

Ethno-religious Conflict in Kaduna, Nigeria: Perceptual implications for Residential Property Development

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This study investigates the causes of ethno-religious conflicts prevalence in Kaduna and its attendant influence on residential property development decisions in Kaduna, Nigeria. Data was collected through structured questionnaires and administered by trained Assistants to residential property owners/investors in selected neighbourhoods of Kaduna North and Kaduna South. A total of 5,439 questionnaires were administered to respondents (Property Owners/Investors) and 3,431 was retrieved. This includes 1,608 from Kaduna North and 1,823 from Kaduna South representing a total of 63.08% response rate. Quantitative data obtained from the questionnaires were analysed using descriptive statistics and logistic regression. The findings indicate that in Kaduna North, the incessant ethno-religious conflicts in the area, resulted to problems associated with low occupancy ratio occasioned which is a consequence of voids in many completed residential properties in the area, negatively affected investment decisions ($B = 1.275$, $p = 0.049$). In Kaduna South, the incessant conflicts in the area resulted to more significant problems which negatively affected residential property investment decisions including property loss due to violent attacks ($B = -1.102$, $p < 0.001$), limited access to financing ($B = -3.392$, $p < 0.001$), overall insecurity in the location ($B = -1.816$, $p < 0.001$), low property demand ($B = 9.269$, $p < 0.001$), and challenges with disposal and attracting quality tenants/occupants/buyers ($B = -7.029$, $p < 0.001$). The study recommends the need for strengthened security measures, improved access to financing, peace-building initiatives, infrastructure development, market support and capacity building. These findings provide valuable insights for policymakers and stakeholders in residential property development ventures in developing targeted strategies to promote sustainable residential property development in Kaduna.

Keywords: Ethno-religious conflict, property development decisions, Kaduna-Nigeria, investment decisions

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INTRODUCTION

Residential property development is a crucial catalyst for socio-economic progress, addressing the fundamental need for housing and fostering social connections within communities (Ogunbajo *et al.*, 2015). The rapid urbanization witnessed across Nigeria has intensified the demand for housing, with diverse factors shaping the choices individuals make regarding their residential locations. These factors include economic indicators, lending rates, proximity to amenities, and safety considerations, which influence investment decisions and residential preferences (Ogunbajo *et al.*, 2015; Aliyu *et al.*, 2012). However, Nigeria grapples with the challenge of unity amidst inter-group tensions arising from its rich ethno-religious diversity. Ethno-religious conflicts have emerged as a significant source of violence, leading to the destruction of various types of properties, including residential, commercial, industrial, and agricultural (Ademiluyi, 2010). Of particular concern is the vulnerability of residential properties, given their symbolic significance and the perceived impact of their destruction on rendering individuals helpless (Alagbe *et al.*, 2014). This destruction not only entails immediate losses but also results in a reduction in housing supply, contributing to the rise in homelessness and internally displaced persons (IDPs) (Schittone, 2011; Ezeonwuka & Igwe, 2016).

The importance of safety and profitability influences investors in residential property development, while tenants and purchasers prioritize personal safety when considering residential properties (Wapwera &

Gajere, 2017). Unfortunately, several States in Nigeria, including Plateau, Bauchi, Taraba, Benue, Kano, Nasarawa, Ogun State, Lagos, Abia, Ebonyi, Enugu and Kaduna, have experienced distressing levels of ethno-religious violence (Aleyomi, 2012; Wapwera & Gajere, 2017). Kaduna, in particular, has been a hotbed of violent clashes, often fuelled by political, economic, and religious rivalries, with religion playing a prominent role in these conflicts (Human Rights Watch, 2012).

This study examines causes of ethno-religious conflicts and its consequential effects on residential property development activities within the Kaduna metropolis, Kaduna State, Nigeria. Kaduna, like other Nigerian states, has witnessed recurrent conflicts characterized by political, economic, and religious rivalries (Human Rights Watch, 2003). Historical instances of violence, such as those in 1987, 1992, and 2000, have resulted in clashes between different ethnic and religious groups, profoundly affecting lives and leading to extensive property damage (Human Rights Watch, 1993; Akinteye *et al.*, 1999). Consequently, the realm of residential property development in Kaduna has been significantly hampered by these repeated conflicts. Available literature and other research work on the impact of ethno-religious conflicts around the world, Africa and Nigeria in particular focused essentially on the impact of ethno – religious conflict on Socio-Economic development, political, property values and other forms of casualty (Uhunmwangho & Aluforo, 2011; Madu & Ibrahim, 2013; Ugorji, 2016). However, no work has looked into the effect of the conflict on

residential property development activities which is usually impacted by these conflicts. This study therefore would fill that gap.

