

Women's Legal Rights & Gender Gaps in Property Ownership in Developing Countries

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Reducing inequality – the great challenge of our time

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Motivation: why assets

- Poverty: Can make a difference between structural and transient poverty
- Inequality: Wealth inequality higher than income inequality as it represents accumulation over one's lifetime + other factors
- Can generate status and social advantage; important for intergenerational transmission of advantages

Motivation: assets and women

- Intrinsically important
- Significant body of evidence that women's rights to property and other assets are important for economic development.
 - Decision-making, greater mobility and so on
 - Reduced incidence of domestic violence (?)
- May have positive implications for children's outcomes.
- Can enhance economic prosperity by reducing household level inefficiencies.

Motivation: evidence

- Patchy knowledge about gender gaps in the ownership of property and other assets in developing countries.
 - Household surveys traditionally collect these data for the household as a single unit.
 - Specialized surveys demonstrate sizable gender gaps but cover only a few countries and not well suited for broader comparative analysis.
- But recently: Demographic and Health Surveys (DHSs) (from 2010 onwards) asked women and men separately about their ownership of land and housing
 - This data covers now more than 40 developing countries; used for the analysis in this paper.

DHS data on property ownership

- DHS data (from 2010 onward) collect information on women's and men's property ownership

NO.	QUESTIONS AND FILTERS	CODING CATEGORIES	S
612	Do you own this or any other house either alone or jointly with someone else?	ALONE ONLY 1 JOINTLY ONLY 2 BOTH ALONE AND JOINTLY 3 DOES NOT OWN 4	
613	Do you own any land either alone or jointly with someone else?	ALONE ONLY 1 JOINTLY ONLY 2 BOTH ALONE AND JOINTLY 3 DOES NOT OWN 4	

- Our main indicator is whether a women reports to own any property (either alone or jointly with someone else, typically her husband).
- In this paper, we only use information on (married) couples to focus on differences in property ownership between husbands and wives.
 - Across 39 (land) / 41 (housing) countries, we have information for ~210,000 couples.

