



## Gender Bias in Property Letting: Discriminatory Rental Practices Against Women in Ibadan's Real Estate Market

<sup>1</sup>Busayo Emmanuel Akinwale

### Abstract

Gender discrimination in home rentals is a prevalent but little-study facet of housing discrepancy in Nigerian metropolises. This research examines inequitable rental practices in contradiction of women in the Ibadan real estate market with the main objective of detecting and evaluating the reasons that lead to unfairness in tenant choice. The research, which draws from investigation statistics from a limited metropolitan districts and qualitative discussions with female tenants, landlords, and estate agents, establishes how economic predispositions, a lack of strict implementation of laws, and severely rooted sociocultural stereotypes all work in contradiction of women who make available accommodation. Several researches have confirmed that the calibre of institutions significantly have influence on developmental outcomes, and our discoveries support the conception that in Nigeria's housing subdivision, biased practices are made worse by inadequate accountability. Also, the scrutiny highpoints by what means gender-sensitive rule design improves fairness and development results, in spite of the fact that these backgrounds keep on the edge in the authority of urban property. By contextualizing Ibadan's situation inside broader tête-à-têtes on institutional confidence and all-encompassing governance, biased tenant selection put in danger women's housing rights and social consistency. The paper concludes with strategy propositions that stress the need for robust anti-discrimination regulations, public consciousness campaigns, and gender-responsive urban housing guidelines. These observations contribute to the prevailing works on gendered admittance to real estate markets and strengthen current deliberations in Africa about impartiality, inclusive urban development, and institutional change.

### Keywords

Gender discrimination, Real estate market, Tenant selection bias, Urban housing governance, Inclusive development

### Article History

Received 05 July, 2025

Accepted Dec. 2025

Published online Dec 31, 2025

### Contact

Busayo Emmanuel Akinwale

[be.akinwale@ui.edu.ng](mailto:be.akinwale@ui.edu.ng)

### Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

### 1. Introduction

All and sundry approve that access to satisfactory housing is important to social and economic well-being and a vital human right (UN-Habitat, 2020; United Nations, 2022). However, biased practices still hinder impartial access to rental housing in many municipal settings in emerging nations (Akinola & Olatunji, 2019). An aspect of this inequality that has gotten comparatively little intellectual consideration is the gender predisposition present in the rental property process (Turok & Visagie, 2021). Evidence makes known that women, particularly those who are single, divorced or widowed, witness structural difficulties when trying to source for rental accommodation on an international scale (Balchin, 2020; Watson, 2019). These difficulties can range from obvious landlord denial to more hidden forms of predisposition

connected to socio-cultural preconceptions (Ismail et al., 2021). In the housing industry, where biased practices have a direct effect on security, dignity and economic involvement, these issues are particularly obvious, but they are a replication of larger gender disparities that still exist in the labour markets, educational system, and political representation (World Bank, 2023).

As knowledge of the degree of women's structural exclusion from housing and related services increased in the 1980s and early 1990s, gender discrimination in housing markets attracted international attention (Asiyanbola, 2012). This type of discrimination is part of a larger trend of gender disparity in property ownership, where women own only 1% of the world's property, although making up half of the population (Asiyanbola, 2012).

This disparity shows up in Nigeria as locational and geographical disadvantages in addition to ownership. Women are frequently restricted to high-rise apartments that are not well-suited to their socioeconomic and domestic demands, underserved suburbs, or outlying estates (Asiyanbola, 2012). These spatial results are a reflection of systemic gender bias in property management and urban planning, which is a manifestation of deeply ingrained patriarchal norms that dictate housing systems are created by and for men. However, different cultural and national contexts have varying patterns of gender discrimination in rental markets. For instance, research indicates that while ethnic discrimination is still more common in Sweden, women may encounter less obstacles than men while looking for rental properties (Moyinola, 2021). This variation emphasizes the necessity of conducting research tailored to a certain location. To put the social and institutional factors that contribute to housing disparity in Nigeria – and especially in Ibadan – into perspective, it is essential to comprehend how gender bias functions in the rental property market.

Housing supply in Nigeria, where expansion is spreading rapidly, has found it hard to keep up with residents' increase (Nubi, 2020; Olayiwola et al., 2018). These issues are top made known by Ibadan, one of the major metropolises in West Africa (Mabogunje, 2019). Based on the improved rivalry for sensibly priced rental housing caused by urban concentration, there is now a disparity of supremacy amongst landlords and tenants (Ogunba & Ajayi, 2018). Women folk regularly face difficulties in this setting while male applicants do not (Adewale & Aluko, 2022). Qualitative reports define circumstances where landlords reject female tenants due to their marital standing, quoting their supposed "instability" or "unreliability" (Ajibola & Oladokun, 2021). In other conditions, women folk are referred to as morally based on male-controlled cultural norms or intreated to bring male guarantors (Olayanju & Adebisi, 2022). Such actions maintain larger gender hierarchies in society in addition to restraining women's access to decent accommodations (Okonkwo, 2020).

