Influence of Tenants Socio-Demographic Characteristics on Housing Rental Values in Birnin Kebbi Metropolis, Kebbi State, Nigeria

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Abstract
Housing is an important component of human settlement. This study assessed the influence of tenants socio-demographic characteristics on housing rental values in Birnin Kebbi metropolis, Nigeria; The study adopted the use of mixed method approach. Data were collected through administration of structured questionnaire and interview survey from 322 respondents, which were purposely selected from the target population in the study area. The data collected were subjected to analysis using descriptive and inferential statistics with frequency distribution tables. Findings revealed that Chi-square analysis shows that occupation has a statistically significant association with rent paid across all rental categories ($p < 0.01$), implying that tenants' occupation significantly influences the amount they pay for rent. Income level showed statistically significant association only for the ₦300,001–₦400,000 and above ₦400,000 rent categories indicating that income affects rent only among higher-rental groups. Ethnicity and household size showed no significant association with rent paid. It demonstrated that, there is need to implement rent control policies to cap how much landlords can charge and regulate landlords-tenants relationships to prevent exploitation. Government should increase affordable rental housing schemes through subsidies or partnerships with developers.

Keywords: Housing, Metropolis, Variations, Significant, Rental, Values

Introduction

The word 'housing' has been defined differently by concerned professionals across disciplines, reflecting diverse interests of experts in such professions like geography, urban planning, economics, political science, architecture, among others (Oyelani, 2005).).

In September 2015, the United Nations Sustainable Development Summit adopted a new framework to guide development efforts between 2015 and 2030, entitled "Transforming our world: the 2030 Agenda for Sustainable Development" (UNSDGs, 2015). By endorsing a stand-alone goal on cities (Goal 11), known as the 'urban SDG', Sustainable Development Goal – *make cities and human settlement inclusive, safe, resilient and Sustainable* – the international community recognized urbanization and city growth as a transformative force for development. This first-ever international agreement on urban-specific development acknowledges sustainable urban development as a fundamental precondition for sustainable development. (Couceiro and Suárez, 2020). In settlements around the world, a significant proportion of residents are tenants' occupant. For various reasons, millions of people in developing and developed countries occupy housing by rent, rather than owning the housing unit in which they dwell (Scheba and Turok, 2020). They include, for instance, low-income households who cannot presently meet the expense of home ownership, recent urban migrants who prefer centrally located rental accommodation that gives them flexibility; young people

who value mobility and individuals who choose to spend their money on other priorities rather than home ownership. These are only a few of the characteristics and motivations of tenants (Deng, *et al.*, 2020).

Approximately 1.2 billion people globally rely on rental housing to meet their housing needs (Sharma and Samarin, 2021). Over the past two decades, demand for rental housing has grown rapidly because of urbanization (Aveline-Dubach, 2020).

1.2 Concept of Rental Housing

Owusu-Ansah, *et al*, (2018) stated that in Africa the most dominated form of rental housing is the private rental housing, which is owned by individual landlords. This form of rental housing is mostly found in the low-income communities, where rental houses are owned by private individual and are most often informal in nature although there exists some formal private rental housing in the countries. Rental housing covers a wide range of markets, ranging from the corporate executive housing to middle-class apartments to rooms in a landlord's home to even former slum dwellers building.

About half of the urban population in developing countries is made up of tenants, Adu-Gyamfi, *et al* (2020) display that in Africa only one in four households own their own dwellings, then the remaining are either renters or live in rent-free family houses. This confirms that it is difficult for individual particularly rural dwellers of developing countries to own their own houses. In the affected developing countries, it is mainly the few urban rich individuals that are able to own houses. This largely makes rental housing an urban phenomenon and a very essential housing tenure. Gulyani, *et al.*, (2018) stated that whether the proportion of owner-occupiers has increased or not, a common feature of housing in most developing countries indicates number of urban families living in rental accommodation has usually increased. The sheer volume of urban growth, through both migration and natural increase, has encouraged that tendency because the vast majority of migrants and new urban households initially rent or share accommodation.

1.3 Meaning of Rent

Rent is a periodic payment for the use of a house. Rent is used mainly for land or land and improvement, but it could be used in respect of other chattels such as plant, machinery and equipment (Nyaboke, 2020). Rents from property arise not from the considerations of investment which operate on different sets of conditionality and parameters. In addition to the above description, the word rent was derived from the Latin work “redditus” which means any income or yield from an economic agent (Darby, 2011). However it has been given several definitions depending on the shade of opinion for instance, the lawyer sees rent as certain and periodic payment or service made or rendered by the tenant of a corporeal hereditament (Abalis and Zoakah, 2017), or more precisely in present day usage a sum of money paid for the occupation of land.

On the other hand, economists see rent from a different perspective. According to Birch (2020), a well-known classical economist sees “rent as that portion of the produce of the earth which is paid to the landlord for the used.

