

What Works to Support Women's Land Rights: World Bank Experience¹

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Abstract:

Securing women's rights, access to, and control over housing, land, and property are important for livelihood generation, food security, a store of wealth, and other economic benefits. Ensuring women's land rights also provides social benefits, such as improved bargaining power within the household and community. Data on women's rights to land is limited, but available evidence from 53 countries shows that within those countries, over 70 percent of women do not own any land. Without action, women are at risk of being left farther behind. This policy note explores the barriers and impediments to women's land rights. It shares emerging evidence on what works to support women in attaining the full range of land rights, including experience from World Bank and other donor financed projects and interventions that have shown promise.

¹ Excerpted from the WORLD BANK GROUP GENDER THEMATIC POLICY NOTES SERIES: EVIDENCE AND PRACTICE NOTE: Why Land and Property Rights Matter for Gender Equality, 2023, <https://openknowledge.worldbank.org/entities/publication/e376ce13-fbb6-4307-9fb6-8723087d3a41>

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1. Introduction

Land and housing are key assets in facilitating this change. Securing women's legal rights and access to, and control over housing, land and property are important for providing shelter, a home, and an opportunity to be part of a community. They are crucial as an asset for livelihood generation, food security, a store of wealth, and other economic benefits. Data on women's rights to land are limited, but available evidence from 53 countries shows that within those countries, over 70 percent of women do not own any land.³

Women's secure tenure matters. Figure 1 illustrates that strengthening women's rights to land can lead not only to economic benefits (land value/agricultural productivity, access to credit, off-farm income) but also social benefits (improved bargaining power within the household and community). Emerging evidence shows that strengthening women's rights to land can have positive impacts across a range of outcomes,⁴ including the following:

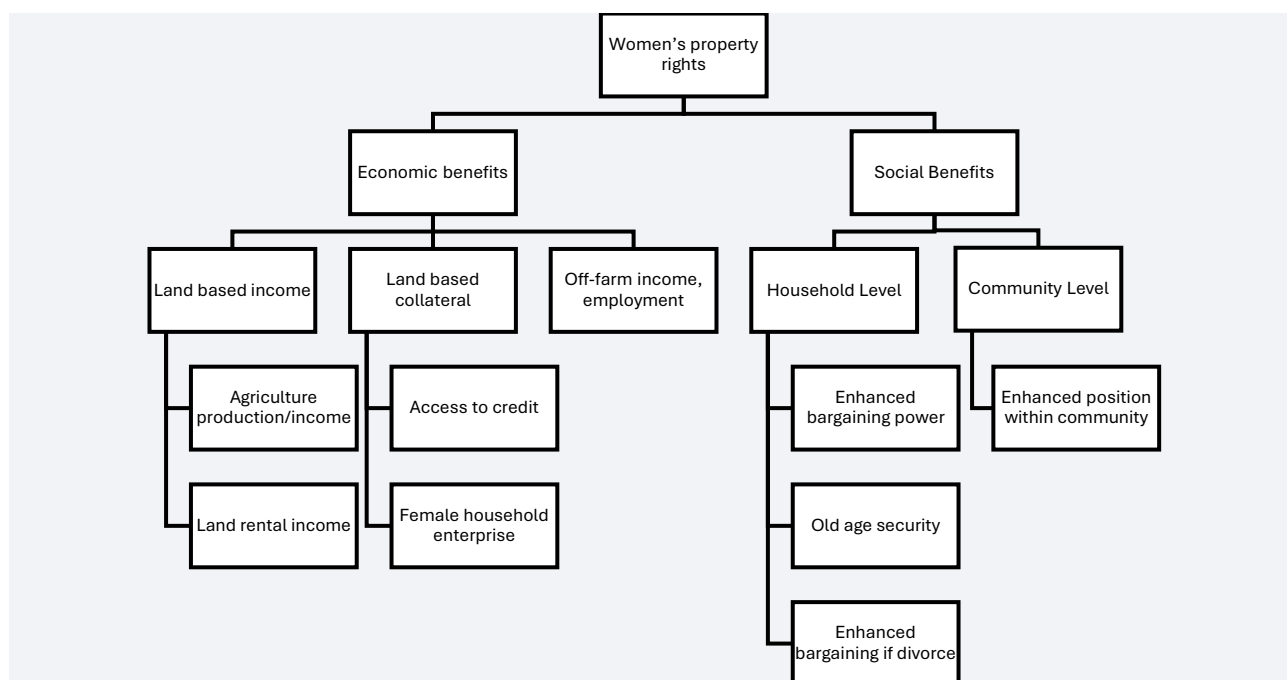
- Greater bargaining and decision-making power of women (Melesse et al., 2018; Meinzen-Dick et al., 2019; Mookerjee, 2019)
- Reduced domestic violence (Amaral, 2017; Peterman et al., 2017)
- Increased consumption (Muchomba, 2017; Milazzo and Van de Walle, 2021)
- Better child welfare (van der Meulen Rodgers and Kassens, 2018)

