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# Guidance Note on Integrating Gender into Land and Property Valuation and Taxation

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## 1 Introduction

**This guidance note explores the intersection of gender, land and property rights, and land and property valuation and taxation.** It draws from secondary research and applied experience to explore the potential gendered impacts of processes, projects, and activities focused on land and property valuation and taxation. The guidance is meant for governments, practitioners, World Bank teams, and others interested in the topic. This guidance note supplements existing guidance and frameworks on land and property valuation and taxation which seldom recognize the differences in women's land and property rights and ownership and the impact that has on outcomes of valuation and taxation.

**There is increasing recognition of the importance of women's land rights globally.** From inclusion in the Sustainable Development Goals (1.4.2 and 5a) to the UN Convention to Combat Desertification (UNCCD) to the African Union's Agenda 2063, women's land rights are seen as critical to achieving sustainable and

inclusive growth. It has been shown that strengthening women's rights to land and property can lead to economic benefits (land value/agricultural productivity, access to credit, off-farm income) as well as social benefits (improved bargaining power within the household and community) (Stanley and Lisher 2023).

**While land and property taxation and valuation policies and methods are by default gender neutral, the world in which these systems operate is not.** While data on women's land and property rights is limited, available evidence from 53 countries shows that within those countries, [over 70 percent of women do not own any land](#).

**Women's land and property rights are not only based on statutory law, but also customs, traditions, and religious practices,** which often lead to conflicting or overlapping jurisdictions and interpretations. When statutory laws on property rights intersect with

marital and inheritance practices, women are most often left behind (Meinzen-Dick et al., 2017). Women, Business, and the Law (WBL) data shows that more than 40 countries still have laws that limit women’s asset rights and ownership in some way (World Bank 2024 (a)). [Another 25 countries](#) have laws that restrict who can be considered head of household, potentially impacting who receives compensation for compulsory acquisition. All of this contributes to disadvantages in how women interact with the land and property valuation and taxation systems.

**Beyond rights, access, and ownership of land, understanding the way these assets are**

**valued and taxed is also critical to gender equality.** However, little empirical evidence exists on the implications of gender in land and property valuation and taxation. This guidance note highlights the importance of integrating gender perspectives in land and property taxation processes and valuation methods. It outlines the key challenges for integrating gender in current methods and suggests potential tools to address them. In adopting these recommendations, countries should consider their local context, legal frameworks and land administration systems to ensure effective implementation (Box 1).

**Box 1: A word on land administration**

In many low-income countries, high informality, low awareness, high taxes and fees, and limited access to formal land administration systems mean that most women and men have not formally registered their land. While this note does not go into detail on land administration, the recommendations do touch on these aspects. Improving land administration systems benefits men and women but including women’s needs in the design for such system improvements is critical. For more discussion on how to increase gender equity in land administration systems, please see the World Bank’s [Toolkit on Integrating Gender in Land Projects](#).

## 1.1 The importance of considering gender in land and property valuation

**Valuation is a key tool through which an asset can be converted into wealth in the hands of its holders.** Valuation is also a necessary step in property taxation. It is important that the methods used to conduct valuation and the valuers themselves understand not only the legal framework for tenure but also the diverse nature of tenure in many countries. This includes informal, collective, and customary tenures, some of which may not be recognized by formal laws but are present on the ground.

**Valuation of land and other immovable property, like housing, is traditionally associated with the market.** The need for valuation arises on account of either voluntary transfers, such as sale or mortgage, or involuntary land acquisitions for public

investment purposes. Valuation specifically refers to the process of determining market value within the context of these transactions. Traditionally, such market value of land is supported by land administration systems and public data sets that exist for regulated property markets. However, in most developing countries, there is a prevalence of unregistered land,<sup>1</sup> informal land markets, and weak land administration systems.

**In the context of valuation processes for land acquisition, legally documented land rights may not be available and/or women’s names may be missing from land records.** Furthermore, institutional, socio-cultural, and other biases might place limitations on how women effectively participate in the valuation

<sup>1</sup> Unregistered land is a broad term that refers to land rights that have not been registered or recorded in any formal sense, regardless of whether they are recognized by the law.

process. When valuation leads to compensation, valuation frameworks must recognize these potential gendered impacts (Tagliarino 2017).