1.3.1 Forms of Rent

From the definitions of rents given earlier, one can easily note two forms of rent held by different people: contract rent and economic rent (Owusu-Ansah *et al.*, 2018).
Contract rent: refers to the actual payments tenants make for their use of the house for others. The amount of these payments are normally agreed to by the landlord and tenant in advance

within the period the house is in use and thus form a mutual contractual arrangements. While economic rent is the payment made to a factor of production which is in excess of that which is needed to keep it employed in its current use or its transfer earning. This situation arises when demand for the factor increases and the supply cannot fully respond to the increased demand. This type of economic rent arises because of scarcity in the supply of factors.
Similarly, the rate at which the demand for housing is increasing at present time in Birnin kebbi is very alarming, people are of the believe that increase in population is among the major factor leading to the rise in rental values. Today an overwhelming number of tenants in the study area cannot afford to own house due to various challenges which the sector face. These challenges are the main causes of aggravating housing deficit, which the state has encountered through the years among are: poverty i.e economic status of people, devaluation of naira. high interest rate and inflation, poor land tenure system, high cost of building materials, exploitative tendency of shylock landlord, ineffective housing finance, bureaucracies in land acquisition, processing of Certificate of Occupancy (C of O) and approval of building permission or plan. It is this motivation of improving human well-being through proper housing; chiefly rental housing that makes this study worthwhile.

1.4 Theoretical Framework

Stentoft and Rajkumar (2018) stated that, good research should be grounded in theory. And this study will be guided by the relevant theories that are pertinent to rental housing, the theories includes Location Theory and Bid Rent. Rehman and Jamil (2021) stated that most widely accepted theory that links residential location to the price of housing is given by urban economic theory represented by the monocentric city model, which is based by Moazzeni (2018). The main spatial attribute of the theory is distance from the Central Business Dsistrict (CBD). It therefore represents the most basic way of introducing location into economic modelling. The relevant prediction of the monocentric model is that households that live far from the center of employment are compensated for higher time costs of commuting by way of lower price of a unit housing. Differences in access to workplace and hence commuting costs are important explanations for the spatial variation in the unit price of housing, and the model provides an important justification of the relationship between housing prices and workplaces. On the one hand it could be explained by different types and amounts of attributes in different locations. Examples found in Labbé *et al.,* (2019) are socioeconomic characteristics, level of public services, access to parks, and the physical make-up of an area in general. Usman *et al.,* (2020) display that spatial variation in house prices may be attributed to the existence of submarkets

Numerous researches have been carried out related to present study. Some of these are on residential property such as Spatial Variations in Residential Property Development in Birnin Kebbi (Ogunbajo, *et al.,* 2015). Housing Quality of residential Neighborhoods in Nigeria with focus on Low Density Areas of Birnin Kebbi, (Agabi and Odekunle, 2014), Perception of Housing Quality Standard in Birnin Kebbi, (Ogima, 2019). Factors influencing the pattern of residential property values in the Zaria Urban Area. (Abbas, 2018). Other studies include Rental analysis of Residential Properties in close proximity to the Federal University of Technology, Akure, Nigeria (Adebisi, O. and Bello, A 2015). The impact of Social Unrest on property values in Kano metropolis, Nigeria (Adebimpe and Orekan, 2014). A study of Private Rental Housing Market in Kaduna Metropolis, Nigeria (Shuaibu and Taiwo, 2015). Effect of the year 2012 Flood on Residential Properties Rental Values in Kaduna Metropolis of Nigeria (Oyediran, *et al.,2015*), and trend in Rental Values of Residential Properties in Enugu (Chioma, *et al.,* 2016) among others. To the best knowledge of the researcher, there has not been an empirical study on the influence of tenants socio- demographic characteristics on

housing rental values based on socio economic characteristics of tenants in Birnin Kebbi metropolis, which is becoming alarming and worse with rapid urban growth and housing problem. It is based on the above premise that this study seeks to examine the influence of tenants socio-demographic characteristics on housing rental values in Birnin Kebbi.

Materials and Methods

Study Area

Birnin Kebbi is situated in northwestern Nigeria. It is located between latitudes 12^0 24′ 00″ and 12^0 30′ 30″ North of the equator and between longitudes 4^0 10′ 0″ and 4^0 15′ 30″ East of the prime meridian (Figure 1) It is the capital city of Kebbi State and headquarters of Gwandu Emirate. It occupies most of the western and southern portions of old Sokoto state. Birnin Kebbi is linked by road to Argungu (45km northwest), Jega (35km south east) and Bunza (45km south west). Birnin Kebbi is 150km southwest of Sokoto and 500km north west of Abuja (Agabi, *et.al.*, 2013). Birnin Kebbi city Centre has a coordinate of 4.204E and 12.463N covering a radius of 16km.

