



WHY LAND AND PROPERTY RIGHTS MATTER FOR GENDER EQUALITY

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OVERVIEW

Securing women's rights, access to, and control over housing, land, and property (HLP) are important for livelihood generation, food security, a store of wealth, and other economic benefits. Ensuring women's HLP rights also provides social benefits, such as improved bargaining power within the household and community. Data on women's rights to HLP is limited, but available evidence from 53 countries shows that within those countries, over 70 percent of women do not own any land. Without action, women are at risk of being left farther behind.

This policy note explores the barriers and impediments to women's HLP rights. It shares emerging evidence on what works to support women in attaining the full range of HLP rights, including experience from World Bank and other donor-financed projects and interventions that have shown promise. Recommendations for development practitioners, policymakers, and women themselves include the following:

- Continue to push for legal, regulatory, policy, and institutional reforms to allow for the full range of legal rights for women to access, own, transfer, bequeath, and inherit land.
- Reform the default marital property regime to be community of property.
- Recognize customary or traditional marriage as equal to civil marriage for ownership and registration of property or assets.
- Consider implementing waiting periods during which an heir cannot renounce or reject her inheritance.
- Include quotas for women's participation in land governance structures.
- Invest in public awareness and education campaigns with targeted messaging for women and girls and men and boys.
- Focus on women's land rights in operations that have systematic land registration and formalization, surveying and land regularization.
- Ensure that women are part of adjudication committees, dispute resolution mechanisms, and other land management bodies.
- Consider the needs of women when designing offices for land administration services.
- Expand the research agenda to understand women's rights to HLP in urban contexts, and the impacts of climate change and forced displacement on women's rights to HLP.
- Continue to collect gender-disaggregated data on rights to HLP, tenure security, and other aspects of land administration.

Photo Credit: Nicaragua Land Administration Project - Proyecto de Ordenamiento de la Propiedad

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This thematic policy note is part of [a series](#) that provides an analytical foundation to the World Bank Group Gender Strategy (2024–2030). This series seeks to give a broad overview of the latest research and findings on gender equality outcomes and summarizes key thematic issues, evidence on promising solutions, operational good practices, and key areas for future engagement on promoting gender equality and empowerment. The findings, interpretations, and conclusions expressed in this work are entirely those of the author(s). They do not necessarily reflect the views of the World Bank Group or its Board of Directors.

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The World Bank Group's Gender Strategy states that “removing barriers to women’s ownership¹ of and control over assets” is a critical gender gap that must be addressed to improve development outcomes. Land and housing are key assets in facilitating this change. Securing women’s legal rights and access to, and control over housing, land, and property (HLP) are important for providing shelter, a home, and an opportunity to be part of a community. They are crucial as an asset for livelihood generation, food security, a store of wealth, and other economic benefits. Data on women’s rights to HLP are limited, but available evidence from 53 countries shows that within those countries, over 70 percent of women do not own any land.²

Women’s secure tenure matters. Figure 1 illustrates that strengthening women’s rights to HLP can lead not only to economic benefits (land value/agricultural productivity, access to credit, off-farm income) but also social benefits (improved bargaining power within the household and community). Emerging evidence shows that strengthening women’s rights to HLP can have positive impacts across a range of outcomes, including the following:

- Greater bargaining and decision-making power of women (Melesse et al., 2018; Meinzen-Dick et al., 2019; Mookerjee, 2019)
- Reduced domestic violence (Amaral, 2017; Peterman et al., 2017)
- Increased consumption (Muchomba, 2017; Milazzo and Van de Walle, 2021)
- Better child welfare (van der Meulen Rodgers and Kassens, 2018)

The Sustainable Development Goals (SDGs) also target women’s “ownership and control over land and other forms of property” as essential elements for achieving the goals of poverty reduction and women’s empowerment. To monitor progress on these targets, the SDGs track levels of tenure security through legally recognized documentation and perception of tenure security (SDG 1.4.2) and the prevalence and share of women with ownership or secure rights over agricultural land (SDG 5.a).

KEY DEFINITIONS:

Security of tenure is the certainty that a person’s rights to housing, land, and property (HLP) will be recognized by others and protected in cases of specific challenges such as eviction.

Tenure systems (laws and institutions) regulate how individuals and groups gain access to HLP and the associated natural resources.

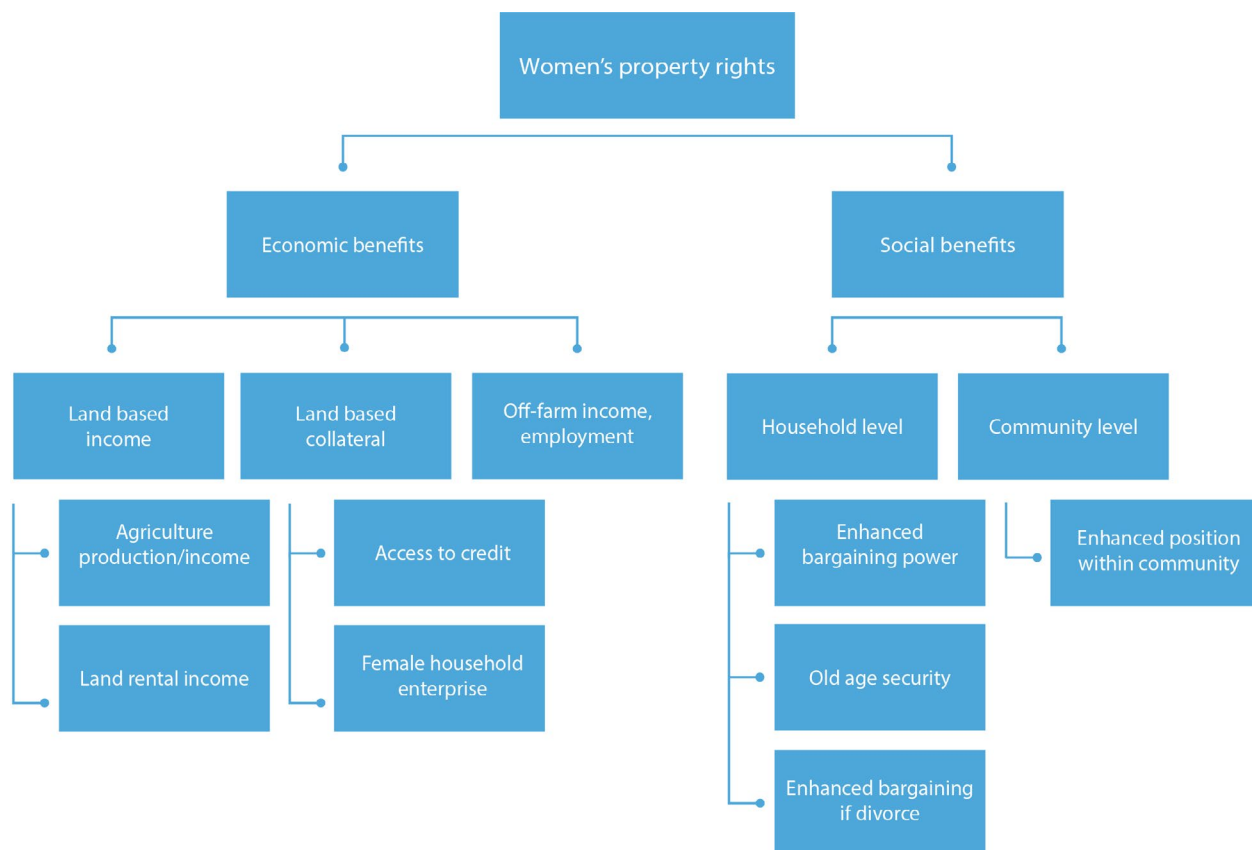
Tenure rights include full ownership rights, long-term use rights, as well as rights to lease, bequeath, inherit, sell, transfer, and others.

