NRC NORWEGIAN REFUGEE COUNCIL



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Advancing displaced women's housing, land and property rights

Secure housing, land and property (HLP) rights are critical to displaced women's safety, economic security and recovery. NRC has built strong evidence on the barriers women affected by conflict and displacement face, alongside promising programmes achieving concrete outcomes. NRC is now working to systematically integrate more gender-transformative approaches.

A strong foundation for greater ambition

NRC has worked for more than a decade to better understand the complex, overlapping barriers women face and to develop programming to help women realise their HLP rights. Through its Information, Counselling and Legal Assistance (ICLA) programmes, NRC supports displaced and conflict-affected women to understand their rights, secure property documentation, prevent eviction, resolve disputes and, where possible to do so safely, pursue ownership and inheritance claims.

NRC's sector-leading research on women's HLP rights has built a substantial body of evidence on the gendered barriers women face across a range of humanitarian contexts, and excellent practice in select countries.[1] NRC is now building on this foundation to pursue greater ambition: combining concrete legal aid on HLP issues with trialling innovative approaches that strengthen women's individual and collective agency and influence, engage the people and institutions that shape HLP decisions, and address the norms and practices that keep women's rights on paper rather than in their hands. The examples below highlight recent evidence and strong programmatic foundations for scaling gender-transformative approaches.

[1] For example, NRC, Life Can Change: Securing Housing, Land and Property Rights for Displaced Women (2014); NRC, Displaced Women and Homelessness (2016); NRC, Consolidating Gains: Displaced Women's HLP Rights in Africa (2021); NRC, Housing, Land and Property Rights in Ukraine: Gender Dynamics, Gaps and Opportunities (2026); NRC, A Guide to Protection and Promotion of Women's HLP Rights in Gaza (2017).

Nigeria: Connecting individual tenure security with legal and systems change

In Nigeria, NRC is combining effective legal assistance to individual women with engagement across the range of customary, religious and formal justice systems that determine whether women can claim, occupy, inherit or retain land. In Plateau State, NRC has carried out sustained advocacy with the Ministry of Lands, Survey and Town Planning, the Plateau State Gender and Equal Opportunities Commission, the Plateau Multi-Door Courthouse, traditional authorities and community networks. This has resulted in internally displaced women receiving legal advice and concrete assistance to obtain Certificates of Occupancy, which are state-issued documents securing their right to land for 99 years, and can be used as business collateral[2]

This approach responds to NRC's earlier analysis of the barriers facing conflict-affected women. NRC's 2019 study in north-east Nigeria found that women's HLP rights were shaped not only by law, but also by household relationships, economic dependence and access to male relatives and customary or religious authorities. Widows, single mothers and women separated from family networks faced particular difficulty asserting claims. The study also found that displacement could create new opportunities for women's autonomy while also provoking resistance and backlash to changing gender norms. It therefore highlighted the importance of engaging the people and institutions that sustain unequal gender norms, while safeguarding women and avoiding solutions that reinforce unequal power structures[3]

Recent programming demonstrates concrete improvements in displaced women's tenure security. NRC supported Esther, who had herself been excluded from her father's estate, to obtain a Certificate of Occupancy for the land on which she lives and runs her business. She now intends her two daughters to inherit the house. Cecilia, a widowed farmer with five children, similarly obtained a certificate that reduced her fear that others could claim or sell her land and gave her greater confidence that both her sons and daughters would inherit[4]



Sarah, a farmer in Plateau State, secured formal documentation after years of owning land without proof, even as customary restrictions continued to exclude her from inheriting her father's land. She said:

"At least my land is secure now. Whether I am here or not, my children won't have to fight for it."[5]

NRC has also supported displaced women in Adamawa State. After fleeing conflict and losing her home, Aisha saved enough through manual work to purchase land in Adamawa. Although she received a customary document signed by a local leader, she remained concerned about land grabbing and could not afford formal registration. NRC helped her navigate the process and obtain government-recognised documentation.

She has since begun building a home for herself and her five children, describing the result as *"taking back control of my life."*

[2] NRC, *Securing Women's Housing, Land, and Property Rights: Advocating for Women's Inheritance Rights in Plateau State, Nigeria* (November 2025).
[3] NRC/ Hartman, *The HLP Rights of Conflict-Affected Women in Northeast Nigeria* (August 2019).
[4] NRC, *Securing Women's Housing, Land, and Property Rights: Advocating for Women's Inheritance Rights in Plateau State, Nigeria* (November 2025).
[5] Samuel Jegede/NRC, *"The day I got my land papers, I felt peace"* (27 August 2025).