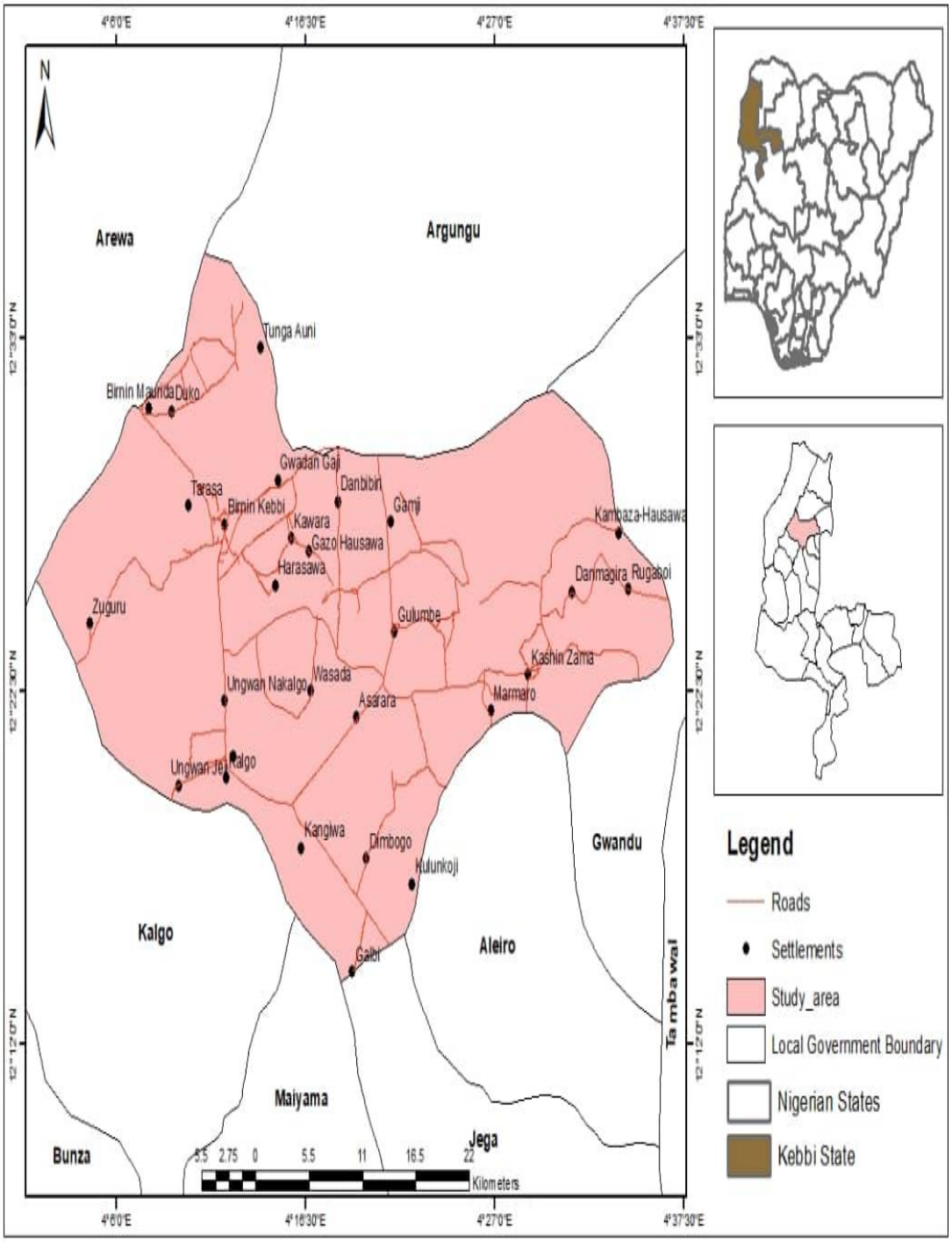


FIGURE 1: The study Area

SOURCE; Spote settelite imagery, GIS Lab Geography Depatment FUBK (2025)

Table 2: Urban Growth and development of Birnin Kebbi

	1999		2000		2009		2018	
Land use landcover	Hectares	%	Hectares	%	Hactares	%	Hectares	%
Agriculture	9,228.666	53.854	8,380.450	48.904	7905.416	46.132	5535.153	32.301
Bare Surface	921.365	5.377	1,048.516	6.119	737.466	4.304	671.877	3.921
Built Up Area	1,266.059	7.388	1,486.404	8.674	2533.052	14.782	4147.381	24.202
Fadama Agriculture	4,115.291	24.015	4,533.149	26.453	4357.913	25.431	4744.075	27.684
Shrubs	989.971	5.777	1,072.355	6.258	990.202	5.778	1298.647	7.578
Waterbody	526.497	3.072	526.497	3.072	523.647	3.056	223.342	1.303
Wetland	88.531	0.517	89.010	0.519	88.684	0.518	515.905	3.011
Total Land Area	17,136.38	100	17,136.381	100	17136.381	100	17136.381	100

