

# Shared Tenure Options for Women

A GLOBAL OVERVIEW





SHARED TENURE OPTIONS

FOR WOMEN

A GLOBAL OVERVIEW



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## FOREWORD

Security of tenure is one of the cornerstones of Millennium Development Goal 7 on the improvement of the lives of slum dwellers, and is the main focus of the Global Campaign for Secure Tenure.

In most countries, a range of land rights and tenure types exists, which forms a continuum (from informal to formal). Whether tenure is informal or formal, it is usually understood, recorded and/or registered in the name of men, leaving women's secure tenure often dependent on their relations with their in-laws. As women's access to land and housing is often through their husbands or fathers, they may lose such access after widowhood, divorce, desertion, or male migration. While collective forms of tenure also include women, the decision-making processes are often dominated by men, excluding women from the important decisions regarding the land and housing.

Without specific affirmative measures to rectify the discriminatory practices of the past, recognition of equal rights between men and women remains a theory for the many women who cannot afford to buy land or housing. Such measures can entail independent registration of land in the name of women and/or shared forms of tenure, whether between husband and wife, extended families, communities or women's groups. For all tenure rights, from informal to formal, secure tenure for women within the household and within their community remains a crucial issue in need of more attention.

In this global report an overview is provided of different forms of shared tenure, whether between husband and wife, stable partners, extended families, women's groups or communities. An attempt is made to analyse to what extent such shared forms of tenure are beneficial to women. This includes a preliminary examination of the impact of shared tenure on women's effective land and housing rights, on women's access to credit and on domestic violence.

With this report, UN-HABITAT seeks to contribute to the development of tools and strategies towards women's security of tenure. The findings of this study will be used as a basis for further research and analysis, particularly with regard to urban, informal shared forms of tenure.

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