



**Prindex**

Measuring global perceptions  
of land and property rights

# WOMEN'S PERCEPTIONS OF TENURE SECURITY

Evidence from 140 countries

July 2020

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## PRINDEX

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# Executive summary

The Sustainable Development Goals (SDGs) 1.4.2 and 5.A.1 refer to the strengthening of women's land and property rights as a fundamental pathway towards poverty reduction and women's empowerment. Securing women's land and property rights can increase agricultural productivity, incentivise the adoption of climate-resilient natural resource management and increase household spending on health and education. Conversely, when women face barriers to accessing, using or controlling land and other productive resources around the world, it not only puts them on an unequal footing in life, but it also restricts these wider positive social, economic and environmental outcomes.

Despite the importance of securing women's rights to land and property, much of the research on the topic has focused only on a handful of countries, especially those where large-scale land projects are underway. To fill this gap, the Prindex initiative released comparative data in 2019 on how women feel about their land and property rights in 33 countries. Since then, Prindex has expanded its efforts to include a further 107 countries – giving us the first truly global dataset of the perceptions of over 90,000 women and 78,400 men on tenure security in 140 countries worldwide. The analysis of this dataset reveals:

1. Across the survey countries, the equivalent of **480 million women feel insecure about their land and property rights**. This represents almost one in five women aged 18+, which is the same as the share for men.
2. **Women's insecurity is geographically concentrated**. At a regional level, the analysis suggests that, based on unweighted regional averages, rates of perceived tenure insecurity are marginally higher among women than men in South Asia, sub-Saharan Africa and North America. However, considerable country-level variation exists. Countries that stand out as outliers within their regions and where a considerably higher proportion of women than men feel insecure include Afghanistan, Kyrgyzstan, Egypt, Benin, Australia and Peru.
3. **Rates of perceived tenure insecurity are higher for certain groups of women and men** than others, and this again varies by country or region.
  - A higher proportion of female renters than male renters feel insecure in sub-Saharan Africa. In the Middle East and North Africa, a higher share of female owners than male owners feels insecure.
  - A strikingly high proportion of men in single-occupancy and mostly rental properties feel insecure in the Middle East and North Africa.

- Many young women (and men) with a basic level of education feel insecure in highly developed parts of the world, such as in Europe, North America and East Asia.
- A particularly large proportion of married women feel insecure in parts of sub-Saharan Africa compared to married men.

Gendered patterns also emerge within many more specific subgroups and regions depending on education, age, marital status, income group and location. For example, there is evidence of large gender disparities in many sub-Saharan African towns and cities.

4. **Women and men cite different sources of insecurity**. Men, for instance, are more likely to say that the government or companies are likely to seize their land or property – which are considered 'external' sources of insecurity. For married women, on the other hand, 'internal' sources of insecurity are more common, particularly when faced with spousal death or divorce. These differences may be closely related to prevalent methods of land acquisition. Where women are more likely to acquire land and property through marriage, they may be at a greater risk of 'internal' sources of insecurity from within their family or community.

While regularising or formalising land and property rights, especially through joint titling, can help reduce perceived tenure insecurity for women, policy-makers should be cautious when undertaking such measures. Comparing data on the possession of formal documentation with perceived tenure security shows that the two do not always go hand in hand, especially in certain regions. For example, sub-Saharan Africa – where widespread efforts to map and document land and property rights are underway – stands out as a region where the possession of formal documentation is not necessarily associated with greater confidence in tenure security, especially among women.

This highlights the need for complementary policy reforms or interventions that improve women's knowledge of their land and property rights, and how to exercise them. It also calls, more generally, for underlying change in attitudes and norms around women's access to and possession and use of land and property. The Prindex data show that married women feel particularly vulnerable to eviction after spousal death or divorce due to disputes during the division of family assets. This contributes to existing and mounting evidence of a 'gender tenure security gap' between statutory legislation and women's ability to practise their rights, and is especially true in countries where women's main method of acquisition is through marriage, such as in Burkina Faso (where 48% of female owners acquired their property through marriage), Viet Nam (41%) and Nigeria (30%).<sup>1</sup> In such circumstances, the expectations of communities or family members may usurp any legal rights that women have to equal division of assets. Tackling this type of deeply embedded societal or cultural gender discrimination requires interventions such as awareness-raising campaigns and the recruitment of male champions within communities to remove these 'soft' barriers to improving women's tenure security.

1 Overall, 14% of female owners acquired their property through marriage compared to just 3% of male owners, a difference of 11 percentage points (Prindex, 2020).

# 1. INTRODUCTION

## 1.1 Why are women's land and property rights important?

Studies have documented the beneficial effects of securing women's land and property rights (Lanz and Daley, 2016; Meinzen-Dick et al., 2019). Along with other measures to empower women,<sup>2</sup> securing these rights can increase agricultural productivity (Agarwal, 1994; Goldstein and Udry, 2015), incentivise the adoption of sustainable natural resource management (Agarwal, 1994), encourage investments in housing improvements (Payne, 2004) and influence greater household expenditure devoted to health, education and nutrition (Doss, 2006). By clarifying and strengthening women's land and property rights, their decision-making power within and outside the household can be empowered, which enables diversification into non-agricultural activities and non-farm sources of income (Meinzen-Dick et al., 2019). Equal rights can also lead to allocative efficiency gains and productivity growth outside the agricultural sector, as well as productivity enhancing investments in property.

These micro-level changes contribute to broader development outcomes linked to food security, economic growth and social progress, and are also a significant determinant of women's individual outcomes in life. Security of tenure can also improve wellbeing and reduce anxiety, concern, fear and worry of losing property rights, not just for women themselves but for other members of their household, especially children.

In acknowledgement of these beneficial effects, the Sustainable Development Goals (SDGs) 1.4.2 and 5.A.1 specifically refer to strengthening women's land and property rights as an important pathway towards

poverty reduction and women's empowerment. The aim is also recognised in a plethora of efforts to generate internationally comparable gender indicators for better, evidence-based policies, such as the Organisation for Economic Cooperation and Development's *Social Institutions and Gender Index* (SIGI), Georgetown University and the Peace Research Institute's *Women, Peace and Security* (WPS) measure and the World Bank's *Women, Business and the Law* project.

## 1.2 What do we know?

Despite the known beneficial outcomes, women's access to and control of land and property remain restricted in many parts of the world. Women own less land and property than men, whether solely or jointly (Doss et al., 2015). And when they do own physical assets, plot sizes are smaller, less productive or not as valuable (Deere and Doss, 2006).

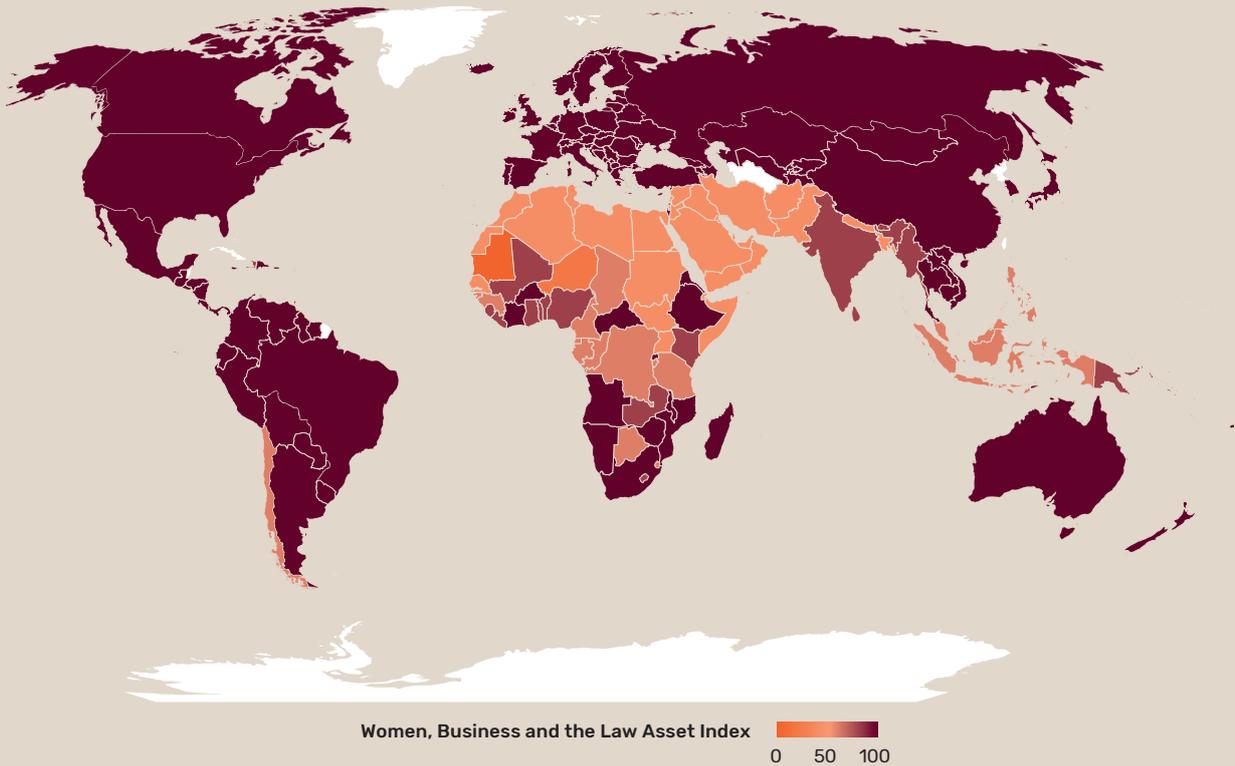
In many countries, legal and policy frameworks do not ensure equal rights of men and women when it comes to owning property, inheriting assets from parents or spouses, or the valuation of non-monetary contributions. According to the World Bank's *Women, Business and the Law* data, 44 of 191 countries around the world do not provide female and male surviving spouses with equal rights to inherit assets, while the law does not provide for the valuation of non-monetary contributions in 57 countries.<sup>3</sup> Although progress has been made in some countries, policies and legislation remain discriminatory in many parts of the world (FIGURE 1).<sup>4</sup>

2 Various other inequalities promote or constrain empowerment, such as those based on age, class, marital status and status in the community, as well as the relations between women and men and the way in which they are socially embedded (Lanz and Daley, 2016).

3 i.e. explicit legal recognition that non-monetised contributions, such as caring for children, domestic work in the family home or other activities by the stay-at-home spouse – usually the wife – should be taken into consideration when dividing property in the case of divorce.

4 The *Women, Business and the Law* asset index is based on five questions: 1) Do married men and women have equal ownership rights to immovable property? 2) Do sons and daughters have equal rights to inherit assets from their parents? 3) Do female and male surviving spouses have equal rights to inherit assets? 4) Does the law grant spouses equal administrative authority over assets during marriage? 5) Does the law provide for the valuation of non-monetary contributions? 100 = rights are equal for all five questions; 20 = rights are equal for just one question (World Bank, 2020).

**FIGURE 1: GLOBAL MAP OF WHERE MEN AND WOMEN HAVE EQUAL RIGHTS TO ACCESS LAND**



Note: 0=unequal; 100=equal  
Source: World Bank (2020)

Furthermore, where legal protection does exist, enforcing, respecting or understanding it is a further barrier. In reality, women may be prevented from exercising their formal rights for a variety of reasons. For example, legal contradictions can protect married women's tenure while concurrently excluding women in customary, informal or polygamous marriages (Daley et al., 2010; Gillingham and Buckle, 2014). This can occur when progressive land laws are undermined by other formal laws governing inheritance and marriage, as well as customary and religious laws. Gender inequalities regarding access to land and property may also be deeply rooted in social norms and values which are discriminatory towards women (or men). In addition, implementation and enforcement of legislation may be weak.

In such contexts, policy interventions can bridge the gender tenure security gap between law and practice. Where legal rights exist, institutions that deal with land allocation and ownership enforcement can be strengthened. Tenure regularisation and joint titling can also be effective means to guarantee women's land and property rights and to enhance gender equity (Varley, 2007), especially in the case of widowhood and divorce (Doss et al., 2014). However, the complexities surrounding women's access to and control over land in plural legal settings may mean that joint titles do not

translate to women's experience of tenure security. Several studies have shown that this relationship is ambiguous and that, in some settings, registration can even have deleterious effects on women (Lawry et al., 2017). Women may lack the physical resources or knowledge to make full use of their documentation, exposing them to the compulsions of the market (Boone, 2007). More fundamentally, as above, the legislation underpinning issued documents may not be enforced due to the presence of weak institutions (Besley and Ghatak, 2010) or gender-biased land administration (Santos et al., 2014).

One way to identify the gap between statutory legal protection of land rights or the possession of joint titles and women's ability to exercise those rights is by understanding how women feel about the security of their land and property. However, to date there has been a dearth of reliable, comparative, sex-disaggregated subjective data on tenure security. Opinion or perception-based data does exist, but only for certain geographies for subgroups of the population, mostly where large-scale land interventions have taken place or are underway (see, for example, Ghebru and Lambrecht, 2017). These provide a valuable understanding of local circumstances, but the findings and data are difficult to compare at a global or regional scale.

### 1.3 What does the first global survey of women's perceived tenure security add?

For the first time, the global Prindex survey provides comparative and representative evidence of women's *perceptions* of the security of their land and property rights. The data allows comparison across a wide spectrum of countries to update conventional wisdom with evidence relevant to achieving the SDGs.

