

The Role of Government in the Development of Housing Infrastructure in Makurdi Metropolis, 1928 – 2015

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ABSTRACT

This paper assesses the role of government in the provision of housing infrastructure in Makurdi metropolis from 1928 – 2015. The paper recognises the fact that Makurdi is not the only metropolis with housing deficit in Nigeria but given the abundant availability of natural resources required to sustain the housing sector in and around Makurdi, there is the need to interrogate the government's efforts at providing the housing needs within the metropolis. The paper relied on the analysis of oral interviews, archival documents as well as published and unpublished secondary sources of information. The findings showed that efforts by government towards providing housing facilities in Makurdi can be traced to the colonial period and that, there is a wide gap between government pronouncements regarding the housing sector and what is actually achieved. The paper also

observed that plans for the housing sector often presented by government are unrealistic more so as there is lack of political will and the foresight to guarantee success. Indeed, lack of implementation which is usually blamed on non-availability of funds was identified as the major problem affecting housing delivery in Makurdi metropolis. In order to address the quantitative and qualitative housing challenges in Makurdi, the paper suggest among other measures, the adoption of more feasible rather than pleasant programmes and more accountability on the part of government as well as the enhancement of private – public partnership in the housing sector.

Introduction

Housing constitutes one of the basic human needs to the extent that it ranks second only to food in the hierarchy of basic human needs.⁸¹ Although the utility of houses is often hurriedly considered on the basis of providing shelter or dwelling for people, the importance of housing can also be located in the physical, economic, social, cultural and personal spheres of life. Of course the profound impact which housing has on the life-style, health, happiness as well as productivity of humans cannot be ignored.⁸² In spite of this importance, substandard and inadequate housing facilities have combined to pose serious challenge for many towns and cities including Makurdi – the Benue State capital in Central Nigeria. Governments at different levels across the world have committed efforts through policies and actions aimed at

⁸¹ G. A. Onibokun In Ibitoye O. A. (Ed.) Scientific and Environmental Issues in Population, Environment and Sustainable Development. Lagos, Graams, 2004

⁸² O. Aluko “Sustainable Housing Development and Functionality of Planning Laws in Nigeria: the Case of Cosmopolitan Lagos” In *Journal of Sustainable Development* Vol. 4, No. 5; October 201. P.143. Published by Canadian Center of Science and Education Available on www.ccsenet.org/jsd. Accessed 12/09/2017

addressing housing challenges with varying degrees of success. While some of the housing policies designed by government are feasible, the level of implementation matters most especially where factors such as foresight, commitment, accountability, competence and consistency have significant roles to play in the housing delivery process.

Except in rural disaster situations, housing challenges appear to be peculiar to urban settings where urbanization and migration - both critical features of metropolises the world over, combine with variables like increasing births, poor infrastructural planning and maintenance, as well as poverty, to add pressure on the housing sector and other facilities in the urban areas. Even in some areas where efforts are made to upgrade or expand available facilities to cope with increasing population, these efforts only serve to attract more migrants. These challenges notwithstanding, countries like Singapore, which has one of the most impressive population - to - shelter ratios⁸³ have proven that government can surmount the challenges of the housing sector. the quality, quantity and affordability of available housing and housing-related services in any country also forms one of the major indices of the country's level of development and quality of life.⁸⁴ According to Eleh, countries pay particular attention to the provision of affordable housing, for their citizens because the sector is one of the main contributors to any economy in the sense that:

.....it accounts for a sizeable portion of the production activity through its backward linkages to land, markets, building materials, tools, furniture and labour markets and its forward linkages with the financial sector. Housing markets are an important indication of

⁸³ D. C. Okpala "Urban Development Planning: Imperatives for Effective Plan Implementation" in *Journal of the Nigerian Institute of Town Planners* Volume XXII No. 1. 2009 pp.88 - 94

⁸⁴ E, D, Eleh, "Vision 20:2020 and the Challenges of Housing; Construction and Development in Nigeria" January 10, 2017

overall Macro economic activity and, home ownership is a good measure of household wealth and GDP distribution. The housing finance/mortgage sector also has a tremendous developmental impact both in terms of providing social stability and in promoting economic development. Investment in mortgages promotes a successful economic sector and constitutes personal savings. Indeed, a mortgage on one's house is the single largest source of income for the average American household.⁸⁵

The above quotation demonstrates that the important role of housing production in employment generation, for both skilled unskilled labours, is recognized globally.

