

Responses to Information Requests - Immigration and Refugee Board of Canada

Nigeria: Whether women who head their own household, without male or family support, can obtain housing and employment in Abuja, Lagos, Ibadan, and Port Harcourt; government support services available to female-headed households (2017-November 2019)

1. Situation

1.1 Women Heads of Households

According to the 2018 *Nigeria Demographic and Health Survey (NDHS)*, 14.7 percent of rural households and 21.8 percent of urban households were headed by women (NPC of Nigeria and ICF Oct. 2019, 32).

Sources describe female-headed households (FHH) as exposed to "vulnerabilities" (EU Feb. 2019, 62; UN Nov. 2018, 8), "particularly adolescent FHH, who are forced into a role as breadwinners" (UN Nov. 2018, 8). The European Asylum Support Office (EASO) indicates that FHH "are more exposed to poverty and dire living conditions" (EU Feb. 2019, 103). The UN Office for the Coordination of Humanitarian Affairs (OCHA) states the following:

... they are less able to fend for themselves and less likely to access services without assistance. Pre-existing gender inequalities due to unequal access to opportunities have contributed to limited resources and skills among women and girls, which have increased their vulnerability and exposure to abuse, including sexual exploitation. (UN Nov. 2018, 8)

1.2 Ability of Single Women to Relocate

In a report published in 2019, the UK Home Office indicates that relocation may present greater challenges for single women who do not have access to a support network (UK Mar. 2019, para. 2.2.5). In correspondence with the Research Directorate, a doctoral candidate and research fellow [1] at Murdoch University, Australia, stated that without support, surviving in "any place" of Nigeria, including in the cities of Lagos, Ibadan, Port Harcourt and Abuja, is very difficult for women heads of households (Doctoral Candidate 4 Nov. 2019). The same source explained that

it would be very difficult for such women [widows, divorced or separated women, abandoned women, married women with a non-resident (polygynous or migrant) husband, single women or single mothers] to settle down successfully if they relocate to any place in Nigeria because of the risks and vulnerabilities that they may be exposed to, [such as] stigmatisation/labelling, insecurity, economic hardship, family problems and trauma, among others. (Doctoral Candidate 4 Nov. 2019)

The EASO states that "single able-bodied women" who attempt to relocate "may encounter additional difficulties in relation to education, work, housing, etc." (EU Feb. 2019, 31). In a telephone interview with the Research Directorate, the Executive Director and founder of the Women's Rights and Health Project (WRAHP) [2] indicated that skills, family situation, psychological situation, economic status and the existence of a network of contacts could influence a woman's ability to relocate (Executive Director of WRAHP 1 Nov. 2019).

1.3 Housing

The EASO states that Nigeria has a "lack of adequate housing" (EU Nov. 2018, 39). The same source also reports that "[t]he rapid growth of the urban population outpaces the necessary infrastructure, services and economy. This results in urban slums, poverty, housing shortage, inadequate

governmental services, growing social and economic inequalities, street violence and crime" (EU Feb. 2019, 102-103).

Sources indicate that a prejudice exists against women concerning their ability to pay for rent and that cultural and religious beliefs encourage the policing of the activities of women (*The Guardian* 16 Apr. 2019; *Stears Business* 1 Feb. 2019). According to a sociologist interviewed by the Nigerian news source *The Punch*, "[t]hese issues stem from patriarchy; the fact that we have been socialised into believing that a woman must have a man. It is believed that a woman must either be married or have a man that she will be responsible to otherwise she will not be seen as a responsible woman" (*The Punch* 25 Aug. 2018). Other sources state that women living outside their father's or husband's houses is viewed as inappropriate and that is what drives landlords to reject their application (Al Jazeera 2 June 2019; *Stears Business* 1 Feb. 2019).

