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Institutionalising a Community-Based Development Finance Framework in Offa, Kwara State, Nigeria

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ABSTRACT

For decades, financing of development in Offa has faced a number of challenges. Key among them is excessive reliance on statutory allocations and a non-functional system for collecting internally generated revenue (IGR). This study examines the sources and means of financing development in Offa town and assesses their ability to address the community's expanding socio-economic demands and development. Based on available secondary data, the research used content and descriptive analysis to highlight Offa's current hybrid financing model, which combines statutory allocations, IGR, international assistance, federal and state interventions, and community-driven self-help initiatives. The findings indicate that persistent funding shortfalls stem from an overdependence on volatile statutory transfers, inefficient IGR collection methods, administrative hindrance, and irregular contributions from the diaspora impede the town's sustainable development efforts. The study propounds a financing model from household units (Odede) within compounds (Ile) in Offa to complement the existing sources of funds for development. Relying on local cultural norms and trusts, this model calls for obligatory annual contributions from every household within a compound. The levy would be managed through trusted traditional and civic organisations to ensure legitimacy and accountability. Designed to strengthen fiscal self-reliance, encourage civic responsibility, and provide a stable stream of local revenue, this model aims to create a virtuous cycle of mutual trust, local investment, and transparent governance. The study concludes that, if implemented with universality, fairness, and transparency, the model could serve as a replicable, participatory model for Offa and other communities.

KEYWORDS
Financing development, Local fiscal autonomy, Community-based levy, Participatory development, Offa Kwara State

1 | INTRODUCTION

Given the available data, financing of development in Offa (a historic and culturally significant town in Kwara State, Nigeria) is underpinned by a combination of statutory allocations, internally generated revenue (IGR), and external development support. These funding sources are largely coordinated by the Offa Local Government Council, with some levels of backing from both state and federal agencies (Kwara State Auditor-General's Office, 2024; OAGF, 2025).

Just as it is with all local government areas (LGAs) in Nigeria, Offa receives monthly statutory allocations from the Federation Account. These funds are disbursed through the Kwara State Joint Local Government Account (KJLGA) and form the main operational budget of the local government council. The allocations originate from national revenue (comprising both oil and non-oil sources) and are distributed in accordance with Nigeria's statutory revenue allocation formula as provided in the nation's Constitution. One thing about the funds is that their reliance limits the LGA's fiscal autonomy (Kwara State Auditor-General's Office, 2024).

In addition to these statutory inflows, Offa Local Government also generates its internal revenue through various local sources that include levies and rental income from the renowned Offa Owode Market (one of the largest and most vibrant markets in Kwara State) as well as tenement rates, business licensing fees, and fines from the enforcement of local bylaws (Kwara State Auditor-General's Office, 2024).

Apart from these local sources, Offa also benefits from development financing channeled the Kwara State Government that occasionally implements community development programmes that covers rural roads infrastructure, primary healthcare and basic education (Punch Newspaper, 2024). The Federal Government also provides targeted funding to support essential services in primary health care and basic education (Universal Basic Education Commission, 2004; KWPHCDA,

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2010; Igbokwe, et al., 2024; Kwara State Government, 2025; NPHCDA, n.d.).

The town also benefited from projects and programmes provided by international development partners such as the World Bank. The most recent was the Nigeria Erosion and Watershed Management Project (NEWMAP) and the State Action on Public Procurement and Accountability (SAPPA) initiatives (Akogun, 2023; Ibrahim, et al, 2024). However, such projects and programmes are usually managed and implemented through relevant state ministries and agencies rather than directly by the local council, limiting local oversight and responsiveness.

Added to the formal sources and means is an enduring tradition of community self-help initiatives initiated and mobilised by eminent local structures, such as the Offa Descendants' Union (ODU), the traditional institutions led by the Olofa of Offa, trade associations, and domestic and diaspora networks. These community efforts usually involve direct contributions (in-cash or in-kind or both). Usually, community members regularly pool resources together to support local development priorities that include school upgrading, provision of sanitation facilities, and empowerment schemes for youth and women. These collective actions serve as vital non-statutory financing channels, reflecting a deep-rooted ethos of communal responsibility and civic participation in Offa's development direction (Abdullahi, 2022; Ajayi, 2024; Tomori, 2024; Azeez, 2025; Wahab, 2025).

The presence of these hybrid development financing models in Offa town notwithstanding, significant structural and operational challenges still exist. Critical is the local government's heavy reliance on statutory allocations, which limits its fiscal autonomy. This reliance is compounded by a narrow economic base, dominated by informal activities and an absence of diversification, which limits the potential for sustainable local revenue generation. Additionally, the administrative capacity of the local government council is weak due to inadequate staffing, insufficient training, and an outdated system of operations, which hinders effective revenue tracking, collection, and management, thereby suppressing IGR growth. Other constraints include bureaucratic inefficiencies and vulnerability to corruption. Efforts to mobilise financial support from affluent sons and daughters of Offa have also yielded insufficient results, as voluntary donations remain inconsistent and inadequate to meet growing developmental needs. Together, these challenges impede the town's ability to mobilise resources effectively and pursue self-sustaining development (see Coker et al., 2015; Adeleke, Osayomi & Adeoti, 2021; Kwara State Auditor-General's Office, 2024).

