

ANALYSIS OF FACTORS DETERMINING PATTERN OF RESIDENTIAL SEGREGATION IN LOKOJA, KOGI STATE, NIGERIA

BY

Joshua, S.* and Alichu, T.F.

Department of Geography, Federal University Lokoja, Kogi State.

*Corresponding Author's Email: josilas2000@gmail.com

ABSTRACT

The pattern of residential segregation is a form of segregation that sorts population groups into various neighbourhood levels. In Nigeria, it has contributed to the high level of crises, discrimination and destruction of life and properties. The aim of this research is to examine the factors that determine the pattern of residential segregation in Lokoja, Kogi State, Nigeria. 368 copies of questionnaire were used to gather information from the respondents from seven locations (Adankolo, Ganaja, Gadumo, Lokongoma, Zango, Felele and Kabawa). Simple percentages and frequency tables were used to analyze the demographic and socio-economic characteristics of the respondents, the spatial location of ethnic groups in Lokoja, and the factors responsible for the observed spatial pattern. The results show that the major factors determining the pattern of residential segregation in the study area are Ethnicity (12.1%), Religion (12.1%) and Workplace (11.8%). The dominant tribe is Igala (28.4%), followed by Okun (25.6%), Ebira (11.4%) while the remaining 34.6% comprises of other tribes. The dominant religion is Christianity (49.1%), Islam (43.5%) while traditionalist constitutes (7.4%). Of all the locations, Adankolo and Gadumo are the two with the highest Igala (60.9%) and Christian (65.2%) respondents respectively. Uneven spatial development was observed. It is recommended that social activities such as festivals, carnivals, sporting activities among others should be encouraged, so as to reunite the different ethnic groups with the different community leaders being actively involved for the development of the area.

Key words: Ethnicity, Residential segregation, Neighbourhood, Social space.

INTRODUCTION

Residential segregation according to John (2009), is the concentration of ethnic, national-origin and socio-economic groups in a particular neighbourhood of a city or metropolitan. Differences in the patterns of ethnic groups are thought to reflect the social distance between these groups and therefore, poor social cohesion. Geographical isolation is often associated with social exclusion and economic marginalization. As a result, researchers examine the residential patterns of immigrant groups to gauge the extent to which these groups live in more diverse neighbourhoods outside of traditional ethnic enclaves over time and across generations in their new country. Residential segregation is said to be the degree to which two or more groups live separately from one another in different parts of the urban space (Aguilera and Ugalde, 2007). While Aliyu, (2012) was of the opinion that, it is the process where two or more communities that formerly lived together separate because of some factors.

Aliyu (2012), noted that location is among the main determinants of residential property value. It has been realized that location could either be tangible or intangible in nature. Tangible location factors include accessibility, planning restrictions, transportation closeness to Central Business Districts (CBD), building codes, subdivision regulations, environmental protection laws, 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 regulations waste dumpsites and so on.

Residential segregation is a widely researched urban phenomenon in both developed and developing countries. The research exercise has led to a prolific body of literature concluding the development of scientific measures of segregation (K'Akumu and Olima, 2007). Residential segregation is a form of segregation that sorts population groups into various neighbourhood contexts and shapes the living environment and social space at the neighbourhood level. The residential neighbourhoods are often classified and segregated based on a variety of peculiarities. These include classification based on race/ethnicity, religion and economic/social status of individuals and groups within the population (Ifesanya and Nwokoro, 2000).

Ethnicity and residential segregation rank very high among the oldest and most persistently studied topics in the social sciences in Africa. However, one particular recurrent issue in the literature of ethnicity in Europe, America and South Africa which has not been sufficiently examined in sub-Saharan Africa is on the ethnicity and residential segregation of the citizens. In most parts of the African continent, one can easily notice the existence of these urban residential sub-communities of which two types are most visible. One is the "Stranger Settlement" established by the ethnic migrants themselves through persistent congregation within specific wards of some cities. The second type is segregated settlement forced on the strangers by the urban development policies of the host (Wilson, 1996). Similarly, Albert (1996), has noted that there are many types of segregated sub-communities in Nigerian cities, the religiously motivated, the ethnically motivated, the economically motivated and the professionally motivated sub-communities.

