

Challenges Encountered by Peri-Urban Women in Landed Property Ownership in Minna

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Peri-urban areas are areas around the cities, known to possess vast area of land for agricultural activities and other uses. This study investigates the extent of land and property ownership among women in the peri-urban areas of Minna, Nigeria, and more importantly the challenges they encountered as a result of ownership. By utilizing purposive sampling method, women within marriageable age of 18 years and above were sampled across 12 randomly selected peri-urban areas in the study area. Based on the questionnaire survey conducted between 8th June and 10th June, 2019, a total number of 622 respondents were interviewed. The data for the study entailed general information on land and property ownership and socio-demographic characteristics of the respondents. The data were analysed using descriptive statistics (simple frequency and proportion method) and 4-point likert scale. The study observed that only 52.27% of the respondents owned land/property and revealed that 61.26% of the women did not experience any major threat from owning such asset. The most outstanding challenge experienced as revealed by the study is envy from other women within their society; 62.47% of the respondents attested to this fact. The current study contributes to the extant literature by recommending the formation of social capital network among the women as a panacea to curb the major challenge of envy identified. This could help create good social relationship, social cohesion, collective action and trust among the women. It can also help create economic empowerment which would give women better opportunities to own land and property.

Keywords: Access, Landed Property, Peri-urban, Social Capital, Empowerment, Women

INTRODUCTION

Land is one of the scarcest of natural resources and a crucial social asset in the formation of cultural identity, prestige and economic security (Lata, 2015). Virtually every individual depends directly or indirectly on land for their livelihood; for it is seen primarily as source of wealth, social status and power (Kuusaana, Kidido & Halidu-Adam, 2013). It was also observed that land asset provides a very good economic and financial support for any individual in case of separation, divorce or even death of a spouse (Edet & Etim, 2014). Even with these enormous benefits of land as an asset, not everyone has equal access to land. Acquisition of land can be through property inheritance, purchases and transfers from the state (Deere & Leon 2001), however, not every land holder have access to land right.

Access to land is the right or opportunity to use, manage, or control land and its resources (komjathy, Nichols & Ericsson, 2001). This implies that, all rights and privileges which ownership confers should be fully enjoyed by any person holding land and property irrespective of gender. Researches have however shown that men tend to have more access to land compared to their female counterparts. This probably might be due to male preference in inheritance practices, male privilege in marriage and gender inequality in the land market or male bias in state land redistribution programmes

(Deere & Leon, 2001). Women do not enjoy equal rights to land compared to their male counterparts; they have only secondary use rights to land and they can only gain access to land through their husbands, brothers and sons (Kameri-Mbote, 2005). Women have always been discriminated against when it comes to access to land even though they constitute about 50% of the world population, less than 10% of them own land or have land rights (Lata, 2015).

The level of poverty experienced in most rural areas has been attributed to women exclusion from issues relating to land; even though women are said to account for one-thirds of bread-winners of one-thirds of all households in the world (Howard, 2003; Osemeobo, 2014). As reported by FAO (2010) reported that in rural areas of developing countries, women controls only about 19% of agricultural land holdings. In those rural communities where agriculture is the primary source of income, women are seen as weak and feeble and as such engaged in less direct income-generating activities but more in household work (Khushbu & Abdoul, 2016). This practice has great implication on women's social and economic status since their rights to land is a critical factor in increasing their social status, economic well-being and empowerment (Lata, 2015). As rightly observed by Khushbu & Abdoul (2016), access to land gives financial security to women and improves their household bargaining power, reduces gender discrimination by giving

women more control over decisions that affect their lives (such as child bearing) and enables women to participate in community development. In light of this discussion, the focus of this paper is to examine the rate of land/property ownership and challenges encountered among the peri-urban

LITERATURE REVIEW

Challenges of Women Access to Land

Though land is the principal resource for food production in any society; it has been rightly observed that women do not have direct access to land for agricultural purposes as most of them do not own the land upon which they tilled (George, 2009). Despite women's contributions to the agricultural sector and other developmental processes, their role in promoting economic and social change continuously undermined due to the fact that customs and traditions discriminates against women as they are seen as being subordinate to men (Oluwemimo, 2001). Gender discrimination in access to land right is more pronounced among the rural communities of developing nations due to socio-cultural and economic factors (Njieassam, 2019). Relatedly, Sone (2012) observed that access to land for food production is not a major challenge among rural women, but problem arises when it comes to ownership and control of land.

