

**UNITED NATIONS HUMAN SETTLEMENTS PROGRAM  
GLOBAL LAND TOOL NETWORK**

**NATIONAL WOMEN & LAND CAMPAIGN**

*Increase access to land and security of tenure for all*



**WORKSHOP ON AWARENESS RAISING, OWNERSHIP AND  
DISSEMINATION OF KEY MESSAGES ON WOMEN'S ACCESS  
TO LAND, PROPERTY AND HOUSING IN TUNISIA AND LIBYA**

## WORKSHOP REPORT

**Tunis, September 12 and 13, 2022**



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## INTRODUCTION

Within the framework of strengthening women's right to housing, land and property, empowerment of women and their participation in decision-making in the household and in public life, the United Nations Human Settlements Program (UN-Habitat) and the Global Land Tool Network (GLTN) launched in February 2021 a Regional Campaign on Women and Land that targeted a wide range of stakeholders in the Arab region.



GLTN is an alliance of global, regional and national partners that contributes to poverty alleviation through land reforms, improved land management and security of tenure, particularly through the development and sharing of pro-poor and gender-sensitive land tools. Security of land and property rights is essential for universal access to housing and livelihoods, as well as for the realization of human rights, poverty reduction, economic prosperity and sustainable development. The main objective of GLTN is therefore to contribute to poverty alleviation and the achievement of the Sustainable Development Goals (SDGs).

Thus, a "Women and Land" Campaign in Tunisia and Libya was sponsored. This Campaign aims to raise awareness and initiate a multi-level dialogue on women's right to land ownership, complementing and further expanding the scope of the regional Campaign. Indeed, this Campaign aims to disseminate and promote key messages through the media and other agents of change on the socio-economic and cultural benefits of women's right to housing, land and property, and the challenges they face in legitimately claiming these rights in order to draw public attention to the importance of protecting these rights.

Protecting Tunisian women's right to housing, land, and property will require efforts to change patriarchal attitudes and social norms that govern various aspects of family life,



such as inheritance practices, particularly in rural areas. This is a difficult challenge because it requires holistic interventions that go beyond changes at the constitutional and policy levels alone, and requires a combined set of short-, medium-, and long-term interventions at all levels, starting with raising awareness and promoting dialogue about the socioeconomic benefits of promoting women's rights to housing, land, and property, and the challenges they face in legitimately claiming these rights. Tunisia, however, remains an inspiring example of change and is paving the way for a more egalitarian and women-friendly future in the Arab region and the Muslim world at large.

In Libya, while Gaddafi era laws protected women's property rights on paper, reports indicate that in practice women's rights are tied to their relationships with male family members. In the case of inheritance, while the judicial system follows Shari'a-based inheritance rules, which guarantee women certain inheritance rights, in some cases these rules are not applied or are misinterpreted to the detriment of women. It is also unclear whether the next constitution will include gender-specific provisions protecting women's rights, including property and inheritance rights.

In this context, it is important to raise awareness and defend women's right to housing, land and property and to promote dialogue on women's right to land at all levels.

In order to identify the key messages that will raise awareness of both populations in the promotion of Tunisian and Libyan women's land rights, a workshop to launch the campaign was sponsored.

The main objective of this workshop is to initiate a dialogue with the key actors of the Campaign by inviting them to learn about and discuss the issue of women's right to land.

Specifically, it is about :

- Inform on the issues and challenges of women's right to land;
- Raise awareness of the role stakeholders can play in promoting women's right to land and access to land;
- Create a dialogue between stakeholders on women's right to land and share key messages on these rights.

This workshop brought together legal and sociological experts, representatives of various ministries (Land, Agriculture, Equipment, Finance, etc.), representatives of civil society as well as journalists and communication experts.

## I. OPENING CEREMONY

1. Taking the floor, the Head of the UN-habitat office in Tunisia welcomed the participants and acknowledged the effective presence of the representative of the UN-Women office for Tunisia and Libya, the representative of the Global Land Tool Network, experts, representatives of the Ministry of Agriculture and journalists, as well as members of the Libyan civil society, present online.

Thereafter, she handed over to the representative of the UN-Women office for Tunisia and Libya and to the representative of the Global Land Tool Network to present their speeches and thus proceed to the official opening of the workshop.

2. The representative of UN-Women in Tunisia and Libya, in her speech thanked the office of UN-Habitat Tunisia for the invitation and presented the actions of the United Nations System in the world for the promotion of women's land rights.

3. The Project Support Officer of the Global Land Tool Land Network, in her speech, thanked all the participants for being honored with their presence and reminded of the importance of the activity. She presented the Global Land Tool Land Network, established in 2016 with about 50 partners and working on the following themes:

- Access to land and land security
- Land administration and information
- Land financing
- Land management and planning
- Land policy and legislation, and
- All cross-cutting issues (gender, youth, land and conflict, climate, Islamic land mechanisms, land and disasters).

She also presented the Arab Land Initiative which works on the following themes:

- Women's land rights (human rights, empowerment, economic growth, peace): advocacy, support to grassroots and women's groups, etc.
- Land for Climate Resilience and Food Security;
- Land and conflict and the rights of displaced persons for stabilization, prevention of new conflicts and migration;
- Responsive land administration (land registration, reform of land policies, laws and regulations, and digitization of land registration systems);
- Monitoring of land governance.

The Regional Campaign on Women and Land promoted by UN-Habitat, as part of its mandate to ensure a better urban future for all, disseminated more than sixty-two campaign cards through the GLTN and social media with the support of key partners.

