

APPRAISAL OF THE PERFORMANCE OF WOMEN IN REAL ESTATE OWNERSHIP IN SOUTH-EAST NIGERIA

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ABSTRACT

In Nigeria generally and South-East in particular, evidence suggests that activities in the real estate market is still dominated by men in spite of efforts by government in the past through laws and statutes including a recent supreme court pronouncement on the right of women to inherit land in the South-East. According to the Food and Agricultural Organization (FAO, 2017), only Malawi has achieved a near gender equality in land distribution in Sub-Saharan Africa with 42% and 40% for men and women respectively. Nigeria records the highest level of inequality in this regard as 87% of all land belongs to men while 4% belongs to women. The remaining is jointly owned. This level of inequality has far reaching implications for real estate ownership by women considering the fact that land is the primary requirement in the sector. Previous studies have focused on ownership of land. This intends to go beyond ownership to use of land. The survey research design was adopted in order to collect data. The population of the study was made up of men and women in public and private sectors of both urban and rural areas of the study area. A sample size of 2304 was determined using the table for determining sample size developed by Krejcie and Morgan (1970). The sample was selected using the cluster random sampling technique. A total of 2120 correctly filled and returned questionnaire representing 92.01 percent of the distributed questionnaire were used for data analysis. Data were presented using frequency tables and pie charts while analysis was done using, percentages

and Analysis of Variance (ANOVA). The results generated from data analysis show that women in South – East Nigeria still suffer discrimination in respect of real estate ownership which undermines the Millennium Development Goal 3 (MDG3) of achieving gender equality and poverty reduction. It was also discovered that the performance of women in real estate ownership in South East Nigeria is low compared to men. Women access and ownership of property are paramount to their contribution to the Nigerian economy, nation building as well as overall development of the country. The study recommends government prescription of women property rights in the statutory and customary laws of the South East Nigeria so as to boost women performance in real estate ownership.

KEYWORDS: Performance, Real Estate, Ownership, Women, Cultural traits, inheritance.

1.0 INTRODUCTION

On daily basis, people seek for an improvement in the quality of their lives. These improvements can either be in form of improved environment, better access to basic amenities or improved income levels which guarantee access to other necessities of life. One of the major necessities which affect the daily lives of a people is housing. Little wonder therefore that the United Nations in its declaration of Sustainable Development Goals (SDGs), listed housing as one. The importance of housing cannot be over emphasized especially considering the fact that it satisfies one of the major human needs (shelter) which partly explains why from the ancient time till date, the demand for real estate has continued to be on the increase even as supply is limited. Real estate is a catalyst that not only energizes every other sector of the economy but also gives impetus to the development of any environment. It has been found to contribute significantly to the Gross Domestic product (GDP) of a country directly and indirectly. In Nigeria for instance, the real estate sector represented 6.82% of real GDP in the opening quarter of 2014 (NBS). The sector has been growing in the past few years such that in 2018, it rose from about N1.67tr in Q1 to about N2.49tr in the last quarter. This growth also affected general growth in the construction industry which rose from N1.1tr in the first quarter of 2018 to N1.7tr in the fourth quarter (NBS, 2019).

In Nigeria and South-East in particular, demand outstrips the supply of real estate (Detail Commercial Solicitor's, 2014; Oladimeji, 2008; National Bureau of Statistics, 2015). According to the 2006 National Population and Housing Census, there are about 28,197,085 housing units in Nigeria out of which, 158,022 were improvised. This means that going by

the population of the country at that time, an average of five persons reside in a housing unit in the country. This does not compare favorably with what obtains in countries like Ghana, Brazil and South Africa with four, three and two persons per house respectively. In the southeast, Anambra state has the highest number of housing units (882,875) while Ebonyi state has the least (449,709). This has resulted to continuous rise in the rental and capital values of different categories of real estate which make the products beyond the reach of an average Nigerian. Women who would have contributed to bridge this gap are faced with some challenges ranging from patriarchal system as well as cultural biases against women that constrain them from ownership of different categories of properties especially through inheritance like their male counterparts. In Nigeria generally and southeast in particular, evidence suggests that activities in the real estate market is still dominated by men in spite of efforts by government in the past through laws and statutes including a recent supreme court pronouncement on the right of women to inherit land in the southeast.. According to the Food and Agricultural Organization (FAO, 2017), only Malawi has achieved a near gender equality in land distribution in Sub-Saharan Africa with 42% and 40% for men and women respectively. Nigeria records the highest level of inequality in this regard as 87% of all land belongs to men while 4% belongs to women. The remaining is jointly owned. This level of inequality has far reaching implications for real estate ownership by women considering the fact that land is the primary requirement in the sector.