It is noteworthy that, the quality or standard of the housing sector and the level of access to housing facilities across the world is quite varied. It is also difficult to point to a particular country where the most desirable housing facilities are available for the entire population. This notwithstanding, countries like Singapore and Japan have made tremendous progress in this sphere, hence, they are often rated highly as a result of their efficient and effective housing schemes.⁸⁶ At the other end of the ladder are largely developing nations such as Nigeria and India with nearly or totally chaotic urban settings and, which are almost overwhelmed by the challenge of providing housing facilities for their urban populations.

On the African front, the challenges of housing development are most felt in the sub Saharan part of the continent where the indices of economic development are far less enviable. It has been observed that factors such as land

⁸⁵ H. I. Okoro *Housing Delivery in Nigeria: Policies and Challenges*, Abuja: Wonder Prints, 2009 p.10

⁸⁶ J. A., Fadamiro, A. A. Taiwo, and M. O. Ajayi, Sustainable Housing Development and Public Sector Intervention in a Developing Country: Nigeria. In Ibitoye O. A. (Ed.) *Scientific and Environmental Issues in Population, Environment and Sustainable Development*. Lagos, Graams, 2004

tenure, access to affordable housing finance, and cost-effective construction methods and materials are some of the unique African challenges.⁸⁷ It stands to reason therefore that “many African countries cannot keep up with the huge influx of people into urban areas, making it near-impossible to provide people with adequate housing, let alone an infrastructure that can handle the momentous task of providing electricity, running water and sanitation, In Africa, the poor have invested the most in their housing, and nearly 80% of housing is self-financed.

Within Nigeria, available statistics indicate that while investment in housing accounts for 15 – 35% of aggregate investment worldwide, investment in housing accounts for only 0.4% in Nigeria. Furthermore, available statistics indicate that housing represents 15 – 40% of monthly expenditure of households worldwide but this significantly contrasts with the situation in Nigeria where a varied range of income earners spend large parts of their income on housing.⁸⁸ Here, personal residences, account for 75% to 90% of household wealth.⁸⁹ Nigeria’s housing challenge is typified by the situation in Lagos where there are as many as 200 different slums “ranging in size from clusters of shacks underneath highways to entire districts such as Ajegunle and Mushin where “more than 75 per cent of urban slum dwellers live in one room households with a density of 4.6 persons per room.”⁹⁰

Although every individual has the right to decent ambience to an extent which should compel urban planners

⁸⁷ L. Chatterjee *Housing Development in Nigeria*, Boston: Department of Geography, Boston University Occasional Paper Series and Agency for International Development, 1981. P.1

⁸⁸ G. A. Onibokun In Ibitoye O. A. (Ed.) *Scientific and Environmental Issues in Population, Environment and Sustainable Development*. Lagos, Graams, 2004

⁸⁹ Emeka D. Eleh, “Vision 20:2020 and the Challenges of Housing; Construction and Development in Nigeria” January 10, 2017

⁹⁰ D. C. Okpala “Urban Development Planning: Imperatives for Effective Plan Implementation” in *Journal of the Nigerian Institute of Town Planners* Volume XXII No. 1. 2009 pp.88 – 94

and decision makers to provide the needed framework and infrastructure that guarantees this, the provision of housing infrastructure remains a development challenge in Makurdi metropolis. Like the situation in other urban settings across Nigeria, there is a wide housing deficit in Makurdi where the projected population density was 476 per km² in 2015.⁹¹ The absence of basic housing related statistics such as number of houses and average number of occupants per room in the metropolis have not been able to shield the housing deficit in the metropolis. The high rent - to - income ratio in the metropolis and the congestion of many families in dilapidated or uncompleted buildings are clear indicators of housing shortage considering especially the non-complex nature of the metropolis.

While housing deficit is not peculiar to Makurdi metropolis, variables differ in the sense that the town is not bereft of housing related resources as the River Benue which bifurcates the town is a source of sand, water and burnt bricks with a cement factory only and hour's drive from the metropolis. While the government is not the only agent responsible for housing provision, the situation this casts doubts on the institutional framework responsible for the physical development of Makurdi. Indeed, the situation in Makurdi underscores the observation that development plans, no matter how well-crafted and ingenious they may be, however, often tend to fail in their implementation largely because the institutional framework for implementing them may be largely weak, inadequately targeted and unfocused.⁹² This paper is therefore intended to examine the efforts of the Federal Government and the Benue State government to provide housing facilities in Makurdi metropolis from 1928 – 2015.

