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THE IMPACT OF RELIGIOUS CAMPS DEVELOPMENT ON RESIDENTIAL PROPERTY VALUES: CASE STUDY OF LAGOS – IBADAN EXPRESSWAY, NIGERIA

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ABSTRACT: *This study examines the impact of religious camps developments on residential property with reference to selected areas along Lagos/Ibadan Expressway in Nigeria with a view to guiding property investors on the viability of residential property development in close proximity to religious camps. It assessed the types of residential property developments, rental values obtainable from such properties between the years 2008 -2018 and the impacts of these camps on the rental values of the residential properties. The register available at the Ogun State Branch of the Nigerian Institution of Estate Surveyors and Valuers were used to determine the population of registered firms of Estate Surveyors and Valuers practicing in Ogun State within the proximity of the study area which amounts to twelve (12) in numbers. Since they were manageable and could be traced, they were all taken for the study upon which structured questionnaires were administered. Data collected were analyzed using descriptive statistics and regression analysis. The study revealed that most of the investors prefer to build tenement buildings as it provides more accommodation that can house many population; findings also showed an upward trend in the values of residential properties as a result of the presence of religious camps developments. The regression analysis result revealed that religious camps development has significant impact on residential property values as the p-value (0.004) shows that the presence of religious camps development in close proximity of residential neighbourhood influences the rental value obtainable from such residential apartments. The study recommended that since religious camp site developments bring about increase in property development; investors are imployed to invest more and encourage seeking the guidance of Estate Surveyors and Valuers on the type of property development to embark on. This action will further ensure more supply of accommodation for the populace within the neighbourhood thereby ensuring more housing provision in Nigeria.*

KEYWORDS: Estate Surveyors and Valuers, Religious Camps, Rental Value, Residential Properties

Introduction

In Nigeria, several religions exist; a result of which religious organizations are becoming enormous and consequently creating religious camps which often serve as places of refuge and prayer for members and trading for many marketers and companies who usually display their

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products during routine gathering of people. These frequent events lead to the influx of people to these camp areas and neighbouring towns to reside.

There has been a controversy as to whether the externalities exhibited by religious centres are positive (amenities) or negative (nuisance or disamenities) in several societies (Do, Wilbur and Short, 1994); this was corroborated by Babawale and Adewumi (2011) that external factors can have either positive or negative effects on property rental value. Carroll, Clauretie and Jensen (1996) asserted further that there is usually the belief that neighbourhood religious camp, particularly the large ones, impact negatively on the values of properties in close proximity. Thus, externalities constituting a nuisance would adversely affect values of properties within close range in proportion to the distance from it. In the developed countries effective zoning regulation has curtailed indiscriminate location of religious property (Carroll *et al*, 1996). However, in developing nations like Nigeria, several religious centres are often sited arbitrarily which in turn affect property values either positively or negatively.

Conversely, individual property owners may wish to know how their property value is affected by compatible land uses or otherwise. Property managers, estate surveyor and valuers thus have a challenging assignment. The challenge therefore ranges from the determination of dimensions on which religious centres create pleasant or adverse public perception, define the boundaries of the area in which this positive or negative public perception is likely to affect property value, select appropriate comparable sales, and determine whether other adjoining land uses positively or adversely affect property values. Therefore, the study aimed at examining the impacts of religious camps on property values along Lagos/Ibadan Expressway in Nigeria with a view to guiding property investors on the viability or otherwise of residential property developments in close proximity to religious camps.

Statement of Research Problem

Religious camps are becoming increasingly popular and are positively and negatively affecting the value of the surrounding properties (Hoernig, 2006). The impact of these camps is not only a matter of apprehension to the owners of adjoining properties, but also to the real estate community, financial institutions and developers.

