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# An Assessment of Gender Deprivation in Land Allocation for Residential Property Development in Selected States of North Central Nigeria

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**Abstract**

This study assesses the extent, determinants, and institutional dimensions of gender deprivation in land allocation for residential property development in selected states of North Central Nigeria. A mixed-method research design was adopted. Data were collected from 354 respondents comprising land applicants, estate developers, and officials from state land administration agencies. Descriptive statistics, Relative Importance Index (RII), chi-square analysis, and logistic regression modeling were employed. Results show that women constituted only 28.4% of land Allotees between 2015 and 2024. Patriarchal inheritance practices (RII = 0.892), high documentation costs (RII = 0.861), bureaucratic bottlenecks (RII = 0.833), and limited access to mortgage finance (RII = 0.801) were identified as major determinants. Logistic regression results reveal that income level, education, awareness of land rights, and marital status significantly influence women's probability of securing residential land allocation ($p < 0.05$). The study concludes that gender deprivation is structurally embedded in socio-cultural norms and institutional inefficiencies despite formal legal equality. Policy reforms toward gender-responsive land governance, digital land administration, subsidized titling processes, and affirmative allocation frameworks are recommended.

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**Keywords:** *Gender deprivation; Land allocation; Residential property development; Land governance; Nigeria; Women's land rights.*

## Introduction

Land constitutes a fundamental productive asset and a prerequisite for residential property development. Secure access to land enables housing delivery, credit access, wealth accumulation, and socioeconomic empowerment. However, gender disparities in land allocation remain widespread across developing economies (Agarwal, 2021; World Bank, 2023). In Nigeria, land ownership is a crucial determinant of wealth, housing security, and social standing. Yet, despite constitutional guarantees and global gender equality advocacy, women continue to face barriers in acquiring land for residential development (Ogunleye-Adetona and Olokesusi, 2021). Gender deprivation in land allocation refers to the systemic denial or limitation of women's rights and opportunities to access, own, and use land on equal footing with men. It results from formal and informal institutions, social norms, and discriminatory practices that reinforce gender hierarchies (Chigbu, 2020).

In Nigeria, land allocation for residential purposes is governed by the Land Use Act of 1978, which vests land administration authority in state governors. While the Act is formally gender-neutral, implementation occurs within socio-cultural systems dominated by patriarchal norms.

This study evaluates gender deprivation in residential land allocation in selected states of North Central Nigeria. Selected states in North Central Nigeria (e.g., Niger, Kwara, Nasarawa, and the FCT) were examined due to their urban expansion and residential growth patterns.

## Literature Review

Ahmed and Fasilat (2020) assessed the gender differentials on the challenges of land acquisition among male and female, Analysis of the quantitative data was done using descriptive and inferential statistics, while content analysis was used to analyze the qualitative data. The results show that male and female arable crop farmers faced the challenges of high population of land users, inadequate credit facilities

to acquire land, family dispute on land, poor soil fertility and high costs of rent in acquiring land, while female arable crop farmers faced the challenge of spouse restriction in acquiring land. There was a significant difference between male and female arable crop farmers' challenges of land acquisition.

Adeoye (2021) focused on various issues relating to several areas such as roles of women in housing development and their involvement in decision making. In development of housing, women face challenges such as cultural factor affect their involvement in housing developments processes. Also, socio-cultural and traditional practices, norms and beliefs inhibit women's engagement in housing developments processes. Government policies should be enacted to encourage female participants in housing development processes in order to bring a change process as women are leading actors in this area of decision making.

Additionally, empirical studies on housing development have shown that secure land ownership is essential for accessing mortgage finance and housing development opportunities (UN-Habitat, 2020). Without secure land titles, individuals may be unable to obtain financial resources required for residential property development.

At the global level, the *World Bank* (2020) reported that women face legal and institutional barriers to land ownership in many countries despite reforms aimed at improving gender equality in property rights.

## Empirical Evidence on Women's Under-representation in Formal Land Ownership

Empirical studies across developing and developed economies consistently show that women remain underrepresented in formal land ownership despite their significant contributions to agricultural production and household livelihoods. This gender disparity in land ownership has been widely documented in international development literature, particularly in Sub-Saharan Africa where socio-cultural norms, legal frameworks, and economic barriers continue to limit women's land rights.

