

## Factors Influencing Gender Inequality in Land and Property Ownership Among Peri-Urban Women in Minna, Nigeria

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### Abstract

*This study investigates the factors influencing gender inequality in land and property ownership among peri-urban women in Minna, Nigeria. The data for this study came from 622 women in 12 peri-urban localities of the 25 neighborhoods in Minna, Nigeria. A closed-ended questionnaire was administered by field assistants with the aid of mobile data collection application called kobotool. Descriptive statistics such as frequency count and proportion methods were used in describing the respondents' socio-demographic patterns, level of ownership, and mode of acquisition. Inferential statistical techniques were also employed to analyze the data collected for the study such as chi-square and relative importance index. The chi-square test examined whether the underlying socio-demographic/economic characteristics of the two groups of respondents (Women without Property ownership and Women with Property ownership) are independent in terms of the level of property ownership. The study identified among others religious beliefs and orientations and Economic and financial constraints with relative importance index of 0.7412 and 0.7218 respectively, as the core factors constituting obstacles to women access to land/property among the respondents. The study recommends legislation from the state house of assembly on gender inclusion on issues relating to religious belief, Economic and financial empowerments in the study areas.*

**KEYWORDS:** Access to Land, Gender Inclusion, Property/land Ownership, Peri-urban, Women.

### Introduction

A gender gap exists across the globe and has remained pervasive against women, especially in land ownership and control. Various gender-differentiated statistics on land ownership have shown that women account for almost half of the world's population (Abbot et al., 2005; Asian Development Bank, 2021; Sarma, 2022), yet compared to men they only own 1-2% of

land worldwide (Abbot et al., 2005; Crowley, 1999, Rabenhorst, 2011). A sizeable literature has provided clear evidence of the accrued benefits resulting from women's property rights. For instance, women's access to land, and property ownership confers financial independence on women and leads to poverty alleviation (Agarwal, 1994; Aliyu, 2007; Osabuohien, 2014; Njieassam, 2019); boosts agricultural productivity level and food security (Rugege et al., 2007; Danziger, 2009; Ngwa, 2012; Osabuohien, 2019) and improves intra-household bargaining power and household welfare (Allendorf, 2007; Deere et al., 2013; FAO, 2011; Mishra & Sam, 2016). Frantic efforts to adequately address gender inequality at a global scale have led to the birth of notable legislations and treaties (for example, the Convention on the Elimination of All Forms of Discrimination against Women [CEDAW]; Habitat II Conference in Istanbul and the Beijing World Conference on Women). In spite of these laudable efforts to close this gender gap, and promote women's rights to land and property on a sustainable basis, women in some societies and countries are still marginalized in the area of access to land and its economic utilization (George et al., 2015; Stichter & Parpart, 2019; World Bank, 2019).

As the most populous nation in the African continent, gender disparities persist in all aspects of life in Nigeria (Okpalaobi, 2011; Oyedele, 2016) largely due to overly male dominance. Nigeria is a highly patriarchal society, and as rightly noted by Abara (2012) there is no part of Nigeria where women and men shared equal social, political, economic, and legal rights. Concerning proprietary rights in land, men are 5 times more likely to own land compared to women (Aluko & Amidu, 2006). Such a widening gap in land and property ownership is further expected to remain unabated due to the high prevalence of poverty among women across the six geo-political zones in Nigeria. Aside unfavourable land tenure practices which are deeply rooted in patriarchal orientations and ideologies (Chigbu et al., 2019b; Oyerinde, 2008; Oladokun et al., 2018), women's pathways to property ownership in Nigeria are nonetheless filled with several hurdles which tend to deny them access and ownership rights.

Within the Nigerian context, several studies have provided evidence of qualitative and quantitative dimensions to the factors militating against gender equality in land and property ownership (Adegoke et al., 2016; Adeyemo et al., 2015; Aluko, 2015; Chigbu, 2015; Chigbu, 2019a). These gender-based studies on property rights are however highly localized and vary from setting to setting. For instance, reference articles with scope in urban areas include (Aluko, 2015; Adegoke et al., 2016); peri-rural (Chigbu, 2019a) and rural communities (Chigbu, 2015; Adeyemo et al., 2015). However, to the best of our knowledge, no known study has contextualized women's land ownership problems within a peri-urban setting in Nigeria. The current study, therefore, represents a departure from this previous research with the study context focusing on peri-urban residential areas. Within our study context, it is pertinent to mention that the idea of "peri-urban area" is not exclusive to just the city fringe alone, but to a context where both rural and urban features tend to co-exist. From both social and economic perspectives, peri-urban areas are changing heterogeneous localities comprising small agricultural farmers, petty traders, informal settlers, and low-income households all co-existing with different and often competing interests and perceptions (Allen, 2003; Allen et al., 2006; Dávila, 2005).

Peri-urban women in Nigeria are undermined and highly vulnerable, and they have been identified as suffering from the four (4) major vulnerability dimensions (productive resources, relative income poverty, participation in decision making and physical vulnerability) affecting

women in the wave of increased global land pressure (Daley & Pallas, 2014). The inability of this vulnerable group to have access to and, own a productive resource such as land on an equitable basis implies that they are deprived of their fundamental rights as entrenched in section 42(1) and (2) of the constitution of the Federal Republic of Nigeria (FRN) 1999. Notably, while extant provisions of the Nigerian constitution and, by extension, the Land Use Decree of 1978 provides the locus standing for citizen's right to property and the protection of proprietary rights in land, the aching trajectory is that array of factors which are repugnant to the principle of equity and equality still impose a limit on peri-urban women's route to land and property rights in Nigeria.

This represents a major research gap which this study attempts to fill. To achieve the aim of this research, we first examined the extent of women's land and property rights in peri-urban residential areas, in terms of their ownership status and mode of ownership. In pursuit of gender equality, women rather are a heterogeneous unit within a cultural space, and apparently do not share similar problems and opportunities in terms of their land tenure experiences (Chigbu et al., 2019). Therefore, following Chigbu (2019b) argument on women's differentiation in their situation of access to land, which draws from Luhmann's functional differentiation theory, we compare the demographic patterns of peri-urban women who are property owners and those who are not property owners. This is necessary for knowledge production in the understanding of intra-gender differences prevailing among women. Lastly, based on this strict differentiation, we examined the shade of opinions of peri-urban women on factors influencing gender-based inequalities in land and property rights.

