

Third Arab Land Conference  
Troisième Conférence Arabe sur le Foncier  
المؤتمر العربي الثالث للأراضي  
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# LAND MATTERS – Takeaways from WB MENA Flagship report and Recommended actions for Women Housing, Land and Property Rights

[Partners-led Session : Advancing women's tenure security in the MENA Region]

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وزارة إعداد التراب الوطني والتعمير  
والإسكان وسياسة المدينة

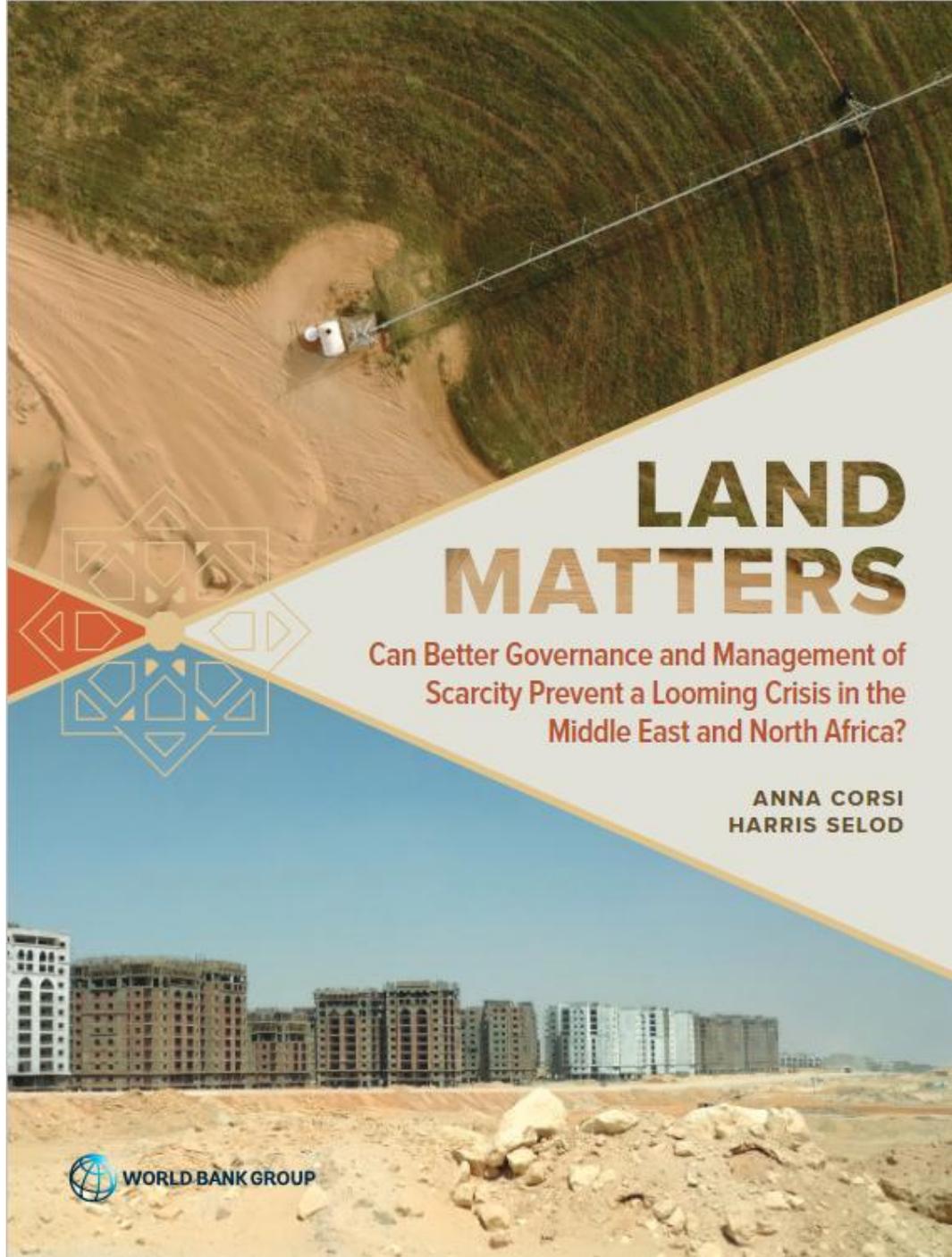
MINISTÈRE DE L'AMÉNAGEMENT DU TERRITOIRE NATIONAL  
DE L'URBANISME, DE L'HABITAT ET DE LA POLITIQUE DE LA VILLE



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**Part I: Report main findings**  
**Part II: Policy implications**

