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DISCRIMINATION AGAINST FEMALE GENDER IN THE PRIVATE RENTED SECTOR IN IBADAN, NIGERIA

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Abstract

The private rented sector in Nigeria has been bewildered by non-lease performance, and the tenant selection process has been the center of attraction for proffering solutions to this menace. The Data for this study were obtained from sixty-eight (68) Estate Surveying and Valuation firms in Ibadan and two hundred and seventy (270) female tenants in their management portfolio. The data gathered by the researcher were analyzed using descriptive statistics (frequency distribution table, weighted mean score, and factor analysis). The result of the study revealed that 29 (42.6%) of the sampled estate surveying and valuation firms were rarely disposed to giving accommodation to female prospective tenants, while 14 (20.6%) and 10 (14.7%) were occasionally and never disposed to providing accommodation to female tenants. Sampled female tenants opined that discrimination against female tenants by property agents, marital status, and low income were the major factors causing delays in getting

Key Words:
Discrimination;
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Tenant; and
Tenant selection

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accommodation in the Ibadan private rented sector. Landlord discriminatory attitudes, property agent consideration, and security factors were the significant factors influencing discrimination against the female gender in tenant selection in the study area, as opined by the respondent Estate Surveyors and Valuers. The study underscores the crucial role of government and non-governmental organizations' intervention in sensitization against gender discrimination in Nigeria, developing and implementing a clear policy against female gender discrimination in the private rented sector, and the economic empowerment of the female gender.

Introduction

Housing is vital to the development of any society, and it has economic and welfare effects (Ekpo, 2019). In Nigeria, most cities are fast becoming homes to scores of individuals due to influx, rapid-growing population, and rapid urbanization, among other factors. This has increased demand for housing across the country. The housing deficit crisis in Nigeria has recently worsened, with the statistics showing a deficit of at least 17.0 million (World Bank, 2019). However, rental housing has emerged as a promising solution to the rapid growth of cities and the rural-urban drift, offering hope for the future.

In the private rented sector, the landlord desires to maximize the income from his investment; the tenants aim to pay for a befitting accommodation that provides health and safety, while the agent, as an intermediary between the parties, aims to maximize the income from the property while representing the landlord or minimize the occupation cost of representing the landlord (Oladokun, 2011). Furthermore, agents perform various functions while representing the landlord. These property management functions include advertising vacancies for letting, accepting rent, responding to and addressing maintenance issues, rentreviews, and tenant selection, among other services (Oni, 2011). The way and manner in which property agents execute these functions sometimes pose challenges to the private rented sector. The private rented sector is confronted with some challenges, one of which is tenant selection (Gbadegesin & Oletubo, 2013). Oni (2011), amongst others, has

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identified the decision process in assisting Estate surveyors and valuers in recruiting reliable tenants, which could also be challenging. However, in Nigeria's private rented sector, there is no legislative document in Nigeria's real estate market that specifies the criteria to be applied when choosing renters in the private rental market (Gbadegesin & Olutubo, 2013). However, according to Oni (2011), quite some criteria are adopted in tenant selection in the private rented sector. None of these criteria stated that agents should not give accommodation to prospective female tenants. Furthermore, despite the Federal Fair Housing Act, 1968 FHA forbidding discrimination based on seven factors- race, colour, national origin, religion, sex, disability, and marital status, Olukolajo (2018), Gbadegesin and Oletubo (2013), Gbadegesin and Ojo (2015) amongst other authors have noted discrimination against female gender in the private rented sector. Housing discrimination, according to the Inter-Federal Center for Equal Options (2014), is the denial of housing opportunities to people based on race, colour, religion, sex, marital status, national origin, having minor children, or having a disability. According to Flage (2018), tenant discrimination can take numerous forms: Discouragement, manipulation, misinformation, withholding information, delay, differential screening, pricing, or outright refusal to do business with people they do not want on their property.