Drawn from the above, this study examines the sources and means of financing development in Offa, Kwara State, assess the effectiveness of this means, and recommend a sustainable, community-driven financing method that would strengthen local fiscal autonomy and promote comprehensive development.

2 | LITERATURE REVIEW

2.1 | Conceptual Clarification: Development and Finance

Meaning of Development

Development is an economic concept with essentially positive implications. It has to do with the application of specific economic and technical strategies to exploit available resources, thereby stimulating economic growth and enhancing the quality of life for individuals. Generally, development represents a holistic societal transformation that shifts nations from conditions of economic stagnation and sluggish sociocultural progress to a dynamic state marked by sustained economic growth, as well as meaningful sociocultural and political change that benefits all in the society (Rabie, 2016).

Indicators of Development

Indicators of development are statistical measures used to assess various aspects of development, including economic and socio-political factors. Examples include the real GDP per capita, gross domestic product, life expectancy at birth (years), employment rate, inflation rate, and access to safe water and sanitation in percentage of population (Pettinger, 2020; World Bank, 2024).

Factors that influence development are closely tied to key indicators of progress. Examples are infrastructure (particularly transport and communication networks), education that underpins productivity, higher savings rates that facilitate greater investment, political and macroeconomic stability that reduces risk and attracts investment, labour mobility that enables workers to move from low-productivity sectors into more efficient ones, and foreign aid (when effectively used) that can strengthen infrastructure, health, and education (Pettinger, 2020).

Meaning of Finance and Financing

Finance is the strategic management of monetary and liquid resources by individuals, businesses, governments, or organisations and includes income, expenditures, savings, borrowing, and investments meant to meet economic goals. On the contrary, financing is the process of sourcing or raising funds to support business activities, investments, and undertaking projects (Investopedia.com, n.d.; Merriam-Webster.com, n.d.).

Types and Sources of Finance

There are three main types of finance: personal finance (managing individuals' money), corporate finance (managing business capital and investments), and public finance (managing government budgets and fiscal policy) (Britannica.com, 2025). Sources of finance are twofold: internal or external, short or long-term. The internal sources include retained earnings (reinvested profits), personal savings, and proceeds from asset sales, while the external sources include debt, equity, institutional, and informal options. Debt financing involves bank loans, bonds, microfinance, cooperative loans, and trade credit. Equity sources are investments in public share offerings. Institutional funding includes government grants, subsidies, and support from development finance institutions like Nigeria's Bank of Industry, as well as foreign aid from bodies such as the World Bank (Bajaj, 2025).

The informal options include Rotating Savings and Credit Associations (ROSCAs), loans from family and friends, and community contributions. Other sources are funds that relied on internally generated revenue (IGR), statutory allocations from state and federal governments (Bajaj, 2025).

2.2 | Theoretical Review

Finance and Development

Recent theoretical advances in development finance have moved beyond the conventional "finance-growth" nexus to highlight inclusive, structural, and institutional dimensions. Rooted in Amartya Sen's capability approach is the Financial Inclusion Development (FID) framework. This theory sees financial inclusion (through savings, credit, insurance, and payments) as a vehicle for enhancing agency and escaping poverty (Demirgüç-Kunt et al., 2018; World Bank, 2022).

Linked to the above are the theory of digital finance and green and sustainable finance theory. The theory of digital finance highlights how mobile money and fintech enable developing regions to bypass traditional banking constraints, fostering rapid financial deepening (Suri & Jack, 2016; Tiony & Yin, 2023; World Bank, 2023), while green and sustainable finance theory aligns capital flows with climate resilience and the UN Sustainable Development Goals, promoting socially responsible investment (UNEP, 2015).

Complementary are the endogenous structural transformation and institutional finance theories. The endogenous structural transformation theory indicates that finance is essential to development since it facilitates an easy and quick shift from agriculture to industry and services (Levine, 2005; Duarte & Restuccia, 2010; World Bank, 2022). While institutional finance theory, drawing on Northian institutional economics, opines that finance only fuels development when the institutions are robust (North, 1990; La Porta et al., 1998; Galluccio, 2018).

The good thing about these theories is their rejection of a Universalist model of finance. Instead, they support context-sensitive financial architectures that are inclusive, institutionally embedded, digitally empowered, and sustainable. These theories are especially important for sub-national settings like Offa, Kwara State, where informal finance, emerging digital devices, and the dynamics of local institutions shape development approaches.

2.3 | Empirical Review

Recent empirical studies affirm that diverse financial methods are vital for advancing inclusive and sustainable development, particularly for marginalised people. Significantly, it is not merely the existence of finances that matters, but their types, accessibility, design, and institutional embedding that determine their developmental impact.

