

Securing Women's Housing, Land, and Property Rights

Advocating for Women's Inheritance Rights
in Plateau State, Nigeria

November 2025



This update covers work that is being undertaken through collaboration with the Plateau State Gender and Equal Opportunities Commission, the Plateau State Ministry of Lands, Survey and Town Planning, and the Plateau Multi-Door Courthouse.

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Pictured above are homes and fields in Zobwo ward, Bassa LGA, Plateau State, Nigeria.



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In Plateau State, women continue to face exclusion from housing, land, and property (HLP) rights despite legal guarantees of equality. The Norwegian Refugee Council (NRC) and partners are working to change this reality through an integrated approach that combines legal reform, engagement with traditional authorities, and community sensitisation. This report outlines progress made in strengthening women's tenure security and ensuring that communities increasingly recognise and uphold women's rights to land and property.

1. Background

Plateau State, in Nigeria's North-Central region, has long been regarded as the country's agricultural heartland. It comprises 17 Local Government Areas (LGAs) and is home to over fifty ethnic and tribal groups, each with distinct languages and traditions.

Plateau State has also faced years of large-scale violence between farming communities and nomadic herders, often framed as communal or ethno-religious conflict. More than 11,000 people have been killed and over 400 communities have been impacted.¹

Recurrent conflict causes frequent displacement and undermines people's stability and access to land in Plateau. Securing land and property rights is central to helping communities regain safety and rebuild livelihoods. Women, however, often face discrimination in inheritance and land ownership.

In Plateau State, land and property rights are governed through both customary traditions and formal legal frameworks, meaning that community-based norms and statutory regulations jointly influence ownership, inheritance, and access to housing and land.² While statutory law guarantees equal rights, customary norms restrict women's access to land, with a pervasive cultural 'taboo' against women inheriting property.

Extended family members often deny women their inheritance, evict them from their homes, and strip them of property. Some women face abandonment or divorce for asserting ownership rights. Conflict and displacement further compound these risks, as women often lose land and homes when male relatives are killed or displaced.

HLP interventions are therefore essential to safeguard women's tenure and support durable recovery. Recognising the authority of customary leaders and the reach of formal institutions, NRC's advocacy engages both systems to promote women's equal rights to housing, land, and property.

Plateau Conflict

Violence is not constant, but when it erupts, it is devastating in scale and impact. In December 2023, tensions between farmers and herders led to the deaths of 140 people. By February 2024, 865 people had been killed and over 15,000 people displaced in both Plateau and Bauchi States. In April 2025, clashes killed another 100 people.

Sources: [Human Rights Watch](#), 2024, [UNICEF](#) 2024, [Global Centre for Responsibility to Protection](#) 2025. 2024.

2. Advocacy Towards Women's Inheritance Rights – An Update

In Plateau State, the Norwegian Refugee Council (NRC) supports local partners advocating for women's HLP rights. In 2025, NRC and partners, including the *Gender and Equal Opportunities Commission*, the *Plateau State Ministry of Lands, Survey and Town Planning*, and the *Plateau Multi-Door Courthouse*, intensified efforts to promote women's tenure security through targeted engagement with state institutions, traditional leaders, and community networks.

This work builds on [findings](#) from a Knowledge, Attitudes, and Practices (KAP) assessment conducted in August 2023, which highlighted the strong influence of customary practices in perpetuating women's exclusion from land and property ownership.

A central focus of this initiative is the development of a draft law on women's inheritance rights, alongside continued engagement with local and high-level traditional leaders. These parallel tracks ensure that statutory protections are reinforced by community recognition so that women's rights to land are respected in both law and practice.

This report provides an overview of NRC and partners' ongoing advocacy and engagement efforts in Plateau State.

2.1 Drafting a Bill to Protect Women's Inheritance Rights

Under the Nigerian Constitution, men and women are entitled to equal rights to acquire and own property without discrimination (section 42 and section 43). The Land Use Act of 1978 provides the broader legal framework for land administration in Nigeria, vesting all land in each state's Governor, who holds it in trust for the people.

Individuals and communities can acquire long-term land use rights — similar to leasehold tenure — through statutory rights of occupancy granted by the Governor (typically for urban land and valid for up to 99 years) or through customary rights of occupancy granted by traditional authorities (commonly for rural or ancestral lands without formal title). However, under the Land Use Act, the State retains ultimate ownership, meaning holders do not own the land outright.

