

# COMPARATIVE REPORT



October 2018



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## PRINDEX

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# Executive summary

## Why Prindex matters

Property rights are a cornerstone of economic development and social justice. A fundamental way 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.

The lack of global and comparative data has prevented us from better understanding the scale of tenure insecurity and knowing how to improve it. It has also prevented the issue of property rights from receiving the visibility and attention it deserves. By measuring global perceptions of land and property rights' security, Prindex seeks to address this gap.

Pilots and testing efforts in 2016 and 2017 were aimed at developing and identifying the most methodologically robust and accurate way of measuring perceptions of tenure security. The summer of 2018 marked the worldwide rollout of the Prindex survey, beginning in 15 countries in Latin America, Sub-Saharan Africa and Southeast Asia.

By December 2018, we will have results from a further 18 countries, bringing our total coverage to 33 countries. Data from 15 countries is only a step towards our goal of worldwide coverage; in 2019, we aim to collect data from over 100 countries in total.

## Why perceptions matter

We measure perceptions for three principle reasons:

First, they influence how people behave economically. If a farmer fears that her land will be seized before the coming harvest, for example, she is less likely to invest in improvements that make her and her community's land more productive for years to come.

Second, perceptions make possible accurate international and local comparisons of tenure security. In some countries, a legal title might be a powerful source of tenure security, whereas in others it might be meaningless if the government can revoke it at a moment's notice. In others still, traditional systems of property rights may provide meaningful security even without legal documentation. Measuring citizen perceptions makes it possible to compare across such diverse systems.

Third, perception measurement of randomly selected individuals within households enables women and young people's voices to be part of the land rights conversation. Surveying perceptions provides the opportunity to ask women and younger adults - not just the household heads most likely to hold official titles - about the formal and informal barriers to their security. Listening to a representative sample of a whole country encourages government, civil society and business to design solutions for everyone.

These are the reasons why the UN has included monitoring and improving "the proportion of the adult population who perceive their tenure rights as legally secure, regardless of whether these rights are documented" among its Sustainable Development Goals.

## What this report offers

This report presents results from the first wave of data collection in 15 countries, with 10 countries from Sub-Saharan Africa, four from Latin America and one - Thailand - from Southeast Asia.

We realise that we cannot offer globally comparable conclusions or policy recommendations on the basis of an initial sample of only 15 countries. We also recognise that Prindex's global dataset will only be a start of a conversation that needs to take place at national level, among national stakeholders, to deepen and disaggregate results and sharpen analysis even further. But these data are new and unique in providing country-level snapshots of citizens' perceptions in a sector which until now has had very little systematic information.

# What the data tells us

The results shed light on a number of dimensions of property rights security and insecurity in the 15 countries surveyed to date.

## 1 IN 4 PEOPLE FEEL INSECURE ABOUT THEIR LAND AND PROPERTY

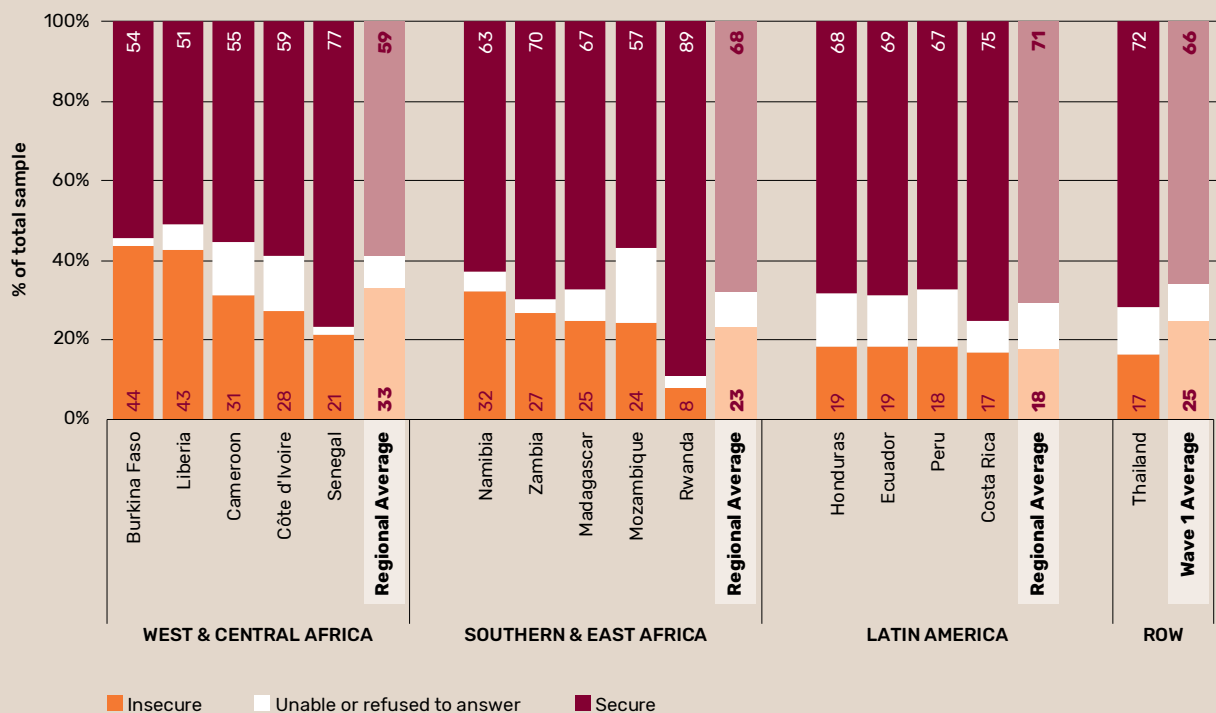
The most fundamental result is that – in line with results from our pilot surveys – one in four people interviewed feel insecure about their land and property while two-thirds of people reported feeling secure.<sup>1</sup> Looking at the total population of adults (18 years and over) in those 15 countries, that represents a staggering 41 million people who think that it is likely or very likely that they will lose the right to use their property against their will in the next five years, a potentially catastrophic shock.

