

# Decision Intelligence Document Women's Insecure Property Rights

Search Cycle 2  
November 2013

***Urban women face significant economic and social constraints due to their limited ability to access, own and control property, including immovable property (e.g., land, structures), movable property (e.g., business equipment, personal possessions), and financial assets (e.g., cash, financial accounts). Insecure property rights make women more vulnerable and less economically, politically and socially empowered; inhibit them from improving their families' health and well-being; and prevent them from fully contributing to the sustainability and economic growth of their cities. With increasing numbers of women living in cities, especially vulnerable groups like migrants and the elderly, women's insecurity of property rights in the urban context is rapidly growing in urgency.***

## Key Messages

1. Property rights are fundamental to the most basic economic rights as they allow individuals to buy, sell and use property for economic gains; to store value as a form of insurance; and to have collateral to access capital. In an urban context, experts consider housing and financial assets to be the most productive property for women.
2. Limited property rights have a negative impact on women, their families and their cities. Secure property rights support individual women by protecting them from poverty, and enabling them to start and grow businesses. They also improve families' health and well-being and empower women economically, politically and socially.
3. Today, over 1 billion urban women in developing countries (or approximately 80% of urban women) lack the ability to fully exercise property rights and, as a result, lack formal land titles and savings accounts, particularly in MENA, South Asia and Sub-Saharan Africa.
4. Insecure property rights are becoming an increasingly urgent issue in cities, driven by continued growth in the number of urban women and both recent and predicted spikes in populations of particularly vulnerable urban women, especially migrants and the elderly.
5. Multiple legal and social system failures limit women's property rights and are caused by male-biased customs, lack of awareness of rights and services, female-specific resource constraints that require trade-offs with household duties, poor urban planning and government capacity, and poor information and data availability.
6. A range of solutions exists, from longer-standing solutions that use rights-based approaches to change or enforce laws to more recent and innovative solutions that offer workarounds to improve perceived tenure and promote financial inclusion within existing legal systems.
7. Areas of dynamism are driven by increased activity among corporations, multilaterals and NGOs, as well as the emergence of innovative, often technology-based, solutions. Two moderate, relatively mature areas of dynamism capitalize on growing interest in women's financial inclusion. These relate to experimentation with lending models targeted at women entrepreneurs that leverage movable collateral and innovative approaches to enable the poorest, most vulnerable women to claim and secure financial assets. A lower and more recent area of dynamism relates to the increasing ability of urban slum dwellers, including women, to claim land and housing tenure. While rights-based solutions are longstanding, at the moment very little dynamism exists related to policy change and legal reform.
8. The bulk of funding for women's property rights focuses on rural areas, with only \$3.5 million in US foundation funding over the last four years specifically targeted at urban women's property rights (12.5% of women's property rights funding overall).

# Definitions of Key Terms and Concepts

Term	Definition
<b>Movable Property</b>	Movable property can be defined as physical, real or tangible property owned jointly or individually by members of a household. This category includes <i>personal assets</i> (household appliances, jewelry), <i>shop or business assets</i> (sewing machines, barber, leather, embroidery or jewelry-making tools, other tools, machines, equipment), and <i>transport vehicles</i> (vending carts, bicycles, small trucks, auto rickshaws or three-wheelers).
<b>Immovable Property</b>	Immovable property is also called real property and refers to private property that cannot be moved, such as land and buildings <sup>1</sup> .
<b>Financial Property</b>	Financial property is also referred to as financial assets and refers to holding or storing value in monetary terms, such as cash, savings accounts, and stock certificates.
<b>Inheritance</b>	Inheritance refers to both property classifications – movable and immovable property – regarding the transfer of such property from parents to children or other family members <sup>2</sup> .
<b>Financial Assets</b>	An asset that derives value because of a contractual claim. Stocks, bonds, bank deposits, cash, and the like are all examples of financial assets <sup>3</sup> .
<b>Joint Titling</b>	Joint titling for legally married couples means that immovable property, such as land or buildings, is registered under the name of both spouses either explicitly or implicitly through statutory laws governing ownership of marital property.
<b>Land Tenure</b>	Land tenure is the political, economic, social, and legal structure that determines how individuals and groups access and use land and related resources – including trees, minerals, pasture, and water. Land tenure rules define how rights to use, control, and transfer land and resources are allocated within societies <sup>4</sup> .
<b>Property Rights</b>	Ability to access, own, and control movable and immovable property. Control of property includes the ability to acquire, derive financial benefit from (via rents or via use as collateral), and alienate (i.e., sell) <sup>5</sup> .
<b>Enablers</b>	Resources, both tangible and intangible, that support individuals' efforts to secure property. Examples include credit history, identity documentation, social capital, and skills.
<b>Statutory Laws</b>	Written laws created by federal, state or municipal legislative bodies.
<b>Customary Laws</b>	Common rules or practices that are not prescribed in statutory laws, but are guided by community, religious, and/or hereditary customs.

**Harvey Ball Key**



“Very strong”



“Moderate”



“Very weak”

## What you will find in this section:

- An explanation of the link between property rights and economic rights.
- A description of most important types of property for urban women.
- A framework for understanding the rights spectrum from “no secure rights” to “fully secure, exercised rights.”

*The right to own property is a fundamental economic right; it also underlies other basic economic rights.*

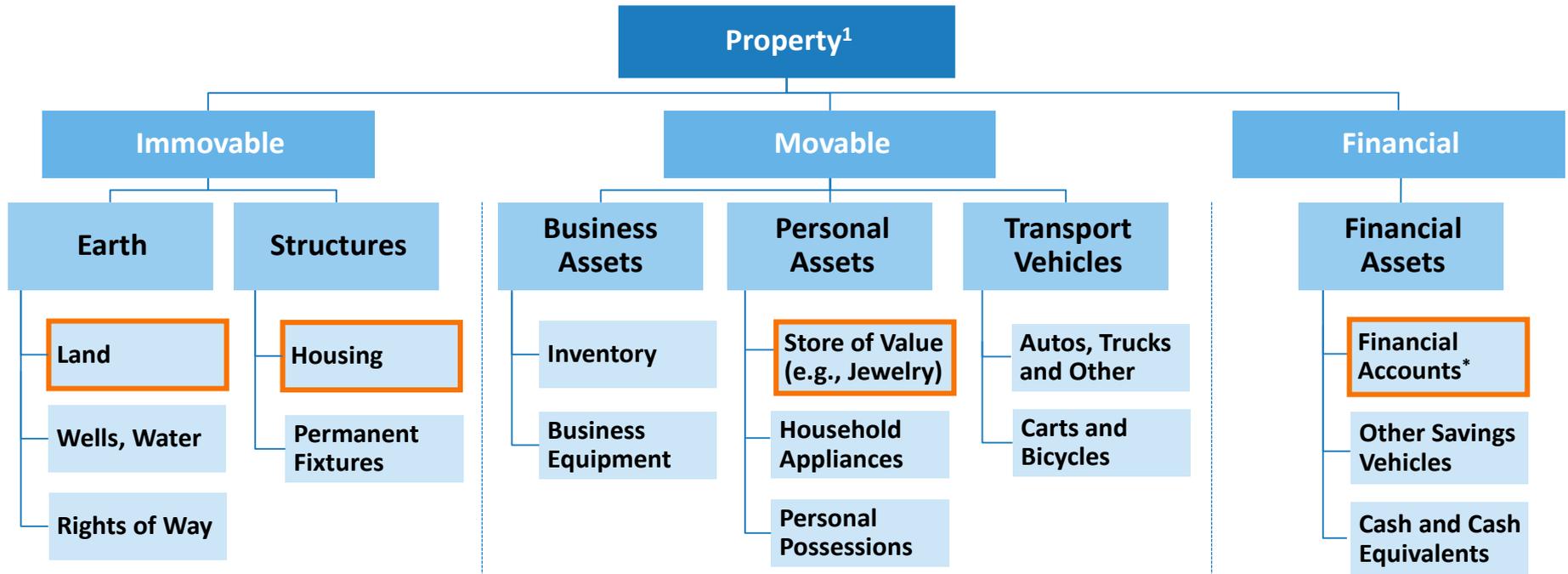
Fundamental Economic Rights <sup>1</sup>	Elements of Those Rights	Important Uses and Considerations	
TO OWN PROPERTY	BUY & SELL PROPERTY	<ul style="list-style-type: none"> <li>Enables individual to gain control over property; is a critical precursor to the right to productively use property for economic benefit (below).</li> <li>Enables individual to sell property for economic gain.</li> <li>Improves an individual’s social status and voice in society.</li> </ul>	These economic rights <b>are equivalent to</b> property rights.
	PRODUCTIVELY UTILIZE PROPERTY	<ul style="list-style-type: none"> <li>Enables individual to generate income by renting property (e.g., house).</li> <li>Enables individual to generate income by providing a product or service using a productive asset (e.g., vehicle, sewing machine, oven).</li> <li>Enables individual to utilize property as collateral to access capital.</li> </ul>	
	STORE VALUE (e.g., SAVINGS)	<ul style="list-style-type: none"> <li>Enables individual to preserve the value of an asset, acting as a form of insurance.</li> <li>Enables individual to utilize the value of an asset in the event of a sudden opportunity or emergency.</li> </ul>	
TO WORK	SELF-EMPLOY (i.e., START A BUSINESS)	<ul style="list-style-type: none"> <li>Enables individual to choose self-employment, potentially leading to larger economic gains for the individual and the larger economy.</li> <li>Often relies on other basic economic rights, given the importance of buying, selling, and productively utilizing property to running a business.</li> </ul>	This economic right <b>relies directly on</b> property rights.
	WORK	<ul style="list-style-type: none"> <li>Enables individual to be employed and generate income commensurate with the work completed and equal to that of others doing that work.</li> <li>Ability to productively utilize income generated through work relies on the basic economic right to own property.</li> </ul>	These economic rights are <b>loosely linked or not linked to</b> property rights.
	JOIN UNION	<ul style="list-style-type: none"> <li>Enables individual to organize in order to protect his or her interests within the workplace.</li> </ul>	

These fundamental economic rights underlie other basic human rights, e.g., the right to an adequate standard of living<sup>2</sup>.

Source: United Nations “Universal Declaration of Human Rights, Articles 17, 23 and 25.

# Most Productive Types of Property for Urban Women

*Our analysis focuses on three major types of property – movable, immovable, and financial – among which certain assets are most productive for urban women.*



## Immovable property

- **Housing** provides a secure place of residence and venue for self-employment, and may also provide a source of rental income. In an urban context, land is important as an enabler for housing security.

## Movable property

- **Stores of value** provide a means of insurance to buffer against economic shocks, and may act as collateral to obtain a loan.
- **Other important movable property:**
  - Household appliances are used to provide products and services in exchange for income.
  - Business inventory may act as collateral for a loan.

## Financial property

- **Financial accounts** act as a means of insurance to buffer against economic shocks, and provide urban women with a degree of freedom to make social and economic decisions.

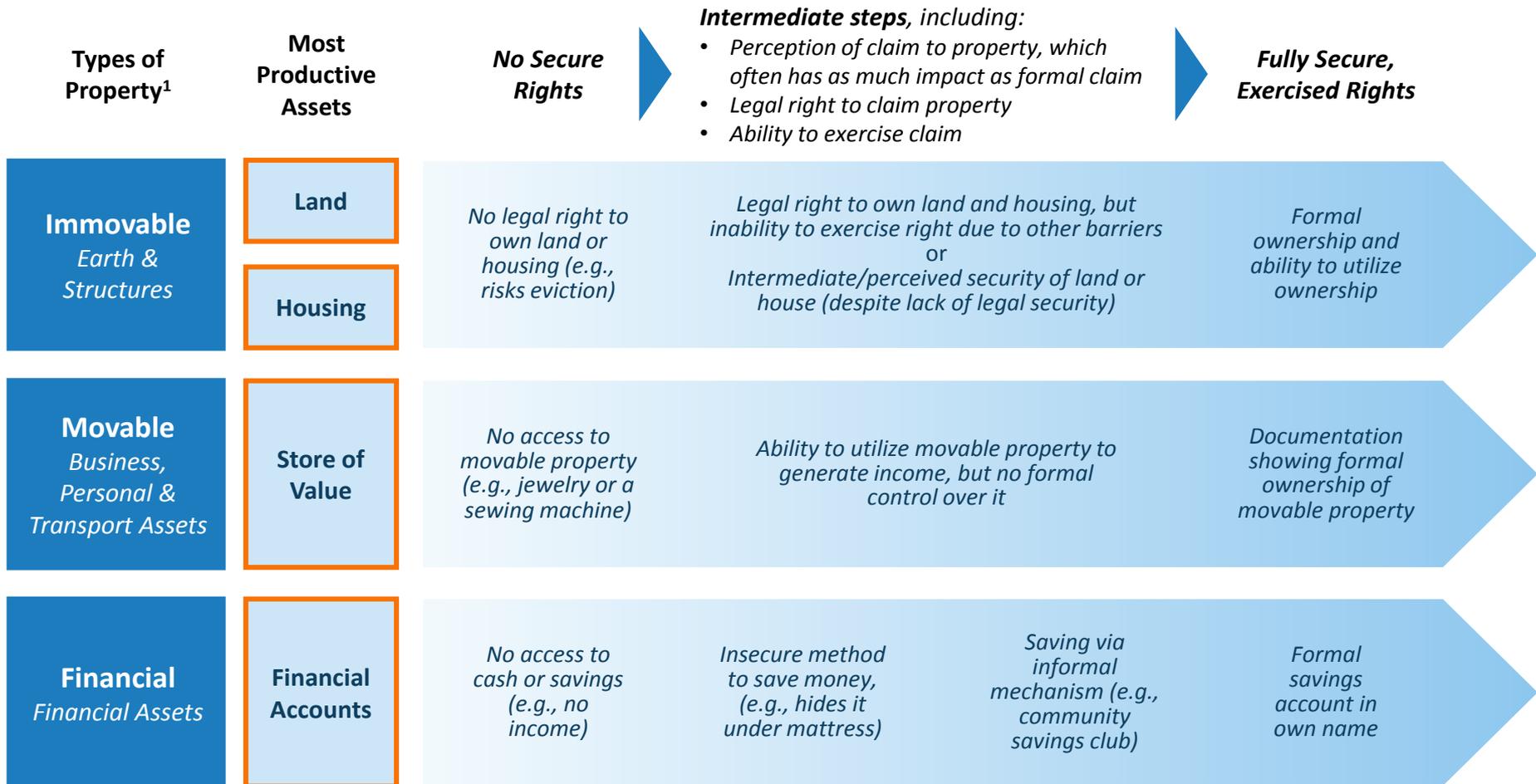
**Key**  Most important productive assets for urban women

\*The “Financial accounts” category includes stocks, bonds, savings accounts, etc.