By identifying how women *feel* about the security of their tenure, we can test and quantify the widely held view that women tend to be more tenure insecure than men. This helps us pinpoint where protection of women's land and property rights is *not* being respected or practised. We refer to this as the 'gender tenure security gap', where women may not be aware of their rights or know how to exert them, or because social attitudes, cultural norms or gender bias in law enforcement and land administration lag behind positive legislative changes in land or property rights. This robs women, and everyone else, of the developmental benefits of these reforms.

Crucially, the survey simultaneously collected data on formal land and property rights, such as the possession of titles or whether a respondent is named on formal documentation. The data therefore allow us to explore, for the first time, the link between registration and women's perceived tenure security at a global scale. This will help policy-makers and practitioners explore the potential of improving women's tenure security through formalisation and regularisation in different country settings.

### 1.4 Headline results: one in five women feel insecure about their land and property rights

In 2018 and 2019, Prindex interviewed 90,083 women and 78,411 men in 140 countries to provide, for the first time, global insight into how people feel about their land and property rights and if these feelings differ between men and women (see Annex Table A1). The survey asked each respondent:

*In the next five years, how likely or unlikely is it that you could lose the right to use this property, or part of this property, against your will?*<sup>5</sup>

We found that:

- **One in five (20%) women consider it likely or very likely that they will have to leave their land or property – *against their will* – within the next five years.** This is equivalent to **487 million women** in the survey countries who feel insecure about their land or property rights. While this share is the same as that of men, there are large country-specific differences for both men and women. South Asia, sub-Saharan Africa and North America are regions where a greater proportion of women than men reported that they feel insecure about their tenure,<sup>6</sup> but within all regions wide country variation exists.
- An even greater share of women worry about losing their property rights in the event of divorce or spousal death, with nearly half (48%) of married female respondents in sub-Saharan Africa feeling insecure about their rights in the event of a divorce, compared to 34% of married male respondents. This suggests that there is a particularly wide gender gap in perceived tenure insecurity under these two scenarios.

The above finding points towards *internal* sources of perceived insecurity for married women from within the family or the community when disputes arise over assets. In contrast, the data show that men are more likely to cite external sources of perceived insecurity such as government expropriation or having land or property seized by companies.

- Further analysis suggests that, in some parts of the world, the possession of formal documents – even when women are named on them – is not necessarily associated with greater confidence in tenure security. In sub-Saharan Africa, for example, the data suggest that the possession of titles and other formal land and property rights could be, by themselves, insufficient, and that complementary measures are needed to improve women's tenure security.

<sup>5</sup> Respondents were presented with a four-point scale: 'very likely', 'somewhat likely', 'somewhat unlikely' and 'very unlikely', with respondents who did not know how to or refused to answer the question counted separately. Rights are treated as secure if eviction is perceived by the respondent to be 'somewhat unlikely' or 'very unlikely'.

<sup>6</sup> Based on unweighted regional averages.

## BOX 1: A BRIEF NOTE ON METHODOLOGY

There are few surveys of perceived tenure (in)security that consider the rights of individuals within households. Most consider only the household head, which can ignore the use or access rights held by a majority of the world's women living in dual-adult households.

Unlike other comparable datasets, Prindex data are collected for a country-representative sample of individuals aged 18 years or over by selecting adult household members *randomly*, rather than treating the household as unitary and represented by the household head. In line with the needs of SDGs 1.4.2 and 5.A.1, this allows us to assess the perceived tenure rights of owners, renters and, importantly, women in informal tenure arrangements. The survey also includes several other questions to help identify individual, household and property characteristics associated with perceived (in)security. These include tenure classification, age, marital status, income, household size, levels of educational attainment, urbanicity and whether land is attached to the property or not.

While being careful not to assert causality, we can also assess the relationship between the possession of formal documentation – such as titles – and respondents' perceived tenure security using the data. Respondents were asked if they had any documents that demonstrate their right to live in the current dwelling, as well as formal documents to any other property. Country-specific lists of documents were read out to interviewees, which were then categorised into formal and informal evidence of tenure based on whether they would be recognised in courts. Examples of such documents include ownership titles, sales contracts or rental agreements registered by courts, notaries, municipalities or state registrars. We can use this data to investigate the relationship between formal, *de jure* property rights and perceived security of land or property rights.

Prindex is unique in that it offers an internationally comparative measure of perceived tenure (in)security using a consistent set of survey instruments across countries. Questionnaires were localised to ensure that they could be understood unambiguously. In this report, we have chosen to present results using descriptive cross-tabulations, as they are easy to denote graphically and lend themselves to clear and interpretable infographics. Where relevant, an asterisk (\*) next to a number denotes that the difference observed is statistically significant at the 90% confidence level. However, the descriptive statistics are in no way an attempt to prove causation.

The Prindex data is free to download, use (for non-commercial purposes) and analyse on [www.prindex.net/data](http://www.prindex.net/data). However, users should be cautious when analysing data from subjective, perception-based surveys. More information on methodology, sampling strategy and FAQs can be found at [www.prindex.net/data/methodology](http://www.prindex.net/data/methodology).

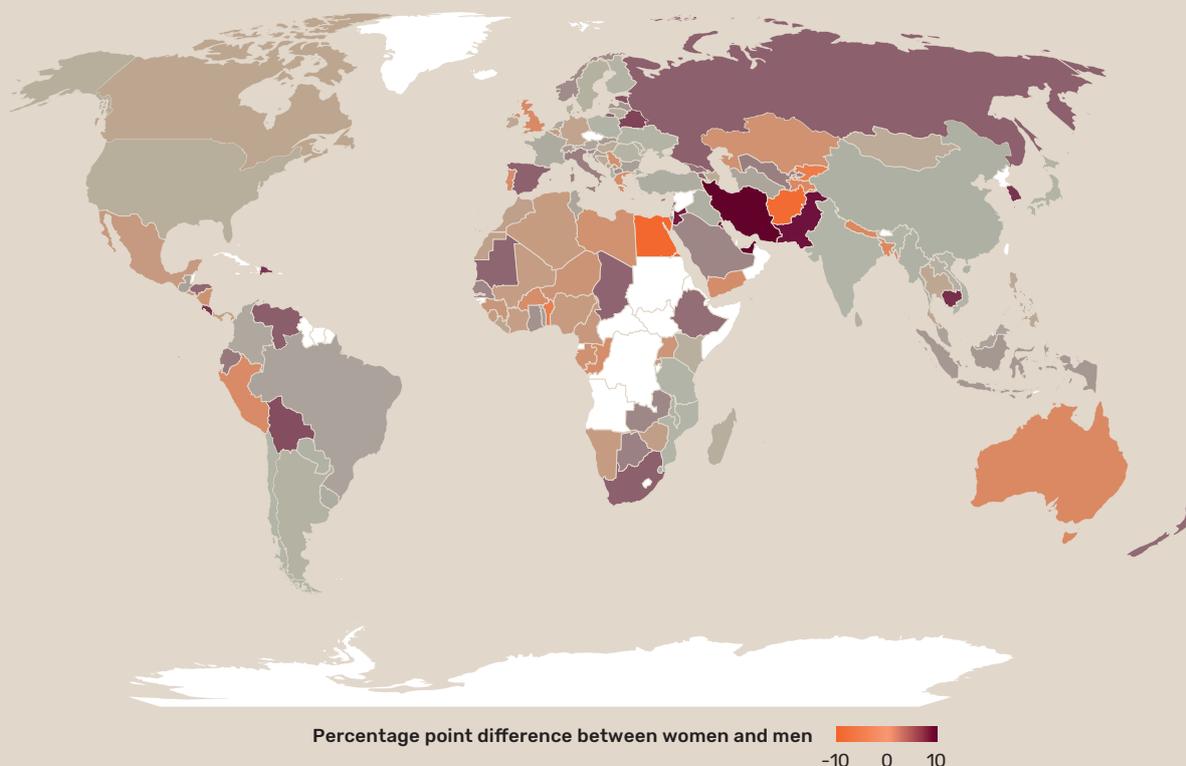
## 2. ANALYSIS

Across the 140 countries surveyed, nearly one in five women felt it was likely or very likely that they would be evicted from their land or property against their will in the next five years. This is equivalent to **480 million** women in these countries who feel insecure about their land or property rights. More detailed findings are presented below, showing *where* women feel insecure, *who* feels insecure in terms of particular groups of women and *why* they feel insecure about their land and property rights. Where relevant, we also show the equivalent figures for male respondents, or the percentage point (pp) difference to the equivalent male sample. Findings relevant to the entire sample of men and women are presented in the Comparative Report (Prindex, 2020).

### 2.1 Where do women feel insecure about their property rights?

A greater proportion of women feel insecure about their land and property rights compared to men in a number of regions around the world, including parts of sub-Saharan Africa, the Middle East, Latin America, and South and Southeast Asia (shaded orange in **FIGURE 2**). Several countries in Europe and Central Asia are also highlighted. However, within these regions, there are countries such as Argentina, Rwanda and Viet Nam where the same proportion of women and men feel (in)secure, or where more men feel insecure than women. Overall, the map reveals wide geographical variation in women's perceived tenure insecurity, rather than specific regional patterns.

**FIGURE 2: GLOBAL MAP OF THE PERCENTAGE POINT DIFFERENCE BETWEEN THE RATES OF WOMEN'S AND MEN'S PERCEIVED TENURE INSECURITY**



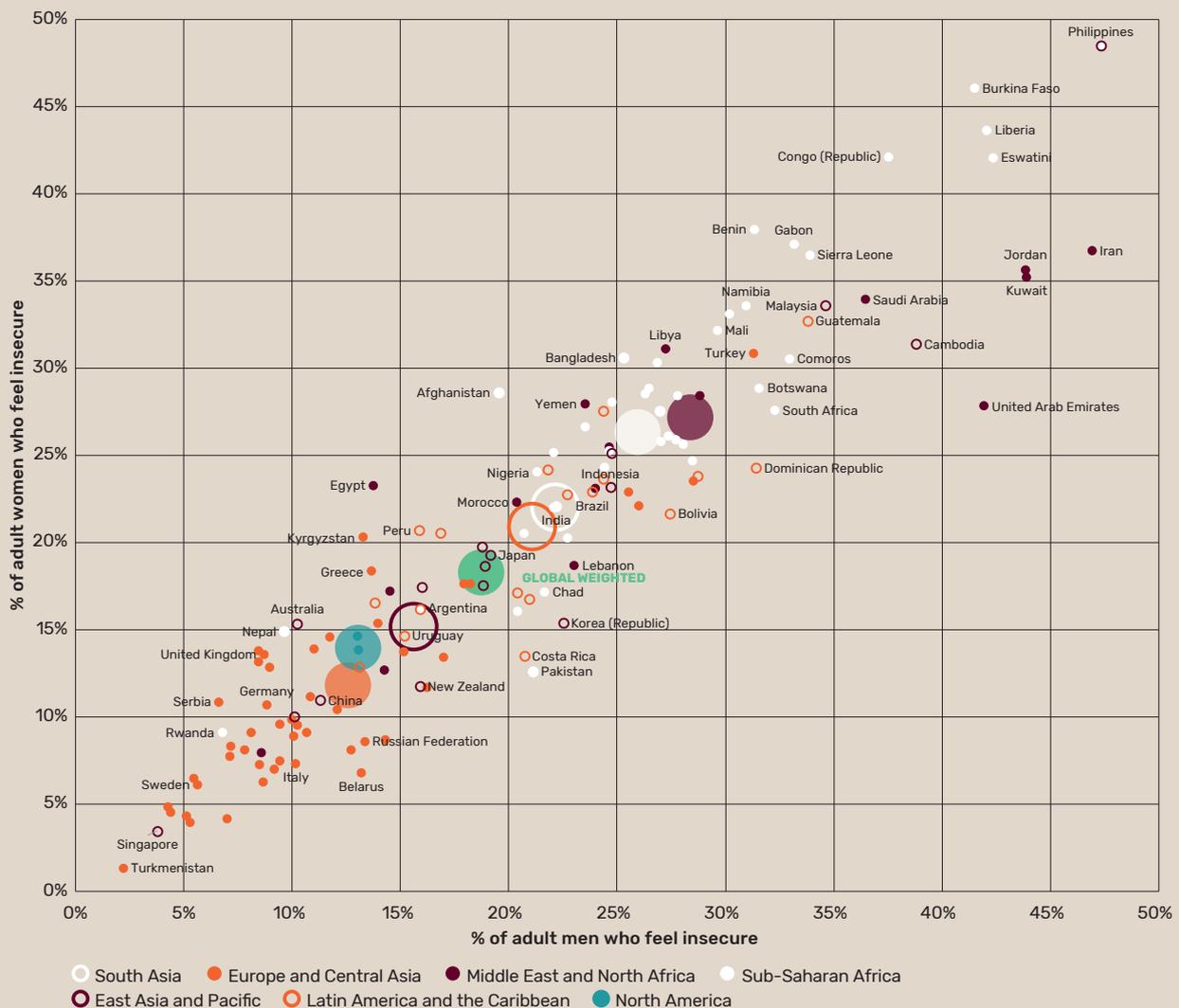
*Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, i.e. if the respondent feels insecure about at least one property or plot of land, they are considered insecure. This differs from another measure that captures people who are insecure about their main property.*

*Source: Prindex (2020)*

**FIGURE 3** plots countries based on the proportion of men (x-axis) and women (y-axis) reporting that they feel insecure.<sup>7</sup> At 49% of female respondents, women’s perceived tenure insecurity is highest in the Philippines and lowest in Turkmenistan, where just 1% of female respondents reported that they feel insecure. Countries located closer to the top-left of the figure are those where a greater share of women experience insecurity compared to men, whereas those towards the bottom right are countries where a greater share of men experience insecurity compared to women.<sup>8</sup>

