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# PRIndex

## Analytical Report 2017

Findings from 3-country test  
March 2018



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# Executive Summary



Property rights are a cornerstone of economic development and social justice. One of the most fundamental ways of understanding the strength of property rights is through citizens' perceptions of them. Yet perceptions of tenure security have never been collected at a global scale, obscuring a clear understanding of the magnitude and nature of citizens' experience, and preventing the issue of property rights from receiving the visibility and attention it deserves. The Global Property Rights Index, or PRIndex, seeks to address this gap.

The latest in a series of reports on PRIndex testing efforts, this report is based on a 3-country study in Colombia, India, and Tanzania. The primary aim of this study was to identify the best way to measure tenure security in advance of a full-scale roll-out of PRIndex in 2018-9. A secondary purpose was to validate prior test results by producing more precise estimates of tenure security through collection of larger samples drawn from an increased number of clusters.

Results for this test are provided in two reports: in this analytical report, we highlight key findings on tenure security in the three countries based on our recommended tenure security measure. In an accompanying methodological report, we focus on how we arrived at our recommendation for measuring tenure security.

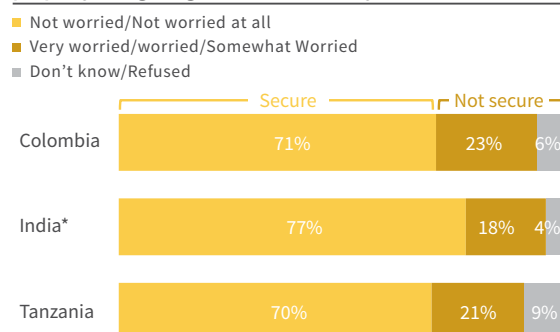
PRIndex is a joint initiative of ODI and Land Alliance, with primary funding from the UK Department for International Development (DFID) and Omidyar Network.

# Topline findings



**Nearly one-quarter of Indians lack a sense of tenure security with respect to the property they live in, while about 3 in 10 perceive a lack of security in Colombia and Tanzania.<sup>1</sup>**

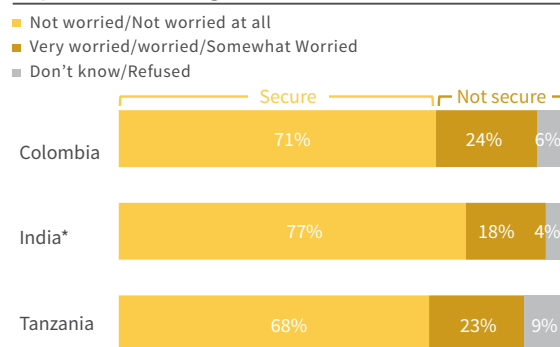
**Tenure security based on worry of losing right to current property living in against will in next 5 years** FIGURE 1



Base: \*India N=15,717 excluding Odisha (3.8% of sample)

Considering all properties to which a respondent has use rights of any kind, the picture of tenure security is roughly unchanged:

**Tenure security accounting for all properties to which respondent has use rights** FIGURE 2



Base: \*India N=15,717 excluding Odisha (3.8% of sample)

Across all three countries tenure insecurity is greater among:

- Renters versus owners
- Those who have lived in their current property for less than 10 years versus those who have lived in it for more than 10 years
- Those who have actual experience of losing their property against their will versus those without such experience

In India and Tanzania, people in rural areas are considerably more secure than people in urban areas, though this may be a function of the greater prevalence of renting in urban areas.

In India and Colombia, those who see their economic circumstances getting worse perceive their tenure rights to be less secure.

**The linkage between tenure security and demographic factors is most manifest in Colombia, where those with lower levels of wealth, employment, and education are plainly less secure than the better off.**

**Gender differences are muted on perceptions of tenure security in general. However, men do appear more secure than women when specific scenarios are considered.**

- In Tanzania, men are much more likely than women to be confident of their ability to stay in their home in the event of divorce.
- In Colombia and Tanzania, men are considerably more confident than women of their ability to stay in their home in the event of their spouse dying.
- In India and Tanzania, men express slightly greater confidence than women that they would know how to defend their property rights if these were challenged.
- In Colombia, single women are more tenure insecure than single men.

<sup>1</sup> Respondents who answered 'Don't know/Refused' are classified along with those expressing worry as 'Not Tenure Secure' because they did not express a lack of worry when given the opportunity and their responses to a variety of other security-related measures closely resembled those of respondents who did express worry.

**In addition, in India and Tanzania, women's security perceptions appear to be highly contingent on marriage, where:**

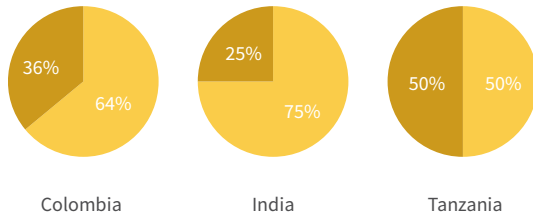
- Female ownership tends to be held jointly with husbands, whereas men are far more likely to be sole owners
- Men are far more likely than women to have inherited the home they live in from family

**About three-quarters of Indians say they have formal documentation of their property rights versus slightly less than two-thirds of Colombians and half of Tanzanians.**