The residential segregation of different socio-economic groups and indigenous people in the urban areas of Nigeria is a recognized and much discussed phenomenon by making a contribution to the growing literature that re-iterates a point that was once taken as self-evident; that it was precisely those market forces that are alleged by some to be the future salvation of ethnic minorities that produced high levels of segregation and minority disadvantage in the first place. Researches are only recently being documented empirically, due to the difficulty of gaining access to necessary data. Understanding segregation in the urban centre of Lokoja is important. The urban area has some of the levels of income inequality in Kogi State, Nigeria. The majority urban population and pronounced social divisions by race and class, and the spatial location of these different groups has major implications for social outcomes and governance (Roberts and Wilson, 2009).

Most of the studies on residential segregation have been found to examine more on ethnic and income segregation, its patterns, causes, consequences among others. Majority of these are based on researches from foreign countries, especially the USA. Such studies undertaken are those of Clark (1992; 2002), and Hamnett and Butler (2009) among others.

Indigenous studies focus too on ethnic and/or residential segregation such as those of Albert, (1996); Chisloim, (1996); and Landrine and Corral, (2009). Albert discussed that residential segregation was not sufficiently studied in Sub-Saharan Africa. In his study, he reported that there are many types of segregated sub-communities in Nigeria cities, the religiously motivated, the ethnically motivated, the economically motivated and the professionally motivated sub-communities. According to Chisloim, (1996), the policies of residential segregation are central in determining residential spatial structure in Lokoja Metropolis.

Clark (1992, 2002), and Hamnett and Butler (2009), on the other hand, studied the influence of intangible location factors (such as cultural identity, socio-economic background, religious inclination, ethnic background among others) on residential segregation in Jos, Plateau State, Nigeria and the study uncovered that residential segregation in Jos was greatly influenced by these factors, and this has led to change in the residential pattern of the town. The variations and trends in the sales and rental value of the residential properties were said to be greatly affected by persistent residential segregation.

Although few researches have been carried out on residential segregation and settlement patterns in some northern States of Nigeria, little has been documented on general causes and patterns of residential segregation in Lokoja. Lokoja has certain quarters of town that is inhabited by Igalas, Ebiras, Okuns, and other ethnic groups from across Nigeria. Although, the settlement pattern in the town of Lokoja as reported by Hamnett and Butler (2009), have been identified to be segregated based on religion and ethnicity; the researcher observed that some of the settlements in Lokoja are however, mixed in nature. Landrine and Corral (2009), have also reported that the rich and poor co-exist in many parts of Nigerian cities.

These types of settlement in Lokoja, have further been observed to affect the pattern of residential property and development in the metropolis. There appears in these settlements non-conformity to building codes, poor infrastructure and poorly maintained environment which in turn affects the housing quality in such neighbourhood. It is based on these observations that this research intends to analyze factors determining residential segregation in Lokoja, Kogi State.

THE STUDY AREA

Lokoja is located between Latitudes 7°45'N - 7°51'N of the equator and Longitudes 6°41'E - 6°45'E of the Prime Meridian (Figure 1). It is the administrative headquarter of Kogi state. It is well connected and accessible through state and federal highways. It is some 160km south of the new federal capital Abuja and straddles the strategic roads to at least five geopolitical zones out of six such in the country. It has an area of 63.82km² (Adeoye, 2012). It is also at the confluence of the two major rivers in Nigeria which are Rivers Niger and Benue (Ifatimehin, 2007).

Lokoja is the first settlement of the British in Northern Nigeria. It was the capital of the British Northern Protectorate and by extension remained a convenient administrative town for the British Colonial Government after the amalgamation of the Northern and Southern Protectorates into one country called Nigeria in 1914 (Ifatimehin, 2007). It also served as a prominent centre for slave trade in the 18th and 19th centuries. It later served as a centre for freedom when Samuel Ajayi Crowder spearheaded antislavery crusade in Nigeria and the

erection of the Iron of Liberty at the spot where slaves were set free in Lokoja (Ocheja, 2005). The settlements found in Lokoja include Adankolo, Kabawa, Felele, Ganaja, Otokiti, Zango, among others.