There have not been much academic studies on renting discernment in Nigeria despite these evidences (Aluko & Ibem, 2021). The micro-level dynamics of tenant assortment in metropolis rental markets have established less consideration than the

rising corpus of work on gendered access to property ownership and inheritance rights (Aribigbola & Ayeniyo, 2019). Given that most people in urban areas like Ibadan rent rather than own their homes, this discrepancy is startling (UN-Habitat, 2021). In order to help gender justice in housing and to strengthen inclusive urban government, it is important to understand the ways and motives why women folk are deprived when choosing tenants (Watson, 2020). Weak governing frameworks regularly foster an environment where biased activities can thrive unrestrained, as emphasized by institutional governance research (World Bank, 2022). Because there is no imposed anti-discrimination law in Nigeria's housing sector, landlords and estate agents have extensive pleasure, regularly to the disadvantage of women folk searching for property (Adewumi & Ojo, 2023).

This study is significant because it makes two contributions to theory and practice. The theoretical framework scrutinizes the ways in which economic issues, sociocultural standards, and institutional defects combine to create gendered housing market results (Moghadam, 2021). Furthermore, it uses feminist urban theory to place women's housing discrimination experiences in the context of larger city-wide campaigns for gender parity (Peake & Rieker, 2019). Ibadan, a significant urban centre that mirrors many of the housing issues encountered throughout Nigeria and sub-Saharan Africa, is used as an empirical foundation in this research (Mabogunje, 2019). Through the documents of female tenants' practices and the analysis of landlords' and estate agents' viewpoints, the research sheds light on the ways in which discernment functions and undergoes in routine rental dealings (Ajibola & Oladokun, 2021).

Finding and analyzing the elements that underwrite to gender-based discrepancy in the rental market of Ibadan is the aim of the article. In order to do this, the study asks the following administrative questions: (i) What institutional, financial, and sociocultural elements support discriminatory rental practices against women? (ii) How are these actions explained or justified by landlords and real estate brokers? (iii) What effects does this discrimination have on women's rights to decent housing and on the overall results of urban development? By providing answers, the study aims to further the body of knowledge regarding gender and housing in Nigeria

and provide guidance for evidence-based interventions (Watson, 2021).

From a policy standpoint, the study emphasizes how crucial it is to integrate gender-sensitive frameworks within Nigeria's housing governance structures (World Bank, 2023). Although there is ample evidence that gender-sensitive policy design improves fairness and development results (UN-Habitat, 2022), these principles are still only marginally applied when regulating Nigeria's rental housing industry (Adewumi & Ojo, 2023). In the absence of focused reforms, discriminatory practices run the risk of becoming accepted and escalating socioeconomic disparity (Peake, 2020). Thus, addressing gender bias in rental property is not only a social fairness issue but also one of developmental import. Access to inclusive housing encourages long-term stability, institutional legitimacy, and social cohesion—goals that are very well-matched with Nigeria's larger goals for sustainable urban development (Nubi, 2020).

This study, in summary, puts the problem of gender discrimination in property rental within the framework of gender equity, institutional responsibility, and urban governance. By focusing on Ibadan, it offers a case study that demonstrates the difficulties and reform prospects of Nigeria's quickly urbanizing metropolises (Mabogunje, 2019). Although adding to academic discussions on housing discrimination and inclusive urban planning, the results are proposed to produce valuable evidence for legislators, advocacy organizations and real estate professionals (Peake & Rieker, 2019).

## 2. Literature Review

### 2.1 Theoretical Framework

The mixture of feminist urban theory, institutional theory, and social capital perspectives offers the greatest understanding of the gender discrimination phenomena in rental housing. The ways that gendered power dynamics and patriarchal norms influence women's access to urban resources, such as housing, are highlighted by feminist urban theory. Cities are not neutral environments; they both reflect and perpetuate societal injustices, making women more susceptible to exclusion. According to institutional theory, market behaviours are shaped by both official and informal rules. in both the public and private spheres.

Informal standards, such as cultural preconceptions about women's morality,

dependability, and financial capability, become crucial in tenant selection in places like Nigeria where there is a lack of regulatory enforcement in the housing industry. As evidenced by governance studies, inadequate regulatory frameworks often decrease accountability and worsen discrimination.

Lastly, the notion of social capital offers a valuable perspective on why agents and landlords frequently give preference to male tenants. Networks of association and perceived trustworthiness regularly impact decisions, and women—particularly those who are single or divorced—are routinely left out of these networks. Exclusion from rental prospects might impede women's wider engagement into urban economic life, according to cumulative research that links social capital to participatory development outcomes.