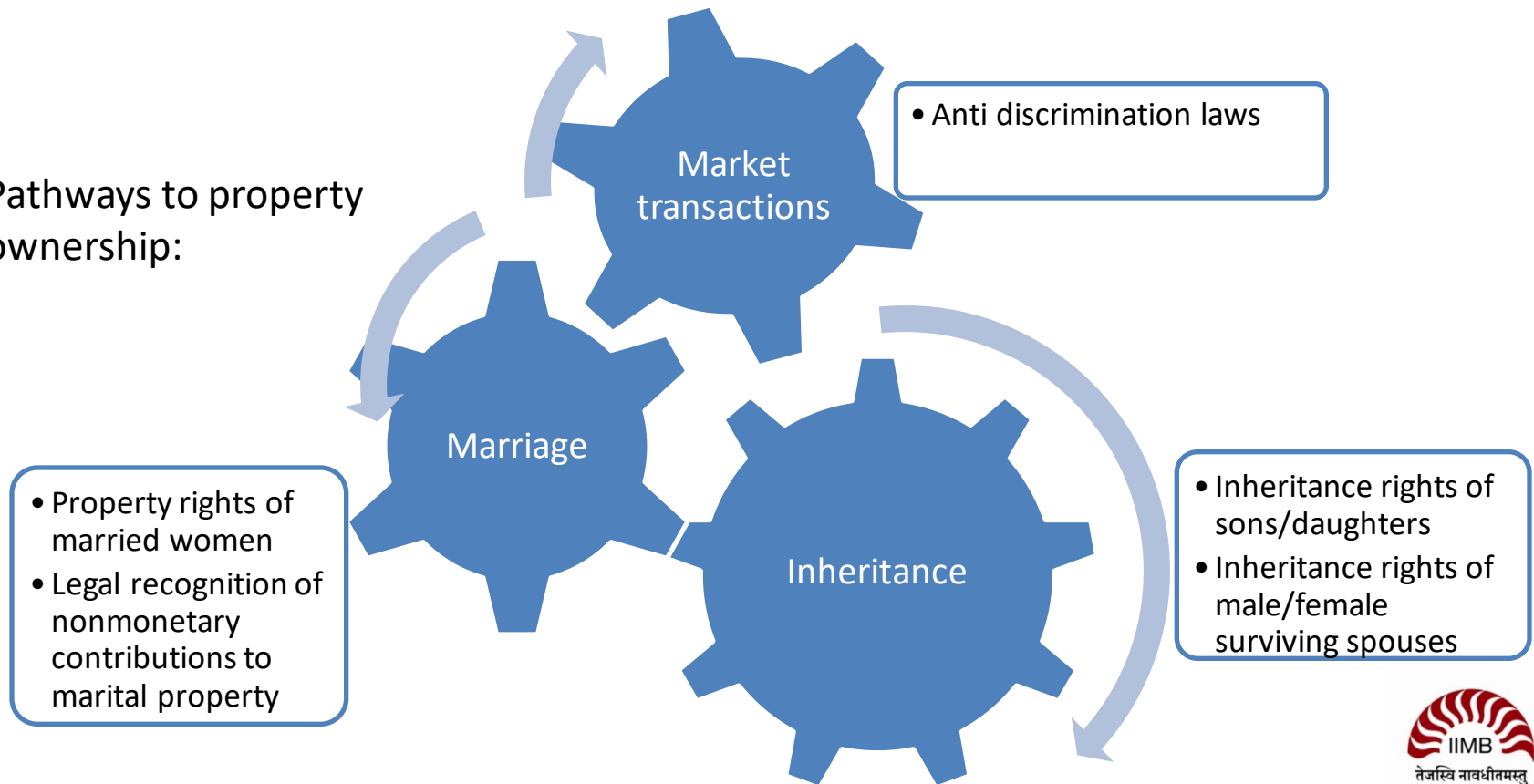
Research question and key results

- Two main objectives:
 - 1) Document the extent of gender gaps in (immovable) property ownership in developing countries.
 - 2) Assess factors that are correlated with women's property ownership, focusing on the role of legal systems (drawing on WBL data).
- Three main takeaways:
 - 1) Gender gaps are widespread and systematic: in almost all countries men are more likely to own land and housing property than women (though the extent of these gaps varies).
 - 2) Within countries, gender gaps are most pronounced for groups that are already disadvantaged, i.e. the rural population and the poorest quintile.
 - 3) Countries with more gender egalitarian legal regimes generally have higher levels of property ownership by women, especially housing.

Legal systems and women's property ownership

- Why a focus on women's legal rights? Because laws and regulations can be a major constraint to women's ability to acquire property.

Pathways to property ownership:



Marital regimes

Full community of property

All assets acquired prior to marriage and all assets acquired during marriage as well as inheritances are considered the joint property of the couple