# Spectrum of Property Rights for Urban Women

*For each type of property, there is a spectrum of rights ranging from no secure rights to fully secure, exercised rights.*

## How the Spectrum Manifests Across Different Property Types



## What you will find in this section:

- An explanation of how this problem affects the daily lives of the poor or otherwise vulnerable.
- A description of the broad scope and scale of the problem, including graphic representations that demonstrate its nature and urgency.
- An identification and analysis of the root causes of the problem and the system failures that cause or exacerbate it.
- A survey of the prevailing perspectives on the problem and which groups or institutions tend to hold them.

# What is the impact on the lives of poor or vulnerable people?

## Impact on the Lives of the Poor or Vulnerable



### Women themselves have limited economic, political, and social empowerment as a result of limited property rights.

- **Limited economic gains:** Without property, women have difficulty making economic gains since property allows them to generate income (e.g., renting a room, selling baked goods) or to access capital (e.g., via loans) to grow businesses. A study of slum dwellers in Peru found that improving the security of land titles can also increase women's participation in the labor force by freeing them from constantly standing watch over their property<sup>1</sup>.
- **Reduced political empowerment:** Women who cannot access, own, and control property often play a more limited role in society as they lack agency or bargaining power within the household and community. This limits upward mobility and participation in community decision making.
- **Increased social vulnerability:** Property rights act as downside protection for women against economic and social vulnerabilities in difficult circumstances, often providing them a sense of independence and a source of income. For example, a study in Kerala, India showed that 49% of women who did not own immovable property were subject to domestic violence compared to only 7% of women who owned property<sup>2</sup>.

### Women's families suffer poor health and well-being because women's inability to access, own, and control assets decreases their level of agency.

- **Decreased family health, education and well-being:** Evidence from numerous studies suggests that when women own land, their families are better fed, better educated, and healthier due to a rise in household expenditure on healthcare and education. In addition, property rights can allow greater economic gains for women, and women reinvest 3 times as much income as men on family welfare. Mothers with economic resources have increased agency, which improves their ability to prevent differential access to food, female school drop-outs, and early marriage among their daughters<sup>3</sup>.

### Cities have limited economic growth and resilience because of insecure property rights for men and women, but women suffer greater resulting vulnerability.

- **Constrained economic growth:** Limited property rights inhibit the growth of women-owned SMEs because women cannot access collateral-backed loans for business, constraining their ability to increase income and employment for cities. A study in India found a 35% increase in small enterprise weekly earnings for individuals (including women) in slums when tenure security was improved, increasing the resilience of their families and local economies<sup>4</sup>.
- **Limited investment in urban development and infrastructure:** Urban women and men often live in informal settlements without secure claims to their land, leading to lower property investment. In a Mumbai slum, the number of households that made an upgrade to their property increased by 70% when the city granted them secure tenure, and other studies suggest that even an increase in *perception* of tenure security raises the probability of property investment<sup>5</sup>. In addition, without property upgrades, millions of female home-based entrepreneurs cannot expand their businesses and their income.

### Women in transition, especially migrants and widows, are disproportionately affected given their need for property for economic and social defense.

- **Female migrants:** Women that migrate to cities, particularly young, single women, are particularly at risk because they lack in-city networks and take unregulated jobs in the informal sector, exacerbating their social vulnerability. Two specific groups are especially vulnerable. First, urban factory workers, frequently single migrant women, lack social and economic bargaining power as a result of poor property rights that limit their alternatives. These women earn very little and face risks on the job: 3,500 female factory workers in Bangladesh are injured or killed per year<sup>6</sup>. Second, live-in domestic workers, mainly migrants, face unpaid wages, sexual violence, and abuse; they also lack a safe place to live or savings to support them if they were to leave.
- **Widowed women:** When men die, their wives are often left without a house or any productive assets. A study in India found that 79% of widows reported being denied a share of their husband's estate after he died<sup>7</sup>, and 40% of widows surveyed in Nairobi reported being evicted from their marital homes<sup>8</sup>.

# What is the scale and scope of the problem? Why is the problem pressing?

**Approximately 1 billion urban women in developing countries (over 80% of this segment) lack the ability to fully exercise property rights and, as a result, cannot access formal land titles and savings accounts – particularly in MENA, South Asia and Sub-Saharan Africa.**

## Scale: Why It Is Important

Limited property rights affect over 80% (~1 billion)<sup>1</sup> of urban women in developing countries, primarily in MENA, Sub-Saharan Africa and South Asia. These women lack secure property rights for three major reasons.

- **Lacking formal legal property rights:** Approximately one-third (350 million<sup>2</sup>) of these women live in countries where the primary barrier is unequal formal property rights (e.g., laws and policies that either do not exist, are discriminatory, or are not gender-inclusive).
- **Lacking property rights due to customary rights and cultural norms:** About one-third (300 million<sup>3</sup>) of these women live in countries where the primary barrier is customary rights and cultural norms that prevent equal property rights. Despite the existence of equal formal property rights laws, women are prohibited from exercising their legal property rights in practice – whether from social pressure, threats, or formal legal systems that allow customary law to trump statutory law in court.
- **Lacking ability to exercise existing property rights:** Approximately one-third (350 million) of these women live in countries where rights are equal but other barriers limit their ability to exercise property rights (e.g., lack of awareness, economic constraints). As a result, these women are impacted along with the 650 million lacking equal rights.
  - **Formal land registration:** An estimated 900 million<sup>4</sup> urban women do not have an official individual or joint land title.
  - **Savings accounts:** Around 1 billion<sup>5</sup> urban women in the developing world do not actively save money in a formal financial account.
  - **Collateral-backed loans:** An estimated 12-14 million<sup>6</sup> urban women owners of formal MSMEs (~80%) are not accessing loans from formal financial institutions.

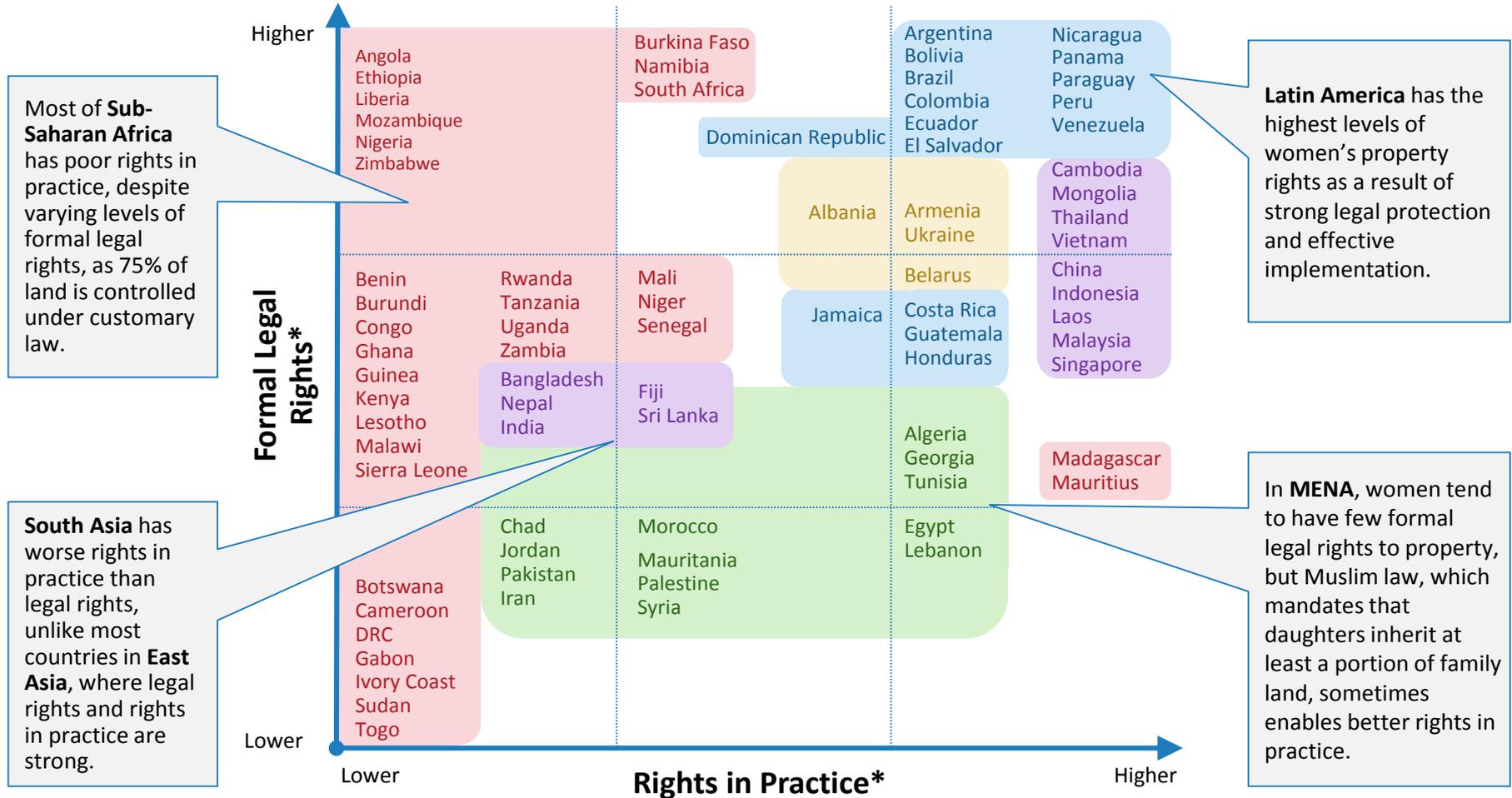
## Scope: Global Relevance

Globally, urban women in Sub-Saharan Africa, South Asia, and MENA suffer most from various barriers to property rights. Urban women from Latin America and Eastern Europe/Central Asia fare the best overall.

- **Lacking formal legal rights are worst in South Asia and MENA:** Lack of equal constitutional and statutory property rights are most prevalent in South Asia (over 250 million urban women affected) and MENA (approximately 25 million urban women affected)<sup>7</sup>.
- **Lacking property rights due to customary rights and cultural norms are worst in Sub-Saharan Africa and East Asia:** Customary laws and social barriers limit equality of property rights in countries that often have equal formal legal rights, primarily in Sub-Saharan Africa (100 million urban women affected) and East Asia (150 million)<sup>8</sup>.
- **Lacking ability to exercise existing property rights are worst in MENA, South Asia and Sub-Saharan Africa:** Urban women in these regions suffer the lowest levels of formal access to land, savings accounts and collateral-backed loans.
  - **Formal land registration:** Women in Sub-Saharan Africa, South Asia and MENA are most affected by limited access to formal land tenure, with less than 25% having official title to land<sup>9</sup>.
  - **Savings accounts:** The rate of active formal savings among women is lowest in MENA (4% of urban women) and South Asia (5%)<sup>10</sup>.
  - **Collateral-backed loans:** Access to loans among women-owned formal SMEs is lowest in MENA (<6%), South Asia (<10%), and Sub-Saharan Africa (<16%), according to an IFC portfolio study<sup>11</sup>.

# What is the scale and scope of the problem? Differences between legal rights and rights in practice

***Insecure property rights are driven by varying levels of formal legal rights and rights in practice; MENA lacks equality of formal legal rights, South Asia struggles with both types of rights, and Sub-Saharan Africa suffers from the poorest levels of rights in practice.***



**Regional Key:** Latin America & the Caribbean, Asia & the Pacific, Middle East & North Africa, Sub-Saharan Africa, Central & Eastern Europe

Countries in the chart are World Bank (2013) low-, middle-, and upper middle-income countries.

# What is the urgency of the problem?

***As women make up a greater proportion of urban residents in developing countries, both recent and predicted spikes in groups of vulnerable urban women – especially migrants and the elderly – drive urgency to improve women’s property rights in order to safeguard city resilience.***

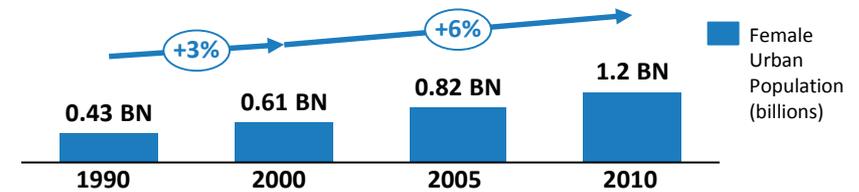
The growth of female urban populations in developing countries has outpaced that of men over the past decade, and one-third of this growth has been from women migrants, a particularly vulnerable group. The female urban population is steadily increasing and will continue to grow.

**The 1.2 billion urban women in developing nations make up over half of city dwellers, and this figure is on track to double by 2020<sup>1</sup>.**

- Women now outnumber men in many cities, increasing from 39% to 52% of the total developing world urban population from 2000 to 2010<sup>2</sup>.
- Migration to urban areas accounts for approximately 35% of total growth of developing world cities – about 133 million women between 2000 and 2010<sup>3</sup>.

## Steady Growth of Women Populations in Developing World Cities

Total female urban population in developing world (billions), 1990-2010

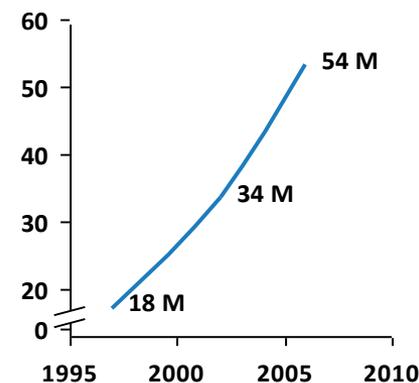


Within this steady growth are sharp increases among segments of urban women that are especially vulnerable to insecure property rights – especially young migrants trapped in risky employment and elderly women without savings who have also lost property through disinheritance.