### **Literature review**

Extant literature on women's land rights vulnerability has examined the causal factors of the prevailing inequitable gender relations in land and property control and ownership. To start with, a manifestation of the indigenous African ethos is the notion of gender-based division of labour in which women are seen as "mothers of the soil". It has been rightly argued by Lambrect (2016) that the social and legal recognition of the household as a productive and reproductive entity, as well as gendered norms and rules regarding the household's organisation, play an important role in shaping the allocation of resources and responsibilities within the household. It is this view as noted by Njoh et al (2017) that dovetails neatly into women's domestic and reproductive roles, which encapsulates the notion of fertility. Gendered norms concerning households and family responsibilities and the division of household chores provide a rationale for a gendered division of land and other resources (Agarwal, 1997; Deere & Leon, 2003). Studies have reported that such norms tend to favour male land and property ownership while limiting women's roles mainly to domestic chores. For example, Makama (2013, p. 69) noted that the widely held belief in Nigeria is that "the best place for women is in the kitchen". Njieassam (2019) averred that such a lack of proper recognition and marginalization of indigenous women has great implications for women's land ownership and control, as women are seen as mere objects for childbearing, housekeeping, and food producers for the entire family. A similar view sufficed in the study by Osunde and Olookoba (2014) who argued that Nigerian women are often undervalued, perceived as weak and inferior to men and, therefore their roles are limited to domestic chores. Gender roles under the African customary practice are strictly embedded around household structures that give women autonomy in child-bearing and domestic chore and food-producing roles while land ownership and decisions on land matters are the exclusive prerogatives of the men (Bayisenge, 2015; Chigbu, 2015; Chigbu, 2019a). A high point from

the literature is that the gendered division of labour implies that women unlike men have restricted access to land ownership and control, as their roles are constrained to domestic and reproductive responsibilities.

However, this strand of the mainstream literature on gender norms in household structure has been vehemently criticized by scholars who argued that such an approach is not necessarily linked to gender and does not explicitly represent a clear-cut rationale for the division of responsibilities and resources within a household. Proponents of this line of thought based their arguments on two defensible grounds. First, there is clear and convincing evidence in empirical studies that land and property ownership by women does not guarantee good managerial rights in women (Doss et al., 2015; Tivyman et al., 2015; Kanga & Yu, 2020).

A similar view has been echoed in a report by the United Nations (United Nations Human Rights, 2013, p.2): *“In many communities, gender disparities regarding land and other productive resources are linked to the assumption that men, as heads of households, control and manage land- implicitly reflecting ideas that women are incapable of managing productive resources such as land effectively”*. As such, allocation rules based on gender norms primarily allocate land resources to individuals (men in this case) who can effectively utilize it in a way, to increase households’ efficiency. Secondly, though the equal and equitable allocation of resources to productive and reproductive tasks by members of the households makes expenditure and welfare more equitable within households, it does not strengthen but weakens households’ access to resources including land. Such an approach is not desirable, as households lose both their material and non-material complementarity benefits (Lambrect, 2016; Rizavi, 2007).

Recent studies have also illustrated how “women to women positions” through self-hurt attitudes hinder women’s access and equality in ownership of a land asset (Chigbu, 2019a; Chigbu, 2019). The reference article by Chigbu (2019a, p.45) re-echoed some parts of the research earlier conducted by Chinweizu (1990) which the latter explained as “pillars of power” governing female landlessness. The study showed that women are less supportive of their womenfolk when they have the opportunities to encourage their female peers to be empowered through land ownership. As rightly noted in the study, an important mode of action that leads to self-hurt outcomes (limited property rights or inheritance rights or community participation) which was identified includes women’s connivance with men to limit women’s access to land. In some circumstances, they chose to promote the interest of men or look the other way in other women’s quest for land and property ownership. In other circumstances, they are envious and resort to bullying and intimidation or harassment against their female peers. In the study, the author further noted that in both circumstances, such women have always disguised and perpetrated such actions under one cultural practice or another.

Apart from anecdotal evidence, research has shown that women’s educational attainment is positively related to the level of asset accumulation. Intrinsically, higher education achievement confers good jobs and higher rewards in the form of income- which is a determinant of property ownership (Adegoke et al., 2016; Lauridsen & Skak, 2007). The earlier study of Agarwal (1994) indicated that in an agrarian economy, a lack of educational opportunities limits women’s ownership rights to land, which otherwise would have

empowered them since land is often expensive and perceived as the most valuable household asset.

The recent research conducted in Nigeria by Oladokun et al (2018) examined the factor influencing the level of asset ownership by women in rural North East and South East geopolitical zones of Nigeria. Utilizing the ordered probit technique on a stratified sample extracted from the 2013 Nigerian Demographic and Health Survey, the study showed that compared with their female peers with no formal education, women's educational level (primary, secondary and tertiary) enhanced their level of asset ownership at 99% level of probability in the two geopolitical zones. The study of Samarakoon and Parinduri (2015) however examined the effects of an exogenous increase in women's education on their level of empowerment in Indonesia using a two-stage least squares (2SLS) method. The study found evidence that the highest grade of education completed and completing high school increased women's likelihood of owning land and housing assets by 1.4 percentage points and 5.7 percentage points respectively. However, the effect of such estimates on land and housing assets was reported as statistically insignificant.

In most African patriarchal societies, "husband power" governs and sustains women's landlessness. Husband power implies women must exhibit absolute loyalty to their husbands during the period of marriage, and as such, subject to the "whims and caprices"/ vagaries of the male-nuanced marriage institution. Studies (Chigbu, 2019a; Chigbu, 2019c; Ntihinurwa et al., 2019) have revealed that rules imposed by such male-dominated marriage govern societal treatment and mistreatment of women and, to a large extent circumvent women's access and ownership of land. The study of Panda and Agarwal (2005), for instance, reported that married women's possession of immovable property is correlated with a decline in spouse violence in India.

Reinforcing this line of thought, Dancer (2015) in his study specifically noted that such women are more likely to protest physical abuse, as property ownership effectively shifts the balance of power between the husbands and wives (within their households) and provides wives with an "outside marriage option". As a corollary, studies have shown that women are vulnerable without property rights of their own or when they have no legal claim to assets owned by men, especially when their marriage dissolved through divorce or death (Agarwal, 1997; Kabeer, 1999). On the contrary, a strand of literature has provided evidence of gender-based backlash and violence when women assumed responsibilities as *dejure* and *defactor* land and property owners. For instance, in Rwanda's post-genocide period, a gender-based demographic transition that altered the social and household structure provided women with new opportunities to address their limitations under the Rwanda land control hierarchy. In such a context, masculine identities no longer fit into the new situation, as their struggle for economic resources such as land was hampered by frustration which consequently resulted in violence as women take over roles (Rose, 2004; Silberschmidt, 2001; Verma, 2007).

