



# FIG Working Week 2024



19-24 May Accra, Ghana

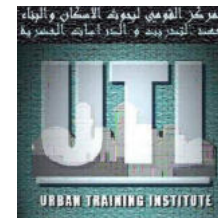
Your World, Our World: Resilient Environment and Sustainable Resource Management for All

## EMPOWERING AND IMPROVING THE LIFE OF WOMEN IN MUSLIM COMMUNITIES THROUGH INCREASED ACCESS TO HOUSING, LAND AND PROPERTY

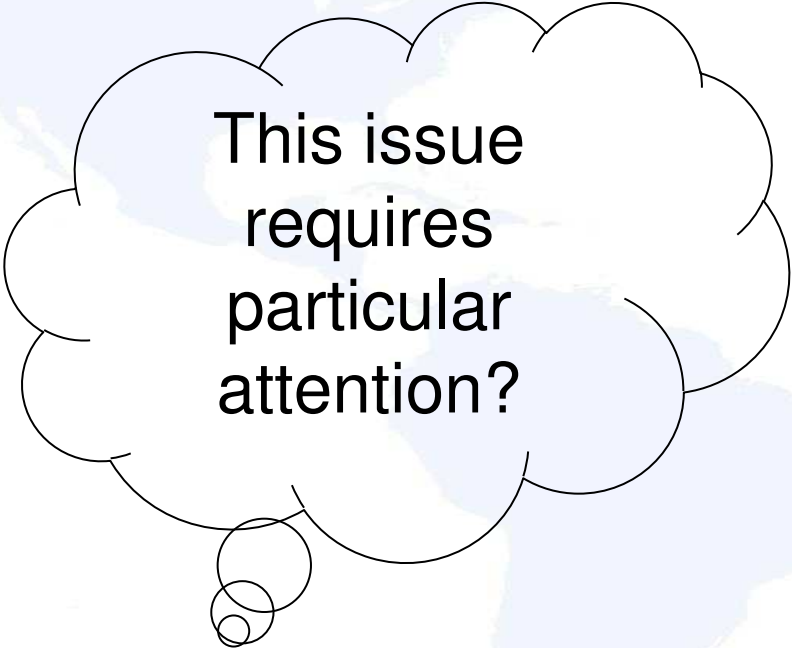
**Hellen Ndung'u**, Programme Management Officer, UN-Habitat - GLTN

**Ombretta Tempra**, Land Specialist, UN-Habitat - GLTN

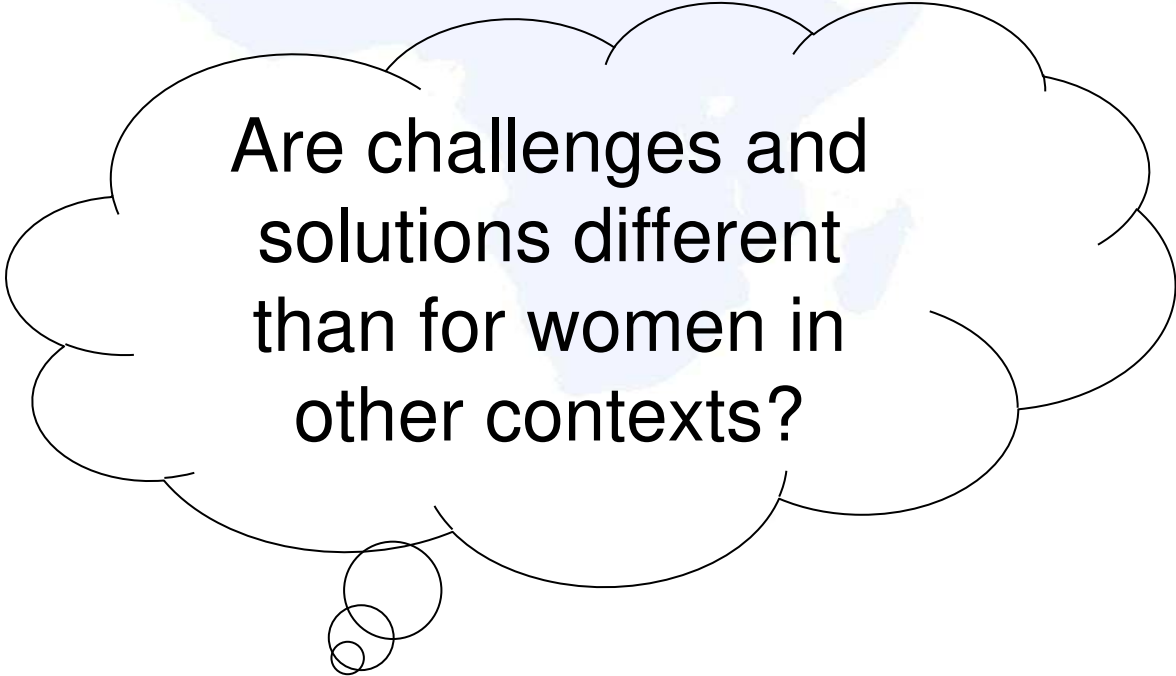
**Eleonora F. Serpi**, Project Support Officer, UN-Habitat - GLTN



## TODAY'S SESSION

A thought bubble with a scalloped border and a tail of three small circles pointing towards the bottom left. It is positioned over a faint world map background.