The Land Act also recognises Customary Certificates of Occupancy issued by LGAs and acknowledges the role of traditional institutions in determining customary ownership and the root of title. While the Act formalises land governance and transactions, customary practices often override formal law, particularly in rural areas, limiting women's inheritance and property rights.

In Plateau State, the administration of land recognises the customary right of occupancy, meaning that ownership or transfer often requires both traditional approval and formal registration with state authorities. Traditional leaders play a significant role in validating transfers, as land is linked to ancestral or lineage-based ownership systems. Several Nigerian states, including Adamawa, have adopted supplementary laws to strengthen women's inheritance rights.

In Plateau State, NRC is supporting the *Gender and Equal Opportunities Commission* in developing a draft inheritance bill that will amplify protection of women's right to inherit property of their deceased parents and spouses against discriminatory cultural practices in communities. The law will also establish punitive measures aimed at facilitating its implementation and strengthening the authorities' capacity to enforce women's HLP rights.

The proposed bill focuses on intestate succession (where individuals die without a will) and aims to guarantee equal inheritance for male and female children. The draft bill also strengthens enforcement mechanisms, outlines penalties for violations, and clarifies the roles of courts and state institutions to support actors such as police or local courts in protecting women's inheritance rights.

“My daughters will inherit the house.”

Esther Paul is 42 years old and lives in Zobwo ward, Bassa LGA. She runs her own business from her home, living with her husband and two daughters.

Esther herself was denied an inheritance, with her five brothers prioritised when her father’s estate was settled. “Our tribe do not regard women as the same as men. So, I did not even try to get inheritance.”

Her story mirrors her mothers, who was denied any part of her father’s large estate. “They sold all the land. She did not even get pennies.”

With NRC’s support, Esther secured a Certificate of Occupancy, a document equivalent to a land title or deed. “I did this because this certificate shows I am the true owner of the land.” Esther worries about ongoing violence in Plateau but feels confident in her land tenure. “No one can claim my land.”



2.2 Engaging High Level Traditional Leaders

In Plateau State, traditional leaders play a significant role in community governance and dispute resolution. The traditional governance structure is headed by the Council of First-Class Chiefs, chaired by the Gbong Gwom Jos, who also leads the Plateau State Council of Chiefs and Emirs. There are also traditional leadership at the community level with District Heads and Village Heads.

These leaders act as custodians of local governance systems, mediating disputes, managing land allocation, and providing legitimacy to community decision-making processes. Given their role as gatekeepers of community norms, their engagement is critical for ensuring community acceptance of women’s HLP rights.

The advocacy partners prioritised dialogue with traditional authorities at all levels. Activities began at the grassroots through community consultations with traditional, religious, women’s and youth leaders. These consultations provided platforms to discuss customary practices, share information on national legal frameworks, and open a community level dialogue on how to align customary practices and statutory law. Through sustained engagement, several local leaders have publicly committed to supporting women’s rights to inherit and own property, recognising the broader benefits for community stability and development.

In September 2025, NRC and partners engaged the First-Class Chiefs through the Council of Chiefs and Emirs. This engagement served as an opportunity to discuss the challenges women face in HLP rights and secure support among

traditional leadership for greater respect for women's HLP rights. During the meeting, the Gbong Gwom Jos agreed on the importance of proper land administration and affirmed that no man should deprive women of their fundamental right to land titles. Public endorsements such as this help mobilize community for women's HLP rights.

2.3 Lobbying for Support Among Legislators

As work progressed on the draft bill, NRC and partners intensified engagement to secure support with the Plateau State House of Assembly, which will be crucial for the passage of the bill.

In September 2025, NRC and the *Gender and Equal Opportunities Commission* engaged the Wives of Plateau State House of Assembly Legislators to raise awareness about the link between women's HLP rights and poverty reduction. The meeting resulted in strong commitments from participants to advocate for the enactment of protective laws. Following this meeting, the Speaker of the House signalled willingness to advance the discussion on women's inheritance rights. Partners also met with the Chairman of the House Committee on Women's Affairs to build legislative backing for the initiative.

On 25 September, NRC and the *Gender and Equal Opportunities Commission* convened eighteen organisations, including State Ministries, religious groups, and media contacts, to brief them on the proposed draft bill and collect input.³ Partners also briefed the Plateau Women Elders, whose members include retired judges, senior female political office holders, and the former Minister for Water Resources. This engagement strengthens efforts to build broad-based support for the bill.

