



Increasing Women's Ownership and Control of Productive Assets¹

- Land/property ownership confers direct economic benefits as a key input into agricultural production, a source of income from rental or sale, and collateral for credit that can be used for either consumption or investment purposes. It is also important for its social benefits such as increased women's bargaining power within the household and the community.
- However, women may not fully benefit from these assets as members of a household if they do not share formal property rights over the land. Independent or joint ownership can ensure that women have access to control over land and land-based earnings.
- The obstacles which prevent women's access to, control and use of land and other productive resources are complex and context-specific. Still, barriers often include inadequate legal standards and/or ineffective implementation at national and local levels, a lack of documentation as well as discriminatory cultural attitudes and practices at the institutional and community level.
- While the LAC region has experienced an important increase in women's financial inclusion in recent years (e.g., account ownership at a financial institution), the gender gap remains significant (greater than 10 percentage points) in several countries. Data on women's tenure, access, and control of property assets (housing, land, other property) is scarce in the region, but available statistics show that the share of agricultural land holders who are women is small across countries and does not exceed 31 percent.
- The WBG supports efforts to increase women's access to property rights, for instance in land registration programs, and to expand capital and financial services available for women by tailoring financial products to their needs.

¹ This note was prepared by the LCR Regional Gender Coordination in the Poverty and Equity Global Practice. Victoria Stanley and Ivonne Moreno, Senior Land Administration Specialists, provided insightful inputs. For more information, contact LCR_Gender_Coordination@worldbankgroup.org

THE CONTEXT

Women in LAC face gender disparities in access to and control over land and property, as well as other productive inputs such as financial credit access. Across the region, most legal frameworks enshrine equal rights to land access for women and men (World Bank, 2018; Women, Business and the Law, 2023). Of all the countries in the region, only two still have legal frameworks that discriminate against women over men in terms of land ownership (Women, Business and the Law, 2023).² Better rights to land have been among the benefits of strengthened equality provisions in laws addressing women's status within the family and marriage. Laws recognizing men as the sole head of household have been repealed, removing a significant legal barrier to women's land rights. For example, in 2003, Brazil joined other countries that have amended civil codes to grant women the right to be the head of household. However, certain restrictions³ remain that do not recognize women as the head of the household under the law, and therefore do not enjoy equal rights to joint administration of property—this falls under the sole responsibility of the husband (World Bank, 2018).

In addition, women's rights have been strengthened by changes in marital legal regimes. Most countries in the region, for instance, now have partial community or deferred community property regimes,⁴ which ensure that in case of divorce or widowhood, women are entitled to half of the joint assets accumulated during the marriage (World Bank, 2018). Colombia, Costa Rica, and Nicaragua have made joint titling compulsory for land that is granted by the state to married or de facto couples (OECD, 2017). Joint titling is optional in Brazil, Ecuador, Peru, and Honduras (OECD, 2017).

Despite these reforms, gender gaps in access to land and other property assets persist. Many countries have customary, religious, or traditional practices or laws that favor the inheritance of assets from fathers to sons, often undermining the rights of daughters and married women (OECD, 2020). The absence of sex-disaggregated land administration records in several countries complicates the assessment of women's land ownership and contributes to the perpetuation of these unofficial discriminatory practices (OECD, 2020). Indigenous women may face additional barriers to property ownership due to linguistic barriers, documentation requirements, and community-based land tenure systems that favor male decision-making (FAO, 2009; IFAD, 2009; World Bank, 2021).

Available statistics, which are often times outdated, indicate that property held by women tends to be smaller, of lower quality, and with less legal security than properties owned by men (Guereña, 2016). According to sex-disaggregated home ownership data⁵ from 10 countries, women's individual home ownership ranges from 21.4% in Ecuador to 46.1% in Panama (Deere, Alvarado and Twyman, 2012). The share of agricultural landowners who are women ranges from 31% in Peru to 8% in Guatemala, according to household surveys in 17 countries that collect sex-disaggregated data on land ownership (Figure 1, FAO Gender and Land Rights Database). Among rural, Indigenous and farming women, only 12% of land in Honduras is held by women while women work approximately 15% of the land in Guatemala over which they have little ownership. In Latin America, women comprise less than 12% of beneficiaries from agrarian reforms and have less access to technical assistance (Guereña, 2016).