However, a study conducted by Olukolajo, Ogungbero, Adewusi (2018) and Sanni and Gbadegesin (2015) supported male tenants more than female tenants in the private rented sector because male tenants have a higher lease performance rate than female tenants. Despite the United Nations' 2015 development of a sustainable development goal that focused on gender equality, among other things, Torinmo (2019) noted that single females/mothers experience increased difficulty in securing accommodation.

In light of the abovementioned considerations, this paper aims to assess female gender discrimination in tenant selection in Ibadan, Oyo state. The remainder of this paper is structured as follows: Section 2 provides a comprehensive review of the existing literature on the subject matter, offering valuable insights and perspectives. Section 3 presents a detailed description of the data used in this study and outlines the methodology employed, followed

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by the empirical findings, shedding light on crucial outcomes and observations in Section 4. Finally, Section 5 encapsulates a comprehensive conclusion that combines the essential findings and implications discussed throughout this paper and presents actionable recommendations.

LITERATURE REVIEW

Discrimination can take many forms, the most obvious of which is denying housing to an individual or family. However, it can also manifest itself in other ways, such as charging some individuals or families higher housing costs or rent, subjecting some individuals to stricter or unnecessary screening procedures, or treating some residents differently from other residents. According to Baldini and Federici (2011), discrimination or injustice in the selection of tenants is pervasive in the rental market due to the competitive climate. Ewens (2009) noted that housing availability is fundamental for any worthwhile life. Its absence is one of the main reasons for social exclusion and being refused access to housing based on one's gender, marital status, race, religion, etc. UN-HABITAT (2006) noted that the right to appropriate housing is crucial to women's equality under international human rights law. Even if women's right to sufficient housing is becoming recognized by international and national legislation, there are still wide gaps between this recognition and the widespread denial of this right. Observations revealed that many women and girls in Nigeria live in insecure, degrading, and unsafe conditions as a result of bias and discrimination in housing, which puts them at higher risk of homelessness and violence. This study intends to assess discrimination against female tenants in Ibadan, Nigeria.

According to Kenna (2008), implementing international human rights agreements that uphold the right against discrimination is essential in the battle against prejudice. A good step in the correct approach toward eliminating the threat in the region, not just in Nigeria but in the rest of the globe, is the solemn position taken in battling prejudice in Spain, as demonstrated by adopting the Catalan Right to Housing Act in 2007. When choosing a tenant, the screening criteria may be biased against single or unmarried women, which is a significant practice, as some nations consider

housing discrimination to be a criminal offense. According to some studies, single persons in Nigeria encounter considerable discrimination in the rental housing market. According to Nwaochuocha (2018), the reasons unmarried women in Nigeria find it difficult to rent an apartment, for instance, was the topic of a focus group discussion. According to a report, unmarried women are questioned about their desire to live alone. How are their parents doing now? Why do they not have children? It occasionally entails the help of their parents, who make an effort to visit their landlords to argue on their child's behalf that he or she is "good" enough to occupy the space, which is discriminatory.

Female tenant discrimination most times stems from the economic vulnerability of this group. However, the situation in Canada is in contrast, as noted by Rodriguez (2017), who noted that women in Canada maintained the majority of the country's private households (owners plus renters), accounting for 38% of all households. This shows women's independence and power when deciding their housing and household finances, unlike Nigeria and Africa. The study undertaken, however, assesses the level of discrimination against female tenants and the factors responsible for the discrimination in Ibadan, Nigeria.

RESEARCH METHODOLOGY

The data for this study were obtained from the Estate Surveying and Valuation firms in Ibadan, duly registered with the Nigerian Institution of Estate Surveyors and Valuers, Oyo-State branch, and Estate Surveyors and Valuers Registration Board of Nigeria (ESVARBON). The most senior Estate Surveyor and Valuer represented each of the firms. According to the 2021 NIESV directory, there are one hundred and five (105) Estate Surveying and Valuation firms in Ibadan, which was adopted as the sample size because of the manageable size of the population. Copies of the structured questionnaire were administered to the Estate Surveying and Valuation firms. Furthermore, copies of the questionnaire were administered to three hundred seventy (370) sampled tenants in the management portfolio of the Estate Surveying and Valuation firms, and two hundred and seventy copies of the questionnaire were retrieved. Furthermore, of the one hundred and five (105) Estate Surveying and Valuation firms surveyed, only sixty-eight (68) (64.7%)

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responded to the administered questionnaire. The retrieval rate suggests a good level of response, which gives sound footing for further analysis. The data elicited from the respondents were analyzed using frequency distribution, weighted mean score, and factor analysis.

