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Global Property Rights Index (PRIndex)

2016 Testing of a New Survey Module on Perceptions of Land Tenure Security in Nine Countries



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Methodology

This report presents results from nationally representative surveys with 1,000 residents aged 15 and older in eight countries — Brazil, Colombia, Egypt, Greece, Indonesia, Nigeria, Peru and Tanzania — and with 3,000 residents in India. Each survey attained comprehensive coverage of both urban and rural areas of the country using multi-stage stratified cluster sampling.¹

Standardized interviewer and supervisor training, as well as robust validation of data collection/data entry, help to ensure rigorous quality standards. The following table lists the data collection period in each country.

Brazil

September 23 - October 18, 2016

Colombia

October 4 - 19, 2016

Egypt

September 23 - October 2, 2016

Greece

October 12 - November 6, 2016

India

September 20 - October 28, 2016

Indonesia

September 26 - October 19, 2016

Nigeria

September 24 - October 14, 2016

Peru

October 12 - November 10, 2016

Tanzania

October 8 - 19, 2016

The current survey addressed one important element of property rights: land tenure security. The questionnaire addressed several aspects of this topic, including:

- Respondents' perception of the likelihood that they will lose the right to live in their homes;
- Reasons respondents give for feeling secure or insecure about their property tenure;
- Respondents' possession of property documentation, or lack thereof;
- Perceived tenure security for land other than respondents' homes that they use for income; and
- Gender equity with regard to the transfer of homeownership in the cases of divorce or inheritance.

¹ In each country, starting with the latest census data, a multi-stage stratified cluster sampling method was used to select the respondents. Country was stratified by region and size and within each strata, primary sampling units (districts, neighborhoods villages, etc.) were sampled with probability proportional to size. In some countries a second stage of sampling was used to select smaller clusters. Within each ultimate cluster a random starting point was chosen and following the random route procedure and a fixed interval, households were selected and within each household a random adult was selected.

Key Findings

Among the nine countries studied, tenure insecurity levels range from 10% insecure in India to 31% in Nigeria.

Tenure insecurity is, naturally, higher among non-owners than owners and among those who have been in their homes for less than 10 years versus those who have lived in their homes for longer periods.

Many respondents who possess agricultural land other than the property their home sits on express insecurity about their ability to retain that land.

In countries where a large share of the labor force consists of smallholder farmers, insecurity about other land used to support the household is particularly widespread; in Indonesia, 38% of those who own such land were classified as very or somewhat insecure, as were 41% in Tanzania. This finding highlights the economic importance of such land to its owners, as well as its desirability to entities who might have designs on taking it away.

In several countries, residents without property documents are more likely than those who have such documents to be classified as tenure-insecure.

In Indonesia, the proportion of owners/renters categorized as “secure” is more than 30 percentage points higher among those with documentation than among those without. However, results vary widely among the nine countries; in Egypt and Tanzania, perceived tenure security is virtually identical among those with and without documentation.

Across countries, substantial proportions of respondents with and without property documents (whether a formal registration document or some less formal evidence of ownership/tenancy) express skepticism that possession of such documents would even protect them from losing their property. Among those who do not have property documentation, the most commonly cited reason is simply that they do not know how to get it.

Notably, the percentage of respondents who indicated they have documentation is much higher than what conventional wisdom in the land/property field holds to be true, based on land registries. This could mean that owners have a variety of informal or not fully registered documents that they believe makes them secure enough about their right to live on their property relative to the risks they face. In any case, the results raise interesting questions about the extent to which fully formalized registries are needed in the first place.

As hypothesized, the findings in several countries suggest a connection between tenure security and making investments in one's home

— either to make it more physically secure or to make home improvements. In the two countries where security improvements are most common — Indonesia and Tanzania — as well as in Greece and Brazil, residents classified as secure about their tenure are indeed most likely to have made such improvements.

The proportion of residents who say they have invested in major improvements to their homes in the past five years ranges from 34% in India to 64% in Brazil. In the three Latin American countries studied (Brazil, Colombia and Peru), residents classified as tenure-secure are significantly more likely than those who are not to have made major improvement; in the remaining six countries, results were generally similar among tenure-secure and tenure-insecure respondents.

The relative levels of tenure insecurity among countries found in this preliminary study line up quite well with other indices examined.

Among the nine countries in the current study, the percentage of “very insecure” homeowners and renters tends to be lower among those with higher scores on the International Property Rights Index, as well as the countries with stronger rule of law as per the World Bank’s Rule of Law WGI dimension. Though these comparisons are encouraging, the low number of countries studied makes it impossible to draw reliable inferences from them; future phases of research with more expansive global coverage will be needed to validate these relationships.

Introduction

Property rights are the foundation on which open economies function. The assurance that the things one owns — whether they be land, dwellings and other objects, financial capital, etc. — cannot be arbitrarily taken without recourse is often seen as a fundamental human right in itself, but it is also commonly found to be a prerequisite for economic development and poverty reduction.

One of the best examples of this relationship in the modern era is China's rocketing GDP growth, the most transformative economic trend in the world in the late 20th and early 21st centuries. The productivity boom largely responsible for that growth was initiated when the government relinquished ownership of countless small farms to those who lived on and operated them. This single act gave Chinese farmers a sense of control over their own destinies, the incentive they needed to maximize their yield and preserve their land for cultivation over the long term. These farmers realized that any marginal increase in what their land produced could help them build a better future for themselves and their families. The resulting rapid development has lifted millions out of poverty and made China a global economic power.

Similar (albeit smaller-scale) stories can be found in many countries around the world that have implemented similar reforms, resulting in a general trend: countries with more secure property rights tend to perform better economically. Property rights are among the most important aspects of an institutional environment that promotes inclusive development and long-term social stability.

Nine-country survey represents a first attempt to measure perceived tenure security

The current report is based on the first step in a new effort to fill an important gap in global data on property rights, particularly in developing countries: the perspective of landowners and tenants themselves.

The Land Alliance, with support from the Omidyar Network and the United Kingdom's Department for International Development, has partnered with Gallup to conduct a long-term research initiative to develop urgently needed measures of perceptions of property security from around the world.

The current results are based on an initial survey conducted in nine countries from different regions around the world: Brazil, Colombia, Egypt, Greece, India, Indonesia, Nigeria, Peru and Tanzania. The study focuses on one crucial aspect of property rights: perceptions of land tenure security. Among the most central items are respondents' perceptions of the likelihood they could lose the right to live in their homes, and their possession (or lack thereof) of property documents that could help protect those rights.

It should be emphasized that all of the findings resulting from this study are preliminary. In particular, indicators of tenure security and possession of property documents represent early attempts to measure these variables. Future phases of research will use the results to refine both the measurement instrument and sampling approaches used in this study. The recommendations for future research listed on page 30 highlight some suggestions based on lessons learned from the current study, including the possibility of a more diversified approach to gauging tenure security that may help overcome the challenges associated with any single measure.

Detailed Findings

Tenure Type

The survey captures the perceptions of both homeowners² and tenants in each country. In order to tailor the interview to respondents' specific situations, interviewers first asked them whether they themselves or a family member owns the home in which they live, or whether they rent it. For the purposes of this survey, tenure type is defined by the following questions:

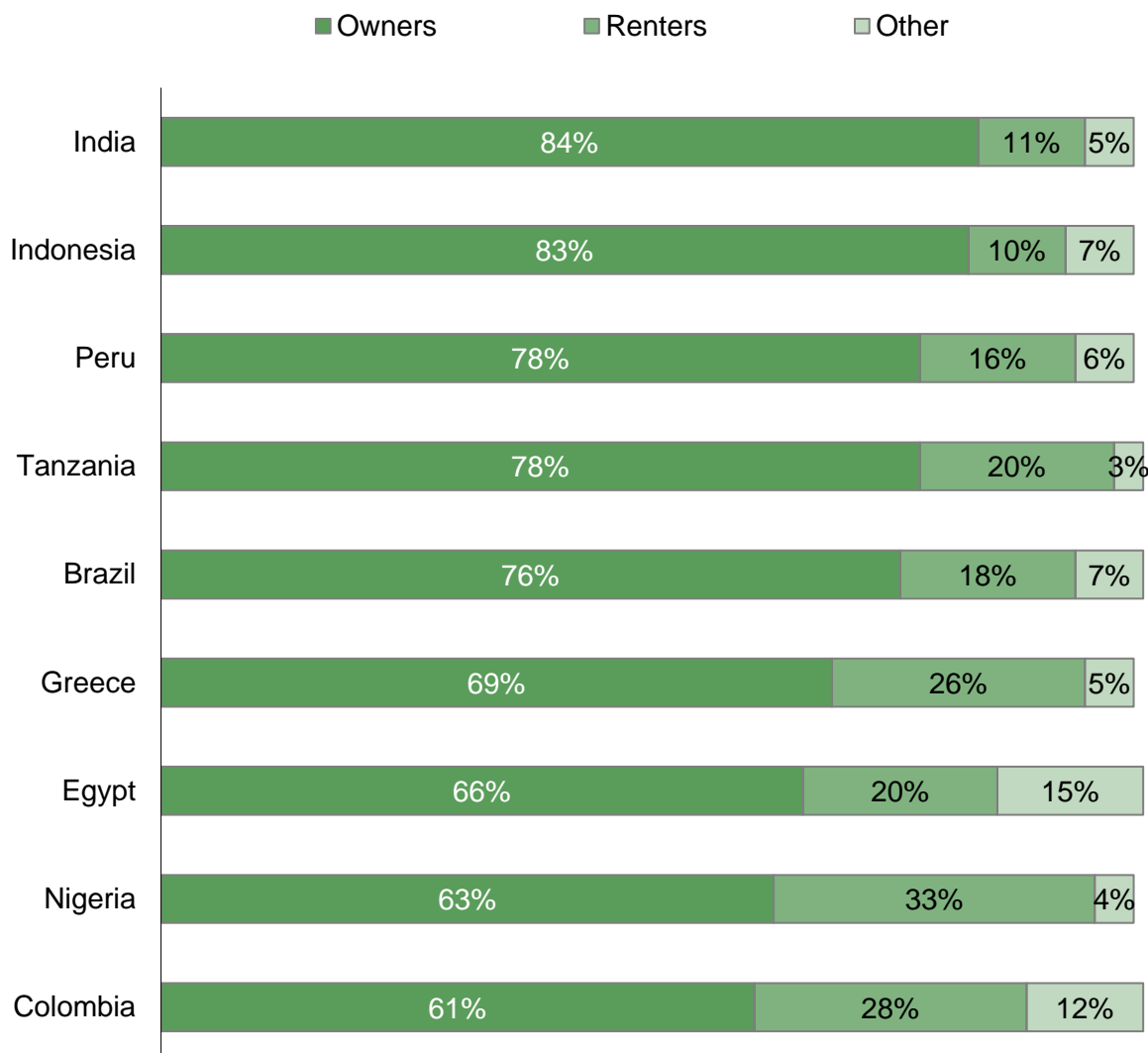
- **Home owners:** *Who owns this home? Is it you, PERSONALLY, someone in your family, or someone not in your family?* Those who say they personally own their homes or that someone in their family owns it are referred to as homeowners. (Notably, however, not all questions were asked of those who say a family member owns the home. Questions regarding possession of property documentation were asked only of those who said they *personally* own their homes, in order to avoid ambiguity about who those documents refer to.)
- **Renters:** *Does anyone in your family, including yourself, RENT the home you live in? This can include paying money or providing goods or services as rent to live in this home.*
 - [If yes:] *Do you, PERSONALLY, pay any money or provide any goods or services as rent to live in this home or does someone else in your family do this?* (Questions regarding possession of property documentation were asked only of those who said they *personally* own their homes.)
- The remaining respondents were placed into an “other” category that includes those who say someone outside of their family owns their home but neither the respondent nor a family member rents it.