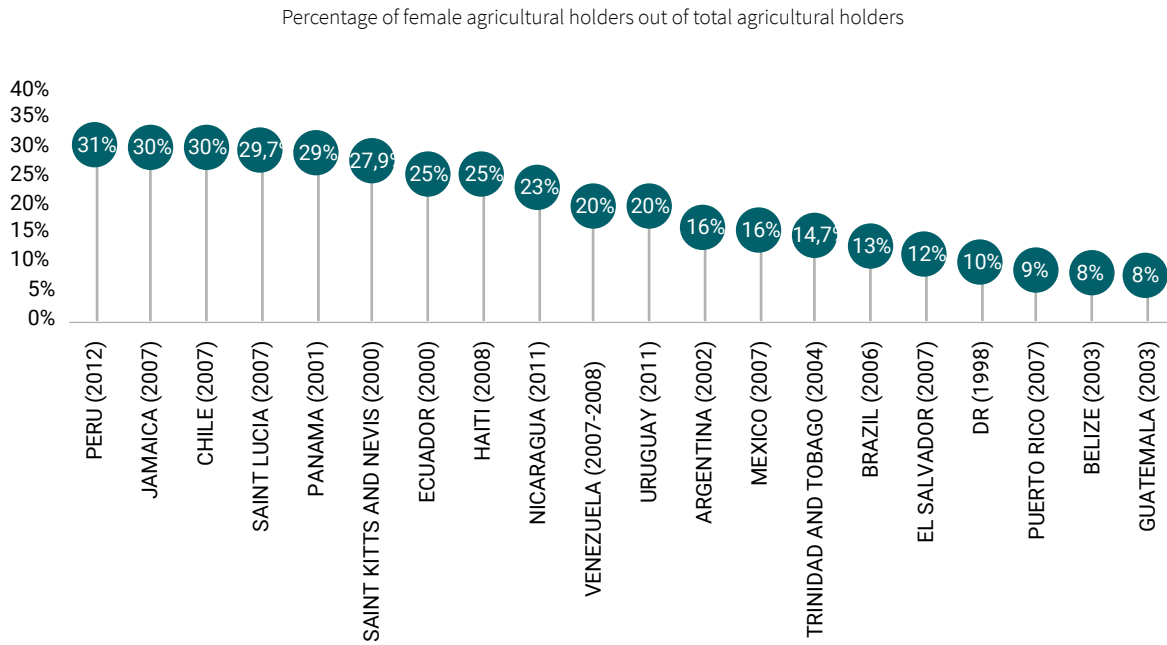
2 According to this Index, among LAC countries for which the Index is available, Chile and Haiti are the only two where men and women do not have equal ownership rights to immovable property.

3 For example, Article 1749 of Chile's Civil Code establishes the legal presumption that husbands head the household and control marital property, as well as property owned by their wives.

4 In partial community property regimes, assets acquired before marriage are regarded as the separate property of the acquiring spouse and assets acquired after marriage are regarded as the couple's joint property. In deferred community property, the rules of full or partial community of property apply at the time the marriage is dissolved. Until then, separation of property applies. Most Caribbean countries have a separation of property regime in which all assets and income acquired by the spouses before they marry and during the marriage remain the separate property of the acquiring spouse. At the time of divorce or the death of one of the spouses, each spouse retains ownership of all assets and income brought to the marriage or acquired during the marriage by that person and any value that has accrued to that property (World Bank 2018).

5 There is relatively little comprehensive or comparable evidence on land and housing titling in the region, highlighting an area in need of greater study.

