

## **Evaluating Housing Problems through Participatory Rural Appraisal in Lokoja Nigeria (Pp. 77-96)**

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**Abstract** *Lokoja, a medium sized community in the Middle Belt of Nigeria experienced a massive influx of population in the last twelve years. This study examined housing problems that resulted thereafter. Through a participatory appraisal using group discussion and brainstorming, transect walk and matrix ranking, a sampled resident groups were able to identify the progress in housing, problems and perceived solutions for effective planning. It was observed that the local resident is aware of his environment, the contribution of the government towards solving housing problems and has perceived recipe to the incessant housing problems. Experience on the field using PRA showed that only when fieldworkers appeared ready to learn from local residents did they get more in depth information about their development.*

**Key Words:** development, evaluation, housing, participatory, and top-down.

### **Introduction**

It is widely acknowledged that past rural development strategies and top-down rural development techniques have failed to raise the living standards significantly in African rural communities in general (Binns, 1995) and in Nigeria in particular. Different governments in most countries of developing world have been trying to alleviate people's problems through different

programmes, especially those that relate to welfare packages, housing development and other poverty alleviation programmes. However, to date there have been many instances of such programmes failing to reach the poor, particularly those living in remote rural areas. One reason for the failure of such programme is related to the issue of non-participatory approaches being involved in the execution of such programmes.

Lokoja, prior to seventeen years ago, although a local government headquarters was rural in all ramifications. The raising of the status of the town to a State capital in 1991 has led to influx of large population to the town. The successive state governments have introduced various housing programmes, to alleviate the housing problems often encountered in new capital cities as various organs of government had moved to Lokoja and its environment. The aim of the government was to accommodate a large proportion of her staff and to make housing affordable to large proportion of the populace.

Despite these efforts, it is evident that the housing problems being encountered by the average resident are enormous. It is suggested that one of the key reasons for the inability of many workers and residents to benefit from the scheme stems from the fact that they are derived from in-appropriate methodologies which have failed to fully comprehend the dynamics of the people's yearning and aspiration, even though the government functionaries planned for the people in order to solve the housing problems within the capital city.

A positive trend in recent years has been a notable shift in focus of development strategies, from the rather dictatorial 'top-down' approaches of the past to locally based and more democratic 'bottom-up' strategies (Bins, Hills, and Nel 1999). Recently, a family of approaches to solving development problems which allows participatory development, and is collectively known as participatory Rural Appraisal (PRA) was in focus. It is both a research technique and planning strategy that allows the outsider to learn from the indigenous people and observe them on how they do their 'thing' and use this to plan for their development (Olawepo,2008).

The aim of this study is two folds. First, it is to examine the housing development and problems in Lokoja from the residents' perspectives.

Second, it is to find out from the people their ideas about solving the housing problem as a pointer to future State Capitals.

### **Participatory Rural Appraisal; Development and Focus**

In the past few decades, participatory interventions have become a popular means of bringing about social and technical change across the globe. Whether in research, development or policy analysis, in social, forestry, irrigation management, or integrated pest management, participation is presented as the golden key to unlock the door to a more sustainable democratic World (Groot and Maarleveld 2000).

In the process of evaluating the effect of rural development, various scholars have suggested a strong participatory involvement and empowerment of the people being planned for, in order to plan and decide their own development. Participatory Rural Appraisal (PRA) is a family of methodologies that is supposed to enable stakeholders to learn and to take action for positive change. (Driver and Kravatzky 2000). It is a systematic and semi structured way of learning relatively quickly, by both insiders and outsiders about the key systems, problems and opportunities of a community and deciding a participatory manner on agreed act of actions and steps for alleviating the problems, and, or making good use of opportunities (Babatola 1977).

