

Ethno-Religious and Socio-Economic Backgrounds as Indicators of Residential Accommodation Preference in Jos Metropolis

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Abstract

Location is among the main determinants of residential property value. It has been realised that location could either be tangible or intangible in nature. Tangible location attributes are those factors of location that are visible in nature and include accessibility, neighbourhood characteristic, structural features and the likes. On the other hand, intangible location factors are those attributes of location that are invisible in nature. They include race, crime, safety, religious inclination, cultural identity, native inclination, security, ethnic background, indigene ship, apartheid, violent free areas, socio-economic background, and violent prone areas and. In Jos today, people do not just take accommodation in any part of the town of their fancy. They have to do extensive research to be certain whether the area is safe. Data were collected by interviews, self-administered surveys through questionnaire and direct observation. A total of 1000 questionnaires were administered to the respondents. 876 valid responses were used to analyse the information. Descriptive and inferential statistics were employed to interpret and explain the associations found among the data. In essence theoretical, statistical and illustrative methods were employed in data analysis because of their relevance to the data generated from the research. The research findings revealed that majority of the respondents in the study area have not attained high western and religious education. Based on the above finding, it can be understood that crisis is being triggered by ignorance. It has also been discovered that most of the respondents administered with the questionnaires and interviewed are males. This is another reason why the crisis is persisting because males are the vanguard of conflict. The research found that most of the respondents are low income earners. This is also among the reasons why the people resort to violence in order to meet their daily demands and needs. The implication of the intangible location attributes could be felt in the emerging residential relocation, segregation and mobility, displacement of people, variation in land and landed property values and the likes. When carrying out feasibility and viability appraisal, attention must be given to the issue of intangible location attributes.

Keywords: Ethnicity, Religion, Residential Accommodation, Socio-economic Background and Violence

1. INTRODUCTION

Ethnicity refers to a group of people with a common socio/cultural identity such as language, common worldview, religion and common cultural traits (Diamond, 1987). Thus ethnic groups are social formations distinguished by the communal character (i.e language and culture) of their boundaries (Borjas, 1998 and Stewart, 2009). In other words, ethnic groups represent categories of people characterised by cultural criteria symbols including language, value systems and normative behaviour, and whose members are anchored in a particular part of the new state territory (Oтите and Albert, 1999). Actually, the word ethnic is derived from the Greek word *ethnos* which means a group of people who share a common and distinctive culture.

The earliest known Nigerians who settled in Jos were the Nok people (around 3000 BC). They were skilled artisans from around the Jos area who mysteriously vanished in the late first millennium (Elaigwu, 2005). According to the historian, Sen Luka Gwom Zangabadt, the area known as Jos today was inhabited by indigenous tribes who were mostly farmers and according to Gwom (1983), the British colonialist used direct rule for the indigenous tribes on the Jos plateau since they were not under the Fulani emirates where indirect rule was used. According to Human Rights Watch (2005), the Fulani Empire involved most of northern Nigeria except the Plateau province, Tiv, Jukun and Idoma tribes. It is the discovery of tin by the British that led to the influx of other tribes such as the Hausa, Igbo, Urhobo and Yoruba, thus making it a cosmopolitan city (Egwu, 2001 and 2009).

According to the white paper of the commission of inquiry into the 1994 crisis, Ames, the British administrator during the colonial period said that the original name for Jos was Gwosh which was a village situated at the current site of the city. According to Ames the Hausa/Fulani wrongly pronounced Gwosh as Jos and it stuck (Enwerem, 1995). Another version was that "Jos" was an acronym of the word "Jasad" meaning Body to distinguish it from the hill tops; it was called "Jas" which was mispronounced by the British as "Jos" as a matter of fact (Human Rights Watch, 2001).

An alternative etymology is that "Jos" is an acronym for Jesus Our Savior, established by missionaries

(Hill, 2010). It grew rapidly after the British discovered vast tin deposits in the vicinity. Both tin and columbite were extensively mined in the area up until the 1960s (Ford Foundation, 2009). They were transported by railway to both Port Harcourt and Lagos on the coast, and then exported from those ports. Jos is still often referred to as "Tin City". In 1967 it was made capital of Benue-Plateau State, becoming the capital of the new Plateau State in 1975 (Falola, 1998 and Human Rights Watch 2006).

Jos has become an important national administrative, commercial, and tourist centre. Tin mining has led to the influx of migrants, mostly Igbos, Yorubas and Europeans who constitute more than one-third of the population of Jos. This "melting pot" of race, ethnicity and religion makes Jos one of the most cosmopolitan cities in Nigeria (Dung, 1994 and Dung-Gwom, 2008). For this reason, Plateau State is known in Nigeria as the "home of peace and tourism". Despite this, in 2001, the city witnessed violent riots between the divided Muslim and Christian populations in which several thousand people died. In 2004, the former governor of Plateau State, Joshua Dariye, was suspended for six months for failing to control the violence.

In November 2008, clashes between Christians and Muslims killed almost 400 and wounded many. In spite of the communal clashes, visitors are surprised at the amount of activities still going on in the city. There is still an influx of people into the city and the cost of accommodation and land is still going up daily (Dung-Gwom, 2007). This shows that the city is still one of the most desirable cities in Nigeria, despite the communal clashes. In January 2011 and years after, there have been almost daily clashes between Christian and Muslim mobs in Jos since a series of bombs were detonated during Christmas Eve celebrations, killing scores of people as a matter of fact (Kane, 2003).

In Jos today, people do not just take accommodation in any part of the town of their fancy. They have to do extensive research to find out whether the area is safe. Residential properties in the predominantly Christian area, that is, Jos south are considered as having no any value to a Muslim no matter how magnificent and splendid the accommodations are. This is also applicable to areas that are occupied by Muslims. For a Christian, only an area that is inhabited by Christians is considered safe. No Muslim in his right senses will take up an apartment in such an area. It is even more dangerous for a Muslim to take up an apartment among Christian natives of Jos city.

No Christian in his right senses would consider such an idea a safe zone. In Jos, the capital of Plateau state, caution is the name of the game that adherents of both religions play with one another. Uptill now, people in Jos are careful about places they visit. It is unwise for a Christian to visit a predominantly Muslim enclave late in the night. People consider it as high risk. The Muslims are far more accommodating and their places are safer for Christians. It has been discovered that the situation in Jos is still so bad that people are careful in choosing what taxis or okada they take. Christians do not feel safe riding on motorcycles driven by Hausa Muslims and vice versa.

Location is among the main determinants of residential property value. It has been realised that location could either be tangible or intangible in nature. Tangible location factors include accessibility, transportation closeness to central business districts, building codes, household preference, demand, supply, population increase, closeness to place of work, community facilities, utilities and services, components or elements that form part of a building structure, zoning regulation, building codes, subdivision regulations, environmental protection laws, waste dumpsites, planning restrictions and so on.