¹ This note refers to “ownership” and “rights” broadly to incorporate title or freehold, as well as leasehold, long-term use rights, customary rights, and collective rights.

² Source: [Gender Data Portal](#), which uses data from Demographic and Health Surveys (DHS).

³ For more information see: Measures for Advancing Gender Equality ([MAGNET 2021](#))

FIGURE 1. CONCEPTUAL FRAMEWORK FOR POTENTIAL EFFECTS OF THE FORMALIZATION OF WOMEN’S PROPERTY RIGHTS



Source: World Bank: Gender Issues and Best Practices in Land Administration Projects, 2005; updated 2023

Historically, there has been limited empirical evidence on the causal impacts of strengthening women’s rights to HLP. However, recent impact evaluations have begun to capture how various land interventions result in direct and distinct benefits for women. These studies show that securing women’s rights to HLP resulted in higher decision-making power, agricultural investments (through soil conservation), and reallocations of off-farm labor.

a) Decision making: In Lesotho’s peri-urban areas outside of Maseru, where the government conducted a systematic regularization program combined with substantial legal, policy, and institutional reforms, women-headed households experienced improvements in management and decision making over land,⁴ and their concerns over land conflict decreased⁵ (World Bank, 2022). In Benin, land use planning and demarcation of community customary lands improved decision-making power among married women and allowed women to stay on their land following their husband’s death (World Bank, 2019).

⁴ The evaluation showed women’s access to registered land rights substantially increased. Panel household survey data found an effect on the share of parcels managed or controlled by female-headed households (defined by women involved in land use decisions) of a 11-percentage point effect compared to a control mean at a baseline of 35 percent.

⁵ Panel data showed female-headed household concerns over conflict decreased by 5 percentage points compared to those outside the treatment areas, which researchers noted was significant compared to a control mean at a baseline of 5 percent.



b) Agricultural investments: The Benin program also resulted initially in increased land following by women, as well as sustained increases in investment in perennial crops by both men and women (World Bank, 2019). In Rwanda, a pilot land regularization effort by the government resulted in women increasing their soil conservation investments⁶ (Ali et al., 2011).

c) Reallocation of off-farm labor: When Rwanda rolled out the program nationally, both women and men reallocated farm labor to off-farm employment with similar gains in wage income (Ali et al., 2011). In Ghana, land titling in peri-urban areas outside of Accra, combined with outreach targeted to women, resulted in a structural shift away from farming. This included a substantial decrease in agricultural labor and a shift from larger sharecropped parcels to smaller purchased parcels. Women especially benefitted through the transition to higher value off-farm labor⁷ and significantly larger profits (World Bank, 2020).

Women's secure rights to HLP also has a role in combatting climate change.⁸ Existing gender inequalities in access to endowments, assets, voice, and agency result in gender differentiated impacts of natural disasters (Erman et al., 2021), which are made more frequent and extreme by

climate change. The Intergovernmental Panel on Climate Change 2022 report underscores the importance of secure rights to HLP in urban and rural areas, including key issues of women's tenure rights (IPCC, 2022). Occupants of informal settlements with limited or no tenure security are particularly exposed to climate risks given their substandard housing and infrastructure and location in flood plains and other environmentally sensitive areas. The UN Convention to Combat Desertification (UNCCD) recognizes that the world "cannot achieve land degradation neutrality without gender equality and equity" (UNCCD Gender Overview). In rural areas, women represent approximately 45 percent of the agricultural labor force. When women's property rights are secure, they have more incentive to invest in climate smart agriculture as shown the findings from Benin and Rwanda.

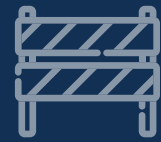
This policy note explores the barriers and impediments to women's HLP rights and shares emerging evidence on what works to support women in attaining the full range of HLP rights. This includes operational experience from the World Bank and other donor-financed projects and interventions that have shown promise. It concludes with recommendations for development practitioners, policymakers, and women themselves on achieving legal, regulatory, policy, and institutional reform; clarifying and formalizing women's land rights; and advancing research and data collection.

⁶ Women increased soil conservation by 19 percent—nearly double that of men.

⁷ Women in treatment areas experienced a 10.4 percentage point increase in off-farm labor and a 98 cedis increase in monthly profits compared to a control mean of 75 cedis in round 3 (conditional on operating a business). For men, the pooled impacts are not significant.

⁸ For more details, see the Thematic Policy Note on [Placing Gender Equality at the Center of Climate Action](#)