Gender (in)equality in land ownership has also been explicitly linked with financial capital and economic growth. Chigbu et al (2019) assessed women's land access and tenure security in Sub-Saharan Africa and observed that a woman's ability to mobilize financial resources increases her capacity to mobilize other resources required in securing a valid land right, which enables her to benefit maximally from owning land. The earlier study by Njoh (2003) reported that land tenure reform efforts in Cameroon have benefited the wealthy class and

the elites but negatively impacted women and other societal minorities because they were without the wherewithal to acquire valuable resources such as land. Aluko (2015) examined how gender equality in the property regime impacts Yoruba women domicile in urban areas of Ibadan, in South-West Nigeria. The study however showed that though economic power improved the status of women, it is yet to translate to gender equality as women's property rights are often achieved vicariously, usually through men. Njoh et al (2017) empirical contribution to the current debate also hinged on the argument that women's relatively limited access to valuable economic resources such as land is a function of economic factors.

Though, economic theories suggest that access to land provides women with financial security (Agarwal, 1994; Agarwal 1997; Anderson & Eswaran, 2009), the empirical study by Njoh et al (2017) found that gains in per capita Gross Domestic Product (GDP) invariably result in closing the gender gap in access to land. In the same realm, research conducted by Janssens (2010) showed that more economically empowered women are more likely to participate in community development projects. These findings are consistent with neo-classical theories that posit economic development as a viable tool for improving the status of women.

Prior literature has shown that another common manifestation that impinges women's rights to property ownership is religious beliefs and orientations. The study by Njoh and Akinwumi (2012) argued that the two modern religious beliefs (Islam and Christianity) which were received through Arabs conquest and European civilization indeed minimized the roles of women in the public domain. Bako and Syed (2018) noted that religions define the acceptable roles for women and limit women's participation in society, thereby fostering discrimination and impeding women's development. A similar view was espoused by Chikaire and Nwakwasi (2015) who identified religious norms and culture as the major causes of gender discrimination which restrict women's ability to develop and utilize their full potential.

The intricacy of religion is such that it is strongly intertwined with our socio-economic, political and cultural lives. Notably, religion and culture are inseparable and mutually influenced each other over time. For instance, previous research has provided evidence that the introduction of the two modern religions has impacted our customary inheritance practices over time as neither Christianity nor Islam is easily reconciled with the matrilineal system of inheritance (Duncan & Brants, 2004; Muilerman & Gockowsky, 2011; Lambrect, 2016). This inability to be amenable to the female system of inheritance provides the rationale for men to indulge and perpetrate male based land cultural practices which further discriminate against women in land and property ownership. For example, while women's rights to acquire, use, own or inherit property from their husband is recognized based on Quranic injunctions (Baer, 1983; Sait and Lim, 2006; Udoh et al., 2020), rights to inheritance under the Islamic jurisdiction are however limited. In such cases, gender equality is constrained as female offspring are entitled to inherit only half the males' portion of the property inheritance. In the same vein, while biblical scripture and other Christian religious laws provide support to women's right to property and inheritance (Naznin, 2014), such laws regarding inheritance and property ownership have been subjected to different interpretations by theologians, scholars and by local traditions (Radford, 2000; Udoh et al., 2020). Generally, in both religious doctrines, such category of people perpetrates such gender insensitive action by aligning to one sort of religious interpretation or the other to deny women's right to property ownership. Based on the literature review and analysis of various

dimensions provided by different authors, a summary of the factors/obstacles of gender-based inequalities in women's land and property rights as classified is shown in Table 1.

**Table 1. Factors of gender-based inequalities in women's land and property rights as identified in the literature.**

S/N	Factors/Obstacles	Supporting literature
1	Women to women position (connivance, envy, intimidation and bullying)	Chinweizu (1990), Chigbu (2019a), Chigbu (2019c)
2	Education opportunities	Agarwal (1994), Lauridsen and Skak (2007), Samarakoon and Parinduri (2015), Adegoke <i>et al.</i> (2016), Oladokun <i>et al.</i> (2018)
3	Patriarchal cultural influences	
4	Domestic and Reproductive roles	United Nations Human Rights (2013), Osunde and Olookoba (2014), Bayisenge (2015), Chigbu (2015), Lambrect (2016), Njoh <i>et al.</i> (2017), Njieassam (2019), Chigbu (2019a)
5	Religious beliefs and orientations	Njoh and Akinwumi (2012), Owoyemi and Olusanya (2014), Bako and Syed (2018), Duncan and Brants (2004), Muilerman and Gockowsky, (2011), Lambrect (2016), Baer (1983), Sait and Lim (2006), Udoh <i>et al.</i> (2020), Naznin (2014), Radford (2000)
6	Fear of domestic violence	Agarwal (1997), Kabeer (1999), Silberschmidt (2001), Rose (2004), Panda and Agarwal (2005), Verma (2007), Dancer (2015), Chigbu (2019a), Chigbu (2019c), Ntihinurwa <i>et al.</i> (2019)
7	Economic and financial constraint	Agarwal (1994), Agarwal (1997), Njoh (2003), Anderson and Eswaran (2009), Janssens (2010), Aluko (2015), Njoh <i>et al.</i> (2017), Chigbu <i>et al.</i> (2019)

## Methodology

The data for this study were sourced from 622 women of ages 18 years and above domiciled in 12 peri-urban localities of the 25 neighbourhoods in Minna, Niger State, Nigeria. The study sample was a stratified sample, independently selected in three stages from the sampling frame. The sample was stratified using three stratification variables (female, peri-urban neighbourhood and female of ages 18 and above). Stratification was first achieved by stratifying this population based on peri-urban and urban areas, which yielded 12 peri-urban neighbourhoods (strata). The second stage was by separating the population based on gender (female and male) and retaining only the female population in the 12 peri-urban neighbourhoods in the study area. The final stage was the retaining of 18,860 female individuals ages 18 and above in the 12 peri-urban neighbourhoods. Utilizing a systematic sampling method, 622 respondents representing 3.33 percent of the total population in the study area were selected for the sample, at a sampling interval  $k = 30$ .

The data were elicited through the use of a closed-ended questionnaire, which was administered by field assistants with the aid of mobile data collection application called kobocool. The data collected using this survey instrument were in two parts. The first part entailed information on socio-demographic/economic characteristics of the respondents, which pertained to items such as their marital status, age group, number of children, educational qualification, average monthly income, and sources of income. The second part of the instrument elicited responses from the respondents on their level of ownership and mode of ownership acquisition.