Rates of tenure insecurity vary quite widely across the sample of countries, from Rwanda, where only 8% of respondents reported being insecure, to 44% in Burkina Faso. Liberia, Namibia and Cameroon were the next most insecure countries with 43%, 32% and 31% of people interviewed feeling insecure (Diagram A).

## THERE ARE A NUMBER OF REASONS WHY PEOPLE FEEL INSECURE

Across the majority of countries, two reasons stood out for why people felt insecure: concern that the ‘owner/ renter may ask me to leave’ and ‘family disagreements’. ‘Lack of money’ and ‘government may seize my property’ were also frequently mentioned in some countries.

**DIAGRAM A: PERCEIVED TENURE INSECURITY AND SECURITY BY COUNTRY AND REGION**



1 The remaining respondents were unable to answer the question or refused to do so.

## TRENDS AND VARIATIONS ACROSS COUNTRIES

Variations between individual countries notwithstanding, to the extent that we can generalise for the full 15, the analysis revealed that **tenure insecurity tends to be higher among:**

- **Renters versus owners:** in all countries, renters are consistently more likely to perceive themselves as tenure insecure compared to owners, with the difference in insecurity rates ranging from three percentage points in Burkina Faso to 38 percentage points in Zambia.
- Individuals located in **urban areas versus rural areas:** in eight of the 15 countries, respondents in urban areas reported tenure insecurity rates that were between two and 10 percentage points higher than in rural areas, not surprising given the higher propensity to rent in urban areas than rural ones. However, in two of the countries – Burkina Faso and Ecuador – this was reversed, with rates of tenure insecurity being 19 percentage points lower in urban areas of Burkina Faso against rural ones, and nearly eight percentage points lower in Ecuador.
- People **without formal documentation** of their property rights: in eight of the 15 countries, owners and renters who said they have formal documentation reported feeling more secure than those who said they did not. But this was not the case in the other countries.
- **Women** responding to **spousal death and divorce** scenarios: across the 15 countries, there was not a significant difference between men's and women's perceptions of tenure security overall. However, when respondents were asked how worried they were that their spouse would have the right to stay but they would be forced to leave in the event of divorce or spousal death, women were, on average, more than 10 percentage points more likely than men to express worry. Across the countries, the greater worry among women than men ranged from two to 35 percentage points in the event of spousal death, and between three and 46 percentage points in the event of divorce. The gap was greatest in Burkina Faso, Côte d'Ivoire, Senegal and Zambia. In contrast, in Ecuador, Costa Rica, Rwanda and Liberia, men were as worried or more worried than women

about being forced to leave in the event of a divorce or spousal death scenario.

