abandonments.

Esther (2017) observed that other foreign societies see their diversity as a way of harnessing cultural variables for progress, but reverse is sadly the case in Nigeria. Several attempts to ensure that these diversities are harnessed for sustainable growth and development continue to fail, regardless of the current modernizations and globalization that is on. Consequently, series of social, economic and political problems have besieged Nigeria as a society; which is corruption, tribalism, and lack of leadership patriotism. For some time now, Nigerian ethnic factor did not diminish, but wax stronger even after the advent of the just concluded 2019 election, where series of appointment and allocation of contracts were initiated base on ethnic regions. Religion and ethnic affiliations has become a yardstick for the situating and supporting urban and regional developmental projects. A typical example is the Ogoni people, who, despite providing the Nigerian society with an estimated \$30,000 million in oil revenue, had no pipe borne water or electricity, and lacked quality education, health and other social facilities: it is unacceptable that one of Nigeria's wealthiest regions is wallowing in abject poverty and misery (The Tide, 2019).

#### **Abuse of Public Facilities in Urban Areas**

Urban areas are also human settlements subject to several forms of physical cohabitations such as; economic, social and administrative activities (United Nations, 2016). During the second half of the twentieth century unprecedented rates of urbanization were observed in many developing societies. Half of the developing society's populations are living in urban areas. Such demographic patterns have significant consequences for urban wellbeing, employment and facilities utilizations, as well as frequent re-adjustments policies. In a situation where there is shortage of infrastructure or non-functioning infrastructure further threatens the survival of the current development and affecting of quality health, safe living and working conditions (Adeyinka, Kuye & Agbabiaka, 2016).

Using public services and facilities in administrative offices, markets, sports centers, car parks and settlements, plays a crucial role in sustaining development. Up to 30 to 40 percent of a town's population make use of public services such as; electricity, pipe born water, access roads, and markets, etc (Fakere & Fadmiro, 2012). People need to purchase, sell, and conduct their businesses in such a way that normal lives will continue by using those facilities, but when abused and rough handled, it demoralizes the efforts for sustaining other developmental projects to be initiated by government and private bodies.

The most critical of these problems are encroachments of free space for car parks, pedestrian work and waste management points. These encroachments affect run away drainage; congest the road, bad traffic and incessant air pollutions. Fakere and Fadimro (2012) also added that many public facilities and services are functioning in a haphazard manner, due to poor projects executions, and all these inevitably leads to urban decay and affect the beauty visualization of public infrastructures (Idehen, 2016).

# **Rural Poverty**

According to Etim and Udoh (2013), poverty is more obvious in rural areas of the globe than in the urban areas and large households experience poverty more than those that are not privilege to acquire education. Poverty is severe among farmers and rural farming household due to lack of adequate governmental supports that resulted in poor storage and poor access to market for proper sales utilization and other social facilities such as; electricity, poor road, good health services and good water.

The Sustainable Development Agenda 2030 led by United Nations deliberated on some plan actions and mechanism involving her 193 member States; to targets zero poverty, zero hunger, good health and well-being, quality education, gender fairness, water and sanitation, affordable and clean energy, civilized work and economic growth, among others. One of the main action plans for achieving those targets is the utilization of human development index in order to sustain development. Nigeria is among the countries with low human development index (HDR, 2016).

Adepoju (2019) asserted that rural poverty is a potential threat to food security in Sub-Saharan Africa. Rural poverty is a global concern that has remained a major challenge to humanity in most of the developing societies. In most developing countries, people are in absolute poverty, living beneath one dollar in a day. Most of these people are found in Africa, South Asia, Latin America and Caribbean. Poverty remains the major concern for the past few decades particularly in Africa.

Poverties (2012) observed that, despite abundant natural, physical and human resources in Nigeria, poverty is recycling and doing more harm in rural regions, which further initiated the reasons for massive migration to urban areas. Agricultural activities is major source of income and livelihood for the rural dwellers and source of food security for the entire society, including the urban region and the benefits if properly harness and utilize; will boost economic and enhance employment opportunity particularly for the rural populace.