It is a development approach in which clients and stakeholders learn about and analyse local situations and decide together what to do and how to go about doing it to achieve the desired results. Just like Rapid Learning and Action, Participatory Rural Appraisal involves interaction between the planners and the people being planned for. The aim of the technique is essentially to get rural people involved in identification of their basic needs, and to obtain the rural perception of the people about their own development, the outcome which is termed participatory development is gradually out passing the top - down planning strategies of the past (Olawepo1999). The system will take the recipients of the development efforts as planners. Such people will participate in analysis and problem identification, identifying opportunities, evaluating impacts as well as choosing further initiatives. This also affords learning from the people by outsiders in the process of conflict resolution. Unlike earlier methodologies, PRA recognizes that indigenous people are capable of identifying and expressing their needs and aspirations themselves and in their own way, such that the role of the researcher is

reduced to that of a listener, learner, catalyst and facilitator (Chambers et.al, 1987, Chambers 1993, Binns, Hill and Nel 1997).

A selection of the more useful PRA techniques includes:

- (1) Group discussion - this is usually casual or organized brain storming workshop among the local people, they talk about their problems, environment and felt need objects and various solutions.
- (2) Transect Walks - The researcher or planner walks with the people through an area of interest, observing, listening and asking questions from the local people. They can identify various problem areas, structures and findings can be mapped on the field for planning purposes.
- (3) Force Field Analysis - This is a technique, to visually identify and analyse forces affecting a problem situation character, simplicity, suitability for group work and applicability in planning for change makes it a potential tool with wide application in PRA (Kumar 1999).
- (4) Direct Observation and 'do it Yourself' - Detailed observation and probing questions are asked as the people 'teach' the planners or researchers the way they do their things such as fishing, farming or food preparation as the case may be.
- (5) Matrix Scoring and ranking - A wide range of matrices can be drawn using local materials with opportunities for participants or groups to change their opinions on issues. This is mostly used in taste preferences, satisfaction with a provision or conflict resolution.
- (6) Participatory Mapping and Modeling, in which local people use the ground, floor or paper to make social, demographic, health etc.

Apart from the above, other techniques include seasonal calendars, Daily time use analysis, oral histories and ethno-biographies, Livelihood analysis, Key process and participatory planning, budgeting, implementation and monitoring among others.

### **The Study Area**

Lokoja, a medium sized community of about 77,516 people is located in the Middle Belt of Nigeria. Precisely it can be found on Longitude  $6^{\circ} 53^{11}E$  and Latitude  $7^{\circ}55^{11}$  North of the equator. It is one of the oldest settlements in Nigeria; in fact history indicated that it was the first seat of Government in Nigeria as it hosts the office of the past colonial Government under the

Leadership of Lord Lugard. This is evident in the presence of some relics of history and monuments proudly displayed in the heart of the town.

Lokoja became the headquarters of Kogi Local Government Area as far back as 1976 and was later made Kogi State capital in 1991. Since then, there have been massive changes in all activities of Lokoja, including its sizes, structures and population other socio-economic development. Until recently, it was a poor, sparsely populated, low lying area with very narrow roads and little public space along the River Niger, and surrounded by a wide range of Mountains such as Patti and Agbaja Ridges. Originally, Lokoja was dominated by the Oworo group, who are the land owners, but today it is being inhabited by various, tribes such as the Yorubas, Nupes, Ebira, Igala, Kala Bassange and Hausas among others.

There are four major socio-economic groups in Lokoja. The first consisted of those employed by the Kogi State Government, the Local Government and the Federal Government. Second group are local entrepreneurs and their employers. A majority of them are traders, contractors and construction workers. The third group is the migrant fishermen who live along the River Niger beach; they are mostly of Nupes, Hausas, Urchobos and Bassange origin. The fourth groups are the soldiers and other military personnel who live in the Barracks with a large group of civil servants to salvage the housing problems.

The influence of the mountainous ridges and presence of both the Rivers Niger and Benue make the town to enjoy a warm climate almost throughout the year, with two distinctive dry and wet seasons.

Lokoja is currently served by a good transport link from the city centre and its living environment has been much improved since the state creation in 1991.