Recently, there is increase in number of religious camps in many parts of Nigeria, among which is the Lagos/Ibadan expressway. Sitting of these camps is done without recourse to incompatibility in use and negative spill-over effects emanating to adjoining properties from religious camp development. Recai, Evert and Smith (2007) pointed out that there has been concern over property market impacts from nearby nonconforming land use. Nelson (2003) also affirmed that nauseating noise level in an area can contribute to violence and so disturb valuable activities as well as having adverse effects on health and in turn reduce efficiency and quality of life. Religious centres in Nigeria are prone to unrivalled enthusiasm, excitement, loud singing, clapping, and bell ringing, drumming which in some cases are with loud speakers mounted on

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roof tops. Religious centres on service days and other special events are faced with traffic congestion, `attendant parking problems, pollution from automobile exhaust; and sometimes robbery attack within the vicinity. This may negatively affect the ability of nearby residents to use and enjoy their property and as well create obnoxious public perception which may reduce the marketability and, therefore, the value of properties. Consequently, this study became imperative to examine how the presence of religious camps affects the rental value of nearby properties. Therefore, the study aims to evaluate the impact of religious camp developments on residential property values along Lagos/Ibadan Expressway. Sequel to the problem identified above, the following research questions are addressed: What are the rental values of residential property for a time frame of ten years spanning 2008 - 2017 and what impact do these camps have on property rental values in the study areas? One null hypothesis was postulated for the study;

H_0: Religious camps development has no significant impact on residential property values along Lagos/Ibadan Expressway.

H_1: Religious camps development has significant impact on residential property values along Lagos/Ibadan Expressway.

The Study Area

Lagos/Ibadan expressway is one of the major controlled-access highways in the northern part of Lagos city as it serves as inter-state highways to Oyo and Ogun States respectively. About 20% of the length of the expressway falls within Lagos State, 60% falls within Ogun state and the remaining 20% falls into the Oyo state territorial boundary (Society Business and Economic News, 2012). Prior to the construction of the Lagos/Ibadan expressway, the Lagos/Sagamu/Ijebu-Ode old dual carriage-way was the only route used as entry point to Ibadan and some other South Western States of Nigeria. In order to reduce recurrent accidents and other hardships which were on high prevalence along that road, and given the importance of Lagos as the then capital of Nigeria, the new expressway was constructed.

The origin of religious camps along Lagos/Ibadan expressway dated back to 1983, when the Redeemed Christian Church of God (RCCG) began the construction of her permanent camp site located at kilometer 46 along the expressway. Before this time, many Pentecostal churches made use of various mountains and hills tops as their prayer camps and these places were not easily accessible by many of their members. RCCG decided to site her camp along Lagos/Ibadan expressway in order to make it easily accessible to their members. Few years later, many other religious camps like Mountain of Fire and Miracle Ministry (prayer city), Deeper Life Christian Ministry Camp, NasrulLahi-ilFathi Society of Nigeria (NASFAT) Camp, just to mention a few, sprang up along the expressway, thereby bringing several socio-economic developments into the study area which have great effects on property rental values. The location map of the study area is as shown in Figure 1.

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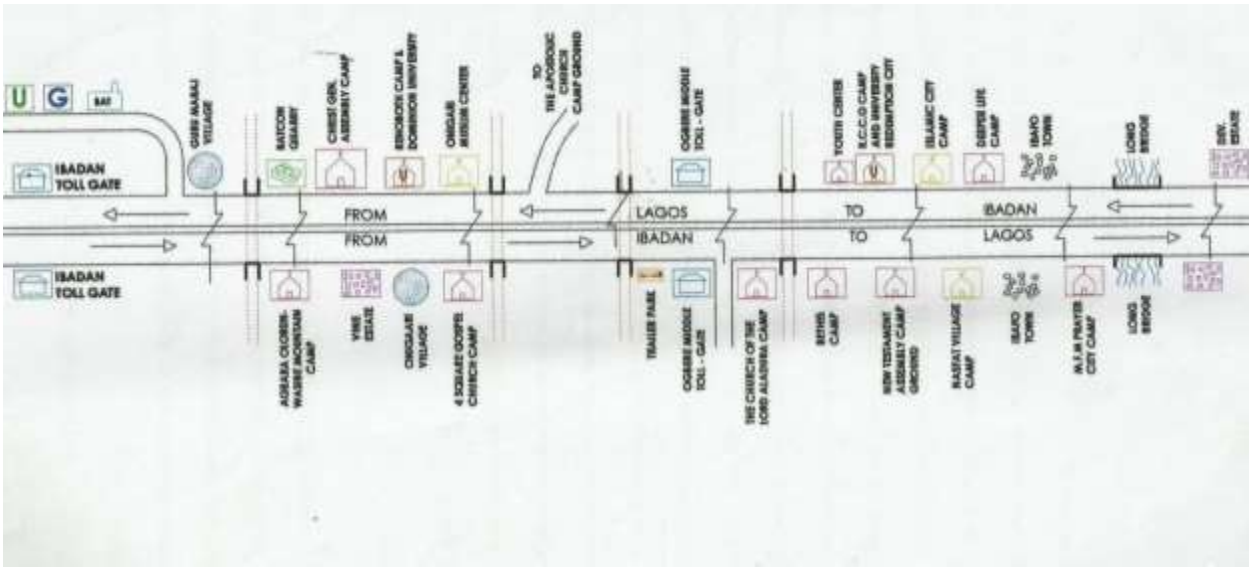