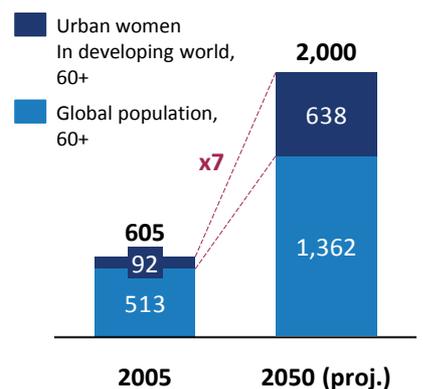
- **Young migrant women:** Women, often young (15-24 years) and traveling alone, are migrating to cities at equal or higher rates than men<sup>4</sup>. Attracted by urban employment (e.g., factory or domestic work), many are forced to stay in exploitative jobs or enter into sex work. For instance, the number of female factory workers in export-processing zones (EPZs), where 70-90% of workers are women, tripled in the last decade to 54 million<sup>5</sup>. These women lack savings and secure tenure to escape their high-risk, low-wage jobs.
- **Elderly women, frequently widows:** The population of older urban women (age 60+) in the developing world is expected to grow seven-fold between 2005 and 2050, to over 630 million women<sup>6</sup>. The majority will be widows, often left without housing through disinheritance and no savings to live on, and, due to increased population mobility, without children nearby with whom to live – putting them at high risk of homelessness and early death.

## Rapid Growth of Vulnerable Groups of Women in Urban Areas

Women in high-risk manufacturing  
Females employed by EPZ plants (millions)



Old urban women in developing cities  
Total global population aged 60+ (millions)



\*See Appendix, Slides 55-56, for more details about the vulnerabilities of these groups.

# What are the root causes at play? What systems failures are causing or exacerbating the problem?

*The gap between existing legal provisions for women's property rights and their actual ability to own, access, and control land in reality can be attributed to both legal and social system failures.*

## *System Failures: Underlying constraints that exacerbate the problem*

### **Legal System Failures**

Laws and legal documents are a basic necessity in creating equal property rights. Constitutional provisions for property rights do not always translate into implementable statutory laws that explicitly protect women's property rights. A lack of knowledge among poor women about their rights within the legal system, high fees for property registration, low levels of women in policymaking positions, and few formal or informal legal advisors exacerbate the problem.

### **Social System Failures**

Even when property rights are guaranteed to women by law, highly context-specific social systems often constrain women's ability to access those rights. Largely patriarchal systems in many developing countries reinforce the underlying cultural norms and religious values that prevent women from accessing property rights. Such social systems often prove more challenging to change.

## *Root Causes: Main forces that directly contribute to the problem*

### **Male-Biased Norms, Customs & Religious Values**

Customary laws, norms and religious values regarding property rights often give preference to men, and can be more challenging to change than formal laws. Low women's participation in governance perpetuates this issue.

### **Lack of Awareness of Rights & Services**

Women and men are often both unaware that women have property rights. Women, especially poor ones, also lack knowledge of available services, including legal, financial and other services, preventing them from claiming rights.

### **Female-Specific Resource Constraints**

Women are also more likely to be poor (due to female discrimination in the labor market), time-constrained (due to household duties), and less mobile (due to safety concerns). These constraints limit women's ability to secure property rights, even when equal laws exist.

### **Poor Urban Planning & Government Capacity**

Governments are often not equipped for the pressures associated with rapid urbanization. Lacking sufficient capacity, they may implement unfair property rights policies that disproportionately impact vulnerable women.

### **Poor Information & Data Availability**

Limited gender-segregated data is available about women's property rights to help understand the problem, establish causal links to persuade policymakers, and evaluate potential solutions. Further, little recognition of the impact of gender on property rights exists.

# What are the prevailing perspectives on this problem?

***Experts and activists approach urban women's property rights from a diverse set of perspectives, which incorporate gender, class, and urban lenses with varying degrees of emphasis.***

## Gender equality as a basic human right

**“Communities need to change their cultural norms – women deserve the same human rights as men.”**

This is the most long-standing perspective on women’s property rights; it focuses on property rights as a core human right that women deserve equally to men. Proponents of this view, which is not specific to cities but applies to them, support changing laws and policies in order to achieve equal rights for women in practice, educating men and women alike to overturn patriarchal norms, and educating women on how to access their legal rights. Local and regional rights-focused NGOs and some multilaterals hold this perspective.

## Women’s social and political agency

**“Women need property rights to establish sufficient voice and agency in their households and in society.”**

This perspective focuses on the impact that secure property rights can have on a woman’s capacity to make choices for herself and exert influence in her household and society. It emphasizes the social benefits of property rights for women and families (e.g., lower fertility rates, increased expenditure on health and education for the household). This is a perspective that focuses heavily on women vulnerable to forms of exploitation and a lack of voice. Development-focused NGOs and multilaterals that view women’s property rights as a means to achieving broader development goals espouse this view.

## Women’s economic empowerment

**“Secure property rights for women create opportunities for women’s economic empowerment – both creating an escape from poverty and generating economic growth.”**

This perspective, which is gaining momentum, focuses on women’s economic empowerment as a main outcome of secure property rights. Property rights allow women to generate income (e.g., renting a room, sewing clothes, using jewelry as collateral for a loan), which makes them more economically, politically, and socially empowered. This perspective encompasses women in different economic classes, from the poorest self-employed woman to middle-class women SME owners seeking to expand. It is held by NGOs, multilaterals and foundations that focus on financial inclusion.

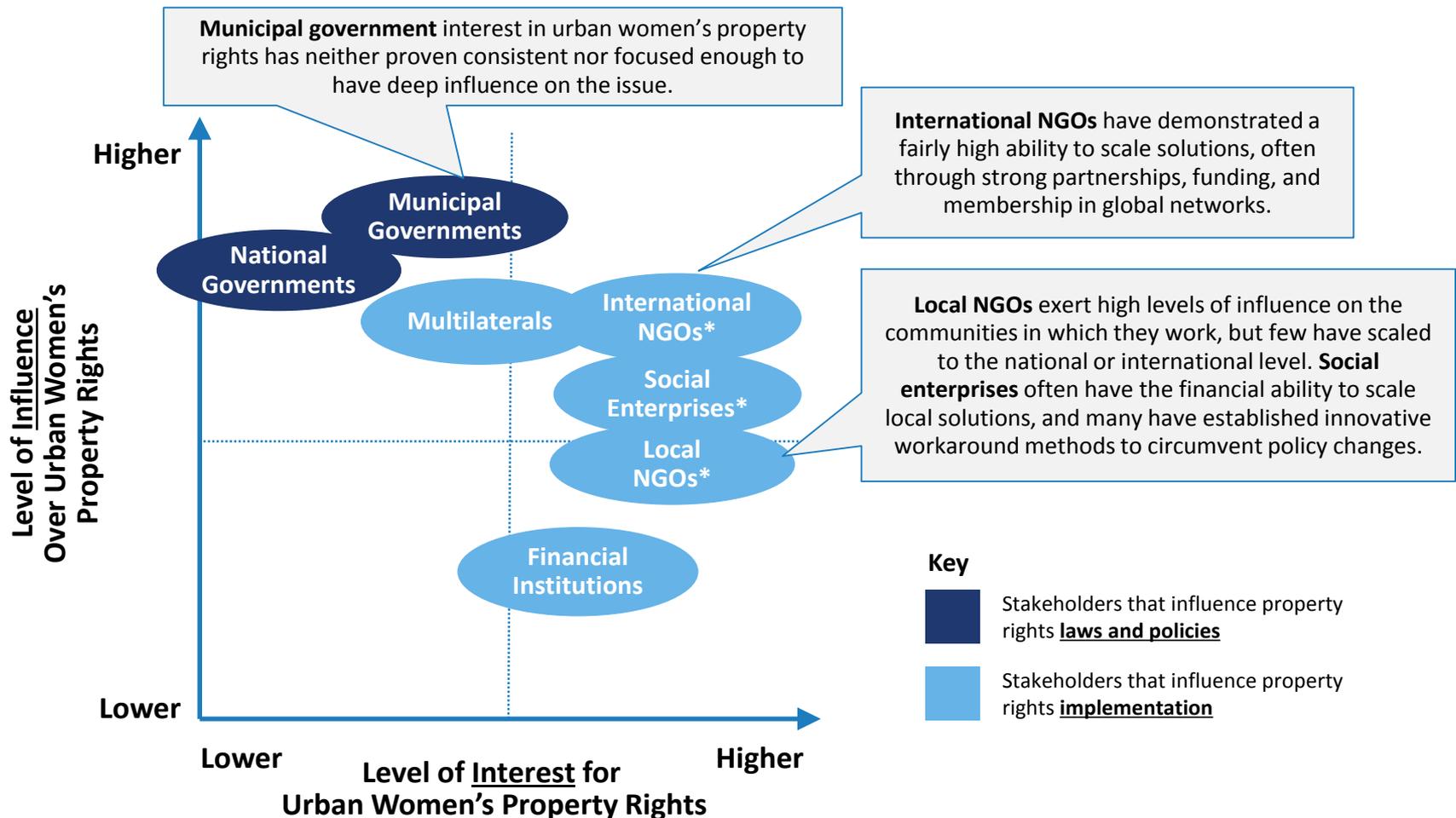
## Pro-poor urban planning and development with a gender lens

**“Sustainable urban growth should be inclusive of both men and women, but should include a gender lens to account for gender-specific, rather than class-specific, disparities.”**

This viewpoint focuses on urban property rights as a class issue as well as a gender issue, recognizing the importance of providing all urban poor with property rights to improve equitable urban development. Secure property rights support urban growth via three channels: (i) workers contributing to the urban economy; (ii) business owners generating jobs and income; and (iii) residents with the agency to demand adequate infrastructure. Solutions tend to target both men and women, but often have an explicit gender-inclusive lens. This perspective is most common among governments and urban planners.

# Who are the most relevant stakeholders?

*While both municipal and national governments have the most direct influence over legal rights for urban women, they have shown relatively little interest in the issue; international NGOs and social enterprises have assumed a strong role in influencing women's property rights in practice through advocacy and workaround approaches.*



\*Note: Social enterprises and NGOs are often the catalysts of grassroots movements and thus often also include the interests of urban women.

## What you will find in this section:

- Descriptions of the three areas of dynamism that demonstrate movement towards solutions in the space.
- An analysis of each of the areas of dynamism, including a judgment of its relative strength and a description of the evidence that supports it.
- Descriptions of what would need to happen to reach potential tipping points, which could be near-term, longer-term, or even non-existent.
- An analysis of the potential risks or uncertainties in the space that could inhibit transformative change.

# What areas of dynamism demonstrate movement towards a solution in the space?

***Dynamism in this space is low to moderate and focuses on creating workarounds to allow urban women to exercise their property rights within existing legal frameworks; less dynamism exists related to traditional rights-based approaches (described on slide 21).***

## Increased Experimentation with Lending Models Targeted at Women Entrepreneurs That Leverage Movable Collateral

Spurred by a growing recognition of the economic importance of SMEs and the gender gap in SME financing, multilaterals and corporations are investing in financial institutions in developing countries to create new lending models for women. These lending models specifically target low- and middle-income female entrepreneurs. Often, these models utilize movable collateral, which is more accessible to women and can be utilized as a more productive asset. Banks frequently pilot these products in cities, given the growing urban consumer base and increasing density of female entrepreneurs. This area of dynamism is supported by developments in secured transaction laws and infrastructure (e.g., movable property registries). By expanding direct access to finance for women, this area of dynamism creates a workaround for the root causes of women's resource constraints and male-biased norms.

## Innovative Approaches to Enable the Poorest, Most Vulnerable Women to Claim and Secure Financial Assets

Financial institutions and social enterprises are increasingly developing savings products to target the growing consumer base of urban women, especially poor and vulnerable urban women who lack financial and social resilience. These products often leverage widespread uptake of technology and increasing innovation in mobile banking to create new products (e.g., mobile savings, smart cards) that make securing and controlling financial assets more accessible, affordable and confidential for women, who have lower rates of actively saving in formal financial accounts than men. These innovations are particularly relevant in urban areas, where higher population density, mobile penetration and financial literacy levels allow for greater reach. By providing cost-effective solutions directly to women, this area of dynamism creates a workaround for the root causes of women's resource constraints and male-biased norms.

## Increased Participatory Ability of Urban Slum Dwellers, Including Women, to Claim Land and Housing Tenure

The emergence and uptake of new, affordable location-based technologies (e.g., GPS devices, open-source applications) and market-based land and housing solutions has prompted slum communities to map their communities and actively participate in claiming more secure tenure. These initiatives target poor urban women and men without secure tenure. Slum upgrading, driven by both municipal governments and community activism, is further enabling this shift. This area of dynamism is supported by a growing recognition of tenure as a continuum, which has encouraged communities to claim intermediate forms of tenure. By offering more cost-effective, efficient solutions as an alternative to traditional land titling, it offers a workaround for the root causes of women's resource constraints and limited government capacity.

# Dynamism: Increased Experimentation with Lending Models Targeted at Women Entrepreneurs That Leverage Movable Collateral

**Area of Dynamism:** Increased experimentation with lending models targeted at women entrepreneurs that leverage movable collateral

Driver	Improved enabling environment for banks to focus on women-owned businesses	Growing financial sector interest in women entrepreneurs and experimenting with models targeting women	Government-led development of secured transaction laws and movable property registries
Relative Strength			
Geographic Notes	<i>Multilaterals and corporations are supporting women worldwide, especially in Latin America and sub-Saharan Africa.</i>	<i>Banks in Latin America and sub-Saharan Africa are particularly active in piloting new products.</i>	<i>Governments in China and Southeast and South Asia are active in secured transaction reforms and movable property registries.</i>
Signals	<ul style="list-style-type: none"> <li>• IFC launched its “Banking on Women” program in 2010, investing \$16 million in 20 organizations to increase lending to women-owned SMEs in developing countries, many of which are in cities<sup>1</sup>. This enables banks to experiment more freely with lending for women.</li> <li>• In 2012, IDB launched its women entrepreneurshipBanking (weB) initiative, investing over \$65 million to-date to increase financing for women-owned SMEs<sup>2</sup>.</li> <li>• In March 2013, Coca-Cola and IFC announced a \$100 million initiative to finance women in Coca-Cola’s supply chain in Eurasia and Africa<sup>3</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>• Banks in developing countries have shown willingness to partner with development institutions to pilot lending programs to women, especially when backed by donor guarantees<sup>4</sup>.</li> <li>• In the last 5 years, over 15 developing world banks created financing products for women-owned SMEs, e.g., Itau (Brazil); Access and Diamond Bank (Nigeria); NBS Bank (Malawi/Burundi); BCI Bank (Mozambique); Equity Bank (Kenya); and SME Bank (Malaysia). These models often accept bill of sales, jewelry or business cash flow as collateral, and are particularly relevant in cities, where many women-owned SMEs are located<sup>5</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>• In 2010-2011, 21 countries implemented secured transaction reforms, including Chile, Georgia, Honduras, Liberia, Mexico, Tonga and several countries in Africa<sup>6</sup>.</li> <li>• In the last 3 years, initiatives to launch movable property registries have emerged in several countries, including Honduras, Sri Lanka, Nigeria and South Sudan<sup>7</sup>.</li> <li>• Governments in over 30 countries are implementing IFC projects that address secured transactions, including in Cambodia, Vietnam, and China<sup>8</sup>.</li> <li>• China’s Secured Transaction Project prompted new legislation that enables banks to increase lending to SMEs, with over 20% of the increase going to women<sup>9</sup>.</li> </ul>
Expected Trajectory	<b>ACCELERATING.</b> Female entrepreneurs are a focus for corporations with women in their supply chains, and multilaterals who see them as a development lever.	<b>STEADY GROWTH.</b> Banks are likely to continue viewing women entrepreneurs as a promising consumer segment for loans, given their positive repayment track record.	<b>STAGNANT.</b> There will likely be continued interest in the space, but widespread change will depend on collaboration between multiple actors.