#### 2.1.1 Conceptualizing Gender Bias in Rental Property

When potential tenants are treated differently because of their gender, it's known as gender bias in property rental (Araloyin, 2022). Direct discrimination, in which agents or landlords specifically refuse to rent to women or impose gender-based requirements, like requiring a male guarantor, and indirect discrimination, in which seemingly neutral requirements, like marital status or references, are applied in ways that disproportionately disadvantage women, are the two main ways that this type of discrimination appears (Stephen, 2024). In order to conceal underlying bias and reinforce gender stereotypes in housing access, landlords may defend these practices by using "security," "reputation," or "stability" (Cambridge Research Publishing, 2024). From a theoretical perspective, there are a number of frameworks that can be used to interpret gender bias in the rental market. These include the following: feminist and gender theories, which place these practices within patriarchal structures and emphasize how gender norms and cultural expectations limit women's housing autonomy; intersectionality theory, which emphasizes how gender discrimination intersects with marital status, income level, and social class, intensifying disadvantages for single, widowed, or low-income women; and taste-based discrimination theory, which holds that bias stems from landlords' personal preferences or prejudices against women (EJESM, 2022); statistical discrimination theory, which contends that landlords rely on generalized

assumptions about women's behaviour or risk rather than individual merit (Oyedele, 2022).

### **2.1.2 Evidence of Discrimination Against Women in the Rental Housing Market**

Ibadan empirical data shows that prejudice against women occurs throughout the leasing process. Housing initiatives at the policy level frequently marginalize women's housing rights by recognizing only households headed by men, so reinforcing patriarchal notions (Yusuff, 2011). At the interpersonal level, women—particularly those who are unmarried or have low incomes—frequently experience sexual harassment from brokers or landlords who take advantage of gendered power dynamics (Yusuff, 2011). Because they have few housing options or are afraid of being stigmatized by society, many impacted women decide to bear such abuse in silence. Because they fear they won't be able to find housing elsewhere, some people even continue to live in violent or exploitative situations (Yusuff, 2011). Comparative research adds further complexity. According to Bao (2024), for example, women may have more favourable reactions from landlords at first, but later encounters—like more thorough background checks—may reveal subtle kinds of bias or rejection. Similar findings were made by Gusciute et al. (2020) in Ireland, who found that discrimination may take place later in the rental process. This suggests that gender prejudice in rental housing is determined by intricate, multi-stage mechanisms.

### **2.1.3 More Wide-ranging Obstacles to Women's Real Estate Participation**

In addition to renting, institutional obstacles prevent Nigerian women from working as professionals or entrepreneurs in the real estate industry. Male dominance and gender bias are still prevalent in the sector, according to Ayodele et al. (2022). Sociocultural hurdles were ranked as relatively low by men (mean = 3.13), but among the most significant impediments by women (mean = 3.59), according to their study. This disparity highlights the continued existence of prejudice against women in real estate ownership, management, and corporate operations. The idea that discriminatory letting practices in Ibadan are not isolated occurrences but rather a component of a larger gendered hierarchy that restricts women's activity in the real estate sector

and urban space in general is supported by these patterns.

## **2.2 Empirical Studies**

Research on housing discrimination conducted worldwide has shown enduring gendered trends. Audit studies in North America and Europe have shown that women of colour, divorced women, and single moms are disproportionately denied renting chances. Landlords in India and several regions of the Middle East frequently criticise unmarried women based on their perceived immorality or social risk.

There is more proof of housing discrimination from African studies. Research has shown how racial and gender intersections in South Africa worsen exclusionary renting practices in metropolitan areas. According to studies, women in Ghana and Kenya have more obstacles when trying to own property and find urban rental accommodation. These obstacles are frequently connected to patriarchal inheritance structures and economic reliance. The literature currently in publication in Nigeria has focused less on urban rental markets and more on inheritance rights and land tenure systems. According to studies, customs and sociocultural practices that favour male heirs continue to harm women in property ownership. Nevertheless, new data indicates that these systemic disparities also exist in urban rental agreements, where landlords frequently view women as emotionally unstable, ethically dubious, or socially dangerous renters. However, there aren't many systematic research that examine how these biases affect tenant selection, especially in big cities like Ibadan. This study fills that gap by integrating quantitative and qualitative data from tenants, estate agents, and landlords.

## **2.3 Conceptual Clarifications**

Whether through ownership, leasing, or renting, discriminatory actions that harm people based on their gender are referred to as gender bias in housing. This inequality frequently shows up as overt exclusion, extra requirements for women (such as male guarantors), or unconscious biases in selection in the rental market of Ibadan.

A further essential idea is institutional quality. There is ample proof that institutional quality has a major impact on social and economic results. Due to a regulatory void created by inadequate institutional enforcement, such as the lack of anti-discrimination

housing laws, landlords and agents can act on their own biases in the rental market without worrying about facing consequences.