Figure 1: Locational map showing religious camps developments and other landmarks along Lagos Ibadan Expressway

Source:Author's Fieldwork (2018)

LITERATURE REVIEW

While the tremendous positive benefits of religious centers may greatly outweigh the adverse effect on property rental values to the property owners, larger churches can cause impacts similar to commercial uses if they operate throughout the week and into the night. The presence of these religious camps may create a favourable or an adverse public perception which can increase or reduce the marketability and, therefore, the value of properties in the neighbourhood of the religious camps (Boyle and Katherine 2001). Chalmers and Scott (1993) pointed out that an adverse public perception regarding a property with some type of environmental defects and crime may exact a penalty on the marketability of the property and hence its value.

In certain situations, the pattern of real estate development for an entire area may be traced to a single, dominant land use (Bouvier*et al*, 2000). For instance, the location of the religious camps may possibly motivate all manner of commercial activities; warehouses, hotels, restaurants and the like - that may be desirable in terms of their effects on nearby property rental value. Thus, proximity to a religious centre has a significant impact on surrounding housing rental values. Furthermore, both the religious camp and supporting commercial real estate development

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generate demand for road and highway improvements to accommodate the increased vehicular traffic load that may further affect housing prices (Flynn, MacGregor, Hunsperger, Mertz, Johnson, 2004).

Weber, Bhatta, and Merriman (2007) attributed the majority of property value appreciation to demand increases created by a growing amenity base. According to Carroll *et al* (1996), real property values decrease, at a decreasing rate, as distance from neighbourhood church increases. On the contrary, Danderson (2003), pointed out that the traffic and tourist caused by religious centres cause property to lose their value. Though, religious centres by themselves do not detract neighbourhood property values, but the large size and the elaborate nature of temples is the detriment.

Nevertheless, Crompton (2001) asserts that the value of a specified amenity is at least partially captured in the price of residential properties proximate to it. Assuming that property locations adjacent or near to a religious centre are considered desirable, the extra money that home buyers are willing to pay to acquire such a residence represent a capitalization of the land into proximate property values. Additionally, there is evidence that proximity to a disamenity, even if that disamenity is not visible and is not so close as to have obvious nuisance effects, may still decrease a home's sales price, as has been found to be the case for landfills (Thayer, Albers and Rahmatian, 1992). According to Chan (2001), disamenity is a loss to property value due to the presence of a risk perception-driven market resistance, which not only affects contaminated property, but can also affect the value of properties in close proximity to sources of contamination. Proximity to worshipping place may have different effects in different parts of an urban area or even in different parts of a large municipality (Aliyu *et al*, 2011).

Do *et al* (1994), Simons and Saginor (2006) identified religious center as source of externalities and confirmed that externality-induced changes can have either a negative or positive effect on prices. Religious centers exhibit some of the same characteristics found by other externality studies to produce measurable effects on nearby residential property values. Positive externalities arising from land include neighbourhood schools (Cloffelter, 1975) and greenbelts (Correll, Lillydahl, and Singell, 1978). Carroll *et al*., (1996) pointed out that some religious centres create positive externalities to nearby property values.

Do *et al*., (1994) examined the externalities (effects) of neighbourhood churches on housing value in Chula Vista, California. The study revealed that the effect of churches on sales price was negative up to approximately 850 feet radius to their locations. Carroll *et al*., (1996) analysed the impact of neighbourhood churches on residential property values by investigating nearly 5,000 residential property transactions in Henderson, NV, between January 1986 and December 1990. The study found that churches created positive externalities on housing values as amenities. Findings emphasised that large number of churches concentrated in particular area and increase neighbourhood housing values when compared to small number of worship centres.