### **Lokoja Housing Development Programmes**

Prior to the state creation, there were no government-housing scheme in Lokoja apart from the old colonial monumental buildings and some housing projects belonging to the then Kwara State Government, Water Cooperation and the Local Government.

The making of Lokoja a state Capital brought about a vast development that warranted immediate government intervention. The first problem to be tackled by the then military administration was that of accommodation, to meet the need of the civil servants who were forcefully transferred from both Kwara and Benue States. Thus, the Government first embarked on renovation of old Government buildings and classrooms to serve as offices.

Today, there are about ten different Government Housing Projects. These schemes were carried out by successive Governments to accommodate the civil servants. Table 1.1 gives the breakdown of housing schemes in Lokoja since inception as a state Capital in 1991.

In all, there are about 3500 housing units presently and 90% of these are standard quarters already allocated to the civil servants. Despite this, housing inadequacy can be seen in the town, as a large proportion of the 19,000 civil servants cannot be accommodated in the government housing schemes. One of the related schemes at the initial take off of the state capital is the Army Family Union Scheme; this was not a new scheme but a support by the Military to accommodate civil servants in some of the quarters within the barrack. As at today, there are more than five hundred families comfortably accommodated within the barrack in Lokoja.

### **Methods of Data Collection and Analysis**

The media of data collection for this study was done through the use of qualitative research. A week before the survey (in the first quarter of 2007), a reconnaissance survey of Lokoja was done with the intention of identifying the key informants and demarcation of discussion points. At the end the whole town was zoned into ten areas to enable us have a relative spread of opinion and ideas. These ten areas of discussion are Adankolo I, Adankolo II, Gaduma/Ganaja, Lokongoma, GRA, New Layout, Felele/Kabawa New Market, Marine Beach, Old Core/old Market and Central.Business.District. In all, 200 residents participated in the discussion and 10 other community leaders assisted as our key informants. Five field assistants who were previously trained were used to co-ordinate the discussion and data collection with the author for a period of two weeks in the first quarter of 2007. These major participatory techniques were adopted to collate the data discussed here. These are:

- (i) Group Discussion and Brainstorming.

Brainstorming and group discussion sessions were the major tools used in this study. These enabled us to achieve a focused understanding of the complex socio-cultural context of housing-related problems among the residents. The residents were interviewed and led to identify and discuss historical need, movement of people to Lokoja after state creation, causes of Housing problems, identification of housing problems and possible solutions. During brainstorming, matrix scoring and participatory modeling were adopted. Participants were led to grow 'tree problems' of housing its 'root cause' and the fruits of it while the participants were doing this, the author and the field assistants were 'learning' from the people. All discussions and interviews were recorded on audio tapes. Copious explanatory notes were developed from reviewing these tapes with fieldworkers.

- (ii) In addition, discussion with key informants was held, for example, teachers retired literate civil servants, and prominent civil leaders in the community. These complemented the group discussion technique earlier discussed. They were able to identify key events in the past and current issues of importance relating to housing issues and development in general.
- (iii) Transect walks were also done with some of the leaders of the discussion groups as well as 5 of the key informants. With the author they observed, identified different monuments, and housing characteristics in different zones.

These data were collated after two weeks of intensive evaluation. All members of the research team were indigenes; this reduced the problem of gaining entry into the community, removed the need to use interpreters and facilitated the process of learning the views of community itself. Our awareness of the local culture and values within the community made them accept us more readily. Moreover, a large proportion of the residents understand 'pidgin' English, which is widely spoken in the community.

### **Discussion and Analysis**

In the process of this survey three key areas of discussion were touched in ten different locations in form of brainstorming and group discussions. At the end of the discussions findings were collated and compared. These areas of discussions are: -

- (i) Socio-economic and physical development

- (ii) Participatory monitoring and evaluation of housing characteristics and changes.
- (iii) Participatory evaluation of housing problems, causes and perceived solutions.