FIGURE 1. Conceptual Framework for Potential Effects of the Formalization of Women's Property Rights

² Excerpted from the WORLD BANK GROUP GENDER THEMATIC POLICY NOTES SERIES: EVIDENCE AND PRACTICE NOTE: Why Land and Property Rights Matter for Gender Equality, 2023, <https://openknowledge.worldbank.org/entities/publication/e376ce13-fbb6-4307-9fb6-8723087d3a41>

³ Source: Gender Data Portal, which uses data from Demographic and Health Surveys (DHS).

⁴ For more information see: Measures for Advancing Gender Equality ([MAGNET 2021](#))



Source: World Bank: Gender Issues and Best Practices in Land Administration Projects, 2005; updated 2023

The Sustainable Development Goals (SDGs) target women’s “ownership and control over land and other forms of property” as essential elements for achieving the goals of poverty reduction and women’s empowerment. To monitor progress on these targets, the SDGs track levels of tenure security through legally recognized documentation and perception of tenure security (SDG 1.4.2) and the prevalence and share of women with ownership or secure rights over agricultural land (SDG 5.a).

The [World Bank Gender Strategy for 2024-2030](#) aims to accelerate gender equality by focusing on three strategic objectives: end gender-based violence and elevate human capital, expand and enable economic opportunities, and engage women as leaders. These strategic objectives reflect both the intrinsic value of gender equality and its contribution to advancing development outcomes. Under objective 2 to expand and enable women’s economic opportunities, the Strategy recognizes the important role of women’s access to and ownership of housing, land and property assets with an outcome area to ‘expand ownership and use of economic assets’.

Historically, there has been limited empirical evidence on the causal impacts of strengthening women’s rights to land. However, recent impact evaluations have begun to capture how various land interventions result in direct and distinct benefits for women. These studies show that securing women’s rights to land resulted in higher decision-making power, agricultural investments (through soil conservation), and reallocations of off-farm labor.

- a) **Decision making:** In Lesotho’s peri-urban areas outside of Maseru, where the government conducted a systematic regularization program combined with substantial legal, policy, and institutional reforms, women-headed households experienced

improvements in management and decision making over land,⁵ and their concerns over land conflict decreased⁶ (World Bank, 2022). In Benin, land use planning and demarcation of community customary lands improved decision-making power among married women and allowed women to stay on their land following their husband's death (World Bank, 2019).

- b) ***Agricultural investments:*** The Benin program also resulted initially in increased land fallowing by women, as well as sustained increases in investment in perennial crops by both men and women (World Bank, 2019). In Rwanda, a pilot land regularization effort by the government resulted in women increasing their soil conservation investments⁷ (Ali et al., 2011).
- c) ***Reallocation of off-farm labor:*** When Rwanda rolled out the program nationally, both women and men reallocated farm labor to off-farm employment with similar gains in wage income (Ali et al., 2011). In Ghana, land titling in peri-urban areas outside of Accra, combined with outreach targeted to women, resulted in a structural shift away from farming. This included a substantial decrease in agricultural labor and a shift from larger sharecropped parcels to smaller purchased parcels. Women especially benefitted through the transition to higher value off-farm labor⁸ and significantly larger profits (World Bank, 2020).