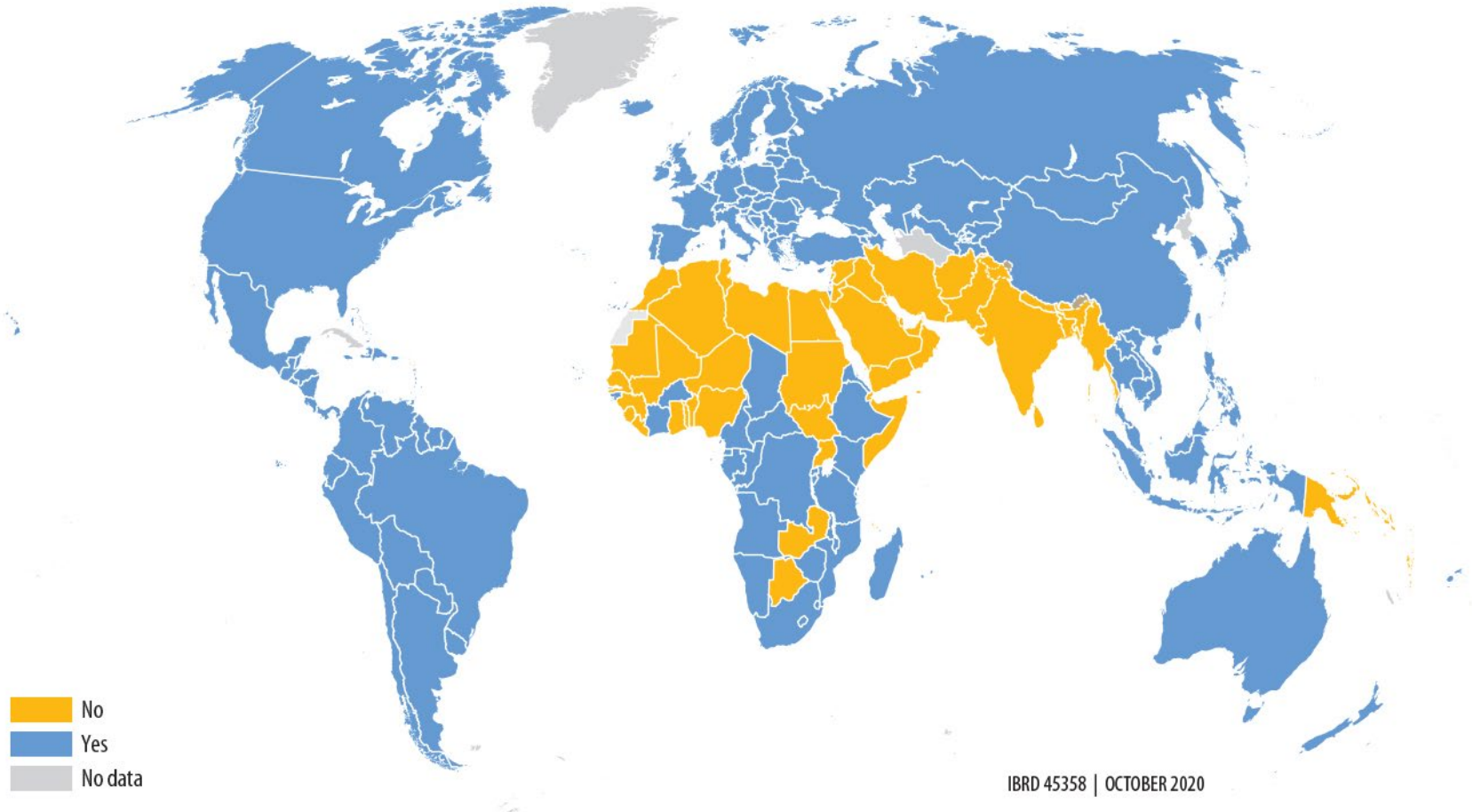
Marital regimes

Full community of property	Partial community of property
All assets acquired prior to marriage and all assets acquired during marriage as well as inheritances are considered the joint property of the couple	Assets brought into marriage and inheritance remain the sole property of the individual. Only those assets acquired during the marriage become joint property of the couple