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Ooi (2004) examines the effect of several different religious centres - Christian church, Chinese temple, Muslim mosque, and Hindu temple – on multi-family dwelling units in highly dense residential areas in Singapore. The study found negative effects of the religious facility resulted from noise, pollution from exhaust, and the presence and use of the church by people who ask for charity. On the other hand, positive externality effect of the place of worship on high-rise apartment values extend out to a radius of 650 meters and are more pronounced within 200-300 meters. The study however, did not consider religious camps as well as other types of property.

In Nigeria, Iroham, and Oloyode (2010) studied location of worship centres and its effect on residential property values (a case of Living Faith Church, Ota). The study revealed that the location of religious centres had significant positive impacts on the residential rental values. The study however compared only mean of residential property values before and after the sitting of the churches and used only statistical mean in the methodology to compare their results. Babawale and Adewumi (2011) conducted research on the impact of neighbourhood churches on housing prices on selected areas in Lagos metropolis, using hedonic model. The study however, based its empirical study only on rented apartments and as well on churches located within residential neighbourhood. The study revealed that there were positive as well as negative effects of churches on their immediate environments, particularly the study area. Many of the aforementioned studies emphasized the effects of the church on rental values of properties generally, with little consideration given to religious camp and its effects on rental values of properties. Therefore, considering the shortcomings of the previous studies, the emerging sitting of camps in Nigeria, and the uniqueness of this subject, there is the need for further studies.

RESEARCH METHODS

The target population comprises the practicing Estate Surveyors and Valuers who are members of the Nigerian Institution of Estate Surveyors and Valuers (NIESV) and duly registered with Estate Surveyors and Valuers Registration Board of Nigeria (ESVARBON), empowered by Decree No. 24 of 1975, saddled with the responsibility of determining the value of all descriptions of property and of various interests existing therein and are involved in real property transactions within the study area.

The study relied on the primary data and the secondary data collected. Primary data were obtained through the administration of questionnaires coupled with oral interviews from Estate Surveyors and Valuers, and residents of the study areas. The secondary data were obtained from the records of; Directorate of Land Information Systems in the Lands Bureau, Abeokuta (who allocates and manages Ogun State Government properties), Ogun State Property and Investment Company (OPIC), Gateway City and Ogun State Urban and Regional Planning Board, Abeokuta (OSURPB). The number of houses in the study areas was obtained from the Directorate of Land Information Systems in the Lands Bureau, Abeokuta (who allocates and manages Ogun State Government properties); and OSURPB, Abeokuta, who are in charge of Building Plan approval.

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A census method was adopted relying on the register available at the Ogun State Branch of the NIESV. This was used to determine the population of registered firms of Estate Surveyors and Valuers practicing in Ogun State within the proximity of the study area which amounts to twelve (12) in numbers. A well structured questionnaire survey instrument was developed as the first stage of the data collection process in this study. The questionnaire was administered to registered Estate Surveyors and Valuers for the purpose of identifying the rental values of residential properties and the impact of the religious camps on adjoining properties.

Regression analysis was used to assess the impact of religious camps on property rental values in the study area. The dependent variable is the rental value (RENT) while the independent variables are the other factors as presented in the operationalization of variables shown in Table 1. The regression equation employed for achieving the objective 4 is modelled as:

$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 \ldots\ldots\ldots\ldots + b_nx_n \ldots\ldots\ldots\ldots$ equation (xi)

Where

Y = dependent variable (RENT)

a = constant

b = coefficients of variable

x = independent variables (see Table 1)

Hence, RENT= F(NOPOLL, AIRPOLL, TCONGEST, POPINC, CRIME, EMPLOYMENT, INDUSTRIES, TOURIST, PROMOTION, DPPTYVALUE, HAPHAZARD, INPPTYDEV, INFRASTRUCTURE)…….. equation (xii)

The $R^2$and t-statistic values were used as performance metrics. The $R^2$is the square of the residuals of the data after the fit; it reveals what fraction of the variance of the data is explained by the fitted trend line. R^2value close to 1 indicates very good fitted trend; however, the statistical significance of the trend is determined by its t-statistic. The t-statistic is a diagnostic statistic used to indicate how well the model fits the data. The general indication that the model's performance is reasonable is when the t-statistic is close to zero