She finished by presenting the useful resources that we can find on the GLTN website (gltn.net) which summarizes knowledge on:

- Why it is important to protect women's intellectual property rights in fragile and conflict-affected contexts.
- How to improve the recognition and protection of women's land rights?
- How can women's autonomy and participation in processes related to land management and women's land rights be strengthened?
- The link between humanitarian, development and peace.

Following the opening, the workshop began with various presentations (Appendix).



## II. ADOPTION OF THE WORKSHOP AGENDA

The adopted agenda focuses on the following points:

- Presentation of women's rights to land, property and housing - between laws and practices in Tunisia and Libya;
- Two presentations on land and gender from a sociological point of view in Tunisia and Libya;
- Presentation of communication tools and best practices to adopt for the dissemination of messages for an efficient awareness;
- Group work;
- Restitution of the results of the group work and the point of the exchanges;
- Recommendations based on the presentations and group work.

### III. PRESENTATIONS

#### 1. Presentation of Tunisian and Libyan laws and legal provisions between texts and practices:

The presenter, Ms. Najet Ben Salah, Magistrate and Attorney General at the Ministry of Justice of the Republic of Tunisia, in her presentation addressed the following points with regard to Tunisia:

- Women's right to land, property and housing is a human right.
- The Convention on the Elimination of All Forms of Discrimination against Women<sup>1</sup> (CEDAW) and other international instruments to which Tunisia and Libya are parties requires among others that provides in its Article 13 that: "*States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights and, in particular:*  
a) *Entitlement to family benefits;*  
b) *The right to bank loans, mortgages and other forms of financial credit, etc.*". Similarly, Article 16 paragraph h provides that: "*The same rights to each of the spouses in matters of ownership, acquisition, management, administration, enjoyment and disposition of property, both free of charge and for valuable consideration*".
- The Maputo Protocol<sup>2</sup> In its article 16 explicitly recognizes women's right to adequate housing and the right to fully enjoy their right to sustainable development, including through the promotion of their access to and control over productive resources, such as land and guaranteeing their right to property.
- In Tunisia, the code of real rights<sup>3</sup> lists the real property rights which are 10 in number, including ownership, usufruct, right of use, right of habitation, mortgages, etc. Moreover, article 22 provides that the ownership of real estate is acquired by contract, succession, prescription, accession and by the effect of the law.

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<sup>1</sup> The Convention on the Elimination of All Forms of Discrimination against Women was adopted on December 18, 1979 by the United Nations General Assembly. It entered into force as an international treaty on September 3, 1981 after being ratified by 20 countries. Ten years after its adoption, in 1989, almost one hundred countries have committed themselves to respect its clauses. To consult the document online: <https://www.un.org/womenwatch/daw/cedaw/text/fconvention.htm> Accessed on September 22, 2022.

<sup>2</sup> The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women. Article 16 - Right to adequate housing: "*Women shall have the same right as men to have access to housing and to acceptable living conditions in a healthy environment. To this end, States shall ensure that women, irrespective of their marital status, have access to adequate housing.*" To consult the document online: <https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/65556/63007/F2037633474/ORG-65556.pdf> Accessed on September 22, 2022.

<sup>3</sup> To view the document: <http://www.droit-afrique.com/upload/doc/tunisie/Tunisie-Code-2011-droits-reels.pdf> Accessed on September 22, 2022.

- The Tunisian Constitution<sup>4</sup> of August 19, 2022 mentions in its Article 16 the obligation of the State to proceed to the egalitarian sharing of the national wealth on a fair and egalitarian basis between all citizens and in its Article 29 that the right of ownership is guaranteed except for restrictions in the cases provided for by the law
- The acquisition and circulation of property does not mention any restrictive or discriminatory measures, except in the law on inheritance, which is found in the Personal Status Code<sup>5</sup> - from article 85 to 152.
- The law of inheritance in Tunisia is based on Islamic principles, Sura Al-Nisa', Women Verse-11: *"This is what Allah enjoins on you concerning your children: to the son, a share equivalent to that of two daughters"*.
- The Tunisian government has undertaken several actions, within the framework of its political orientations of planning of the habitat III<sup>6</sup> including the :
  - Creation of a special fund to finance land operations.
  - Confirmation of the right of tenants to remain.
  - Creation of the institution of the owners' union.
  - Enshrinement of certain occupancy rights.
  - Creation of the Agency for Urban Rehabilitation and Renovation<sup>7</sup> (ARRU) in 1981.
  - Oukalas Project<sup>8</sup> which is a project of rehousing of the occupants of the Oukalas of the medina of Tunis.
  - Creation of the Agence Foncière d'Habitation<sup>9</sup> (AFH) in 1973.
  - Creation of the Caisse Nationale d'Epargne Logement (CNEL) in 1973.
  - Creation of the Société de promotion des logements sociaux<sup>10</sup> (S.PRO.L.S) in 1977.
  - Creation of the Fund for the Promotion of Housing for Employees<sup>11</sup> (FOPROLOS) in 1977.
- These tools or programs have allowed the increase in the number of homeowners among Tunisians **78% of households** (according to the Director General of Housing at the Ministry of

<sup>4</sup> Law N 59-57 of 1<sup>er</sup> June 1959, promulgating the Constitution of the Tunisian Republic. To consult the document: [https://www.justice.gov.tn/fileadmin/medias/ministere/musee/repertoire\\_musee/Constitution\\_de\\_la\\_republique\\_tunisiennefr.pdf](https://www.justice.gov.tn/fileadmin/medias/ministere/musee/repertoire_musee/Constitution_de_la_republique_tunisiennefr.pdf) Accessed on September 22, 2022.