Marital regimes

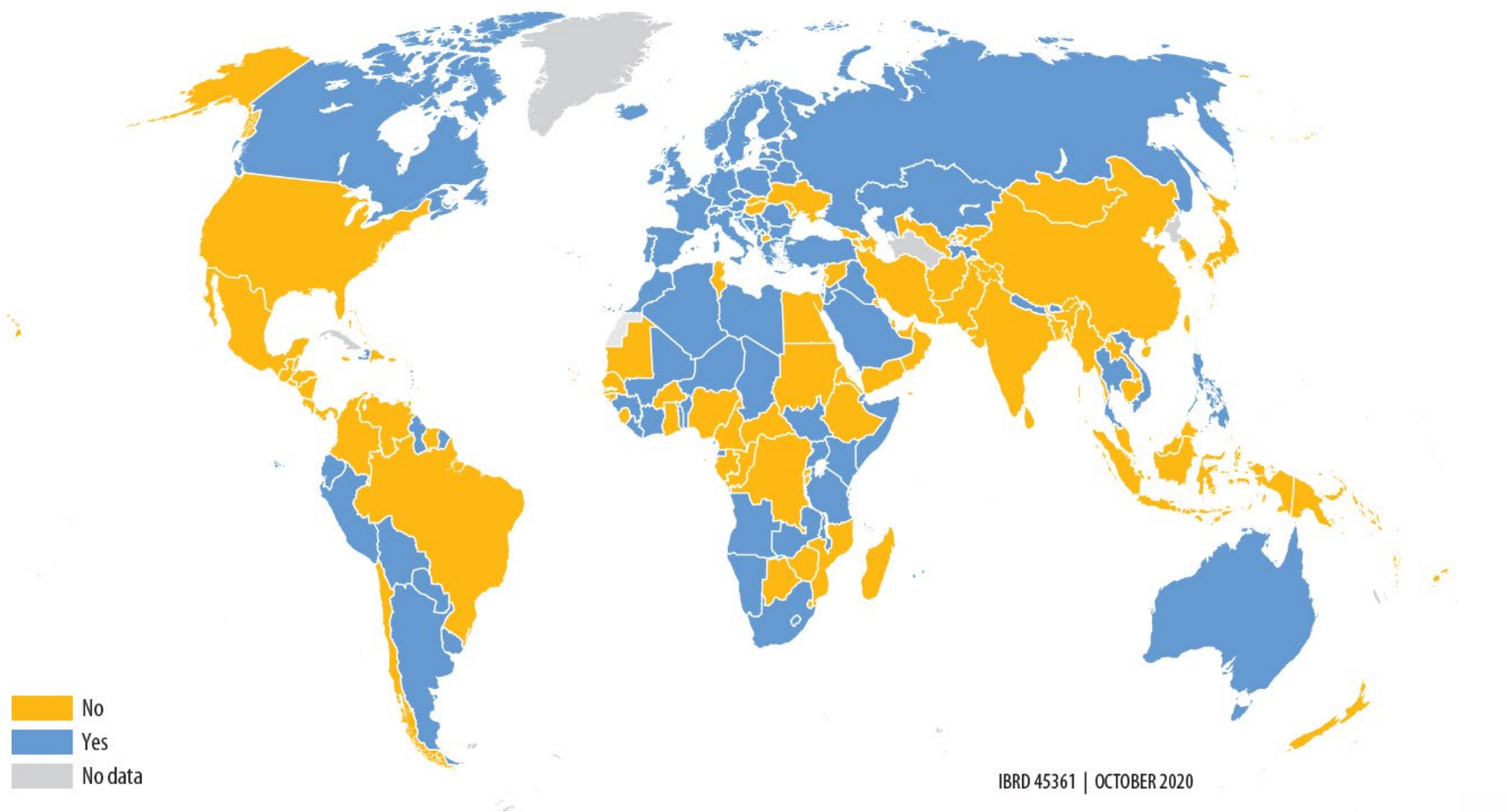
Full community of property	Partial community of property	Separation of property
All assets acquired prior to marriage and all assets acquired during marriage as well as inheritances are considered the joint property of the couple	Assets brought into marriage and inheritance remain the sole property of the individual. Only those assets acquired during the marriage become joint property of the couple	No concept of marital or joint property; all assets (purchased or inherited) are considered individual property unless the couple has specifically sought joint ownership for an asset