IMPEDIMENTS TO WOMEN'S ACCESS, OWNERSHIP AND CONTROL OF LAND AND PROPERTY



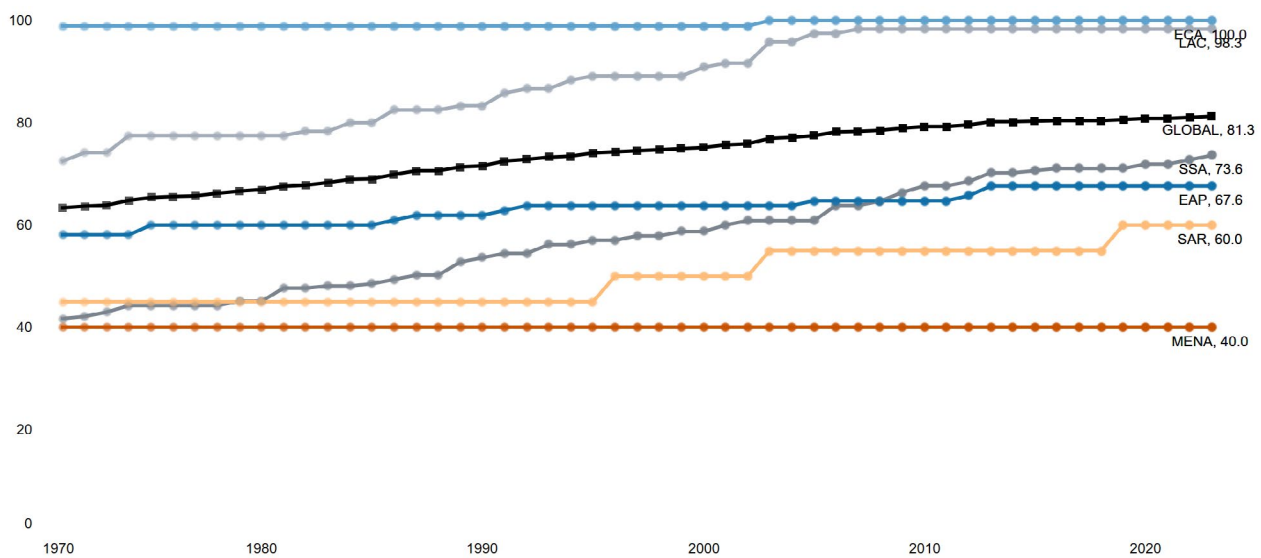
The legal framework for land ownership and management and how it is implemented in practice can have a significant impact on women's rights to use, own, and manage HLP assets. Women, Business, and the Law (WBL) data shows that 40 percent of countries still have laws that limit women's asset rights and ownership in some way (see Figure 2). The Latin America and the Caribbean, East Asia and Sub-Saharan Africa regions show the most improvement over time, while Middle East and North Africa region remains low and relatively flat. In addition, the OECD Social Institutions and Gender Index (SIGI) 2023 benchmarking exercise on discriminatory social institutions finds that laws or customary practices of 104 out of 179 countries still deny women the same rights to access land as men, and only 74 countries accord women the same inheritance rights as men, both in law and in practice.

The framework for women's HLP rights is not only based on statutory law; it also relates to customs, traditions, and religious practices, which often lead to conflicting or overlapping jurisdictions and interpretations (Meinzen-

Dick et al., 2002). When statutory laws on property rights intersect with marital and inheritance practices, women are often left behind. For example, in many countries, the concept of "head of the family" and the practice of passing down land from one generation to the next excludes women, both widows and daughters.

Land may be state-owned, privately owned, collectively owned, or owned and managed by customary rules and authorities. Each of these land systems has different rules that outline who can use, manage, and own land. Customary land tenure systems often allocate land to a family. Women have subsidiary rights to use that land for agriculture or other purposes and are dependent on their relationship with the male head of household. If that relationship changes due to marriage, divorce, widowhood, she may no longer have the same level of access. In countries where polygamy is practiced, it is critically important to understand the context and ensure that the HLP rights of all wives are recognized.

FIGURE 2: WBL ASSETS INDICATOR - PROGRESS OVER TIME BY REGION



Source: Women, Business and the Law Data Visualization 2023, <https://wbl.worldbank.org/en/all-topics>



Customary systems vary depending on whether the system is matrilineal or patrilineal⁹ and/or matrilineal or patrilineal.¹⁰ One study in Ghana finds that deceased husbands' matrilineal lineages supported their widows, even though the children from such a marriage are not considered to belong to the lineage. This suggests that matrilineal lineages may provide stronger traditional safety nets for widows (Kutsoati and Morck, 2016).

Women face impediments to purchasing or inheriting land. Purchasing land can be difficult given lower levels of female labor force participation and wages. In the case of inheritance, many traditional tenure systems, particularly patrilineal and patrilocal systems, limit women's ability to inherit land. Religious practices may also limit how much land and property a woman can inherit. Even in situations where women do have secure tenure, it may be less complete, durable, or robust (Scalise and Giovarelli, 2020), thereby limiting what women can do with their property rights. In addition, discrimination based on sexual

orientation, gender identity, and gender expression (SOGI) is prevalent globally and extends to various aspects of life, including inheritance and other rights to HLP (see Box 1).

Administrative barriers limit women's access to land documents and land services. In many countries land registration is a complex, time consuming, and costly process that can limit access for both men and women. However, women may face additional administrative barriers. This can be as simple as registration forms that do not include space for a spouse's name or lack of training for land registration staff on the importance of including women in the process and their names on forms (World Bank, 2005). Land registration offices that are located far from home impact both men and women, but women may feel less comfortable and have less experience with formal government offices. Other administrative barriers can be culturally linked, such as taboos on women entering land offices alone or the need for women to have proof of consent from male relatives to complete land transactions.

⁹ In patrilineal systems, land is managed and inherited through the male line. In matrilineal systems land is inherited through the female line, although often the male relatives of the mother/wife are responsible for land management decisions.

¹⁰ In patrilocal systems, the married couple settle in the husband's home or community. In matrilineal, the married couple settle in the wife's home or community.

BOX 1: LESBIAN, GAY, BISEXUAL, AND TRANSGENDER (LGBT) PEOPLE RIGHTS, ACCESS TO, AND CONTROL OVER HOUSING, LAND, AND PROPERTY

Discrimination based on sexual orientation, gender identity, and gender expression (SOGI), prevalent globally, extends to various aspects of life, including housing and property rights. Growing evidence shows that social stigma, prejudice, and marginalization, which can result in LGBT people being ostracized from their families and communities, can make it challenging to access secure housing or inherit land. In some cases, explicit anti-LGBT legislation - or the lack of legal protections - can lead to biased practices by landlords, property owners, or authorities.

The absence of legal remedies leaves LGBT individuals without recourse, vulnerable to housing-related exclusion. Given that LGBT people can experience violence at home, they can be deprived of familial support and social networks, increasing their risk of homelessness or insecure housing. Data shows that LGBT people often migrate from their hometowns in search of community and safety, typically to urban areas, leading to unique housing challenges.

In some countries, laws and regulations explicitly exclude LGBT communities from accessing HLP rights. Legal frameworks may define ownership or inheritance rights in a way that excludes same-sex partners or transgender individuals, denying them the ability to legally acquire, own, or transfer HLP. Transgender people face significant barriers in obtaining legal recognition of their gender identity as registration processes may require alignment between available legal documentation and their SOGI. Even in the absence of explicit legal barriers, government officials, registry staff, community members, or development programs may still hold biases against LGBT individuals, denying them rights to HLP.

Addressing these challenges will require a comprehensive approach that includes legal reforms, public awareness campaigns, capacity building, and targeted support services. Projects and technical assistance can be designed to promote inclusive policies, collect data on LGBT exclusion where it is missing, advocate for equal access for all, and raise awareness about the importance of providing safe and secure housing for all individuals, regardless of their sexual orientation or gender identity.

Sources: World Bank Group. *Life on the Margins: Survey Results of the Experiences of LGBTI People in Southeastern Europe*. World Bank, 2018; Koehler, Dominik, Georgia Harley, and Nicholas Menzies. *Discrimination against sexual minorities in education and housing: Evidence from two field experiments in Serbia*. World Bank Policy Research Working Paper 8504 (2018).; Yarwood, Vanessa; Checchi, Francesco et al. *LGBTQI+ Migrants: A Systematic Review and Conceptual Framework of Health, Safety and Wellbeing during Migration*. Department of Global Health and Development, Faculty of Public Health and Policy, London School of Hygiene and Tropical Medicine, London 2022; Laura Durso and Gary Gates, *Serving Our Youth: Findings from a National Survey of Service Providers Working with Lesbian, Gay, Bisexual and Transgender Youth Who Are Homeless or At Risk of Becoming Homeless*. Los Angeles, The Williams Institute with True Colors Fund and The Palette Fund, 2012.