Source: Kebbi State Ministry of Lands and Housing Development (2018)

The Urban growth patterns of Birnin Kebbi as shown in table 2 revealed that the built-up area accounted for about 7. 38% in the year (1991), 8.67% (2000), 14.78% (2009) and 24.20% in (2018) of the total land area of the study area respectively

The city of Birnin Kebbi assumed the role of headquarter of Kebbi State in 1991, which makes it centre of industrialization, administration, social modernization and commercial activities in the state. This status accounted for the rapid population and urban growth, in which people troop in from different parts of the state to the city in search for better education and life. Due to the unpredicted population growth of the study area, it was noted that proper planning and management has remained a major challenge, which resulted into overcrowding, housing shortage, inadequate (sometime non-existing) infrastructure, environmental degradation, pollution and other ecological and environmental problems (Kebbi State Ministry of Lands and Housing 2018). The high rate of growth could be attributed to the increase in demand for social and economic infrastructure and housing resulting from the influx of people from different parts of Nigeria, Niger Republic, Benin Republic and the countryside in search of social and economic opportunities which abound in the state capital.

Data Sources

Primary data were obtained from registered estate surveyors and estate agencies, who have accurate knowledge of rental values the study area.

Table 3: Sample frame and sample size of rental housing in Birnin Kebbi Metropolis

Wards	Sample frame	Percentage	Sample size
Badariya	657	33	105
Bayan Kara	348	17	56
Nassarawa 1	418	21	66
Nasarawa 11	116	06	19
Tudun Wada	129	06	21
Rafin Atiku	93	05	15
Makera Gandu	48	02	08
Shiyar Fada	72	04	12
Zoramawa	126	06	20
Total	2007	100	322

Source: Field survey, 2025

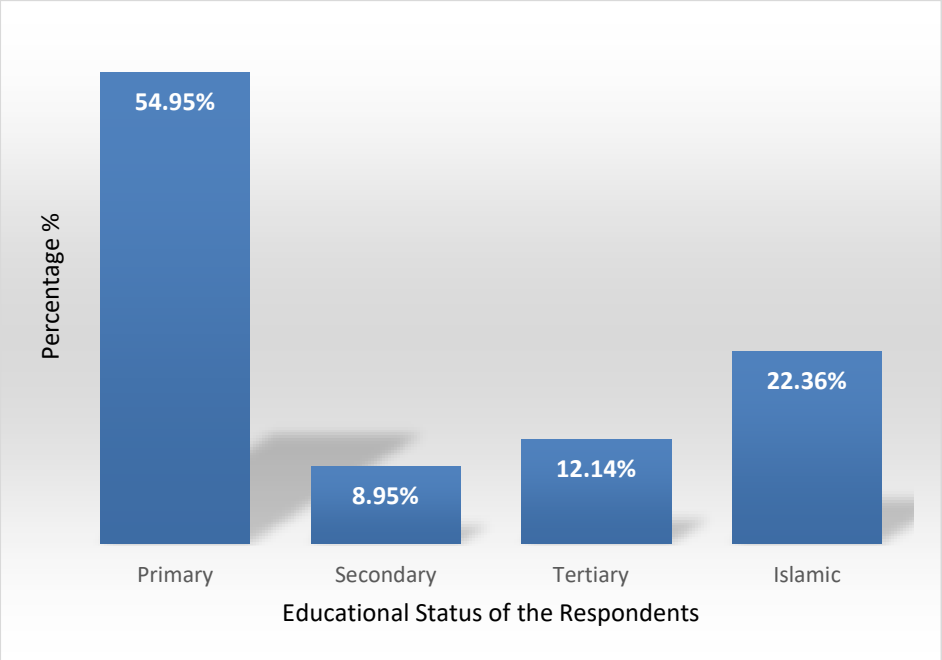
The sample frame is the sub-set from the total study population (Alleva *et al.*, 2020). Due to lack of availability of published data on rental values in Birnin Kebbi, the study relies on data obtained from ward heads from nine wards in the study area. From the figure there are about 2007 rental housing in the nine selected wards as shown in Table 3. On the basis of Table 3, the figure for each ward was converted into percentage which was later also converted into number of respondents on the basis of the figure obtained from Krejcie and Morgan, 1970 table which is 322.

The study adopted cluster sampling across nine purposively selected wards. A total of 322 rental housing units were sampled based on the Krejcie and Morgan (1970) table from a total population 2007 rental units.

Data Analysis

This section examines the relationship between tenants educational level and rent paid

With respect to educational qualification of respondents, information in Figure 2, 12.4 % of the respondents had/were at the tertiary level of education. While 22.36% possessed Islamic education. From the results, 54.95% of the respondents have acquired a minimum of primary certificate, while 8.95% of the respondents have obtained a secondary certificate. This implies that there is no relationship between tenants educational level and rent charged in the study area.