Pham, Truong, and Vuong (2026) discover that financing development significantly improves Sustainable Development Goal (SDG) outcomes across 16 Asia-Pacific countries (2000–2022), with the strongest effects in nations initially lagging on SDG indicators. These gains are expanded by public investment in education, research, and other expenditures, which are better sustained through context-sensitive policies that balance short- and long-term finance, promote green investment, and enhance financial literacy.

Demirgüç-Kunt, Klapper, and Singer (2017) observe that access to basic financial services substantially benefits women and low-income adults. Unfortunately, barriers such as inadequate infrastructure, restrictive regulations, and limited financial capability continue to impede inclusion.

The study by Tiony and Yin (2023) shows that digital finance through mobile money platforms like M-Pesa has extended formal financial access to previously unbanked rural populations in Kenya and across Africa. These platforms have buttressed household resilience, reduced poverty and inequality, and empowered the people, most especially women. Nevertheless, realising its prospect requires solid digital infrastructure, robust cyber-security, and earmarked financial education.

According to Iqbal, Afzal, and Khan (2024), community-based models linked to Islamic financing of development also drive local change. Drawing from the Akhuwat Islamic Microfinance's interest-free lending in Pakistan found how significantly it improves borrowers' basic needs, living standards, and self-employment, effectively alleviate their poverty through an ethical, needs-based approach. Similarly, Hatlebakk (2024) shows that Village Savings and Loan Associations (VSLAs), Self-Help Groups, and ROSCAs enhance savings, credit access, and social cohesion in low and middle-income countries.

Pinto et al. (2025) examine the significance of solidarity in financing development in Ecuador by revealing that associativity, self-management, and organisational capacity bolster sustainability, while weak autonomy and solidarity pose risks, thus suggesting the need to strengthen internal governance to address the likely risks.

Lal (2021) relates financial inclusion to economic development in Jammu, India using social and economic empowerment as mediated factors. However, structural obstacles such as low literacy, discriminatory attitudes, and exclusionary policies still impede access to finance for the most vulnerable.

At the macroeconomic level, Vidales and García-Pérez (2018) find that external finance such as foreign direct investment (FDI), official development assistance (ODA), remittances and external debt consistently advance human capital development in developing countries with ODA modestly showing promises in reducing inequality.

Collectively, these studies affirm that effective financing of development is manifold and context-specific, incorporating formal and informal sources of financing that help enact inclusive regulatory frameworks, expand access to productive finance and enhance digital infrastructure. Most importantly, this study is of the view that financing development must be embedded within a wider social, cultural, and institutional network that would drive equitable, resilient, and sustainable development.

3 | METHODOLOGY

This study relied mainly on secondary data sourced from publications and databases of government agencies and academic institutions. It also drew information from peer-reviewed journal articles and books pertaining to the sources and means of financing development.

The collected data was analysed using content and descriptive techniques. The content analysis was applied to assess and interpret the selected publications pertaining to the subject matters, thus facilitating the extraction of key insights. Descriptive analysis was used to identify patterns within the data that enable a concise interpretation and discussion of the prevailing situations on the sources and means of financing development in Offa town.

Sources and Means of Financing Development in Offa Town

The financing of development in Offa town is facilitated through five main sources that include statutory allocations, internally generated revenue (IGR), international assistance, national government interventions, and community-driven contributions. Each of these sources is activated by distinct institutional means that determine the mobilisation, management, and deployment of funds. While the sources identify where finance originates, the means outline the operational processes through which these resources are converted into development outcomes (Abdullahi, 2022; Ajayi, 2024; Kwara State Auditor-General’s Office, 2024; Tomori, 2024; Azeez, 2025; Wahab, 2025).

As indicated in Table 1, the presiding source remains the statutory transfers from the Federation Account, channelled monthly through the Kwara State Joint Local Government Account (KJLGA). This intergovernmental fiscal means forms the backbone of budget but renders the local government vulnerable to national revenue fluctuations, which is evident in the 35% drop in Federation Account allocations between 2022 (₦1.53 billion) and 2023 (₦997 million). In spite of this, Value Added Tax (VAT) receipts increased more than the statutory disbursements in 2023, suggesting improved domestic consumption or remittance compliance.

In contrast, IGR, collected through market levies (notably from Owode Market in Offa), tenement rates, business licences, and fines, remains low (₦29.1 million in 2022; ₦25.8 million in 2023), contributing less than 6% of the total revenue even when the 10% state reimbursement was included. This stressed the weaknesses in local revenue administration, which were as a result of limited digitisation, poor enforcement, and the ascendancy of informal economic activities in the town.

National development programmes and projects [such as those under the Universal Basic Education (UBE) and Primary Health Care (PHC) schemes] are accessed through formal plans and compliance structures coordinated with state ministries and agencies. These channels yielded an exciting increase in funding, rising from ₦33 million in 2022 to ₦525 million in 2023, due mainly to capital projects like the N350 million medical facility and education infrastructure.

