
ANALYSIS OF CONSTRAINT FACTORS TO REAL ESTATE OWNERSHIP BY WOMEN IN SOUTH EAST NIGERIA

¹Obodoh Chikasi Mercy, ²Ogbuefi J.U, ³Obodoh Dominic

¹Department of Estate Management, Enugu State University of Science and Technology, Enugu Nigeria

²Department of Estate Management, University of Nigeria, Nsukka

³Department of Building, Nnamdi Azikiwe University, Awka Nigeria

ABSTRACT

In South-East Nigeria and most patriarchal societies, succession and inheritance rights are established procedures of transferring economic, social and even political power. The problem is that women are unequally positioned unlike their male counterparts in the inheritance and other issues relating to ownership of real properties. Even as most of the cultural attitudes or traits are changing, the inheritance rights remain resilient and hence pose challenges to women ownership of land and landed properties. The aim of this research is to analyze the constraints to real estate ownership by women in South-East Nigeria with a view of suggesting means of reducing the constraints. 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 while analysis was done using, percentages and mean. The results generated from data analysis shows that the key constraints to real estate ownership by women in South – East, Nigeria include: socio-cultural factors where cultural biases against women ranked first; economic factors where lack of resources ranked first ; legal factors where non prescription of women’s property rights in statutory and customary laws were the most prominent; political factors where low participation of women in the high echelon of power was the most significant and educational factors where lack of knowledge by women of their land rights was the most significant sub factor. It is recommended that government should prescribe women land and property rights in the statutory and customary laws of the South East, Nigeria so as to improve women ownership of property in the area.

KEY WORDS: Constraint Factors, Real Estate, Ownership, Women, Cultural traits, inheritance.

INTRODUCTION

Real estate is like a catalyst that not only serves as an engine that energizes every other sector of the economy but gives impetus to the development rating of any environment. It has been found to contribute significantly to the Gross Domestic Product (GDP) of a country. Because of the importance of real estate visa-viz the bedrock of any economic growth as well as being able to satisfy one of the major (second) human needs (shelter), the demand for real estate products is always on the increase. It is known that all business activities for both public and private sectors are housed in one form of real estate or the other. Production activities, agro-based activities, educational activities, sports, medical and health activities cannot function or operate effectively without having direct or indirect need for one form of real estate product or the other thereby increasing the demand and need for the product.

In Nigeria generally, and South-East in particular, activities in the real estate market over the years had been operated by both the public and private sectors. The private sector over the years has been

dominated by men. This situation can be attributed to traditional role of men and women in the society. During the ancient times, it is the traditional role of men to provide food, shelter and clothing to all the members of the family while the roles of women are mainly child bearing, housekeeping as well as contributing to many subsistence or agricultural based economies.

From the ancient time till date, the demand for real estate products continues to out-weigh supply as previous studies have shown that there is no country whether developed or developing that has fully met the demand and supply of the needed real estate products of their citizens (Detail Commercial Solicitors (2014), Pauli (2011), Pressure (2011) and Sanford, (2006)). In Nigeria generally and South-East in particular, continuous increase in population and urbanization has led to increase in demand for real estate. However, supply continues to suffer set-backs due to the fact that real estate products take time for its production and maturity and also requires huge capital outlay. Previous studies have focused mainly on how to bridge the existing gap by looking at various problems that constrain real estate development like lack of finance, access to land, high cost of building materials, inflation, household income, social indicators, government policies, etc (Bulut (2009), Kvardaracience (2010), Trappa and Mossennier (2010)) but the gap continues to exist.

In the contemporary Nigeria, economic recession from the early 80's (which have made it difficult for men alone to perform the above mentioned traditional role), globalization and international recognition of the need to involve women in national development, women have continued to struggle to engage in activities that can improve their standard of living so as to participate actively in nation building as well as contribute significantly in the family up keep. These quests underlie the sophistication of women in areas of trade, profession and vocation in recent time like their male counterparts to achieve high standard of living and contribute reasonably to GDP of the nation. Currently in Nigeria, we have women ministers, judges, senators, Deputy Governors, Chief Executives of Public Parastatals and private companies, etc. In spite of all these achievements, women still face some constraints in real estate ownership unlike their male counterparts. International Centre for Research on Women (ICRW, 2005) observes that women in many countries are far less likely than men to own property and otherwise control assets which are key tools to gaining economic security and earning higher incomes. Obioha (2013) also found out that the unchanging situation in unequal positioning of male and female offspring's in inheritance rights worsens the seemingly impoverished condition of the women folk and makes them more vulnerable to abject poverty compared to their male counterparts. It is therefore believed that if these constraints are identified and eliminated, it will enhance women participation in the real estate sector and help boost activities in the sector which will help reduce the gap between demand and supply of real state products in particular and also enhance economic empowerment of women. The above scenario gave rise to this research.

LITERATURE REVIEW

Few literatures are available on factors that constrain real estate ownership by women but there are many literatures on factors that hinder/challenge women participation in different areas/sectors of human activities. Most of the available literature categorized these factors into socio-cultural, educational, political, law and legal, economic and psychological factors (FHRI & FIDA-U 2014, Ahebwa2009, Hora 2004 and DFID1997).

