

# **URBAN RESIDENTIAL HOUSING AND LOW-INCOME EARNERS: A STUDY OF MAKURDI METROPOLIS, BENUE STATE, NIGERIA**

*Veronica Onu*

Department of Geography, Faculty of Science, Ahmadu Bello University, Zaria

*A. J. C. Onu, PhD*

Department of Business Administration, Faculty of Administration, Ahmadu Bello University, Zaria

---

## **Abstract**

This paper assessed urban residential housing and low-income earners in Makurdi Metropolis, Benue State, Nigeria. The paper adopts survey research design to determine the challenges confronting low income earners in urban residential housing areas in Markurdi Metropolis, Benue State, Nigeria. The paper utilized both primary and secondary data sources. Data obtained were analyzed using descriptive statistics. The paper found that 57.8% of the respondents earn less than ₦10,000.00 (US\$62.50) a month which made it difficult for them to afford decent houses. The paper concluded that good urban government is necessary to promote increased access to land, credit and affordable housing that is environmentally friendly and conducive for the low income earners. The paper recommended that there should be a carefully planned land for low income housing in Makurdi which should be allocated to the target group of low income earners.

---

**Keywords :** Urban, Residential, Housing, Low-Income, Metropolis

## **Introduction**

The world is experiencing a phenomenal growth in the rate of urbanization both in developed and developing countries. The United Nations (1999) estimates showed that by mid-1990, 2.3 billion (43%) of the world's population lived in urban areas. Its projections further showed that by 2025, more than three-fifth of the world's population would live in urban areas with 77% of this in developing countries. Jenks and Burgs (2000) show that the

ratio of those living in cities in developed countries is 1:2 compared to those living in the cities of the developing countries. In the next 30 years, this ratio will rise to 1: 4 which implies that 90% of the growth in urban population will be taking place in developing countries.

Nigeria is remarkable for its high percentage of urbanization. For instance, the annual rates of urbanization in Nigeria for the periods 1965-1970, 1970-1975 and 1975-1980 were 4.9%, 5.13%, and 6% respectively. These were the periods of the oil boom and expansion in public expenditure. One of the consequences of this unprecedented increase of urban population is an exceptionally high demand for housing which puts a great pressure on land. A United Nations study on land use in urban areas of developing countries underscored this problem when it observed that:

The demand for urban land is growing, yet the supply is limited. This situation radically increases land cost. It also distorts patterns of urban growth and development. Thus, this makes the urban infrastructure becomes more costly and inefficient, the institutions and facilities fail to provide adequate services to their populations (United Nations, 1975:4).

Residential housing plays different roles in the society. It is an immense element in the inheritance and a source of personal wealth. It is a major sector in the national economy, a substantial consumer of investment funds and a large source of employment within the construction and building industries (Onibokun, 1985). That is why, according to the United Nations (1971), there should be a universal recognition of the fact that access to housing is a fundamental human right and that no individual should be deprived of housing or its benefits on the basis of ethnic origin, belief, age, sex, social or economic condition.

Although residential housing plays an important role in the welfare and productivity of man, it is in short supply and often of poor quality for the generality of the populace in mainly less developed countries (LCDs) which include Nigeria. In urban centres, housing problems are no longer news as it is considered as one of the characteristics of urbanization.

The population of Makurdi, according to the 1963 population census, was 16,716. In 1973 the figure rose to 53,973 and in 2006, it rose to 300, 377 people (National Population Census (NPC), 2006). The town's population increase has resulted in a huge demand for housing and other services that go along with it.

The Federal Government adopted the national sites and services programme in 1986 as a method for housing delivery through increased supply of serviced plots at affordable

cost. This was to create easy access to land, which had for long hindered home ownership. The goals of the programme were to provide serviced land for housing development and commercial activities in a well planned environment, remove all barriers to the supply of housing and provide incentives to all parties involved (government, private sector and individuals) in the housing delivery system. However, since the commencement of the programme in 1986, only about 20,000 plots have been allocated in about 20 states of the Federation (Ajanlekoko, 2001).

The objective of this paper, therefore, is to assess the urban residential housing challenges confronting low income earners in Benue State, Nigeria with particular focus on Makurdi metropolis.