The *Punch* reports that some women, in order to avoid this discrimination, sometimes on the advice of their agent, take a man (friend, uncle, brother, cousin) with them to pose as their husband when they are visiting and negotiating house or apartment rentals (*The Punch* 25 Aug. 2018). In correspondence with the Research Directorate, a professor of sociology at the University of Nigeria whose interests include development and labour sociology similarly stated that "[m]ost women in this situation usually seek the assistance of male family relatives (or friends) in the search for accommodation" (Professor 9 Oct. 2019).

1.3.1 Access to Property

Concerning land ownership, the Organisation for Economic Co-operation and Development (OECD) indicates that in Nigeria, "property law is governed by statutory, customary and Islamic law, depending on the state. As such, the property rights between women and men may vary across communities and regions in the country" (OECD 2019, Sec. 3a). The Food and Agriculture Organization (FAO) Gender and Land Rights Database's entry for Nigeria notes that "[t]here are as many customary laws in the country as there are communities" (UN n.d.). The same source indicates that women married under statutory law have the right to "acquire, hold or dispose of property" as per the *Married Women's Property Act of 1882*, as well as the right to a share of the family's property in case of divorce on equity grounds, as per the *Matrimonial Causes Act* (UN n.d.). However, sources report that generally, under customary law, women are not entitled to own land, which they gain access to only through their husbands or family (UN n.d.; US 13 Mar. 2019, 35). The US Department of State's *Country Reports on Human Rights Practices for 2018* adds that "[m]any customary practices also did not recognize a woman's right to inherit her husband's property, and many widows became destitute when their in-laws took virtually all the deceased husband's property" (US 13 Mar. 2019, 35). The FAO Gender and Land Rights Database's entry for Nigeria reports that upon divorce, women lose the right to farm lands (UN n.d.). The same source explains that women are unable to enforce their property rights before the courts because of a lack of awareness regarding these rights, lack of financial security and the fear of conflicts with in-laws (UN n.d.).

1.4 Access to Employment

1.4.1 Employment Statistics

According to the *Labour Force Statistics* report published by Nigeria's National Bureau of Statistics (NBS), in 2017's third quarter, 36.44 percent of Nigerians "employed for at least an hour a week" were female and 63.56 percent were male (Nigeria Jan. 2018, 11). According to the 2018 *NDHS*, 65 percent of women and 86 percent of men between the age of 15 and 49 were employed in Nigeria (NPC of Nigeria and ICF Oct. 2019, 47). The same source also notes that the employment rate of women within this age segment has increased by 10 percent over the last decade (NPC of Nigeria and ICF Oct. 2019, 47).

The NBS indicates that, in 2017, among working Nigerians, 57.37 percent of women were working full time, compared to 70.70 percent of men (Nigeria Jan. 2018, 11). The 2018 *NDHS* also found that

70 percent of working women were self-employed (NPC of Nigeria and ICF Oct. 2019, 48).

According to the NBS, during the third quarter of 2018, 26.6 percent of Nigerian women who were "willing, able and actively seeking work" were unemployed, while this percentage stood at 20.3 percent for men and 23.1 percent for the total labor force (Nigeria Dec. 2018, 26).

As for the areas of employment, the 2018 *NDHS* found that women "dominate[d]" employment in the sales and services sector (62 percent compared to 26 percent among men), but were outnumbered by men in "professional/technical/managerial" occupations (9 percent among women versus 13 percent among men) and in agricultural work (22 percent compared to 41 percent) (NPC of Nigeria and ICF Oct. 2019, 48). According to the NBS, in the third quarter of 2017, women worked mostly in agriculture (36.24 percent) and trade (24.8 percent) (Nigeria Jan. 2018, 12).

The following patterns in women's employment were found by the 2018 *NDHS*:

- Women who were divorced, separated, or widowed (81 percent) were more likely to be employed than married women (71 percent) or those who had never been married (47 percent);
- women living in urban areas (67 percent) were more likely to be employed than women living in rural areas (63 percent);
- the employment rate of women generally increased with their level of education;
- the employment rate of women increased with household wealth (NPC of Nigeria and ICF Oct. 2019, 47).