- **Younger** age groups: younger respondents are, on average, more insecure than older ones, with tenure insecurity being nearly 11 percentage points higher for 18-24 year olds than for those aged 55+ across the 15 countries. This difference is most pronounced in Liberia – at over 18 points – and least pronounced in Rwanda.
- Individuals in **lower income quintiles:** in 10 out of 15 countries, the poorest 40% of those interviewed reported higher rates of tenure insecurity than the richest 40%. Only in Zambia did the richest income groups report higher rates of insecurity compared to the poorest ones.
- Respondents that have the right to use at least one **additional property:** with the exception of Liberia, Madagascar and Rwanda, tenure insecurity is higher among people with at least one property in addition to their dwelling.

## Conclusions

Our findings are the start of a new way of looking at the challenges facing the land and property rights community, bringing citizens' own perceptions into the land and property rights debate and paving the way for actions that are more targeted, effective and measurable, with implications not only for individuals but also for countries' development prospects. We seek to use Prindex findings as a launchpad for deepening and intensifying processes of policy review and reform around the world.

Looking at country averages, however, is just an entry point to facilitate understanding of the magnitude and basic predictors of tenure security and insecurity. To fully understand the drivers and consequences of tenure security and insecurity in order to support specific policy reforms in countries, we will need to complement these data at country level with additional contextual information and tracking of progress in the land sector over time.

# Introduction

## Methodology

In line with the efforts to build a comparable data ecosystem for tracking progress in the land sector, we report on perceived tenure security against the question:

*In the next five years, how likely or unlikely is it that you could lose the right to use this property, or part of this property, against your will?<sup>2</sup>*

Face-to-face interviews were conducted in each country among a nationally representative sample of people eighteen years or older with a total sample of just under 18,000 respondents (see Annex 1 for more details). In all 15 countries, a multistage stratified cluster sampling approach was used to select respondents using the latest available census data.<sup>3</sup> As we aim to interview a representative sample of the adult population, not the head of household or the most knowledgeable person about the dwelling or land, we used a randomisation process to select which household adult was selected for interview. Questionnaires were localised to ensure that the questions could be understood unambiguously, particularly in relation to types of documentation.

Through these interviews, we collected data on a range of demographic and socio-economic characteristics of respondents; and land-related variables that may influence perceived tenure security, such as documentation and ownership status.

Interviewing individuals allows us to present results for both men and women, and young and old people, and compare their situations. To dig deeper into those results, we tested the possible impact on perceived tenure security of hypothetical scenarios of divorce or losing a spouse.

## Overview of report

Our report summarises the topline findings from the first wave of countries, then unpacks those results in more detail to explore what lies behind them. While we cannot draw policy conclusions from an initial sample of only 15 countries, our results reveal that perceived tenure insecurity is a concern for around 41 million people in those countries. Our analysis highlights differences between countries and indicates some issues that need to be explored in greater depth in policy discussions in order for all citizens to be able to use land and property to their maximum potential.



2 This question was asked for additional properties when respondents had other properties.

3 See [prindex.net](http://prindex.net) for further detail on the methodology.



# 1. Key findings

## 1.1. Tenure insecurity

A quarter (25%) of respondents sampled across 15 countries and four regions in this wave of data collection indicated that they felt insecure about their property rights. Two-thirds of respondents (66%) felt they were secure about their property rights with the remainder declining to answer or refusing to respond.