<sup>5</sup> Decree of August 13, 1956 (6 moharem 1376), promulgating the Code of Personal Status. J.O.R.T n 104 of December 28, 1956. To consult the document on line: [https://observatoire-enfance.tn/documents/code%20du%20statut%20personnel\\_fr.pdf](https://observatoire-enfance.tn/documents/code%20du%20statut%20personnel_fr.pdf) Consulted on September 22, 2022.

<sup>6</sup> National Report of the Third United Nations Conference - Habitat III, which is part of the implementation of the United Nations resolutions related to the preparation and organization of the Third United Nations Conference on Housing and Sustainable Urban Development - Quito Ecuador 17-20 October 2016. To consult the document: <https://habitat3.org/wp-content/uploads/Rapport-national-de-la-troisi%C3%A8me-conf%C3%A8rence-des-Nations-Unies-HABITAT-III.pdf> Accessed on September 22, 2022.

<sup>7</sup> Law N 81-69 of 1<sup>er</sup> August 1981, creating the Agency for Urban Rehabilitation and Renovation. To consult the document: [http://www.arru.nat.tn/fileadmin/pdf/ARRU/Decret\\_loi\\_creation\\_ARRU/Loi\\_69\\_1981\\_FR.pdf](http://www.arru.nat.tn/fileadmin/pdf/ARRU/Decret_loi_creation_ARRU/Loi_69_1981_FR.pdf) Consulted on September 22, 2022.

<sup>8</sup> Project information: <http://www.commune-tunis.gov.tn/publish/content/article.asp?id=198> Accessed on September 22, 2022.

<sup>9</sup> Official website of the AFH: <https://www.afh.nat.tn/> Accessed on September 22, 2022.

<sup>10</sup> Official website: <http://www.sprols.com.tn/> Accessed on September 22, 2022.

<sup>11</sup> The FOPROLOS is a credit instituted in Tunisia in 1977, backed by a state program that allows Tunisians, especially wage earners with limited income, to access housing in an easier way. Law n 77-54 establishing a Fund for the promotion of housing for wage earners.

Equipment on October 2, 2017), the number of properties registered in the name of women is not known.

- In Tunisia, in terms of access to financing, and in particular the financing lines of the BTS which remains the mechanism that provides the most financing for micro projects and in particular in the priority regions, the proportions are **30% for women for 70% for men** and even 80% for certain targets (and in particular women entrepreneurs with a low level of education)

With regard to Libya, the presenter emphasized the following points:

- Libya is a party to CEDAW.

- The current Libyan constitutional declaration contains an equality clause stating that "Libyans are equal before the law" and prohibits discrimination based on gender. However, it has explicitly mentioned that Sharia law is the main source of legislation<sup>12</sup>.

- The laws favorable to women in Libya are Law No. 6 of 1959 on the protection of women's right to inherit, which provides in its Art 2 that it is not allowed to refrain from giving the woman the benefit of her share in the inheritance. The legislator went so far as to criminalize this act, subject to a complaint from the woman concerned.

- It should also be noted that unlike the women's movements in Tunisia (COLIBE<sup>13</sup>), the discourse in Libyan feminist circles does not advocate the achievement of equality in this area.

- In Libya, access to housing is more problematic after the revolution, the situation of politically displaced people (about 70,000) according to a UNHCR report in 2013, makes the issue of access to land and housing more complicated, and increases vulnerabilities, especially for women.

- According to a study by the Libyan Jusoor Center for Studies and Development<sup>14</sup>, women face certain legal obstacles that limit their business activities. This is due to the complexity of the project registration procedures and its high cost. In addition, women from rural areas have more difficulties in opening a bank account because women's ownership of real estate and land is rare, estimated at **12% according to the gender index of the Organization for Economic Cooperation and Development (OECD)** - this is one of the factors that prevent women from obtaining collateral to secure bank loans.

The recommendations the communicator takes away from her analysis are:

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<sup>12</sup> Libyan Constitution of 2011- Article 1.

<sup>13</sup> The Commission of Individual Liberties and Equality (COLIBE) was established by the President of the Tunisian Republic Béji Caïd Essebsi, on August 13, 2017. The commission is responsible for preparing a report on legislative reforms relating to individual freedoms and equality, in accordance with the Constitution of January 27, 2014, as well as international standards of human rights. Official website: <https://colibe.org/> Accessed on September 22, 2022.

<sup>14</sup> Jusoor is a Libyan non-governmental organization dedicated to independent policy research and human development through economic and social empowerment projects, with a focus on women. Jusoor's goal is to be an agent of change by contributing to the sustainable development of women in Libya.

- The gender approach must be present in public policies, especially at the regional level, particularly in real estate and land projects.
- It is necessary to facilitate access to financing for the acquisition of goods for women, and especially for women living in rural areas;
- Intensify illiteracy eradication programs because the level of education is a major catalyst for women to claim their inheritance rights on the same basis as men;
- Promote women's economic empowerment as a key vector for their emancipation and access to wealth.

## 2. Presentation of Land Law and Gender from a Sociological Perspective

Mr. Walid Ben Omrane, sociologist, focused on three issues to which he tried to find answers: Have the new post-revolution (2011) uprisings in the Maghreb countries (Tunisia and Libya) changed the dynamics of access to property for women in both countries? What is the sociological characteristic of women working in rural areas? How could we change the situation towards full equality between men and women regarding land ownership?

- The intertwined aspect of various global transitions, revolutions and territorial factors (cities/rural areas) are **factors of anxiety** in the population.

- In addition, there are fractures in the Tunisian territory:

- Between: coastal and inland regions,
- Between cities and rural areas
- Between the capital cities of the governorates and the peripheral cities
- Between formal and informal economy
- Between affluent and poor neighborhoods (social divide)
- Fracture between elites and social body (social fracture)

- In Tunisia, **less than 2% of population growth** has generated: an importance of the individual "nuclear families", a life expectancy of 74 years for men and 76 years for women and a **chronic endogamy of more than 90%** which has created a social conservatism.