⁹¹ Tser Amee, *The Dynamics of Benue State Population 1963 – 2016* Makurdi: Micro Teachers Association, 2013

⁹² D. C. Okpala “Urban Development Planning: Imperatives for Effective Plan Implementation” in *Journal of the Nigerian Institute of Town Planners* Volume XXII No. 1. 2009 pp.88 – 94

Conceptual Clarifications

Housing has been defined as the total residential neighbourhood/environment or micro district including the physical structure, all necessary services, facilities and apparatus for the total health and social well-being of the individual and family.⁹³ In this regard, housing is seen as the physical environment in which the family and society's basic units must develop. Housing structures are enclosures in which people are housed for lodging, living accommodation or even work places. According to Abram, "housing is not only a shelter but also part of the fabric of the neighbourhood life and of the whole social milieu".⁹⁴ Abram explains that housing touches upon many facets of economic activity and development. Thus, housing provides social contacts, good image, a sense of belonging and an indicator of social status. Economically, housing represents a major portion of the family budget or that of an establishment, yet in the realm of private and public investment, the built environment represents a man's most tangible material asset. This definition however, dwells more on the role of housing than a process.

It can be understood from the foregoing that housing transcends the mere provision of shelter. As the 2004 National Housing Policy states, housing is the process of providing a large number of residential buildings on a permanent basis with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighbourhoods to meet the basic and social needs of the population and is intended to provide security, comfort and convenience for the users.⁹⁵

⁹³ A. Salau, In D. C. Okpala "Urban Development Planning: Imperatives for Effective Plan Implementation" in *Journal of the Nigerian Institute of Town Planners* Volume XXII No. 1. 2009 pp.88 – 94

⁹⁴ E. Abram In D. C. Okpala "Urban Development Planning: Imperatives for Effective Plan Implementation" in *Journal of the Nigerian Institute of Town Planners* Volume XXII No. 1. 2009 pp.88 – 94

⁹⁵ National Housing Policy Document, 2004

According to Onibokun, the general definition of housing is that is the continuing activity of providing shelter within a defined geographical area to people who being productive are able and willing to pay for and use a defined quality of shelter.⁹⁶ The Housing Act, No. 107 of 1997 on its part, defines housing as

.....the establishment and maintenance of habitable, stable and sustainable public and private residential environments to ensure viable households and communities in areas allowing convenient access to economic opportunities, and to health, educational and social amenities in which all citizens and permanent residents of the Republic will, on a progressive basis, have access to; permanent residential structures with secure tenure, ensuring internal and external privacy, and providing adequate protection against the elements, potable water, adequate sanitary facilities and domestic energy supply.⁹⁷

It can be understood therefore that the mere provision of shelter for people does not make the housing process complete more so as there are a range of social, economic and cultural elements that have to be considered in housing provision. Housing needs to be well organised and future development taking into consideration. In this regard, housing is considered here as the organised and planned provision of safe, affordable, and conducive shelter and accommodation by public, private or other entities for people such that they are able to engage in legitimate activities and conveniently access social.

⁹⁶ G. A. Onibokun In Ibitoye O. A. (Ed.) Scientific and Environmental Issues in Population, Environment and Sustainable Development. Lagos, Graams, 2004

⁹⁷ Housing Act, No. 107 of 1997

An Overview of Makurdi Metropolis

Makurdi is the administrative capital of Benue State, Nigeria. It falls within latitudes 7° 37" and 7° 47" North, and longitudes 8°27" and 8° 40" East.⁹⁸ Makurdi is bifurcated by the River Benue along an east – west pattern which splits the metropolis into North and South Banks with a combined radius of 20km and an area of about 800km² Makurdi initially began as a pre-colonial riverside settlement but its status was boosted by the colonialist with the extension of the rail line from Enugu to Makurdi between 1922 and 1924 which made it a labour camp and a commercial spot. This status was to be further enhanced in 1927 when it became the headquarters of the then Benue Province and being a river port, Makurdi attracted the establishment of trading depots by companies such as UAC and John Holt Limited. The Old Bridge which was constructed across the River Benue between 1928 and 1932 further accelerated the growth of Makurdi to that of a town although neglect by the Northern Nigerian government and the Benue Plateau governments significantly denied the town of some basic infrastructure.