**Emerging and innovative approaches around unregistered land adopt a more flexible approach to valuation**, for example, by recognizing the cultural value of land. These new approaches come largely in the form of global frameworks that seek to address the challenges with traditional market-based approaches (Box 2). While they may be useful for addressing broader social challenges, in their present form, these approaches do not necessarily address gender concerns and

provide limited or no guidance on what specifically to do to ensure women are benefitting.

**Other factors contribute to gender-related challenges in valuation.** For every dollar men earn, women earn 77 cents (Sahay 2023). Differences in women's labor force participation, lower pay for women, and lower levels of education potentially affect the employability and income of women, which, in turn, limits their resources to challenge administrative actions, such as valuations or tax bills.

#### **Box 2: Increasing attention on valuation of unregistered land**

Beginning with Landesa's [Responsible Investments in Property and Land \(RIPL\)](#) Resource Platform funded by the United Kingdom's Department for International Development (DFID) in 2016 and continuing with the [FAO Voluntary Guidelines on Responsible Governance of Tenure](#), increasing attention is being placed on equitable and inclusive frameworks for land governance, including valuation. Supplementing these broad frameworks are more specific valuation guidance on unregistered or customary land, including: [Royal Institute of Chartered Surveyors Valuing Unregistered Land, 2018](#); [UNHABITAT Valuation of Unregistered Land – A Practice Manual, 2021](#); and [World Bank Valuation and Compensation of Unregistered and Customary Lands, 2024](#). These frameworks and guidance notes assert that land can be valued beyond its market value, particularly when there is no market data available, to include social and cultural aspects and to address loss of livelihoods and land. They call for social assessments, inclusive stakeholder engagement, and built-in grievance redress and dispute resolution mechanisms.

## 1.2 The relevance of gender for land and property taxation

### **Taxation of land in offers revenue opportunities to state and local governments.**

These include both transfer taxes and fees charged on sales, mortgages, and other property transactions and recurrent taxes charged on the area or value of the asset. Transfer taxes are usually charged as part of the transaction and retained by either the land administration entity or the state. Recurrent land and property taxes are often administered by local government.<sup>2</sup> Some countries administer a land tax (area-based) that is a

central government tax and a local government property tax. Transfer taxes are easier to administer as they are charged at the time of registration in the land administration system but can be distortionary, with high rates that discourage formal transactions and increase informality and under-reporting of sale values (Grote and Wen 2024). This distortionary impact is felt by all, particularly the poor, and it may benefit both men and women if these fees and taxes are reduced in favor of more revenue collected through

<sup>2</sup> For a more detailed discussion on property tax policy and administration, please see the [Property Tax Diagnostic Manual](#)

recurrent property tax (Grote and Wen 2024; Joshi et al. 2024).

**Studies suggest that, although few countries carry explicit bias in their tax system, more than half of countries report the risk of implicit bias** (OECD 2022). The implicit biases are mainly manifested in rules, norms, and customs, which not only determine the distribution of land and resources but also influence the way they are taxed and how the taxes are collected, impacting men and women differently. Implicit biases may be unintentional but affect the design and implementation of laws and policies.

**Patriarchy, deep-rooted gender stereotypes, attitudes, perceptions, and norms impact women's formal ownership of land and, therefore, the property tax base.** Inadequate awareness about statutory law, lack of institutional capacity, and precedence of cultural norms over progressive laws may negatively impact women more. It is therefore important to consider the challenges and structural inequalities that women face, as the same treatment in taxation may not necessarily lead to gender equity in outcomes (Elson 2006).

**Market-value-based recurrent property taxes are generally considered progressive but area-based taxation, which is assessed on land size, is not.** Area-based land taxes are still prevalent in many developing countries and are used often when property markets do not exist or do not function well. The disadvantage of an area-based land tax is that it can be regressive or less progressive. In addition, the way in which property tax is administered can result in regressivity when property valuations are not up to date or when there are discounts or exemptions for certain properties or taxpayers (Kelly et al. 2020; Maloney et al. 2024).

