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# ACCESSIBILITY: THE ROLE OF TRANSPORTATION ON URBANIZATION IN LOKOJA, NIGERIA, 1854 - 1991

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#### **Abstract**

This paper explores the significant impact of transportation on the urbanization of Lokoja from 1854 to 1991. Lokoja, strategically positioned at the confluence of the Niger and Benue rivers, benefits from its prime location on the main road connecting northern and southern Nigeria. This advantageous positioning has made it a critical hub in the nation's communication network. The modern urban development of Lokoja accelerated in 1991 with the creation of Kogi State and the designation of Lokoja as its capital. This event triggered a substantial influx of people from various parts of Nigeria, leading to rapid urban expansion. As the population grew, the demand for a robust and strategic transportation infrastructure became increasingly pressing. The study draws on a diverse range of data sources, including primary sources like oral interviews and archival materials, as well as secondary sources such as journals, monographs, and books. The findings underscore the necessity of transforming Lokoja's transport systems to sustain its economic and human development. Specifically, enhancing both road and water transport systems is crucial to boosting economic activities in the town. Furthermore, the study advocates for the revitalization of Lokoja's pre-colonial and colonial water transport systems. This rejuvenation is seen as essential for the economic prosperity of the town and the well-being of its residents. By improving these transport networks, Lokoja can better support its expanding population and foster continued urban and economic growth.

**Key words:** Development studies, Transport system, Accessibility, Urbanization, African studies.

#### 1. Introduction

Lokoja's prominence on the international stage can be attributed to its strategic location in central Nigeria, which made it highly accessible. This accessibility was further enhanced when Lokoja became the headquarters of the Protectorate of Northern Nigeria. Positioned at the confluence of the Rivers Niger and Benue, Lokoja naturally attracted transnational corporations and merchants during the colonial period, who were drawn to the town's advantageous trading location.

Since the 1750s, Lokoja has been a cosmopolitan settlement, originally inhabited by diverse groups such as the Oworo, Nupe, Bassa Nge, and Hausa. These early settlers migrated from various regions, bringing with them their skills as fishermen, farmers, traders, canoe men, and hunters, and cohabited harmoniously in Lokoja. The town served as a river port, functioning as a sub-station to Burutu on the open sea. Vessels from Burutu often

stopped at Lokoja for refuelling, changing pilots, and transhipping goods, following directives from the main port at Burutu.

Lokoja's geographical location at the confluence of the Rivers Niger and Benue contributed significantly to its historical prominence in Nigeria. Today, it serves as the capital of Kogi State. Over time, Lokoja has held various administrative roles, including as the headquarters of the Protectorate of Northern Nigeria, Kabba Province, and Kogi Local Government Area. The creation of Kogi State on August 27, 1991, further elevated Lokoja's status, leading to a surge in population and market activity. The increased demand for foodstuffs surpassed local supply, necessitating the transportation of provisions from all over the country to meet the needs of the growing population.

Strategically located on the trunk road that links northern and southern Nigeria, Lokoja benefits from its nodal position, making it easily accessible to people from all parts of the country. This prime location has contributed to its development as a diverse and cosmopolitan settlement, continuing the legacy of its early settlers who laid the foundations for the town's vibrant community.

#### Scope of the Study

The research focuses on the region known as Lokoja, which geographically encompasses the area and communities within Lokoja Local Government since the creation of Kogi State in 1991, with Lokoja town designated as its capital. Lokoja includes the inhabitants and settlements of Lokoja town, as well as Oworo District with its headquarters in Agbaja town, and the Kakanda, Kupa, and Egan Districts.

The quarters, or Unguwar, in Lokoja native town, have been established since the early colonial period in 1923. They include:

- Unguwar Pawa, known as the Butchers' quarter.
- Unguwar Hamza, named after Hamza Musa Maigari, who was notable around 1904-1905.
- Unguwar Yashi, named for the sandy (Yashi) area of Lokoja.
- Unguwar Makera, the Blacksmiths' quarter.
- Unguwar Madabo, the Scholars' quarter.
- Unguwar Kura, named due to the menace of hyenas.
- Unguwar Makafi, known for its blind inhabitants.
- Unguwar Kabawa, the Fishermen's quarter, also known for firewood splitters and cutters.
- Unguwar Rimi, named after the iroko tree.
- Unguwar Massara, known for maize or corn.
- Unguwar Munci, the area inhabited by the Tiv people.
- Sarkinoma, known for its farmers.
- Kamfani and Kantimeti, named due to the activities of European companies.