## **Conclusion**

The study establishes that the challenging issues of urbanization are not limited to; corruption, urban decays, markets congestion, over population, unemployment, migration, poor waste management, transportations, poor housing units and health challenges. But in addition; intolerance to religious and ethnic differences, territorial conflicts and insecurities, abuse of public facilities, rural poverty and neglect of potentials, are also some of the challenges facing urbanization in Nigeria. Example, religion and ethic relations have always played a role in the award of contracts and federal housing allocations. The consequences incurred by these actions are poor maintenance and abuse of facilities, which are some of attributed factors for urban decays. Except this kind of ethnic and religious relations are correctly dealt with by the federal character, no meaningful development will be attained in Nigeria. Another example; is the community clashes between farmers and herdsmen. This is one of the major reasons which continue to compel rural dwellers and farmers to migrate to urban areas for safety and search for new occupations. These abnormal migrations are usually with no input to add to the existing development, but rather with great effect on the urban residents, through markets congestions, increasing unemployment, prostituting and becoming ambassadors for initiating evil activities in urban areas.

The prospect of this study regarding urbanization and sustaining development cannot be underestimated, which includes; effective project management and supervisions, instilling the attitude of maintenance culture, awaken the consciousness of the federal character system, firm and disciplinary measures for corruption and mismanagement of project funds, massive revitalization of the employment opportunities in the agricultural sector and harmonization of common goal for development to thrive.

#### Recommendations

Based on the findings of this study, the following recommendation were made;

- i. While conscious efforts are being initiated to develop urban areas, the same consciousness should be extended to rural areas by way of provision of basic needs.
- ii. The Nigeria federal character system and parliaments should consciously work harmoniously to always offset prejudice in appointments and award of projects contract.
- iii. Local vigilantes should be registered and easily identified, given monthly stipends and security gadgets, in order to complement the effort of the formal security personals.
- iv. There is need to increase funding and support to the agricultural sector by both Government and Non-Governmental organizations.
- v. Special task force and committees should be set up by government, to walk round and check the abuses of public facilities.

### References

- Abubakar, I. R. (2017). Access to Sanitation Facilities Among Nigerian Households:
- Determinants and Sustainability Implications. *College of Architecture and Planning, University of Dammam, Saudi Arabia*; Sustainability, 9(4); 547. doi:10.3390/su9040547.
- Adeyinka, S.A., Kuye, O.A. & Agbabiaka, H. I. (2016). Assessment of Market Facilities and Locational Effects on Adjoining Neighborhoods in Nigerian Urban Centers: Empirical Evidence from Akure, Nigeria. *International Journal of Scientific & Technology Research*, (5); 04, ISSN 2277-8616. <a href="https://www.ijstr.org">https://www.ijstr.org</a>.
- Adepoju, A. (2019). Comparative Analysis of Determinants of Household Poverty among Rural Farming Households in Southwest Nigeria. *Asian Journal of Agricultural Extension, Economics & Sociology*. 29; 1-12. 10.9734/AJAEES/2019/47192.
- Azu, V. N (2018). Issues and Challenges of Urban Governance in Africa: The Nigerian Experience. Global *Journal of Political Science and Administration*, 6(2). <a href="https://www.eajournals.Org">www.eajournals.Org</a>.
- Cecilia, T. & Bill, V. (2015). <u>Reframing the Debate on Urbanization, Rural Transformation and Food Security</u>. *IIED Briefing Paper*. https://Pubs.lied.Org/17281IIED.
- Denney, L. (2013). *Insecurity Disrupts Development but Peace Doesn't Drive it.* www.thebrokenonline.eu.

- Edikan, E. (2016). How ethnicity impedes Nigeria's development. *The Nigerian voice* <a href="https://www.thenigerianvoice.com/news">https://www.thenigerianvoice.com/news</a>
- Esther, D. M. (2017). Culture and Sustainable Development in Nigeria. *The Sun; voice of the Nation* <a href="https://www.sunnewsonline.com">https://www.sunnewsonline.com</a>
- Etim, N. A. & Udoh, E. (2013). The Determinants of Rural Poverty in Nigeria. *International Journal of Agricultural Management & Development* (IJAMAD). 3; 141-151
- Ewetan, O. O. & Ese, U. (2014). Insecurity and Socio-Economic Development in Nigeria. *Journal of Sustainable Development Studies*, 5(1). <a href="https://eprints.covenantuniversity.edu.ng">https://eprints.covenantuniversity.edu.ng</a>.
- Fakere, A. A. & Fadamiro, J. A. (2012): Decentralization of Markets and Environmental
- Sanitation Scheme: A focus on Urban Core of Akure, Nigeria. *Journal of Environment and Earth Science*, 2(8). www.iiste.org ISSN 2224-3216.
- Farouk, B. R. & Mensah, O. (2012). If in Doubt, Count: The Role of Community-Driven
- Enumerations in Blocking Eviction in Old Fadama, Accra. *Environment and Urbanization*, 24(1). https://doi.org/10.1177/0956247811434478.
- Garga, E. (2015). The Effects of Insecurity and Poverty on Human Development at the
- Municipal level in the Northern Nigeria. *Journal of Emerging Trends in Economic and Management Sciences* (JETTEMS), 6(7); 268-276.
- Human Rights Watch (2014). World Report 2014: Nigeria Events of 2013 watch ttps://www.hrw.org.
- Idehen, O. A. (2016). Urban Decay and Renewal Impact on the Quality of Life of Residents
- in Benin City, Nigeria. Unpublished Research Thesis. Department of Geography and Environmental Management Faculty of Social Sciences Ambrose Alli University, Ekpoma, Nigeria.
- Jiboye, A. (2011). Sustainable Urbanization: Issues and Challenges for Effective Urban
- Governance in Nigeria. Journal of Sustainable Development. 4. 10.5539/jsd. v4n6p211.
- Kaarin, T. (2012). This Study is Part of the Sustainable Development in the 21st century (SD21) https://sustainabledevelopment.un.org.
- Michaels, G., Rauch, F., & Redding, S. J. (2012). Urbanization and Structural