In Adamawa and Borno States, NRC is also working with land authorities to digitise land records and strengthen mapping capacity, reducing the risk that displaced families lose evidence of their rights when paper records are destroyed by conflict or flooding.[6]

Individual assistance is reinforced by changes in institutional practice. The Plateau State Ministry of Lands has prioritised women's applications, provided application forms without charge, assigned a dedicated officer to each case and fast-tracked processing. NRC and its partners also facilitate women's access to the Plateau Multi-Door Courthouse, which provides mediation and other dispute resolution alternatives to litigation. These measures address practical barriers such as fees, complex procedures and the lack of accessible or culturally acceptable mechanisms for resolving property and inheritance disputes.[7]

NRC Nigeria has also recently completed a study and programming strategy on how it can best engage with the range of community-based dispute resolution mechanisms that currently exist, and are central to dealing with HLP claims and disputes.[8] The study highlighted that challenging discriminatory rulings against women in such systems carries significant risks. Women contesting inheritance may face social ostracism, family pressure, loss of community support, or gender-based violence. These dangers discourage legal action, making rights hard to access. The study found that in rural and conflict areas, women are often excluded from decision-making on natural resources and disputes, despite being significantly impacted. However, there are exceptions; in parts of Benue State, women's groups have played a vital role in peace efforts, showing the potential for more inclusive participation when actively supported.[9]

Recognising this, the programme also works towards broader legal and social change. NRC is supporting the Plateau State Gender and Equal Opportunities Commission to develop a bill protecting women's inheritance rights, including equal inheritance for daughters and sons. Engagement has secured expressions of support from legislators, although the bill had not yet been enacted when NRC published its November 2025 update. Dialogue with traditional, religious, women's and youth leaders has led several customary leaders to publicly support women's ownership and inheritance rights. Eighteen interactive radio programmes, broadcast across 11 of Plateau State's 17 local government areas, provide practical information and bring women's land and inheritance rights into wider public discussion.[10] NRC and HumAngle's interactive *Her Land, Her Future: Voices from the Ground* project further supports this advocacy by presenting the experiences of five Nigerian women confronting displacement, insecure tenure and discriminatory inheritance practices.[11]

Nigeria therefore offers a strong foundation for more gender-transformative programming. Recent work connects concrete tenure outcomes for individual women with administrative reform, engagement with customary authorities, advocacy for legislative change and public storytelling grounded in women's experiences. NRC's analysis also points to the next challenge and opportunity: both scaling this work into other conflict-affected areas and ensuring that formal land documentation and institutional commitments translate into women's greater influence within households and dispute-resolution processes, while mitigating backlash.

Syria and Jordan – Understanding what women need to protect their property claims

Since 2020, NRC's cross-border HLP work has helped Syrian refugees in Iraq, Jordan and Lebanon safeguard rights and documentation inside Syria. Legal advice and assistance on inheritance, civil documentation and property claims are particularly important for women who have assumed new household responsibilities during displacement, yet may have had little previous opportunity to manage HLP matters. This is also increasingly important as women consider returning to Syria. NRC's September 2025 report found that only 38 per cent of Syrian refugee households in Jordan reporting land or property ownership in Syria held formal

[6] Samuel Jegede/NRC, "The day I got my land papers, I felt peace" (27 August 2025).

[7] NRC, *Securing Women's Housing, Land, and Property Rights: Advocating for Women's Inheritance Rights in Plateau State, Nigeria (November 2025).*

[8] NRC/Corriveau-Bourque, "Many Doors, Uneven Outcomes: Dispute resolution pathways for housing, land and natural resource disputes in Nigeria" (2026).

[9] NRC/Corriveau-Bourque, "Many Doors, Uneven Outcomes: Dispute resolution pathways for housing, land and natural resource disputes in Nigeria" (2026).

[10] NRC, *Securing Women's Housing, Land, and Property Rights: Advocating for Women's Inheritance Rights in Plateau State*, Nigeria (November 2025).

[11] NRC and HumAngle, *Her Land, Her Future: Voices from the Ground* (December 2025).

proof.12 “We need to know more as Syrian women ... I have no idea how to get access to HLP documents,” one woman in Lebanon explained.13

In Jordan, NRC carried out a study on Syrian refugee women’s land rights which prioritised the perspectives of women, and highlighted the complexity of the gendered sociocultural norms related to land in Syria, the impact of displacement on these norms, the difficult choices women must make with regards to family support and claiming their inheritance rights, but also the desire of many women for existing discriminatory HLP norms to change.