**(i) Socio-economic changes and physical development**

Prior to new status of Lokoja as a state capital in 1991, the town had been an agrarian community involved in farming trading and fishing. The existence of Rivers Niger and Benue within the vicinity has afforded the settlers the opportunity to develop local fishing technology and fishing markets, which service the residents and neighbouring towns. As at today a lot of changes have emerged in Lokoja. During the first workshop on physical development, our discussants were asked to describe the situation in Lokoja before and after the state capital status. At the New layout and Adankolo discussion points, over 90% of our participants agreed that there had been positive changes and development. Commonly mentioned objects of development include the construction and tarring of new roads, provisions of social infrastructure such as bore hole, extension of electricity, new housing schemes, increased cash flow and renovations of historical movements among others.

The group leader in Gaduma/Ganaja location defined the situation of Lokoja as

“an Old wine in a new bottle you can see for yourself, the government buildings, the monuments in the centre of the town, and most importantly there is economic buoyancy among our people”

Table 1.2 shows some of the changes identified by our respondents in the GRA and Felele discussion points. This is an indication that the average community man in the study area is aware of changes going on within his environment and they easily note various changes in their surroundings. When asked to further mention some of the ongoing projects by the state Government, more than 60% of the participants in the ten locations were able to mention these. Some of the most mentioned projects include the



Confluence beach Hotel phase iv housing project and the construction of commissioners quarters in Gaduma area of the town.

A probing question was raised as to the growth of the town in Paparanda area of the town, and the author was enlightened. It was noted that expansion of community was at first internal and later peripheral. The government first decided to maintain existing pattern by renovating old buildings, expansions of roads, decoration of old monuments while allowing inclusions by the inhabitants of additional residential buildings and extensions of old buildings to accommodate the migrant civil servants and business groups. During the transect walk into the heart of the town, the residents were able to identify some renovated monuments. Such monuments include the missionary tombs near the Local Government Secretariat, the relics of World war I and II along the Muritala Road, the Lord Lurgard House, the Family Support children's Park, Obasanjo Layout, the Kogi People Consumer Shops as well as the confluence Beach Hotel. All these they identified as "the glory of the town". As at today, Lokoja is becoming a commercial centre and a transitory point between Abuja and the Southern towns.

**(i) Participatory, Monitoring and Evaluation of Housing Quality and Characteristics.**

The theory of participatory approaches is based on assumptions that imply that, given the opportunity, one would participate in discussions or actions that affect one's interest. Thus the residents were interested in discussing anything relating to housing and accommodation issues. Participants were asked to evaluate the qualities of houses in Lokoja, their findings indicate a spatial variability. Some transect walks were done at this stage.

In Lokongoma discussion location, the general housing types were classified into that of City-Rich and City-Poor characteristics. The City -Rich Houses are those that are found within the GRA Locations, Gaduma/ Ganaja area. The Federal Secretariat Locations, and the peripheral Locations at New layout, and Kabawa/New Market/Abuja Road Junction. Here Houses are new with improved infrastructure and with modern layout. The City-poor locations are found within the centre of the town i.e. the core traditional compounds, the marine Beach area, the core Adankolo houses and Felele old quarters. In essence most of the new buildings are found at the peripheral locations while the old cores are flooded with old but renovated and restructured quarters.

During the brainstorming exercise in Gaduma and Ganaja, the group discussion went smoothly with all those taking part making valuable contributions most notably some dynamics and assertive key informants who were apt in describing the housing qualities and who offered to go along with us on transect walk on Muritala Road, Adankolo Quarters the GRA and the old market/traditional core areas.

Table 1.3 shows the breakdown of the conditions of the Houses. While a large proportion of the old houses are in the centre of the towns modern ones are at the peripheral. The new ones are with modern facilities such as portable water supply, toilet systems and fascinating environmental qualities.