The Tiv ethnic group constitutes the indigenous population in Makurdi although the town is increasingly becoming heterogeneous with an admixture of ethnic groups such as the Igbo, Idoma, Igede, Hausa and other groups settling in the area. The Tiv in the area were hitherto farmers settled in scattered homesteads but the designation of Makurdi as Benue State capital has increased the number of activities to the area. Most of the Igbo and Hausa population is engaged in trading while the Tiv and Idoma are civil servants, politicians, farmers, businessmen and petty traders. Population shifts from the rural areas as well as displacements by herders in the surrounding settlements has led to rapid population increase

⁹⁸ Iorliam Tarungwa Sylvester, "Environmental Quality and Perception of Livability in Makurdi Metropolis" in *Journal of Geography and Development* Volume II No.2 January 2010, Published by the Department of Geography, Benue State University, Makurdi. pp.260 - 274

in the metropolis. The availability of physical infrastructure in Makurdi compared to the surrounding rural areas also served to attract more people from the rural areas.

The population of Makurdi has steadily increased as shown in the table below:

Population Figures for Makurdi Town from 1937 - 1947

| Year | Population |
|------|------------|
| 1937 | |
| 1938 | 6338 |
| 1939 | 6556 |
| 1940 | 6903 |
| 1941 | 7172 |
| 1942 | 7220 |
| 1943 | 7525 |
| 1944 | 8297 |
| 1945 | 9155 |
| 1946 | 8939 |
| 1947 | 8772 |

NAK/SNP.17.0,1,2, Series 6668

In 1963, the population of Makurdi had increased to 16,176 and surged to 53,973 in 1973. The population surged to 106,000 in 1976 when the town became the capital of the newly created Benue State. The 1991 Population Census showed that the population of the town had increased to 239,889 indicating a population density of 300 people per km² in 1991. The number of households in the area in 1991 was 49,394 putting the average number of people per household at 5 people. The population increased to 300,377 in 2006 hence, the density increased to 376 people per km² in 2006 with 86,730 regular households. Therefore, the average number of people per household in 2006 was still 5 people. Given that the projected population of the town by 2015 was 380,509, the population density was pegged at 476 people per km² in 2015.

The expansion of Makurdi also stimulated the establishment of industries like Benue Breweries, Coca Cola Soft drink producing plant, the NNPC Zonal Oil depot, Apir and educational institutions like the Benue State University and University of Agriculture. Other features include the New Bridge which was opened in 1978, Aper Aku Stadium, Civil

Service Secretariat and settlement areas which include; Commissioners' Quarters, Nyiman Layout, Old GRA, New GRA, Owner – Occupier Estate and Kwararafa Quarters. While these areas are planned areas there has also been the emergence of unplanned areas in Makurdi such as Kanshio, Akpehe and Agboughul.

Housing Policies and Programmes by the Federal Government

The earliest intervention by the Nigerian central government in housing can be traced to the colonial period. This was in 1928 when the Lagos Executive Development Board (LEDB) was established after the outbreak of the bubonic plague. The aim of establishing the LEDB was for the body to provide expatriate quarters and accommodation for some selected indigenous staff in Railways, Police and Armed forces. The construction of Senior Civil Servant Quarters in Lagos and the three regional headquarters then - Kaduna, Ibadan and Enugu was also part of the objectives in addition to the provision of rent subsidy and housing loans for some Senior Civil Servants. Following the construction of the railway through Makurdi and the opening of the Makurdi Bridge in May, 1932 railway quarters were built by Public Works Department for officials on either bank of the River Benue. Two unfurnished railway houses in the North Bank Area, Nos 6 and 7 were later converted to rest houses by the Railway authorities for use for free by officials while non-officials had to pay £8.00 per month for its usage.

After the Second World War, the colonial administration established the Nigerian Building Society (NBS) to create housing opportunities in the public and private sectors. The NBS was the Nigerian version of the British Mortgage Bank. The NBS was however completely dependent on government funding and could not meet its target. However, quarters were built for staff in what was known as Government Reservation Areas formerly known as European Quarters and which introduced imbalances in the physical

residential quality of cities as planning and resources investment were selectively directed to the areas.