DATA ANALYSIS AND DISCUSSION OF RESULTS

This section of the study presented the analysis of the data collected through copies of questionnaires administered to Estate Surveying and Valuation firms in Ibadan, Nigeria, and the female tenants in their management portfolio and discussed the results. It assessed the level of discrimination against female tenants and the factors influencing female tenant discrimination in Ibadan, Nigeria.

Extent of Female Gender Discrimination in the Study Area

In this section, an attempt was made to assess the extent of female gender discrimination in tenant selection in the study area. The frequency of responses on Estate Surveyors and Valuers' disposition to accommodating prospective tenants was measured to achieve this. Tenant respondents were further asked if there was a delay in getting accommodation and to what extent. Respondent tenants were also asked to give their opinion on the factors responsible for the delay in getting accommodation on a 5-point Likert scale with options ranging from 1 to 5, where 1 represents 'indifferent'; 2 represents 'strongly disagree; 3 represents 'disagree'; 4 represents 'agree,' and 5 represents 'strongly agree.' The responses are ranked in order of descending means. The study results are shown in Tables 1, 2, 3, 4, 5, 6, 7, and 8, respectively.

Table 1: Estate Surveying and Valuation Firms' Disposition to Giving Accommodation to Female Tenant

Level of disposition	Frequency	Percentage
Rarely	29	**42.6**
Occasionally	14	**20.6**

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Never	10	**14.7**
Often	10	**14.7**
Always	5	**7.4**
Total	68	100.0

Source: Field Survey, 2023

Estate surveyors/letting agents' level of disposition to giving accommodation to prospective female tenants is shown in Table 1. Findings revealed that out of the sixty-eight (68) respondent estate surveying and Valuation firms, 29 (42.6%) were rarely disposed to giving accommodation to prospective female tenants. In contrast, 14 (20.6%) and only 10 (14.7%) were occasionally and never disposed to give accommodation to prospective female tenants, respectively. Further analysis revealed that about 8% of the respondents, who were estate surveyors, accounting for only 5 respondents, were always willing at any time of the day and without discrimination to give accommodation to female applicants seeking rental accommodation.

Table 2: Duration taken in Securing Accommodation by Female Tenants

Category	Classification	Frequency	Percent
Delay in securing accommodation	Yes	204	**75.5**
	No	66	**24.5**
	Total	**270**	100
Duration taken in getting accommodation	Less than a month	51	**25**
	One to two months	48	**23.5**
	Three to four months	51	**25**
	Five to six months	39	**19.1**
	Above six months	15	**7.4**
	Total	204	100

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Source: Field Survey, 2023

The result from Table 2 revealed that 204 (75.5%) of the tenant respondents experienced delays in getting accommodation while 66 (24.5%) did not. Further findings revealed that 51 (25%) respondents delayed getting accommodation for less than a month. This was closely matched by 48 (23.5%) respondent tenants who took two to three months to get accommodation. 51 (25%), 39 (19.1%), and 15 (7.4%) tenants had delays in getting accommodation for periods of three to four months, five to six months, and above six months, respectively. Table 3 below further presents the factors responsible for the delay in getting accommodation.