When all evaluation in all groups were collated, the following were the consensus of the groups:

- (a) old buildings in every parts of the town were restructured to accommodate more tenants. This was mostly noticed in Felele road, New layout, old market and Adankolo areas.
- (b) more commercial shops are springing up at the central business district of the town, apart from the extension of market stores at the new market.
- (c) old houses were being restructured to serve dual purposes i.e. for both residential and commercial functions. This is common in Ganaja, Marine beach, the Market Square and Post office area.
- (d) additional infrastructure was introduced into the old locations such as pit latrines (to replace dunghills in various locations), bathrooms, bore holes and wells among others.
- (e) there are now squatter residents and slums especially at the centre of the town. A majority of people has rental apartments on private and public land. But 90% of the total 1,5000 Government built housing units in the area were identified as standard by official criteria as they have modern infrastructure and household facilities. It could be deduced that considerable social and economic improvement has resulted from the influx of migrant workers to Lokoja in the first ten year of state creation.

### **(iii) Participatory Evaluation of Housing Problems, causes and perceived solutions**

Right from the day one of Kogi state creation, accommodation problems have emerged as the major issues to be tackled by the state Government and the citizens of the state. During the group discussion, participants were led to

discuss the major Housing problems in the community. Also during the transect walk identification of structures with underlying problems were discussed especially with the key informants.

Table 1.3 shows the selected housing distribution across Lokoja town with related problems as identified by the local people. The problem of congestion and high cost of rent were clearly marked as the most outstanding problems in at least 8 of the ten discussion points. One participant in old core/Paparanda location opined that:

“I have been a landlord for more than 30 years; in the past, we were begging tenants to live in with us, but today I can not manage the demand, in fact I have to convert my store into a living apartment”

In the same vein, one civil servant in the GRA indicated that:  
Housing problem is a critical issue here I had to be sleeping in the classroom converted office at the inception of this state, but now, I have to share the two-room apartment with my wife, 4 children and 2 other dependants.

During the brainstorming time, each group discussed the problems of housing causes and solutions. The problem areas were divided into two. First, we have the inhibiting or driving forces. These are the forces that led to the housing problems while the second groups are the actual problems which were termed the ‘fruits’ in the modeling workshops; at the end each group identified the following:

(a) The inhibiting forces.

- (i) Forced migration of civil servants into Lokoja without actual preparation.
- (ii) Lack of space as a result of mountainous terrace.
- (iii) Poor accessibility to space and land.
- (iv) Deteriorating conditions of existing Houses.
- (v) Lack of proper planning by the people and planners.
- (vi) Over concentration of Government on building houses for civil servants alone.
- (vii) Poverty and in-equality of income distribution.

(viii) The Climatic peculiarity of Lokoja.

(b) Restraining Forces or problems.

(i) High cost of living and expensive rent.

(ii) Pressure and congestion in houses.

(iii) Porous Security and Burglary

(iv) Pressure on existing infrastructure

(v) Erratic supply of electricity and water.

(vi) Low privacy and space problem

(vii) Poor drainage and channel Pollution

(viii) Seasonal flooding, erosion, storms and excessive heat

(ix) Poor road Connectivity

(x) Slums and substandard structures.

(xi) Poor quality environment.

Workshop participants in the ten discussion locations “grew” 10 problem trees addressing both the restraining forces (root cause) and the driving forces (the fruits). Together with the author, the “problem trees” were restructured on an imaginary tree through diagram on a cardboard with the most prominent “problem” forming the tap root, while other problems formed other “root” cause of housing problems. Figures 1. indicates the combined ‘problem tree’ provided by the ten groups together.

After the discussion, the participants attempted a problem ranking. Table 1.4 shows the opinion ranking of each group. In the procedure of matrix ranking of problems, after the group comparison of ranking, opportunity were given for groups that might wish to change their rankings, it is interesting that two group in Adankolo I and Ganaja/Gaduma altered their rankings. It is interesting to note that mostly ranked as No 1 by all groups is the High cost of rent, this is closely followed by the problem of congestion and pressure on infrastructure.

The discussion groups came out with various solutions. Firstly the indigenous people suggested and identified three types of housing that can meet the demand of the people. This will also solve the pressure being exerted by the growing population. These are:

- (a) The construction of the 'barrack housing type' or 'face me I face you' buildings.

