

Investigating Gender Discrimination on Residential Property Market, in Elu, Delta State, Nigeria¹

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Abstract

The rapid rise in Nigeria's population has led to a corresponding increase in demand for rental housing prompting real estate investors to capitalize on the opportunity by providing private rental housing for the teeming population and offset government's inability to provide adequate accommodation. As the source of income of a rented house is the tenant, it is important for the landlord or his agent to select the possible tenant. The study assessed gender discrimination in the property market of Delta state with a view to promoting equal access to rights and occupation. The study adopts a survey research method. Structured questionnaires were administered to 120 property owners in Elu residential neighborhood, in which 100 was retrieved. Data collected were analysed using Weight Mean Score (WMS) to rank factors influencing gender discrimination. Findings revealed that though important criteria such as economic and financial constraints, socio cultural norms, power dynamics were important factors however demographic factors such as ethnicity, marital status and religion ranked high in order of importance. The study recommends enactment of legislation (policy reform) that is devoid of bias and discrimination, awareness and education through orientation of citizens as well as landlords against any form of discrimination as regards house occupation, community engagement to improve social integration in the rental housing market,

Keywords; Gender; Discrimination; Property; Residential; Market; Elu; Delta state

Introduction

The rental housing market is one of the biggest investment property markets, which gives common leverage for all accommodation seekers to have access to housing irrespective of sociodemographic, economic status and ethnicity differences. The characteristics of real estate as

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an inflation hedge makes it an attractive investment for investors to capitalize on the opportunity of providing real estate for rent to the teeming population. While access to housing by everyone remains a fundamental human right, limited supply remains one of the greater challenges of accessing housing, especially by the minority or vulnerability groups. Moreover, government support to match the need for shelter and its availability has been burdened with the duo problem of overpopulation, discrimination and substantial housing shortfall of over 600,000 units (Igbinoba, 2017). Meir, et al. (2008) explained that gender discrimination in the rental housing market refers to a situation where some category of individuals (minorities) are denied by the market agents such as landlords and estate agents from showing or renting properties of their choice or experienced worse treatment in the housing search process.

Gender discrimination remains a pervasive issue in the property market of Delta state, Nigeria, perpetuating inequality and limiting economic empowerment. Despite constitutional guarantees of equal rights, significant barriers in accessing and occupying property such as deep rooted socio-cultural norms and biases perpetuate gender discrimination, marginalizing individuals' property rights and restricting ability to participate fully in the property market. This discrimination not only undermines economic potential but also has far-reaching consequences for social and political well-being. Evidence of gender discrimination in the rental housing market has been reported in the housing sector in different countries across the globe and OECD countries (Flage, 2018). Despite, prohibition by local and international bodies across the globe, such as Fair Housing Act, Equal Credit Opportunity Act, Michigan's Elliot-Larsen Civil Rights Act, National Housing Policy among others were introduced to eradicate discrimination in the housing sector (Choi, 2005).

Similarly, Section 15(2) of the 1999 constitution of the Federal Republic of Nigeria encourages national integration and prohibits any form of discrimination based on place of origin, sex, religion, status, ethnic or linguistic association, or ties. Yet, women often encounter unequal treatment in the rental process, including higher security deposits, more stringent screening criteria, or differential terms in the lease agreement compared to their male counterparts (Bello, 2008). Additionally, women often face harassment or safety concerns in certain rental situations. Landlords or neighbors may engage in inappropriate behavior or make women feel unsafe in their homes, leading to a violation of their right to housing. Chapter four, Section 42 of the constitution prohibits discrimination based on sex and mandates that no citizen of Nigeria be subjected to any disability or deprivation merely because of the circumstances of his or her birth. Despite these provisions, unmarried women are treated poorly, scrutinized, and demeaned in their quest for a place to lay their heads. The intersectionality of housing issues with gender is extremely crucial. The issue of forced evictions is also prevalent, particularly in urban areas, leading to violations of

the right to housing, discrimination, limited access to property rights, and vulnerability to forced evictions. Also, the dynamic and dimensional effects of housing discrimination have been linked to the minority group living in poor housing due to limited access and paying higher rent which ultimately worsens health condition, lower welfare and wellness of the affected group in the society and widen imperfection in the residential property market (Greif, 2018; Gray, 2018). This research work investigates the gender discrimination of property rights and occupation in residential property market in Elu, Delta State process with a view to view to determining the prominent discriminatory based factors in the housing market.