International support (e.g., World Bank–funded NEWMAP) follows the donor-driven project management protocols implemented through state ministries and agencies, usually has limited local oversight, despite delivering transformative infrastructure, such as the 42.5km Ilorin–Offa road (Punch Newspaper, 2024).

In addition to these formal streams of funding and projects are community-based collective actions, mobilised through the Olofa of Offa, the Council of Chiefs, the Offa Descendants’ Union (ODU), professional bodies, trade associations, domestic and diaspora networks and individuals (see Appendix 2). These community-based actions rely on social capital and voluntary contributions (in cash or in-kind, or both) to advance local priorities in education, healthcare delivery, sanitation, and empowerment. The proposed financing model for household units (Odede) within compounds (Ile) in Offa seeks to institutionalise obligatory annual contributions into a foreseeable, responsible, and accountable revenue stream.

Overall, the means of financing development in Offa town is a reflection of a hybrid ecosystem that blends statutory dependence with grassroots agencies. However, their effectiveness depends on vitalising governance, enhancing transparency, renovating revenue systems, and formally co-opting mandatory community contributions-measures essential for achieving fiscal autonomy and sustainable self-driven development.

A Schematic Model for Mobilising Financing for Development in Offa, Kwara State

While acknowledging the full range of sources and means of financing development in Offa, Figure 1 depicts a dynamic interaction among the key channels of financing of development that support community development in the town. As of 2025, the main sources of funding comprise monthly statutory allocations from the Federation Account, disbursed through the Kwara State Joint Local Government Account (KJLGA), internally generated revenue (IGR), and a combination of domestic and international development assistance. Resources are also mobilised through community self-help initiatives and donor-supported programmes.

To address the recurrent funding shortfalls and enhance the resilience of existing financial means, an unconventional approach that is traditional in nature based on household units (Odede) within a compound (Ile) is proposed to complement the existing sources of funds for development in Offa. This approach involves the formalisation of a mandatory annual contribution from every household unit within a compound. The exact contributed amount would be established through a consultative framework involving key stakeholders, such as the Olofa of Offa, the Council of Chiefs and Elders, and the National Executive Council of the Offa Descendants' Union (ODU).

This structured community-wide levy intent to generate a reliable and locally managed stream of revenue that enhances the current funding sources. By doing so, it helps to bridge the financial gaps and promotes greater transparency, accountability, and shared responsibility for local economic development and growth. In addition, this community-driven initiative would foster a stronger sense of civic duty and collective ownership among the people of Offa and reinforce local governance.

This initiative also represents a pragmatic and inclusive strategy to mobilise indigenous resources by ensuring that development strives in Offa are community-driven and sustainable. The institutionalisation of such mandatory contributions reinforces a shift towards participatory development financing models that empower communities to take greater charge of their socio-political and economic advancement.

Meaningfully, the framework also showcases a reinforcing feedback loop between the sources and means of financing of development that is based on household units (Odede) within a compound (Ile) and community development. This collectively supportive cycle helps to sustain the development procedures by strengthening the institutions and practices that mobilise financing over time. The continuity of this cycle is crucial for long-term and sustainable development in Offa.

For this model to function appropriately in Offa, the following assumptions must be considered, given the town's unique socio-cultural, economic, and institutional characteristics:

Legitimate and Solid Traditional Authority: It is presumed that the Olofa of Offa, the Council of Chiefs and Elders, and the Offa Descendants' Union (ODU) command widespread respect and legitimacy among residents of Offa, enabling them to muster agreement and compliance without significant objection.

Clear Identification and Distinction of Compounds: The model presumes that household units within the compounds are clearly identifiable, socio-culturally recognised, and administratively noticeable to avoid disputes over who constitutes a contributing unit, especially in cases of fractured households or absentee heads of household.

Financial Capability and Willingness to Pay: The model assumes that members of households possess sufficient and stable income to meet the mandatory annual contributions without undue suffering. This assumption overlooks potential inequalities and poverty among residents in the compounds.

Honest and Accountable Administration of Funds: The model relies on the assumption that collected funds will be managed honestly by trusted individuals and local institutions, with minimal risk of mismanagement, elite capture, or bureaucratic inefficiency.

Persistence to the Norms of Collective Action: The model presumes that Offa maintains a strong culture of communal union, solidarity, and self-help that allowed for sustained participation in the programme.