This issue  
requires  
particular  
attention?

A thought bubble with a scalloped border and a tail of three small circles pointing towards the bottom center. It is positioned over a faint world map background.

Are challenges and  
solutions different  
than for women in  
other contexts?

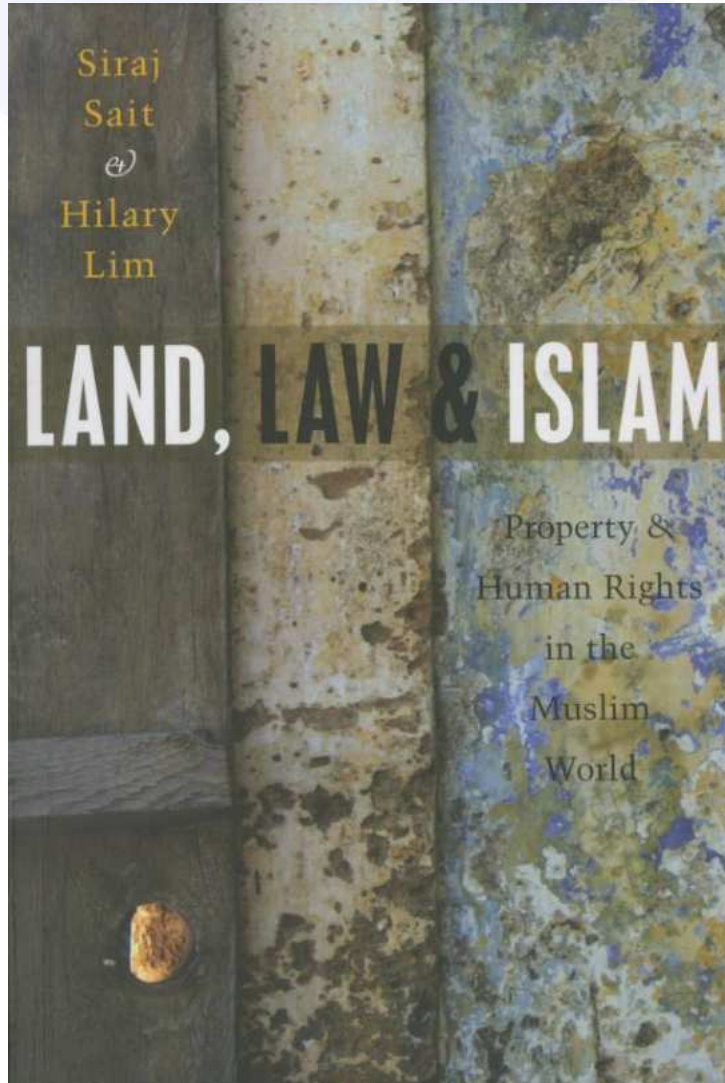
# CONTENT

1. UN-Habitat & GLTN knowledge
2. Why women's land rights matter?
3. Women's land rights in Muslim communities



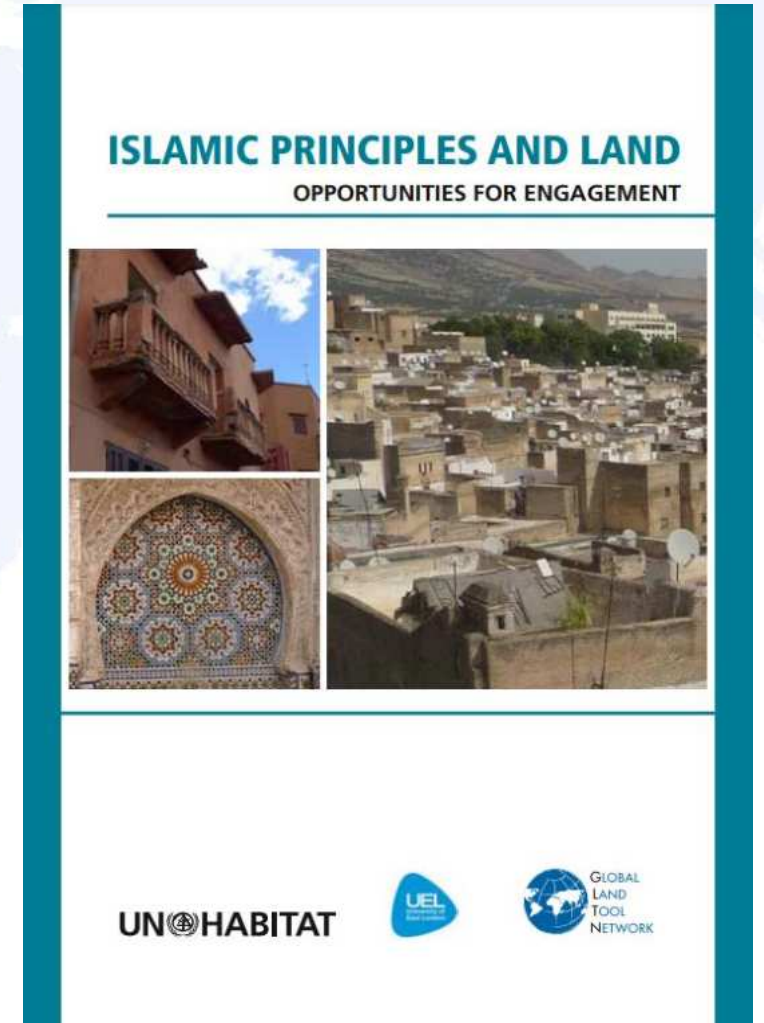
# LAND TOOLS & KNOWLEDGE PRODUCTS

CAMPAIGN



Land, Law & Islam, 2006

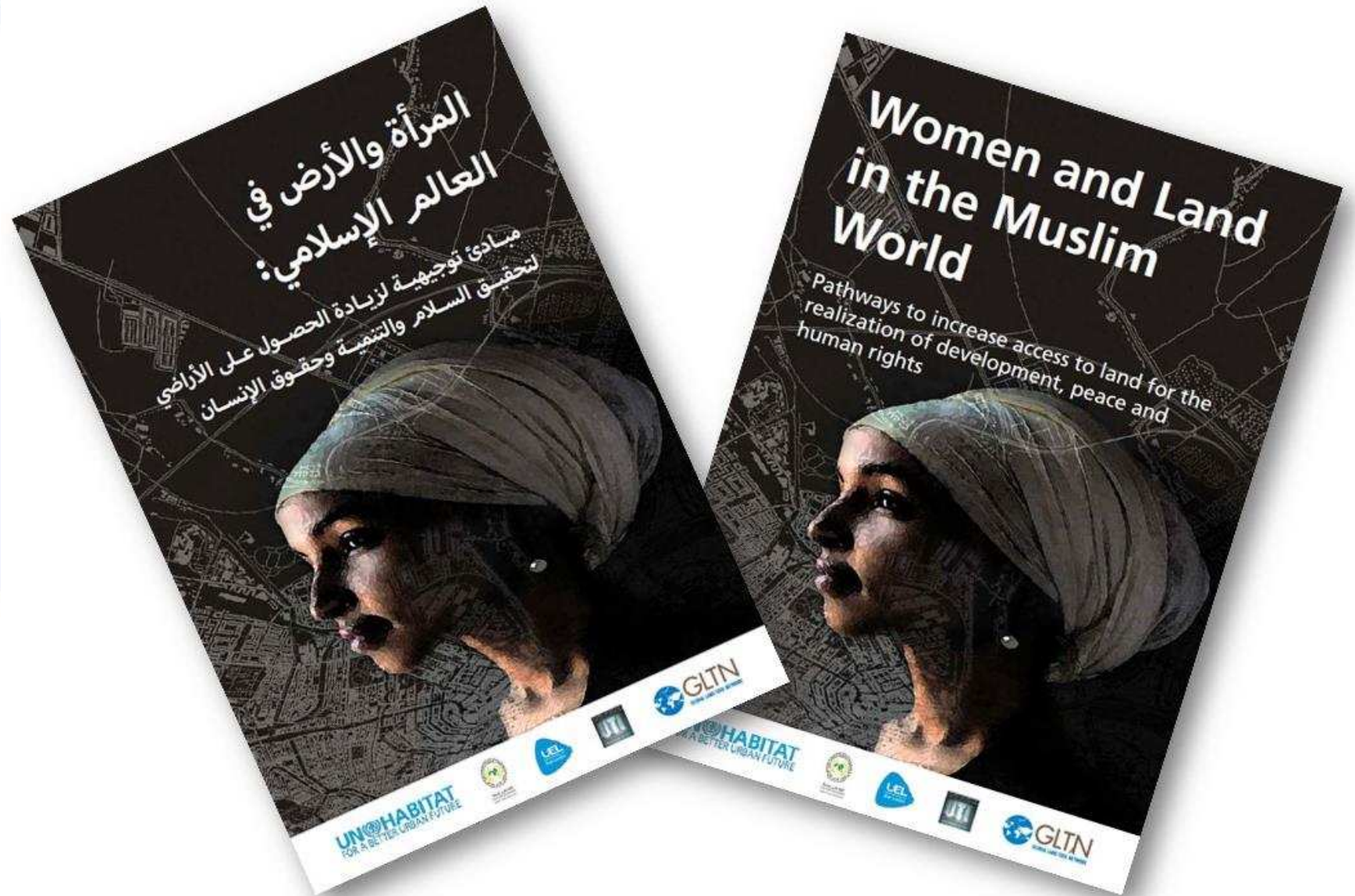
Islamic Principles and Land:  
Opportunities for  
Engagement, 2011



# LAND TOOLS & KNOWLEDGE PRODUCTS

CAMPAIGN

Women and Land in the  
Muslim World, 2018



# AWARENESS AND ADVOCACY

## KEY MESSAGES ON WOMEN AND LAND IN THE ARAB REGION



➤ Based on the field experience of UN-Habitat and the Global Land Tool Network's partners in the Arab region.

1. Why women's HLP rights matter
2. How to increase women's access to HLP rights in the Arab region
3. How to increase access to HLP rights for women in displacement and crises-affected contexts
4. How to promote women's empowerment and participation in decision making
5. What Islamic law says on women's housing, land and property rights

You can download the messages (EN/AR) at:  
<https://arabstates.glt.n.net/women-and-land/>

# AWARENESS AND ADVOCACY

## WOMEN AND LAND CAMPAIGN IN THE ARAB REGION

Women and Land Campaign in the Arab region

34443 Connections | 3352 Views

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**Women and Land in the Arab region**  
Why women need HLP rights?

