

Economic and Social Commission for
Western Asia (ESCWA)

Access to Land, Property and Immovable Assets and Women's Entrepreneurship

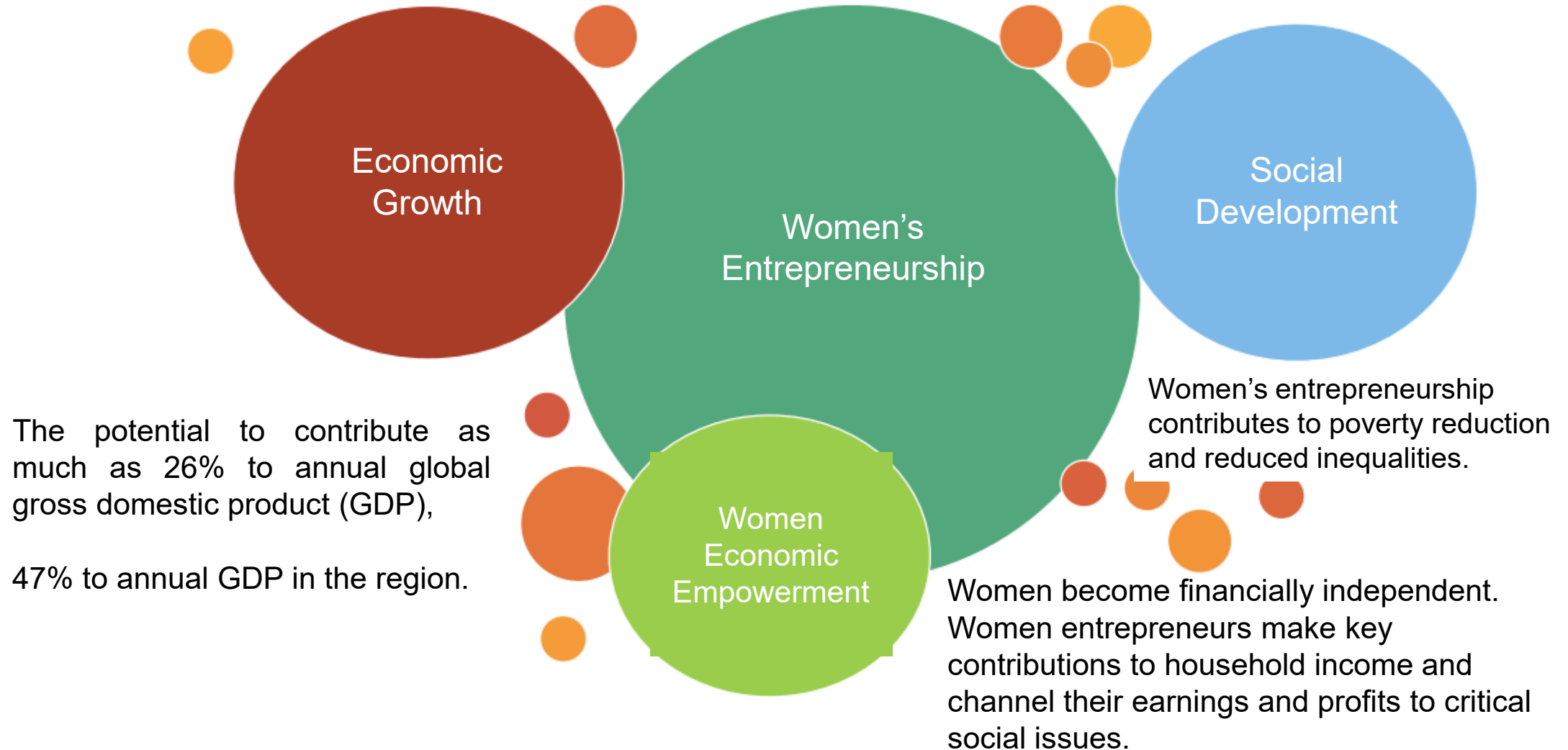
The Subcommittee on Gender Equality and the Sustainable Development Goals
Beirut 09–10 July 2024