Statement Of Problem

The right to housing is a fundamental human right recognized in various international treaties and declarations. It is often considered a part of the right to an adequate standard of living, as enshrined in the Universal Declaration of Human Rights (Article 25) and the International Covenant on Economic, Social, and Cultural Rights (Article 11). The right to housing implies that every person has the right to live in security, peace, and dignity, ensuring access to a safe and habitable place to reside. Governments are generally responsible for creating conditions that enable individuals and communities to access adequate housing without discrimination. Bias and discrimination in tenant selection come in different forms ranging from marital status, ethnicity, occupation, income, and gender to religion (Heylen & Van den Broeck, 2016). A plethora of studies have established evidence of bias and discrimination among landlords and property managers in tenant selection in both developed and developing countries along with the negative consequences for residential rental property investment (Adu-Gyamfi, Cobbinah, Gaisie, & Kpodo, 2020; Akindele et al., 2021; Carpusor & Loges, 2006; Choi et al., 2005; Flage, 2018; Gbadegesin & Ojo, 2013; Heylen & Van den Broeck, 2016; Iruobe et al., 2020; Nutsugbodo et al., 2022; Reosti, 2018).

Tenant selection is a complex decision-making exercise that requires careful consideration of different factors such as occupation, income and marital status (Fonseca et al., 2018). Given that the source of income of a rented house is the tenant, it is a major concern for the landlord or his agent to select the best possible available tenant (i.e., a tenant who pays the rent in full, on time, maintains a good relationship with the neighbours, and takes care of the property) from a large pool of applicants. Hence, the success or failure of the selection depends on the information available to the property owner or his agent (Olukolajo, Ogungbenro, & Adewusi, 2018). Cases abound of indiscriminate destruction of properties, breach of covenants, and rent defaults in varied degrees and categories of lease. For instance, Gbadegesin and Ojo (2012) found the issue of recalcitrance common among tenants in metropolitan Ibadan, Nigeria. Among several prospective

competitive tenants, it is important to select the appropriate tenant to occupy a vacancy without any element of bias.

Bias and discrimination in tenant selection is a social exclusion act which reduces housing accessibility to the citizens (Baldini & Federici, 2011) and widens the inequality gap in the society (Heylen & Van den Broeck, 2016). It inhibits housing accessibility among the people in a community. There are many bias and discrimination factors experienced in tenant selection such as ethnicity, income, marital status, family size, occupation, and religion among others which put some category of prospective tenants at a disadvantage when accessing accommodation (Heylen & Van den Broeck, 2016; Reosti, 2018). The proliferation of the bias and discrimination factors can be attributed to competition in the residential rental property market (Gbadegesin & Ojo, 2013). Oladokun (2011) posited that bias and discrimination in tenant selection in Lagos private residential property led to increase in rental housing void period. The denial of prospective tenants access to accommodation due to bias and discrimination factors often stigmatize the property resulting in elongated letting period (Oyedeji, 2022). Bias and discrimination in tenant selection makes decent housing inaccessible to the people and consequently lead to rent increase. The inclusion of bias and discrimination factors in tenant selection negatively affects the residential property market by widening its imperfection and the imperfection of the residential property market can negatively affect smooth rental value determination which can lead to increase or decrease in rent.

Aim and Objectives

The aim of this study is to investigate gender discrimination in the property market of Delta state with a view to promoting equal access to rights and occupation, while the specific objectives are to:

- i. Determine the extent to which gender discrimination affects property occupation in Elu.
- ii. Identify the factors influencing gender discrimination of property rights and occupation in the study area and;
- iii. Identify strategies for reducing discrimination in the residential property market in the study area.

Study Area

Elu is a town located in Isoko North Local Government Area of Delta State, Nigeria which shares boundaries with other towns such as Ovrede, Ofagbe with Ozoro as the main town link to these areas. Residential property in Elu, Delta State, Nigeria offers a unique opportunity for individuals

and families seeking a home in a serene and developing community, ranging from stand alone houses and apartments to duplexes and town houses. However, the rate of bias and discrimination in tenant selection, as well as its unique cultural, economic and social dynamics makes it a significant area of study. Other reasons such as gender inequality in various aspects of life including property accessibility, patriarchal society where men dominate in decision making process, legal frameworks aimed at promoting gender discrimination in the property market and cultural beliefs which often favor male limiting women’s access and control, economic empowerment.