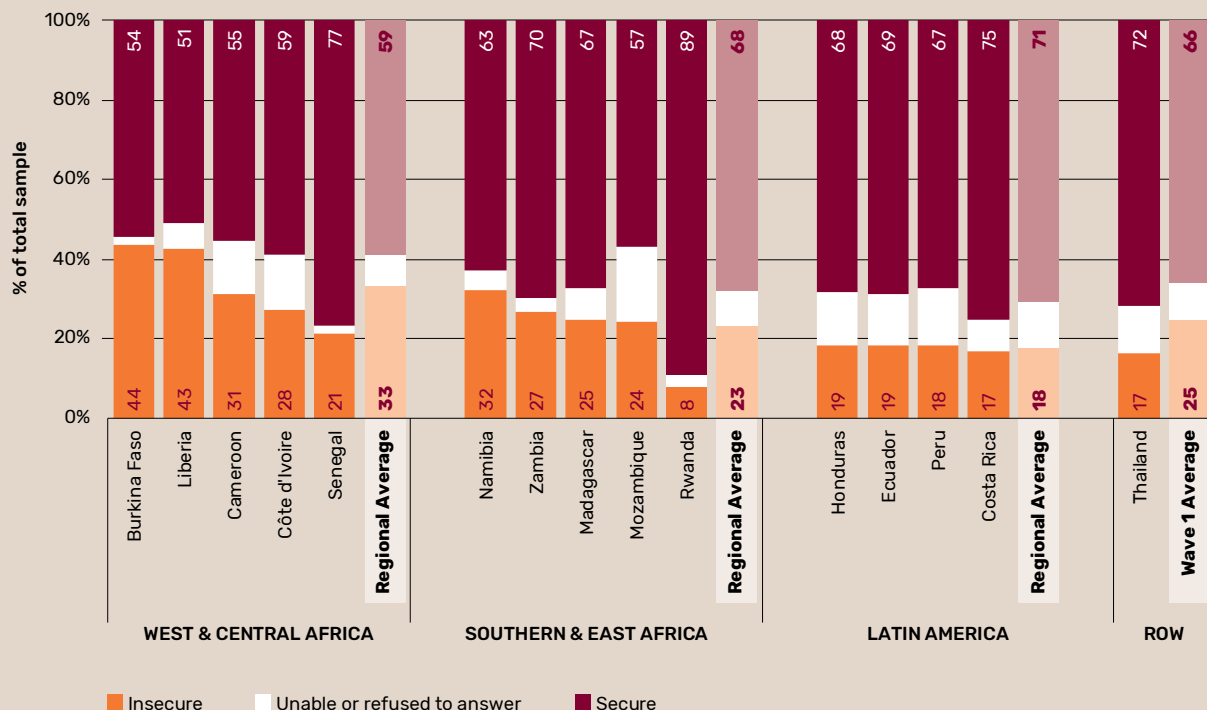
Rates of perceived tenure insecurity<sup>4</sup> by country and region (Diagram 1):<sup>5</sup>

- Perceived tenure insecurity is highest in West & Central Africa, particularly Burkina Faso (44%) and Liberia (43%).

- By contrast, people in Latin America and Thailand have lower rates of tenure insecurity than the Wave 1 average.
- Although Senegal (21%) is located within a region of relatively high tenure insecurity, rates are below the Wave 1 average.
- Rwanda (8%) displays the lowest rate among all of the first 15 countries sampled, including Latin American countries, and substantially below the average for its region.

The individual country reports, available on the Prindex website (Prindex.net), offer additional details on the results from each country.

**DIAGRAM 1: PERCEIVED TENURE INSECURITY AND SECURITY BY COUNTRY AND REGION**



4 To avoid undue repetition, we use perceived tenure (in)security interchangeably with tenure (in)security.

5 Low tenure insecurity does not necessarily correspond with high tenure security in each country, and vice versa. This is in part because of large proportions of respondents in some countries who did not know how to answer the question or declined to do so.

## 1.2. Reasons given for tenure insecurity

The four most common reasons given by respondents who reported tenure insecurity were (Diagram 2):

1. Owner/renter would ask them to leave (24% of respondents reporting tenure insecurity)
2. Disagreement with family or relatives (16%)
3. Lack of money or resources (14%)
4. Government may seize the property (13%)

Across countries, some reasons were particularly marked:

- In **Burkina Faso**, our sample's highest overall rate of tenure insecurity, 60% of those respondents who reported being insecure said that the reason they thought it was likely or very likely that they could lose their property was that the government might seize it. Another 19% also felt that they might lose their property through a company seizing it, while 33% cited family disagreements as a possible cause.
- Insecure respondents in **Liberia** cite family disputes (33%) and being asked to leave by an owner/renter (29%) as the primary reasons behind their tenure insecurity.
- Concerns that an **owner/renter would ask them to leave** were particularly high in Madagascar (48%), Rwanda (38%), Zambia (35%) and Côte d'Ivoire (35%).

Individual country reports provide a more detailed breakdown of these reasons by tenure type.