Socio-Cultural Factors: Rahma and Farhana (2004) studied the socio-cultural factors that influence women entrepreneur activities in Bangladesh and found out that the following factors pose challenges to women in this aspect: traditional belief, value system, fatalistic attitude, religiosity, social problems like literacy level and poverty.

Ayodepo (2012) identified socio-cultural factors promoting gender based violence in Otta Ogun State to include; domineering attitude of men, failure to have a male child, cultural beliefs and values, sex role socialization (e.g., women are not complete without a man), lack of economic empowerment, societal norms (e.g., wives must show respect to all male members of the family irrespective of age).

Pebbles, Nada, Ghoshel and Sabbaghi (2014) also found out that the social factors that affect women economic participation in the private sector in Jordan include; gender stereotyping, perception about occupation/jobs appropriate for women, under valuing women's capabilities, gender bias recruitment, religious discrimination in women's recruitment, occupational distribution of women in workforce, career choices made, male/female job priorities among others.

Also Yusuf (2013) earlier found out that ethnic practices give rise to gender discrimination against women. The study observed that Igbo of South-East Nigeria are known to be the most foremost entrepreneur group when compared to other major ethnic groups in Nigeria. The study went further to enunciate that the entrepreneur activities as practiced by Igbo ethnic group give priority to the male child more than the girl child who is seen to provide future supportive role to their husbands or family business. Nworah (2011) in support of the above view noted that at the demise of an entrepreneur in Igbo ethnic group, the practice is usually the transfer of control to the eldest male child who may even be the least competent. Thebaud (2012) found cultural practices; bigotry, discrimination and tradition of patriarchal cultures as prejudice against women entrepreneurs in Africa and developing countries. In support of the above view, Shinner, Giacomini and Jenssen (2012) observed that empirical evidence indicates that in spite of the growth in women entrepreneurship, the male entrepreneurs are still almost twice the women entrepreneurs due mainly to cultural perception and beliefs. In another study, Ahebwa (2009) identified the following socio-cultural variables that affect women participation in Local Government elections in Uganda; low-educational levels, inferiority complex/lack of confidence, lack of support from spouse and fellow women, religion, male domination and women gender roles.

FINANCIAL/ECONOMIC FACTORS:

World Bank (2004), ILO (1998) and Dawson (1997) identified difficulty in gaining access to loan as the reason why women do not participate actively in economic activities. OECD (2005) observes that women have fewer opportunities than men to gain access to credit for various reasons including; lack of collateral, unwillingness to use household assets as collateral, small amount of loans requested and negative perception of female entrepreneurs by loan officers. Government of Kenya-GoK (1999) also found out that relevant and cost effectiveness is often inappropriate in satisfying the particular needs of potential and operating women entrepreneurs. Again Ongachi and Bwisa (2013) studies discovered that financial capacity and capability to borrow and comfortably pay back as well as not meeting requirements for borrowing due to lack of resources had significant effect on enterprises growth of women owned medium and small scale industries in Kitale Municipality, Kenya. Stevenson and St-Onge (2005) earlier argued that many women are income poor, yet have to provide for their families and hence competing financial needs between family and business becomes one of the major constraints to women's entrepreneur growth. Bradshaw, Catellino and Diop (2013) also observe that economic fundamentalism, policies and practices that privilege profits over people deny women their rights as workers and to work. Fapohunda (2012) in agreement with the above view discovered that low access to credit from formal banking institutions because they do not have collateral to offer; high rate of unemployment among women than men; women wage being below average are among the challenges to women involvement in Nigeria's development. Concurring with Fapohunda's view, Pebbles, Nada, Ghoshel and Sabbaghi (2014) observed that labour law, maternity leave, on-site child care, retirement policies, security issues and lump sum compensation are factors that influence

economic participation of women in Jordan private sector. It was also discovered that women employment poses challenges to their active participation in economic development. Women face greater vulnerabilities in labour market because of their lack of education and training which channel them into certain occupations, and the continuous heavy burdens of unpaid domestic work, child bearing and child care which restrict the time and energy available for income earning activities. According to UNDP (2008), women are two thirds less likely than men to get waged employment. Only 3 out of 10 women in the labour force in the country (Nigeria) are paid employees (Fapohunda 2013). In support of the above view, Federal Office of Statistics (2008) earlier reported that about 5% of the female labour force worked in industry, 20% in services, 23% in sales and only 6% in professional, technical, administrative or managerial positions. Also International Finance Corporation IFC (2013) estimated that women-owned entities represent over 30% of registered businesses worldwide and yet on the average, about 10% of women entrepreneurs have access to the capital needed to grow their business. However, it can be deduced from the above literature that lack of finance, lack of access to loan, low level of employment, heavy burden of unpaid domestic work are the major economic and financial factors affecting women participation in economic and national development.