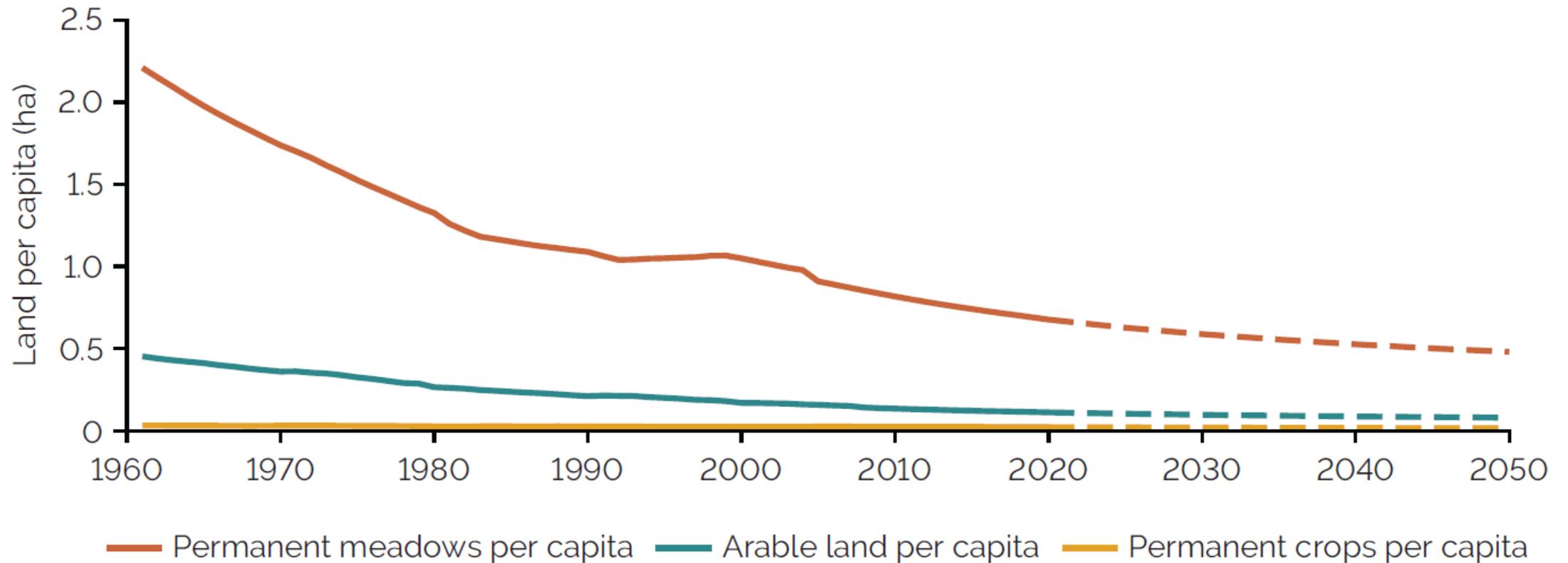
# Part I

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## Main findings

# Land scarcity + climate change and population growth = Looming Crisis

- *Figure 1: Agricultural land per capita in MENA*



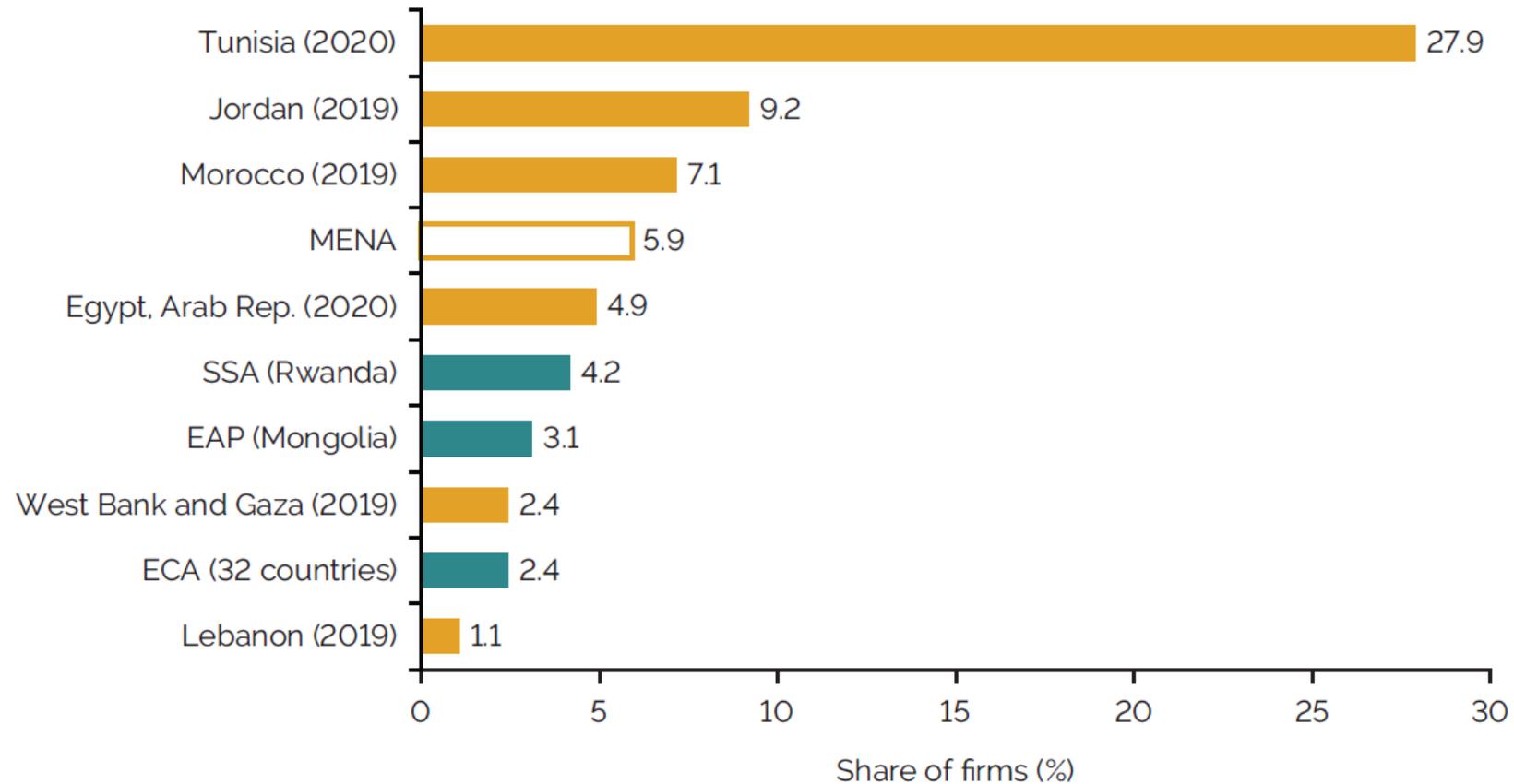
# Cities need to grow up not out to adapt to increasing land scarcity

