



Gender Discrimination in the Rental Housing Market: Conceptual Ideas and Empirical Evidence from Lagos, Nigeria

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Abstract

This study examines the complex issues surrounding gender discrimination in the rental housing market in Lagos, Nigeria. It investigates the reasons for gender preferences alongside the immediate reactions and responses of female tenants who experienced rental housing discrimination, which frequently manifests as higher rent demands, unfavourable lease terms and outright denial of housing, among others. The mixed-methods study used instruments that were tested for reliability and validity, with copies of the questionnaire being served to real-estate practitioners and interviews conducted with female tenants to develop evidence-based policy recommendations for addressing gender discrimination and promoting equitable access to rental housing in Lagos State. Thus, the study makes an important contribution to the discourse of gender discrimination. Given the cultural roots of such discrimination, the study suggests the need for an awareness campaign targeting diverse actors within the housing market. The study noted that the Nigerian government has enacted laws to protect women's rights in housing, implementation remains a challenge. Therefore, promoting gender equality in housing requires the concerted efforts of government and the collective resistance of civil-society organisations and the private sector.

Keywords: Discrimination; Gender; Housing; Patriarchy Theory; Social Identity

1.0 Introduction

The incidence of rental discrimination is on the rise in Nigerian cities (Gbadegesin & Olatoye, 2013). The combination of a growing population, urbanisation and reduced government support for public housing has led to an increase in rental discrimination within the competitive property market in Nigerian cities (Gbadegesin, 2022; Adebisi & Bankole, 2022). Women's experience of gender discrimination in urban rental housing markets is often recurrent, with no system in place to check it in sub-Saharan Africa. Many women, especially the poor and marginalised, do not have equal access to housing because of the lack of land, property and housing rights, hence the need for research and policy emergence on the phenomenon.

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Extant studies have attributed gender discrimination in the rental housing market to social, economic and patriarchal cultural practices (Ghekiere, D'hondt, Derous, Schelfhout, & Verhaeghe, 2023; Lott, 2012; Cook, Bruin, & Crull, 2000). Yet, it would be difficult to eradicate poverty from Africa if women's land rights were not implemented. As Rossen, Phillip and Cossyleon (2021) and (Zackodnik (2021) noted, women contend against capitalism, culture and tradition in their quest for adequate and suitable housing. Shabalala and Campbell (2023) have also noted that culture significantly encourages the marginalisation of African women. Although gender equality policies exist, they mostly fail to address the issue of women's access to housing (Smith, 2020; Kaylah, 2020). According to the World Bank (2004), women in cities are often denied access to work, health, education, housing and representation in urban governance.

This study focuses on widows, divorcees and single women, who frequently suffer discrimination when seeking access to rental housing (Pitt, 2022). While considerable work has been done on housing quality, housing affordability, homelessness, housing rights for women and justice, housing quality and satisfaction (Pitt, 2022; Agarwal, 2001; Oladapo, 2006; Fatoye, 2005; Oladapo, 2005; Neale, 1997), little research has been done on women's access to rental housing, hence the need for this study. In the property sector, reliance on the interaction of market indices to formulate housing policies has been inadequate to meet the need for affordable and sustainable housing and has heightened disparities in the housing system (Baraki, 2021; Schneider et al., 2023), thereby aggravating discrimination in gender housing. Consequently, there is a pressing need to conceptualise an inclusionary approach to housing that confronts the endemic patriarchal systemic theory and the sociocultural limitations to women's housing needs in sub-Saharan Africa.

This study aims to provide evidence-based research to inform policy and practice. The study seeks to answer the following research questions:

- (I.) What is the nature of gender discrimination in rental housing market?
- (ii) What are the causes of gender preferences?
- (iii) What is the immediate response of female tenants who face discrimination in Lagos rental market?
- (iv) What strategies do women use in trying to overcome the barriers in the rental housing market?
- (v) What are the policy strategies for addressing gender discrimination in rental housing markets?

2.0 Literature Review

African culture is largely patriarchal, as it privileges masculinity and deems women as inferior to men in the workplace, home and society at large (Arvin, Tuck, & Morrill, 2013). Neale (1997) and Connell (2015) show that where the African structure attaches masculinity to the headship of the family, women's rights are mostly violated. Yet, under special circumstances such as the death, incapacitation or absence of a husband, women sometimes emerge as family head (Gbadegesin & Olatoye, 2013; Nutsugbodo et al., 2022). Thus, widows and divorcee, as well as single women, frequently face dire housing needs. In the quest for gender equality, there must be a collective effort in society to reshape the power dynamics as steeped in culture. Certainly, this is one way to achieve Sustainable Development Goal 5, which is about attaining inclusive growth, prosperity and a balanced society.

