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MITIGATING INSECURITY THROUGH TENANT SELECTION: IMPLICATIONS FOR SUSTAINABLE URBAN RESILIENCE IN NIGERIA

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Abstract

Insecurity has become a major menace in Nigeria. Terrorism, kidnapping, robbery, and other related activities have become rampant. Insecurity has become a major concern to tenants, landlords, and estate surveyors and valuers as well as security agencies in Nigeria. Besides its security implications, tenant-related insecurity is a major impediment to sustainable urban resilience due to the undermining of safety, inclusiveness, and sustainability of communities.

The current study focused on examining the extent to which tenant selection mechanisms contribute to enhanced security and sustainable urban resilience in Nigeria's real estate. A quantitative survey research design was adopted for the study. The data were gathered from 250 respondents comprising landlords, tenants, property managers, and security personnel in different locations in Agbor and Asaba, Nigeria. Data analysis procedures included descriptive statistics (frequency, percentage, mean, and standard deviation) and multiple regression. The study revealed that identity of tenants, guarantor demand, police clearance, previous landlord references, and biometric documentation of tenant are techniques of tenant screening that have potential in promoting community safety, crime prevention, and secure residential environments.

This study concluded that appropriate tenant selection mechanisms are security measures that can help reduce security challenges and promote sustainable urban resilience. The study also revealed that tenant selection mechanisms contribute to achieving SDG 11 (Sustainable Cities and Communities) through the creation of safe and secure neighborhoods and promoting the SDG 16 (Peace, Justice and Strong Institutions) goal by enhancing security governance and crime prevention. It was recommended that there should be mandatory tenant profiling and the establishment of a law requiring landlords to cooperate with the security agencies in tenants profiling. The study suggested that a national database of tenants should be created, and that multi-stakeholder (in line with the SDG 17) should be developed to enhance security and promote sustainable community development in Nigeria.

Keywords: Insecurity, tenant selection, tenant screening, property management, crime prevention, sustainable urban resilience.

1. Introduction

For sustainable development to take place and for societies to be stable, security is a necessity. However, when nations experience insecurity for a relatively long period, it leads to a reduction in their economic growth and attractiveness to foreign investors (Udeh et al. 2013). Consequently, social systems start to disintegrate and the overall quality of life deteriorates (Ojo et al. 2023; Oladoyin et al. 2024; Berebon, 2025). In Nigeria, insecurity has increased over time and is currently at its peak due to the prevalence of insurgency, kidnapping, armed robbery, banditry, and communal clashes, all of which undermine life, property, and sustainable urban development. UN-Habitat has recognized the right to adequate housing as a universal and indivisible human right, which should not be interpreted narrowly, as only a right to a home but rather as a broad-based right to security and peace (Ikenga & Agha (2020); United Nations Economic Commission for Europe (2021). Security of tenure are fundamental in achieving the United Nations Sustainable Development Goals (SDGs), particularly; SDG11 (Sustainable Cities and Communities) which is concerned with promoting safe, resilient and sustainable human settlements, and SDG 16 (Peace, Justice and Strong Institution) which seeks to reduce all forms of violence and insecurity; end abuse, exploitation, trafficking and organized crime, and the promotion of peaceful and inclusive societies.

While the responses of Nigeria's political and administrative authorities to the threat have so far focused primarily on military, police, and surveillance responses, little attention has been paid to the contribution of real estate management practices to crime prevention in the country. Both residential and commercial properties in Nigeria have become hotspots for criminal activities, partly due to laxity in screening prospective tenants before allocating properties to them (Yusuf & Mohd, 2022), and unprofessionalism in property management practices (Elvy, 2017) as well as the proliferation of unscrupulous individuals in the profession of property management (Prenzler 2021). Thus, proper tenant selection is a key innovative means of combating the proliferation of criminals in society and promoting sustainable communities. By adopting rigorous tenant selection measures, property owners and managers can play a significant role in enhancing security in residential and commercial spaces, promoting social cohesion, and sustainable urban resilience.