Source: Field survey, 2025

Table 4.: Cross tabulation 0f Rent paid per annum with Educational level

Variables	Educational level						
Rent paid/annum	Pri.	Sec.	Tertiary	Informal	Others	Chi-square	P-value
50,000 – 100,000	131	16	15	40	1	7.936	0.005
100,000 – 200,000	38	10	13	19	1	2.627	0.090
200,001 – 300,000	3	1	4	1	2	0.013	0.324
300,001 – 400,000	0	1	4	2	1	0.124	0.725
Above 400,000	0	0	2	8	0	1.985	0.308

Source: Field Work, 2025

Table 4. depicted the relationship between the education level of the respondents and the amount paid for an apartment in the study area per annum. The results shows that the relationship of the educational level of the respondents to the amount paid for apartment per annum is insignificant with exception of ₦50,000 – ₦ 100,000 annual rent fees that depend on educational level of the respondents in the study area at 1% level of significance.

This section examines the relationship between tenants occupational distribution and rent paid

The result from the Figure 3 below also shows the occupational distribution of the respondents. The result shows that 76.68% of the respondents were civil servants while 2.24% of those respondents were students. From this result, it could be inferred that civil servant rented and occupied many of the houses in the study area in addition, students also rented houses in the study area.

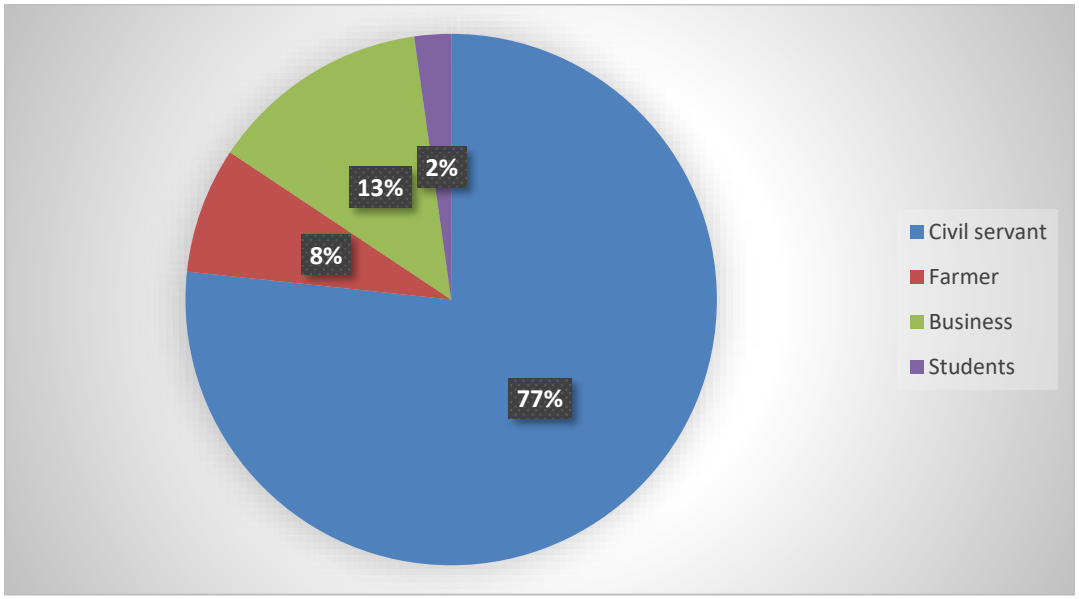


Figure 3: Occupation of the respondents

Source: Field survey, 2025

Table 5: Cross tabulation of Rent paid per annum with Occupation

Variables	Occupation					
Rent paid/annum	Civil Servant	Farmer	Business	Student	Chi-square	P-value
50,000 – 100,000	181	15	7	1	7.126	0.005
100,000 – 200,000	44	8	25	6	8.844	0.008
200,001 – 300,000	9	1	8	0	16.058	0.007
300,001 – 400,000	6	0	1	0	18.611	0.002
Above 400,000	0	0	1	0	17.541	0.003

Source: Field Work, 2025

The table above depicted the relationship between the education level of the respondents and the amount paid for an apartment in the study area per annum. The results shows that the

dependence of the occupation of the respondents to the amount paid for apartment per annum is significance, therefore the amount paid to rent an apartment in the study area is determine by the occupation of the respondents. This simply means that the amount to rent an apartment is determined by the occupation of the respondents in the study area at 1% level of significance.

This section examines the relationship between tenants income level and rent paid

The results of the analysis in figure above revealed that 55.91% of respondents income level is between ₦100,001 – ₦200,000 while 10.86% are those with income of ₦300, 000 and above. This implies that majority of the tenants resides in medium density and High-density areas as houses in such areas are affordable to average income tenants.