Lokoja was in addition, historically significant as a site for the Royal Niger Constabulary (Musa, Pers. Comm., 2018).

Since the creation of Kogi State in August 1991, the term "Lokoja" has expanded to include sub-urban settlements around the metropolitan area, such as Ganaja, Zango, and Felele villages. Residents of these suburbs consider themselves part of Lokoja for several reasons. Firstly, Lokoja's expansion has incorporated these sub-urban areas. Secondly, the close proximity of these suburbs to Lokoja town facilitates a strong connection. Thirdly, many residents of these suburbs engage in economic activities within Lokoja metropolis, making it essential for their livelihood. Consequently, the integration of sub-urban settlements into the broader Lokoja area necessitates effective urban transport planning to ensure proper mobility within and beyond Lokoja metropolis.

# Literature Underpinning Lokoja

Ali (2018) conceptualizes Lokoja as having a dual meaning. Firstly, it can refer to the geographical area and its inhabitants within the Lokoja local government area. This local government area was established on August 27, 1991, concurrent with the creation of Kogi State. Kogi State was one of the seven new states created that year during the regime of General Ibrahim Badamosi Babangida, who was serving as the Military Head of State and Commander-in-Chief of the Armed Forces of Nigeria at the time.

Secondly, Lokoja can denote the cosmopolitan town itself. Prior to August 1991, when Lokoja was designated the capital of the newly created Kogi State, the term "Lokoja" was broadly used to refer to the diverse peoples and settlements within Lokoja town and the larger Kotonkarfi District. This district encompasses the Igbirra Koto people, who inhabit several villages; the Oworo District, with its headquarters in Agbaja town and including all Oworo villages; as well as the Kakanda, Kupa, and Egan Districts, which are generally classified as Nupe by other ethnic groups (Ali, 2018).

Moreover, the term "Lokoja" has historical significance as it refers to the settlement that emerged around 1750. By 1854, Lokoja had evolved into a cosmopolitan city, reflecting its rich history and diverse cultural landscape.

#### Lokoja Settlement

Ali (2008) described Lokoja's native town as a densely populated area within the broader metropolitan city of Lokoja, located in Kogi State, Nigeria. This native town is organized into distinct quarters known as Unguwars. It is predominantly inhabited by Hausa and Nupe Muslims, who constitute the majority ethnic groups and dominate the political landscape of the town. The Hausa language serves as the primary medium for commerce, politics, and religious activities. The region also includes ethnic groups such as the Oworo, Bassa Nge, Nupe, and Hausa. The quarters in the native town are named after the early settlers of each particular area.

The native town of Lokoja is characterized by its low-lying structures extending south-eastward, situated between the River Niger to the east and Mount Patti to the west. This geographical positioning limits the town's expansion potential, restricting growth to a linear progression either northward or southward along the river. Mount Patti looms over the town, providing a prominent backdrop. Within Lokoja, there were distinct areas designated for commercial activities, the company (known as kamfani in Hausa), military bases, and mission establishments.

Adjacent to the Unguwar, lies the European Lokoja, which begins from the River Panda Bridge. This bridge, often referred to as the cantonment bridge, marks the boundary between native Lokoja and European Lokoja. Immediately after the bridge is the military section, which houses the military cantonment and the barracks of the former West African Frontier Force (W.A.F.F.). This area, extending up to the site of the Roman Catholic Church, was later known as Karaworo. Beyond the Roman Catholic Church, up to the Lokoja Local Government stadium (now Lokoja stadium), lies the New Layout. This area is characterized by newer settlements and the Government Reserved Areas. Before Sir Lugard's administration, this was the first part of Lokoja visible to visitors or travellers approaching from the river's southern side (Ali, 2015).

Howard (1960), in his book "Borrioboola-Gha: The Story of Lokoja, The First British Settlement in Nigeria," noted several significant structures in Lokoja. These included the petroleum depot, the British Cotton Growers Association ginneries, and the general hospital. One notable structure was the preparanda field, built in 1875 by the Church Missionary Society (CMS). Originally a double-story building intended as a training institution, it was colloquially known as preparanda, short for 'Institute Causa Preparandi' (preparation in good English).