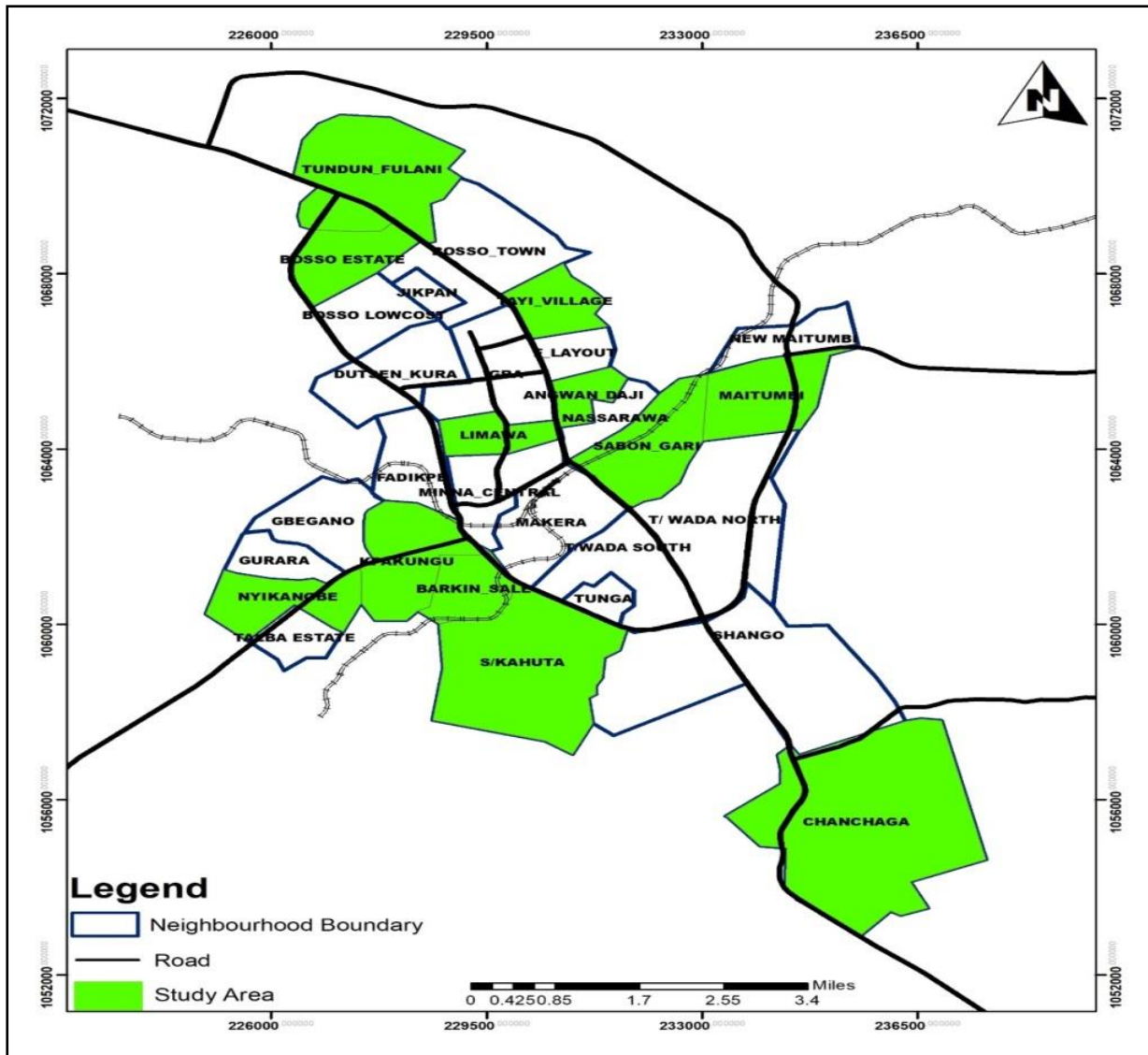
Additional information was equally elicited on the respondents' perception of factors impacting gender-based inequalities in land and property ownership in the study area. All the information supplied by the respondents during the survey was stored on the mobile phones of the field assistants, and upon completion were directly sent to a central server using internet connectivity. The raw data collected from the survey were subsequently downloaded from the central server by the researchers in an Xls format into the computer for analysis. To investigate the factors influencing gender-based inequalities in land and property ownership, all 622 respondents were asked to rank their level of agreement on these factors on a 5-point Likert scale of 1-strongly disagree to 5- strongly agree.

For analyses, the total sample for the study was categorized into two groups (327 respondents who are property owners and 295 respondents who are not property owners). A tenable justification for this categorisation is the need to understand the intra-gender dynamics prevailing among peri-urban women, as most of the respondents shared different opportunities and problems in their property ownership experiences.

### ***Description of Study Area***

Minna, the capital of Niger State is located between Longitude 3°30' E and 7°20' N and Latitudes 8°20' N and 11°30' N. The city spanned from Tudun-Fulani in the Northwest to Chanchaga in the South. Minna is about 135km away from the Federal Capital Territory and 300km away from Kaduna city. The town is dissected at the lower part by River Suka and its tributaries while in the Southeast part lays River Chanchaga which has been dammed to provide water for the greater part of the town (Sanusi, 2006; Niger State Government, 2009; Popoola, 2015, Popoola et al, 2021). Minna is divided into twenty-five (25) neighbourhoods; twelve out these neighbourhoods which lies around the peri-urban of the town were randomly selected for this study. The areas selected for the study are; Angwan-daji, Barikin-sale, Bosso-estate, Chanchaga, Kpakung, Limawa, Maitumbi, Nkangbe, Sabon-gari, Sauka-kahuta, Tayi-village and Tudun-fulani (Figure 1).





**Figure1:** Selected Peri-urban Neighbourhoods in Minna, Niger State, Nigeria

**Source:** Adapted from Popoola et al (2021)

### **Analytical methods**

Aside from descriptive statistical tools such as frequency count and proportion method which were used in describing the respondents' socio-demographic patterns, level of ownership, and mode of acquisition, inferential statistical techniques were also employed to analyze the data collected for the study. The chi-square test examined whether the underlying socio-demographic/economic characteristics of the two groups of respondents are independent in terms of the level of property ownership. Given that property ownership is related to the respondents' livelihood sustenance, this preliminary analysis enabled us to statistically examine the degree of relatedness of the level of ownership between the two groups of respondents and their demographic profiles in the peri-urban neighbourhoods.