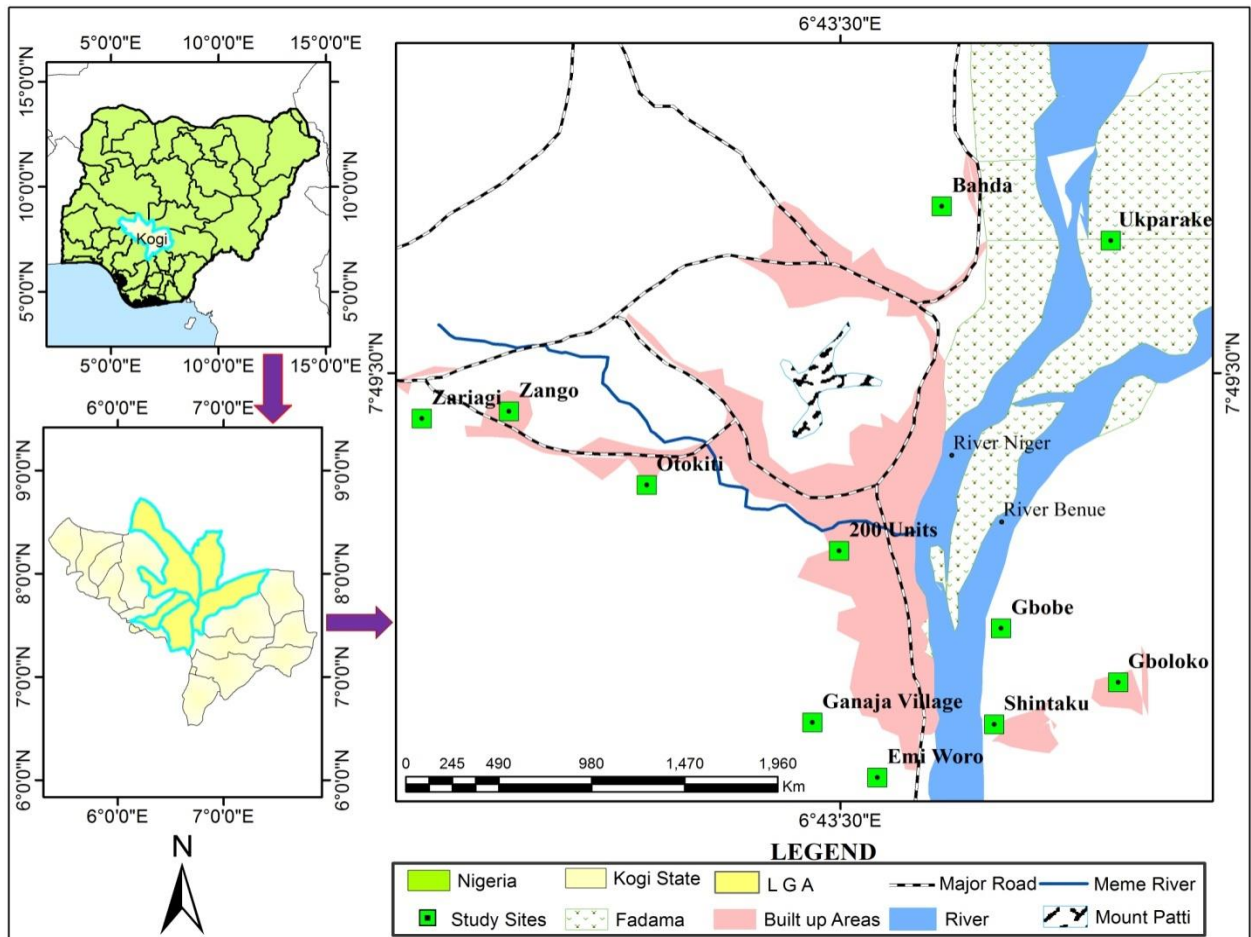


Figure 3.1: Lokoja
Source: Myriad Stem (2021).

MATERIALS AND METHODS

The types of data used for this study include socio-economic data, place or layout of resident data and demographic data. They were obtained from both primary and secondary sources. The primary source involves the use of a structured questionnaire and in-depth interview with the respondents in the study area while the secondary source involves textbooks, magazines, journals, articles, gazettes and other relevant materials used for the review of related literature.