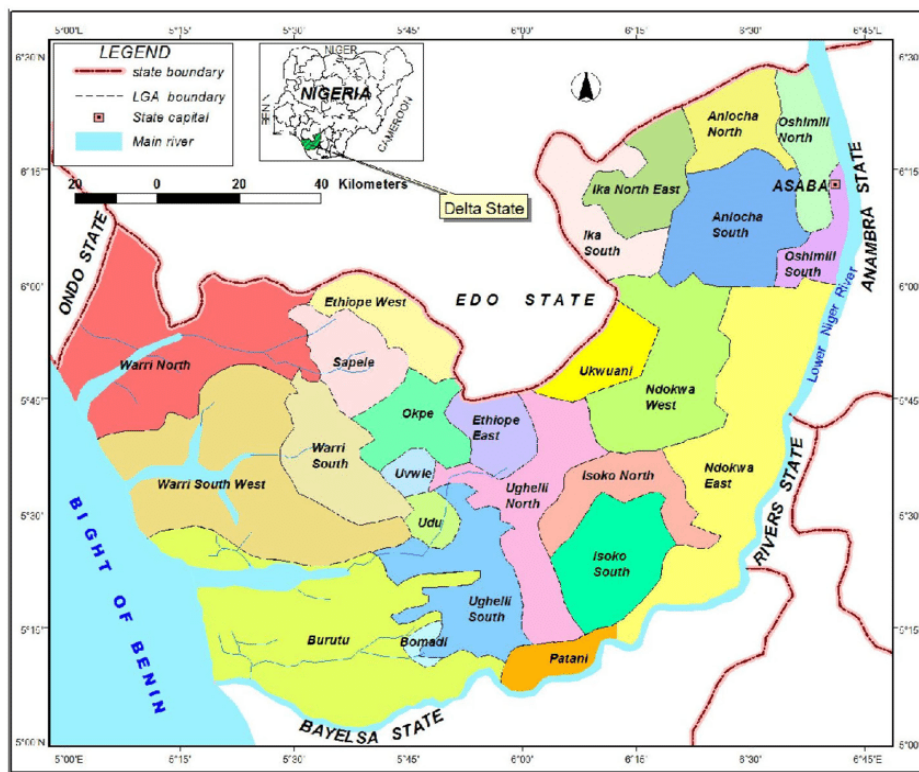


Figure 1: Map showing Delta state Local Government

Literature review

Like other types of investments, residential rental property investment has various risks, among them is the risk of selecting bad tenants. There are many factors associated with the risk of bad tenant selection ranging from possibility of rent default (Dabara, Anthony, Olusegun, Eleojo & Michael, 2017), race and ethnicity (Gbadegesin & Ojo, 2013; Akindele, Ogundile & Oloke, 2021),

age and gender (Ahmed & Hammarstedt, 2008), marital status (Agboola & Olukolajo, 2021), religion (Iruobe, Ugwuejim, Nworah & Iruobe, 2020) and occupation (Nutsugbodo, Anafo, Ankamah & Bannor, 2022). These factors have become strategic tenancy selection criteria by landlords and property managers. Tenant selection arises due to prejudice about some people who belong to a particular group or because of people who have certain behavioral characteristics or attributes. Rental housing discrimination during the process of tenant selection occurs when a prospective tenant receives an unfavorable treatment from a property owner/agent on account of his/her race, ethnicity, religion, disability, gender (Flage, 2018).

Discrimination in the residential rental market can be direct or indirect. Direct discrimination is a situation whereby an individual/group are treated less favourably than another would have been treated in a similar setting. On the other hand, indirect discrimination occurs when a criterion or practice would unintentionally put some persons at a disadvantage compared to others unless that criterion or practice can be objectively justified (Flage, 2018). Study carried out by Oladokun (2011) examined discriminatory housing policies and practices against home renters in Lagos metropolitan cities using the survey method. Result of the analysis showed that unfair treatment by neighbors, caretakers, and landlords, myopic thoughts/questions demeaning potential tenants were some of the issues encountered during housing search. Furthermore, the property owners even go as far as referring to the female gender as being incompetent and lazy when it comes to property maintenance and repairs. Apart from this, it was also observed that in the past, there are bits of gender bias in matters related to lands and properties, presently, the high rate of gender bias during house search has brought it dubious means of selection such as employing the service of another to act as husband, wife, fiancée or guardian just to get an accommodation. The study concluded that discrimination in rental housing is a global affair which poses a bigger threat to the disadvantaged, minorities as well as property market sector.