This subjective means of identifying tenure status is not meant to be definitive; in particular, the researchers fully acknowledge that “ownership” can be interpreted in different ways in different parts of the world. However, for the purposes of this survey, self-identification as an owner or renter was the only practical way to make this distinction.

In all countries studied, most respondents say they (or their family members) own their home. The median ownership rate across the nine countries is 76%, ranging from 61% in Colombia to 84% in India. The proportion who rent is highest in Nigeria at one-third of residents (33%) — primarily due to the extremely high rental rate in the African nation's cities (see Table A).

² In most cases, the term “homeowners” in this report refers to residents who either say they personally own the home they live in, or that a family member owns it. Similarly “tenants” or “renters” refers to those who say they personally rent their home, or that a family member rents it. The exception comes with regard to questions on property documentation; only those who indicated they *personally* own or rent their homes were asked these questions, so the results for owners and renters reflect those respondents only.

Chart 1: Tenure type by country



Within all nine countries, homeownership rates are higher in rural than urban areas, though in most countries a majority of residents in both environments own their homes. Nigeria is the lone exception; just 35% of urban Nigerians own the homes they live in while 60% rent. In rural areas, by contrast, just 23% of Nigerians rent their homes. But rental rates are about three times higher in urban than in rural areas in Greece and Egypt as well, reflecting in part the higher cost of homeownership in these countries' cities.

Nigeria is the lone exception; just 35% of urban Nigerians own the homes they live in while 60% rent.

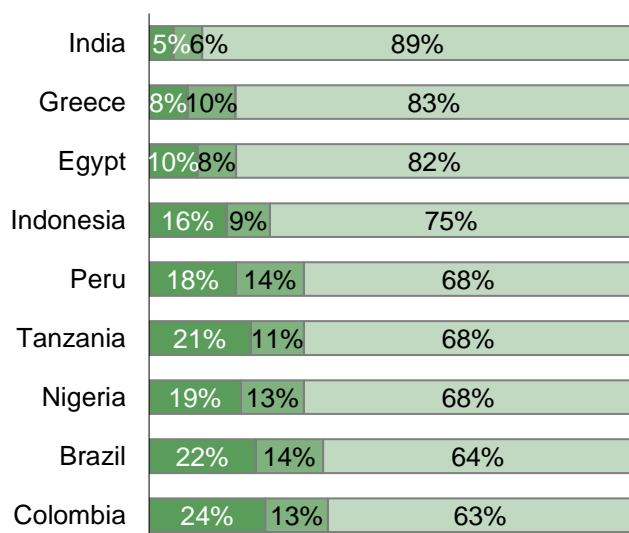
Table A: Tenure type in urban vs. rural areas

	Urban areas		Rural areas	
	Own homes	Rent homes	Own homes	Rent homes
Indonesia	74%	15%	92%	5%
India	73%	22%	90%	6%
Peru	78%	15%	76%	19%
Tanzania	70%	27%	80%	17%
Brazil	74%	20%	86%	3%
Greece	63%	31%	87%	10%
Egypt	55%	31%	75%	11%
Nigeria	35%	60%	73%	23%
Colombia	57%	30%	75%	20%

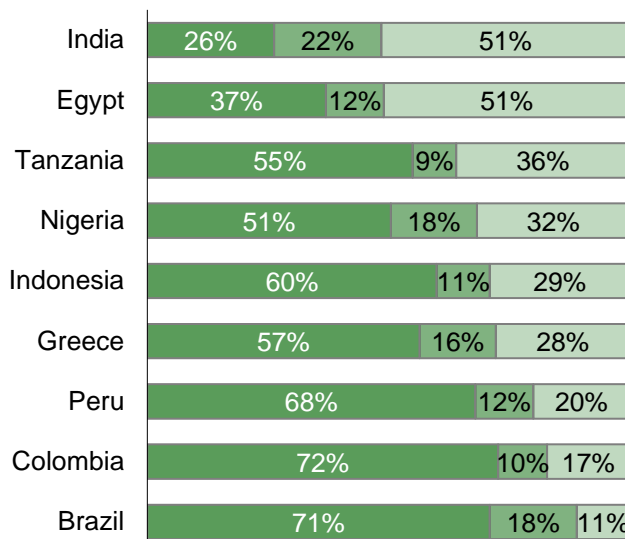
Not surprisingly, the average length of tenure among homeowners in each country is far greater than that among renters. Only in Egypt and India do at least half of renters say they have lived there more than 10 years. Among both owners and renters, the average tenure is lowest in Colombia and Brazil, though even in these countries, almost two-thirds of homeowners say they have lived in their current residences for more than a decade. Length of tenure among renters is particularly low in the three Latin American countries studied, where more than two-thirds say they have lived in their current homes five years or less.

Chart 2: Length of tenure among owners

■ 5 years or less ■ 6-10 years ■ More than 10 years

**Chart 3:** Length of tenure among renters

■ 5 years or less ■ 6-10 years ■ More than 10 years



Perceived Tenure Security

One of the central goals of the research program for which the current study was conducted is to arrive at a measure of perceived tenure security that is statistically valid and reliable in all countries around the world. For this nine-country pilot study, respondents' perceptions of their tenure security were assessed using the following two questions:

Question 1: *Do you think it is at all possible that you, personally, could lose the right to live in this home against your will in the next five years? “Against your will” means you are not given a choice and you have to stop living in this home.*

Question 2: [If “yes” to question 1] *Do you think this will probably happen in the next five years, or not?*

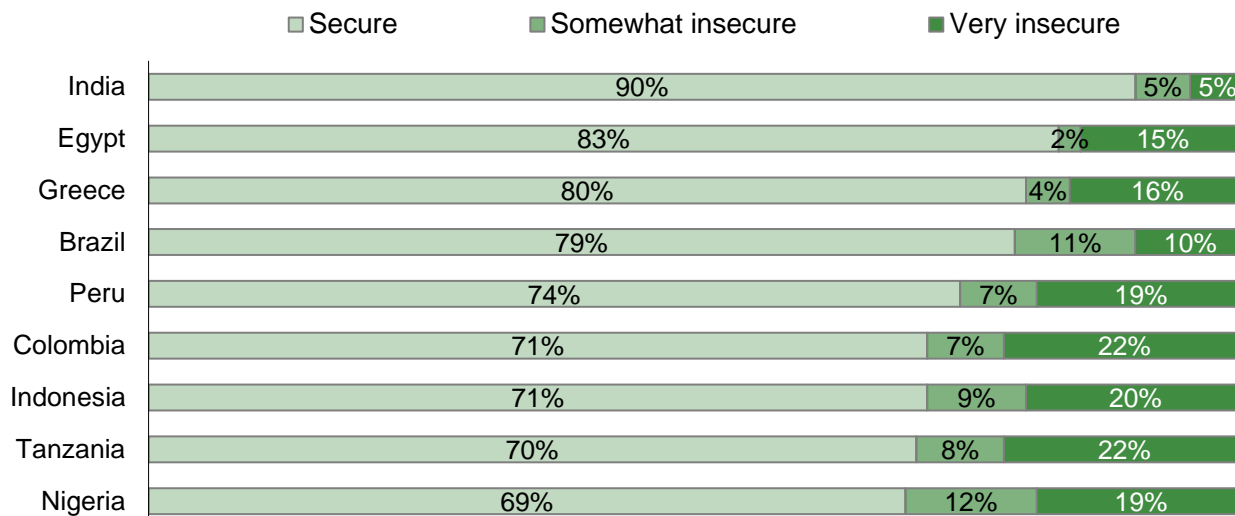
The results are used to place owners and renters in each country into three tenure security categories:

- **Secure:** Those who simply answer “no” to the first question, indicating they do not believe it is possible they could lose the right to live in their home against their will in the next five years. These respondents were not asked the second question above. Those who said they don’t know or did not answer this question were removed from the results, while those who said it is possible moved on to question 2.
- **Somewhat insecure:** Those who said it is possible that they could lose the right to live in their homes against their will in the next five years, but that it is not probable (i.e., they said “no” to the second question), or who say it is possible but are unsure whether or not it is probable (i.e., they said “don’t know” or did not respond to the second question).
- **Very insecure:** Those who said it is both possible and probable that they will lose the right to live in their homes in the next five years.

This classification method places a majority of residents in each country in the “secure” category, ranging from 69% in Nigeria to 90% in India. Conversely, the proportion said to be “very insecure” is highest in Colombia and Tanzania at 22% and lowest in India at 5%.³

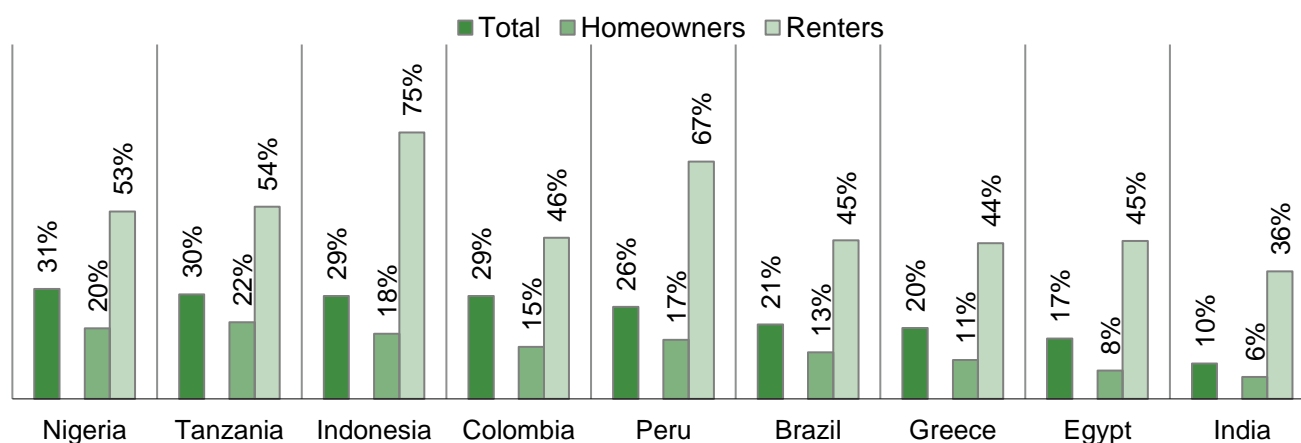
³ Notably, removing those who say they don’t know or otherwise refuse to answer Question 1 above alters the results in India more than in the other eight countries. Gallup’s World Poll research often results in high rates of “don’t know” responses to questions about the future in South Asia, particularly India. In this case, 9.6% of Indian homeowners were removed from the analysis for this reason, vs. 5% or less in most other countries studied.