Concerning the factors influencing gender inequality in land and property ownership among peri-urban women, the factors (overall item scale) were first examined for reliability, using Cronbach's alpha test. The estimated Cronbach's alpha reliability coefficient of 0.763 was considered satisfactory as it exceeded the acceptable level of 0.70. This reliability coefficient

implies that the factors (items) are the actual construct of gender inequality in land and property ownership among peri-urban women.

Based on the results of the Cronbach's alpha reliability test, point weights were assigned to each respondent's ranking of factors (items) which were identified as impacting gender inequality in land and property ownership in the study area, to derive the Total Weight Value (TWV). The TWV is the summation of all the point weights attached to each item ranked by the respondents in each group. The mean rating (which was arrived at by dividing the TWV by the number of respondents) and standard deviation (the dispersion of the respondents' responses from the mean rating) were also computed for all the factors (items) that obviate peri-urban women's land and property ownership in the study area. The mean rating and standard deviation respectively ascertained the degree of consensus and preponderance of opinion among the respondents in the two groups concerning a particular item's contribution to the overall scale.

Subsequently, the significance and non-significance of the factors (items) in each of the groups were obtained by comparing the respective mean rating to the benchmark values of 3.319 and 3.499 (the group means for the two groups). Based on this methodological approach, any factor whose mean rating surpassed the benchmark value was deemed *satisfactory* (SS) while any factor with a mean rating below this benchmark value was considered *not satisfactory* (NS).

The relative importance of each factor was also evaluated against a scale using the Relative Importance Index (RII). The Relative Importance Index (RII) can be computed as:

$$RII = \frac{\sum W}{AN} \quad [0 < Index > 1] \quad (1)$$

In equation (1),  $\sum W$  which is the TWV, is the summation of point weights ascribed to each item which influenced gender inequality in land and property ownership by the respondents. The attached weights ranged from 1 to 5 in ascending order of priority (weight of 5 signifies the "most significant" and 1 represents "not very significant").  $A$  is the highest weight attached to any item (the highest weight in this case is 5) while  $N$  is the number of respondents in the group. The derived relative importance indices from equation (1) were further used to rank the factors influencing gender inequality in land and property ownership in the study area.

## Results and Discussions

The results and discussions of findings based on the data analyses are presented in three-fold. First, the socio-demographic details of the respondents were presented. Secondly, we examined the results of the socio-demographic characteristics of the two groups of respondents in terms of their level of property ownership.

### *Demographic profile of the respondents*

The demographic profile of the respondents is presented in Table 2 in terms of their marital status, age, number of children, educational qualification, monthly income and sources.

#### *Marital status*

At an aggregate level, table 2 indicates that a substantial proportion (61.41 %) of the 622 respondents were married, followed by widowed (15.76 %) and single (13.02 %) respectively.

The least proportion of the respondents (9.81 %) was the divorced category. This result suggests that for most respondents, marital obligations/demand is not a likely hindrance to land and property ownership in the study area. In terms of the 295 respondents without property ownership, it is evident that 56.90% were married, 19% were single women, 14.2% were widowed, while 9.20% were divorced. Concerning the 327 respondents who were property owners, the majority representing 65.44% were married, 17.12% were widow, 7.65% were single and 9.79% were divorced.

#### *Age group*

In terms of those without property ownership, 153(51.90%) were aged 26 to 40 years, 74(25.10%) were between 41 and 60 years old, 64(21.70%) between 18 and 25 years, while the remaining 4(1.40%) were 60 years above. For those respondents who are property owners, 308(49.52%) were between the ages of 26 and 40 years, 206(33.12%) were between 41 and 60 years, 84(13.50%) were aged 18 to 25 years, while only a small proportion of the respondents, representing 24(3.86%) were above 60 years of age. For the whole sample, 308(49.52%) of the respondents were between 26 and 40 years of age, 206(33.12%) were aged 41 to 60 years, 84(13.50%) were between 18 and 25 years, while only 24(3.86%) of the respondents were above 60 years of age. This implied that most of the respondents owned property assets at an early age of their life cycle.

**Table 2. Demographic characteristics of respondents**

<b>Variables</b>	<b>Women without Property ownership(n=295)</b>	<b>Women with Property ownership (n=327)</b>	<b>Total (n=622)</b>
<i>Marital status</i>			
Divorced	29(9.8)	32(9.79)	61(9.81)
Married	168(56.90)	214(65.44)	382(61.41)
Single	56(19.00)	25(7.65)	81(13.02)
Widowed	42(14.2)	56(17.12)	98(15.76)
<i>Age Group</i>			
18-25 years	64(21.70)	20(6.10)	84(13.50)
26-40 years	153(51.90)	155(47.40)	308(49.52)
41-60 years	74(25.10)	132(40.40)	206(33.12)
Above 60 years	4(1.40)	20(6.10)	24(3.86)
<i>Number of Children</i>			
1-3	177(60.00)	126(38.53)	303(48.71)
4-6	91(30.80)	154(47.10)	245(39.39)
7- 9	25(8.50)	41(12.54)	66(10.61)
Above 10	2(0.70)	6(1.83)	8(1.29)
<i>Education Qualification</i>			
None	49(16.61)	45(13.77)	94(15.11)
Primary	37(12.54)	47(14.37)	84(13.51)
Junior Secondary	36(12.20)	35(10.70)	71(11.41)
Senior Secondary	103(34.92)	92(28.13)	195(31.35)
Tertiary	70(23.73)	108(33.03)	178(28.62)
<i>Monthly Income in Nigerian Naira(₦)</i>			
Below N20,000	152(51.50)	73(22.32)	225(36.17)
₦ 20,000 – ₦ 39,000	93(31.50)	93(28.44)	186(29.91)
₦ 40,000 – ₦ 59,000	38(12.90)	84(25.70)	122(19.61)
₦ 60,000 – ₦ 79,000	8(2.70)	35(10.70)	43(6.91)

₵ 80,000 Above	4(1.40)	42(12.84)	46(7.40)
<i>Source of Income</i>			
Construction and menial jobs	9(3.05)	17(5.20)	26(4.18)
Farming	58(19.70)	102(31.20)	160(25.72)
Trading	163(55.25)	114(34.90)	277(44.53)
Property Rentals and leasing	1(0.30)	34(10.40)	35(5.63)
Others(No stable source of income)	64(21.70)	60(18.30)	124(19.94)

### *Number of children*

Responses from all the respondents in the study area on the number of children showed that 303(48.71%) had between 1 to 3 children, 245(39.39%) had between 4 to 6 children, 66(10.61%) had at least 7 to 9 children, while 8(1.29%) had more than 10 children. At a disaggregated level, for those without property ownership, 60% had 1 to 3 children, 30.80% had 4 to 6 children, and 8.50% had 7 to 9 children, while only 2% had more than 10 children. In contrast, for the respondents with property ownership, 38.53% had 1 to 3 offspring, 47.10% had between 4 to 6 children, and 12.54% had between 7 to 10 offspring, while only 1.83% had more than 10 offspring. This nature of responses depicts that the quest for property ownership among this category of respondents could be attributed to the need to accommodate their moderate family size.