2. LITERATURE REVIEW

Magnitude of Real Estate Ownership by Women Generally

Real estate ownership has special features that endear it to both men and women more than other forms of investment. There exists sparse literature in this aspect as very few works conducted earlier focused on women and real estate ownership. Most works in this direction focused on women land rights in Nigeria as well as housing. Aluko and Amindu (2006) identified that women's land rights in Nigeria are fragile and transient being dependent upon age and marital status (including type of marriage and success of marriage), whether they had children (including number and sex of these children) and their sexual conduct. They argued that gender is central to understanding organization and transformation of land holding in Nigeria, shaping women's differential experience of tenure insecurity not only as wives but also as sisters, daughters and as divorced or widowed heads of households. Clarrisca (2005) observes that 2 percent of the registered lands right in the developing world are held by women, which has implications for democracy, governance, conflict and sustainability.

Concurring with the above view Aluko and Amindu (2006) found out that in the context of globalization, occasioning greater market integration, women could context claims on their land but their ability to negotiate access to land needs to be supported and harnessed into land policies. Earlier works like Berry (1993) and Umezurike (2004) observed that under customary land tenure system, which is still very much prevalent, the distribution of rights is based on socio-political system (the political history of the village and region from which the alliances and hierarchical relationship between lineages are derived) and on family relationship (access to land and resources) depending on one's social status within the family, so that social networks govern access rights. In most customary land holding systems, community level decisions about land are taken by chiefs or headmen on behalf and in trust for the clan or family. Hence chiefly authority is generally ascribed to a patriarchal lineage and major decision taken by men (Ntsebeza 1999). However, concurring with the above view Tripp (2003), Whitehead and Tsikata (2003) and Hillhorst (2000) agreed that women claims to land within customary systems are generally obtained through their husbands or male kinsfolk and therefore may be considered secondary. Emeasoba (2012) argues that despite the indispensability of land to human existence across the globe, women face discrimination in land inheritance under both customary and formal systems of land tenure. Quan (2006) also stated that only in few cases are women's right to hold land and own property recognized in legislation.

However, the intervention of the state through the promulgation of the Land Use Act (LUA) 1978 now CAP 202 L.F.N 1990, to ensure equal access to land has not yielded the desired result. Amankwa (1989) and Aluko and Amidu (2006) observed that because indigenous system does not admit that land can never be without an owner, there persist confusion either in theory or practice on where lies the allodial title to land. This led to various criticism of the act such as Fabiyi (1990) who sees the Act as an urban legislation which only superficially touches on the tenure problems in the rural areas in the country. The above views suggest that the Land Use Act CAP 202 L.F.N 1990 has not solved the problem of customary land tenure system which has been identified by various authors especially as it concerns women. Also Gbadegesin (2012) assessed the cultural and traditional implication of women's right to land for development and this was limited to land and women in Oke- Ogun area of Oyo State Nigeria.

In spite of the above works bothering on land rights, there are some few specific works on women and real estate ownership especially as it concerns housing and home ownership in other countries of the world.

Patel and Patel (2012) identified that females invest their savings less in real estate as compared to their male counterparts in India. Concurring to the above view, Oriye, Owofe and Weje (2012) stated that due to gender based law which grants men direct access to housing and property, women generally lack security of tenure. Asimwe (2010) studied gender; homosexuals and the dynamic of marriage in Kampala Uganda and concluded that there was an indication of male dominance in home ownership in the study area. Also UBS Investor Watch (2014) observed that women are engaged in many wealth management decisions but not investing. They found out that men's responsibility in making financial decisions include; investing, insurance, long term planning and paying bills while women's responsibility in financial decision include; paying bills, day to day expenses and charitable donations. The reason behind the above situation according to Clark and Straus (2008), as well as Patel and Patel (2012) is because women are more risk averse than men. The above few works points out to the fact that women lag behind in terms of real estate ownership work.

Magnitude/Size of Real Estate Ownership by Women in Some Countries of the World

Few literatures available in this regard concentrated majorly on level of land ownership by women Kieran, Sprouse, Doss, Quisumbing and Mikim (2015) identified five key indicators of land ownership for analyzing the available data on women's land ownership in Asia. This measure does not account for the differences in size and quality among plots, but gives a simple measure of how plots are owned. Kieran, Sprouse, Doss, Quisumbing and Mikim (2015) study reveals that there is great gender inequality in the ownership of land for almost all statistics presented. According to the author studies, where individuals are used as unit of analysis, the result shows that men are more than six times as likely as women to be documented land owners in Bangladesh. Also men solely own more than 86% of officially owned plots when using the plots as the unit of analysis. Their study reveals that just less than 12% of agricultural land (plots) is owned jointly by men in Bangladesh. More so, in using distribution of land area by sex as a unit of measurement, it was also discovered that vast majority of the officially owned land area is owned by men only and just a small fraction of land area is owned jointly by men and women. World Bank (2008) studied 1500 women aged

15-49 years plus approximately and discovered that less than 10% of women in Bangladesh own land.