The data show that in Iran, Kuwait, Jordan and the United Arab Emirates, a high proportion of men expressed perceived tenure insecurity – higher than among women. In contrast, a higher share of women than men feel insecure in countries such as Afghanistan, Egypt, Kyrgyzstan, Australia and the United Kingdom. There are various potential drivers for these gender disparities, that are both internal and external. For example, in countries with higher rates of perceived insecurity among women than men, inherited land and property may be passed down paternal lines. Patterns of migration are often gendered too, notably

**FIGURE 3: RATES OF MEN’S (X-AXIS) AND WOMEN’S (Y-AXIS) PERCEIVED TENURE INSECURITY BY COUNTRY**



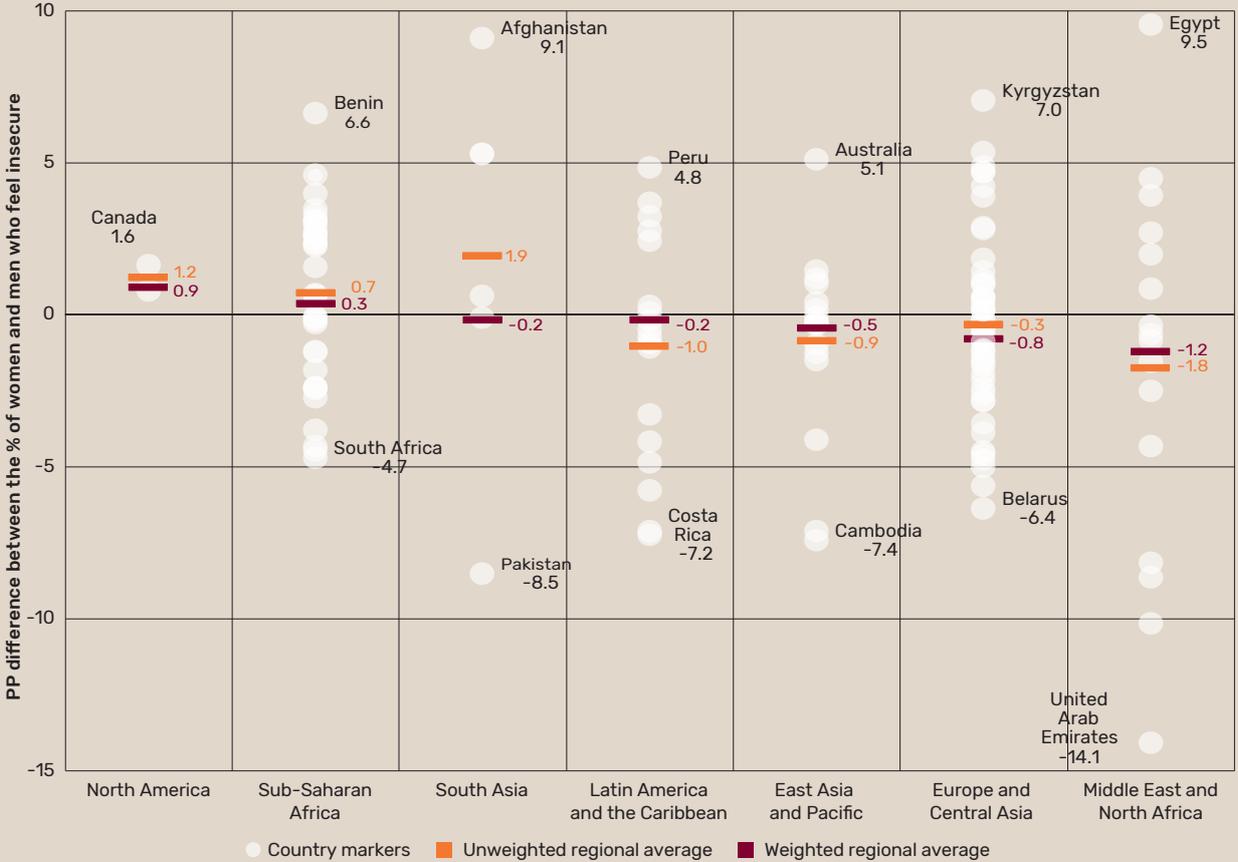
Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use not just their 'main' property.

Source: Prindex (2020)

7 Full results are available in Annex Table A2.

8 Note that these differences may not be statistically significant.

**FIGURE 4: PERCENTAGE POINT DIFFERENCE BETWEEN THE RATES OF WOMEN’S AND MEN’S PERCEIVED TENURE INSECURITY BY COUNTRY (GREY MARKERS) AND REGION (COLOURED MARKERS)**



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use not just their 'main' property.

Source: Prindex (2020)

in the Middle East where over two thirds of migrant workers who feel tenure insecure are male (see ILO, 2020). This may contribute to the large gender gaps observed between men and women in countries like Iran, the United Arab Emirates and Kuwait.

Regional patterns show that more women than men feel insecure about their land and property rights in North America, sub-Saharan Africa and South Asia based on unweighted regional averages.<sup>9</sup> FIGURE 4 shows the percentage point difference between women’s and men’s perceived tenure insecurity, where markers falling above zero indicate countries or regions where a larger share of women than men reported that they feel insecure, and markers below zero show where a smaller share of women than men reported that they feel insecure. Within each region, grey markers represent countries and the coloured markers show the

unweighted (purple) and weighted (orange) regional averages for the respective region.

In all regions, there is considerable variation between countries, especially in the Middle East and North Africa. This means that even in regions characterised by comparatively high proportions of perceived tenure insecurity among women, country outliers exist that do not reflect the regional patterns. Outliers – where a smaller share of women reported that they feel insecure relative to men – are highlighted in the bottom half of the figure and include the United Arab Emirates, Pakistan, South Africa, Cambodia and the Costa Rica. Afghanistan, Kyrgyzstan, Egypt, Benin, Australia and Peru are examples of outliers in their respective regions – where a larger share of women reported that they feel insecure relative to men – and are highlighted in the top half of the figure.

<sup>9</sup> However, the average for North America is dependent on just two countries, Canada and the United States (US). Note that these differences are not statistically significant.

The percentage point differences only indicate where a smaller share of women (men) feel insecure compared to men (women) in a particular country or regional context, not in an international comparison. For example, in **FIGURE 4** the United Arab Emirates stands out as a country where a smaller share of women feel insecure compared to men (by 14 percentage points). But, at 28% (see **FIGURE 3**), rates of perceived insecurity among women are higher in this country than the international average and within the top quantile of countries surveyed. Rather, the lower rate of women's insecurity compared to men in the United Arab Emirates is a reflection of the very high proportion of males in that country who feel insecure (42%). The Middle East and North Africa is generally characterised by high variability between men's and women's feelings of insecurity, which calls for a more detailed regional or national-level deep-dive survey to explore these gender patterns in greater depth.



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## 2.2 WHO FEELS INSECURE ABOUT THEIR PROPERTY RIGHTS?

### 2.2.1 TENURE TYPES

SDGs 1.4.2 and 5.A.1 not only propose disaggregating measures of perceived tenure security between men and women, but between types of tenure as well. The Prindex survey therefore asked respondents to self-report their tenure status, distinguishing between owners (both individual/joint), renters (individual/joint), respondents who reside in family-owned property, as well as other tenure types.

The nature of property markets varies by countries, with ownership more widespread in East Asia and the Pacific and less common in the Middle East and North Africa (**FIGURE 5**). This is in large part due to a trade-off between owners and people who reside in family-owned property. For instance, family-related tenure arrangements are the most common type in Latin America and the Caribbean, where levels of ownership are comparatively low.

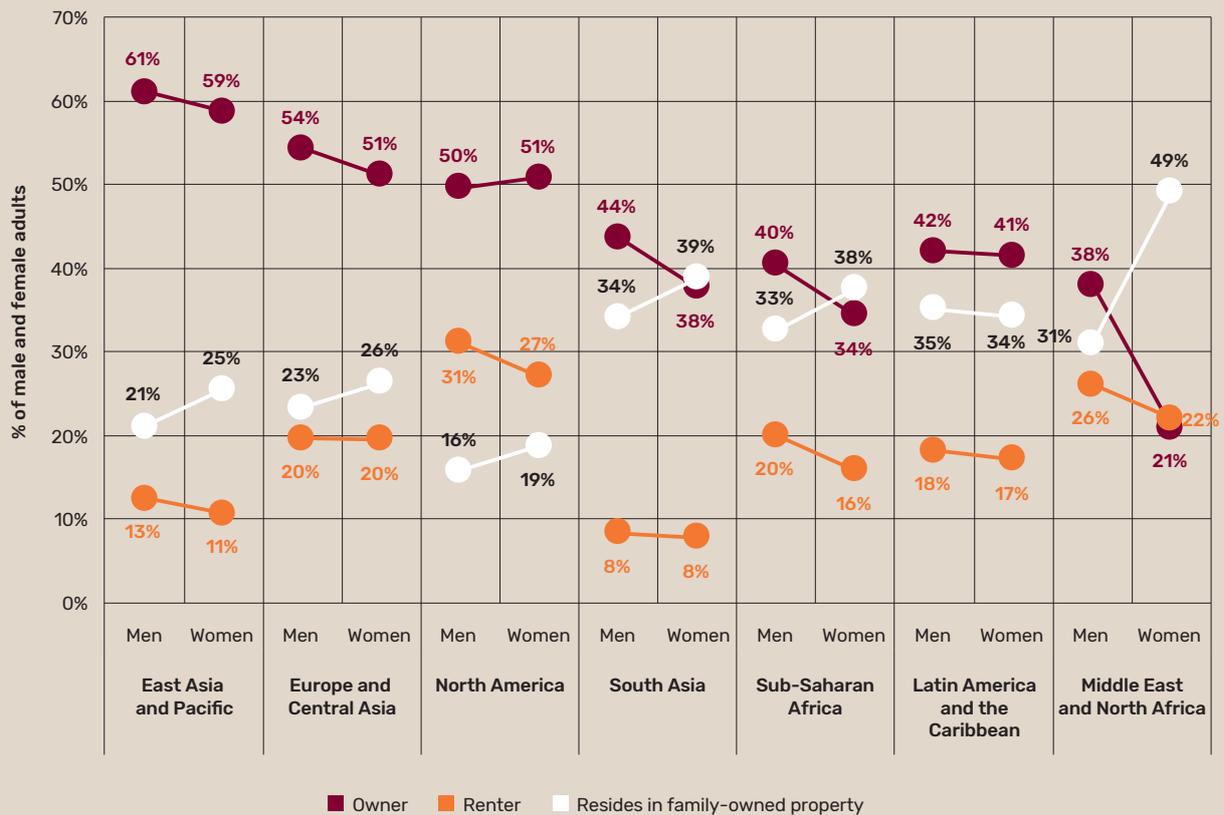
#### BOX 2: TYPES OF TENURE

It is vital to consider individual types of tenure since this is gendered in many country settings. Along the continuum of land rights, which range from informal to time-restricted and formal rights of ownership, we have distinguished between four main categories, including ownership, rental arrangements, residing in family-owned property or staying with permission.

Within each type of tenure, we have assessed perceptions of tenure insecurity (Sjaastad and Bromley, 2000). Why? Because sources of insecurity significantly vary between them. A renter might consider lack of money the greatest source of insecurity, while an owner may be more concerned about the prospect of widowhood or government expropriation.

This is also important from a policy perspective, since policies need to be targeted towards distinct types of tenure depending on levels and sources of insecurity. If insecurity is high among female renters, issuing titles will not address women's tenure insecurity in that particular country setting. Vice versa, stricter enforcement of women's tenancy rights may not improve gender disparities if female owners are not able to exercise their rights in the event of separation or widowhood.

**FIGURE 5: SHARE OF MEN AND WOMEN BY TYPE OF TENURE AND REGION**



Note: Regional averaged weighted by country population. This affects South Asia, North America and East Asia and the Pacific in particular, due to the large populations of India, the United States and China. Using population weights, the results are also different from the headline results which are based on unweighted, country-level averages.

Source: Prindex (2020)

FIGURE 5 shows where the tenure types of men and women differ most. The biggest differences exist in South Asia, the Middle East and North Africa, and sub-Saharan Africa, where a higher share of men are owners than women. The latter tend to stay in family-owned property instead. This pattern is also observed in East Asia, the Pacific, Europe, Central Asia, Latin America and the Caribbean, albeit to a lesser extent. In all of these regions, women could face potential barriers to ownership, whether these are economic (limited financial resources), legal (where inheritance law favours men) or societal (attitudes discourage female ownership).

