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## **How perceived tenure security differs between men and women in the MENA region: evidence from a global survey**

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## Executive summary

Historically, women in the Middle East and North Africa have been disadvantaged in access and controlling land. In 1999, it was estimated that women's ownership rates in the MENA region were among the lowest in the world at just 5 percent (FAO, 1999). Gender-unequal asset distribution, especially of land and housing, is increasingly recognized as an important impediment to both individual and human development outcomes. Tackling it is therefore a key component of promoting gender equality under the Sustainable Development Goals (SDGs), especially in the Middle East and North Africa.

However, the evidence based regarding women's tenure security in the region is relatively thin (see e.g. Doss *et al.*, 2015). SDGs 1.4.2 and 5.a.1, which explicitly refer to women's tenure security, specify the need to track women's legal rights to land and property as well as their *perception* of those rights<sup>1</sup>. Data that captures perceptions of tenure security is increasingly being acknowledged as an envelope for both the actual experience, as well as the legal status, of tenure (see Arnot *et al.*, 2011). It can therefore help reveal where women feel insecure about their tenure, even where they possess the legal right to tenure. This is considered especially important in the MENA region due to the widespread adoption of gender-unequal inheritance law and practices, such as social pressure on daughters and sisters to voluntarily renounce rights to land and property (Ababsa, 2017; Najjar *et al.*, 2020).

This paper analyses nationally-representative subjective data from 6,312 women and 7,254 men in 13 countries located in the Middle East and North Africa, and collected as part of the global Property Rights Index (Prindex) Initiative. The findings provide a first insight into the factors that influence the tenure security of women in the region by operationalizing a conceptual framework developed by Doss and Meinzen-Dick (2020). They demonstrate the importance of contextual factors, such as tenure type, age and a low socioeconomic background. The results also confirm that in many parts of the Arab world, women's tenure security is shaped by "internal" threats from actors within the household, the family or the community.

The paper concludes by presenting three ways that can help guide further efforts to tackle issues surrounding women's tenure security in the region: (i) gaining a greater understanding of the gender dynamics affecting the high share of renters in the region; (ii) taking into consideration the interplay between demographic and socioeconomic factors and women's tenure security, especially in the Mashreq, and; (iii) paying special attention to internal sources of insecurity from within the family and the community over a longer time horizon.

First, without distinguishing the different dynamics underpinning the tenure security of renters and owners (including family-owners), one could underestimate the importance of

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<sup>1</sup> They include: (i) 1.4.2: Proportion of total adult population with secure tenure rights to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure; (ii) 5.a.1: (a) Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex; and (b) share of women among owners or rights-bearers of agricultural land, by type of tenure, and; (iii) 5.a.2: Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control.

issues affecting women's tenure security in the region. Gender gaps appear insignificant overall, with a two percentage point gap between men's (22%) and women's (24%) rates of perceived insecurity. However, these gaps are considerably wider, and up to 8 percentage points for the sample of owners and family-owners in the Maghreb and Mashreq countries. Separating the analysis of tenure security among renters is needed because of the fundamentally different set of dynamics at play, especially gendered patterns of voluntary and involuntary migrations and their causes. These may be political, ethnic, cultural or economic in nature and require further analysis as they lie beyond the scope of the dataset used in this paper.

One interesting avenue to explore in the context of women's tenure security is the ability of rental markets as a way of liberating women from the constraints of social and religious norms surrounding the ownership of fixed assets such as land and property. There has, to date, been more of a focus on individual ownership and control of land and property in the region. The results of the analysis confirm that women's rates of individual or joint ownership are as low as 8 percent (22% overall), but provided that rapidly increasing rental markets are affordable, they can offer opportunities to acquire more liquid assets that women may prefer (see Najjar *et al.*, 2020). However, at present tenure security among renters in the region are among the lowest in the world, and should therefore be considered a key priority area for national governments and international development partners.

The second important consideration to make when analysing women's tenure security is that context matters. Young women are particularly vulnerable, especially in Egypt, Yemen and Iraq, which contribute to low levels of tenure security for women in the Mashreq region. Low income, unemployment and part-time employment are also important, socioeconomic factors to consider when analysing the tenure security of women in the Mashreq and Maghreb regions. For men, it shows singledom to be associated with low levels of insecurity in many countries. The analysis found that biophysical characteristics, such as urbanicity or the possession of formal documentation, to be less relevant for understanding issues surrounding women's tenure security. Nonetheless, the analysis did not consider institutional context, such as national legal frameworks or informal institutions. Nor did it include community relationships, which may shape the interplay between individual-level characteristics such as age and marital status, and tenure security. These two groups of contextual factors – highlighted in Doss and Meinzen-Dick (2020) - will need to be operationalized using complementary data, including qualitative data at national or subnational level.

Third, these contextual factors will need to be linked to the threats and opportunities identified for women's tenure security in the region. As in other parts of the world, women are more likely to cite internal sources of insecurity from within the household or the community than men are, especially in the Mashreq and Maghreb regions. This is linked to the extremely wide disparities between men and women's feelings of tenure security in the event of divorce or spousal death. In Egypt, over 40 percent of married women felt

insecure about their land or property in the event of a divorce, compared to just 4 percent of men. Overall, roughly one in three married women felt insecure in such scenarios compared to one in ten men. This points towards the need for policy interventions aimed at improving women's rights to inherit and thereby redistribute land and housing to women (see e.g. Deininger et al., 2010).

The impact of unequal inheritance law and practices on women's tenure security also needs to be explored for women who are not married. For instance, it might explain why single women feel insecure in many countries, either because they face having to leave family homes upon marriage, or because they do not have the opportunity to acquire land or property except through marriage. There is also a need to understand other sources of insecurity cited by women, especially financial sources in the GCC countries. To achieve this, the dynamic causal relationships between contextual factors (such as age and income), the action arena (particularly male household heads and community leaders) and the threats identified in this paper (laws and social norms regarding land) will need to be explored at country-level to provide detailed policy proposals. One consideration to draw from our findings is that in some countries, women feel comparatively secure about their tenure in a spousal death scenario. Despite the presence of gender-unequal inheritance law (Women, Business and the Law, 2020), women in Saudi Arabia, Lebanon, Algeria or Tunisia experience relatively low levels of insecurity. This may be related to differences in social attitudes, types of marriages or the possession of non-fixed assets, and may yield some important lessons for strengthening the tenure security of women in similar scenarios in other countries.

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## Introduction

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This paper analyses nationally-representative subjective data from 6,312 women and 7,254 men in 13 countries located in the Middle East and North Africa, and collected as part of the global Property Rights Index (Prindex) Initiative. The findings provide a first insight into the factors that influence the tenure security of women in the region by operationalizing a conceptual framework developed by Doss and Meinzen-Dick (2020). They demonstrate the importance of contextual factors, such as tenure type, age and a low socioeconomic background. The results also confirm that in many parts of the Arab world, women's tenure security is shaped by "internal" threats from actors within the household, the family or the community. The paper concludes by presenting three important considerations for strengthening women's tenure security in the region.

## Conceptual frameworks and literature review

### Conceptual Frameworks

Tenure security is often ill-defined and operationalized in different ways. When taking into account gender differences, further conceptual distinctions need to be made in order to capture gender-specific experiences of insecurity in some contexts. To capture these, we operationalize two frameworks for analysing women's tenure security in the Arab region.

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<sup>2</sup> They include: (i) 1.4.2: Proportion of total adult population with secure tenure rights to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure; (ii) 5.a.1: (a) Proportion of total agricultural population with ownership or secure rights over agricultural land, by sex; and (b) share of women among owners or rights-bearers of agricultural land, by type of tenure, and; (iii) 5.a.2: Proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control.