Figure 1: Women Make a Small Share of Agricultural Land Holders



Source: FAO Landrights Database: <http://www.fao.org/gender-landrights-database/data-map/statistics/en/>

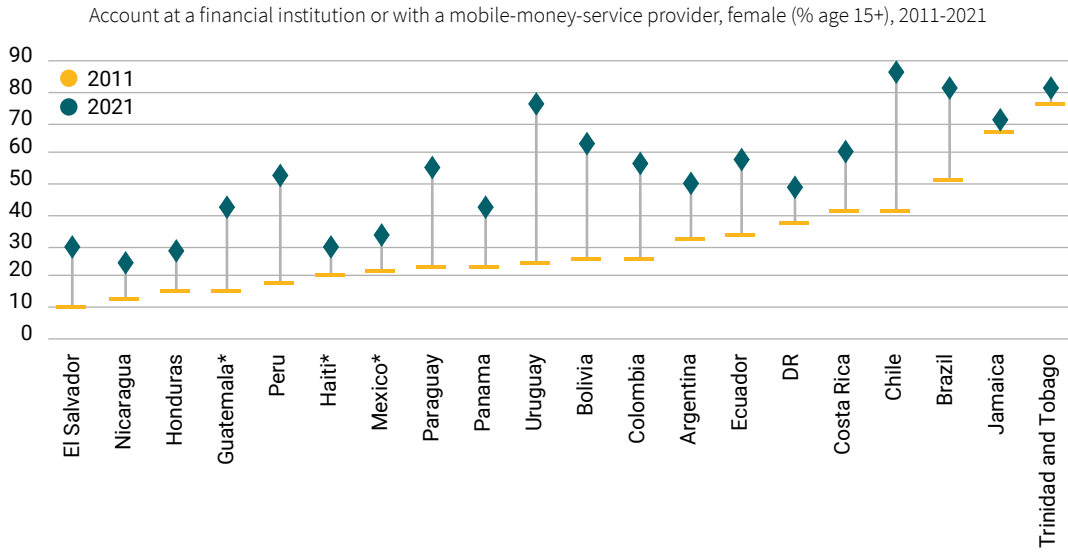
In terms of access to and ownership of financial assets, while the LAC region has also experienced an important increase in women's financial inclusion (**Figure 2**), the gender gap remains significant (greater than 10 percentage points) in several countries (**Figure 3**).

The links between access to property and economic and social opportunities are clear. In LAC, land (and land tenure) is a key asset especially for rural families. Particularly for women, control over land and other productive assets can increase financial security as land appreciates in value while simultaneously

generating an income from productive activity on the land such as agriculture or increase access to credit by using the land as collateral. Increases in economic autonomy also grant women more bargaining and decision-making power, and reduce women's vulnerability to gender-based violence (GBV).⁶ Increased financial inclusion expands women's economic opportunities such as entrepreneurship. Therefore, addressing gender inequality in land and asset ownership as well as increasing women's financial inclusion is critical to achieving shared prosperity in the region.

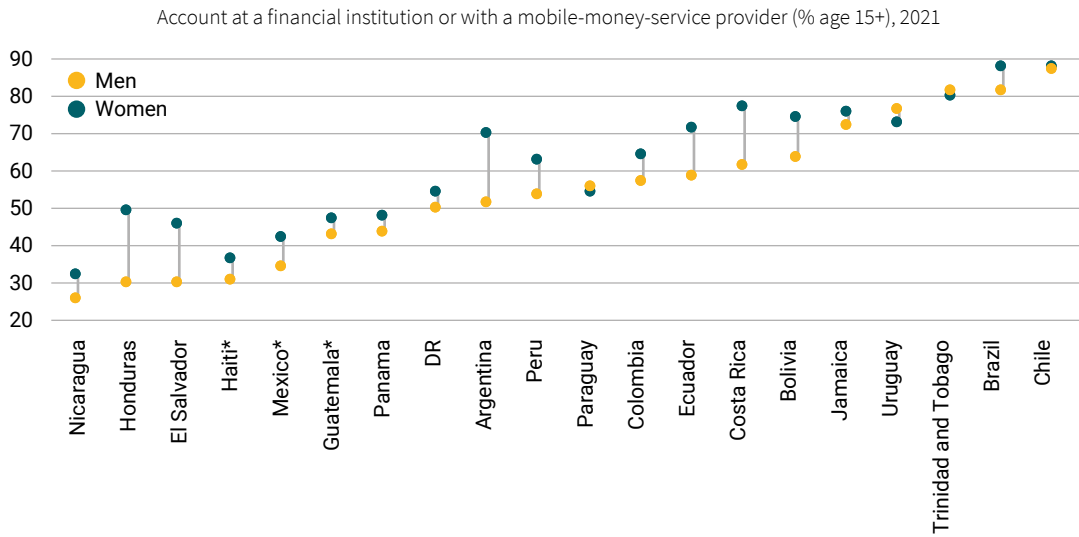
⁶ World Bank (Forthcoming). "Why Land and Property Matter for Gender Equality: Emerging Evidence and Practice". Gender Thematic Policy Notes Series: Evidence and Practice note.