On the other hand, intangible location factors are those attributes of location that are invisible in nature. They include race, crime, safety, religious inclination, cultural identity, native inclination, security, ethnic background, indigene ship, apartheid, violent free areas, socio-economic background, and violent prone areas and the likes. As a result of the ongoing chaos that is being witnessed for nearly twenty years ago in the study area, there has been a gradual process of residential relocation and change of ownership in line with religious or ethnic background, which eventually culminated in splitting the study area in to like two distinct cities in one town by having an area that is solely for Muslims and Christians as well. This study was intended to look at the effect of the intangible location factors on the value of residential properties in the study area.

Based on the review of related literatures, it has been realised that most of the previous researches focus on the tangible aspect of location. Very few researches were carried out on the intangible location attributes. The few ones that were carried out on intangible location attributes touched on issues like impact of crime on residential property value, race and residential mobility and relocation, skin colour and choice of residential accommodation, residential segregation among white and black in US metropolitan cities, the dynamic of racial residential segregation, spatial inequality and residential segregation and on. Other intangible attributes of location like ethnicity, religious inclination, safety, cultural background, security, native inclination, indigene ship and others need to be investigated.

3. RESEARCH METHODOLOGY

3.1 Preliminary Survey Details

Data were collected between the months of November 2010 and May 2011. The administration of questionnaires

to the respondents was carried out personally, while six field assistants were involved in collecting data from respondents or occupiers of residential properties. The various responses were analysed between April and December 2011 with the aid of special package for social sciences (SPSS) software and Microsoft Excel Spreadsheet.

Two types of questionnaires (Questionnaires I and II) were administered. Questionnaire I was addressed to the respondents or occupiers of residential properties, while Questionnaire II was administered to estate surveyors and valuers. Considering the response rates in relation to sample size of the study groups, the response rate from the respondents or occupiers of residential properties was 88% while 92% of the estate surveyors and valuers responded to the survey as detailed in Table 3.1

3.2 Data Collection Instruments

In a broader perspective, data were collected by interviews, self-administered surveys through questionnaire and direct observation. A total of 1000 questionnaires were administered to the respondents. 876 valid responses were used to analyse the information pertaining to the influence of intangible location attributes on the values of residential properties in Jos metropolis. Data on property value were obtained from estate surveyors and valuers who have records of known transactions within the areas under study.

A total of one hundred and twenty (120) questionnaires were administered to the professional estate surveyors and valuers and one hundred and ten were returned back. Data obtained from twenty-five (25) randomly selected properties each from Muslim and Christian neighbourhoods were used to test the effect of intangible location attributes on the values of residential properties in the study area on.

Table 3.1: Questionnaires Administered to Respondents,

S/N	Type	Respondents	Number of Questionnaires Administered	Number of Questionnaires Returned	Response Rate (%)
1	Questionnaire I	Occupiers of residential properties	1000	876	88
2	Questionnaire II	Estate surveyors and valuers	120	110	92

Source: Field Survey (2011)

For each group of respondents, sufficient number of questionnaires were administered to cater for incomplete and non-responses to the survey and ensure that sufficient numbers were returned. In this respect, one thousand (1,000) questionnaires were administered to occupiers of residential properties, this was sufficient to cover the appropriate minimum sample size of six hundred (600) as stated by Creswell, Trout and Barbuto (2007). Similarly, one hundred and twenty (120) questionnaires were administered to estate surveyors and valuers, whereas one hundred and ten (110) was the appropriate sample size. Out of combined total number of one thousand, one hundred and twenty (1,120) questionnaires thus administered, 986 (representing 89%) were returned duly completed by combined respondents.

From Table 3.1, it can be deduced that the response rate of the respondent- estate surveyors and valuers was highly encouraging with ninety two (92%) percentage success achieved. This was made possible by personal contact and assistance of the Plateaus State Branch Chairman of the Nigerian Institution of estate surveyors and valuers. Higher response rate of eighty eight percent (88%) was indeed attained with occupiers of residential properties.

However, it was not like that of the respondents from the occupiers of residential accommodations. This was probably due to the fact that many of the sampled respondents were careful in volunteering information which they thought may be used against them; they therefore did not return the questionnaire. In administering the questionnaires to occupiers of residential properties, 1000 questionnaires were administered in relation to the ratio of residential properties along each area of the metropolis.

3.2 Instrument Used for Qualitative Data Collection

The data that is used in the second segment of the paper which is qualitative in nature come from a range of collection methods. These include interviews with individuals regarding their religion, educational background, source of income, gender, indigene ship, household size and occupation. Interview was also conducted with the professionals regarding implications of intangible location attributes on residential property value in the study area.

The interview conducted also cover issues like effect of Jos crisis on emerging residential pattern, residential segregation in Jos metropolis, residential relocation in Jos metropolis, yearning and needs of the natives and Hausa Fulani Muslims of Jos metropolis and the likes. Other issues explored during the interview

include influence of intangible location attributes on emerging land and landed property market. The interview conducted also touches areas like residential mobility relocation in some selected neighbourhoods in Jos Metropolis.

Observations of people, places and actions/interactions were also conducted between the months of September, 2010 and March, 2011 so as to understand the what, how, why when, where and how residential structures were affected by the intangible location attributes in the study area. Each of these approaches to data collection differ in the source(s) of information and what actual tasks the researcher does to collect information, yet all also have one thing in common, that is generating data that cannot be retrieved through quantitative means. This research adopts three methods of interview: structured, semi-structured and un-structured. Interviews were conducted with professional estate surveyors and valuers, and respondents in the study area between the months of September, 2010 and March, 2011.

3.3 Method of Data Analysis

Descriptive and inferential statistics were employed to interpret or explain the associations found among the data. Data that are not numerical in nature were analysed through narration. In other words, complete theoretical analysis was adopted for some data that are not numerical in nature. In essence theoretical, statistical and illustrative methods were employed in data analysis because of their relevance to the data generated from the research.

In this article, a thematic network analysis was carried out within such a critical realist (broadly constructionist) framing, strategically focused on unpicking the surface of reality in discursive presentations of the influence of intangible location attributes on residential property value in the study area. This research adopts the deductive thematic analysis in which a particular preconception of the various themes that would emerge is recorded and the research is also guided by the researcher's particular thematic interest and seeks to analyse a specific area of the data.

4. RESEARCH FINDINGS

4.1 Socio-Economic Characteristics of the Respondents in the Study Area

There is a strong need to know the socio-economic background of the residents in the study area. This will enable one to have an insight regarding reasons why this fracas is on the increase. It will also shade more light on the vanguards behind the incessant violent ethno-religious conflicts that is taking place in the study area. Among the socio-economic characteristics that this section will consider includes among others: age, gender, household size, occupation of the sampled respondents, education, religion and indigene ship as well as income distribution of the respondents.

4.1.1 Age of the Respondents in the Study Area

More than half of the 876 respondents administered with the questionnaire are young adults, which is between 15-39 years. This is followed by the old adults (40-65). The proportion of the aged (over 65 years) is only 16.7% as it could be seen in table 4.1.

Table 4.1: Age Distribution of the Respondents,

Age (years)	Number of Respondents	Percentage (%)
15-39	480	54.8
40-65	250	28.5
Over 65	146	16.7
Total	876	100

Source: Field Survey (2011)

The above age structure suggests a possible increased in demand for housing in the future resulting from the tendency to produce more children. This is more so as about 55% of the distribution is dominated by the most productive age group (adult). This is followed by those that are between 40 and 65 (that is, about 29%). It is therefore a signal to the government to make provision for increased housing demand.