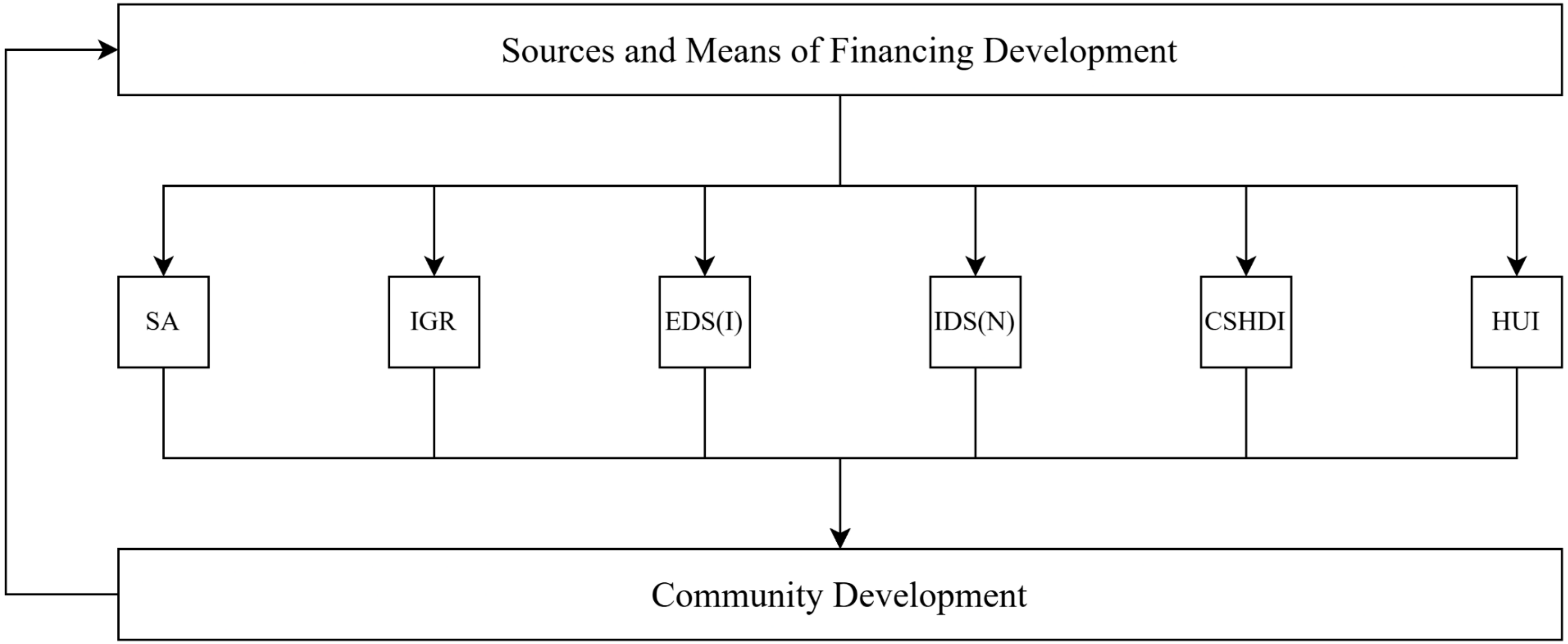
Presence of Legal and Administrative Frameworks: The model assumes collaboration with the existing local government laws and fiscal frameworks, particularly regarding the application of quasi-mandatory levies by non-statutory bodies like the ODU.

Adherence to these assumptions is imperative to guard against inequity in the community and governance challenges that have to do with the financing of development

Table 1: Sources and Means of Financing Development in Offa Town, 2022 - 2023

Sources of Fund	Means	Amount	
		2022	2023
Statutory Allocations	• Federation Account • Kwara State Joint Local Government Account	1,527,071,624.78	996,754,426.10
VAT		732,344,321.50	985,200,827.32
Direct Taxes		361,000.00	NA
Internally Generated Revenue (IGR)	• Levies and rental income from the renowned Offa Owode Market • Tenement rates • Business licensing fees • Fines from the enforcement of local bylaws	29,098,913.74	25,827,379.81
Re-imbursement (10% IGR)		75,998,261.18	84,090,579.45
External Development Support (International)	• World Bank funded projects (e.g., Nigeria Erosion and Watershed Management Project (NEWMAP)	NA	NA
Internal Development Support (National)	• Federal and Kwara State Government funded Projects [e.g., Universal Basic Education (UBE) and Primary Health Care (PHC) schemes]	33,025,774.15	525,237,813.66
Community Self-help/Donor Initiatives	• Offa Descendants' Union (ODU) • Traditional institutions led by the Olofa of Offa • Trade Associations/Clubs/Unions • Diaspora Networks • Individuals	NA	NA

NA = Not available
Source: Kwara State Auditor-General's Office. (2024), NBS (n.d.).



Key:
SA = Statutory Allocations
IGR = Internally Generated Revenue
EDS (I) = External Development Support (International)
IDS (N) = Internal Development Support (National)
CSHDI = Community Self-Help/Donor Initiatives
HUI = Household Unit (Compound-based) (*"odede/Ile"*) Initiative

Figure 1: Schematic Representation of the Relationship between the Sources and Means of Financing Development and Community Development

4 | CONCLUSION AND RECOMMENDATIONS

The outlook of development financing in Offa, Kwara State, reflects a hybrid model that mixes statutory allocations, acceptable internally generated revenue, foreign assistance, and community-driven self-help initiatives. While this mix provides an essential platform for community development, it is increasingly inadequate in the face of growing socio-economic and infrastructural demands. The overdependence on uncertain federal transfers, weak revenue management, restricted access to project-based grants, limited and inconsistent diaspora contributions have created tenacious funding gaps that restrain sustainable progress.