**It is these regressive features of property tax that can disproportionately affect women.** They tend to own lower-value properties or face lower land productivity due to gender norms or a lack of access to inputs. For

instance, in Ethiopia, under area-based land taxation, data suggests that 65 percent of female-only and 58 percent of female-headed smallholder households with less than 0.5 hectares of land face the largest per-hectare tax rates (Komatsu et al. 2021). This is due, in part, to gender norms impacting the amount of land women can access and own. In the city of Tres de Febrero, Argentina, women and men have equal ownership or co-ownership up to the 40th percentile of property values, but higher value properties are more likely to be owned solely by men (30 percent) or co-owned (50 percent). This has led to slightly higher effective tax rates that disproportionately affected lower-value properties where women's ownership is more concentrated (Flores, et.al. 2025).

**Some countries have experimented with laws exempting women from paying land registration fees or reduced taxes for land owned individually or jointly with women to increase women's access to land** (UN FAO, 2018). A recent study finds that discounts on stamp duty have encouraged female property ownership. The impact of the stamp duty is even greater when coupled with non-tax incentives, such as loan concessions for women buying properties in their own name (Awasthi et al, 2023). However, a study of such discounts in Nepal observes that women's knowledge is crucial for a successful uptake of these initiatives. Most women surveyed were unaware of these legal provisions due to ineffective awareness-raising mechanisms. It may be that male family members were taking advantage of the discounts without conferring the rights and control to women (Rawal and Agrawal, 2016). Therefore, more study is needed before recommending this policy option.



## 2 Key gender-based challenges

The main gender-based challenges encountered in land and property valuation and taxation include the following:

**Legal frameworks still do not treat women equally.** An analysis of national laws in 50 countries to determine whether they comply with international standards on compensation valuation found that “only two of the 50 countries assessed (India and Laos) have compensation procedures that partially protect women from expropriation without fair compensation” (Tagliarino, 2017). According to WBL data, 40 percent of countries still have laws that limit women’s asset rights and ownership in some way. Another 25 countries place restrictions on a woman being head of household or head of family. For example, when specifying compensation “to the head of the household” in compulsory acquisition laws, this may automatically exclude women due to sociocultural norms (Salcedo-La Viña and Boehm 2018) or laws that explicitly exclude women from this role. Understanding this is important for implementation that provides compensation to both husband and wife or both male and female heads of households.

**There is limited or no framework or code of conduct for valuers that explicitly recognizes the potential for women to be impacted by**

**valuations.** For non-market-based valuation methods to yield results, valuers should be well-trained and guided by professional ethics and codes (UN-Habitat, 2021) that also recognize the need to pay attention to gender considerations. When property valuers visit the field to conduct their valuations, they should request the presence of both husband and wife. This contributes to women’s understanding and awareness of the valuation process and their right to claim future payment of compensation.

**Land rights are often informal, and records are not current.** There is a high prevalence of informality of land rights in many countries. In addition, many land administration records are not up to date or do not reflect the reality on the ground. For example, an inheritance that may not be recorded. While this impacts both men and women, women’s property rights may be even less visible as they are often secondary use rights or dependent on a relationship to a male household member, such as her father, brother, spouse, or son (Doss and Meinzen-Dick 2020). This double constraint of general land informality combined with women’s secondary rights can hinder a woman from claiming land value during expropriation or compulsory acquisition.

**Experience has shown that many land registries around the world do not include women's names in existing property records,** even when the default marital property regime is community of property or partial community of property (FAO 2014). This has implications when land or property is valued or sold as women may be left out of the transaction. Furthermore, in many countries, a tax bill can be a way to prove occupation and protect from forced eviction. If women cannot prove their tax compliance, they may be more impacted.

**Limited comprehensive sex-disaggregated data poses a significant challenge to designing an inclusive land and property taxation and valuation policy.** Government information systems often fail to provide the necessary data to identify women's formal and informal tenure rights, as well as gender disparities in income and wealth. For example, reporting by [FAO on the SDG 1.4.2 on land rights](#) show that only 33 countries have sex-disaggregated data available legally documented tenure rights to land. This data is crucial for understanding differences in earnings between men and women and for analyzing wealth-related factors, such as the number and value of properties owned and ownership status. This can offer a more nuanced understanding of the economic inequalities faced by women and improve policy and administration.