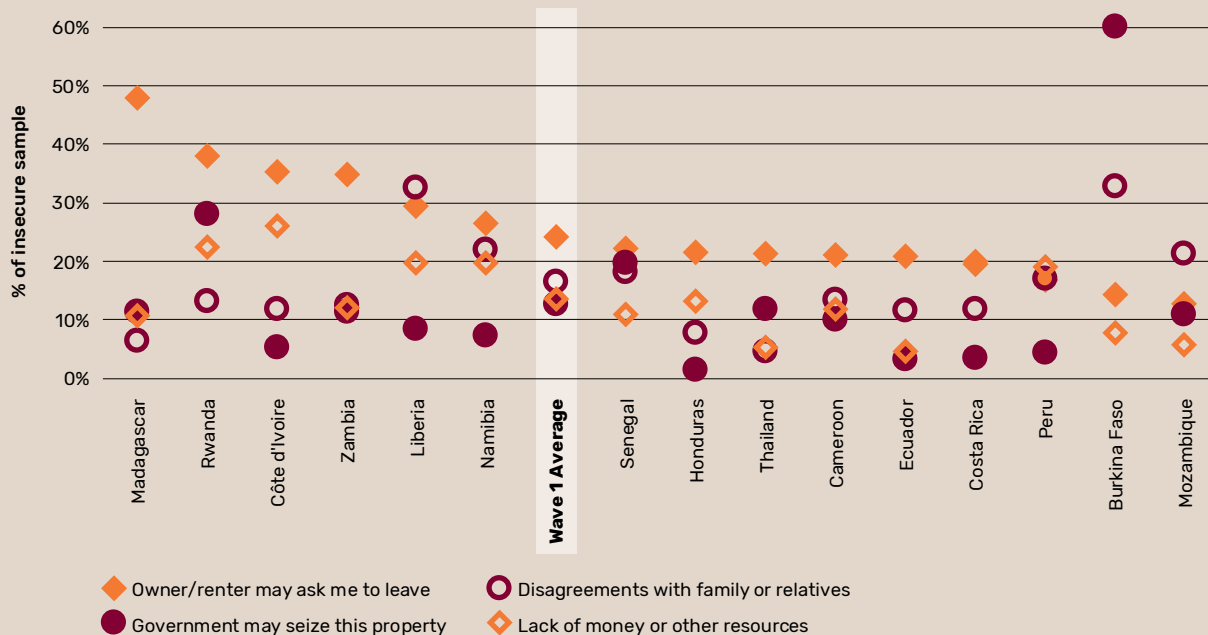
## 1.3. Trends and variations across countries

While there are variations between individual countries, to the extent that we can generalise for the full 15, the results show that **tenure insecurity tends to be higher among:**

- **Renters** versus owners.
- Individuals located in **urban areas versus rural areas**.
- People that **do not possess formal documentation** of their property rights.
- **Women** responding to **spousal death and divorce** scenarios.
- **Younger** age groups.
- Individuals in **lower income quintiles**.
- Respondents that have the right to use at least one **additional property**.

The following sections present these tendencies in more detail, highlighting the influence of land-related factors, such as documentation and tenure type; and demographic and socio-economic characteristics, including location, gender, age and income levels.

DIAGRAM 2: TOP FOUR REASONS GIVEN FOR TENURE INSECURITY BY COUNTRY



# 2. Land-related factors associated with tenure insecurity

Across the 15 countries, a number of land-related factors are linked to tenure insecurity. These include the possession of formal documentation and tenure type.

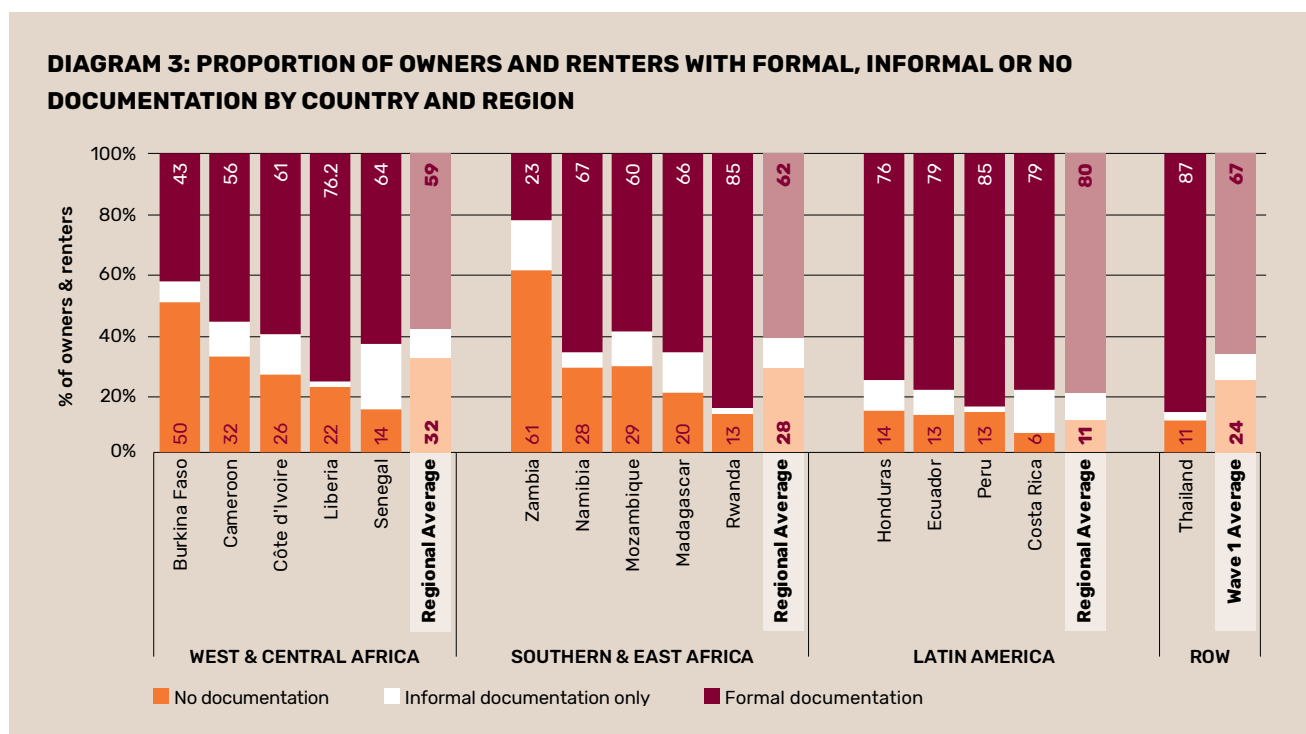
## 2.1. Documentation and tenure security