**When women have housing, land and property rights...**

...the power relations within the household are rebalanced. This enables women to have a bigger say in the household's decisions and to exit violent relationships.

[www.arabstates.gln.net](http://www.arabstates.gln.net)

UN HABITAT FOR A BETTER URBAN FUTURE | GLTN | STAND FOR HER LAND | الأراضي العربية ادارة Arab Land Initiative

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**GlobaLandToolNetwork** @GLTNnews · Mar 8

On **#InternationalWomensDay** ♀ stand up for women's housing, land & property rights. Upholding women's **#HLPrights** significantly contributes to women's protection & to rebuild their lives & societies out of crisis

[#WomenAndLand](#) [#Arab\\_Land\\_Initiative](#)

**Women and Land in the Arab region**  
Why women need HLP rights?

**In displacement and crises-affected contexts, when women have housing, land and property rights...**

...they are better protected from violence, extreme weather conditions and other health hazards.

[www.arabstates.gln.net](http://www.arabstates.gln.net)

UN HABITAT FOR A BETTER URBAN FUTURE | GLTN | STAND FOR HER LAND | الأراضي العربية ادارة Arab Land Initiative

➤ Launched on 18 February 2021 in partnership with **Stand4HerLand Campaign**

All the Campaign information and material is available for download on the Arab Land Initiative website: [arablandinitiative.gln.net](http://arablandinitiative.gln.net)

The campaign can be tracked though the hashtag **#womenandland** and by following social media platforms:

- GLTN: [Twitter](#), [Facebook](#)
- Arab Land Initiative: [LinkedIn](#)
- UN-Habitat: [Twitter](#), [LinkedIn](#)
- UN-Habitat Regional Office for the Arab States: [Twitter](#)

# WOMEN AND LAND CAMPAIGN - NATIONAL



The campaign is now being implemented at the national level by UN-Habitat Lebanon and Tunisia country offices in:

- 📍 Lebanon
- 📍 Tunisia
- 📍 Libya

- Raising **awareness and knowledge**
- Initiate a **multi-level dialogue** about women's HLP rights
- **Identify discriminatory laws** and policies hindering women's access to land
- **Empower women** to claim their rights



# RESEARCH AND DATA COLLECTION

Developed in partnership with the [Union of Agricultural Work Committees](#) (UAWC) from Palestine

The study examines the **factors affecting women's land tenure security** in the Arab region (Palestine, Iraq, Tunisia and Kuwait) and their connection to women's **empowerment and socioeconomic development**.

It evidences the reality of **gender- and land-related patterns on the ground** and provides **actionable recommendations** for decision-makers, stakeholders and activists.



## LAND WOMEN EMPOWERMENT AND SOCIOECONOMIC DEVELOPMENT IN THE ARAB REGION EVIDENCE-BASED PERSPECTIVES

*A WORLD IN WHICH EVERYONE ENJOYS SECURE LAND RIGHTS*

# TRAINING MATERIALS



TRAINING GUIDE  
ADVANCING WOMEN'S LAND AND PROPERTY  
RIGHTS IN THE SOMALI REGION

*SECURING LAND AND PROPERTY RIGHTS FOR ALL*



WOMEN, LAND AND PEACE  
TRAINING GUIDE TO ADVANCE WOMEN'S HOUSING, LAND AND  
PROPERTY RIGHTS IN FRAGILE CONTEXTS

*A WORLD IN WHICH EVERYONE ENJOYS SECURE LAND RIGHTS*

# WHY DO WOMEN'S LAND RIGHTS MATTER?



# WHY WOMEN'S HLP RIGHTS MATTER

## When women have housing, land and property rights...

- ...they are more likely to enjoy a range of interconnected **human rights**, including adequate housing, protection from forced eviction, adequate standard of living, health, and work.
- ...they are more likely to have the **financial security** they need, the household welfare increases, children have better chances to be educated...
- ...their **autonomy and self-determination** increases, improving their lives and their ability to plan for old-age support.
- ...the **power relations** within the household are rebalanced.
- ... the **agricultural productivity and the overall food production** increases.
- ...their **participation in decision-making**, within their families and communities, and in the overall political debate increases



# WHY WOMEN'S HLP RIGHTS MATTER

Further, in **displacement and crises-affected contexts**, when women have housing, land and property rights...

- ...they are better **protected** from violence, extreme weather conditions and other health hazards.
- ...they are better able to **provide for themselves and their dependent** and to cope with the lack of family support.
- ...they are better able to **manage the negative economic and social impact** of conflict.
- ...their **engagement in peace processes** and the likelihood of peace agreements to be implemented increase.