Similarly, study by Croson (2009) on dimensional and dynamic effects of discriminatory-based factors on individuals. The study analysed ethnic discrimination against European and non-European migrants using field experiment techniques. The result of the analysis showed the presence of continental-based discriminatory factors, as preferential treatment on gender-based identification, racial discrimination and religious discrimination. In the same vein, Esteve. (2004) investigated trends in racial discrimination in the United States housing and mortgage lending markets using a qualitative review method. The author also ascertained evidence of discrimination against racial factors but a decreasing trend to the present and it was concluded that the effects of racial discrimination cannot be disconnected from housing inequalities, racial segregation and household wealth disparity in the United States housing and mortgage lending markets.

Study by Iroube et al (2020) accessed tenant selection criteria on rental housing market in Delta state revealed that potential accommodation seekers were discriminated against on the ground of gender, marital status, job prospects, physical appearance, ethnicity household size, nationality, ethnicity and disability during housing searches. In reality, job prospects and physical appearance are not applicable to most Nigerian property market as it is rare to grant an apartment to a prospective tenant based on job prospects without an initial inquiry of his/her occupation. Also, physical appearance is hardly applicable in tenant selection. Smilarly, Ige et al (2017) demonstrated the evidence of discrimination in Lagos rental housing market from the perception of estate surveying and valuation firms, and examined challenges associated with prolong void period and loss of property income in the market. In this study the current situation of discrimination in Lagos rental housing market were assessed from the perspective of home renter's experiences during housing searches. Part of the issued addressed by the study include the level of prevalence, prominent discriminatory based factors and the contribution to the rental housing market dynamics in of Yaba/Akoka axis in Lagos metropolis.

Gender discrimination in the property market of Delta state is a complex phenomenon influenced by multifaceted array of factors such as; Socio-cultural norms and practices, legal and policy frameworks, economic and financial constraints, education and awareness, power dynamics and gender based violence, institutional and structural barriers, patriarchal norms and gender stereotypes. Numerous studies have also investigated the factors influencing gender discrimination in the property market of Delta state, Elu in particular. According to (Okoro, 2019), socio cultural norms and practices are significant barriers to women's property rights, perpetuating gender roles and stereotyopes as they are deeply ingrained in the cultural fabric of Delta state, perpetuating male dominance in property ownership and decision making. Landlords or property owners often hold stereotypical beliefs about gender roles, leading to biased decisions in favor of male tenants. This has resulted in women facing challenges when they need to rent a place, especially in the big cities. In same vein, (Adewale; Nwosu, 2018) found that legal/ policy frameworks, economic/ financial frameworks fail to adequately address gender discrimination as well as credit and financing. Thus, creating a permissive environment for bias and restriction of individual's ability to purchase, rent or develop property.

Several studies have also identified dimensions of gender bias in the society. For instance, Khandaker, (2013) noted a persistent discriminatory inequality of female gender in access to land resources, information and Education in Bangladesh. In Nigeria, Oloetubo (2013) observed that there was political restriction and women access to land/property in the country; Agbalajobi (2010) submitted that Nigerian society celebrated men as being the unique and stronger gender fit for public position which is due to power dynamics and gender-based notion, while women are

considered to be feeble, weak and should remain in confinements. This has limited knowledge and understanding of property rights and laws among women and men perpetuate gender discrimination. Institutional and structural barriers, including discriminatory practices within financial institutions and government entities, also perpetuate gender bias.

Others include; Laws and policies that perpetuates gender discrimination, traditional gender roles and expectations prioritize men's property ownership limiting women's access to property; Gender-based discrimination by landlords, real estate agents and financial institutions leading to reduced access to housing options; Male- dominated decision making processes and control over property perpetuates gender inequality ; Women's lack of knowledge about property rights and laws hinders their ability to navigate the property market; Fear of violence and harassment in the home, leading to women's reluctance to assert property rights; Intersectional factors like race, class and sexuality increases gender discrimination in access to residential property (Ishaya et al, 2011). These factors are interconnected and influenced by historical, social and economic contexts, necessitating a comprehensive approach to address gender discrimination in the property market.

World Bank, (2019) on land and property administration reiterated gender imbalances in property rights and occupation, this culminated into inequality of gender both in property sector and others and a resulting effect on performance. Gender sensitive frameworks that implement laws and policies were proposed to promote gender equality in property access. Engaging communities to promote gender equality in property access is an important criterion that challenges harmful gender stereotypes. Fatile (2011) revealed that reforming policies and laws that perpetuate gender discrimination in property access reduces bias treatment, this can be achieved through collecting and analyzing data on gender disparities in property access to inform policy and program development. Other Strategies includes; Collaborating with civil society organizations, governments and private sector entities to promote gender equality in the property market; Educating women and men about property rights and promoting gender equality in property access (David, 2015); Awareness campaigns that seek to bring about cultural shifts and behavioral changes, especially for landlords, will foster a more inclusive and equitable housing environment.