Aliyu *et al.* (2012) in their work, focused on the impact of ethno-religious conflicts on residential property values in Jos. Their findings included amongst others that ethno-religious conflicts are the main indicator of residential property values in the study area and that ethno-religious chaos motivates peoples' choice of where to stay, how much they are willing to pay for their accommodation which in turn is a function of security and safety of their lives. Gambo and Omirin (2012) on their part, focused on the effect of ethno-religious conflicts on settlement pattern in Northern. The study revealed that ethno – religious conflicts has shaped and influenced property market and has ushered in settlements and property developments along religious and ethnic lines. Alagbe *et al.* (2018) revealed that the importance of residential properties in the African setting is beyond mere shelter but are sacred and generational assets worth bequeathing which make it an object of attacks during ethno – religious conflicts.

From the foregoing, it is clear that none of these previous works investigated the impact of ethno-religious conflict on residential property development activities in an area prone to ethno-religious conflicts. Against this backdrop, this study aims to investigate the causes and dynamics of the incessant ethno-religious conflicts in Kaduna, with a particular focus on their influence on residential property development activities in the area. The study would provide valuable insights that would inform policies and interventions, mitigating the adverse consequences and fostering sustainable development in conflict - affected areas.

LITERATURE REVIEW

Ethno-religious conflicts have long been a recurrent phenomenon throughout history, impacting nations globally and documented in religious texts (Mohammadzadeh, 2016). The rise of ethnic and religious consciousness poses a threat to co - existence, peace and unity in multi-ethnic and multi-religious states, necessitating proactive identification of root causes and effective resolution (Gberevbie *et al.*, 2013; Umana *et al.*, 2019).

One of the key factors influencing ethno-religious conflicts is the presence of literature and publications by religious elites, exacerbating tensions and fostering a divisive atmosphere (Omotosho, 2003). These publications distort views and positions, fuelling the flames of conflict. Similarly, poverty contributes to the frequency of ethno-religious crises in Nigeria (Omorogbe & Omohan, 2005), resulting from mismanagement of resources, wrong policy directions, marginalization, favouritism, and religious and ethnic prejudices.

Omorogbe and Omohan (2005) found that poverty accounted for the frequent occurrence of crises in Nigeria. Smith's (2007) study in India revealed that history, cultural and religious differences, victimization, politicization of religion, political

ideology, intolerance, lifestyle differences, oppression by minority groups, and disillusionment fuelled by corruption and authoritarian tendencies contribute to ethno-religious conflicts. Government failure to decisively address these conflicts often leads to retaliations or reprisals. Ibrahim (2008) conducted a study specifically on the causes of ethno-religious crises in Kano State, finding that poverty accounted for the highest percentage (34.9%), followed by religious fundamentalism (31.8%). Poverty, stemming from mismanagement of resources, wrong policy directions, marginalization, favouritism, ethnic and religious bias, drives constant agitation in economically impoverished areas. In a related development, Dung-Gwom (2008) established that unemployment is one of the causal factors in ethno-religious conflicts. The government's failure to provide employment opportunities, infrastructure, and basic services exacerbates ethno-religious conflicts (Tamuno, 1991; Ochegbu, 1992). Residential property development activities, like many other economic activities, is usually disrupted in any area prone to incessant ethno-religious conflicts (Gambo & Omirin, 2012; Wapwera & Gajere, 2017).

Property development according to Wurtzebach and Miles (1995), is a process starting with an idea or concept that is brought to successful execution in bricks and space with associated services. It is an intricate process that requires the combined knowledge and expertise of many professionals. Sources of the financing must be attracted by the promise of sharing the cash flow generated by the development in a manner that properly balance risk and return (Wurtzebach *et al.*, 1995). Residential property development is an important development activity which brings about significant changes in land uses. It requires understanding to enable an effective environmental management and land use planning in order to facilitate land use management decisions. Bello and Agbatekwe (2009) considered property development as the use of land in its broadest sense to obtain a satisfactory environment taking into account, the social and economic needs of the society. It is a creative process activity that covers a wide range of processes. Property development industry is risky, cyclical, highly regulated and lengthy in production (Ratcliffe & Stubbs, 1997). Bello and Agbatekwe (2009) posited that the objective of property development is to provide accommodation for occupation by the developer as owner – occupier or for someone else in a way to be economically beneficial to the developer. This need can be met depending on the choices of individuals which can be influenced by several distinct factors including ethnic-religious inclinations, security and safety reasons.