2. Impediments to Women's Access, Ownership and Control of Land and Property

The legal framework for land ownership and management and how it is implemented in practice can have a significant impact on women's rights to use, own, and manage land assets. [Women, Business, and the Law \(WBL\) data](#) shows that 40 percent of countries still have laws that limit women's asset rights and ownership in some way. The Latin America and the Caribbean, East Asia and Sub-Saharan Africa regions show the most improvement over time, while Middle East and North Africa region remains low and relatively flat. In addition, the OECD Social Institutions and Gender Index (SIGI) 2023 benchmarking exercise on discriminatory social institutions finds that laws or customary practices of 104 out of 179 countries still deny women the same rights to access land as men, and only 74 countries accord women the same inheritance rights as men, both in law and in practice.

⁵ The evaluation showed women's access to registered land rights substantially increased. Panel household survey data found an effect on the share of parcels managed or controlled by female-headed households (defined by women involved in land use decisions) of a 11-percentage point effect compared to a control mean at a baseline of 35 percent.

⁶ Panel data showed female-headed household concerns over conflict decreased by 5 percentage points compared to those outside the treatment areas, which researchers noted was significant compared to a control mean at a baseline of 5 percent.

⁷ Women increased soil conservation by 19 percent—nearly double that of men.

⁸ Women in treatment areas experienced a 10.4 percentage point increase in off-farm labor and a 98 cedis increase in monthly profits compared to a control mean of 75 cedis in round 3 (conditional on operating a business). For men, the pooled impacts are not significant.

The framework for women's land rights is not only based on statutory law; it also relates to customs, traditions, and religious practices, which often lead to conflicting or overlapping jurisdictions and interpretations (Meinzen-Dick et al., 2002). When statutory laws on property rights intersect with marital and inheritance practices, women are often left behind. For example, in many countries, the concept of “head of the family” and the practice of passing down land from one generation to the next excludes women, both widows and daughters.

Women face impediments to purchasing or inheriting land. Purchasing land can be difficult given lower levels of female labor force participation and wages. In the case of inheritance, many traditional tenure systems, particularly patrilineal and patrilocal systems, limit women's ability to inherit land. Religious practices may also limit how much land and property a women can inherit. Even in situations where women do have secure tenure, it may be less complete, durable, or robust (Scalise and Giovarelli, 2020), thereby limiting what women can do with their property rights.

Administrative barriers limit women's access to land documents and land services. In many countries land registration is a complex, time consuming, and costly process that can limit access for both men and women. However, women may face additional administrative barriers. This can be as simple as registration forms that do not include space for a spouse's name or lack of training for land registration staff on the importance of including women in the process and their names on forms (World Bank, 2005). Land registration offices that are located far from home impact both men and women, but women may feel less comfortable and have less experience with formal government offices. Other administrative barriers can be culturally linked, such as taboos on women entering land offices alone or the need for women to have proof of consent from male relatives to complete land transactions.

The lack of identification documents (ID) can also impede women's registration of land rights. Identification documents, marriage certificates and other official documents are often necessary for formal registration of land rights. But women in lower income countries are eight percentage points less likely than men to have an official ID.⁹ Forcibly displaced women face these and other barriers that restrict their access to services and secure housing.

Women's time and labor constraints related to childcare and household chores are an additional impediment to control over and use of land assets. Experimental work in Benin shows that women must also perform more guard labor to prevent expropriation and encroachment on land that is less secure. Women reallocated more of their labor than men to guard land that was less secure (Goldstein, et al., 2015). In Ghana, results of an impact evaluation show that land registration did not translate into increased agricultural investment. Instead, with their land secured, women shifted from guard labor to more off-farm labor, which led to increased business profits for these women (Agyei-Holmes et al., 2020).