### *Educational qualification*

Table 2 reveals that 15.11% of the respondents were without formal education, 13.51% had primary education, 11.41% possessed junior school education, and 28.62% of the respondents attended tertiary institutions and were at least HND/first-degree holders, while a substantial proportion (31.35%) of the respondents in the study area possessed secondary school education. This level of educational attainment by the respondents indicates that they can provide accurate responses to the questions directed at them. At a disaggregated scale, responses from those without property ownership showed that 16.61% of the respondents had no formal education, 12.54% were primary school leavers, 12.20% and 34.92% possessed junior and secondary school education respectively, while 23.73% were at least HND/first-degree holders. Concerning those respondents with property ownership, 13.77% were without any formal education, 14.37% attained primary education, 10.70%, and 28.13% had junior and secondary education respectively, while 33.03% attended tertiary institutions and, were at least HND/first-degree holders.

### *Monthly income*

Responses on the monthly income of all the respondents indicate that 36.17% depend on an income of less than ₵ 20,000 for their monthly sustenance, 29.91% survive on an income of between ₵ 20,000 to ₵ 39,000 on monthly basis, 19.61% live on ₵ 40,000 to ₵ 59,000 monthly, 6.91% earned a monthly income of ₵ 60,000 to ₵ 79,000, while the remaining 7.40% of the respondents earned more than ₵ 80,000 on monthly basis. These responses probably defined the low standard of living of the respondents in the study area. Similarly, responses regarding those without property ownership showed that majority (51.50%) lived on less than ₵ 20,000 on monthly basis, 31.50% earned a monthly income of ₵ 20,000 to ₵ 39,000, 12.90% earned between ₵ 40,000 to ₵ 59,000 monthly, 2.70% earned ₵ 60,000 to ₵ 79,000 as monthly income, while only 1.40% lived on more than ₵ 80,000 as monthly income. Regarding the respondents with property ownership rights, 22.32% live on a monthly income below ₵ 20,000, 28.44% earned a monthly income between ₵ 20,000 to ₵ 39,000, 25.70% of

the respondents earned ₵ 40,000 to ₵ 59,000 monthly, 10.70% survive on ₵ 60,000 to ₵ 79,000, while 12.84% earned over ₵ 80,000 monthly.

#### *Source of income*

Responses on source of income of those with property ownership showed that majority (31.20%) engaged in farming, 5.20% were into construction and other menial jobs, 8.30% were into real estate agency, 34.90% were into petty trading while 18.30% were without any stable source of income. Similar trend is discernible in the whole sample as well as among the category of respondents who were not property owners. Generally, most of the respondents were petty traders and farmers and this has great implications on their financial status.

#### ***Ownership and mode of land acquisition among peri-urban women***

Table 3 presents the empirical findings on ownership of land and property among the respondents in the study area. Based on the responses, 52.57% of the respondents were land/property owners, while 47.43% were not (Table 3).

**Table 3. Ownership of land and property among respondents**

Ownership of Land and Property	Frequency of response	Percentage of respondent (%)
Yes	327	52.57
No	295	47.43
Total	622	100

An important inference from this result is the relatively moderate level of property asset accumulation among peri-urban women, which evidently depicts their awareness of the potential of land and property as a consumption or valuable economic resource. To a somewhat extent, this also implied some self-recognition of women's right to land and property ownership at least among half of the respondents in the study area. Against the background that self-recognition of women's property right is acknowledged by the respondents, we therefore argued that the lack of property ownership by 47.43% of the respondents is neither a conscious option nor a deviant choice, but perhaps portrays a lack of ownership opportunities partly due to economic reasons. For instance, while land and property are highly expensive to purchase, the majority of the respondents apparently engaged mainly in petty trading and farming and depend on a paltry income of ₵ 20,000 to ₵ 59,000 as monthly sustenance.

The different pathways to land and property acquisition by the respondents is shown in Table 4. Evidently, 9.48% of the respondents had land and property traditionally bequeathed as gifts from families, relatives, and friends while 40.98% acquired ownership through customary system of descent and inheritance (comprising claims within lineage and marital relations).

**Table 4. Mode of land and property acquisition among the respondents**

Mode of Acquisition	Frequency	Percentage (%)
<b>Customary-based:</b>		
Gift	31	9.48
Inheritance	134	40.98
<b>Market-based:</b>		
Purchase	155	47.40
Others (mortgage, renting/leasing)	7	2.14
Total	327	100

Apart from ownership right acquired by way of gift and through the system of inheritance, 47.40% of the respondents acquired land/property ownership by means of purchase while only 2.14% had their routes to land and property ownership determined by way of mortgage, renting or leasing. Based on these results, several interesting findings are discernible.

First, our current finding on the prevailing system of inheritance in the study area reinforced the line of thought of prior research (Tripp, 2004; Richardson, 2004; Doss et al., 2014; Wineman et al., 2017) that the inheritance system yet remained one of the dominant vehicles through which women gained land and property ownership even in contemporary times. Our finding can also be considered within the context of the earlier study by Joireman (2008) which reported that most land and property are still held under one sort of customary tenure practice or another in the Sub-Sahara Africa region. Furthermore, our empirical finding is also reflective of the conclusion from prior research that aside from customary mode of ownership, market channels/arrangements (purchase, mortgage and renting) represent an effective option for women's land/property ownership (Gray & Kevane, 1999; Tripp, 2004; Daley, 2008; World Bank, 2008; Wineman et al., 2017).