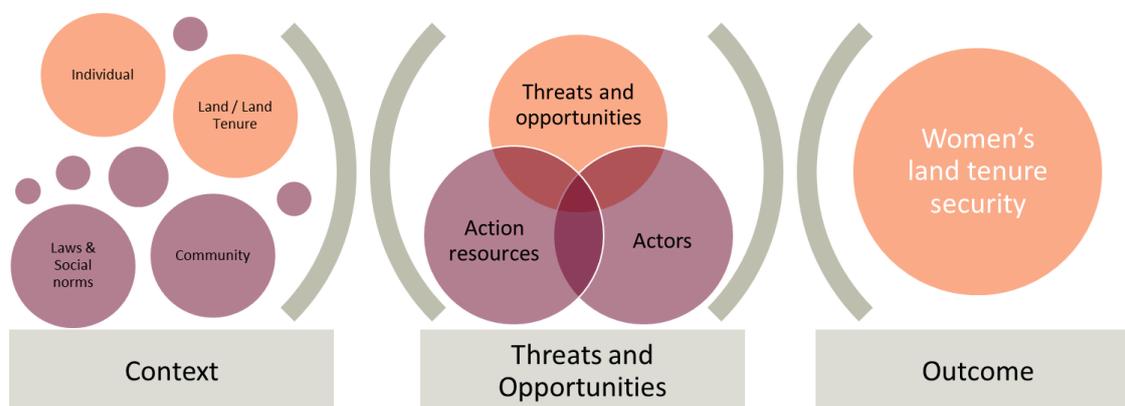
Firstly, we distinguish between “substance” and “assurance” of tenure (Sjaastad and Bromley, 2000). The substance of tenure refers to its robustness and duration, including the bundle of rights held (e.g. the right to access, withdraw, manage, exclude or alienate<sup>3</sup>), how long and under what conditions they are held under. For the purposes of this analysis, we define the substance of tenure as the self-reported tenure classification of a survey respondent’s main property, including whether it jointly- (e.g. with a spouse) or individually-owned, owned by a respondent’s family or rented. In doing so, it is assumed that self-reported owners hold a greater bundle of rights over a longer duration than, say, renters do. Taking the substance of tenure into account is important for gender analyses because of the persistent gender-gap of land or property ownership. It is widely acknowledged that women do not enjoy the same level of rights to own land and property as men do (e.g. Doss *et al.*, 2015; Kieran *et al.*, 2015; 2017; Meinzen-Dick *et al.*, 2019) due to the social and economic disadvantages that women face in many parts of the world. This applies to

Second, we define a respondent’s “assurance” of tenure in terms of their perceived tenure security. Assurance refers to the way in which a type of property (i.e. “substance”) sits within a set of formal, customary or informal regulations and institutions. Gender-differences may arise if these regulations or institutions discriminate against men or (more commonly) women, or because of the different circumstances that the two face. To help operationalize this second concept of tenure security, we use Doss and Meinzen-Dick’s (2020) four-pronged conceptual framework for assessing the land tenure security for women. The first three areas that help address specific issues regarding women’s land tenure security include contexts (including the socioeconomic context, the biophysical characteristics of the land and the institutional context it sits within), threats and opportunities as well as the action arena, including actors and their resources. The fourth area is women’s land tenure security itself, which the authors argue is not just the outcome of interest, but feeds back to shape the context for women’s land rights in the future. This links back to the distinction between the substance and assurance of tenure identified by Sjaastad and Bromley (2000). Until assurance of tenure is achieved, for instance through gender-equal and effective inheritance laws or socioeconomic opportunities, methods of acquisition will not tip in favour of women to allow for equal ownership of land and property between men and women.

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<sup>3</sup> See Schlager and Ostrom (1992).

Figure 1. Conceptual framework of factors affecting women's tenure security (adapted from Doss and Meinzen-Dick, 2020)



Note: factors shaded in orange are considered in this analysis

## Literature review

Women have historically faced barriers to owning or controlling land and property in the Middle East and North Africa. Although the evidence base is thin (see Doss *et al.*, 2015), it has been estimated that just 4 percent of women have land titles in the region (SIGI, 2014), and that women's land ownership lies at just 5 percent (FAO, 1999). In Jordan, a survey in 2012 that included a section on women's ownership of assets (including land) found that just 6.8 percent of married women owned their house jointly or individually (Jordan Population and Family Health Survey, 2012). In 2014, a survey in Egypt revealed a staggeringly low ownership rate of 2 percent among women (Ministry of Health and Population, El-Zanaty and Associates, and ICF International, 2015).

The reasons for the gender inequality of immovable asset ownership are relatively well-documented and understood. They primarily relate to the predominance of inheritance and especially marriage as methods of acquisition of land and housing in the region (UN-Habitat, 2018), the influence of Islamic land provisions and the presence of patrilineal lines. This prompts families to keep land and property away from daughters because of the fear that sections of it may get portioned to another family after marriage. These practices were often codified into national law under colonial presence (Berriane, 2016; Mamdani, 1996), and further perpetuated gender inequalities further by excluding women within land administration. The outcome of this is that inheritance rights for land and property are fundamentally unequal between men and women in the Arab region (Sait and Lim, 2006; UN-Habitat, 2018). In many cases, the official right to use land is limited to men within patrilineal lineages (Berriane, 2016; Maher, 1974). This is reflected in the World Bank's *Women, Business and the Law* (2020) data, which shows that not a single one of the 19 countries in the Middle East and North Africa gives sons and daughters equal rights

to inherit assets from their parents, or allows female and male surviving spouses to have equal rights to inherit assets<sup>4</sup>.

Gender-unequal practices primarily involve the voluntary or involuntary renunciation of women's inheritance rights. For example, in Jordan only a quarter of women entitled to property inheritance receive it fully due to social pressure on denouncing inheritance rights (*takhāruj*) and prolonging the time it takes to divide inherited land, both which are tactics to deny women's inheritance to land (Ababsa, 2017). These practices are observed in other Arab countries, including among Christian populations that have come to apply the Shari'a law to inheritance (Jansen, 1993).

Even where countries have introduced legislation on promoting women's land ownership in the Islamic world (e.g. Pakistan), in practice customary and especially religious laws continue to prevail. This is due to social, economic and religious barriers that prevent empowerment of women in the region, including extremely low employment rates (Azhar and Kazmi, 2009). "Top-down" barriers such as corruption within the judiciary and the civil service can lead to the weak enforcement of women's rights, even where they exist (Azhar and Kazmi, 2009; Besley and Ghatak, 2010). "Bottom-up" deficiencies and compounding contextual factors may also disrupt the effectiveness of legal land and property rights, such as low awareness due to lower levels of educational attainment, lack of legal empowerment to exercise rights or the absence of resources that enable women to make full productive use of their land and property assets (see e.g. Boone, 2007; Lawry *et al.*, 2017)<sup>5</sup>.

One way of better understanding the barriers and opportunities that women face with regards to their tenure security in the region is by analysing subjective data. Specifically, perceptions of tenure security can be used to identify where women feel threatened about their access or use of land and property. Where contextual factors are known, such as the possession of formal documentation, socioeconomic, demographic or biophysical characteristics, such data can also be used to identify priority areas for policymakers to address to improve women's tenure security.

Despite the advantages of using such data, relatively little is known about women's perceptions of tenure security compared to those of men, and what influences them. Until recently, gender-disaggregated evidence of perceived tenure security only existed for a

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<sup>4</sup> The World Bank definition for the Middle East and North Africa region covers 20 countries, including Malta. However, we consider Malta to be part of the European region and have therefore excluded it from this analysis.