2.1 The Nature of Gender Discrimination in the Rental Housing Market

Gender discrimination is prevalent worldwide. With regard to the American housing market, Fischer and Massey (2004) reviewed prior studies that used the audit method to document persistent discrimination against African Americans. Ahmed and Hammarstedt (2008)

undertook a field experiment on discrimination in the Swedish housing market, using the Internet as a research platform. Baldini and Federici (2011) created 12 fictitious individuals: four with Italian-sounding names, four with typical Arab/Muslim names and four with East European-sounding names to test for possible discrimination of rental housing in the Italian housing market. On their part, Andersson, Jakobsson & Kotsadam (2012) tested for gender, class and ethnic discrimination in the Norwegian rental housing market by using fake application letters. Carlsson and Eriksson (2014) generalised the existing methodology to facilitate a test of the extent to which the measured degree of discrimination depended on applicant, landlord/apartment and regional characteristics. Öblom and Antfolk (2017) compared responses to standardised apartment inquiries involving fictive Arabic-sounding, Finnish-sounding and Swedish-sounding female or male names. Research on discriminatory behaviour against same-sex couples was conducted by Gouveia et. al. (2020), focusing on a Portuguese context and paying special attention to the role of religiosity. Baraki (2021) investigated the practices of private rental housing and the policy implication for public servants in Ethiopia. Martiniello and Verhaeghe (2023) assessed how landlords and property managers might discriminate against potential renters based on their names, potentially indicating ethnicity, national origin, or other personal characteristics

Budig and England (2001) and Sano et al. (2018) explained statistical discrimination through the application of characteristics such as sex to make inferences. This implies that property owners have at their disposal an average of gender differences based on their demographic characteristics. Consequently, some landlords treat women as second fiddle and below average personality in terms of “economic power” (Hakim, 2016). This infers that they do not have the financial ability to pay their rent (Nutsugbodo et al., 2022; Gaddis, Lahoti, & Li (2018). This type of prejudice causes disregard for women's right and spreads hostility. This often manifests as refusal by agents and landlords to grant women or other minority groups access to rental apartments (Becker, 1957; Turner & Reynolds, 2001; Flage, 2018 & Gusciute et al., 2022).

Studies in the Nigerian context have addressed issues of discrimination such as ethnicity, religion, socioeconomic status and property owners' bias (Makama, 2013; Oladokun & Adenegan, 2017; Adisa, Abdulraheem & Isiaka, 2019; Gbadegesin, 2022). Despite such studies, discrimination continues to rise because of ineffective policies. Besides, most African countries fail to regulate the rental housing market despite giving the impression of doing so. In Nigeria, for instance, the government once promulgated a law to regulate the rental value of properties in some parts of the country (Rent Edict, 1997; Tenancy Law 2011); however, the law has so far failed because the government cannot control what it does not possess. Moreover, the law does not directly or indirectly address the issue of women's discrimination in rental housing.

Culture and tradition in most African countries only enables women's access to tenurial rights through their relationship with men; as a result, many women achieve their property right vicariously through their husbands. Such rights are often limited to use rights rather than outright ownership rights (Steinzor, 2003; Oladokun & Adenegan, 2017). The New York City Fair Housing Rules (2022) notes that discrimination based on gender can also be based on marital status, sexual orientation, partnership status, or family status. Discrimination means being treated differently by any person with authority to rent, sell or deal with applicants or residents of a housing accommodation. For example, a building owner or representative (e.g., a superintendent) may treat a potential renter differently because of their gender, possibly by raising the advertised rent or expressing a preference for gender during the application process.

According to New York City Fair Housing Rules, the following actions may constitute discrimination: denial of an apartment application because the building owner is uncomfortable with your actual or perceived gender identity; rental denial to a transgender person because it

would violate a landlord's religious practice or beliefs; refusal to renew a lease or reducing services after being denied sexual favours; being asked questions like: "Are you married?" or, the prospective gender is notified that, "The owner prefers to rent to single men rather than single women because, you know, they make more money." Discrimination in the property market can occur directly or indirectly. Direct discrimination arises when a potential permanent purchaser or temporary purchaser (tenant) is treated differently because of their background (gender, race, etc.). Indirect discrimination is likely to happen when a character or practice unknowingly puts some people at a disadvantage (disability, LGBTQ, etc.) (see Flage, 2018; Nutsugbodo R. Y. et al., 2022).

2.2 Theoretical Underpinnings

This study deploys the theory of patriarchy and social identity theory.