Research Methodology

The study adopted a survey research method using questionnaire. A structured non-disguised questionnaire was targeted to residential property owners in Elu. Questionnaire was administered randomly to about 120 residential property owners, out of which 100 were successfully retrieved. It was self-administered to the residential occupants as they could have gone through the experience of bias and discrimination during house before selection. The questionnaire sought to

obtain data on extent of discrimination, factors influencing discrimination on residential property occupation and strategies in reducing discrimination. It was divided into two sections - A and B. Section A provided the demographic data of the respondents; Tenants. Section B identified the factors influencing discrimination on residential property occupation using the factor analysis while strategies for reducing gender discrimination in residential property market employed the Likert scale. Factor analysis was carried out on the predictor variables to reduce them to a subset of uncorrelated factors. This technique is ideal for identifying clusters of related variables and helps in reducing the variables into a more easily understood framework. Likert scale/ Weighted Mean Score is used to determine the probability associated with a particular event with its associated quantitative outcome and summing all the products together. Level 1 - 5 was represented as follows: 1 - Strongly Disagree 2 - Disagree 3 - Undecided 4 - Agree 5 - Strongly Agree.

Results And Discussion of Findings

Table i: Questionnaire information

Questionnaire distributed	Questionnaire retrieved
120	100

Source: Feld survey, 2024

This shows the questionnaire distributed and the number retrieved

Table ii: Background Information Of Respondents

The information shows the background information of the students and this include: gender, marital status, income, occupation, Educational level, Ethnicity, Household size, religion.

Gender	Frequency	Percentage
Male	60	60.0
Female	40	40.0

Income	Frequency	Percentage
Below 100,000	24	24.0
100,000-200,000	44	44.0
200,000-300,000	13	13.0
300,000-400,000	13	13.0
Above 400,000	6	6.0

Marital status	Frequency	Percentage
Single	17	17.0
Married	51	51.0
Divorced	20	20.0
Widow/widower	12	12.0
Occupation		
	Frequency	Percentage
Civil servant	42	42.0
Trader	42	42.0
Others	16	16.0
Educational level		
	Frequency	Percentage
Primary level	20	20.0
Secondary level	38	38.0
Tertiary level	31	31.0
Others	11	11.0
Ethnicity		
	Frequency	Percentage
Yoruba	21	21.0
Igbo	25	25.0
Ijaw/Itshekiri/Isoko/Kwale	45	45.0
Hausa	5	5.0
Others	4	4.0
Household size		
	Frequency	Percentage
None	9	9.0
1-5	64	64.0
5-7	14	14.0
Above 7	13	13.0
Religion		
	Frequency	Percentage
Christianity	48	48.0
Muslim	10	10.0
Traditional	30	30.0
None	12	12.0
Total	100	100.00

The table revealed that there were more male respondents than female who are mostly married with an income range of 100,000-200,000. This depicts the dominance of male gender than female gender who are mostly married. High percentage of the respondents were both in civil service

(administrative/academic) and trading (artisans) with an academic qualification at a secondary level as shown in the table above. 45.0% of the respondents were Ijaw/Itshekiri/Isoko/Kwale followed by Igbo and Yoruba ethnic group. This showed a high dominance of indigenes aligning its validity to the research work. 64.0% of the respondents were a household of 1-5 while majority were mostly Christians.

Table iii: Relative Importance Index

	N	RII	Std. Deviation	Rank
Educational level	100	2.9000	1.54724	8 th
Household size	100	2.9200	1.42616	7 th
Religion	100	2.9600	1.46280	6 th
Income	100	2.9800	1.42120	5 th
Ethnicity	100	3.0600	1.56876	4 th
Occupation	100	3.1100	1.49000	3 rd
Marital status	100	3.1400	1.32589	2 nd
Gender	100	3.1400	1.44963	1 st

Source: Field survey, 2024

Gender/Marital status(3.14), Occupation (3.11), Ethnicity(3.06), Income(2.98) ranked 1st, 2nd, 3rd and 4th respectively. These economic indicators are major criteria for determining the suitability of prospective tenants. Therefore, Property owners in Delta State place high importance on these factors to guarantee the financial commitment. This finding corroborates rent default (Dabara, Anthony, Olusegun, Elejo & Michael, 2017), race and ethnicity (Gbadegesin & Ojo, 2013; Akindele, Ogundile & Oloke, 2021), age and gender (Ahmed & Hammarstedt, 2008), marital status (Agboola & Olukolajo, 2021), religion (Iruobe, Ugwuejim, Nworah & Iruobe, 2020) and occupation (Nutsugbodo, Anafo, Ankamah & Bannor, 2022).