EDUCATIONAL FACTORS:

Most of the other factors that pose challenges to women in different spheres of human endeavours point to low level of women education. Different scholars/researchers also have investigated factors that pose challenges to women education. DFID (1997) report shows that geographical factors such as spatial disparity and in some cases incompleteness of institutional provisions relates directly to difficulty of physical access which adversely affect girls more than boys in accessing education. The study also identifies those socio-cultural factors such as cultural bias in favour of males, that is, widespread operation of patriarchal systems of social organization, of customary early marriage, of incidence of early pregnancy, of heavier domestic and subsistence duties of females, general lower value of female life combine to adversely affect the participation of girls and women in female education. Other factors identified by DFID (1997) also include health factors (such as malnutrition of girls due to poverty) which adversely affect their performance and retention state. Economic factors which include patriarchal and patrial-local predominance investment in girls schooling which is assumed to be wasteful since it benefits the family into which a girl marries than her own. Legal factors which stems from long societal rules constraining females that are still operative in some countries. Political/Administrative factors resulting from lack of political will to eradicate gender bias in development of universal primary education, equal educational opportunities in terms of gender seems to be weak in the face of severe economic constraint. There is also low participation of women in influential echelons of power.

In another study, Almanam-Kham (2005) disclosed that girls are not in school because of poverty. According to Almanam-Kham, the more expensive the education is, the less likely families are to invest in education for girls. Collaborating with the above findings, Crystal (2007) noted that in most low income countries, girls are both less likely to attend school than boys and are more likely to drop out. This according to the author explains why two-thirds of the world 78million illiterates are women. ILO (1998) further emphasized that the issue of poverty is the underlying bases for the persistent inequality between the sexes. Poverty, the report stressed, deprives women of the necessary education needed for their improvement. Other works equally show that there is a fundamental cultural bias in favour of men in almost all countries of the world (Kendell 1996 and Brook & Cammish 1991). UNESCO Brenda Report 1995 in agreement with the above authors posited that boys are equipped for their future in the labour market, while girls are equipped to make life comfortable for their male folk and to take adequate care of their children. Sen (1995) also observed that there is virtually little time left for women to engage in further education and training because they are invariably primary care

giver. In addition, Chabli, Kaloon and Harleston (2008) studies indicated that factors that influence unequal access to educational opportunities and inadequate skills training on the life chances of girls and women in some selected communities include; scarcity of instructor, lack of government and donor supports, inadequate training materials, inadequate infrastructure, inadequate employment opportunities and lack of capital. The above views suggest that the major factors posing threat to women education include; poverty, socio-cultural practices (preference to male child more than the female child, early marriages etc), lack of legal frame work for women education, heavier work load (women take care of their children and homes) and lack of educational incentives for women.

POLITICAL FACTORS:

Women face challenges in public/leadership positions which pose challenges to them in participating actively in the economy. Hora (2014) observes that major barriers hindering women from public leadership and decision making positions include; socio-cultural attitudes, lack of acquisition of the necessary experience for taking part in public decision making, overburden of domestic responsibilities, continuation of negative attitude regarding women's ability to lead and govern and lack of role models of women leaders for young women and girls. DFID (1997) also reported that there is low participation of women in influential echelons of power.

LEGAL FACTORS:

In most developing countries especially Africa, statutory law is applied alongside customary and religious laws. For instance, Foundation for Human Rights Initiative (FHRI) and Ugandan Association of Women Lawyers FIDA-U (2011) noted that despite the provisions of the country's constitution, discriminatory statutory, customary and religious law remain in force, particularly in the area of family law and property law. FHRI and FIDA-U (2011) also noted that women face additional barriers in seeking access to justice to include; awareness stigmatization and lack of interest and responsiveness of mostly male police and judicial officials. They also identified general lack of appropriate and effective referral and legal support systems as further challenges facing women in accessing justice for victims of violence. They also identified discriminatory laws governing inheritance as part of the challenges faced by women in land ownership. International Federation for Human Rights (FIDH) in their studies show that in a number of countries, women still lack independent right to own land, manage property, conduct business or even travel without their husbands' consent. It can therefore be deduced from the above that statutory laws, customary laws/rules as well as religious laws are important legal variables that pose challenges to women active participation in different spheres of life. However, there are few available literatures that dwell particularly on factors that constrain real estate ownership by women. Awotana and Akinola (1997) identified the following as factors militating against women involvement in housing delivery in Nigeria: access to land, housing finance, training information and access to appropriate technology.

