



INTERNATIONAL PROPERTY MARKETS SCORECARD
Center for International Private Enterprise & IHC Global

Nigeria Property Markets Scorecard Addendum – Conditions for Women & Advocacy Recommendations

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This Addendum is a complement to the [Nigeria Property Markets Scorecard – Complete Report](#) developed in partnership with the Nigeria chapter of the International Real Estate Federation (FIABCI-Nigeria) and should be reviewed together with the Scorecard that contains detailed information about the six Core Elements necessary for property market development and overall economic growth. Together these reports should be used by key stakeholders – professional business associations, policy analysts and government advisors – as a catalyst for advocacy that leads to reforms that further democratic empowerment and economic inclusion of more women in property markets. The recommendations included are the result of field assessments with the Center for International Private Enterprise’s (CIPE) in-country partner, the Association of Nigerian Women Business Network (ANWBN). Consultations began with a virtual roundtable on December 18, 2020 and continued throughout 2021. Participants included:

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Overview

Property rights and property markets are among the fundamental building blocks of an equitable and sustainable economy. Yet the property rights regime in Nigeria remains overly complex and limiting, especially in the areas of land use rights, documentation and the necessary access to credit that comes from a transparent, efficient and open property system. This is especially true for women as custom continues to define their role according to their age and marital status in many areas of the country. The follow-on effect of this inequality in land rights severely limits women's socioeconomic status and opportunities for all Nigerians.

While the Nigeria Property Markets Scorecard includes indicators for six Core Elements, this Addendum focuses on two Elements, Property Rights and Access to Credit, as the starting points for education and advocacy. Additional Core Elements include Effective Governance, which is rated as weak largely due to the prevalence of corruption at every level of government and bureaucratic inefficiencies. Rational Dispute Resolution is rated as strong due to well-established alternative dispute resolution mechanisms. Financial Transparency is improving as estate surveyors and valuers continue to improve their skills and more transaction data becomes available. Finally, Appropriate Regulation is rated as weak as the tax regime is considered unfair for the services provided and capital markets remain limited.

Country Context

Nigeria is a young democracy. The Fourth Republic was inaugurated in May of 1999 after a century of colonial rule and military tumult. The country's vast economic potential remains underrealized as the institutions to support transparent and diverse commercial markets remain nascent. As the country moves from dependence on oil revenues to expanding the manufacturing, financial services, communications, technology and entertainment sectors, the time is right to examine the growth potential that expanded opportunities for women can provide.

International economic advisory organizations note that security remains a concern to investors in Nigeria due to high rates of violent crime, kidnappings for ransom, and terrorism. These security concerns are especially acute and limiting for women and their ability to participate in economic activity.

The low employment capacity of Nigeria's formal sector means that almost three-quarters of all Nigerians work in the informal and agricultural sectors. The informal sector, however, has great potential when programs are put in place to document, formalize and transition capital into fungible assets that can be used for stabilization and growth for everyone.

Conditions for Women

Property Rights

The limited property rights regime in Nigeria is a barrier for women and does not allow them to sufficiently advance socially, financially and in business. Marriage is not considered a partnership of equals in relation to property rights. These rights also vary from region to region based on the local culture. There are many unwritten customary laws that are oppressive to women such as when inheritance rights are only offered to sons.

However, the Constitution says that everyone has equal access to property: "Chapter IV: Fundamental Rights: 43. Subject to the provisions of this Constitution, every citizen of Nigeria shall have the right to acquire and own immovable property anywhere in Nigeria." The Marriage Act of 1990 allows for equal ownership of property during marriage and equal distribution of assets at divorce, although such government acts must be domesticated by many States for full implementation.

Discrimination against women in property and economic deprivation can be considered a form of gender-based violence. Women must insist that their full names be included on property titles because they can lose property that was jointly purchased and developed when the husband marries another woman. Prevalent examples include when the subject property is in the husband's name only or if another woman has the man's children. There are additional issues for women in the informal economy and single women who need to support themselves and their children with unpaid labor and have difficulty with time and access to resources to increase their economic opportunity.

