

POLICY LESSONS ON WOMEN'S LAND TITLING

GENDER INNOVATION LAB FEDERATION EVIDENCE SERIES

Authors - Daniel Halim • Diego Ubfal • Rigzom Wangchuk

GENDER INNOVATION LAB FEDERATION

The Gender Innovation Lab (GIL) Federation is a World Bank community of practice coordinated by the Gender Group that brings together the Bank's five regional GILs: Africa (AFR), East Asia and Pacific (EAP), Latin America and the Caribbean (LAC), Middle East and North Africa (MNA), and South Asia (SAR). Together, they are conducting impact evaluations of development interventions to generate evidence and lessons on how to close gender gaps in human capital, earnings, productivity, assets, voice and agency. With over 188 impact evaluations in 66 countries completed to date, the GIL Federation is building the evidence base for governments, development organizations, and the private sector to increase uptake of effective policies that address the underlying causes of gender inequality.

Land is a key productive asset for rural households.

Property rights play a critical role in determining who can own and access this fundamental resource. More than 70 percent of women across 53 developing countries do not own any land.^{1,2} Customary norms confer disproportionately weaker land rights to women, feeding into a cycle that limits their access to credit and other economic opportunities.³

Empowering women through stronger land rights can play a central role in the process of economic development. However, overturning existing cultural norms and power structures in the context of traditional (patriarchal) customary land tenure systems can be challenging. There are also concerns that such policy efforts could formalize, even exacerbate, existing gender gaps in land rights. **The GIL Federation is generating rigorous evidence around the world to understand what works, and what does not, in increasing access to land titles for women and its effects on women's empowerment.** This note presents evidence on three key findings.

FINDING 1. LAND FORMALIZATION PROGRAMS CAN IMPROVE WOMEN'S PROPERTY RIGHTS AND HELP THEM MOVE TO HIGHER-VALUE ECONOMIC ACTIVITIES

Three studies by the Africa GIL in Rwanda, Benin, and Ghana document positive impacts for women from land formalization programs. In some cases, the programs led to increases in agricultural investments, but in others, they fostered structural shifts to higher-value activities.

The study in Rwanda used a geographic discontinuity design with spatial fixed effects to evaluate the pilot version of the National Land Tenure Regularization Program.⁴ This was a nationwide, low-cost land adjudication and registration program, which demarcated land parcels in the presence of land owners and neighbors and then mapped them. It was implemented in a context where daughters and sons are granted equal rights to inherit parental property and women in legally registered marriages are guaranteed their property rights.

Findings indicate the program improved land access for legally married women and boosted investment and maintenance of soil conservation measures for households headed by women. Additional analysis also finds a reallocation of work from farm activities to off-farm employment, which led to higher household food security for both men-headed and women-headed households. 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 is obtained from an ongoing evaluation in Côte d'Ivoire,

where the costs of entering a civil marriage (e.g., fees, documentation, and government bureaucracy) are large.⁵

The study in Benin presents evidence from a large-scale randomized controlled trial (RCT) of a land formalization program.⁶ Each community identified and demarcated land parcels, mapped out customary rights, and laid cornerstones to mark boundaries. Land ownership was formally documented through land certificates delivered to individual landholders. The study shows that the program led to significant increases in long-term investments on treated parcels, including an expansion of cash crops and tree planting. In treated villages, women-managed plots were more likely to be left fallow fully closing the gender gap in fallowing and representing an important investment in soil fertility. The program did not significantly affect land-holding for women, but it created more secure property rights. As a result, women were more likely than men to shift their investments away from demarcated land to less secure land outside the village, which might have allowed them to protect their claim against the risk of expropriation.

Finally, the study in Ghana used a regression discontinuity design to evaluate a pilot land titling intervention in an urbanizing area that demarcated, registered, and provided titles for land plots.⁷ Results show that while the program was successful in registering land in the target areas for both men and women, the registration did not translate into increased agricultural investment or credit-taking. Instead, households did less agricultural labor, which led to a small reduction in agricultural production (without changing agricultural productivity) and increased off-farm activities. This shift led to increased business profits for women.

FINDING 2. MONETARY INCENTIVES AND INFORMATION CAN ENCOURAGE JOINT TITLING

The Africa GIL conducted an RCT in Uganda to test different strategies that could increase demand for gender equality in formal land ownership among married couples.⁸ The experiment was conducted in the context of a land titling intervention offering households free land titles. The first strategy to encourage joint titling exposed the husband to a video that made salient the benefits of adding the wife's name to the title as joint owner of the land. The second strategy made the land title offer conditional on the wife's name being added to

the title. The study randomized whether the two interventions were targeted to both spouses versus husbands alone. Results show that when the intervention was targeted to husbands alone, only half of the households choose to add the wives' name on the title. The video encouraged 73 percent of the husbands to add the wives' names on the titles. When the information is targeted to both husband and wives, 68 percent of the households choose to include wives' names on the titles under both treatments. Imposing the condition that titles must include the wives' names did not cause a reduction in overall demand for titling.

The Africa GIL is also examining different strategies to increase women's land ownership with a pilot that studied men's uptake of three different interventions in rural Côte d'Ivoire. Men were given the option to either 1) enter a lottery for a motorcycle if they offered part of their land to their wife to be certified during an upcoming land certification program, 2) receive help to switch from a customary marriage to a civil marriage, or 3) watch an emotionally resonant informational video on the benefits of women's land ownership for family harmony, economic efficiency, and security.⁹ The monetary incentive had the highest uptake among the three interventions. While 75 percent of men decided to offer part of their land to their wife to participate in the lottery, only 44 percent accepted help to switch to a civil marriage, and 66 percent agreed to watch the video. The authors are planning an RCT to test the effects of these interventions more rigorously.