In 1973, the Federal Housing Authority was established by Decree No. 40; however, it started operations in 1976. The FHA planned to provide 202,000 housing units across the country between 1975 and 1980 but only 28,500 units were realized. The first ever Low-Cost Housing Estates were built in the 11 state capitals then. This marked the first major Federal Government effort in providing affordable housing to Nigerian citizens on long term mortgage repayment arrangement. In 1977 the Nigerian Building Society was changed to Federal Mortgage Bank of Nigeria (FMBN) as the main institution for public housing delivery with a dual function of both primary and secondary mortgage institution.

There was another National Housing Programme designed to span from 1980-1989 in order to provide 350 medium and high-income housing units in each of the then 19 states of the federation by the FHA. This is in addition to the national low-income housing programme embarked upon by the government in all the state of the federation popularly known as Shagari low cost, under the supervision of Federal Ministry of Housing and Environment. During this period government embarked on elaborate housing programme, a proposed 40,000 housing units were to be constructed all over the federation annually with 2000 units per state including Abuja. The estimated target for housing delivery under this policy was 200,000 between 1981 and 1985 but only 47,500 units were constructed across the 19 states of the federation including Abuja, In Benue state, a total of 1,980 housing units were built.

In 1991 the Ibrahim Babangida led military government launched an ambitious housing programme tagged "Housing for All by the Year 2000" with the aim of giving all Nigerians access to decent housing at affordable cost before the end of 2000. The housing needs in the country then stood at about 8million units including projection in meeting the policy target in both rural and urban centres in response to

the United Nations advocacy for housing for all by the year 2000. The programme planned to achieve its aim through adequate involvement of the private sector in infrastructural provision and to serve as the main vehicle for organization and delivery of housing products and services.

The "Housing for All by the Year 2000" programme was conceived with the estimation that 700,000 housing units were to be built each year if the housing deficit was to be bridged. It was planned that 60% of the houses were to be built in urban centres. The policy re-structured the financial routing of accessing housing loans by way of creating a two-tier financial structure - Federal Mortgage Bank of Nigeria (FMBN) as the apex and supervisory institution and primary mortgage institutions as primary lenders. However, in 2007 the FMBN conceded supervisory functions to the Central Bank of Nigeria. The FMBN, under Decree no. 82 of 1993 had the power to collect, manage and administer contributions to the National Housing Fund (NHF) from registered individuals and companies.

The National Housing Fund was established through Decree No. 3 of 1992. The Fund was established in response to both the qualitative (existence of substandard housing,) and quantitative (severe housing shortages) in Nigeria. The 1992 Decree more or less pursued the original objectives outlined in the National Housing Policy whose objectives were to ensure that the provision of housing units are based on realistic standards which the house owners can afford and give priority to housing programmes designed to benefit the low income group as well as encourage every household to own its own house through the provision of more credit or fund. Apart from these objectives, the 1992 policy aimed at keeping in line with the enabling objective of the United Nations Commission on Human Settlements. Thus, it was geared towards mobilizing resources for effective house ownership by workers while at the same time de-emphasizing the intrusiveness of government in the housing sector.

The NHF was initially meant to facilitate the Housing for All by the year 2000 programme which was soon discarded.

The Fund made provision for Nigerian workers to contribute 2.5 percent of their salaries to the Fund. In order to ease the pooling of funds and facilitate access by the workers, Decree No. 3 of 1992 empowered employers to remit the mandatory contributions to the Federal Mortgage Bank of Nigeria (FMBN). Also, commercial and merchant banks in the country were mandated by the same law to invest 10% of their loans and advances in the FMBN, while insurance companies are expected to contribute 20 and 40 percent respectively of their non-life and life funds into real estate development as a means of further easing the housing problem.

The NHF covers workers in both sectors of the economy, i.e. the public sector and the organized private sector. The establishing Law also requires the three tiers of government (federal, state and local) to contribute at least 2.5% of their annual revenues into the NHF. The policy works mainly by pooling resources from both the public and private sectors and thus limiting government's direct participation. However, the Decree provides for a 4% interest on workers contribution to the fund. Also, the contributor is allowed to borrow up to five times his or her taxable income which is payable over a period of 25 years. While fifty percent of the pool of fund remains with the FMBN, the remaining fifty percent is kept by the Primary Mortgage Institutions (PMIs) for lending to workers. The workers are eligible to borrow any time for building purposes but where this is not done, the worker contributor can withdraw his savings (including the interest) at the age of 60 or at retirement.