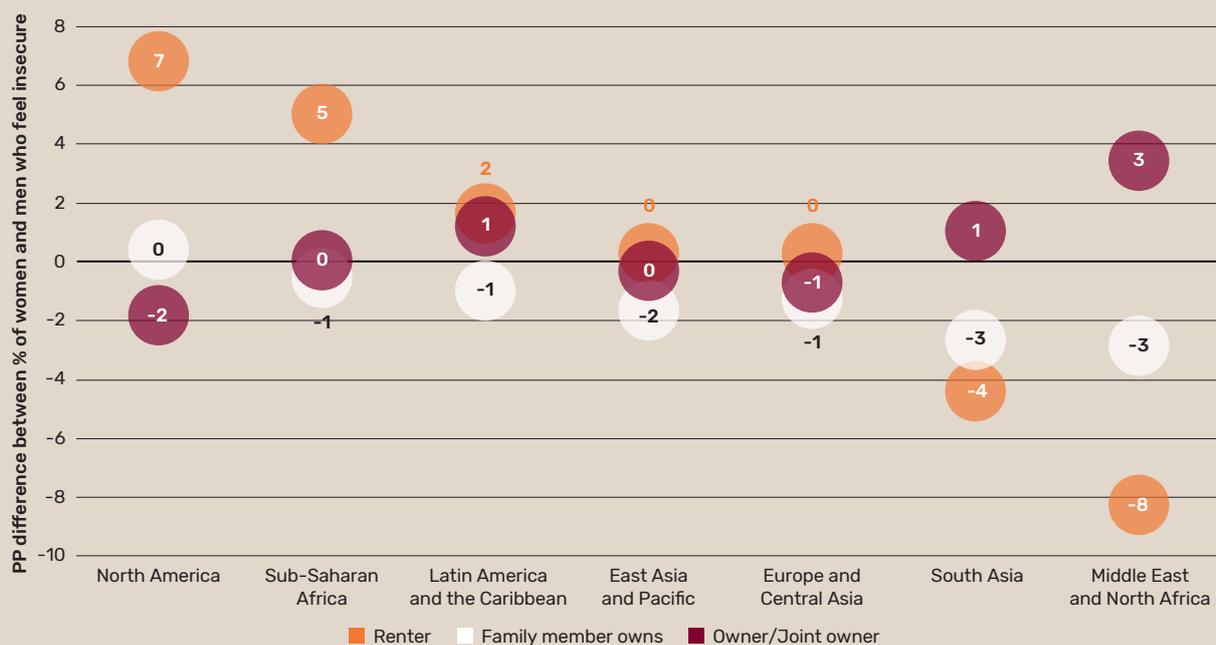
FIGURE 6 shows the percentage point difference in the proportion of male and female owners, renters and those who reside in family-owned property who feel insecure. The widest gender gaps exist between male and female renters, highlighted in orange. For example, in the Middle East and North Africa, the rate of perceived tenure insecurity among male renters is 8.3 percentage points higher than those of women. Contrasting this, the rate of perceived insecurity

among female renters is 5.1 percentage points higher than those of men in sub-Saharan Africa. A higher proportion of female renters also feel insecure compared to male renters in North America, although this difference is not statistically significant. Given the relatively high share of renters in the region (see FIGURE 5), this may point towards a particular area of concern here.

There is relatively little difference between perceived tenure insecurity of men and women residing in family-owned property. However, in the Middle East and North Africa, a larger share of such men reported that they feel insecure compared to women of the same tenure type. In these regions, the share of adults living in such circumstances is high.

Finally, a greater share of female owners feel insecure compared to male owners in the Middle East and North Africa, where levels of ownership among women are, by far, the lowest across the regions surveyed (FIGURE 5).

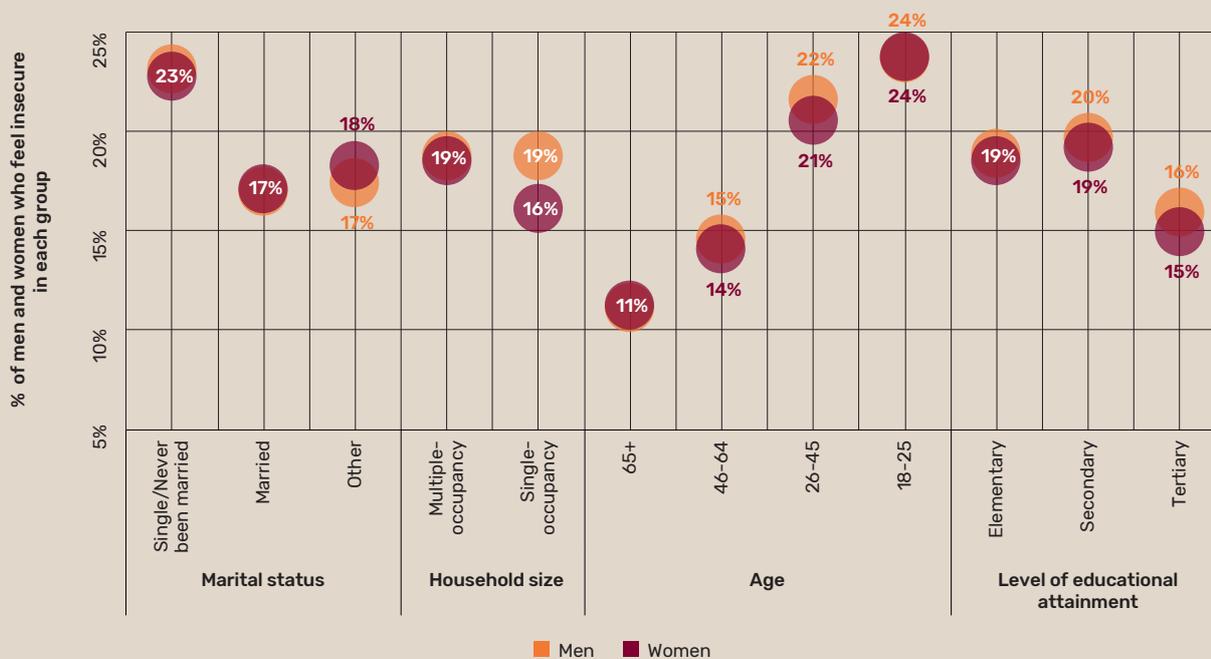
**FIGURE 6: PERCENTAGE POINT DIFFERENCE BETWEEN RATES OF WOMEN'S AND MEN'S PERCEIVED TENURE INSECURITY BY TENURE TYPE AND REGION**



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use, i.e. if the respondent feels insecure about at least one property or plot of land, they are considered insecure. This differs from another measure that captures people who are insecure about their main property. Regional averages are weighted by country population

Source: Prindex (2020)

**FIGURE 7: GLOBAL SHARE OF MEN AND WOMEN WHO FEEL INSECURE BY MARITAL STATUS, HOUSEHOLD SIZE, AGE GROUP AND LEVEL OF EDUCATIONAL ATTAINMENT**



Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use not just 'main property'. Regional averages are weighted by country population.

Source: Prindex (2020)

## 2.2.2 DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS

FIGURE 7<sup>10</sup> displays the perceived tenure insecurity of men and women in different socio-demographic subgroups. Each column represents the share of women and men within that group who feel insecure as an weighted average across all 140 countries in the sample. The results show that:

1. Rates of perceived tenure insecurity are lower for people with tertiary (higher) levels of education compared to those educated to primary or secondary level (basic). Although overall rates between men and women in these groups are similar, differences exist within many highly developed countries. For example:
  - a. *Elementary level of education: a larger share of women than men in this category experience insecurity in the United Kingdom (23% vs 15%) and Japan (28% vs 16%). In contrast, a smaller share of women than men in this group experience insecurity in Spain (2% vs 22%), New Zealand (9% vs 25%) and Singapore (3% vs 15%).*<sup>11</sup>
  - b. *Tertiary level of education: a larger share of women who are highly educated experience insecurity in Turkey compared to men in the same group (38% of women compared to 28% of men), France (26% vs 17%) and Italy (12% vs 2%). On the other hand, extremely high proportions of men with tertiary levels of education face insecurity in parts of the Middle East and Latin America, such as in Iran (55% of men vs 39% of women), the United Arab Emirates (41% vs 28%), Venezuela (28% vs 18%) and Colombia (27% vs 17%).*
2. Rates of perceived tenure insecurity reduce with age. Within the 65+ age-group, they are 11% compared to 24% in the 18-24 age-group. As with education, overall rates of insecurity are similar between men and women within the same age group. However, significant differences exist within highly developed countries. For example:
  - a. *18–25 years: in Canada, 32% of young women feel insecure compared to 18% of young men. In France, a similar distinction can be made in the opposite direction, with 29% of young men feeling insecure compared to 9% of young women.*
  - b. *65+ years: an extremely high share of women aged 65 and above feel insecure in Nicaragua (35%) and Tunisia (28%) compared to men in the same age group (12% and 14%, respectively).*
3. Rates of perceived insecurity are lower among men in multiple-occupancy households compared to single-occupancy ones. However, they are similar between women in both categories, leading to a wide gender gap between men and women living in single-occupancy households, where 19% of men feel insecure about their land and property rights compared to 16% of women of the same tenure type.
  - a. *Middle East and North Africa: the divergence between men and women in single-occupancy households is largely driven by men in North Africa, where 37% of men living by themselves feel insecure compared to 19% of single-occupancy women. An extreme example is the United Arab Emirates, where 41% of men who live alone feel insecure compared to 19% of women in similar circumstances.*
4. A greater share of single/never married respondents feel insecure (23%) than married respondents (17%). This difference is fairly equal between men and women, but as before there are regional and country variations.
  - a. *Single/never married: a large proportion of single women feel insecure compared to single men in some Eastern European countries, including Kyrgyzstan (39% of women vs 10% of men), Ukraine (23% vs 4%) and Kazakhstan (25% vs 10%). Conversely, more single men than single women feel insecure in some Middle Eastern and North African countries, including the United Arab Emirates (42% of single men compared to 24% of single women), Tunisia (31% vs 15%) and Lebanon (26% vs 13%).*
  - b. *Married<sup>12</sup>: notably more married women than married men feel insecure in some sub-Saharan African countries, such as Gabon (45% of married women compared to 29% of married men), Congo (Republic) (43% vs 28%) and Togo (33% vs 25%).*

## 2.2.3 PROPERTY CHARACTERISTICS

Gendered patterns of rural–urban migration may influence the way in which men and women feel about their security of tenure. However, Prindex data suggest that these patterns are highly country-specific.

10 Unless otherwise stated, in FIGURE 7 and the associated results that we describe in this subsection, perceived tenure insecurity is measured for the main property that a respondent has rights to access or use, i.e. if a person feels secure about their main home or property, but insecure about any other plot of land or property, they are considered secure. This differs from the main measure, but we use it where, as in this case, the data point refers to a characteristic that is relevant to the main property. Regional averages are weighted by country population.

11 We excluded countries from our analysis where the group has a sample size of fewer than 100 respondents. Note that the differences described in this section are not necessarily statistically significant.

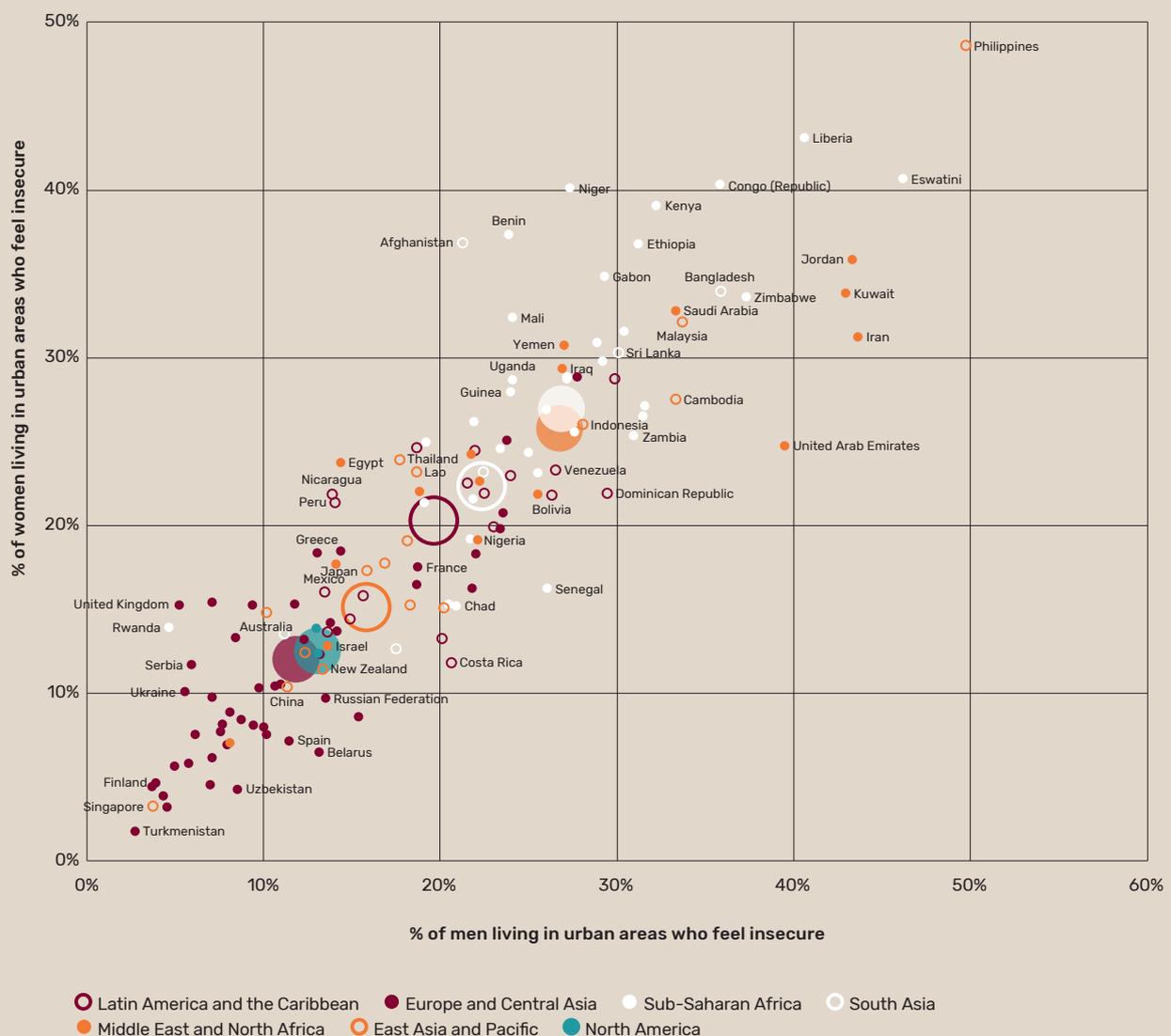
12 This category includes people in civil partnerships.