Under the customary land tenure system, access to land is governed by social network of which distributions of rights to land is based solely on socio-political system and family relationships (Umezulike, 2004; Aluko & Abdul-Rasheed, 2006). Under this system, women are considered to be secondary rights holders to land and they obtain such rights through male relatives such as their husbands, brothers or sons (Whitehead & Tsikata, 2003; Kameri-Mbote, 2005). Women who jointly own land with their husbands finds it difficult to access credit facilities to boost their effort potentials in food production and community development (George, 2009). This keeps them in an economically disadvantaged position. Uchendu, Gaynor & Walter (2019) posited that most Nigerian women who depend on their husbands or others for access to land due to their economic disadvantaged status are limited in their ability to engage land maximally and as such, use land basically for peasant farming or according to the dictates of their benefactors. They do not enjoy all rights which ownership confers and so remains economically handicapped even though the responsibility of fending for the family often rest solely on them (George *et al.*, 2015). Further, the domestic works performed by them as well as the agricultural labours are not valued for monetary remunerations (Oluwemimo, 2001).

Since land remain an important asset for indigenous women's cultural development and well-being cultural, social and economic factors should never be undermine in ensuring that women gain equal

women in Minna, Nigeria. This knowledge would help to propound measures on how property ownership can be secured among peri-urban women for the enhancement of economic empowerment and social integration.

rights to land as their male counterparts (Njieassam, 2019). This would help in addressing the challenges confronting women in the aspect of access to land right and to ensure the development of their social and economic wellbeing.

Social Capital and Women Empowerment

One of the goal of achieving sustainable development worldwide is women's empowerment (Huis *et al.*, 2017). This is based on the background that history across nations of the world revealed that on the average, men have greater access to power than their women counterpart (United Nations Development Programme (UNDP, 2015); Huis *et al.*, 2017). Men have greater access to the use of force, greater access to resource control, less social obligations to uphold, and more advantageous cultural ideologies (Huis *et al.*, 2017). This gender inequality can be seen in different aspects of daily life such as; access to education, job opportunities and economic resources (UNDP, 2015). In order to address this issue, world leaders have agreed on working toward providing women and girls with equal access to various domains of social life which is the major focus of Goal 5 of the 2030 agenda for sustainable development. Target 6a of goal 5 specifically focused on undertaking reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws (United Nations, 2015; Huis *et al.*, 2017).

Generally, empowerment is viewed as a multidimensional process that entails changes in the political, social and economic aspects of life (Naila, 2009). On a general note, it is defined as a process that enables people to act on and improve issues that are important for their individual lives, their communities, and their society (Maton, 2008; Cattaneo & Chapman, 2010; Huis, *et al.*, 2017). Similarly, Fredu, Erik, Deckers & Tollens (2009) viewed empowerment simply; as the power of households to make important decisions that change their course of life. The response of households to decision making is classified into passive, active and full control, depending on the degree of control over decisions.

Women empowerment has become one of the key priorities for the attainment of sustainable development across the globe and has been marked as a significant indicator of the sustainability of women's success and well-being (Kulkarni, 2011). Women empowerment begins with the awareness

and understanding of women's positive self-image, self-confidence, rights and duties, capabilities, and potential (Cornwall, 2006; Allsopp & Tallontire, 2015; Akhter & Cheng, 2020). Women's economic empowerment is to be given a top priority in the process of alleviating poverty and could be seen as a process through which women expand their ability to make strategic choices about their lives and also to participate on equal terms with men in bringing about desired changes in their society (Naila, 2009). Women's empowerment was defined by Kabeer (1999) as the process whereby women acquire the ability to make strategic life choices in a context where this ability was previously denied to them. While Huis, *et al.* (2017) viewed women empowerment as a multifaceted concept that includes different components and entails a process from being un-empowered to becoming empowered through the combination of individual as well as collective awareness, beliefs, and behaviour embedded in the social structure of specific cultural contexts. Similarly, Mahmud (2003) maintained that rural women empowerment is the process of expanding women's assets and their capabilities to participate, sit at the table, negotiate, and both control and hold accountable the institutions that affect their lives. This therefore implies that, women need to come together as an entity in order to be adequately empowered and this would require formation of social capital; that is, putting together their limited resources to achieve greater goals.