**Many women lack awareness about land and property taxation and valuation processes and have limited knowledge and access to challenge valuations and tax bills.** Women need to know about, understand, and use these laws and challenge administrative actions, when required. Women, especially those who are marginalized, may not have the capacity to effectively challenge a tax assessment or sustain a dispute resolution process. For example, even though women tend to be more affected by land acquisition and displacement considering their greater dependency on land for subsistence, they are comparatively less informed about the process as well as appeal mechanisms (Majumder, 2014). Local and alternate dispute redress systems, with provisions to enhance access to dispute resolution by low-income communities and women, are critical.

**Women are less involved in the land professions than men.** Valuer, surveyor, registrar, and other land professions have traditionally been male dominated due to the physical requirements of the job, as well as societal norms and institutional barriers that limit women's access to higher education and professional opportunities. While global data is scarce, the UK's Royal Institute of Chartered Surveyors reported that women represented only 18 percent of the then 139,000 international professionals (RICS 2023). Other studies have documented gender bias in appointing women to professions that are critical for effective land administration, such as surveyor and valuer (Oladapo, 2017).

### 3 Tools and innovative practices for addressing these challenges

While there is some existing research and practice addressing the diverse challenges in land and property taxation and valuation, including those around un-registered land, there is limited focus on addressing gender-specific challenges. Drawing upon examples of

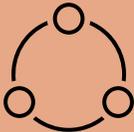
innovative practices adopted by countries as well as by international organizations, the following tools and recommendations may be applied to address gender in land and property valuation and taxation (see Figure 1; Tables 1 and 2).

**Figure 1: Integrating Gender Considerations across Land and Property Valuation and Taxation**



**Table 1: Recommendations for addressing gender in valuation**

| Challenge  | Recommendation to address challenge  | Tools and country examples   |
|--|--|--|
| <p><b>Legal framework</b></p>   | <ul style="list-style-type: none"> <li>• Include safeguards in the law to ensure women are not further disregarded or negatively impacted by valuation processes.</li> <li>• Improve legal recognition of women as heads/co-heads of households with equal rights to land, property, and associated value.</li> </ul>  | <p>In <b>India</b>, the Right to Fair Compensation and Transparency in the 2013 Land Acquisition, Rehabilitation and Resettlement Act (LARR) recognizes widows, divorcees, and deserted women as separate families for compensation. It allows displaced families to choose between a house or land with cash for construction, which can be jointly registered (Das, 2020).</p> <p>In the <b>Philippines</b>, the 2024 Real Property and Assessment Reform Act (RPVARA) Republic Act No. 12001 provides for gender equity, inclusivity, and fairness. The law mandates the Department of Finance, local government units, and agencies employ gender-sensitive and gender-responsive mechanisms in all aspects of the implementation of the act and its implementing rules and regulations.</p> |
| <p><b>Integrate objectivity and equity in property valuation</b></p>  | <p>In property valuation, it is essential to distinguish between objective, market-based criteria and differential and inclusive approaches. Objective, market-based criteria include standardized, transparent, and replicable methods, such as the market approach, for determining taxable values with fairness and consistency. This applies equally to market and cadastral valuations.</p> <p>Differential and inclusive approaches complement objective valuation with gender-sensitive tools to allow for a more holistic assessment of property value. For example, in expropriation cases, compensation includes not only the market value but also the income, emergent damages, and vulnerability premiums. This approach allows the recognition of the economic roles of women.</p> | <p><b>Bogota, Colombia</b> is integrating gender and socioeconomic variables into valuation models, particularly in cases of expropriation.</p>  |