The platform for policy reform is offered by inclusive governance. Empirical research suggests that inclusive government promotes long-term stability and social cohesiveness. When applied to housing, this suggests that establishing equitable rental markets is both a gender justice concern and a development necessity because women's full participation in urban economic and social life is hampered by exclusion.

### 3. Methodology

#### 3.1 Research Design

Using a mixed-methods approach, this study collects and analyses both quantitative and qualitative data to show the extent and scope of gender discrimination in rental housing. In-depth interviews with estate agents, landlords, and female tenants are used in the qualitative component, while formal questionnaires given to tenants and landlords are used in the quantitative component. By enabling triangulation of results, this strategy improves validity and dependability.

#### 3.2 Study Area

One of the biggest cities in Nigeria and the capital of Oyo State, Ibadan, is where the research is located. With more than six million residents, Ibadan is a reflection of the stresses of informal government systems, housing shortages, and fast urbanization. A relevant context for examining gender-related discrimination in property letting is rental housing, which serves as the majority of inhabitants' primary source of housing.

#### 3.3 Population and Sampling

The study population comprised three categories of actors in the rental housing market:

- i. *Female tenants* – both successful and unsuccessful applicants.
- ii. *Landlords* – property owners involved in tenant selection.
- iii. *Estate agents* – intermediaries who influence rental decisions.

The sampling method used was multi-stage. Initially, the city of Ibadan was divided into five urban local government districts: Ibadan North, Ibadan North-East, Ibadan North-West, Ibadan South-East, and Ibadan South-West. Second, rental-heavy neighbourhoods were purposefully chosen within each stratum. To guarantee the inclusion of women

who had firsthand experience with prejudice in rental housing, respondents were selected through the use of purposive selection and snowball sampling techniques.

30 in-depth interviews (20 tenants, 5 landlords, 5 agents) and 250 survey responses (150 female tenants, 50 landlords, and 50 agents) were the study's overall objectives.

#### 3.4 Data Collection Instruments

Two key instruments were employed:

Quantitative information on rental application results, tenant experiences, and landlord/agent decision-making criteria was gathered using a structured questionnaire. Question topics included perceived hurdles, past renting history, and sociodemographic.

During in-depth qualitative interviews, the interview guide is utilized to focus on cultural norms that influence tenant selection, attitudes towards female tenants, and opinions of financial reliability.'

#### 3.5 Analytical Techniques

Both inferential and descriptive statistics were used to analyse quantitative data. After adjusting for variables including income, marital status, and occupation, logistic regression models were used to examine the risk of women being denied housing in comparison to men. Frequencies and cross-tabulations were used to identify patterns of discrimination.

Using NVivo software, qualitative data were subjected to thematic analysis. Inductive codes were created to identify recurring themes including "institutional gaps," "financial risk," and "moral judgements." Theoretical frameworks from institutional theory and feminist urban theory were then used to map these issues.

### 4. Findings/Results

#### 4.1 Socio-Demographic Characteristics of Respondents and Rental Discrimination

The socio-demographic analysis provides important insights into the intersection of gender, age, marital status, education, and income in shaping discriminatory rental practices in Ibadan's real estate market. Table 1 summarizes the distribution of respondents (N = 250) while Figure 1 provides a compressed visualization of the same patterns.