### **Statement of the Problem**

The rapid population growth being experienced in Nigeria has not been matched by a corresponding increase in housing stocks. Increased rural-urban drift accounts for the rapid urban growth. Housing problems in the country, as in most LDCs, encompass the quantitative inadequacy of housing, the structural deficiency in the quality of existing stocks and poor aesthetic condition of the housing environment. While these are manifested fully in urban areas, in the rural areas where the vast majority of Nigerians live, the problems of housing is in the low quality of their buildings (FGN, 1990).

Rapid growth of cities due to rapid urbanization has led to the emergence of low income settlements of the inner-city and on the outskirts that can be classified as shanty towns (Aina, 1990). Informal (squatter) settlements are unauthorized developments at the fringes of most developing cities. Their birth is usually due to rapid urbanization which gives rise to acute housing shortage. Residents are mostly low income families, from rural areas or victims of urban renewal schemes (United Nations, 1973).

Usman (1977) concluded, in his study on the existing condition and future of housing need for Makurdi that change in status was the main reason for persistent housing shortage in the town. Hassan (1987) analysed the housing need and supply in Nasarawa State, Nigeria. Nima (1991) and Isaac (1998) concentrated on the identification of the characteristics of low income groups and the tendency for over-utilization of housing facilities amongst them. Seriki (2000) examined the structures of housing types and the standard of residential quarters in an unplanned settlement in Kaduna.

Though these studies were essential, none addressed the difficulties low income earners are confronted with in acquiring housing in urban areas. Thus, the paper needs to

investigate urban residential housing and the challenges confronting low income earners in Makurdi metropolis, Benue State, Nigeria.

### **Literature Review**

Shelter is a structure, permanent or makeshift, designed basically to protect the occupant against unwanted elements and intruders. Housing is much more than mere shelter; it embraces the quality, comfort, social, and community amenities - all the social services and utilities that go to make a community or neighbourhood a liveable environment (National Housing Policy, 1991). Housing is bound up with concepts such as shelter itself, privacy, location, environmental amenity and investment (Aribigbola, 2000). Housing which satisfies these concepts can be considered adequate. The Draft National Housing policy (2004) defined housing as “the process of providing a large number of residential buildings on permanent bases with adequate physical infrastructure and social services in planned, decent, safe and sanitary neighbourhoods to meet the basic and special needs of the population”. The concept of housing can, therefore, be seen as a process and a product. The product is the physical structure (shelter) while the process involves all the activities that lead to the production and operation of the structure.

Over the years, government, individuals, agencies both local and international have made efforts to improve housing provision in Nigeria. However the problem of housing affordability still remains a critical issue. Housing affordability connotes the capacity of households to meet housing costs while maintaining the ability to meet other basic costs of living. According to Malpezzi *et al.*, (1985), housing affordability describes the extent to which households are able to pay for housing.

The Chartered Institute of Housing (1992) identified variables or items which will determine whether accommodation is affordable or not. These variables are rent levels, household income and eligibility of households for housing benefits (where practised). In the United States and Canada, a commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household’s gross income. Housing costs considered in this guideline generally include rates and insurance for owners, and usually include utility costs. When the monthly carrying costs of a home exceed 30-35% of household income, then the housing is considered unaffordable for that household.

Housing affordability is influenced by several factors such as income, level of employment and government policy. Income level in a nation is associated with the health of the nation’s economy. A healthy economy is one that is growing and in which the level of employment is high and more people can afford to build, buy or rent decent homes.

Government policies influence housing affordability in several ways. Land use laws, price control mechanisms, fiscal policies such as interest rates and foreign exchange rates, financial credit or loan policies can greatly influence access to land, and the finances necessary to build, buy or rent decent housing.

Housing is important to man in the provisions of shelter or accommodation, investment which yields a flow of income, source of social prestige or status. Housing provides employment, collateral security for loans or mortgage loans and durable goods which can be inherited. Housing contributes to physical development and stimulates economic growth of a nation.

The rapid population growth being experienced in Nigeria has not been matched by a corresponding increase in housing stocks. Increased rural-urban drift accounts for the rapid urban growth. Housing problems in the country, as in most LDCs, encompass the quantitative inadequacy of housing, the structural deficiency in the quality of existing stocks and poor aesthetic condition of the housing environment. While these are manifested fully in urban areas, in the rural areas where the vast majority of Nigerians live, the problems of housing is in the low quality of their buildings (FGN, 1990).