Concurring with the above militating factors, Oriye et al (2012) identified lack of access to finance, lack of access to land, lack of access to information, sub – position of women in formal establishment, misconceptions about women in formulation of housing policies/ programmes and non inclusion and participation of women in the construction sector as the factors militating against women in housing delivery. In support of the above view, International Labour Organization (1998) earlier showed that female participation in construction ranged between 0.55% and 16.78%. Also Feagin (1990) recognized that traditionally women face severe constraints in access and participation in home ownership. Various studies conducted globally on home ownership shows that various factors affect women participation in home ownership. Kutessa (1995) conducted a research on how low cost housing affect men and women and found out that women face more challenges. Manyire (2002) investigated the nature and relative importance of socio cultural and economic factors that influence or

impede women engagement in low cost housing development in Jinga and Kampala respectively. Tusingwire and Tumushabe (1999) focused on women headed household in relation to the central housing while Rodriquez (2012) studied the rise of women's role in the society impacts on housing and communities and found out that women in Canada has made a substandard progress in education, employment, homeownership, politics and population to mention a few. Also Kupke and Rossini (2012) conducted a study on identifying home ownership rates for female household in Australia and discovered that the few identified homeowners in the single person household category and especially those willing to owning a home was strongly represented by female heads of household in Australia. Emeasoba (2012) in her own study shows that patriarchal system of land ownership as well as customary and formal land policies are factors militating against women of the South East Nigeria in gaining access to land. Supporting Emeasoba (2012), Ezejiofor (2012) noted that women are supposed to function only in the family but not ownership or inheritance rights hence wives do not inherit land because of the customary notion that women are property and therefore object of inheritance themselves.

Asiimwe (2010) found out that for married women to become home owners in Ugandan patriarchal system special control needs like control of income, absence of husband, assertiveness, consensus, negotiation and financial crises need to be available for the woman. Also, Gbadegesin (2012) found out that culture, belief and level of education are the most significant factors affecting women's rights to land for development. Merlo and McDonald (2002) in their study of home ownership aspirations found out that factors that were significantly associated with entry into home ownership, employment status seems to have the strongest impact net of all other factors. Also Blaabeer (2010) found out that female doubt about future income and income potentials act as a major deterrent to home ownership by women. Blaabeer noted that single income earners in Europe were particularly disadvantaged and that single women and especially single mothers were more disadvantaged than single men or single fathers. Earlier studies by Gandelman (2009) found that female headed families have a lower probability of owning their home in 13 out of 17 Latin American countries.

Kupke and Rosini (2012) in agreement with the above three authors identified that women are disadvantaged in terms of security of employment which is likely to increase the difficulty in securing loan which compound the struggle by women to first achieve and maintain homeownership. However, Partio and Kuhmoren (2014) recent studies identified the following factors affecting women's land ownership in Namibia; Legal factors, lack of education, cultural and social norms, phenomenon of property grabbing, women's economic situation and HIV/Aids epidemic. Partio and Kuhmoren (2014) noted that women's land ownership in Namibia is low compared to men. Also Africa Gender Equality Index-AGEI (2015) observed that across Africa, women and men often experience different opportunities, conditions and privileges. They earn different wages, do not have the same access to education, and are not always equal before the law.

In Sub Saharan Africa, customary land tenure system widely excludes women from ownership and control of land. AGEI (2015) shows that 15% of land holders (i.e. those who exercise management control over agricultural holdings as owners or tenants or through customary rights) ranging from under 5% in Mali to 30% in countries such as Botswana, Cape Verde and Malawi. Earlier studies by Food and Agricultural Organization (FAO) (2011) observe that under customary legal systems women's rights to inherit land are restricted and are vulnerable to dispossession on divorce or widowhood. FAO (2011) also identified the following factors that constrain real estate ownership by women: Insecure land rights which reduces women ability to pledge their land as collateral for loans. Lack of credit: It was observed by FAO (2011) that credit markets are not gender neutral as African women are kept from access to financial services by cultural assumptions, legal barriers to entering

into contracts in their own names or by lack of financial literacy. Women also lack the assets that financial institutions demand as collateral.

FAO (2011) concluded their report by stating that in areas such as marital property, inheritance, land ownership and labour, women are treated as less than full citizens. However, available literature on factors that constrain real estate ownership in Nigeria generally and South-East in particular centers on land ownership. Emeasoba (2012) found out that patriarchal system of land ownership as well as customary and formal land policies are factors militating against women of South-East in gaining access to land. Supporting Emeasoba (2012), Ezejiofor (2012) noted that women are supposed to function only in the family but not ownership or inheritance rights. Hence wives do not inherit land because of the customary notion that women are property therefore, object of inheritance themselves. Also Gbadegesin (2012) found out that cultural belief and level of education are the most significant factors affecting women's rights to land for development. Collaborating the findings of Gbadegesin (2012), Kuusaana, Kidido and Halidu-Adam (2013) observed that customary practices impede women's access to and ownership of land and enunciated the reasons as follows: - Since traditionally women are regarded as non – permanent members of their natal homes, they are not considered when allocating land to family members.

In their marital homes, women are regarded as properties/ assets that are owned by their husbands and brought into the family to be caretakers of their husbands, children and homes. Hence, it means that properties cannot own properties. Therefore, women are not allowed to own properties since they themselves are regarded as assets/ properties.