Shared Prosperity Dignified Life



Women's Entrepreneurship Contributes to Economic Growth and Social Development



Women's Engagement in Entrepreneurial Activities in the Arab Region

- Generate income for the household



- Opportunities in the formal labour market are limited



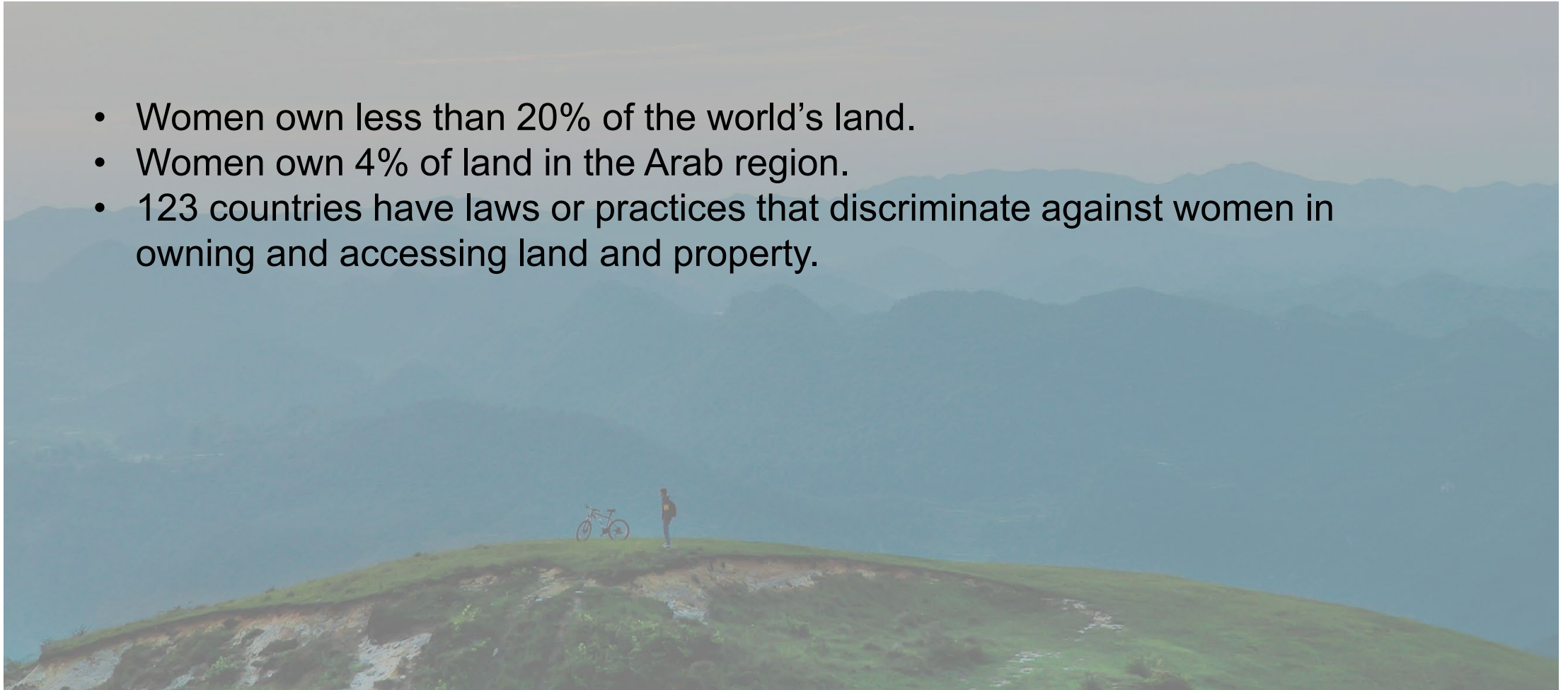
Land and Property Rights are Vital for Women's Entrepreneurship

- Sell or lease their land.
- Access to funding so as to start and maintain a business.
- Upscale businesses to generate more money and increase profits.
- Use land and property as a business location.