Ethno-religious conflicts significantly and negatively impact residential property delivery as it leads to the destruction of residential properties and displacement of individuals. Omankhanlen *et al.* (2011) emphasized that the prevalence of ethno-religious conflicts poses a threat to existing and future property investments in Nigeria. The historical significance of conflicts, such as the 1967 civil war and the annulment of the June

12, 1993 election, influenced by ethnic and religious factors, further highlights their consequences (Ajimotokin, 2003). The detrimental effects on stability and development include disrupted schooling, economic loss, and displacement (Alagbe, 2010). Gambo and Omirin (2012) investigated the effect of ethno-religious conflicts on settlement patterns in Northern Nigeria, finding that conflicts shape and influence the property market, leading to the development of settlements along religious and ethnic lines. Residential properties are often targeted during conflicts due to their value and homeownership status. The climate of insecurity discourages investments, including residential property development, contributing to stagnant economies and hindering sustainable development (Aliyu *et al.*, 2012; Gambo & Omirin, 2012; Alagbe *et al.*, 2014; Olukolajo *et al.*, 2014; Olumide, 2014).

RESEARCH METHODOLOGY

This study adopted questionnaire survey design to gather data to investigate the causes of ethno-religious conflicts prevalence in Kaduna and its attendant influence on residential property development decisions in Kaduna, Nigeria. The sample size was determined using Yamane's (1967) formula, considering a population size of 206,903 in the selected neighbourhoods. With a desired level of precision of 5%, the calculated sample size was 3,905 respondents. To account for non-response associated with questionnaire survey, the initial sample size was increased to 5,439 respondents using the estimated response rate (ERS) method thereby enhancing the representativeness of the sample. This follows the work of Willimack *et al.* (2002) and Neuman (2005). A total of 3,431 questionnaires were retrieved from the 5,439 questionnaires distributed representing 63.08% response rate. This included 1,608 questionnaires from Kaduna North and 1,823 questionnaires from Kaduna South.

Structured questionnaires were administered in person to residential property owners/investors in the selected neighbourhoods. Trained data collectors administered the questionnaires while adhering to ethical considerations, obtaining informed consent and ensuring the confidentiality of participants' responses. Quantitative data obtained from the questionnaires were analysed using descriptive statistics and logistic regression. Descriptive statistics such as Weighted Mean Scores (WMS) was employed to rank the perceived causes of ethno-religious conflicts in Kaduna. Logistic regression analysis was deployed to examine the relationship between the decision to invest or not and independent variables, including demographic factors, economic factors, and perceived risks and benefits of property investment. The logistic regression model estimates the probability of the dependent variable (investment decision) based on independent variables using the formula: $\text{logit}(p) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n$. Here, $\text{logit}(p)$ represents the logarithm of the odds of the dependent variable, β_0 is the intercept, and β_1 to β_n are the regression coefficients for the independent variables X_1 to X_n

(Hilbe, 2015). Logistic regression analysis provides insights into the significance and direction of the relationships between independent variables and the likelihood of investment.

RESULTS AND DISCUSSION

Causes of Ethno-religious Conflicts Prevalence in Selected Areas of Kaduna North

On ascertaining the causes of ethno-religious conflict prevalence in the study area, questionnaire was also administered to property owners/investors in residential property in the selected areas of Kaduna north in a bid to attract relevant data from these stakeholders. The response received from the respondents of the study area (Kabala Doki, Malali, Ungwar Dosa, Ungwar Shanu, and Kawo) is shown in Table 1

Table 1 displays the responses received from property owners/investors in Kaduna North neighbourhoods. The table reveals that in Kabala Doki neighbourhood, the top-rated causes of ethno-religious conflicts include ethnicism and religious extremism (Weighted Mean Score: 4.4033), bad/poor religious teaching/preaching (Weighted Mean Score: 4.2565), religious intolerance (Weighted Mean Score: 4.0101), and feeling of marginalization/oppression and neglect by the government (Weighted Mean Score: 4.0000). These factors occupy the 1st, 2nd, 3rd, and 4th positions, respectively. Other significant causes, as indicated by the property owners/investors, are poverty and unemployment, majority/minority people's struggle, and family failures in children upbringing, with respective Weighted Mean Scores of 3.9282, 3.7680, and 3.6409, ranking 5th, 6th, and 7th. The table also shows other causes of the conflict in the area, such as poor representation in governance (Weighted Mean Score: 2.1271) and underdevelopment in some areas (Weighted Mean Score: 2.1215), occupying the 17th and 18th positions on the ranking table.