Chart 4: Country-level results from a preliminary measure of perceived tenure security



In all nine countries, those who rent their homes are considerably less likely than homeowners to be classified as “secure.” In no country does the proportion of secure renters reach two-thirds, while more than one-third in seven of the nine countries are categorized as “very insecure.” In Indonesia, those figures are reversed: just 29% of renters in Indonesia fall into the “secure” category, while almost two-thirds (62%) are said to be very insecure.

Chart 5: Percentage categorized as “somewhat insecure” or “very insecure” about retaining the right to live in their homes



Among homeowners, those who are classified as very tenure-insecure are somewhat younger on average than those who are secure; tenure-insecure owners also report a somewhat higher average for number of children under 15 living in the household than do those who are tenure-secure. Among renters, those classified as secure are actually slightly *younger* on average than those who are very insecure, with no differences in average household size or number of children in the household.

Table B: Differences in average age and household characteristics between tenure-secure and tenure-insecure residents, aggregate results across nine countries studied

	Average respondent age		Average household size		Average number of children in household	
	Secure	Very insecure	Secure	Very insecure	Secure	Very insecure
Owners	39.9	35.2	4.5	5.0	1.4	1.8
Renters	31.8	34.4	4.1	4.0	1.2	1.3

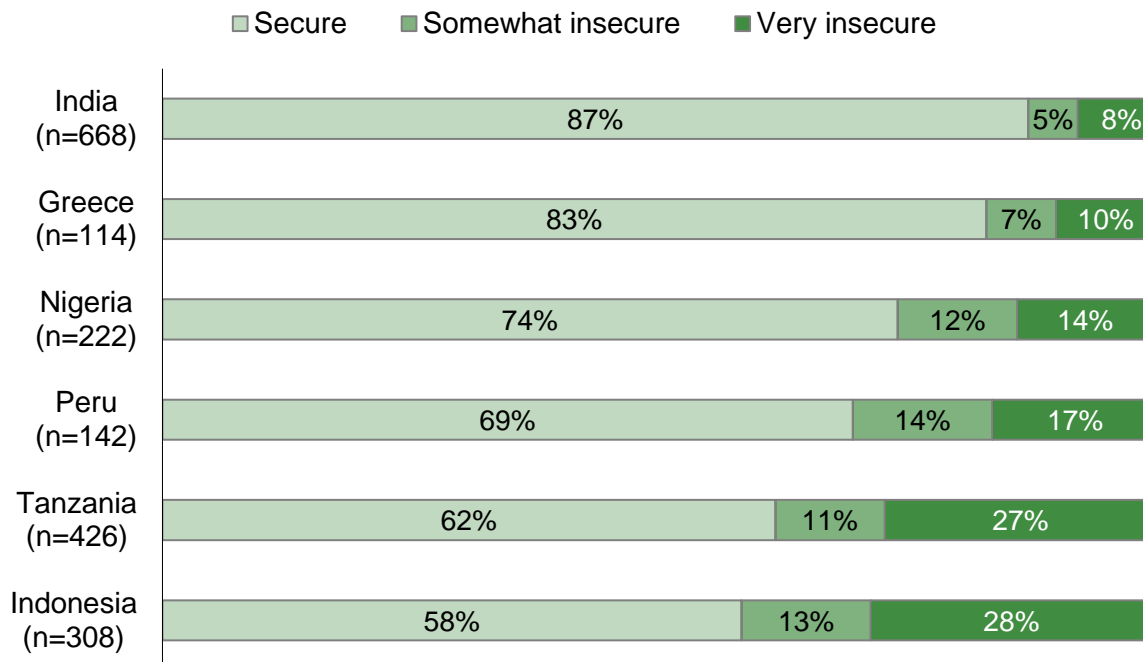
Perceived security of other property used to support the household

Particularly in agriculture-focused societies, many residents rely on land or property other than their primary residence to support their households. In some countries, it is common for one household to own three or four parcels of land. The first (and usually the smallest) parcel is in the center of the village, where their house is. The other parcels are agricultural land, and are used for farming.

The agricultural parcels are often more valuable than the parcel on which the household lives, because they tend to be larger, and also because they support crops. Being more desirable, they are also more likely to be taken – by the government, private sector interests, neighbors, etc. Thus, in some cases respondents may feel secure about retaining their smaller residential plot, but insecure about the agricultural land from which they make a living.

The current study identified those who use such property with the following question: *Do you, personally, use any land or property — other than the property where you live — to earn any money or produce anything to support your household?* Adults in Tanzania were most likely to say they used land or property other than their residence, at 43%, followed by those in Indonesia at 33%, Nigeria at 24% and India at 23%. Conversely, use of “other” property is least common in Colombia (9%), Brazil (5%) and India (5%).

With the same method used for homeowners and renters, those who use land other than their homes were categorized according to how secure they felt about their ability to continue to use the land or property. As with the measures for homeowners and renters, India and Greece score relatively highly, with more than eight in 10 users of such property feeling secure about their tenure. In Tanzania and Indonesia — the two countries in which use of non-residential property to support the household is most common — these figures fall to about six in 10, with more than one-fourth of those who use such land or property classified as “very insecure” about their tenure. In both countries, those who have non-residential property used for their livelihood are less likely to be secure about that property than they are about their residences (62% vs. 71% in Tanzania, 58% vs. 71% in Indonesia).

Chart 6: Perceived tenure security for properties other than respondents' residences⁴

The proportion of residents classified as “very insecure” about their other property is too small to examine reasons for their insecurity by country. However, results aggregated across the nine countries indicate lack of money is the most common reason, cited by almost two-thirds (64%) of those who own other property used to support the household. Majorities also fear the property will be taken by businesses (54%) or other people or groups (53%), and about half (49%) fear losing it because of family disagreements.

Reasons for perceived tenure insecurity

Overall, lack of money is the most common reason given by homeowners and renters who feel tenure- insecure. In economically scarred Greece, 81% cite this reason, eclipsing all other responses. In several countries, family disagreements come close to or match lack of money as the most common response. In Peru, family disagreements exceeds lack of money for perceive tenure insecurity (63% vs. 53%, respectively). Among tenure-insecure renters, at least half in all nine countries say they could lose their homes against their will because the owner will force them to move, with this figure surging to more than three-fourths of tenure-insecure renters in Indonesia (83%), Colombia (81%) and Peru (78%).

⁴ In Egypt, Brazil and Colombia, the sample of respondents who used properties other than their residence was too small for analysis.

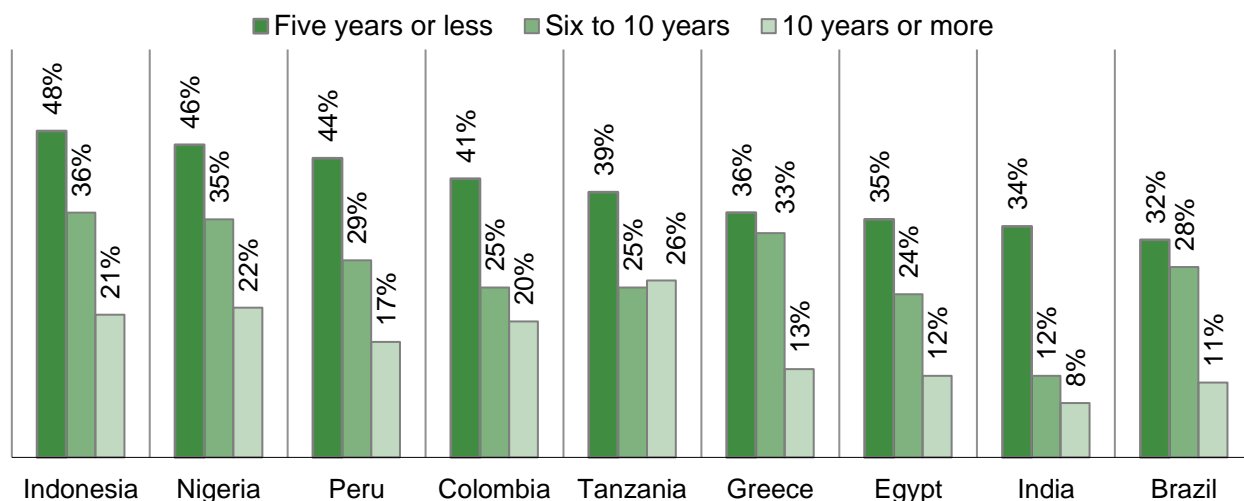
Notably, many tenure-insecure respondents in each country selected multiple reasons for why they may lose the right to live in their homes against their will. To some extent, this may indicate that some response options reflect different aspect of the same underlying concept — in this case, financial insecurity. Though lack of money most explicitly conveys that idea, it is also a likely factor in many respondents' fears that businesses or other people will take their homes. Future studies may benefit from attempts to make the response options more mutually exclusive — for example, by asking more specifically about types of businesses or other entities who could make a claim to the home (i.e., banks, credit unions, public agencies, etc.)

Table C: *Do you think you, personally, may lose the right to live in this home in the next five years because ...?* Percentage of homeowners and renters in each country who select each possible reason

	Lack of money	Family disagreements	Other people will take home	Businesses will take home	Owners will make you move (renters only)
Greece (n=160)	81%	5%	24%	26%	53%
Colombia (n=225)	54%	50%	49%	46%	81%
Tanzania (n=226)	54%	45%	52%	45%	70%
Peru (n=208)	53%	63%	58%	34%	78%
Brazil (n=105)	50%	34%	38%	17%	72%
India (n=172)	47%	42%	25%	24%	66%
Indonesia (n=212)	44%	47%	33%	34%	83%
Nigeria (n=228)	44%	38%	28%	31%	51%
Egypt (n=159)	37%	36%	5%	12%	71%
MEDIANS	50%	42%	33%	31%	71%

Relationships between tenure security measure and other variables

To help evaluate the validity of this study's tenure security measure, the results were examined for relationships with a variety of other variables that might be expected to influence an individual's perception of security. Among the most obvious candidates is length of tenure, which makes a significant difference in all countries. The average gap between short-term and long-term residents among the nine countries is about 23 percentage points.

Chart 7: Percentage of total residents categorized as “somewhat insecure” or “very insecure” about retaining the right to live in their homes, by length of tenure in their current residence

Residents' relative household income level makes somewhat less of a difference to their perceptions of security than does length of tenure in most countries studied. Within each country, respondents' reported monthly household income was used to segment them into five evenly distributed groups. The relationship between income quintile and perceived tenure security is somewhat erratic — perceived insecurity falls somewhat with income in Greece, Egypt and Brazil, but in Nigeria, Tanzania, India and Indonesia, those in the highest income group are at least as likely as those in the lowest group to be classified as insecure.