⁹ ID4D global data set: <https://id4d.worldbank.org/global-dataset>

Finally, access to comparable data on women's rights to land is a constraint. To address this data gap globally, SDG 1.4.2 aims to capture the percentage of adults with secure tenure disaggregated by gender and land tenure type. However, few countries have reported this data, and even fewer are able to provide it disaggregated by gender.

3. Improving Women's Land Rights

Emerging evidence and experience point to three categories of interventions that can strengthen women's rights to land and other assets:

- a) **Legal, regulatory, policy, and institutional reforms.** Interventions include recognition of women's right to access, own, transfer, bequeath, and inherit land; designating the default marital property regime to be community property; public outreach; and training.
- b) **Clarification and formalization of women's land rights.** This entails ensuring women have their ownership and use rights—whether individually, jointly, or collectively—documented in land mapping, titling, regularization, and spatial planning efforts.
- c) **Women's participation in land governance functions and institutions:** Aside from formalizing or registering land rights, it is an important aspect to ensure women's participation in land governance bodies, so that they have more say in longer term land management and allocation decisions.

Legal, regulatory, and policy reforms are key mechanisms to improve women's access and productive use of land. Reforms can range from legislation that recognizes women's right to own or transfer land, to changes in inheritance rights, to extending land rights for customary unions. These reforms are often implemented jointly with land clarification and formalization efforts, but they can have standalone and transformative effects. This is especially true when legislative and policy changes are supported by both complementary regulatory and institutional reforms and wide public awareness campaigns that include men and women. When implementing such reforms, it is critical to understand the intersection and interplay between land laws and inheritance and civil law and custom. This is particularly critical when the country includes matrilineal inheritance practices, as documenting land rights to heads of household may unintentionally reduce women's tenure security if the land rights are traditionally secured through the female line.

As an example of legal reform to support women's land rights: in Sierra Leone under traditional customary family law, women have less access to and control over land than men, with 68 percent of all land plots owned by men compared to 21 percent owned by women.¹⁰

¹⁰ Sierra Leone Third Productivity and Transparency Support Grant (P169498) Project Document, May 2020.

The World Bank supported a series of policy operations¹¹ to support women's land rights through new legislation (Customary Land Rights Act and National Land Commission Act) and operationalization of the new legislation that requires women be at least 30 percent of appointed Commissioners on the Board of the new Land Commissions (National and District).

Support for improved land legislation has been provided under World Bank investment financing. In Ghana, the First and Second Land Administration Projects ([P120636](#)) provided extensive support to new land legislation, including provision for properties acquired during marriage to be registered jointly in the names of both spouses. In Albania, the Gender Equality in Access to Economic Opportunities Development Policy Operation ([P160594](#)) supported government mandates for notaries to recognize the co-ownership of immovable property obtained during marriage under the community of property regime. The State Cadaster Agency issued guidelines for registration offices to correct the under-registration of women co-owners in Albania's existing property registries by refileing immovable properties registered in the name of one spouse that were presumed to be co-owned.

Support for joint titling can also have an impact. An assessment of the joint titling provisions of the 2003 Land Law in Vietnam finds that, from 2004 to 2014, the share of jointly titled residential land rose from 16 to 56 percent and from 12 to 38 percent for cropland. In terms of benefits, women named in Land Use Right Certificates (LURCs) increased their expenditures by an average of two percent for agricultural land and three percent for residential land, among other impacts (Buchhave et al., 2020). However, the potential impacts have been limited without a government effort to convert existing LURCs (46 percent of which are still held solely by men for cropland) into joint LURCs.

Inheritance is one of the main pathways through which women may access land; however, patrilineal and patrilocal inheritance norms limit women's inheritance in many countries. Reforming inheritance laws is one option. In India, a revision of the Hindu Succession Act resulted in significantly more women and girls inheriting land and going to school (Deininger et al., 2013). Another emerging practice is to include inheritance plans in a land titling and registration program. The Rwanda land tenure regularization program included an explicit record of who will inherit the parcel. It led to children being 13 points more likely to inherit land and gender bias being virtually eliminated, with girls' planned land inheritance almost equal to boys. (Ali et al., 2014).¹²

Religious practices can also formally limit women's inheritance. While Sharia law allows for women to inherit (usually one half of what sons will inherit), in many countries women are socially pressured to renounce their inheritance rights in favor of a brother or male relative. To respond to this, in 2011 Jordan's Personal Status law was amended to include a three-month waiting period during which an heir cannot renounce or reject her inheritance, reinforced by a

¹¹ Third Productivity and Transparency Support Grant (P169498) 2020; First Inclusive and Sustainable Growth DPO (P175342) 2022; Second Inclusive and Sustainable Growth DPF (P178321) 2023.