It can also be concluded based on the above finding that violent ethno-religious crises in the study area become frequent because of the presence of the vanguard of violence i.e the youth. They youth constitute a larger proportion in the study area. It is sufficed to establish that the null hypothesis which states that there is no relationship between intangible location attributes and residential property value is rejected. The findings also allow the research to establish that residential mobility, segregation and relocation are further intensified by the age of the respondents as they increase the violence which also increases the disparity between the residents of the metropolis.

4.1.2 Gender of the Respondents

Table 4.2 below contains various gender group found among the respondents. This will indicate the vulnerability of the conflict because a society or community that has a high number of male would be more vulnerable to

conflict and vice versa.

Table 4.2: Number of Males among the Respondents

Religion	Number of Respondents	Percentage (%)
Muslims	341	60.2
Christians	215	38.0
Others	10	1.8
Total	566	100

Source: Field Survey (2011)

Table 4.3 below further indicates the number of females in the study area as this will help in understanding the nature of violence and residential accommodation preference among the respondents in the metropolis.

Table 4.3: Number of Females among the Respondents,

Religion	Number of Respondents	Percentage (%)
Muslim	210	67.7
Christian	99	31.9
Others	1	0.4
Total	310	100

Source: Field Survey (2011)

From the two tables above, it could be seen that majority of the respondents among the Muslims, Christians and other religion groups are males. For instance, among the Muslims communities living in Jos, about 61% are male. This is also applicable to the Christian community as about 68% are male. In the same vein, about 86% of the populations of other religious groups are male as a matter of fact.

This is a clear indication that violent ethno-religious conflicts in Jos would be on the increase unless serious measures are taken and all hands are put on deck. This is apparent because males are more vulnerable to conflicts than female. This is a fact that no one can dispute with it. This is also a clear indication that people prefer to stay in an area where they share many things in common, so that in case of any violence, they can eventually defend themselves

4.1.3 Household Size in the Study Area

In the table below, the number of people per residential accommodation among the Muslims, Christian and other religious communities are presented. This is imperative because number of people per house hold would determine how frequent people relocate to other places and how tolerant they are to each other in the event of frequent violent ethno-religious conflicts.

Table 4.4: Household Size in the Study Area

Household Size	Muslims	Christians	Others	Percentage (%) (Muslims)	Percentage (%) (Christian)	Percentage (%) (Others)
1-5	60	161	5	10.9	51.3	45.5
6-10	100	102	3	18.1	32.5	27.2
11-15	159	43	2	28.9	13.7	18.2
16-20	221	6	0	40.1	1.9	0
Over 20	11	2	1	2.0	0.6	9.1
Total	551	314	11	100	100	100

Source: Field Survey (2011)

Looking at table 4.4 above, it could be seen that the total number of people per household ranged from 1 to 20 and above with an average of 8. The modal number is 7. Although household size ranged between 1 to 20, only about 1%, 2% and 2% among Muslims, Christians and other religions respectively have 20 and above in the household. In the Muslims community, about 41% are residing a house that occupies people between 16 and 20. Furthermore, 29% have population between 11 and 15 and 21% have 6-10 people per household.

When the mean figure for Jos metropolis is compared with the one for the neighbouring town as a whole, it seems that the household size is larger in the Jos metropolis. From the foregoing, it could be deduced that majority of the respondents are living in an overcrowded settlement due to fear of outbreak of religious crisis. They feel safe staying in these congested areas because of safety and security of life and properties despite the fact that the area is overcrowded and congested. This scenario is applicable to all part of the metropolis. Same also goes to the areas that are occupied by Christians.

4.1.4 Occupation of the Sampled Respondents

In the study area, people engage in various occupations in order to get income for their survival. The main occupational activities observed in the study area include: civil service, self employed, business, farming,

pensioners and unemployed. Table 4.5 below presents the various occupational distributions of the respondents in the study area.

Table 4.5: Occupational Distribution of the Respondents

Occupation	Number of Respondents	Percentage (%)
Civil Servant	241	27.5
Self Employed	137	15.6
Pensioner	75	8.6
Unemployed	132	15.1
Business Men	234	26.7
Farmers	57	6.5
Total	876	100

Source: Field Survey (2011)

A little over one-third of the respondents are civil servants while about 27% of the respondents in the study area are engaged in business or trading. Here, business is used to mean all those activities from small to large scale business. Therefore, it covers such enterprises as banking, tailoring, block making, welding, vehicle repairs, transport, hostelling, petrol dealership and general contracting. Trading, on the other hand, includes the sales of goods such as pharmaceutical provision, alcohol, spare parts, books, timber and other building materials as a matter of fact.

Slightly over 15% of the people administered with the questionnaire are in private service, that is, all those employed in the financial institutions and consultancy firms like banks, insurance companies, and legal practitioners and building construction firms (Estate Surveyors and Valuers, Town Planners, Architects and Civil Engineers). Only 7% are engaged in farming. This is an indication that occupation of the respondents plays a significant role in determining the worth of land and landed property in violent free areas.

4.1.5 Income of the Individual Respondents in the Study Area

Income classification is based on the National Housing Policy's definition of the low-income group which defined it as all wage earners and self employed people whose annual income is ₦200, 000 or below as of 2010 or whose annual income is 20% or below the maximum annual income of the highest salary grade level within the civil service structure at any given time, whichever is highest.

Therefore a benchmark of ₦200, 000 was chosen because it was the salary of civil servant on Grade level 01 step 1. Going by the definition above, anybody earning less than ₦400, 000 per annum is classified as low-income earner because it represents 20% of the highest salary grade level as provided by salary structure of the civil service at the time of the research. The highest salary grade level has been GL 17, Step 8 as presented in table 4.6 below.

Table 4.6: Household Income Distributions of the Respondents

Annual Income (N)	Number of Respondents	Percentage (%)
Below N 200,000	383	43.7
201,000-300,000	281	32.1
301,000-400,000	142	16.2
401,000-500,000	35	4.0
501,000-600,000	23	2.6
Over 600,000	12	1.4
Total	876	100

Source: Field Survey (2011)

Table 4.6 shows that income of the respondents range from less than ₦200, 000 to ₦600, 000 and above per annum. Only 75.8% of the respondents earn between less than ₦200, 000 and ₦300, 000 and this is the group defines as the low- income group. The bulk of the respondents (24.2%) earn between ₦251, 000 and ₦300, 000 and above.

This implies that the majority of the respondents in the study area cannot afford to build and renovate their demolished and dilapidated houses because they are facing serious financial problems which serve as a hindrance to renovation and redevelopment. The finding also uncovered that residential accommodation preference among the respondents is a function of their level of income in some areas.

4.1.6 Level of Education of the Respondents

Education plays a vital role in determining ones income, level of tolerance, vulnerability to violence and level of awareness of an individual (Farley, 2010). The table below presents the level of education of the respondents in the study area. It ranges from illiteracy level, primary/adult/Qur'anic, post primary, NCE/OND/equivalent to HND/degree as it could be clearly seen in the table below.