Therefore, this current study focused on examining how tenant selection can significantly mitigate insecurity and promote sustainable urban resilience.

2. Literature Review

In reviewing the literature, it was established that criminals use residential and commercial buildings as a platform for their criminal activities (Schwemm, 2020; Prenzler, 2021; Okwuwada, 2023). In many instances, terrorists, fraudsters, and Kidnappers have used unfinished or rented houses as their nests because property owners and managers do not screen their tenants' credentials. To property managers and landlords, the most important thing is whether a prospective tenant can pay the monthly rent or not. As a result, they tend to minimize or ignore altogether all the screening processes that can help wean away unacceptable tenants (Wallace et al. 2026; Pattnaik et al. 2024). The influx of criminals into residential and commercial neighborhoods and making it a "haven of their choice to perpetrate crime" requires a careful screening of prospective tenants for their residency in the respective properties.

Generally, landlords or caretakers carry out background checks on prospective tenants to establish their identities, past tenancy experience, current employment status, and obtain sureties or guarantors before allowing them to occupy their properties; in addition, some also obtain police clearance certificates and biometric scans of the intending tenants. This screening process, according to Reosti (2020) is mandatory to verify the would-be tenants against undesirable characters that may jeopardize the peace and security of the landlords' houses. Given the numerous security challenges that Nigeria is currently facing, which have made the country's once-secure cities and towns turn into zones of insecurity and danger, it becomes paramount to examine the extent to which background screening of intending tenants can help minimize insecurity in Nigeria.

It is important to note that most landlords/caretakers of residential/commercial premises conduct screening of intending tenants on the basis of their financial status and ignore other pertinent aspects of screening (Ayotunde (2011). Failure of landlords to carry out adequate screening of prospective tenants has created the avenue for criminals to use rented houses as their hideouts or centers for committing crimes, thereby making many neighborhoods unsafe (Oyedele, 2013; Knezovic & Tkalec, 2025). Despite landlords being the ones responsible for screening and allowing tenants into their properties, there is little information on how this process helps minimize

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security challenges in the study area. With this realization, the current study sought to examine how screening of intending tenants could help minimize security challenges in the study area. Insecurity emanates from the state of being exposed to the danger, uncertainty, and fear, either tangible or intangible, of loss of life, property, or any other valued possession. Some authors define it as the lack of safety and pervasive anxiety that characterize society. In addition, it has been described as a cross-cutting, multidimensional concept, subject of debate, and differently interpreted by researchers with relevance to their fields of study. To some researchers, it is a matter of individual lives, while to others it involves the existence in the global economy and beyond. For instance, the United Nations Development Programme (UNDP) in its 1994 Human Development Report captures insecurity as encompassing chronic threats, such as hunger, deprivation, disease, and suppression. Others define it as a situation where a person is subjected to chronic threats such as insecurity of person and property. For instance, (Burns et al. 1992; Pfleeger et al. 2012)] described insecurity as the exposure to physical attack, moral attack, accidents, theft, and deterioration of objects. Generally, insecurity exists when individuals, groups of people, countries, and systems are not free from threats, vulnerabilities, anxieties, and dangers of various forms.

This paper views insecurity as a chronic threat to individuals, territories, locations, states, beliefs, properties, and institutions. However, there is no agreed definition of insecurity due to its multiplicity, multilevel, and varying perspectives from different scholars. Some of the causes of insecurity have been enumerated by different researchers. They include emotional response to sudden external threat perceived by an individual or a group; relatively constant threatening external situation; threat from within; and threat to beliefs, especially religious beliefs.