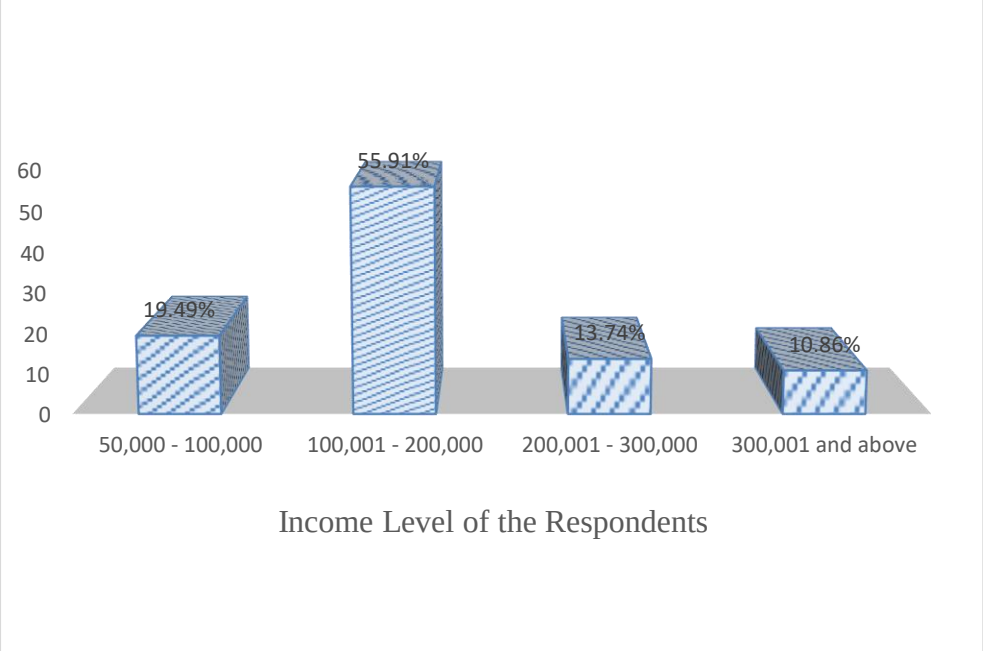


Figure 4: Income level of the respondents

Table 6: Cross tabulation of Rent paid per annum with Income level

Variables	Income level					
Rent Paid/annum	50,000-100,000	100,000 – 200,000	200,001 – 300,000	300,001 and above	Chi-Square	P-Value
50,000 – 100,000	43	120	26	15	4.23	0.120
100,000 – 200,000	16	43	14	10	1.589	0.410
200,001 – 300,000	2	8	2	6	0.844	0.358
300,001 – 400,000	0	4	1	2	16.058	0.000
Above 400,000	0	0	0	1	17.541	0.001

Source: Field Work, 2025

Table 6, which represent the relationship between the rent paid per annum by the respondents and the level of the income of the respondents, with the exception of house rent fees of ₦400, 000 and above, the rest of rent paid by respondents is independent of the level of income of the

respondents at 1% level of significance. This revealed that the level of income of respondents determined the amount paid to rent an apartment in the study area.

This section examines the relationship between tenants amount paid per annum

From the result in Figure 5, 65.58% of the respondents indicated that they are paying between ₦100,000 and ₦200,000 while 0.31% of the respondents indicated that they paid above ₦400,000. The result infers that many of the rented apartments in the Birnin Kebbi Metropolis is between ₦100,000 and ₦200,000 which is affordable for most of the tenants due to their income and family size as well as its proximity to their place of employment and schools (CBD)