Another earlier study by Panda and Agarwal (2005) used 502 ever-married women aged between 14-49 to investigate ownership of land by women in India and found out that only 5-6% of women own land. Velayudhan (2009) studied rate of agricultural land ownership in India between 2003 and 2004 using 4,745 women and 5,170 men and revealed that 11.8% are women and 81.0% are men. Again International Center for Research on Women (ICRW, 2006) studied ownership of agricultural and residential land in India between 2004-2005 using 402 married couples and revealed that 5.2% owners were women while 5.7% were men. Another study by Swaminathan, Suchitra and Lahoti (2012) investigated ownership of agricultural and residential land between 2010 and 2011 in India and found out that 12% of owners were women while 78% were men. Other studies on other parts of Asia reveal that men own properties than women. Landesa China Renmin University and Michigan State (2012) carried out a study using 1,791 household being representatives of the rural population of 17 provinces in China on ownership of land and found out that 17.1% of women own land.

United Nations Population Fund (2013) studies on ownership of any land in Indonesia using 43,952 household discovered that 26.2% land owners were women while 28.4% land owners were men. However other Asian countries reports on land ownership by women are summarized in table 1 below:

Table 1: Land ownership in other parts of Asia.

Authors (year published)	Country (year data collected)	Type of land surveyed	Women	Men	Joint	Others
World bank	Bangladesh (2006)	Any land	< 10%	NA	NA	NA
National institute of public health estab. (2006)	Cambodia	Any land	13.6%	NA	NA	NA
Landesa china Remin university, Michigan state (2012)	China (2011)	Not specific	17.1%	NA	NA	NA
Panda and Agarwal (2005)	India (2001)	Agricultural and resident land	5.6%	NA	NA	NA
Veleyudan (2009)	India (2003 – 04)	Agric land	11.8%	81.0%	NA	NA
International centre for research on women (2006)	India (2004 – 05)	Agric and resident land	5.2%	5.7%	NA	NA
Dewininger etal (2010)	India (2006)	Any land	3%	NA	NA	NA
Swaminathan (2011)	India	Agric land	Rural 14%	71%	2%	12%

	(2010 – 11)		Urban 15%	64.0%	0.0%	20%
Statistics Indonesia (2013)	Indonesia (2012)	Any land	12.5%	27.5%	NA	NA
Pandey (2003)	Nepal (2000 – 2012)	Agric/residential	22.0%	45.3%	32.0%	NA
Ministry of health and population (Nepal) etal (2012)	Nepal (2012)	Any land	9.7%	24.7%	NA	NA
National institute of population studies (Nips) Pakistan & ICF International	Pakistan (2012 – 13)	Any land	1.8%	16.5%	NA	NA
Philippines statistics authority (PSA) & ICF International (2014)	Philippines (2012)	Any alnd	9.2%	NA	NA	NA
ICRW (2006)	Spri lands (NR)	Agric & residential land	30.4%	73.2%	NA	NA
Scott etal (2014)	Vietriam (2004)	Any land	35.8%	60.3%	1.7%	2.2%
Menon etal (2014)	Vietriam (2004, 2008)	Any land	21.3% 19..8%	63.0% 62.0%	15.7% 18.3%	NA NA
Newman etal (2015)	Vietriam (2006, 2008, 2010)	Any land	8.5%	84.9%	NA	NA

Source: Kieran, Sproule, Doss, Quisumburg and Kim {2015}

In Africa, studies shows that the percentage of women reporting that they own land range from 11% in Senegal to 54% in Rwanda and Burundi when compared with those of men. The comparable figures for men are 28% in Senegal, 55% in Rwanda and 64% in Burundi. The largest gender gap in land ownership in Africa where data are available is Uganda. In Uganda the share of men who own land is 21% points higher than that of women in Niger only 9% of the land is reported as being owned by women, 29% jointly owned by both men and women and 62% by men. In Tanzania, only 16% of the land is reported as owned by women 39% jointly owned and 48% owned by men. In Ethiopia 15% is reported as owned by women, 39% jointly owned and 45% owned by men (Ileri 2016) Kussana, kidido and Adam (2013) also studied land size in Wa municipality Ghana and revealed that large farms belonged to the men. The earlier studies by International Institute for Environment and Development (IIED.1999) shows that across West Africa and Sahara regions, women access land indirectly and the size of their landholdings are always smaller than their male counterparts. Also Kussana etal (2013) studied number of registered leases by sex from 2006-2008 in Wa municipality Ghana and the result shown in table 2:

Table 2: Number of registered leases by sex 2006 – 2008.

Year	Male	Female	Total
2006	302	44	346
2007	355	59	414
2008	381	101	482

Source: Upper west Deed Registry (2009) cited by Kuusaana et al (2013).

Table 2 shows that in all the 3 years studied, women are less likely than men in registering their leases. However, FAO (2016) recent studies on the distribution of agricultural land owners by sex – female according to different countries and periods shows that women level of land ownership is lower than that of men except in Ecuador. The result of their report is shown in table 3 below:

Table 3: Distribution of agricultural land owners by sex – females.

Country	Year	Percentage Female
Bangladesh	2011 – 2012	22.6
Ecuador	2010	51.0
Ghana	2010	38.0
Haiti	2001	23.5
Honduras	2004	14.4
Mexico	2002	32.2
Nicaragua	2005	19.9
Paraguay	2001 – 2002	27.0
Peru	2000	12.7
Tajistan	2007	17.1
Vietnam	2004	37.3

Source: FAO (2016)

The above studies show that there is a wide gap in the magnitude of land owned by women compared to men in all countries where data are available.