# WHY WOMEN'S HLP RIGHTS MATTER

The positive impact of protecting women's land rights has been confirmed by a recent study by UN-Habitat, GLTN, UAWC that collected and analysed data in 4 Muslim-majority countries (Tunisia, Palestine, Iraq and Kuwait). The study demonstrates there is a **positive correlation between land tenure security and improved living conditions**:

73%

MEN

70%

WOMEN



... report that enjoying tenure rights has helped them **improve** their **living standards**

69%

MEN

66%

WOMEN



... report that tenure rights have allowed for **higher incomes**

67%

MEN

69%

WOMEN



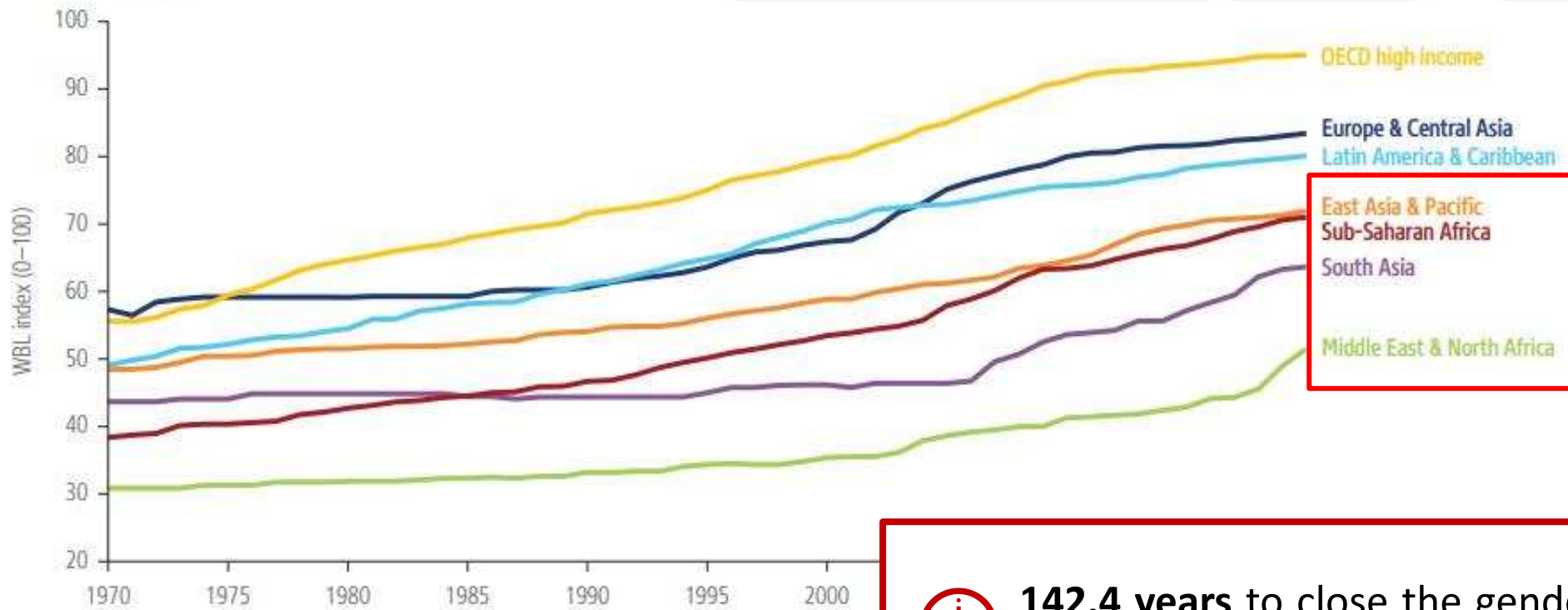
... report that tenure rights have helped them secure **a more dignified life** for their families

**EVIDENCE FROM THE ARAB REGION**

*Source: UN-Habitat/GLTN/UAWC (2023) Land, Women Empowerment and Socio-Economic Development in the Arab region*

# THE EVIDENCE

Despite the advancement in the last years, regions where most Muslim majority countries are, have the **highest gender gap globally**, with Yemen, Iraq and Saudi Arabia among the least performant countries



Source: Women, Business and the Law (WBL) database.

Note: Figure shows change in the average WBL index score across seven regions between 1970 and 2000.