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7. 0 ANALYSIS AND DISCUSSIONS

Table 1:Analysis of rental values of Residential Property types in the study areas

Type of Property	Area	Rental Value (p/a) (₦'000)										
		2008	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**Mean**
Block of flats	Shagamu	35	50	55	65	70	80	100	100	120	180	85.5
	Mowe	50	50	80	90	110	120	140	140	180	250	121
	Ibafo	45	70	70	85	100	120	160	160	200	250	126
	Isheri	80	100	100	120	130	150	180	180	250	250	154
Tenement building	Shagamu	4.5	6.0	7.5	9.5	11.0	12.4	14.4	14.4	18.0	36.0	13.7
	Mowe	8.5	8.5	10.0	11.0	12.5	14.4	18.0	18.0	36.0	45.0	18.19
	Ibafo	8.5	10.5	10.5	12.0	12.5	14.4	20.0	20.0	40.0	45.0	19.34
	Isheri	8.5	10.5	10.5	12.0	12.5	14.4	20.0	20.0	40.0	45.0	19.34
Detached House	Shagamu	60	65	65	80	90	100	120	120	150	200	105
	Mowe	80	80	100	115	130	140	160	160	200	300	146.5
	Ibafo	85	110	110	125	140	160	180	180	220	300	161
	Isheri	130	150	150	175	190	220	240	240	300	320	211.5
Semi-Detached	Shagamu	55	55	60	75	80	90	100	100	120	180	91.5
	Mowe	60	60	70	75	95	100	120	120	180	220	110
	Ibafo	65	75	75	90	100	120	150	150	200	220	124.5
	Isheri	95	125	125	145	160	180	200	200	250	250	173
Duplex	Shagamu	80	95	100	120	130	150	180	180	200	250	148.5
	Mowe	60	60	70	75	95	100	120	120	180	220	110
	Ibafo	65	75	75	90	100	120	150	150	200	220	124.5
	Isheri	95	125	125	145	160	180	200	200	250	250	173

Source: Author's Survey, 2018.

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Table 1 shows the analysis of rental values of the different categories of residential properties in the study areas from 2008 to 2017. The mean rental values of the properties in the study areas revealed an upward increase during the years under study while Tables 2, 3 and 4 revealed the result of the test conducted using both the independent and dependent variables in the study area. Table 2 displays the R, R squared, adjusted R squared, and the standard error. R is the correlation between the observed and predicted values of the dependent variable. The values of R range from -1 to 1. The sign of R indicates the direction of the relationship (positive or negative).

The absolute value of R indicates the strength, with larger absolute values indicating stronger relationships. R squared is the proportion of variation in the dependent variable explained by the regression model. The values of R squared range from 0 to 1. Small values indicate that the model does not fit the data well. The sample R squared tends to optimistically estimate how well the model fits the population. Adjusted R squared attempts to correct R squared to more closely reflect the goodness of fit of the model in the population.

Table 2: Model summary of religious camps development impact on property renta values

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.967	.935	.933	.117

Source: Analysis of Field Survey, 2018

Table 3 : Analysis of variance of religious camps development impact on property rental values

Model	Sum of Squares	Df	Mean Square	F
Regression	71.196	13	5.477	402.832
Residual	4.921	362	.014	
Total	76.117	375		

Source: Analysis of Field Survey, 2018

Table3 shows the performance of the model indicating that R^2 statistics is 0.935 indicating that 93.5% of the sampled variables in factors determining the impact of religious camps development on residential properties rental value is attributed to the independent variables. The computed F statistics (F = 402.832) in table 13falls in the rejection region. The data provides that at least one of the model coefficients is non-zero.