Another earlier study by African Gender Development Index (AGDI 2007) on women access to land in selected countries in Africa shows that there is a gap in land ownership between men and women. Table 4 below shows the results of their findings.

Table 4: Ownership of rural/urban plots/houses or land (number of registered owners).

Countries	Number of owners Male	Female
Benin	3,164	462
Burkina Faso	6,154,338	3,718,790
Cameroon	-	-
Egypt	4,416,554	267,830
Ethiopia	7,947,709	2,501,714
Ghana	5,978,277	6,155,624
Mozambique	2,357,780	709,349
South Africa	-	-
Uganda	2,916,179	906,551
Madagascar	-	-

Source: AGDI Reports (2007)

Table 4 above depicts that Ghana shows significant progress in women's ownership of real properties compared to other countries. Again Doss, Kovank, Peterman, Quismbing and Bold (2014) studied gender inequalities in ownership of land in Africa and found out that in all the countries studied, the percentage of women that own are less. Their report is shown in table 5 below.

Table 5: Percentage of landholders who are women in some African Countries.

Country/ Year	Number of Women Landholders	Number of total Landholders	Percentage of Landholders who are women
Bostwana (2004)	17,576	50,690	34.7
Cape Verde (2004)	22,461	44,450	50.5
Comoros (2004)	17,094	52,464	32.6
Ethiopia (2001-2002)	2,149,675	11,507,442	18.7
Gambia (2001-2002)	5,731	69,140	8.3
Madagascar (2004-2005)	371,158	2,428,492	15.3
Mali (2004-2005)	24,636	805,194	3.1
Nigeria (2007)	1,579,341	15,732,850	10.0
Tanzania (2007-2008)	1,575,129	5,838,523	27.0
TOTAL			22.2

Source: Doss, Kovank, Peterman, Quismbing and Bold (2014)

However, in Nigeria data available on land ownership is centered on land ownership system in Nigeria. Udo-ekanem, Adoja and Onwumere (2017), showed the distribution of household who are land owners in Nigeria. The result of their findings is shown in table 6 below;

Table 6: Distribution of household that own land in Nigeria.

Geographical zone	Percentage Distribution of household who are land owners
North – east	22.8
North – west	27.5
North – central	25.1
South – east	23.6
South – west	14.1
South – south	19.6
Average	23.1

Source: National Bureau of statistics (2011) cited by Udo-ekanem etal (2017).

It can be seen that gap exists in knowledge as regards ownership of different types of property as previous work dwelt only on bare land, agricultural and residential land. There is also gap in the level of property owned by women in Nigeria generally and south–East in particular. This work employed one of the indicators for measuring ownership of land as adopted by Kieran etal (2013) which centers on using individual as unit of measurement to assess level/magnitude of real estate ownership by women in South – East Nigeria.

3. METHODOLOGY

The field survey design is considered most appropriate for this study. The study was carried out in the three states of the South-East namely; Anambra, Enugu and Imo states. The choice of these states were based on geographical spread, population and political history. The study focused on women and men in both public and private sectors in the study area. A sample size of 2120 was determined using table for determining sample size developed by Krejcie and Morgan (1970). The data for the research were collected through questionnaires and interviews. The data was presented using tables and pie charts, while analysis was done using frequencies, percentages and ANOVA.

4. Data Presentation and Analysis

4.1 Base Data

This sub-section presents information on retrieval of administered questionnaire as well as socio-economic characteristics of respondents. Table 10 and 11 shows the response rate of the administered questionnaires.

Table 7: Retrieval of administered questionnaire.

State Category	Number of Questionnaire Distributed	Total Number Returned	Percentage Number Returned
Anambra	768	705	30.60%
Enugu	768	720	31.25%
Imo	768	695	30.16%
Total	2304	2120	92.01%

Table 7, shows that out of a total number of Two thousand, three hundred and four (2304) questionnaires distributed that is Seven hundred and sixty eight questionnaires each distributed in Anambra, Enugu and Imo States, the number correctly filled and returned shows as follows. A total number of Seven hundred and five (705) representing 30.60 percent of the distributed questionnaires were returned from Anambra. In Enugu state, a total of seven hundred and twenty (720) were returned representing 31.25 percent of the distributed questionnaires. Whereas, Six hundred and ninety five (695) were retrieved from respondents in Imo State representing 30.16 percent of the distributed questionnaires. The analysis shows that a total of Two thousand, one hundred and twenty questionnaires were returned representing 92.01 percent of the entire distributed questionnaires. The above response rate is adjudged high enough to be used for data analysis.

Table 8: Retrieval of distributed questionnaires for men and women in the study areas.