**FIGURE 8** plots countries based on women's (y-axis) and men's (x-axis) rates of perceived tenure insecurity in urban areas. As with Figure 3, countries located towards the top-left of the figure are those where more women than men experience insecurity. And vice versa, countries plotted towards the lower right are those where more men than women experience insecurity.

The most prominent outliers towards the top-left of the diagram are Afghanistan, the United Kingdom, Nicaragua and Egypt. In towns and cities in these countries, more women than men feel insecure.

However, it is notable that more women feel insecure compared to men in many urban areas in sub-Saharan African countries, such as Rwanda, Mali, Gabon, Ethiopia, Benin, Niger and Kenya. Senegal and Zambia represent countries in the region where many more urban men feel insecure compared to urban women. Furthermore, more men feel insecure in cities and towns in the United Arab Emirates, Costa Rica and the Dominican Republic.

**FIGURE 8: SHARE OF MEN (X-AXIS) AND WOMEN (Y-AXIS) LIVING IN URBAN AREAS WHO FEEL INSECURE BY COUNTRY AND REGION**



*Note: Perceived tenure insecurity as measured across all properties and plots of land that a respondent has rights to access or use not just their 'main' property.*

*Source: Prindex (2020)*

## 2.3 WHY DO WOMEN FEEL INSECURE ABOUT THEIR LAND AND PROPERTY RIGHTS?

For all respondents who feel insecure about their land and property rights, the survey captured the sources of their perceived insecurity. **TABLE 1** lists the top seven reasons why men and women feel it is likely or very likely that they could lose access to their land and property, further disaggregated by the respondent's type of tenure.

While renters are primarily afraid of being asked to leave by the owner of the property followed by concerns regarding financial resources, the sources of insecurity are more diverse for owners and respondents who reside in family-owned properties. They point towards 'internal' sources of perceived insecurity, including lack of financial or other resources and also disagreements with family or relatives, the death of a household member or issues with customary authorities. Owners also fear government expropriation, which is an external source of perceived insecurity. A further external source is fear of companies seizing property.

The distinction between 'internal' and 'external' sources of perceived tenure insecurity is also relevant to a gender analysis. For example, some data points in the table suggest that women may be more likely to fear internal sources of insecurity, such as lack of money or other financial resources, which is cited by 44% of female renters and 40% of male ones.

**FIGURE 9** groups the sources of perceived insecurity into internal and external ones and by the share of men and women who cited each. The figure demonstrates that in all regions except for North America, men are more likely than women to cite external sources, such as fear of having their land or property expropriated by governments or private companies. It also shows that in North America, women are more likely to cite internal sources of insecurity than men.

Women have been shown to be particularly vulnerable after spousal death when disputes may arise over the division of family assets. This has been highlighted as an issue in the literature, and one that has come out strongly in previous Prindex research (Prindex, 2019). Even where legislation stipulates that widows or ex-wives should inherit an equal share of assets, the expectations of family members or communities often usurp the rights of women. Women are at most risk of this in countries where the main method of acquisition is through inheritance or marriage, rather than purchase or construction.

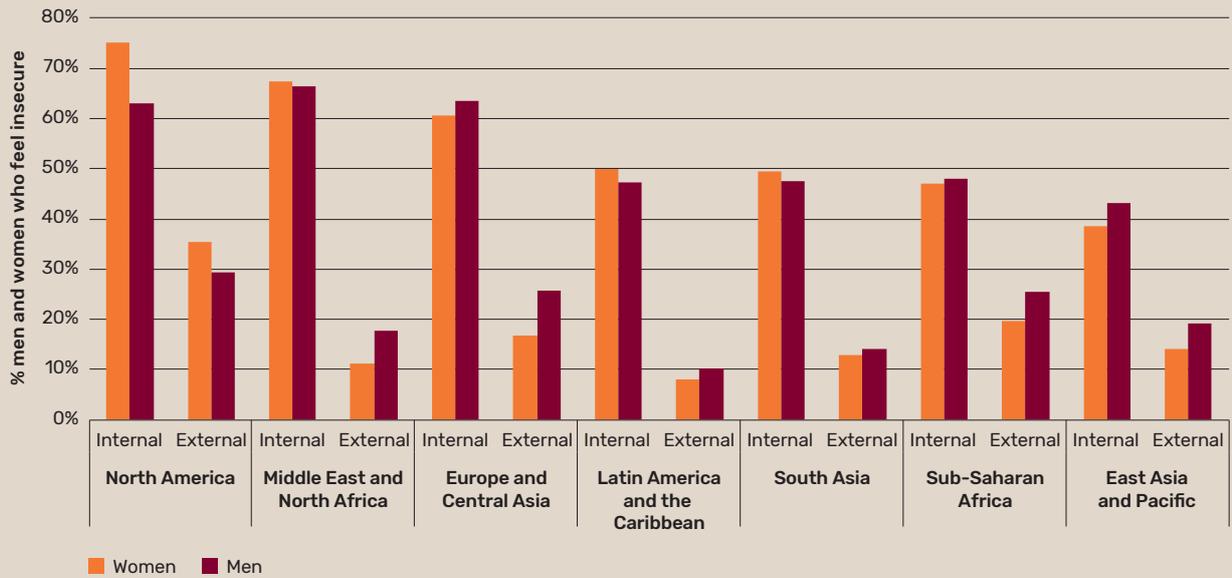
Additional data collected for 31 countries surveyed in 2018 highlights those where the share of women who inherited land or property from family is particularly low compared to men, such as Benin, Burkina Faso, Viet Nam and Nigeria in the bottom-right of **FIGURE 10**. In Benin, just 27% of female owners inherited their property from family compared to 65% of male owners. This compares unfavourably against Malawi, where it is as common for female members of the household to inherit property (57%) as it is for male members (52%).

**TABLE 1: MAIN REASONS FOR FEELING INSECURE BY GENDER AND TENURE CLASSIFICATION**

	Total		Owners		Renters		Family	
	Women	Men	Women	Men	Women	Men	Women	Men
The owner may ask you to leave	40%	40%	N/A	N/A	71%	66%	29%	33%
Lack of money or other resources	29%	30%	23%	24%	44%	40%	27%	30%
Disagreements with family or relatives	22%	21%	25%	22%	12%	11%	29%	31%
Death of household member	16%	16%	19%	17%	11%	11%	20%	21%
Government may seize your property	11%	14%	13%	19%	9%	11%	10%	13%
Companies may seize your home/property	7%	9%	6%	10%	6%	8%	7%	9%
Issues with customary authorities	7%	8%	8%	9%	5%	7%	8%	9%

Source: Prindex (2020)

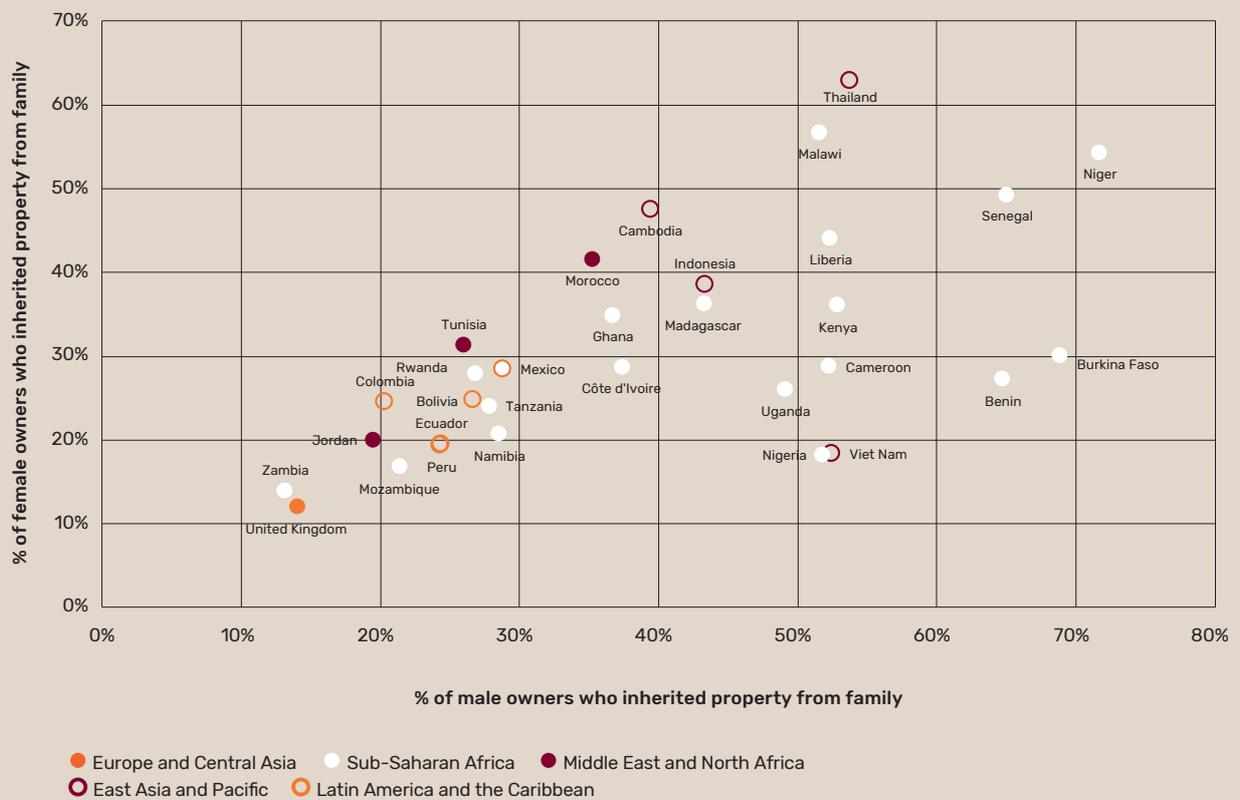
**FIGURE 9: INTERNAL AND EXTERNAL SOURCES OF INSECURITY BY GENDER AND REGION**



Note: Regional averaged weighted by country population.

Source: Prindex (2020)

**FIGURE 10: SHARE OF MALE AND FEMALE OWNERS WHO INHERITED PROPERTY FROM FAMILY**



Source: Prindex (2020)

Analysing these internal threats to tenure security in greater detail, **FIGURE 11** displays the share of married women who feel worried or very worried about losing their property in the event of divorce or spousal death compared to married men. In total, the share of women feeling insecure is nearly five (4.8) percentage points higher than men in a divorce scenario, and 5.5 percentage points higher in a spousal death scenario. The gender differences are largest under both scenarios in the Middle East and North Africa and in sub-Saharan Africa, where the shares of married women who feel insecure are up to 20 percentage points higher than they are for married men. But, even in highly developed parts of the world, such as North America, a greater proportion of women than men feel insecure under the spousal death scenario.

These fears can be driven by numerous factors. Women may not be aware of or know how to exercise their land and property rights, even when they have them. In many regions, customs can dictate that women forfeit their right as a gesture of goodwill, or simply because they are forced to by the community. In others, lack of money or other financial resources can limit women’s ability to seek legal advice, or to maintain a family home in the spouse’s absence, especially in more developed countries where the main method of acquisition is through purchase or construction. In some parts of the world, women’s primary method of acquiring land or property also remains markedly skewed towards acquisition through marriage, rather than private construction or purchase, which can create tensions with the former spouse’s family in circumstances of divorce or spousal death.

### BOX 3: TENURE INSECURITY IN THE EVENT OF DIVORCE OR SPOUSAL DEATH

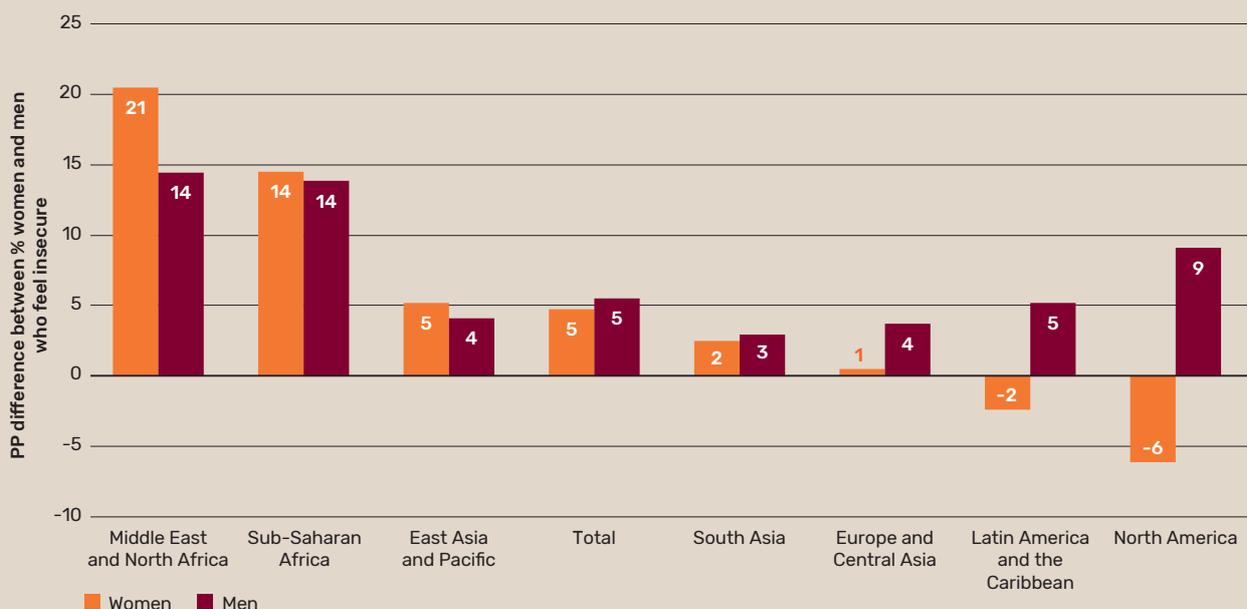
The literature points to the vulnerability of married women following divorce or spousal death when disputes may arise about the division of family assets (see, for example, Van Leeuwen, 2017). Consequently, we asked married men and women two further, hypothetical questions about their perceived tenure security and rights:

*Suppose you and your spouse were to get divorced. How worried are you that your spouse would have the right to stay but you would be forced to leave this property under these circumstances?*

*And suppose – and we apologize as we know this may be hard to think about – your spouse was to pass away. How worried would you be that your right to stay in this property would be taken away from you if this occurred?*

Both questions could be answered using a four-point scale: ‘very worried’, ‘somewhat worried’, ‘not worried’ and ‘not worried at all’, with respondents who did not know how to or refused to answer the question coded separately.