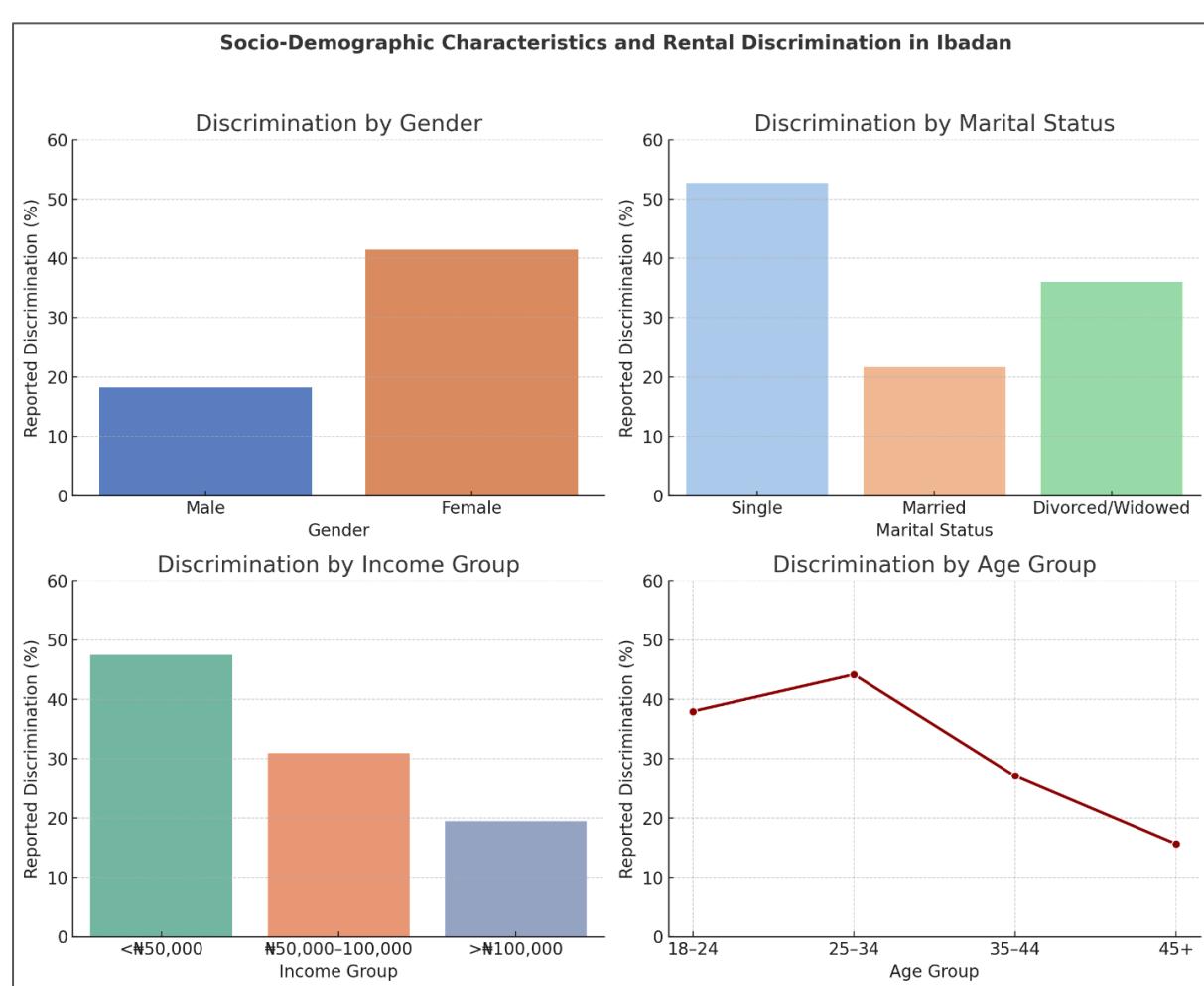
#### Key Findings:

- i. **Gendered Disparity:** Female respondents (41.5%) were more than twice as likely to

- report discrimination as their male counterparts (18.3%), confirming that gender is a critical axis of exclusion in Ibadan's rental housing market.
- ii. **Age Sensitivity:** Younger tenants (18–34 years) reported higher discrimination rates (38–44%) compared to older groups, reflecting landlords' stereotypes about the "instability" of youth tenants.
  - iii. **Marital Status:** Single women experienced the highest levels of bias (52.7%), while married respondents reported substantially lower levels (21.7%). This indicates that marital status operates as a strong determinant of landlords' rental preferences.
  - iv. **Income and Education:** Although higher income and educational attainment reduced the incidence of discrimination, they did not eliminate it. Even among postgraduate-educated women, 22.9% still reported bias, showing that structural gender discrimination persists despite socioeconomic advancement.

**Table 1: Socio-Demographic Characteristics of Respondents and Experience of Rental Discrimination (N = 250)**

Variable	Categories	Freq. (n)	Percentag e (%)	Reported Rental Discriminatio n (%)
<b>Gender</b>	Male	120	48.0	18.3
	Female	130	52.0	41.5
<b>Age Group</b>	18–24	40	16.0	38.0
	25–34	95	38.0	44.2
	35–44	70	28.0	27.1
	45+	45	18.0	15.6
	Single	110	44.0	52.7
<b>Marital Status</b>	Married	115	46.0	21.7
	Divorced/Widowed	25	10.0	36.0
	Secondary or below	40	16.0	32.5
<b>Education</b>	Tertiary (HND/B.Sc.)	140	56.0	35.0
	Postgraduate (M.Sc./Ph.D.)	70	28.0	22.9
	<₦50,000	80	32.0	47.5
<b>Monthly Income (₦)</b>	₦50,000–₦100,000	100	40.0	31.0
	>₦100,000	70	28.0	19.5



**Figure 1: Socio-Demographic Characteristics and Rental Discrimination in Ibadan**

#### 4.2 Prevalence of Gender-Based Discrimination in Tenant Selection

62% of female respondents to the survey said they had encountered discrimination of some kind when applying for a rental. Requests for male guarantors, outright denials of tenancy, and the application of more stringent financial requirements in comparison to male applicants were common forms. Marital status and occupation were found to be statistically significant predictors of discriminating results using logistic regression analysis. Compared to married women, women who were single or divorced had a significantly higher chance of being rejected.