This was greatly appreciated by the local residents as a type of house that can meet the growing needs. These form of houses contain block of houses with semi self contained apartments that look like modern hostels. The occupants however will have to share toilets, kitchens, and relaxation spaces. This is also a common set of housing structures for the middle income people in Nigeria. However these forms of houses are not often being encouraged by the government. The nearest to this is the one bedroom bungalows built in some of the housing schemes in different locations in Nigeria.

(b) The indigenous mud house or mud brick houses. This is common also among the indigenous people in Nigeria. These forms of houses are traditional in nature using local clays. Some of the products are modernized today inform of burnt bricks being fabricated locally. This will be built at a less cost and at a more acceptable environment. Although the Government may not encourage this also, but a lot of them are existing in Lokoja and in most of our local environments in Nigeria.

(c) The third option given by the people is the modern ones being built by the government in estates nationwide. However it is the general consensus that twin duplexes with open courtyards that will make them look like the indigenous compounds be encouraged. The smaller types of one or two room bungalows could be within the reach of the low income people within the society. All these could be done on owner occupier methods but highly subsidized by the State Government. The groups however suggested that this could be repayable for a period of twenty years if owners are allowed to pay about 20% cost as the counter-part funding at the initial take off ,not minding whether one is a civil servant or not.

Apart from the above, other solutions arrived at by the groups in solving housing problems in Lokoja include: -

- (i) More houses should be built not only by the state Government but also the Local Government, Federal Government and the private sector.
- (ii) Government should also have housing projects that will cater for non civil servants in the state Headquarters.
- (iii) Involvement of people in the planning, execution and allocation of future houses should be encouraged through community development associations and trade unions.

- (iv) Land policy review should be undertaken at the state level to make land accessible for people to build residential buildings
- (v) Price control of rent and building markets to be inaugurated to reduce rent hiking.
- (vi) Government should make provision of more infrastructures like bore holes, electricity, road connectivity and drainage among others, its priority especially within the new housing locations.
- (vii) Proper town planning laws and implementation to be effected by the Government to discourage slums and substandard houses.
- (viii) Indigenous people should be encouraged to design and build their own kinds of houses, while the Government provides the land and infrastructure at subsidized rates that will be affordable by the local residents in specified locations.

### **Implication for indigenous housing development in Nigeria**

In most of the third world countries, the need to provide good accommodation for the indigenes has been the priority of the governments. Evidences from recent study however show that participation is essential for success of such programmes. The institutional arrangements under which a person gains access to land and infrastructure largely determines among other things, effective implementation and success of housing policy. The suggestion by the indigenous propels for participation right from the planning stage to implementation will go a long way in meeting the housing need in developing countries.

The ‘do it alone’ and planning from above attitudes of the government may not meet the yearning of the people. We need to appraise their thinking for effective participatory development. There are many approaches to addressing housing policy and tenure, as well as a growing body of experience that will promote sustainability: the rural peoples’ suggestions could be the ‘final word’. These could be attained through:

- creating an enabling policy and stable framework, which promotes participation at the grassroots, and dissolves authority to local and indigenous institution while ensuring access and transparency in housing administration
- strengthening discussion and consultation processes, debates within civil societies before embarking on peoples’ oriented programmes.
- recognizing and documenting the value and contribution of indigenous technical know-how of housing planning and resources

- and promoting its use and transmission in all appropriate sphere including training and extension.
- ensuring indigenous peoples' full participation and decision making capacity in planning and management efforts and policies that affect them.

### **Conclusion**

This study is actually an experience that has afforded us to learn from the people about the problems of Housing and accommodation in Lokoja, ten years after its changed status from a local government headquarters to a State Capital. Despite the influx of people into the State Capital, the successive governments have made housing their priority. This is a pass mark that was identified by the indigenous people, but they are still yearning for more. At the end of the study, it was observed that:

- (a) an average resident of Lokoja town is aware of the resources within his environment as well as the pressure on housing and infrastructure; and would prefer immediate solution to alleviate the problems.
- (b) People identified the contributions of the State Government in providing accommodation, but would still want the government to provide more, not just for the civil servants but for other residents.
- (c) residents are security conscious and would prefer more spacious housing and well planned environment to reduce the stress on existing infrastructure and improved environmental quality.

