

## The Price of Empowerment

### Can Land Titling Programmes be Gender Inclusive?



#### In brief

- While many policymakers in sub-Saharan Africa are concerned with getting formal property rights into the hands of the poor, little is known about how to do so in an equitable, gender-inclusive manner. Through a randomized experiment, this research project offered households in Dar es Salaam conditional discounts to induce them to register women as land owners when purchasing a land title.
- **Even without targeted incentives, it is possible for land titling programmes to improve women's default position of land ownership.**  
A preliminary survey indicated only 13% of households considered women to be default owners of the land and 25% indicated a woman would be included if the household purchased a formal title. Following information sessions held by a gender-focused NGO, even without a conditional subsidy, over 60% of households participating in our land titling programme who didn't receive a discount included a woman on the land-title.
- **Only a small nudge is necessary to make land titling schemes more gender inclusive, yet more research is needed to determine whether or not joint-titling will have significant impacts in the long run.**  
Our evidence shows that very small subsidies can induce households to include women as formal land owners, with over 90% of houses receiving a conditional subsidy choosing to include a woman as a land owner.
- **The demand for land titles is unaffected by gender restrictions, making it possible to include women without deterring some households from purchasing a title.**  
Households offered a discount on a land title which is conditional on including a woman were no less likely to purchase a land title than those who were offered unconditional discounts.

## Policy Motivation

*“There is concern that formal titling programmes may let men cement their ownership of land by leaving female members of the household off of a title application”*

There is a general consensus that giving women more control over household property not only increases their own welfare, but can have knock-on effects on other outcomes, such as expenditure on children’s education. As governments in the developing world increasingly turn to formal tenure systems, many are concerned with ensuring that women’s ownership rights are strengthened by the process. Yet there is concern that formal titling programmes may let men cement their ownership of land by leaving female members of the household off of a title application. Even in contexts where joint-titling is a requirement, households often find ways to circumvent the requirement.

With previous titling programmes showing mixed success in inducing households to jointly-title land, this research project shows that small subsidies can be remarkably effective in getting women included as owners, all without deterring households from obtaining a title in the first place.

## Brief Summary of Research

In this IGC-funded project, we collaborated with a Tanzanian NGO to systematically reduce the barriers to obtaining a land title for residents of two unplanned settlements by pre-financing a cadastral survey and letting residents repay in instalments if they decided to participate in the programme. In addition to this, through a public lottery we provided residents with additional voucher-based subsidies towards the purchase of a title. While some of these vouchers could be used without condition, others could only be applied if a woman from the same household was registered as one of the title-holders. This has allowed us to look at the impact of these gender-conditional subsidies on the household’s choice to include a woman as owner, as well as the household’s choice to purchase a land title.

*“We collaborated with a Tanzanian NGO to systematically reduce the barriers to obtaining a land title*

Residents in both settlements are being tracked over time, through an extensive baseline survey in the summer of 2010 and intermediate collection of data on each household’s participation, repayment, and land title application information. This will allow us to follow up with households at a later date to study the final impacts of getting women onto land titles.