- Transformation. *The Quarterly Journal of Economics*, 127(2); 535-586. <a href="https://academic.oup.com">https://academic.oup.com</a>.
- Muhammad, S., Naoki, T., Prasanna, D. & Emad, K. (2020). An Effective Framework for Monitoring and Measuring the Progress towards Sustainable Development in the Peri-Urban Areas of the Greater Cairo Region, Egypt. *World* 1(1), www.mdpi.com/2673-4060.
- Muhammed, S. N., Sabiu, N. & Khalil, M.S. (2015). An overview of urbanization and its challenges on sustainable development in Nigeria. *Dutse Journal of Pure and Applied Sciences* 1(1).
- National Human Development Report (2016). <a href="https://www.ng.undp.org/content/nigeria">https://www.ng.undp.org/content/nigeria</a>.
- Ojoko, E., Abubakar, H. & Ikpe, E. (2016). Sustainable Housing Development in Nigeria:
- Prospects and Challenges. *Journal Of Multidisciplinary Engineering Science and Technology* (JMEST). 3. 4851-4860.
- Olayiwola, V. O. (2016). Ethnic diversity in Nigeria: A Preview of Mechanism for National Integration. *Afro Asian Journal of Social Sciences*, 5(7).
- Okonkwo, R, I., Ndubuisi- Okolo P. & Threasa, A. (2015). Security Challenges and the
- Implications for Business Activities in Nigeria: A Critical Review. *Journal of Policy and Development Studies*, 9(2).
- Poverties (2012). Poverty in Nigeria: Rich Country, Poor People. https://www.poverties.org
- Retchless, D. P., & Brewer, C. A. (2016). Guidance for Representing Uncertainty on Global
- Temperature Change Maps. *International Journal of Climatology*, 36(3); 1143–1159. doi:10.1002/joc.4408
- Shaker, R. R. (2015). The Spatial Distribution of Development in Europe and its Underlying Sustainability Correlations. *Applied Geography*. 63. <u>DOI:10.1016</u>.
- The Tide (2019). Leadership Issues in Ogoni's Dev. <a href="http://www.thetidenewsonline.com">http://www.thetidenewsonline.com</a>.
- Ujoh, F., Kwabe, I. D. & Ifatimehin, O.O. (2010). Understanding Urban Sprawl in the Federal Capital City, Abuja: Towards Sustainable Urbanization in Nigeria. *Journal of geography and regional planning*. 3(5); 106-113. <a href="http://www.academicjournals.org">http://www.academicjournals.org</a>.
- Ukaga, U., Maser, C. & Reichenbach, M. (2011). Sustainable Development: Principles,

- Frameworks, and Case Studies. *International Journal of Sustainability in Higher Education*, 12(2), Emerald Group Publishing Limited. DOI:10.1108/ijshe.2011.24912bae.005
- United Nations Population Fund (2016). https://www.un.org/en/africa.
- United Nations, (2016). Habitat III United Nations Conference on Housing and Sustainable Urban Development. <a href="https://sustainabledevelopment.un.org">https://sustainabledevelopment.un.org</a>
- Vishal, T. (2019). What is the Modernization Theory? <a href="https://www.scienceabc.com">https://www.scienceabc.com</a>.
- World Bank (2017) Opportunities and Challenges of Urbanization: Planning for an Unprecedented Future. Washington, DC <a href="https://www.worldbank.org">https://www.worldbank.org</a>.