- Figure 2: Urban pop. growth and land consumption



# Firms have trouble accessing land without political connections

- Figure 3: Share of firms with elected/appointed top officers



# Outdated and complex land systems exacerbate informality

- Lack of modern systems in many countries
- Onerous registration procedures and perception of benefits of registration contribute to low registration

- 24 percent of urban residents live in slums

Figure 4: Geographic coverage scores in MENA countries

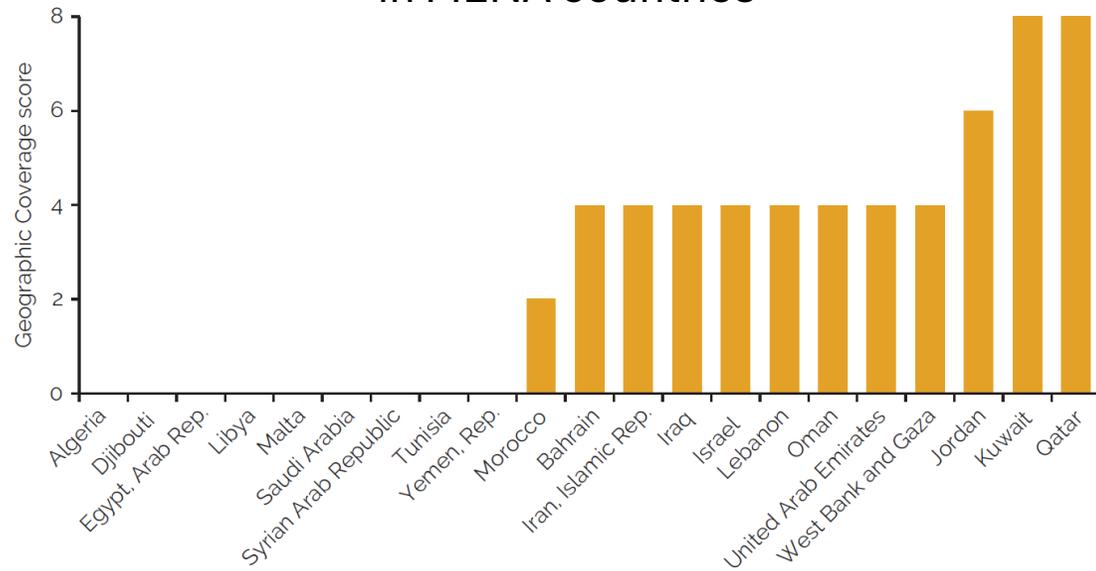


Figure 5: Cost of registration and slum prevalence



# Weak registration hinders access to credit

- Housing finance is constrained by low coverage of registries

- Only 9% of households have a mortgage

Figure 6: Registration coverage and housing loans

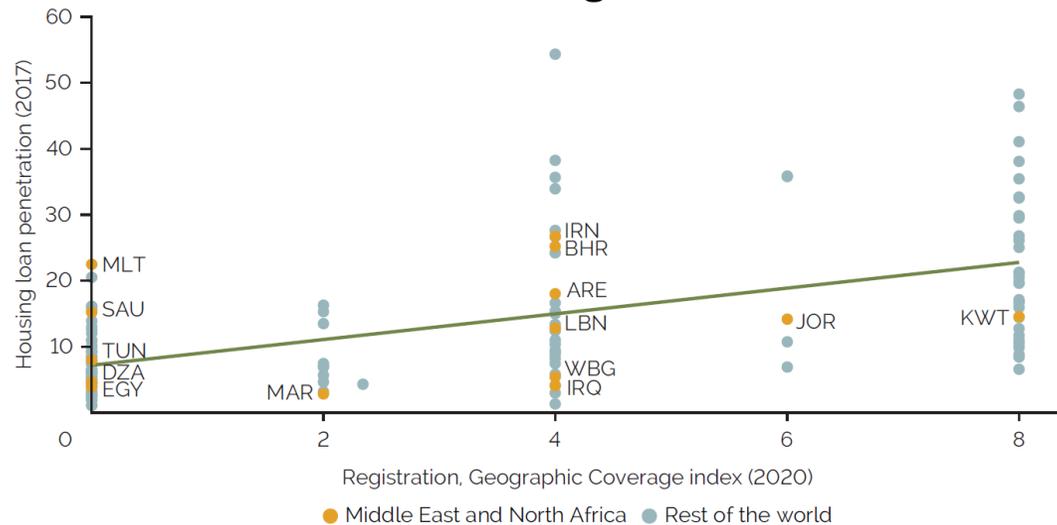
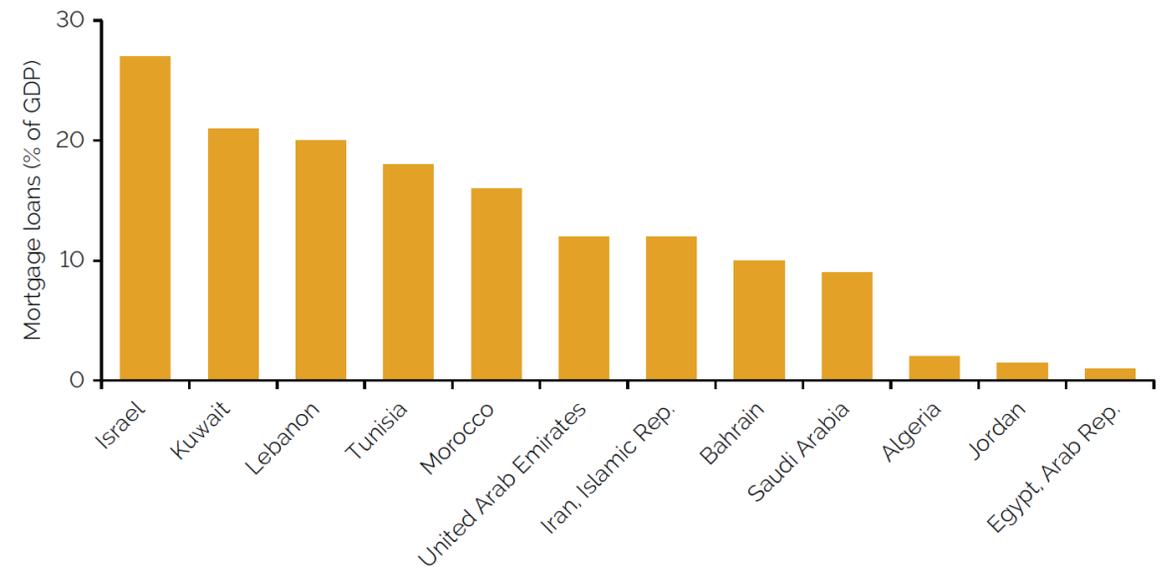
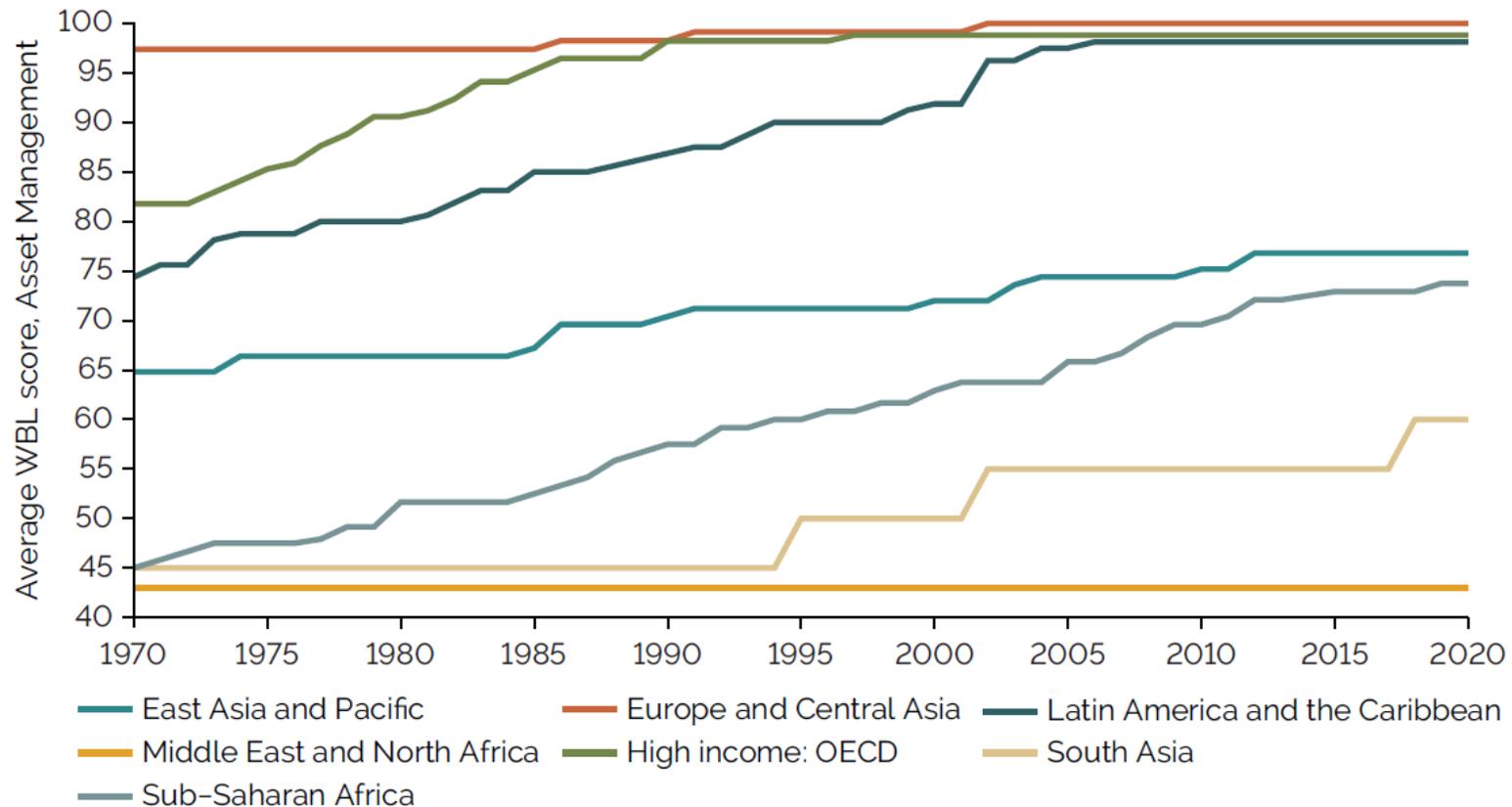