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|  | <p>In rural settings, this may include women’s contributions to agro-pastoral systems, forest management, and family farming. In urban areas, women contribute through home-based enterprises, such as tailoring, food processing, and handicrafts. Capturing these contributions requires identifying women’s land use patterns and economic activities, which are often informal and under-documented. Without this, valuation systems risk reinforcing gender-blind assumptions that undervalue women’s roles in land-based livelihoods.</p> |  |
| <p><b>Improve Valuation standards</b></p> <p><b>Code of conduct for valuers</b></p>  | <ul style="list-style-type: none"> <li>• Adopt valuation standards and methodologies that make efforts to ensure women benefit.</li> <li>• Incorporate gender-sensitive indicators into property, such as metrics for informal land use.</li> <li>• Adopt professional standards and guidance for valuers.</li> </ul>   | <p><a href="#">The International Valuation Standards (IVS) 2025</a> incorporates environmental, social, and governance (ESG) factors into the valuation process. ESG factors associated with the value of an asset, including gender, should be considered as part of the data and input selection process for the valuation. This can encourage valuers to consider the impact of gender and ensure valuations do not inadvertently perpetuate gender biases.</p> <p>Royal Institution of Chartered Surveyors (RICS) <a href="#">Global Valuation Standards, 2024</a></p> <p>The <a href="#">Douala Urban Mobility Project</a> in <b>Cameroon</b> includes a Property Valuation and Negotiation Commission in charge of ensuring fair compensation and protection of women and vulnerable groups during property valuation and expropriation. The project prioritizes community involvement to promote understanding and acceptance of compensation principles.</p> |

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| <p><b>Limited or no participation of women in valuation process</b></p>         | <p>Provide training and include women in land governance bodies that may interact with valuers and the valuation process.</p>   | <p><a href="#">Guidebooks for Responsible Investments in Property and Land</a> (Landesa, 2023)</p>   |
| <p><b>Low awareness among women about valuation methods and processes</b></p>   | <ul style="list-style-type: none"> <li>• Train women’s, grassroots, and civil society organizations to aid women in asserting their legal and customary rights, including in the valuation process, and demand more and better women’s participation in processes.</li> <li>• Conduct gender-sensitive and informed public awareness campaigns regarding valuation processes for the specific area under public acquisition.</li> </ul>                 | <p>Some countries provide programs to support and develop capacity to provide legal aid to women. While these are not specific to valuation, similar efforts may be taken up to build capacity among women for valuation as well, and to challenge valuations where required.</p> <p><a href="#">Guidebooks for Responsible Investments in Property and Land</a> (Landesa, 2023)</p> |
| <p><b>Limited avenues to challenge valuations and dispute resolution</b></p>  | <ul style="list-style-type: none"> <li>• Ensure an accessible and affordable dispute resolution/redress process is in place. It should be close to the community and easy to understand and navigate.</li> <li>• Equip women’s, grassroots, and civil society organizations to aid women in accessing dispute resolution and redress mechanisms.</li> <li>• Train staff of the dispute resolution/redress mechanisms on women’s land rights.</li> </ul> | <p><a href="#">Valuation and Compensation of Unregistered and Customary Lands</a> (World Bank, 2024 (b)).</p> <p><a href="#">Guidebooks for Responsible Investments in Property and Land</a> (Landesa 2023)</p>  |