# Dynamism: Innovative Approaches to Enable the Poorest, Most Vulnerable Women to Claim and Secure Financial Assets

## Area of Dynamism: Innovative approaches to enable the poorest, most vulnerable women to claim and secure financial assets

Driver	Growing financial sector interest in understanding and engaging the large consumer base of women	Emerging technologies, especially mobile banking, to overcome existing barriers to women's access to formal banks	Increasing corporate, foundation and NGO support of financial inclusion for women, especially poor women
Relative Strength			
Geographic Notes	<i>Banks in West Africa, Southeast Asia, and Latin America have shown particular interest in women as a consumer base.</i>	<i>Mobile banking first appeared in the Philippines; it is popular in East Africa and being tested across the developing world.</i>	<i>Much attention has been focused on South Asia, sub-Saharan Africa, and Latin America.</i>
Signals	<ul style="list-style-type: none"> <li>Experts expect financial institutions' interest in female consumers to increase, given that their global financial power is projected to reach \$28 trillion by 2014, up 40% from 2009<sup>1</sup>, with the most growth occurring in the developing world.</li> <li>In the last 5 years, several commercial banks have developed savings products targeting poor women, e.g., Banco ADOPEM (Dominican Republic); Bank Rakyat Indonesia; Diamond Bank (Nigeria); Fidelity Bank (Ghana); PT Bank International (Indonesia); and Sacom Bank (Cambodia)<sup>2</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>In 2012, six mobile money operators had over one million customers, including mPesa with 14.7 million active users<sup>3</sup>.</li> <li>In 2013, the number of mobile money deployments in emerging markets grew by over 50% to 150 providers, with 110 additional initiatives being planned<sup>4</sup>.</li> <li>Mobile penetration in the developing world reached 89% in 2013, driven substantially by urban populations<sup>5</sup>.</li> <li>Urban women are now equally as likely as men to use mobile money products<sup>6</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>In 2009, The Gates Foundation awarded a 5-year, \$8.5 million grant to Women's World Banking to dramatically increase women's access to savings accounts<sup>7</sup>.</li> <li>In 2012, Visa partnered with Diamond Bank, Women's World Banking, and Enhancing Financial Innovation &amp; Access (EFInA) to improve access to savings products for poor women in Nigeria<sup>8</sup>.</li> <li>Also in 2012, MasterCard partnered with Pro Mujer (a Latin American MFI) to establish 35 communal banks and a women's financial services center in Mexico City<sup>9</sup>.</li> </ul>
Expected Trajectory	<b>STEADY GROWTH.</b> As women become an increasingly large portion of urban populations and are therefore easier to reach, banks will likely continue to engage them as a key consumer segment.	<b>ACCELERATING.</b> As cell phone penetration continues to grow, mobile banking may be seen as an increasingly promising channel for reaching consumers, spurring banks to refine mobile banking products that can scale.	<b>STEADY GROWTH.</b> Economic empowerment of women is now seen as a key driver of development outcomes, likely leading to sustained efforts to reach poor women through financial inclusion initiatives.

# Dynamism: Increased Participatory Ability of Urban Slum Dwellers, Including Women, to Claim Land and Housing Tenure

## Area of Dynamism: Increased participatory ability of urban slum dwellers, including women, to claim land and housing tenure

Driver	Growing accessibility of technologies that facilitate claiming secure land and housing tenure	Increasing acceptance of community land and housing initiatives, including slum upgrading, among multilaterals and some municipal governments	Emergence of market-based mechanisms to resolve issues in land and housing tenure
Relative Strength			
Geographic Notes	<i>Urban communities in East Africa and India are especially advanced in their use of technology for land tenure issues.</i>	<i>Along with global multilaterals, municipal governments in East and West Africa, India, and Latin America support this movement.</i>	<i>Initiatives have sprung up in Brazil, East Africa, and India, using models that could be expanded globally.</i>
Signals	<ul style="list-style-type: none"> <li>Communities, NGOs and social enterprises in cities increasingly use a mix of GIS software, devices and crowd-sourcing platforms (e.g., Ushahidi, Spatial Collective, Map Kibera) for data collection and sharing<sup>1</sup>.</li> <li>The Global Land Tool Network (GLTN) works to help disseminate free and open-source technology<sup>2</sup>, which often spreads more quickly in cities.</li> <li>Open-source mapping initiatives have sprung up over the last few years (e.g., OpenStreetMap, OpenGeo and MapBox), providing free tools that can scale quickly in developing world cities.</li> </ul>	<ul style="list-style-type: none"> <li>Municipal governments in East and West Africa, India, and Latin America have engaged in slum upgrading projects with a focus on community participation.</li> <li>In 2013 the Global Land Tool Network (GLTN) and UN-HABITAT piloted the Social Tenure Domain Model (STDM), promoting the concept of a flexible continuum of land rights via participatory enumeration<sup>3</sup>.</li> <li>Habitat for Humanity has piloted STDM in Bogota; Shack/Slum Dwellers International and Cities Alliance have piloted it in Mbale, Uganda.</li> </ul>	<ul style="list-style-type: none"> <li>Terra Nova, a social enterprise founded in 2001 in Brazil, mediates agreements between land occupants and landowners in slums; the business helps transfer land rights to occupants after they pay an indemnity to landowners<sup>4</sup>.</li> <li>A Ugandan bank launched a program that enabled women to buy land with a bank loan over a 5-year term; land ownership is subsequently transferred to the woman.</li> <li>Janaadhar (India) Pvt. Ltd, an affordable housing company in Bangalore, offers apartments with a small upfront investment and a low monthly payment. A female must be on the title of every house<sup>5</sup>.</li> </ul>
Expected Trajectory	<b>ACCELERATING.</b> Participatory mapping using free, open-source technology is spreading in East African slums, but with less focus on women specifically.	<b>STEADY GROWTH.</b> Slum upgrading is gaining traction as a policy option for governments, especially as opposed to forced evictions.	<b>STEADY GROWTH.</b> As more businesses prove profitable models in the land and housing tenure space, new entrants will likely enter the space.

# Dynamism: Drivers Suggest Very Limited Global Dynamism Related to Rights-based Approaches

***Some of the longest-standing rights-based approaches to rural and urban women’s property rights only show limited evidence of global dynamism. This suggests that major activity has slowed considerably in the past five years, despite being a strong force in the 1990s and the early 2000s.***

## Areas Tested for Dynamism

### Lack of major recent policy shifts.

*If policy changes were currently an area of dynamism, we would expect to see major policy shifts occurring in the past 5 years, but most significant policy changes took place in the 1990s and early 2000s.*

### Lack of patterns to policy changes and activism.

*If policy changes were currently an area of dynamism, we would expect to see regional patterns of activism and policy uptake, but experts struggle to predict where successful reform will take place.*

### Lack of multilateral support for property as a human right.

*If policy changes were currently an area of dynamism, we would expect to see multilaterals actively promoting property rights as fundamental for women, but even gender-oriented efforts often fail to feature property rights as a policy priority.*

## Evidence

- Although studies found that the pace of legal rights reform for women doubled within 5 years of ratifying the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) human rights treaty, only 3 of 99 nations signed after 2006, with most in the early 1990s<sup>1</sup>.
- The most recent major shifts in women’s property rights generally took place in the early 2000s: for instance, India (2005), Vietnam (2006), and Nepal (2006) all passed milestone legislation on inheritance and joint titling during the early-to mid-2000s<sup>2</sup>.
- Periodic high-profile cases, such as a landmark 2013 inheritance case win in Botswana, characterize the current climate of rights-based victories in the women’s property rights space<sup>3</sup>.
- Experts argue that there is no discernable pattern as to where activism will successfully emerge and where it will falter because property rights are perceived to affect the individual, not the community, and poor women have the fewest resources with which to organize and lobby. For instance, Uganda has a strong grassroots movement of activist women, and has been successful in securing new property rights, but neighboring Kenya, which has many of the same issues, has not<sup>4</sup>.
- The World Bank found no connection between rising national income and legal reform for women above the lowest-income countries. In rapidly-developing countries, pro-woman policy change does not necessarily go hand-in-hand with economic growth<sup>5</sup>.
- At the 2012 Commission on the Status of Women, UN member states formally discussed women’s property rights for the first time in a decade, but left with no action plan or agreement<sup>6</sup>.
- In UN Millennium Development Goal 3, “Promote gender equality and empower women,” economic empowerment issues are addressed, but not in the context of property rights, housing tenure, or land<sup>7</sup>. Therefore, gender is a priority, but property rights do not necessarily follow.
- Despite widespread agreement that gender-segregated property data is critical for effective policymaking, none of the major multilateral data collectors have compiled rigorous property ownership data on women, especially in cities, and it may be years before this data emerges.

# What potential positive tipping points are emerging?

## Positive tipping point

### Mobile banking rates rise sharply among urban women.

This would happen if:

- *Market-driven change*: Competition among mobile banking companies drives down costs and reduces barriers to mobile banking access, especially for women.
- *Political change*: Governments in the developing world make mobile banking adoption a political priority and invest in initiatives to support it, likely in the context of financial inclusion for the poor.

**Today:** Mobile banking penetration is low among urban women, making it difficult to increase mobile savings products.

*Long-term  
(>10 years)*

**Aspirational  
Future State:**  
More widespread platform for women to access mobile savings products, helping to overcome women's resource constraints.

**Several risks in these areas of dynamism will need to be monitored to prevent increased social and financial vulnerability of women.**

Areas of greatest risk

## USE OF TECHNOLOGY TO DENY URBAN WOMEN PROPERTY RIGHTS

**Although technology is often used to help urban women obtain more secure tenure, governments and individuals may use technology to prevent poor and vulnerable women from accessing secure tenure.**

- In India, a government-led satellite mapping initiative has caused concern among unofficial slum dwellers that the government may use the information to justify forced expulsion from those areas.
- Men who are motivated to deny women property rights may exploit the gender gap in technology in order to claim land and housing rights to the exclusion of women.

## INCREASED SOCIAL VULNERABILITY OF URBAN WOMEN

**Improved women's property rights in some contexts may temporarily increase women's vulnerability to domestic violence or increase their social vulnerability within their communities.**

- Anecdotal evidence suggests that women experience an initial spike in domestic violence when they obtain savings accounts. However, the situation often improves once husbands realize that the household may benefit and that many other women in the community also have savings accounts.
- Women sometimes report being asked more frequently by friends to provide informal support and loans once their community realizes they have a savings account.

## DECREASED FINANCIAL RESILIENCE OF URBAN WOMEN DUE TO POOR PRODUCT DESIGN

**As banks continue to experiment with products that serve the relatively new customer segment of poor and vulnerable women, some poorly-designed products may actually harm urban women.**

- Savings products that are designed poorly may prevent women from accessing their money when they need it, decreasing their ability to pay for household and personal expenses.
- A longer-term risk is that poorly-designed savings products might discourage poor and vulnerable women from interacting with formal financial institutions in the future, decreasing their financial resilience over the course of their lives.

## INCREASED PREDATORY LENDING TO URBAN WOMEN

**As the array of financial products available for women grows, both in branch and mobile banking, there is a risk that predatory lenders will find opportunities to exploit women and create financial hardship for them.**

- Experts emphasize that women who obtain savings accounts or loans have limited financial literacy and are not used to longer-term financial planning and loan repayments. As such, there is a risk that women will be exposed to predatory lenders and will not have the financial literacy to protect themselves.
- Predatory lenders may also see the increased financial inclusion of women as an opportunity to target this group of customers.

# What are the uncertainties surrounding the dynamism in this space?

*Several uncertainties will need to be monitored to understand the true potential of solutions targeted at women, including secure land and housing tenure using technology, mobile banking, and movable collateral-backed loans.*

## Areas of greatest uncertainty

### ACCESSIBILITY AND AFFORDABILITY OF TECHNOLOGY FOR SECURING LAND AND HOUSING TENURE

**The breadth of impact from the use of technology in securing land and housing tenure will depend on the affordability and accessibility of the technology, both software and hardware, that is used to increase tenure security.**

- Although the current trend is moving towards free and open-source software, many solutions in this space require a hardware component that may not be as affordable for communities.
- A persistent gender gap in technology literacy could limit urban women's ability to access or utilize the available technology to the same degree as men, especially if software is not designed with their needs in mind.

### ABILITY TO SCALE TECH-ENABLED BANKING PRODUCTS TO SECURE FINANCIAL PROPERTY

**The reach of technology-enabled solutions for claiming financial property will rely on the ability of implementers to surmount barriers to scale, including penetration of mobile and internet technology among women.**

- Mobile banking, for example, has had mixed success in reaching scale, with some mobile money operators facing barriers to customer understanding, uptake across retail channels, and other challenges.
- In particular, experts recognize that low sole-ownership of mobile phones and computers among women limits their ability to capitalize on tech-enabled savings vehicles, especially given their need for confidentiality. The scale of these solutions will rely on increased penetration of mobile and internet among women.

### ABILITY OF BANKS TO ASSESS AND CLAIM VALUE OF MOVABLE COLLATERAL

**Lending models based on movable collateral are relatively new in many developing countries, and their success will depend on the ability of banks to actually claim the value of movable property that is used as collateral.**

- Some banks may not develop adequate internal systems for assessing the value of movable collateral, thus leading to inefficiencies in the lending model and a decrease in dynamism in this space.
- Due to inadequate secured transaction infrastructure, poor law enforcement, and/or less developed markets for movable property, banks may be unable to collect the full value of what they have assigned to various pieces of movable collateral.