Figure 1: Demand for Land Titles with General and Conditional Vouchers

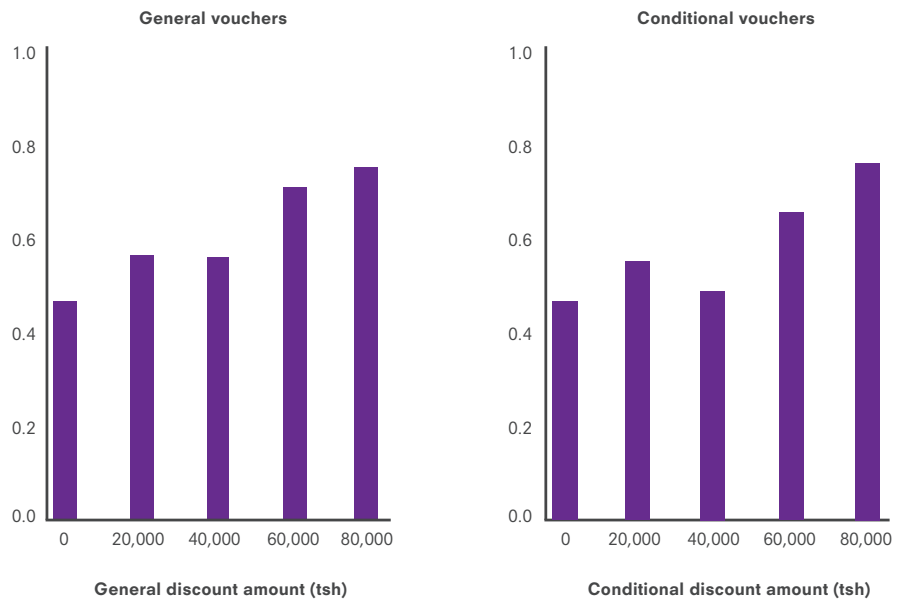
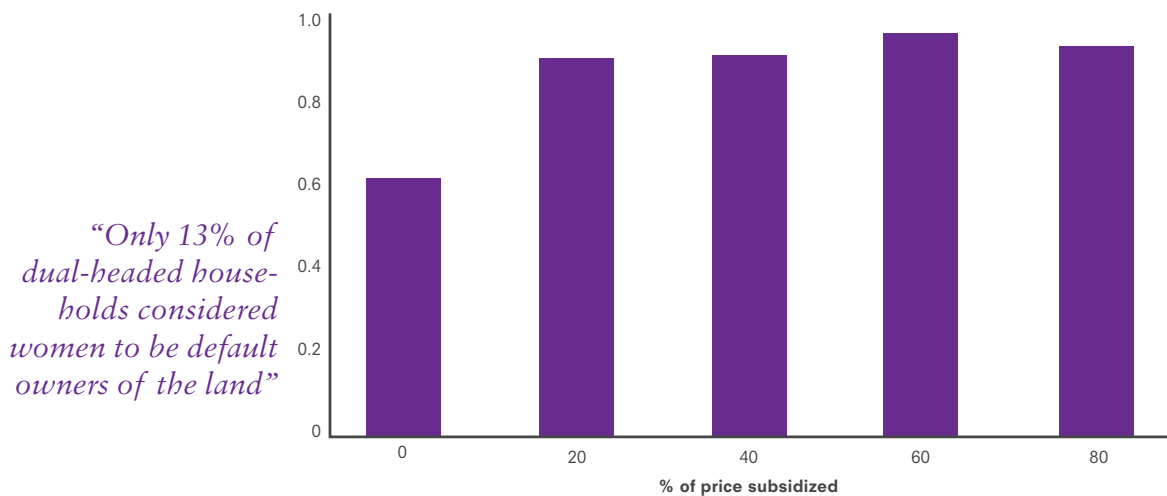


Figure 2: Conditional Subsidy Levels and Female Inclusion



## Implications

### Even without targeted incentives, it is possible for land titling programmes to improve women’s default position of land ownership

During a preliminary survey, only 13% of dual-headed households considered women to be default owners of the land and 25% indicated a woman would be included if the household purchased a formal title. However, following information sessions held by a gender-focused NGO, even without a conditional subsidy, over 60% of households participating in our land titling included a woman on the land-title.

## **The demand for land titles is unaffected by gender restrictions, making it possible to include women without deterring some households from purchasing a title**

*“Very small subsidies can induce households to include women as formal land owners when they apply for a land title, with over 90% of housing receiving any conditional subsidy choosing to include a woman as a land owner”*

Households offered a discount on a land title which is conditional on including a woman were no less likely to purchase a land title than those who were offered unconditional discounts. If households treat conditional discounts the same as unconditional discounts, then the conditionality can be enforced without fear of excluding households where women may benefit the most from titling.

### **Only a small nudge is necessary to make land titling schemes more gender inclusive, yet more research is needed to determine whether or not joint-titling will have significant impacts in the long run**

Our evidence shows that very small subsidies can induce households to include women as formal land owners when they apply for a land title, with over 90% of housing receiving any conditional subsidy choosing to include a woman as a land owner. While these results are encouraging, it is possible that the intervention is successful because households do not believe that joint-titling will have substantial impacts on gender equality down the road. Since the project has managed to randomly induce some households to joint-title, we will be able to study these impacts after the follow-up survey.

## **Implementation**

- Whenever researching titling programmes, collect data on joint-titling decisions to determine coverage within the household and to assess impacts.
- If legal requirements for joint-titling fail, investigate whether or not very small conditional subsidies can make up the difference.
- Carry out more research on households who choose not to purchase a title, to make sure that household

## **Further Readings**

The price of empowerment: Land titling and female inclusion in urban Tanzania, Daniel Ayelew, Matthew Collin, Klaus Deininger, Stefan Dercon, Justin Sandefur, Andrew Zeitlin

## About the authors

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