Possession of formal documentation

FIGURE 3

Any formal documentation No formal documentation

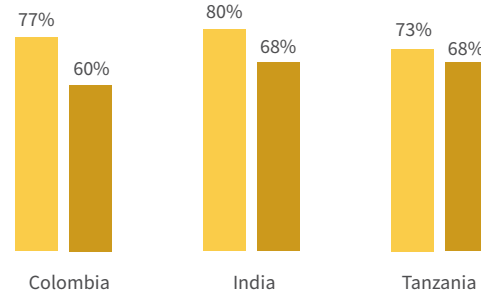


**The relationship between perceived tenure security and possession of formal documentation is pronounced in India and Colombia, but is fairly weak in Tanzania, where customary rights are widely recognized. In Tanzania, those without any documentation only feel slightly less secure than those with formal documentation.**

Tenure security rates based on possessing formal documents vs no formal documents

FIGURE 4

Any formal documentation No formal documentation



**Within countries, tenure security levels break down as follows:**

In India, perceived tenure security is highest in Himachal Pradesh Andhra Pradesh Jharkhand West Bengal, Bihar and Karnataka. It is lowest in Puducherry, Chandigarh, Tamil Nadu, Telangana, Kerala, and NCT Delhi.

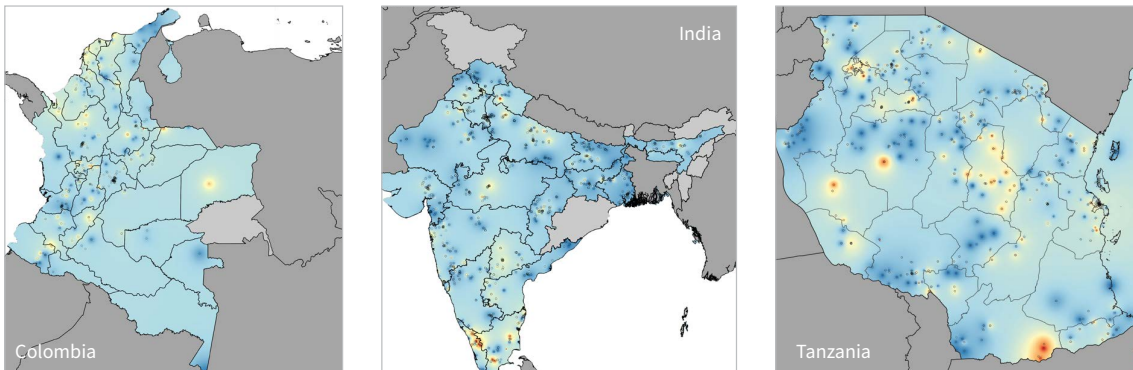
In Tanzania, perceived tenure security is highest in the Islands and Southern region. It is lowest in the Coastal region and the Central region.

In Colombia, tenure security is perceived to be the highest in the South West and Bogota regions. It is lowest in Antioquia and North Caribbean.

Geospatial visualization of perceived tenure security

FIGURE 5

less than 20% insecure 20%-39% insecure 40%-59% insecure 60%-79% insecure 80% and more insecure No data



# Introduction

There is significant evidence to support the link between property rights and economic growth.<sup>2,3,4,5</sup> Tenure security is defined as the ability to control or manage the land a person lives on or farms, and to dispose of its outputs and engage in transactions, including transfers.<sup>6</sup> **The ability to safely and securely engage in economic transactions involving one's land or dwelling empowers people and enables them to improve their living standards.** This is recognized in the UN Sustainable Development Goals (SDG) 2030 agenda - **tenure security rights** are key to achieving Goal 1 of the SDGs: poverty reduction worldwide. Property rights provide the necessary foundation for people to build better lives for themselves and their families, ultimately driving sustainable economic growth in their countries.

While tenure security is recognized as key to establishing prosperous communities globally, the data on property rights is not well documented. Identifying, administering and maintaining property rights is a challenge for many countries around the world. Many governments either do not have information on who has rights over a property or this information is held across multiple agencies making it difficult for rights-holders to protect themselves. Measuring tenure security by focusing only on available administrative data on land or property documentation is therefore insufficient. Possessing formal documentation over property often depends on factors such as administrative capacity of governments to issue such documents or on people's knowledge of or access to such services. In many developing countries, agencies responsible for managing land administration are often poorly resourced, and



broader governance problems such as mismanagement and corruption pose additional obstacles to people's ability to obtain formal documents. In many countries customary or traditional authorities have decision-making powers over large areas of land, and, historically, these have rarely relied on written records. Therefore, people may not possess documents for their property and yet still feel secure over their ability to use it.

The Global Property Rights Index (PRIndex), an initiative of Land Alliance and ODI with primary support from DFID and Omidyar Network, is an attempt to fill the data gap on tenure security. Rather than focusing solely on documentation, it captures people's perceptions of their tenure security on a global scale.

<sup>2</sup> UK Department for International Development (2014) Secure Property Rights and Development: Economic Growth and Household Welfare. Property Rights Evidence Paper. Available at [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/304551/Property-rights-evidence-paper.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/304551/Property-rights-evidence-paper.pdf) (Accessed 23 February 2018)

<sup>3</sup> Meinzen-Dick, R., Kamei-Mbote, P., & Markelova, H. (2009). *Property rights for poverty reduction?* (Vol. 10017). New York, NY.

<sup>4</sup> Svensson, J. (1998). Investment, property rights and political instability: Theory and evidence. *European Economic Review*, 42(7), 1317-1341.