Kuusaana, Kidido and Halidu-Adam (2013) further observed that apart from customary practices, another major factor that impede ownership of and access to land in Wa Municipality Ghana are financial constraints and lack of knowledge by women of their land rights. The authors explained that because most women are not gainfully employed, they earn very little from their small farms and petty trading activities. Hence, they do not have enough money to purchase land to compensate for what they have been denied by their families. They further explained that the emergence of vibrant land markets and consequent land commoditization in the last decade has worsened the position of women's land ownership. Earlier studies by Kavana (1992) on land tenure studies in Sub- Saharan Africa confirms the fact that changing values of land affects women's access to land more than men. According to Kavana (1992), as land values increases, men and corporate groups dominated by men including state authorities find it in their interest in one way or the other to renegotiate with women or even take away their land from them. In their own contribution USAID (2014) observed that while women legally have the same land use rights as men, cultural objections and patrilineal inheritance practices limit their land rights in practice. Dale, Himelien, Nikiti and Bexley (2010) as well as Henriques, Narcuso and Branco (2011) earlier found out that inheritance is the primary way in which land is acquired in Timor-Laste, a predominantly patrilineal society. A recent study by Ileri (2016) complimented the findings of USAID (2014), Dale, Himelien, Nikiti and Bexley (2010) and Henriques, Narcuso and Branco (2011) by stating that a number of customary laws and traditions discriminate against women when it comes to inheritance to land. Ileri (2016) further identified the socio – economic impacts of women land ownership to include; legal and customary barriers to ownership of and access to land, use of natural resources, access to capital and credit, lack of opportunities, resource training and skills, and access to and use of resources.

RESEARCH 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 and analyzed using frequencies, percentages and mean.

The cut-off point for the mean is determined by adding the weights and dividing by the number of weights. That is $15/5= 3$.

DATA PRESENTATION AND ANALYSIS

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 1: 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 1, 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 2: 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 2 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.

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 3: 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 3, 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 4: 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 4 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 deduced 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 under and express ideas on the factors that hinder women from real estate ownership and related issues in the study area.

Factors That Constrain Real Estate Ownership by Women in South-East Nigeria

1. How significant are the following Socio – Cultural factors in constraining real estate ownership by women in the study area?

Table 5: Response on socio- cultural factors that constrain real estate ownership by women in South East Nigeria

Response Option	Very Significant (5)	Significant (4)	Undecided (3)	Insignificant (2)	Very insignificant (1)	Mean	Rank
Patriarchal System	520	722	0	490	338	3.21	5 th
Cultural biases	1,080	852		1.88	0	4.33	1 st
Perceived traditional role of women	520	925	20	400	255	3.50	4 th
Marital Status	50	692	20	700	658	2.422	10 th
Widowhood Practices	0	678	0	680	762	2.28	11 th
Lack of support from spouse and fellow women	128	762	0	770	460	2.68	8 th
Perception of women as property	160	667	0	540	753	2.500	9 th
Gender stereotyping	0	551	87	0	1482	1.86	
Gender inequalities in the land market	480	670	55	580	335	3.15	6 th
Male preference in inheritance practices	980	762	0	318	0	4.05	2 nd
Women gender roles	0	448	0	800	872	2.01	13 th
Male form ledges in marriage	0	403	20	930	767	2.03	12 th
Male bias in land redistribution practices	770	732	0	418	200	3.68	3 rd
Perceived non permanency of women in their natal home	640	653	20	550	257	3.13	7 th

Table 5 shows the respondents view on social factors that constrain real estate ownership by women in the study area. The respondents agreed that patriarchal system (3.21) hinders women ability to own property in the study area. Cultural biases about women (4.33) were ranked first as the major factor that constrains women from ownership of property in the study area. They further agreed that perceived traditional role of women (3.50) gender inequalities in the land market (3.15), male preference in inheritance practices (4.05), male bias in land redistribution practices (3.68) perceived non permanency of women in their natal homes (3.13) are among the socio-cultural factors that are obstacles to women ownership of property. However other factors like marital status, (2.42)

widowhood practices (2.28), lack of support from spouse and fellow women (2.68), perception of women as property (2.50), gender stereotyping (1.86) and women gender roles (2.06) were seen by the respondents as not having significant effect on women ownership of property as their mean did not meet the cut-off point (3.0) as stated earlier in chapter 3. The above analysis implies that there are seven major social factors that constrain real estate ownership by women in the study area and they include; cultural biases against women (1st) male preference in inheritance practices (2nd) male bias in land redistribution practices (3rd), perceived traditional role of women (4th), patriarchal system (5th) gender inequalities in the land market (6th) and perceived non permanency of women in their natal homes (7th).