Krejcie and Morgan (1970) sampling table was used to obtain the required sample size that was used in the survey; hence a total of 368 samples was used. Furthermore, the availability sampling method was used to administer the questionnaire to the respondents that are willing to respond to the questions asked. Residential study areas were selected from the northern, central and southern parts of the Local Government Area to reflect the different demographic and socio-economic characteristics of the study area such as the differences in ethnic background, religion, income level, educational level and the nature of the study area. In the

light of these explanations, seven communities were selected and they include Adankolo, Ganaja, Gadumo, Lokongoma, Zango Daji, Felele and Kabbawa.

Descriptive statistics such as frequencies, percentages, tables and figures were used for the analysis.

RESULTS AND DISCUSSION

Demographic and Socio-economic Characteristics of the Respondents

Age

Table 1 presents information on the ages of the respondents. It shows that 21.6% of the respondents are between the ages of 20-24, 25-29 constitutes 20.2%, of the respondent 50-54 contains 2.8% while ages 55-59 are made up of 6.8% of the population.

Table 1: Distribution of Respondents by Age

Age	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
20-24	13	28.3	6	13.0	9	19.6	21	22.8	13	28.3	12	26.1	6	13.0	80	21.6
25-29	9	19.6	12	26.1	3	6.5	34	37.0	15	32.6	6	13.0	3	6.5	82	20.2
30-34	-	-	3	6.5	6	13.0	25	27.2	12	26.1	6	13.0	3	6.5	55	13.2
35-39	9	19.6	6	13.0	6	13.0	6	6.5	3	6.5	6	13.0	12	26.2	48	14.0
40-44	3	6.5	13	28.2	16	34.8	-	-	3	6.5	3	6.5	13	28.3	51	15.8
45-49	-	-	3	6.6	6	13.1	-	-	-	-	6	13.0	3	6.5	18	5.6
50-54	3	6.5	-	-	-	-	-	-	-	-	-	-	6	13.0	9	2.8
55-59	9	19.6	3	6.6	-	-	6	6.5	-	-	7	15.3	-	-	25	6.8
Total	46	100	46	100	46	100	92	100	46	100	46	100	46	100	368	100

Source: Field Survey, 2016

However, among the different age groups by localities, Lokongoma has 37.0% and Zango Daji has 32.6% which makes up the highest percentages of respondents between the ages of 25-29. Followed by ages of 20-24 with both 28.3% respondents in Adankolo and Zango Daji while the least have 6.5% both in Adankolo between the ages of 40-44, Ganaja between the ages of 30-34, Gadumo between the ages of 25-29, Lokongoma between the ages of 35-39 and so on. The implication of this result is that young people dominate in the study and this goes to show how serious this menace has eaten deep into the crevice of the people of the study area. However, the longtime effect of this is the quest by the people for independence in all sense of it and this will divide not only the study area along pattern of residential segregation but the entire country as the case may be. Similar young age dominance was reported by Adegoke, (2019).

Sex

Table 2 presents information on the sex distribution of the respondents. It shows that 52.9% are male while 47.1% are female.

Table 2: Distribution of Respondents According to Sex

Sex	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Male	25	54.3	21	45.6	25	54.3	59	64.1	31	67.4	17	37.0	22	47.8	200	52.9
Female	21	45.7	25	54.4	21	45.7	33	35.9	15	32.6	29	63.0	24	52.2	168	47.1
Total	46	100	46	100	46	100	92	100	46	100	46	100	46	100	368	100

Source: Field Survey, 2016

The table further shows that 54.3% of the male respondents are from Adankolo and Gadumo while 64.1% are from Lokongoma and 67.4% of the respondents are from Zango Daji. However, 63.0% of the female respondents are from Felele, 52.2% are from Kabawa and 45.7% are both from Adankolo and Gadumo. This goes to show that male respondents dominate in the study area and the dominance of males does not imply that males outnumbered females in the study population but this is an occurrence due to chance because of how the sample population was drawn during the survey. The dominance of males is also reported in a related study by Ajayi (2017). Ajayi reported that out of the three hundred and six respondents, 55.2% are males and 44.8% are females.

Religion

Table 3 presents information on the religion of the respondents. It shows that the dominant religion in Lokoja is Christianity with 49.1%, followed by Islam with 43.5% while the remaining 7.4% are traditional believers.