The same report also found the following background characteristics concerning workers:

- women (40 percent) and men (39 percent) with more than a secondary education were more likely to be engaged in "professional/technical/managerial" work;
- women without education mostly worked in sales and services (67 percent);
- the wealthier men and women are, the more chances they have to occupy "professional/technical/managerial" and clerical positions (NPC of Nigeria and ICF Oct. 2019, 48).

The EASO notes that "[g]iven the current economic and security situation, there are high rates of unemployment and underemployment, especially for the youth, the women and the IDPs, and this trend has worsened in recent years" (EU Feb. 2019, 103).

1.4.2 Employment-Related Discrimination

US *Country Reports 2018* mentions that "[n]o laws bar women from particular fields of employment," but that at the same time, no law provides for equal remuneration for work of equal value, nor prohibits gender-based discrimination in hiring (US 13 Mar. 2019, 35, 47). In contrast, the OECD states that in addition to the country's constitution, which provides for equality of rights between men and women with respect to employment opportunities, "[c]ivil law reiterates equal remuneration for work of equal value" (OECD 2019, Sec. 3c). Without providing details, US *Country Reports 2018* mentions that "[s]everal states had laws mandating equal opportunity for women" (US 13 Mar. 2019, 48).

In practice, US *Country Reports 2018* indicates that women experience discrimination due to traditional or religious practices, particularly unmarried women (US 13 Mar. 2019, 47-48). A report by the International Monetary Fund (IMF) states that "[g]ender inequality in Nigeria is high and widespread across areas of economic opportunities (enforcement of legal rights; access to education, health, financial services) and outcomes (labor force participation, entrepreneurship, political representation, income)" (IMF Mar. 2018, 33).

The UK Home Office report states that "women tend to find it harder to find paid work and when they do it is often low paid" (UK Mar. 2019, para. 2.2.2). According to a 2017 report by Nigeria's

NBS, "[w]omen are, often, disadvantaged compared to men in access to employment opportunities and in conditions of work" (Nigeria Feb. 2018, 24). The IMF report similarly notes that the economic situation and earnings of women are lower than those of men, adding that this trend is more important in the North-East of Nigeria (IMF Mar. 2018, 37). The same report specifies that women are "more often employed in lower-productivity and more informal jobs, and are constrained by lower access to productive resources" (IMF Mar. 2018, 36).

However, in a study on women's political representation in Nigeria, the Policy and Legal Advocacy Centre (PLAC) [3] highlights trends identified in 2009 by Professor of Political Science Okechukwu Ibeanu pointing to a "withering of cultural restrictions on the perception of women in public affairs" and an "increasing tendency of women to take up economic roles in the family previously reserved for men and to question the myth of the 'male-as-breadwinner' in many middle and low income families" (PLAC 2018, 5). For example, *Bertelsmann Stiftung's Transformation Index (BTI) 2018*, explaining that some women hold "prestigious positions" within the government and the judiciary, reports that "gender-based discrimination against women in the legal system has been reduced at the middle and upper social levels" (Bertelsmann Stiftung 2018, 19). The same source indicates that "[w]omen with secondary or even tertiary education have access to state and public institutions and more and more well-educated women are entering the expanding private sector (banking, insurance, private media, consultancies, etc.)" (Bertelsmann Stiftung 2018, 19).

1.5 Women's Access to Financial Resources

The World Bank's information page for Nigeria on Women, Business and the Law indicates that under the law, women can open a bank account, register a business, and sign contracts in the same way as a man (The World Bank 2018). The same source notes that the law does not contain provisions that prohibit gender discrimination by creditors in terms of access to credit (The World Bank 2018).