<sup>5</sup> Lawry, S. et al. (2017) „The impact of land property rights interventions on investment and agricultural productivity in developing countries: a systematic review.“ *Journal of Development Effectiveness* 9.1 61-81.

<sup>6</sup> Land Tenure Security: Scaling up Note. International Fund for Agricultural Development, 1 Feb. 2015, [www.ifad.org/documents/10180/2606bb19-45dc-45af-8a38-a6bcbfcaec87](http://www.ifad.org/documents/10180/2606bb19-45dc-45af-8a38-a6bcbfcaec87).



PRIndex is the first global initiative aimed at measuring tenure security and related issues in a comprehensive, globally comparable way.<sup>7</sup> The PRIndex initiative has already conducted multi-country pilot surveys in 2016-17, and will be scaled up to cover over 30 countries in 2018.

This report presents findings from the latest in a series of PRIndex efforts to develop a robust and effective survey instrument that captures people's perceptions of their tenure security. Building on initial data collected from 9 countries in 2016, this report shares findings from a survey conducted in Colombia, India and Tanzania between August and October 2017. The survey tested a variety of ways of asking about tenure security. It also asked about document possession, and collected information on various household and individual characteristics.

The results and findings of this survey will inform the design of the 2018 baseline roll-out of PRIndex in 34 countries. They are put forth as a contribution to the broader effort of the global property rights community to measure indicator 1.4.2 of the UN Sustainable Development Goals.<sup>8</sup> They are also intended to shed light on how citizens perceive their rights to land and property, so that governments, NGOs, donors, and others can build targeted programs tailored to the realities faced by local communities.

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<sup>7</sup> Rabley, Peter. What Do People Think about Property Rights? 21 Mar. 2017, [www.omidyar.com/insights/what-do-people-think-about-property-rights-0](http://www.omidyar.com/insights/what-do-people-think-about-property-rights-0).

<sup>8</sup> "Final List of Proposed Sustainable Development Goal Indicators." Report of the Inter-Agency and Expert Group on Sustainable Development Goal Indicators, [sustainabledevelopment.un.org/content/documents/11803Official-List-of-Proposed-SDG-Indicators.pdf](https://sustainabledevelopment.un.org/content/documents/11803Official-List-of-Proposed-SDG-Indicators.pdf).

# Methodology

This report summarizes the results and findings from nationally representative surveys conducted in Colombia, India<sup>9</sup> and Tanzania between August and October 2017 on the topic of people's perceptions of their property rights. Face-to-face interviews were conducted among a nationally representative sample of people eighteen years or older.



## Why interview individuals and not the head of the household?

Many surveys interview the head of the household to gather data on the household and each of its members. While doing this has its benefits, it can also mask differences that exist between the (often-male) household head, and its other adult members. When looking at land tenure, there are substantial differences across and within societies in terms of which household members own and control land. The SDGs require gender-disaggregated reporting, and the best way of getting data on women's land holdings and tenure security is by interviewing women. We therefore selected adult household members within households on a random basis, so the views of male and female household members stood an equal chance of being captured.

The survey had two primary objectives. The first was to identify the optimal way to measure tenure security from among four alternatives. Each alternative tested different question wording and answer scales. The order in which the test questions were asked was randomized. The second objective of this test was to validate the results obtained from a prior round of testing by collecting larger samples drawn from more sampling units than had previously been possible. A full discussion of methodology and findings relative to these objectives can be found in a companion 'Methodological Report'.

In this report, we focus primarily on the state of tenure security in Colombia, India, and Tanzania based on the test question we judged to work best:

**“How worried are you that you could lose the right to live in this property, or part of this property, against your will in the next 5 years?”**

→ Answer Scale: Not worried at all/Not worried/Somewhat worried/Worried, Very Worried/Don't Know/Refused.

Respondents who answered, “Not worried at all” or “Not worried” were classified as **secure** while all others including those who answered “Don't know/Refused” were classified as **not secure**. The rationale for so classifying those answering “Don't know/Refused” is that these respondents did not express a lack of worry when given the opportunity and their responses to a variety of other security-related measures closely resembled those of respondents who did express worry.

<sup>9</sup> Sampling was also representative at the state level in India.



In addition to these core objectives, the survey explored a number of other related issues, including whether respondents would be confident of their tenure security in specific scenarios, whether they had documentation of their property rights, whether they or the people around them had ever experienced a loss of rights, and whether they felt governing authorities would protect their rights if they were challenged. Our test questions were evaluated in relation to responses to these questions as well as others.

In Colombia, we used a three-stage stratified sampling technique that led to the selection of municipalities, the primary sampling units (PSUs). A total of 206 municipalities were sampled across the 26 regions/size strata using probability proportional to size. Within each sampled

municipality, the required number of enumeration blocks or zones (depending on urban or rural) were selected using simple random sampling.

In India, a three-stage clustered sampling technique led to the selection of sample districts, selection of PSUs within districts and finally selection of respondents within each PSU. Per this design, approximately 1400 PSUs were chosen in India (clusters), stratified to represent different population sizes, and 10-15 households were chosen per cluster (10 households in urban areas and 15 in rural ones) to arrive at the final sample composition. Similarly, in Tanzania, a stratified cluster sampling method was used to choose PSUs at the district level. The sampling design relied on the 2012 census data to determine the number of PSUs per district.