Table 3: Distribution of Respondents According to Dominant Religion

Religion	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Christainity	18	39.1	25	53.3	30	65.2	46	50.0	19	41.3	28	60.9	15	32.6	181	49.1
Islam	25	54.4	21	45.7	16	34.8	40	43.5	18	39.1	15	32.6	25	54.4	160	43.5
Traditional believers	3	6.5	-	-	-	-	6	6.5	9	19.6	3	6.5	6	13.0	27	7.4
Total	46	100	46	100	46	100	92	100	46	100	46	100	46	100	368	100

Source: Field Survey, 2016

From the data, Christianity dominates in Gadumo 65.2% because most of them are migrant from different ethnic groups and majority are Christians, followed by Felele and Ganaja 60.9% and 54.3% respectively. Islam is highest in Kabbawa and Adankolo with 54.4% of the respondent each. Ganaja recorded 45.7% of the respondents. However, traditional believers (worshipers) recorded the highest number of respondents in Zango Daji and Kabbawa with 19.6% and 13.0% of respondents respectively. Furthermore, the table also shows evidence of religious diversity in the true sense of it and the differences in belief is equally pronounced in the study area; hence, the respondents have their various ways of worshipping in the study area, by and large, these religious groups prefers to stay very close to people of the same faith and inter-religious marriages are common among the people of the study area. However, where Muslim populations are more, most times traditional believers tend to be more in number in such places because they are more comfortable in such places. Hence, this increases the level of ethnic-based-residential segregation in the study area which may result in many problems. This agrees with the findings of Qadeer and Kumar (2006) who uses the place stratification theory which is of the opinion that group membership along with religion, income and other socio-demographic characteristics of the population affects the location attainment of racial minorities because the majority of the groups use mechanism of exclusion to maintain social distance between themselves and racial minorities.

Ethnicity

Table 4 present information on ethnicity of the respondents. It shows that 40.2% are Igala, 20.0% are Bassa, 14.8% are Ebira while 8.4% are Okun. The Igala seems to be the most dominant tribe in the study area.

Table 4: Distribution of Respondents According to Ethnicity at Different Locations of Lokoja

Ethnicity	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Igala	28	60.9	21	45.7	27	58.7	15	16.3	21	45.7	19	41.3	6	13.0	137	40.2
Ebira	3	6.5	3	6.5	10	21.7	19	20.7	4	8.7	15	32.7	3	6.5	57	14.8
Okun	3	6.5	-	-	-	-	30	32.6	3	6.5	3	6.5	3	6.5	42	8.4
Bassa	6	13.0	22	47.8	9	19.6	19	20.6	6	13.0	-	-	12	26.2	74	20.0
Kakanda	-	-	-	-	-	-	-	-	6	13.0	6	13.0	-	-	12	3.7
Others	6	13.1	-	-	-	-	9	9.8	6	13.1	3	6.5	22	47.8	46	12.9
Total	46	100	46	100	46	100	92	100	46	100	46	100	46	100	368	100

Source: Field Survey, 2016

Furthermore, in Adankolo 60.9% are Igala followed by Gadumo with 58.7%. In Felele 32.7% have highest percentage of Ebira followed by Lokongoma with 20.7%. Okun people are more in Lokongoma also with 32.6% followed by Adankolo, Zango, Felele and Kabbawa which have 6.5% of the respondent each. Ganaja have the highest percentage of Bassa with 47.8%, followed by Kabbawa with 26.2% while Adankolo and Zango Daji are the least with 13.0% of the respondents each. Zango and Felele are the only places Kakanda people are found. However, People that do not belong to the aforementioned ethnic groups are highest in Kabbawa with 47.8% respondents. Hence, this distribution is not surprising as Igala constitute the largest population of Lokoja with an average of 40.2% and 59.8% are the other ethnic group. The implication of this result is that different ethnic groups live apart in the study area and the diverse groups are only comfortable living with people from their ethnic enclave where they speak the same language and have a common cultural affiliation. This is also in agreement with the work of Haan’s (2005) that looks at how an ethnic environment alters residential behaviour in the study area. In his findings, a quarter of all the ethnic groups studied consider proximity to same-group members as part of their decision to locate themselves and buy homes. Chinese and Italians have above-average levels of ethnic capital and tend to seek close to other group memberships decisions.