Table 4.7: Level of Education of the Respondents

Education	Number of Respondents	Percentage (%)
None	21	2.4
Primary/ Adult/ Qur'anic	457	52.2
Post Primary	313	35.7
NCE/OND/Equivalent	55	6.3
HND/Degree	30	3.4
Total	876	100

Source: Field Survey (2011)

About fifty three percent of the respondents have obtained primary, adult or Qur'anic education while those with post primary education constitute about 36%. However, about 10% of the people have post secondary qualifications. Among the respondents, about 21 people representing 3% of the total number of people administered with the questionnaire have not attained any form of formal education.

From the table above, it can be deduced that majority of the respondents in the study area have not attained high western education. Based on the above finding, it can be understood that crisis is being triggered by ignorance. This is a clear indication that the violence in the study area is also as a result of ignorance on the part of the majority of the respondents. As a matter of fact, tolerance is mostly found among elites and educated people. The finding also indicates that residential accommodation preference could equally be dictated by the level of education of the respondents.

4.1.7 Indigene Ship of the Respondents

Table 4.8 below presents the various religions found in Jos metropolis, the Plateau state capital. From the table, it can be realised that the variation between the various religious needs to be critically analysed as this will go a long way in coming up with a well defined results

Table 4.8: Indigene Ship of the Respondents

Categories of Individuals	Natives	Hausa/Fulani Muslims and others	Percentage (%) of Natives	Percentage of Hausa/Fulani Muslims and others
Civil Servant	142	59	56.8	9.4
Self Employed	17	170	6.8	27.2
Pentioner	47	13	18.8	2.1
Unemployed	15	11	6	1.8
Business Men	20	337	8	53.7
Farmers	9	36	3.6	5.8
Total	250	626	100	100

Source: Field Survey (2011)

It is obvious from the result shown in table 4.8 that 250 (about 29%) out of 876 respondents in the study area are natives of Jos. On the other hand, 626 (about 72%) of the 876 of the respondents in the study area are Hausa/Fulani Muslims. Only few (ie about 8%) are Yoruba, Igbo or other ethnic groups found in the metropolis. In other words about two-third of the respondents are not Jos natives natives. Based on the above findings, the null hypothesis which states that there is no relationship between indigene ship of the respondents and residential property value is rejected.

Looking at the above finding, it can be understood that the majority of the ethnic group found in Jos metropolis are being suppressed by the state government of Plateau state. It is an established fact that any person who is born in a particular area automatically becomes an indigene of that area by virtue of birth. However, the state government refuses to recognise them as indigenes. It can be concluded that sectarian violence and civil unrest in the study area also had their origin as a result of the injustice that has been persisting in the study area. Residential segregation would continue in the study area until justice has been restored.

4.1.8 Religion of the Respondents

Issue of religion is very sensitive in Nigeria in general and in the study area in particular. The table below presents the population of Muslims, Christian and other religious group found in the study.

Table 4.9: Religion of the Respondents

Religion	Number of Respondents	Percentage
Muslim	551	62.9
Christian	314	35.8
Others	11	1.3
Total	876	100

Source: Field Survey (2011)

The table above shows that about 58% of the respondents are Muslim while about 35% are Christian.

However, a small number of the respondents represent a different religious group, which is about 8%. The findings reject the null hypothesis which states that there is no significant relationship between religious inclination and residential property value because the respondents are living in clusters based on their religious formation and inclination.

4.1.9 State of Development of Residential Properties in the Study Area

In the study area, annual rent ranged between ₦40, 000 to ₦50, 000 for a single room (normally very small-6m²). However, in the case of self contained flat, 3-modern bedroom flat costs between ₦120, 000 and ₦150, 000 per annum as disclosed by many of the professional estate surveyors and valuers. The respondents perceive property value related issues as being highly influenced by intangible attributes of location.

These high rentals are reflective of the shortage of housing accommodation in the areas that are free from violence. In some cases a self contained room and parlor was being rented at ₦75,000 per year while a 2-bedroom self- contained flat was rented at ₦95,000 in the violent free areas. Table 4.10 below throws more light in this regard.

Table 4.10: State of Development of Residential Properties in the Study Area

State of Development	Number of Respondents	Percentage (%)
Completed Structures	119	13.6
Uncompleted Structures	280	32.0
Dilapidated Structures	477	54.4
Total	876	100

Source: Field Survey (2011)

A larger proportion of the residential accommodations of the respondents (about 55%) are still in their dilapidated state. Only about 33% of the residential accommodations surveyed are under renovation. In other words, about one-third of the respondents have started renovating their devastated structures. However, about 14% of the respondents have completed renovating their burnt and damaged residential accommodations.

Others findings through the interview with the respondents revealed that the ones that have not started renovating their structures are afraid of getting the structures being destroyed again in the event of violence coupled with low level of income of the majority of them. It can be concluded therefore, that people prefer selling their burnt houses instead of re-building it due to fear of destroying it again. It can also be established through the findings of this research that socio-economic and ethno-religious background of the respondents cause high value of residential properties in violent free locations to the disadvantage of areas that are prone to violence.

The respondents therefore perceived property value related issues to be of paramount importance by looking at neighbourhoods that are free from chaos, fracas, violence, conflicts and crisis. The findings above are a clear manifestation that property value in the affected areas would continue to deteriorate because people are no longer interested in completing or rebuilding their building structures. As such, residential property value in such areas would be decreasing due to lack of patronisers of residential properties in such affected areas due to the crisis.

4.2 How Socio-Economic Background of the Respondents Trigger the Violence which Eventually Influence Residential Pattern in the Study Area

In this section effort was made to explore on how the socio-economic background of the respondents influenced the residential pattern of the study area. Figure 4.1 below presents the structure of the thematic network analysis.