Table D: Percentage “very insecure” by per-capita income quintile within each country

	Lowest 20%	Second 20%	Middle 20%	Fourth 20%	Highest 20%	Difference between lowest and highest quintile
Brazil	14%	12%	7%	9%	3%	+11 pts.
Colombia	19%	27%	26%	17%	14%	+5 pts.
Peru	23%	19%	19%	16%	16%	+7 pts.
Nigeria	22%	12%	18%	20%	22%	0 pts.
Tanzania	23%	17%	21%	17%	28%	-5 pts.
Greece	25%	20%	14%	11%	10%	+15 pts.
Egypt	21%	14%	14%	14%	10%	+11 pts.
India	5%	4%	5%	5%	5%	0 pts.
Indonesia	15%	19%	12%	20%	20%	-5 pts.

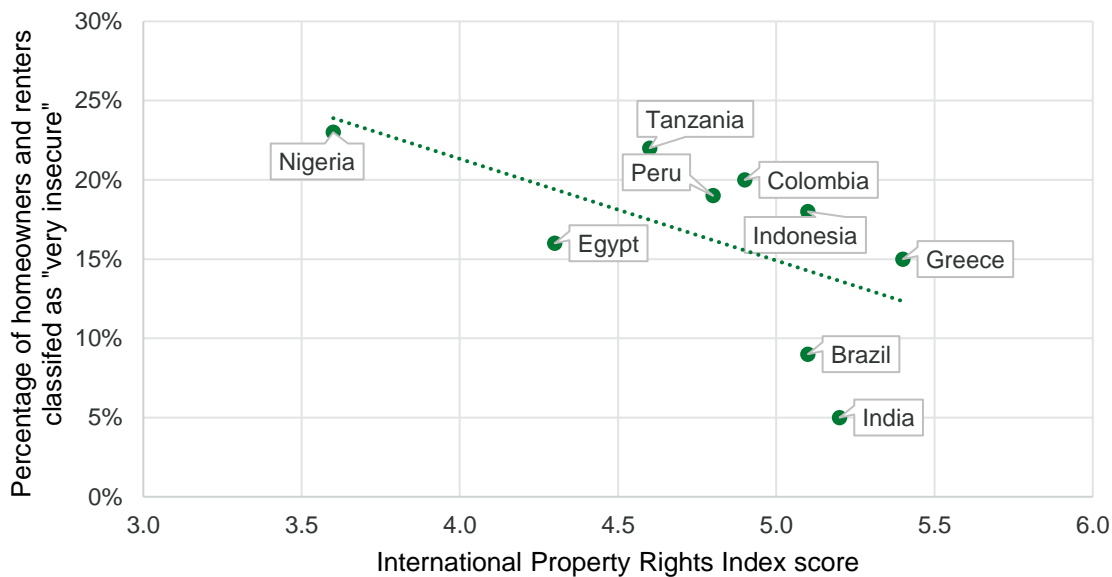
The tenure-security measure was also tested for relationships with a number of institutional confidence questions from Gallup's annual World Poll, including residents' confidence in the national government and judiciary, and their perception that corruption is widespread in their country's government and businesses. In some countries, statistically significant (though not particularly remarkable) relationships were detected, but these were not consistent enough to draw any broad conclusions across the nine countries.

In four countries — Egypt, India, Indonesia and Tanzania — the tenure-security measure is significantly related to respondents' likelihood to say they had had money or property stolen from them in the past year, suggesting experience with crime may heighten some respondents' sensitivity to the notion that they could lose their homes. This relationship is particularly notable in India, where 17% of owners or renters who have been robbed in the past year fall into the very-tenure-insecure category, vs. 4% of those who have not been robbed.

At the country level, the proportion of the population that is very tenure-insecure — that is, who feel it is both possible and probable that they will be forced to move out of their homes against their will — was compared to country-level scores on several relevant external measures. The low number of countries studied makes it impossible to draw reliable inferences, but two comparisons may be worth noting.

1. **IPRI scores.** The International Property Rights Index, compiled each year by the Property Rights Alliance advocacy group, combines country analyses from several widely used sources — including the World Bank's Worldwide Governance Indicators, the World Economic Forum's Global Competitiveness Index and the World Bank Group's Doing Business report. Among the nine countries in the current study, the percentage of "very insecure" homeowners and renters tends to be lower among the countries with higher IPRI scores.

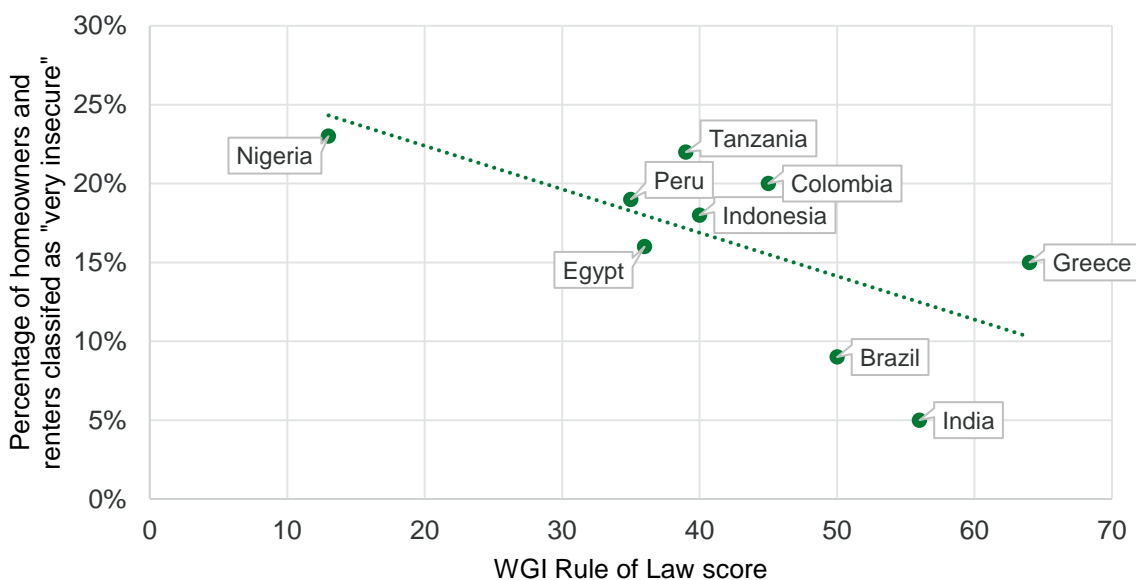
Chart 8: Relationship between rate of “very insecure” owners/renters and IPRI scores



2. Rule of Law dimension of the World Bank’s Worldwide Governance Indicators.

One of the most relevant indicators used in the IPRI is the World Bank’s Rule of Law WGI dimension. Relating the percentages of very insecure homeowners and renters to that indicator alone yields results similar to those for the IPRI overall. The following scatterplot depicts this relationship. Again, a sample of nine countries is hardly enough for any definitive conclusions, but the perceived tenure security measure does seem to differentiate the three countries in the group with relatively strong rule of law (Greece, Brazil and India) and the one with relatively weak rule of law (Nigeria) from the rest.

Chart 9: Relationship between rate of “very insecure” owners/renters and WGI Rule of Law score

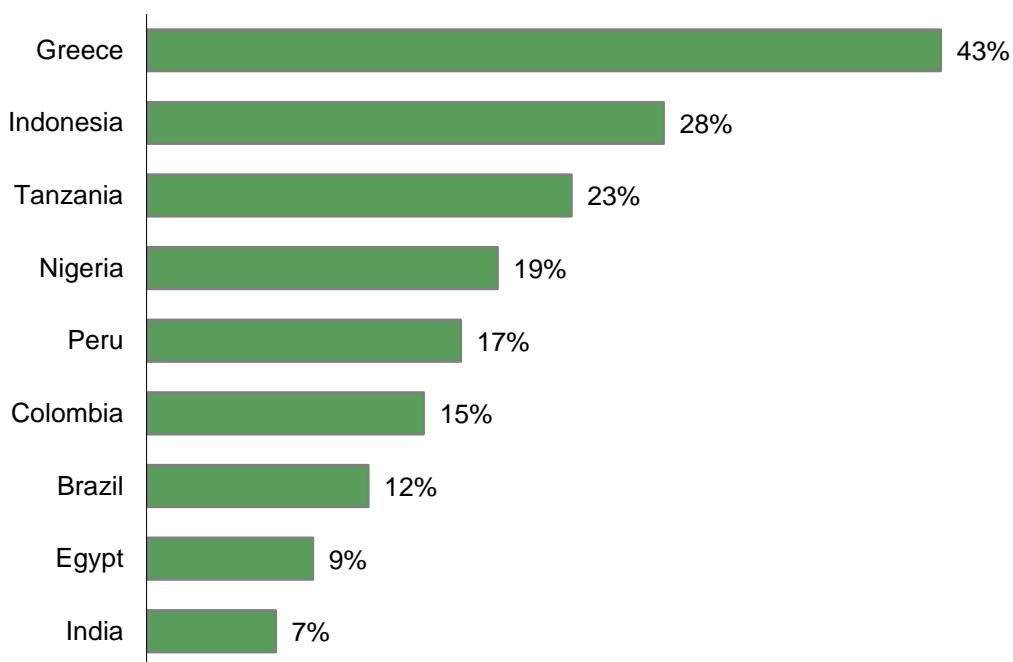


Perception that most people in the area could lose their homes

The study also included a broader measure of tenure security fears, asking respondents whether they thought *most people* in their area could lose the right to live in their homes in the next five years. Greeks were easily the most likely to feel this way — likely due in part to the widespread view that the country’s financial crisis and subsequent austerity measures are creating hardship for broad swaths of society. More than four in 10 Greeks (43%) said they thought most people in their community could lose their homes, far exceeding the 22% classified as very or somewhat insecure about their own property tenure.

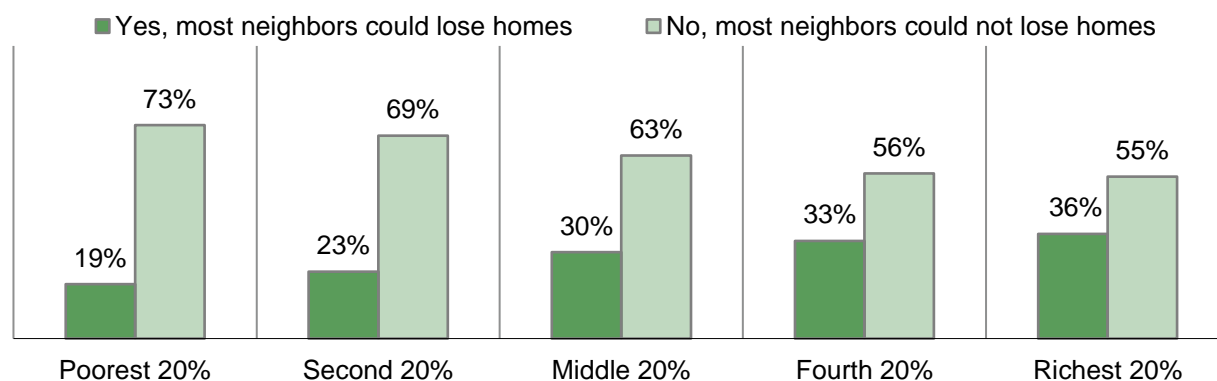
However, the perception that most people in their area could lose the right to live in their homes is also relatively common in Indonesia (28%) and Tanzania (23%); only in Egypt and India does the figure fall below 10% of the adult population.