Insecurity, especially in the northern and southern parts of Nigeria, has become a major concern to both the government and the people at large. From 1990 when the Niger Delta militants picked up their activities to the emergence of Boko Haram and the herdsmen insurgents in the northern part of Nigeria, the country has been facing tremendous security challenges that have persisted to the present time. These challenges include; kidnapping for ransom, suicide attacks, bombing of both soft and hard targets, ritual killings, and assassination waves as well as armed robberies, banditry, and cybercrimes, among others. These vices have resulted in the destruction of many properties and loss of lives. In addition, businesses have been affected by insecurity as it has

hindered free business operations, constrained business growth, discouraged both local and foreign investors, and resulted in increased government spending on security matters. According to (Obi, 2015 & Yusuf and Mohd, 2022), the persistent wave of insecurity has led to the stagnation and decline of Nigeria's socio-economic development.

The situations around the incessant attacks on soft and hard targets worldwide, especially the rampant wave of insecurity in Nigeria, prompted this study on insecurity in Nigeria with specific emphasis on tenant selection as a way of minimizing the challenges.

Various researchers have established that insecurity impedes the growth and development of nations. For example, Okwuwada (2023) observed that the prevailing insecurity situation provides a nation with opportunities for development. Onunwa (2025) on the other hand argued that, on the contrary, insecurity impedes economic and social activities, hindering foreign and local direct investments in the economy. In a study entitled "Insecurity: A threat to human existence and economic development in Nigeria," Adegbami (2013) asserted that insecurity has adverse effects on the general well-being of the people and, as a result, leads to the destruction of both lives and properties and subsequent relocation of businesses to more secure locations, for instance, in the case of Industries. In the same vein, (Adegbami, 2013; Yusuf & Mohd, 2022; Onunwa, 2025) agreed that insecurity is the main challenge hindering Nigeria's economic development.

According to Gaibulloev & Sandler (2009) in a study carried out on the impact of insecurity on the economies of Asian countries revealed that all forms of insecurity have significantly negatively affected the countries' Gross Domestic Product (GDP) and per capita growth by 1.5%. This shows that insecurity brings about risk and uncertainty, which hinder investments and restrict foreign direct investment. In addition to affecting a country's GDP, insecurity has adverse impacts on businesses, for instance, airlines, tourism, and manufacturing, among others, thus lowering the GDP and growth rate of the country (Rosen, 2014; Akamavi et al. 2023). Terrorism, for instance, has a negative effect on per capita income growth and discourages investment. Besides affecting business activities and the economy at large, insecurity also affects government spending. For instance, (Dunne & Tian, 2017; Knezovic & Tkalec, 2025) argue that conflict emanating from insecurity brings about an indirect negative impact on economic and sustainable development in a country by increasing government expenditure on defense and security, thus affecting government spending on other vital aspects of a country's economy. In addition, Thacher (2008) carried out a

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study on the cost of insecurity in the United Kingdom and United States from 1987 to 2001 using a selected and specified sample size. His findings revealed that terrorism had a significant but negative effect on GDP growth. These findings are corroborated by Hyder et al. (2015). In Nigeria, (Achumba et al. (2013) in their study on insecurity and its implication for business investment and sustainable development revealed that the menace of insecurity in Nigeria is complex and would persist unless deliberate efforts are made to combat it.

Tenant selection has been described as a process of carrying out a comprehensive investigation on a prospective tenant before granting him or her the right of tenancy (Fonseca et al. 2018). This process enables landlords to ascertain that the new tenant has acceptable moral, economic, social, and behavioral attributes for the occupation of a particular property. It can also be described as a painstaking process carried out by real-estate managers to determine whether a prospective tenant qualifies for the occupation of a property based on certain criteria. The tenant selection technique entails: identity verification, employment verification, reference checks, credit assessment, character evaluation, and guarantor confirmation (Schwemm, 2020; Bonnet & Pollard, 2021). Moreover, tenant selection can be viewed as a mechanism through which property managers consider whether a prospective tenant can be a reliable source of income for the property owner. Basically, most property managers adopt the 'stable income criterion' as a standard for considering a rental applicant (Benjamin et al. 2000).