Figure 2: There Has Been an Increase in Women's Financial Inclusion



Source: World Development Indicators
 *Latest data available is from 2017

Figure 3: Gender Gaps Persist for Bank Account Holders



Source: World Development Indicators
 *Latest data available is from 2017

EVIDENCE OF WHAT WORKS

The WBG’s [Integrating Gender in Land Projects: A Toolkit](#) identifies a pathway to the successful integration of gender into the design and implementation of land projects, programs, and activities to ensure women’s rights to housing, and property are

recognized and protected. This pathway is organized across four broad project stages. Selected entry points are presented in Table 1.

Table 1. Gender-Responsive Pathway Towards Ensuring Women’s Land Rights (WLR) in Projects

Stage	Entry Points
Project Scoping	<ul style="list-style-type: none"> • Project teams should seek, at a minimum, high-level answers to the following five questions: <ol style="list-style-type: none"> 1. What formal, customary, and communal laws or rules are in place that protect or prevent women’s secure and equitable rights to housing, land, and property (HLP)? 2. What are the broader social and gendered constructs that negatively impact women’s ability to exercise secure, equitable rights to HLP? 3. What are the institutional and structural barriers to gender-equitable land administration and how are they best addressed? 4. What are the most effective messages and means of communication to build knowledge and change attitudes and behaviors? 5. Which relevant global or regional agreements and agendas can be leveraged to promote women’s land rights in the country? • Additionally, the next five key steps are also recommended: <ol style="list-style-type: none"> 1. Build inclusive tools and teams 2. Identify key partners, relevant groups, and valuable informants. 3. Begin consultations and initial sensitization with key stakeholders. 4. Assess data sources and identify gaps. 5. Develop a consultative project design plan.
Project Design	<ul style="list-style-type: none"> • <i>Identify and collect reliable data on WLR.</i> For example, gender-disaggregated data on registration, formalization, or certification of tenure rights, including first registration and transactions (i.e., sales, mortgages, and transfers). • <i>Identify high-level project objectives that include gender/women.</i> For example, to establish a gender-equitable land and property rights formalization process in urban settlements. • <i>Consider gender gaps and issues for project activity design.</i> These can include law and policy reform, training and capacity building, public awareness and sensitization, participation and change of norms, land administration services. • <i>Set results indicators that measure the efficacy</i> of the activities and outputs to deliver gender-responsive results as applicable to the project’s objective.

Stage	Entry Points
Implementation	<ul style="list-style-type: none"> Empower local and grassroots women as change agents. Pursue multi-stakeholder partnerships and collaboration. Take extra steps to ensure the project actively and effectively engages women. Combine land formalization, registration, or other tenure security activities with other economic benefits. Consider women's safety and security at every step. Engage men and boys in women's HLP rights discussions and activities. Monitor and adjust gender-responsiveness at regular intervals throughout the project lifecycle. Allocate sufficient resources for gender-responsive project monitoring and evaluation. Ensure dispute resolution, appeal, and grievance redress mechanisms are in place and are responsive to women's concerns.
Project Evaluation	<ul style="list-style-type: none"> <i>Collect gender-disaggregated data</i>, permitting data analysis that measures if any gender gaps have been closed. <i>Ask women about their experiences</i> of the project, program or activity. Take care to <i>capture and report on the project's performance in promoting, protecting, and implementing women's HLP rights</i>, based on the project objective and outcome indicators. <i>Share case studies and lessons learned on strategies</i> that worked with global women's land rights efforts.

HOW ARE WBG PROJECTS ADDRESSING THESE ISSUES?

The WBG supports efforts in the region to increase women's access to property rights in State land adjudication programs and to expand access to capital and financial services by tailoring financial products to the needs of female customers.