FINDING 3. LEGAL PROVISIONS FOR CONJUGAL PROPERTY ARE INSUFFICIENT TO INCREASE WOMEN'S DECISION MAKING POWER OVER LAND

Land in the Philippines, including land redistributed through the Comprehensive Agrarian Reform Program (CARP), is mandated by law to be conjugal property. However, an impact evaluation by the EAP GIL shows that this legal provision is insufficient to promote women's decision-making authority over the land.¹⁰

To increase the pace of land reform, land was redistributed under CARP using collective land titles, even though most farmers were not collectively farming the land. The study analyzed the impact of the subdivision of collective land titles by comparing a group of randomly selected farmers whose land was prioritized for subdivision with a randomly selected control group of farmers whose land was not subdivided

during the study period. This sheds light on an intermediate stage in the process—after the subdivision survey but prior to issuance of individual titles— but not on the impacts of formal, individual titles. The subdivision survey decreased the decision-making authority of wives of male beneficiaries. Despite the land being conjugal property, information about the intervention was only targeted to the main beneficiary, two-thirds of whom were male. This may have reinforced gender norms regarding control over assets.

The study also demonstrates that the subdivision survey decreased tenure security, trust in government, subjective wellbeing, and investment in the land for both men and women beneficiaries, likely due to implementation challenges, including the long duration of the process and the lack of transparent information.





FOR MORE INFORMATION, PLEASE CONTACT

Diego Ubfal
dubfal@worldbank.org

1818 H St NW
Washington, DC 20433 USA
<https://www.worldbank.org/en/topic/gender>

ACKNOWLEDGMENTS

This brief is a product of collaboration between the World Bank Gender Group and the Gender Innovation Labs. It was prepared by Daniel Halim, Diego Ubfal, and Rigzom Wangchuk with key inputs from Diana Arango, Elizaveta Perova, and Rachael Pierotti. It was copy-edited by Leslie Ashby. Other contributors include Lourdes Rodriguez Chamussy, Maria Emilia Cucagna, Isis Gaddis, Markus Goldstein, Jacobus Joost De Hoop, Forest Brach Jarvis, Hillary C. Johnson, Lili Mottaghi, Michael B. O'Sullivan, Laura B. Rawlings, Javier Romero, Jayati Sethi, and Emcet Tas.

The World Bank GILs and the GIL Federation are supported by the Umbrella Facility for Gender Equality (UFGE), a multi-donor trust fund administered by the World Bank and supported with generous contributions from Australia, Canada, Denmark, Finland, Germany, Iceland, Ireland, Latvia, the Netherlands, Norway, Spain, Sweden, Switzerland, United Kingdom, United States, the Bill and Melinda Gates Foundation, and the Wellspring Philanthropic Fund.

ENDNOTES

- ¹ Source: [Gender Data Portal](#), which uses data from Demographic and Health Surveys.
- ² Gaddis, Isis, Rahul Lahoti, and Hema Swaminathan. 2020. [Women's Legal Rights and Gender Gaps in Property Ownership in Developing Countries](#). World Bank Policy Research Working Paper 9444.
- ³ Decker, Alison. 2020. [Top Policy Lessons in Women's Property Rights](#). Africa Gender Innovation Lab, World Bank.
- ⁴ Ali, Daniel, Klaus Deininger, and Markus Goldstein. 2014. [Environmental and gender impacts of land tenure regularization in Africa: Pilot evidence from Rwanda](#). *Journal of Development Economics* 110: 262-275.
- ⁵ Donald, Aletheia, Markus Goldstein, Alexandra Hartman, Eliana La Ferrara, Michael O'Sullivan, and Mercedes Stickler. 2020. [What's Mine is Yours: Pilot Evidence from a Randomized Impact Evaluation on Property Rights and Women's Empowerment in Côte d'Ivoire](#). Africa Gender Innovation Lab Policy Brief, World Bank.
- ⁶ Goldstein, Markus, Kenneth Hounghbedji, Florence Kondylis, Michael O'Sullivan, and Harris Selod, Harris. 2018. [Formalization without certification? Experimental evidence on property rights and investment](#). *Journal of Development Economics* 132: 57-74.
- ⁷ Agyei-Holmes, Andrew, Niklas Buehren, Markus Goldstein, Robert Osei, Isaac Osei-Akoto, and Christopher Udry. 2020. [The Effects of Land Title Registration on Tenure Security, Investment and the Allocation of Productive Resources: Evidence from Ghana](#). World Bank Policy Research Working Paper 9376.
- ⁸ Cherchi, Ludovica, Markus Goldstein, James Habyarimana, Joao Montalvao, Michael O'Sullivan and Christopher Udry. 2022. [A Seat at the Table: The Role of Information, Conditions, and Voice in Redistributing Intra-Household Property Rights](#).
- ⁹ Donald, Aletheia, Markus Goldstein, Alexandra Hartman, Eliana La Ferrara, Michael O'Sullivan, and Mercedes Stickler. 2020. [What's Mine is Yours: Pilot Evidence from a Randomized Impact Evaluation on Property Rights and Women's Empowerment in Côte d'Ivoire](#). Gender Innovation Lab Policy Brief, World Bank.
- ¹⁰ Castro Zarzur, Rosa, Prudenciano Gordoncillo, Snaebjorn Gunnsteinsson, Forest Jarvis, Hilary Johnson, Elizaveta Perova, and Peter Srouji. 2020. [Land rights in transition: Preliminary experimental evidence on how changes in formal tenure affect agricultural outcomes, perceptions, and decision-making in the Philippines](#). Impact Evaluation Endline Report, World Bank.