Additionally, the Roman Catholic Mission, built in 1907 and initially established in 1886, was located near the camp road bridge crossing the Panda stream. This bridge leads to the original or native town of Lokoja. Just before the Panda bridge, a line of commercial houses extends to the right down to the River Niger's bank. Within the native town, about one hundred meters from the waterside market, there is a building known as the Monastery, which was later abandoned (Ali, 2012). Since the creation of Kogi State in August 1991, the native

town has experienced neglect, with minimal government presence and limited social infrastructure (Howard, 1960).

#### The River Niger

The Netherlands Engineering Consultants (NEDECO) issued an official publication in 1959 that provides a comprehensive account of the River Niger. According to this report, the River Niger originates from the Mandara Mountains located in the Fouta Djallon region of the Gambia. From its source, the river traverses several countries before entering Nigerian territory at Yelwa, a town situated in Sokoto State.

The River Niger holds significant economic importance for Nigeria, being the most economically beneficial river in the country. Additionally, it stands out as the largest river in West Africa. On a broader scale, the River Niger is recognized as the third largest river on the African continent. Globally, it ranks as the eighth largest river, highlighting its prominence and extensive reach.

# The Peoples of Lokoja

#### The Oworo

According to oral history, the Oworo people, a Yoruba ethnic group, originally migrated from Ife centuries before the Jihad and established themselves on Mount Patti at Lokoja. However, due to relentless slave raids conducted by the Nupe slave raiders from Bida, the Oworo were forced to move further northeast to their current location at Agbaja (Ali, 2012).

Archival records from Mr. Izard, a British ethnographer and colonial government employee, dating back to 1910, provide additional details about the Oworo chiefs. Izard's records highlight two significant Oworo leaders: Agboshi and Okpoto. Agboshi resided in Jakura and held ownership over several areas including Pato, Rimi, Ohobo, Ofiji, and Agbaja. On the other hand, Okpoto lived in Okpoto and controlled the southeastern portion of the district. It is important to note that these districts were not part of the Lokoja metropolis.

## The Bassa-Nge

According to Ali (2012), the Bassa-Nge people originally resided on Mount Patti in Lokoja, where they lived alongside the Oworo community. However, due to continuous raids by Nupe slave hunters led by King Masaba of Bida, the Bassa-Nge were forced to flee. They crossed the River Niger and settled in Bassa, located directly across from Lokoja. The largest of their settlements became known as Gboloko, which is now part of the Bassa Local Government Area in Kogi State. Following the establishment of peace in the region by the British, many Bassa-Nge people returned across the River Niger and took up residence in the Adankolo area of Lokoja. Eyitaga (2018) adds that European colonialists played a crucial role in restoring peace in Lokoja by halting the Nupe slave raids and suppressing Jihadist activities.

#### The Nupe

In his seminal work The Black Byzantium (1975), Nadel explains that the Nupe people are referred to as Nufawa (with the singular form being Note) by the Hausa. Politically, the Nupe are unified under the authority of the Etsu, or King, of Bida. According to Green and Neman (1971), the Nupe consist of several distinct ethnic groups, including the Binis, Kusopolis, Gana Gana, Benu Nupe, Kyada, Dibos, and Kakanda. These groups had a longstanding history of trading along the banks of the River Niger at Lokoja long before European colonization. However, it was only after Masaba's forces captured and occupied the region that the Nupe established permanent settlements in Lokoja and its surrounding areas. Masaba's forces also founded a settlement at Koton-Karfi, where they maintained a garrison. This garrison served as a base for their slave raiding operations.

Mohammed Mayaki in an interview in 1988 argued that:

Nupe and Kakanda civil population settled at Lokoja for the purpose of commerce and piloting of boats and fishing long before the arrival of the Europeans and not for the purpose of slave hunt. The fact that the Nupe were early settlers in Lokoja is evidenced by fact that the Nupe word Patti, was named after the hill where the earliest inhabitants of Lokoja settled. Also, the Nupe claimed that the word "Lokoja'

was coined from Ilukuongi, in which case Ilu meaning town and Kuongi meaning doves. Literally this means the town with many doves. In reality the town naturally has a large number of doves.

According to archival sources (Ley Greaves, 1912), a segment of the Nupe people residing in Lokoja, known as the Kakanda, originally migrated from Idah. This group is bifurcated into two distinct subgroups: the bush Kakanda, who are predominantly agriculturalists, and the river Kakanda, who are primarily engaged in canoeing and fishing. The bush Kakanda are concentrated inland in the Niger district and are chiefly occupied with farming activities, while the river Kakanda are known for their expertise in water-based activities and have established their settlements in the Lokoja metropolis.