However, sources report that women have more difficulty than men in accessing credit or financial assistance (US 13 Mar. 2019, 48; WARDC, et al. June 2017, 4; *Madame Figaro* 15 Nov. 2017). The IMF also reports that compared to men, women are less likely to obtain credit from financial institutions, explaining that this gender gap has been observed even for women with higher levels of education (IMF Mar. 2018, 41). The IMF report adds that women are also less likely than men to hold a bank account (IMF Mar. 2018, 41). An article written for the daily Nigerian newspaper *The Nation*, republished in the French magazine *Madame Figaro*, similarly reports that some financial institutions refuse to open a bank account for women; the article adds that it is even more difficult for widows and single mothers (*Madame Figaro* 15 Nov. 2017). According to US *Country Reports 2018*, women "encountered difficulty in ... obtaining tax deductions or rebates as heads of households" (US 13 Mar. 2019, 48). Corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

2. FHH in Abuja, Lagos, Ibadan and Port Harcourt

Information on FHH in the cities of Abuja, Lagos, Ibadan and Port Harcourt was scarce among the sources consulted by the Research Directorate within the time constraints of this Response.

Sources indicate that there is an important socioeconomic contrast between the south and the north of Nigeria, with the southern part of the country being richer and better educated (Bertelsmann Stiftung 2018, 14; Dapel 6 Apr. 2018).

The article published in *Madame Figaro* states that [translation] "Lagos' slums are dotted with single-parent households. At their head, most often strong women who are determined to face widespread discrimination against widows, divorced women and wives separated from their spouses" (*Madame Figaro* 15 Nov. 2017). The doctoral candidate also stated that female heads of households may face "different forms of discrimination" in Abuja, Lagos, Ibadan and Port Harcourt (Doctoral Candidate 4 Nov. 2019).

The information in the following paragraph was provided by the Professor of sociology at the University of Nigeria:

Relocation in Abuja, Lagos, Ibadan and Port Harcourt could be "relatively difficult" for single women "because of the socio-cultural conditions in the country," especially if they have a low level of education or do not benefit from financial support. However, "professional women who are well educated may not experience [many] problems" and language may not be a problem since Pidgin English is commonly spoken. A social network of relations and friends that a single woman moving in those cities could count on during the first few months of her relocation could make it much easier for her (Professor 9 Oct. 2019).

In correspondence with the Research Directorate, the Executive Director of Safehaven Development Initiative (SDI) [4] similarly noted that Pidgin English is spoken by a majority of the population and that this ensures that language is not an obstacle (SDI 13 Nov. 2019).

In correspondence with the Research Directorate, the Executive Director of the Widows and Orphans Empowerment Organisation (WEWE) [5] similarly indicated that relocating to another city without male or family support is "difficult," but that it could be facilitated by the following: having access to shelter or housing, having access to financial resources while waiting for a job, possessing skills that are in demand in the labour market, and having access to a network of moral and social support (WEWE 1 Nov. 2019).

2.1 Access to Housing in Abuja, Lagos, Ibadan and Port Harcourt

2.1.1 Housing Situation

Independent Nigerian daily newspaper *The Guardian* indicates that Nigeria is "a country where public housing is acutely shrinking due to a burgeoning population" (*The Guardian* 16 Apr. 2019). An article published on the website of the Washington-based Brookings Institution reports that according to data from the UN Department of Economic and Social Affairs, Abuja and Lagos are among Africa's fastest-growing cities (The Brookings Institution 5 Oct. 2018). The EASO states that a "housing problem" exists both in Abuja and in Lagos, where there is an estimated deficit of 600,000 and 2.5 million houses, respectively (EU Nov. 2018, 39). A 2016 World Bank report on the housing situation in Nigeria states the following:

In Lagos, Ibadan, Kano, and Abuja, the need for housing is rising by about 20 percent a year. Current total output in the formal housing sector is estimated at no more than 100,000 units. While no good data exist, it is clear that the formal sector is only producing a fraction of the total number of urban units needed each year. (The World Bank 2016, para. 18)

An article about home rentals in Lagos, published by Al Jazeera in June 2019, indicates that "[t]he city's population grows by 77 people every hour as Nigerians from less industrialised regions seek jobs" and that the increased demand for housing has led to a shortage, which makes "renting in Lagos ... an expensive exercise" (Al Jazeera 2 June 2019). According to the Executive Director of WRAHP, Abuja is also "an expensive city to relocate to" (Executive Director of WRAHP 1 Nov. 2019).