There are two (2) theoretical bases that are relevant to this study. They include: (i) the Routine Activity Theory (RAT) and (ii) the Crime Prevention through Environmental Design (CPTED). The Routine Activity Theory was pioneered by Cohen & Felson (1979). This theory proposes that criminality takes place when any or all of the following three (3) elements are present: (a) a motivated offender, (b) a suitable target, and (c) the absence of capable guardianship. Therefore, effective and efficient tenant screening mechanisms act as a form of guardianship in reducing crime by preventing unacceptable tenants from occupying a particular property. The second theory is the 'Crime Prevention through Environmental Design (CPTED) theory,' which focuses on the notion of crime prevention by making the environment and its users responsible for securing the area by implementing various preventative measures. Arguably, effective tenant selection

procedures are a form of crime prevention strategy employed in real-estate management to reduce criminal activity by ensuring that unacceptable tenants are denied access to properties.

Murchie & Pang (2018) noted that the process of tenant selection starts immediately an apartment is available for rental and the property owner or manager advertises the vacancy according to the legal requirements. The next step in the process is for the potential tenants to contact the property manager to learn more about the unit and set up an appointment to view the property and its surrounding amenities. At this juncture, the property owners or landlords may decide to carry out preliminary screening of the intending tenants via phone or any other virtual means before setting up an appointment with them. At this instance, the potential tenant is provided with an application form to fill in upon arrival at the time of the appointment, together with an application fee, if applicable. Therefore, after filling out the application form, the landlord or his agent carries out background and/or credit checks on the tenant to help decide whether to approve or reject the request for tenancy (Oyama, 2009).

It is advisable for property owners and managers to take the time and effort to obtain comprehensive information on the reliability of a prospective tenant before making a decision to grant them residency (Fonseca et al. 2018). Hence, it is recommended that due diligence be carried out to ensure that crucial aspects of tenants' behaviors, credit status, eviction history, source of income, and rental history be checked and evaluated because they provide vital information regarding a person's eligibility for renting a property (Fonseca et al. 2018; Scheve & Slaughter, 2006). In the same way, Rona-Tas (2017) noted that property owners and managers use four (4) key information areas to evaluate an individual's eligibility for residency in a particular property. These areas of information include; criminal background checks, credit reports, civil litigation history, and residential reference checks (Rona-Tas, 2017).

In an attempt to ensure effective tenant screening, Elvy (2017) suggests that rental property owners and managers sometimes hire private investigators to carry out background checks on prospective tenants and report back to them, which usually ends up being expensive for the landlord since he bears the expenses related to the background checks. Wallace et al. (2026) observed that some background reports are erroneous due to misrepresentation, wrongful eviction filings in court, irrelevant juvenile records, and other inconsistencies that fail to predict an individual's behavior

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accurately. In addition, Pattnaik et al. (2024) argue that professional organizations that undertake background checks for landlords may give misleading information or misinterpret data, resulting in adverse repercussions for both the property owner and the prospective tenant. Finally, Rona-Tas (2017) contends that rental property owners and/or managers use a prospective tenant's credit history as a basis for determining the individual's overall suitability for occupying a rental property.

The practice of screening during tenant selection by rental property owners and/or managers varies depending on the needs or conditions at the time of selection. The most common reasons for conducting screening of potential tenants during the selection process are for practical purposes regarding an individual's ability and suitability to meet the conditions stipulated in the lease and rental agreements (Benjamin et al. 2000; Gill, 2012; Brisson & Covert, 2015; Zigman & August, 2021). However, contrary to these arguments, Reosti (2020) and Stewart et al. (2024) agree that behavioural reasons are an essential aspect of tenant screening, whereas Kleysteuber (2007), Oyama (2019) and Stewart et al. (2024) identified legal exposure and legal implications together with undesirable tenant behaviors and practical applications as significant factors influencing the tenant screening process.