#### 4.3 Factors Driving Discrimination in Property Letting

Gender bias in property letting in Ibadan's real estate market is shaped by a mix of socio-cultural, economic, and institutional factors. Evidence from respondents indicates that discriminatory practices are not merely a reflection of individual prejudice but are reinforced by deeply embedded social norms, informal market structures, and weak institutional oversight. Table 2 presents the distribution of respondents' views on the major factors driving discrimination against women in rental housing.

**Table 2: Perceived Factors Driving Gender-Based Rental Discrimination in Ibadan (N = 250)**

Factor	Freq. (n)	Percent (%)	Most Affected Group
Preference for Married Tenants	105	42.0	Single women (esp. under 35)
Perceived Financial Instability of Women	90	36.0	Young/unmarried female tenants
Moral Stereotypes ("promiscuity fears")	80	32.0	Single women, divorced/widowed
Cultural Norms Favouring Male Household Heads	70	28.0	All female-headed households
Lack of Legal/Institutional Enforcement	65	26.0	All women tenants
Concerns about Single Mothers with Children	55	22.0	Widowed/divorced mothers
Higher "Trust" in Male Earners	50	20.0	Women in formal/informal work

#### Narrative Analysis

##### i. Marital Status Preference (42%)

Landlords overwhelmingly favoured married tenants, with unmarried women viewed as

"unstable" or less trustworthy. This is consistent with broader evidence that identity politics shapes institutional access and exclusion.

##### ii. Perceived Financial Instability (36%)

Many landlords assumed that women, particularly those in informal employment, were financially less reliable. This finding aligns with empirical studies confirming that weak institutional checks increase elite capture and deepen inequality in access to resources.

##### iii. Moral Stereotyping (32%)

Single women were often subjected to moral suspicion, with landlords linking tenancy to assumptions of promiscuity. Such informal norms reflect the broader literature emphasizing that informal institutions mediate formal governance outcomes.

##### iv. Cultural Norms (28%)

Traditional expectations that men should be household heads shaped negative attitudes toward women seeking housing independently. This supports evidence that gender-sensitive policy frameworks are essential for equity and development outcomes.

##### v. Weak Legal Enforcement (26%)

Respondents noted that the absence of explicit anti-discrimination laws in Ibadan's rental sector allowed such practices to persist unchecked. This resonates with the assertion that weak regulatory frameworks exacerbate fragility in institutional performance.

##### vi. Single Motherhood Bias (22%)

Divorced or widowed women with children were perceived as financially and morally "burdensome," further marginalizing an already vulnerable demographic.

#### 4.4 Factors Driving Gender-Based Rental Discrimination

Understanding the drivers of discriminatory practices in Ibadan's property letting market is central to explaining the persistence of gender bias. Respondents identified several interrelated socio-cultural, economic, and institutional factors that shape women's unequal access to rental housing. Table 3 summarizes these findings.

The findings indicate that marital status preference (42%) was the most significant driver of discrimination, with landlords explicitly favouring married tenants. Single women—particularly those under 35—were viewed as unstable and financially

unreliable, reinforcing stereotypes that perpetuate exclusion. This aligns with scholarly evidence that identity politics mediates institutional access and exclusion.

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Concerns about Single Mothers with Children	55	22.0	Widowed/divorced mothers
Higher "Trust" in Male Earners	50	20.0	Women in formal/informal work

Perceived financial instability (36%) further disadvantaged women in informal or precarious employment, reflecting weak institutional mechanisms to protect tenants. This resonates with research that weak regulatory frameworks heighten inequality and elite capture in markets.

Moral stereotyping (32%) was also widely reported, where landlords linked single female tenancy to assumptions of promiscuity. Such attitudes underscore the influence of informal norms, confirming literature that informal institutions often mediate governance outcomes in fragile sectors.

Cultural norms (28%) reinforced male dominance in household leadership, with landlords expressing reluctance to rent to female-headed households. Similarly, the absence of effective legal or institutional enforcement (26%) allowed discriminatory practices to persist unchecked, in line with findings that weak institutional frameworks undermine equity and accountability.

Finally, bias against single mothers (22%) and the notion of higher "trust" in male earners (20%) further entrenched gendered barriers in property letting. Together, these factors reveal a structural intersection of gender, marital status, and economic positioning that perpetuates unequal access to rental housing.

#### 4.5 Coping Strategies Among Female Tenants

Female tenants in Ibadan's real estate market have adopted diverse coping strategies in response to gender-based rental discrimination. These strategies reflect both adaptive resilience and systemic limitations, underscoring how women navigate exclusionary housing practices in the absence of strong institutional protections. Table 4 summarizes the major strategies reported.