Against this setting, the proposed mandatory financing of development through household units (Odede) within a compound (Ile) to complement the existing sources of fund surface as a culturally vibrant strategy to muster and mobilise local resources. By institutionalising a modest, mandatory annual contribution from every household unit within the compounds (supervised by the traditional authorities and community institutions like the Olofa of Offa, the Council of Chiefs, and the Offa Descendants' Union), the initiative seeks to generate a reliable, locally owned revenue stream that enhances the existing sources. More than a fiscal mechanism, this model aims to revitalise Offa's historic ethos of communal responsibility, greater civic engagement, collective ownership of resources, and accountability in community development.

Importantly, this model introduces a self-reinforcing cycle with an emphasis on transparent management of funds that yield visible improvements in infrastructural development, education, healthcare delivery, youth and women's programmes, public trust and confidence, and broader participation in community development.

Never the less, the success of this model hinges on addressing key assumptions such as posing legitimate and solid traditional authority, clear identification of compounds from where families and households would be determined, posing financial capability and the will to pay/contribute to the poll, honest and accountable administration of funds, adhering to the norms of collective action and the presence of legal and administrative frameworks.

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Appendix 1

Compounds in Offa as of 1978

1. Aadẹ	2. Aakọsin	3. Aala	4. Aare-Ọbadoke-Ọja
5. Abẹṣingogan	6. Abiye (Abiiri)	7. Abọriṣa	8. Abubiowo (Abubiesu)
9. Abugba	10. Adakerin	11. Adẹẹrẹ	12. Adeṣina
13. Adifa	14. Adikuku	15. Ado	16. Aẹrẹ-Onilu
17. Afinmọ	18. Afọbara	19. Agbe	20. Agbẹja
21. Agbojulogun	22. Agboleṣe	23. Agbontu	24. Agbopa
25. Agedẹ	26. Agọ	27. Aiku	28. Ajaba
29. Ajagba	30. Ajẹlẹ	31. Ajia	32. Ajia-Abudu
33. Ajibogun	34. Ajibowo (Ajibẹkun)	35. Ajilo	36. Ajimaasin
37. Ajọda	38. Ajoloju-Ọrun	39. Akanran	40. Akeje
41. Akẹkẹ	42. Akinlofi	43. Akinṣola	44. Akorede
45. Akosomu	46. Alaba	47. Alagbẹdẹ	48. Alagure-Isalẹ
49. Alagure-Ita-Erin	50. Alapẹ	51. Alape-Ode	52. Alaro
53. Alawe	54. Alawode	55. Magaji Popo	56. Alubata Oke Oro
57. Alubata Oju-Irin	58. Aludundu	59. Amako	60. Amunilodo
61. Anadoo	62. Anuọdẹ	63. Apọnbi	64. Araba
65. Aranmọkanla	66. Arindan	67. Aro	68. Arọfa
69. Arogebalo	70. Arogun	71. Arole	72. Aromọṣodu
73. Arowo-Jẹde	74. Arowo-Obẹ	75. Asaba	76. Aṣalẹgbẹ
77. Asalọfa	78. Asanlu	79. Asaoye	80. Atagisọrọ
81. Atalaka	82. Atalaka	83. Awọpa	84. Awudẹrẹ
85. Ayansọla	86. Baalẹ-Agbẹ	87. Baalẹ-Ijẹwu	88. Baba-Isalẹ
89. Bakọkọ	90. Balẹ-Gogo	91. Balogun	92. Balogun Lawọyin
93. Balogun-Okoju	94. Bata-Ara	95. Bẹlẹ-Orẹ	96. Bepo
97. Beri	98. Bolude	99. Bugba	100. Dada
101. Dìsi-Ṣango	102. Dundu	103. Eesa	104. Eesa-Ọyan
105. Eesinkin	106. Eeso-Isalẹ	107. Eeso-Oke	108. Eesọrun
109. Eesunja	110. Eesunja-Jagun- Oloye	111. Elebolo	112. Ẹlẹẹrin
113. Ẹlẹiyẹ	114. Ẹlẹmana	115. Ẹlemana-Oke-Orọ̀	116. Ẹlẹmọṣọ
117. Ẹlẹmọṣọ-Baakasa	118. Ennla	119. Epo	120. Ewulẹ
121. Ewulẹ Ojo-Elesin	122. Ewulẹ-Ojo-Ẹlẹṣin	123. Fọwọmọla	124. Gbagba
125. Gbanifa	126. Gbẹna	127. Gbẹna-Ikọlaba	128. Gbena-Ojeke
129. Igba	130. Idi-Ose	131. Ijẹwu	132. Ikọlaba