Figure 7: Mortgage loan as % of GDP



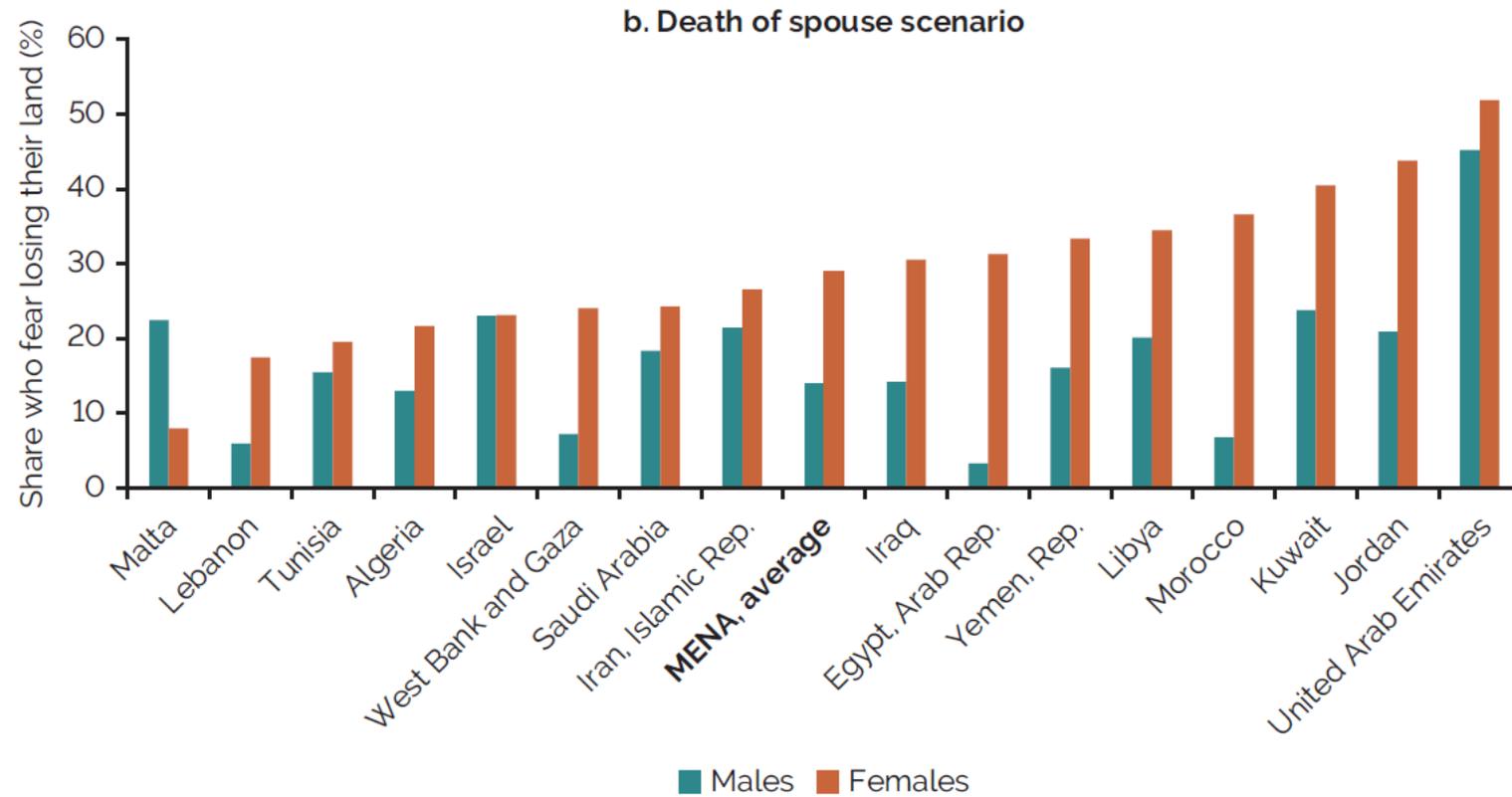
# Land systems and legislation perpetuate gender inequality

Figure 8: Women, Business and the Law scores for asset management



# Women are 2-3x more likely than men to fear land loss

Figure 9: Gender differences in perceived tenure insecurity (spouse death scenario)