An article posted on the PropertyPro Nigerian real estate website reports that a rent-to-own scheme was launched in December 2016 in Lagos in order to improve access to accommodation for low-income earners (PropertyPro 12 May 2017). In 2017, the same source reported that according to the Lagos Commissioner for Housing, since the launching of the scheme, 500 persons had been allotted homes, while over 12,000 applications had been submitted (PropertyPro 12 May 2017). The same article quotes the Commissioner as stating that "'many of our young adults and low-income earners were unable to come up with the [required] deposit'" (PropertyPro 12 May 2017).

According to the WEWE Executive Director, women-headed households who have "sufficient funds to cover the cost of rent or outright purchase of a house" would be able to access accommodation (WEWE 1 Nov. 2019). The doctoral candidate indicated that "[m]ost [women heads of households]

may not have the capability to pay rent for the accommodation" in Abuja, Lagos, Ibadan and Port Harcourt (Doctoral Candidate 4 Nov. 2019). The SDI Executive Director indicated that a majority of women without support from male counterparts or family members have to "engage in commercial sex work" in order to be able to pay for their rent (SDI 13 Nov. 2019).

2.1.2 Discrimination

According to the Professor, women can find accommodation in Abuja, Lagos, Ibadan and Port Harcourt, though not as easily as men, since "[t]raditional property owners would certainly be hesitant about offering accommodation to such single women" (Professor 9 Oct. 2019). Other sources similarly report that single women looking for accommodations in large Nigerian cities may encounter discrimination (Executive Director of WRAHP 1 Nov. 2019; *Business Day* 17 Sept. 2019; Al Jazeera 2 June 2019).

According to the doctoral candidate, women heads of households in Abuja, Lagos, Ibadan and Port Harcourt may be "stigmatised for living alone or living with their children with no partner, especially if they do not have enough economic resources, educational qualifications or male advocates," which may also make them vulnerable to sexual exploitation (Doctoral Candidate 4 Nov. 2019).

Sources report that in the main cities of Nigeria, some landlords refuse to rent apartments to women who are single (*Steers Business* 1 Feb. 2019; *The Punch* 25 Aug. 2018), even when they have jobs (*The Guardian* 16 Apr. 2019; *The Punch* 25 Aug. 2018) or good financial means (*The Punch* 25 Aug. 2018). According to the *Punch*, "[r]egardless of colour, state of origin, school attended and even place of work, it would seem that landlords and landladies, especially in Lagos, have deep reservations about giving their houses to women who are not married for residential purpose" (*The Punch* 25 Aug. 2018). The Lagos-based daily business newspaper *Business Day* reports the following:

The instances show that in a neck and neck competition between a single man and a single woman, landlords, depending on how deeply inclined they are with traditional African expectations of women or their level of exposure to the nuances of equality in gender rights, choose men as the preferred tenant 90 percent of the time. (*Business Day* 17 Sept. 2019)

The Professor stated that the exception to this discrimination may be in the case of accommodation offered by formal real estate firms, "in which case what matters is the ability to pay [rather than] social norms, gender or marital status" (Professor 9 Oct. 2019).

Without providing further details, the Executive Director of WRAHP stated that while "Lagos is the easiest city to relocate to," some landlords have discriminatory practices, for example, not wanting to provide accommodation to those who are not Yoruba speakers, while noting that "in general, the issue of language is not a big concern" (Executive Director of WRAHP 1 Nov. 2019). Corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

2.2 Access to Employment in Abuja, Lagos, Ibadan and Port Harcourt

According to the doctoral candidate, accessing employment or vocational training in Abuja, Lagos, Ibadan or Port Harcourt is "very difficult" for women heads of households (Doctoral Candidate 4 Nov. 2019). The Professor stated that "generally, men have more job prospects than women, resulting essentially from an inherent socio-cultural gender bias in which case women may be stereotyped as not fit for certain jobs" (Professor 9 Oct. 2019). Sources also indicated that indigeneship could hinder access to employment (Doctoral Candidate 4 Nov. 2019; Professor 9 Oct. 2019). The Professor explained that women who come from other states may find it very difficult to find jobs in the public sector, since indigeneity may be taken into account (Professor 9 Oct. 2019). For further information on the influence of indigeneship on access to employment, see Response to

Information Request NGA106361 of November 2019.