- In southern Tunisia (Gabes to Tataouine), we can see that the social aspect of women working in family farming is close to that of Libyan women in Mount Nefoussa, Zouara and Tripoli. These women work on farms as workers.

- Women working in rural areas are stigmatized, exploited and dominated, even though they are **the productive force** in the informal sector.

- These women are not represented at the level of power (e.g. images found in Tunisian stamps that show a woman from behind to represent female agricultural workers).



The communicator recommends action on the following actions:

- Public policies of positive discrimination against women working in rural areas to become owners of state agricultural land;
- Political adoption (in the form of law) of the COLIBE recommendations to establish full equality in the right to inheritance;
- Social public policies aimed at reducing the gaps between social categories;
- Encourage new forms of union organization of women working in rural areas to reverse the political balance of power in their favor: to make the cities live in exchange for access to property and a dignified life.

### 3. Presentation on Land Law and Gender from a Sociological Perspective

#### Key Figures:

The sociologist and professor at the University of Humanities and Social Sciences of Tunis, member of the founding group of the autonomous feminist movement in Tunisia, Ms. Dorra Mahfoudh began by presenting figures that speak volumes about gender inequality:

- Less than 20% of the world's farmland owners are women.
- 10% on average in North Africa and the Middle East.
- 5% of landowners in rural Tunisia are women.

These data invite us to question customary practices and social resistance, the status of women's rights to property, goods and decent housing, the role of legislation and public policies in recognizing and protecting these rights and their adequacy with the evolution of society.

Then, the presenter poses the following problem: What is the status of women's property rights in the rural world? Women are the main actors in the rural world where they constitute 76% of the agricultural workforce (50% world average). 80% of women work in the livestock sector and

57.9% are "family helpers" providing unpaid/low-paid work on the family farm (Gender profile of Tunisia. MAFF- 2014<sup>15</sup> ).

Here are the thoughts she retains while analyzing the topic:

- Women in agriculture play a strategic but little recognized economic role. Due to the gender division of labor, they perform the most arduous tasks that require perseverance (hoeing, weeding, harvesting, seeding, etc.), but more and more they are taking over male tasks (carrying, plowing, pruning, etc.). Mechanization and other technologies have benefited men. However, **they own only 5% of the agricultural land**, so all the decisions and transformations that can affect the farm are very rarely the responsibility of women.

- In the rural environment, women have particularly busy days because they combine: productive work: paid, or unpaid "family help" and not recognized as work even if the production is marketed; reproductive work: domestic, invisible and unpaid; they have a **total workload that exceeds that of men** in the same environment **by 40%**, which can be (according to testimonies) as much as 16 hours a day (some declare that they are busy with numerous tasks from 5:00 a.m. to 11:00 p.m.)<sup>16</sup> .

- In the rural world, women do not stop working, even at an advanced age. In the agricultural sector, they are younger than men (young men migrate more often). They work twice as much when they are single as when they are married (according to activity rates). More than half of young single rural women work as "family helpers. Female employees are casual/seasonal workers. They often have unemployed fathers and therefore take care of the household (partly explains the decline in age at marriage and permanent celibacy). Because of this particularly high workload, women in rural areas devote less time to sleep and leisure than men of the same status<sup>17</sup> .

- In spite of their weight in the agricultural workforce, **only 20% of women have their own income** from the following sources

- Women: salary (57% of income), family support (16.7%), old-age bonus (11.6%), state subsidy/MAS (11.2%), an individual property (3.3%);
- Men: salary (65% of income), individual property (12.8%), state subsidy/MAS (11.2%), family support (6.1%), old age bonus (5.8%).

- Men have more economic autonomy than women, who are more dependent on family support and public assistance.

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<sup>15</sup> Document written in the framework of the "mission to identify a program to promote gender equality in Tunisia", financed by the European Union. Page 6. To consult the document: [https://www.eeas.europa.eu/sites/default/files/rapport\\_national\\_genre\\_tunisie\\_2014\\_version\\_courte\\_fr.pdf](https://www.eeas.europa.eu/sites/default/files/rapport_national_genre_tunisie_2014_version_courte_fr.pdf) consulted on September 22, 2022.

<sup>16</sup> National survey on the time budget of women and men in Tunisia - MAFF/UN Women - 2011.

<sup>17</sup> National Time Budget Survey for Women and Men. MAFF/UN Women- 2011.