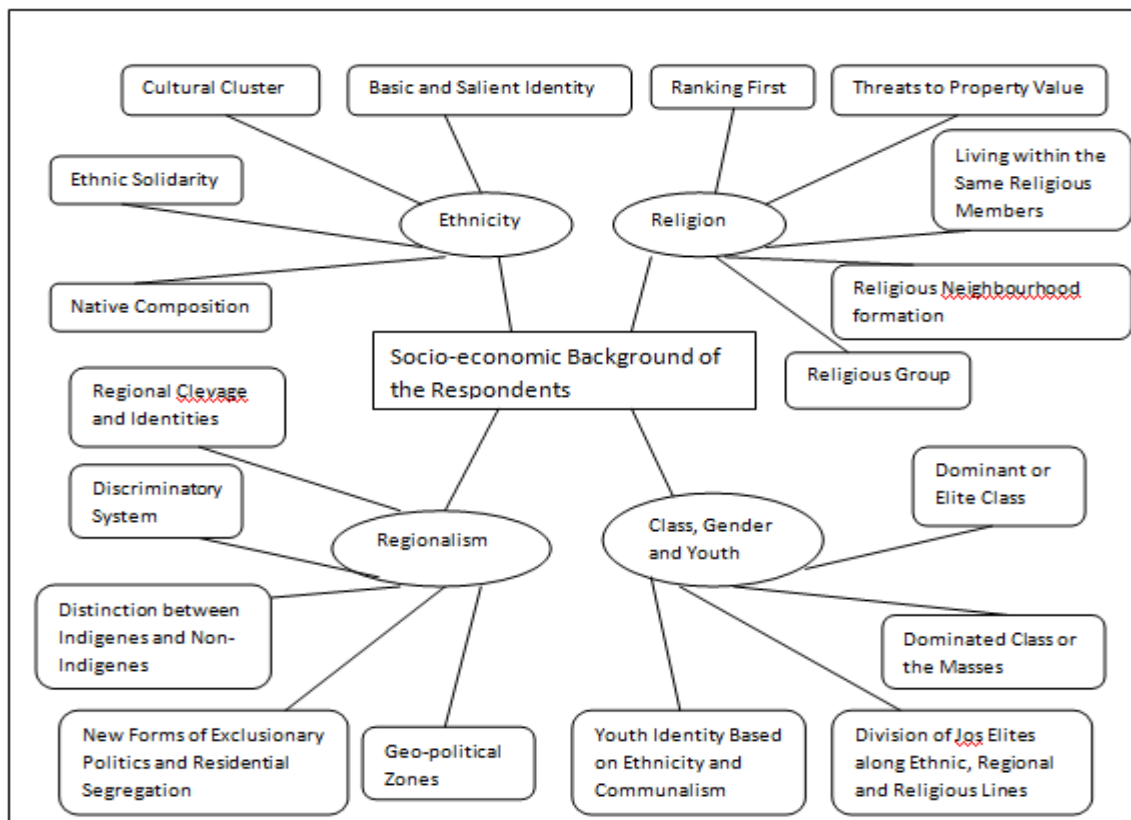


Figure 4.1: Structure of the Thematic Network Analysis

Source: Interview Survey (2011)

The table below summarised the key areas of concern in this section. Details of schematic and thematic network analysis could be found beneath each table as each theme has been explained vividly in order to achieve the ultimate aim and goal of the research.

Table 4.11: Impact of Socio-Economic Background of the Respondents on the Residential Pattern in Jos Metropolis

Socio-economic Background	Findings	Discussion
Ethnicity	Almost three-quarter (75.2%) of Jos people choose to label themselves under ethnic and religious (including linguistic and local-regional) identity, compared to almost one-fourth (24.8%) who opted for class identities.	Majority of the respondents see themselves as members of primordial ethnic and religious groups. They tend to cluster more readily around religious, ethnic and cultural solidarities of kin than the class solidarities of the workplace.
Religion	Ranking first before ethnicity in the study area is religious identity.	Religious identities in the study area are usually classified into three as claimed by many respondents, Christian, Muslim and Traditional.
Regionalism	The majority elite segment deployed strategies of ethnic mobilisation and exclusionary politics to establish hegemonic control of the regions.	With the meaning of regionalism reduced to North for Northerners, East for Easterners and West for Westerners, a discriminatory system under which people from other regions living in these areas were deprived of rights and privileges and excluded from the political process has become entrenched in Jos metropolis as well as many states in Nigeria.
Class, Gender and Youth	Gender and youth identities have grown in importance over the last two decades in the study area, partly due to the strategic roles played by women and youths in the violent conflicts, and partly due to the expansion of organisations based on gender or youth background.	However, a large part of the emergent youth identities is well entrenched in ethnicity and communalism, having emerged from redress-seeking struggles by aggrieved ethnic groups in Jos metropolis.

Source: Interview Survey (2011)

The above table gives a summary of findings of the qualitative data collected in the conduct of

carrying out the research. Details are however explored in the excerpts below.

4.2.1 Theme 1: Ethnicity

The respondents were interviewed on how ethnicity becomes entrenched in the mind of the inhabitants of Jos and how it triggers off the conflicts which eventually cause disparity in terms of residential relocation and mobility. The respondents disclosed that ethnicity is generally regarded as the most basic and politically salient identity in Jos. According to one interviewee, this claim is supported by the fact that both in competitive and non-competitive settings, people of Jos are more likely to define themselves in terms of their ethnic affinities than any other identity.

Indeed, according to the authoritative 2009 survey on *Attitudes to Democracy and Markets in Nigeria*, ethnicity is demonstrably the most conspicuous group identity in the study area (Abdullahi and Saka, 2009). Thus, the survey found that almost three-quarter (75.2%) of Jos people choose to label themselves within an ethnic and religious (including linguistic and local-regional) identity, compared to almost one-fourth (24.8%) who opted for class identities (Vasudev, 2006).

Based on the above assertion, it can be established through the findings of this research that majority of the respondents see themselves as members of primordial ethnic and religious groups. In other words, the respondents in the study area tend to cluster more readily around the religious, ethnic and cultural solidarities of kin than the class solidarities of the workplace. According to one respondent interviewed, what is more religious and ethnic identities are more fully formed, more holistic and more strongly felt than class identities as evidenced in the fact that whereas those who identify with religious and ethnic communities are almost universally proud of their group identities. Those who see themselves as members of a social class are somewhat more equivocal about their pride. All of this is not surprising, considering that ethnic formations are perhaps the most historically enduring behavioural units in the study area, and were further reinforced by the colonial and post-colonial regimes.

In the same vein, in an interview conducted with respondents in the study area, Jos the capital of Plateau State is currently the main site of ethnic and religious violence in northern Nigeria. The past decade has seen recurrent crises across the state, in urban and rural areas. The dominant discourses in the conflicts as disclose by one interviewee refer to political exclusion on the basis of ethnicity and religion, on the Muslim side, and fears of religious and cultural domination, among Plateau Christians. A key issue in the conflicts in Plateau State is the relationship between the state and different sections of the citizenry. The 2011 elections was a critical moment both for Nigeria and Plateau State. In the interests of peace in Jos and its environs, there needs to be greater political discussion and co-operation between Hausa/Fulani Muslims and Plateau indigene as well as political leaders.

They further lamented that the recurrent crisis in and around Jos as revealed by many interviewees has claimed many lives and the root causes have yet to be addressed. Government reports have tried to explain the complicated situation, assess the number of deaths and come up with policy recommendations. It seems as if the presence of the military has a somewhat calmed down the situation, but the conflict has neither been solved nor has it been channeled into peaceful conflict resolution mechanisms as stated by many respondents interviewed. In fact, according to one of the respondents that were interviewed, there seems to be a lack of clarity on what the conflict causes are. Some call it a religious conflict, others see land interests at play, and others believe that the distinction between indigenes and settlers and their implications lie at the heart of the conflict. This lack of clarity further complicates the search for policy solutions as a matter of fact.

It has been realised that, thousands of lives have been lost in these violent conflicts as confessed by many interviewees. There has been extensive damage to property, and the development prospects of the state have been set back. The violence has mainly been along religious lines, between Muslims and Christians, but ethnicity also has a central role in the conflicts and there are considerable political interests at stake. Jos, the state capital and a major northern city with a population of some one million inhabitants, is the epicentre of much of the insecurity in Plateau State and has been the site of some of the worst of the violence.