State	Total Distributed Questionnaires		Total Returned Questionnaires	% Returned Questionnaires	Total Returned Questionnaires		% Returned Questionnaires
	Men	Women	Men	Men	Women	Women	
Anambra	384	384	347	30.12	358	31.08	
Enugu	384	384	355	30.99	363	31.51	
Imo	384	384	350	30.3	347	30.12	
Total	1152	1152	1052	1068	9141	92.71	

Table 8 above shows the distributed questionnaires and response rate among men and women in the study areas. The total distributed questionnaires for men in the three states are One thousand, one hundred and fifty two (1152) that is three hundred and eighty four (384) for each of the states used for the study. The total number of distributed questionnaires is One thousand, one hundred and fifty two (1152) while the total number retrieved is One thousand and fifty four (1054), that is three hundred and forty seven (347), three hundred and fifty seven (357), and three hundred and fifty (350) respectively for Anambra, Enugu and Imo states. This shows a response rate of 91.41 percent of the total distributed questionnaires for men. Likewise, a total of One thousand, one hundred and fifty two (1152) questionnaires were also distributed to the women in the study areas, that is three hundred and eighty four

(384) each to Anambra, Enugu and Imo states. The number correctly filled and returned are One thousand and sixty eight (1068) indicating returns of three hundred and fifty eight (358), three hundred and sixty three (363) and three hundred and forty seven (347) respectively for the three states. This also shows a response rate of 92.71 percent. The above analysis shows a high response rate from both men and women which can be relied upon in carrying out data analysis.

4.2 Socio-Economic Characteristics of Respondents

This sub-section presents and analyzes data on socio-economic characteristics of respondents such as age and educational background. Table 12 shows the age of the respondents.

Table 9: Age of respondents.

Response Option	Number of Response	% Number of Response
Less than 20 years	2	0.09
21 – 39	57	2.69
40 – 59	1,070	50.47
60 – 79	976	46.04
Above 80 years	15	0.71
Total	2,120	100

Table 9, shows that the number of respondents below the ages of 20 are 2, representing 0.09 percent of the respondents. Those between ages 21 – 39 were 57 representing 2.69 percent of the respondents, the respondents between the ages 40 – 59 were 1070 representing 50.47 percent, those between ages 60 – 79 were 976 representing 46.04 percent while those above 80 were 15 representing 0.71 percent of the respondents. The above analysis shows that the majority of the respondents are between ages 21 – 79. This also shows that the majority of the respondents are aged enough to understand the problem of study and therefore experienced to give adequate answers to the questions.

Table 10: Educational status of respondents.

Educational Qualification	Number of Respondents	% Number of Response
First School Leaving Certificate (FSLC)	61	2.88
Senior School Certificate (SSC)/General Certificate of Education (GCE)	430	20.28
National Diploma (ND)	322	15.19
National Certificate of Education (NCE)/ Higher National Diploma (HND)	714	33.68
Bachelor of Science (B.Sc)/ Bachelor of Arts (BA)/ Bachelor of Education (B.Ed)	561	26.46
Master of Science (M.Sc)/Master of Arts (MA)/PhD	32	1.51
Total	2120	100

Table 10 shows the educational status of the sample respondents. While the educational status of 61 (2.88%), 430 (20.28%) and 322 (15.19%) of them belongs to First School Leaving Certificate (FLSC), SSC/GCE and National Diplomat (ND) respectively, the rest of them are holders of NCE/HND, BA/B.Sc/B.Ed and MA/M.Sc/PhD respectively. Therefore, it could be deducted from the data that the majority (about 97.12%) of the total respondents have an educational status of at least Senior School Certificate (SSC) and more. It could be further said that the respondents are literate enough to understand and express ideas on the factors that hinder women from real estate ownership and related issues in the study area.

4.3 Type and Magnitude of Real Estate Ownership by Women in the Study Area

This section provides data on the type and quantum of real estate owned by women in the study area. The quantum of real estate ownership of women is measured against that of men for a better comparison. Table 11 shows the various categories of properties owned by the respondents.

Table 11: Type of property owned by the respondents.

Type of Property	Number of Response			% of Response	
	Men	Women	Total Response	Men	Women
Agricultural	200	57	257	9.43	2.69
Open/Bare Land	158	18	176	7.45	0.85
Residential	520	82	602	24.52	3.87
Commercial	40	15	55	1.89	0.71
Recreational	5	-	5	0.24	0
Industrial	-	-	-	-	-
None	129	896	1025	6.08	42.26
Total	1052	1068	2120	49.39	50.38

Table 11 shows the different categories of real properties that are owned by both men and women in the study areas. The table above shows that majority of the women respond that they did not own any property while about 129 of men responded that they did own any property. The table also shows that out of the responses on the ownership of agricultural properties 77.82% of men responded in the affirmative while 22.18% of women also responded in the affirmative. Out of the number of responses on the ownership of bare land 89.77% of them were men while 10.23% of women owned bare land. Also on the ownership of residential properties 86.38% of responses were men while 13.62% responses were women. On the ownership of commercial properties 72.73% of responses were men while 27.27% of responses were women. On the responses of ownership of recreational properties 100% of the responses were men while none of the response was women. On the responses of

ownership of industrial properties none of the respondents owned industrial properties. However, about 12.59% of responses on those that does not own any property at all were men while 86.83% of the responses were women. The above analysis implies that most of the categories of properties owned by the respondents were owned by men while the women own less percentage of the real properties considered. The table also shows that amongst the categories of properties examined, women only own agricultural, open/bare land, residential and commercial properties only, even though that the number owned are far less than that of men. Also the percentage number of women that does not own property (86.83%) is far higher than men (12.59%).