Chart 10: *Do you think most of the people who live in the area close to you could lose the right to live in their homes in the next five years, or not? Percentage “yes, they could”*



The perception that most people within an area could lose their homes is for the most part not strongly related to respondents’ relative income in their countries, with one notable exception: In Indonesia, this belief grows *more* common as respondents’ income level increases. Among the poorest 20% of Indonesians, about one in five (19%) believe most of their neighbors could lose their homes, but this figure rises to more than one-third (36%) among those in the top income quintile.

Chart 11: Belief that most neighbors could lose the right to live in their homes rises with income in Indonesia



One possible factor in this pattern is the greater likelihood for more affluent Indonesians to live in densely populated urban areas where property developers may seek to take over the land. One-third of urban Indonesians (33%) say most people in their area could be forced to leave their homes, vs. 23% of those in rural areas.

In each country, respondents who said most people could lose their homes were asked why they felt this way. In Greece, where this perception is most common, those who feel this way overwhelmingly cite economic struggles at 93%. This is also the most common reason in the other eight countries studied, but by a much lower margin than in Greece. In the Latin American countries studied, local violence is a relatively common concern, chosen by 25% of Brazilians who say most neighbors could lose their homes in the next five years, and by 16% of Colombians and Peruvians. In Indonesia and Nigeria, natural disasters are cited by 20% of residents who say people in their area could lose their homes, though in each case economic struggles are easily the more common concern.

Table E: Which of the following best describes why you think most people who live in the area close to you could lose the right to live in their homes against their will in the next five years? Is it ...? Results among those in each country who believe most neighbors could lose the right to live in their homes

	Economic struggles	Violence in the area	Natural disaster	Businesses will take land	Other people or groups will take land
Greece (n=424)	93%	1%	0%	4%	1%
Indonesia (n=279)	39%	3%	20%	8%	7%
Tanzania (n=232)	30%	14%	12%	9%	12%
Nigeria (n=207)	36%	12%	20%	5%	6%
Peru (n=168)	31%	16%	9%	9%	12%
Colombia (n=132)	42%	16%	14%	6%	7%
Brazil (n=119)	32%	25%	6%	11%	5%
India (n=208)	53%	6%	3%	3%	2%

Medians	37%	13%	10%	7%	7%
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Documentation Status

Among the most important aspects of land tenure security is residents' ability to secure formal documentation that shows they have a right to reside where they do. In the case of homeowners, such documentation typically comes in the form of a title or sales deed, though specific countries may have their own formal ownership documents or more than one type of document may be generally be accepted as proof of ownership. Among those who rent their homes, a lease agreement or receipt of rent payment most often serves as proof that tenants have a legitimate right to their residence — though as the current study indicates, in many countries renters are considerably less likely than owners to have any documentation.

Documentation is critical not just for the security it may afford residents. In the case of homeowners, it improves their ability to obtain credit — credit they might be use to further their education, for example, or to start a small business. Property documents may also help establish proof of residence so that residents can access local services such as public schools, sanitation services or food subsidies.

Rates of formal and informal documentation among homeowners

In all nine countries studied, residents who said they personally own or rent their homes⁵ were asked whether they had property documentation to support their right to live there. Those who indicated they did were asked about the type of document, with the results used to distinguish roughly between formal and informal records.

- For homeowners, formal documents include a title, deed or some country-specific form of formal record. Any other document cited by respondents is regarded as informal.
- For renters, a lease deed or agreement is the only type of document categorized for the purposes of this survey as formal.⁶ Any other type is regarded as informal.

As Chart 12 reveals, there is considerable variation in the county-level results, with almost all of those who personally own or rent their homes in Greece (96%) having some documentation, vs. just 57% in Tanzania.

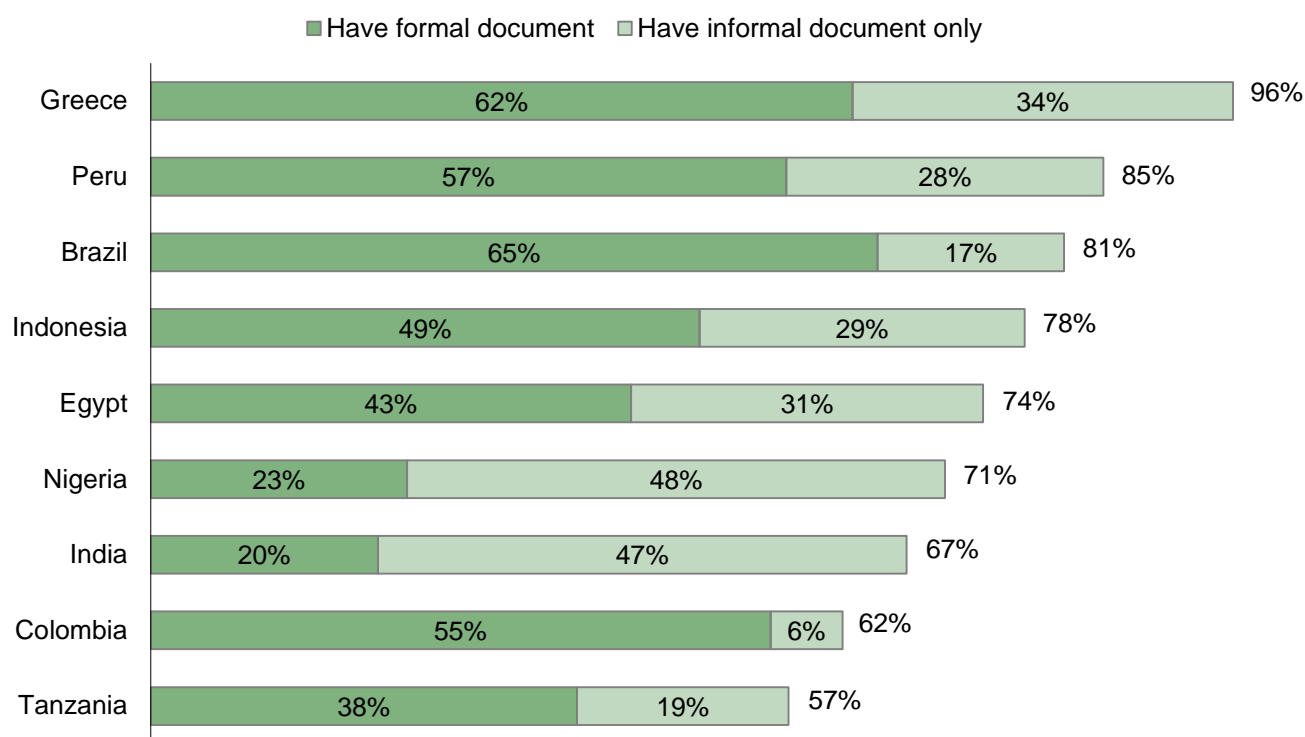
Rates of documentation tend to be highest in the most urbanized and economically developed countries, especially when it comes to the possession of formal property documents. The four countries in which significantly less than half of residents have formal documentation — India,

⁵ Questions about documentation were asked only of respondents who say they *personally* own or rent their homes, as opposed to those who say a family members owns or rents it.

⁶ This characterization of “formal” renters’ documentation should be regarded with caution, as the formal legality of different types of renters’ agreements varies from place to place depending on existing law.

Egypt, Nigeria and Tanzania — are also the only four in which most residents live in rural areas with high poverty rates.

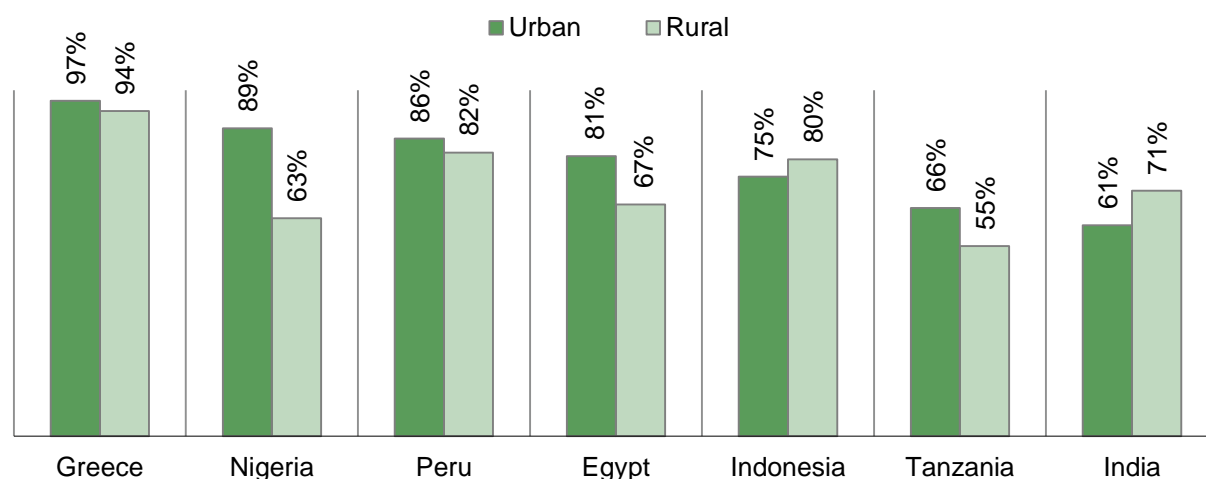
Chart 12: Rates of formal/informal property documentation among those who say they personally own or rent their homes



A look at urban vs. rural residents within each country sheds further light on this relationship. In Nigeria and Egypt, residents in rural areas are significantly less likely than those in urban areas to say they have (formal or informal) property documentation (the 11-point difference in Tanzania does not rise to the level of statistical significance).⁷ India is the only country among the nine studied in which the opposite is true: rural residents who personally own or rent their homes are significantly more likely than their urban counterparts to say they have some form of property documentation (71% vs. 61%, respectively).