**Sample and key metrics\***

**TABLE 1**

	Colombia	India	Tanzania
Survey duration	Sep – Oct '17	Aug – Sep '17	Sep – Oct '17
Total number interviewed	3,942	16,475	3,904
Percentage female respondents	52%	49%	53%
Percentage of rural respondents	22%	67%	66%
Percentage of respondents under 35 years	43%	45%	54%
Percentage of respondents with no formal education	5%	34%	13%
Percentage of respondents finding it difficult or very difficult to live on their current income	40%	67%	66%

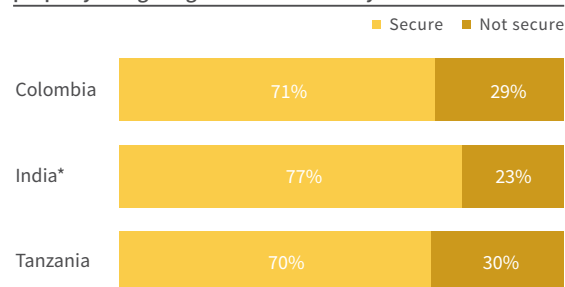
\*Sample percentages described are weighted to be nationally representative for each country

# Detailed Findings

## PERCEPTIONS OF TENURE SECURITY

**Nearly one-quarter of Indians lack a sense of tenure security with respect to the property they live in, while about 3 in 10 perceive a lack of security in Colombia and Tanzania.**

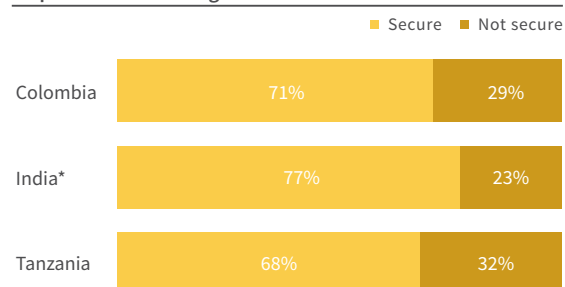
Tenure security based on worry of losing right to current property living in against will in next 5 years FIGURE 6



Base: \*India N=15,717 excluding Odisha (3.8% of sample)

Tenure security levels do not change substantially in any of the three countries when considering use rights to properties other than the respondent's dwelling. The percentage of "not secure" increases to 32% from 30% in Tanzania, while there is no change in India or Colombia.<sup>10</sup>

Tenure security accounting for all properties to which respondent has use rights FIGURE 7



Base: \*India N=15,717 excluding Odisha (3.8% of sample)

## Slum Households

In India, we surveyed an additional 294 slum households<sup>11</sup> to obtain their perceptions of tenure security and rights. Slum dwellers in India perceive a significantly greater degree of tenure insecurity when compared to non-slum dwellers. We found that 45% of slum residents lack a sense of tenure security versus 23% of non-slum residents.

Slum dwellers are also significantly less likely to possess any type of formal documents establishing rights over their property. Only a quarter of slum household respondents possess some type of formal document when com-

pared to almost three quarters of non-slum households. Slum dwellers cite concern that the government will take their property without their consent as the top reason for their insecurity, with half of respondents pointing to this. Poor land administration and natural disasters are also among the top 3 reasons slum dwellers give for their insecurity.

These findings suggest slum dwellers face a higher risk of tenure insecurity than non-slum dwellers, and the factors that influence their perceptions are different from non-slum households in India (see next section).

<sup>10</sup> In Tanzania, about one-third (32%) of respondents have use rights to another property, while only 17% have such rights in India, and 3% in Colombia. About one-quarter of those who have rights to an additional property in Tanzania have land that is for agricultural use, while this proportion is smaller in India and Colombia.

<sup>11</sup> A slum is defined by the census of India as a compact area of at least 300 people or about 60-70 households of poorly built congested tenements, in an unhygienic environment usually with inadequate infrastructure and lacking proper sanitary and drinking water facilities.



## STATED REASONS FOR TENURE INSECURITY

In all three countries, renters and owners expressed slightly different reasons for their tenure insecurity.

### Renters

- **Owners or other family members asking them to leave** was the top stated reason for insecurity among renters in all the three countries.
- **Lack of financial or other resources** to continue paying rent was cited by more than 60% of renters in Colombia and Tanzania and by 36% of renters in India.
- In Tanzania, 63% of renters also cited **natural disasters** as a possible reason for their tenure insecurity, and 61% cited the **government seizing their dwelling or property** as a reason for their insecurity.

### Owners

- **Natural disasters**<sup>12</sup> were the top stated reason for tenure insecurity among owners in Colombia (55%) and India (33%).
- In Tanzania, owners stated **government seizing their property** (42%) as top reason for tenure insecurity followed by **natural disasters** (35%).
- 35% of Colombian property owners identified **conflict or terrorism** as a reason.

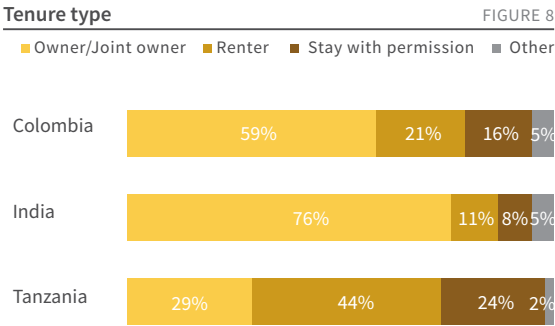
<sup>12</sup> Our presumption is that this concern pertains to worry over being able to reclaim property after displacement by natural disaster, but we will refine question wording in baseline survey to gain better clarity.