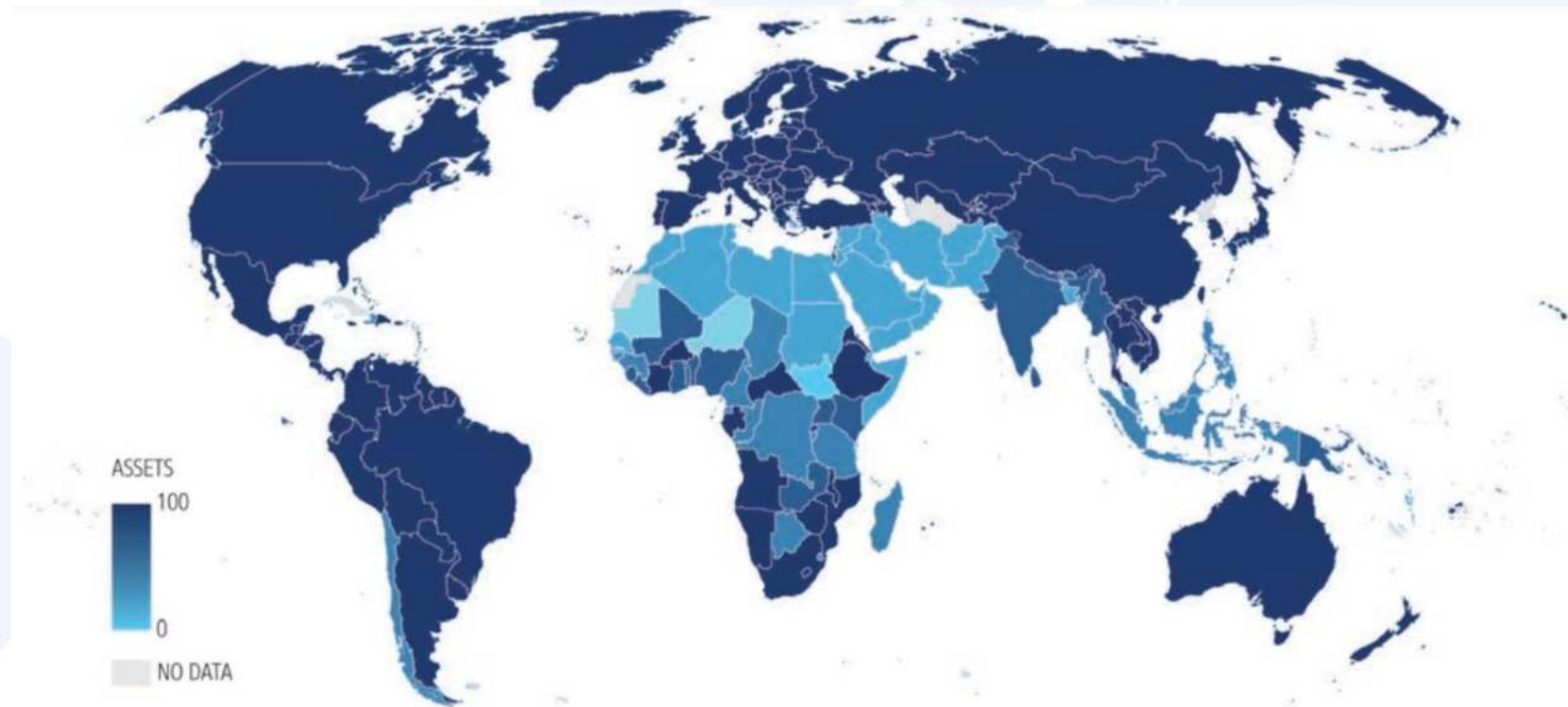


**142.4 years** to close the gender gap in the MENA region

# THE EVIDENCE

The **Assets indicator** examines gender differences in property and inheritance law

- Difficulty in **reforming laws** governing property ownership and inheritance.
- **Implementation of nondiscriminatory legislation** is hindered by social norms and women's lack of awareness of their rights.
- Social norms play an important role in influencing whether women can **claim their rights** to land and property.



Source: Women, Business and the Law database.

IBRD 47039 | FEBRUARY 2023



# THE EVIDENCE

## Gender of agricultural land holders in Muslim-majority countries

	Percentage of male agricultural land holders	Total area held by male holders (ha)	Percentage of female agricultural land holders	Area held by female holders (ha)
<b>Egypt (2009/2010)</b>	96%	97%	4%	3%
<b>Niger (2007/2008)</b>	93.4%		6.6%	
<b>Oman (2012/2013)</b>	92.3%		7.7%	
<b>Saudi Arabia (2015)</b>	98.6%	99%	1.4%	1%
<b>Jordan (2017)</b>	94%	97.6%	6%	2.4%
<b>Bangladesh (2008)</b>	97%		3%	
<b>Indonesia (2013)</b>	89.2%		10.8%	

Source: Agricultural Census (FAO, 2010)

# THE EVIDENCE: ARAB REGION

## Women & men acquire ownership to housing, land & properties through:

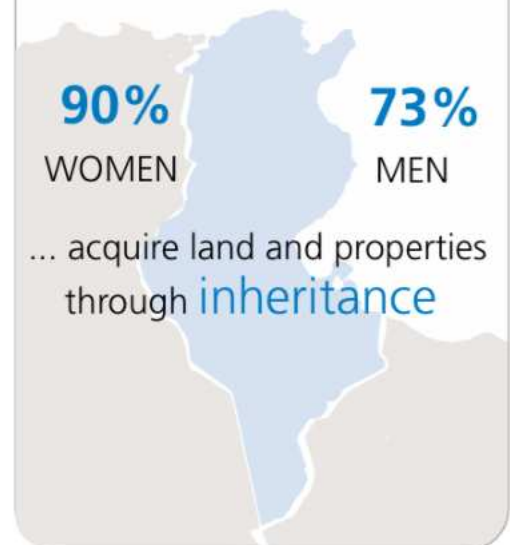
- **purchase and inheritance (mostly)**
- **Other means:** gift, land distribution / allocation, joint ownership through marriage, etc.