<sup>5</sup> There have been some more successful state-led initiatives. For instance, active participation by *Soulaliyate* women, who belong to communities with use rights to collective land in rural and peri-urban parts of Morocco, resulted in the Ministry of the Interior instructing its local representatives to ensure women were listed as beneficiaries of collective land, and that they could make decisions or benefit economically from land transfers (Berriane, 2016). Large-scale, targeted formal registration programmes have also successfully contributed to greater gender equality in other regions, such as Rwanda or Ethiopia. Providing such certification can secure women's rights to land and housing (Whitehead and Tsikata, 2003; Boone, 2007; Varley, 2007), provided it is issued under the condition that both spouses are named on the documentation (Walker, 2002; Ali *et al.*, 2014).

handful of countries including Ghana (Ghebru and Lambrecht, 2017), Nigeria (Ghebru and Girmachew, 2017), Zambia (Stickler *et al.*, 2017) and Argentina (Van Gelder and Luciano, 2015; Van Gelder, 2007). This evidence is mixed and inconclusive, showing marginal differences between the perceived tenure security of men and women, although in practice it is difficult to compare this evidence because of the use of different survey instruments<sup>6</sup>. Using data from 33 countries, including Jordan and Morocco, Feyertag *et al.* (2021) reach similar findings, showing that overall there is no significant differences between the rate of perceived tenure security faced by women compared to men. However, the authors suggest that further disaggregation is required in order to capture the different sources of tenure insecurity that men and women face. In particular, building on findings in Mozambique by Ghebru and Girmachew (2019)<sup>7</sup>, their analysis suggests that women are more likely to be threatened by “internal” sources of insecurity from within the household or the community, while men face greater risks of insecurity from “external” sources, such as the government or private investors (Feyertag *et al.*, 2021).

The distinction between “internal” and “external” sources of insecurity is particularly important when analysing perceived tenure security in the Arab region. This is because internal sources of insecurity are particularly prevalent during disputes resulting from the division of family assets after the death of the head of the family, or during divorce or desertion. Many of these disputes concern the claim of women to part of the family inheritance and there is considerable evidence that women face difficulties holding onto land and property in such circumstances (e.g. Deininger and Castagnini, 2006; Van Leeuwen, 2017), especially in the Arab region.

## **Data and Methodology**

### **Data**

To analyse women’s perceived tenure security in the MENA region, we use a sub-sample of subjective data from 6,312 women and 7,254 men in 13 countries collected as part of the Property Rights Index (Prindex)<sup>8</sup>. The Prindex survey methodology considers the perceptions of individuals within households by introducing a third stage of randomization among adults aged 18 years or over at this level. Unlike other surveys, which only consider the head of the household (who tends to be male), this allows for a fully representative sample of women and men that can be used for comparison in our analysis<sup>9</sup>.

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<sup>6</sup> Subjective data is particularly sensitive to these. For this analysis, we implement the perceived probability/risk of eviction.

<sup>7</sup> The authors show that “collective” tenure risks are a greater threat to women’s tenure security while “individual” tenure risks (e.g. ownership, inheritance, border disputes, etc.) are more of a threat to the tenure security of men.

<sup>8</sup> Prindex is implemented with support from the United Kingdom’s Department for International Development and the Omidyar Network (ON) and was produced jointly by the Overseas Development Institute (ODI) and Global Land Alliance (GLA).

<sup>9</sup> The data is fully representative of the national adult population in the 140 countries it was carried out in. For more details on the methodology, see the Prindex website: <https://www.prindex.net/methodology/>.

## Measure of perceived tenure security

The core question used to measure perceived tenure security is in line with global efforts to track SDG 1.4.2<sup>10</sup> and is phrased as follows:

“In the past 5 years, how likely or unlikely is it that you could lose the right to use this property, or part of this property, against your will?”

The question could be answered using a four-point scale: “very likely”, “somewhat likely”, “somewhat unlikely” and “very unlikely”, with respondents who did not know how to or refused to answer the question coded separately. The scale has been recoded into a binary outcome, where rights are treated as secure (=1) if eviction is perceived by the respondent to be “somewhat” or “very unlikely”<sup>11</sup>.

## Methodology

To operationalize the conceptual frameworks outlined in the previous section, we use descriptive statistics to analyse men and women’s tenure security in three stages. This is done by comparing the means of different groups of men and women depending on a) their substance of tenure; b) their security of tenure (defined as perceived tenure insecurity), and c) the threats to their tenure security. The difference between men and women is expressed in percentage point terms.

As explained above, we first consider differences between men and women’s substance of tenure (Sjaastad and Bromley, 2000), defined as their self-perceived tenure classification. The Prindex survey categorises tenure classifications into four groups based on respondents’ main property, which include owners, renters, people residing in family-owned accommodation and ‘other’<sup>12</sup> property.

Second, we consider two of the four key categories of contextual factors that have been identified as being particularly important for analysing women’s tenure security (Doss and Meinzen-Dick, 2020). To begin with, we measure perceived tenure security across the total sample of men and women, as well as between sub-groups based on demographic and socioeconomic characteristics that the Prindex dataset includes. These are age, marital status, household size, the level of educational attainment, income and employment status. Another group of contextual factors to consider relates to the biophysical characteristics of land, as well as the system of land tenure. These include urbanicity and whether the household possesses formal documentation<sup>13</sup> that can be viewed in court as

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<sup>10</sup> The module developed by UN-Habitat and the World Bank for measuring perceived tenure security uses a question based on the likelihood (World Bank, 2017).

<sup>11</sup> It is worth pointing out that alternative measures of perceived tenure security exist, some of which were tested in previous rounds of the Prindex survey. Notably, some questions are structured around the “fear” or “worry” of eviction, rather than the “likelihood” of it (see Van Gelder, 2007). Some measures of the likelihood question use different scaling, such as Ali *et al.* (2019), who use an unbalanced 5-point scale rather than a balanced 4-point one.

<sup>12</sup> The ‘other’ category includes ‘stays with permission’ (but not include family-owned accommodation), ‘stays without permission’, ‘other’ or ‘unclear or unconfirmed’.

<sup>13</sup> Respondents of the Prindex survey were asked if they had any documents that demonstrated their right to live in the current dwelling, as well as formal documents to any other property. Across the 33 countries, 77

evidence of tenure<sup>14</sup> (Besley, 1995). To analyse the tenure type, we collapse men and women who are owners and in family-owned properties into one, considering the similar drivers of insecurity that these two tenure classifications share (see e.g. Feyertag *et al.*, 2021).

Finally, the analysis considers the threats and opportunities facing the tenure security of men and women. This is done by using two alternative dependent variables. The first considers the reasons that respondents cited for feeling insecure, and categorises them into “internal”<sup>15</sup>, “external”<sup>16</sup> and “financial”<sup>17</sup> sources of tenure insecurity (Stickler *et al.*, 2018; Ghebru and Girmachew, 2019; Feyertag *et al.*, 2021). The second set of dependent variables considers an alternative measure of perceived tenure security phrased along the same lines as the core question, but under a longer time horizon. The survey asked married men and women in two hypothetical scenarios that consider the worry of losing property rights due to divorce<sup>18</sup> or spousal death<sup>19</sup>. This is important because internal sources of tenure insecurity have been shown to be particularly gendered during disputes resulting from the division of family land in spousal death scenarios, exposing widows or divorcees to tenure insecurity (see e.g. Chapoto *et al.*, 2011; Peterman, 2012; Dillon and Voena, 2017). These sources of insecurity may not be considered within the 5-year time horizon of the core question, especially for younger respondents.

## **Descriptive analysis**

### **Substance of tenure**

Overall, 22% of adult women individually or jointly own their main property compared to 37% of men (Table A), a gap of 15 percentage points. The gap is wider in the Mashreq region, where men’s rates of ownership (46%) are twice as high as they are for women (23%). Ownership is also a more common form of tenure for men (36%) than it is for women (21%) in the Maghreb region. In both regions, this pattern is reversed for the

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different types of documents were listed, although respondents also had the opportunity to indicate other non-listed documents. Examples of such documents include ownership titles, sales contracts or rental agreements registered by courts, notaries, municipalities or state registrars. We also control whether the respondent is named on any of these documents.

<sup>14</sup> Sample sizes for some of these categories are too small to consider for the gender-comparison. Where this is the case, these categories are dropped from the analysis. Examples include groups with only a primary level of education, as well as men and women who are renters or who reside in rural areas (e.g. in Palestine).