¹² For more detail on inheritance norms and practices please see: https://landwise-production.s3.amazonaws.com/2022/03/Giovarelli-Scalise_Evidence-Brief-Do-Inheritance-Reforms-Work-for-Women_2020-1.pdf

judge who explains to the heirs the legal consequences of the renouncing of inheritance (Al-Dahdah et al., 2016). According to the Jordanian Sharia court, up to one third of the heirs relinquished their inheritance rights every year over the last three decades (Corsi and Selod, 2023).

Systematic registration, titling and land regularization programs that emphasize joint registration¹³ can help secure women's land rights. Joint registration works when officials and landholders are aware of women's land rights and when incentive structures are in place, such as requirements to jointly register if married. If women are not fully informed of their rights or do not participate in systematic processes, or if men do not understand the importance of women's land rights, women may not benefit. In addition, procedural changes can make a difference. If forms have a space for a wife's name, it is more likely to get filled. Similarly, if staff trained in field data collection know to collect a wife's name, it is more likely to end up on the final document.

The World Bank Africa Gender Innovation Lab (GIL) finds that demand for joint titling can be encouraged through simple and cost-effective informational interventions, as well as economic and social incentives. It conducted a randomized control trial in Uganda via an intervention that offered rural households assistance in obtaining freehold titles at no cost. Results show that providing men with persuasive information about the family benefits of adding their wife's name to the title and requiring that decision to be made in the presence of the wife, increased the share of households that chose to register land in both spouses' names (rather than in the husband's name only) from around 66 percent to 91 percent. The study also finds that making the land titling assistance offer conditional on the wife's name being added to the title is highly effective, without reducing overall demand for titling (Cherchi et al., 2022). An experiment in urban Tanzania similarly demonstrates that a small conditional subsidy can induce households to adopt joint land titling (Ali et al., 2016). However, a qualitative review of stamp duty discounts for registering women's names in India paints a more mixed picture (Awasthi et al., 2023). This intervention may work best for sporadic (on demand) registration processes, as World Bank and donor-financed systematic registration projects often waive or substantially subsidize registration fees.

World Bank experience shows that joint registration can be done even in the context of a post-disaster reconstruction. In Indonesia, the Reconstruction of Aceh Land Administration Systems Project (P095883) took place in the aftermath of the 2004 tsunami and focused on recovering and protecting land ownership rights in the affected area. It prioritized rebuilding the land administration system and promoting women's rights by introducing the option of jointly registering land. Before the project, less than four percent of titles were joint titles, reflecting the registration practices of married couples registering only under the husband's name. By the final year of the project, rights registered to women or jointly accounted for approximately 45 percent of the nearly 100,000 titles distributed (World Bank, 2010).

¹³ This can apply to titling but also certification, regularization and other activities that document and register rights to land.

When titling is not possible, women can still benefit from cadastral updating and digitization processes. In Türkiye, ongoing efforts to accurately record land ownership information as part of cadastral updating is considered a key step in addressing challenges related to women's access to land and property. During the implementation of Land Registration and Cadaster Modernization Project (P106284), over 5.3 million women (about 40 percent of total project beneficiaries) benefitted from having their use or ownership rights to land and property recorded (both single and joint ownership) because of the project's cadastral updating activities (World Bank 2023).