### MEANS OF LAND ACQUISITION

Inheritance is the primary avenue to acquire land for women and men in the Arab region

<b>67%</b>	of respondents acquired land through <b>inheritance</b>	<b>71%</b> WOMEN	<b>58%</b> MEN
<b>27%</b>	of respondents acquired land through <b>purchase</b>	<b>24%</b> WOMEN	<b>35%</b> MEN
<b>6%</b>	of respondents acquired land through other means <b>lease, grant from the government, through a union or association</b>	<b>5%</b> WOMEN	<b>7%</b> MEN

### IN TUNISIA



# THE EVIDENCE

## Women mostly acquire land ownership through inheritance because:

- **Limited formal and paid employment.**
- **Higher poverty rates.**
- **Lower access to credit**

In Iraq, only 12 per cent of women are part of the labour force compared to 73 per cent of men;

In Palestine, 19 per cent of women compared to 71 per cent of men;

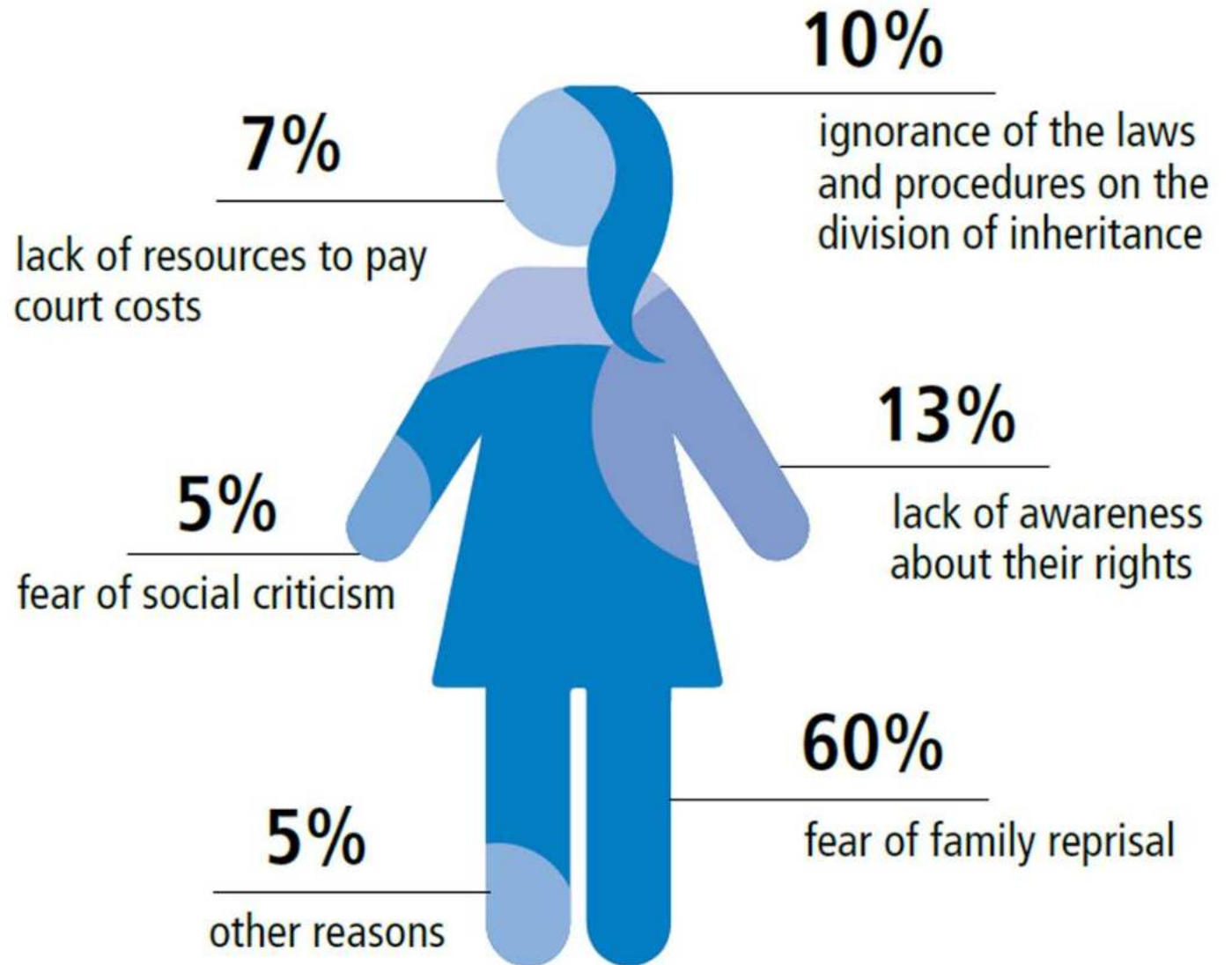
In Tunisia, 24 per cent of women compared to 70 per cent of men.