It is essential to note that if Participatory Development is encouraged, useful learning can be obtained from local residents. This will make the indigenous people provide solutions to their problems, which would be helpful in planning for them. This discussion using PRA techniques provided much of the information required, bridging the gap between theory and practice in qualitative housing and environment - seeking behaviour. A key learning here is that researchers and planners need to be humble and patient and they must maintain an open mind in order to benefit fully from the richness of local peoples' indigenous knowledge. (Izugbara 2000, Olawepo,2008) Our experience on the field showed that only when field workers appeared ready to listen to and learn from local residents did they get more in depth information.

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**Table 1.1: Housing Schemes in Lokoja**

Location	Name	Types of Houses	Age of building	No of unit
Adankolo Area	Phase 1	2/3 Bedroom	10	200
Ganaja	Phase2	3 bedroom	8	100
Lokongoma	Phase 3	2/3 bedroom	8	150
Workers Village	Phase 4	3 bedroom Twins Flats	7	100
Gaduma/Ganaja	Workers Housing Unit	2 bedroom	1	200
GRA	Commissioners Quarters.	3-4 bedroom bungalow	8	100
Lokongoma	Secretariat Housing Estate	Twin flats	6	200
Ganaja	House of Assembly Quarters	3 bed room	6	50
GRA	DG Quarters	4 bedroom	4	20

Source: Author's Research, 2007

**Table 1.2: Some Identified Socio-Economic Changes in Lokoja**

	Before 1991	After 19991
Population	52,000	77,000
No of Health Institutions	4	12
Standard Hotels	10	28
Super markets	5	18
Churches	20	64
Km of Tarred Roads	22	200
Higher Institution	-	4
Banks	3	8
Manufacturing Industries	2	12

Sources: - Author's Research, 2007.

**Table 1.3: Selected Housing Distribution and Conditions in Lokoja**

	Location	Commonest types	Room Density	Average Rent Room/Flat	Commonest problems	Average Age of building
1	Barrack	1bedroom Flats	8	N500	Restriction by soldiers	20
2	Phase 1	2/3 Bed room	6	5% of workers' salary	Expensive rent, Rooms are small poor water supply	8
3	Phase 2	3 Bed room	5	5% of workers' salary	Erratic Power Supply	6
4	Phase 3	2/3 Bed room	6	5% of workers' salary	Breakdown of infrastructure	6
5	C.B.D.	Commercial/ Residential	10	N2000; N3,000	Space problem, poor drainage; slums; erosion	25
6	Felele/ Kabawa	Detached Bungalows/ Barrack types	10	N1000; N2,000	Shortage of water, space problems erosion	12
7	New layout	Detached Bungalows/ Barrack Type; Flats	12	N1500; N4,500	Shortage of water, congestion; poor drainage	10
8	Paparanda/old core Region	Ancient buildings Restructured detached compounds	12	N800; N3000	Slums, poor drainage burglary & poor water condition	40
9	GRA	Bungalows Twin Flats	4	N2500; N5,000	Transport problem porous security	9
10	Marine Beach	Multifamily buildings, make- shift buildings.	7	N1000 -	Seasonal Flood; Environmental Pollution, erosion	28
11	Lokongo-ma	Detached Bungalow	8	N850; N2000	Porous security; congestion	15
12	Adankolo	Face me I face you/single apartments	10	N800; N3000	Flood, Heat, pollution	12