133. Ipẹ	134. Isaoye	135. Iya-Oba	136. Iyeemi
137. Jaisa	138. Jamọodo	139. Jatto	140. Jẹgbẹ-Ọbanimọmọ
141. Jisun	142. Kẹkẹ	143. Kende	144. Kobi-Ewu
145. Kọlawolu	146. Kundi	147. Kure	148. Labalu
149. Ladodo (Abọpon)	150. Lalemi	151. Lanlu	152. Larinre-Onigba
153. Lasogan	154. Lawọyin	155. Lemamu	156. Madarikan
157. Magaji Oke-Oro	158. Majẹdun-Elegun	159. Mọgaji	160. Mọgaji-Aba
161. Mọrija	162. Naibi	163. Ọbada-Arinfa	164. Ọbada-Booye
165. Ọbadoke	166. Ọbaninsunwa	167. Ọdẹ-Ọfa	168. Odiwo
169. Ọfẹ-Aran	170. Ọgaala	171. Ọgaala-Ọmọ-Oba	172. Oganaran
173. Oganla-Laminisa	174. Ojẹhun-Ogun	175. Ọjọmu Arojo	176. Ọjọmu Gẹgbẹ
177. Ọjọmu-Doyin	178. Ojude	179. Okigi	180. Okiti-Oke
181. Ọla-Isalẹ	182. Ọla-Oke	183. Oloe	184. Ọlọfa
185. Ologiri	186. Ologuro	187. Olokuku	188. Ololufọn
189. Ọlọmi	190. Olomu	191. Olooga	192. Olọola
193. Olose-Isalẹ	194. Olose-Oke	195. Olọwa	196. Olowo-Soke
197. Ọlọya Bamleku	198. Ọlọya-Arikolobo	199. Ọlọya-Ori-Okuta	200. Oluawo
201. Oluawo	202. Oluẹde-Idi-Ogun	203. Olugbẹnṣẹ	204. Olukose
205. Oluọdẹ	206. Oluode Elewe	207. Oluoko	208. Oluokun
209. Oluọlọ	210. Oluoro (Atoku)	211. Oluoti	212. Olusin
213. Oluwe	214. Oluwọranran	215. Omilọla	216. Onibode
217. Onigosun	218. Oniju	219. Onilu	220. Onilu-Iya-Oba
221. Onilu-Oke-Igbo	222. Onipẹde	223. Onira	224. Onise
225. Onitọla	226. Onto	227. Ọpe-Ori	228. Opẹpẹ
229. Operẹ	230. Origi	231. Ori-o-Sajo	232. Ọsẹṣe-Lẹhin
233. Ọṣunlakun	234. Ọṣun-Ọrẹ-Ọ̀jẹ	235. Ọṣuntẹ	236. Oyafolu
237. Oyebalogun	238. Oyedoyin	239. Oyẹlẹhin	240. Rotimi
241. Ṣaawo Akubiado	242. Ṣaawo Ẹlẹrin	243. Ṣaawo Ọlarewaju	244. Saba
245. Safirò (Dokupọ	246. Sajiku	247. Saka	248. Sakosì
249. Sala	250. Ṣaṣa Labata	251. Seegi	252. Seriki
253. Ṣọbalọju	254. Sokosoko	255. Sule	256. Tabioloko
257. Temileke	258. Titun	259. Yemaja	

Source: Olafimihan, 1978.

Appendix 2

Selected Programmes and Projects Initiated and Executed by Governments, Organisations and Individuals in Offa between 2020 – 2025

S/No.	Governments/Agencies/ Organisations/Individuals	Programmes Initiated and Executed	Projects Initiated and Executed
1.	**Federal Government/Agencies/Constituency Projects**		
i.	Federal Government and Agencies		
a.	Senator Representing Offa and others	• Empowering the Next Generation of Digital Leaders (ONEIH Gbosun, Offa)	• Construction and Rehabilitations of Township Roads/Drainages and Provision of Street Lights across Offa, e.g. Afolabi/Aade road, St. Marks/Asalofa/Obatiwahoye road, Afolabi/Tafajoba road, Alfa Bulala/Chief Imam family house road, Popo/Film House road, Alfa Bulala/Igbo Oro road, Owode/Onireke, Ijagbo/Ipee road
b.	House of Representative Member Representing Offa and others		• Landscaping of Offa Main Motor Park and some part of Owode Market using Interlocking Blocks
2.	**Kwara State Government**		
i.	Kwara State Government and Agencies		• Rehabilitation of Olofa Way and provision of Street Lights • Rehabilitation of Ibrahim Taiwo Road and provision of Street Lights • Rehabilitation of some Primary Schools through Kwara SUBEB/ UBEC
ii.	House of Assembly Members Representing Offa and other Towns	• Vocational and Skill Empowerment Initiatives	• Construction of Borehole Water Projects across Wards in Offa