The insights generated from the study can contribute to the development of a secured environment by tenants, property managers, and policymakers developing tenant screening strategies that eliminate unacceptable tenants, thereby promoting sustainable communities in Nigeria with an enhanced security level.

3. Methods

The study adopted a descriptive survey research design. The study was conducted in Delta State covering the major towns in the study area, namely: Boji-Boji, Alihame, Emuhun, Agbor GRA, University of Delta (UNIDEL) axis, and Abraka road corridor in Agbor. While GRA (Government Reserved Area) Asaba, Okpanam road axis, Cable point, Summit road, Nnebisi road, Government House Area, Umuagu and Anwai road in Asaba were selected.

The population of the study consisted of property owners, estate surveyors and valuers, property managers, and security agencies such as the Police, Army, Civil Defense, and Vigilante Corps. A

total of 375 respondents were selected using stratified random sampling technique. However, only 250 respondents representing 67% comprising 90 Landlords, 10 Estate Surveyors and Valuers, 70 Property managers, 40 Security agencies including Police, Civil Defense, and Vigilante, and 40

Table 1: Questionnaire distribution and retrieval

Respondents Category	Sample Distributed	Sample Retrieved	% Retrieval
Landlords	110	90	82
Estate Surveyors and Valuers	10	10	100
Property Managers/Agents	85	70	82
Security Personnel	80	40	50
Tenants	90	40	44
Total	**375**	**250**	**67**

Source: Author's field work (2026)

The regression model specified is as follows:

$ISR = \beta 0+\beta 1IV+\beta 2GR+\beta 3PC+\beta 4PTR+\beta 5BD+e$

Where:

Dependent Variable (Y): ISR = Insecurity Reduction

Independent Variables (X):

IV = Identity Verification

GR = Guarantor Requirement

PC = Police Clearance

PTR = Previous Tenancy References

BD = Biometric Documentation

H0 = Tenant selection mechanisms do not significantly influence insecurity reduction.

H1 = Tenant selection mechanism significantly influences insecurity reduction

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The questionnaire administered consisted of two sections (A and B). Section A is the demographic information (age, gender, occupation, and experience) as shown in Table 2.

Table 2: Demographic Information of the Respondents

Respondents	Frequency	Percentage
Gender		
Male	142	56.8
Female	108	43,2
Total	250	100
AGE		
18 – 25	4	1.6
26 -35	61	24.4
36 – 45	84	33.6
46 and above	101	40.4
Total	250	100
Experience/Length of Stay		
Less than 1 year	7	2.8
1 to 5 years	41	16.4
5 to 10 years	119	47.6
Above 10 years	83	33.2
Total	250	100
Educational Qualification		
FSLC	2	0.8
SSCE	32	12.8
Diploma	24	9.6
HND/BSc	183	73.2
MSc.	6	2.4
PhD	3	1.2
Total	250	100

Status /occupation		
Security Personnel	80	32
Estate Surveyor	10	4
Property Manager/Agent	85	
Landlord	90	36
Tenant	90	36
Total	250	100

Source: Authors' field work (2026)

Section B is the variables used in tenant selection, and are measured on a five-point Likert scale (Table 3). A reliability test using Cronbach Alpha coefficient resulted in 0.87 indicating excellent reliability.