### POTENTIAL FOR RELIGIOUS BACKLASH TO LIMIT IMPLEMENTATION OF SOLUTIONS

**The success of interventions in women's property rights will rely in part on a favorable political environment. Religious backlash to increasingly gender-inclusive policies and initiatives could potentially hamper progress.**

- When new governments come into power, previously enacted gender-inclusive property laws have been reversed in favor of interpretations of Sharia law that decrease inheritance rights for women.
- Given that many solutions in the financial property space are targeted directly at women, they could be a potential target for those aiming to implement anti-gender inclusive policies.

- There is a low to moderate degree of dynamism overall around solutions in this space, with potential to accelerate. Dynamism is relatively higher related to lending models targeted at women entrepreneurs, but may be too mature for a new entrant to be catalytic. Slightly lower levels of dynamism exist related to innovative approaches to enable poor, vulnerable women to claim and secure financial assets. While the lowest levels of dynamism exist related to increasing ability of urban slum dwellers to claim land and housing tenure, this area has gained significant momentum in the last six months and may offer opportunities to be catalytic.
- Most potential tipping points are likely to be over a decade away. The type of activities that could drive large-scale change to a tipping point include: 1) widespread mobile phone adoption by urban women, and 2) a broad and sustained focus by financial institutions on a female customer base.
- There is considerable risk that improving women's access to financial products and services could lead to a temporary increase in women's social vulnerability at the household and community level as they transition to achieving fully secure, exercised rights. There is also considerable risk that governments and land owners use technology to deny women claim to property. Finally, there is some risk that women with low levels of financial literacy will become the targets of predatory lenders or the users of poorly designed financial products that may not correctly serve their needs.
- The key uncertainties that could reduce apparent dynamism in the space include questions around the accessibility and affordability of technologies to claim land and housing tenure; evidence that suggests scaling mobile banking may be a slow process in many geographies; the limited track record of banks successfully claiming movable property if needed; and potential religious backlash that may limit the implementation of solutions.

## What you will find in this section:

- An overview of the most prevalent current approaches to addressing this problem.
- A snapshot of the existing evidence on the success or failure of these approaches.
- Stories highlighting some of the exciting and interesting innovations uncovered by the Search.
- An analysis of both the current patterns of innovation and the potential for future innovation in this space.

# What are the dominant approaches and solution spaces?

***More traditional solutions focus on changing formal or customary laws via advocacy and community engagement, while newer solutions focus on financial inclusion and tactical initiatives to secure property and improve data.***

More Traditional and Widespread

**Advocating and providing legal services for more equitable laws and policies**

**Public advocacy and strategic litigation help ensure that more equitable laws are passed and enforced, while legal services targeted at women can change male-biased norms in law enforcement.** This more traditional approach includes standard interventions to tackle legal system failures and shift male-biased norms by providing services (e.g., paralegals) to help women claim their rights. Key players include local and national advocacy organizations and NGOs; key regions include Sub-Saharan Africa, where customary laws are often the largest impediment to equal women's property rights.

**Educating and empowering women and their communities**

**Educating women and building consensus among men around women's property rights can shift male-biased customs, reducing barriers for urban women to claim secure property rights.** Many experts consider this high-touch approach the only way to overcome male-biased customs and increase women's awareness of their rights. Local and international NGOs and multilaterals are key players; key regions include Latin America and sub-Saharan Africa (SSA), where women often do not claim rights despite legal equality. In SSA, donors have expressed interest in these solutions in the context of HIV/AIDS.

**Improving documentation of land and movable property**

**Improved documentation of property gives urban women greater security to productively utilize it.** Solutions include large-scale land registries, community mapping, movable property registries, and ID cards, which enable other types of documentation. Most solutions do not target women, but often use lower-cost, more accessible technologies, which helps both women with resource constraints and governments with limited capacity. Key players include governments, bank associations, local NGOs and multilaterals. Key regions include Latin America and Southeast Asia (land registries); India and sub-Saharan Africa (community mapping); East and South Asia and Eastern Europe (movable property registries).

**Promoting financial inclusion of women via innovative savings and financing products**

**Innovative financial products expand women's access to formal banking, enabling them to use financial assets more productively.** These products enable women to save and pay for future expenses and emergencies; use movable property to obtain business loans; and access financing for housing, among other outcomes. These approaches provide tailored solutions directly to women, thus providing a workaround for the root causes of male-biased norms and women's resource constraints. They often include an element of financial literacy education. Key players include multilaterals, bank networks, local banks and social enterprises; key regions include Sub-Saharan Africa, Southeast and South Asia, and Latin America.

**Collecting, analyzing and disseminating gender-specific data**

**Collecting, analyzing and disseminating gender-specific data elevates the level of understanding around women's property rights, leading to improved interventions and urban planning.** This solution set indirectly addresses women's property rights by improving the enabling environment for solutions. To date, solutions have been limited to a handful of NGO initiatives. This approach addresses the root cause of poor information availability and helps alleviate pressures on governments with limited capacity. Key players include multilaterals, foundations and NGOs, with no specific key regions.

Newer and Less Common

# Where is there evidence for success or failure? (1/2)

*Although few rigorous evaluations exist in this space, anecdotal examples highlight the challenges of achieving both scale and sustainable impact within a solution set.*

Solution Approach	Observations	Illustrative Evidence of Success	Illustrative Evidence of Failure
<p><b>Advocating and Providing Legal Services for More Equitable Laws and Policies</b></p>	<ul style="list-style-type: none"> <li>• <i>Integrated approaches combining education, community engagement and advocacy are becoming more common and tend to have more success than isolated interventions.</i></li> <li>• <i>Because they aim to change laws and entrenched cultures and norms rather than simply provide workarounds, these interventions are very time- and resource-intensive, with limited ability to scale as a result of a lack of sustained effort and support.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Institute for Liberty and Democracy (ILD):</b> Based in Peru, ILD is an end-to-end solution that works at the level of public advocacy as well as grassroots education. In 1988 ILD drafted “Ley de Registro Predial,” which established property rights for the poor and new registration procedures while also conducting public awareness campaigns. The law was unanimously enacted by Parliament. Over 2 million urban properties have been formalized to date, 77% of which are women-owned, either individually or in joint titles with men. The program had additional social benefits: the birthrate in the women property owner group dropped by 52%, and 63% of women property owners reported accessing credit<sup>1</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Madagascar joint titling initiative:</b> Madagascar land officials agreed to add a second blank line to land title documents, thus enabling women to secure claim to the family farm. Years later researchers found that the second line had dropped off because “the issue wasn’t a priority”, demonstrating that legal reform in the absence of sufficient political will can lead to failure.</li> </ul>
<p><b>Educating and Empowering Women and Their Communities</b></p>			<ul style="list-style-type: none"> <li>• <b>NGO Estrategia:</b> Through a high-touch strategy, Estrategia educates women in urban communities in Peru about land tenure and rights. Due to the high cost per woman reached, the initiative has been unable to scale beyond its current reach of ~600 women<sup>2</sup>.</li> </ul>

# Where is there evidence for success or failure? (2/2)

*Although few rigorous evaluations exist in this space, anecdotal examples highlight the challenges of achieving both scale and sustainable impact within a solution set.*

Solution Approach	Observations	Illustrative Evidence of Success	Illustrative Evidence of Failure
<b>Improving Documentation of Land and Movable Property</b>	<ul style="list-style-type: none"> <li>• <i>Government-led land and housing initiatives face difficulties in engendering trust among local communities. As a result, data quality and completeness can suffer.</i></li> <li>• <i>Community-led initiatives lead to better data quality and buy-in from participants, but they struggle to achieve scale.</i></li> <li>• <i>Effective movable property registries require collaboration from governments and banks on a national and regional level.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Nicaragua’s Property Regularization Program (PRODEP):</b> PRODEP aims to register over 25% of the national territory, with at least 50% of titles given to women or partners. Phase I increased the percentage of registered land from 8% to 18%, and the World Bank has already given \$40 million more to fund Phase II<sup>1</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Bhoomi:</b> Launched in 2002 in the Indian state of Karnataka, Bhoomi digitized over 20 million handwritten land records. However, the state remains mired in land disputes that “merely migrated from paper to the database”, which continue to prevent millions of poor families from recovering their land<sup>2</sup>.</li> </ul>
<b>Promoting Financial Inclusion of Women via Innovative Savings and Movable Collateral Based Products</b>	<ul style="list-style-type: none"> <li>• <i>Most savings solutions are driven by NGOs and multilaterals with the goal of helping the poorest women become “banked,” but sometimes struggle to achieve profitability.</i></li> <li>• <i>Movable collateral-based loan products are driven by formal banks, and therefore are often designed to be more profitable and sustainable.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Banco ADOPEM:</b> In the Dominican Republic, ADOPEM conducted a national campaign to support savings, including financial education targeted at women via the telenovela <i>Contracorriente</i>. The show attracted over 100,000 viewers and the campaign has resulted in 114,000 new savings accounts, of which 80% were opened by females<sup>3</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Green Bank savings commitment product:</b> Green Bank in the Philippines conducted a controlled trial of its clients (who are 60% women) to test a savings lock box product. Savings initially increased, but after 32 months the increase dissipated to a statistically insignificant level<sup>4</sup>.</li> </ul>
<b>Collecting, Analyzing and Disseminating Gender-Specific Data</b>	<ul style="list-style-type: none"> <li>• <i>Experts consistently cite the lack of gender-specific data as a major inhibitor to development of solutions in this space.</i></li> <li>• <i>Most data collection initiatives suffer from lack of donor interest, while governments often lack the financial and human resources to implement these initiatives.</i></li> </ul>	<ul style="list-style-type: none"> <li>• <b>Closing the mobile gender gap*:</b> Mobile adoption studies in developing countries spurred a campaign to promote mobile adoption for women. According to the U.S. Ambassador-at-Large for Global Women’s Issues, the mobile gender gap decreased by 33% in the last two years<sup>5</sup>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Little evidence exists due to the early stage of most solutions in this space.</b></li> </ul>

\*Little evidence exists due to the early stage of solutions for urban women’s property rights. This example is included for illustrative purposes.

# Who are the major players in the solution space?

***Most major players are larger international organizations with the capacity to view challenges and solutions at a global level and within a broader context, while tailoring solutions to the local level.***



Women's World Banking

**Women's World Banking (WWB)<sup>1</sup>:** A global nonprofit that provides strategic and technical support to a network of financial institutions in order to provide women with access to financial tools and resources.

*Size and history:* Has a network of 39 MFIs serving 24 million micro-entrepreneurs in 28 countries; founded in 1976.

*Solution space:* Promoting financial inclusion of women via innovative savings and movable collateral-based products.

*Example project:* WWB partnered with XacBank in Mongolia to develop a formal savings product for low-income girls.



**Global Land Tool Network (GLTN)<sup>2</sup>:** A global alliance of individual and institutional partners that develop and disseminate gender-sensitive resources to achieve land reform and improve land management and tenure security.

*Size and history:* Budget of approximately \$40 million; has 60 global partners; established in 2006.

*Solution space:* Scaling land registries; Advocating and providing legal services.

*Example project:* GLTN supports a project on Land Policy and Management in the Caribbean which involves consulting governments on the formulation of inclusive land policies and piloting a pro-poor land rights recording system. GLTN also piloted the Social Tenure Domain Model (STDM) in Mbale, Uganda, building the local capacity for slum dwellers to conduct participatory mapping using GPS devices. Communities can then use the maps created to demand rights and achieve more secure tenure.



**Grassroots Organizations Operating Together in Sisterhood (GROOTS)<sup>3</sup>:** A global network of grassroots organizations that aims to strengthen women's leadership in their communities through mutual support, including for property rights.

*Size and history:* Has 34 affiliate member organizations in 24 countries; established in 1989.

*Solution space:* Educating and empowering women and their communities.

*Example project:* Member organization, GROOTS-Kenya, trains community "Watch Dogs" to intervene when problems around property arise by working closely with community elders to influence decisions, especially when they impact women's disinheritance. GROOTS also engages community authority figures to advocate for women's property rights.



**Institute for Liberty and Democracy (ILD)<sup>4</sup>:** A Lima-based think tank devoted to promoting property and business rights in developing countries through administrative reform and public awareness campaigns.

*Size and history:* Has worked in 23 countries; established in 1981.

*Solution space:* Advocating and providing legal services; Educating and empowering women and their communities.

*Example project:* In 2011, the ILD partnered with the Self-Employed Women's Association (SEWA) to design institutional reforms and educate women on the barriers to obtaining legal access to property and business rights.

*Some of the most exciting innovations are in the realm of promoting financial inclusion of women via savings and land and housing initiatives that put more power in the hands of urban women.*

## Mann Deshi Smart Card<sup>1</sup>

Founded in 1997, Mann Deshi Bank is a regulated cooperative bank run by and for women in India. Clients typically make 22,000 rupees (\$350 USD) per year on average. Organizational priorities include promoting the right of women to own property, encouraging home ownership among the poor, and creating women leaders.



In May 2010, Mann Deshi launched a smart card product that can store personal and financial information, providing an automated, secure means for women to discreetly manage their savings and conduct transactions. Not only does the technology help women save more conveniently, but it also makes them eligible for larger loans. Because it offers women direct access to a savings method away from the scrutiny of husbands and other family members, this solution addresses the root cause of female-specific constraints on mobility, and offers a workaround for male-biased norms and systems. Mann Deshi Bank is currently in the process of enrolling all clients in the smart card program, with over 1,500 enrolled to date.

**Opportunities for growth:** Mann Deshi's smart cards currently serve a largely rural population within India. With HSBC as a knowledge partner on the program, smart cards have the potential to serve a much broader set of clients.

## Terra Nova Regularizações Fundiárias<sup>2</sup>



Terra Nova is a social enterprise based in Brazil and dedicated to resolving land contestation issues in urban slums. The company was founded in 2001 as a response to existing government processes to regularize land, which were slow, expensive and bureaucratic.

Terra Nova acts as an intermediary between land owners and occupants, helping them reach an agreement about land value, payment terms, and title transfer. By creating a forum for slum dwellers to engage in and pay for the process of acquiring land rights, Terra Nova empowers poor urban women, who act as the primary agent in over 70% of cases. Because it offers a more cost-effective and efficient solution than traditional land regularization processes, Terra Nova addresses the root cause of female-specific constraints on money and time; and offers a workaround for male-biased customs that typically award land titles to men.