These efforts culminated in a high-level meeting in November 2025 with the Speaker and Members of the House of Assembly. During this meeting, legislators expressed a clear commitment to advancing a bill to protect women's inheritance rights and a willingness to support an accelerated hearing once the bill is introduced. Legislators also stressed the importance of sustained community sensitisation after enactment to ensure communities understand and apply the new provisions. Having secured strong support from the Speaker and other principal members, the bill will be introduced as a Member's Bill before the end of 2025.

"The culture denies everybody. The man who denies HLP to women does not good to himself because he sells the land and does not make proper use of it. The traditional council understood it from this perspective."

Barrister Olivia Dazyam, Chairperson Gender and Equal Opportunities Commission

“I now know no one can claim my land.”

Cecilia Audu is 55-year-old farmer living near Zobwo, Bassa LGA. She is a widow with five children, including two daughters.

Since her husband passed, Cecilia worries that her land would be taken from her children if anything were to happen to her. “I was always scared.”

Cecilia recently applied for a Certificate of Occupancy after advice from her local community leader and support from NRC to pay the cost.

“Now that I have the certificate of occupancy, I am sure no one can sell my land. Cecilia feels more secure that her children’s inheritance will be safeguarded. “The girls will also inherit.”



2.4 Increasing Women’s Access to HLP Resources

While advocacy on the draft law continues, NRC and legal partners are also strengthening women’s direct access to housing, land, and property resources. This includes helping women secure Certificates of Occupancy and gender-sensitive dispute-resolution mechanisms.

Certificates of Occupancy

A key mechanism to formalise women’s property rights is improving women’s access to Certificates of Occupancy. This is a state-issued document that formally recognises land ownership for 99 years, equivalent to a land title.

Holding a certificate of occupancy confers multiple benefits. It protects women from land seizures and encroachments, ensures they can pass property to children or to whomever they intend, and facilitates access to government assistance programmes. Additionally, women can use Certificates of Occupancy as collateral for business grants, supporting economic development.

The *Plateau State Ministry of Lands, Survey and Town Planning* has prioritised women’s applications, providing free forms, assigning a dedicated desk officer to each case, and fast-tracking processing for female applicants. The Ministry also offers technical support to women facing inheritance or documentation challenges, ensuring that legal processes remain accessible and responsive.

Collaborative Dispute Resolutions (CDR) Mechanisms

Where formal documentation or legal processes are insufficient, CDR can complement state systems. The *Plateau Multi-Door Courthouse (PMDC)* offers dispute resolution mechanisms outside the traditional court system, such as negotiation, mediation, conciliation, and arbitration.

CDR offers clear advantages: lower costs (approximately ₦3,000), faster resolution (around 90 days), independence from law enforcement, and greater inclusion of all parties. This approach complements formal legal pathways, allowing women to resolve property and inheritance disputes in a supportive environment.

2.5 Community Acceptance of Women's HLP rights

Continued community sensitisation is critical to building public support for women's inheritance and HLP rights. NRC and partners are combining public awareness campaigns and legal counselling to strengthen acceptance of women's HLP.

Radio Programmes

In Plateau State, radio programming is an effective channel for reaching remote communities, transcending physical access barriers and low literacy levels.

In partnership with the Plateau State Ministry of Lands, Survey and Town Planning, and the Gender and Equal Opportunities Commission, the Norwegian Refugee Council (NRC) has produced and aired eighteen radio programmes on housing, land and property (HLP) rights. These interactive segments offer practical guidance and respond to live call-in questions from listeners. Plateau Radio Television (PRTV), one of the state's largest information and talk-show platforms, broadcasts the programmes reaching 11 of the 17 LGAs. NRC and partners also air radio spots or "jingles" on women's HLP rights twice daily on PRTV and Rock FM.

The jingles promote women's right to own and inherit property on an equal basis with men and are delivered in both English and Hausa to ensure wider understanding.

Legal Counselling

NRC and partners provide direct legal information and counselling to individuals seeking assistance on HLP issues. Dedicated sessions focus specifically on women's inheritance and ownership rights, offering practical guidance on available legal pathways and documentation processes. NRC also assists women in preparing applications for Certificates of Occupancy and coordinates with the Ministry of Lands, Survey and Town Planning at both state and LGA levels to facilitate title issuance.⁴

3. Next Steps

In the coming months, the draft bill will be introduced as a Member's Bill, building on the support expressed by the House Speaker. To maintain momentum, partners will continue lobbying with key state actors, including:

- Meeting with the Honourable Attorney-General and Commissioner for Justice, to brief on progress to date and ensure alignment on the draft bill.
- Securing an audience with His Excellency the Governor of Plateau State, who is responsible for providing final assent once the bill is passed by the House of Assembly.