<sup>15</sup> “Disagreement with family/friends”, “Death of household member” or “Issues with customary authorities”.

<sup>16</sup> “Companies may seize this property” or “government may seize this property”.

<sup>17</sup> “Lack of money or financial resources”.

<sup>18</sup> “Suppose you and your spouse were to get divorced. How worried are you that your spouse would have the right to stay but you would be forced to leave this property under these circumstances?”. Both questions could be answered using a four-point scale: “very worried”, “somewhat worried”, “not worried” and “not worried at all”, with respondents who did not know how to or refused to answer the question coded separately. The scale has been recoded into a binary outcome, where rights are treated as secure (=1) if a respondent is “not worried at all” or “not worried” about being forced to leave the property.

<sup>19</sup> “And suppose – and we apologize as we know this may be hard to think about – your spouse was to pass away. How worried would you be that your right to stay in this property would be taken away from you if this occurred?”.

sample of respondents living in family-owned property, which a majority of 54% of women report as their tenure classification.

Tenure regimes in GCC member regimes are markedly different from those of the Maghreb or Mashreq. Rental market activity is highly developed among both male and female respondents, over 50% of whom rent. However, there are no particularly notable gender differences within the different substantive tenure types.

*Table A. Share of men and women by tenure classification*

Country	Own			Family-owned			Rent			Other		
	Men	Women	Diff.	Men	Women	Diff.	Men	Women	Diff.	Men	Women	Diff.
Saudi Arabia	20%	17%	- 0.03	23%	26%	0.03	53%	55%	0.01	3%	2%	- 0.01
UAE	8%	8%	0.00	42%	38%	- 0.04	44%	50%	0.06	6%	4%	- 0.03
Kuwait	7%	11%	0.03	14%	22%	0.08	74%	67%	- 0.08	5%	1%	- 0.04
<b>GCC</b>	<b>16%</b>	<b>15%</b>	<b>- 0.00</b>	<b>27%</b>	<b>28%</b>	<b>0.00</b>	<b>53%</b>	<b>55%</b>	<b>0.02</b>	<b>4%</b>	<b>2%</b>	<b>- 0.02</b>
Yemen	56%	20%	- 0.36	28%	67%	0.39	11%	8%	- 0.03	5%	4%	- 0.00
Egypt	48%	24%	- 0.24	28%	52%	0.24	21%	18%	- 0.04	3%	7%	0.04
Lebanon	43%	20%	- 0.23	32%	58%	0.26	22%	19%	- 0.03	3%	3%	0.00
Iraq	45%	29%	- 0.16	35%	53%	0.18	17%	14%	- 0.03	3%	4%	0.01
Palestine	39%	26%	- 0.12	50%	59%	0.10	10%	11%	0.01	2%	4%	0.02
Jordan	19%	11%	- 0.08	30%	36%	0.06	33%	10%	- 0.23	18%	43%	0.25
<b>Mashreq</b>	<b>46%</b>	<b>23%</b>	<b>- 0.23</b>	<b>30%</b>	<b>54%</b>	<b>0.24</b>	<b>20%</b>	<b>15%</b>	<b>- 0.04</b>	<b>4%</b>	<b>7%</b>	<b>0.03</b>
Morocco	36%	9%	- 0.27	39%	62%	0.23	15%	5%	- 0.11	9%	24%	0.14
Tunisia	40%	23%	- 0.16	33%	51%	0.19	19%	12%	- 0.08	9%	14%	0.05
Libya	47%	37%	- 0.09	31%	43%	0.13	20%	17%	- 0.02	3%	2%	- 0.01
Algeria	34%	28%	- 0.06	37%	50%	0.13	22%	16%	- 0.06	7%	6%	- 0.01
<b>Maghreb</b>	<b>36%</b>	<b>21%</b>	<b>- 0.16</b>	<b>37%</b>	<b>54%</b>	<b>0.17</b>	<b>19%</b>	<b>11%</b>	<b>- 0.08</b>	<b>8%</b>	<b>14%</b>	<b>0.06</b>
<b>MENA</b>	<b>37%</b>	<b>22%</b>	<b>- 0.15</b>	<b>32%</b>	<b>51%</b>	<b>0.19</b>	<b>26%</b>	<b>19%</b>	<b>- 0.07</b>	<b>5%</b>	<b>9%</b>	<b>0.04</b>

Source: Prindex (2020). Note: Regional weights adjusted for differences in population size and number of observations.

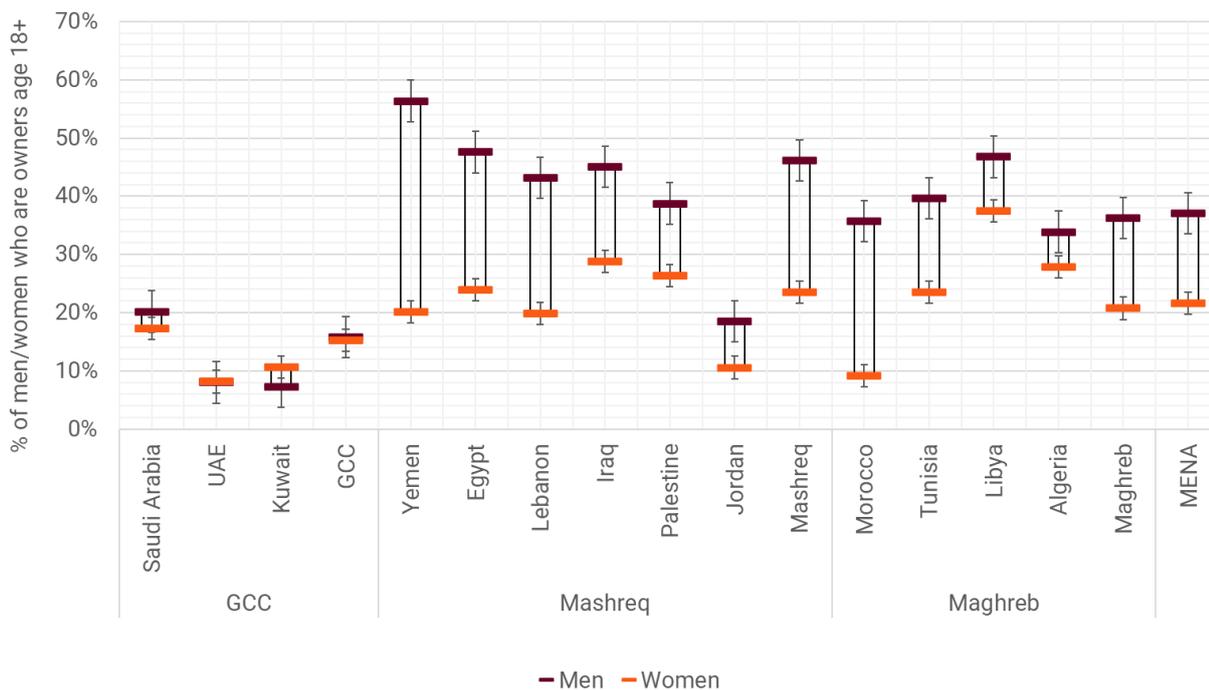
At country level (

Figure 2), the gender ownership gap is widest in Yemen, where one in five women (20%) report themselves as owners compared to 56% of men. The difference between men and women is above 20 percentage points in Lebanon and Egypt, as well as Morocco, where rates of ownership are just 9% for women. The most gender-equal ownership patterns exist in the GCC countries, although the region is characterized by lower absolute rates of ownership<sup>20</sup>.

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<sup>20</sup> In Jordan and Morocco, a very high share of women report themselves as being in “other” forms of tenure (43% and 24%, respectively). Most of these women specified that they were in informal tenure arrangements, staying with the permission of another owner or renter who is not part of their family. In both countries, this anomaly is partly reflected by a comparatively high share of male renters. Although more data is needed to ascertain this for certain, it is likely that these anomalies are caused by high numbers of refugees and internally displaced persons (IDPs) in the two countries.

