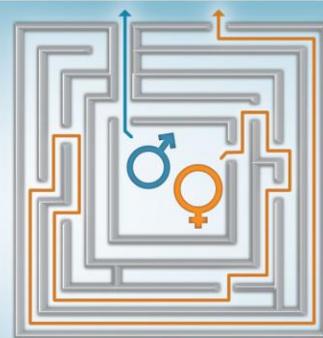


WOMEN, BUSINESS AND THE LAW 2018



Using property

Using property analyzes women's ability to access and use property based on their ability to own, manage, control and inherit it. It also examines whether legislation accounts for nonmonetary contributions, such as unpaid care for children or the elderly, in distributing assets upon the dissolution of marriage.

Key facts for this indicator:

- Close to 40% of economies have at least one constraint on women's property rights as measured by the using property indicator.
- The fewest reforms occurred in using property, with only Ecuador demonstrating positive reform. However, reforms affecting using property are also the slowest to occur.
- In Ecuador, men's and women's property rights were equalized by repealing the provision favoring husbands' decisions in cases of disagreement between spouses when administering assets during marriage.
- Of the 189 economies examined by *Women, Business and the Law*, 134 recognize nonmonetary contributions. These economies include all with default community property regimes and 28 of the 75 economies with separate property regimes.
- In 36 of the 189 economies covered, widows are not granted the same inheritance rights as widowers. In 39 economies, daughters are prevented from inheriting the same proportion of assets as sons.
- Some economies legally establish joint titling for married couples through marital property regimes or land laws. For example, Lesotho's Land Act establishes that property titles are held jointly for spouses whose marital regime is community property.
- Other economies have introduced innovative laws to further promote women's land registration. For example, Nepal's 2017 Finance Act has discounted fees to register property jointly by spouses or under a woman's name.
- Women's property rights are positively associated with their leadership positions in the private sector. Women are less likely to have leadership positions in business in economies where their property rights are constrained.

Women, Business and the Law measures how laws, regulations and institutions differentiate between women and men in ways that may affect women's incentives or capacity to work or to set up and run a business. It analyzes gender-based legal differences in 189 economies, covering seven areas: accessing institutions, using property, getting a job, providing incentives to work, going to court, building credit and protecting women from violence. The report is published every two years. The full report and accompanying datasets are available at wbl.worldbank.org.