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Table 4: Regression coefficients on the impact of religious camps development on property rental values

Impacts	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.276	.127		10.013	.000
NOPOLL	-.012	.013	-.018	-.935	.000
AIRPOLL	-.032	.010	-.079	3.191	.002
TCONGEST	-.171	.025	-.225	6.912	.000
CRIME	-.492	.021	-.817	-23.602	.350
TOURIST	-.372	.025	-.570	14.822	.078
POPINC	.213	.020	.414	10.553	.004
PROMOTION	.065	.029	.064	2.281	.063
EMPLOYMENT	.072	.021	.122	3.364	.001
INDUSTRIES	.071	.021	.121	3.373	.001
DPPTYVALUE	.136	.019	.193	7.218	.000
HAPHAZARD	.125	.025	.180	4.912	.000
INPPTYVALUE	.012	.015	.025	.831	.004*
INFRASTRUCTURE	.021	.018	-.034	-1.191	.000

Source: Analysis of Field Survey, 2018

Table 4 shows that five of the variables were absolutely significant at 0.00 and these variables are noise pollution (NOPULL), traffic congestion (TCONGEST), haphazard development (HAPHAZARD) and attraction of infrastructural facilities (INFRASTRUCTURE). Other variables such as generation of employment (EMPLOYMENT), attraction of industries (INDUSTRIES) reveals that these factors are significant at 0.001 while air pollution (AIRPOLL) is significant at 0.002. The variable crime (CRIME), promotion of moral values (PROMOTION), and tourist attraction (TOURIST) are not significant to the model; hence these factors could not have influence on rental values of residential properties.

Thus the model is written as: $Y = \alpha + \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \beta_7 x_7 + \ldots\ldots + \beta_n x_n + e$

RENTAL VALUE = 1.276 – 0.012NOPOLL – 0.032AIRPOLL – 0.171TCONGEST + 0.213POPINC + 0.072EMPLOYMENT + 0.071INDUSTRIES + 0.136DPPTYVALUE + 0.125HAPHAZARD + 0.012INPPTYDEV + 0.021INFRASTRUCTURE

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Test of Hypothesis

The hypothesis (H_{01}) of this research was investigated using the regression analysis employed in achieving the objective of this study. The hypothesis (H_{01}) stated that religious camps development has no significant impact on residential property values. Therefore the regression analysis shows that the hypothesis is not true, hence, the stated hypothesis is therefore rejected as the p-value (0.004) denote that the presence of religious camps development in close proximity of residential neighbourhood influences the rental value obtainable from such residential apartments. Statistical analysis suggest that when the p- value is less than .05 such values is significant to the findings but when it is greater than .05 such values is not significant to the findings. This finding on the hypothesis using the regression analysis in Table 14 implied that the p-value (0.004) obtained connotes that religious camps development brings about an increase in property values.

The summary statistics of the analyzed variables are presented in Tables 6 - 8. F-statistics for the model is highly significant at the 1% level, and R^2 values are high which suggest that a very high significance could be placed on the results. A number of the variables (noise pollution, air pollution, traffic congestion, and crime and tourist attraction) exhibited unexpected signs in their correlations with property rental values. The t-value column provides the individual significance of each independent variable in the regression equation and tells whether the variable is making statistically significant contribution. A variable must have a significant value of less than 0.05 to make significant unique contribution. The regression analysis results revealed that religious camps development has significant impact on residential property values as the p-value (0.004) shows that the presence of religious camps development in close proximity of residential neighbourhood influences the rental value obtainable from such residential apartments.

CONCLUSION AND RECOMMENDATIONS

This study examined the effects of religious camps along Lagos/Ibadan express way on residential property values in Isheri, Ibafo, Mowe and Shagamu study area. Rental values of residential property types have been analyzed over a period of ten years (2008 to 2017) in the study area. The presence of the religious centres in the areas under study was observed to have influenced four major factors which include generation of employment (majorly trading), population increase, attraction of infrastructural facilities and increase in property rental value. It can be inferred from the results of the study that the presence of the religious centres along the Lagos/Ibadan expressway helps to decongest Lagos as more young adults are settling down in Isheri, Ibafo, Mowe and Shagamu due to the economic and religious advantages the religious camps are creating in these areas.

Based on the above, since religious camp sites developments brings about increase in property values, property investors are employed to invest more and encourage to seek the guidance of Estate Surveyors and Valuers on the type of property development to be embark on.

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Property developments in close proximity to religious camp sites should be strictly monitored to ensure that town planning laws and building codes are adhered to in order to curtail haphazard developments of buildings. Government should encourage the development of more residential properties around the religious sites in order to cater for the population increase.

Government should also assist in the provision of more infrastructural facilities to these neighbourhoods.The governments should address the problems of noise and air pollutions in the communities by enacting strict laws that would check the activities of the industries and the users of these camps developments.

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