Social capital is more of an abstract idea rather than a tangible phenomenon. The theory of social capital believes that 'social relations are valuable resources and is particularly hinged on the notion of trusts, norms and informal networks (Humnath & Kumi, 2009). Woolcock (2001) defined social capital as the norms and networks that facilitate collective action. This could mean the voluntary action taken by a group to achieve common interests within the limited resources available to them. For instance, the ability of men and women to develop and use various kinds of social networks and the resources that is available to them (Ravula & Bantilan, 2005). On a broader sense, it is a multidimensional phenomenon encompassing a stock of social norms, values, beliefs, trusts, obligations, relationships, networks, friends, memberships, civic engagement, information flows, and institutions that foster cooperation and collective actions for mutual benefits and contributes to economic and social development of participants (Humnath & Kumi, 2009).

Looking at the limited resources available to rural women and their individual capability, it is very important for them to build a solid social network to develop their capacity for economic empowerment. The success of this synergy has been reported in many researches for instance Fredu *et al.* (2009)

observed that social capital is an important factor in empowering most households head while access to education and credit facilities would be an added advantage for female headed households empowerment. Similarly, Schroeder, Zeller and Agboh-Noameshie (2013) maintained that a complementary institutional arrangement such as collective action and within-social network exchange among women would help to reinforce empowerment programme. They observed that social capital and collective action enhanced women's economic and social position including their personal advancement. Also, Ravula and Bantilan (2005) reported that social capital formation whereby people of different group partner together for the sole purpose of improving their livelihoods helped greatly in building strong kinship ties among diverse classes across the community and also helped in increasing participation and empowerment of members.

However, Silvey and Elmhirst (2003) asserted that social capital network which comprises of both male and female memberships usually exhibit some forms of gender discrimination; as women remain barred from the more powerful networks of trust and reciprocity that exist among men. Similarly, the study of Martins (2019) also revealed that women are mostly excluded from male networks due to cultural, religious and biological factors and that sometimes, it is almost impossible for women to accumulate social capital; which is the major reason why poverty is more prevalent among women. Even where membership is restricted to females only, assets accumulation are usually very minimal; also trust and collective actions are weak and wane away quickly due to jealousy and lack of social cohesion. Irrespective of any challenge that may be identified with women social network, it is worthy to note that group association would help in facilitating the migration of women out of poverty. With minimal asset accumulation, they can buy land and landed properties and create good living conditions for themselves which can in turn lead to societal development.

Conceptual Framework

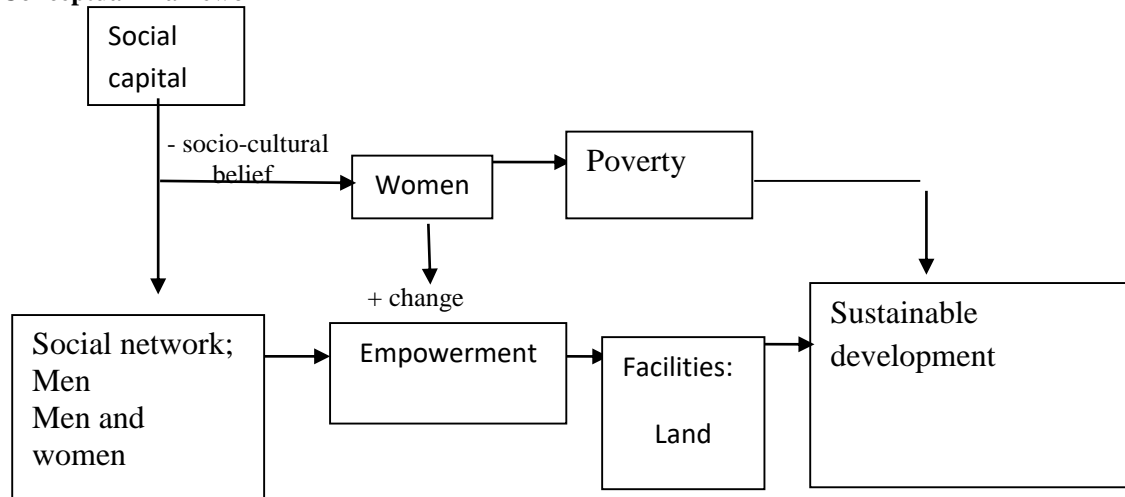


Figure 1: Conceptual framework (authors construct)