Rania, a Syrian refugee from Hasakeh governorate, sought to secure her inheritance from her father’s substantial landholding. Her brother divided the inheritance but gave the women only part of their shares. The land allocated to Rania was jointly held with her uncles, who attempted to sell it without her consent, apparently using falsified documents. Rania travelled back to Syria to authorise a local lawyer to sell her share, but her brothers and uncles kept claiming it. She also approached a tribal leader, but he did not assist her, siding with her uncles.

She said: *“I got so angry and thought about every single way to complain and claim against them.”*

Casework from NRC’s ICLA programme in Jordan highlights both the opportunities and barriers women face in exercising housing, land, and property (HLP) rights in Syria while displaced. The programme helped women obtain Powers of Attorney (POAs) through the Syrian Embassy, enabling relatives or lawyers in Syria to represent them in property and inheritance matters. This allowed women to participate in decisions about jointly owned land, pursue inheritance claims, and manage inherited assets from abroad.

However, obtaining POAs can be lengthy and difficult, leaving women dependent on representatives in Syria and delaying transactions. Requirements for personal appearance and fingerprinting in inheritance proceedings also create barriers, especially when travel is not feasible. These cases show how displacement and procedural restrictions can limit women’s ability to exercise recognized HLP rights, and highlight the value of legal assistance with cross-border procedures.

In Syria, NRC’s research and storytelling with internally displaced Syrian women have also traced how property is negotiated across generations, displacement and within families.14 Evidence shows why formal entitlement alone may not be enough: women can face pressure to waive inheritance, exclusion from family support, ostracism, or violence if they assert a claim. At the same time, women’s stories show the security and agency that ownership can bring.

NRC in Syria has used these stories as interactive case studies in the HLP information sessions delivered to project participants. It also uses them in its dedicated training on women’s HLP rights, which includes property ownership, inheritance, tenure security, and access to legal remedies in cases of disputes or rights violations. Alongside training on collaborative dispute resolution, this is conducted with male and female lawyers from local and international bar associations”, community leaders and community members. This gives

[12] NRC, ‘Still on the Journey Home’ (2025).
[13] NRC, ‘We Want to Know More’: A Cross-Border Perspective on HLP in Syria (2024).
[14] NRC, Facing an Impossible Choice: Refugee Women’s Housing, Land and Property Rights in Syria (2024). NRC, Stories of Syrian Women, Their Family and Property (NRC/UNDP, 2021).

participants the opportunity to hear about real cases of other women claiming their rights, and an opportunity for women and men to discuss these cases and share their perspectives and negotiate gender norms related to land.



After fleeing conflict and leaving a difficult marriage, Azhaar was forced to relinquish her marital property rights to secure a divorce. She worked as a teacher for four years and repeatedly moved between rented homes, saying *"displacement is exhausting"*. With legal support, she was able to buy a house for herself and her children and register it in her own name.

Azhaar said: *"Women should never be ashamed of their rights."*15

Uganda: Addressing refugee women's HLP rights from multiple angles

NRC's team in Uganda has developed sophisticated work on multiple levels to advance women's HLP rights in a protracted displacement context. Although Ugandan law is clear that refugees cannot own land, they are allocated small plots of land to erect shelter on. For many refugee women, this plot is their first-ever landholding, providing an important opportunity for greater autonomy and economic participation. Some refugees then also try to lease land from local host communities for agricultural purposes. However, disputes do arise, and women are often at a disadvantage due to prevailing gender norms – from both their country of origin, and in parts of Uganda – relating to who can make decisions about and control land.

Working closely with a local partner, the Uganda Community Based Association for Women and Children Welfare (UCOBAC), NRC combines legal awareness and individual counselling with case representation, documentation support, gender-responsive mediation, and policy advocacy across refugee settlements and host communities. In the programme, refugee and host community women are involved in 70 per cent of the housing and land cases the teams support and three in four mediated disputes are resolved in women's favour.



Constance, Sudanese refugee supporting 11 dependants rented land from a man who falsely claimed to own it, and the rightful owner threatened to evict her.

NRC counselled Constance on women's HLP and tenancy rights, then worked with local community-based dispute resolution leaders to mediate among the parties. The person who had taken her payment agreed to transfer it to the rightful owner, enabling Constance to continue farming. NRC documented the settlement and drafted a tenancy agreement, signed by Constance and the landowner and witnessed by leaders from refugee and host communities.[16]

[15] NRC, Stories of Syrian Women, Their Family and Property (NRC/UNDP, 2021).
[16] NRC, Housing, Land and Property Challenges and Best Practices in West Nile Settlements (2024).