In Ungwar Dosa, the table indicates that the top-rated causes, according to property owners/investors, are majority/minority people's struggle (Weighted Mean Score: 4.0517), political grievances (Weighted Mean Score: 4.0345), and illiteracy and ignorance of people (Weighted Mean Score: 3.9138), ranking 1st, 2nd, and 3rd, respectively. Other identified causes include feeling of marginalization/oppression and neglect by the government, and ethnicism and religious extremism, with respective mean scores of 3.7328 and 3.5172, ranking 4th and 5th. Conversely, property owners/investors in Ungwar Dosa consider bad/poor religious teaching/preaching and lack of political will to deal with successive conflict situations as the least influential causes, with Weighted Mean Scores of 2.6724 and 2.6121, respectively, in the study area.

Table 1 also shows that in Ungwar Shanu, the major causes of ethno-religious conflict, from the perspective of property owners/investors, are religious intolerance (Weighted Mean Score: 3.5263), ethnicism and religious extremism (Weighted Mean Score: 3.5263), and illiteracy and ignorance of the people (Weighted Mean Score: 3.4211), ranking 1st,

2nd, and 3rd, respectively. The table further indicates that bad/poor religious teaching/preaching (Weighted Mean Score: 3.3158) and feeling of marginalization/oppression and neglect by the government (Weighted Mean Score: 3.2105) are also identified as prominent causes, ranking 4th and 5th, respectively. Additionally, the action of politicians/politics and lack of political will to deal with successive conflict situations, with Weighted Mean Scores of 2.1191 and 1.9474, are further identified as causal factors by property owners/investors, although they rank 17th and 18th in terms of relevance/prominence in the study area. In Kawo and Malali communities, Table 1 demonstrates that property owners/investors attribute the critical causes of ethno-religious conflict in the areas to illiteracy and ignorance of people, with Weighted Mean Scores of 4.1053 and 3.6250, respectively, ranking 1st. In addition, poverty and unemployment, and bad/poor religious teaching/preaching, with Weighted Mean Scores of 3.4107 and 3.6842, respectively, are also significant.

In Malali, the table reveals that the least influencing causes are under-development in some areas, poor representation in governance, proliferation of small arms/ammunition, with Weighted Mean Scores of 2.2143, 2.6786, 2.1053, and 2.2143, respectively, across Kawo and Malali neighbourhoods.

To harmonize respondents' views in Kaduna North neighbourhoods, an overall mean score was calculated. It captures property owners/investors' perspectives on the causes of ethno-religious conflict across the five selected areas. Top causes include ethnicity and religious extremism, illiteracy and ignorance, feeling of marginalization/oppression and neglect by the government, religious intolerance, bad/poor religious teaching/preaching, majority/minority struggle, poverty and unemployment, family failures at children upbringing, colonialism-related problems, political grievances, social discord, and lack/poor implementation of recommendations. These causal factors are ranked 1st to 12th in the overall mean score, capturing the true situation across neighbourhoods.

Table 1: Causes of ethno-religious conflicts in the selected Kaduna North areas – Property Owners’/Investors’ perspective

Causes of ethno-religious Conflicts	Kabala Doki		U Dosa		UShanu		Kawo		Malali		Overall	Rank
	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	
Ethnicism	4.4033	1	3.5172	5	3.5263	2	3.5536	2	3.8421	2	3.768	1
Illiteracy of people	3.1768	11	3.9138	3	3.4211	3	3.6250	1	4.1053	1	3.648	2
Feeling of marginalization / Neglect by government	4.0000	4	3.7328	4	3.2105	5	3.3929	4	3.1053	10	3.488	3
Religious intolerance	4.0101	3	3.0431	13	3.5263	1	3.2500	7	3.5789	5	3.481	4
Bad/ poor Religious Teaching/Preaching	4.2265	2	2.6724	17	3.3158	4	3.3750	6	3.6842	3	3.454	5
Majority/minority people’s struggle	3.7680	6	4.0517	1	2.8421	7	3.1607	9	3.2105	8	3.406	6
Unemployment	3.9282	5	3.5172	6	2.2105	16	3.4107	3	3.2632	7	3.265	7
Family failures at children upbringing	3.6409	7	3.0345	14	2.6842	9	3.3913	5	3.5263	6	3.255	8
Problems associated with colonialism	3.3149	10	3.2759	9	2.8947	6	2.8214	14	3.0000	12	3.061	9
Political grievances	2.7514	15	4.0345	2	2.4211	12	2.8036	15	3.1053	9	3.023	10
Social discord	3.4586	8	3.2845	8	2.4211	13	2.8571	13	2.8421	15	2.972	11
Lack/poor implementation of recommendations by successive Government panel	3.0884	13	3.2155	12	2.3158	15	3.1786	8	3.0526	11	2.970	12
Poor mass media Reportage of the conflicts	3.1160	12	3.3362	7	2.5263	10	2.7321	16	2.8947	13	2.921	13
Action of Politicians/ politics	2.7514	16	3.2586	10	2.1191	17	3.1071	10	2.8947	14	2.826	14
Under - development in some areas	2.1215	18	2.7241	16	2.5093	11	2.7143	17	3.6842	4	2.750	15
Proliferation of small arms/ammunition	2.8398	14	2.7845	15	2.7368	8	3.0893	11	2.1053	17	2.711	16
Lack of political will to deal with successive conflict situation	3.3260	9	2.6121	18	1.9474	18	3.0714	12	2.1053	16	2.612	17
Poor representation in governance	2.1271	17	3.2328	11	2.4051	14	2.6786	18	2.2143	18	2.531	18
Average Mean Score	3.3361		3.2911		2.7241		3.1231		3.1111		3.1195	