FACTORS ASSOCIATED WITH TENURE SECURITY

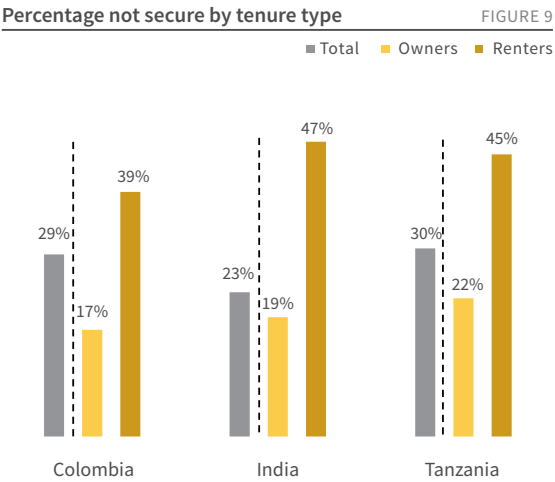
Across the three countries, a number of factors are meaningfully correlated with tenure security. These include tenure type, tenure length, possession of documentation, and past experience of losing rights (or knowledge of others losing rights).

Tenure Type

Property ownership is highest in India, with 76% of people surveyed owning or jointly owning the property they live in. This is followed by 59% ownership in Tanzania and a relatively low 29% ownership in Colombia. Colombia has the highest percentage of renters at 44%, while only 11% of respondents in India said they lived in a rented property.



Respondents who rent their homes feel significantly less secure than property owners. Insecurity rates amongst renters are higher in all three countries. In India, 47% of renters are not secure, while this figure is 45% in Tanzania, and 39% in Colombia.



## Tenure length

The survey collected information on tenure length. The mean number of years stayed in current property varies across the three countries: 12.5 years in Colombia, 23.3 years in India, and 14.8 years in Tanzania.

In all three countries, people who had lived in their property for longer than 10 years were much more likely to be tenure secure than those who had lived in their property for less than 5 years. Among those with more than ten years of tenure, only about one in five lacked security, while among those with five years or less tenure, about one-third or more lacked security.



Tenure security by tenure length

TABLE 2

	Colombia		India		Tanzania	
	5 years or less	More than 10 years	5 years or less	More than 10 years	5 years or less	More than 10 years
Secure	64	78	68	80	62	77
Not secure	36	22	32	20	38	23



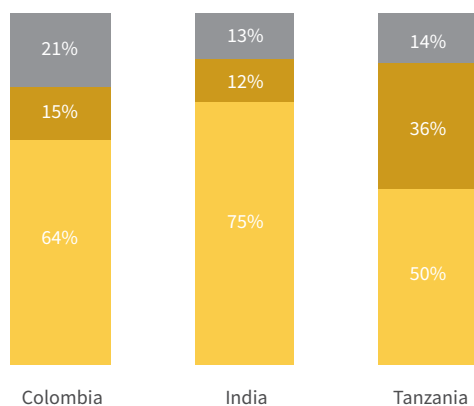
## Documentation

Respondents were asked to state what kind of documents they had to demonstrate their right to live in their property (unaided). They were then provided with a list of documents and asked if they had each (aided). In analyzing the data, we designated a subset of documents asked about as formal documents based on the most common types of documents used in the country.

Across the three countries, possession of formal documentation is highest in India and lowest in Tanzania. Three-quarters of Indians say they possess a formal document establishing their property rights, while only two-thirds of Colombians and one-half of Tanzanians have such documents. However, more than one-third of Tanzanians interviewed also possess informal documents to establish rights over their property.

Percentage of respondents with documentation FIGURE 10

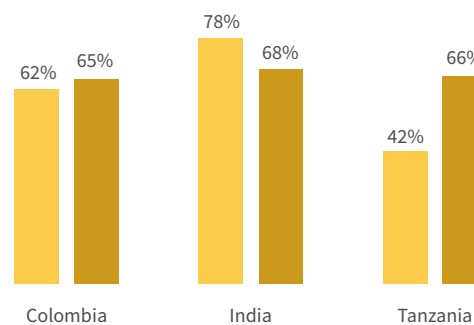
- No document
- Informal document
- Formal document



In India and Tanzania, the possession of formal documentation varies based on property location. In India, rural respondents are more likely to possess formal documentation than urban ones. In Tanzania, a significantly larger percentage of urban respondents possess formal documentation versus rural ones. The lower percentage of rural Tanzanians possessing formal documentation is consistent with longstanding legal recognition of customary systems for governing land in rural Tanzania, under which landholders do not require documentation of their land rights.<sup>13</sup>

Percentage of respondents with any formal documentation by location FIGURE 11

- Rural
- Urban



<sup>13</sup> Knight, R. S. (2010). Statutory recognition of customary land rights in Africa: an investigation into best practices for lawmaking and implementation. *FAO Legislative Study*, (105).

The potential influence of documentation on tenure security is most pronounced in Colombia, where more than three-quarters of respondents who possess a formal document feel secure, while less than two-thirds of those having either an informal document or no document at all feel secure about their rights.

In contrast, the relationship between possession of formal documentation and tenure security seems to be the least

pronounced in Tanzania. The proportion of respondents who feel secure about their property rights is nearly equal amongst Tanzanians possessing either a formal or an informal one. Those without any document at all, however, do feel less secure. The weak relationship between having documentation and tenure security in Tanzania may be attributable to the greater prevalence of customary authority over land matters. In comparison, landholders in both India and Colombia are much more reliant upon formal land administration.