The lack of identification documents (ID) can also impede women's registration of HLP rights. Identification documents, marriage certificates and other official documents are often necessary for formal registration of HLP rights. But women in lower income countries are eight percentage points less likely than men to have an official ID.¹¹ Forcibly displaced women face these and other barriers that restrict their access services and secure housing (see Box 2).

Women's time and labor constraints related to childcare and household chores are an additional impediment to control over and use of land assets. Experimental work in Benin shows that women must also perform more guard labor to prevent expropriation and encroachment on land that is less secure. Women reallocated more of their labor than men to guard land that was less secure (Goldstein, et al., 2015). In Ghana, results of an impact evaluation show that land registration did not translate into increased

¹¹ ID4D global data set: <https://id4d.worldbank.org/global-dataset>

BOX 2: GENDER, PROPERTY, AND FORCED DISPLACEMENT

According to UNHCR Global Trends in Forced Displacement 2020, 82.4 million people were forcibly displaced globally and 47 percent of the displaced are women and girls. Whether caused by fragility, conflict, or climate change, people are being displaced in large numbers and ending up in settled areas rather than camps. Forced displacement in urban contexts complicates women's housing access and property ownership in multiple ways. Factors include informal and substandard housing; frequent eviction; dispute resolution around housing, land, and property; and loss of assets in their home community. The impediments to women owning and accessing land and property are magnified when women are forcibly displaced.

Legal identification in their own names is vital for forcibly displaced women to access services and housing in urban settings (Hanmer et al., 2021; Rosenow-Williams & Behmer, 2015). Lack of identification, poverty, and insufficient local knowledge are barriers to adequate housing for displaced women, forcing them to live in substandard housing and informal settlements. Many informal settlements are in floodplains, swamps, or other environmentally fragile areas leading to water, sanitation, and hygiene (WASH) impacts (UNICEF, 2019).

Displaced people in general are less likely than their host community counterparts to have formal rental contracts (IDMC, 2015). In Somalia, for example, displaced women in urban areas feel insecure about their property rights and struggle to receive legal assistance through public and customary systems of dispute resolution (Syn, 2016). Once displaced women find housing, they are more likely to face eviction. This is the case across multiple countries and regions (Davis et al., 2019; IDMC, 2015). The vulnerability of displaced women to eviction can be extreme. In a survey of displaced Venezuelans in Colombia, 80 percent of whom were women, nearly 70 percent of them had received notifications of evictions (R4V, 2021).

Lastly, displaced women and their children can lose assets in their home community because of limited property rights and a lack of documentation. There are insufficient avenues for compensation for those losses (Joireman and Tchatchoua-Djomo, 2023). Asset losses in the home community also impacts future livelihood options of children displaced with their families (Joireman, 2018).

More research is needed to understand how best to support displaced women and girls, but the following measures can help: provide women with identification documents (even temporary); ensure that women are named on lease documents and included as co-beneficiaries in any housing assistance (IDMC, 2015); and provide free legal assistance focused on housing access and to respond to housing and property disputes. In Somalia and other settings, efforts to promote women's housing rights were linked to gender-based violence (Syn, 2016). Therefore, efforts to promote and protect women's housing and property must be taken with great care and sensitivity, allowing displaced women to give input as to whether and how this should be addressed.

agricultural investment. Instead, with their land secured, women shifted from guard labor to more off-farm labor, which led to increased business profits for these women (Agyei-Holmes et al., 2020).

Finally, access to comparable data on women's rights to HLP is a constraint. To address this data gap globally, SDG 14.2 aims to capture the percentage of adults with secure tenure disaggregated by gender and land tenure type. However, few countries have reported this data, and even fewer are able to provide it disaggregated by gender.

Reporting on women's rights to HLP is challenging because national household surveys are historically sampled at the household level. In addition, very few countries in the global south have a complete and up-to-date cadaster or registry record of land use rights and ownership. This makes providing data on land ownership difficult, and even fewer countries can provide specific data on gender. As such, this data may not reflect the gender dynamic, and reporting on women's land and property rights is largely reliant on national surveys, like the Demographic and Health Survey (DHS), Living Standards Measurement Survey (LSMS),

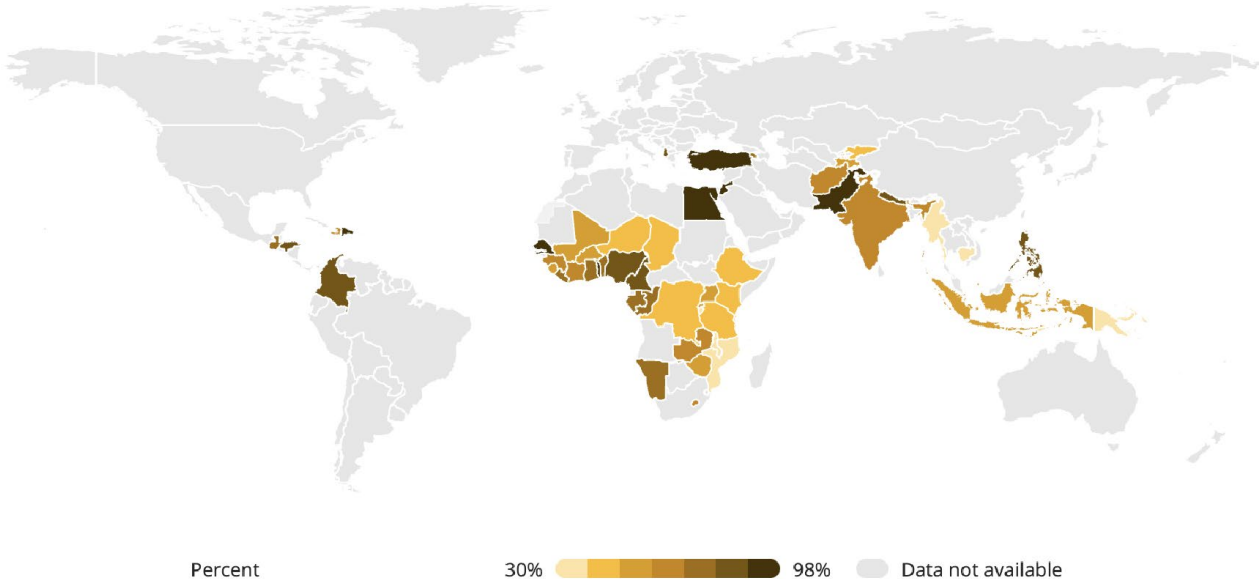
and the agricultural census. Even these national survey instruments often only answer questions about ownership at the household level, revealing little of the complex ownership, access, management, and use relations within the household.