FIGURE 1: Legal recognition of nonmonetary contributions to marital property



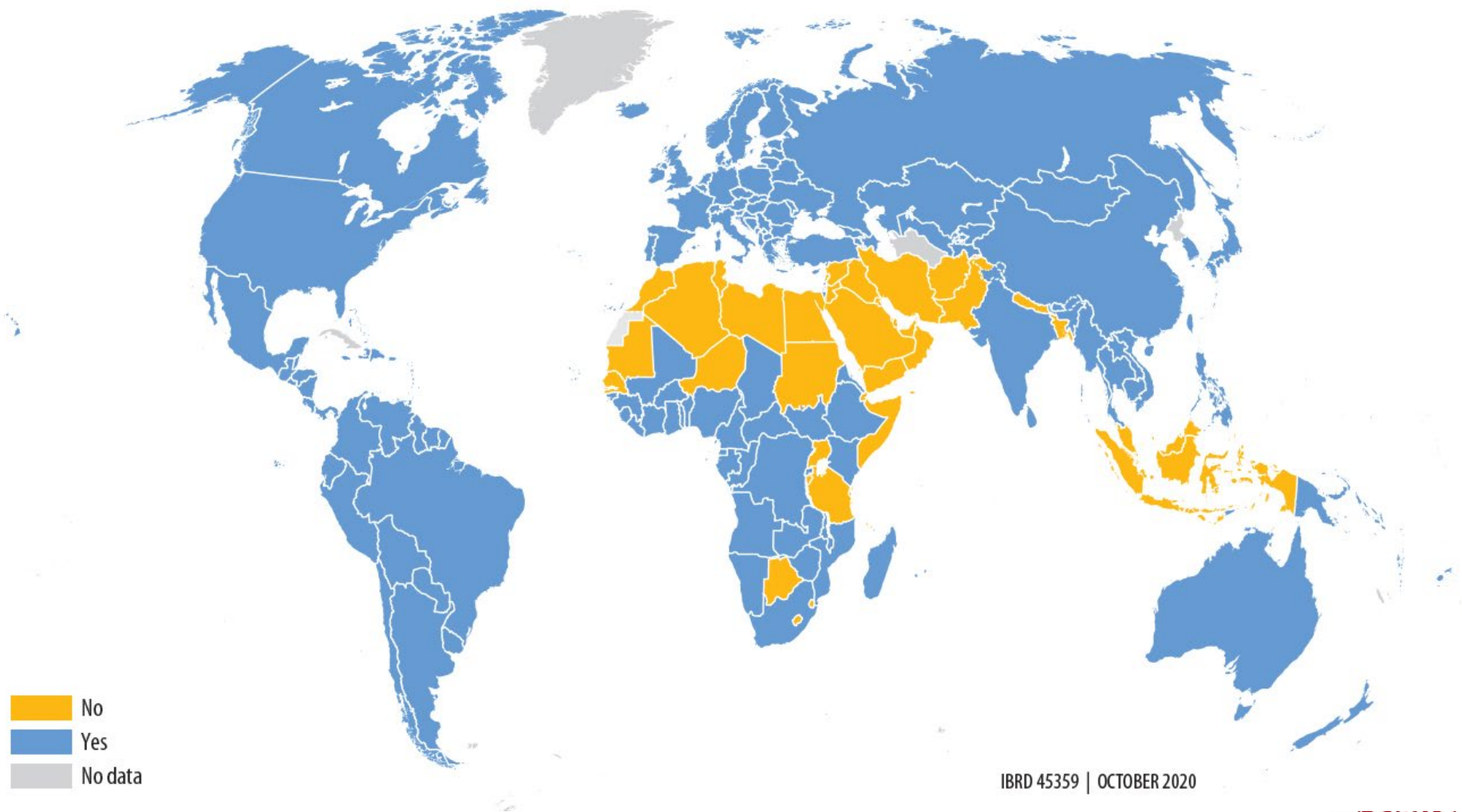
Note: 'Yes' denotes that the country's laws explicitly recognize nonmonetary contributions and/or that the marital property regime is full, partial or deferred community. *Source:* WBL 2020.

FIGURE 2: Protection from discrimination in pay



Note: 'Yes' denotes that the law mandates equal remuneration of women and men for work of equal value. *Source:* WBL 2020.