**Tenure security based on possessing documents**

TABLE 3

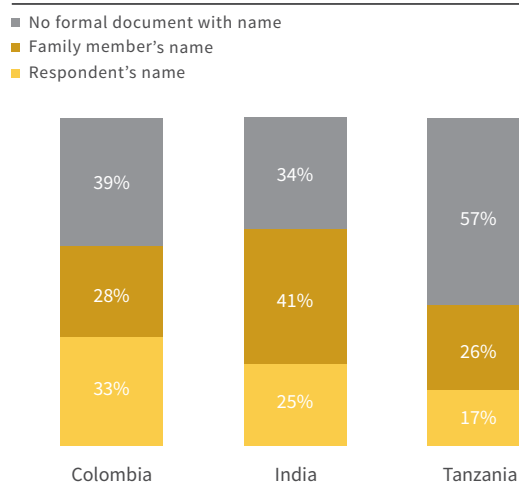
	Colombia			India			Tanzania		
	Formal	Informal	None	Formal	Informal	None	Formal	Informal	None
Secure	77%	59%	61%	80%	72%	65%	73%	70%	62%
Not secure	23%	41%	39%	20%	28%	35%	27%	30%	38%

In India, two-thirds of respondents report having a formal document with either their name or a family member's name on it. In Colombia more than six in ten report the same, while in Tanzania, less than half do so.

Lastly, respondents who do not have formal documents were asked why they don't not have them. In all three countries, the top reason given was the belief that they did not need them. In Colombia, more than one-third of respondents without any documents gave this as the reason for not having them, while almost one-quarter of Indians offered this as their reason.

**Percentage of respondents with formal documents in their name**

FIGURE 12



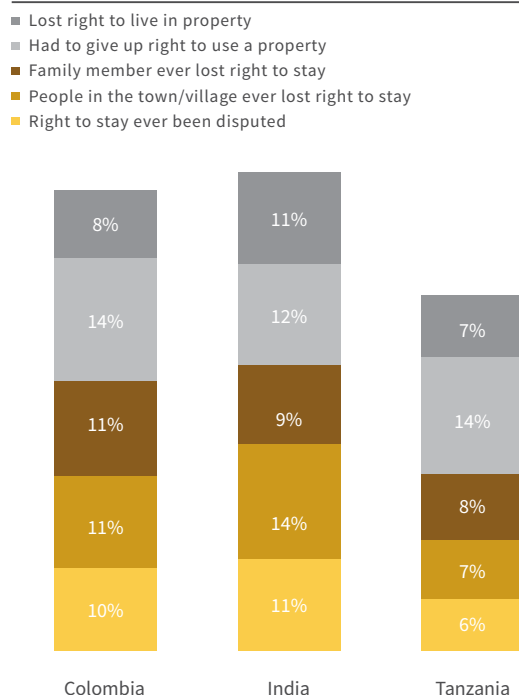
## Experience with property rights issues

We asked people about their personal experiences with property rights issues as well as their knowledge or awareness of property rights issues in their communities. About one in ten people in Colombia and India had personally experienced losing the right to stay in their property. A slightly higher percentage (14%) in India also had experienced having to give up the right to a property other than the one they lived in. And, finally, in all three countries, a similar percentage reported knowing other people in their communities that had lost rights to their property (14% in Colombia and Tanzania and 12% in India).

In all the three countries, the “not secure” were significantly more likely than the “secure” to have experienced difficulties related to their property rights or to have known someone in their community that had experienced such difficulties. Tanzanians expressed less actual experience or knowledge of lost property rights than Colombians or Indians.

Experience with property issues

FIGURE 13



Experience with property issues and tenure insecurity

TABLE 4

	Colombia		India		Tanzania	
	Secure	Not secure	Secure	Not secure	Secure	Not secure
Lost right to live in a property	7%	17%	9%	18%	5%	9%
Had to give up right to use a property	8%	18%	13%	18%	5%	11%
Family member ever lost right to stay	9%	16%	8%	13%	6%	12%
People in the town/village ever lost right to stay	13%	18%	10%	18%	13%	15%
Right to stay ever been disputed	5%	14%	9%	18%	6%	11%

## SUMMARY COMPARISON OF THE TENURE SECURE VS. THE NOT SECURE

In Colombia, those lacking security tend to be more rural, in lower socio-economic strata, less educated and struggling more economically. They are also more likely to rent, are less knowledgeable about defending their property rights, and are less confident authorities would support them if these rights were challenged.