The serious problem of inadequate housing in Nigeria results from many years of neglect, undeveloped housing finance system, limited supply of long term funds, low household income levels, high unemployment rates, high inflation rate, high interest rate on mortgages, high cost of land, poor planning and poor implementation of housing policies and programmes, existence of administrative bottlenecks that make the processing and securing of approvals for building plans, certificates of occupancy and other necessary government permits very difficult and unmitigated corruption in the allocation of government land within the framework of the Land Use Act (Ogwu, 2006; Akomolede, 2007; Onyike, 2007).

Low income earners can be divided into two categories, namely, the low income earners who have no gainful employment and the low income earners who are employed. The low income earner is therefore, a relative term and to identify the low-income earners, one needs to take cognisance of the location, and cost of living, employment status of individuals, and their expenditure characteristics within a free market economy. In this respect, the low income earner is seen as a person whose income is low and cannot meet most of his basic needs. Also, low income earners are junior civil service workers, traders and artisans.

Rapid growth of cities due to rapid urbanization has led to the emergence of low income settlements types of the inner-city and on the outskirts that can be classified as shanty

towns (Aina, 1990). Informal (squatter) settlements are unauthorized developments at the fringes of most developing cities. Their birth is usually due to rapid urbanization which gives rise to acute housing shortage. Residents are mostly low income families, from rural areas or victims of urban renewal schemes (United Nations, 1973).

Studies on the socio-economic situation of households living on informal or squatter settlements indicate a strong correlation between urban poverty, tenure status, access to services and citizenship (Vanderschweren et al, 1996). Tenure/status is one of the key elements in the poverty cycle because lack of security of tenure hinders attempts by poor people to improve their housing conditions, hinders the poor from undertaking long term planning and distorts prices for land and services (Wegelin and Borgman, 1995). Security of tenure has a direct impact on access to basic urban services and on investment, reinforcing poverty and social exclusion (UNDP, 1991).

Low-income earners include wages earners such as factory workers, semi-skilled and unskilled construction workers and other junior or intermediate staff found in various government and private establishments. Majority of these workers are usually not provided with accommodations by their employers. They live far away from their work places and the transport allowance they receive is hardly sufficient to pay for commuting to and from work. Low-income people also consist of self-employed persons such as petty traders, masons, drivers, labourers, carpenters, fitters and others similarly engaged in small-scale businesses, farmers, fishermen, commercial motorcycle riders, etc. These categories of people are found in most Nigerian cities especially adjacent to industrial areas or major markets for example Sharada in Kano, Kakuri in Kaduna and Wadata in Makurdi.

Other characteristics of low-income people include low educational qualifications, predominance of very high density areas of squatter and slum settlements. Such environments are usually of very low quality and largely without basic services. Due to these reasons, Turner (1980) identified seven hazardous health impairments that these people are exposed to. These are: (i) faecal related diseases, (ii) vector borne diseases, (iii) air borne diseases, (iv) contact diseases, (v) non-specific sickness, (vi) malnutrition and (vii) physical injuries at home due to defects in the construction of the houses they live in.

### **Methodology**

The paper employed survey research design. Three major low-income districts were identified in Makurdi for this study namely High Level, Wurukum and Wadata. The data for these districts were obtained through the administration of questionnaire. Data were also obtained through secondary sources. The study population is 300,377 which is made up of

154,138 male and 146,239 female (NPC, 2006). The localities where the low income earners live were deliberately selected. A total of 268 households were sampled using purposive sampling technique. Data obtained were analysed using descriptive statistics.

### Results and Discussion

Data obtained from the survey were analyzed to determine the challenges confronting low income earners in urban residential housing in Makurdi metropolis. The results are presented thus:

**Table 1: Distribution of the respondents by gender and residential area**

Residential area	Male		Female		Total
	No. of Respondents	%	No of Respondents	%	
High level	47	60.3	31	39.7	78
Wurukum	64	70.3	27	29.7	91
Wadata	62	62.2	37	37.4	99
Total	173		95		268

Source: Field Survey, 2010

This study focused on the low income people comprising both male and female in the study area. Table 1 reveals that, in High level district, 60.3% of the respondents are male while 39.7% are female. In Wurukum 70.3% are male and 29.7% are female, while in Wadata 62.2% are male and 37.4% are female. The analysis shows that Wurukum and Wadata have more male respondents, while High Level has proportionately more female respondents. But on the whole, the study reveals that there are more males than females among the low income residents in Makurdi, Benue State. This implies that men migrate more easily than women.