Table 12: Response on type of residential property owned.

Response Option	Number of Respondents		Total	Percentage Total	
	Men	Women		Men	Women
Tenement Rooms	15	7	22	2.49	1.16
Semi-detached Bungalow	5	-	5	0.83	-
Detached Bungalow	220	32	252	36.54	5.32
Duplex	131	26	157	2.76	4.32
Block of Flats	149	17	166	24.75	2.82
Total	520	82	602	67.37	13.62

Table 12 shows that out of the total residential properties owned by the respondents, men own 2.49% of tenement rooms while women 1.16%. Out of the responses on ownership of semi-detached bungalow, only 0.83% of men own such category while none was owned by women. Also 36.54% of men owned detached bungalow while 5.32% of women owned detached bungalow. Table also reveals that 21.76% and 4.32% of men and women own duplexes respectively. Men own 24.75% of block of flats while women own 2.82%. In all men own about 67.37% of different categories of residential properties considered in this work while women own about 13.62% of the residential properties considered. This implies that men own more residential properties in the study areas than women and the major types of residential properties owned by women include detached bungalows (5.32%), duplex (4.32%) and block of flats (2.82%).

Table 13: Response on the type of commercial property owned.

Response Option	Number of Respondents		Total	Percentage Total	
	Men	Women		Men	Women
Retail Shops	12	10	22	21.87	18.18
Ware houses	9	1	10	20.36	1.82
Offices	11	4	15	20	7.27
Shopping Malls	-	-	-	-	-
Stores	8	-	8	14.55	-
Total	40	15	55	73.02	27.20

Table 13 shows that out of the responses on the ownership of different categories of commercial properties, 21.87% of men owned retail shops while 18.18% of women also owned retail shops. Out of the responses on ownership of warehouses, 16.36% responses were men while 1.82 responses were women. Also 20% responses on the ownership of offices were men while 7.27% responses were women. Also only 14.55% responses on the ownership stores were men while there were no responses by women. There were responses from both men and women on the ownership of shopping malls. The implication of the above analysis is that men own more commercial properties (73.02%) than women (27.27%) in the study areas. The table and figure also shows that the major categories of commercial properties owned by women in the study areas are retail shops (18.18) and offices (7.27%).

Table 14: Response on the type of recreational property owned.

Type of Recreational Property	Number of Responses	
	Men	Women
Relaxation Centre	3	0
Hotels/Guest House	2	0
Club Houses	0	0
Amusement Parks	0	0
Game Reserves	0	0
Total	5	0

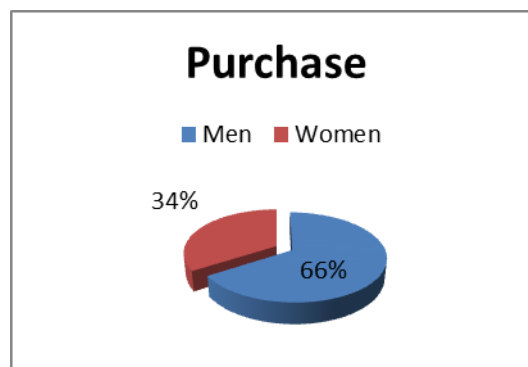
Table 14 shows that only few respondents own recreational properties and are only men. It also shows that out of the different categories of recreational properties, it is only hotels/guest houses and relaxation centres are the types owned by the men. This implies that out of the female respondents, none of them own recreational property.

Table 15 shows the response of respondents on the type of agricultural property owned.

Table 15: Response on the type of agricultural property owned.

Response Option	Number of Response	
	Men	Women
Farm land (Annual Crops)	105	42
Farm land (Perennials)	55	7
Animal Husbandry	30	5
Aqua culture	-	-
Farm stead/Ranch	10	-
Total	200	57

Table 15 shows responses of both men and women on the ownership of agricultural properties. The table 15 shows that about 77.82% of men own different categories of agricultural properties while about 22.17% of women also own different categories of agricultural properties. About 40.86% of men own farm land (annual crops) while 16.34% of women also own annual crops farm land. On the ownership of farm land (Perennial crops) about 21.40% of the responses were men while 2.72% were women. About 11.67% responses on the ownership of animal husbandry agricultural properties were men while 3.11% were women. Table 18 shows that there were no responses from both men and women on the ownership of aqua cultural properties while about 3.88% of men own farm stead/ranch properties. No response on the ownership of aqua cultural properties came from women. The analysis indicates that men own more agricultural properties (77.82%) than women (22.17%). The analysis also shows that the major types of agricultural properties owned by women are farm land [annual crops 16.34%] and animal husbandry (3.11%).