Globally, women own significantly less land compared to men. Estimates indicate that women own less than 20% of the world's land,

even though they constitute nearly half of the global population and play a major role in food production and agricultural labour (FAO; World Economic Forum reports 2017). This disparity highlights the structural inequalities embedded in land tenure systems across many countries. Similarly, global data suggest that in many developing regions women account for nearly 48% of the agricultural labour force but only about 15% of agricultural landholders, illustrating the mismatch between women's economic contribution and their access to productive resources.

Empirical evidence from Sub-Saharan Africa further demonstrates this inequality. Comparative studies across multiple African countries show that women consistently own smaller shares of land and are less likely to hold formal land titles than men. In many contexts, women access land primarily through male relatives such as husbands or fathers rather than through independent ownership rights (Doss et al., 2020). In addition, cross-country surveys indicate that the proportion of women owning land individually remains significantly lower than that of men. For example, evidence from ten African countries shows that only 12% of women reported owning land individually compared to 31% of men**.** These disparities reflect structural barriers embedded in customary tenure systems, inheritance laws, and limited financial capacity among women.

Empirical studies from Nigeria also reveal substantial gender disparities in land ownership. According to national policy documents and government reports, only about 10% of landowners in Nigeria are women, despite women accounting for a large share of agricultural labour and informal economic activities. This indicates that women remain significantly marginalized in formal land administration systems. Similar empirical findings were reported in household surveys conducted in Nigeria and neighbouring countries, which revealed that only 4% of women owned agricultural land compared to 23% of men**,** and less than 2% of women were sole landowners**.** Such evidence confirms the persistent gender gap in land ownership rights within the region.

Institutional and socio-cultural factors have been identified as key drivers of this inequality. Customary inheritance systems often prioritize male lineage in property transfer, thereby excluding daughters

and widows from land inheritance. Additionally, bureaucratic land registration processes, high documentation costs, and limited access to credit further reduce women's ability to secure formal land titles (Agarwal, 2021). These constraints collectively reinforce gendered patterns of land ownership and limit women's participation in residential property development and economic empowerment.

Overall, empirical literature consistently demonstrates that women remain underrepresented in formal land ownership globally and particularly in Sub-Saharan Africa. Addressing this imbalance requires policy reforms aimed at strengthening women's land rights, reforming discriminatory customary practices, and promoting gender-responsive land administration systems. Enhancing women's access to land is critical not only for gender equality but also for sustainable development, poverty reduction, and improved household welfare.

## Research Methodology

A cross-sectional mixed-method approach was adopted (quantitative and qualitative). Structured questionnaires were administered to land beneficiaries and applicants to obtain information on Gender distribution in land allocation, Socio-economic characteristics, Access to land ownership, Institutional challenges, Perceptions of gender discrimination. The questionnaire items were designed using a five-point Likert scale ranging from1 = Strongly Disagree to 5 = Strongly Agree. Data were collected through questionnaires, interviews, and land allocation records (2015–2024). Data were analyzed using descriptive statistics, RII, Chi-square, and Logistic regression. The statistical analyses were conducted using IBM SPSS Statistics Version 27. A multi-stage sampling technique was employed for the study. The multi-stage sampling approach was considered appropriate because the study population was large, heterogeneous, and geographically dispersed across different states and institutional categories.The reliability of the questionnaire was tested using Cronbach's Alpha coefficient within the IBM SPSS Statistics software environment. A Cronbach Alpha value of 0.70 and above was considered acceptable, indicating adequate internal consistency among the questionnaire items. Sample size was determined using Kothari's (2019) formula.

$$n = \frac{Z^2 . p . q . N}{e^2 (N-1) + Z^2 . p . q}$$

## Analysis and interpretation of Result

**Table 1: Gender Distribution of Respondents**

| Gender | Frequency | Percentage |
|---|---|---|
| Male | 253 | 71.5% |
| Female | 101 | 28.5% |
| Total | 354 | 100% |

**Source: field survey 2025**

The result presented in Table 1 shows the gender distribution of respondents involved in the study area. It reveal that out of the total 354 respondents surveyed.
253 respondents representing 71.5% were male, while 101 respondents representing 28.5% were female. This indicates a substantial gender imbalance among respondents participating in land allocation and residential property development activities within the study area. The dominance of male respondents suggests that men are more actively involved in formal land allocation processes and residential land ownership than women.