Figure 2. Rates of ownership between men and women in the MENA region



Source: Prindex (2020). Note: brackets indicate standard errors; regional weights adjusted for differences in population size and number of observations.

### Assurance of tenure

Overall rates of perceived tenure insecurity in the region are 22 percent for men, and 24 percent for women. However, this is in part caused by extremely low levels of security among renters, with up to two thirds feeling insecure in Lebanon, Libya or Jordan (**Error! Reference source not found.**). To avoid the distorting effects that the extremely high rates of insecurity within this group have on the overall sample, the results of the analysis are therefore split between renters as well as owners and family-owners.

Gender patterns of perceived tenure insecurity within the sample of renters are inconsistent. For example, 63% of female renters feel insecure compared to 43% of male renters in Libya. However, this contrasts with the pattern in Lebanon, where 69% of male renters feel insecure compared to 54% of female ones. As discussed in a separate paper, these imbalances are likely to be caused by migrant flows within and between countries in the region. Such flows can be highly gendered, involving voluntary migrant labour from Europe, South Asia and Sub-Saharan Africa (e.g. for construction and domestic work) as well as refugees who have been forcefully displaced<sup>21</sup>.

Among owners and “family-owners” (i.e. respondents living in family-owned properties), gender-differences broadly reflect those observed in the previous section. In other words, they are widest in the Mashreq countries, where women’s rates of tenure insecurity are 8

<sup>21</sup> Sample sizes in the sample of renters are too small to analyse any further. As a result, this group is dropped from in the “Context” section below, but it is important to note that this group remains an important target for future research, as discussed in the concluding section.

percentage points higher than those of men. Insecurity is particularly high among women compared to men in Egypt, Yemen and Iraq, adding to unequal patterns of ownership in those countries. Interestingly, rates of insecurity between men and women in Lebanon are similar despite the unequal ownership patterns observed in the previous section. In the Maghreb, there is a smaller but significant difference of 4 percentage points, driven by the gender-unequal tenure insecurity in Algeria, where just 7% of men feel insecure compared to 12% of women. The gender pattern reverses itself in the GCC countries, where both men and women suffer from high rates of insecurity.

Table B. Rates of perceived tenure insecurity by gender and tenure classification

Country	Total			Own/Family-owned			Rent		
	Men	Women	Diff.	Men	Women	Diff.	Men	Women	Diff.
Kuwait	43%	34%	- 0.09	21%	23%	0.02	50%	40%	- 0.10
Saudi Arabia	33%	33%	0.00	24%	23%	- 0.02	37%	41%	0.03
UAE	39%	27%	- 0.13	42%	24%	- 0.17	36%	30%	- 0.06
<b>GCC</b>	<b>35%</b>	<b>32%</b>	<b>- 0.04</b>	<b>30%</b>	<b>23%</b>	<b>- 0.07</b>	<b>39%</b>	<b>39%</b>	<b>0.00</b>
Egypt	13%	23%	0.09	3%	16%	0.12	48%	45%	- 0.04
Yemen	21%	25%	0.04	14%	20%	0.07	68%	60%	- 0.08
Iraq	27%	28%	0.01	21%	26%	0.05	53%	44%	- 0.09
Lebanon	22%	18%	- 0.04	8%	10%	0.02	69%	54%	- 0.15
Palestine	22%	24%	0.03	19%	19%	0.00	52%	59%	0.07
Jordan	42%	34%	- 0.08	26%	18%	- 0.08	59%	62%	0.04
<b>Mashreq</b>	<b>19%</b>	<b>24%</b>	<b>0.05</b>	<b>10%</b>	<b>18%</b>	<b>0.08</b>	<b>53%</b>	<b>47%</b>	<b>- 0.06</b>
Algeria	14%	17%	0.03	7%	12%	0.05	32%	33%	0.01
Morocco	17%	20%	0.03	12%	15%	0.03	37%	40%	0.03
Tunisia	23%	22%	- 0.01	13%	15%	0.02	60%	53%	- 0.08
Libya	21%	25%	0.04	15%	16%	0.01	43%	63%	0.21
<b>Maghreb</b>	<b>17%</b>	<b>19%</b>	<b>0.02</b>	<b>10%</b>	<b>14%</b>	<b>0.04</b>	<b>38%</b>	<b>39%</b>	<b>0.01</b>
<b>MENA</b>	<b>22%</b>	<b>24%</b>	<b>0.02</b>	<b>13%</b>	<b>17%</b>	<b>0.05</b>	<b>44%</b>	<b>43%</b>	<b>- 0.01</b>

Source: Prindex (2020). Note: Regional weights are adjusted for differences in population size and number of observations.

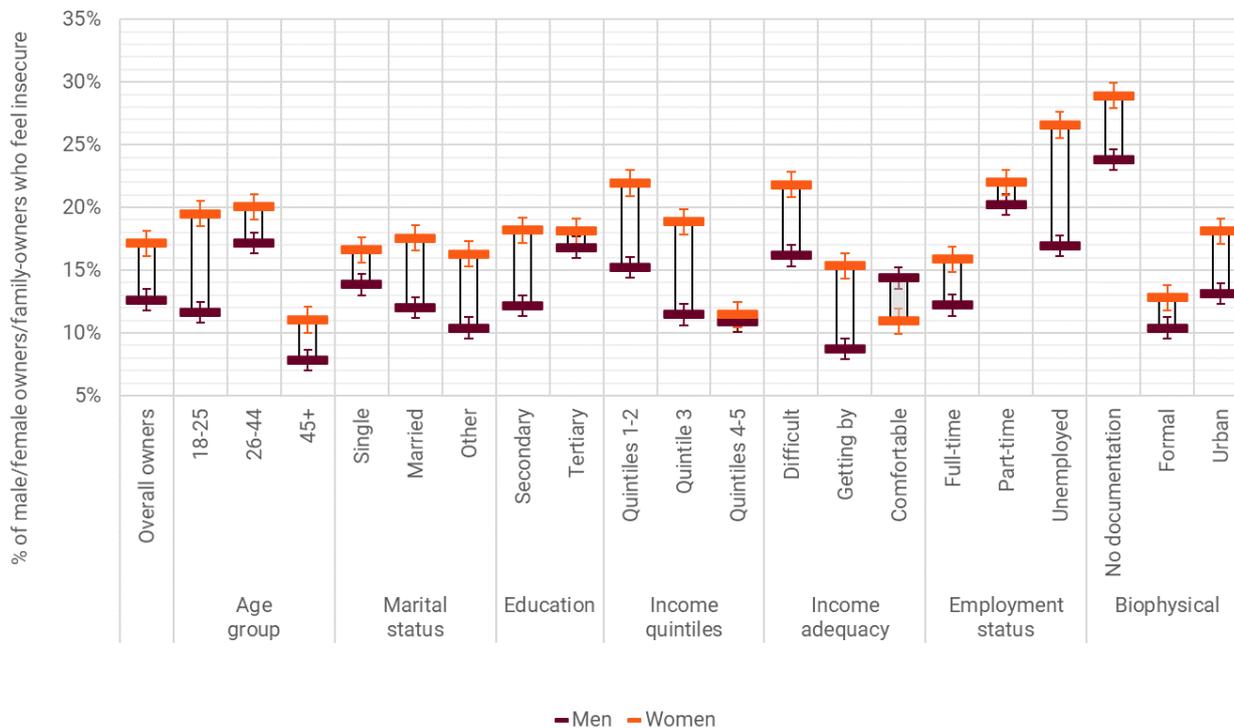
## Context

For each contextual factor, we have split the sample between men and women and calculated the mean rate of perceived tenure insecurity within them. The sample is restricted to men and women who are individual, joint or family-owners given that the tenure security of renters is underpinned by fundamentally different factors (see Feyertag *et al.*, 2021). Furthermore, it is not possible to consider the contextual factors surrounding the tenure security of renters in this section because of insufficient sample sizes.