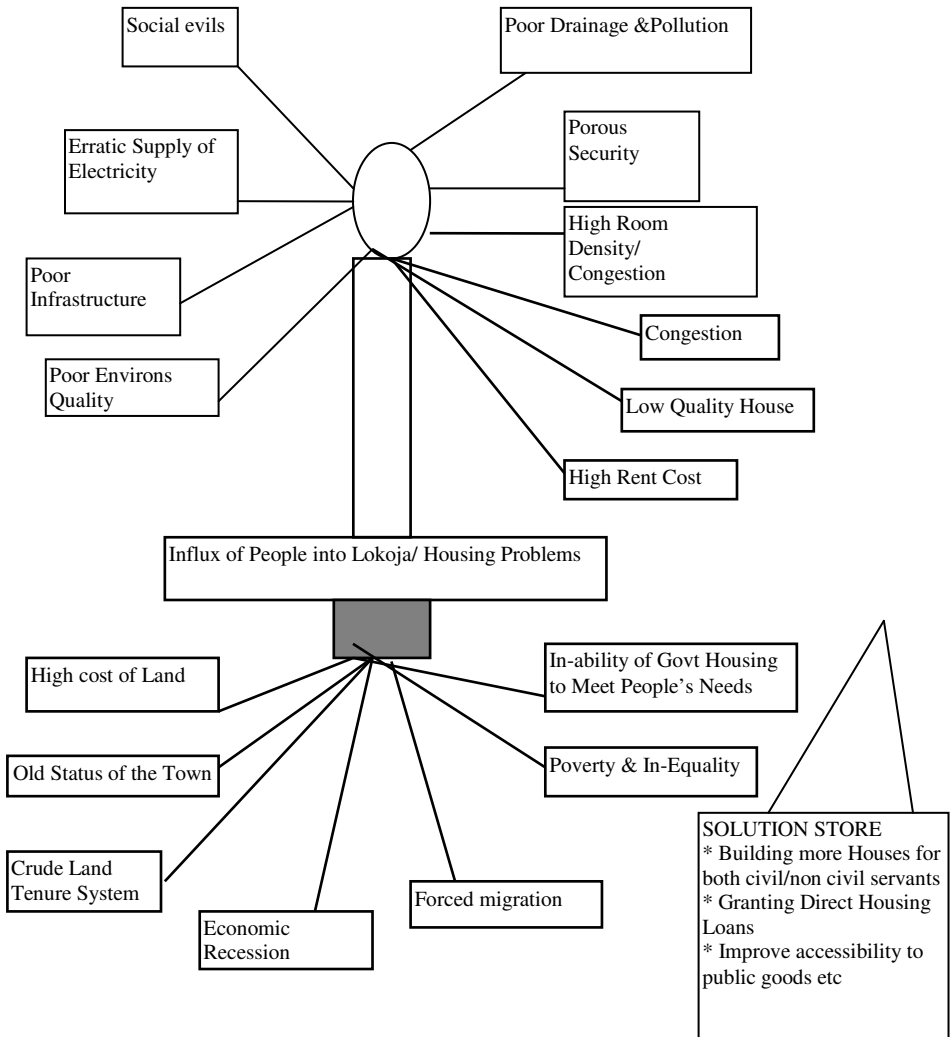
*Source Author's Research, 2007*

**Table 1.4: Matrix Ranking of Problems by participants**

Location	High rent	Erratic power supply	Poor water	Security problem	Congestion pressure	Flooding Erosion	Erosion problem (Heat storms)	Poor Road	Poor Drain-age
Adankolo I	1	5	3	9	2	4	7	6	8
Adankolo II	1	4	5	9	6	2	8	7	3
Lokongoma	2	4	3	9	1	6	7	5	8
GRA	1	6	5	5	8	3	2	4	8
Core/Old market	2	6	4	9	1	5	7	8	3
Marine Beach	2	4	6	5	7	1	8	9	3
Ganaja Gadwua	1	2	4	3	5	8	7	6	9
CBD/Post office	1	3	6	5	4	2	9	8	7
New Layout	1	2	8	5	3	9	6	7	4
Felelkabawa	3	2	6	1	5	7	8	9	4

Source Author's Research, 2007

**Fig 1: Problem Tree showing Housing situation**



Source: Force Field Analysis computed from combined group discussion location, 2007.