# THE EVIDENCE

EVIDENCE FROM THE ARAB REGION

Women are very often deprived of their (lesser) inheritance rights

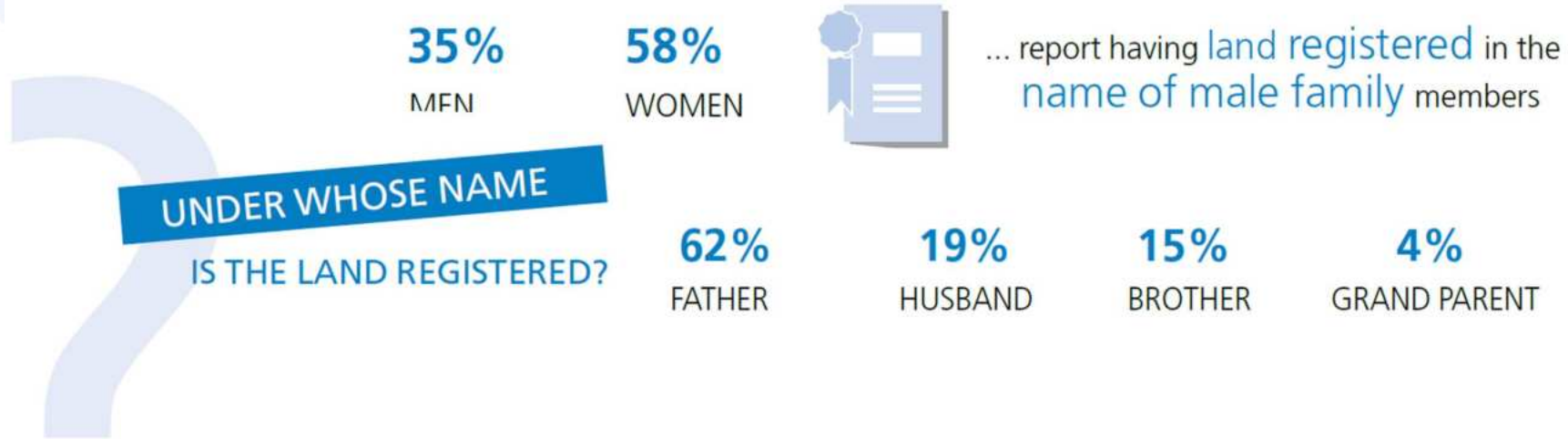
## WHY WOMEN ARE RESTRAINED FROM CLAIMING THEIR RIGHTS?




# THE EVIDENCE

## EVIDENCE FROM THE ARAB REGION

Women are less likely than men to have a legal document proving ownership rights or to have their names on the land ownership document.



- ! In case of divorce or death of the husband, a woman risks to lose her land and housing, because the couple's property is usually solely registered in the name of the husband, even if the wife has financially contributed to its purchase.



This issue  
requires  
particular  
attention?

**YES!**

# HOW TO INCREASE WOMEN'S ENJOYMENT OF LAND RIGHTS



# UNDERSTAND AND OPERATE IN LEGALLY PLURALISTIC CONTEXTS

**Legal pluralism in most Muslim majority communities:** international law, statutory law, religious law, customary law and informal practices.

**Religious law has an important role in regulating inheritance.** Muslim women generally are expected to inherit about half of their male counterparts (although there are differences).

حقوق المرأة في السكن والأرض والملكية في المنطقة العربية

لماذا تحتاج النساء حقوق السكن والأرض والملكية؟

في السياقات المتأثرة بالنزوح والأزمات  
عندما تتمتع المرأة بالحق في السكن والأرض  
والملكية ...



...تتمتع المرأة بحماية أكبر  
من العنف والظروف  
الجوية القاسية والمخاطر  
الصحية الأخرى.

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الإراضي العربية  
Arab Land Initiative

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HER RIGHTS, HER LAND, A BETTER FUTURE FOR ALL.

GLTN  
المنظمة العالمية للتجارة الإلكترونية

برنامج الموثل  
لمستقبل حضري أفضل



# INHERITANCE

- **Awareness & capacity development:** decision makers to understand and enforce inheritance provisions (combating ‘renunciation’)
- Consider revising statutory law to **reduce discriminatory provisions &** eliminate illegal gender discriminatory practices;
- Strengthening compensatory mechanisms, such as **holistic approach to ‘real estate planning’** (using wills, gifts, etc.)
- **Reform** customary and informal practices to reduce discrimination;
- **Harmonise** legislation and reduce gray areas
- Promote access to **justice and disputes’ resolution**



# ADVOCACY AND MARRIAGE

- **Advocate and raise awareness**
- Protect **women's land rights at the time of marriage** by:
  - Raising awareness on the role of marriage in defining **land and property regimes**;
  - Promoting **written marital contracts** (allowing for different property regimes options);
  - Promoting **joint property arrangements** for married couples;
  - **Develop the capacities** of all stakeholders to deal with land and marital property issues.

حقوق المرأة في السكن والأرض والملكية في المنطقة العربية

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والملكية ...

...تزداد مشاركتها في صناعة القرار  
وانخراطها في عمليات السلام



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الاراضي العربية  
Arab Land Initiative

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GLTN  
شبكة المرأة العرب

برنامج التمويل  
لمستقبل حضري أفضل

# HOW TO INCREASE WOMEN'S ENJOYMENT OF LAND RIGHTS

## Strengthen women's **rights of use** to land and housing


- Strengthen collective and individual **rights of use**;
- Promote the use of **written tenancy and lease agreements**;
- Promote the inclusion of **women's names in all land tenure documents** (individual & joint ownership, lease agreements, occupancy contracts, etc.)



# HOW TO INCREASE WOMEN'S ENJOYMENT OF LAND RIGHTS

- Provide **practical support** for women and women groups  
(example: establish information and support centres)
- Increase women's access to **justice & dispute-resolution**
- Improve **land administration**
- Increase women's **access to credit and finance**
- **Reform** constitution, policies and laws when needed





Are challenges and solutions different than for women in other contexts?

**Challenges and solutions are overall similar, with some specificities.**



# THANK YOU!

For more information visit:

[www.unhabitat.org](http://www.unhabitat.org)

[www.gltm.net](http://www.gltm.net)

[www.arablandinitiative.gltm.net](http://www.arablandinitiative.gltm.net)