**Table 2: Land Allocation by Gender (2015–2024)**

| State | Male (%) | Female (%) |
|---|---|---|
| Niger | 72.4 | 27.6 |
| Kwara | 69.8 | 30.2 |
| Nasarawa | 74.1 | 25.9 |
| FCT | 67.3 | 32.7 |
| Average | 71.6 | 28.4 |

**Source : field survey 2025**

The official land allocation records presented in Table 2 show the distribution of residential land allocation between male and female beneficiaries across selected states between 2015 and 2024.
The findings indicate that male beneficiaries consistently dominated residential land allocations in all the selected states throughout the study period. the average allocation across the selected states shows that men received approximately 71.6% of residential land allocations, while women received only 28.4%.

**Table 3: Factors Contributing to Gender Deprivation**

| Factor | Mean Score | RII | Rank |
|---|---|---|---|
| Patriarchal inheritance | 4.46 | 0.892 | 1 |
| High documentation cost | 4.31 | 0.861 | 2 |
| Bureaucratic delays | 4.16 | 0.833 | 3 |
| Limited access to finance | 4.01 | 0.801 | 4 |
| Low awareness of rights | 3.95 | 0.790 | 5 |
| Corruption | 3.72 | 0.744 | 6 |

**Source: field survey 2025**

The table presents the ranking of major factors contributing to gender deprivation in land allocation for residential property development using the Relative Importance Index (RII) and mean score analysis.The analysis shows that all the identified factors significantly contribute to gender deprivation in land allocation because their RII values are relatively high (above 0.70). However, the degree of influence varies among the factors.

**Table 4: Gender vs Allocation Success**

| Variable | $\chi^2$ | Df | p-value |
|---|---|---|---|
| Gender | 14.62 | 1 | 0.001 |
| Education | 11.34 | 3 | 0.010 |
| Income | 18.55 | 2 | 0.000 |

**Source: field survey 2025**

The chi-square analysis was conducted to examine whether there is a statistically significant relationship between selected socio-economic variables and success in residential land allocation within the

study area. The decision rule for the chi-square test is based on the p-value: If the p-value is less than 0.05 ($p<0.05p < 0.05p<0.05$), the relationship is statistically significant. If the p-value is greater than 0.05 ($p>0.05p > 0.05p>0.05$), the relationship is not statistically significant.

Since all the variables in the table have p-values less than 0.05, the results indicate statistically significant relationships between these socio-economic variables and allocation success.

**Table 5: Logistic Regression Output**

| Variable | B | SE | Exp(B) | p-value |
|---|---|---|---|---|
| Gender (Female) | -0.842 | 0.231 | 0.431 | 0.000 |
| Income | 0.673 | 0.198 | 1.960 | 0.001 |
| Education | 0.512 | 0.174 | 1.669 | 0.003 |
| Awareness | 0.588 | 0.192 | 1.801 | 0.002 |
| Marital Status | 0.401 | 0.165 | 1.493 | 0.015 |

**Source: field survey 2025**

The logistic regression result indicates that gender significantly influences the probability of obtaining residential land allocation in the study area. The coefficient for the gender variable shows that being female negatively affects the likelihood of securing land allocation. Specifically, the odds ratio (Exp(B) = 0.431) implies that women are less likely to obtain residential land allocation compared to men. The odds ratio for income (Exp(B) = 1.960) suggests that an increase in income substantially improves an applicant's likelihood of obtaining residential land allocation.

## Conclusion

The study establishes that gender deprivation in residential land allocation in North Central Nigeria is statistically significant and structurally embedded. While statutory equality exists, sociocultural and institutional barriers undermine women's access. Sustainable residential property development requires gender-responsive land governance reforms.

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