Much of the **World Bank's work is in systematic demarcation and registration.** In the recently completed [Mozambique Land Administration Project \(MozLand\)](#) (P164551), the Project supported the Government to issue 1.37 million Land Use and Benefit Rights Certificates (DUAT) to 686,561 beneficiaries with women accounting for 44 percent of the DUAT beneficiaries. This was done through combining public information and mobilization campaigns; training of Community Based Paralegals and an active campaign to encourage men to jointly register their land with their wives. One of the learnings from Bank operations is that when wives are present for parcel demarcation in the field, they are more likely to understand and request their name on the certificate and husbands are more likely to agree to have their wives' name on the title (World Bank 2024).

A long-term investment in awareness raising and engagement with beneficiary communities can start to change norms around women's land rights. In Nicaragua during the [Land Administration Program \(PRODEP\)](#) (2002-2024), the social assessment found that though recently passed gender-sensitive legislation required land titles be issued jointly to husband and wife, data seemed to suggest that the issuance of joint titling was limited. This facilitated the development of a gender strategy directly linked to the project's communication strategy and grievance redress mechanism, and the mainstreaming of gender across all project activities throughout the PRODEP program. It helped empower women beneficiaries by raising awareness about their land rights; **51 percent of beneficiaries were women, both individual and jointly titled** (World Bank 2021).

Understanding the tenure contexts and designing interventions to ensure that women are engaged in systematic titling and registration processes are critical to securing women's land rights. During the early implementation of the World Bank-financed Land Titling Project I in Lao People's Democratic Republic (Laos), the names on title documents did not always reflect the true owners, whether men, women, or jointly. This was due to a combination of factors, including titling in areas where matrilineal inheritance was prevalent, but titles still recognized the male head of household as the titled owner. Also, titling authorities did not spend the time and resources to properly train local staff or sensitize the community about joint titling, which resulted in social norms defaulting to the male head of household (World Bank, 2005). Through more concentrated efforts to educate land agency staff and with support from the Laos Women's Union, 38 percent of titles were registered individually under women's names and another 30 percent were registered jointly by the end of the Land Titling Project I and II (P075006), which ran from 1997 to 2009 (World Bank 2010). The new World Bank-financed Enhancing Systematic Land Registration Project (P169669) will build on these results.

Women also need a formal seat at the table. Aside from formalizing or registering women's rights to land, another important aspect is to ensure women's participation in land governance bodies. This includes adjudication committees, dispute resolution mechanisms, land allocation committees and land use management structures, among others. These may be short-term structures for project activities or permanent entities for the management and governance of land and land-based resources, such as forests. Catalyzing women's ability to act as meaningful participants in land governance (beyond meeting legally required quotas) can enhance a project's gender outcomes. Empowering women in these capacities, through awareness raising, training, and encouraging sufficient participation in decision making (at least 30 percent), also encourages sustainability of women's land rights beyond the project lifespan. Engaging with women's organizations and gender champions within the community can help.

Several organizations are working in this area to increase women's capacity to participate in land and resource governance and to improve community understanding of women's roles in land and resource governance entities, including in Senegal and Tanzania (Sutz et al., 2019). New legal frameworks in Liberia and Sierra Leone seek to strengthen collective land and resource tenure rights and strengthen the roles of women in the land and resource governance institutions through quotas for their formal participation.

The World Bank is a founding member—along with the International Land Coalition, Global Land Tools Network, Landesa, Habitat for Humanity International, and the Huairou Commission—of the [Stand for Her Land](#) campaign. The campaign is working to close the gap between global commitments on women's land rights, like the SDGs, and the realization of those rights in practice. The campaign seeks to address this gap in implementation by engaging with women, local and international organizations, donors, and governments through country-based coalitions and regional and global advocacy; and by working with women's organizations and women leaders on the ground. The campaign is focused on supporting women to organize and advocate for their land rights at community, country, and global levels.

Under the [Liberia Land Administration Project \(P162893\)](#), the project supported the new Liberia Land Authority to pilot key provisions of the Liberia Land Rights Act of 2018, which **recognized customary land rights in Liberia for the first time in the country's history and that women should be part of the customary land management committees**. Pilot customary land registration was implemented in 4 communities, consisting of about 29,529 community members. In each community, the project supported the establishment of Community Land Development and Management Committees comprised of 50% women and 35% youth (18-35 years old) (World Bank, 2023).