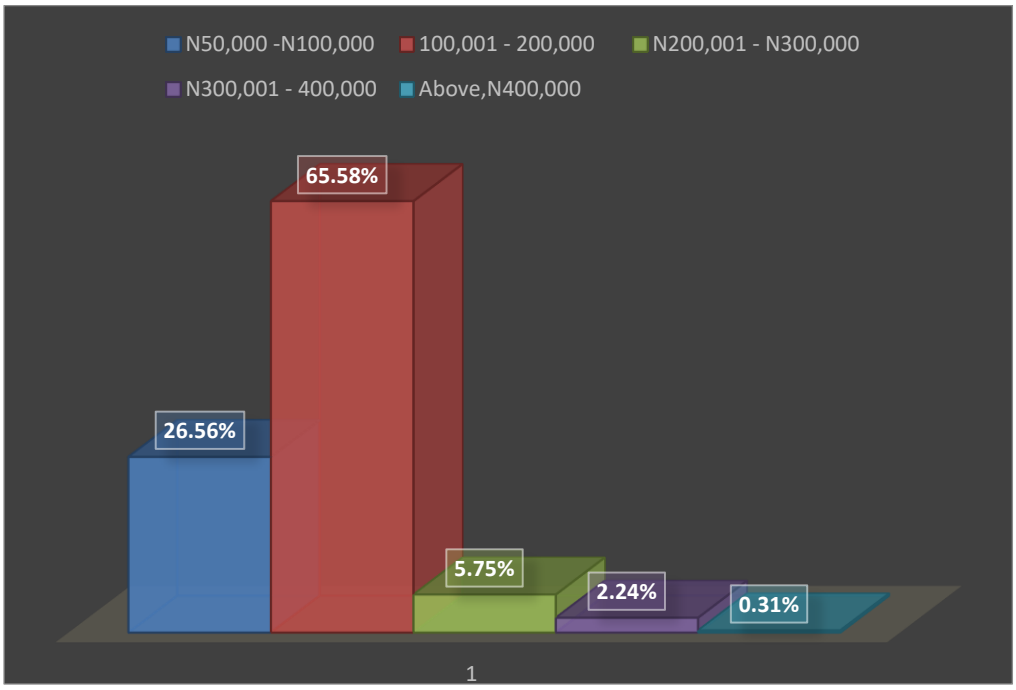


Figure 5 The Amount paid per annum by the respondents
Source: Field survey, 2025

This section examines the relationship between tenants ethnicity and rent paid

The analysis further displays in Figure 6, the result of ethnic groupings of respondents. From the analysis, 47.92% of the respondents' shows that they are northerners while only 4.79% indicated that they are foreigners, this shows that majority of the tenants in the study area are from northern part of Nigeria. Going by the data in figure 6, there is a substantial number of non-northerners and Nigerians in Birnin Kebbi due to presence of Federal agencies, institutions, banks and other corporate agencies and majority occupies rental apartments

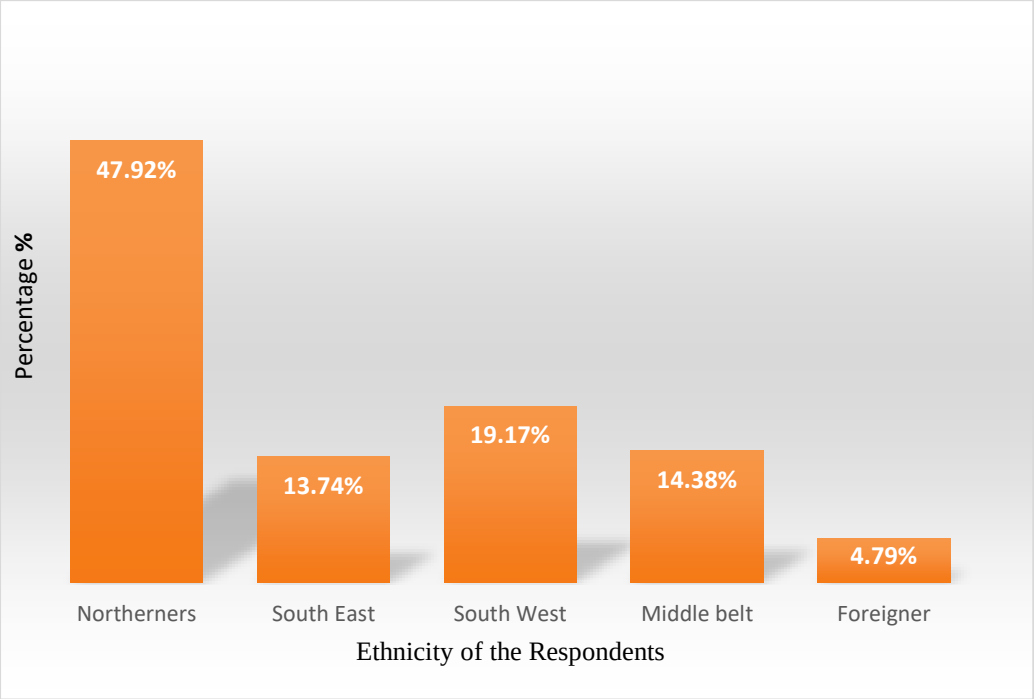


Figure 6: Ethnicity of the respondents *Source: Field survey, 2025*

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Table 7: Cross tabulation of Rent paid per annum with Ethnicity

Variables	Ethnicity						
Rent paid/annum	Northerners	South East	South West	Middle Belt	Foreigner	Chi-square	P-value
50,000 – 100,000	94	23	29	23	0	5.023	0.200
100,000 – 200,000	29	14	19	11	1	3.457	0.310
200,001 – 300,000	11	4	6	6	7	7.936	0.065
300,001 – 400,000	5	2	7	3	4	2.641	0.287
Above 400,000	2	2	6	2	3	7.111	0.061

Source: Field Work, 2025

The results in table 7 examine the relationship between the amounts paid to rent apartment in the study area over the ethnicity of the respondents. The analysis shows that the p-values are greater than the level of significance (1%), hence the relationship is insignificance and concludes that the ethnicity of the respondents in the study area does not determine the amount

paid to rent apartment in the area, therefore, there is no relationship between the amount paid to rent apartment and the ethnicity of the respondents.