# Governments fail to manage land to generate public revenues

Figure 10: Land public ownership

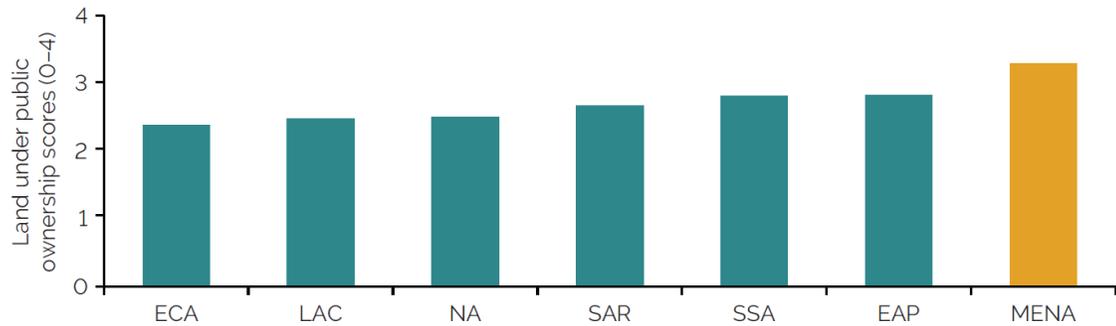
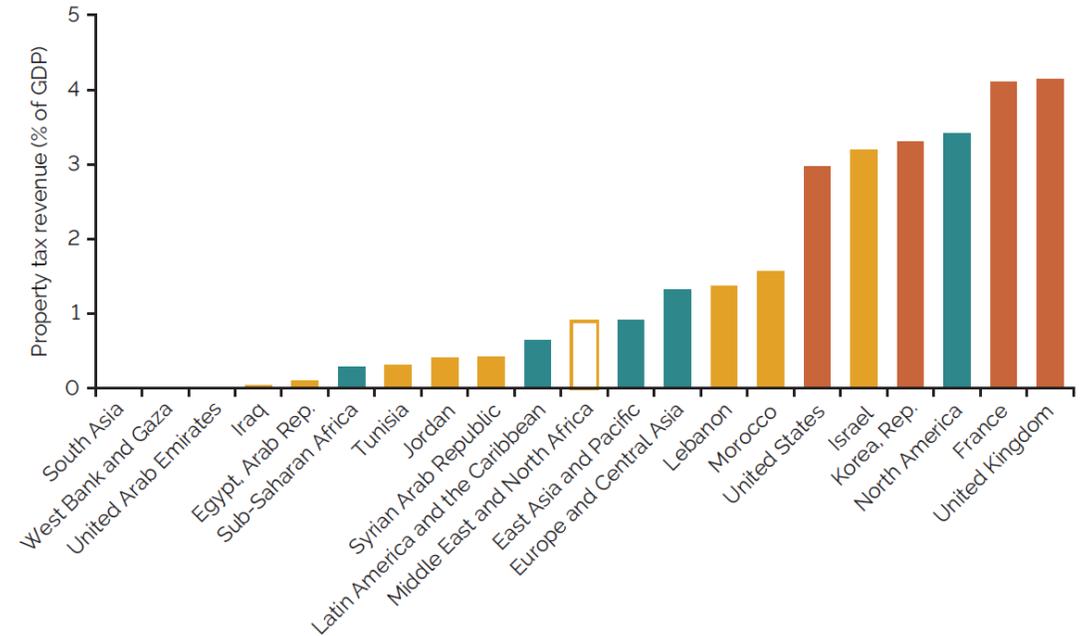
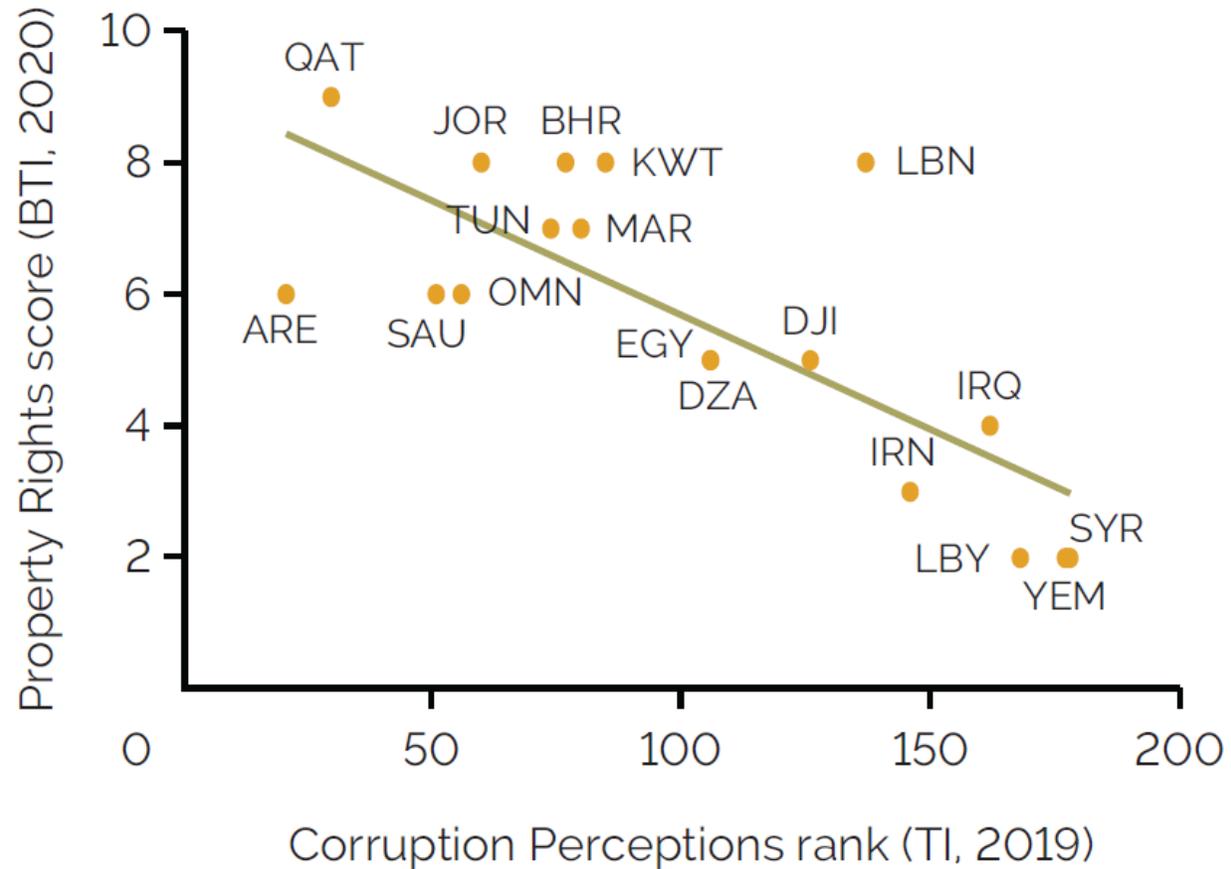