From the combination of the studies of Silvey and Elmhirst (2003), Mahmud (2003), Kulkarni, and Naila (2009) and Martins (2019), emerged the conceptual framework shown in Figure 1. These authors affirmed that there exist a correlation among social capital network, social network, empowerment, acquirement of properties such as land, and sustainable development. They however singled out women often sidelined due to socio-cultural belief or practices that are common in the society. These practices entrenches female gender discrimination and circumventing the privilege of acquiring individual land, which in some cases leading to poverty among women. This paper streamline factors influencing access to land property rights. These variables would be left for other researchers to test quantitatively.

The conceptual framework shows three paths:

1. Exclusion of women in the social capital network from acquiring their own land properties due to the socio-cultural belief within the society that men are more superior than women will still result to success/sustainable development of the society (peri-urban).
2. Naila (2009) conceptualised empowerment as a multidimensional process that entails changes in the political, social and economic aspects of life; this connotes that empowerment entails deliberate action to make changes on the present political, social-cultural beliefs that outsmarted women's aspiration of owning their individual land. So, when the society change from negative mindset to positive mindset and put the female gender in the same social network match with their male counterpart as well as allowing them to exercise, and explore all the benefits of acquiring land property will bring about success and sustainable development in the urban society.
3. The third path connotes a situation where only the male counterpart are empowered and given the right

to own landed property, and the female can only access land in their husband's name depriving them of exercising their right to full potentials in the society. Will this eventually lead to success and sustainable development?

METHODOLOGY

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. Within Niger State, it is about 90km away from Bida, 100km away from Suleja and about 130km from Kotangora. The town lies on a relatively high land with a site height of between 240m-270m above sea level. It is surrounded by a range of hills that stretched from north-east westward towards Bosso and Tudun Fulani. The town is dissected at the lower part by River Suka and its tributaries. In the Southeast part of the town 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).

The administrative wards in Minna increased from six in 1950 to eleven by late 1990s. The division of Minna based on neighbourhoods shows that Minna has twenty-five (25) neighbourhoods and within these neighbourhoods are wards, namely; Limawa A, Limawa B, Nasarawa A, Nasarawa B, Nasarawa C, Sabon Gari, Jikpan and Tundun Wada North (Sanusi, 2006; Popoola, 2015). Twelve peri-urban areas in Minna were randomly selected for this study, they are; Angwan-daji, Barikin-sale, Bosso-estate, Chanchaga, Kpakung, Limawa, Maitumbi, Nkangbe, Sabon-gari, Sauka-kahuta, Tayi-village and Tudun-fulani (**Figure 2**).