#### ***Relationship between demographic characteristics and the level of ownership of the respondents***

Table 5 shows the degree of relatedness of the demographic characteristics of the two groups of respondents (property owners and non-property owners) and their level of ownership. In the table, the chi-square results showed that differences in marital status ( $\chi^2=19.75$ ,  $df=3$ ,  $p=0.00$ ), age group ( $\chi^2=48.54$ ,  $df=3$ ,  $p=0.00$ ), number of children ( $\chi^2=29.09$ ,  $df=3$ ,  $p=0.00$ ), monthly income ( $\chi^2=92.02$ ,  $df=4$ ,  $p=0.00$ ) and source of income status ( $\chi^2=53.35$ ,  $df=4$ ,  $p=0.00$ ) between the two groups were significantly related to their level of property ownership. In other words, demographic factors significantly influenced whether or not the peri-urban women were property owners.

However, the educational qualification of the respondents was not significantly related to the respondents' level of property ownership as  $\chi^2=19.75$ ,  $df=3$ ,  $p=0.075$ . Nonetheless, a further examination of the observed frequencies for this variable showed that lack of property ownership was more pronounced among the respondents with lower educational attainment, especially the secondary school holders ( $n=103$ ) while a high rate of property ownership rights manifest more among peri-urban women with the highest educational qualification ( $n=108$ ). Comparatively, this implied that higher educational attainment is associated with peri-urban women's property ownership. This empirical finding reinforced

the assertion that an exogenous increase in women's education positively impacts their level of empowerment and by extension increases their likelihood of property ownership (Samarakoon & Parinduri, 2015).

**Table 5. Relatedness of women without property ownership and women with property ownership**

Variables	Women without Property ownership(n=295)	Women with Property ownership (n=327)	Total (n=622)	Chi-square Value	Df	P
<i>Marital status</i>						
Divorced	29(9.8)	32(9.79)	61(9.81)	17.95	3	0.00*
Married	168(56.90)	214(65.44)	382(61.41)			
Single	56(19.00)	25(7.65)	81(13.02)			
Widowed	42(14.2)	56(17.12)	98(15.76)			
<i>Age Group</i>						
18-25 years	64(21.70)	20(6.10)	84(13.50)	48.54	3	0.00*
26-40 years	153(51.90)	155(47.40)	308(49.52)			
41-60 years	74(25.10)	132(40.40)	206(33.12)			
Above 60 years	4(1.40)	20(6.10)	24(3.86)			
<i>Number of Children</i>						
1-3	177(60.00)	126(38.53)	303(48.71)	29.09	3	0.00*
4-6	91(30.80)	154(47.10)	245(39.39)			
7- 9	25(8.50)	41(12.54)	66(10.61)			
Above 10	2(0.70)	6(1.83)	8(1.29)			
<i>Education Qualification</i>						
None	49(16.61)	45(13.77)	94(15.11)	8.48	4	0.075
Primary	37(12.54)	47(14.37)	84(13.51)			
Junior Secondary	36(12.20)	35(10.70)	71(11.41)			
Senior Secondary	103(34.92)	92(28.13)	195(31.35)			
Tertiary	70(23.73)	108(33.03)	178(28.62)			
<i>Average Monthly Income(₵)</i>						
Below N20,000	152(51.50)	73(22.32)	225(36.17)	92.02	4	0.00*
₵ 20,000 – ₵ 39,000	93(31.50)	93(28.44)	186(29.91)			
₵ 40,000 – ₵ 59,000	38(12.90)	84(25.70)	122(19.61)			
₵ 60,000 – ₵ 79,000	8(2.70)	35(10.70)	43(6.91)			
₵ 80,000 Above	4(1.40)	42(12.84)	46(7.40)			
<i>Source of Income`</i>						
Construction and menial jobs	9(3.05)	17(5.20)	26(4.18)	53.35	4	0.00*
Farming	58(19.70)	102(31.20)	160(25.72)			
Trading	163(55.25)	114(34.90)	277(44.53)			
Property Rentals and leasing	1(0.30)	34(10.40)	35(5.63)			
Others(No stable source of income)	64(21.70)	60(18.30)	124(19.94)			

Note. \* denotes significance at 5% level

**Ranking of obstacles to land ownership among peri-urban women in Minna**

The results of the obstacles to land ownership among peri-urban women in Minna are shown in Table 6. The respondents without property ownership ranked economic and financial constraints as the first and most dominant obstacle to land ownership among peri-urban women in the study area with a relative important index of 0.7084. The level of agreement among the respondents that this factor constitutes an obstacle to land ownership among peri-urban women returned a mean response score of 3.452. With a relative importance index of 0.7078 and a mean score of 3.539, religious belief and orientation is the second-ranked dominant obstacle by the respondents. Patriarchal/cultural influences were identified as the third dominant obstacle with a relative importance index of 0.6854. The respondents rated this as an obstacle with a mean score of 3.427.

Comparatively, a very high level of agreement equally exists among respondents who were property owners that at least two (2) of the three (3) ranked factors by those without property ownership can be regarded as dominant obstacles to land ownership among peri-urban women in the study area. Specifically, with a relative importance index of 0.7412, this group of respondents ranked religious beliefs and orientations as the most dominant obstacle to peri-urban women's land ownership in the study area. The respondents agreed on this variable with a mean response of 3.706.

Economic and financial constraints and domestic and reproductive roles were ranked the second and third ranked dominant obstacles with a relative importance index of 0.7218 and 0.7076 respectively. The level of consensus among the respondents with respect to these two obstacles was confirmed with mean response score of 3.609 and 3.538 respectively. For both groups of respondents, these 3 obstacles were deemed dominant because their respective mean deviation is positive and greater than the aggregate mean value of all the 7 obstacles to peri-urban women's land and property ownership in the study area.

In hierarchical order the next obstacles militating against property ownership aspirations of peri-urban women based on the perception of respondents without property ownership were education opportunities, domestic and reproductive roles, fear of domestic violence and women to women position (connivance, envy, intimidation, and bullying) with a relative importance index of 0.6584, 0.6542, 0.6332 and 0.5994 were ranked fourth, fifth, sixth and seventh ranked obstacles respectively.

In contrast, the group of respondents who were property owners identified patriarchal cultural influences, women to women position (connivance, envy, intimidation and bullying), education opportunities and fear of domestic violence as the fourth, fifth, sixth and seventh ranked obstacles with a relative importance index of 0.6942, 0.6906, 0.6880 and 0.6560 respectively. For both groups of respondents, these fourth to seventh ranked variables were considered "auxiliary" obstacles to peri-urban women's land ownership in the study area. These 4 obstacles were considered *auxiliary on the basis that* the derived level of mean deviation based on the ranking of the respondents for each of these obstacles is negative and less than the aggregate mean of all the 7 obstacles hindering peri-urban women's ownership of land and property in the study area.