Constance's case illustrates how personalised legal assistance can link with community dispute resolution and property documentation. NRC helped her enforce her tenancy rights, involving local men and community authorities who influence the outcome, and documented the agreement to ensure more lasting tenure security. The case demonstrates how legal assistance, mediation and documentation can work together to strengthen women's tenure security. This recognises that shifting social gender norms requires male allies. This is part of a wider project to support refugee women to obtain written tenancy agreements, with the aim of strengthening their tenure security, and reducing the risk of eviction, exploitation and abuse.

NRC and UCOBAC collaborate with religious leaders, elders, and male champions to challenge discriminatory customs and foster acceptance of joint ownership and decision making. This work reflects the broader objectives of the Stand for Her Land campaign, which recognises that strengthening women's land rights requires both legal protections and changes in social norms and community attitudes. This is part of broader efforts with local councils, mediators, religious and customary leaders, government agencies, and refugee-led groups to enhance women's participation and counteract discriminatory practices.

In collaboration with the Office of the Prime Minister and the district land boards, NRC promotes joint land registration and champions including women's names on household certificates in refugee settlements at different levels. When refugee women have more secure tenure, it allows them to invest in agricultural production, participate more confidently in Village Savings and Loan Associations and other community-based financial mechanisms, and defend against eviction over the long term. UCOBAC's wider work also demonstrates the value of simple written tenancy agreements for refugees who rent farmland from host-community landowners.

> In 2025, a refugee woman identified as Rose paid UGX 50,000 to rent farmland, cleared the land and planted maize. When the landlord later denied receiving the payment and threatened to prevent her from using the land, the absence of written evidence left her unable to challenge the claim, forcing her to pay a second time. After Rose and the landlord attended a local dialogue, she secured a written Land Tenancy Agreement recording the payment, the tenancy period, and each party's responsibilities. *"Now, the Land Tenancy Agreement, known as Waraga, clearly shows that I have paid for the land,"* Rose said.

As members of the global Stand for Her Land (S4HL) campaign, NRC and UCOBAC are also part of a broader coalition working to advance women's housing, land and property rights through community engagement, legal reform and policy advocacy. The campaign provides an important platform for linking evidence from refugee settlements and host communities to national and global discussions on women's land rights. In Uganda, where persistent gender inequalities continue to limit women's access to and control over land, the campaign provides a strategic platform for influencing national land and refugee policy discussions, sharing evidence generated through field-level programming, and promoting the integration of women's land rights into relevant laws and policies. This engagement enables NRC and UCOBAC to translate lessons from refugee settlements and host communities into broader policy reforms that strengthen tenure security and advance HLP rights for both refugee and host-community women. For example, NRC Uganda has played an important role in promoting the inclusion of refugee women's housing and land rights in national legal and policy discussions, drawing on the evidence from its legal assistance and mediation programming.

Together, these examples show how Uganda's gender-transformative practice works across levels to empower local partners, provide legal support through locally legitimate dispute resolution, balance engagement with host community landowners and leaders, support property documentation to protect women's tenure security, and include refugee women's rights in national law and collective advocacy campaigns.

Multi-sectoral work in Mali to achieve concrete outcomes

In Mali, NRC combines direct legal assistance with engagement with the customary and statutory institutions that govern women's access to land. This work responds to a significant gap between Mali's formal legal protections and women's practical access to land. National legislation requires that at least 15 per cent of land in state-developed agricultural areas be allocated to women's and youth associations, including groups led by displaced people.

However, significant implementation gaps remain. In practice, customary systems remain strongly patriarchal, implementation of the quota is weak, and displaced women are rarely represented in land decision-making bodies. Many therefore rely on informal rental or hosting arrangements without documentation or protection against eviction. NRC works with the permanent Secretariat of the agricultural land law (SP LOA), local authorities and other relevant actors to support the operationalisation of this provision, including through practical guidance, awareness-raising and capacity strengthening aimed at improving women's effective access to and security over agricultural land.

To address these barriers, NRC also supports women to strengthen their security of tenure through legal information, counselling and assistance, land verification and collaborative dispute resolution. NRC works with local authorities, customary actors and land commissions (COFOs) to prevent and resolve land disputes, promote more inclusive land governance, and strengthen women's ability to claim and secure their HLP rights.



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In Koro, Mali, NRC combined legal assistance with shelter rehabilitation to support Mariam, a displaced widow and mother of eight who was renting poor-quality housing without a written agreement. NRC helped her negotiate a formal lease with her landlord, while rehabilitation costs were exchanged for a 16-month rent-free period. This protected her from eviction and gave her time to stabilise her income.