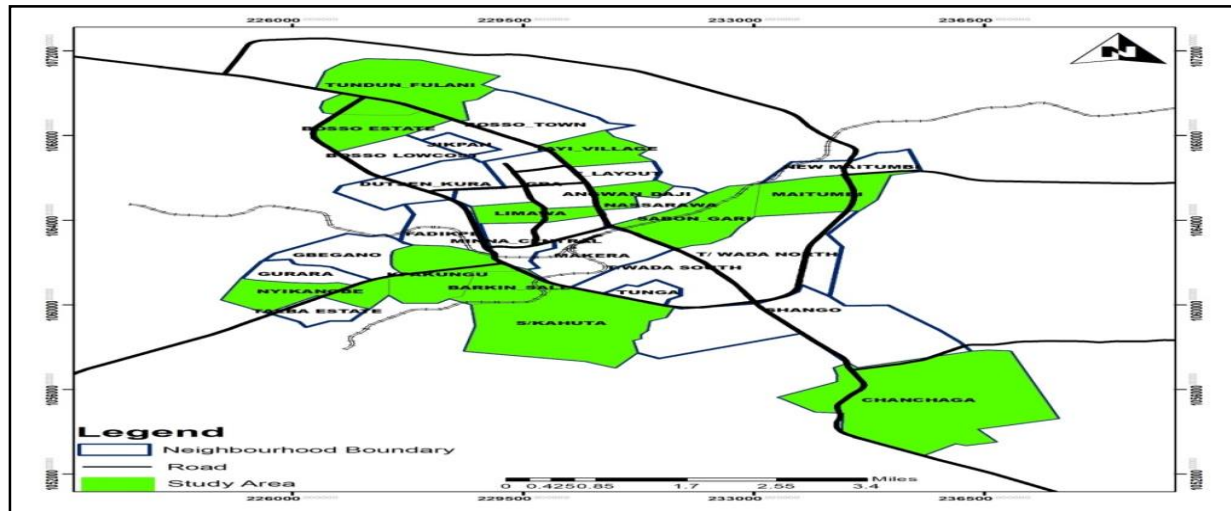


Figure 2: Selected Peri-urban Neighbourhoods in Minna, Niger State, Nigeria

Source: Adapted from Popoola (2015)

Data Collection and Analysis

Purposive sampling was adopted in collecting socio-economic characteristics as well as land/property related details from women of 18 years and above in the peri-urban areas of Minna, Niger State. The 300 level Students of Estate Management and Valuation Departments of Federal University of Technology, Minna, Nigeria were employed as field assistants. Mobile data collection software was employed in administering the questionnaires within twelve randomly selected peri-urban neighbourhoods of

Minna between 8th June and 10th June, 2019. Questionnaires were administered to a total number of 622 respondents; information filled and stored on field assistant's mobile android phones was retrieved as raw data through a central server using internet connectivity. The raw data collected were subsequently downloaded from the website into the computer for analysis in January 2020. Descriptive statistics was used in the data analysis and results presented using simple frequency and percentage.

RESULTS & DISCUSSION

Table 1: Socio-Economic Characteristics of Respondents

VARIABLES	FREQUENCY	PERCENTAGE
MARITAL STATUS		
Divorced	61	9.81
Married	382	61.41
Single	81	13.02
Widowed	98	15.76
TOTAL	622	100.00
AGE GROUP		
18-25	84	13.50
26-40	308	49.52
41-60	206	33.12
Above 60	24	3.86
TOTAL	622	100.00
NUMBER OF CHILDREN		
1-3	303	48.71
4-6	245	39.39
7-10	66	10.61
Above 10	8	1.29
TOTAL	622	100.00
EDUCATION QUALIFICATION		
None	94	15.11
Primary	84	13.51
Junior Secondary	71	11.41
Senior Secondary	195	31.35
Tertiary	178	28.62

TOTAL	622	100.00
AVERAGE MONTHLY INCOME(₦)		
Below N20,000	225	36.17
N20,000-N39,000	186	29.91
N40,000-N59,000	122	19.61
N60,000-N79,000	43	6.91
N80,000 Above	46	7.40
TOTAL	622	100.00
SOURCE OF INCOME		
Construction & menial jobs	26	4.18
Farming	160	25.72
Land lease	8	1.29
Trading	277	44.53
Property Rentals	27	4.34
Others(No stable source of income)	124	19.94
TOTAL	622	100.00
OWNERSHIP OF LAND/PROPERTY		
No	295	47.43
Yes	327	52.57
TOTAL	622	100.00

Only **13.02%** of the respondents are single, the **86.98%** were married at one point in life. Majority (**86.50%**) of them are above 26 years of age, while **51.29%** have four children and above. Out of 622 respondents; only 178 of them attained up to tertiary level in their education pursuits and only **7.40%** earned **N80,000** and above. **44.53%** depends on trading activities as their source of income. **52.57%** of the respondents attested to having personal land/property which they purchased through their personal saving or inherited from relations. This shows that there is a strong desire to own personal

land and property among the peri-urban women (**Table1**).