2. How significant are the following economic factors that constrain real estate ownership by women in the study area?

Table 6: Response on economic factors that constrain real estate ownership by women in the study area

Response Option	Very significant (5)	Significant (4)	Undecided (3)	Insignificant (2)	Very insignificant (1)	Mean	Rank
Lack of resources	890	1033	0	120	77	4.20	1 st
Difficulty in accessing financial Leverage	850	668	0	512	90	3.79	3 rd
Lack of required collateral	648	632	0	840	0	3.5	5 th
Policies and practices that privilege profit over people and deny women their rights as workers or to work	780	874	35	731	0	3.52	4 th
Unemployment	880	800	0	441	0	4.00	2 nd
Heavy burden of unpaid domestic work	380	910	58	772	0	3.42	6 th
Lack of fame to engage in income earning activities due to child bearing/rearing activities	310	890	0	490	430	3.08	7 th
Economic fundamentalism	0	276	0	0	1844	1.39	8 th

Table 6 reveals the respondents view on the significant economic factors that constrain real estate ownership by women in south-east Nigeria. It shows that lack of resources (4.20), difficulty in accessing financial leverage (3.79), lack of required collateral (3.5), policies and practices that privilege profits over people and deny women their rights as workers and to work (3.52), unemployment (4.00), heavy burden of unpaid domestic work (3.42) and lack of time to engage in income earning activities due to child bearing/rearing activities (3.08) are the most important significant factors that negatively affect ownership of real estate by women in South East Nigeria. However it was found out that economic fundamentalism (1.39) has no significant effect as the factor did not meet the cut-off point as stated earlier. The implication of the above analysis is that there are seven (7) significant economic factors that constrain real estate ownership by women in south-east,

Nigeria namely lack of resources (1st), unemployment (2nd), difficulty in accessing financial leverage (3rd) policies and practices that privilege profit and deny workers their rights as workers or to work (4th), lack of required collateral (5th), heavy burden of unpaid domestic work (6th) and lack of time to engage in income earning activities due to child bearing/rearing activities (7th).

3. How significant are the following legal factors in constraining real estate ownership by women in the study area?

Table 7: Legal factors that constrain real estate ownership by women in the study area

Response Option	Very significant	Significant	Undecided	Insignificant	Very insignificant	Mean	Rank
Non prescription of women Land rights in (a) Customary Laws	1,717	0	0	403		4.43	1 st
(b) Religious Laws	0	127	0	526	1403	0.98	
(c) Statutory Laws	140	1420	50	410	100	3.51	
Barriers in seeking access to justice	420	996	0	604	100	3.49	4 th
Discriminatory inheritance Laws	990	915	0	215	0	4.26	2 nd
Lack of independent right to own and manage property	364	902	65	789	0	3.32	5 th
Lack of secured land tenure	520	902	45	540	113	3.55	3 rd
Legal environment that favours men as against women rights							

Table 7 shows the respondent views on the legal factors that impede women ownership of properties in the South – East Nigeria. The table reveals that the important factors include; non prescription of women’s land right’s in customary laws (4.43) and statutory laws (3.51), barriers in seeking access to justice (3.49), discriminatory inheritance laws (4.26), lack of independent right to own and manage property (3.32), and lack of secured land tenure (3.55). The respondent’s views non-prescription of women’s land rights in religious laws and legal environment that favours men as against women rights as not having significant impact in constraining women’s ownership of property in the study area. The above view reveals that there are significant legal factors that constrain real estate ownership by women in the South – East, Nigeria.

4. What are the significant political factors that constrain real estate ownership by women in the study area?

Table 8: Response on political factors that constrain real estate ownership by women in South-East Nigeria

Response Option	Very significant (5)	Significant (4)	Undecided (3)	Insignificant (2)	Very insignificant (1)	Mean	Rank
Socio-cultural attitude	580	700	66	774	0	3.51	3 rd
Lack of required experience by women	0	745	0	600	775	2.48	4 th (not significant)
Low participation of women in influential echelons of power	1050	882	0	188	0	4.22	1 st
Overburden of domestic responsibilities	820	1010	35	255	0	4.13	2 nd

Table 8 reveals the respondents opinion on the significant political factors that are obstacles to women ownership of property in the South – East, Nigeria. The table shows that Socio – Cultural attitude (3.51), low participation of women in influential echelons of power (4.22) as well as over burden of domestic responsibilities (4.13) are the significant political factors that affect women property ownership status. The table also reveals that lack of required experience by women is seen as an insignificant political factor. Hence, it implies that there are 3 significant political factors that constrain real estate ownership by women in South – East, Nigeria and they include; low participation of women in influential echelon of power (1st), overburden of domestic responsibilities (2nd) and socio – cultural attitude (3rd).

5. In your opinion what are the significant educational factors that constrain real estate ownership by women in the study area?

Table 9: Response on educational factors that constrain real estate ownership by Women in South East Nigeria

Response Option	Very significant(5)	Significant (4)	Undecided (3)	Insignificant (2)	Very insignificant (1)	Mean	Rank
Low level of education	995	870	0	155	100	4.15	2 nd
Lack of knowledge by women of their land rights	980	925	0	180	35	4.18	1 st
Lack of required experience	885	980		135	120	4.12	3 rd

Table 9 shows the respondents opinion on the educational factors that constrain ownership of property by women in the study areas. It reveals that they include low level of education (4.15), lack of knowledge by women of their land rights (4.18) and lack of required experience (4.12). The oral interview conducted shows that high level of illiteracy among women was due to the social norm in the

olden days that women are supposed to be seen in the kitchen and also they are another man's property hence parents prefer training their male children to the detriment of their female children, this however increased the low level of education among women even through this norm is changing gradually especially from the 20th and 21st centuries. The above findings implies that lack of knowledge among women of their land rights (1st), low level of education (2nd) and lack of required experience (3rd) are the major educational factors that constrain ownership of property by women in South – East, Nigeria.