Summary Comparison of the Tenure Secure vs. the Not Secure - Colombia

TABLE 5

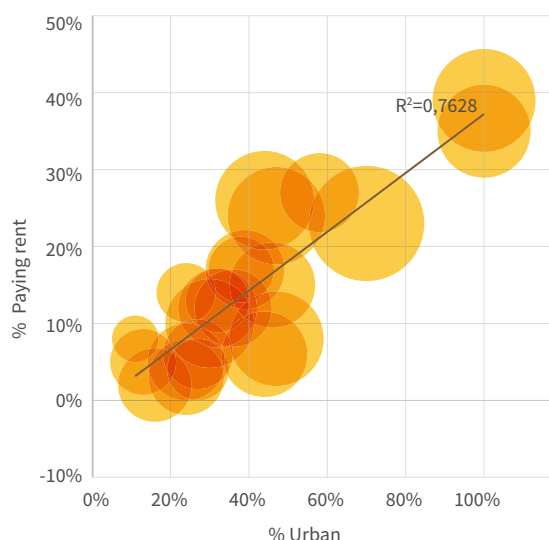
	All Respondents	The Secure	The Not Secure
Sample size	3,942	2,796	1,146
Rural	22%	20%	25%
Urban	78%	80%	75%
Lowest economic strata (Strata 1)	31%	29%	38%
Higher economic strata (Strata 2/3/4/5/6 & Don't know)	69%	71%	62%
Post secondary education	23%	26%	15%
No formal ed./Primary/Secondary	77%	74%	85%
Employed full time	23%	26%	17%
Emp. part time/Self emp./Unemp./Homemaker/Other	77%	74%	83%
Living comfortably/ very comfortably on present income	19%	22%	9%
Getting by/difficult/Very difficult/Don't know/Refused	81%	78%	91%
Economic outlook-% getting better	64%	66%	57%
Stay the same/Get worse/Don't know/Refused	36%	34%	43%
% Satisfied/Very satisfied with living environment	43%	46%	35%
Neutral/Dissatisfied/Very dissatisfied/Don't know/Refused	57%	54%	65%
% Living 5 years or less in current dwelling	47%	42%	59%
6-10 years/Greater than 10 years	53%	58%	41%
Owner/Joint owner	29%	34%	18%
Renter/Stay with permission/Other	71%	66%	82%
Renter/Joint renter (pay the rent)	36%	32%	48%
Somebody else pays rent/I don't pay rent/Property owned/Other	64%	68%	52%
Have formal documents	64%	70%	51%
No formal documents	36%	30%	49%
Would know how to defend if someone challenged rights (% yes)	76%	81%	63%
% no/ Don't know/Refused	24%	19%	37%
Confident in authorities support if rights challenged (% (very) confident)	37%	43%	22%
Somewhat confident/Not confident/Not at all confident/Don't know/Refused	63%	57%	78%

In India, those lacking security tend to be renters. They are considerably more likely to have lost property rights in the past. They are less likely than the tenure secure to think property rights are well-protected, to have confidence in the government, or to be satisfied with their living environment.

Additionally, tenure insecurity tends to be higher in Indian states that are more urban:

Linkage between urbanization and tenure insecurity

FIGURE 14



Summary Comparison of the Tenure Secure vs. the Not Secure - India

TABLE 6

	All Respondents	The Secure	The Not Secure
Sample size	16,475	11,808*	3,909*
Owner/Joint owner	76%	80%	64%
Renter/Stay with permission/Other	24%	20%	36%
Renter/Joint renter (pay the rent)	7%	5%	16%
Somebody else pays rent/I don't pay rent/Property owned/Other	93%	95%	84%
Average number of scenarios in which they could lose right to stay (out of 13 scenarios)	3.2	3.1	3.7
Could stay in all situations (never said "would lose right")	41%	43%	32%
Could not stay in at least one scenario (At least said once "would lose right")	59%	57%	68%
Can decide (alone/w. spouse/w. someone else) to use as collateral to get credit**	75%	76%	69%
Cannot decide to use/Don't know/Refused	25%	24%	31%
Can decide (alone/w. spouse/w. someone else) who will inherit**	74%	75%	69%
Cannot decide to use/Don't know/Refused	26%	25%	31%
Have ever lost right to live in property (% yes)	11%	9%	18%
% no/Don't know/Refused	89%	91%	82%
Have had to give up right to use property (other than home, % yes)	14%	13%	18%
% no/Don't know/Refused	86%	87%	82%
Would know how to defend if someone challenged rights (% yes)	57%	60%	48%
% no/ Don't know/Refused	43%	40%	52%
Confident in authorities support if rights challenged (% (very) confident)	51%	54%	41%
Somewhat confident/Not confident/Not at all confident/Don't know/Refused	49%	46%	59%
Think property rights are well protected in country (% (Very) well protected)	48%	51%	36%
Somewhat protected/Not well protected/Not protected/Don't know/Refused	52%	49%	64%
Confident in national government (% yes)	76%	78%	66%
% no/ Don't know/Refused	24%	22%	34%
Satisfied with living environment (% (very) satisfied)	54%	55%	44%
Neutral/Dissatisfied/Very dissatisfied/Don't know/Refused	46%	45%	56%

\*Base: excluding Odisha (3.8% of sample) \*\*Base: Owner/ joint Owner



Finally, in Tanzania, those who are not secure tend to be urban, renters and young. They have less decision-making autonomy than the tenure secure, have less confidence in

government, and are more likely to say they have experienced a loss of tenure rights in the past.