The results are presented in the MENA region for demographic, socioeconomic, and biophysical characteristics in Figure 3. They show that gender differences are driven by a certain set of contextual factors. Demographic characteristics associated with women's insecurity include a young age and being married or in an "other" marital status, such as being divorced or widowed. Women in low socioeconomic backgrounds are less likely to feel secure, for instance if they are on low incomes, relatively low levels of educational

attainment, or they are unemployed. High income adequacy (feeling comfortable to live on present income) is the only characteristic associated with higher perceived tenure security for women compared to men (Figure 3).

Figure 3. Rates of perceived tenure insecurity between male and female owners/family-owners by context in the MENA region



Source: Prindex (2020). Note: brackets indicate standard errors; regional weights are adjusted for differences in population size and number of observations.

However, these characteristics are highly concentrated in certain countries and regions, particularly in the Mashreq region (

Table C). They are also less relevant in the GCC countries, where men feel less secure than women. The country- and subregional-level findings are discussed in greater detail in the following sections.

*Table C. Rates of perceived tenure insecurity between male and female owners/family-owners by context at subregional level*

	GCC			Mashreq			Maghreb			MENA			
	Men	Women	Diff.	Men	Women	Diff.	Men	Women	Diff.	Men	Women	Diff.	
Overall owners	30%	23%	- 0.07	10%	18%	0.08	10%	14%	0.04	13%	17%	0.05	
Age group	18-25	30%	27%	- 0.03	9%	21%	0.12	12%	13%	0.02	12%	20%	0.08
	26-44	30%	24%	- 0.06	15%	21%	0.06	12%	17%	0.05	17%	20%	0.03
	45+	29%	19%	- 0.10	6%	11%	0.05	7%	9%	0.03	8%	11%	0.03
Marital status	Single	32%	23%	- 0.10	11%	15%	0.05	12%	16%	0.05	14%	17%	0.03
	Married	28%	24%	- 0.04	10%	20%	0.10	9%	13%	0.03	12%	18%	0.06
	Other	25%	22%	- 0.03	8%	17%	0.09	9%	14%	0.06	10%	16%	0.06
Education	Secondary	26%	25%	- 0.02	10%	18%	0.09	10%	15%	0.04	12%	18%	0.06
	Tertiary	33%	21%	- 0.12	7%	18%	0.11	9%	15%	0.07	17%	18%	0.01
Income quintiles	Quintiles 1-2	45%	29%	- 0.17	12%	24%	0.12	11%	18%	0.06	15%	22%	0.07
	Quintile 3	25%	28%	0.03	11%	19%	0.09	6%	15%	0.09	11%	19%	0.07
	Quintiles 4-5	21%	16%	- 0.05	9%	12%	0.03	10%	9%	- 0.01	11%	11%	0.01
Income adequacy	Difficult	44%	29%	- 0.15	14%	22%	0.08	12%	19%	0.07	16%	22%	0.06
	Getting by	24%	27%	0.03	6%	16%	0.11	10%	11%	0.01	9%	15%	0.07
	Comfortable	25%	13%	- 0.12	13%	11%	- 0.02	7%	10%	0.03	14%	11%	- 0.03
Employment status	Full-time	26%	23%	- 0.03	9%	12%	0.03	11%	18%	0.07	12%	16%	0.04
	Part-time	35%	28%	- 0.07	19%	23%	0.04	15%	16%	0.01	20%	22%	0.02
	Unemployed	34%	17%	- 0.17	17%	32%	0.16	12%	21%	0.09	17%	27%	0.10
Biophysical	No documentation	39%	29%	- 0.10	23%	36%	0.12	18%	19%	0.01	24%	29%	0.05
	Formal	27%	21%	- 0.06	8%	12%	0.04	8%	11%	0.03	10%	13%	0.02
	Urban	30%	23%	- 0.07	10%	19%	0.09	10%	14%	0.04	13%	18%	0.05

Source: Prindex (2020). Note: red = women less secure; green = men less secure; regional weights are adjusted for differences in population size and number of observations.

### *Individual-level demographic factors*

Young women are particularly vulnerable to tenure insecurity compared to men in the Mashreq region, especially in Egypt, Yemen and Iraq. Young women also experience considerably higher insecurity than young men in Saudi Arabia and Algeria. However, young men face higher rates of tenure insecurity in Kuwait, the United Arab Emirates, and Jordan. These gender differences are narrower within older age-groups, although Kuwait stands out as a country where women aged 46 or above feel particularly insecure compared to men. The dynamics between age, gender and perceived tenure security will therefore be an important avenue for future research, and are potentially tied to migration as well as the lack of economic opportunities for young people in the region.

The analysis does not provide any consistent findings for the relationship between marital status, gender and tenure security. Although married, widowed and divorced women feel less secure than their male counterparts in the region, at the country- and subregional-level the relationship is mixed. For instance, in the GCC countries married women are less secure than married men in Kuwait, but more secure in Saudi Arabia and the United Arab Emirates. In the Mashreq countries, married women experience comparatively high levels of insecurity compared to married men in Egypt, Yemen, Iraq and Jordan, but lower levels in Lebanon and Palestine. Single men represent a vulnerable group in many of the countries in the analysis, including Kuwait, the United Arab Emirates, Iraq, Palestine, Jordan, Morocco and Tunisia. One reason why marital status may not show a clear association with gendered patterns of tenure security is because the core question for

measuring perceived tenure security under SDG 1.4.2 is restricted to a 5-year horizon. This may exclude sources of tenure insecurity associated with changes in family structure or social status, which occur over a longer-term time horizon (see next section).

#### *Individual-level socioeconomic factors*

Of the socioeconomic characteristics captured by the dataset, low income and employment status are most clearly associated with women's tenure insecurity in the region. Women who are in lower income brackets, or who find it difficult to get by on their present income, feel less secure about their tenure in Masheq and Maghreb regions. Jordan and Libya represent exceptions in both regions, where financially disadvantaged men feel significantly less secure about their tenure. Economically precarious men also feel less secure in the GCC countries.

Unemployment and part-time employment strongly correlate with high insecurity among women in Egypt and Kuwait. Part-time employment is also strongly associated with lower security among women in Saudi Arabia, Palestine and Tunisia, and with lower security among men in Jordan and Morocco.