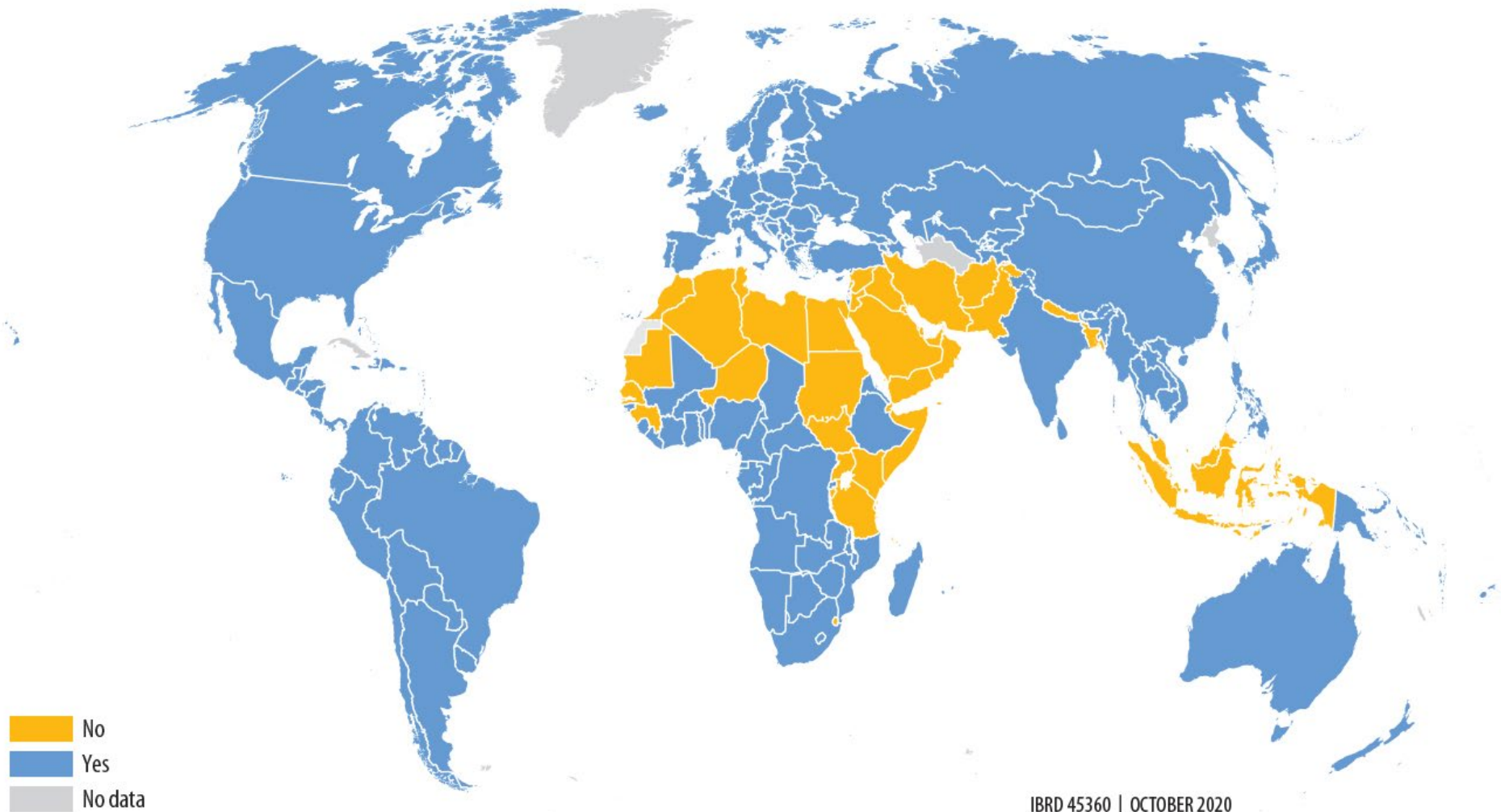
FIGURE 2a: Inheritance rights of children



Note: 'Yes' denotes that the law mandates equal treatment of male and female children.

Source: WBL 2020.