Mariam said: *"I finally feel safe in my home and can focus on my children and my small business."*

In Timbuktu, NRC strengthened tenure security and livelihoods opportunities. It helped a cooperative of around 100 women, most of them displaced, to obtain a certificate securing their right to cultivate a two-hectare market garden. This reduced the risk of land grabbing, enabling them to farm and earn income.

Fatoumata, a cooperative member, explained: *"This document gives us the confidence to continue cultivating our market garden."*[17]

NRC complements individual and collective assistance with support to the institutions that govern land. It has trained statutory and customary authorities, including members of land commissions, village and district chiefs, religious leaders and public officials, on women's HLP rights, relevant laws, mediation and negotiation. NRC also worked with the Government of Mali and the International Rescue Committee to develop a procedural guide for women's and youth groups seeking access to developed agricultural land held by the state or local authorities.

Mali therefore demonstrates the value of connecting legal assistance with shelter, livelihoods and locally recognised documentation. It also provides an institutional foundation for more ambitious work on unequal HLP gender dynamics with land commissions and customary authorities. NRC's recently begun work in Mali provides an opportunity to test one approach to this. It involves extensive consultation with women, training them to better understand their HLP rights, and facilitating dialogue between them, customary and state authorities.

Indeed, NRC's work frequently operates where statutory, customary and religious justice systems overlap, with gendered effects of displacement. Its 'Consolidating Gains' report drew together practice from the Central African Republic, Côte d'Ivoire, Ethiopia, Nigeria, Somalia and South Sudan, showing that legal information and advice must be paired with engagement with community-based justice systems and with the unequal gender norms that often shape them and restrict women's ability to safely claim their HLP rights.[18]

[17] NRC, Secure Land, Secure Futures: The Gender Gap in Displacement Contexts in Mali (2026).

A platform for sectoral change

Across these contexts, NRC occupies a distinctive position: it can connect the lived experiences of women affected by displacement and conflict who are seeking legal assistance with community-level practice, community-wide gender norms, national law and policy, global learning on women's land rights, and sector leadership through holding the technical HLP coordinator role in the new global Shelter, Land and Site Coordination cluster. This combination of operational reach, a multi-sectoral approach, legal expertise and policy influence provides a strong platform from which to develop and test more explicitly gender-transformative HLP programming in humanitarian contexts.

What gender-transformative ambition adds is greater intentionality about those connections, more attention to gendered power dynamics, and ensuring women and women-led local organisations have influence over programming. It asks country teams to analyse the unequal power relations, norms and institutional practices shaping HLP outcomes, and — where feasible and safe — to combine proven legal assistance with approaches co-created with local women to incrementally challenge them.

The aim is to help women secure the rights they prioritise, in ways that make sense for them, while making the environment around those rights more enabling, responsive and durable.

The next chapter: a global project for gender-transformative innovation, practice and learning

NRC's forward ambition is to develop a practical and evidence-based approach to gender-transformative HLP programming with women affected by conflict and displacement, building on its existing best practice. A shared but adaptable framework would support country teams, displaced women and local partners to analyse the barriers to HLP rights women prioritise and identify safe, feasible pathways for change. Over time, learning across countries can contribute to a practical model across NRC's portfolio and the wider sector, based on the following recommendations:

- **Co-create with affected women and local partners.** Engage affected women and women-led organisations in setting priorities, designing responses, and driving learning.
- **Influence gendered norms across levels of society.** Test approaches that challenge harmful norms affecting women's HLP rights at household, community, and institutional levels.
- **Link formal and informal systems.** Strengthen connections between legal frameworks, community justice systems, and women's tenure security in practice.
- **Implement, reflect and adapt.** Use participatory monitoring and reflection to improve approaches, address risks, and respond to evidence.
- **Measure meaningful change.** Track HLP outcomes alongside shifts in attitudes, agency, and social norms affecting women's rights.
- **Build a credible evidence base.** Invest in research and cross-country learning to identify what works and strengthen sector-wide practice.

An invitation to partnership

Transforming deeply embedded gender inequalities requires sustained, locally grounded work, and greater evidence of what works. NRC is seeking to bring its humanitarian legal protection expertise into closer partnership with affected women, national organisations, women's rights and land-rights actors, research institutions and donors to develop, test and scale this ambition.

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[18] NRC, Consolidating Gains: Displaced women's housing, land and property rights in Africa (2021).