**Table 2: Distribution of respondents by marital status**

Residential Area	Married		Never Married		Widow		Separated		Divorced		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	46	59.0	22	28.2	6	7.7	3	3.8	1	1.3	78
Wurukum	63	69.2	23	25.3	4	4.4	1	1.1	0	0.0	91
Wadata	68	68.7	23	23.2	1	1.0	4	4.0	3	3.0	99
Total	177		68		11		8		4		268

Source: Field Survey, 2010

Table 2 shows that in High level 59.0% are married, 28.2% are never married, 7.7% are widow, 3.8% are separated and 1.3% are divorced. In Wurukum, 69.2% are married, 25.3% never married, 4.4% are widowed, 1.1% are separated, while there was no record of divorced. Wadata has 68.7% married, 23.2% never married, 1.0% widowed, 4.0% separated and 3.0% divorced. It shows therefore that there are more married respondents among the low income in the sampled study areas in Makurdi, Benue State. This shows that marriage is highly valued among the residents in the study area

**Table 3: Occupation of the respondents**

Residential area	Farming		Artisan/trading		Civil servant		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	5	5.5	26	33.3	47	60.2	78
Wurukum	7	7.7	18	19.8	66	72.5	91
Wadata	10	10.1	58	58.6	31	31.3	99
Total	22		102		144		268

**Source:** Field Survey, 2010

The result obtained from the sampled population shows that in High Level 5.5% are farmers, 33.3% are artisans/traders and, 60.2% are civil servants. in Wurukum, 7.7% are farmers, 19.8% are Artisans/traders and 72.5% are civil-servants. In Wadata, 10.1% are farmers, 58.6% are Artisans/traders and 31.3% are civil servants. This reveals that majority of the sampled population are civil servants and artisans/traders. It also shows that civil servants are more concentrated in Wurukum and High level, while artisans and traders can be found more in Wadata.

**Table 4: Monthly income from all other source**

Residential Area	<10,000		10,000-20,000		20,000-30,000		>30,000		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	45	57.7	23	29.5	9	11.5	1	1.3	78
Wurukum	51	56.0	28	30.8	10	11.0	2	2.2	91
Wadata	59	59.6	31	31.3	7	7.1	2	2.0	99
Total	155		82		26		5		268

**Source:** Field Survey, 2010



At the period of the study, in High Level, 57.7% of the respondents made less than N10,000 per month, 29.5% made between N10,000 – N20,000 per month, 11.5% made between N20,000 – N30,000 and 1.3% made more than N30,000. In Wurukum, 56.0% of the respondents made less than N10,000 per month, 30.8% made between N10,000 – N20,000 per month, 11.0% made between N20,000 – N30,000 per month and 2.2% made more than N30,000 per month. In Wadata, 59.6% of the respondents made less than N10,000 per month, 31.3% made between N10,000 – N20,000 per month, 7.1% made between N20,000 – N30,000 per month and 2.0% made more than N30,000 per month. The respondents did not earn much due to the nature of their jobs which made it difficult for them to afford decent houses.

**Table 5: Percentage Distribution of residential housing types in the study area**

Residential Area	Room & Parlour		Single room		Bungalow		Round Hut		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	34	43.6	21	26.9	19	24.4	4	5.1	78
Wurukum	34	37.4	20	22.0	36	39.6	1	1.1	91
Wadata	43	43.3	36	36.4	13	13.1	7	8.10	99
Total	111		77		68		12		268