The Theory of Patriarchy: The UN convention on the elimination of all forms of discrimination against women prohibits gender discrimination (Freeman, Rudolf, & Chinkin, 2012). In reality, male privilege has a long history that continues to affect how women are treated (Adisa et al., 2019; Aderinto, 2001). In the current housing market, women still face discrimination based on gender. Even though statistics show that women and children constitute most of the homeless population (UN Habitat, 2018), women continue to face more significant challenges than men in finding safe and comfortable housing. This discrimination is primarily based on wage and employment opportunity inequality, particularly full-time employment (Voldman, 2020). As a result, many property owners do not view women as capable of sustaining payment on rental properties. It also stems from long-standing legal distinctions and enduring traditions in which representations of femininity and masculinity have influenced housing availability and conditions for women and men. Sometimes the issue of income is predominant, where differences and discrimination in the gender pay/wages contributes to greater insecurity for women.

In Africa, gender disparities persist because of the absence of relevant laws and policies (Adisa et al., 2021; Makama, 2013); even when these exist, they are rarely implemented (Nutsugbodo et al., 2022). Studies in Ghana (Nutsugbodo, Anaafo, Ankamah, & Bannor, 2022), Northern Africa (Acolin, Bostic, & Painter, 2016) highlighted the indicators of rental discrimination as ethnicity, people with disability, the age of prospective female tenants and the country of origin in some other African countries. In Nigeria, Oyediji (2022) and Aliu (2024) enlisted among other factors, the religious and job status of the prospective female tenants while Salau's study in 2019 reported that women with children, younger women, divorced women and single women had difficulty securing housing owing to their sex and family or financial status. This clearly indicates that gender discrimination in rental housing is a common occurrence that needs to be checked and put under control to minimize its effects. In Nigeria, the 1999 Constitution states assert in section 43: "Every citizen of Nigeria shall have the right to acquire and own immovable property anywhere in the country." The context of outright purchase and temporary purchase (tenancy), as stated in the Constitution, does not permit gender discrimination. Fashanu and Grey (2020) observed that the term "tenant" may be traced back to a Supreme Court decision: "...Unless the context otherwise requires, "tenant" includes a sub-tenant or any person occupying any premises whether on payment of rent or otherwise but does not include a person occupying premises under a bona fide claim to be the owner of the premises." In legal parlance, the main qualification for becoming a tenant is "lawful occupation." Fashanu and Grey (2020) further noted that the gender requirement is not an issue concerning tenancy but the purchasing power parity. In reality however, single women usually have a hard time securing housing. Fashanu and Grey (2020) cited an online survey conducted by *The Guardian* which posited that 83.3% of women surveyed had experienced some form of housing discrimination as single adults. It also identified some of the reasons given by landlords for not renting to single women, such as (i) promiscuity, (ii) insufficient capacity to pay rent, (iii) singleness, and (iv) tribal and religious differences.

Social Identity Theory: This theory was first conceptualised by Tajfel (1978) and further developed by Tajfel and Turner (1979) (see Nutsugbodo et al., 2022). According to Trepte and Loy (2017) and Davis et al. (2019), people receive prestige from the social groupings with which they identify; thus, they prefer it and allocate resources to it to maximise the gap between their identifiable group and the non-identifiable group. This notion is the foundation for ethnic nationalism, which can lead to discriminatory behaviours. The concept of gender, which is socially constructed, influences individuals' experiences, opportunities, and access to resources, with housing being a key factor. When gender intersects with other social factors such as race, ethnicity, socioeconomic status, sexual orientation, or disability, discrimination becomes more pronounced. Addressing gender discrimination in the rental housing market is crucial not only for fairness but also for promoting equal access to housing for all individuals.

2.3 Gender Discrimination and House Search

House-hunting is difficult enough but it is particularly challenging for women because they additionally face discrimination and harassment while in the process (Victor, 2021). According to Araloyin and Fateye (2022), gender, ethnicity and living with disability are significant indices of discrimination in the rental housing market. Other issues are ethnic bias, cultural affiliation and religious status (Gbadegesin & Olatoye, 2013), as well as the nomenclatural identity of potential renters (Ghekiere, Martiniello, & Verhaeghe, 2023). Gender discrimination is a complex issue that can be influenced by a variety of social, cultural and economic factors.

In sub-Saharan Africa, stereotyping is a major factor contributing to gender discrimination. Gender stereotypes are deeply ingrained in many societies and often shape people's beliefs and attitudes towards men and women. A common stereotypical assumption is that women are emotional and weak, while men are rational and strong. These stereotypes can lead to discrimination in employment and education, as well as other areas. Moreover, in some parts of the world, girls are denied access to education or regarded as needing less education than boys. Clearly, lack of education can limit women's opportunities and lead to gender discrimination.