This section examines the relationship between tenants family size and rent paid

The analysis further displays the result of household size of respondent in the study area. From Figure 8. % of the respondents' indicated that the size of their family is between 5-8 while 29% indicated that the size of their family is 1-4. This shows that majority of the tenants' family size is below 7 in the study area.

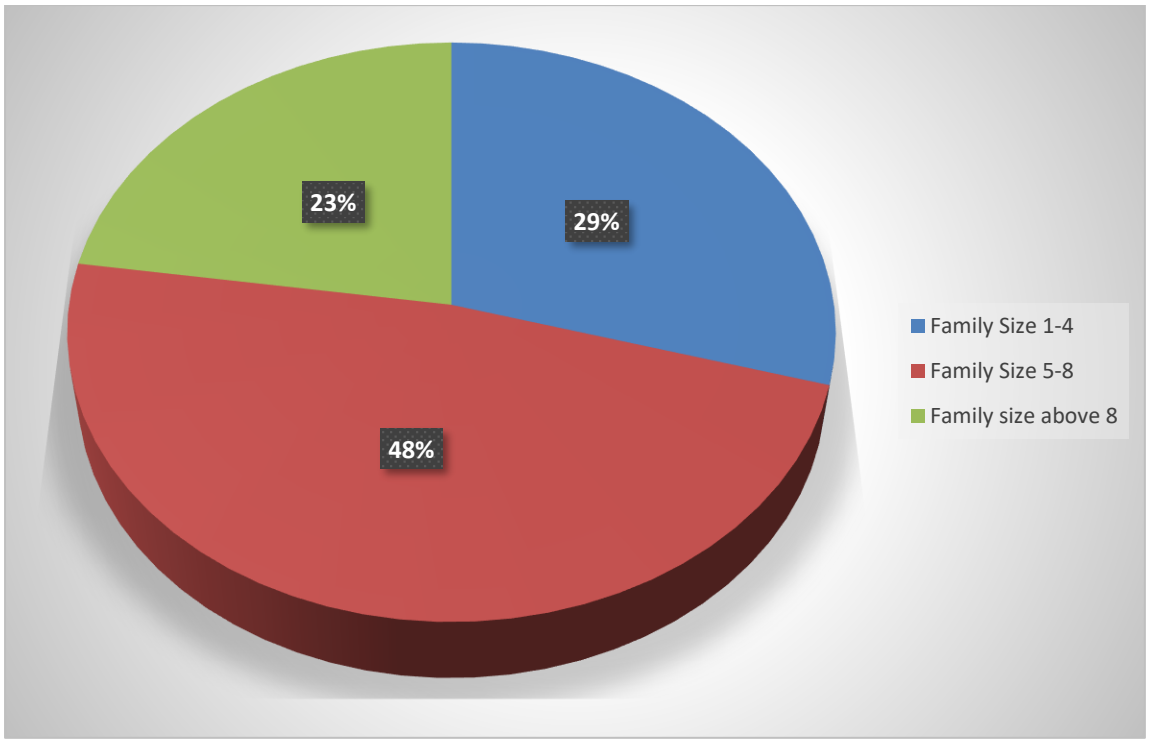

Figure 7: Size of the Household of the respondents
Source: Field survey, 2025

Table 8: Cross tabulation of Rent paid per annum with household size

Variables	Household size				
Rent paid/annum	Family Size 1-4	Family size 5-8	Family above 8	Chi-square	P-value
50,000 – 100,000	58	104	42	10.545	0.025
100,000 – 200,000	28	34	21	7.893	0.308
200,001 – 300,000	4	8	6	2.878	0.909
300,001 – 400,000	1	4	2	0.0278	0.987
Above 400,000	1	0	0	4.325	0.657

Source: Field Work, 2025

The information in the above table sought to find the relationship between the amount paid to rent apartment in the study area and the household size of the respondents. The table revealed that amount paid by the respondents in the study area is independent of the household size of the respondents at 5% level of significance. That means that the household size does not determine the amount paid per annum to rent an apartment in the study area.

CONCLUSION AND RECOMMENDATION

In view of the findings made and conclusions drawn from the study, the following recommendations were proposed.

i. Property managers should uphold the endeavour to advise the clients on the need to conducts feasibility studies and give clients professional advice as to the appropriate rent to be fixed for a particular property using their professional experience.

ii. Property managers should endeavour to develop a property data bank for their firms so that they can easily access data on their own from the transaction they have conducted in the past for future.

iii. There is the need for government to improve the economy in order to increase income support tenants.

iv. There is need to implement rent control policies to cap how much landlords can charge.

v. Regulate landlords-tenants' relationships to prevent exploitation

vi. Increase affordable rental schemes through partnerships with developers.

vii. Government should provide more subsidy in the housing sector.

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