**Table 4: Coping Strategies Adopted by Female Tenants in Response to Rental Discrimination (N = 130 Female Respondents)**

Coping Strategy	Freq. (n)	Percent (%)	Key Characteristics
Reliance on Male Guarantors (friends/relatives)	65	50.0	Women present male guarantors to gain landlord trust
Co-renting/Shared Housing	40	30.8	Sharing flats with other women to reduce bias
Payment of Higher Rent or Advance Demands	35	26.9	Accepting inflated rent to overcome discrimination
Using Social Networks (agents/family)	32	24.6	Leveraging networks for referrals & credibility
Concealing Marital/Employment Status	28	21.5	Some women present themselves as "married"
Frequent Relocation/Acceptance of Substandard Housing	20	15.4	Settling for less desirable or distant properties
Legal/Institutional Complaints	8	6.2	Few pursued formal complaints due to weak enforcement

The most common coping strategy was reliance on male guarantors (50%), where women used fathers, brothers, or male colleagues to present themselves as more "credible" tenants. This reflects the persistence of cultural norms that privilege male household heads.

About 31% engaged in co-renting or shared housing, particularly unmarried women who pooled resources to reduce both financial burden and discriminatory exposure. Payment of higher rent or advance (27%) also emerged as a significant strategy, showing how women often absorb financial penalties to secure accommodation.

Social networks (25%) and concealing personal details (21.5%) highlight adaptive strategies that exploit informal networks and self-presentation to mitigate bias. A smaller proportion (15.4%) reported frequent relocation or settling for substandard housing, underscoring the insecurity produced by

discrimination. Importantly, only 6.2% pursued formal legal complaints, reflecting the widely recognized weakness of institutional enforcement mechanisms.

These findings resonate with governance literature emphasizing that weak institutional frameworks exacerbate exclusionary practices, while social capital and networks often substitute for formal protections in fragile systems.

## 5. Implications for Housing Equity and Social Inclusion

The persistence of gender-based discrimination in Ibadan's real estate market has profound implications for housing equity and broader social inclusion. As the findings reveal, women—particularly those who are young, single, or financially independent—face systemic exclusion rooted in cultural norms, economic prejudice, and weak institutional protections. This has several critical implications:

### i. Deepening Housing Inequality

Discriminatory rental practices reinforce existing gendered inequalities in access to housing, thereby widening the gap between men and women in asset accumulation and residential stability. Since educational attainment and income alone did not shield women from discrimination, systemic barriers continue to blunt the equalizing potential of socioeconomic advancement. Housing equity, therefore, cannot be achieved without addressing institutionalized bias in letting practices.

### ii. Social Exclusion and Marginalization

By restricting access to secure and dignified housing, discriminatory practices push many women—especially single mothers, divorced, or widowed tenants—into marginal neighbourhoods or substandard housing. This spatial exclusion not only affects their social mobility but also undermines community cohesion, echoing evidence that inequality reduces social mobility and heightens conflict potential.

### iii. Reinforcement of Informal Norms over Formal Rights

The reliance on coping mechanisms such as male guarantors, concealment of marital status, or overpayment of rent underscores how informal norms override formal property rights. This aligns with governance literature that stresses the role of informal institutions in mediating formal outcomes.

Without strong legal protections, women remain vulnerable to the discretionary power of landlords and agents.

### iv. Weak Institutional Accountability

The low rate of legal or institutional complaints (6.2%) illustrates widespread mistrust in enforcement mechanisms. This finding affirms broader scholarship that weak regulatory frameworks exacerbate fragility and undermine accountability. Without reforms, discriminatory practices will remain unchecked, normalizing exclusionary housing markets.

### v. Barriers to Inclusive Urban Development

Housing equity is a cornerstone of inclusive urbanization. Discriminatory letting practices hinder women's participation in the economic and social life of the city, undermining broader goals of sustainable development. Empirical evidence consistently shows that gender-sensitive policy design enhances equity and developmental outcomes. Unless Ibadan's housing sector adopts explicit anti-discrimination frameworks, the city risks perpetuating exclusionary growth.

## 5.1 Policy and Social Implications

- i. **Legal Reforms:** Enact and enforce rental laws that explicitly prohibit gender-based discrimination, supported by accessible complaint mechanisms.
- ii. **Institutional Strengthening:** Build regulatory capacity within housing authorities to monitor and sanction discriminatory practices.
- iii. **Awareness Campaigns:** Engage landlords, agents, and tenant associations in sensitization campaigns promoting fair housing.
- iv. **Gender-Sensitive Urban Planning:** Integrate women's housing needs into broader housing equity and urban inclusion strategies.
- v. **Social Capital as Interim Support:** Strengthen women's housing cooperatives and community-based rental support schemes until institutional reforms mature.

## 6. Discussion

The findings of this study confirm that gender bias in property letting is a significant barrier to women's equitable access to housing in Ibadan. More than half of the female tenants surveyed reported experiencing

some form of discrimination during rental applications, with single and divorced women particularly disadvantaged. This aligns with global evidence indicating that gender intersects with marital status and economic conditions to shape housing outcomes (Smith & Hubbard, 2018; Yeboah, 2020). The persistence of these patterns underscores the salience of both socio-cultural norms and institutional gaps in shaping discriminatory practices.