In practice, the courts do not support the equal redistribution of property at divorce and often act as bottlenecks for settling any property claims. The proceedings under the legal system can be so drawn out that women give up or don't have the funding to keep pursuing justice. This can leave women in a permanently economically disadvantaged position. The Matrimonial Property Law needs to be amended so that there is some compensation to ensure that the full financial benefits of marriage are shared on an equitable basis upon divorce. Women can also lose their business assets (equipment, raw materials, etc.) when evicted by landlords seeking higher rents in the speculative land use markets.

In addition, the *Gender and Equal Opportunity Bill* by the Senate of Nigeria, which was reintroduced in 2019, should be ratified and implemented. The bill supports equal rights for women in employment, education, and property and land ownership.

Access to Credit

This deficient property rights system creates barriers for women to access loans and scale up their businesses as bank loans are based on collateral and proof of income. More effort should be made to help women understand the system, obtain properties titled in their own names and pursue their own business assets with loans. Cultural norms in different regions will require different approaches. In the Northern part of the country, women can buy and own property with loans compliant with Sharia law. In the Eastern part of the country, efforts can focus on how women owning properties benefit everyone in the community.

Alternative options for obtaining loans and funding include the National Collateral Registry of Nigeria (<https://www.ncr.gov.ng/>), a tool women can use to improve access to credit and develop and grow their businesses. The registry was developed by the Nigerian government to help micro, small, and medium enterprises document their movable, personal assets in lieu of land and property which remain hard to obtain. Another notable resource is the Lagos Angel Network (<https://lagosangelnetwork.net/>), a nonprofit entity set up for the purpose of organizing seed funders to invest in start-up businesses. The Network includes women on its Board of Governors and is an example of peer-to-peer funding.

Advocacy Recommendations

Develop Information and Advocacy Campaigns

Property is closely associated with power. Those who hold property usually also hold political power and are quite reluctant to give it up. As a U.S. Supreme Court Justice Louis Brandeis noted, "Sunshine is the best disinfectant," so transparency and availability of information about property rights and institutions that make them meaningful is crucial. ANWBN intends to use the Nigeria Property Markets Scorecard and this Addendum to develop a sustained information campaign highlighting existing laws and policies, the current inequities and their consequences for women-owned businesses and thus overall economic growth. The first step will be to educate the 63 member women organizations that make up ANWBN and their individual members.

As understanding and awareness of issues and barriers related to property rights and access to credit grows, business advocacy campaigns will be developed targeting key stakeholders in positions to advance identified reforms such as financial institutions, the media, the judiciary, state governments, and custodians of native laws and customs. The campaigns will include specific issues to target, proposed solutions and strategies, and organizational concerns such as budgets and timelines.

Together with the CIPE-supported Women's [National Business Agenda](#), which includes working to ratify and implement the aforementioned bill in the Nigerian Senate that supports equal rights for women in property and land ownership, these campaigns are for the long-term and will require specific training programs and periodic monitoring and adjustment. Given the differing cultural contexts in various regions, while the overall goals remain the same, the strategies will be tailored to each region. As a result, these campaigns intend to engage all major stakeholders in continuing policy dialogues.

As circles of influence expand and trust develops, campaigns can broaden to include specific policy recommendations that will be championed by the stakeholders. Over time, ANWBN hopes to be able to expertly participate in official avenues for public comment and be called upon to provide input and experts for policy reform efforts on multiple levels.

During the ANWBN consultations, key targets and steps for information and advocacy programs were identified:

- Begin with a Legal Literacy Training Program on existing property rights for women and the current steps to obtaining their own property
- Create an Attorney Committee to monitor and disseminate landmark decisions that have been handed down from the courts
- Grow financial literacy for women, especially widows, single women and women in the informal sector so they understand the steps to building credit
- Develop an Advocacy Program on the need for and benefits of expanding property rights for women and removing current obstacles
- Develop an Advocacy Program on expanding alternative credit programs such as peer-to-peer lending, women's savings groups, seed funding and angel investing
- Invite women to share their experiences of obtaining their own property, the specific steps involved, and to mentor others
- Work with the "My Own Home" program of the Central Bank (<https://fhfl.com.ng/>) and additional public-private partnerships to scale up mortgage and housing finance awareness through mortgage literacy and education on customers' rights and responsibilities
- Help women obtain Dispute Resolution Training to seek redress when there are continued inequities related to property rights and access to credit (www.nicarb.org)

Additional guidance on best practices on advocacy can be found in this CIPE resource: *How to Advocate Effectively*

<https://www.cipe.org/resources/advocate-effectively-guidebook-business-associations/>

Uganda Example

In 2018, IHC Global published the results of an intervention program to support wider property rights and access to credit for women in Uganda. Selected recommendations are listed below.

