



BRIEF

Women’s Land & Property Rights and Economic Security

Gender equity and equality are imperative to strengthening communities, economies, the environment, and countries; yet, women are routinely overlooked and undervalued economically despite the wealth of benefits that are derived from their formal and informal contributions. The COVID-19 pandemic has further resulted in greater economic insecurity for women globally (USAID, 2021c). Women are more likely to experience poverty, hunger, and housing instability. In addition, economic insecurity often increases women’s vulnerability to abuse, compromising their safety (White House, 2021).

In 2021, the Biden Administration released the first-ever U.S. Government [National Strategy on Gender Equity and Equality](#), which highlights improving women’s economic security and accelerating women’s economic growth worldwide as a strategic priority.

As Sima Bahous, Executive Director of UN Women, stated in a speech at the Global Land Forum in 2022, “Women’s land rights are intrinsically and vitally linked to gender equality” (Bahous, 2022). Strengthening these rights can have a striking and positive impact on women’s economic security, job creation, and entrepreneurship, but less than one-fifth of landowners globally are women. Nearly 40 percent of all countries limit women’s property rights in some way, often through local laws and customs (FAO, 2010, 2011; World Bank, 2020). Even when women do have access to land, it is frequently less productive or desirable, by size, location, or soil health (USAID, 2016). As a result, millions of women miss out on the many social and economic benefits that can result from these critical and foundational rights and are less able to achieve their goals.

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The USAID [Land and Resource Governance \(LRG\)](#) Division's programs have a significant focus on improving women's land rights and equitable access to land and property globally. Strategies include working with men as champions for change, supporting gender-equitable land laws and policies, ensuring women's engagement in land certification or titling processes, helping shift discriminatory social norms, improving implementation and enforcement efforts by working with key government and justice sector actors, and supporting women's participation in land and resource governance (USAID, 2021a). Promotion of women's access to and use and ownership of land is also featured prominently in USAID's [2023 Gender Equality and Women's Empowerment Policy](#).

This short brief provides a high-level overview of the links between women's land and resource rights and economic security, job creation, and entrepreneurship, as well as examples of past and current USAID projects that work towards these development goals.

Why Women's Land and Property Rights Matter for Economic Security

Recent research finds that strengthening women's land and property rights is essential for advancing:

ECONOMIC SECURITY

Women's access to and ownership of quality, productive land can lead to improved social and economic stability, as well as increased autonomy from partners and other relatives. Secure land rights provide women with an asset base that can be used to obtain credit for business investments, help plan and budget long-term, and reduce risky spending or borrowing (Meinzen-Dick, et al., 2019). Several studies indicate that women with property and inheritance rights earn nearly four times more income than those without such rights, increasing resilience in the face of economic shocks (Peterman, 2011; Agarwal & Panda, 2007). Research from Tanzania, in particular, shows that women who have secure land rights were almost 35 percent more likely to have individual savings (USAID, 2016). This greater economic security likely has cascading effects for many households. Research from Indonesia and Central America, for example, found that increased landholdings for women are associated with higher levels of spending on children's education, which in turn leads to greater economic security (Viña and Giovarelli, 2021; Katz and Chamorro, 2002).



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JOB CREATION

Women’s workforce participation globally has stagnated in the past two decades, with women disproportionately working in the unpaid domestic and care sectors (UN DESA, 2020). But recent USAID programming (see “[Country Examples](#)” section below) indicates that stronger land rights enable women to more easily make decisions about land use, access agribusiness supply chains, sell their crops, and boost income. Increased tenure security may also boost women’s access to credit, which in turn can lead to greater employment in non-agricultural livelihoods (Meinzen-Dick, 2019). In fact, an evaluation of land programming in Tanzania found that women with more secure land rights were three times as likely to be employed than those with weak tenure security or no access to land (Peterman, 2011).

ENTREPRENEURSHIP

Worldwide, women working alone or in collective or cooperative arrangements regularly face barriers accessing capital, loans, markets, and other economic resources. These inequalities compound over time, jeopardizing a woman’s economic security later in life and affecting subsequent generations (White House, 2021). Strong property rights are critical for building a business and associated infrastructure; many entrepreneurs require secure offices and storage for inventory and space to accumulate assets and expand. In practice, there are several studies examining Ethiopian land rights that find secure land ownership may help women access microfinancing or loans from informal lenders, as well as encourage them to earn income by renting out land (Persha et al., 2017; Holden et al., 2011; Akpalu & Bezabih, 2015).

