

# WHAT'S MINE IS YOURS: PILOT EVIDENCE FROM A RANDOMIZED IMPACT EVALUATION ON PROPERTY RIGHTS AND WOMEN'S EMPOWERMENT IN CÔTE D'IVOIRE

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## MAIN MESSAGES

- The protection of formal institutions can help to strengthen women's property rights, potentially improving welfare and economic efficiency of the household with broader implications. Individual land certification in women's names and civil marriage registration offer two routes for women towards a more formal delineation of their property rights.
- In the context of the World Bank Land Policy Improvement and Implementation Project (PAMOFOR), this pilot project examines what drives the take-up of innovative interventions that aim to strengthen women's property rights in rural Côte d'Ivoire: providing economic incentives for a man to register land in his wife's name, shifting attitudes through an emotionally resonant video, and encouraging civil marriage in the wake of a new legal reform.
- Pilot results show how highlighting the benefits of women's land ownership for family harmony, economic efficiency, and security for the family can induce husbands to reallocate land to their wives.
- While polygamy is unrelated to take-up, the number of children of the selected wife is a positive predictor of take-up of the economic incentive

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## GENDER INNOVATION LAB

The Gender Innovation Lab (GIL) conducts impact evaluations of development interventions in Sub-Saharan Africa, seeking to generate evidence on how to close gender gaps in earnings, productivity, assets, and agency. The GIL team is currently working on over 70 impact evaluations in more than 25 countries with the aim of building an evidence base with lessons for the region.

The impact objective of GIL is increasing take-up of effective policies by governments, development organizations, and the private sector to address the underlying causes of gender inequality in Africa, particularly in terms of women's economic and social empowerment. The Lab aims to do this by producing and delivering a new body of evidence and developing a compelling narrative, geared towards policymakers, on what works and what does not work in promoting gender equality.

intervention. The number of people who share the land is also a predictor of a low number of people sharing the land was correlated with higher take-up for both the economic and the attitude-targeted land intervention.

- Among couples who were interested in entering into a civil marriage, qualitative research found that concerns about identification documents, time constraints, and the costs associated emerged as barriers to doing so.

## CONTEXT

Across Sub-Saharan Africa, customary norms and institutions often take precedence over formal legal systems, including in the field of property rights. For women, the primacy of customary law can be problematic, as the patriarchal nature of customary law means that women are often granted weaker protections than men. With less security in the acquisition, division, and inheritance of assets, women are disadvantaged in claiming their rights to assets or opportunities. This matters both for women's individual welfare, and economic development more broadly.

Rules and norms of customary law govern the bulk of Côte d'Ivoire's rural land; less than 2% of the country's rural land is formally registered (PRINDEX 2019). Under this customary system, land in rural Côte d'Ivoire is typically delineated along the lineage of a specific area's original inhabitants. In patrilineal communities, land is passed from father to son. For matrilineal groups, including the Baoulé and Agni groups in the Southeast and center of the country, land is passed from maternal uncles to their nephews. Whether patrilineal or matrilineal, women have very limited access to property ownership and have less secure land tenure than men. For example, women in Côte d'Ivoire are 20 percentage points more likely than men to express concern about being kicked off their property following divorce, and 35 percentage points more likely in the event of widowhood—a scenario that could occur more frequently during the COVID-19 pandemic (PRINDEX 2019).

Women's lack of effective property rights contributes

to undesirable economic outcomes. Research has indicated that when women fear that their property can be expropriated, they may underinvest. It can be difficult for women to use their land as collateral, and the insecurity can adversely affect labor choices.

In addition, weaker property rights can lead to stark gender differences in land ownership. The widest gender gap is seen in sole ownership of land. In Côte d'Ivoire, DHS data indicate that only about 11% of women own any land individually. When looking at individual and/or joint ownership, 29% of women own land. In rural areas, these figures jump to 14% and 44%, respectively, implying that men are 3.8 times more likely to own land individually.

## WHY FORMALIZATION AND CIVIL MARRIAGE?

Bringing women under the protection of formal institutions can help to strengthen their property rights, potentially enhancing welfare and economic efficiency. Individual land certification in women's names and civil marriage registration offer two routes for women towards a more formal designation of their property rights.

Unlike customary marriage, where women are typically absorbed into the husband's family and are granted limited or no rights to household assets, civil (or statutory) marriage can lead to a fundamental redistribution of property rights within the household. Civil marriage in Côte d'Ivoire is governed by the 1974 Family Code and its 1983 and 2013 amendments. In the default regime, partial community of property, assets acquired before and after marriage are separated. Assets that are acquired during the marriage, as well as individual earnings after marriage, are jointly held by both spouses. While the regime treats inherited land as a sole-owned asset, any land that a household purchases after marriage is considered jointly owned. In the event of divorce, each spouse retains his or her private assets, and joint assets are distributed equally. In addition, under the law, widowed married women are entitled to full ownership of jointly-owned assets after the death of her spouse.