Causes of Ethno-religious Conflicts in the Selected Areas of Kaduna South

Also, the causes of ethno-religious conflict prevalence in Kaduna south neighbourhoods, was considered. Table 2 shows response received from respondent property owners/investors in the five (5) selected neighbourhoods of Kakuri, Tudun Wada, Badiko, Barnawa and Ungwar Sanusi in Kaduna South.

The Table 2 presents the top-ranked causes of ethno-religious conflict prevalence in the Kaduna South area from the perspective of property owners/investors. The highest-ranked factors identified are the feeling of marginalization/oppression and neglect by the government, with a Weighted Mean score of 3.824. This is followed by illiteracy and ignorance of people, with a Weighted Mean score of 3.751, and ethnicism with a Weighted Mean score of 3.711. The majority/minority struggle is ranked fourth, with a Weighted Mean score of 3.612, while religious intolerance is ranked fifth, with a Weighted Mean score of 3.561. Other significant factors include social discord (Weighted Mean score of 3.537), bad/poor religious teaching/preaching (Weighted Mean score of 3.507), family failures at children upbringing (Weighted Mean score of 3.502), lack/poor implementation of recommendations by successive government panels (Weighted Mean score of 3.459), and poverty and unemployment (Weighted Mean score of 3.431), respectively occupying the 6th to 10th positions. These factors provide insight into the main causes of ethno-religious conflicts in the area, as perceived by property owners and investors.

Additionally, the analysis extends to specific neighbourhoods within Kaduna South. In Tudun Wada, Badiko, and Ungwar Sanusi, respondents identified similar causal factors, including family failures at children upbringing (Weighted Mean score of 3.502), illiteracy and ignorance of people (Weighted Mean score of 3.751), feeling of marginalization/oppression and neglect by the government (Weighted Mean score of 3.824), ethnicism (Weighted Mean score of 3.711), majority/minority struggle (Weighted Mean score of 3.612), bad/poor religious teaching/preaching (Weighted Mean score of 3.507), social discord (Weighted Mean score of 3.537), poor mass media reportage of the conflicts (Weighted Mean score of 3.034), poverty and unemployment (Weighted Mean score of 3.431), and lack of political will to deal with successive conflict situations (Weighted Mean score of 3.319). These factors highlight the common underlying causes of ethno-religious conflicts across these specific areas.

Furthermore, in the Barnawa neighbourhood, the identified causal factors align with those identified in other areas of Kaduna South. However, additional key factors specific to Barnawa include the action of politicians/politics and problems associated with colonialism.

The overall mean score reveals the top-ranked causes of ethno-religious conflict prevalence across the selected areas in Kaduna South. These causes include the feeling of marginalization/oppression and neglect by the government (Weighted Mean Score of 3.824), illiteracy and ignorance (Weighted Mean score of 3.751), ethnicity (Weighted Mean Score of 3.711), majority/minority struggle (Weighted Mean Score of 3.612), religious intolerance (Weighted Mean Score of 3.561), social discord (Weighted Mean Score of 3.537), bad/poor religious teaching/preaching (Weighted Mean Score of 3.507), family failures at children upbringing (Weighted Mean Score of 3.502), lack/poor implementation of recommendations by successive government panels (Weighted Mean Score of 3.459), poverty and unemployment (Weighted Mean Score of 3.431), and lack of political will to deal with successive conflict situations and political grievances (Weighted Mean Score of 3.252). These factors are ranked from 1st to 12th based on the overall mean score, representing the comprehensive perception of respondents across the selected neighbourhoods.