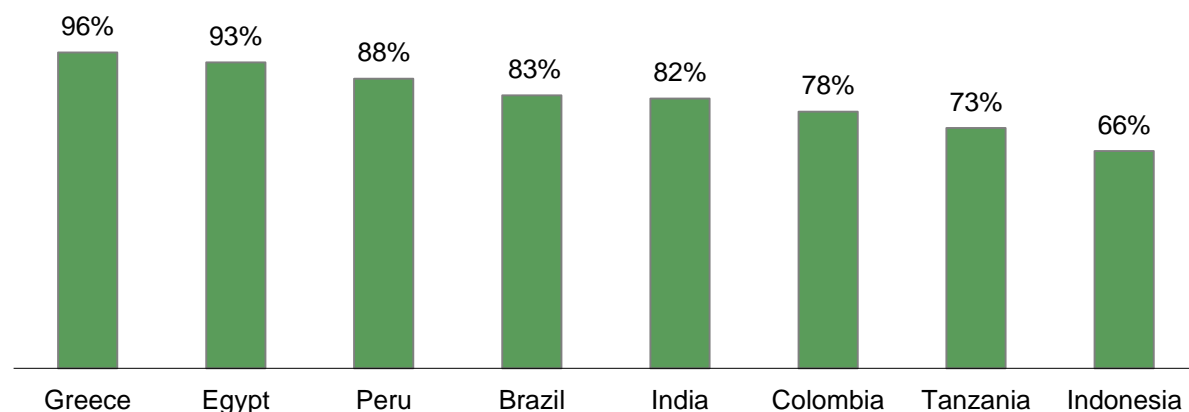
⁷ In Brazil and Colombia the survey captured too few rural respondents who personally own their home for analysis.

Chart 13: Percentage of those who personally own or rent their homes who have formal or informal property documents in urban vs. rural areas⁸



To further establish the documents' validity as legally binding records, those in each country who said they do have documentation showing they, personally, own the property were asked whether their name was actually listed on it. In most countries, more than three-fourths of those who personally own or rent their homes and have some form of property documentation say their name is on it; the two notable exceptions are Tanzania (73%) and Indonesia (66%).

Chart 14: *Is your name listed on the [property document], or not?* Percentage in each country who say their name is listed on their property document (among those who personally own or rent their homes and have some form of documentation)⁹



⁸ In Colombia and Brazil, the sample of rural residents who personally own or rent their homes was too small for analysis.

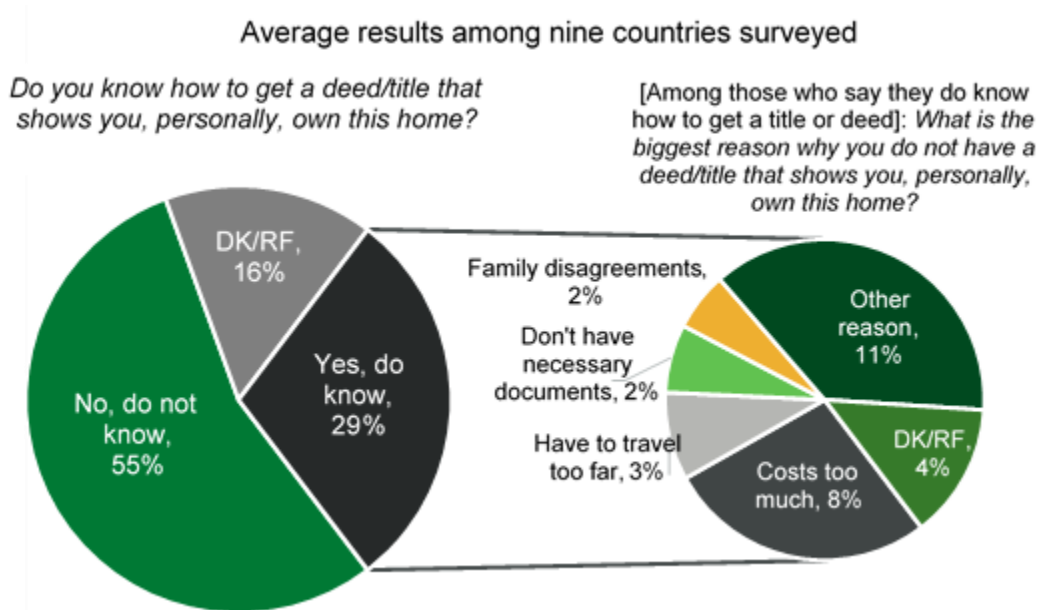
⁹ In Nigeria, the sample size of those who personally own their homes and have documentation was too small for analysis.

Most homeowners without formal property documentation say they do not know how to get it

Why have so many homeowners failed to attain property documents that could help protect them? For most who respond this way across the nine countries, the simple answer is that they do not know how to get formal documentation. Asked directly whether or not they know how to get a deed or title showing they own the home, an average 55% of owners who lack formal property documents say no. An additional 16% on average say they don't know or do not respond, suggesting the actual average proportion of homeowners without documentation who do not know how to get it could be as high as 70%.

Among homeowners without formal documents who say they *do* know how to get them, the most common single reason is that the documents cost too much.

Chart 15: Reasons why homeowners who lack formal property documents do not have them¹⁰



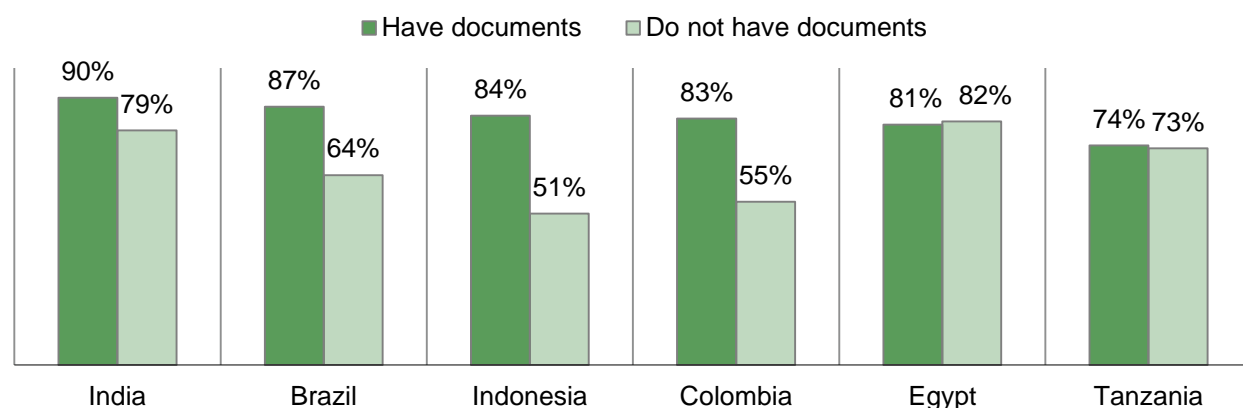
In each country, renters are less likely than homeowners to say they have property documents, though in Greece the difference is relatively minor as the vast majority of renters (91%) have documentation. Renters are least likely to have lease documents in India (32%) and Colombia (37%); this finding highlights Colombia in particular for potential vulnerability, as a relatively large proportion of residents (28%) rent their homes.

¹⁰ Sample sizes for homeowners without property documents were too small for country-level analysis.

Documentation often associated with higher perceived tenure security

In four countries studied, having documentation of one's right to live in one's home — for example, via a sales deed for owners or lease agreement for renters — makes a substantial difference in perceived tenure security. In Indonesia, the proportion of owners/renters categorized as “secure” is more than 30 percentage points higher among those with documentation than among those without. However, results vary widely among the nine countries; in Egypt and Tanzania, perceived tenure security is virtually identical among those with and without documentation.¹¹ The latter finding is surprising given widespread assumptions about the role of formal documentation in perceived tenure security; further research will attempt to confirm and clarify the variation in this relationship.

Chart 16: Percentage classified as “secure” among owners/renters with and without documentation



Many without documentation do not believe it would help prevent loss of property

In addition to lack of knowledge about how to secure property documents, the perception that such documents would do little good likely discourages some residents from doing so. In Colombia, just half of owners and renters with documentation believe it will help prevent the loss of their property; they are only somewhat more likely than those without documentation to respond this way. In India, Indonesia and Colombia, owners/renters without property documents are significantly more likely to say such documents would not help protect them from losing the land than to say they would help.

In Tanzania, Egypt and Nigeria — the three countries among the nine studied with the lowest scores on the World Bank's Rule of Law indicator — owners and renters are particularly likely to say property documents will help protect them from losing the right to live in their homes.

¹¹ In Greece, Nigeria and Peru the survey captured too few owners/renters without documentation for analysis.

Seemingly counterintuitive, this finding may suggest that in environments with weak legal safeguards, residents are particularly likely to regard material proof of their right to live in their homes as essential.

Table F: Percentage who believe documentation will/would help prevent loss of property

	Owners/renters with documentation		Owners/renters without documentation	
	Documents will help prevent loss	Documents will not help prevent loss	Documents would help prevent loss	Documents would not help prevent loss
Egypt	83%	17%	*	*
Nigeria	79%	18%	*	*
Tanzania	74%	22%	59%	37%
Greece	68%	30%	*	*
India	67%	31%	21%	45%
Peru	65%	31%	*	*
Indonesia	65%	31%	42%	52%
Brazil	64%	33%	*	*
Colombia	49%	47%	39%	55%

*There were too few respondents in this category for analysis.

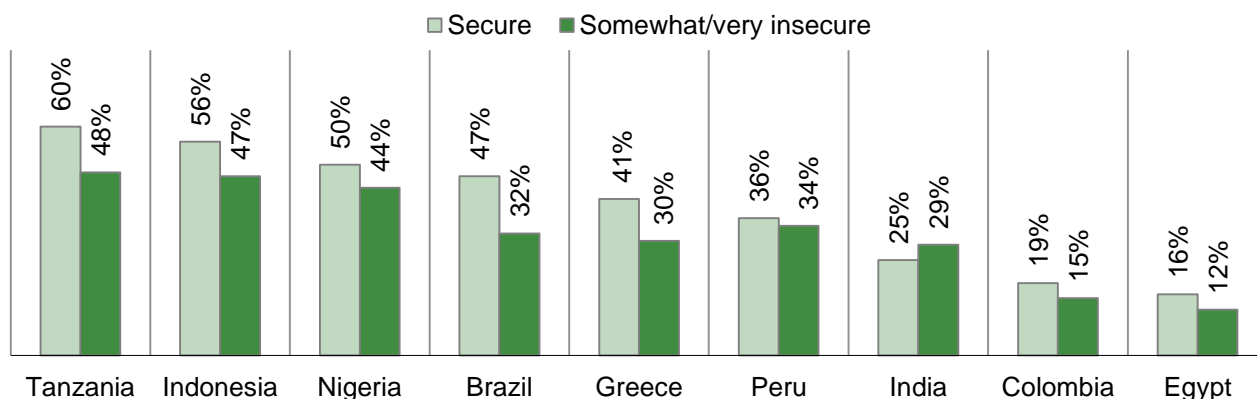
Relationship Between Perceived Tenure Security and Spending on Property Improvements

In order to examine potential effects of tenure security on residents' decision-making, respondents in each country were asked about two types of investment in their homes: 1) taking measures to make the home more physically secure, such as putting up fencing or installing security alarms, and 2) making major improvements to the home such as renovations or replacing the roof or flooring. However, it should be noted that one confounding effect in these results is respondents' ability to pay for property improvements, which declines with income — as does perceived tenure security in most countries.