**Opportunities for growth:** Terra Nova believes its model can apply in many urban settings in the developing world, and is looking at expansion opportunities particularly in India and sub-Saharan Africa.

# What are the patterns of innovation in the space?

*Innovations that develop innovative financial products for women are gaining the most traction, but some newer innovations focus on making tenure security more accessible for women.*

Area of greatest innovation

Understanding the needs of poor and vulnerable women and developing more secure, innovative savings products to serve them

**Description:** Often supported by multilaterals that see financial inclusion of poor and vulnerable women as an important development outcome, banks and MFIs are researching the savings needs of these women and designing innovative women-specific financial products and marketing strategies to meet those needs. This increases the resilience of vulnerable women by offering them a safe place to save money for future expenses and emergencies. Examples include a smart card technology that helps women keep their income safe from husbands who may confiscate it, and savings accounts that offer matching deposits or incentives for reaching savings goals. This area of innovation has experienced a high level of energy and attention in the last few years.

**Patterns of activity:** High levels of activity exist in Ghana, Nigeria, Kenya, and South and Southeast Asia.

Expanding the traditional definition of collateral to enable women entrepreneurs to productively use movable property

**Description:** In countries with secured transaction laws, banks that see low- and middle-income female entrepreneurs as a promising consumer segment are experimenting with innovative loan products that accept non-traditional collateral. This enables women to productively use property that they most frequently have control over – movable property – without relinquishing it to a pawn shop. Examples include loan products that accept jewelry or business cash flow as collateral in lieu of land or housing. This area of innovation is supported by governments that are developing movable property registries, lowering the barriers for banks to lend based on movable property. This area of innovation has experienced a medium level of activity and interest in recent years.

**Patterns of activity:** Banks in East and West Africa are most frequently innovating in non-traditional collateral.

Developing and legitimizing programs and tools that recognize various forms of land and housing rights besides formal tenure

**Description:** These innovations work outside of government-run land registration, offering a more efficient, affordable channel for poor urban women and men to increase their tenure security, particularly within informal settlements. Examples include slum mapping initiatives where communities negotiate with city officials for rights and services using maps created by hand-held GPS devices; and a social enterprise in Brazil that mediates between land owners and occupants to negotiate a land leasing contract. Often the resulting increase in land security spurs new housing initiatives, including innovative lease-to-own and other financing models. These innovations are supported by a movement to recognize land tenure as a continuum rather than a binary proposition, and have attracted interest from development organizations, social enterprises and community NGOs in the last few years.

**Patterns of activity:** Prominent examples of these innovations exist in slums in India, East Africa and Brazil.

# What is the innovation potential in the space?

***Future innovation potential is high among newer technology-based solutions, given increasing interest in technology-based solutions and ease of cross-pollination through global networks and partnerships.***

## Innovation Enablers

## Strength of Enabler and Assessment of Current Innovation in the Space

**Evidence of cross-pollination:** Ideas being shared, replicated and scaled across actors, issues and geographies



- Long-standing global networks and partnership organizations are operating across geographies, making it easier to transmit innovations. For example, Women’s World Banking works across geographies in the realm of financial inclusion of women and the Institute for Liberty and Democracy works across geographies to promote land and property rights.
- Levels of collaboration are fairly low between governments and between organizations that focus on different issues related to women’s property rights.
- Some interventions are being replicated across geographies (e.g., savings accounts targeted at women).

**Track record:** Amount of evidence of success among existing technologies and practices



- In the more traditional solution spaces, holistic, sustained interventions (e.g., the approach that the Institute for Liberty and Democracy uses) have demonstrated a substantial level of success. However, these types of solutions are fairly rare and typically have more evidence in rural settings.
- Newer solutions related to economic empowerment and community mapping have shown initial success, with especially promising data in mobile savings and other innovative savings products. However, the track record is very recent and controlled trial data exists for only a handful of specific interventions.
- Very few innovations focus directly on women’s economic and property rights in an urban context, suggesting potential for significant growth before saturation is reached.

**Breadth of innovation:** Ability of space to encompass many types of innovation, and current distribution across categories of innovation



- Innovations are most frequently seen in the solution spaces for improving documentation of land and movable property and promoting financial inclusion for women via savings and innovative collateral. Even in these solution spaces, innovations are minimal.
- Virtually no innovations exist in the more traditional solution spaces, namely advocating and providing legal services for more equitable laws and policies and educating and empowering women and their communities.

**People and skills:** Presence of active change-makers and existence of education and training



- A few programs encouraging graduate-level students to work in property rights have emerged, but these are not the norm.
- The vast majority of the activity and expertise in women’s property rights focus on rural, not urban, populations.

# Who are the innovators and thought leaders?

***Most innovators are early experimenters who are designing new, promising solutions related to women's financial inclusion; thought leaders look across the space and provide insight on the most successful innovations and solutions.***



## **Changamka<sup>1</sup>**

*Relevant work:* Changamka's Maternity Smartcard is a pre-paid card that provides a dedicated savings mechanism for low-income women to save for future maternity-related expenses. The card is available for purchase at hospitals across Kenya, and women can top-up via MPESA mobile money transfer.

*Innovation category:* Innovations that protect vulnerable women by offering new, more secure savings products.

*Focus geographies:* Kenya.

*Recognition:* Won Kenyan Millennium Development Goals 2010 award for MDGs Goal 5; nominee, Rockefeller Foundation's Next Century Innovators Awards<sup>2</sup>.

## **Global Land Tool Network (GLTN)<sup>3</sup>**

*Relevant work:* GLTN helped pioneer the concept of land rights as a continuum, recognizing that various types of tenure exist besides illegality and registered freehold titles. GLTN also developed and piloted the Social Tenure Domain Model (STDM) in Uganda, building local capacity for slum dwellers to use GPS devices for participatory mapping, and providing technical support for communities to negotiate with city officials for increased tenure security.

*Innovation category:* Innovations that leverage technology to enable women to participate in land tenure processes.

*Focus geographies:* Global.

*Recognition:* The "continuum of land rights" concept is formally recognized by the International Federation of Surveyors (FIG).

## **Mary Ellen Iskenderian (President and CEO, Women's World Banking)<sup>4</sup>**

*Relevant work:* As leader of Women's World Banking, Mary Ellen Iskenderian has led a movement for increased collaboration and data collection in the women's financial inclusion space, especially with regards to movable property. She serves as an Advisor to the Clinton Global Initiative and as a judge for the Financial Times Sustainable Banking Awards.

*Focus geographies:* Global.

*Recognition:* Received NYU Stern's Distinguished Citi Fellowship in Leadership and Ethics, and the Women's Finance Award by the Institute of Financial Services at Lucerne University<sup>5</sup>.

## **Hernando de Soto Polar (founder of Institute for Liberty and Democracy)<sup>6</sup>**

*Relevant work:* Hernando de Soto helped popularize the economic thesis that the success of a market economy relies on the existence of systems to formally document property and economic activity. As President of the ILD, he has led administrative reform of property systems in Peru and elsewhere, and is often sought out by world leaders for his expertise.

*Focus geographies:* Peru, Egypt, the Philippines, Honduras, Tanzania and elsewhere.

*Recognition:* Selected by *Time* magazine as one of the 5 most important innovators of the 20<sup>th</sup> century in Latin America; listed by *Forbes* magazine as one of the 15 innovators "who will reinvent your future."<sup>7</sup>



- Activities to address the problem are numerous and varied. More established right-based approaches focus on changing formal or customary law and cultural norms. The more emergent solutions take a workaround approach and target women's financial inclusion, often with the use of new technologies, instead of tackling norms and laws directly.
- Interventions fall roughly into five categories: Advocating and providing legal services for more equitable laws and policies; Educating and empowering women and their communities; Improving documentation of land and movable property; Promoting financial inclusion of women via innovative savings and financing products; and, Collecting, analyzing and disseminating gender-specific data.
- Evidence of success and failure across these is mixed, and there is also limited data and rigorous evaluation evidence to draw upon in the space. Documented successes appear predominantly in the Latin American context, while many projects in South and Southeast Asia and sub-Saharan Africa have either failed or are too early to evaluate.
- Innovations in this space improve access and control of both movable and immovable property among women. The most prominent pattern is of new models to promote women's financial inclusion through gaining a better understand of women's needs and tailoring both saving and lending products to serve these needs, primarily through either new technology-enabled savings vehicles or through new means of leveraging movable collateral.
- Looking ahead, the potential for future innovation in the solution space is relatively high, considering increasing interest in and proliferation of technology-based solutions and emerging global partnerships. However, the majority of actors and experts working on women's property rights focus on rural populations.

## What you will find in this section:

- An outline of how change could potentially happen in this space, based on the evidence from the dynamism assessment.
- Descriptive scenarios that illustrate potential choices around entry points and pathways to impact, with high-level descriptions of the type of activities the pathways might include.
- Illustrative estimates of potential impact ranges, using assumptions based on the size of investment and reach of previous interventions in the space.

***Areas of dynamism around women's financial inclusion and technology-enabled land and housing initiatives could be catalyzed to empower urban women, improving outcomes for their families and enabling them to contribute to the development of more resilient, equitable cities.***

## ***Areas of dynamism that could be catalyzed towards high-level outcomes***

**Increased experimentation with lending models targeted at women entrepreneurs that leverage movable collateral:** *Growing levels of interest in female entrepreneurship are creating a more beneficial enabling environment for the development of women-friendly loan products.*

**Innovative approaches to enable the poorest, most vulnerable women to claim and secure financial assets:** *Increasing focus on financial inclusion for poor women is spurring innovation in savings products, often leveraging technology.*

**Increased participatory ability of urban slum dwellers, including women, to claim land and housing tenure:** *Growing accessibility of mechanisms for claiming land and housing, often leveraging technology, is enabling more slum dwellers to achieve secure tenure.*

## ***High-level outcomes that would be required to achieve the impact goal***

Increased prevalence of loan products that accept diverse forms of movable collateral, enabling women entrepreneurs to access credit for business growth.  
**Key actors: Banks and social enterprises**

Greater adoption of secured transactions regulations and movable property registries, providing the infrastructure needed to support movable collateral-backed loans.  
**Key actors: National governments**

Increased availability and quality of savings products targeted at poor and vulnerable women, helping them save money for future expenses or emergencies.  
**Key actors: Banks and MFIs**

Increased number of poor and vulnerable women who are financially literate and, therefore, can engage with formal financial systems.  
**Key actors: Banks, MFIs and NGOs**

Greater number of urban women who secure land and housing tenure through technology-based community initiatives.  
**Key actors: Community organizations, NGOs**

Greater number of government-led land and housing registration policies and initiatives that positively impact urban women.  
**Key actors: Municipal governments**

## ***Potential impact goal***

**IMPACT GOAL:**  
Increase the ability of urban women to access, own and control property, including financial assets, thereby improving their ability to realize economic and social gains for themselves and their families, and to contribute to the economic growth and development of more resilient, equitable cities.

***A primary trade-off exists between thematic scenarios, which focus on the choice between 1) lending for urban female entrepreneurs; 2) savings for the poorest, most vulnerable women; and 3) land and housing security. A secondary trade-off exists among activities focused on advocacy, behavior change and education, and products and services.***

## ***Scenario 1: Movable collateral-backed lending for urban female entrepreneurs***

**Target Population:** Low- and middle-income urban female entrepreneurs.

### **Desired Outcomes:**

- **Greater availability of movable collateral-backed loans:** This could potentially encourage economic growth by enabling more women to access credit for business, thus creating a workaround to male-biased lending models that typically accept only land and housing as collateral.

### **Example potential activities: Advocacy**

- **Increase advocacy to encourage secured transaction reforms and movable property registries:** Encourage national governments and banking associations to create the infrastructure needed to implement movable collateral-backed lending models.

### **Example potential activities: Products and Services**

- **Support development of loan products that accept movable collateral:** Help build internal capacity of banks and MFIs to develop the programs and systems needed to accept and process movable collateral, reducing some of the barriers banks may face.

## ***Scenario 2: Savings products and behavior change for the poorest, most vulnerable urban women***

**Target Population:** The poorest and most vulnerable urban women.

### **Desired Outcomes:**

- **Greater availability of savings products designed for poor and vulnerable women:** This could potentially offer a workaround for male-biased norms that discourage women from saving their own money.
- **Greater financial literacy for poor, vulnerable women:** This could address the root causes of male-biased norms and women's lack of awareness of rights and services.

### **Example potential activities: Behavior Change and Education**

- **Develop or scale financial literacy programs:** Support banks and NGOs to improve financial literacy among poor women, empowering them to make better financial decisions.

### **Example potential activities: Products and Services**

- **Support development of savings products for poor, vulnerable women:** Support banks and MFIs to pilot savings products that help low-income, vulnerable women pay for future expenses and emergencies, increasing the security of their assets and their resilience.

*A primary trade-off exists between thematic scenarios, which focus on the choice between 1) lending for urban female entrepreneurs; 2) savings for the poorest, most vulnerable women; and 3) land and housing security. A secondary trade-off exists among activities focused on advocacy, behavior change and education, and products and services.*

### *Scenario 3: Land and housing security for urban populations*

**Target Population:** Poor urban women and men who lack tenure security.

**Desired Outcomes:**

- **Greater prevalence, scale and legitimacy of tenure security initiatives besides government-led registries:** This could potentially enable more women and men to secure tenure by influencing municipal governments, offering a workaround for limited government capacity and women's financial constraints.

**Example potential activities: Products and Services**

- **Support and scale community mapping initiatives:** Build the capacity of grassroots community organizations and social enterprises that use technology to map urban communities and secure tenure by negotiating with municipal officials, impacting both women and men. Although it centers around providing a service, this activity may also include an education component given that many urban poor are not aware of the importance and potential impact of mapping their communities.

## Affected Populations

### Movable collateral-backed lending for urban female entrepreneurs

- About 12 - 14 million<sup>1</sup> formal urban women MSME owners (~80% of total) do not access loans from financial institutions, limiting business and economic growth.

### Savings products for the poorest, most vulnerable urban women

- An estimated 970 million urban women (over 80% of urban women) do not save using formal bank accounts, decreasing individual, and familial, financial and social resilience.

### Land and housing security

- An estimated 900 million urban women lack secure tenure, depriving them of the stability needed to generate income and provide for themselves and their families.
  - While inclusive of women, solutions in this space broadly target poor urban populations, and therefore have the potential to impact many men as well as women.

## Possible Solution Spaces

Support internal capacity-building for banks to launch movable collateral-backed lending products and/or support marketing and education efforts around secured transactions.