FIGURE 2b: Inheritance rights of spouses

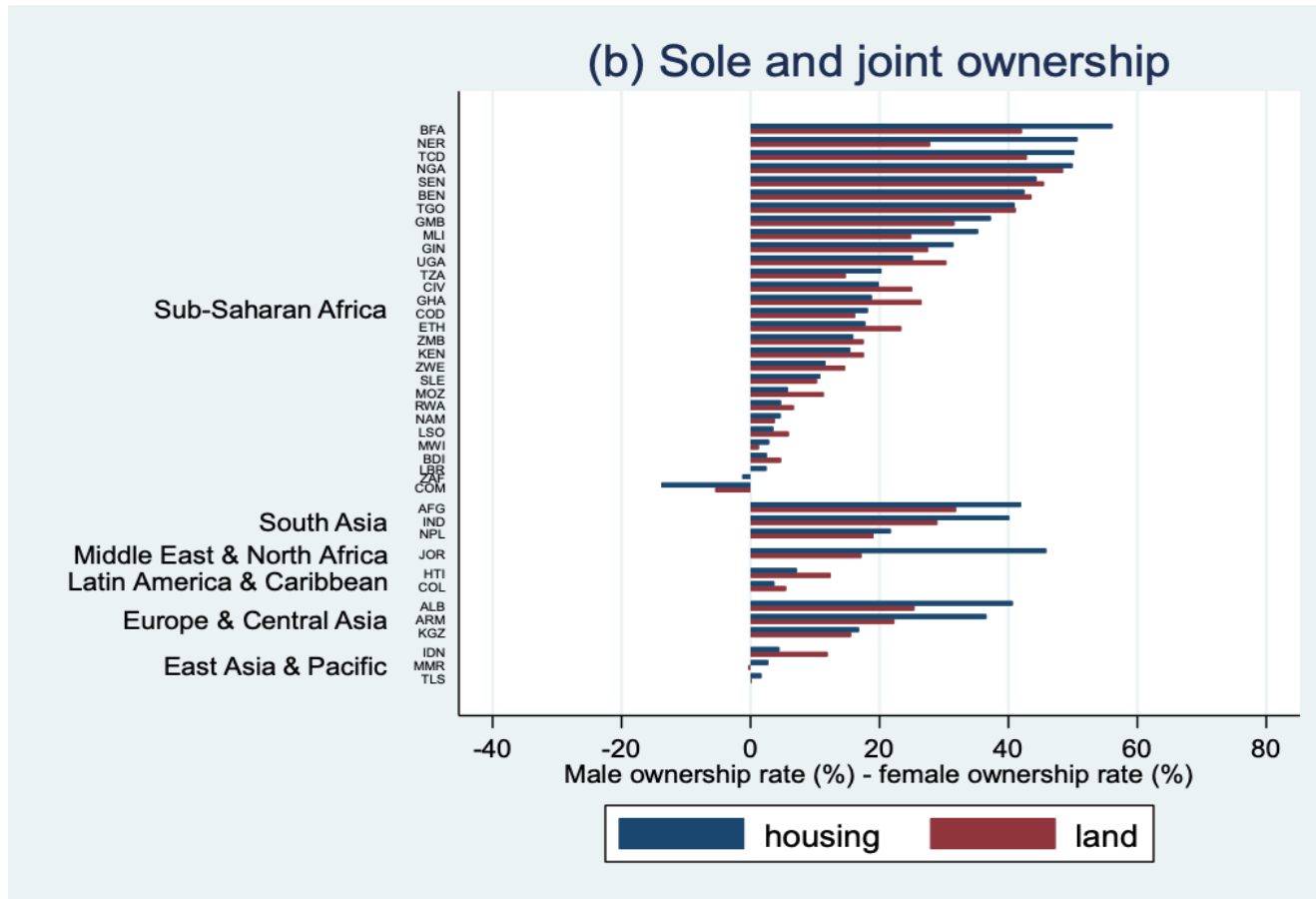


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Note: 'Yes' denotes that the law mandates equal equal treatment of male and female surviving spouses. *Source:* WBL 2020.

Key result 1: In almost all countries, women are less likely to own property than men

Gender gaps in land and housing ownership among married couples



- Significant geographic variation (but not closely linked to GDP pc).
- Gender gaps are even larger for sole ownership.

Key results 3: Gender egalitarian legal regimes are associated with higher property ownership by women

- Based on a multivariate regression model.
- Dependent variable: wife's property ownership (sole and joint combined).
- Four models (each estimated separately for rural and urban areas):
 - Model 1: Controls for laws, GDP pc and regional fixed effects
 - Model 2: + controls for social and cultural norms
 - Model 3: + controls for individual, spouse, couple and household traits
 - Summary model: Summary measures of gender egalitarian laws in each country across assets, workplace, pay and entrepreneurship domains

Key results 3: Gender egalitarian legal regimes are associated with higher property ownership by women

- Five variables to capture legal systems:
 1. Men and women have equal ownership rights to immovable property.
 2. Law provides for the valuation of nonmonetary contributions to marital property.
 3. Males and females have equal inheritance rights (combines information on inheritance rights of spouses and children).
 4. Law mandates equal remuneration for equal work.
 5. A woman can get a job in the same way as a man
- Broadly reflect the pathways to women's property ownership.