With regard to the first question, there is a broad range among the nine countries in residents' likelihood to say they have made security improvements — from Egypt (15%) and Colombia (18%) on the low end to majorities in Indonesia (53%) and Tanzania (56%). Reliance on one's property as a source of income appears to be a common factor in residents' decision to invest in security measures; Indonesia and Tanzania are also the two countries in which respondents are most likely to say they use their home or the land they live on to produce things that support the household.

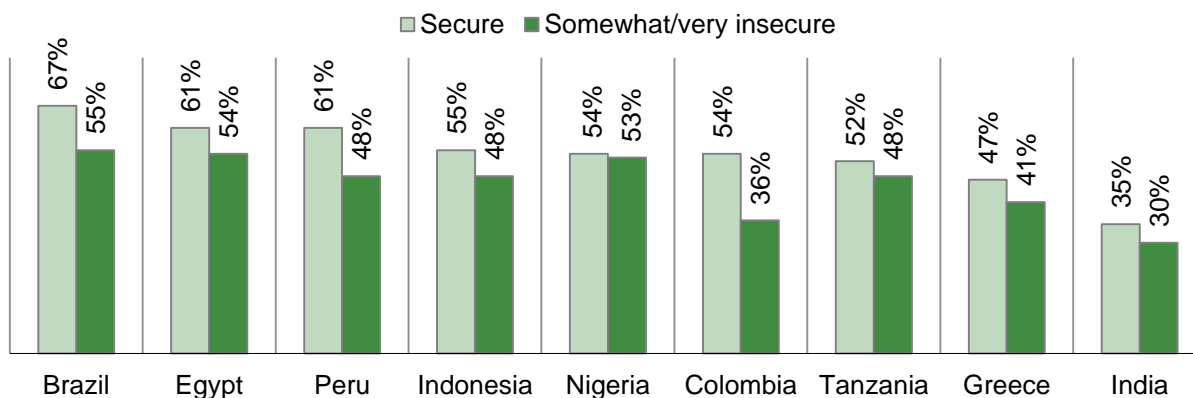
Examining results by levels of perceived tenure security within each country reveals that in the two countries where security improvements are most common (Indonesia and Tanzania), as well as in Greece and Brazil, residents classified as secure about their tenure are indeed most likely to have made such improvements. In India, Egypt, Nigeria, Colombia and Peru, however, the differences are small and not statistically significant.

Chart 17: Percentage of “secure” vs. “somewhat insecure” or “very insecure” residents who say they have invested in making their homes more physically secure¹²



The proportion of residents who say they have invested in major improvements to their homes in the past five years ranges from 34% in India to 60% in Egypt and 64% in Brazil. Here again, the figures are consistently higher among secure than insecure residents, but the differences are large enough to be statistically significant only in the three Latin American countries, Brazil, Colombia and Peru.

Chart 18: Percentage of “secure” vs. “somewhat insecure” or “very insecure” residents who say they have made major improvements to their homes in the past five years



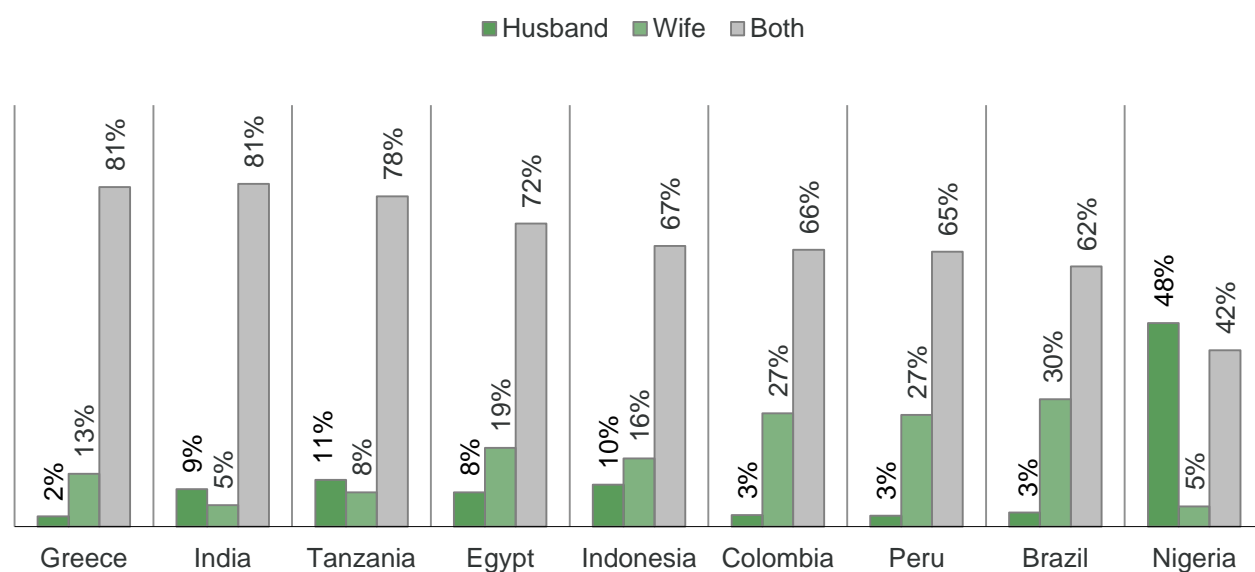
¹² In Brazil, the survey did not capture enough “very insecure” residents for analysis.

Transfer of Property Upon Divorce or Death of Owner

The issue of gender equality in land rights is another issue central to the assessment of residents' tenure security. Thus, the final topic addressed in the current study was transfer of homeownership to men or women in the cases of divorce or the death of the owner. Regarding the former, most residents in eight of the nine countries studied say that in their area if a husband and wife who own property jointly divorce, both would retain rights to the property. Nigeria is a stark exception, with almost half (48%) saying in such a case rights would transfer to the husband, vs. just 5% who say they would transfer to the wife. Notably, though close to two-thirds of residents in the three Latin American countries say both parties would have rights to the home, the remainder are far more likely to say the wife would own the property than to say the husband would.

It should be noted that while the current survey only asked about "rights" broadly stated, in some contexts the property rights that inhere to husband and wife in the case of divorce differ (for example, both may have rights to some portion of land, but the wife may receive a portion that is inferior for farming purposes).

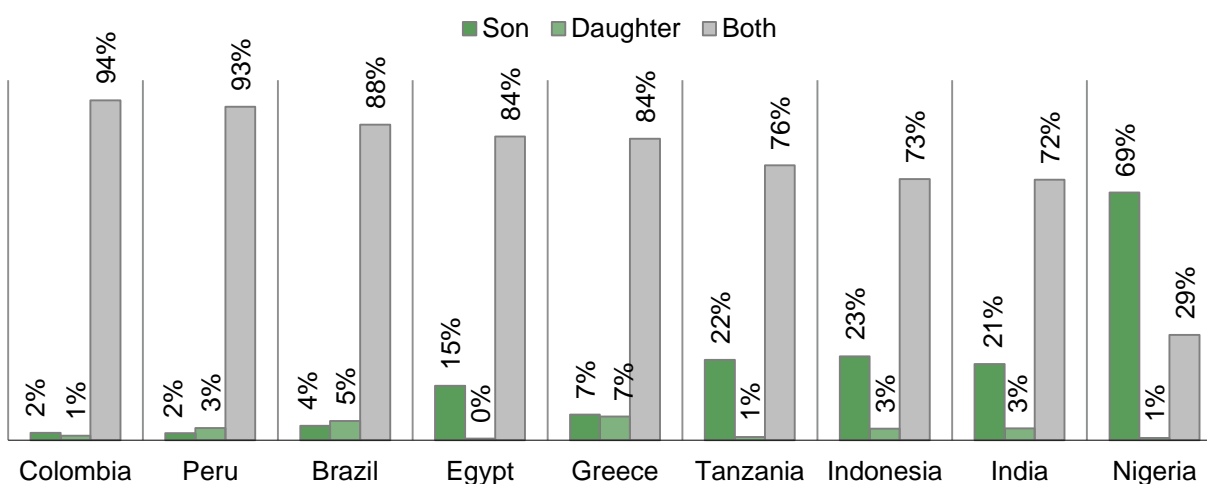
Chart 19: Suppose a husband and wife both own some property in the area where you live. They bought it together and this property is the only thing this family owns. If the husband and wife divorce, who is most likely to have the rights to the property? The husband, the wife or both of them?



Nigeria contrasts similarly with the other eight countries when residents were asked to think of a family with one son and one daughter, and say which is most likely to inherit the single property the family owns. At least seven in 10 residents of each country except Nigeria say both children would have rights to the property, with this response particularly common in the three Latin American countries studied. In Egypt, Tanzania, Indonesia and India, the minority of residents who do not say the property would be inherited by both children are much more likely to say it would go to the son than the daughter.

In Nigeria, however, just 29% say both children would inherit the property, while virtually all of the remainder say it would go to the son. Taken together, these findings highlight the plight of many Nigerian women in a legal and institutional environment that restricts their use of property. Notably, women in Nigeria's northern, majority-Muslim regions are far more likely than those in most of the country's southern provinces to give gender-equitable responses (i.e., to say both the husband and wife or both the son and daughter would have rights to the property). In predominantly Muslim regions, observance of Sharia law may be more likely to protect women in these cases than the tribal law and customs that prevail in most southern regions.

Chart 20: Suppose there are two children in a family — a son and a daughter. The children are the same age. The household owns one property in the area where you live. This is the only thing that this family owns. Who is most likely to inherit the property that this family owns? The son, the daughter, or both of them?



Recommendations for Future Research

One objective of this report is to discuss evidence regarding the validity and reliability of the study's approach to measuring key concepts, in order to offer informed recommendations for the next phases of research.

Evaluating the Current Measure of Perceived Tenure Security

Analysis of the indicator most central to the overall research program — perceived tenure security — offers some encouraging news regarding convergent validity with other survey items, and with external measures. However, in some cases it is clear these relationships vary substantially with local conditions.

- Proportions of “very insecure” residents — those who believe it is both possible and probable that they will lose their right to live in their homes — vary as expected with their length of tenure in the home. They also appear to show some correspondence at the country level with external measures of property rights and the rule of law.
- However, given that financial problems are so often given as a reason for tenure insecurity, further analysis should attempt to explain why the measure is not more consistently related to respondents' relative income levels. The tendency of higher-income, urban residents in Indonesia to say most people in their area could lose their property rights suggests that one possible factor confounding this relationship in some cases may be the rapidly rising value of real estate in densely populated urban areas.
- Having documentation is associated with a greater likelihood to feel secure in most countries where it was possible to examine this relationship. However, this relationship also varies considerably with local conditions, including broader reliance on legal documents to establish property rights. In Tanzania and Egypt — two countries with relatively weak rule of law according to the World Bank's WGI measure — perceived tenure security is virtually identical among those with and without documentation.