Episodes of mass killing and destruction as stated by some respondents interviewed have occurred in Jos in 2001, 2002, 2008, 2010, 2011 and others not mentioned in this regard. The violence has also affected other parts of the high Plateau, in rural areas outside of Jos, particularly in 2001, 2002, 2004 and 2010 to mentioned but a few when hundreds of people were killed in villages, in their fields, or while tending cattle as revealed by many respondents. It can be established that tribalism, nepotism and financial recklessness became the trademark of Plateau state government which eventually pave way for massive residential segregation, mobility and relocation among the residents of the city. The elitist political class that evolved was so parochial that reconciliation and rehabilitation issues were pushed to the background for tribal and regional interests.

4.2.2. Theme 2: Religion

The respondents were interviewed based on the effect of religion on the current situation which dictates peoples' selection of residential neighbourhood in the study area. They disclosed that the religious crises in various parts of Jos metropolis have continued to pose serious threats to residential property value in the study area. Apart

from recording heavy losses of lives as stated by one respondent, destruction of property and displacement of citizens, the problem becomes complicated as regards the choice of targets and the types of weapons deployed during these crises.

The use of weapons during crises as stated by one respondent encourages reprisal killings, which spark off new rounds of violence between warring groups. This situation inhibits the ability of security agencies to deescalate crises quickly and restore law and order. Thus, there is a tendency for the crises to escalate and become prolonged. According to one respondent interviewed, some of the most recent manifestations of religious-based violence in Jos were the crises in 2001, 2002, 2003, 2003, 2008, 2010, 2011, 2012 and the attacks that were unleashed in many villages around the Jos environs.

They further uncovered that, ranking first before ethnicity in the study area is religious identity. In fact, in all parts of the Jos north commonly referred to as the *core* or Hausa-Fulani neighbourhoods, religious identity is more critical than ethnic identity and in fact serves to activate ethnicity as disclosed by majority of the respondents. Thus, among Jos two largest ethnic groupings, the Jos south natives were considerably more prone to define themselves ethnically than were the Jos north Hausa/Fulani, who rather opted for a religious Muslim identity. Religious identities in the study area are usually classified into three as claimed by many respondents, Christian, Muslim and Traditional. Of the three, traditional religions is the least politically active; numbering several hundreds of ethnic groups and subgroups, villages, clans and kin groups; and, involving the worship of different gods and goddesses.

Looking at the above findings, it is suffice to say that sectarian violence and civil unrest in the study area are purely religious in nature and sometimes ethnic. All the conflicts in the study area ended up in burning worshipping places and residential properties of people of different faith. According to the interview held with a respondents, people feel at ease and comfortable if they are living in the midst of their fellow religious members.

It can also be documented based on the above findings that lack of tolerance among the various religious groups in the study area culminates into violent clashes in occasions. In the study area, Muslims are the majority and are occupying the core city of Jos. While the Christian and other religious faiths are living in the outskirts of the city. However, unlike in parts of the Kogi, Kwara, and Nassarawa states, masquerade activities associated with traditional religion have been a major source of conflicts, in Jos metropolis, Christian and Muslim identities have been the mainstay of religious differentiation and conflict, with Jos Muslims much more likely to evince or articulate a religious identity than Christians.

Other interviews with the respondents discovered that, underneath the broad Christian-Muslim categories are several sub-cleavages that have at one time or the other been politically salient or have the potential to be, and have generated intra-group conflicts in the study area. Among Christians, there are several denominations, including: the Protestants (Anglican, Baptist, Methodist, and Lutheran), the Catholics, the Evangelical Church of West Africa, the Seventh Day Adventists, the Jehovah's Witnesses, and a host of *home-grown*, *white garment* and Pentecostal churches. Pentecostal churches, which by some accounts represent the fundamentalist segment of Christianity in the country, have witnessed a rapid growth in number in the recent past with many adherents, especially youths, crossing over from the older and more traditional denominations.

Through umbrella bodies like the Christian Association of Nigeria (CAN), the Pentecostal Fellowship of Nigeria (PFN), and the Catholic Bishops Conference, churches have played important roles as an integral part of civil society in anti-military struggles and democratisation. But even so, the politicisation of Christianity has been largely dependent on the moves made by Muslims in the study area and interventions by the state. Nevertheless, Protestant-Catholic cleavages have been a major factor in elections among the Igbo of the southeast. It can be deduced based on the findings above that the two religious groups in the study area are further divided into intra-group sect which further intensify the violence and residential segregation as it was evidently seen.

The respondents also revealed that, Muslims in Jos metropolis, on the other hand, belong to different sects, including the Ahmadiyya, Sanusiyya, Tijanniyya and Quadriyya, among which there have been conflicts. There are also some umbrella organisations, which aim at the propagation of Islam. One of these is the Jamaatu Nasril Islam (JNI), which was founded by the Sardauna of Sokoto in 1961. Following the Iranian Islamic revolution of the 1970s, there was a surge of activities especially among Muslim youths. This was the context within which some Muslim sects, notably the Maitatsine, Izala movement, the Muslim Brothers or Shiites, and most recently the Talibans emerged to demand, amongst others: purist Islam based on Sharia law. The full meaning of Izala is: movement for the eradication of heretical innovations; and, the establishment of an Islamic state or theocracy.

In an interview with the respondents regarding the activities of both Muslims and Christians sects, they confessed that the activities of these sects were a major precipitant of the religious conflicts and residential segregation that proliferated the Plateau state political landscape and Jos in particular in the 1980s, 1990s and up till today. Most of these involved conflicts between Muslims and Christians in Jos metropolis, with clear ethnic undertones, but some especially those involving the Izala, also entailed anti-state mobilisation.

Factors that have accentuated the politicisation of Muslim identities in the study area include: state policies and interventions, which Christians allege are pro-Muslim (state sponsorship of pilgrimage to Mecca and membership of the Organisation of Islamic Conference - OIC - are cases in point); the attempts to extend Sharia law to the federal level; and the adoption of Sharia law as the basic law by a number of states. It can, therefore, be concluded that religion play a significant role in dividing the city of Jos into two distinct metropolises. It also increases residential property value in some areas to the detriment of others

4.2.3. Theme 3: Regionalism

The respondents were interviewed on the broad topic that is whether regionalism has great impact on the present residential segregation, relocation and mobility in the study area. They stated that regional cleavages and identities evolved from the structures created and consolidated by the colonialists in the process of state formation in Nigeria. According to one respondent interviewed, the most fundamental of the cleavages is that between the North and South, these being the initial structures of the colonial state which were administered separately even after the two units were amalgamated in 1914. The other cleavages emerged with the introduction of a three-region structure (North, East, and West) in 1946.

A fourth region, Mid-West, was created in 1963, but partly because of its status as home to minorities, the creation did not fundamentally alter the tripartite regional structure existing before the First Republic was sacked by the military in 1966. According to many respondents, the ethnic majority-minority cleavage and the majoritarian basis of politics took roots within these structures. The emergent elite in Jos were regionalised from inception, and especially after 1946 when the political space was opened to more Nigerian participation, the majority elite segment deployed strategies of ethnic mobilisation and exclusionary politics to establish hegemonic control of the regions.