Respondents were asked to state what kind of documents they had to demonstrate their right to live in their property. We split documents into formal and informal subsets based on what would be expected to be issued by official agencies in each country.

Diagram 3 shows the proportions of sampled owners and renters<sup>6</sup> reporting formal, informal only, or no documentation in each country and region, revealing the following patterns:

- Possession of formal documentation among owners and renters is highest in Latin America (80%) and lowest in West & Central Africa (59%). Thailand, Rwanda and Peru have the highest reported rate of formal documentation, with over 85% of owners and renters who say they possess formal documents that establish property rights.
- The proportion of respondents with informal documentation only is particularly high in Senegal, Zambia and Costa Rica.

Although the possession of formal documentation does not guarantee secure tenure, individuals with such documents generally tend to display higher levels of perceived tenure security. Diagram 4 shows that owners and renters sampled in 10 of 15 countries feel more secure when they say that they have formal documentation.



<sup>6</sup> Given that it is generally owners and renters who would be expected to have some form of documentation.

However, there are notable exceptions:

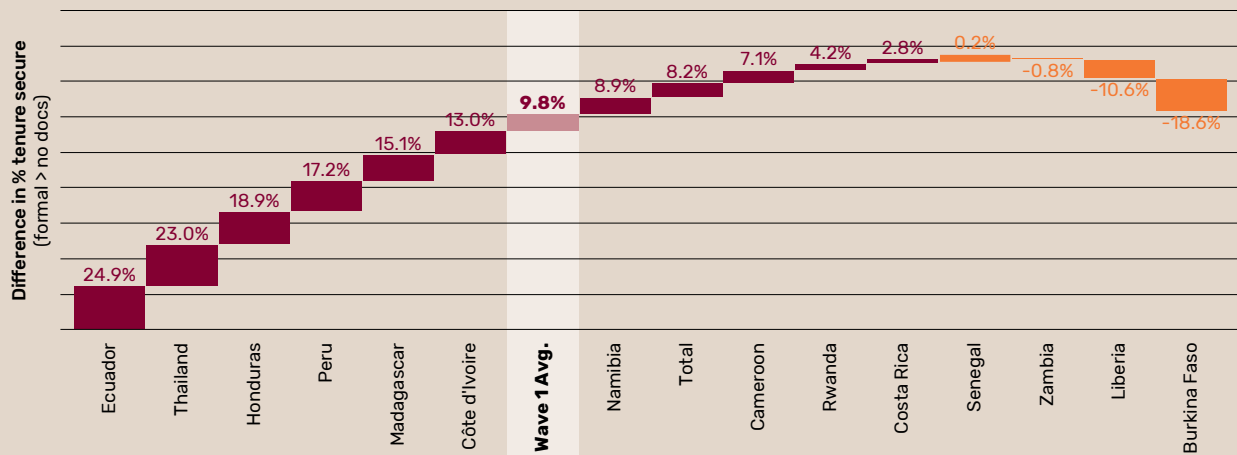
- In Liberia, the proportion of owners and renters that say they possess formal property rights (76%) is actually higher than the proportion that express tenure security (51%).
- In Burkina Faso, more owners/renter with no documentation say they are more secure than those with formal documentation.
- By contrast, the possession of formal documents seems to be particularly important for protecting property rights in Thailand and Latin American countries (excluding Costa Rica).