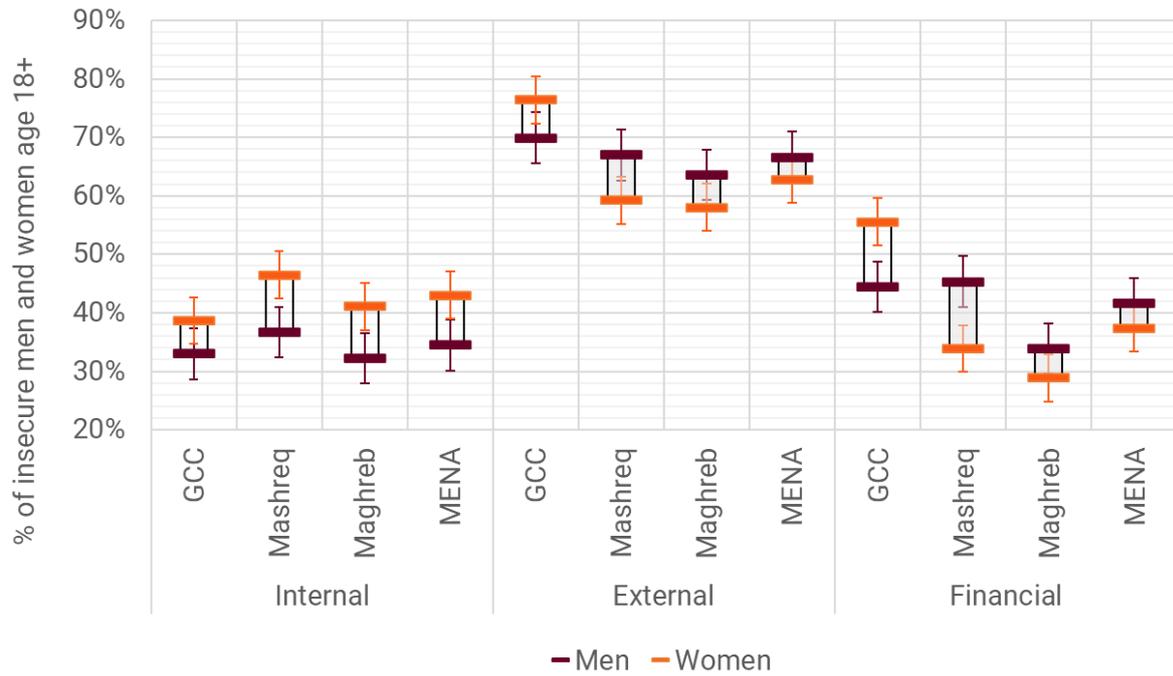
#### *Land and land tenure*

Women residing in urban areas in most of the Mashreq region are less secure than men. Not having documentation is also associated with very high levels of insecurity compared to men in Egypt and Algeria. However, compared to demographic and socioeconomic factors, biophysical characteristics do not appear to play as a significant role in explaining gender differences in tenure security in the MENA region.

#### **Threats and opportunities**

To understand how these contextual factors are linked to or overlap with potential threats, we captured the share of insecure men and women who cite internal, external and financial reasons for their insecurity. This shows that in all subregions, the share of women citing internal sources of insecurity from within the family or the community is higher than the share of male respondents, although the difference in the GCC countries is not statistically significant (**Error! Reference source not found.**). The results also highlight the importance of external and financial threats to the security of men in the Mashreq region. Once again, GCC represents an outlier considering the extremely high share of women who cite financial sources of insecurity (56%) compared to men (44%).

Figure 4. Share of insecure men and women who cite internal, external and financial sources of insecurity by subregion



Source: Prindex (2020). Note: brackets indicate standard errors; regional weights are adjusted for differences in population size and number of observations.

Further disaggregating the results at country-level shows where internal, external and financial fears are most prominent for women (

Table D). Compared to men, women are most threatened from internal sources of insecurity in Egypt, Tunisia, Yemen and Lebanon, and threats from within the household and the community are also commonly cited in Kuwait, Saudi Arabia or Libya. Men are much more likely to cite external threats, such as expropriation by the government or by private investors, in Algeria, the United Arab Emirates, Lebanon or Egypt. Financial concerns are prominent among women in all three GCC countries, and are commonly cited by men in Egypt and Lebanon.

Table D. Share of insecure men and women who cite internal, external and financial sources of insecurity by country

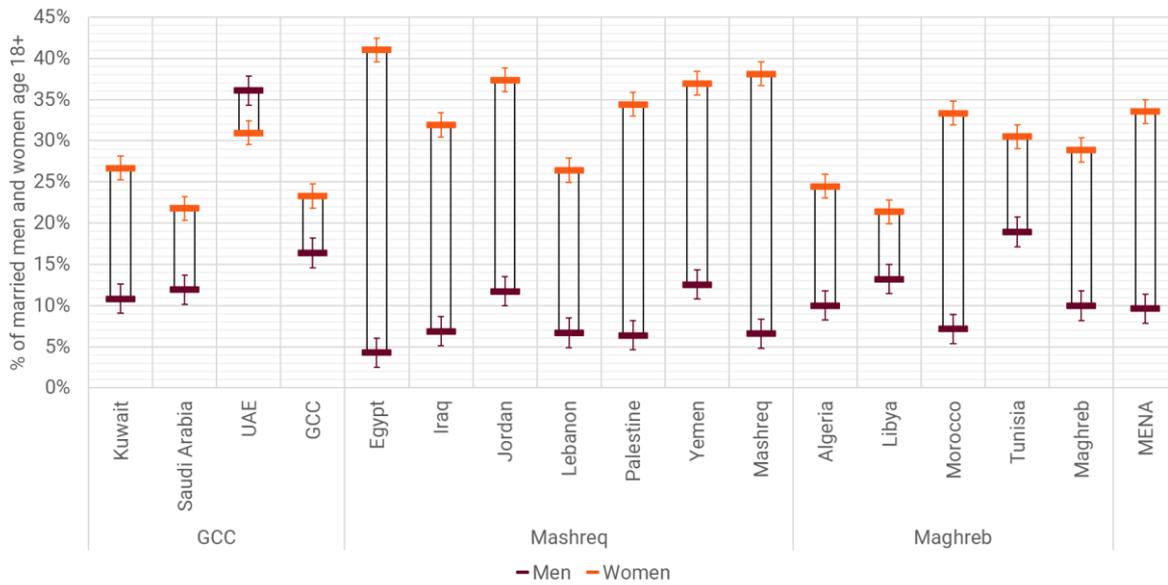
	Internal			External			Financial		
	Men	Women	Diff.	Men	Women	Diff.	Men	Women	Diff.
Kuwait	0.30	0.37	0.07	0.77	0.73	- 0.05	0.40	0.53	0.14
Saudi Arabia	0.26	0.36	0.10	0.69	0.78	0.09	0.48	0.57	0.09
United Arab Emirates	0.43	0.42	- 0.01	0.64	0.78	0.15	0.45	0.56	0.10
<b>GCC</b>	<b>0.33</b>	<b>0.39</b>	<b>0.06</b>	<b>0.70</b>	<b>0.76</b>	<b>0.06</b>	<b>0.44</b>	<b>0.56</b>	<b>0.11</b>
Egypt	0.25	0.55	0.29	0.82	0.59	- 0.23	0.45	0.25	- 0.21
Iraq	0.48	0.48	- 0.00	0.67	0.59	- 0.08	0.51	0.48	- 0.04
Jordan	0.17	0.20	0.03	0.39	0.45	0.06	0.21	0.15	- 0.06
Lebanon	0.24	0.40	0.16	0.79	0.61	- 0.17	0.63	0.40	- 0.23
Palestine	0.57	0.50	- 0.06	0.59	0.63	0.04	0.38	0.33	- 0.05
Yemen	0.49	0.66	0.17	0.76	0.68	- 0.08	0.54	0.43	- 0.10
<b>Mashreq</b>	<b>0.37</b>	<b>0.46</b>	<b>0.10</b>	<b>0.67</b>	<b>0.59</b>	<b>- 0.08</b>	<b>0.45</b>	<b>0.34</b>	<b>- 0.11</b>
Algeria	0.40	0.43	0.03	0.74	0.57	- 0.17	0.38	0.32	- 0.06
Libya	0.41	0.55	0.14	0.74	0.70	- 0.04	0.56	0.54	- 0.02
Morocco	0.32	0.34	0.01	0.43	0.46	0.04	0.32	0.20	- 0.11
Tunisia	0.15	0.33	0.17	0.64	0.58	- 0.06	0.10	0.09	- 0.01
<b>Maghreb</b>	<b>0.32</b>	<b>0.41</b>	<b>0.09</b>	<b>0.64</b>	<b>0.58</b>	<b>- 0.06</b>	<b>0.34</b>	<b>0.29</b>	<b>- 0.05</b>
<b>MENA</b>	<b>0.34</b>	<b>0.43</b>	<b>0.09</b>	<b>0.67</b>	<b>0.63</b>	<b>- 0.04</b>	<b>0.42</b>	<b>0.37</b>	<b>- 0.04</b>

Source: Prindex (2020). Note: Regional weights are adjusted for differences in population size and number of observations.