It can be established that, with the meaning of regionalism reduced to North for Northerners, East for Easterners and West for Westerners, a discriminatory system under which people from other regions living in these areas were deprived of rights and privileges and excluded from the political process has become entrenched in Jos metropolis as well as many states in Nigeria. This was how the infamous distinction between indigenes and non-indigenes strengthened in Jos metropolis as revealed by one interviewee. Although the erstwhile regions were abrogated in 1966, they remain crucial political cleavages in the study area for reasons which have already been advanced. As revealed by one respondent interviewed, this also provide the basis for new forms of exclusionary politics and residential segregation in the study area that have evolved alongside new political-administrative structures and reinforced discrimination against non-indigenes, namely statism and localism.

Another category of regional identities that has gained currency in Jos metropolis is the one that developed around the six geo-political zones into which the country was divided in 1996 for the purpose of sharing and rotating federal power and resources: Northeast, Northwest, and North central, Southwest, Southeast, and South south as stated by one respondent interviewed. To a large extent, the zones reinforce the old regional cleavages: the Southwest and Southeast are coterminous with the Yoruba core of the old West and Igbo core of the old East respectively; Northwest covers core-North; Northeast is the core of the old 'Borno axis' of the North; North central encompasses the old Middle Belt in which Jos, the study area, is located (in fact, leaders of this zone have a strong clamour for the name to reflect the old reality); and South south covers the old league of Southern minorities.

Even so, the old regional divisions remain very strong, particularly with the efforts by the various elite segments to re-organize along old regional lines. A case in point is the Northern elite, which, through organisations like the Northern Elders Forum and the Arewa Consultative Forum, has continued to mobilise around the theme of pan-regional unity. Based on the above findings, it can be established that other constitution issues on religion, indigene ship and ethnicity further heighten the violence and residential segregation in the study area.

4.2.4. Theme 4: Class, Gender and Youth

The interviewees were asked to express their view on the influence of class, gender and youth on the current situation of spade of violence and residential mobility in the study area. The respondents highlighted that, partly due to the strong influence of Islam, Christianity, Marxism and radical political economy perspectives, class identities in the study area have divided them into two broad classes. First is the dominant class or elite, which has also been variously referred to as the ruling class (elite), the political class (elite), the privileged class, and the hegemonic class (elite) as disclosed by two of the respondents in the study area. This class is found among the Muslim and Christian community in the study area.

However, all the important political positions in the state government of Plateau State for most of these positions, for which Jos is inclusive, are held by the Christian natives despite the fact that there are many Muslims natives. It can be documented based on the above findings that class, gender and youth have eventually triggered off the conflicts and increases the residential mobility and relocation because these classes of people as the Chistian political holders use their power, position, and influence to intimidate the Muslim community in the

study area. As a result of that, mass destruction of lives and properties from the Muslim sides is what has been witnessing whenever there is a crisis. This also helps in no small measure in dividing the city into predominantly Muslim and Christian areas.

The interviewees went ahead and further argue that the second category is the dominated class also called the masses, the ordinary people, and the non-elite; terms that describe the urban segment of the poor and underprivileged, as well as the peasantry which is the common name for rural dwellers in the study area. This category of people from both Muslims and Christians use to suffer severely in the event of outbreak of any sectarian violence and civil unrest in the study area as revealed by one respondent interviewed. The working class, whose identity is built around labour, constitutes a special category of the dominated classes. The dominated class among the Christian area mostly engaged in government work while those from the Muslims sides actively participate in trade, business and commerce.

For a long time, analysts talked of a middle class, made up of the educated elite and the privileged *salarial* – intelligentsia, bureaucrats, technocrats, and the likes are also found in the study area but they constitute small percent of the whole population of Jos Metropolis compared with the dominated class. It can be deduced based on the findings above that the existence of this class is the subject of a debate because, as some argue, the middle class was wiped out by the regime of structural adjustment and authoritarianism that encouraged massive brain drain and pauperised members of the class. These classes of people help in no small measure in spreading the violence to an alarming state because they are benefitting from it. This eventually causes residential mobility and relocation among the inhabitants of the study area.

The respondents however reiterated that, although class categories exist in the study area, it has been argued by many respondents that in terms of consciousness of belonging to classes and acting on that basis, classes are fragile and underdeveloped among the Muslims in the study area. This explains why the term *elite* is sometimes preferred to class. It is, however, generally agreed that the Jos elite is divided along ethnic, regional and religious lines, and that this is a major factor that intensify the conflicts, including working class consciousness. As Otite and Albert (1999) put it, the attachment to the exclusive symbols of ethnicity weakens class cultures as well as elite organisation and occupational collegueship.

Notwithstanding such structural weaknesses, however, both the elite and the non-elite in Jos metropolis have proven capable of class-based mobilisation and action in the event of any conflict in the study area, especially when their constitutive interests are threatened. This is true of labour, which has been able to mobilise workers to oppose unpopular government policies and to demand better conditions of service and political transformation including decolonisation and democratisation. However, it is no less true for the divided political elite that have closed ranks at critical points in the study area to ensure the survival and stability of the state.

In another interview with the respondents regarding the effect of gender and youth identities on residential relocation in the study area, they disclosed that gender and youth identities have grown in importance over the last two decades in the study area, partly due to the strategic roles played by women and youths in the violent conflicts, and partly due to the expansion of organisations based on gender or youth background. However, a large part of the emergent youth identities is well entrenched in ethnicity and communalism, having emerged from redress-seeking struggles by aggrieved ethnic groups in Jos metropolis as confessed by one respondent interviewed.

This ethnicisation and militarisation of Jos youth culture has been promoted significantly by: widespread socio-economic frustration and alienation (including relatively high levels of youth unemployment and underemployment); the legacy of state repression and impunity since 1984; and the sheer failure or inability of the Plateau state to tackle the violence. It can be established through the findings of this research that youths play a significant role in triggering the conflict which eventually cause a lot of disparity among the residents in terms of residential location in the study area.

This, perhaps as revealed by many respondents, is as a result of primordial identities that have gained wide currency and greater political significance, especially in contestations over citizenship, indigenes, non-indigenes, migrants and settlers. It is a circumstance that absorbs an entrenched system of discriminatory practices, where non-indigenes, migrants and settlers are often shunted out or denied equal access to the resources, rights and privileges of a locality, community, town or state, to which sons and daughters of the soil have first or exclusionary access. Reacting to these injustices has often led to massive and gross destruction of lives and properties in Jos metropolis. The point is that the continuous violence and clashes between ethnic groups and communities in Jos poses serious threats to the socio economic development of the country.

However, according to one respondent interviewed, several factors have underpinned the recent Jos crisis in Nigeria. They include poverty, unemployment, conflicting claims to land or land ownership, elite manipulation of ethnic symbols in their quest for political power, the fear of domination which often develops in the minds of minority groups, the ethno-structured systems of stratification where individuals define themselves and are defined in terms of the ethnic group to which they belong, an inclusivity notion of common citizenship

by which is meant that all citizens qua citizen are equal before the state. For instance, an inclusivity notion of common citizenship begs the question of access to the state and the privileges deriving from it: to whom (to which ethnic group) does the state belong? Whose or which ethnic group or ethno-regional interest does it promote or obstruct, protect or frustrate? In Jos, what this does is to generally heighten and deepen the consciousness of ethnic differences in public spaces as it can be witnessed based on the findings above.