Table 3: Factors Responsible for the Delay in Getting Accommodation Opined by Female Tenants

Factors responsible for difficulty in getting Accommodations	Mean	Std. Deviation	Rank
Discrimination against you being a female tenant	4.34	.765	**1st**
Marital status	4.25	.904	**2nd**
Employment/occupation status	3.93	.852	**3rd**
Low income	3.71	.882	**4th**
High professional fee	3.69	1.427	**5th**
High rental value	3.60	1.306	**6th**
Family size	3.53	.922	**7th**
History from the previous landlord	3.34	.971	**8th**
Non-availability of	**2.84**	**1.482**	**9th**

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suitable accommodation			

Source: Field Survey, 2023

Table 3 revealed that the most salient factor responsible for the delay in getting accommodation, as opined by the sampled female tenants, is discrimination against prospective female tenants. This is evident with a mean score of 4.25. These findings are concurrent with Nwaochuocha (2018), HUD (2013), and Riach & Rich (2002), indicating that there is discrimination and bias in housing that disproportionally impact women, reinforcing existing inequalities linked to gender inequality as many women are under violation of the right to economic opportunities such as housing, particularly for rent. The results further revealed that prospective female tenants' marital and occupational status are second and third, with mean scores of 4.25 and 3.93, respectively. This finding is in tandem with Ewens (2009), who concluded that employment history and marital status, among a few other factors, contribute to forms of discrimination that lead to the denial of accommodation options to females.

Factors Influencing Female Gender Discrimination in Tenant Selection in the Study Area as Opined by sampled Estate Surveying and Valuation firms.

This section investigates the factors influencing female gender discrimination in tenant selection in the study area, as opined by respondent Estate Surveyors and Valuers using factor analysis. To achieve this, a 16-item factor instrument was used to analyze data retrieved on the factors influencing female gender discrimination in tenant selection in the study area and subjected to principal component analysis. The analysis used data collected from 68 respondents, and a frequency analysis was provided earlier. The analysis results are presented in Tables 4, 5, and 6.

Table 4: KMO Measure of Sampling Adequacy and Bartlett's Test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		**.807**
Bartlett's Test of Sphericity	Approx. Chi-Square	**741.012**

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	Df	**120**
	Sig.	**.000**

Source: Field Survey, 2023

The result of the Kaiser-Meyer-Olkin (KMO) adequacy test revealed a KMO value of 0.807, which implies an "adequate" degree of common variance (Field, 2009) and which is above the minimum threshold of 0.50 as indicated by Norusis (1993). This study also employed Bartlett's test of sphericity (BTS) to examine the suitability of the Principal Component Analysis (PCA) for factor extraction (Field, 2009). The BTS test revealed a Chi-square value of 741.012 and a minimal significance value (p = .000, df = 120), which indicates, as revealed by Chan (2015), that the correlation matrix is not an identity matrix. Given the above, the research data have met the prerequisites; hence, factor analysis can be conducted with reliability.

Table 5: Communal of Factors Influencing Female Gender Discrimination

Factors	Initial	Extraction
Ability and willingness to stick to the lease's terms	1	**.563**
Sexual assault to managing agent	1	**.850**
Sexual assault to co-tenants	1	**.711**
Poor maintenance culture	1	**.805**
Tenure instability	1	**.726**
Physical assault to managing agent	1	**.884**
Physical assault to co-tenants	1	**.788**
Non-challant towards security	1	**.815**
Attitude toward rent payment	1	**.786**
Fracas and conflicts between them and the managing agent	1	**.782**
Fracas and conflicts between	1	**.841**

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them and the landlord		
Fracas and conflicts between them and their co-tenants	1	**.807**
Un-comfortability with the number of visitor records	1	**.774**
Time of retiring to the property	1	**.779**
Nature of job	1	**.723**
Mode of dressing	1	**.831**

Source: Field Survey, 2023

Table 5 shows the factors' commonalities (with a value range between 0 and 1), which portray the proportion of the variance explained by the common factors. The factors' commonalities were assessed to confirm the adequacy of the sample size for factor analysis. The sample size becomes crucial only when commonalities are low (Darko et al., 2019). Table 5 reveals that most commonalities are greater than 0.60, thus suggesting that the sample is adequate for factor analysis (Field, 2013).