Internal threats to the tenure security of women in the region are amplified even further if we extend the 5-year horizon and consider tenure security in hypothetical divorce or spousal death scenarios. Overall, married women in such scenarios feel between 18 (under a spousal death scenario) and 24 percentage points (under a divorce scenario) less secure than men (

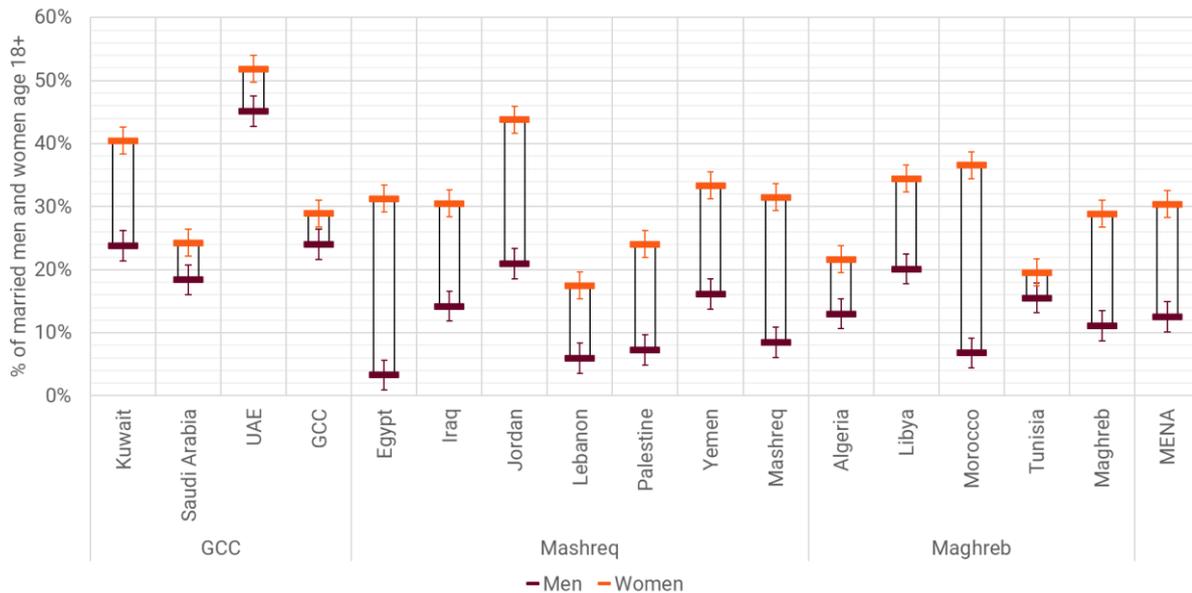
Figure 5 and Figure 6). Roughly one in three married women felt insecure in such scenarios compared to just one in ten married men. The gap is widest in the Mashreq region, especially in Egypt where 41 percent of women feel insecure in a divorce scenario compared to just 4 percent of men, a 37 percentage point difference. It is also wide in Morocco, where 37 percent of married women feel insecure in a spousal death scenario compared to 7 percent of men. Overall, the gender gaps are narrower under a spousal death scenario, suggesting that women's rights are better protected as widows than they are as divorcees.

Figure 5. Rates of perceived tenure insecurity among married men and women under a divorce scenario



Source: Prindex (2020). Note: brackets indicate standard errors; regional weights are adjusted for differences in population size and number of observations.

Figure 6. Rates of perceived tenure insecurity among married men and women under a spousal death scenario



Source: Prindex (2020). Note: brackets indicate standard errors; regional weights are adjusted for differences in population size and number of observations.

The lowest gap under both scenarios exists in the United Arab Emirates, but it is worth pointing out the extremely high levels of insecurity for both men and women (~50 percent) in the country. Gender gaps are also relatively narrow in Saudi Arabia, Lebanon, Algeria, Libya and Tunisia, especially under a spousal death scenario. Investigating why women

feel comparatively more secure in these countries may yield some key openings for tackling internal threats to women's tenure security elsewhere in the region.

## **Conclusion**

The analysis reveals three ways that can help guide further efforts to tackle issues surrounding women's tenure security in the region: (i) gaining a greater understanding of the gender dynamics affecting the high share of renters in the region; (ii) taking into consideration the interplay between demographic and socioeconomic factors and women's tenure security, especially in the Mashreq, and; (iii) paying special attention to internal sources of insecurity from within the family and the community over a longer time horizon.

First, without distinguishing the different dynamics underpinning the tenure security of renters and owners (including family-owners), one could underestimate the importance of issues affecting women's tenure security in the region. Gender gaps appear insignificant overall, with a two percentage point gap between men's (22%) and women's (24%) rates of perceived insecurity. However, these gaps are considerably wider, and up to 8 percentage points for the sample of owners and family-owners in the Maghreb and Mashreq countries. Separating the analysis of tenure security among renters is needed because of the fundamentally different set of dynamics at play, especially gendered patterns of voluntary and involuntary migrations and their causes. These may be political, ethnic, cultural or economic in nature and require further analysis as they lie beyond the scope of the dataset used in this paper.

One interesting avenue to explore in the context of women's tenure security is the ability of rental markets as a way of liberating women from the constraints of social and religious norms surrounding the ownership of fixed assets such as land and property. There has, to date, been more of a focus on individual ownership and control of land and property in the region. The results of the analysis confirm that women's rates of individual or joint ownership are as low as 8 percent (22% overall), but provided that rapidly increasing rental markets are affordable, they can offer opportunities to acquire more liquid assets that women may prefer (see Najjar *et al.*, 2020). However, at present tenure security among renters in the region are among the lowest in the world, and should therefore be considered a key priority area for national governments and international development partners.

The second important consideration to make when analysing women's tenure security is that context matters. Young women are particularly vulnerable, especially in Egypt, Yemen and Iraq, which contribute to low levels of tenure security for women in the Mashreq region. Low income, unemployment and part-time employment are also important, socioeconomic factors to consider when analysing the tenure security of women in the Mashreq and Maghreb regions. For men, it shows singledom to be associated with low levels of insecurity in many countries. The analysis found that biophysical characteristics, such as urbanicity or the possession of formal documentation, to be less relevant for

understanding issues surrounding women's tenure security. Nonetheless, the analysis did not consider institutional context, such as national legal frameworks or informal institutions. Nor did it include community relationships, which may shape the interplay between individual-level characteristics such as age and marital status, and tenure security. These two groups of contextual factors – highlighted in Doss and Meinzen-Dick (2020) - will need to be operationalized using complementary data, including qualitative data at national or subnational level.

Third, these contextual factors will need to be linked to the threats and opportunities identified for women's tenure security in the region. As in other parts of the world, women are more likely to cite internal sources of insecurity from within the household or the community than men are, especially in the Mashreq and Maghreb regions. This is linked to the extremely wide disparities between men and women's feelings of tenure security in the event of divorce or spousal death. In Egypt, over 40 percent of married women felt insecure about their land or property in the event of a divorce, compared to just 4 percent of men. Overall, roughly one in three married women felt insecure in such scenarios compared to one in ten men. This points towards the need for policy interventions aimed at improving women's rights to inherit and thereby redistribute land and housing to women (see e.g. Deininger et al., 2010).

The impact of unequal inheritance law and practices on women's tenure security also needs to be explored for women who are not married. For instance, it might explain why single women feel insecure in many countries, either because they face having to leave family homes upon marriage, or because they do not have the opportunity to acquire land or property except through marriage. There is also a need to understand other sources of insecurity cited by women, especially financial sources in the GCC countries. To achieve this, the dynamic causal relationships between contextual factors (such as age and income), the action arena (particularly male household heads and community leaders) and the threats identified in this paper (laws and social norms regarding land) will need to be explored at country-level to provide detailed policy proposals. One consideration to draw from our findings is that in some countries, women feel comparatively secure about their tenure in a spousal death scenario. Despite the presence of gender-unequal inheritance law (Women, Business and the Law, 2020), women in Saudi Arabia, Lebanon, Algeria or Tunisia experience relatively low levels of insecurity. This may be related to differences in social attitudes, types of marriages or the possession of non-fixed assets, and may yield some important lessons for strengthening the tenure security of women in similar scenarios in other countries.

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