Source: Field Survey, 2010

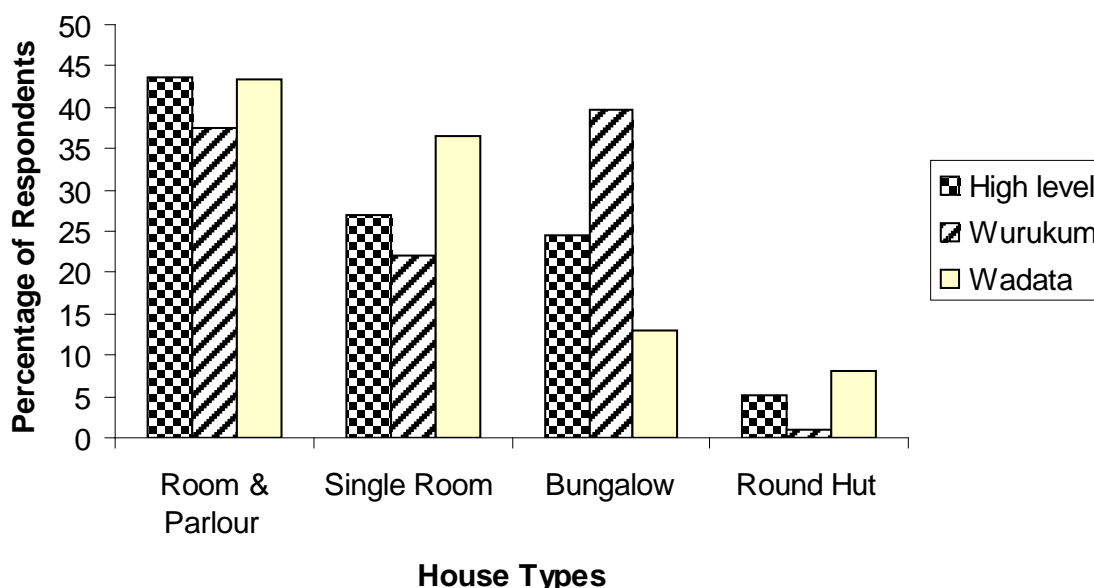


Fig. 1: Proportional distribution of respondents by house types in the study area.

Source: Field survey 2010.

The result in Table 5 shows that in High level 43.6% of the houses are the room and parlour type, 26.9% are single room type, 24.4% are bungalow type and 5.1% are round huts. In Wurukum, 37.4% are the room and parlour types, 22.0% are the single room type, 39.6% are the bungalow type and 1.1% are round huts. In Wadata, 43.3% are room and parlour, 36.4% are single room, 13.1% are bungalow and 8.10% are round huts. In all the three districts 111 of the respondents (41.1%) live in the room and parlour type of housing while 77(28.7%) live in the single room type. In other words, nearly 70% of the sample population live in residential accommodation that is far from comfortable.

**Table 6:Forms of access to housing**

Residential area	Self-owned		Government		Inherited		Total
	No of Respondents	%	No of Respondents	%	No of Respondents	%	
High level	22	28.2	22	28.2	34	43.62	78
Wurukum	43	47.3	19	20.9	29	31.9	91
Wadata	51	51.5	21	21.2	27	27.3	99
Total	116		62		90		268

**Source:** Field Survey, 2010

Table 6 shows that 116 (43%) of the respondents owned the houses they live in, either by building the houses themselves or through direct purchase. Those who gained access to their houses through this channel are more in Wurukum and Wadata. The next most important channel of access to living in the study area is by inheritance which 90 (33.6%) of the respondents indicated. Those who access residential housing through the government, that is, those living in government-owned houses (that is, civil servants) were 62 or 23% of the respondents at the time of the study. Most of the respondents in the three districts live in rented houses. The likely reason is none other than low purchasing power of low income people who live in the three districts and who are the focus of this study.

**Table 7:Monthly rent payable per room**

Residential Area	<1,000		1,000-2,000		3,000-4,000		5,000		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	59	75.6	15	19.2	2	2.6	2	2.6	78
Wurukum	66	72.5	17	18.7	6	6.6	2	1.4	91
Wadata	58	58.6	32	32.3	1	1.0	8	8.1	99
Total	183		64		9		12		268

**Source:** Field Survey, 2010

The survey of the monthly rent on residential housing in Makurdi town shows that in High level 75.6% pay less than N1,000, 19.2% pay between N1,000 – N2,000 and 6.6% pay between N3,000 – N4,000 and 1.4% pay N5,000 per month. In Wurukum 72.5% pay less than N1,000, 18.7% pay between N1,000 – N2,000, 6.6% pay between N3,000 – N4,000 and 1.4% pay N5,000 per month. In Wadata 58.6% pay less than N1,000, 32.3% pay between N1,000 – N2,000, 8.1% pay between N3,000–N4,000 and 1.0% pay N5,000 per month. The bulk of the sampled population (247 or 92.2%) pay between N1000-N2000 rent per month - an indication of the low level of their income.