New legal reforms underway will grant further advantages to women in civil marriages, including changes in the law on administration of joint marital property. Reforms will change the administrator of joint marital property from the husband to both spouses. In addition, the law will strengthen inheritance rights of married women whose property risks being expropriated, and afford more protection to victims of intimate partner violence.

Despite these potential advantages, civil marriage rates in Côte d'Ivoire, like much of Sub-Saharan Africa, remain low. Data from the 2016 Enquête Emploi indicate that only 4.5% of male household heads are in a civil marriage. Likely due to the costs associated with administrative procedures and differences in social norms, civil marriages are more common among Côte d'Ivoire's urban, educated, and wealthy couples.

With these protections, civil marriage can confer benefits onto the women who enter into it. However, relatively little is known about how the formalization of customary marriage contracts or individual land certification effectively empowers women—and if so, under what conditions.

## THE INTERVENTIONS

In the context of the World Bank Land Policy Improvement and Implementation Project (PAMOFOR) led by the Government's Agence Foncière Rurale (AFOR), this pilot study examines what drives the take-up of innovative interventions that aim to strengthen women's property rights in rural Côte d'Ivoire. Taking advantage of upcoming plans for large-scale land certification, the first intervention encourages the certification of one plot of each man's land in his wife's name, shifting the allocation of land ownership within the household. Households view an emotionally resonant informational video on the benefits that come to a household from strengthening women's land rights.

The second intervention is also geared towards certifying a plot of household land (solely) in the woman's name but leverages an economic incentive instead. Specifically, men who offered part of their land to their wife to be certified during the land certification program were registered in

a lottery, where they received a one-in-fifteen chance to win a tricycle moto worth approximately US\$1700.

The third intervention is marriage formalization: couples who are customarily married will be encouraged to 'upgrade' their marriage to a civil marriage. Administrative and transaction costs related to the civil marriage will be removed for the couples. This intervention coincides with the adoption of a new set of legal reforms in Côte d'Ivoire to strengthen women's rights under marriage and inheritance.

During the first phase of this study, the pilot assessed feasibility and gauged demand for each of the interventions—the norm sensitization, economic incentives, or a switch to a joint marital property regime. The broader goal was to identify those interventions to be tested at a larger scale to assess impact on women's bargaining power, investment, and welfare gains. Results from the implementation pilot and in-depth qualitative work have yielded noteworthy patterns around the barriers to civil marriage and drivers of take-up.

## WHAT DRIVES HOUSEHOLD INTEREST?

Take-up rates for the economic incentive intervention, which entered participants into a lottery, were high: 75% of men who were offered the chance to participate accepted. Three patterns related to acceptance emerged: the more people that shared a claim on land in the household, the less likely that a household was to take up the offer. However, if the selected wife had more children—which can be related to how their husband views their status in the household—couples were more likely to accept the offer of being entered into the lottery. Couples who have a small educational attainment gap between the husband and wife, and lower educational attainment by the husband, also had higher take-up. In qualitative interviews, men explained that certifying land in the name of the wife was something they felt comfortable with because they had strong relationships with their partners, characterized by loyalty and caretaking. Men mentioned wives who had “agreed to fight by my side” and were supportive over the course of the marriage as reasons to agree to the intervention.



Pilot results also show how highlighting the benefits of women’s land ownership for family harmony, economic efficiency, and security for the family can induce husbands to reallocate land to their wives. For men who had viewed a video designed to shift attitudes around women’s land ownership, take-up was slightly lower, though remained overall high: two-thirds of men accepted the video intervention. In discussing their reasons why, men noted that with a plot of land registered to his wife, she could be “more independent” and have “more possibilities to do more for the family,” echoing a rationale of improved household economic welfare. Men also pointed to a desire for their wife and family to be able to provide for themselves and retain the assets of the household, pointing to a “guarantee of security” for the wife and children.

With a take-up rate of 44%, the response to the marriage upgrading intervention was lower than the land certification intervention. Qualitative research found that concerns about identification documents, time constraints, and the costs associated emerged as barriers to entering into civil marriage. Costs included fees to be paid out for a birth certificate and marriage license, transport costs to obtain these certificates and non-monetary costs related to interacting with government bureaucracy. They also included costs related to hosting a marriage celebration for friends and family. These findings suggest that addressing these transaction costs will yield higher take-up. Among couples who were interested in formalizing their marriage, similar explanations for participation in marriage formalization emerged, including strong relationships between husband and wife and reducing uncertainty about wealth transfer to the next generation of the family. Obtaining spiritual blessings for fortifying the family unit was also cited as a reason.

## NEXT STEPS

Our pilot evidence will inform a large-scale field experiment to test the impact of these innovative interventions. The experimental study will examine which policy instrument—a one-off reallocation of land or a quasi-permanent switch to a joint marital property regime—can cost-effectively generate larger increases in women’s bargaining power, as well as investment and welfare gains, for study households. The study will also provide new evidence on the impact of the PAMOFOR project’s rural land formalization and certification activities on rural smallholders.

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