Factors influencing gender discrimination of occupation in residential property

Table iv: Descriptive Statistics

	N	Mean	Rank
Laws and policies	100	2.8700	10 th
Legal and policy framework	100	3.0200	9 th
Education and awareness	100	3.0300	8 th
Institutional and structural barriers	100	3.0700	7 th
patriarchial norms	100	3.1300	6 th
Socio cultural norms	100	3.1400	5 th
Traditional belief/system	100	3.1600	4 th

Economic and financial constraints	100	3.2400	3 rd
Power dynamics	100	3.2400	3 rd
Discriminatory practices	100	3.2500	2 nd
Demographic factors(Ethnicity, Marital status, Occupation)	100	3.3300	1 st

Source: Field survey, 2024

According to the information on table 2, demographic factors such as marital status, gender, ethnicity, occupation, income ranked 1st with a mean score of 3.33, discriminatory practices ranked 2nd with a mean score of 3.25, power dynamics and economic and financial constraints ranked 3rd with a mean score of 3.24, traditional belief/system ranked 4th with a mean score of 3.16, socio cultural norms ranked 5th with a mean score of 3.14 while patriarchial norms ranked 6th with a mean score of 3.13. This depicts that property owners place high importance on these factors as basis for tenant selection, from demographic factors which assess one’s gender, income, marital status to discriminatory practices such as bias statement on a particular gender. Power dynamics showcases the beliefs that men are seen as pace setters while women should be confined, with resultant effect on the property sector and society. Economic/ financial constraints as well as cultural beliefs influences gender discrimination in a way that not only restricts access to finance but also place value on old values without a room for policy/laws reforms.

Table v: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.740
Bartlett's Test of Sphericity	Approx. Chi-Square	527.095
	Df	66
	Sig.	.000

Source: Field survey, 2024

Extraction Method: Principal Component Analysis.

Source: Field survey, 2024

Kasier-Meyer-Olkin's measure of sampling adequacy and Barlett’s Test of sphericity are presented in Table 6 above. KMO measure is performed to check the degree of inter-correlation among the items and the appropriateness of factor analysis. Kim and Mueller (1978) suggested that KMOs in the range of 0.5-0.7 are considered average, those in the range of 0.7-0.8 are considered good while those in 0.8-

0.9 are great and values greater than 0.9 are superb. The table above shows that the KMO values obtained are in the range of 0.74 which indicates that the sample is good.

Table vi: Total Variance Explained

Component	Total	Initial Eigenvalues		Extraction Sums of Squared Loadings		
		% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.419	28.490	28.490	3.419	28.490	28.490
2	2.374	19.780	48.270	2.374	19.780	48.270
3	1.765	14.706	62.976	1.765	14.706	62.976
4	1.162	9.680	72.656	1.162	9.680	72.656
5	0.867	7.222	79.878			
6	0.634	5.287	85.165			
7	0.511	4.258	89.423			
8	0.375	3.127	92.550			
9	0.296	2.471	95.021			
10	0.273	2.271	97.292			
11	0.178	1.482	98.775			
12	0.147	1.225	100.000			

Source: Field survey, 2024

Extraction Method: Principal Component Analysis.

Principal Component Analysis was conducted, and four components were extracted from the table above. The factors revealed the presence of six axes with eigenvalues exceeding 1.0, explaining 28.940%, 19.780%, 14.706%, 9.680% of the total variance respectively and resulting with a cumulative variance of 72.656%. The principal factors influencing gender discrimination of property rights and occupation are: demographic factors, discriminatory practices, power dynamics/economic and financial constraints and traditional belief/system. Although all other factors are related but contributed in small measures as revealed by factor analysis.