Similar to the analysis conducted in Kaduna North, the examination of the overall mean of results from the selected areas in Kaduna South reveals that certain factors may be ranked 1st in one area, such as Kakuri, but rank lower in the overall ranking due to differences in respondent perceptions. The overall mean score provides a holistic representation of the true situation across the selected neighbourhoods by harmonizing the various views and rankings of the causal factors.

Table 2: Causes of ethno-religious conflict in the selected areas of Kaduna South - Property Owners'/Investors' Perspective

Causes of ethno-religious Conflicts	Kakuri		T/Wada		Badiko		Barnawa		U/Sanusi		Overall	Rank
	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	
Feeling of marginalization/Neglect by government	4.833 3	1	3.4615	3	3.8421	1	3.8571	6	3.1304	8	3.824	1
Illiteracy of people	3.875 0	4	3.6538	2	3.5789	3	4.1905	1	3.2609	6	3.751	2
Ethnicism	3.666 7	7	3.3846	4	3.8421	1	4.1429	2	3.5217	4	3.711	3
Majority/minority people's struggle	3.791 7	6	3.3077	5	3.8421	1	4.0337	4	3.0870	9	3.612	4
Religious intolerance	3.833 3	5	2.8217	13	3.8421	1	4.0476	3	3.2609	6	3.561	5
Social discord	3.375 0	12	3.1154	7	3.1053	6	3.5714	10	4.5217	1	3.537	6
Bad/ poor Religious Teaching/Preaching	3.458 3	9	3.1154	7	3.7368	2	4.0078	5	3.2174	7	3.507	7
Family failures at children upbringing	3.416 7	10	4.8077	1	3.1053	5	3.6190	10	2.5652	15	3.502	8
Lack/poor implementation of recommendations by successive Government	3.583 3	8	2.8063	15	3.1053	6	3.7143	9	4.0870	2	3.459	9
Unemployment	3.916 7	3	2.9615	9	3.4737	4	3.7619	7	3.0414	10	3.431	10
Lack of political will to deal with successive conflict situation	3.416 7	10	2.9231	10	3.4737	3	3.7619	8	3.0221	10	3.319	11
Political grievances	4.375 0	2	2.7692	16	3.1579	5	3.0476	15	2.9130	12	3.252	12
Action of Politicians/ politics	3.333 3	13	2.8071	14	3.3158	4	3.4286	12	2.7826	13	3.133	13
Problems associated with colonialism	2.666 7	17	2.8462	11	3.6316	3	2.2857	18	3.9565	3	3.077	14
Poor mass media Reportage of the conflicts	3.000 0	14	3.1923	6	3.0000	7	3.2857	13	2.6957	14	3.034	15
Proliferation of small arms/ammunition	2.958 3	15	2.8462	11	2.7895	8	3.0952	14	2.5217	16	2.842	16
Under - development in some areas	2.833 3	16	2.4615	18	2.5263	9	2.7619	17	2.3478	17	2.586	17
Poor representation in governance	2.416 7	18	2.6154	17	2.5263	9	2.9048	16	2.3043	18	2.553	18
Average Mean Score	3.4861		3.1053		3.3275		3.5288		3.1242		3.314	

Agreement analysis on Perceived Causes of Ethno-religious Conflict at Kaduna North and Kaduna South

Agreement analysis was performed on the opinions gathered for the causes of conflict in Kaduna North and Kaduna South. The outcome of the agreement analysis shows the level of agreement or disagreement among the participants' opinions. To conduct agreement analysis on the mean scores of the responses from Kaduna North and Kaduna South, inter-rater reliability using the mean scores for each cause of conflict was conducted. One commonly used measure for agreement analysis is Cohen's kappa. However, Cohen's kappa requires categorical data, and since data for this analysis is continuous mean scores, intraclass correlation coefficient (ICC) was considered suitable to measure the difference. ICC is suitable for assessing the agreement between raters on continuous data. The ICC ranges between -1 and 1. A value close to 1 indicates high agreement between the mean scores of the two locations, while a value close to 0 suggests low agreement. The result is as shown in Table 3.