**Table 8:Distribution of respondents by access to toilet**

Residential Area	Yes to toilet		No To toilet		Total
	No. of Respondents	%	No. of Respondents	%	
High level	71	91.0	7	9.0	78
Wurukum	89	97.8	2	2.2	91
Wadata	85	85.9	14	14.1	99
Total	245		23		268

**Source:** Field Survey, 2010

Table 8 shows that in High Level area, 91% of the respondents had toilet facilities while the remaining 9% had none. In Wurukum 97.8% of the respondents they had toilet facilities, while the remaining 2.2% had none. In Wadata 85.9% of those living there had toilet facilities and 14.1/% had none. It was observed during the survey that most of the toilets facilities were not in good conditions for human use. In the study area, the use of refuse dump and the bush as toilet was still prevalent and this makes housing environment very dirty and stinking.

**Table 9: Ways of obtaining water for usage**

Residential Area	Buy from hawkers		Fetching water themselves		Total
	No. of Respondents	%	No. of Respondents	%	
High level	52	66.7	26	33.3	78
Wurukum	61	67.0	30	32.10	91
Wadata	73	73.7	26	26.3	99
Total	186		82		268

**Source:** Field Survey, 2010

Table 9 reveals that in High level, 66.7% of the respondents indicated that they buy water from hawkers, while 33.3% fetch water by themselves. In Wukurum 67.0% of the respondents indicated that they buy water from hawkers, 32.10% fetch water for themselves. In Wadata, 73.7% of the respondents buy water from hawkers, while 26.3% fetch water themselves. This implies that water is a major challenge confronting low income earners living in the three districts. Their low income is a major contributory factor to water deprivation which they suffer.

**Table 10: Respondents Assessment of Adequacy of rooms**

Residential Area	Very good		Good		Poor		Very poor		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	4	5.1	13	46.2	25	32.1	36	46.2	78
Wurukum	19	20.9	38	41.8	23	25.3	11	12.1	91
Wadata	1	1.0	16	16.2	28	28.3	54	54.5	99
Total	24		67		76		101		268

**Source:** Field Survey, 2010

Table 10 shows that 5.1%, 20.9% and 1.0% of the respondents in the sampled population in High Level, Wurukum and Wadata respectively reported that the rooms are very good. On the other hand, 16.7%, 41.8% and 16.2% of the respondents in the three districts reported that the rooms are good and a further 32.1%, 25.3% and 28.3% of the respondents reported that the rooms are poor. Equally, 46.2%, 12.1% and 54.5% of the respondents in the three districts reported that the rooms are very poor. Overall, 177 or nearly 66% of the respondents in the three districts rated the rooms in the residential houses as “poor” or “very poor”.

**Table 11:Percentage distribution of ways of land acquisition**

Residential Area	Government Allocation		Individuals/families		Inheritance		Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	
High level	21	26.9	10	12.8	47	60.3	78
Wurukum	42	46.2	15	16.6	34	37.4	91
Wadata	33	33.3	29	29.3	37	37.4	99
Total	96		54		118		268