**FIGURE 11: PERCENTAGE POINT DIFFERENCE BETWEEN THE SHARE OF MARRIED WOMEN AND MEN WHO FEEL INSECURE IN A DIVORCE OR SPOUSAL DEATH SCENARIO BY REGION**



Note: Regional averages weighted by country population.

Source: Prindex (2020)

# 3. Testing policy responses against the data

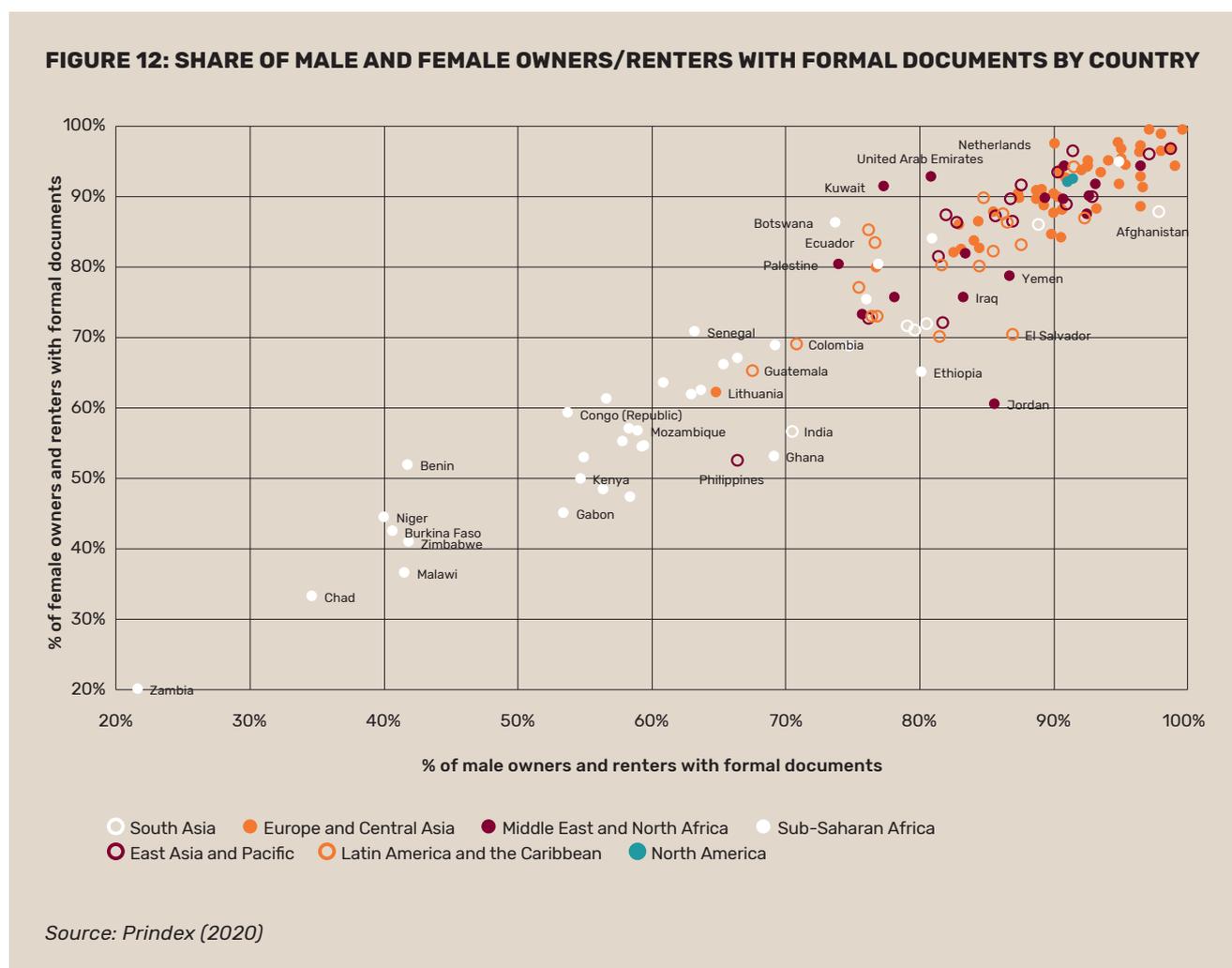
Four policy responses are commonly advocated for strengthening women’s tenure security:

1. Mapping, regularising and formalising rights to land, mainly under the condition that both spouses are named on joint titles.
2. Legal changes, such as in inheritance or family law, to encourage gender-equal access to land and property, along with means of providing legal empowerment such as educating women about their rights.
3. Strengthening institutions that deal with land allocation and ownership enforcement, in particular where gender bias is present or where those

institutions are male-dominated. This can be achieved by training professionals and officials to implement good social management techniques in their work.<sup>13</sup>

4. Tackling deeply embedded societal or cultural gender discrimination, for instance through sensitisation and awareness-raising campaigns targeted at the community level or recruiting male champions.

**FIGURE 12** shows the share of male and female owners and renters by country who have formal (named and unnamed) documentation to support their land and property rights.



13 See, for example, Earthworm’s Centre for Social Excellence (<https://www.earthworm.org/our-work/programmes/cse>).

### 3.1 FORMALISING AND REGULARISING TENURE RIGHTS

Overall, the data show that the difference between the share of male and female owners or renters with (named and unnamed) documentation is marginal (FIGURE 13), except in South Asia where a larger share of men possess formal documents compared to women. However, two caveats exist:

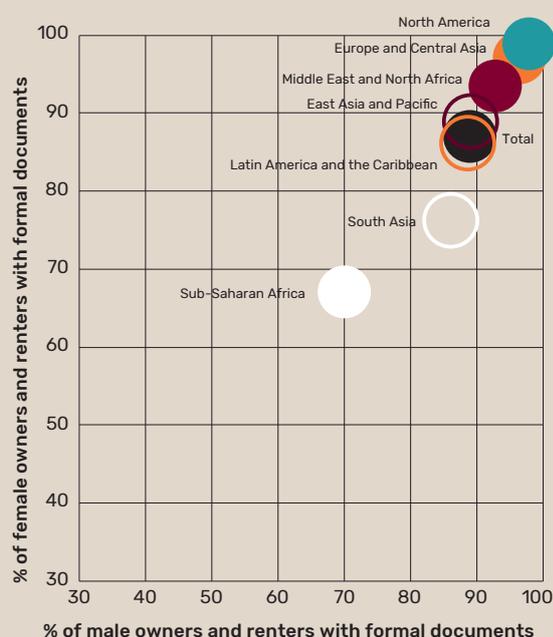
1. There is strong country-level variation, as shown in FIGURE 12. For instance, data from countries at the bottom-right of the distribution show a high share of male owners and renters with formal documentation together with a comparatively low share of female respondents. Countries highlighted include Jordan, Ghana and El Salvador.
2. Regional differences between the share of male and female owners/renters with named documentation are much larger (FIGURE 14). Overall, 72% of male owners/renters are named on documents compared to just 58% of the equivalent female sample. This gender variation is driven by several regions, including the Middle East and North Africa, South Asia and East Asia and the Pacific.

However, at a general level, more male and female owners/renters who possess formal documentation feel secure than those without any documents at all. FIGURE 15 illustrates the rates of perceived tenure security of men and women without any documentation (orange), with formal but not necessarily named documentation (grey) and with named documentation (purple). In all regions, a greater proportion of men and women with formal documentation or named documentation feel secure than those without any documentation at all.

The comparison between regions also suggests two important patterns:

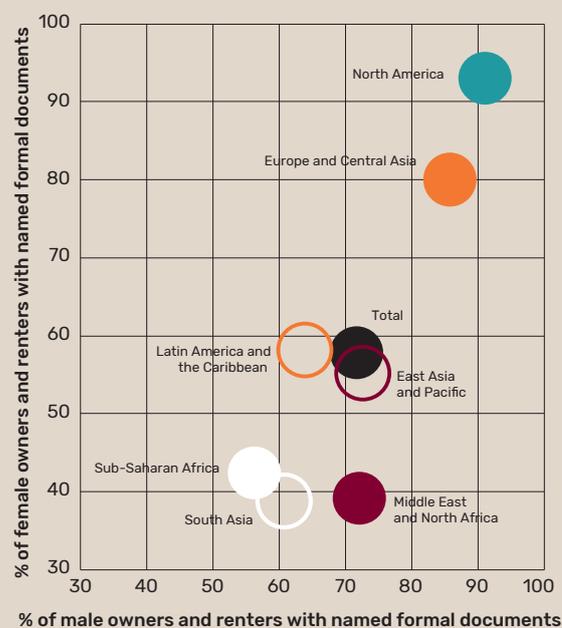
1. The positive association between women’s possession of formal documents and perceived tenure security varies by region. It is strongest in the Middle East and North Africa as well as Europe and Central Asia, where there is a difference of around 30 percentage points between women who feel secure who have named formal documentation and

**FIGURE 13: SHARE OF MALE AND FEMALE OWNERS/RENTERS WITH FORMAL (NAMED AND UNNAMED) DOCUMENTS BY REGION**



Note: STILL TO BE ADDED  
Source: Prindex (2020)

**FIGURE 14: SHARE OF MALE AND FEMALE OWNERS/RENTERS WITH NAMED FORMAL DOCUMENTS BY REGION**



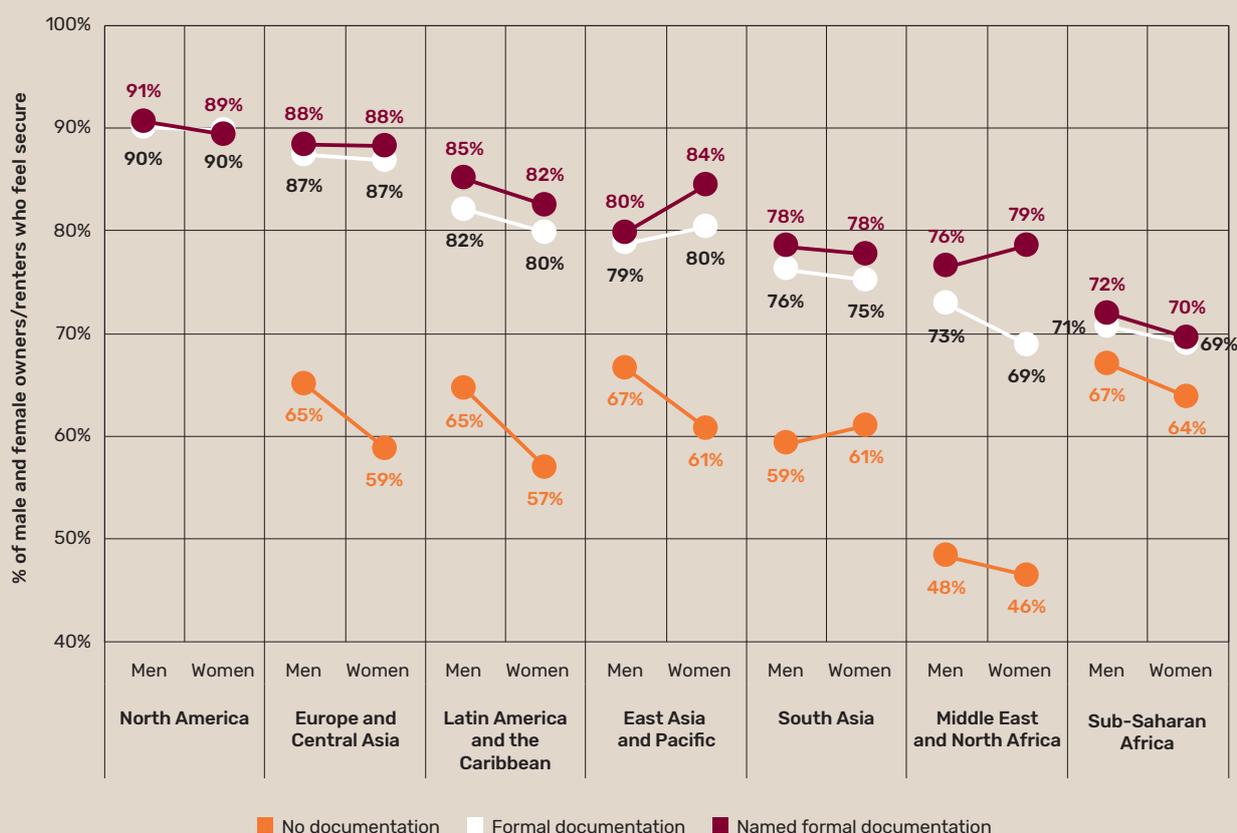
Note: STILL TO BE ADDED  
Source: Prindex (2020)

those who do not have any documentation. In sub-Saharan Africa, it is comparatively weak at just six percentage points.