The doctoral candidate further noted that female heads of households seeking employment may be the targets of sexual exploitation, explaining that "if they are ready to sacrifice their virtues (bodies) for employment and training opportunities, accessing job and training may not be so difficult" (Doctoral Candidate 4 Nov. 2019). The SDI Executive Director similarly indicated that women seeking employment in these cities will be subject to sexual exploitation by men who will promise them jobs in exchange for sexual favors (SDI 13 Nov. 2019).

The Executive Director of WEWE, however, stated that women are able to access employment or vocational training in those cities "for a cost or for a price" (WEWE 1 Nov. 2019). The same source explained that having skills that are in demand and having work experience could facilitate access to employment (WEWE 1 Nov. 2019). The Professor similarly stated that education "plays a big role" in accessing employment in big cities (Professor 9 Oct. 2019). Having social or political connections may also help (Doctoral Candidate 4 Nov. 2019; Professor 9 Oct. 2019). The doctoral candidate said that FHH would need "connections with the politicians or elites who could help them lobby for jobs and training opportunities," given that "[m]any organisations in Nigeria do use politics, favouritism, nepotism, and ethnicity" when it comes to selecting candidates (Doctoral Candidate 4 Nov. 2019). The Professor further indicated that relocation is generally easier if a person is relocating for the purpose of taking up a new job in one of those cities or transferring from a previous job (Professor 9 Oct. 2019).

The Lagos State Employment Trust Fund (LSETF) was set up by the State of Lagos in 2016 "to provide financial support to residents of Lagos State, for job[s], wealth creation and to tackle unemployment" (State of Lagos n.d.a). Through the LSETF, programs are designed and implemented to train unemployed residents of Lagos and find them a job (State of Lagos n.d.a). The free vocational training programs focus on the following sectors: construction, manufacturing, healthcare, hospitality, entertainment and garment making (State of Lagos n.d.b). Candidates must be residents of the State of Lagos, be between 18 and 35 years of age and hold "at least a junior secondary school leaving certificate," and must apply online (State of Lagos n.d.c). There are 26 vocational training centers across the State of Lagos that participate in the program (State of Lagos n.d.d). The LSETF is funded by the State of Lagos, donors, development agencies, and corporate organizations (State of Lagos n.d.a). According to the LSETF website, since its creation, 4,503 participants received training, 1,707 benefited from a job placement and there are more than 350 employers registered with the program (State of Lagos n.d.e).

In Abuja, the Abuja Enterprise Agency (AEA) is the "vehicle for wealth creation, employment generation, [and] poverty eradication"; it "focuses on the development of micro, small and medium enterprises and aims to assist new existing entrepreneurs to overcome obstacles to growth through access to finance, proper business planning and developing entrepreneurship skills" (AEA n.d.). According to the AEA's website, in order to apply for business credit facilities from the agency, applicants should register online as a client for a fee, provide their passports, ID card, and "CAC registration," as well as a minimum of two guarantors (AEA n.d.). Information on the outcomes of this agency could not be found within the time constraints of this Response.

Furthermore, the Professor stated that government programmes exist through the National Directorate of Employment (NDE), but that these mainly target "unemployed young people" and that "their effectiveness remains contested" (Professor 9 Oct. 2019). Further and corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

2.3 Access to Public Services

According to the Professor, women heads of households can theoretically access services such as health, education, public transportation, childcare services, and social assistance when these are available, but " [t]he main issue would have to do with whether such services are in existence" (Professor 9 Oct. 2019). Without providing further detail, the Executive Director of WRAHP stated

that individuals have to pay for public services (Executive Director of WRAHP 1 Nov. 2019). The SDI Executive Director stated that there are no limitations or constraints on women heads of households accessing public services, as long as they can pay for it, because there are no free public services in Nigeria (SDI 13 Nov. 2019).