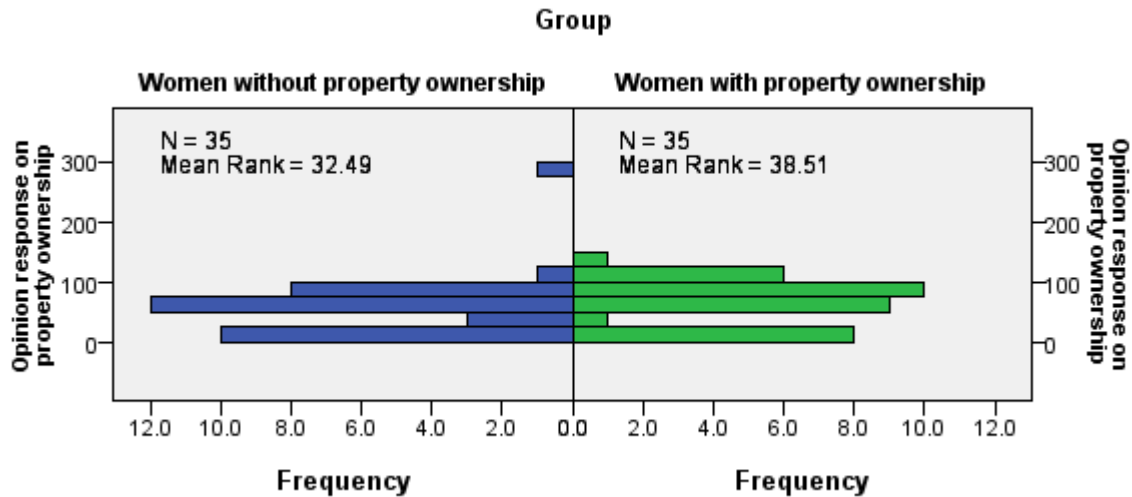
Despite the strong desire to own land/property among the peri-urban women, there are obstacles militating against this goal. Key among these militating factors are religious factors and financial constraints with mean responses of 3.63 and 3.58 respectively, while other



related factors are socio-cultural (3.50) and educational (3.47) factors. Auxiliary factors militating against women's ability to own personal property are reproductive roles, fear of domestic violence and gender discrimination. Some residents believed that from the religious and social point of view, it is wrong for a woman to own any asset; owning any asset by a woman is seen to depict a lack of submission to the husband's authority by the woman. Gender discrimination is neither an issue of state legislation nor that of community law, but that of past cultural beliefs that is still highly esteemed among some. With adequate financial backing, any woman can access land right within any of the sample neighbourhoods without any publicly identified legal or socio-cultural restrictions (Table 4).

**Table 6. Rating of obstacles to land ownership among Minna peri-urban women**

S/N	Rank(r) Point scored(p)	1 5	2 4	3 3	4 2	5 1	Total weighted value	Mean rating	StDev	Mean deviation from group mean	Relative importance indices	Ranking	
<i>Women without property ownership</i>													
<i>Frequency of responses</i>													
<b>Criterion</b>													
1	Women to women position (connivance, envy, intimidation, and bullying)	2	0	289	3	1	884	2.997	0.226	-0.322	0.5994	7	Auxiliary
2	Education opportunities	55	88	60	72	20	971	3.292	1.216	-0.027	0.6584	4	Auxiliary
3	Patriarchal cultural influences	44	115	68	59	9	1011	3.427	1.063	0.108	0.6854	3	Dominant
4	Domestic and Reproductive roles	31	97	96	63	8	965	3.271	1.001	-0.048	0.6542	5	Auxiliary
5	Religious beliefs and orientations	66	99	65	58	7	1044	3.539	1.112	0.220	0.7078	2	Dominant
6	Fear of domestic violence	40	78	82	81	14	934	3.166	1.117	-0.153	0.6332	6	Auxiliary
7	Economic and financial constraints	69	92	73	52	9	1045	3.542	1.121	0.223	0.7084	1	Dominant
Group mean							3.319						
<i>Women with property ownership</i>													
<b>Criterion</b>													
1	Women to women position (connivance, envy, intimidation and bullying)	84	122	0	100	21	1129	3.453	1.328	-0.046	0.6906	5	
2	Education opportunities	64	90	111	50	12	1125	3.440	1.080	-0.059	0.6880	6	
3	Patriarchal cultural influences	57	112	94	56	8	1135	3.471	1.044	-0.028	0.6942	4	
4	Domestic and reproductive roles	56	127	87	51	6	1157	3.538	1.008	0.039	0.7076	3	
5	Religious beliefs and orientations	107	93	56	66	5	1212	3.706	1.167	0.207	0.7412	1	
6	Fear of domestic violence	63	78	78	103	5	1072	3.278	1.145	-0.221	0.6560	7	
7	Economic and financial constraints	82	99	91	46	9	1180	3.609	1.091	0.110	0.7218	2	
Group mean							3.499						



**Figure 2:** Women with/without property ownership

Another finding from the analysis is that the majority of the factors were viewed with closed agreement by the two groups. This demonstrates that the majority of respondents, both women without property ownership and women with property ownership, agreed that all the criteria are influencing gender inequality in property ownership, albeit to various degrees. Additionally, the standard deviation, which represents the respondents' level of agreement with the ranking, has the lowest standard deviation of 0.226 (women to women position) and 1.008 (domestic and reproductive roles) for Women without property ownership and Women with property ownership respectively revealing the divergence on factors militating against property ownership among these women.

### Conclusion

This study investigated factors influencing gender inequality in land and property ownership among peri-urban women in Minna, Nigeria. The extent of women's land and property rights in the study areas, in terms of their ownership status and mode of ownership were examined and the respondent's opinions on factors influencing gender-based inequalities in land and property rights were dully documented.

Results of findings from the study revealed a strong desire to own property among the respondents which could be attributed to the need to accommodate their moderate family size. They were however constrained mainly by religious, financial, socio-cultural, and educational factors. Other auxiliary factors militating against property ownership among these women were reproductive roles, fear of domestic violence, and gender discrimination. It was rightly observed that gender discrimination was neither an issue of state legislation nor that of community law, but that of past cultural beliefs which some of them still highly esteemed. The study also observed that with adequate financial backing, any woman can access land right within any of the sample neighbourhoods without any publicly identified legal or socio-cultural restrictions.

The study recommends the need to place more priority on girl child education and economic empowerment among peri-urban women. With improvement in the level of education and financial status among these women, their chances of owning property would increase since

market channels such as purchase, mortgage, and renting still represent an effective option to land and property ownership among women.

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