- Gender differences exist, although they are marginal. For example, a smaller share of women with formal documentation feel secure than men with equivalent documents in Latin America and the Caribbean (80% versus 82%, respectively), sub-Saharan Africa (69% versus 71%) or the Middle East and North Africa (69% versus 73%). The widest differences exist between the rates of perceived tenure security of men and women without any formal documents at all, especially in Europe and Central Asia (59% versus 65%), Latin America and the Caribbean (57% versus 65%) and East Asia and the Pacific (61% versus 67%). Around one in two women without formal documents feel insecure about their property in these regions.

The findings imply that, in certain regions, titling or joint named titling may not necessarily be the most effective policy intervention to strengthen women's tenure security. This is particularly relevant to the finding in sub-Saharan Africa. The descriptive results, while not causal, may lend evidence to the 'Africa effect', where land registration has shown relatively weak impacts on various outcomes, including agricultural investment and productivity (Lawry et al., 2017; Stickler et al., 2018). This may be due to customary tenure systems in sub-Saharan Africa providing sufficient levels of tenure security (see, for example, Fenske, 2011). For other parts of the world, particularly countries in Latin America and the Caribbean, the results also suggest that the relationship between formal documentation and perceived tenure security may be weaker for women than it is for men. Women with formal or named documentation in this region have lower rates of tenure security (80% and 82%, respectively) than men do (82% and 85%).

**FIGURE 15: SHARE OF MALE AND FEMALE OWNERS WITH NO DOCUMENTATION, FORMAL DOCUMENTATION AND NAMED FORMAL DOCUMENTATION WHO FEEL SECURE BY REGION**



Note: Regional averaged weighted by country population. This affects South Asia, North America and East Asia and the Pacific in particular, due to the large populations of India, the United States and China. Using population weights, the results are also different from the headline results which are based on unweighted, country-level averages.

Source: Prindex (2020)

## 3.2 REMOVING DISCRIMINATORY INSTITUTIONS

Changes in the legal and policy framework, strengthening institutions, and tackling discriminatory social and customary norms can be grouped under a broader policy objective of removing discriminatory formal and informal institutions.

To test the relationship between the perceived tenure insecurity of women and the presence of discriminatory formal and informal institutions, we plotted the country-level percentage point difference between the perceived tenure security of women and men against a global indicator of whether or not legal and non-legal frameworks promote, enforce and monitor gender equality and women's empowerment. The Georgetown Institute's Women, Peace and Security (WPS) Index ranks 167 countries on women's equality. It draws on international data sources to provide a comprehensive measure of women's wellbeing spanning three dimensions relevant to strengthening women's tenure security:

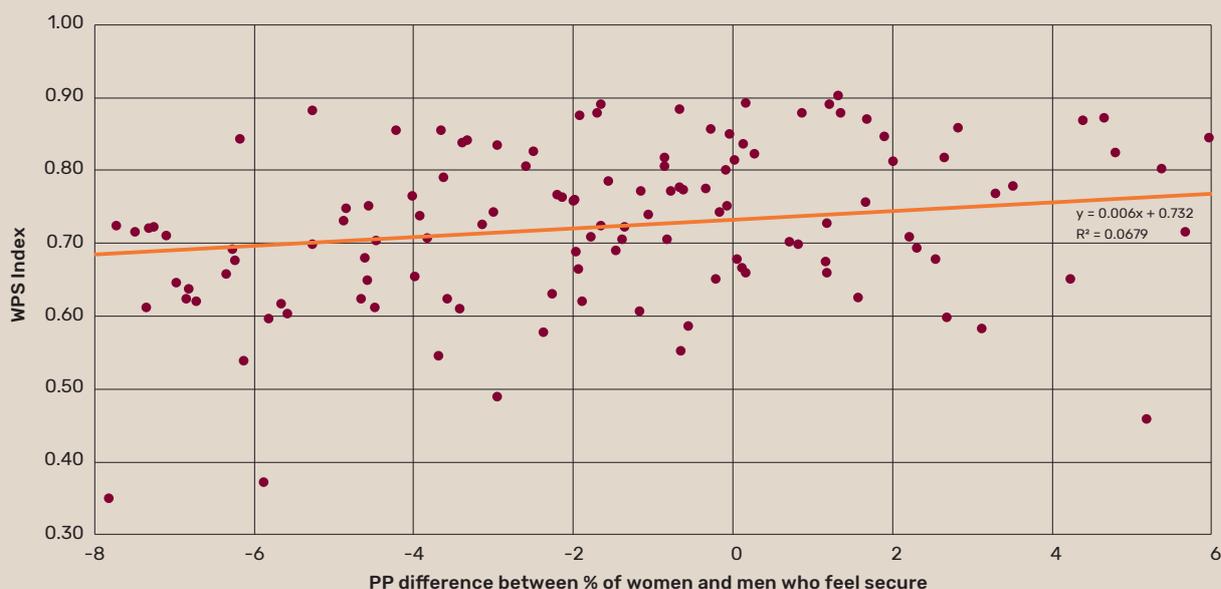
1. **Inclusion** (economic, social and political): such as the education, financial inclusion or the cellphone use of women, which indicate the extent to which women have knowledge of their land and property rights, or whether they are empowered to exercise them within a household or community.

2. **Justice** (formal laws and informal discrimination): such as legal discrimination that favours men over women for inheritance.
3. **Security** (at the family, community and societal levels): such as intimate partner violence, community safety or organised violence.

**FIGURE 16** shows that there is a positive correlation between country-level gender differentiation of perceived tenure security and the WPS Index, suggesting that high rates of insecurity are felt by women in countries where institutions are ranked as being more gender-discriminatory.

The types of institutions that correlate with women's perceived tenure security can be investigated by plotting the same data against WPS sub-components (**TABLE 2**). This shows that, in particular, informal institutions such as women's education, the extent to which they are financially included and community safety perceptions may be important explainers of women's perceived tenure security compared to men. All of these are proxies for the extent to which women have the capacity (including knowledge) or ability to exercise their rights within their household or community. The data could therefore suggest that the formalisation of property rights or legal changes may only be effective if they are complemented with measures to educate and empower women.

**FIGURE 16: PERCENTAGE POINT DIFFERENCE BETWEEN THE SHARE OF MEN AND WOMEN WHO FEEL SECURE AND WPS INDEX COUNTRY RANKING**



Note: Data for the United Arab Emirates, Peru and Iran have been removed as these countries represent significant anomalies.

Source: Prindex (2020) and WPS (2019)

**TABLE 2: RELATIONSHIP BETWEEN THE PERCENTAGE POINT DIFFERENCE IN THE SHARE OF WOMEN AND MEN WHO FEEL SECURE AND COMPONENTS OF THE WPS INDEX**

WPS Index and components	Relationship with women's PTS against men's
WPS Index	Positive
GDP per capita (PPP\$; rank minus WPS rank)	Negative
Education (women's mean years of schooling, ages 25+)	Positive
Financial inclusion (women aged 15+, %)	Positive
Employment (women aged 25+, %)	None
Cellphone use (women aged 15+, %)	Positive
Parliamentary representation (seats held by women, %)	None
Legal discrimination (aggregate score)	None
Son bias (male to female ratio at birth)	None
Discriminatory work norms (males 15+ who agree it is unacceptable for women to work, %)	None
Intimate partner violence (experienced by women in the past year, %)	Negative
Community safety (perception among women, aged 15+, %)	Positive
Organized violence (battle deaths per 100,000 people)	None

Note: PTS = perceived tenure security.

Source: Prindex (2020)



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# 4. Conclusions and policy implications

The findings of this Prindex survey – the first global survey of women’s perceived tenure insecurity – have several implications for policy-makers, researchers and practitioners who are working to strengthen women’s security and target their interventions more finely.

1. The global analysis suggests that perceived tenure insecurity among women is a widespread problem, affecting nearly half a billion women in the countries surveyed around the world. Overall, this amounts to nearly one in five women aged 18+ who feel insecure.
  2. This is the same rate that is observed for men. However, the issue of women’s perceived tenure insecurity is geographically concentrated. At a regional level, the analysis suggests that South Asia, sub-Saharan Africa and North America are regions where, based on unweighted regional averages, a marginally greater share of women than men feel insecure. But the picture is more complex than this and considerable country-level variation exists. Countries that stand out as outliers within their regions and where notably more women than men feel insecure include Afghanistan, Kyrgyzstan, Egypt, Benin, Australia and Peru. Conversely, more men than women feel insecure in Pakistan, Belarus, the United Arab Emirates, South Africa, Cambodia and Costa Rica. Further deep-dive surveys in targeted countries and regions will be required to study these hotspots in greater detail. The findings point towards the Middle East and North Africa as a region where gender disparities are particularly high.
  3. Gendered patterns exist between types of tenure, with women more likely to stay in family-owned properties than owning property themselves. Female owners experience higher rates of insecurity than male owners in the Middle East and North America. Among renters, rates of insecurity are higher among women than men in sub-Saharan Africa. However, a disproportionately high share of male renters feel insecure in the Middle East and North Africa.
  4. A larger share of certain groups of women *and men* feel insecure about their land and property compared to other groups, and this again varies by country and region. Notable groups include:
    - a. Men in single-occupancy properties in the Middle East and North Africa.
    - b. Young male and female respondents, especially those with a basic level of education in highly developed parts of the world such as Europe, East Asia or North America.
    - c. Married women in many sub-Saharan Africa countries, such as Gabon, Congo (Republic) or Togo.
- Gendered patterns also emerge within many other specific subgroups and regions depending on education, age, marital status, income group and location, all of which require targeted investigation using mixed research methods. For instance, we found gendered differences among men and women living in urban locations of sub-Saharan Africa.
5. Men and women cite different sources of insecurity. Men, for instance, are more likely to fear that the government or companies are likely to seize their land or property – so-called ‘external’ sources of insecurity. For married women, ‘internal’ sources of insecurity are more common, particularly among married women faced with spousal death or divorce. These differences may be closely related to prevalent methods of land and property acquisition. Where women are more likely to acquire land and property through marriage, they may be at greater risk of internal sources of insecurity from within the family or the community.

*What* can be done to strengthen women's tenure security?

1. The analysis has revealed that, especially in sub-Saharan Africa, issuing formal documentation – even if it is named – is not necessarily sufficient to improve perceived tenure security and therefore complementary measures are needed. Awarding titles or being named on them may not prevent women from internal sources of tenure insecurity that stem from *within* families or communities.
2. Women's relative vulnerability to internal sources of tenure insecurity supports the long-held view that intra-household dynamics are key and must form a core focus for policy interventions around land and property rights.
3. Women may be able to turn to the law to uphold their statutory rights – but only if they are fully aware of their rights under law. Providing legal support to women or improving their understanding of what their rights are, and how to exert them, can help reduce threats to those rights.
4. While many countries enshrine gender equality in their Constitutions and property legislation,<sup>14</sup> the analysis supports the evidence that, in specific contexts, social norms and customs can prevail and weaken women's positions. For instance, patriarchal customs can exclude women from decision-making processes regarding the ownership and use of land. In many ways, recognition by the community itself can be more important than that of public authorities for ensuring women's secure tenure. This can be achieved, with patience, by dismantling gender-discriminatory institutions that affect the day-to-day denial of women's rights. Raising awareness among young men or village elders and promoting male champions of women's land and property rights in communities can be important steps in this regard.

The analysis also highlights that measures not typically part of large-scale land tenure regularisation programmes may play an important role in strengthening women's tenure security. These include ensuring financial inclusion and independence and improving access to cell phones, for example. Cutting across all of this is the well-known importance of improving women's educational attainment.

14 See the Food and Agriculture Organization's Legal Assessment Tool (LAT) for information on legal indicators for gender-equitable land tenure in 25 countries (<http://www.fao.org/gender-landrights-database/legislation-assessment-tool/en/>).