The bush Kakanda, who are generally referred to as Avouchi, are part of a separate lineage within the same Igala tribe. The term "Kakanda" was assigned to them by the Nupes, though the precise origins of this name remain unclear. Archival records indicate that the Kakanda people inhabit three significant districts, with Budon in Lokoja local government being the largest both in terms of area and population. Budon is situated on the right bank of the River Niger, to the north of Lokoja. Additionally, some members of the Kakanda community have permanently settled in Lokoja (Izard, 1910).

#### The Hausa

Morel (1968), in his seminal work "Nigeria, Its Peoples and Its Problems," provides a detailed account of the historical presence of the Hausas in Lokoja, predating the arrival of European explorers. According to Morel, the Hausas arrived in Lokoja as part of the east-west transverse caravan Kola trade. This town served as a crucial transit station for the Hausas on their journey to and from Yorubaland, where they procured kolanuts for export to Northern Nigeria and other regions of Africa. Over time, the Hausas established a more permanent presence in Lokoja, drawn by its favourable conditions for commerce.

Morel paints a vivid picture of Lokoja's transformation from a transient trade stop into a cosmopolitan urban settlement. This development was spurred by the influx of immigrant traders traveling in convoys from northern Nigeria. By the 1870s, the Kolanut trade between Hausaland and Accra had expanded significantly, leading to a marked increase in the Hausa population in Lokoja. As a result, Lokoja's prominence as an entrepôt for the eastwest Kola trade grew substantially, further enhancing its economic and cultural significance (Morel, 1968).

According to Mohammed (1987, 9):

...Hausa traders involved in the Accra Kola trade also used steamers to transport their goods from Accra to Lokoja. By 1870, therefore, Lokoja had developed a large kola market which became the distribution centre for many parts of the Northern area of Nigeria.

The Hausa people have resided in Lokoja for an extensive period. The initial Hausa settlers arrived during the east-west kola nut trade era, when groups of Hausa traders travelled together from various parts of Northern Nigeria to Yoruba land. These traders moved either on foot, donkeys, or horseback, and Lokoja served as a key meeting point and a principal crossing of the River Niger (Mohammed, 1987).

Ali (2012) elaborated that this trading connection facilitated the permanent settlement of many Hausa people in Lokoja. Another significant wave of Hausa immigrants arrived during the Uthman Dan Fodio Jihad in the early 19th century, before 1804. The colonial period marked the last major wave of Hausa immigration to Lokoja, characterized by the highest influx of Hausa settlers. This surge was driven by extensive trade in groundnut, cotton, and other goods transported from Northern Nigeria for transhipment at Lokoja, continuing down the river. Additionally, some immigrants were families of emirs exiled by the British during their subjugation and conquest of Nigeria from 1887 to 1906. Others included liberated slaves and their descendants who settled in Lokoja from the 1830s.

#### Dr. Baikie's Colony in Lokoja

Howard Pedraza, in his 1960 work "Borrioboola-Gha: The Story of Lokoja," recounts the significant journey of Dr. William Balfour Baikie, a British medical practitioner dispatched from England to lead an expedition to the Niger River's confluence at Lokoja. Dr. Baikie was accompanied by an esteemed group including Reverend Samuel Ajayi Crowther, Captain Tailor, Mr. Hutchinson, and Mr. May. The expedition embarked from Dublin aboard the vessel \*Pleid\* on May 20, 1854, setting sail on an arduous journey that culminated in their arrival at Lokoja on August 4, 1854.

Upon their arrival at the confluence, as was customary for all new foreign arrivals in Lokoja, the team ascended Mount Patti on their second day. This ascent was a traditional activity for visitors, providing them with a strategic vantage point and a broader perspective of the region. The detailed narrative of this expedition highlights the historical significance of their journey and the key figures involved, offering insights into the early explorations of the Niger River region.

## The Role of Transport on Urbanization in Lokoja

On 30th December 1859, Dr. Baikie carefully chose a location near Mount Sterling, adjacent to the former 'Model Farm,' to establish his settlement. He constructed a compound for himself in the shape of a parallelogram, enclosed by tall mud walls, situated at the present site of the Lokoja market, near the base of Stirling Hill. Inside this enclosure were approximately twelve circular huts, each topped with conical thatched roofs. This site was in close proximity to the Niger River's flood level. Baikie's compound was adjacent to the old Lokoja market and the beach, which is now known as the Kwata market (Howard, 1960).