**Key actors:** Banks

**Key regions:** Sub-Saharan Africa, Asia

Support the development and implementation of innovative savings products and/or financial literacy for poor women.

**Key actors:** Banks, MFIs and NGOs

**Key regions:** Sub-Saharan Africa, South Asia

Improve and scale community mapping initiatives in slums and/or advocate for municipalities to legitimize community-based maps.

**Key actors:** Community organizations and social enterprises

**Key regions:** India, East Africa

Support advocacy efforts to legitimize community-based maps.

**Key actors:** Community organizations, large NGOs and social enterprises

**Key regions:** India, East Africa, Latin America

## Vision of Scale\*

Provide access to loans for **100,000 – 200,000 urban women SME owners**, or  
Enable **4 – 5 million urban women micro-entrepreneurs** to access movable collateral-backed loans.

*Type of impact on individual: Direct*

**Directly impact 2 - 4 million poor and vulnerable urban women** by providing access to formal savings products, **with potential to reach even larger scale** via mobile savings programs.

*Type of impact on individual: Direct*

**Directly impact 3 - 5 million<sup>2</sup> urban slum dwellers, of which 1.5 – 2.5 million are women**, by allowing them to achieve security of tenure in informal settlements that is recognized at the municipal level.

*Type of impact on individual: Direct*

**Improve property rights for 3 – 5 million urban women** through municipal advocacy campaigns, or

**Incrementally improve recognition of property rights for ~50 million urban women** through national advocacy.

*Type of impact on individual: Indirect*

## What you will find in this section:

- An analysis of who provides funding in the space and an analysis of both relative levels and the gaps in current funding in the space.
- A survey of the perspectives held by different funders and how this has affected their funding strategies.

# Who is providing funding in this space?

***The vast majority of funding for property rights goes towards rural women's land tenure issues and general women's financial inclusion, with only a fraction dedicated to urban women's property rights specifically***

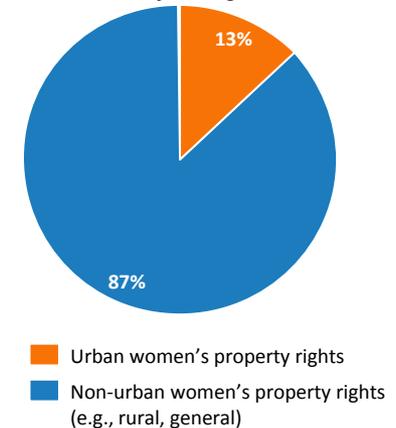
## Funding Landscape: Key Observations – U.S. Foundation Support<sup>1</sup>

- **Between 2008 and 2012, U.S. foundations provided approximately \$28.5 million in grants related to women's property rights (including land, housing and financial assets), with the vast majority focused on rural women's property rights or general women's financial inclusion.** Only 12% of foundation grants, totaling \$3.5 million, focused on urban women's property rights, specifically.

- **Bill and Melinda Gates Foundation** (\$15.2 million) – Supports property rights for rural women farmers through Landesa and savings account programs through Women's World Banking.
- **NIKE Foundation** (\$6.4 million) – Supports development and scaling of savings products for girls in both rural and urban areas of Kenya and Uganda.
- **The Goldman Sachs Foundation** (\$1.5 million) – Exclusively funds the development of women-managed SMEs through 10,000 Women, its flagship philanthropic initiative.
- **Citi Foundation** (\$1.4 million) – Provides numerous small grants to organizations across the developing world for village banking, financial literacy programs, and some microfinance.

Fifteen other foundations account for the remaining \$4.2 million in women's property rights funding, focusing primarily on rural areas.

Women's property rights grants, by geographic focus  
US Foundation funding, 2008-2012



## Funding Landscape: Key Observations – Public Sources, Bilateral and Multilateral Agencies

- **Public, bilateral, and multilateral institutions often target development and dissemination of tools and resources for immovable property and business finance for moveable and financial property.** The biggest multilateral funders are more likely to focus on rural property rights or financial inclusion and rarely target women exclusively.
  - **USAID<sup>2</sup>:** The Land Tenure and Property Rights Division at USAID is one of the largest funders of land and housing tenure, having committed \$800 million to improving land rights globally (\$188 in active projects). However, the majority of funding focuses on rural areas and are gender-neutral.
  - **International Finance Corporation<sup>3</sup>:** As the lead technical advisor to the G-20 Global Partnership for Financial Inclusion's (GPII) SME Finance Sub-Group, the IFC is a dominant supporter of business finance, often with a gender lens. The group partners with banks and corporations to leverage enormous amounts of capital: their 2013 project with Coca-Cola will provide \$100 million in financing to women micro-distributors in Africa/Eurasia in both rural and urban settings.
  - **UN Organizations (UN-HABITAT and UN Women)<sup>4</sup>:** UN-HABITAT runs the Global Land Tool Network (GLTN), a consortium of 60 development partners with a budget of \$40 million that implements land planning resources, many of which are gender-focused, and has \$80.5 million invested in tenure issues. UN Women gives small grants (<\$75,000) to women's property rights and is exploring the collection of gender-specific data.

***Private foundations tend to fund programs for rural women or women's financial inclusion, while multilaterals focus their funding efforts on general land and financial property rights with a gender lens.***

## Bill and Melinda Gates Foundation<sup>1</sup>

- **The Gates Foundation has the largest portfolio of any private foundation in women's property rights and tends to invest significant amounts of capital into rural women's property rights and women's financial inclusion.**
  - In 2008, a \$6.7 million grant to Landesa supported an initiative to increase land tenure and community garden access for landless rural women in India.
  - In 2009, a \$8.5 million grant to Women's World Banking supported programs to directly increase the number of active savings accounts for women.

## Nike Foundation

- **The Nike Foundation is the second largest private foundation funder in the space, and focuses primarily on financial inclusion solutions for school-age girls and young women, in both rural and urban settings.**
  - Nike's grants mainly address financial asset building for girls and their families, and 39% of their funding portfolio in women's rights (\$1.4 million) is specifically for girls in urban areas of Kenya and Uganda.
  - Like Gates, Nike made grants to Women's World Banking and Landesa between 2008 and 2012, but their investments tended to be for specifically girl-focused projects, with the belief that early intervention is critical.

## UN-HABITAT

- **UN-HABITAT is a leader in promoting the active use of a gender lens in addressing urban tenure issues.**
  - In the past decade, UN-HABITAT's Land and Tenure program has invested \$80.5 million in land and housing tenure projects, the majority of which focus on urban slums.
  - The Land and Tenure mandate is to improve "the implementation of equal rights to land, housing and property rights, particularly for women," so all projects include some element of a gender lens, whether explicit or implicit.
  - Activities include the Global Land Tool Network, the dissemination of technical advice to city governments, coordination with development partners, and research on best practices in urban property rights.

## International Finance Corporation (IFC)

- **The IFC partners with powerful corporations and financial institutions to catalyze financial inclusion of both rural and urban women in business, often through gender-inclusive rather than female-centric programs.**
  - IFC is growing its commitment to women's financial inclusion. In 2013, IFC financed a \$470 million deal with Itau Unibanco to increase access to finance for Brazilian women and announced a partnership with Coca-Cola to provide \$100 million for women micro-distributors in Africa and Eurasia.
  - IFC also has a Secured Transactions Program to help launch movable property registries, including one in China.

## Coverage Drivers

- Legal debates and policy discussion overwhelmingly drove coverage, generally in relation to draft bills to expand women's access or a specific event with human interest focus, such as family property disputes or stories of women entrepreneurs.
- The introduction of new savings accounts or loans targeting women also generated significant coverage; these were typically announced by financial institutions, often in partnership with government agencies.
- The release of research by key multilateral organizations (UN agencies, World Bank, regional development banks, ILO, etc.) and the occurrence of related national or local conferences also resulted in coverage.

## Gap Analysis

- While a considerable amount of coverage acknowledged societal biases and conventions as inhibitors of women's full economic access or participation, there was little discussion of effective interventions or strategies to address this issue.
- There was little to no mention of the status of women's property rights in relation to urban development or city growth.
- There was little mention of mobile banking technology or initiatives as a means to expand women's economic access.

## Volume, Geography, and Tone

- The overall volume of coverage was substantial, particularly in comparison to other Searches; the 10-year scan yielded 4,882 articles in total. Coverage remained steady from 2003-2009 and began to rise considerably in 2010, continuing to present time. This increase in coverage is in line with the global trend of women's issues taking prominence in international development. In addition, there were 710 articles in Portuguese-language Brazilian publications and 579 articles in Spanish-language publications. There was significant social conversation with 80,703 mentions in the last 12 months.
- Countries with the most concentrated coverage were in sub-Saharan Africa and South Asia, especially Nigeria, South Africa and India; this is likely because these countries constitute a large percentage of the population of growing markets. By contrast the Middle East and North Africa region did not produce a measurable level of coverage. Latin America produced moderate coverage.
- The tone of coverage indicates there is wide support to expand women's access to property, both movable and immovable; reporting laments a clear disconnect between formal legal provisions and systems and women's experience in practice. The media conversation focuses on rural women as the more disenfranchised group when compared to urban women.

## Media Linked to Areas of Dynamism

- Of the three primary areas of dynamism, two appeared in coverage captured by the media scan: 1) increasing focus on enabling the poorest, most vulnerable women to claim and secure financial assets and 2) expanding interest in lending models targeted at women entrepreneurs that leverage movable collateral. The third area (increasing ability of urban slum dwellers, including women, to collectively claim land and housing tenure) did not appear in coverage.
- Coverage in recent years (2010-2013) reflects the trends noted in the Dynamism Assessment, specifically that financial institutions are increasingly developing savings products to target the growing consumer base of women, and that there is an increase in multilateral recognition and commitment to close the gender gap in SME financing.
- There is considerable coverage in sub-Saharan Africa and India on the financial inclusion of women as a necessary component for economic growth, as well as achieving international development aims, particularly the Millennium Development Goals (MDGs). Articles reporting on women-tailored or targeted savings accounts, lending schemes, credit lines, and bank branches appeared most often in Nigeria, South Africa, Tanzania and India. The African Development Bank, World Bank and IFC were top mentions among multilaterals involved in SME financing for women.
- Experimentation with new collateral models does not appear in the coverage.

## White Space Recommendation

- The media is not connecting women's access to property, movable and immovable, to resilience and the future of urban spaces and populations. Coverage reflects a global recognition that women are drivers of economic growth, but social biases about women's entrepreneurship remain prevalent in in-country media. The white space is to make a clear link between enhancing women's economic opportunity and participation and sustainable urban development. There is a need to target in-market media and educate reporters on this link and shift the media emphasis from reactionary coverage on legal debates to the benefits of women's engagement and increased role as it relates to cities and resilience.

## Problem Assessment

- Today, over 1 billion urban women – or 80% of urban women in developing countries – are not able to fully exercise their property rights and, as a result, lack formal land titles and savings accounts, particularly in MENA, South Asia, and Sub-Saharan Africa. Insecure property rights put these women at risk by making them less economically, politically, and socially empowered; decrease their families' health and well-being; and prevent them from contributing to the sustainability and economic growth of their cities.
- The growth of female urban populations in developing countries has outpaced that of men over the past decade, and one-third of this growth has been from migrant women – a group that is particularly vulnerable to insecure property rights. If current growth continues, over 50% more women will have insecure property rights in the next decade. Sharp increases among segments of urban women that are particularly vulnerable to insecure property rights – especially young migrant women and elderly women – make this issue more urgent.
- Securing property rights for women will require overcoming the deep-seated legal and social system failures in developing countries. Root causes include: male-biased customs, lack of awareness of rights and services, poor information and data availability, female-specific resource constraints that require trade-offs with household duties, and poor urban planning.

## Dynamism Assessment

- Three areas of dynamism reveal movement towards solutions that address women's insecure property rights in an urban context and improve women's economic rights. These include: (i) Increased experimentation with lending models targeted at women entrepreneurs that leverage movable collateral; (ii) Innovative approaches to enable the poorest, most vulnerable women to claim and secure financial assets; and, (iii) Increased participatory ability of urban slum dwellers, including women, to claim land and housing tenure.

## Solution Space Assessment

- Solution spaces that are gaining traction to address women's property rights vary greatly. Solutions include: (i) Advocating and providing legal services for more equitable laws and policies; (ii) Educating and empowering women and their communities; (iii) Scaling land and movable property registries; (iv) Promoting financial inclusion of women via innovative savings and movable collateral-based products; and (v) Collecting, analyzing and disseminating gender-specific data. More traditional solutions focus on changing formal or customary laws and cultural norms, often explicitly targeting women's property rights in law and practice.
- Innovations that tailor financial products to women are most prevalent (e.g., secure savings products, movable collateral-backed loans), but some innovations focus on making tenure security more accessible for women (e.g., technologies and market-based business models).