In 2009, the Gender Asset Gap Project was created to demonstrate that collecting asset data below the household level was feasible and individual level data on men’s and women’s asset rights and ownership could be done at the national representative level. This has been further developed by the UN Department of Economics and Social Affairs Statistical Division in support of the SDGs, and by the World Bank through the LSMS. While the number of data sets is growing, data remain limited. In 2010, DHS also started to sample both men and women separately. However, the questions are limited to joint and individual ownership of land and do not cover the wider

bundle of tenure, use rights, and perceptions of tenure, like those incorporated into LSMS. The World Bank Gender Data Portal now provides data on 53 countries based on DHS data, which shows that within those 53 countries, over 70 percent of women do not own any land (Figure 3).

Further analysis of data from 41 countries looked specifically at gender gaps in property ownership among couples. It finds that husbands were, on average, 2.7 times more likely than wives to own property alone and 1.4 times more likely to own property alone or jointly (Gaddis et al., 2022). The Food and Agriculture Organization (FAO) provides data for agricultural land and in 2018, it reported that less than 15 percent of agricultural landholders¹² are women, ranging from as low as five percent in the Middle East and North Africa to 18 percent in Latin America and the Caribbean (FAO, 2018).

FIGURE 3: PERCENTAGE OF FEMALES WHO OWN NO LAND



Source: Demographic and Health Surveys (DHS) Data Retrieved from World Bank Gender Data Portal. License Type: CC BY-4.0. <https://genderdata.worldbank.org/indicators/sg-own-ld/?ownership=Do%20not%20own>

¹² This indicator measures the percentage of women and men agricultural landholders out of the total population of agricultural holders. The indicator focuses on the primary managers of agricultural holdings with the understanding that they may not be the legal owners of the holdings.



Another initiative to fill the data gap is the Prindex,¹³ which uses the Gallup Survey to ask an expanded set of questions on tenure security via phone surveys. Based on tenure data collected across 140 countries, Prindex finds that approximately one in five women (aged 18+) feel insecure about their land and property rights. There is considerable regional and even intra-country variation. Rates of perceived tenure insecurity are marginally higher among women than men in South Asia, Sub-Saharan Africa, and North America. In Sub-Saharan Africa, a higher proportion of women renters feel insecure in comparison to men renters. In addition, the reasons for insecurity vary, with married women citing internal sources of insecurity, such as family disagreements, particularly when faced with the possibility of spousal death or divorce (Prindex, 2020) (Feyertag et al., 2021).

¹³ PRINDEX is a global index of perceptions of land and property rights: [PRINDEX.net](https://prindex.net)



The World Bank has continuously increased its focus on women's HLP rights since the publication of the [Gender Issues and Best Practices in Land Administration Projects: A Synthesis Report](#) (2005) and the [Gender in Agriculture Sourcebook](#) (2009), which included a chapter on Gender Issues in Land Policy and Administration. The World Bank actively engages with other development partners on HLP rights and brings best practices to its operations. A review of Implementation Completion Reports of World Bank projects closing after 2010 shows that approximately 60 percent of standalone land administration projects collected and reported on sex-disaggregated data. A second portfolio review completed in 2021 of the 17 active standalone land administration projects shows that all 17 projects were collecting sex-disaggregated data. This includes data on the number of land parcels or land rights registered to women, as well as indicators on women's participation in consultations, their satisfaction with land administration services, and the number of women trained under the project.

Emerging evidence and experience point to three categories of interventions that can strengthen women's rights to land:

a) Legal, regulatory, policy, and institutional reforms.

Interventions include recognition of women's right to access, own, transfer, bequeath, and inherit land; designating the default marital property regime to be community property; public outreach; and training.

b) Clarification and formalization of women's land rights.

This entails ensuring women have their ownership and use rights—whether individually, jointly, or collectively—documented in land mapping, titling, regularization, and spatial planning efforts.

c) Women's participation in land governance

functions and institutions: Aside from formalizing or registering land rights, it is an important aspect to ensure women's participation in land governance bodies, so that they have more say in longer term land management and allocation decisions

Legal, Regulatory, Policy, and Institutional Reform

Legal, regulatory, and policy reforms are key mechanisms to improve women's access and productive use of land.

Reforms can range from legislation that recognizes women's right to own or transfer land, to changes in inheritance rights, to extending land rights for customary unions. These reforms are often implemented jointly with land clarification and formalization efforts, but they can have standalone and transformative effects. This is especially true when legislative and policy changes are supported by both complementary regulatory and institutional reforms and wide public awareness campaigns that include men and women. When implementing such reforms, it is critical to understand the intersection and interplay between land laws and inheritance and civil law and custom. This is particularly critical when the country includes matrilineal inheritance practices, as documenting land rights to heads of household may unintentionally reduce women's tenure security if the land rights are traditionally secured through the female line.

As an example of legal reform to support women's HLP rights: in Sierra Leone under traditional customary family law, women have less access to and control over land than men, with 68 percent of all land plots owned by men compared to 21 percent owned by women.¹⁴ The World Bank supported a series of policy operations¹⁵ to support women's land rights through new legislation (Customary Land Rights Act and National Land Commission Act) and operationalization of the new legislation that requires women be at least 30 percent of appointed Commissioners on the Board of the new Land Commissions (National and District).

¹⁴ Sierra Leone Third Productivity and Transparency Support Grant (P169498) Project Document, May 2020.

¹⁵ Third Productivity and Transparency Support Grant (P169498) 2020; First Inclusive and Sustainable Growth DPO (P175342) 2022; Second Inclusive and Sustainable Growth DPF (P178321) 2023.

Reforms that support joint registration can be helpful.

The Millennium Challenge Corporation (MCC) supported the Government of Lesotho in carrying out policy and institutional reforms and public outreach on women's land rights, which catalyzed demand for formal land registration services for women. This was achieved through the passage of the Legal Capacity of Married Persons Act¹⁶ and related implementing regulations, as well as the establishment of a new efficient Land Administration Authority and a systematic titling intervention that only provided free mapping and titling for married couples if they agreed to joint titling. As a result, 80 percent of sporadic registrations and 85 percent of systematic titles were registered individually or jointly in the name of a woman, increasing women's land registration by 55 percentage points (World Bank, 2022). Women's participation in land and mortgage markets also grew.

An assessment of the joint titling provisions of the 2003 Land Law in Vietnam finds that, from 2004 to 2014, the share of jointly titled residential land rose from 16 to 56 percent and from 12 to 38 percent for cropland. In terms of benefits, women named in Land Use Right Certificates (LURCs) increased their expenditures by an average of two percent for agricultural land and three percent for residential land, among other impacts (Buchhave et al., 2020). However, the potential impacts have been limited without a government effort to convert existing LURCs (46 percent of which are still held solely by men for cropland) into joint LURCs.