## 2.2. Ownership: owners versus renters

Nearly four in 10 (38%) of the individuals sampled in Wave I owned or jointly owned the property they lived in. This was lower than the proportion that stayed with permission (41%) but higher than the share of respondents renting (17%).

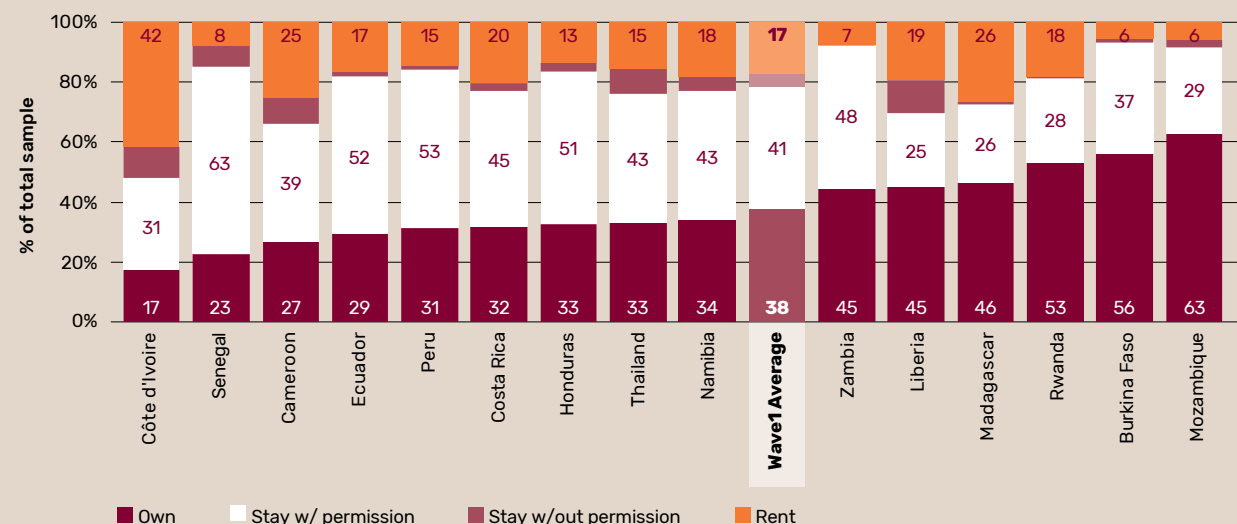
Stated rates of home ownership are highest in Mozambique, Burkina Faso and Rwanda while Côte d'Ivoire, Madagascar and Cameroon which stand out as countries where over 1 in 4 individuals surveyed reported renting their properties.

**DIAGRAM 4: DIFFERENCE IN PERCEIVED TENURE SECURITY BETWEEN OWNERS/RENTERS WITH FORMAL DOCUMENTATION VERSUS THOSE WITH NO DOCUMENTATION**

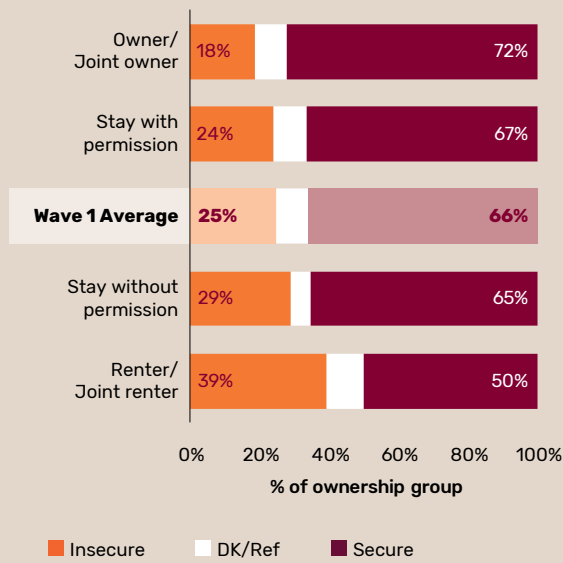


(purple = more secure; orange = less secure)