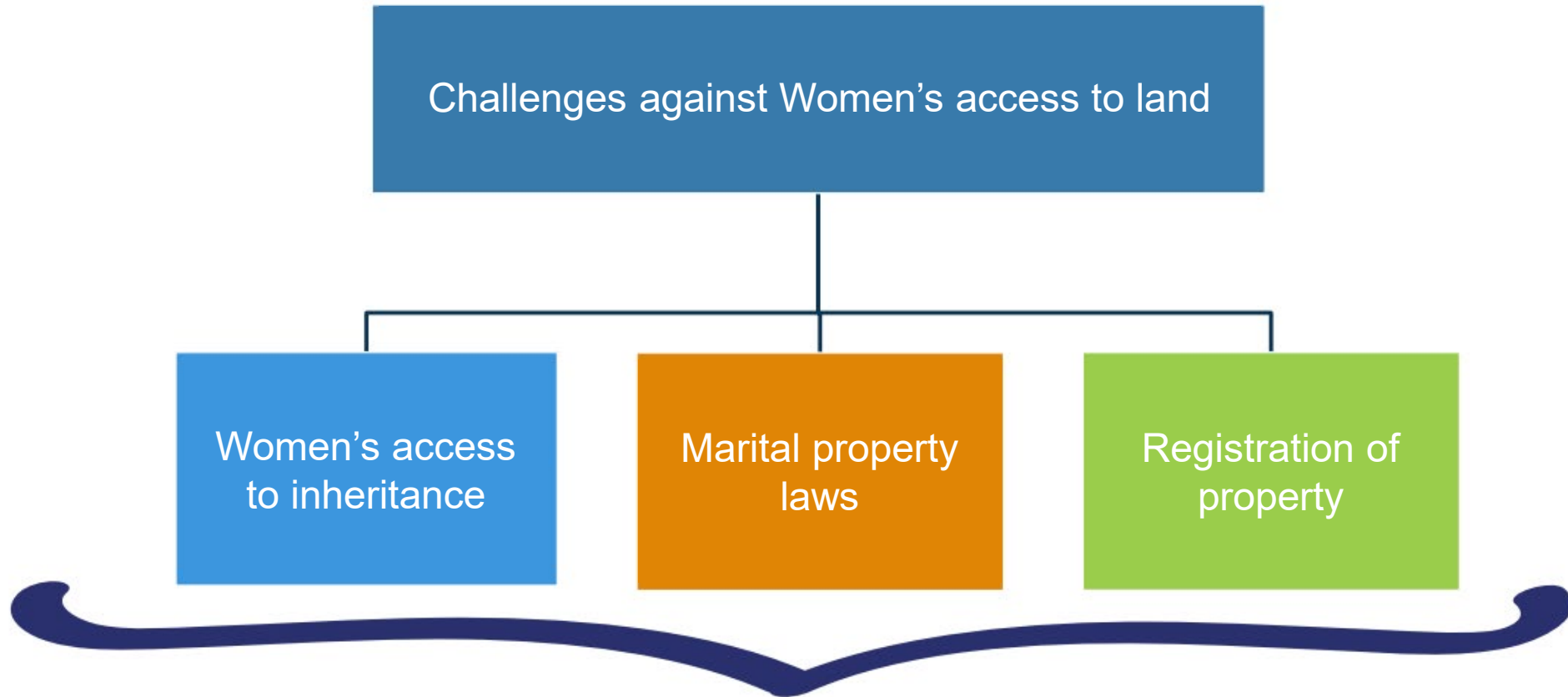


Women's Access to Land and Property Globally and in the Arab Region

- Women own less than 20% of the world's land.
- Women own 4% of land in the Arab region.
- 123 countries have laws or practices that discriminate against women in owning and accessing land and property.