Sustained support will be essential for partners to continue advocacy and secure the bill's passage. Partners and supporters also stress that, while a law on women's inheritance rights is a critical step, it must be complemented by ongoing community sensitisation and awareness-raising to ensure communities understand and uphold women's HLP rights.

4. Recommendations

Strengthening women's housing, land, and property rights in Plateau State requires sustained advocacy, legal reform, and community engagement. The following recommendations outline actions to continue ensuring that women's rights are both recognised in law and among communities.

Government actors, civil society organisations, and international donors:

1. Continue to support the development, enactment, and implementation of a Women's Inheritance Rights bill in Plateau State by supporting or amplifying lobbying efforts with state-level policymakers to ensure endorsement and backing of the draft law.
2. Engage Tribal Leaders and Community Leadership as allies, specifically by:
 - Encourage leaders to maintain an open-door policy, publicly support women's HLP rights, and serve as champions within their communities, including public statements of support.
 - Promote accountability and commitment among traditional institutions to challenge discriminatory practices, emphasising the distinction between customary family land and private inheritance.

3. Once adopted, sensitise communities on the law, including translation into major languages (Pidgin, Berom, Hausa and English languages) as well as relevant local dialects. Develop complementary awareness strategies such as legal counselling and community focal points trained in women's HLP rights, particularly in rural areas.
4. Maintain affordable fees for Certificates of Occupancy and other legal processes, with continued subsidies or rebates to lower financial barriers.

International donors supporting Nigeria and civil society organisations:

5. Increase communities' knowledge of HLP rights and respect for women's HLP rights through awareness campaigns. This can include radio programmes, information, and legal counselling sessions, and mobilising existing community structures. Community focused initiatives should be complemented by actions including sensitising key actors, including police, judges, and customary mediators, on women's HLP rights.
6. Support increased access to legal and land registration support for women, particularly in rural areas.
7. Support collaborative dispute resolution (CDR) mechanisms, ensuring they are gender-inclusive and women can access justice without discrimination.
8. Support the sustainability of this project and long-term advocacy through:
 - Promoting program-based funding models that enable local partners to pursue long-term advocacy on women's HLP rights.
 - Support Nigeria partners and gender specific institutions such as the Gender and Equal Opportunities Commission, the Ministry of Justice, and the Ministry of Women's Affairs in monitoring, enforcing, and implementing legal frameworks to protect women's HLP rights.
 - Support economic empowerment programs for women, including skills training and income-generating activities, to enhance economic autonomy and support access to HLP.

Sources

¹ AllAfrica, 2025, “Nigeria: 11,000 Persons, 420 Communities Lost to Plateau Violence - Fact-Finding Committee,” 25 September 2025,

<https://allafrica.com/stories/202509250095.html>

² Customary practices described here are from Christian and traditional faith communities. Fulani nomadic communities also have elements of Sharia law influencing land and inheritance practices, where women have some guaranteed access to land, often one-third of the inheritance.

³ Attendees included: Ministry of Women Affairs and Social Development, International Federation of Women Lawyers (FIDA), Ministry of Justice, Federation of Muslim Women Association in Nigeria (FOMWAN), Ministry of Lands, Survey and Town-planning, Plateau State Traditional Council, Nigerian Bar Association (NBA), WRAPA, Disability Rights Commission, Plateau Youth Council, National Council of Women Societies (NCWS), Women Wing of Christian Association of Nigeria (WOWICAN), National Association of Women Journalists (NAWOJ), Nigerian Standard, House Committee of Women Affairs (HOA), Nigerian Union of Journalists (NUJ), JNI, and GEOC.

⁴ Certificates of Occupancy can be registered at the LGA as customary certificates of occupancy or at the State level for statutory certificates of occupancy. Depending on the resources of the applicant, they may choose to process the land document at either the LGA or the Ministry of Land. State-level certificates are preferred; however, the LGA-issued certificates can be updated later.

NRC has MOUs established with the Ministry of Land Survey and Town Planning, as well as 4 LGAs in Plateau, to facilitate securing land certificates for people in remote communities.