The information in the following paragraph was provided by the WEWE Executive Director:

Women relocating from another state are usually not entitled to free public services, as state governments attend in priority to women headed households who are from the state. Women who are not "from the state" will have to pay to access public services and they may be discriminated against by other women. Those who are not from the state "have to be married or have lived in the state for over 10 years to be eligible to access government welfare support" (WEWE 1 Nov. 2019). For further information on the influence of indigeneship on access to public services, see Response to Information Request NGA106361 of November 2019.

3. Government Support Services

The SDI Executive Director indicated that the Nigerian government has no general support for women in need (SDI 13 Nov. 2019). According to the Professor, general unemployment benefits are not available in Nigeria, although there are social schemes "floated" by the current government, which target unemployed youth, "market women" and artisans, for example; however, the Professor noted that accessing these benefits is "not easy," or that access may be "politicised" (Professor 9 Oct. 2019). The Executive Director of WRAHP stated that no social assistance is available, except at the cost of a heavy bureaucracy, but that Lagos is the "most progressive" compared to other locations (Executive Director of WRAHP 1 Nov. 2019). Concerning the State of Lagos, the SDI Executive Director indicated that it "has a policy to support violated women who live within its metropolis, but not for women coming from outside the state" (SDI 13 Nov. 2019). Both the Professor and the Executive Director of WRAHP indicated that there is no assistance available nor shelters or transit homes for women who are relocating (Executive Director of WRAHP 1 Nov. 2019; Professor 9 Oct. 2019). Other sources similarly indicated that there are no support services available for FHH seeking housing (Doctoral Candidate 4 Nov. 2019; WEWE 1 Nov. 2019).

The *BTI 2018* states the following:

In general, the burdens of aging, illness, underemployment and unemployment are borne mostly by extended family networks and the informal sector. This means that only civil servants and employees in higher education, state-owned and partially state-owned companies and medium-sized and large international companies enjoy a certain level of social security. (Bertelsmann Stiftung 2018, 18)

Other sources similarly stated that women heads of households have to rely on family connections or friends for support when they relocate to those cities (SDI 13 Nov. 2019; WEWE 1 Nov. 2019; Executive Director of WRAHP 1 Nov. 2019).

This Response was prepared after researching publicly accessible information currently available to the Research Directorate within time constraints. This Response is not, and does not purport to be, conclusive as to the merit of any particular claim for refugee protection. Please find below the list of sources consulted in researching this Information Request.

Notes

[1] The doctoral candidate and research fellow at Murdoch University, Australia, holds a Master's degree in development studies, as well as in public policy and management. His research interests include widowhood and women's studies. He indicated that he was also speaking "from his own personal experience as a son who had lived in Ibadan and Lagos, and whose mother was a woman head of household" (Doctoral Candidate 4 Nov. 2019).

[2] The Women's Rights and Health Project (WRAHP) is a Nigerian non-profit NGO working for the "promotion of reproductive health, rights and general development of women, young people and communities" by "equipping, mobilizing and actively engaging members of the community as agents of social change through information sharing, capacity building and advocacy" (WRAHP n.d.).

[3] The Policy and Legal Advocacy Centre (PLAC) is an NGO working to strengthen democratic governance and citizen participation in Nigeria through research, advocacy and policy analysis (PLAC 2018, iii).

[4] Safehaven Development Initiative (SDI) is a non-profit NGO that was established in 2004 with the aim of providing support services to vulnerable communities, especially women and girls, notably through education and awareness campaigns (SDI 13 Nov. 2019).

[5] The Widows and Orphans Empowerment Organisation (WEWE) is a Nigerian non-profit national NGO working to help widows, vulnerable women and orphans "to become productive entities in the society through advocacy, capacity building, economic empowerment and human rights program[s]" (WEWE n.d.).

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