Figure 11: Property tax revenues



# Corruption thrives on poorly-defined property rights

Figure 12: Corruption and poor protection of property rights, MENA

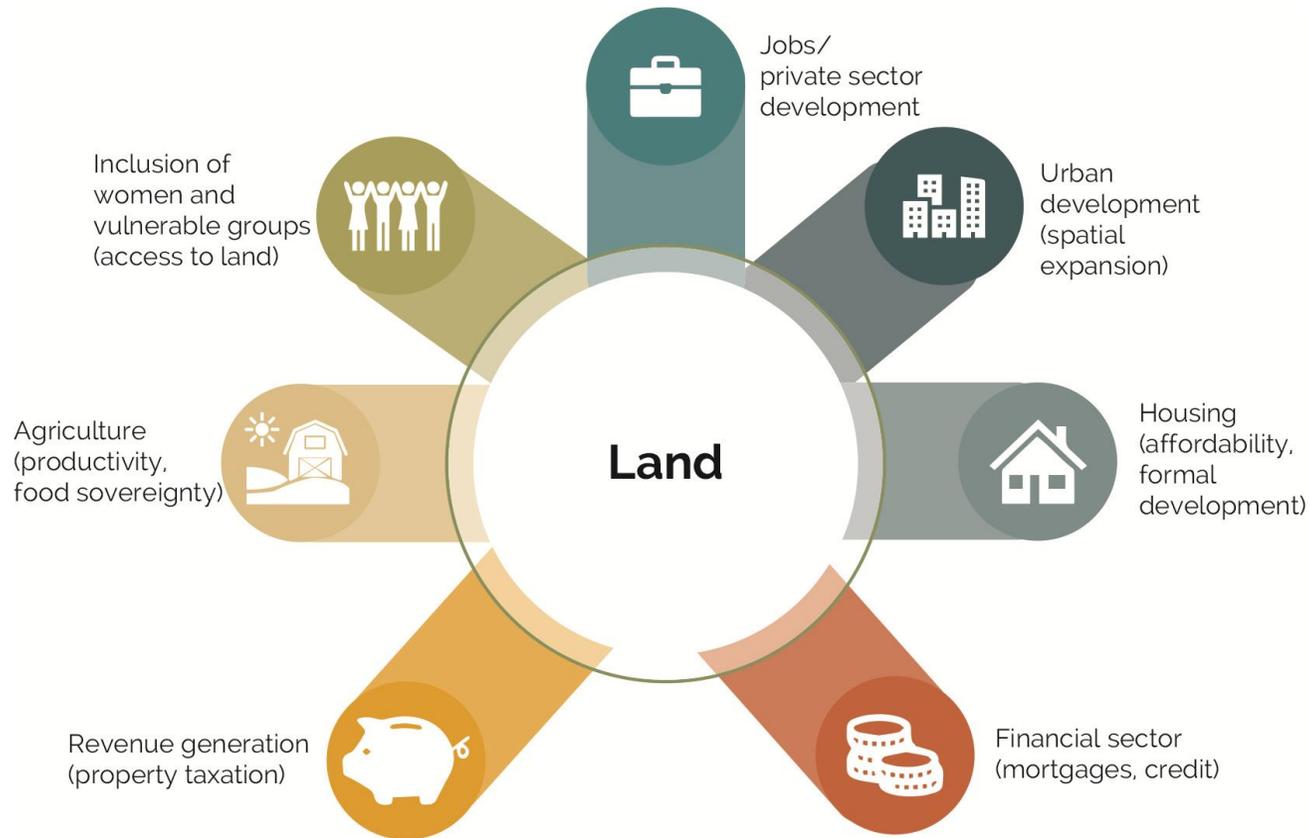


# Part II

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## Policy implications

# Land as an enabling factor



Source: World Bank.

Clarity of rights / boundaries

Clarity of mandates

Inventory of assets and rights  
(including location)

Digitization, Land Information Systems

Valuation and property taxation

Transparent and efficient land management  
(especially public land)

# Land for agriculture



## Consolidation of fragmented land

**Remove barriers to consolidation**  
(unclear/overlapping rights, transfer and registration costs)

**Explore approaches other than cooperative**  
(e.g., land banks)



## Sustainable/ climate smart agricultural practices

**Promote tenure security**



## Conversion of rural to urban land

**Assess trade-offs and protect informal rights**



## Strategic objectives

**Revisit food independence strategy and support to agriculture in light of water & climate crises**

# Land for urban development

Move towards  
*integrated* urban  
planning

Rationalize and decentralize mandates on land  
Provide accurate and publicly available land information/data  
Better plan for future urban growth

Stimulate formal land supply

Clarify property rights  
Improve registration  
Better manage public land and mobilize it for development  
Unlock “undivided” land owned by multiple owners

Rethink spatial policies

Support efficient & sustainable/resilient cities

- Location of industrial zones
- Upgrade existing or build elsewhere
- Vacant land tax

# Land for investments & infrastructure

## Better access to land

- Improve registration
- Improve access to land information
- Identify/clarify land rights & values for compensation and dispute resolution

## Using public land efficiently

- Inventory state land
- Clarify mandates
- Treat public land as portfolio of assets to be optimized
- Transfer at market prices transparently

## Funding infrastructures

- Reduce risk to private sector (clear rights)
- Unlock constraints to capital access
- Improve PPP environment
- Land value capture (start w property tax)

# Land for social development and inclusion

## Social contract

Phase out land allocation for wealth redistribution

## Refugees

Address the HLP rights needs of refugees at origin and destination

## Women

Introduce/scale up policies to address discrepancies (e.g., joint titling, cooling off period, taxing male beneficiaries of female renunciation) – need for gender disaggregated data

# Women's housing, land, and property rights in MENA region

- Across the MENA region, it is estimated that **only about 4-5 percent** of women own land or immovable property.
- The assets indicator ranking from the [World Bank's Women, Business, and the Law of 2022](#) puts MENA countries among the lowest globally.
- Social and economic factors influence formal and informal HLP rights for women in the MENA region. These factors include literacy, ability/permission to work outside the home, employment status, and access to capital and credit, among others. But the regional illiteracy rate for women and girls in Arab countries is estimated at [68 percent, the highest in the world](#).
- Female labor force participation is very low. Available statistics show is only [about 20 percent of working-age women in MENA are employed or are actively looking for a job](#).