Still on the matter of stereotypes, unmarried women seeking rental housing tend to be viewed with suspicion, with landlords often assuming that they would be receiving visits from different men (Victor, 2021). In the same vein, real estate agents frequently assume that such women will not be able to renew their rent (Victor, 2021). According to the Lagos State Government (2020) and Ogunjobi (2022), Lagos is home to 22 million people and has a housing deficit crisis, especially in its urban areas.

2.4 Coping strategies adopted by women to overcome the barriers present in the rental housing market

Women facing barriers in the rental housing market may employ a variety of coping strategies to overcome such obstacles. Some women engage in networking, relying on personal connections and networks to find affordable housing options. They may reach out to friends, family or acquaintances for referrals or recommendations. Some women negotiate with landlords or property managers to secure more favourable rental terms, such as lower rent, longer lease terms or waived fees. Some women seek legal assistance or approach housing advocacy organisations. The legal system can help women understand their rights and take action against discriminatory practices. Moreover, women may sometimes set up co-housing arrangements to share the cost of rent and utilities. This can be particularly helpful for single mothers or women with limited financial resources.

Again, women can seek government assistance in the form of rental subsidies or other means that can help them to access affordable housing and overcome financial barriers. Yet again women may work towards increasing their income through further education, on-the-job training or

better-paid employment that can help them afford more desirable rental housing options. In certain jurisdictions, women may also work to build their credit profile so that they can qualify for better rental terms and more affordable housing options (Fang, Guess & Humphreys, 2019; Oppenheim, 2019; Rohith, 2020). Piipponen and Virkkunen (2020) also identify remigration as a coping strategy of Afghan immigrants in Russia. Overall, women facing barriers in the rental housing market often need to be creative and persistent in their efforts to secure safe and affordable housing (Holland-Cunz & Ruppert, 2002; Butler, 2020).

Following the various personalised and self-generating resilience strategies created by the victims, what is the place and effect of policies against rental discrimination in the housing market and the fundamental human rights of such victims?

2.5 Policy and Gender Discrimination in Rental Housing Markets

As already noted, when landlords or property managers treat potential tenants differently based on their gender, it is called gender discrimination. Offering different rental rates or terms to male and female tenants, denying housing to women altogether or even subjecting female tenants to sexual harassment or assault are all examples of discrimination. In many countries fair housing laws prohibit discrimination in housing based on race, colour, religion, national origin, sex and familial status. It is important for renters to know their rights and report instances of discrimination. Measures to enforce fair housing laws may be included in policies that address gender discrimination in rental housing markets. Providing affordable housing options and supporting women-owned businesses can help address gender discrimination in housing. No doubt, eliminating gender discrimination in rental housing markets is crucial for creating a fair and just society that values and respects the rights of all individuals.

The Nigerian government has enacted laws to protect women's rights in housing. The Land Use Act of 1978 gives any person, regardless of gender, the right to own land in Nigeria. However, gender discrimination persists in the rental housing market. Furthermore, gender discrimination in housing matters is clearly inconsistent with section 43 of the 1999 Constitution of Nigeria (as amended) and Article 2 of the African Charter on Human and People's Rights. This does not particularly address rental housing and requires advocacy to put the issues in perspective. Despite all of the judicial decisions and sections of the law in the 1999 Constitution as amended, and Nigeria being a colour signatory to the United Nations Charter and several other international conventions prohibiting gender discrimination in housing, the phenomenon persists, with women being disproportionately affected. Fashanu and Grey (2020) describe gender housing discrimination as unjust and unconstitutional while asserting that it undermines Nigeria's progress toward becoming an equitable society.

3.0 Research Methodology

The study adopted a mixed-methods approach involving a structured survey of letting agents, landlord representatives and interviews with women seeking housing or identified through the snowball approach to have experienced gender discrimination. This method, according to Donnelly (2021) and Harding (2020), will allow for direct chats with women in a society who might be ignored because of their inability to hold public power. Thus, the method allows the researcher to elicit information from women about their access to rental housing in various locations to improve the efficiency and impact of policy and practices towards gender housing equality.

First, a structured questionnaire was administered to property managers and landlord representatives for the elicitation of information on issues of gender discrimination in rental housing markets. Some of the questions related to level of awareness of Gender Protection Rights (GPR) and Bias Tendency as well as to perception about policy solutions to gender issues

in the urban rental market. The link to the questionnaire was sent to identified Estate Surveyors and Valuers with offices on the mainland of Lagos. The list of respondents was sourced from the NIESV 2018 Directory out of which 64 Estate Surveyors and Valuers were selected based on their office location. The results were analysed and inferences drawn for the purpose of making policy recommendations.