Source: Field Survey, 2010

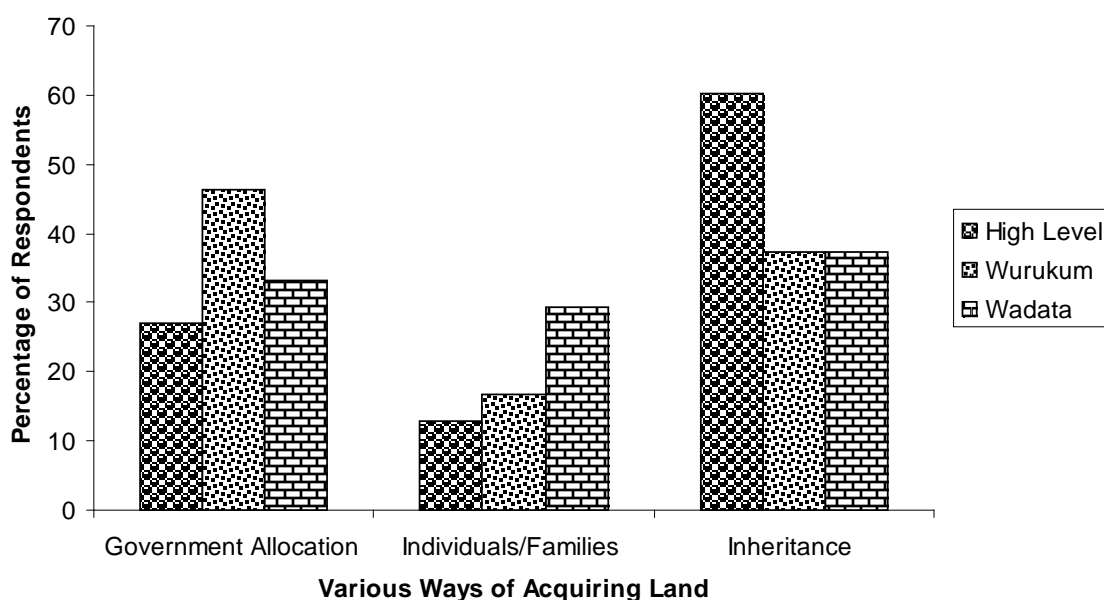


Fig. 2: Ways of land acquisition in the three sampled areas

Source: Field survey 2010

In the three districts under study less than one third of the people surveyed owned the land on which their residential houses are situated (20.5% in High level, 28.6% in Wurukum and 28.3% in Wadata). Between 26% and 46% of the respondents acquired their land through government allocation, between 12% and 29% purchased land from individuals/families, and between 37% and 60% acquired their land through inheritance.

Land is a fundamental input in housing. Its availability significantly influences the ease of housing delivery. There are very large expenses of unused land in the study area. The problem, therefore, is not of land availability but that of accessibility, ownership and rational use.

**Table 12: Sources of money for buying land in the study area**

Residential Area	Loan		Savings		Salaries		Contribution association	Total
	No. of Respondents	%	No. of Respondents	%	No. of Respondents	%	No. of Respondents	
High level	10	12.8	40	51.3	22	28.2	6	78
Wurukum	13	14.3	60	65.9	18	19.8	0	91
Wadata	22	22.2	51	51.5	26	26.3	0	99
Total	45		151		66		6	268

Source: Field Survey, 2010

Table 12 shows that the most significant source of fund for land acquisition in the three districts in the study area is personal savings. This is followed by loans from different sources. Credit societies or contribution associations was an insignificant source of fund for land acquisition in the study area

**Table13: Access to Loan for building**

Residential Area	Yes		No		Total
	No. of Respondents	%	No. of Respondents	%	
High level	27	34.6	51	65.4	78
Wurukum	34	37.4	57	62.6	91
Wadata	27	27.3	72	72.7	99
Total	88		180		268

Source: Field Survey, 2010

Table 13 shows that 34.6% in High level, 37.4% in Wurukum and 27.3% in Wadata of the respondents indicated that, they have access to loan for building, while 65.4%, 62.6% and 72.7% indicated that they do not have access to loan for building. Access to mortgage loans poses serious problems for potential house owners and occupants. This is because the conditions for potential beneficiaries in obtaining loans from banks are rather stringent and only the high-income earners and some middle-income earners can avail themselves of this opportunity. The majority of the middle income earners cannot meet the requirement for such loans, while those of low income requirements are prohibitive.

### Conclusion and Recommendations

Evidence from the study revealed that there is a high degree of overcrowding in the study areas with the room occupancy ratio in Makurdi higher than both the international and national standard. In spite of available large expanse of unused land in the area, access to land is very difficult. Land acquisition methods and poor access to credit for residential housing

ownership constitute the most serious problem in the area. Low income earners are also unable to acquire materials for building due to the high cost of such materials.

Thus, good urban governance becomes necessary to promote increased access to land, credit and affordable housing that is well serviced and environmentally sound for the low income people. There is also need to carefully plan the land for low income housing in Makurdi and other towns and such should be allocated to target groups of low income people. The government should also make allocation procedures easier for the low income earners.