# Recommended actions on Women's HLP Rights in MENA

## **GOVERNMENTS**

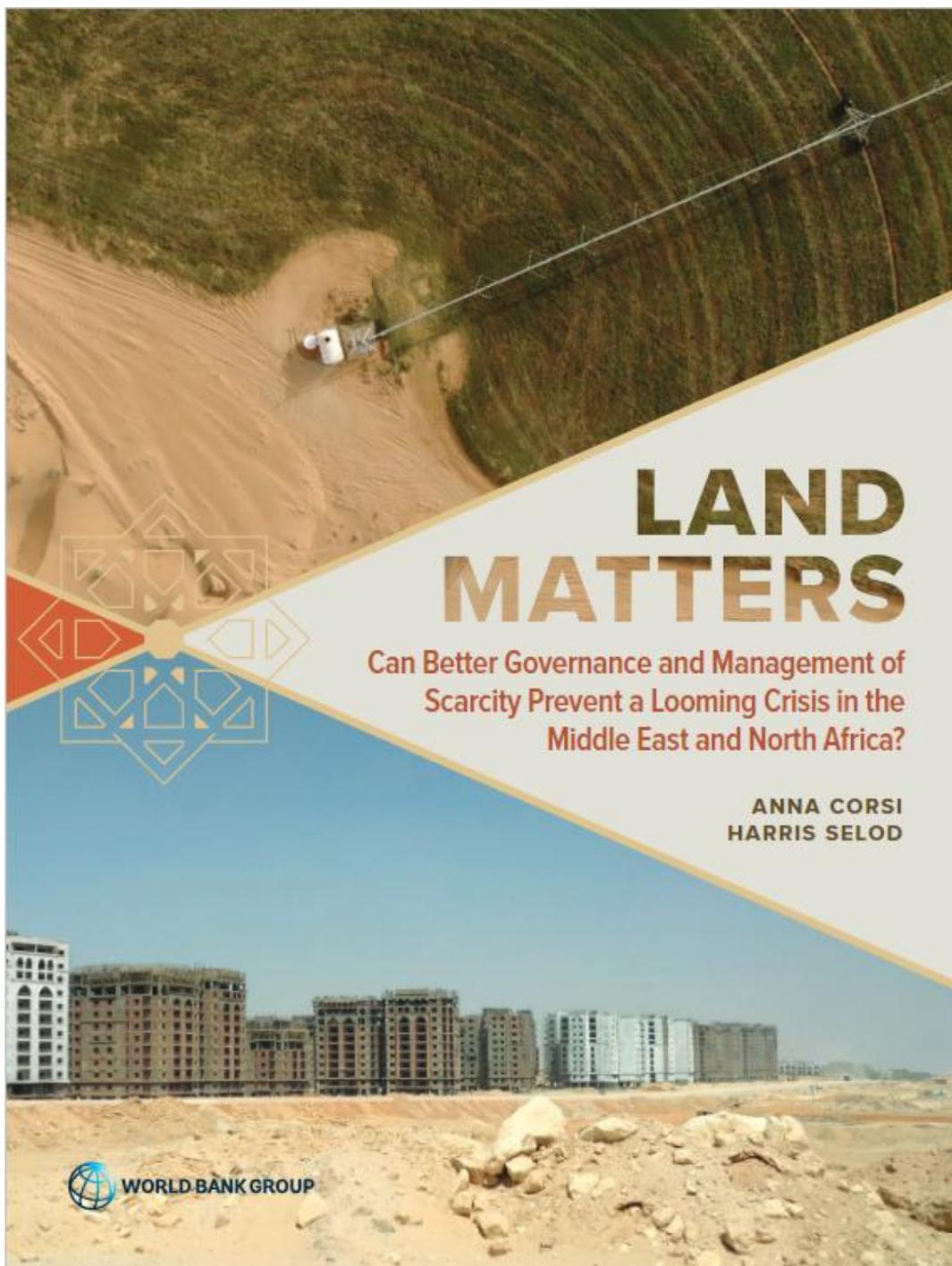
- Implement sound governance principles for land and WHLP
- Enact legal and policy changes at national and local levels
- Strengthen partnerships with civil society and customary leadership
- Welcome two-way exchange of information and lessons

## **DEVELOPMENT PARTNERS AND FUNDERS**

- Integrate gender in reconstruction programs
- Use SDG reporting to solidify importance of women's HLP
- Build on effective practices (e.g., mandatory joint titling)
- Support better integration of tribal leadership and justice mechanisms into

## **CIVIL SOCIETY ORGANIZATIONS (CSO) AND COMMUNITIES**

- Correct misinformation about the role of religion in WHLP
- Use tools, specialized training, policy research, and technical assistance
- Collaborate with customary and tribal leadership
- Engage with communities and households to tackle social norms and practices



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# THANK YOU!

For more information visit:

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