The Primary Mortgage Institutions are empowered by the Mortgage Decree to bridge the gap between the FMBN and the contributors (employers and workers). They are the primary lenders that evaluate loan applications from the individual contributors. The maximum loan allowed for a contributor was pegged by the Decree at one and half a million naira to be jointly provided or financed by both the PMIs and the FMBN. The loans are given at half of the prevailing market. There were plans in 1994 under the NHF to deliver about 121,000 housing units but less than 5% were recorded to have

been achieved. In 2006, the National Housing Policy was reviewed and some transition strategies in which government made significant effort in partial disengagement into housing provision and encourage privately developed housing were introduced. Under the policy adjustment such as the amortization period which was previously 25years was increased to 30years and the interest on NHF loans were scaled down from 5% to 4% while the lending rate to contributors was reduced to 6% from the previous rate of 9%. The inconsistent payment of salaries in Benue State however led to the suspension of loans to contributors in the state as there were repayment guarantees.

Housing Policies and Programmes by the Benue State Government

As outlined by Governor Aper Aku during his presentation of the 1981 – 1985 Benue Development Plan to the State Assembly, development plans at the state level are in fact part of the overall National Development Plans.⁹⁹ To this end, housing policies and development programmes in Benue state have not been completely isolated from the overall National housing framework. However, the Benue State Government in crafting the first substantive Development Plan 1981 – 1985 allocated 55 million Naira (representing 5.8% of the plan to) to the provision of housing and to embark on sites and services scheme to open up plots of land for all categories of people to own land and build their houses. The Hudco Quarters at High Level and North Bank were built during the tenure of Governor Aper Aku.¹⁰⁰ During the tenure of George Akume as Benue State Governor 1999 – 2015, the government had planned to strengthen Ben-House Property and Investment Company (BIPC) by providing the sum of N20million to be used for housing development. Based on the administration's

⁹⁹ Fourth Development Plan for Benue state of Nigeria, 1981 - 1985

¹⁰⁰ Torese Agena, "Makurdi under Aper Aku, Moses Adasu and George Akume" in Matiu Amstrong Adejo (Ed) Makurdi: A History of its Rise and Development up to 2010, Makurdi: Aboki Publishers. 2013 p80

development plan tagged “The Benue Advance Plan”¹⁰¹ BIPC was also expected to take over and renovate abandoned /dilapidated houses in order to increase housing stock; the administration also planned to utilise the National Housing Fund and to seek the World Bank’s assistance in the housing sector. The administration was able to construct Phases I and II of the Owner – Occupier Estate at New GRA, Makurdi as well as the allocation of plots at Elitist Judges Quarters along Gboko Road.

Based on the development blueprint of Governor Gabriel Suswam from 2007 – 2015, government had planned to develop layouts and sites for private developers, provide land and partner with private sector and mortgage finance houses to build owner - occupier houses. The state – owned, BIPC was also to be adequately capitalised and privatised and government to provide incentives to private real estate developers in order to subsidise housing.¹⁰²

After four years in office, Governor Samuel Ortom had, at the beginning of his second term in office, set up a Transition Committee to design an action template. The Committee, after reviewing the situation on ground, suggested that government develop an inclusive and sustainable housing policy to enhance the provision of housing to all segments of the society. Government was also to solicit funding from appropriate international partners to design, build and sell model smart residential developments of at least 250 units each in Makurdi, Gboko and Otukpo to demonstrate what a well-developed urban neighbourhood could look like.¹⁰³

Impact of Government Policies on Housing Development in Makurdi Metropolis

¹⁰¹ The Benue Advance Plan Programme Document, March 1999, p60

¹⁰² Report of Economic Team on “Our Benue, Our Future” A Development Blueprint Prepared for Governor Gabriel Suswam, March, 2007 p.33

¹⁰³ Report of the Transition Committee (2019) Abridged Version) Analysis of the Existing Situation and Recommendations

Housing infrastructure forms one of the most visible components of the urban setting. In this regard, one of the earliest forms of government commitment to the provision of housing facilities in Makurdi dates back to the colonial period when railway quarters were constructed for employees of the Nigerian Railway Corporation. In addition to this, the area now referred to as Lobi was carved out as European Quarters during the colonial period. Apart from housing the European Quarters, the area housed the colonial administrative buildings (some of which are still standing since 1927). Part of the area is now referred to as Lobi Quarters while some of it is now referred to as Old GRA. Yet another part of the same area now serves as a residential area and the seat of administration in Benue State where the Benue State Government House, Local Government Secretariat, Bishop's House, and the Central Bank office are located. In whole, the area has well - defined buildings, well - laid out roads and it is quite serene with beautifying and shade providing trees all around.