### References:

Aina, T. A. (1990). Petty Landlords and Poor Tenants in a Low-Income Settlement in Metropolitan Lagos, Nigeria in Amis, P. and Lloyd, P. (Eds.). *Housing Africa's Urban Poor*. Manchester: Manchester University Press.

Ajanlekoko, J.S. (2001). Sustainable Housing Development in Nigeria – The Financial and Infrastructural Nairobi, Kenya: Implication. International Conference on Spatial Information for Sustainable Development.

Aribigbola, A. (2000). *Conceptual Issues in Housing and Housing Provision in Nigeria*. In *Effective Housing in the 21<sup>st</sup> Century*. Akure, Nigeria: A Publication of the Environmental Forum, School of Environmental Technology, Federal University of Technology (FUTA).

Chartered Institute of Housing (1992). *Rents and Levels, Rent Structure and Affordability: A Guide for Local Authorities and Housing Associations*. Chartered Institute of Housing Coventry.

Draft National Housing Policy (2004). Financial System Strategy, Mortgage FSS 2020 International Conference. Retrieved November 24, 2008 from

[http://www.cenbank.org/fss/tue/BSP/mortgage%20\\$%20credit/FSS%202020%20%20mortgage%20presentation.pdf](http://www.cenbank.org/fss/tue/BSP/mortgage%20$%20credit/FSS%202020%20%20mortgage%20presentation.pdf).

Hassan I. S. (1987). *Analysis of Housing Need and Supply in Lafia, Nassarawa State* (Unpublished M.Sc. Thesis). Zaria: Department of Urban and Regional Planning, Ahmadu Bello University.

Isaac, O.A. (1998). *An Approach to Low Cost Housing for Low Income Earners in the Federal Capital Territory Abuja* (Unpublished M.Sc. Thesis). Zaria: Department of Urban and Regional Planning Ahmadu Bello University.

Jenks, J. and Burgess R. (2000). *Compact Cities: Sustainable Urban forms for Developing Countries*, London.

- Malpezzi, S. Mayo, S. and Gross D. (1985). *Housing Demand in Developing Countries*. World Bank Staff Working Paper, No. 733. Washington DC: The World Bank.
- National Housing Policy (1991). Retrieved on 05 November 2009 from <http://www.sciencedirect.com/science/article>.
- National Population Commission (2006). *National Population Census*. Federal Republic of Nigeria Official Gazette, 96 (2).
- Onibokun, P. (1985). *Housing in Nigeria: A Book of Readings*. Ibadan: The Nigeria Institute of Social and Economic Research (NISER).
- Robert, D. (1979). *Housing Problems: Perspectives and Solution*. London: Rand McNally.
- Seriki O. A. (2000). *Housing Problems in an Unplanned Settlement in Kaduna*. (Unpublished Project). Zaria: Department of Geography, Ahmadu Bello University.
- Turner, G. (1980). Low Cost Housing in Developing Countries: Public Health Issue which need to Affect the Cost-Limits of Mass Programmes. *Science and its Applications*, 14(3), 193 – 201.
- UNDP (1991). *Cities, People and Poverty: Urban Development Cooperation for the 1990*. New York: UNDP.
- United Nations (1971). *Social Problems of Housing in Urban Areas*, New York: UN Department of Economic and Social Affairs.
- United Nations (1973). Urban Land Policies and Land Use Control Measure. *Africa*. New York.: UN, Vol. 1.
- United Nations Department of Economic and Social Affairs (1975). Urban Land Policies and Land use Control Measures. New York: United Nations. Vol. 1-7.
- United Nations Population Fund (UNEPF) (1999). *The State of World Population*. New York: United Nations.
- Usman I. (1977). *Existing Condition and Future Housing Need for Makurdi*. (Unpublished M.Sc. Thesis). Zaria: Department of Urban and Regional Planning, Ahmadu Bello University.
- Vanderschweren, K., Duvand, L. and Royston (1996). *Policy Programme for Urban Poverty Reduction*, Ump, Policy Paper 20 World Bank, Washington, DC.
- Wegelin, E. A. and Borgman, K. M. (1995). Option for Municipal Interventions in Urban Poverty Alleviation. *Environmental and Urbanization*, 7(2), 131-151.