- In **Colombia**, the [Multipurpose Cadastre Project](#) (P162594) aims to support land tenure formalization for some 67,000 people in selected municipalities, with at least 40% of the titles being issued to women. This project follows the 2016 Colombia Congress ratification of a peace agreement with the country's largest rebel group, calling for improved access to and better use of land. Part of the project consists of a comprehensive communications plan with guidance to ensure effective implementation, including involving women in the design of the local communications plan and incorporating their requirements and ideas, understanding how women receive messaging and making use of those channels, and using gender inclusive language, visuals, and methods to reach women of all ages, ethnicities (including Indigenous and AfroColombians), and socio-economic backgrounds.
- In **Guatemala**, the [Dedicated Grant Mechanism for Indigenous Peoples and Local Communities](#) (P170391) aims to strengthen the capacity and gains among Indigenous people in sustainable forest and natural resource management. The project recognizes that the history of gender inequality in land access and ownership has limited Indigenous and rural women's activity in the forestry sector. Project activities support women's role in cultural land use management, establish quotas for their participation, provide grant support for women in food security initiatives as well as a gender action plan, which will identify and mitigate risks and obstacles to women's inclusion.
- In **Nicaragua**, the [Property Rights Strengthening Project](#) (P163531) includes a gender strategy to promote the issuance of joint titles to couples as well as to female heads of households. The project finances communication campaigns designed to raise women's awareness of their property rights. Moreover, the project provides training to the land administration staff at the central and local levels on gender-equitable governance

of land tenure and will produce technical manuals on gender equality in property rights and land titling.

- In **Panama**, the IFC is providing a first-of-its-kind [loan](#) of \$70 million to the country's Global Bank focused on housing for women. This loan will increase Global Bank's portfolio of mortgages for women, especially for low- to middle-income households headed by women. Part of the package will also be aimed at funding women-owned small and medium enterprises (WSMEs) through IFC's [Banking on Women](#) business.
- In **Mexico**, the [Inclusive and Sustainable Economic Growth DPL](#) (P178224) supports policy reforms towards a safe and sustainable development of the digital financial services ecosystem. These reforms, among others, will result in an increase in consumer choice and competitive pressure toward more affordable options.

Women in Mexico have lower rates of owning transaction accounts and making digital payments, and these reforms will increase the supply of affordable financial products that meet their needs. Progress of these efforts will be measured by the decrease in the average gender gap in ownership of financial products.

- In the **Dominican Republic**, IFC's advisory services helped the Banco BHD services through the [Women Entrepreneurs Opportunity Facility \(WEOF\)](#)⁷ to develop a range of products to meet the needs of women-owned businesses and female consumers. For instance, *Mujer Mujer*, the bank's women-focused line, has proven highly successful, yielding strong financial results, along with competitive differentiation, brand enhancements, and global recognition for the bank's role in promoting women's financial services.

⁷ The facility is dedicated to promoting access to finance for women-owned SMEs (WSMEs) through financial institutions. IFC uses WEOF funds to provide investment and advisory support, in line with Blended Finance principles. These efforts are enriched by global research and partnerships. Leveraging the resources, reach, and expertise of IFC and GS10KW, WEOF was created to expand and deepen financing for WSMEs in developing countries, empower women entrepreneurs through access to capital and expertise, and demonstrate the commercial viability of investing in women by attracting external investors.

RELEVANT RESOURCES

WORLD BANK RESEARCH ON THE TOPIC

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OTHER RECENT KEY REPORTS

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GENDER STATISTICS, INDICES AND MEASUREMENT TOOLS

- [Prindex Global](#)
- [FAO Women- Gender and Land Rights Database](#)
- [LANDEX-International Land Coalition](#)

- [Land Rights Database](#)
- [UNDP Human Development Gender Inequality Index](#)
- [UNDP Human Development Gender Development Index](#)
- [World Economic Forum Global Gender Gap Report](#)
- [OECD Social Institutions and Gender Index](#)
- [World Bank Gender Data Portal](#)
- [World Bank World Development Indicators](#)
- [World Bank Women Business and the Law](#)
- [World Bank Global Index](#)
- [World Bank Group Enterprise Survey](#)

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