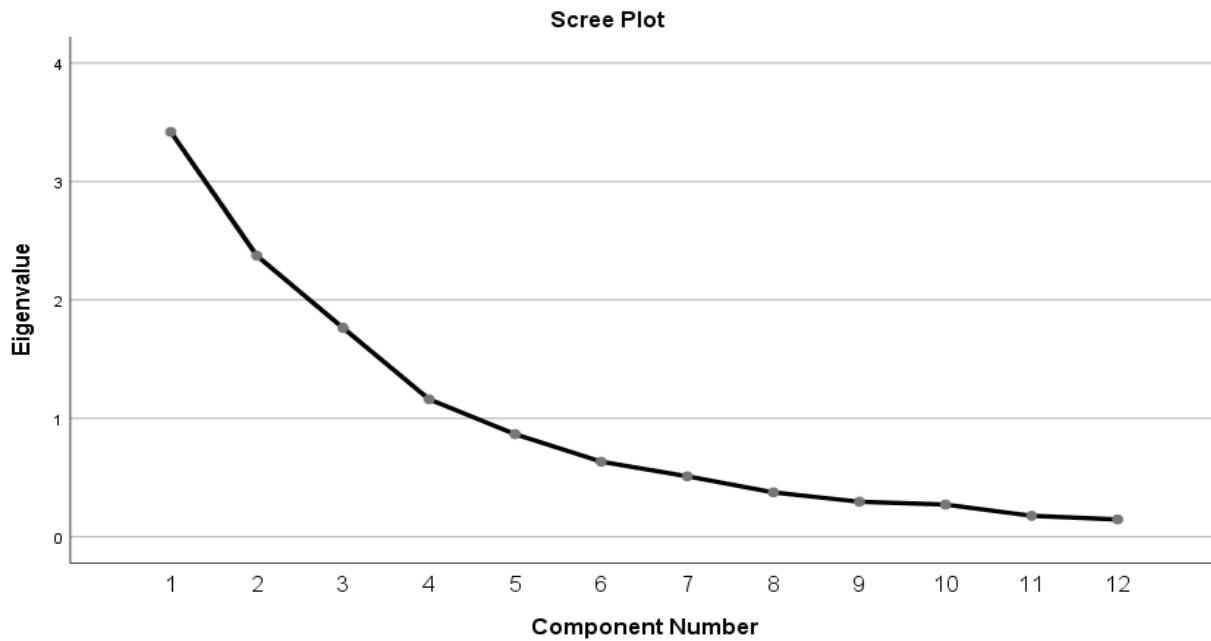


Figure 2: scree plot

The scree plot shows that after the first two components, the difference between the third and fourth eigenvalues increased and then gradually declined and became less than 1.0. The first component explains 28.490% of the total variance at 3.419, the second component explains 19.780% of the total variance at 2.374, the third component explains 14.706% of the total variance at 1.765, the fourth component explains 9.680% of the total variance at 1.162. Thus, the factors influencing gender discrimination of property rights and occupation are: demographic factors, discriminatory practices, power dynamics/economic and financial constraints and traditional belief/system.

Table vii: Component Matrix^a

	Component			
	1	2	3	4
Economic and financial constraints	.182	.735	.106	.109
Socio cultural norms	.319	.577	.123	.491
Legal and policy framework	-.633	.487	-.020	.252
Power dynamics	.562	-.197	-.624	.206
Institutional and structural barriers	.093	.777	-.072	-.041

patriarchial norms	.643	-.198	.443	-.025
Gender stereotypes	-.839	.208	-.213	-.046
Demographic factors(Ethnity, Marital status, Occupation)	-.203	-.665	.241	.460
Education and awareness	.485	.290	.358	-.545
Discriminatory practices	.879	.000	.162	.071
Laws and policies	-.176	.045	.793	.396
Traditional belief/system	.600	.105	-.508	.358

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Source: Field survey, 2024

The table shows the component matrix of the factors which were analyzed according to the results into four components.

Table viii: Rotated Component Matrix^a

	Component			
	1	2	3	4
Economic and financial constraints			.683	
Socio cultural norms			.813	
Legal and policy framework				
Power dynamics		.856		
Institutional and structural barriers			.579	.514
patriarchial norms	.799			
Gender stereotypes				
Demographic factors(Ethnity, Marital status, Occupation)				
Education and awareness	.561			.604
Discriminatory practices	.816			
Laws and policies				
Traditional belief/system		.784		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotated: 6 iterations

The rotated component matrix shows the factor loadings for each variable, four components were extracted as factors influencing gender discrimination of property rights and occupation. The first component loaded three (3) factors which are: Patriarchal norms, Education and awareness, discriminatory practice. The second component loaded two (2) factors: power dynamics, educational belief/system. The third component loaded three (3) factors and they are: economic and financial constraints, socio cultural norms, institutional and structural barriers. The fourth component loaded two (2) factors and they are: institutional and structural barriers, Education and awareness.