Mode of Land Acquisition among Peri-Urban Women

From the information in **Table 2**, **47.40%** of the women purchased their landed property from their personal savings while **40.98%** inherited theirs from family and relations. This implies that there is no strong gender discrimination at cultural level in the selected neighbourhoods. Some (**9.48%**) even received land as gifts and **2.14%** got theirs through other means.

Table 2: Mode of Land Acquisition among Respondents

S/N	Selected Neighbourhoods	Gift	Inheritance	Others	Purchase	Total
1	Angwan_Daji	1	15	0	23	39
2	Barikin_Sale	2	17	1	11	31
3	Bosso_Estate	3	16	0	15	34
4	Chanchaga	9	16	0	16	41
5	Kpakungu	0	1	0	2	3
6	Limawa	1	14	1	11	27
7	Maitumbi	4	10	0	22	36
8	Nkangbe	0	14	0	7	21
9	Sabon_Gari	0	0	0	0	0
10	Sauka_Kahuta	2	8	0	13	23
11	Tayi_Village	4	13	0	14	31
12	Tudun_Fulani	5	10	5	21	41
TOTAL		31	134	7	155	327
Percentage		9.48	40.98	2.14	47.40	100

***Multiple responses

Benefits of Land Ownership

Core benefits enjoyed by the respondents from landed property ownership include food security (**3.30**), investment opportunity (**3.30**) and an increase in income level (**3.21**). Other benefits are a boost in social status and poverty alleviation with mean scores of **3.17** and **3.06** respectively. This

indicates that these women basically own land for food production and for generation of income to support their families and do not own land basically to gain social status in their neighbourhoods. To these women, landed property are owned for investment purpose (**Table 3**).

Table 3: Respondent's Perception on Benefits of Land Ownership

Benefits	Not very significant (%)	Not significant (%)	Significant (%)	Very significant (%)	Valid Response	Mean	SD
Boost in social status	2.40	13.51	48.65	35.44	333	3.17	0.75
Increase in income	2.40	15.62	40.24	41.74	333	3.21	0.79
Investment for the future	0.90	10.18	47.31	41.62	334	3.30	0.68
Poverty alleviation	3.60	19.52	44.44	32.43	333	3.06	0.81
Food security	1.20	6.89	52.40	39.52	334	3.30	0.65
Average Mean						3.21	

Note: Multiple responses

Challenges of Land Ownership among Peri-urban Women

As indicated in **table 4**; major challenge experienced by women who owned landed property is envy from others within their neighbourhoods; most especially from women who do not have property of their own. **62.47%** of the respondents affirmed they encountered envy due to their property/land ownership status. Majority of them did not

experience any cultural/religious intolerance (**61.27%**) or domestic violence from their spouses (**66.67%**). In fact, **61.26%** affirmed they did not experience any basic challenge other than envy from others in their neighbourhoods. This probably may be attributed to the fact that many still do not believe that a girl child should have access to personal landed property so as not to gain undue superiority over the male in the society.

Table 4: Respondent's Perception on Challenges of Land Ownership among Peri-urban Women

Challenge	Not true (%)	Not very true (%)	True (%)	Very true (%)	Valid Response	Mean	SD
Envy	30.93	6.61	36.64	25.83	333	2.57	1.17
Cultural/Religion	56.16	5.11	22.82	15.92	333	1.98	1.19
Domestic Violence/Divorce	57.36	9.31	19.22	14.11	333	1.90	1.15
No Challenge	51.95	9.31	23.72	15.02	333	2.02	1.16
Average Mean						2.12	

Note: Multiple responses

CONCLUSION AND RECOMMENDATIONS

Landed property is desirable among the peri-urban women, however, majority (**47.43%**) of the respondents do not have land or property of their own. This can best be attributed to their low income level as **36.17%** of them earned below **N20, 000** as monthly income and as such may not be economically empowered to acquire personal landed property. The few (**52.57%**) of the respondents that were able to acquire land asset basically through purchase, inheritance or gifts from relations became

objects of envy among other women in their respective neighbourhoods.

The implications from the findings is that if more women are empowered economically, there would be increase in the number of women with land rights. The study therefore recommends social capital formation among these women in order to increase the level of social interactions between them and also to enable them assist one another financially so they can all invest profitably and to help develop their communities.

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