GENDER-BASED VIOLENCE

Holding land jointly with a male partner or family member or solely in their own name may help women and some men reduce risks associated with gender-based violence (GBV) by helping to increase their status, expand their voice and decision making abilities, and by providing a tangible “exit option” from an abusive, dangerous relationship (Panda & Agarwal, 2005; Boudreaux, 2018). However, in other situations, providing women or some men with more secure land rights may inadvertently create harm if partners or other household members resent the shift in power dynamics that this change represents (Heise, 2011). Additionally, more gender-equitable land holding may threaten traditional ideas of masculinity and be contentious. Carefully assessing the local context and gender norms and working with men and boys as supporters and champions of gender-equitable land and property rights systems is essential (USAID, 2021b).



Country Examples

The USAID LRG Division has implemented a number of projects worldwide that leverage private sector partnerships to improve women's land rights and economic security:

In **India**, a partnership between USAID and [PepsiCo](#) is improving more than 1,100 women potato farmers' access to supply chains and entrepreneurial opportunities, thereby increasing their family income and economic resilience. One participating women farmer group, for example, has produced 25 percent higher yields compared to the regional average. At the same time, the project is helping communities promote positive gender norms and supporting innovative ways for women to access land.

In **Mozambique**, USAID has partnered with the agribusiness firms [Grupo Madal](#) and [Illovo Sugar](#) on two separate projects to ensure that over 2,000 women smallholder farmers have tenure security and increased access to supply chains. These Mozambican women are now able to increase their own income as contract farmers for Madal or Illovo, providing additional economic security and resilience for their families.

In **Ghana**, USAID has worked with [Hershey](#) and the cocoa supplier ECOM to support 750 women in cocoa growing regions increase their access to finance, build their entrepreneurial skills, improve access to needed inputs, and strengthen their land rights. By improving women farmers' understanding of farming techniques and access to inputs, the project has helped to increase their agricultural productivity. To further improve household incomes, USAID and its partners have also helped farmers diversify their cash crops instead of relying almost exclusively on cocoa.

In **Tanzania**, USAID worked with land officials and local communities to inclusively document land and issue [100,000 customary land ownership documents](#), with roughly half going to women. Findings from a post-activity study indicate that surveyed women felt ownership documents and land rights sensitization were instrumental in helping them protect their land, decide which crops to grow in order to improve incomes or soil quality, obtain a loan, and sell or rent their land. Overall, these findings suggest that strengthening customary land rights paves the way for improving women's economic security and should be combined with support for agricultural investments, agricultural extension services, improved access to credit, and financial literacy for women (USAID, 2022; Persha et al., 2022).

In **Colombia**, USAID is working in the municipality of Tumaco, which has high rates of gender-based violence, to promote gender equality and implement a [gender-responsive strategy](#) to strengthen land tenure. The program delivers land titles and supports access to housing for women-headed households. Having title to land or housing can provide an important exit option for some women facing GBV (Boudreaux, 2018).





Further Resources

Whether through standalone programming or as a component of a larger program, improving women's land rights and equitable access to land can have a striking and positive impact on women's economic security, job creation, and entrepreneurship.

The [LRG Division](#) at USAID provides a range of evidence-based technical advisory services and tools to help better understand LRG trends as they relate to women's economic security.

LEARN MORE

Included below are additional USAID resources linking women's land rights to economic security, job creation, and entrepreneurship:

Reference Sheet: [Incorporating Land and Resource Governance into Gender Equality and Social Inclusion Programming](#)

Report: [Gender Disparities in Customary Land Allocation: Lessons from USAID Impact Evaluation Data](#)

Brief: [Women's Land Rights and Women's Economic Empowerment \(WEE\) Activities](#)

Brief: [Gender Norms and Women's Land Rights: How to Identify and Shift Harmful Gender Norms in the Context of Land and Natural Resources](#)

LandLinks Landing Page: [Gender Equality and Women's Empowerment](#)

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Integrated Natural Resource Management (INRM)

Sound management of natural resources is central to long-term development and resilience. Faced with an urgent need to reduce environmental degradation while improving human well-being, solutions that effectively integrate investments in natural resource management with economic and social development are increasingly urgent. INRM promotes integrated programming across environment and non-environment sectors and across the Program Cycle. INRM supports USAID to amplify program impacts, strengthen gender equality and social inclusion, and identify best practices for integration.

For more information:

<https://land-links.org/project/integrated-natural-resource-management-inrm-activity/>

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Back cover photo: Planting potato seeds by farmer at Narayanpur, December 2021. Photo credit: Subarna Maitra.

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