- In rural areas, women's income is often insufficient. Indeed, **35% of rural women declare that their monthly income does not exceed 280 DT** (and this regardless of their level of education). This percentage is 14.3% among men (AFTURD/CME survey in 2014 on 1000 households). To supplement an insufficient income or to face hard times, women and men seek support, borrow or get into debt from relatives or institutions.
- In the Groupements de Développement Agricole (GDAs), the sociétés mutuelles de services agricoles (SMSAs), NGOs, cooperatives, village committees and others, the representation of women is very inadequate or not very equitable. In these structures, where they could gain self-confidence, financial autonomy and decision-making power, they are, for example, present in only **5 GDAs out of 2,580 (2%)**. They are also poorly represented in agricultural entrepreneurship, 11% of the owners and 8% of the self-employed (INS), due to the lack of resources/financial capital but also to social resistance to female leadership. Only **4% of female agricultural entrepreneurs hold land titles** and when they apply for credit, women are twice as likely as men to be refused<sup>18</sup>.
- In rural areas, expenditure on housing takes up **26.6% of the household budget** and, together with food, accounts for more than half of expenditure (55.5% - NSI - 2015). Housing is often collective and land is held in joint ownership. Indeed, according to the survey conducted in rural areas of 11 predominantly rural governorates (MAFF 2014), two thirds 2/3 occupy a collective dwelling with often several households.
- To the question of home ownership, women (unlike men) have vague answers: **25% say they own the home where they reside** (35% of men). However, they declare themselves/consider themselves "owners" by legitimacy of occupation or by symbolic appropriation (MAFF 2014).
- With regard to the ownership of agricultural land, it is estimated that in **85% of cases, women are totally excluded** or are forced to give full power to their brothers. Any challenge to this rule is perceived as a betrayal. The numerous development programs, employment support and social actions have not had an effective impact on the living conditions of rural women and their access to resources and land. Gender inequalities are increasing and poverty is becoming more feminized. Although there has been a slight improvement (according to the Gini index), **in 2020 poverty affects 15.3% of Tunisians but 26% of rural inhabitants**. Women are more affected than men because one **woman in five (20%)** has her own income, compared to 60% of men.
- The lack of statistical data on poverty by gender is significant.
- Despite vulnerability and discrimination or even violence, women and girls are resisting, undertaking/realizing projects. An example of success in this area is the women's cooperative of Lella Kmar Elbaya<sup>19</sup>. More women than men enroll in literacy or vocational training courses. They

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<sup>18</sup> Women's economic empowerment: a gamble to be won. CREDIF Review, 2013, Tunis

<sup>19</sup> Lella Kmar El Baya is a mutual agricultural cooperative. It multiplies, cultivates and transforms ancient Tunisian plants such as Mahmoudi wheat. It makes natural, healthy and artisanal Tunisian food products.

persevere to pursue studies and obtain a diploma. **90% of women have cell phones, which gives them access to information and digital technology.**

- During Covid 19, in the predominantly female agricultural and agribusiness sector, women did not stop working and organized themselves to contribute to the safeguarding of food subsistence in urban areas and the country in general.

- One of the most common ways to access land is through **inheritance**. For a long time, inequality in inheritance was justified by women's lack of skills. However, women now have more educational capital than men (educational level and diplomas), even though female employment has not increased (labor force participation rate). Women work mostly in agricultural production and in the services/public service, where they have made their mark thanks to their skills and spend money for the whole family.

- The right of guardianship recognized to men is in contradiction with the new female roles: women (whether they work or not), are more and more co-responsible for the management of the family and for the material and psychological care of its members. Thus, it is estimated today that **more than 35% of women participate in the household budget** and their contribution covers 26% of the needs, not to mention the fact that **more than 10% of households are totally taken care of by a woman**. When women work, current expenses increase by 40%. Women contribute **45% of current expenses, 42% of occasional expenses and 31.7% of leisure expenses**<sup>20</sup>.

- Given women's new socio-economic roles and skills, it was expected that they would have equal access to resources, land, housing and property. However, all observations show that they have not been sufficient to overturn the dominant norms and discriminatory practices and to ensure women's equal access to resources and security. The community property regime<sup>21</sup> guarantees women a right of ownership over part of the assets acquired during the marriage, but it remains optional. **The majority of property (85%)** acquired after marriage is in the husband's name, and the law has not had the expected impact. Even those couples who joined after the law were not aware of it (42%)<sup>22</sup>.

- The distribution of roles and money in the couple is to the disadvantage of women. Wives take care of daily expenses (food, clothing, care...) and fungible goods and husbands take care of durable goods. The husband spends up to 75% of his budget on housing and the wife 6%. This situation means that men are at least three times more likely than women to have individual assets (68% versus 21%) and among the over 50s the gap is widening (77% versus 20%). Women's

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<sup>20</sup> Survey on Equal Inheritance and Economic Empowerment of Women AFTURD/WEC/UN Women - 2014.

<sup>21</sup> Law n 89-91 of November 9, 1998, relative to the regime of the community of goods between spouses. To consult the document: <https://www.pist.tn/jort/1998/1998F/Jo09198.pdf> Consulted on September 23, 2022.

<sup>22</sup> L'argent dans le couple et la gestion du budget familial, CREDIF Survey 2010, page 108.

work facilitates their access to property (8/10 of working women have personal assets compared to only 2/10 of those who are not in the workforce).

- With regard to attitudes and practices concerning inheritance, the transfer of inheritance is always done in favor of boys (67% of men and 60% of women favor boys). Discrimination is more pronounced in rural areas and increases with age (especially for men). There is still unequal sharing between sons and daughters in terms of quantity and quality. Assets passed on to sons are twice as valuable as those passed on to daughters, and assets inherited from mothers are more valuable than those inherited from fathers.)

- While they inherit less, women bequeath more than men. Women transfer their wealth during their lifetime more often than men (40% inherited from their mother and 24% from their father). They tend to exploit their resources (54% used their inheritance to improve housing conditions even when it was in the spouse's name, or to help their children. Men invest, create a business or accumulate their assets to pass them on. In practice, half of the women said they shared their assets equally among their daughters/ sons, compared to 16% of the men. Half of the men reported deciding on the couple's joint assets and 33% on their wives' individual assets.

In conclusion, the communicator noted the following points:

- The problem of access to land, to the ownership of a house and to personal assets is a fundamental right;
- This right is threatened by inequalities and discriminations of all kinds (economic, cultural, legal, religious) that expose women to poverty;
- While new and relatively egalitarian gender roles and relationships are emerging in Tunisian society, gender norms, stereotypes, traditional practices, and the absence/ignorance/non-follow-up of legislation, maintain power issues and impede progress towards equality;
- This issue should be given a central place in public policies and a particular interest from civil society, human rights NGOs, women's/feminist associations in order to reduce gender gaps and explicitly recognize women's rights to property, land and housing.