Table ix: Strategies To reduce Gender Discrimination and bias

Variables	S	A	U	D	S	N	M	R
	A			D	D		e	a
							n	n
								k
Gender	2	1	1	1	2	1	3	4
sensitive	5	8	7	7	3	0	.	t
legal	(	(	(	(	(	0	0	h
frame	2	1	1	1	2		5	
works	5	8	7	7	3			
			
	0	0	0	0	0			
)))))			
Partnerships	9	2	1	3	1	1	2	5
and	(	7	7	1	6	0	.	t
collaborations	9	(	(	(	(	0	8	h
	.	2	1	3	1		2	
	0	7	7	1	6			
)			
		0	0	0	0			
))))			
Data collection	2	1	1	2	1	1	3	4
	4	6	7	7	6	0	.	t
	(	(	(	(	(	0		h

and	2	1	1	2	1		0	
analys	4	6	7	7	6		5	
is	.	.	.	.	.
	0	0	0	0	0			
)))))			
Gender	1	1	1	2	2	1	2	6
r	3	7	8	4	8	0	.	t
respon	(	(	(	(	(	0	6	h
sive	1	1	1	2	2		3	
urban	3	7	8	4	8			
planni	.	.	.	.	.
ng	0	0	0	0	0			
)))))			
Acces	2	2	1	2	1	1	3	3
s to	1	4	7	2	6	0	.	r
credit	(	(	(	(	(	0	1	d
and	2	2	1	2	1		2	
financ	1	4	7	2	6			
e	.	.	.	.	.
	0	0	0	0	0			
)))))			
Comm	1	2	2	2	1	1	3	3
unity	6	9	0	1	4	0	.	r
engag	(	(	(	(	(	0	1	d
ement	1	2	2	2	1		2	
	6	9	0	1	4			
			
	0	0	0	0	0			
)))))			
Aware	2	2	1	1	1	1	3	2
ness	1	5	9	7	8	0	.	n
and	(	(	(	(	(	0	.	d
educat	2	2	1	1	1		1	
ion	1	5	9	7	8		4	
			
	0	0	0	0	0			
)))))			

Policy reforms	2	2	1	1	1	1	3	1
Awareness and education	3	9	5	6	7	0	.	s
Community engagement and access to credit and finance	(	(	(	(	(	0	2	t
Data collection and analysis/ gender sensitive legal framework	2	2	1	1	1		5	
Partnerships and collaboration	3	9	5	6	7			
Gender responsive urban planning	.	.	.	.	.
	0	0	0	0	0			
)))))			

Source: Field Survey, 2024

The table above revealed information on strategies to implement in reducing gender discrimination and bias on property rights and occupation. Policy reforms ranked 1st with a mean score of 3.25, Awareness and education ranked 2nd with a mean score of 3.14, community engagement and access to credit and finance ranked 3rd with a mean score of 3.12, data collection and analysis/ gender sensitive legal framework ranked 4th with a mean score of 3.05, partnerships and collaboration ranked 5th with a mean score of 2.82, gender responsive urban planning ranked 6th with a mean score of 2.63.

Recommendations

The following measures are recommended:

1. Enactment of legislation that outlines the criteria to adopt when selecting tenants which is devoid of all forms of bias and discrimination. An enforcement agency should also be set up by government to enforce this law. This will discourage landlords and property managers from bias and discrimination in property rights and occupation.
2. The important criteria for selecting tenants should be based on prospective tenant’s financial security and commitment, ability to pay rents as and when due, and ability and willingness to maintain the terms of the tenancy agreement.
3. Co-integration among the ethnic groups should be encouraged, and landlords and property managers should be enlightened on the consequences of bias in tenant selection such as increase in housing void and risk of selecting bad tenants.

Conclusion

From the results of the study, it is evident that a significant level of bias and gender discrimination exists in Delta state residential property market. It is noteworthy that bias and gender discrimination is not peculiar to developing countries but is a global phenomenon as evidenced by several prior studies by Carpusor and Loges (2006) in Los Angeles, Heylen and Van den Broeck (2016) in Belgium, Oladokun (2011) and Oyedeki (2022) in Lagos, and Gbadegesin and Ojo (2013) in Ibadan. These economic indicators are major criteria for determining the suitability of prospective tenants include; Gender/Marital status, Occupation, Ethnicity and Income as revealed by the result. According to the results, factors influencing gender discrimination on property rights and occupation includes; demographic factors discriminatory practices, power dynamics and economic and financial constraints and traditional belief/system in order of importance. individuals seeking rental housing in Nigeria face various discriminatory practices that undermine their right to secure, dignified living spaces. Addressing these challenges requires collaborative efforts from policymakers, advocacy groups, and the community. By dismantling gender stereotypes, implementing legal protections, and fostering inclusivity, rental housing system that upholds the principles of equality and human rights for all can be achievable.

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