Support for improved land legislation has also been provided under World Bank investment financing. In Ghana, the First and Second Land Administration Projects (P120636) provided extensive support to new land legislation, including provision for properties acquired during marriage to be registered jointly in the names of both spouses. In Albania, the Gender Equality in Access to Economic Opportunities Development Policy Operation (P160594) supported government mandates for notaries to recognize the co-ownership of immovable property obtained during marriage under the community of property regime. The State Cadaster Agency issued guidelines for registration offices to correct the under-registration of women co-owners in Albania's existing property registries by refileing immovable properties registered in the name of one spouse that were presumed to be co-owned.

Inheritance is one of the main pathways through which women may access land; however, patrilineal and patrilocal inheritance norms limit women's inheritance in many countries.

Reforming inheritance laws is one option. In India, a revision of the Hindu Succession Act resulted in significantly more women and girls inheriting land and going to school (Deininger et al., 2013). Another emerging practice is to include inheritance plans in a land titling and registration program. The Rwanda land tenure regularization program included an explicit record of who will inherit the parcel. It led to children being 13 points more likely to inherit land and gender bias being virtually eliminated, with girls' planned land inheritance almost equal to boys. (Ali et al., 2014).¹⁷

Religious practices can also formally limit women's inheritance.

While Sharia law allows for women to inherit (usually one half of what sons will inherit), in many countries women are socially pressured to renounce their inheritance rights in favor of a brother or male relative. To respond to this, in 2011 Jordan's Personal Status law was amended to include a three-month waiting period during which an heir cannot renounce or reject her inheritance, reinforced by a judge who explains to the heirs the legal consequences of the renouncing of inheritance (Al-Dahdah et al., 2016). According to the Jordanian Sharia court, up to one third of the heirs relinquished their inheritance rights every year over the last three decades (Corsi and Selod, 2023).

The Government of Morocco, in collaboration with MCC, piloted the implementation of legal reforms regarding inheritance on collective land undergoing privatization and titling. Law 64.17 (on Soualalyate lands located in irrigated areas) legally recognizes the rights of women to inherit land and acquire the land titles through the process of privatization of collective lands. The intervention combined awareness raising at the community level, training of local leaders and government officials, and legal assistance to women to navigate the administrative process. The combined effort led to an increase in women's land ownership. Of the 55,173 hectares privatized through the pilot, 35 percent of land title holders are women, compared to 0.2 percent that would have been eligible without claiming their inheritance rights (MCC, 2023).

¹⁶ Following this act, women were no longer considered minors after marriage and able to own property and access credit without the permission of their husbands.

¹⁷ For more detail on inheritance norms and practices please see: https://landwise-production.s3.amazonaws.com/2022/03/Giovarelli-Scalise_Evidence-Brief-Do-Inheritance-Reforms-Work-for-Women_2020-1.pdf

Clarification and Formalization of Women's Land Rights

Systematic registration, titling and land regularization programs that emphasize joint registration¹⁸ can help secure women's land rights. Joint registration works when officials and landholders are aware of women's land rights and when incentive structures are in place, such as requirements to jointly register if married. If women are not fully informed of their rights or do not participate in systematic processes, or if men do not understand the importance of women's land rights, women may not benefit. In addition, procedural changes can make a difference. If forms have a space for a wife's name, it is more likely to get filled. Similarly, if staff trained in field data collection know to collect a wife's name, it is more likely to end up on the final document.

The World Bank Africa Gender Innovation Lab (GIL) finds that demand for joint titling can be encouraged through simple and cost-effective informational interventions, as well as economic and social incentives (see Box 3).

It conducted a randomized control trial in Uganda via an intervention that offered rural households assistance in obtaining freehold titles at no cost. Results show that providing men with persuasive information about the family benefits of adding their wife's name to the title and requiring that decision to be made in the presence of the wife, increased the share of households that chose to register land in both spouses' names (rather than in the husband's name only) from around 66 percent to 91 percent. The study also finds that making the land titling assistance offer conditional on the wife's name being added to the title is highly effective, without reducing overall demand for titling (Cherchi et al., 2022). An experiment in urban Tanzania similarly demonstrates that a small conditional subsidy can induce households to adopt joint land titling (Ali et al., 2016). However, a qualitative review of stamp duty discounts for registering women's names in India paints a more mixed picture (Awasthi et al., 2023). This intervention may work best for sporadic (on demand) registration processes, as World Bank and donor-financed systematic registration projects often waive or substantially subsidize registration fees.

BOX 3: BUILDING THE EVIDENCE BASE

The World Bank Africa GIL is conducting new impact evaluations with current lending projects in sub-Saharan Africa in collaboration with the government and project teams. An overarching aim of these experiments is to understand: (i) how to increase the share of land titles or certificates issued by these projects in women's names; and (ii) the impact of doing so on women's empowerment and overall household welfare.

In Mozambique, the focus is on the role of social norms. It was found that men (and women) substantially underestimate the extent to which their fellow community members support the notion that men and women should have equal land rights. The experiment is testing the impact of an informational intervention attempting to correct these beliefs.

In Cote d'Ivoire, the focus is on comparing the effectiveness of titling land in women's names through a "marriage upgrading" intervention that helps (customarily married) couples enter into civil marriage under a community of property regime.

In Tanzania, the focus is on the role community leaders (influencers). The experiment is testing the effectiveness of interventions aimed at mobilizing community leaders to encourage households in their communities to register land in women's names.

In Senegal, the focus is on the role of land surveyor agents. The experiment is testing the effectiveness of different (intrinsic and extrinsic) incentives given to agents to increase the share of titles they issue in women's names.

¹⁸ This can apply to titling but also certification, regularization and other activities that document and register rights to HLP.



Understanding the tenure contexts and designing interventions to ensure that women are engaged in systematic titling and registration processes are critical to securing women's land rights. During the early implementation of the World Bank-financed Land Titling Project I in Lao People's Democratic Republic (Laos), the names on title documents did not always reflect the true owners, whether men, women, or jointly. This was due to a combination of factors, including titling in areas where matrilineal inheritance was prevalent, but titles still recognized the male head of household as the titled owner. Also, titling authorities did not spend the time and resources to properly train local staff or sensitize the community about joint titling, which resulted in social norms defaulting to the male head of household (World Bank, 2005). Through more concentrated efforts to educate land agency staff and with support from the Laos Women's Union, 38 percent of titles were registered individually under women's names and another 30 percent were registered jointly by the end of the Land Titling Project I and II (P075006), which ran from 1997 to 2009 (World Bank 2010). The new World Bank-financed Enhancing Systematic Land Registration Project (P169669) will build on these results.