#### **4. Presentation on communication tools and formulation of key messages in a social awareness campaign:**

- On the second day of the workshop, a presentation was made to participants that defined an awareness campaign as "intentional attempts to inform, persuade, and motivate a population (or population subgroup) using organized communication activities through specific channels, with or without other supporting community activities". According to this definition, there are

many types of campaigns, and one of the keys to success is finding the right campaign to meet the objectives. Campaigns aim to achieve certain objectives, send messages and in turn influence the attitudes and behavior of the target group. They can cover a wide range of topics, such as education, vandalism, tourist mobility, public transport, health, etc.

- The Social Awareness Campaign (SAC) is information of any type, disseminated in any form, which aims to achieve objectives of social utility, the promotion of universal values, and whose dissemination is not for profit.

In order to be successful, the SAC must meet certain characteristics:

- Define the objectives
- Identify and analyze the target audience
- Develop message(s)
- Identify messages
- Choose delivery tools.

- It is also important to use "insights" - clearly unspoken opinions that people agree with, although they may not have noticed it before. To find the insight, you can use the "Five Whys?" rule, answering the problem question.

- The message is a short slogan that reflects the idea of the campaign to be communicated to the public. It should be specific, understandable and accepted by the target audience as their own. It is important to include a call to action in your main message. Tell your audience exactly how people can make a difference. Each target audience should be addressed "in their own language.

- The different communication channels are: Among the usual communication channels (radio, media and online platforms) should also include meetings or events with women. It is best to use various tools, not only media or advertising, but also street art, street installations, flash mobs, exhibitions, etc., which are relevant for a particular campaign. For an effective implementation of the campaign, timelines should be clearly defined and specific deadlines should be set (Ex: A real tool can be organizing flash mobs on Facebook (you need to find interesting hashtags, a message, gather the top 20 (or 100) opinion leaders, prepare an invitation letter).

- Furthermore, in order to obtain a quality product, it is advisable to have the distribution or any other information material produced by professional designers, advertising agencies or print manufacturers. Self-production of such materials can lead to their poor quality.

An important step in preparing a campaign is to identify the target group (TG) and compile its characteristics.

- A target group is a group of people who are distinguished by the parameters or characteristics you intend to influence through the campaign. Target groups are divided into primary and secondary groups. The primary target group is made up of people whose behavior and attitudes are to be changed by an ASC-that is, the people you want to influence in the first place. The

secondary target group consists of those who have an impact on the primary group-that is, those who influence the primary group's ability to understand, accept, and practice safer behaviors. It is assumed that the attitudes of the secondary target groups may also change.

- Using different tools, campaigns draw the attention of society or a particular group to achieve changes in their awareness and behavior with respect to certain important social issues. A basic list of tools used in awareness and advocacy campaigns are

- Working with stakeholders ;
- Public Participation Tools ;
- Media and public relations tools of influence;
- Marketing tools;
- Direct actions;
- Indirect actions.

- The objective of an efficient communication is to respond to these different elements:

Who do we talk to?	What?	The expected result	How do you do it?	Evaluation indicators
The target & the audience influencing this target	Message content	What should this lead to	By what means	Quantitative Qualitative

## 5. Group work - Proceedings and restitution of results:



The different tracks that were relayed during the discussions between the participants by the facilitators are the following:

- There are many abuses that have led to the sly and imperceptible disinheritance of women, to their de facto exclusion from land ownership under the guise of a misunderstood and poorly applied Muslim law.
- The productive machine, especially the agricultural one, is feminized to excess, without changing the reality of these women's lives: a de facto guardianship of men over women persists, out of step with reality. However, their participation in the incomes clearly superior to that of men is not to be demonstrated anymore, obviously the access to the property accentuates these inequalities.
- The improvement (or realization) of women's rights to housing, real estate/property, and land is a catalyst for social development and the economy of communities.
- More than a catalyst, women's access to property, land and property has become one of the key drivers of this development.
- It is not by chance that anti-poverty programs have gradually turned to women. They are the ones who cement the family ties, who fight against the early school dropout among the rural girls. They try as best they can to break this chain, this fatality where the path of the young girl is all mapped out.



Three working groups were formed and each was given the same task of identifying a key message, determining a target audience and listing the communication tools used to disseminate the message.

Here are the responses from the different groups:

Group I - Women's access to financing and to a lever for economic and social development "انا مواطنة نندفع في الاداء و نأدي في الفرض من حتى في اللائق و ملكية الارض"				
The target audience	The message	Influencers	The canals	The means of measurement
The public authorities	Promote/facilitate women's access to housing credit	Civil society; parliamentarians; organizations; technical and financial partners (NGOs)	Media through posters, brochures and awareness videos	Women's application rates for housing loans increased

Group II - "مش على كفي و على كيفك كيما حقي كيما حقا"				
The target audience	The message	The expected result	The canals	The indicators
The entire population: men, women, adolescents, all regions and social categories	Men and women have the same rights and these rights are not transferable (rights and obligations)	-A more accurate perception and a change of mentality -Application of the Law	Social media (through campaigns); posters; awareness workshops	Campaign reach: Number of subscribers and likes, comments and shares -Media coverage at the level of NGOs, public authorities, etc. -Number of participants

Group III - انا المرأة الريفية من حقي نتمتع بالملكية و نحسن وضعيتنا\وضعيتي الاجتماعية"				
The target audience	The message	The expected result	The canals	The indicators
Women and rural communities Rural influencers - Mayor/Tribal leader and others	Promote access to land for rural women and improve their social situation	- Increase in the number of women who have started the administrative procedures to obtain a property - Increased awareness and knowledge of the right to obtain property	Videos of stories/testimonies of women who have asserted their rights (Success stories); Posters; awareness-raising capsule that is broadcast daily on radio and television; awareness-raising campaigns on land issues (workshops/television programs)	Questionnaire / survey

## 6. Indicative timeline of steps to follow after the workshop:

- Given the key messages identified during this workshop, it is planned to develop and disseminate these messages through different communication tools, information brochures that describe the relevant provisions of the Tunisian and Libyan legislation, cards and posters by community mobilizers within the targeted communities. It is also planned to implement a media campaign that will be implemented only in Tunisia through a series of interviews with campaign spokespersons and a social media campaign that will build on the social media cards developed for the regional Women and the Land campaign.