Perhaps credit will be given to the colonialists for earmarking the Lobi area but Wadata being the oldest residential district in the city with all its filth also expanded right before the colonialists. The area which is a high-density population area began as a fishing settlement while providing the oldest market in the city. The houses in this area were mainly built by individual settlers some of which were rented out. Other areas worthy of note were North Bank hitherto known as 'Geterewaya' (Gateway) which also developed through the efforts of private individuals or traders, and Walomayo.

It is worth mentioning therefore that significant efforts were made by the Benue State Government since 1976 to provide affordable housing for workers particularly. This is expressed in the number of housing estates it was able to establish within the state capital. Notable among them are the Housing and Urban Development Corporation's (HUDCO) quarters in North Bank and High Level, Kwararafa Quarters, Manor Quarters, Ankpa Quarters, Commissioners' Quarters, Nyiman Layout, Judges Quarters, Owner Occupier Estate and

Welfare Quarters. Efforts by other agencies manifested in the form of the Federal Low-Cost Housing Estate, Aper Aku Estate, and Graceland Estate.

Individuals or private developers have also played an important role in the housing sector in Makurdi. This has essentially led to the proliferation of settlements like Wurukum, Kanshio, Fiidi, Agboughul, Adaka, Logo 1, Logo 11, New GRA, High Level, Commissioners' Quarters, Low Level, Old GRA, Kanshio, Modern Market, Kwararafa Quarters, Mission Ward, New Garage, Madikpo, Ankpa Ward, Idye, Agan, International Market and Terwase Agbadu.

There is little doubt government cannot provide for the all the housing needs of Makurdi residents but its housing schemes have often discriminated against the lower- and middle-income groups by denying them access to the residential units they need and can afford. The units have usually ended up in the hands of high-income earners who already own houses but still collect the houses to increase their wealth of landed property. The pace of execution of housing projects like the Owner – Occupier Housing Estate is too slow to cope with the housing needs of even the civil servants in Makurdi.

The location of the Benue State University in the state capital with the accompanying need by students to obtain accommodation services close to the institution tended to exacerbate the housing problem in the state capital. Land developers adequately took advantage of the situation by erecting apartments for which they expected quick returns culminating in exorbitant charges as rent– a consequence that is borne by tenants. In some cases, the landlords demanded an advance payment of two years. Initially this practice was more pronounced in areas close to the Benue State University like Gyado Villa where a One-room self-Contained apartment (a room with toilet and kitchen) was priced for as high as ₦150,000.00; but it soon spread to other parts of the town.¹⁰⁴

¹⁰⁴ *Oral Interview:* Isaac Tamen, 41 Years, Civil Servant, interviewed in Makurdi on 23/10/2020

An even more worrisome dimension to this development is the sub-standard nature of some of these buildings which residents still scramble to occupy. Sometimes a compound measuring 50x100 ft is crammed with as many as 15 single rooms (and sometimes occupied by families of up to 5 people) often with shuttered single windows that do not permit cross ventilation. Cooking usually takes place outdoors in constructed metal boxes while the poorly constructed and ill maintained toilets are shared. It is also quite worrying that in a somewhat marshy city where shallow wells provide water for domestic purposes, toilets and sewage pits are dug, emptied and relocated without the supervisory presence of Urban Development Board or sanitation authority. Equally worrying is the kind of adaption the low-income earners settle down to; often resorting to heavy pollution while competition in status with their neighbours. In this regard, the occupants try to match their neighbours such as buying electric generating sets even when they can do without such only for one compound to end up generating noise and fumes that replicate an industrial area.

Perhaps the dire need for accommodation by residents is what has armed landlords with the impunity to even erect buildings in areas liable to flooding with low-lying foundations. Even in areas where residents think are high profile settlements (where most of the residents use indoor kitchens and toilets), the building designs sometimes defy logic as the windows or doors may be placed in positions that do not consider the course of air or sunshine. In some cases, an apartment containing a sitting room (often measuring 10 x 12 or even 10 x 10 feet and which can barely accommodate a standard set of seats) is built without considering how the furniture will fit in while retaining the ability of the occupant to move within.