Table 1: Total Discharge for Niger and Benue Rivers at Low Waters.

Station	December	January	February	March	April	May
Baro (Niger)	1700	1600	1600	15000	450	800
Makurdi (Benue)	1800	500	400	499	500	1000
Lokoja	2400	2100	2100	2000	1160	1300

**Source:** Niger River Channel Development Programme 1981-1984 Final Report, Volume 1, summary and synthesis.

The data in the table illustrates the seasonal fluctuation in the Benue River's contribution, showing a progressive decrease from January to May, followed by an increase with the onset of the rainy season. In contrast, the River Niger remains navigable downstream from Jebba to the sea. Its path cuts through broad, shallow valleys, spanning eight to sixteen kilometres wide, with extensive fertile swampy plains on either side and numerous islands scattered throughout. Approaching Baro, approximately 694 kilometres from the sea, the river veers southeast, revealing a few flat-topped hills on the left bank. The region around Baro plays a crucial role in Northern Nigeria's agricultural export, served by the railway for efficient transportation (Ali, 2012).

Continuing downriver from Baro, the Table Mountains emerge on the right bank, with some areas featuring flat-topped hills rising sharply with steep slopes. Recent observations indicate that these escarpments are being gradually eroded laterally, leaving behind extensive plains with flat-topped remnants. The Niger flows between these eroded walls for over 33 kilometres, forming a once magnificent river gorge that is three kilometres wide (Archival Record, 1940).

The distance from Lokoja to Baro is approximately 110 kilometres, with well-defined channels. During the lowest water periods, depths range from 3 to 2.5 feet, remaining low for about three weeks in June. With the first rise in early July, the river level increases by 3 to 6 inches per day, reaching full capacity around 20

September. Small islands with banks 15 to 20 feet high are scattered throughout the river from Lokoja to Baro, but during highlands, they are mostly flooded. The riverbed consists of sand, with no visible rocks even along the banks, and the current runs at 2 to 2½ knots. Steamers with a shallow draught of 5 feet and vessels measuring 160' x 30' x 4–6 (capacity 200 tonnes), fitted with independent paddles, can navigate safely for ten months of the year up to Muragi (174 kilometres upriver from Lokoja). During the remaining two months, navigation is possible with a draught of two feet. There are five crossings from Lokoja to Baro, each about 200 yards long (Howard, 1960).

At Lokoja, which is 564 kilometres from the sea, the Niger River is joined from the east by its largest tributary, the Benue River. The annual discharge of the Niger is twice that of the Benue. Downriver from Lokoja, the landscape changes rapidly, with hills closing in and the river channels becoming narrower and rockier. Lofty granite domes and rounded hills flank the riverbanks, separating the river from wooded valleys that rise up on either side. The stretch from Ogbo to Itobe is often regarded as the most picturesque section of the river's lower course (Archival Record, 1929). The few rocks within the shipping channel are marked for safety, and due to the combined erosion from the Niger and Benue Rivers, the basement rock has been carved into a deep channel. The currents are slightly swifter in this rocky section, making navigation relatively easy (Ozoga, Pers. Comm., 1990).

The colonial road development policy was primarily driven by expected returns. During the 1940s, due to the demands of the war years, certain dry-season roads were renovated to be motorable year-round. Examples include the Yola-Wafanga road in the Adamawa Province; Bauchi–Dass road and Ture-Azare-Toggo road in the Bauchi Province; Lafiagi-Pategi road in the Ilorin Province; Okene-Ajeokuta road (Ajaokuta is about 35 river miles to Lokoja); Izanlu Makato to Egbe road in the Kabba Province; Cheronchi-Bindawa road in the Katsina Province; Kontagora-Kotonkoro road in the Niger Province; and Guzu-Kawa Namocla-Katsina, Keura Namoda-Sabon Birni, and Yelwa-Kontagora road in the Sokoto Province (Ali, 1991).