Table 6: Total Variance Explained of Factors Influencing Female gender

Component	Initial Eigen values Extraction			Sums of Squared Loadings		
	Total	**% of Variance**	**Cumulative %**	**Total**	**% of Variance**	**Cumulative %**
1	8.504	53.152	53.152	8.504	53.152	**53.152**
2	1.768	11.048	64.200	1.768	11.048	**64.200**
3	1.190	7.436	71.636	1.190	7.436	**71.636**
4	1.005	6.280	77.916	1.005	6.280	**77.916**
5	.747	4.668	82.584			
6	.706	4.414	86.998			
7	.505	3.153	90.152			
8	.362	2.261	92.413			

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9	.278	1.737	94.150
10	.228	1.424	95.573
11	.223	1.396	96.969
12	.156	.977	97.946
13	.127	.793	98.739
14	.090	.563	99.302
15	.062	.390	99.692
16	.049	.308	100.000

Source: Field Survey, 2023

Table 6 reveals the Eigenvalues associated with each factor component prior to and subsequently after extraction as well as after rotation. Before extraction, sixteen (16) linear components (factors) were identified within the data set. The Eigenvalues associated with each factor represent the variance explained by the linear arrangement, represented by the percentage of variance explained. The table further shows that four (4) components were extracted with a minimum variance of 6.280. The clustering of the factors that represent factors influencing female gender discrimination in tenant selection in the study area within the four (4) components generated a cumulative sum of squared loading of 77.916%. This signifies that the four (4) components depict 77.916% of the characteristics of the sixteen (16) factors; therefore, 77.916% of the total variation of factors influencing female gender discrimination in tenant selection in the study area is explained by the cumulative effect ofthe four (4) components that have been extracted. Efforts to identify factors influencing female gender discrimination in tenant selection in the study area should thus be targeted at the four (4) components identified.

Table 7: Rotated Component Matrix of Factors Influencing Female Gender Discrimination

Component	1	2	3	4
Ability and willingness to stick to the lease's terms	.514	.455	.269	.137

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Sexual assault to managing agent	.503	**.652**		**.416**
Sexual assault to co-tenants	**.786**	.197		**.232**
Poor maintenance culture	.200	**.749**	-.120	**-.436**
Tenure instability	.444	**.721**		
Physical assault to managing agent	.196	**.772**	-.168	**.471**
Physical assault to co-tenants	.259	**.763**	-.287	**.237**
Non-challant towards security	.271	.399	-.382	.661
Attitude towards rents payment			**.852**	**-.236**
Fracas and conflicts between them and the managing agent		**.807**	-.357	
Fracas and conflicts between them and the landlord	**.749**	-.499	-.174	
Fracas and conflicts between them and their co-tenants	.102	**.794**	-.113	
Un-comfortability with the number of visitor records	.266		.332	.767
Time of retiring to the property	.158		.209	.842
Nature of job	**.643**	-.237	.444	**.237**
Mode of dressing	.673	**-.245**	**.561**	

Source: Field Survey, 2022

Table 7 shows the loading of the factors influencing female gender discrimination in the study area into four (4) principal components after suppressing factors with loadings less than 0.5 to guarantee an accurate and quality interpretation of the obtained result. The figures in the table constitute the correlation between each variable and its respective components, with values ranging from 0 ± 1. The higher the variable loading, the more correlated the variables are to the component in question. While positive values indicate direct relationships, negative values represent inverse relationships.

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Table 8: Cluster Grouping of Factors Influencing Female Gender Discrimination in Ibadan

Cluster Groupings	Communalities	Factor loadings	Eigenvalues	Variance (%)
LANDLORD'S DISCRIMINATORY ATTITUDES				
Sexual assault to co-tenants	0.711	0.786	8.504	**53.152**
Fracas and conflicts between tenants and landlord	0.841	0.749		
Nature of job	0.723	0.643		
Mode of dressing	0.831	0.673		
PROPERTY AGENT'S CONSIDERATION				
Sexual assault to managing agent	0.85	0.652	1.768	**11.048**
Poor maintenance culture	0.805	0.749		
Tenure instability	0.726	0.721		
Physical assault to managing agent	0.884	0.772		
Physical assault to co-tenants	0.788	0.763		
Fracas and conflicts between them and the managing agent	0.782	0.807		
Fracas and conflicts between them and their co-tenants	0.807	0.794		
COMPLIANCE WITH LEASE SENTIMENTS				
Attitude toward rent payment	0.786	0.852	1.19	**7.436**
Ability and willingness	0.563	0.514		