CONCLUSION AND RECOMMENDATIONS

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 constraint factors to real estate ownership by women in the South-East include; socio-cultural, economic, legal, political and educational factors. The most prominent sub constraint factors include; cultural bias against women, lack of resources, non prescription of women's land rights in the customary and statutory laws, low participation of women in high echelon of power and lack of knowledge by women of their land rights. Women access and ownership of property are key to their contribution to the Nigerian economy, nation building as well as overall development of the country. There is need to check mate the identified constraint factors so as to boost women activity in the real estate sector to help reduce the current gap between demand and supply of real properties and reduce poverty level among women.

Based on the findings the study recommends as follows; the law and legal framework concerning women's right to property should be strengthened by specifying these rights in the Nigerian land law. There should be increased efforts in educating women on their rights to property ownership The government and stakeholders in the real estate sector should work towards the elimination of all challenges faced by women in real estate ownership. Financial institutions should eliminate all challenges faced by women in accessing financial leverage. Women should be given more opportunities in the high echelon of power since it is he who wears the shoes knows where it pinches most. If women are given more opportunities in the high echelon of power they will be in a better position to advance the course of women. There should be eradication of gender inequality in the land market. Non-governmental organizations should advocate the eradication of all discriminatory practices against women. Women should be empowered by providing enabling environment for wealth creation and better employment opportunities. Government should intensify effort in improving women access to education.

REFERENCES

1. Africa Gender Equality Index-AGEI (2015). Empowering African women:
2. An agenda for action. *African Development Bank Group*. Ahebwa, A. (2009). Challenges to women's participation in local government elections in Uganda: A case study of 1997 and 2006 elections in Mityana District. Master of Art Dissertation, Department of Public Administration and Management. Makerere University
3. Almazan-Khan, M.L. (2005). A global compact to achieve EFA. Recommendation from the global campaign for education in Hinzan, H (ed). *Adult Education and Development*.
4. Asimwe, F.A. (2010). Gender and home ownership: The dynamics of marriage in Kampala, Uganda. *Journal of Arts and Culture*, 1(1), pp. 1-16.
5. Awotana A. & Akinola, R. (1997). The participation of women in housing and community development in Africa: A case study of Nigeria. In Emma, M.K. (ed) *Housing questions of the others*. Turkey: Chamber of Architects.
6. Ayodapo, O.G.(2012). Socio-cultural factors influencing gender-based violence on agricultural livelihood activities of rural households in Ogun State, Nigeria. *International Journal of Biodiversity and Conservation*, 5(1), pp. 1-14. Retrieved from <http://www.academicjournal.org/IJBC>
7. Blaauboer, M. (2010). Family background, individual resources and the home ownership of couples and singles. *Housing Studies* 25 (4).
9. Bradshaw, S., Catellino, J. & Diop, B (2013). Women's role in economic development: Overcoming the constraints. *Sustainable Development Network: A Global Initiative for the United Nations*.