5. RESEARCH LIMITATIONS

In the course of carryout the research, a number of constraints were encountered. These constraints are discussed here under. The greatest problem that was encountered is that of contacting the owners of the residential property structures whose names appear in the contact addresses found on their application forms. This could be attributed to the series of changes of hands or transactions that these residential properties have undergone due to incessant conflicts. It is not uncommon for residential property to have passed through two or three buyers before reaching the present holder.

In some cases some of the original owners are no longer in the addresses they supplied five to ten years ago when the metropolis was peaceful. Another problem was that the respondents were suspicious about the purpose of the research and consequently answered some of the questions, or, at times, supplied vague or false information. To establish rapport with the respondents, a great deal of explanations had been made to clarify the motive behind the research. One other problem that was faced in the course of data collection was the way some people misinterpreted the questions and as a result gave unsatisfactory or wrong answers. Yet in some instances translating the contents of the questionnaire into vernacular was necessary in order to get better response

Some of the areas could not be accessed due to the hostile nature of the town. This is true because there are many 'no go areas' in the metropolis. However, the assistance of the people within the neighbourhood was sought. Some of the questionnaires were given to people that are part and parcel of the area so that they can help in administering the questionnaires to their people. The low educational level of respondents, which necessitate the interpretation of the questionnaire and instructions influenced the quality of responses, and consequently affect the outcome of the research. Some other challenges apart from the aforementioned were also encountered during the conduct of the research.

By virtue of the busy nature of estate surveying and valuation practitioners and carefulness of occupiers of the sampled residential properties, there was considerable reluctance on their parts to volunteer information. Some of the respondents, especially estate surveyors and valuers, delayed in completing the questionnaires and it took personal influence of the researcher to obtain their eventual impressive responses (Oni, 2009). In addition, the researcher took time to allay the fears of occupiers of residential properties investigated by educating them about the essence of the research, that it would in no way expose them to any danger by listing their names among perpetrators of the crisis or any liability to the Plateau State Government.

The populations of residential properties and occupiers in the study area were determinate. The research population was too large and there was no census available to ascertain them, thereby making determination of their number somewhat tasking. The research however found a way out of the challenge by using a form of sampling based on estimated population of occupiers and adopting direct observation of the sampled properties to determine the average number of occupiers. These limitations explained above, however, neither affected the quality of data collected nor the conclusions drawn from it. The various opinions of estate surveyors and valuers were relied upon, in some cases, to the exclusion of those of occupiers of residential properties especially in respect of questions that required a form of professional opinion (Oni, 2009). This was consequent upon the findings from the pilot tests earlier conducted which showed that the occupiers of residential properties found such questions too technical.

6. CONCLUSION AND RECOMMENDATIONS

The research findings revealed that majority of the respondents in the study area have not attained high western education. Based on the above finding, it can be understood that crisis is being triggered by ignorance. This is a clear indication that the violence in the study area is also as a result of ignorance on the part of the majority of the respondents. As a matter of fact, tolerance is mostly found among elites and educated people. It has also been discovered that most of the respondents administered with the questionnaire and interviewed are males. This is another reason why the crisis is persisting because males are the vanguard of conflict as they are the ones who fight in any society compares to women. The research found that most of the respondents are low income earners. This is also among the reasons why the people resort to violence in order to meet their daily demands and needs. The Muslims are far richer than the Christian natives. The natives are therefore envious and jealous about the Muslims because all the economy in the study area is being controlled by the Muslims.

The Hausa/Fulani constitute more than sixty percent of the inhabitants of Jos metropolis. However, they are being marginalised. The government of Plateau state is excluding them from having any political

position. As it can be seen from the findings of this research, the claims and demands of the Hausa/Fulani Muslims are simple and straight forward. Lack of fulfilling such demands on the part of the government increases the level of violence. This eventually changes the nature of land use pattern in Jos. It also brought about residential segregation between the various religious and ethnic groups. Unless this demands and claims are met, peace and stability would hardly reign in the study area. According to many respondents interviewed, the government is not making any positive move to address this issue. These conflicting views between the so-called natives and Hausa/Fulani Muslims are the genesis of the crises in Jos metropolis.

It can be seen from the findings that, the natives of Jos are claiming that they are the bonafide indigene of Jos. The natives therefore think that they are entitled to all political powers, issue certificate of indigene and control all economic resources of the state to the exclusion of the other tribes. They are supposed to hold all political positions in the state. The natives look at the other tribes including the Hausa/Fulani Muslims who came to Jos more than one hundred and fifty years ago as alien, strangers, settlers, intruders, parasites, and not part of the soil. The natives are saying that they are also afraid of political, cultural, religious and socio-economic domination by the Hausa/Fulani Muslims. The claims and demands postulated by the natives could not be addressed by the government and they eventually think that violence becomes the last resorts in order to achieve their needs. It can also be established based on the findings that violent ethno-religious crises in the study area become frequent because of the presence of the vanguard of violence, that is, the youth. The youth constitute a larger proportion in the study area.

The thematic network analysis indicated that socioeconomic background of the respondents plays a vital role in triggering the violence in the study area and also influence the values of residential properties in Jos metropolis. It has also been discovered that intangible location attributes greatly influence the worth of residential properties in the study area. The implication of the intangible location attributes could be felt in the emerging residential relocation, segregation and mobility, displacement of people, variation in land and landed property values and the likes.

When carrying out feasibility and viability appraisal, attention must be given to the issue of intangible location attributes (for instance, religious inclination, ethnic background, safety cultural identity, native inclination, indigene ship, socio-economic background and security of life and property). Invisible attributes of location must be given due consideration as part of appraisal report when forming valuation opinion and investment appraisal assessed quantitatively rather than relying on intuition. It suffices to emphasise that estate surveyors and valuers must consider intangible location factors, which actually deliver greater value, as major issue in valuation of residential properties in the study area for their opinion of value to be reliable as a matter of fact.

Those who resort to violent means of resolving seemingly political disputes must be summarily apprehended and prosecuted as a deterrent to further outbreaks. Perpetrators of violence and their sponsors should also be made to pay due compensation to the victims of such attacks. The government should make justice a priority. This is to ensure that the individuals responsible for organising and carrying out the violence in Jos are identified, arrested, charged, and tried promptly, according to international fair trial standards.

Government should publish the findings of all commissions of inquiry set up by the federal and state governments on the violence in Jos, Plateau states from 2001 to date. Government should ensure an adequate security force presence in areas of likely tension in the study area, and improve mechanisms to obtain reinforcements rapidly should the need arise. Efforts should be made to anticipate and prevent violence, rather than just reacting after violence has already begun.

There is a need to resolve the lingering issue of indigenes and settlers in Jos. The struggle for land ownership and control of Jos is the remote cause of repeated crises that have occurred in Jos over time, but government has not done much in resolving this issue. Youth empowerment should be embark upon so that idle youths who are often taken advantage of these crises and also mobilised by high placed individuals to achieve their selfish gains.

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