The current World Bank portfolio of projects in more than 30 countries around the world all include support for women's land rights. Beyond project interventions, the World Bank has been active in developing tools and analytics to support the integration of gender in land projects. For example the [Toolkit for Integrating Gender in Land Projects](#) draws on secondary research and applied experience to provide mechanisms, tools and recommendations for the successful integration of gender into the design and implementation of land projects, programs and activities. Further the Bank supports the [Stand for Her Land Campaign](#) as a critical

component to building commitment at the global, regional and country level and by supporting women to advocate for their land rights.

4. Recommendations

The barriers and impediments to women's land rights are many, but emerging evidence shows they can be addressed successfully to the benefit of both women and men. Based on this review of World Bank and other donor-financed projects and interventions that have shown promise, the following recommendations are offered for development practitioners, policymakers, and women themselves.

Women's rights to access, own, and control land are linked not only to land laws, but often civil and family law and inheritance rights. Reforming these laws is not always feasible, but where possible, the following actions can help advance goals:

- Continue to push for reforms to allow for the full range of tenure rights for women to access, own, transfer, bequeath, and inherit land.
- Reform the default marital property regime to be community of property.
- Recognize customary or traditional marriage as equal to civil marriage for property or asset ownership and registration.
- Consider implementing waiting periods during which an heir cannot renounce or reject her inheritance.
- Include quotas for women's participation in land governance structures, such as adjudication committees, dispute resolution mechanisms, land allocation structures, and land/resource use management committees.
- Beyond reforming laws, review by-laws, regulations, manuals, forms, and other implementation tools. For example, ensure all forms include space for multiple names and to specify spouse(s).
- Finally, review/revise national budgets to ensure full financing for implementation of such reforms.

For land administration and tenure security operations, it is important to include women in the design and preparation process.¹⁴ This may require additional stakeholder engagement

¹⁴ For additional recommendations please see Integrating [Gender into Land Projects: A Toolkit](#) (World Bank, October 2022).

mechanisms that specifically focus on women and working with local women's organizations. In addition, evidence shows that the following steps are important:

- Invest in public awareness and education campaigns as a critical activity and include messaging for women and girls and men and boys. It is essential that men and boys are targeted by messaging that resonates with them in their country and cultural context.
- Focus on women's land rights in operations that have systematic registration, formalization, surveying, land mapping, titling, and regularization. This requires training for field teams and ensuring that women in the community participate in all aspects from sensitization activities to boundary walks. This may require compensating women for their time, arranging childcare, or scheduling meetings at times that accommodate women's familial obligations.
- Given the digital gender divide, consider if women need digital literacy training or support.
- Train women (and men) as para-surveyors and paralegals to continue supporting their communities' land rights activities.
- Ensure that women are part of adjudication committees, dispute resolution mechanisms, and other land management bodies. This may require setting quotas, sensitizing men to the importance of women's participation, and training women to be active participants and leaders.
- When designing offices for land administration services, consider the needs of women, including family restrooms, childcare services, and advisory services. Consider office hours and women's schedules. Consider accessibility and offices that are close to the communities, including mobile offices. Consider societal taboos and if women land officers are needed with separate entrances and offices.

The World Bank and its GILs will continue to collaborate with other development partners to build the evidence base on women's land rights. This includes the following:

- Focus on collection of gender-disaggregated data on land rights, tenure security and other aspects of land administration. Land information systems should be designed to produce gender-disaggregated data on all aspects of land information. Ensure that SDG 1.4.2 has complete data for all countries.
- Expand the research agenda to understand women's urban land rights and issues. Most of the impact evaluations and research completed to date has focused on rural land. As the world continues to urbanize, greater understanding is needed on the intersection of housing, urban land, and gender issues.

- Expand the research on the impacts of climate change on women's land rights and tenure security, including women's role in managing land and natural assets.
- Expand the research on the intersection of women's land and property rights and situations of forced displacement.

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