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to stick to the lease's terms				
SECURITY FACTORS				
Non-challant towards security	0.815	0.661	1.005	**6.28**
Time of retiring to the property	0.779	0.842		
Un-comfortability with the number of visitor records	0.774	0.767		
TOTAL VARIANCE				77.916

Source: Field Survey, 2023

Table 8 contains the clusters of factors influencing female gender discrimination in Ibadan. Each variable is grouped in its respective cluster, and the nomenclature for each factor is shown in Table 8.

Factor 1 – Landlord's Discriminatory Attitudes: Four variables are included in factor 1. All the sub-factors (variables) relate to the landlord's scrutinizing instinct. The sub-factors in this factor group include; 'Sexual assault to co-tenants', 'Fracas and conflicts between them and landlord,' 'Nature of the job,' and 'Mode of dressing.' These sub-factors were labeled 'Landlord's discriminatory attitudes' with a total variance of 53.152 percent. Factors that influence female gender discrimination in tenant selection have been pinpointed to include the intricacy that lies in the landlord's ultimate criterion for evaluating tenants (Ross & Margery, 2005; Choi et al., 2005; Nwaochuocha, 2018).

Factor 2 - Property Agent's Consideration: Factor 2 has seven components: 'Sexual assault to managing agent,' 'Poor maintenance culture,' 'Tenure instability,' 'Physical assault to managing agent,' 'Physical assault to co-tenants', 'Fracas and conflicts between them and managing agent,' and 'Fracas and conflicts between them and co-tenants.' These components were labeled 'Property Agent's Consideration' with a total variance of 11.048%. This group of

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factors suggests that the input of the property agent's experience and perspective in selecting potential tenants is essential to the professional capabilities or preconditions for an effective tenant selection process (Galster, 2005).

Factor 3 – Compliance with Lease Sentiments: This factor group, which contains two variables - 'Attitude towards rent payment' and 'Ability and willingness to stick to the lease's terms' is labeled 'Compliance with lease sentiments' with an account for a total variance of 7.436%.

Nwaohuocha (2018) highlighted that some female tenants are denied accommodation because landlords believe many females cannot afford their properties. Every landlord wants a tenant who will pay rent without delay or stress, not just the initial payment but subsequent rents, and this makes landlords/property managers turn down the lettingrequest of some females.

Factor 4—Security Factors: Factor 4 has three (3) sub-factors: 'Non-challenge towards security,' 'Time of retiring to the property,' and 'Uncomfortability with the number of visitors' record.' This group was labeled 'Security Factors' and has a variance of 6.28%.

The security factors that tend to influence female gender discrimination in the private rental sector are not a new phenomenon. Factors of this nature arise from promiscuity, hosting many visitors, and other irresponsible issues for unmarried females (Nwaohuocha, 2018).

Conclusion and Recommendation

This study assessed discrimination against the female gender in the private rented sector in Ibadan by assessing the extent of female gender discrimination in tenant selection and investigating the factors influencing female gender discrimination in the study area. The result of the study revealed that 29 (42.6%) of the respondents' estate surveyors were rarely disposed to giving accommodation to prospective female tenants. In comparison, 14 (20.6%) and 10 (14.7%) were occasionally and never disposed to give accommodation to prospective female tenants, respectively. The study

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revealed three key factors for delay in female tenants getting accommodation. As opined by the sampled female tenants, the causal factors were discrimination against female tenants, marital status, and employment/occupation status, which ranked first, second, and third with mean scores of 4.34, 4.25, and 3.93, respectively.

Overall, this research contributed valuable insights to the residential property management field by providing information on the level of female tenant discrimination and the causal factors. By leveraging this knowledge, relevant stakeholders can make more informed decisions on the need for sensitization against female gender discrimination in the Ibadan private rented sector. The findings of this study are expected to be relevant across Nigeria. These findings have significant implications for achieving the Millennium Development Goal on gender equality and the empowerment of the female gender.

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