- A campaign webpage will be created for each country and will be featured on the Arab Land Initiative website, which will be linked to the GLTN and UN-Habitat websites.

- A Trello board will be created gathering all the campaign material to facilitate information sharing and coordination between the campaign partners will be created for each country and fed.

- Finally, it is planned to develop a series of awareness videos in cooperation with partners. These short information videos will be developed and adapted to the Tunisian context. It is envisaged to create three videos:

- A video describing what land rights are;
- A video briefly outlining key laws and policies in place to support women's right to land, property and housing at the national level;
- A video featuring testimonials from women who have asserted their property rights.

## **CONCLUSION**

Gender inequalities in both the public and private spheres undermine women's ability to exercise their rights to land, property and housing. Multiple and intersecting forms of discrimination against women exacerbate these inequalities.

Rights to land and other productive resources are essential to the enjoyment of various human rights. Women and girls, especially those who face multiple and intersecting forms of discrimination - such as indigenous, peasant and rural women, women affected by HIV, displaced women and women living in informal settlements - should be guaranteed equal enjoyment of their land rights under formal laws as well as under plural and customary legal systems.

Thus, all efforts to improve land and resource governance in the interest of sustainable development, gender equality, and the empowerment of women and girls must apply human rights-based approaches, several of which have been presented here. We hope that this campaign will help all relevant actors in Tunisia and Libya to apply these approaches in the particular contexts in which they live and work, but also to raise awareness of societies and communities to promote gender equality.

# APPENDICES

## - Appendix 1- Workshop Agenda :

<b>Monday, September 12, 2022 - Day 1:</b> Presentation of the Campaign and analysis of the theme from a <b>legal and sociological</b> point of view. Expected outcome: The different components of the Campaign are presented to participants - Key messages for advocacy in Tunisia and Libya are identified		
<b>SCHEDULE</b>	<b>CONTENTS</b>	<b>SPEAKER.E. S</b>
8:30am - 9:00am	<b>Home/Participant Registration</b>	
9:00 am - 9:30 am	<b>Welcome and introduction of the theme</b> Presentation of the different interventions by the facilitator	<p><b>Representative of UN-Habitat in Tunisia - United Nations</b> <b>Aida Robbana</b> 09h00-09h10 (10 min.) Why are women's land and property rights important? The correlation with sustainable urban development.</p> <p><b>UN-Women Representative in Tunisia and Libya - United Nations</b> <b>Maria Begona Lasagabaster</b> 09:10-09:20 (10 min.) UN actions at the global level in support of women's rights, including land rights, in Tunisia and Libya.</p> <p><b>Project Support Officer - Global Land Tool Land Network   UN-Habitat - United Nations</b> <b>Eleonora Serpi</b> 09:20-09:30 (10 min.) Presentation of the Global Land Tool Network (GLTN) and the Arab Regional Campaign "Women and Land".</p>
9:30am - 10:00am	<b>Session 1: Women's right to land, housing and property</b> (State of play/ Discrepancy between texts and practice).	Najet Ben Salah Magistrate
10:00-10:30 a.m.	<b>Session 2: Land tenure and gender from a sociological perspective</b>	Walid Ben Omrane Sociologist
10:30/10:45 a.m.	<b>Coffee Break</b>	

10:45/11:30 a.m.	Question to participants: <b>What are the key messages to be disseminated to promote women's right to land, property and housing?</b> Debate/Discussion among participants.	The facilitators
11:30 a.m./12:00 p.m.	Synthesis/ Summary of interventions - Facilitators Summary of selected key messages.	
12:00 - 12:30 pm	<b>Closing of the first day.</b>	
<b>Tuesday, September 13, 2022 - Day 2:</b> The most efficient way to disseminate key messages to the target audience (primarily women/youth). Expected outcome: Ownership of the Campaign by participants by accepting the dissemination of key messages (through the sharing of all communication tools that will be developed).		
<b>SCHEDULE</b>	<b>CONTENTS</b>	<b>SPEAKER.E. S</b>
8:30am - 9:00am	Summary of the previous day and presentation of key messages retained - Facilitator	
9:00 am - 9:30 am	Presentation of the different communication tools that could be used for the campaign	The facilitators
09:30	Organization of group work: Breakdown by Key Messages. (6 groups   5/6 people per group). Nb: Each group will be composed of: a media / a lawyer and/or a sociologist / two per. Ministry or public institution/ S.C.	The Facilitators
09:45- 10:30 am	Exercise: <b>How to disseminate these key messages within the company:</b> Traditional media and/or social media   target audience   awareness videos...etc.	
10:30/10:45 a.m.	<b>Coffee Break</b>	

10:45/11:30 a.m.	Presentation of each group's recommendations and discussion of the various recommendations.	The facilitators
11:30 a.m./12:00 p.m.	Creation of a network among all participants to disseminate key messages in a collective manner. (A fb page/ WhatsApp group).	
12:00 - 12:15 pm	<b>Closing of the event</b>	