Challenges Against Women's Access to Land and Property



All of these challenges affect women's access to credit and entrepreneurship.

First: Women's Access to Inheritance

- Different personal status laws give women the right to inheritance.
- Women are unable to access their shares owing to cultural and social norms.



Second: Marital Property Laws

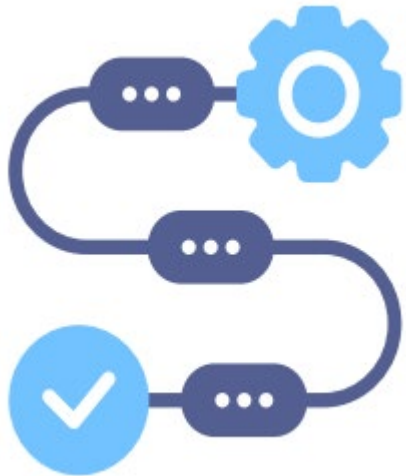
(A) Separate property rights

- Married women have the right to retain control over pre-marital property
- Married women can also hold titles independently from their husbands.
- Upon divorce, separate property laws view both spouses as separate individuals that only have rights to individual property that are under their names

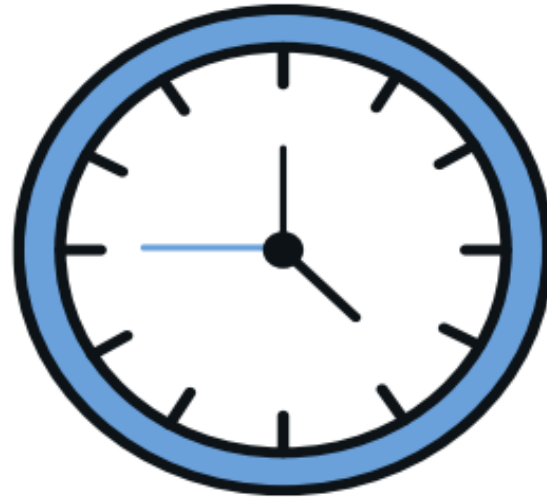
(B) Joint property rights

- Spouses have separate property during marriage, but upon divorce the property is divided equally between them.
- Some laws in the Arab region allow for contractual property systems in marriage agreements.
- Morocco and Tunisia have passed laws allowing spouses to choose the type of marital property regime (separate or joint).

Third: Registration of Property



Procedures for registering land and property range from one to 10 procedures.



Time ranges from one to two days when registering land in the Gulf States, and between 17 and 76 days in other Arab States.



The cost of registering property is measured as a percentage of the total value of the property, ranging from 0 per cent to 28 per cent in Arab States

The Impact of Women's Access to Land and Property on Entrepreneurship

(1) Limited access to credit



- Lack of finance is the main barrier to women starting businesses.
- Without assets, women have no credit history, limiting their access to credit.
- The region has the largest gender gap in business investments.
- Only 5.9% of women invest in business compared to 9.5% of men.

The Impact of Women's Access to Land and Property on Entrepreneurship

(2) Limited access to financing pushes women entrepreneurs into low performing economic sectors

- Female entrepreneurs are:
 - concentrated in lower performing sectors, such as the service sector rather than the information and communication technology (ICT) sector.
 - pushed deeper into the informal sector with no social protections.
- Limited access to financing affects the market focus of businesses and their growth potential. Over half of women entrepreneurs in the region focus on local markets

Recommendations

- Protect women's rights to inheritance.
- Ensure that women register their marriage contracts to maintain their legal rights in marriage and upon divorce.
- Encourage joint property arrangements and raise awareness on options for men and women where such laws do currently exist
- Reform land administration polices to minimize the number of procedures and the amount of time and money required for property registration.
- Promote the inclusion of women's names in all land tenure documents (including individual and joint property documents, and lease agreements)



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Thank You