Education Attainment

Table 5 shows the distribution of the sampled population by the highest level of educational attainment obtained at the time of the survey. From the table, it is obvious that the literacy level is very high, as over 51.5% of the respondents have gone beyond secondary school. Among the interviewed respondents, 23.3% have received primary education and 34.0% of the sample respondent received secondary school education. Only 17.5% of the samples have received tertiary education and 9.8 % are ‘others’ with no formal education and those with ‘Koranic’ education.

Table 5: Distribution of Respondents According to Education Attainment

Respondents	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
None	28	60.9	21	45.7	27	58.7	15	16.3	21	45.7	19	41.3	6	13.0	137	15.4
Koranic	3	6.5	3	6.5	10	21.7	19	20.7	4	8.7	15	32.7	3	6.5	57	7.9
Primary	3	6.5	-	-	-	-	30	32.6	3	6.5	3	6.5	3	6.5	42	23.3
Secondary	6	13.0	22	47.8	9	19.6	19	20.6	6	13.0	-	-	12	26.2	74	34.0
Tertiary	-	-	-	-	-	-	-	-	6	13.0	6	13.0	-	-	12	17.5
Others	6	13.1	-	-	-	-	9	9.8	6	13.1	3	6.5	22	47.8	46	1.9
Total	46	100	46	100	46	100	92	100	46	100	46	100	46	100	368	100

Source: Field Survey, 2016

It must however be mentioned that the high literacy rate of the study area can be attributed to the fact that the area under study is an urban centre. Hence, urban centres are known to have very high literacy rates on account of the fact that most institutions of learning (both tertiary and secondary) are usually located therein. Lokoja has a significant number of tertiary institutions such as Federal University Lokoja, Kogi State Polytechnic, Federal Medical Centre Lokoja, State Specialist Hospital Lokoja and numerous Secondary Schools and so on. This to a large extent may be responsible for the relatively high literacy level observed. This is in agreement with the work of Leke (2019), who was of the opinion that literacy level is high in Lokoja with 81.3% of the respondents who attended secondary school and beyond.

Income Level

Table 6 presents result on the income level of the respondents, it shows that 8.4% of the respondents earn from ₦5,000 to ₦9,000 per month, 20.0% earn from ₦10,000 to ₦14,000 every month, 15.4% of the population earn from ₦15,000 to ₦19,000, 3.9% earn ₦20,000 to ₦24,000, those that earn above ₦25,000 have 15.9% while others constitute 36.4% of the population.

Table 6: Distribution of Respondents by Income Level

Income ₦ (000)	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
5-9	13	28.3	-	-	6	13.0	3	3.3	-	-	-	-	6	13.0	28	8.4
10-14	12	26.1	16	34.8	3	6.5	9	9.8	6	13.0	-	-	22	47.8	68	20.0
15-19	3	6.5	15	32.6	4	8.7	18	19.5	6	13.0	-	-	12	26.2	58	15.5
20-24	-	-	-	-	9	19.6	-	-	3	6.5	3	6.5	-	-	15	3.9
Above 25	3	6.5	6	13.0	15	32.6	18	19.6	-	-	15	32.6	3	6.5	60	15.9
Others	15	32.6	9	19.6	9	19.6	44	47.8	31	67.5	28	60.9	3	6.5	139	36.4
Total	46	100	46	100	46	100	92	100	46	100	46	100	46	100	368	100

Source: Field Survey, 2016

₦5,000 to ₦9,000 income earners are highest in Adankolo with 28.3%, Gadumo and Kabbawa with 13.0% each. Furthermore, ₦10,000 to ₦14,000 earners are highest in Kabbawa with 47.8%, Ganaja has 34.8%, indeed, ₦15,000 to ₦19,000 income earners are highest in Ganaja with 32.6%, Kabbawa has 26.2%. Those with income ₦20,000 to ₦24,000 monthly are mostly found in Gadumo with 19.6% and Felele 6.5%. The people that earn above ₦25,000 monthly are highest in Gadumo and Felele with 32.6% each. The rest are the people that earn less than ₦5,000 monthly and are more in Zango with 67.5% while Felele has 60.9% and Lokongoma with 47.8% of the respondents. The implication from the finding is that since income determines where people live and percentages of small income earners are higher, that is why they are found to live in rugged terrain since accommodation there is cheap and affordable. High income earners are seen to live in modern houses with more accessibility of road network. Low income earners live in remote places with the case of Kabbawa and high income earners live in more developed places, for instance, in Gadumo and Lokongoma.