The study also employed semi-structured interviews involving adult females based on their experience with gender discrimination in rental housing, particularly the factors responsible for it and their coping strategies. The process incorporates snowball/ referral method of reaching out to vulnerable tenants. The researcher was able to identify a considerable number of vulnerable female tenants who volunteered information on their tenancies and discrimination experiences. Research assistants set up interview dates and venues with the volunteers. The researcher and her assistants paid attention to issues of saturation (Fusch & Ness, 2015; Hennink & Kaiser, 2022). By the 14th interview, repetition became noticeable in the responses, hence the termination of the interviews after the 17th respondent. The study adopted the code frequency count and code meaning approach to measure the saturation level of the data. In qualitative research methods, the goal is to understand the experiences, perspectives and meanings of participant narratives. Data saturation is achieved when a researcher can no longer elicit new or unique information from participants, such that the data collected begins to repeat or confirm existing themes and patterns. Thus, data saturation sets in when additional data cannot change the results of a study (Hennink & Kaiser, 2022; Hennink, et al., 2019).

Each interview started with open-ended questions. The preliminaries concerned the demographic characteristics of the interviewees, followed by more specific questions relating to personal experience with rental housing discriminations and the coping strategies employed. Two undergraduate research assistants were trained on effective qualitative data collection methods and how to administer the consent forms to the interviewees. The interviews were conducted in English but two of the respondents communicated in Yoruba, with one of the research assistants translating the responses into English. The researcher further critically examined the recordings to ensure words and phrases were given their intended meanings and interpretations. The 17 interviews, which lasted between 25 and 30 minutes, were recorded and transcribed verbatim. During the process, the researcher discovered some new themes that were repeatedly highlighted by the participants.

The transcripts were analysed thematically. Familiarisation with the transcripts preceded the initial coding that summarised the “surface meanings” of the data, which had been organised initially according to the main interview areas. To determine the validity of the responses, the contents of the questionnaire were first discussed with a set of single females. Thereafter, the questions were re-drafted before being administered. The second stage involved collection of the qualitative data and determining the perspectives of property owners and managers.

4.0 Analysis and Discussion of Results

This section reports thematically on the qualitative and quantitative data sets. The qualitative dimension involves analysis of the semi-structured interviews that were subjected to the Computer-Aided Qualitative Data Analysis Software (CAQDAS; atlas.ti.). The study was also consented to via the filling of a consent form and appendage of signatures.

Findings based on the themes are presented below.

(i) Socioeconomic characteristics of vulnerable female tenants in Lagos: (i.e. age of victim, ethnic group of tenant, income status of the tenant, duration of tenancy, marital status, and occupation of tenants)

Women who faced the most discrimination were within the age range 21-35 years old. The majority (16 out of the 17 interviewees) of the respondent tenants were single. It was clear that tenant vulnerability in this regard was not due strictly to financial status or job insecurity, as most of the women were income earners of various categories. Given this fact, it is important to examine why the women were nevertheless of rental discrimination perpetuated by property owners. It is worth pointing out that most of the respondents belonged to the Igbo and Yoruba ethnic groups.

(ii) The identified dimensions/nature of women discrimination in the rental housing market

Nineteen (19) interrelated codes of discrimination were identified from the thematic analysis. The acts of discrimination qualify as outright violation of the victims' human right to housing and as a flagrant breach of tenancy laws and agreements. Table 1 presents victims' concerns.

Table 1: Discrimination rating

S/N	Discrimination dimensions/nature	Grounded Values
1	Discriminating against a female tenant by looking at her as a Prostitute	4
2	Discriminating against a female by denying repair and maintenance requests	2
3	Discriminating against social lifestyle	1
4	Discriminating by being a young female tenant	10
5	Discriminating by believing that single female tenants will be flooding guys in to threaten the security	2
6	Discriminating by requesting a male guarantor	3
7	Discriminating by unjustly increasing her rent	3
8	Discriminating via sexual molestation	2
9	Discrimination based on age	1
10	Discrimination based on her ethnicity	8
11	Discrimination based on her marital status	17
12	Discrimination based on her occupation status	2
13	Discrimination based on her religion	4
14	Discrimination based on property owner's gender bias generally	4
15	Discrimination based on the wrong perspective of a young lady	1
16	Discrimination by giving so many rules for the female tenants	1
17	Discrimination by not fulfilling responsibilities in the tenancy agreement	2

In Table 1 items 4, 10 and 11 indicate that female tenants in Lagos were much more affected by the three dimensions of discrimination with the highest “grounded” values, i.e. discrimination based on marital status, discrimination based on age and sex, and discrimination based on ethnicity. Some respondents reported thus:

“I am being looked upon as a prostitute who trades on men.” **4:7 ¶**

“There's so many landlords, landowners who find it hard to release their property to single women....” **9:13 ¶**

“Also, if you are a mature lady, they quickly name you as a prostitute....” **7:11 ¶**

(iii) Causes of/Reasons for discrimination in rental housing

As a cultural melting pot, Lagos differs from other locations. Generally, the thematic analysis identified six main causes as follows: lack of/inadequate education to gender discrimination, traditional beliefs, patriarchal cultural practices, religious mentality, socioeconomic characteristics, and ignorance (see Figure 1).