Summary Comparison of the Tenure Secure vs. the Not Secure - Tanzania

TABLE 7

	All Respondents	The Secure	The Not Secure
Sample size	3,904	2,796	1,108
Owner/Joint owner	59%	65%	44%
Renter/Stay with permission/Other	41%	35%	56%
Renter/Joint renter (pay the rent)	16%	12%	24%
Somebody else pays rent/I don't pay rent/Property owned/Other	84%	88%	76%
Urban	34%	31%	41%
Rural	66%	69%	59%
Average number of scenarios in which they could lose right to stay (out of 13 scenarios)	3.5	3.1	4.3
Could stay in all situations (never said "would lose right")	29%	32%	22%
Could not stay in at least one scenario (At least said once "would lose right")	71%	68%	78%
Use property to earn money/produce something (% yes)	34%	37%	27%
% no/Don't know/Refused	66%	63%	73%
Can decide (alone/w. spouse/w. someone else) to use as collateral to get credit*	73%	76%	64%
Cannot decide to use/Don't know/Refused	27%	24%	36%
Can decide (alone/w. spouse/w. someone else) who will inherit*	77%	80%	66%
Cannot decide to use/Don't know/Refused	23%	20%	34%
Have ever lost right to live in property (% yes)	6%	5%	9%
% no/Don't know/Refused	94%	95%	91%
Have had to give up right to use property (other than home, % yes)	7%	5%	11%
% no/Don't know/Refused	93%	95%	89%
Would know how to defend if someone challenged rights (% yes)	66%	70%	55%
% no/ Don't know/Refused	34%	30%	45%
Confident in authorities support if rights challenged (% (very) confident)	53%	58%	40%
Somewhat confident/Not confident/Not at all confident/Don't know/Refused	47%	42%	60%
Think property rights are well protected in country (% (Very) well protected)	30%	33%	22%
Somewhat protected/Not well protected/Not protected/Don't know/Refused	70%	67%	78%
Age	36.6	37.4	34.6

\*Base: Owner/ joint Owner

TENURE INSECURITY AND GENDER

Though the perceived tenure security of men and women appears to be roughly equal based on our core tenure security measure, our data suggests that the security of women may be highly contingent on marriage. This is because property ownership for women is often joint with the husband (either acquired through marriage or as a function of inheritance

from the husband’s family), whereas men are more likely to be self-owners (except in Colombia).

**Colombia** is the only country where women (31%) are slightly less secure than men (27%) when it comes to worry about losing their property. Men also express greater confidence in their ability to remain in their property in a number of specific scenarios, such as divorce or spousal death.

Colombia gender differences

TABLE 8

	Total	Male	Female
Group size	100%	48%	52%
Confident can stay in property in the event of (% yes) ...			
Divorce	60%	56%	50%
Death of Spouse	60%	64%	54%
Somebody in the family lost job	62%	65%	60%
Couldn't pay rent for two consecutive months (for renters)	36%	40%	33%
Somebody fraudulently sells the property	49%	52%	45%



In **India**, gender differences are muted in terms of perceived security. However, men appear to be more secure than women, given that they are more likely to:

- Be confident they could stay in their dwelling in the event of a divorce
- Self-own their dwelling
- Have inherited their dwelling from their own family, whereas women are more likely to have inherited from

their spouse's family or acquired their dwelling through marriage

- Have formal documents establishing use rights with their own name on it
- Believe they'd know how to defend their tenure rights if challenged

India gender differences

TABLE 9

	Total	Male	Female
Group size	100%	48%	52%
Self-owned dwelling	33%	44%	21%
Inherited dwelling from my family	47%	57%	38%
Inherited dwelling from spouse's family	14%	7%	22%
Acquired dwelling through marriage	5%	1%	9%
Confident can stay in event of divorce	41%	43%	38%
Formal documentation with name on it	35%	30%	20%
Would know how to defend rights if someone challenged (% yes)	57%	61%	54%

In **Tanzania**, women are no less secure than men on our core tenure security measure. However, women do appear to feel less secure given certain scenarios, express less autonomy when it comes to the disposition of their property, are less

likely to say they'd know how to defend their property rights if these were challenged, and are less likely to self-own or to acquire property through family inheritance.

Tanzania gender differences

TABLE 10

	Total	Male	Female
Group size	100%	48%	52%
Self-owned dwelling	29%	35%	23%
Inherited dwelling from my family	19%	25%	13%
Acquired dwelling through marriage	7%	1%	11%
Confident can stay in the event spouse died	62%	67%	58%
Confident can stay in event of divorce	55%	65%	46%
Can decide alone who will inherit	77%	80%	73%

# Conclusion

The key objective of this pilot study was to identify the best way to measure tenure security from among several alternatives. A secondary objective was to obtain more precise estimates of tenure security than obtained in our 2016 round of testing. While an accompanying Methodological Report will focus more fully on these specific objectives, here we highlight/reiterate a few key takeaways about the current state of tenure security in Colombia, India, and Tanzania:

**01** Between about one-quarter and one-third of respondents lack tenure security across the three countries.




**02** While about three-quarters of Indians have formal documentation that demonstrate their tenure rights to their home, fully a third of Colombians and half of Tanzanians do not.

**03** A number of factors appear to be correlated with tenure security. These include tenure type, tenure length, possession of formal (and even informal documents), as well as past experience of losing rights.

**04** The gap between men and women's perceptions of their tenure security is only slight on a generalized level, but women do express higher degrees of insecurity when the potential occurrence of specific events are introduced (e.g., divorce or spousal death). The tenure security of women also seems quite contingent on marriage. Women also appear disadvantaged in one or more of the test countries with respect to knowledge of their rights, decision-making autonomy as it pertains to their property, and rates of self-ownership.

## Summary findings

TABLE 11

	Colombia	India	Tanzania
Not Tenure Secure	29%	23%	30%
<b>Attributes associated with those lacking tenure security</b>			
Shorter length of stay in current property	✓	✓	✓
Not owning the property	✓	✓	✓
Negative economic outlook	✓	✓	✗
Location: Urban vs Rural			
No formal documentation	✓	✓	✗
Having more than one property	✗	✗	✓

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