**Fig. 1: Response on means of acquiring property owned.**

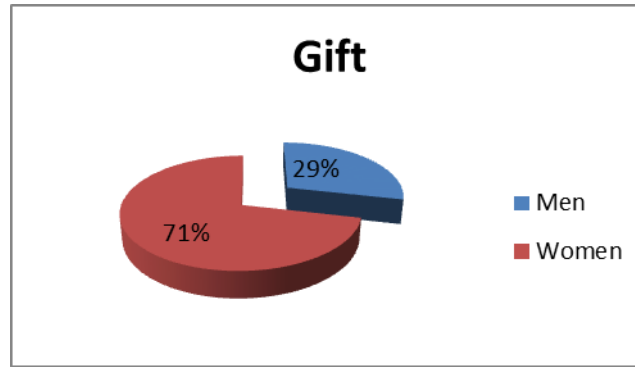


Fig. 2: Response on the means of acquiring the property owned.

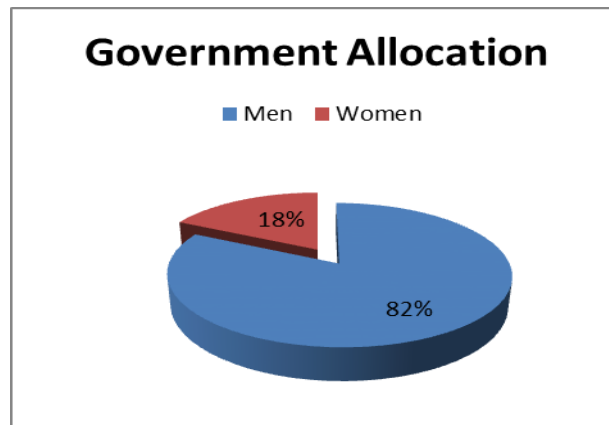


Fig. 3: Response on means of acquiring property.

Figures 1 - 3 show the means of acquiring the type of properties owned by both men and women. It shows that 0.18% of men acquired their properties through gift while 0.46% of women acquired theirs through gift. About 53.79% of men acquired theirs through inheritance. Also in terms of acquisition through purchase, about 29.04% of men acquired their properties through purchase while about 16.01% of women acquired theirs through purchase.

In terms of acquisition through government allocation, 1.28% of men and 0.27% of women acquired theirs through government allocation. The implication of the above analysis is that majority of the women who own property at all, acquired them through purchase while majority of the men acquired theirs through inheritance and purchase.

Figures 4 - 6 show governments allocation of plots/housing units in Enugu, Imo and Anambra States from 2002-2016 respectively.

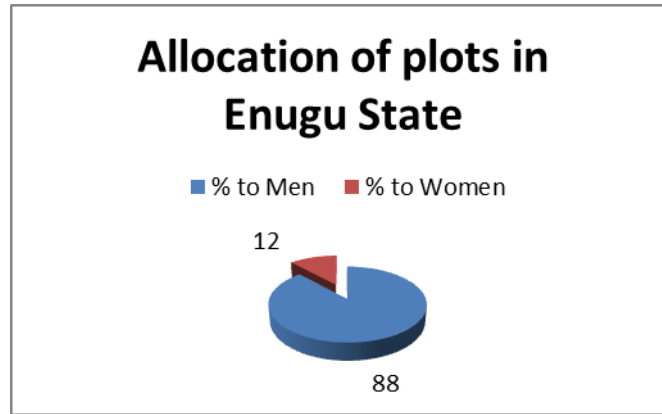


Figure 4: Housing units/ plots allocated by Enugu State Housing Development Corporation and number allocated to women as at 2016.

Source: Enugu State Housing Development Cooperation (2016).

Figure 4 shows that out of total number of plots/housing units allocated by the state government through the Enugu State Housing Development Cooperation (ESHDC) only 12% were allocated to women while 88% were allocated to men. This shows a wide gap in government allocation between men and women. This also implies that the magnitude of real estate ownership by women through government allocation is far less than that of men.

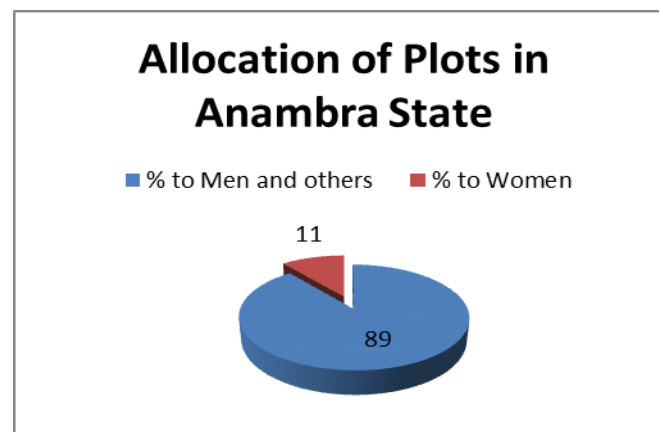


Figure 5: Number of housing units/plots allocated by Anambra State Housing Development Corporation and number allocated to women.