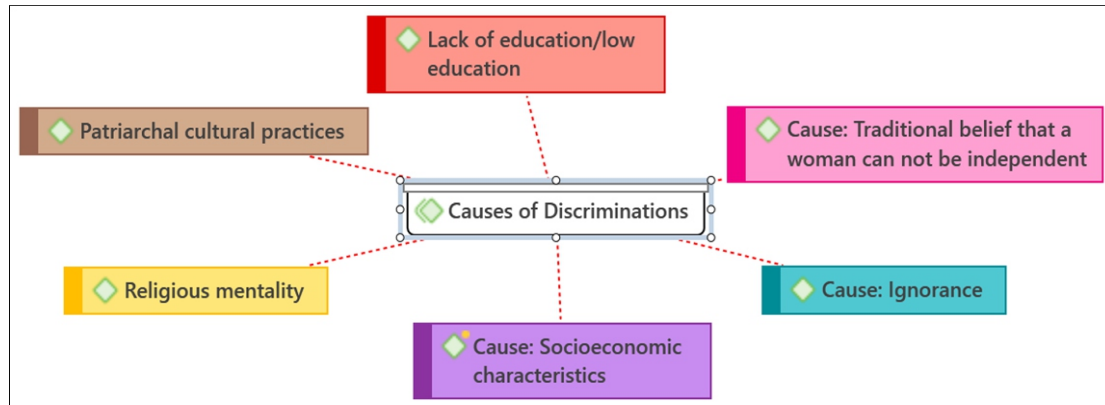


Figure 1: Causes of rental discrimination

From the perspective of property managers/landlord representatives, Tables 2, 3 and 4 contain responses on the general factors that trigger gender discrimination in the urban rental market; policy directions are also suggested.

Table 2: General factors that trigger gender discrimination in the urban rental market

S/N	Factors	<i>M</i>	<i>SD</i>	<i>Rank</i>
1	General unverified doubt on women's consistent income stream	4.03	0.86	2nd
2	Patriarchal culture and masculinism	3.84	0.94	6th
3	Traditional beliefs about women's inferiority	3.71	1.03	10th
4	Religious sentiment rating women as second to men	3.60	1.04	13th
5	African perspectives that men should be the household head	4.06	1.01	1st
6	Wrong perspectives about an adult female seeking a private rental housing	3.78	1.04	9th
7	Inadequate gender support policies by government	3.79	0.96	8th
8	Lack of landlords'/manager's interest in women's independent tenancy preference	3.90	0.79	4th
9	Unfavourable market conditions for women	3.65	1.01	11th
10	Fear and doubt that women will comply with lease/tenancy agreement	3.60	1.08	13th
11	Social prejudice and societal bias	3.82	0.94	7th
12	Illiteracy and ignorance of gender balance in the modern society	3.88	0.96	5th
13	The overrated condition attached to marital status	4.03	0.83	2nd
14	Professional status of women	3.65	1.06	11th
	Weighted Mean	3.81		

Key: $M < 3.81$ - Not Significant Factor; $M \geq 3.81$ - Significant Factor

Table 2 highlights the general factors that trigger gender discrimination in the urban rental market as perceived by property managers/landlord representatives. The overall weighted mean was 3.81. For factors triggering discrimination in housing the most, the findings show the following results: men as traditional household heads ($M = 4.06$, $SD = 1.01$) and overrated condition attached to marital status ($M = 4.03$, $SD = .83$). These figures underscore the patriarchal structure of African cities.

(iv) The immediate reactions of vulnerable females to discriminatory experiences while seeking accommodations

Figure 2 offers more insight on the thematic analysis, as it highlights the emotional trauma being silently endured by female tenants facing discrimination. As the findings show, emotion plays a major part in female tenants' immediate reactions to discrimination.