Default joint registration can help but it is important to also recognize customary marriages. In Rwanda, the land tenure regularization effort required registration of married female spouses by default, further enforced by the country's 1999 inheritance law. This led to improved access to land for legally married women. This highlights the importance of the legal and institutional framework, as well as offering incentives and conditions to encourage joint registration. Rwanda did face small reductions in registration for women who live with partners or are in marriages that are unregistered (Ali et al., 2014). The lack of effects for informally married women in Rwanda implies that, when designing formalization programs, it is important to consider the differential situation of women living in common law unions or other arrangements. A similar conclusion can be drawn from an ongoing evaluation in Côte d'Ivoire, where the costs of entering a civil marriage (e.g., fees, documentation, and government bureaucracy) are substantial (Donald et al., 2020). Both studies show the importance of understanding the customary details of a country prior to engaging to avoid negative externalities.

World Bank experience shows that joint registration can be done even in the context of a post-disaster reconstruction. In Indonesia, the Reconstruction of Aceh Land Administration Systems Project (P095883) took place in the aftermath of the 2004 tsunami and focused on recovering and protecting land ownership rights in the affected area. It prioritized rebuilding the land administration system and promoting women's rights by introducing the option of jointly registering land. Before the project, less than four percent of titles were joint titles, reflecting the registration practices of married couples registering only under the husband's name. By the final year of the project, rights registered to women or jointly accounted for approximately 45 percent of the nearly 100,000 titles distributed (World Bank, 2010). Box 4 shows how land titling can also address challenging situations of gender-based violence (GBV).

When titling is not possible, women can still benefit from cadastral updating and digitization processes. In Türkiye, ongoing efforts to accurately record land ownership information as part of cadastral updating is considered a key step in addressing challenges related to women's access to land and property. During the implementation of Land Registration and Cadaster Modernization Project (P106284), over 5.3 million women (about 40 percent of total project beneficiaries) benefitted from having their use or ownership rights to land and property recorded (both single and joint ownership) because of the project's cadastral updating activities.

BOX 4: SECURING LAND AND PROPERTY ASSETS OWNERSHIP TO PREVENT GBV

Women's access to land and property assets is one of the hardest barriers to tackle worldwide, and it has been deeply linked to several types of violence against women and girls (VAWG) (Agarwal and Panda, 2007). The most documented forms of VAWG linked to land are intimate partner violence (IPV), property grabbing of widows, and sexual extortion by land authorities to women who seek land titles or want to negotiate access to property.

Enhancing women's rights to HLP can significantly protect them from experiencing IPV in the following ways:

- It increases women's empowerment, status, and capability. This shifts household power dynamics in a positive way and reduces the willingness to accept IPV.
- It provides a tangible exit option since property ownership can signal sufficient economic independence to discourage IPV or leave abusive situations.
- It helps to address barriers that may be keeping women in violent relationships.

Policy, institutional, and community-level interventions that strengthen women's rights to HLP can shift longstanding social norms and power dynamics that perpetuate inequality between women and men and contribute to the acceptance of the use of violence against them. Interventions can reduce the risk factors related to violence by addressing barriers to women's HLP rights. For example, a program developed by the Global Land Tool Network/UN-Habitat engaged village chiefs in the issuance of gender-equitable land certificates. This emerged as a promising practice at the community level in Zambia's Chisamba District. The Rwanda Land Project, funded by USAID and implemented by Chemonics, designed a radio communications campaign targeting men and boys by invoking "gender-equal land rights" instead of "women's land rights." This addressed men's fears that only women stood to benefit from the land project at men's expense—a situation that could exacerbate GBV instead of tackling it

Source and for more information: World Bank. 2019. [Violence Against Women and Girls Resource Guide: Land Sector brief](#). World Bank, Washington, DC.

A long-term investment in awareness raising and engagement with beneficiary communities can start to change norms around women's land rights. In Nicaragua during the preparation of the first World Bank-financed Land Administration Project in 2010 (PRODEP I) (P056018), the social assessment found that male heads of household had mostly benefited from past land reform and that inheritance laws favored male heirs. However, the Nicaraguan government had recently passed gender-sensitive legislation that required land titles be issued jointly to husband and wife. Yet, data seemed to suggest that the issuance of joint titling was limited. PRODEP I recognized that women continued to face disadvantages in accessing land and obtaining legal recognition of their land rights. This facilitated the development of a gender strategy directly linked to the project's communication strategy and grievance redress mechanism, and the mainstreaming of gender across all project activities. It helped empower women beneficiaries by raising awareness about their land rights; 51 percent of beneficiaries were women, either individually or as a couple (World Bank, 2013).

The Second Land Administration Project (PRODEP II) (P121152) continued this progress. Over half (52 percent) of beneficiaries have been women, either individually or as a couple. PRODEP's gender strategy facilitated the integration of gender across all components of the regularization process. Gender specific guidelines, tools, and training built the capacity of project staff to implement the gender strategy. Finally, project staff's actual commitment to implement the strategy was crucial. Women participated across the process: 45 percent of participants in informational assemblies were women, 44 percent of participants in the public displays of cadastral information were women, and 46 percent of participants in mediation agreements about land conflicts were women (World Bank, 2021). Furthermore, the project facilitated the coordination among municipalities and community-based organizations to promote the active participation of women in project activities.

However, social norms can be sticky. Land ownership and transfers in Kosovo are largely patrilineal. Women are often marginalized during the allocation of family property and, particularly in rural areas, they are pressured to relinquish their inheritance rights at the risk of appearing unsupportive of their living male relatives. While there have been several legal breakthroughs in support of women's equal rights to land, the underlying cultural preferences continue to create gaps between law and practice. When the World Bank-financed Real Estate Cadastre and Registration Project (RECAP) (P101214) became effective in 2011, only 12 percent of women had titles in their name, whether solely or jointly with a spouse (World Bank, 2018).

To respond to this, gender targets were incorporated into the project's results framework. They were informed by prior assessments of the status of women's property rights and economic security in Kosovo compared to men. An initiative was piloted that incentivized joint titling by waiving registration fees for couples who agreed to register joint ownership of marital property. The project also supported extensive capacity building, awareness raising, and legal aid for women's land rights. Thus far, about 19 percent¹⁹ of properties are either solely or jointly owned by women, showing improvement but also revealing that social norms change is a long-term process.

There is less rigorous research and fewer systematic assessments on women's access to urban land and housing rights (Rakodi, 2014). However, the same social norms and legal barriers affecting women's land rights apply to housing and urban land, including barriers to inheritance, treatment of widows, and complex and confusing procedures for securing rights to HLP. As a significant portion of housing in developing countries is in informal areas, additional issues arise, including limited access to services, inadequate infrastructure, and poor housing quality. This often has a greater impact on women, who bear the brunt of extra labor to access clean water and sanitation, as well as greater exposure to GBV. In addition, women may be at greater risk of sexual extortion related to access to housing, though data on this is extremely limited (Transparency International, 2020).