An examination of potential causes of ethno-religious conflict in Kaduna involved soliciting ratings from two distinct groups, specifically respondents from Kaduna North and Kaduna South, on 18 variables. The reliability of these ratings was assessed using the Intra-Class Correlation Coefficient (ICC) in SPSS version 27. The reliability analysis yielded a high Cronbach's Alpha coefficient of .903, indicating robust internal consistency among the variables. The ICC analysis produced noteworthy results. The Single Measures ICC, gauging agreement between any two randomly selected raters, demonstrated a substantial level of agreement with a value of 0.824 (95% CI: 0.589 to 0.930). The F-test, statistically significant at $F = 10.349$, $df1 = 17$, $df2 = 17$, $p < .001$, further supported the validity of this agreement. The Average Measures ICC, reflecting the agreement across multiple measures, exhibited an even higher level of agreement at 0.903 (95% CI: 0.742 to 0.964), with a statistically significant F-test ($F = 10.349$, $df1 = 17$, $df2 = 17$, $p < .001$).

Table 3: Reliability and Intraclass Correlation Coefficient (ICC) Analysis

	No. of Items	Cronbach's Alpha	Intraclass Correlation Coefficient	95% Confidence Interval	F Value	df1	df2	Sig
Reliability Statistics								
Cronbach's Alpha	2	.903						
Intraclass Correlation Coefficient								
Single Measures			.824	.589 to .930	10.349	17	17	.000
Average Measures			.903	.742 to .964	10.349	17	17	.000
Model			Two-way mixed effects					

Effect of the Ethno-religious Conflict of Property Development Decision

This section employs logistic regression analysis to examine the impact of the ethno-religious conflict on property owners'/investors' decisions in Kaduna. The dependent variable is the investment decision, while the independent variables encompass various risks and issues arising from the repercussions of the ethno-religious conflict. By analysing these factors, a focused understanding emerges regarding how the conflict influences investment choices in residential property development. This investigation sheds light on the perceptual implications and ramifications of the conflict on residential development/investment decision-making processes.

Effect of the ethno-religious conflict of property development decision in Kaduna North areas

The Hosmer and Lemeshow test was performed to assess the goodness or fit of the logistic regression model. In this analysis, the test yielded a chi-square value of 10.725 with 8 degrees of freedom (df) at Step 1. The associated p-value was .218, indicating that the model did not significantly deviate from a good fit to the data. The logistic regression analysis as presented in Table 4 revealed that one variable, "Problems associated with occupancy ratio," reached statistical significance ($p = .049$). The positive coefficient ($B = 1.275$) suggests that an increase in problems associated with occupancy ratio is associated with a higher likelihood ($\text{Exp}(B) = 3.577$) of investors being willing to invest in residential properties. None of the other variables, including

"Challenges of attracting quality tenants/ occupants/ Buyers" (p = .793), were found to be statistically

significant in predicting the willingness of investors to invest in residential properties.

Table 4: Effect of Ethno-religious Conflict on Property Investment Decision in Kaduna North

Variables in the Equation		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	Willingness of investors to invest in residential property: High tendency of losing property to violent attack during ethno-religious	-.125	1.190	.011	1	.916	.882
	Probability of property suffering void	.419	1.216	.119	1	.730	1.521
	Tendency of low return on investment (ROI)	.411	1.089	.143	1	.706	1.509
	Lack of willingness of financial institution to finance development in such areas	-.721	1.196	.363	1	.547	.486
	Increasing insecurity of life and properties	.612	1.115	.301	1	.583	1.844
	Low demand of property in some location	-.374	1.058	.125	1	.724	.688
	Cheap/ affordable land/ property/ mix	-.244	.593	.169	1	.681	.784
	Fall in rental income	-.615	.821	.561	1	.454	.541
	Change in tenant character	-1.199	.981	1.495	1	.221	.301
	Problems associated with occupancy ratio	1.275	.648	3.875	1	.049	3.577
	Maintenance related problem	-.161	.582	.077	1	.782	.851
	Challenges of disposal of property in such locations	-.471	1.128	.174	1	.676	.624
	Ease of disposal of property	-.724	.982	.544	1	.461	.485
	Challenges of attracting quality tenants/ occupants/ Buyers	.186	.709	.069	1	.793	1.205
	Constant	-4.083	.399	104.979	1	.000	.017

Effect of the ethno-religious conflict of property development decision in Kaduna South areas

The results of Logistic regression are presented here. The Hosmer and Lemeshow Test - a statistical test used to assess the goodness-of-fit of a logistic regression model indicates that the Chi-square value is 0.000, indicating that there is no significant difference between the observed frequencies and the predicted probabilities in Step 1 of the logistic regression model. The p-value (Sig.) is 1.000, which is greater than the conventional significance level of 0.05 suggesting that the logistic regression model provides a good fit to the data in terms of the investment decision variable.