In addition to renovating existing roads, new roads were constructed in the 1940s to connect existing routes and facilitate the transportation of agricultural export produce. This was in response to the increased demand for such products during the war years. Proposed new roads included Zalanga-Beni, Hardawa in the Bauchi Province; Nasarawa-Umuahia via Risoto, Utonkcn-Okwoga to Oturkpo-Cbolo road in the Benue Province; Ornu-Aran to Ole, Oflive-Paiye, and Hrin-Oyo road in the Ilorin Province; Knpa-Bagana road in the Kabba Province; Kano eastward to Berko, and Kano eastward to Duta:ala in the Kano Province; Tungan Lako-Ukeggi road in the LL a: Province; Akwanga-Lafia road in the Plateau Province (Ali, 1991).

The development of these roads linking all towns and commercial centres in Nigeria had a significant impact on river transport, particularly in areas close to riverine regions like the Niger, Kabba Adamawa, Benue, and Plateau Provinces. Major towns like Kaduna were connected by a major road southward to Kachi, Keffi, Abuja, Koton-Karfi, and the ferry crossing at Jamata. Beyond the ferry, the road continued southwards to Lokoja, Okeoa, Bauchi, Owo, Ikare, Akure, Ibadan, and finally to Lagos, facilitating considerable trade along this route. The use of vehicles for transportation increased significantly in the early 1950s, marking a significant shift from river transport (Ali, 1991).

Table 2: Kabba Province Road Traffic Census between Lokoja and Kabba September, 1929

	25 <sup>th</sup>	26 <sup>th</sup>	27 <sup>th</sup>	Total Average ton for period
Pedestrians	110	115	82	
Sheep and Cattle	-	2	-	
Carriers and Loads	82	80	75	
Motor Cars	2	-	-	
Motor Lorries	4	2	3	16.695 per day = 22.96

Source: Ali (1991, 168)

Following the Lander Brothers' demonstration of a navigable waterway into Nigeria's interior, British commercial interests began to develop trade on the Lower Niger River. Mr. Ma Gregor Laird, a Liverpool Merchant, supported by influential bodies such as the Church Missionary Society, the British Association, and the Royal Geographical Society, took advantage of this opportunity. In 1857, he received a British Government subsidy of £6-£8,000 per annum for five years under Palmerston, enabling him to establish trade on the Niger from Lokoja to Burutu. Lokoja was identified as a suitable trade station, leading to the establishment of a consulate there by the British government, achieved by Dr. William Balfor Bakie after Ma Gregor Laird's death in 1861.

Several European firms established trading stations at Lokoja, including the West African Company of Manchester, Alexander Miller and Brothers of Glasgow, Holland Jacques of London, and James Pinnock of Liverpool. In 1875, Holland Jacques ran into financial difficulties and was reconstituted as the Central African Trading Company by George Goldie Taubman in 1876. By the early 20th century, more commercial companies had joined, such as John Bolt and the United Africa Company, which absorbed many smaller firms.

The Anglo African Bank began operations in Lokoja in 1905 but was later acquired by the Bank of Nigeria, which was absorbed by the Bank of British West Africa. By 1912, during the boom of the Kano groundnut export trade, several European trading firms had established posts at Lokoja, including the German Company of G.L Gaisor and Paterson Zochonis.

Lokoja's strategic location at the confluence of the Niger and Benue rivers made it a central port for inland waterways in Nigeria. Major European trading firms constructed wharves at Lokoja beach, enhancing navigation on the Niger and Benue Rivers. The river port experienced heavy traffic during the colonial era due to the boom in cash exports, as it served as a crucial stopover for vessels and canoes traveling north or south.

Adeoti in an interview in 1990 stated that:

Lokoja was a River Port which was a sub-station to Burutu on the open sea, where vessels from Burutu might stop over (depending on directives from the main Port at Burutu) either for leading or off-loading cargoes and transshipment of goods. Most vessels from Burutu, however, usually stop at Lokoja for re-fueling and changing pilots and to make the necessary hand over.

During the era of the cash crop boom, the major European trading firms that operated steamers on the Niger and Benue rivers were primarily the United Africa Company (U.A.C.), which succeeded the Niger Company, and John Holtz. While other trading firms also had steamers, they were typically ocean-going vessels (Adeoti, Personal Communication, 1990).

John Holtz's steamers, including the Mungo Park, William Wilberforce, Sir Coerce Goldie, Sir George Clerk, M.T. Bauchi, Campay, Gongola, Sokoto, Yola, Lord Trenchard, Rasin, Taraba, Askabar, Richard Lander, Navaguta, Buza, Lantern Robert, Anketa, Mayor, Skubro, and others, along with Fantim, Nupe, Wudi, Katsina, Rubi, Apoolby, Splistby, and Broughton Lordington, were among the largest and most renowned (Nmagaga, Personal Communication, 1990).