Factors Responsible for the Choice of Residence

Table 7 present the factors that determine the pattern of residential segregation in Lokoja, Kogi State. It shows Ethnicity and Religion (12.1% each), Workplace (11.8), Market (10.6%), family (7.5%), Peaceful Area (4.1%) and Farming with 1.2% of responses among others.

Table 7: Distribution of Respondents by Factors that Determine Pattern of Residential Segregation

Factors	Adankolo		Ganaja		Gadumo		Lokongoma		Zango		Felele		Kabbawa		Total	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Ethnicity	13	6.1	31	15.3	30	16.0	43	9.8	28	12.1	22	10.1	37	15.5	204	12.1
Religion	18	8.5	28	13.8	19	10.2	70	15.9	28	12.1	36	16.4	19	7.8	218	12.1
Family	28	13.2	3	1.5	28	15.0	40	9.1	3	1.3	21	9.6	6	2.5	129	7.5
Peaceful area	6	2.8	12	5.9	9	4.8	21	4.8	16	6.9	6	2.7	3	1.3	73	4.1
Farming	-	-	-	-	-	-	-	-	4	1.7	-	-	15	6.3	19	1.2
Market	27	12.7	7	3.4	3	1.6	61	13.8	22	9.5	34	15.5	42	17.6	196	10.6
Water	27	12.7	18	8.9	21	11.2	13	2.9	6	2.6	7	3.2	28	11.7	120	7.6
School	21	9.9	6	3.0	28	15.0	46	10.4	27	11.7	18	8.2	3	1.3	149	8.5
Electricity	12	5.7	37	18.2	12	6.5	19	4.3	3	1.3	3	1.4	21	8.8	107	6.6
Accommodation	9	4.3	34	16.7	7	3.7	28	6.3	24	10.5	15	6.9	34	14.2	151	8.9
Transportation	36	17.0	15	7.4	3	1.6	43	9.8	30	13.0	27	12.3	4	1.7	158	9.0
Workplace	15	7.1	12	5.9	27	14.4	57	12.9	40	17.3	30	13.7	27	11.3	208	11.8
Total	105	56.7	122	60.1	98	62.4	206	46.6	130	56.4	229	45.7	117	49.0	893	100

Source: Field Survey, 2016

Ethnicity is another very important factor that cannot be overlooked because own-group preference in choosing neighbours, either on the part of the minority group members to stay in proximity to each other, or on the part of dominant group members to practice avoidance of other ethnic groups, preserves residential segregation (Clark, 2000; Farley et al., 1997; Schelling, (2005). Findings reveal that 16.0 % of people living in Gadumo is due to ethnicity, followed by Kabbawa with 15.5% and Ganaja with 15.3%. On average, people that live at a specific place because of the ethnic group are highest with 12.1%. According to Qadeer (2003) and Qadeer and Kumar (2006), the social advantages of ethnic districts outweigh their disadvantages. According to these two authors, ethnic districts are largely expressions of preferences, common interests, social networks and the cultural and/or religious needs of their residents. Ethnic enclaves are especially helpful to women, children and seniors. Particularly those who are not fluent in English and who are accustomed to the supportive presence of friends and relatives.

Religion means different things to different people. According to Adeniyi (1993), religion is a body of truths, laws and rites by which man is subordinate to the transcendent being. Ejizu, (1993), provides another definition of religion. According to him, religion is man’s intuition of the sacred and ultimate reality and his expression of that awareness in concrete life. On this note, 16.4%, 15.9% and 13.8% of the respondents live in Felele, Lokongoma and Ganaja respectively.

