

Housing, Land and Property rights for displacement-affected women in the Far North region of Cameroon

Violent crises in the Lake Chad Basin region have caused mass displacement and affected access to housing, land and property rights (HLP) in the Far North of Cameroon. Securing access to land and improving living conditions are essential to address the basic needs of affected populations for both the short and long-term.

Background

The ongoing armed conflict in the Lake Chad Basin region has caused mass displacement in northeast Nigeria and the Far North region of Cameroon, forcing people to flee the violence and abandon their homes. Cameroon is currently hosting some 124,785 ¹Nigerian refugees among which more than 70,000 ²living in the Minawao refugee camp only. Added to this, the Far North region alone is hosting 453,662 internally displaced persons (IDPs) and around 600,000 returnees.

The vast majority of IDPs and above 40,000 out-of-camp refugees have found refuge in host communities. NRC's research from 2018 ³shows that many have no formal or written agreements to secure their tenure. Limited access to agricultural land and livelihoods opportunities, along with protracted

displacement, is exhausting financial means and placing additional burdens on already scarce resources of displaced persons and the communities hosting them. This situation is increasing the risk of forced eviction and secondary displacement and having a negative impact on living conditions and social cohesion.



Aicha, Nigerian refugee living in the Minawao refugee camp. Photo: Marion Guénard/NRC

¹ [UNHCR, October 2024](#)

² <https://data.unhcr.org/en/documents/download/103938>

³ [Access to land and property for displaced persons and returnees in Far North Cameroon \(French\)](#)

The Norwegian Refugee Council (NRC)'s Information, Counselling and Legal Assistance (ICLA) programme has carried out an assessment of HLP challenges for communities, especially women, affected by displacement across the Mayo-Tsanaga, Mayo-Sava and Logone-et-Chari divisions in the Far North of Cameroon, as part of the Safer Homes and Lands for Her (Safe4Her) initiative funded by the Norwegian Ministry of Foreign Affairs. This briefing note presents the main findings and recommendations of this research.

HLP challenges during displacement

The assessment identified the following main challenges faced by displaced women in accessing HLP rights in the Far North of Cameroon:

- **Access to HLP:** more than half of women, have little to no access to housing or land. They live in a variety of accommodations, including host families, temporary housing for the displaced, lodgings offered by traditional leaders (Blama/Lamido/Lawan), temporary shelters and camp sites set up with tarpaulins.
- **Access to land and the construction of shelter:** in the Far North region of Cameroon, there are no formal mechanisms for attributing land to displaced persons in the medium to long term. IDPs are only granted temporary access to land to build temporary and precarious shelters (in straw). With the deterioration of these basic structures, they are now seeking to replace them with mud shelters. However, this has implications for the status of the land and customary authorities have stated that 'the land on which shelters have been built by displaced persons cannot be considered to belong to them.'
- **Displaced women's HLP rights:** women face significant difficulties in securing rights over land and/ or inheritance rights. This situation has been exacerbated by the crisis. The Cameroon Constitution guarantees women the same property rights as men. However, in practice, the attribution of land is handled by social and customary norms and the interpretation of religious laws. Even though women are permitted to own or inherit land, it is generally to grow food for household consumption. In addition, all economic transactions are controlled by the male head of household. As renters, displaced women report also being forcibly evicted from land by owners. Rental contracts are for the most part verbal and landlords may not respect the terms of the agreement if a woman is unaccompanied by a male relative.
- **Undocumented and illegal HLP transactions:** social and economic pressures have led to a proliferation of illegal land transactions and transaction which are incorrectly executed. This has led to land speculation and an increase in disputes. IDPs are victims of multiple sales or renting of the same parcel of land or property and face insecure tenure or a loss of assets as a result.



Maize field in Kousseri Photo: Patricia Pouhe/NRC

Origins of HLP disputes

Disputes related to contracts:

Many IDPs have opted to rent rooms or properties but with insufficiently clear and documented rental agreements, which leave their rights unprotected and increases risks of arbitrary and/or unlawful eviction. Disputes are arising between landlords and tenants as available resources are exhausted and the displaced find themselves without the means to meet rental obligations.

Family conflicts:

Inheritance disputes were reported in relation to land and property. Women often face challenges in claiming their inheritance upon the death of their husband. In addition, one key informant described disputes arising where adults were required to hold property on trust for children in the family (often nieces or nephews) but failed to act in good faith in the interests of the beneficiaries.

Institutional conflicts:

The land management system in Cameroon considers certain types of land transactions illegal (for example the sale of public land). Nevertheless, social and economic pressures have led to a proliferation of such transactions. Other transactions are not executed correctly leading to disputes over the status of the property. This can leave land vulnerable to speculation.

Discrimination against displaced persons:

because they are foreign to the communities, displaced women either face major difficulties or simply cannot own HLP property in front of the traditional authorities. The latter believe that a woman from elsewhere should not come to take possession of property, and benefit from it within the community, when the very members of that community are in difficulty. As a result, women are more likely to rent rather than buy, which makes them even more vulnerable.

Conflicts around natural resources:

High frequency of conflicts between pastoralists and agriculturalists and inter-ethnic conflicts have increased along with displacement and the additional pressure placed on natural resources.



IDP woman in Tilde Afade Photo: Patricia Pouhe/NRC

Impact on women

Married women are generally totally dependent on their husbands, which makes them vulnerable to violence and abuse. For most of them, the fact that they can't own HLP property without their husband's consent prevents them from achieving their full potential. Moreover, these cultural practices and considerations expose them to suffering should their husbands die or leave them. In such cases, they lose everything and are generally expelled either by their husbands' families, or by members of the community who feel that a widowed or divorced woman is not entitled to any privileges.

NRC recommendations:

The following are priority recommendations for the promotion and protection of HLP rights:

- Humanitarian and development actors should ensure that HLP is integrated into humanitarian responses: HLP should be integrated into humanitarian interventions, such as shelter, food security and livelihoods, to prevent the risk of eviction and exploitation and to strengthen the safety and resilience of those affected by the crisis. The donor community should fund HLP programmes as a key component of the humanitarian response.
- Humanitarian and development actors should work with local authorities to improve IDPs' living conditions and security of tenure.
- With a focus on women: It is important to increase access to HLP programmes that provide legal aid and related support with rental agreements. Awareness-raising activities can also increase understanding between landlords and displaced households and help strengthen security of tenure and community cohesion.
- Humanitarian and development actors should conduct additional research on the HLP rights of women affected by displacement in the Far North of Cameroon and identify practical solutions to support their enjoyment of HLP rights. The provision of free legal assistance and awareness-raising activities on the equal rights of men and women to HLP and access to justice will support women to claim and enjoy these rights during displacement.
- Humanitarian and development actors should work with local authorities to build the capacity of statutory and customary authorities to protect HLP rights and collaboratively resolve an increase of HLP-related disputes in displacement locations. This can include training on legal standards and dispute resolution skills, as well as the provision of coaching and technical assistance.

About NRC: The Norwegian Refugee Council (NRC) is an independent humanitarian organisation helping people forced to flee. NRC opened its country office in Cameroon in April 2017, in the Far North region, with one office in Maroua and one sub-office in Kousseri. This was followed by an office in the Southwest region in June 2018, and a sub-office in Northwest region in March 2019. In these areas, NRC is providing integrated multi-sector assistance, covering emergency needs and linking them to recovery interventions in livelihoods and food security, education, water, hygiene and sanitation, shelter, and information, counselling and legal assistance (ICLA).

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