- Appendix 2- List of participants :



Sujet de la réunion/événement : Atelier Droit des Femmes à la terre, à la propriété et au logement en Tunisie et en Libye  
Date et Lieu : 12 et 13 Septembre 2022 – Hôtel El Mechtel | Golden Tulip - Tunis

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Sujet de la réunion/événement : Atelier Droit des Femmes à la terre, à la propriété et au logement en Tunisie et en Libye  
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**FEUILLE DE PRÉSENCE**

Sujet de la réunion/événement : **Atelier Droit des Femmes à la terre, à la propriété et au logement en Tunisie et en Libye**  
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**FEUILLE DE PRÉSENCE**

Sujet de la réunion/événement : **Atelier Droit des Femmes à la terre, à la propriété et au logement en Tunisie et en Libye**  
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Association pour la promotion de l'emploi et le logement

- **Appendix 3 - Press Links :**

- Article in Realities - "Awareness campaign on women's right to housing, land and property in Tunisia and Libya", published on September 12, 2022. Web link: <https://www.realites.com.tn/fr/article/80248/campagne-de-sensibilisation-sur-le-droit-des-femmes-au-logement-a-la-terre-et-a-la-propriete-en-tunisie-et-en-libye>



SOCIÉTÉ

## Campagne de sensibilisation sur le droit des femmes au logement, à la terre et à la propriété en Tunisie et en Libye

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حق المرأة في الأرض والملكية والسكن في تونس وليبيا

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(Vidéo) Ben Mbarek en colère pour une remarque sur ses changements

- Article in Tunisie numérique - "UN-Habitat launches on 12-13 September 2022 "Women and the Right to Land" advocacy campaign in Tunisia and Libya", published on 12 September 2022. Web link: <https://news-tunisia.tunisienumerique.com/un-habitat-launches-on-12-13-september-2022-women-and-the-right-to-land-advocacy-campaign-in-tunisia-and-libya/>



IN ENGLISH *by Tunisie Numérique*

## UN-Habitat launches on 12-13 September 2022 “Women and the Right to Land” advocacy campaign in Tunisia and Libya.

By Hana | 12 septembre 2022

- Article in Tap Info - "Launch of an awareness campaign in Tunisia and Libya on women's right to housing, land and property", published on 12 September 2022. Web link: <https://www.tap.info.tn/fr/Portail-Soci%C3%A9t%C3%A9/15539738-lancement-d-une>

## Lancement d'une campagne de sensibilisation en Tunisie et en Libye sur le droit des femmes au logement, à la terre et à la propriété

12/09/2022 10:13, TUNIS/Tunisie

- Article in Tap Info - " حملة - برنامج الأمم المتحدة للمستوطنات البشرية يطلق، يومي 12 و 13 سبتمبر الجاري، حملة " توعية بتونس وليبيا حول حقوق المرأة في الأرض", published on September 12, 2022. Lien web : <https://www.tap.info.tn/ar/%D9%88%D9%8A%D8%A8-%D8%B3%D9%8A%D8%AA-%D9%85%D8%AC%D8%AA%D9%85%D8%B9-Portal-Society/15539475-%D8%A8%D8%B1%D9%86%D8%A7%D9%85%D8%AC-%D8%A7%D9%84%D8%A3%D9%85%D9%85>

## برنامج الأمم المتحدة للمستوطنات البشرية يطلق، يومي 12 و 13 سبتمبر الجاري، حملة توعية بتونس وليبيا حول حقوق المرأة في الأرض

09:02 12/09/2022, تونس/تونس



- Article in Directinfo - "Launch of an awareness campaign in Tunisia and Libya on women's right to housing, land and property", published on 12 September 2022. Web link: <https://directinfo.webmanagercenter.com/2022/09/12/lancement-dune->

campagne-de-sensibilisation-en-tunisie-et-en-libye-sur-le-droit-des-femmes-au-logement-a-la-terre-et-a-la-propriete/

# Lancement d'une campagne de sensibilisation en Tunisie et en Libye sur le droit des femmes au logement, à la terre et à la propriété

Sep 12, 2022 Par : Di avec TAP

- Article in Tunisie Numerique - "UN-Habitat launches on 12-13 September 2022 "Women and the Right to Land" advocacy campaign in Tunisia and Libya", published on 12 September 2022. Web link: <https://news-tunisia.tunisienumerique.com/un-habitat-launches-on-12-13-september-2022-women-and-the-right-to-land-advocacy-campaign-in-tunisia-and-libya/>



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IN ENGLISH *by Tunisie Numérique*

## UN-Habitat launches on 12-13 September 2022 “Women and the Right to Land” advocacy campaign in Tunisia and Libya.

By Hana | 12 septembre 2022

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- Article in MedFeminiswiya - which is a Mediterranean Network For Feminist Information - "Tunisia: Women, land and power issues", published on September 20, 2022 by Olfa Belhassine. Web link: <https://medfeminiswiya.net/2022/09/20/tunisie-femmes-terre-et-enjeux-de-pouvoir/>



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## Tunisie : Femmes, terre et enjeux de pouvoir

Un atelier organisé à Tunis la semaine dernière par UN-Habitat a voulu décrypter pourquoi les femmes en Tunisie et en Libye sont si peu propriétaires du foncier dans les zones rurales. Pourtant, en Tunisie en particulier, les femmes, représentant jusqu'à 80 % de la main d'œuvre agricole, nourrissent de leur sueur et de leur labeur ces terres dont elles restent privées



par **Olfa Belhassine** — 20 septembre 2022 dans Collectifs, En mouvement

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