Developing the Measurement of Perceived Tenure Security Moving Forward

More generally, this pilot survey highlights specific challenges in measuring perceptions of tenure security in a consistent, reliable manner across different cultural and developmental contexts. In many areas, residents may have little knowledge with which to gauge the likelihood they could lose their land because it is not a situation they face (or even think about) very frequently. Further, some of the most vulnerable groups (for example, those with little education or financial resources) may also be the least likely to have information on which to base their perceptions.

These challenges may be better addressed by a more diversified approach to measuring tenure security. Asking respondents several different questions that address the underlying concept of perceived security may help arrive at a construct that 1) helps respondents to think in greater detail about feelings and behaviors associated with tenure security, and 2) is less prone to measurement error (including translation difficulties) than any one or two items alone.

Among the additional items that may complement the current approach to measuring tenure security are experiential questions regarding eviction/loss of property. Respondents would be asked if they themselves have ever faced this situation, and if any of their family members or friends ever have. Conversely, respondents might also be asked if they have ever used their home as collateral for a loan, with the notion that doing so implies a higher level of perceived security. The resulting data from these questions may offer valuable information about property security in their own right. Further, they may help distinguish between informed optimism about one's tenure situation and blind faith unsupported by knowledge or experience.

PRIndex: Land Tenure Security

Results from a nine-country pilot survey

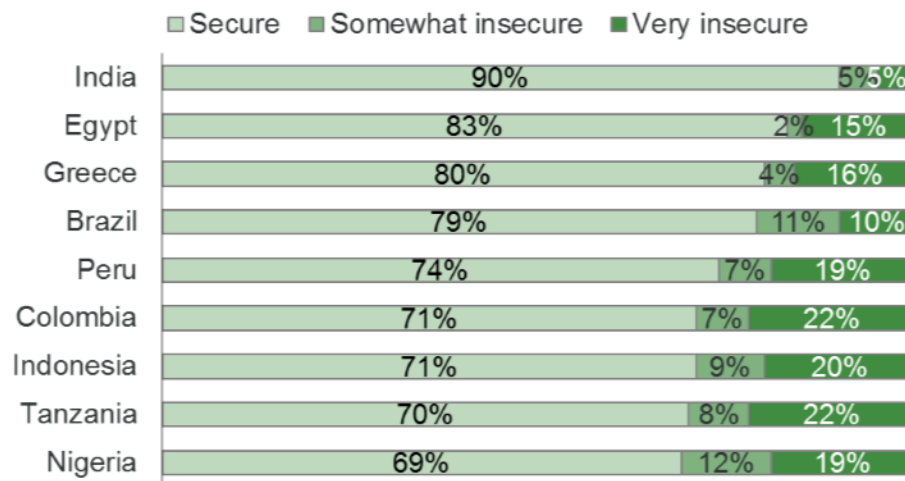
The current study — the first step in an ongoing initiative led by the Land Alliance to fill in data gaps on property security around the world — is based on a pilot survey conducted in Brazil, Colombia, Peru, Nigeria, Tanzania, Greece, Egypt, India and Indonesia.

Among the survey's most central items are respondents' perceptions of the likelihood they could lose the right to live in their homes, and their possession (or lack thereof) of property documents that could help protect those rights. These two pages offers a quick reference to basic results from those questions; for information on how the tenure security categories are derived, see page 8 of this report.

PERCEPTIONS OF TENURE SECURITY

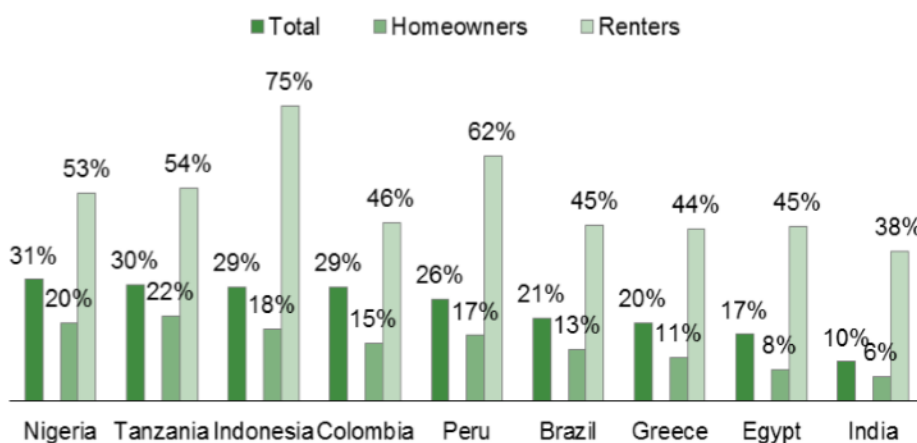
More than two-thirds of residents in each country are classified as "secure," ranging from 69% in Nigeria to 90% in India. The proportion who are "very insecure" — i.e., who feel is both possible and probable that they will lose the right to live in their homes — is highest in Tanzania and Colombia at 22%.

Tenure Security Perceptions among Residents in Nine Countries



In all nine countries, those who rent their homes are considerably more likely than homeowners to be classified as very or somewhat insecure. In no country is the proportion of renters said to be insecure less than one-third, while it reaches a majority in Indonesia, Peru, Tanzania and Nigeria.

Perceived Insecurity Higher among Renters than Homeowners



Brazil

Own homes: 76%
Lived in home 10 yrs+: 64%
Rent homes: 18%
Lived in home 10 yrs+: 11%



Colombia

Own homes: 61%
Lived in home 10 yrs+: 62%
Rent homes: 28%
Lived in home 10 yrs+: 17%



Peru

Own homes: 78%
Lived in home 10 yrs+: 68%
Rent homes: 16%
Lived in home 10 yrs+: 20%



Nigeria

Own homes: 63%
Lived in home 10 yrs+: 68%
Rent homes: 33%
Lived in home 10 yrs+: 32%



Tanzania

Own homes: 78%
Lived in home 10 yrs+: 68%
Rent homes: 20%
Lived in home 10 yrs+: 36%



Greece

Own homes: 69%
Lived in home 10 yrs+: 83%
Rent homes: 26%
Lived in home 10 yrs+: 28%



Egypt

Own homes: 66%
Lived in home 10 yrs+: 82%
Rent homes: 20%
Lived in home 10 yrs+: 51%



India

Own homes: 83%
Lived in home 10 yrs+: 89%
Rent homes: 10%
Lived in home 10 yrs+: 51%



Indonesia

Own homes: 84%
Lived in home 10 yrs+: 75%
Rent homes: 11%
Lived in home 10 yrs+: 29%



REASONS FOR PERCEIVED INSECURITY

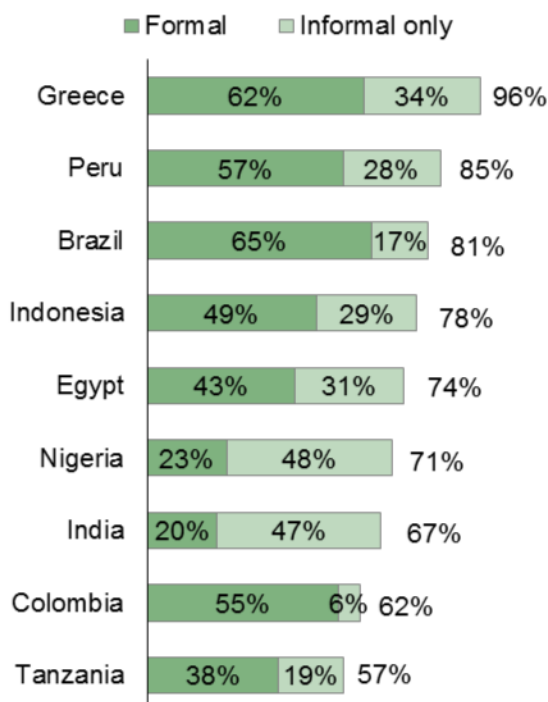
Overall, lack of money is the most common reason why homeowners and renters who feel they are likely to lose their homes respond this way — though in several countries, family disagreements come close to or match lack of money as the most common response. Among renters, at least half in all nine countries say they could lose their homes because the owner will force them to move.

	Lack of money	Disagreements with family	Other people will take home	Businesses will take home	Owners (asked of renters only)
Greece (n=160)	81%	5%	24%	26%	53%
Colombia (n=225)	54%	50%	49%	46%	81%
Tanzania (n=226)	54%	45%	52%	45%	70%
Peru (n=208)	53%	63%	58%	34%	78%
Brazil (n=105)	50%	34%	38%	17%	72%
India (n=172)	47%	42%	25%	24%	66%
Indonesia (n=212)	44%	47%	33%	34%	83%
Nigeria (n=228)	44%	38%	28%	31%	51%
Egypt (n=159)	37%	36%	5%	12%	71%
MEDIANS	50%	42%	33%	31%	71%

DOCUMENTATION OF PROPERTY RIGHTS

In all nine countries studied, most of those who say they personally own or rent their homes report having some kind of documentation, whether formal (usually a deed or title) or informal. Nevertheless, there is considerable variation in the results, with almost all homeowners in Greece (96%) having some documentation, vs. just 57% in Tanzania.

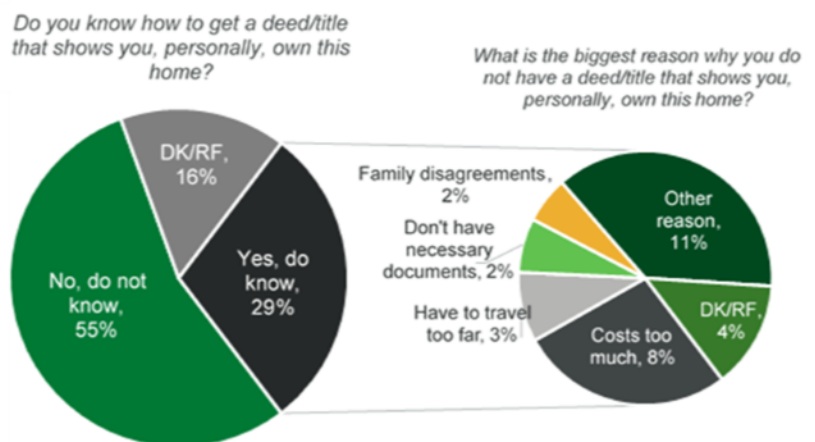
Proportion of home owners and renters with property documents



Asked directly whether or not they know how to get a deed or title showing they own the home, an average 55% of owners who lack formal property documents say no. An additional 16% on average say they don't know or do not respond, suggesting the actual average proportion of home owners without documentation who do not know how to get it could be as high as 70%.

Reasons home owners who lack formal property documents do not have them

Average results from the nine countries surveyed



In addition to lack of knowledge about how to secure property documents, the perception that such documents would do little good discourages some residents from doing so. In India, Indonesia and Colombia, owners and renters without documents showing they own or lease the property are significantly more likely to say such documents would not help protect them from losing the land than to say they would help.