Key results 3: Gender egalitarian legal regimes are associated with higher property ownership by women

Housing Ownership	Urban			Rural		
	(1)	(2)	(3)	(1)	(2)	(3)
Legal framework of the country:						
Men and women have equal ownership rights to immovable property	0.241*** (2.76)	0.208** (2.53)	0.235*** (2.93)	0.264*** (2.73)	0.258*** (2.85)	0.249*** (2.96)
Law provides for the valuation of non-monetary contributions	0.180*** (4.30)	0.112** (2.23)	0.114** (2.31)	0.205*** (2.79)	0.092 (1.64)	0.079 (1.44)
Law provides for equal inheritance rights	0.087* (1.76)	0.063 (1.25)	0.071 (1.43)	0.089 (1.60)	0.040 (0.58)	0.037 (0.56)
Law mandates equal remuneration for equal work	0.098* (1.79)	0.098** (2.16)	0.107** (2.49)	0.123 (1.27)	0.039 (0.64)	0.040 (0.70)
A woman can get a job in the same way as a man	-0.136 (-1.31)	-0.047 (-0.59)	-0.063 (-0.81)	-0.069 (-0.87)	-0.102 (-1.28)	-0.101 (-1.34)

- Urban: 3 out of 5 legal variables are positively and significantly associated with women's chances of owning a house – raising women's probability to own property by 10 to 24 percent each.
- In rural areas, equal ownership rights are associated with ~ 25 percent increase in women's housing ownership, while the valuation of non-monetary contributions is associated with 20 percent increase (model 1).

Key results 3: Gender egalitarian legal regimes are associated with higher property ownership by women

Land Ownership	Urban			Rural		
	(1)	(2)	(3)	(1)	(2)	(3)
Legal framework of the country:						
Men and women have equal ownership rights to immovable property	0.152 (1.54)	0.058 (0.56)	0.087 (0.91)	0.201** (2.53)	0.155* (1.89)	0.157** (2.03)
Law provides for the valuation of non-monetary contributions	0.120** (2.64)	0.092* (1.90)	0.089* (1.86)	0.170*** (2.76)	0.051 (0.89)	0.037 (0.62)
Law provides for equal inheritance rights	0.087** (2.24)	-0.007 (-0.13)	0.004 (0.09)	0.121** (2.26)	0.066 (1.13)	0.065 (1.16)
Law mandates equal remuneration for equal work	0.114** (2.17)	0.062 (1.11)	0.074 (1.46)	0.122 (1.32)	0.004 (0.05)	0.009 (0.13)
A woman can get a job in the same way as a man	-0.090 (-0.78)	0.002 (0.02)	-0.018 (-0.18)	-0.055 (-0.80)	-0.092 (-1.14)	-0.093 (-1.22)

- Associations are weaker for land ownership, but point estimates are still positive, with some significant effects (albeit more marginally significant).

Key results 3: Gender egalitarian legal regimes are associated with higher property ownership by women

Housing ownership	Urban			Rural		
	(1)	(2)	(3)	(1)	(2)	(3)
Summary Measures						
Assets	0.003** (2.57)	0.004*** (3.38)	0.004*** (3.27)	0.004*** (3.49)	0.003** (2.37)	0.003** (2.23)
Workplace	0.001 (1.01)	0.002** (2.29)	0.002** (2.23)	0.001 (0.67)	0.001 (0.78)	0.001 (0.68)
Pay	0.001 (1.61)	0.003*** (3.71)	0.002*** (3.44)	0.003** (2.44)	0.002 (1.66)	0.002 (1.61)
Entrepreneurship	-0.001 (-1.32)	-0.002 (-1.64)	-0.002 (-1.51)	-0.001 (-1.60)	-0.000 (-0.21)	-0.000 (-0.07)

Qualitatively similar to the main models. Laws in assets, re: workplace and pay are positively correlated with housing ownership.

Conclusion and policy implications

- State sanctioned discrimination against women still exists via legislations and policies that limit women's employment opportunities, and their opportunity to acquire assets and wealth.
- More egalitarian legal regimes for women are associated with higher property ownership by women.
- Relationship holds across rural and urban areas and is stronger for housing than for land.

Conclusion and policy implications

- Suggestive evidence that equal rights to own property and laws providing for the valuation of non-monetary contributions may matter more for married women's than inheritance rights and laws mandating equal remuneration for equal work.
 - Possibly due to our analytical sample that excludes widows and older women
- Even though we have controlled for a range of country and individual characteristics, we might be capturing omitted variables that are also positively associated with egalitarian laws (e.g. changing gender norms in society).

Conclusion and policy implications

- Our results provide an argument for ...
 - Continued legislative reforms
 - Enhancing the ambit of current laws (e.g. extending employment laws to cover both the formal and informal sector),
 - Working towards more effective implementation of existing laws,
 - Collecting better data on individual property rights.