Property Rights

"Since custom plays such a strong role in women's ability to exercise their property rights, our analysis suggests that a 'traditional' awareness campaign would have limited effect. While it is important to make

information about rights and recourse more widely available and to focus on key places where that information will be consumed by women, it is also important that this be understood within a context that is 'relatable'. Therefore, our recommended approach to deepen understanding is two-fold (1) ensure that there is local buy-in of the way that information is shared and (2) work with local partners to disseminate information through a method that is geared to create social behavior change – storytelling. Much research has been done on the power of storytelling as a behavioral change tool.

Theater, radio drama, television, and other forms of storytelling have been effective in changing perceptions and social stigmas in many countries in areas related to family planning and contraception use, sanitation and health, and behaviors with negative environmental consequences.

Using storytelling to role model positive examples of women owning land and property and how men accept and support these women could be a powerful way to change traditional patriarchal notions that women should not own land or property.”

Access to Credit

“Promote community savings groups. These groups directly help women at the grassroots level who play a big role in the country’s economy by contributing to the bread basket. Through these groups members learn more about daily savings and credit utilization which can benefit the entire community – especially women -- as well as act as a source of income for the members.

Invest in financial literacy programs for women. Our assessment interviews showed that many women do not attempt to access mortgages because of a lack of understanding of the process. Financial literacy programs can help increase women’s confidence and understanding of the mortgage process. It is important to educate women in rural and urban areas using their local languages and pass on the content in the easiest way possible. These types of programs should include educating women about keeping documentation about their business transactions because this will help the financiers to use the information to assess income.”

Source: *Using Data to Support Women’s Rights: Property Markets & Housing Rights through a Gender Equity Lens*, IHC Global <https://propertymarketsscorecard.com/scorecard/uganda/>

Conclusion

The full inclusion of women in property markets can make Nigeria an economic powerhouse. Women make up half the population, yet remain locked out of participating in many sectors due to outdated cultural definitions of the role of women in many regions including exclusion from inheritance rights, unequal distribution of assets at divorce, and the appropriate sectors for work. As Nigeria continues to develop and lead the Economic Community of West Africa, the time is right to open the doors for more women to bring their stamina, ingenuity and skills to the fore and benefit all Nigerians by informing them of their right to participate in property markets and gain access to credit to grow their businesses and influence.

ANWBN is ready to take on information campaigns on property rights and access to credit within their constituent communities. These information campaigns are meant to lead toward more dedicated advocacy work and eventual policy recommendations to key stakeholders. When implemented, they can help ensure that women in the informal sector are recognized and able to capitalize on their work, that all women regardless of age or marital status will be free to purchase property and that all Nigerians will enjoy a prosperous future.



The Center for International Private Enterprise (CIPE) is one of the four core institutes of the National Endowment for Democracy and an affiliate of the US Chamber of Commerce founded in 1983 and working to find locally driven solutions to problems that affect the lives of millions of people. CIPE believes that democracy is at its strongest when the private sector is flourishing. Working with local partners that include business associations, chambers of commerce, think tanks, universities and advocacy organizations, CIPE is helping create the enabling environment for business to thrive.

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**Association of Nigerian
Women Business Network**

ANWBN is a vibrant and premier coalition of 63 professional and businesswomen membership organizations in Nigeria, dedicated to promoting policy reforms and improving the capacity of its members as well as encouraging sustainable entrepreneurship development among women through advocacy in the six geopolitical zones of Nigeria.

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World Citizen Consulting has over twenty years of experience in developing international markets while working in the Americas, Asia, Europe and Africa to build capacity in the finance and real estate sector as a means for inclusive economic development and global security. Principal Consultant William Endsley led the development of the International Property Market Scorecard Methodology and works with UN-Habitat partner organizations on promoting successful affordable housing solutions from around the world.

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