Source: Anambra State Housing Development Corporation (2017)

Figure 5 above shows that out of the total allocated plots/housing units by Anambra State Housing Development Corporation (ASHDC), only 11% were allocated to women while 89% were allocated to men. The above analysis shows that men own far more properties through government allocation than women by this means in the study area.

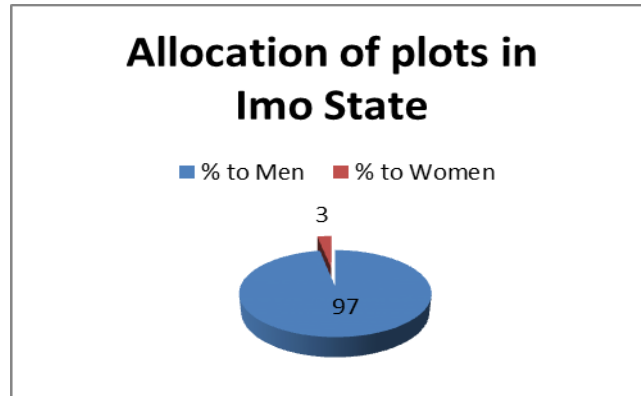


Figure 6: Number of housing units/plots allocated by Imo State Housing Development Corporation and number allocated to women.

Source: Imo State Housing Development Corporation (2017)

Figure 6 shows that out the total allocated Plots/housing units by Imo State Housing Development Corporation 97% were allocated to men, while only 3% were allocated to women. The above analysis indicates that a wide gap exists between men and women in government allocations.

4.4 Test of Hypotheses

Test of Hypotheses using Z-Test and One Way Analysis of Variance (ANOVA) with the aid of Statistical Package for Social Science (SPSS Version 23).

Decision rule: We accept the null hypothesis when the probability value is greater than the alpha value, otherwise we reject it.

Significant level = 0.05

Hypothesis I

H_0 : Real estate ownership by women in South-East Nigeria is not low compared to that of men.

H_1 : Real estate ownership by women in South-East Nigeria is low compared to that of men.

Table 16: Descriptives table for analysis of hypothesis 1.

Variables	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum	Between-Component Variance
					Lower Bound	Upper Bound			
Property owned by Men	7	150.2857	180.52213	68.23095	-16.6694	317.2408	.00	520.00	
Property owned by Women	7	152.5714	329.23946	124.44082	-151.9243	457.0671	.00	896.00	
Residential Property Owned by Men	5	104.0000	92.10320	41.18980	-10.3612	218.3612	5.00	220.00	
Residential Property Owned by Women	5	16.4000	13.16435	5.88727	.0543	32.7457	.00	32.00	
Commercial Property Owned by Men	5	8.0000	4.74342	2.12132	2.1103	13.8897	.00	12.00	
Commercial Property Owned by Women	5	3.0000	4.24264	1.89737	-2.2679	8.2679	.00	10.00	
Recreational Property Owned by Men	6	1.6667	2.06559	.84327	-.5010	3.8344	.00	5.00	
Recreational Property Owned by Women	6	.0000	.00000	.00000	.0000	.0000	.00	.00	
Agricultural Property Owned by Men	5	40.0000	41.98214	18.77498	-12.1277	92.1277	.00	105.00	
Agricultural Property Owned Women	5	10.8000	17.71158	7.92086	-11.1918	32.7918	.00	42.00	
Means of Acquiring the Property Owned by Men	5	184.6000	263.56176	117.86840	-142.6551	511.8551	.00	589.00	
Means of Acquiring the Property Owned by Women	5	31.0000	64.88066	29.01551	-49.5600	111.5600	.00	147.00	
Total	66	62.4091	151.26624	18.61959	25.2232	99.5950	.00	896.00	
Model	Fixed Effects		148.05728	18.22459	25.8710	98.9472			
	Random Effects			20.49256	17.3053	107.5129			1033.77512

Table 17: ANOVA table for hypothesis 1.

Variables	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	303564.278	11	27596.753	1.259	.0027
Within Groups	1183731.676	54	21920.957		
Total	1487295.955	65			

Analysis of table 17 shows that the probability value (0.0027) is less than the alpha value (0.05), the researcher therefore accept the alternative hypothesis and concludes that real estate ownership by women in South-East Nigeria is low compared to that of men.

5.0 CONCLUSION AND RECOMMENDATION

Going by the results of the analyses done, the following conclusions were made.

Women in South – East Nigeria still suffer discrimination in respect of real estate ownership which undermines the Millennium Development Goal 3 (MDG3) of achieving gender equality and poverty reduction. It was also discovered that the performance of women in real estate ownership in South East Nigeria is low compared to men. Women access and ownership of property are paramount to their contribution to the Nigerian economy, nation building as well as overall development of the country.

The study recommends government prescription of women property rights in the statutory and customary laws of the South East Nigeria so as to boost women performance in real estate ownership.

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