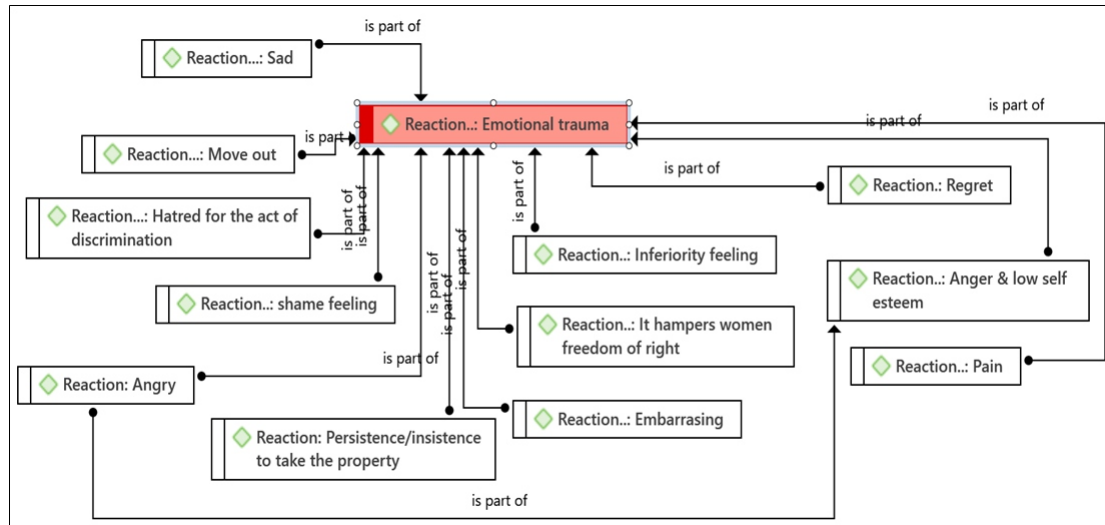


Figure 2: Vulnerable female tenants' immediate reactions

(v) Policy Suggestions

Based on the traumatic experiences of vulnerable tenants in Lagos State, a number of policy suggestions were made.

Setting up of tribunals

Some respondents suggested setting up tribunals, as shown below:

“... so if there is some sort of law with the Lagos State Government or with the tribunal or whatever, it is that it should put things in place that guide like women... most especially women that are single that renting apartment. it should go a long way.” 2:24¶

“There should be a case or somewhere we can report situations like these where we feel like it's just not proper.” 4:16¶

Effective tenancy agreement, a fresh law/bill advocating for female folk, setting up an agency for reporting women discrimination on housing, gender policy review, planning a better life for the vulnerable

“I think government should think about better life for women in area of rental housing market in Nigeria. Many women suffer including widows, single, divorced and separated women's which I think it is unfair for women to experience such stigmatisation.” 8:9¶

Landlords should be regulated, housing units to be increased

“The government should also invest in affordable rental housing in Nigeria, not like 600k for mini flat or 900k for a 2-bedroom apartment, because everyone deserves an apartment; they deserve a place to rest their head after the long day.” 15:14¶

Education and awareness about gender discrimination dangers

“Changing the public opinion through education and enlightenment programmes that women are not the personality to deny housing rights. Women are not inferior and not the second citizen.” 7:29¶

“Well, for me, what I think is creating more awareness to most of these landladies and landlords owners of building – I feel we should educate them more and let them know that, 'Okay, we ladies are able to sort our bills ourselves, especially we ladies that have good jobs; if we were jobless we would understand that, 'Ah, okay you are jobless – you cannot just come and take up a home and all that.' But the fact that we have a job, that does not mean that because we are not married or

because we are too young, then we cannot rent a house for ourselves, so we need to educate them that alright we ladies are able to sort out our finances. We are able to sort our bills; we're able to sort anything; so long as it is within our range, we are able to sort it because if it is not within my range or not within my paycheck, I won't even come to your house in the first place. We need to educate them more because there are some landlords that won't even hear, that no (rara), this lady is too young, why does she want to live alone? 12:9 ¶)

I don't think anything can be done:

"Well, in this country I don't know if there's anything that can be done because even if we say let's do this, are we really going to do it? This is Nigeria, I don't think anything can be done. 10:10 ¶)

"For a very long time now and nothing has been done about it, you know; so, if the government is coming out now to say they want to do this, well, let them do it first because they've not done it for a long time." 10:11 ¶)

This response shows that it is conspicuously daunting and challenging when citizens are hopeless and feel governments are incapable of resolving issues relating to gender discrimination in the country due to failed attempts in the past. The need to build back trust in the citizen is extremely important.

Next, the researcher examines perceptions about policies on gender issues in the urban rental market. Table 3 shows an overall weighted mean of 3.98. For all the ten indicators, respondents highly perceived the education of all housing market stakeholders ($M = 4.53$, $SD = .65$) as a necessary step towards bridging policy gaps before making other policy efforts for impactfulness and effectiveness of policies designed to address gender issues in the urban rental market.