¹⁹ 19.26 percent per KCA's latest figures: <https://akk-statistics.rks-gov.net/>



A World Bank review of available DHS data for Africa finds that gender gaps in ownership are generally higher in rural than urban areas, but this may be because men are also less likely to own land in urban areas. The study also finds that women are more likely to own property if they live in a country with full or partial community of marital property as compared to a country with separation of property. This confirms the expectation that women fare better under community property regimes. (World Bank, 2018)

Tenancy and fear of eviction may be higher in urban areas where customary norms around land security may be eroded. However, urban areas offer benefits to women, including greater access to education and jobs and, potentially, more freedom from restrictive social norms and expectations. For women household heads and widows, secure tenure and ownership rights may allow them the opportunity to rent out a room for additional income (Datta, 1995; Panman, 2021). However, the tenure security and status of women-headed households varies greatly by country and region (Rakodi, 2014).

The same efforts to secure HLP rights for women should apply to urban housing, but more efforts may be needed to support housing formalization for women. Legal processes can be complex and are often tied in with urban planning standards and processes. More study of women's urban land and housing issues is needed.

Women and Collective Land Rights and Land Governance

Women need a formal seat at the table. Aside from formalizing or registering women's rights to HLP, another important aspect is to ensure women's participation in land governance bodies. This includes adjudication committees, dispute resolution mechanisms, land allocation committees and land use management structures, among others. These may be short-term structures for project activities or permanent entities for the management and governance of land and land-based resources, such as forests. Catalyzing women's ability to act as meaningful participants in land governance (beyond meeting legally required quotas) can enhance a project's gender outcomes. Empowering women in these capacities, through awareness raising, training, and encouraging sufficient participation in decision making (at least 30 percent), also encourages sustainability of women's land rights beyond the project lifespan. Engaging with women's organizations and gender champions within the community can help. Box 5 outlines an initiative to build for women's leadership to advocate for their rights to HLP.

Considerable evidence from the forest sector shows that women have unique knowledge of forests and natural resources (Colfer et al., 2016). Involving women in forest and natural resource management and governance can

be critical for stemming biodiversity loss and supporting conservation efforts. Understanding women's tenure rights in these collective contexts is an area for continued research, though the last several years have brought an increased focus on the topic of collective land rights for women and how women participate in land and natural resource governance. Some recent research includes how women's tenure rights may be impacted by climate finance programs (such as the Forest Carbon Partnership Fund) (World Bank, 2022) and qualitative reviews of collective land rights and land governance practices around the world (Salcedo-La Viña and Giovarelli, 2021; Giovarelli et al., 2016).

Several organizations are working in this area to increase women's capacity to participate in land and resource governance and to improve community understanding of women's roles in land and resource governance entities, including in Senegal and Tanzania (Sutz et al., 2019). New legal frameworks in Liberia and Sierra Leone seek to strengthen collective land and resource tenure rights and strengthen the roles of women in the land and resource governance institutions through quotas for their formal participation.

BOX 5: SUPPORTING WOMEN'S LEADERSHIP AND ENGAGEMENT

The World Bank is a founding member—along with the International Land Coalition, Global Land Tools Network, Landesa, Habitat for Humanity International, and the Huairou Commission—of the [Stand for Her Land](#) campaign. The campaign is working to close the gap between global commitments on women's land rights, like the SDGs, and the realization of those rights in practice. The campaign seeks to address this gap in implementation by engaging with women, local and international organizations, donors, and governments through country-based coalitions and regional and global advocacy; and by working with women's organizations and women leaders on the ground. The campaign is focused on supporting women to organize and advocate for their land rights at community, country, and global levels.





The barriers and impediments to women's HLP rights are many, but emerging evidence shows they can be addressed successfully to the benefit of both women and men. Based on this review of World Bank and other donor-financed projects and interventions that have shown promise, the following recommendations are offered for development practitioners, policymakers, and women themselves.

Legal, Regulatory, Policy and Institutional Reform

Women's rights to access, own, and control land are linked not only to land laws, but often civil and family law and inheritance rights. Reforming these laws is not always feasible, but where possible, the following actions can help advance goals:

- Continue to push for reforms to allow for the full range of tenure rights for women to access, own, transfer, bequeath, and inherit land.
- Reform the default marital property regime to be community of property.
- Recognize customary or traditional marriage as equal to civil marriage for property or asset ownership and registration.
- Consider implementing waiting periods during which an heir cannot renounce or reject her inheritance.
- Include quotas for women's participation in land governance structures, such as adjudication committees, dispute resolution mechanisms, land allocation structures, and land/resource use management committees.
- Beyond reforming laws, also review by-laws, regulations, manuals, forms, and other implementation tools. For example, ensure all forms include space for multiple names and to specify spouse(s).
- Finally, review/revise national budgets to ensure full financing for implementation of such reforms.

Clarification and Formalization of Women's Land Rights

For land administration and tenure security operations, it is important to include women in the design and preparation process. This may require additional stakeholder engagement mechanisms that specifically focus on women and working with local women's organizations. In addition, evidence shows that the following steps are important:

- Invest in public awareness and education campaigns as a critical activity and include messaging for women and girls and men and boys. It is essential that men and boys are targeted by messaging that resonates with them in their country and cultural context.
- Focus on women's land rights in operations that have systematic registration, formalization, surveying, land mapping, titling, and regularization. This requires training for field teams and ensuring that women in the community participate in all aspects from sensitization activities to boundary walks. This may require compensating women for their time, arranging childcare, or scheduling meetings at times that accommodate women's familial obligations.
- Given the digital gender divide, consider if women need digital literacy training or support.
- Train women (and men) as para-surveyors and paralegals to continue supporting their communities' land rights activities.
- Ensure that women are part of adjudication committees, dispute resolution mechanisms, and other land management bodies. This may require setting quotas, sensitizing men to the importance of women's participation, and training women to be active participants and leaders.
- When designing offices for land administration services, consider the needs of women, including family restrooms, childcare services, and advisory services. Consider office hours and women's schedules. Consider accessibility and offices that are close to the communities, including mobile offices. Consider societal taboos and if women land officers are needed with separate entrances and offices.

²⁰ For additional recommendations please see Integrating [Gender into Land Projects: A Toolkit](#) (World Bank, October 2022).



Photo Credit: Colombia National Planning Department, Multipurpose Cadaster Project, 2023

Research and Data Collection

The World Bank and its GILs will continue to collaborate with other development partners to build the evidence base on women's HLP rights. This includes the following:

- Focus on collection of gender-disaggregated data on land rights, tenure security and other aspects of land administration. Land information systems should be designed to produce gender-disaggregated data on all aspects of land information. Ensure that SDG 1.4.2 has complete data for all countries.
- Expand the research agenda to understand women's urban land rights and issues. Most of the impact evaluations and research completed to date has focused on rural land. As the world continues to urbanize, greater understanding is needed on the intersection of housing, urban land, and gender issues.
- Expand the research on the impacts of climate change on women's land rights and tenure security, including women's role in managing land and natural assets.
- Expand the research on the intersection of women's land and property rights and situations of forced displacement.



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