The establishment of Kogi State on August 27, 1991, with its capital in Lokoja, marked a significant change in the dynamics of cultism and drug abuse in the cosmopolitan city. Before this development, the inhabitants of Lokoja were mainly farmers, fishermen, hunters, canoe men, and blacksmiths. However, after 1991, Lokoja experienced substantial urbanization and infrastructural development, attracting a large influx of migrant workers and job seekers. This led to a sharp increase in the cost of living, comparable only to Abuja, the Federal Capital Territory of Nigeria (Ameh, Personal Communication, 2015).

Since becoming the capital of Kogi State in 1991, Lokoja has continued to grow rapidly, extending its boundaries into Ajaokuta and Adavi Local Government Areas. This growth has necessitated significant improvements in transportation infrastructure within the city.

Lokoja has seen remarkable development since 1991, including the construction of new buildings, a substantial increase in population, and the establishment of new businesses such as shopping malls, eateries, hotels, recreation centers, and amusement parks. Additionally, several government institutions have been set up, including the headquarters of the National Inland Waterways Authority (NIWA), the Nigerian Army Records Headquarters, and the Nigeria Naval Base (NNS). The city is also home to a Federal University, a Polytechnic, a state stadium, a federal stadium, a state High Court, a Federal High Court, a Federal Medical Centre, a State Specialist Hospital, an Army Barrack, a Police Barrack, and the Nigeria Police Command. Lokoja hosts two annual cultural festivals; the Lokoja Annual Boat Regatta and the Lokoja Dankwo Fishing Festival.

However, the influx of youths from rural areas who are unable to secure employment has led to their involvement in cultism and political activities. This has become a major challenge, requiring urgent government intervention. The annual Lokoja Boat Regatta, which has become a staple festival, should be supported to raise awareness about the importance of developing transportation on the River Niger at Lokoja. This could significantly help in creating job opportunities for the many unemployed youths in Lokoja and Kogi State as a whole.

#### Conclusion

Lokoja's historical significance and development are deeply intertwined with its strategic geographical location at the confluence of the Rivers Niger and Benue. This location not only made it a vital trading hub but also influenced its diverse and cosmopolitan character, evident in its early settlement by various ethnic groups like the Oworo, Nupe, Bassa Nge, and Hausa. The town's evolution into a cosmopolitan settlement began as early as the 1750s, driven by trade and harmonious cohabitation among these diverse groups.

Over time, Lokoja's role expanded, becoming the headquarters of the Protectorate of Northern Nigeria and later serving as the capital of Kogi State. This elevated its status and led to a surge in population and economic activity. The town's expansion included the incorporation of sub-urban settlements like Ganaja, Zango, and Felele villages, further diversifying its population and economic activities. The urbanization and development of Lokoja were also shaped by its transportation networks, particularly its river transport system. European firms established trading stations, and the river port became a crucial stopover for vessels and canoes traveling north or south, contributing to the town's economic growth.

Despite its historical significance and early development, Lokoja has faced challenges, including neglect and minimal government presence in its native town. However, its rich history, diverse cultural heritage, and strategic location continue to make Lokoja a unique and important city in Nigeria.

Thus, this study recommends that Lokoja's rich history and diverse cultural heritage should be preserved and promoted. Efforts should be made to conserve historical sites, structures, and artifacts that represent the town's past, such as the colonial-era buildings. The strategic location of Lokoja, its historical significance, and natural beauty make it a potential tourism hub. The development of tourism infrastructure, promotion of cultural events, and creation of guided tours can attract visitors interested in exploring the town's heritage and natural attractions.

With the integration of suburban settlements into the broader Lokoja area, effective urban planning is crucial. Measures should be taken to ensure sustainable development, proper land use, and efficient transportation systems to accommodate the growing population and economic activities. This should be accompanied by continued research and documentation of Lokoja's history, including oral traditions and archival records. This will contribute to a deeper understanding of the town's past and facilitate the preservation of its cultural heritage for future generations.

Further, collaboration between government agencies, local communities, academic institutions, and cultural organizations is essential for the successful implementation of heritage preservation and tourism development initiatives in Lokoja. This will lead to improvement in infrastructure such as roads, bridges, and public facilities can enhance accessibility and the overall tourist experience in Lokoja.

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