From Table 5, the findings revealed that several variables significantly influenced the willingness of investors to develop properties in these conflict-prone areas. Specifically, factors such as the high tendency of property loss due to violent attacks during ethno-

religious conflicts (B = -1.102, p < .001), the probability of property suffering void (B = -8.441, p < .001), and the lack of willingness of financial institutions to finance development in such areas (B = -3.392, p < .001) had a significant negative impact on the decision to invest. Furthermore, variables related to the overall insecurity of life and properties (B = -1.816, p < .001), low demand for property in certain locations (B = 9.269, p < .001), and challenges associated with disposal and attracting quality tenants/occupants/buyers (B = -7.029, p < .001) also played significant roles in shaping investment decisions. Interestingly, factors such as the tendency of low return on investment (B = -0.775, p < .001), maintenance-related problems (B = -10.071, p < .001), and the affordability of land/property (B = -10.954, p < .001) were found to have significant negative associations with investment willingness.

Table 5: Effect of Ethno-religious Conflict on Property Investment Decision at Kaduna South

Variables in the Equation		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a	Willingness of investors to invest in residential property: High tendency of losing property to violent attack during ethno-religious	-1.102	5430.321	.000	1	1.000	.332
	Probability of property suffering void	-8.441	1725.510	.000	1	.996	.000
	Tendency of low return on investment (ROI)	-.775	5612.279	.000	1	1.000	.461
	Lack of willingness of financial institution to finance development in such areas	-3.392	5319.095	.000	1	.999	.034
	Increasing insecurity of life and properties	-1.816	6655.144	.000	1	1.000	.163
	Low demand of property in some location	9.269	4699.170	.000	1	.998	10603.586
	Cheap/ affordable land/ property/ mix	-10.954	1864.318	.000	1	.995	.000
	Fall in rental income	.260	1237.757	.000	1	1.000	1.297
	Change in tenant character	-8.899	1196.088	.000	1	.994	.000
	Problems associated with occupancy ratio	-3.303	3416.656	.000	1	.999	.037
	Maintenance related problem	-10.071	1225.317	.000	1	.993	.000
	Challenges of disposal of property in such locations	-1.263	3711.696	.000	1	1.000	.283
	Ease of disposal of property	-1.122	4075.946	.000	1	1.000	.326
	Challenges of attracting quality tenants/ occupants/ Buyers	-7.029	2779.911	.000	1	.998	.001
	Constant	-6.678	1.001	44.544	1	.000	.001

CONCLUSION

The study examined the causes of ethno-religious conflict in Kaduna, Nigeria and the effect of these conflict on the investors' willingness to develop residential properties in the crisis torn areas. Based on the findings of the study, it can be concluded that ethno-religious conflict has a significant impact on property development decisions in Kaduna, Nigeria. The analysis revealed varying effects of the conflict on investment decisions in different regions, highlighting the complexity of the issue. In Kaduna North, problems associated with occupancy ratio were found to negatively influence investors' willingness to develop residential properties. On the other hand, in Kaduna South, several factors such as property loss, financial institution reluctance, overall insecurity, low property demand, and challenges in disposal and attracting quality tenants/occupants/buyers negatively influenced residential property development decisions. These findings have important implications for policymakers and stakeholders involved in promoting sustainable residential property development and peace building in conflict-affected areas. Some of the implications include

low level of residential property development activities in such areas, clot/high number of voids in finished properties, demotivation of existing/potential investors in residential property development projects.

Based on the study's findings, it is recommended that:

- i. The security measures in conflict – affected areas should be strengthened as a matter of priority. This may involve deploying adequate security forces, implementing community-based security initiatives, fostering inter - ethnic and inter - religious dialogue to mitigate the risks associated with property development.
- ii. Access to financing should be improved by encouraging financial institutions to provide financing options for property development in conflict - affected regions. This can be achieved through the establishment of specialized loan programmes, risk-sharing mechanisms, and partnerships between financial institutions and local communities.
- iii. Efforts should be made to promote peace building Initiatives through collaborative peace

building efforts to address the root causes of ethno-religious conflict. These initiatives should focus on promoting social cohesion, fostering trust among communities, and facilitating reconciliation processes to create an enabling environment for property development.

- iv. Capacity building and technical assistance should be provided to stakeholders by providing training programmes, workshops and technical assistance to property

developers, investors, and local authorities with a view to enhance their capacity to navigate the challenges associated with property development in conflict-affected areas.

By implementing these recommendations, policymakers and stakeholders can foster a conducive environment for property development, attract investment, and contribute to the overall socio-economic development and peace building process in Kaduna, Nigeria.

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