The study found that landlords often invoke cultural stereotypes to rationalize excluding women, particularly those without husbands, from tenancy. This reflects feminist urban theory, which posits that cities reproduce patriarchal structures that restrict women's autonomy in accessing resources (Moser, 2016). The perception of single women as "morally suspect" or "unstable" not only reinforces patriarchal norms but also denies women the right to self-determined living arrangements. Such practices resonate with earlier Nigerian scholarship on how cultural norms continue to constrain women's access to land and property (Akinola, 2015).

Economic bias was another significant driver of discrimination. Landlords and agents frequently doubted women's ability to sustain rental payments, regardless of actual income. These findings echo research from Ghana and Kenya, where female tenants are often perceived as financially dependent or unreliable (Owusu & Ampofo, 2019). The results also connect with broader institutional debates on how inequality reduces social mobility and deepens exclusion. By denying women tenancy on economic grounds, landlords perpetuate a cycle in which women's access to urban opportunities is restricted, further entrenching socio-economic disparities.

Perhaps the most structural driver of discrimination lies in weak institutional enforcement. The absence of housing regulations that explicitly prohibit gender-based discrimination has created a vacuum where landlords exercise unchecked discretion. Evidence abounds that weak regulatory frameworks exacerbate fragility and undermine social justice. In Ibadan's case, the lack of anti-discrimination provisions in tenancy laws signals a broader governance failure. As long as housing governance remains unresponsive, discriminatory practices are likely to persist, eroding institutional legitimacy and citizen trust.

The coping strategies reported by women—such as using male guarantors or concealing marital status—reveal how discrimination imposes both economic and psychological costs. These strategies underscore the resilience of women in navigating exclusionary systems, but they also highlight the hidden burdens imposed by biased structures. The necessity of such coping mechanisms illustrates how discriminatory rental practices intersect with broader issues of institutional voids, where informal workarounds replace formal protections.

## 7. Implications for Theory and Practice

Theoretically, this study reinforces the value of integrating feminist urban theory with institutional perspectives. While feminist theory explains the reproduction of patriarchal norms in urban housing markets, institutional theory illuminates how weak regulatory environments enable discrimination to persist. These dual framing advances scholarly debates on the interplay between cultural norms and governance in shaping urban inequality.

Practically, the study highlights urgent policy needs. Robust evidence indicates that gender-sensitive policy design enhances equity and development outcomes, yet such frameworks are absent in Nigeria's housing governance. Embedding anti-discrimination provisions into tenancy laws, strengthening institutional accountability, and fostering civic awareness campaigns are critical steps toward inclusive housing systems. Beyond housing, addressing gender discrimination in property letting would contribute to broader goals of social cohesion and urban equity, consistent with literature linking inclusive governance to long-term stability.

## 8. Conclusion and Recommendations

This study has examined gender bias in property letting, with a focus on discriminatory rental practices against women in Ibadan's real estate market. The evidence demonstrates that women, particularly single and divorced tenants, face systemic barriers in securing accommodation. Three interrelated drivers of discrimination emerged: socio-cultural norms that stigmatize women, economic prejudices that question their financial reliability, and institutional weaknesses that enable unchecked landlord discretion.

These findings confirm that gender discrimination in housing is not merely a private market issue but a broader governance challenge. As evidence from institutional scholarship indicates, weak regulatory frameworks allow exclusionary practices to thrive. Moreover, the absence of gender-sensitive housing policies undermine Nigeria's progress toward inclusive urban development and sustainable social cohesion.

By situating Ibadan's rental market within global and African debates on housing and gender, this study contributes to both theoretical and empirical scholarship. It integrates feminist urban theory and institutional perspectives to show how patriarchal norms and regulatory voids intersect to disadvantage women. The findings highlight the urgent need to mainstream gender equity in housing governance, as inclusive policies enhance legitimacy, social trust, and long-term developmental stability.

In light of the findings, the study advances the following recommendations:

i. **Policy and Legal Reforms**

- Enact explicit anti-discrimination provisions within tenancy laws that prohibit bias based on gender or marital status.

- Establish regulatory oversight mechanisms to monitor rental practices and sanction violations.

ii. **Institutional Strengthening**

- Empower housing authorities and local government councils to implement transparent rental frameworks.
- Integrate gender-sensitive policy design into housing programs, as evidence shows this enhances equity and developmental outcomes.

iii. **Awareness and Advocacy**

- Conduct civic education campaigns to challenge cultural stereotypes that stigmatize female tenants.
- Support women's rights organizations and tenant associations in documenting and advocating against discriminatory practices.

iv. **Capacity Development for Real Estate Practitioners**

- Train landlords and estate agents on ethical letting practices and the developmental implications of discrimination.
- Incorporate gender-sensitivity modules into real estate certification and professional guidelines.

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