**Table 2: Recommendations for considering gender in land and property taxation**

| Challenge   | Recommendation to address challenge   | Country examples   |
|---|---|--|
| <p><b>Inaccuracy and exclusion of women’s names in formal land and property records.</b></p> <p><b>Lack of or limited sex-disaggregated data.</b></p>  | <p>As technology and AI develop, these tools can help to increase the percentage of women’s names in land information systems (including property registries, cadasters). Land information systems can also be designed to connect to civil registries and use national ID numbers to include sex-disaggregated data.</p> <ul style="list-style-type: none"> <li>• Develop or strengthen sex-disaggregated data within land information systems.</li> <li>• Enhance interoperability or facilitate data exchange between land information/cadastral systems, tax administration systems, and databases that record population vulnerability.</li> <li>• Incorporate gender-sensitive indicators into taxation frameworks, such as vulnerability indices.</li> </ul> | <p>In the <b>Western Balkans</b>, land registries have tested using the most popular names from the land registries from which gender could be identified using data mining. It proved to have 100% correlation that the names could be a source of gender data (FAO 2014).</p> <p>In <b>Colombia</b>, since the 2022 Tax Reform the National Statistical Agency (DIAN: Dirección de Impuestos y Aduanas Nacionales) has supported sex-disaggregated data in the tax system to provide analysis and help to ensure that Colombia’s tax policy is gender bias-free, especially in areas like income tax, VAT, and wealth taxation (Gamboa, et.al. 2024). While these reforms do not yet expressly focus on property tax, the <a href="#">Multipurpose Cadaster Project</a> is developing a national cadaster system that records sex-disaggregated data for formal and informal land tenure rights.</p> |
| <p><b>Tax efficiency and equity</b></p>    | <p><b>Consider how gender may impact women’s ability to pay through liability assessments.</b> Effective tax administration should address gender disparities in income and wealth, which often disproportionately affect women, particularly those who are head of households. Tax policies can mitigate these disparities through liability assessments and tools, such as tax base valuation deductions, credits, and differential rates (Kelly et.al. 2020). These measures ensure that taxes are proportionate to income levels, preventing unaffordable obligations for women that could jeopardize their property or investments. Developing sex-disaggregated data on tenure rights, income, and wealth can</p>   | <p>The <b>Ethiopia</b> Socioeconomic Survey included a tax and transfer module to assess tax burdens on poor women and men. Studies based on this data have helped the government understand the impact of various tax policies on male and female-headed households and businesses. For instance, it was found that female-headed households bear a larger tax burden due to unequal land ownership patterns and gender norms (Komatsu et. al. 2021).</p>   |

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|  | <p>help achieve this. Additionally, tax authorities require up-to-date property records and oversight mechanisms to implement differential property tax policies effectively.</p> <ul style="list-style-type: none"> <li>• Review the tax abatement and relief schemes, along with their structures and underlying rationale, to ensure that gender considerations are integrated.</li> <li>• Assess the potential impacts of these schemes on equity, efficiency, and administrative costs.</li> <li>• Using the insights gained to develop gender-sensitive tax policies.</li> </ul> |  |
| <p><b>Lower awareness among women on land and property taxation policy and process</b></p>  | <p>Build awareness among women on taxation policy and process and how to challenge tax valuations and assessments.</p>   | <p>The <b>Rwanda</b> Revenue Authority introduced a training program for new taxpayers, which provided information on how to compute tax liabilities, file returns, and use taxpayer services. This program aimed to increase taxpayers understanding of the tax system, reduce perceptions of tax code complexity, and increase filing rates (World Bank 2023). Training programs targeted toward women may be similarly effective, especially if designed with women's tax and digital literacy rates in mind.</p> |
| <p><b>Lack of efficient and low-cost dispute resolution</b></p>                           | <p>Incorporate sound, easy-to-use dispute resolution processes into property tax systems. This, combined with good public awareness, can ensure that women understand their right to challenge tax valuations and assessments.</p>   | <p>The World Bank's Global Tax Program includes a workstream on <a href="#">Gender Equality and Tax Reform</a> – including knowledge products and recommendation on how to build more equitable tax systems and better gender awareness</p>  |

## 4 Conclusions

**To ensure more gender-inclusive frameworks for land and property taxation and valuation, it is important to consider gender integration transversally:** in the policy and institutional framework, in the methodology and implementation, and in the dispute redress process.

**Existing gender biases have resulted in women's lower participation in land related policies and sectors, including land and property valuation and taxation.** While some good practices exist, much more is needed, and practical examples from implementation are still limited. Current policies tend to focus more on laws and frameworks rather than developing institutional and community capacity to ensure effective implementation and dispute resolution systems.

**In the field of land and property valuation, overlooking these considerations could unfairly deprive women of the full value of their assets,** impacting their future livelihoods and economic potential. As the incentives around compulsory land acquisition are likely to resist the inclusion of one more layer of due diligence, it is critical to build gender considerations into the process from the start.

**Limited research and analysis of the intersection of gender and land and property taxation and valuation is a significant barrier to ensuring fair and equitable processes.** This guidance note attempts to fill that void in the short term, but more research and action are needed to improve the design and implementation of land and property taxation and valuation policies and procedures.

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