3.	**Offa Local Government Council**		• Construction of Community Health Center (Igbonna Road) • Renovation of Offa LG Secretariat • Asphalt lying of Olalomi hospital junction-Emiola (Offa Metropolis) • Renovation of Magistrate Court of Offa • Rehabilitation of Orita Merin - Olorunkuse
4.	**Olofa Palace, Offa High Chiefs and Elders**		
i.	Olofa Palace	• Initiation and Design of Offa Tuntun Development Programmes	• Initiation and Design of Offa Tutun Development Projects
ii.	Offa High Chiefs	• Advisory, Advocation, Monitoring and Evaluation of Offa Tutun Development Programmes	• Advisory, Advocation, Monitoring and Evaluation of Offa Tutun Development Projects
iii.	Offa Elders	• Advisory, Advocation, Monitoring and Evaluation of Offa Tutun Development Programmes	• Advisory, Advocation, Monitoring and Evaluation of Offa Tutun Development Projects
5.	**Offa Descendants' Union (ODU)**		
i.	Offa Descendants' Union (ODU) National	• Platform for coordinating self-help projects and advocating for Offa's development needs • Implementation of Offa Tutun Development Programmes Offa Strategic Retreat with the theme "Mobilising Popular Participation for the Rapid Development of Offa"	• Implementation of Offa Tutun Development Projects • One Innovation ICT Hub (Gbosun, Offa) • The Offa community built, through self-help, a modern mobile police barracks comprising the following facilities: One 3-bedroom flat (fully furnished) for the Commander, Eleven blocks of 4 flats each of 2-bedroom flats (total of 44 flats) for the

			Rank and File, Administrative Block comprising offices, conference room, security cells, computer room, and lounge, Armoury, Guard House, Communication Room, Guard Post, Two industrial boreholes with ground and overhead water tanks and reticulation round the barrack, Perimeter fence and Gate and Electricity supply with a 500kva transformer.
ii.	ODU Home/Regional/State Branches	• Forum for coordination and provision of assistance to indigenes of Offa the various States and towns in Nigeria	
iii.	ODU Diaspora (ODU-NA)	• ODUNA-STEM Programme • ODU-NA Yearly Community Health Outreach/Mission • Sponsored various surgical procedures • Scholarship to Offa community colleges	• Currently on a project to equip some Healthcare Centres including Offa General Hospital with funds worth over US$400,000
iv.	ODU Diaspora (ODU-UK)	• ODU-UK Optical Health Outreach/Mission	
6.	**Offa Professional Bodies**		
i.	Offa Professors' Forum	• Scholarship for gifted but indigent students • Census of Primary Schools and Secondary Schools. Assessment of students' performance in JSE and SSE Examinations • Workshop on professional development among teachers and counsellors • Workshop for the Physically Challenge Persons	

ii.	Offa Professional Ladies' Forum	• Scholarship for some primary, secondary and University students • Assistance to some Physically Challenged students • Payment of salary to teachers to with Special Needs	• Supply of Laboratory equipment to some secondary schools
iii.	Offa Medical Doctors	• Participation in Medical Outreach/Mission organised by Organisations and individuals	
iv.	Offa Engineers		• Idi Ogun Drainage Flood control • Omo Ofa ni mi identity Initiatives
v.	Offa Lawyers	• Provision of Legal Services to the less privilege in Offa	
vi.	Offa Artisans	• Apprenticeships Training Programmes for Offa Youths and women	
7.	**Offa Philanthropic Organisations**		
i.	Offa Club 80	• Mentorship and Advisor to Offa Youths and Professionals	• Establishment of a Modern Library in Offa
ii.	Offa Metropolitan Club		• OMC Medical Center
iii.	Lion Club Offa		• Diabetes Medical Center
iv.	Galaxy Clique		• Rehabilitated and equipped the Behavioral Centre at General Hospital Offa • Donated a security patrol vehicle to Offa Community for use by Local Vigilante. • Regularly replenished the Oxygen Canisters at General Hospital Offa
v.	Offa Rotary		
vi.	Offa Pace-Setters Organisation	• Bursary Award to Offa indigent students of Federal Polytechnic Offa and Kaduna Polytechnic, Kaduna	• Construction of Toilet Facilities at the premises of ODU Secretarial Offa

8.	**Offa Faith-Based Organisations**		
i.	Islamic Organisations (NASFAT)		• Establishment of Primary/Secondary School
ii.	Ansaru Deen Society		• Establishment of Summit University
iii.	The Baptist Churches		• The establishment of Offa Baptist Junior Secondary School at Agun Ipee Road Offa and Baptist Senior Secondary School to the league of Secondary Schools in Offa
iv.	The Anglican Diocese		• Establishment of St. Mark's Anglican Junior Secondary School and Senior Secondary School within the premises of the popular St. Mark's School Offa
9.	**Philanthropic (Individuals/Foundations)**		
i.	Alhaji (Dr.) AWA Ibrahim	• Medical Outreach/Mission	• In collaboration with ICAN constructed the ICAN (Accounting) Training Centre in Offa
ii.	Dele Shittu Foundation		• Commissioned classroom blocks in Offa
iii.	Taiwo Ajisefini Foundation		• Completed renovation of Community LGEA Primary School Ajegunle, Offa
iv.	The Yunus Adioye Oyeleke Foundation		• Construction of Pinnacle Resort Centre
v.	The Ijaiya Family	• Intellectual and Financial Support for Businesses and Entrepreneurial Growth • Education and Entrepreneurial Mentionship	