Table 3: Variables used for tenant selection (Summary of Dataset used)

Variable	Mean	Std. Dev
Identity verification	4.25	0.61
Guarantor requirement	4.10	0.73
Police clearance	4.35	0.58
Previous references	4.18	0.65
Biometric documentation	4.28	0.69
Insecurity reduction	4.42	0.56

Source: Author's field work (2026)

4. Results and discussion

Descriptive Analysis

Table 1 shows that 375 questionnaires were distributed to the respondent, and 250 valid questionnaires representing 67% were retrieved and used for the analysis. Also, Table 2 indicates the demographic information of the respondents, which reveals that 56.8% of the respondents were

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male and 40.4% of them were 46 years and above. On the other hand, 73.2% of the respondents were degree or HND holders and Landlords and Tenants constitute 36% of the respondents respectively. The results in Table 4 below indicate the respondents' level of agreement on the importance of having various tenant screening methods. Police clearance was ranked the highest with a police clearance has the highest beta (0.312). This implies that the respondents perceive police clearance as the best screening method among those mentioned in the study area. Similarly, identity verification and biometric documentation were highly agreed upon by the respondents with a beta value of 0.281and 0.268 respectively.

Table 4: Tenant Screening Mechanisms using multiple regression, the results show as below:

Variable	Beta	t-value	p-value
Constant	0.812	3.421	0.001
Identity verification	0.281	4.882	0.000
Guarantor requirement	0.175	3.104	0.002
Police clearance	0.312	5.337	0.000
Previous references	0.203	3.566	0.001
Biometric documentation	0.268	4.754	0.000

Source: Author's field work (2026)

Table 5: Model Summary

Statistic	**Value**
R	0.821
R^2	0.674
Adjusted R^2	0.667
F-statistic	100.52
p-value	0.000

Source: Author's field work (2026)

5. Discussion

The value of R^2 =0.674 in Table 5 implies that 67.4% of the variations in insecurity reduction are explained by the tenant selection mechanisms as identified by the study. The F-statistic is also significant at alpha level 0.05 thus verifying the goodness of fit of the model. Since all the independent variables have p-values less than 0.05, we reject the null hypothesis that none of the tenant selection mechanisms significantly influence insecurity reduction and adopt the alternative hypothesis that at least one of them significantly influences insecurity reduction.

The study therefore concludes that:

(i) Tenant selection mechanisms significantly influence insecurity reduction in the study area.

(ii) Police clearance with the highest beta value of 0.312 predicts insecurity reduction most accurately among all the mechanisms considered.

(iii) Identity verification in the form of background screening reduces criminal infiltration into the rented properties.

(iv) Biometric registration facilitates traceability of tenants who abscond from the rental properties.

(v) Previous tenancy references and history provide verifiable information about a prospective tenant.

In general, effective and combined screening mechanisms improve and promote neighbourhood security.

6. Recommendation

Based on the research results, the following recommendations are proposed:

(1) There should be mandatory screening of prospective tenants before considering them for rental purposes.

(2) The government and policymakers should fast-track the creation of a national database to aid traceability of defaulted tenants;

(3) There should be incorporation of National Identity Number (NIN) into tenancy agreements;

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(4) Landlords, property managers and security agencies should join forces to tackle insecurity arising from tenants; Police clearance should be mandatory for prospective tenants;

(5) All landlords and property managers should deploy biometric registration devices for all the tenants in their properties; and

(6) Estate surveyors should be engaged as certified tenant screening professionals, with standardized protocols for verifying tenant credentials.

7. Conclusion

This study was undertaken to examine the role of tenant selection mechanisms in reducing insecurity in Agbor and Asaba, Delta State Nigeria. The results revealed that tenant screening practices play a significant role in reducing criminal cases and promoting security in the study area. Consequently, the study revealed that police clearance, identity verification, guarantor requirements, previous tenancy references and biometric registration were effective security measures that could reduce criminal activities among renters. The study concludes that a comprehensive tenant selection system is a crucial crime prevention strategy that, when combined with the existing state security apparatus, will enhance security in the study area. Thus, there is a need for the implementation of effective tenant screening mechanisms in order to reduce insecurity in the study area.

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Informed consent statement:

Informed consent was directly obtained from all participants, and they were duly informed that they have a choice of not participating at all in the study, and that they have the liberty to quit participation at any stage of the study.

Conflict of interest: There is no conflict of interest known to the author around this study.

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