10. Bulut, Z.B. (2009). Demand and supply of real estate market in Turkey. Masters of Art Thesis in Economics. Bulkent University, Ankara.
11. Crystal, D. (2007). Why is gender equality important for sustainable development *Earth Trends Research Institute*. Retrieved from <http://www.mdgender.net/research/monograph/>.
12. Detail Commercial Solicitors (2015). Nigeria real estate guide. Retrieved from www.detailsolicitors.com/media/.../real-estate---/Real Estate Guide 2.
13. DFID (1997). *Factors affecting female participation in education in seven developing countries, second edition*; Oxford: Coli Brock & Nadine Communication.
14. Emeasoba, U.R.S. (2012). Land ownership among the Igbos of South East, Nigeria: A case of woman land inheritance. *Journal of Environmental Management and Safety*.
15. Ezejiofor, G. (2012). The marginalization of women in Anambra State of Nigeria as a risk factor in HIV/AIDS transmission. *African Journal of Criminology and Justice Studies (AJCJS)*, 6(1 & 2) November, pp. 67-85.
16. Fapohunda, T.M. (2012). Gender and development: Challenges to women involvement in Nigeria's development. *International Journal of Academic Research in Business and Social Sciences*, 2(6), pp. 14-28.
17. Feagin, J. (1999). Excluding blacks and others from housing: The foundation of white racism. *City scopes* 4.
18. Federal Office of Statistics (2008). Labour force survey. *Federal Office of Statistics, Lagos*.
19. Food and Agricultural Organization (2012). Voluntary guidelines on governance of tenure at a glance. *Food and Agricultural Organization of United Nations*.
20. Gandelman, N. (2009). Female headed household and home ownership in Latin America. *Housing Studies* 24 (4).
21. Gbadegesin, J.T.(2012). A survey of cultural and traditional implications on women's right to land for developments. *Srilankan Journal of Real Estate*
22. Government of Kenya- GoK. (1999). Report on a tracer study of phase one of the MSETTP. *Project Consultancy Report Prepared by Netcom Information System Ltd, Nairobi*.
23. Henriques, P.D., Narciso, V. & Branco, M.C.(2011). The role of traditional land use systems in the well-being of rural Timor-Leste. *CEFAGE-UE working paper*
24. International Finance Corporation, IFC (2013). Banking on women. Retrieved from www.ifc.org/gfm
25. International Labour Organization, ILO (1998). Women in management; It's still lonely at the top. *In world of work* 23(3).
26. Kupke, V. & Rosini, P. (2012). Identifying the home ownership rates for female households in Australia. *18th Annual Pacific Rim Real Estate Society Conference*, Adalaide, Australia.
27. Kutessa, S.S. (1995). Urbanization and housing problems: A case study of Kampala District. Master of Arts Thesis, Makerere University.
28. Kuusaana, E.D, Kidido, J.K & Halidu-Adam,E. (2013), Customary land ownership and gender disparity: Evidence from the Wa Municipality of Ghana. *GJDS*, 10 (1&2), pp. 63-80.
29. Kvedaraviciene, L. (2010). Baltic real estate market dynamics. *17th Annual European Real Estate Society Conference*. Milan, Italy
30. Manyira, H. (2002). Gender and housing development in low income suburbs of Jinja Municipality, Uganda. *Gender Issues Report Series: Organization for Social Science Research in Eastern and Southern Africa*
31. Obioha, E. (2013). Changing land reforms and conflicts over land in sub-sahara Africa. *Journal of Human Ecology*. Delhi, India
32. Ongachi, R.N. & Bwisa, H.M.(2013). Factors influencing growth of women owned micro and small enterprises: A survey of Kitale Municipality. *International Journal of Academic Research in Business and Social Sciences*, 3(10), 182-196.
33. Organization for Economic Co-Operation and Development, OECD (1999). DAC guidelines for gender equality and women's empowerment development co-operation. *Development Co-Operation Guideline Series*
34. Oriye, O., Owoeye, O., & Weje, I.I. (2012). Gender equality in housing delivery: A panacea to adequate housing supply in Nigeria. *Mediterranean Journal of Social Sciences*, 3(11), 437-445.
35. Partio, H. and Kuhmonem, T. (2014). Factors affecting women's land ownership in Namibia. *Sustainable Future in a Changing Climate*.
36. Pauli, K.S. (2011). The real estate industry from a gender perspective. Licentiate thesis, Building and Real Estate Economies, Department of Real Estate and Construction Management. Royal Institute of Technology. Kungliga Teknoska Hogskolan. Stockholm.
37. Pebbles, D., Nada, D., Ghoshel, H. & Sabbaghi, A. (2014). Factors affecting women's participation in the private sector in Jordan. *National Centre for Human Resource Development; Canadian International Development Agency*.
38. Pressure, M.Z. (2012). India housing sector to sustain stupendous growth. Retrieved from <http://proquest.umi.com/pqdweb?Index0&did>
39. Rahma, K. & Farhana, R.S. (2014). Socio-cultural factors influencing entrepreneurial activities: A study of Bangladesh. *Journal of Business and Management*, 16(9), 1-10.
40. Sanford J. (2006). Foreign attraction. *Canadian Business*, 79(10), 163-165.

41. Sen, A. (1995). *Gender Inequalities and the Trend of Justice*. In Nussbaum, M & Glover, J (eds). *Women, Culture and Development: A Study of Human Capabilities*. New York. Oxfam University Press
42. Shinnar, R.S., Glacomin, O. & Jenssen, F. (2012). Entrepreneurship perceptions and intentions: The role of gender and culture. *Entrepreneurship Theory and Practice*.
43. Stevenson, L & St-Onge, A. (2005). Support for growth-oriented women entrepreneurs in Kenya. *International Labour Organization, Geneva*
44. Trappa, S. and Mesonnier, J.S. (2010). The housing price boom of the late 1990's: Did inflation targeting matter?. *Journal of Financial Stability* 6(4), 243-254
45. Thebaud, S. (2012). Gender status beliefs in entrepreneurship and innovation: Are women entrepreneurs penalized? *National Science Foundation Research Grant*.
46. Tusingwire, H. and Tumshabe, J. (1999). Women and control of housing in Kampala, Uganda: Characteristics and problems of women household heads. In Lee-Smith, D. (ed). *Women managing resources, African research on gender, urbanization and environment*. Nairobi: Mazingira Institute
47. UNESCO – Brenda Report (1995). *The education of girls and women in Africa*. UNESCO
48. World Bank (2004). SME. World Bank group review of small business activities. Washington DC, *World Bank Report*.
49. Yusuf, L. (2013). Influence of gender and cultural beliefs on women entrepreneurs in developing economy. *Scholarly Journal of Business Administration*, 3(5), 117-119. Retrieved from <http://www.scholarly-journal.com/SJB>