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# Annex

**Table A 1: Sample sizes by country and gender**

Country	Male	Female	Total	Country	Male	Female	Total
Afghanistan	537	511	1,048	Libya	728	272	1,000
Albania	381	654	1,035	Lithuania	434	610	1,044
Algeria	474	532	1,006	Luxembourg	524	492	1,016
Argentina	417	607	1,024	Madagascar	606	587	1,193
Armenia	348	687	1,035	Malawi	459	542	1,001
Australia	489	515	1,004	Malaysia	450	558	1,008
Austria	492	521	1,013	Mali	578	479	1,057
Azerbaijan	505	522	1,027	Malta	456	546	1,002
Bangladesh	436	565	1,001	Mauritania	551	475	1,026
Belarus	462	633	1,095	Mauritius	476	524	1,000
Belgium	475	528	1,003	Mexico	1,205	1,791	2,996
Benin	584	385	969	Moldova	515	530	1,045
Bolivia	426	568	994	Mongolia	397	604	1,001
Bosnia and Herzegovina	429	624	1,053	Montenegro	481	572	1,053
Botswana	371	638	1,009	Morocco	633	877	1,510
Brazil	400	630	1,030	Mozambique	717	719	1,436
Bulgaria	461	602	1,063	Myanmar	408	649	1,057
Burkina Faso	574	686	1,260	Namibia	471	527	998
Cambodia	359	632	991	Nepal	430	570	1,000
Cameroon	782	714	1,496	Netherlands	569	444	1,013
Canada	522	505	1,027	New Zealand	433	568	1,001
Chad	687	356	1,043	Nicaragua	375	643	1,018
Chile	375	653	1,028	Niger	719	745	1,464
China	1,594	1,987	3,581	Nigeria	1,634	1,279	2,913
Colombia	1,685	2,311	3,996	North Macedonia	435	608	1,043
Comoros	375	623	998	Northern Cyprus	604	444	1,048
Congo (Republic)	551	449	1,000	Norway	476	539	1,015
Costa Rica	414	567	981	Pakistan	523	517	1,040
Côte d'Ivoire	658	512	1,170	Palestine	397	615	1,012
Croatia	527	534	1,061	Panama	408	611	1,019
Cyprus	507	503	1,010	Paraguay	440	605	1,045
Denmark	507	500	1,007	Peru	580	900	1,480
Dominican Republic	405	615	1,020	Philippines	433	582	1,015
Ecuador	368	617	985	Poland	452	610	1,062
Egypt	484	516	1,000	Portugal	485	526	1,011
El Salvador	359	640	999	Romania	440	617	1,057
Estonia	427	630	1,057	Russian Federation	819	1,311	2,130
Eswatini	433	614	1,047	Rwanda	456	512	968
Ethiopia	452	591	1,043	Saudi Arabia	564	444	1,008
Finland	482	543	1,025	Senegal	469	543	1,012
France	487	529	1,016	Serbia	448	614	1,062
Gabon	472	529	1,001	Sierra Leone	460	567	1,027
Gambia	446	584	1,030	Singapore	494	510	1,004
Georgia	313	741	1,054	Slovakia	456	590	1,046
Germany	480	531	1,011	Slovenia	498	508	1,006
Ghana	619	836	1,455	South Africa	366	646	1,012

Greece	484	585	1,069	Spain	505	515	1,020
Guatemala	386	614	1,000	Sri Lanka	361	672	1,033
Guinea	572	467	1,039	Sweden	498	512	1,010
Honduras	462	518	980	Switzerland	483	534	1,017
Hungary	434	634	1,068	Taiwan (Province of China)	473	527	1,000
India	1,787	1,369	3,156	Tajikistan	447	556	1,003
Indonesia	1,737	2,229	3,966	Tanzania	2,161	1,860	4,021
Iran	490	510	1,000	Thailand	744	1,204	1,948
Iraq	530	469	999	Togo	590	437	1,027
Ireland	508	492	1,000	Tunisia	548	464	1,012
Israel	473	526	999	Turkey	616	384	1,000
Italy	497	524	1,021	Turkmenistan	471	529	1,000
Japan	554	451	1,005	Uganda	990	988	1,978
Jordan	509	500	1,009	Ukraine	381	688	1,069
Kazakhstan	454	593	1,047	United Arab Emirates	628	373	1,001
Kenya	926	1,067	1,993	United Kingdom	484	516	1,000
Korea (Republic)	620	380	1,000	United States of America	541	478	1,019
Kosovo	442	559	1,001	Uruguay	427	627	1,054
Kuwait	734	267	1,001	Uzbekistan	366	651	1,017
Kyrgyzstan	382	652	1,034	Venezuela	410	623	1,033
Lao	390	609	999	Viet Nam	1,104	931	2,035
Latvia	395	658	1,053	Yemen	506	501	1,007
Lebanon	519	482	1,001	Zambia	506	505	1,011
Liberia	459	500	959	Zimbabwe	444	561	1,005

Source: Prindex (2020)

**Table A 2: Rates of perceived tenure insecurity and security by country and gender**

Region	Country	Men			Women		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
Europe and Central Asia	Albania	18%	79%	3%	18%	77%	5%
	Armenia	16%	77%	7%	12%	83%	6%
	Austria	5%	94%	1%	4%	93%	2%
	Azerbaijan	5%	89%	6%	6%	84%	10%
	Belarus	13%	83%	4%	7%	88%	5%
	Belgium	12%	82%	6%	15%	80%	6%
	Bosnia and Herzegovina	7%	89%	4%	8%	87%	5%
	Bulgaria	10%	80%	10%	9%	80%	11%
	Croatia	8%	87%	4%	7%	86%	6%
	Cyprus	26%	70%	4%	22%	72%	6%
	Denmark	7%	93%	0%	8%	91%	1%
	Estonia	14%	81%	5%	9%	85%	6%
	Finland	4%	94%	2%	5%	95%	0%
	France	18%	79%	3%	18%	81%	2%
	Georgia	17%	79%	4%	13%	78%	8%
	Germany	9%	89%	2%	11%	86%	4%
	Greece	14%	85%	2%	18%	76%	6%
	Hungary	8%	88%	3%	9%	88%	3%
	Ireland	14%	84%	2%	15%	84%	1%
	Italy	10%	87%	3%	7%	92%	1%
	Kazakhstan	9%	80%	11%	13%	79%	8%
	Kosovo	11%	88%	1%	9%	88%	3%
	Kyrgyzstan	13%	80%	7%	20%	72%	7%
	Latvia	12%	76%	12%	10%	82%	8%
	Lithuania	4%	89%	7%	5%	86%	9%
	Luxembourg	26%	73%	2%	23%	74%	3%
	Moldova	11%	81%	8%	11%	81%	8%
	Montenegro	11%	84%	5%	14%	81%	6%
	Netherlands	10%	90%	0%	10%	90%	0%
	North Macedonia	9%	86%	5%	7%	83%	9%
	Northern Cyprus	29%	68%	4%	24%	71%	5%
	Norway	9%	91%	0%	7%	92%	1%
	Poland	10%	82%	8%	10%	82%	8%
	Portugal	8%	89%	3%	13%	85%	2%
	Romania	8%	89%	3%	8%	87%	5%
	Russian Federation	13%	79%	7%	9%	83%	9%
	Serbia	7%	90%	3%	11%	87%	2%
	Slovakia	15%	78%	7%	14%	80%	6%
	Slovenia	9%	91%	1%	6%	92%	2%
	Spain	13%	87%	0%	8%	90%	2%
	Sweden	6%	93%	1%	6%	91%	2%
Switzerland	5%	91%	4%	4%	91%	5%	
Tajikistan	8%	83%	8%	14%	65%	21%	
Turkey	31%	63%	6%	31%	63%	6%	
Turkmenistan	2%	90%	8%	1%	90%	9%	
Ukraine	9%	79%	12%	10%	77%	14%	
United Kingdom	9%	90%	1%	14%	85%	2%	
Uzbekistan	7%	90%	3%	4%	92%	4%	
Unweighted average		12%	84%	4%	11%	83%	5%
Weighted average		13%	83%	4%	12%	83%	5%
North America	Canada	13%	86%	1%	15%	84%	1%
	United States of America	13%	86%	1%	14%	86%	0%
	Unweighted average	13%	86%	1%	14%	85%	1%
	Weighted average	13%	86%	1%	14%	86%	0%

Region	Country	Men			Women		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
Middle East and North Africa	Algeria	15%	80%	5%	17%	77%	6%
	Egypt	14%	84%	3%	23%	74%	3%
	Iran	47%	47%	6%	37%	56%	7%
	Iraq	29%	69%	2%	28%	66%	6%
	Israel	14%	82%	3%	13%	82%	5%
	Jordan	44%	53%	3%	36%	62%	3%
	Kuwait	44%	44%	12%	35%	54%	11%
	Lebanon	23%	75%	2%	19%	78%	3%
	Libya	27%	67%	6%	31%	63%	6%
	Malta	9%	88%	3%	8%	87%	5%
	Morocco	20%	72%	8%	22%	65%	13%
	Palestine	25%	74%	1%	25%	71%	3%
	Saudi Arabia	36%	60%	3%	34%	56%	10%
	Tunisia	24%	74%	2%	23%	74%	3%
	United Arab Emirates	42%	55%	3%	28%	70%	2%
	Yemen	24%	68%	8%	28%	60%	12%
	Unweighted average	27%	68%	5%	25%	68%	6%
	Weighted average	28%	67%	5%	27%	66%	6%
Sub-Saharan Africa	Benin	31%	66%	3%	38%	59%	3%
	Botswana	32%	57%	11%	29%	57%	14%
	Burkina Faso	41%	58%	0%	46%	51%	3%
	Cameroon	30%	58%	11%	33%	53%	14%
	Chad	22%	70%	9%	17%	69%	14%
	Comoros	33%	61%	6%	31%	59%	11%
	Congo (Republic)	38%	61%	2%	42%	51%	7%
	Cote d'Ivoire	26%	61%	12%	29%	56%	15%
	Eswatini	42%	55%	3%	42%	50%	8%
	Ethiopia	28%	69%	3%	25%	73%	2%
	Gabon	33%	62%	5%	37%	55%	8%
	Gambia	22%	69%	9%	25%	62%	13%
	Ghana	28%	63%	10%	26%	61%	13%
	Guinea	24%	71%	6%	27%	66%	7%
	Kenya	28%	63%	9%	28%	58%	13%
	Liberia	42%	52%	6%	44%	51%	6%
	Madagascar	25%	68%	7%	25%	66%	8%
	Malawi	21%	70%	9%	21%	72%	8%
	Mali	30%	68%	2%	32%	62%	6%
	Mauritania	20%	70%	9%	16%	74%	10%
	Mauritius	27%	67%	5%	26%	63%	11%
	Mozambique	24%	56%	19%	24%	57%	18%
	Namibia	31%	65%	4%	34%	60%	6%
	Niger	27%	65%	8%	30%	55%	14%
	Nigeria	21%	71%	8%	24%	65%	11%
	Rwanda	7%	91%	3%	9%	87%	3%
	Senegal	23%	76%	1%	20%	77%	3%
	Sierra Leone	34%	60%	6%	36%	58%	6%
	South Africa	32%	63%	5%	28%	61%	11%
	Tanzania	22%	66%	11%	22%	62%	16%
	Togo	27%	64%	9%	26%	62%	12%
	Uganda	25%	65%	10%	28%	59%	13%
Zambia	28%	68%	3%	26%	71%	3%	
Zimbabwe	26%	69%	5%	29%	66%	6%	
Unweighted average	28%	65%	7%	29%	62%	9%	
Weighted average	26%	67%	7%	26%	64%	10%	

Region	Country	Men			Women		
		Insecure	Secure	DK/Ref	Insecure	Secure	DK/Ref
South Asia	Afghanistan	20%	76%	5%	29%	70%	1%
	Bangladesh	25%	70%	5%	31%	62%	7%
	India	22%	66%	12%	22%	62%	16%
	Nepal	10%	86%	5%	15%	78%	7%
	Pakistan	21%	54%	25%	13%	59%	28%
	Sri Lanka	27%	67%	6%	28%	67%	6%
	Unweighted average	21%	70%	10%	23%	67%	11%
	Weighted average	22%	65%	12%	22%	62%	16%
East Asia and Pacific	Australia	10%	89%	1%	15%	83%	2%
	Cambodia	39%	51%	10%	31%	53%	15%
	China	11%	76%	13%	11%	74%	15%
	Indonesia	25%	62%	13%	23%	63%	14%
	Japan	19%	78%	3%	19%	78%	3%
	Korea (Republic)	23%	75%	3%	15%	81%	4%
	Lao	25%	55%	20%	25%	48%	27%
	Malaysia	35%	54%	12%	34%	55%	11%
	Mongolia	19%	76%	5%	20%	76%	4%
	Myanmar	19%	75%	6%	19%	75%	7%
	New Zealand	16%	82%	2%	12%	87%	1%
	Philippines	47%	52%	1%	48%	50%	1%
	Singapore	4%	93%	3%	3%	90%	6%
	Taiwan (Province of China)	19%	79%	2%	18%	78%	5%
	Thailand	16%	72%	12%	17%	71%	11%
	Viet Nam	10%	83%	7%	10%	81%	9%
	Unweighted average	21%	72%	7%	20%	71%	8%
	Weighted average	16%	74%	11%	15%	73%	12%
Latin America and the Caribbean	Argentina	16%	83%	1%	16%	82%	2%
	Bolivia	27%	65%	7%	22%	61%	17%
	Brazil	24%	74%	3%	23%	74%	3%
	Chile	23%	73%	4%	23%	71%	6%
	Colombia	24%	66%	10%	24%	64%	12%
	Costa Rica	21%	73%	6%	13%	77%	10%
	Dominican Republic	31%	64%	5%	24%	72%	4%
	Ecuador	20%	69%	10%	17%	68%	15%
	El Salvador	24%	70%	6%	28%	62%	10%
	Guatemala	34%	59%	7%	33%	55%	12%
	Honduras	21%	70%	9%	17%	66%	17%
	Mexico	14%	82%	4%	17%	76%	8%
	Nicaragua	17%	76%	7%	21%	69%	10%
	Panama	22%	76%	3%	24%	71%	5%
	Paraguay	13%	85%	2%	13%	81%	6%
	Peru	16%	74%	10%	21%	60%	19%
	Uruguay	15%	79%	6%	15%	80%	5%
	Venezuela	29%	69%	2%	24%	75%	1%
	Unweighted average	22%	73%	6%	21%	70%	9%
Weighted average	21%	74%	5%	21%	72%	7%	

Source: Prindex (2020)



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