The impact of commercial activities in the study area and networks may vary among the different ethnic groups, depending on the bond that exists between the diverse ethnic groups and the nature of the economic activities that co-exist among the different ethnic groups. For instance, in Zango, Gadumo and Felele, 17.3%, 14.4% and 13.7% of the respondents accordingly are of the opinion that because of their daily work routine or businesses they often trade on the goods and services that are needed most by the people of the study area. They often focused on consumer goods and services to supply to the people of Lokoja Local Government Area.

Family is the smallest unit where people live and share so many things in common. Findings show that 15.0% and 13.2% of the people live in Gadumo and Adankolo accordingly because they do not have an option to live elsewhere because of their family. The family here refers to house owners, people that live with their parents, people that cannot afford to pay house rent, and so on. Peaceful areas are most preferred in most instances as a dominant factor for location because of crises going on in the northern parts of Nigeria, people migrated to Lokoja and decided to live in Zango and Ganaja (6.9% and 5.9% respectively) and Gadumo and Lokongoma (4.8% each) because it is peaceful. Furthermore, due to inter-tribal conflicts in times past, they live there because they are trying to avoid any future misunderstanding or crises.

Adequate farmland often serves as a catalyst in enhancing location. About 6.3% and 1.7% of respondents in Kabbawa and Zango claimed that living in such an area is the best thing they did because it is conducive for farming. Most population of the Bassa that are in Kabbawa are farmers and that is why they settled near the river for easy agricultural practices. Market is a place or event at which people meet in order to buy and sell things. Results show that 17.6%, 15.5%, 13.8% and 12.7% in Kabbawa, Felele, Lokongoma and Adankolo accordingly, reported closeness to the market as the reason for living there. The provision of drinkable water is a significant factor in determining where people live and it is applicable in Adankolo and Gadumo (12.7% and 11.2% respectively). In a study of household accessibility to drinkable water in Sub-Saharan African Countries, the quality of drinking water is a powerful environmental determinant of health assurance of drinking water safety which is a foundation for the prevention and control of waterborne diseases (WHO, 2012).

Education is the key to every nation; as such provision of schools is paramount in the development of the education system. In Gadumo, Zango and Lokongoma, 15.0%, 11.7% and 10.4% respectively reside in those places because it is close to their children's school, for teachers, it is close to their workplace, and so on. Some believe that living close to institutions like school, they can easily have access to some amenities like water, electricity and security which makes them prefer to live very close to school. A sufficient supply of electricity often serves as a pull factor for the location of settlement in an area. Findings revealed that 18.2%, 8.8% and 6.5% in Ganaja, Kabbawa and Gadumo accordingly, claimed that they chose the location because of constant electricity as some of their occupations are dependent on electricity like dry cleaning, welding work, table water factory and so on. In order to avoid much cost of production, they live close to where electricity is stable.

Affordability of accommodation is another important factor of location in Ganaja, Kabbawa and Zango with 16.7%, 14.2% and 10.5% of respondents claiming that the main reason why they prefer to live in that place is that they can afford to pay for their house rents. It includes two classes; high and low income earners, high income earners in Ganaja and Zango lived there because they can afford the money while the low income earners living in Kabbawa can

afford the money to pay for house rent and decided to live therein. Transportation is very important to enhance accessibility as such, in Adankolo (17.0%), Zango (13.0%) and Felele (12.3%), respondents were found in those areas because the accessibility of the road is moderate. Since the road accessibility is good, it reduces the cost of transportation in those areas and these were some factors they considered before living there.

CONCLUSION

The factors that determine the pattern of residential segregation in Lokoja, Kogi State, Nigeria have been in existence for a long time which made people live separately, resulting in an uneven distribution of development and hence falling standard of living in some places and rising standard of living in some other places. The analysis of factors determining the pattern of residential segregation in the study area is enhanced by vital factors which serve as either push or pull influenced of location in an area. Ethnicity, religion and workplace are the most important factors. Market, family, peaceful area, farming, transportation, and accommodation are also relevant factors among others. In Lokoja, where factors determining the pattern of residential segregation is very high, no meaningful urban development programme can succeed. Therefore, there is a need to tackle the factors that led to the high pattern of residential segregation in order to increase the living conditions of the residents. In view of the problems identified, Government, private individuals, community leaders and NGO's should encourage social activities such as festivals, carnivals, sporting activities among others so as to reunite the different ethnic groups to work together for the development of the study area.

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