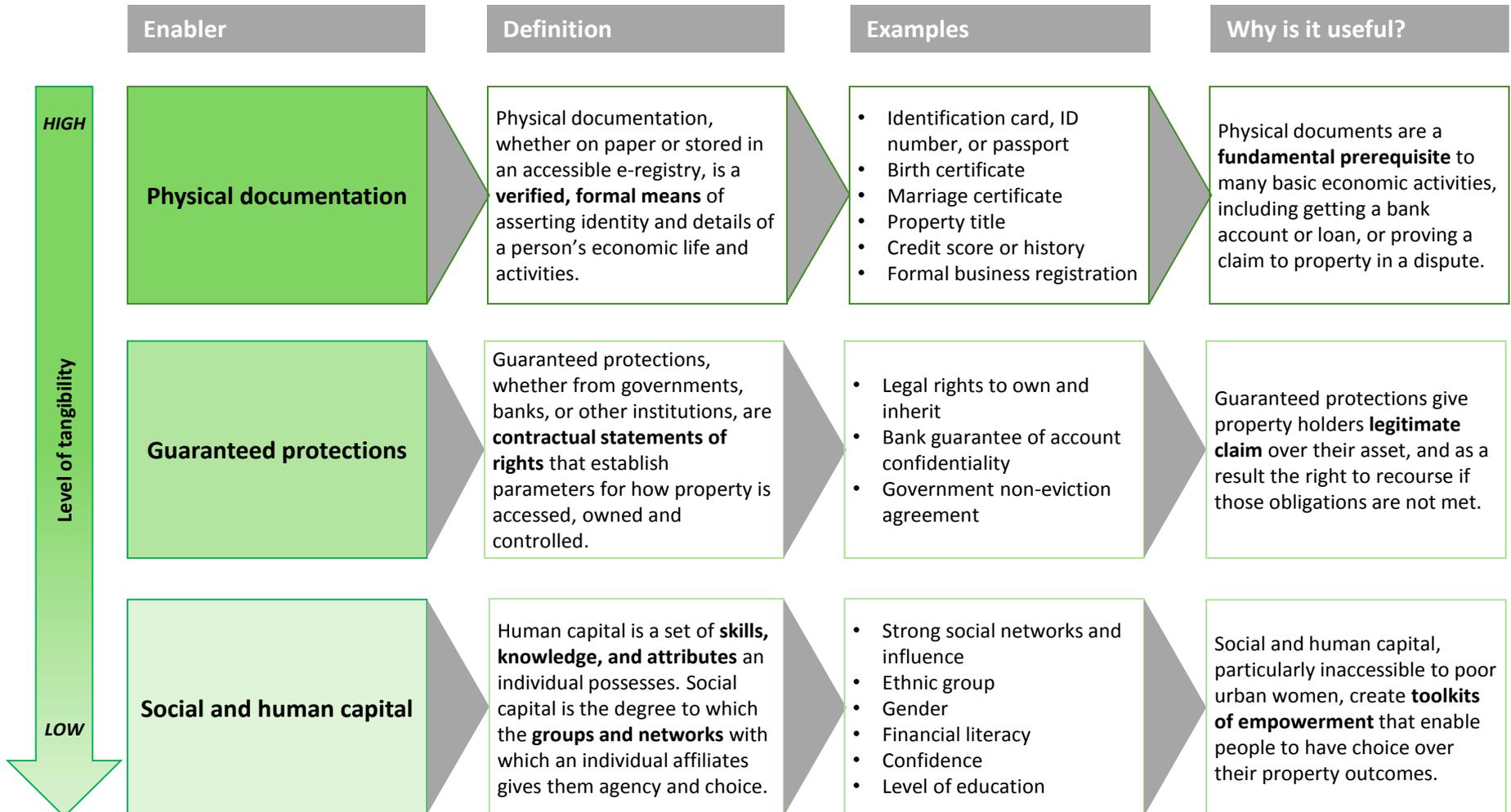
## Impact

- Impact scenarios illustrate a primary trade-off between thematic scenarios, which focus on the choice between (i) lending for urban female entrepreneurs; (ii) savings for the poorest, most vulnerable women; and (iii) land and housing security.
- All impact scenarios could directly reach 1 to 5 million urban women. Scenarios on land and housing security would likely reach both men and women, given the entry point through community activities in slums, while financial inclusion scenarios would reach only women.

# Appendix

Appendix Slide Title	Slide Numbers	Summary of Content
Overview of property types Enablers	53	<ul style="list-style-type: none"> <li>Explains the concept of enablers and how they facilitate property rights</li> </ul>
Vulnerable populations of urban women	54	<ul style="list-style-type: none"> <li>Explains expert perspectives on how to segment urban women by vulnerability</li> </ul>
What is the urgency of the problem?	55-56	<ul style="list-style-type: none"> <li>Scales the urgency around female migrants and vulnerable segments of migrants</li> <li>Scales the urgency around the elderly, especially vulnerabilities of older widows</li> </ul>
Intervention Benchmarks	57	<ul style="list-style-type: none"> <li>Demonstrates the cost per person of interventions that are comparable to those described in the Impact section</li> </ul>

*Enablers, which urban women are more likely to lack than men, are a set of resources, both tangible and intangible, that support an individual's efforts to secure property.*



# Vulnerable populations of urban women

## Major segmentation options

**Experts suggest three major ways to segment vulnerable populations of urban women, and the most compelling is the concept that, at transition points in an urban woman's life, property rights can both protect her from downside risks and enable her to capture opportunities.**

### 1. "WOMEN IN TRANSITION"

- **Involuntary transition:** *women who require property rights as a necessity, or protection factor* –
  - Change in marital status (e.g., widowhood, abandonment, polygamist husband takes second/third wife)
  - Women facing a recent change in household responsibilities (e.g., family illness, birth, death)
  - Women experiencing an emergency (e.g., natural disaster, fire, robbery, mass government slum eviction)
  - Migrants displaced by external factors (e.g., natural disaster, war/conflict, famine)
- **Voluntary transition:** *women who could leverage property rights as an enabler, or empowering factor* –
  - Change in workforce status (e.g., starting or expanding a business, deciding to leave an exploitative job like sex work, low-wage manufacturing job, or an abusive domestic work situation)
  - Women seeking to leave a relationship (especially those that are violent/abusive)
  - Migrants pursuing economic opportunities in cities

### 2. TYPE OF EMPLOYMENT

- **High-risk employees** (e.g., sex workers, factory workers, informal sector workers, domestic workers)
- **Self-employed** (e.g., home-based entrepreneurs, room renters, contracted off-site factory work)
- **Employers** (e.g., formal MSME owners seeking growth opportunities)

*Note: This analysis considers certain segmentations of high-risk employment when measuring urgency.*

### 3. HOUSEHOLD STATUS

- **Head of household** (single / unmarried / widowed women, generally living alone or with children)
- **Co-head of household** (married and operating on equal or shared decision-making terms with husband)
- **Dependent** (living with husband / parents / in-laws, whether by choice, force, or necessity, and not considered on equal decision-making terms)
- **Homeless** (living without a household, highly transitory, most vulnerable segment)

*Note: While vulnerability is often a factor in certain household status outcomes, the segmentation in general does not fully capture the deeper reasons why women are vulnerable to their lack of property.*

# What is the urgency of the problem? Vulnerabilities of migrant women

*Female migrants to urban areas are a growing population that is becoming increasingly vulnerable because they tend to enter into particularly risky types of employment without control of the property and assets necessary to improve their situation.*

	Population	Especially vulnerable segments	
	Female migrants	Low-wage manufacturing employees	Domestic workers
How many women?	Approximately <b>133 million women</b> engaged in rural-urban migration from 2000-2010 <sup>1</sup> . These women, younger and more likely to migrate alone than previous waves, often lack social networks at their destination.	There are approximately <b>53 million urban women</b> employed in export-processing zones (areas set up with special tax breaks for export manufacturing) <sup>4</sup> . Many are young, single migrants, age 16-24.	At least 1 in 13 female wage earners are domestic workers – this amounts to up to <b>60 million urban female domestic workers</b> worldwide including informal workers <sup>8</sup> . Labor laws have proven difficult to enforce.
How has the problem been growing?	Experts suggest that, while migration to cities is not a new trend, recent <b>job opportunities for women</b> specifically – often high-risk and unregulated – attract millions of young, single women without networks or savings.	<b>EPZ factory employment tripled</b> between 2002 and 2006, and 70-90% of employees are women. The number of zones increased from 845 in 1997 to over 3,500 today, present in urban areas of over 130 countries <sup>5</sup> .	The population of domestic workers worldwide <b>increased by 58.4%</b> between 1995 and 2010 <sup>9</sup> . Much of this was driven by urbanization and growing middle- to upper-classes in developing world cities.
What are regions of high concern?	<b>East Asia:</b> China has 250 million rural-urban migrants. Over 1/3 of rural Chinese youth migrate to cities <sup>2</sup> . In Vietnam, a spike in migrants age 15-29 has been recorded, and over half of migrants age 15-19 are female <sup>3</sup> .	<b>Sub-Saharan Africa:</b> EPZ employment doubled from 2002-2006 <sup>6</sup> . <b>LatAm &amp; the Caribbean:</b> EPZ employment grew 153% from 2002-2006, and in Mexico, female worker murders and assault are common <sup>7</sup> .	<b>MENA:</b> An “alarming trend” of increased domestic worker suicides in the Middle East has been reported <sup>10</sup> . <b>South Asia:</b> Anecdotal evidence suggests exploitation of domestic workers is on the rise in Bangalore <sup>11</sup> .
What types of property are most important?	<b>Movable property:</b> Migrants are transitory; many do not stay in one area or city permanently. They need easily transferable savings, portable stores of value, and secure housing, but mainly the ability to rent safely.	<b>Financial accounts:</b> Factory workers report being robbed on pay day as they must be paid in cash if they don't have a formal bank account. They also face other risks, like sudden job loss, that increase their need for savings.	<b>Housing:</b> Domestic workers are often female migrants from rural areas or other countries. Their lack of social capital or in-city networks gives them nowhere to live if abused – physically, emotionally, sexually – by employers.

# What is the urgency of the problem? Vulnerabilities of elderly women

*As the global population both urbanizes and ages, older women in cities – particularly the high percentage that are widowed relative to men – are left exposed to a number of social and economic vulnerabilities in growing numbers.*

	Population	Especially vulnerable segments
	<b>Elderly women (age 60+)</b>	<b>Widows (age 60+)</b>
<b>How many women?</b>	There are <b>92 million urban women over the age of 60</b> in developing countries, or about 15.2% of all people over the age of 60 worldwide. Of these, <b>13 million are over 80</b> , or “oldest old.” <sup>1</sup> Old age poverty is disproportionately female: over <b>75% of the elderly poor are female</b> , and nearly half are widows, making property rights even more essential. <sup>2</sup>	Globally, 245 million women are widows, and nearly half live in poverty. <sup>7</sup> The <b>37 million urban widows age 60+</b> in low-income nations (compared with 5 million male widows) are particularly vulnerable because it is more difficult for older women to earn income, they have greater healthcare needs, and older widows are highly unlikely to get remarried. <sup>8</sup>
<b>How has the problem been growing?</b>	Population ageing, especially in the developing world, is widely considered to be an urgent global policy issue. The number of urban women aged 60+ in the developing world <b>is expected to grow seven-fold, to 638 million, by 2050</b> – that’s more than the current global population of <i>all</i> people aged 60+. Over 80% will lack adequate income security. <sup>3</sup>	Conservatively, there will be at least <b>257 million urban widows over the age of 60</b> in developing countries by 2050. <sup>9</sup> Urban population growth could take the figure as high as 400 million. If women’s savings rates do not increase in the next decade, older widows in 2050 will lack the financial security to retire, literally working until they die.
<b>What are regions of high concern?</b>	<ul style="list-style-type: none"> <li>• <b>India:</b> Urban women are eligible for pensions that are less than \$5 USD per month, and widows, considered “inauspicious,” often face extreme prejudice.<sup>4</sup></li> <li>• <b>Sub-Saharan Africa:</b> Experts worry that infrastructure will not be able to accommodate the needs of an elderly population set to quadruple by 2050.<sup>5</sup></li> </ul>	<p>According to a 2010 report, the developing world countries with the highest overall widow populations are:</p> <ul style="list-style-type: none"> <li>• <b>China</b> (43 million widows),</li> <li>• <b>India</b> (42.4 million),</li> <li>• <b>Indonesia</b> (9.4 million) and</li> <li>• <b>Brazil</b> (5.6 million).<sup>10</sup></li> </ul>
<b>What types of property are most important?</b>	<ul style="list-style-type: none"> <li>• <b>Financial accounts:</b> Less than one-fifth of people in the developing world have pension income, and the average amount saved for retirement is less than 2 months of living expenses.<sup>6</sup> Since women tend to work in the informal sector, with lower incomes and no benefit programs, they are especially in need of secure savings.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Housing:</b> Up to 90% of widows in some developing countries are evicted from their marital homes, and most lose at least part of the estate through disinheritance.<sup>11</sup></li> <li>• <b>Financial accounts:</b> Without secure savings, widows can lose assets to in-laws and adult children, putting them into vulnerable housing, job and relationship situations.</li> </ul>

Name of Intervention	Description	Number of Persons Reached	Quantification of Impact	Cost per person	Person for \$100M
<b>Tumaini Savings Program<sup>1</sup></b>	Exim Bank in collaboration with the IFC, Canadian International Development Agency and Sero Lease Finance committed \$1 M to target 30,000 women for a savings program with the goal of inculcating savings habits in women	Targeted 30,000 women	If targets reached, 30,000 urban women access formal banking services and develop savings habits	<b>\$33</b>	<b>~3 million</b>
<b>Gender Empowerment Program<sup>2</sup></b>	\$15 M from IFC for on-lending + Advisory Service costs of \$350,000 to develop program with Access Bank starting in 2009 <sup>3</sup>	As of 2011, 550 women entrepreneurs received business loans	~550 urban women entrepreneurs receive loans for business growth <sup>4</sup>	<b>\$636</b>	<b>~160,000</b>
<b>IFC's Secured Transactions Reforms in Ghana<sup>5</sup></b>	IFC helped enact a legal framework and a collateral registry over a period of 5-7 years, along with ongoing awareness and capacity-building, with a ~\$450,000 investment	20,500 of 45,000 loans were given to women micro entrepreneurs	~20,500 urban women over 5-7 years <sup>6</sup>	<b>\$22</b>	<b>~4.5 million</b>
<b>Social Tenure Domain Model (STDM) Pilot in Uganda<sup>7</sup></b>	UN-HABITAT piloted STDM in 3 areas of Mbale with \$100,000 of support from Cities Alliance and others, in order to build local capacity to use tech-enabled land information systems and create dialogue between communities and city officials. Full implementation in a municipality is estimated to cost ~\$1 million. <sup>8</sup>	Potential to impact ~38,500 <sup>9</sup> individuals who live in informal settlements in Mbale, assuming 70% of residents are impacted	Potential to impact ~38,500 urban dwellers or ~19,000 urban women, assuming equal gender breakdown in Mbale's informal settlements, over 7-10 years	<b>\$53</b>	<b>~4 million</b>
<b>RCN Justice and Democratie<sup>10</sup></b>	UN Women's Fund for Gender Equality provided a 3-year, \$2 million grant to help develop a country-level advocacy program to increase women's capacity to claim land rights	Indirectly impacts up to 1 million <sup>11</sup> urban women	Incrementally improves property rights for up to 1 million urban women	<b>\$2</b>	<b>~50 million</b>
<b>Advocacy Campaign</b>	An advocacy campaign at the municipal level for a city of 4 million, targeting the adoption of more women-friendly land and housing registration policies. Assume \$1 million per year (\$500,000 in overhead, \$500,000 for events and marketing material) for 10 years with 20% success rate.	Successful campaigns (1 in 5) would impact ~2 million urban women	Potential to impact ~2 million urban women per successful campaign (1 in 5)	<b>\$25</b>	<b>~4 million</b>

**Cost per beneficiary ranges significantly based on the type of intervention and the implementers themselves, but using the median of a limited sample size could suggest a midrange expectation of impacting ~4M with \$100M**