In another dimension, disorderly settlements have continued to multiply and expand with little or no form of regulation from the urban development board. These have taken the shape of community lands (which continue to be taken up as the city expands) that are indiscriminately sold to

people by traditional owners or those developed by the owners themselves. To some extent, the exorbitant rents and harsh disposition of landlords in the more decent areas force some residents to the shanties but the shanties too are not devoid of landlords. However, the economy of the slums makes them a preference for the low income earners and the unemployed as many rooms in the slums constitute production or retail units where some basic commodities can be bought without having to pay for transport to markets as is the case in with areas like Commissioners' Quarters.¹⁰⁵ The course of streets in these poorly developed areas is characteristically crooked and they are often determined by traditional paths or the tracks of the tipper that brought building materials to the area.

While harsh economic realities often cause the emergence of substandard housing, weakness on the part of regulating agencies can also lead to this as the high quality of houses in some of the poorly organised parts of Makurdi indicate. In some areas, petrol filling stations are sited amid residential areas and the clustered as well as haphazard pattern of houses does not permit electric poles to maintain safe distances from houses with high tension lines sometimes passing directly overhead dwelling houses. One would be tempted to think that this development goes on without the knowledge of the Urban Development Board but it is quite common to find the Board making bold red cancellations indicating that development should cease on structures in very remote areas only for work to continue afterwards. However rational thought shows that it is easier to regulate a developing area when compared to that which is already developed. Ordinarily it would be expected that the urban development board effectively plans emerging areas wherein it makes provision for, and enforces the reservation of space for streets, (that are wide enough to cater for unforeseen or emergent developments) green areas and recreational parks (which help

¹⁰⁵ *Oral Interview:* Isaac Tamen, 41 Years, Civil Servant, interviewed in Makurdi on 23/10/2020

in absorbing surface water and add to the aesthetic value of society) pipeline routes, parking spaces and shopping areas as well as schools, church and even a police post within every settlement to make it, self - sustaining in order to minimise envisaged traffic congestion.

However, landowners in practical terms tend to determine exclusively how to design their houses when factors like security, emergency and fire exit, beautification and the safety and comfort of the neighbourhood should be determined by government regulating agencies. Little wonder then that a study carried out on environmental quality and perception of liveability in Makurdi metropolis in 2010 identified Lobi Quarters, a hitherto colonial administrative and residential area as possessing the highest quality index in the metropolis.¹⁰⁶ For instance, the “planned” layouts in the city which are more recent and should have considered global trends have failed to duplicate the space, serenity and greenery of the Lobi Quarters and Old GRA. New layouts like Owner – Occupier and Judges Quarters have no provision for recreational facilities nor shopping malls, green parks and gardens. In fact, they are devoid of aesthetic content. To make matters worse existing streets in well laid out areas such as Owner – Occupier Estate and New GRA were sold out to some members of the public who built them up thereby making the flow of air and access to some parts of the settlements difficult.

Conclusion

Government’s efforts at providing housing infrastructure in Makurdi metropolis since 1928 has been able to give the city a facelift, and to some extent the desired convenience. In some aspects however, these efforts have fallen short especially in the area of housing estate development or facilitation leading to the exploitative activities of private property developers and

¹⁰⁶ Iorliam Tarungwa Sylvester “Environmental Quality and Perception of Livability in Makurdi Metropolis” in *Journal of Geography and Development* Volume II No.2 January 2010, Published by the Department of Geography, Benue State University, Makurdi. pp.260 - 274

the proliferation of unplanned or poorly planned buildings and settlements. This situation has the tendency of jeopardising sectors like water, sanitation, environmental conservation, roads and electricity distribution. The increasing rate of unregulated, unplanned or poorly planned settlements in and around Makurdi cannot be solved merely by increasing the number of houses as efforts are made to upgrade or expand available facilities to cope with increasing population only serve to attract more migrants. The rural areas too have to be taken into cognisance especially as it relates to economic empowerment to minimise rural – urban population drift. A housing deficit does not only indicate complete failure on the part of government, it also shows lack of collaboration with the exploitative business class who enrich themselves in the face of human misery and at the expense of human comfort. At the same time, the urban poor too have the responsibility of requesting for minimum standards. Urban areas may present improved economic opportunities, but these opportunities can only have value only when humanity adjusts to a balanced interaction with the environment instead of the indiscriminate destruction of the environment in the quest for urban shelter. Government therefore needs to ensure a more sustainable, well planned and enforced Makurdi metropolis through greater collaboration with stakeholders in the housing sector.