Table 3: Property managers or landlords' perception about policy solutions to gender issues in the urban rental market

S/N	Policy Way Forward	<i>M</i>	<i>SD</i>	<i>Rank</i>
1	All housing market stakeholders should be educated and informed of the danger of women discrimination in rental housing	4.53	0.65	1st
2	More policy efforts are needed to eradicate gender discrimination in Nigerian cities	4.47	0.72	2nd
3	Female rentals should be guaranteed by law	4.24	0.92	4th
4	I support a quota system that guarantees a fixed proportion of places for women in property ownership and rentals	3.75	1.16	9th
5	All housing market stakeholders are aware of the danger of women discrimination in rental housing	3.56	1.12	10th
6	I suggest a policy & legal intervention during the episode of gender discrimination in the rental market	4.14	0.84	5th
7	Speaking out to your friend after the discrimination episode	4.14	0.76	5th
8	Avoiding/shunning the identified discriminator(s)	4.10	0.91	7th
9	Reporting instances of discrimination to relevant authorities	4.36	0.74	3rd
10	Mobilising the neighbours	3.95	1.09	8th
11	Do nothing – it is their problem	2.50	1.24	11th
	Weighted Mean	3.98		

Key: $M < 3.98$ - Not Significant Policy Solution, $M \geq 3.98$ - Significant Policy Solution

The study also tested the hypothesis on the relationship between property managers'/landlords' representatives' level of awareness of Gender Protection Rights (GPR) and Bias Tendency using Chi Square (see Table 4).

Table 4: Relationship between Managers' or Landlords' Level of Awareness of Gender Protection Rights (GPR) and Bias Tendency

	Bias Tendency										
Managers' or Landlords' Level of Awareness of Gender Protection ri ghts	Neutral		Not at All		Rarely		Often		Very Often		$\chi^2(2)$
	n	%	n	%	n	%	n	%	n	%	
Very Adequate	0	0.0	3	30.0	4	40.0	0	0.0	3	30.0	77.862 *
Adequate	11	15.7	12	17.1	16	22.9	15	21.4	16	22.9	
Seldom Adequate	14	13.2	27	25.5	56	52.8	9	8.5	0	0.0	
Inadequate	4	5.5	17	23.3	22	30.1	18	24.7	12	16.4	
Very Inadequate	4	19.0	2	9.5	0	0.0	12	57.1	3	14.3	

* $p < .05$

Results in Table 4 show the relationship between level of awareness of gender protection rights (GPR) and bias tendency. The outcome of the chi-square test conducted showed that property managers/landlords' representatives' level of awareness of gender protection rights was significantly related to the bias tendency at $\chi^2 = 77.862, p < .05$. The results showed that 57.1% and 14.3% of property managers that 'often' and 'very often' received instructions on tenant gender were those with low levels of awareness of gender protection rights.

Regarding policy awareness on gender discrimination, the chi-square test showed that the level of awareness of gender protection rights was related to bias tendency. The property managers/landlord who were less aware of the policies had a higher tendency towards gender discrimination in rental housing. In section (v), vulnerable female tenants were unwilling to suggest any policy initiatives or solutions, as they had lost hope in the capacity of the government to intervene effectively on their behalf.

5.0 Conclusion

This study provides valuable guidance for policymakers and stakeholders on developing effective strategies to combat gender discrimination in Nigeria's highly informal rental residential housing market. The emphasis on education highlights the need for comprehensive awareness campaigns targeting diverse actors within the housing market. Indeed, advocacy plays a crucial role in addressing gender discrimination in a highly patriarchal society where most housing-victimised women speak little about their experiences. Therefore, advocacy efforts can help to address gender discrimination by raising awareness, promoting gender equality and pushing for policy changes. Moreover, engaging with religious and community leaders can be critical in fostering dialogue and promoting understanding of gender rights within different jurisdictions.

Moreover, strengthening legal frameworks and establishing accessible reporting mechanisms are crucial for deterring discriminatory practices and providing recourse for tenants. In this regard, advocacy groups can work to change laws that discriminate against women, in addition to helping victims. Accordingly, it would be necessary to incorporate victims of gender discrimination in the advocacy framework, thus making it easier to address the complex and intersectional nature of gender discrimination in rental housing.

Although the study has suggested multifaceted interventions that address the underlying societal mindset and cultural norms that perpetuate discrimination, further research might explore the

feasibility and potential implications of the suggested policy options. A limitation of this study is its sole focus on female rental discrimination, as it does not address any gender comparison in relation to rental housing. Therefore, there is a need for further studies on rental housing discrimination alongside a comparative study of gender biases in the Lagos rental housing market.

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