**DIAGRAM 5: TENURE TYPE BY COUNTRY**



**DIAGRAM 6: PERCEIVED TENURE INSECURITY AND SECURITY BY TENURE TYPE FOR ALL 15 COUNTRIES**



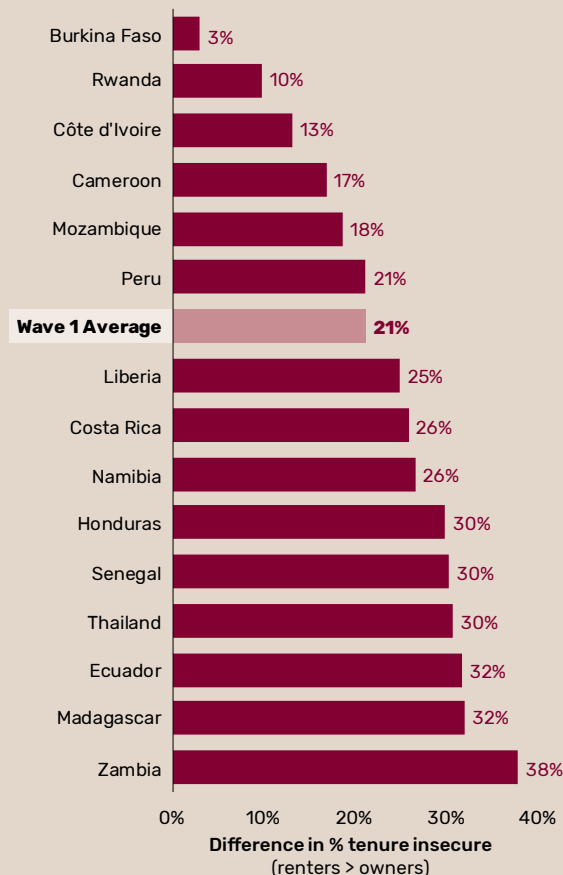
Tenure type makes a difference to rates of perceived tenure insecurity. Diagram 6 shows that on average, nearly 40% of renters feel insecure about their property rights. This compares to just 18% for owners and joint owners. Respondents who reported that they were staying in their property without permission also reported above-average tenure insecurity (29%) – not a surprising result in itself but unexpectedly low intuitively. Tenure insecurity among respondents who said that they ‘stay with permission’ are close to the Wave 1 average.

Diagram 7 displays the disparity in perceived tenure insecurity between renters and owners by country. The figures show how much higher tenure insecurity is among renters versus owners in each country. In all countries except Burkina Faso, renters are significantly more likely to express tenure insecurity. In Zambia, renters report a 38 percentage point higher rate of tenure insecurity compared to owners.

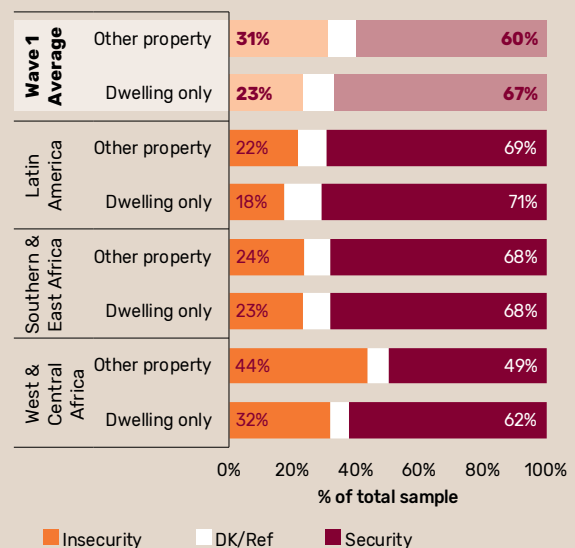
### 2.3. Possession of at least one additional property

16% of respondents owned at least one property in addition to their dwelling. On average, these respondents were more likely to be tenure insecure (31%) than those with just one property (23%). Perceived tenure insecurity among individuals with additional properties was particularly high in West & Central Africa (Diagram 8).

**DIAGRAM 7: DIFFERENCE IN PERCEIVED TENURE INSECURITY RATES BETWEEN RENTERS AND OWNERS**



**DIAGRAM 8: PERCEIVED TENURE INSECURITY AMONG ‘DWELLING ONLY’ INDIVIDUALS AND THOSE WITH AT LEAST ONE OTHER PROPERTY BY REGION**



# 3. Demographic and economic factors associated with tenure insecurity

The survey revealed a link between tenure security and demographic factors, particularly in Latin American countries. These vary by country but it was nonetheless possible to observe some global patterns by location, gender and age.

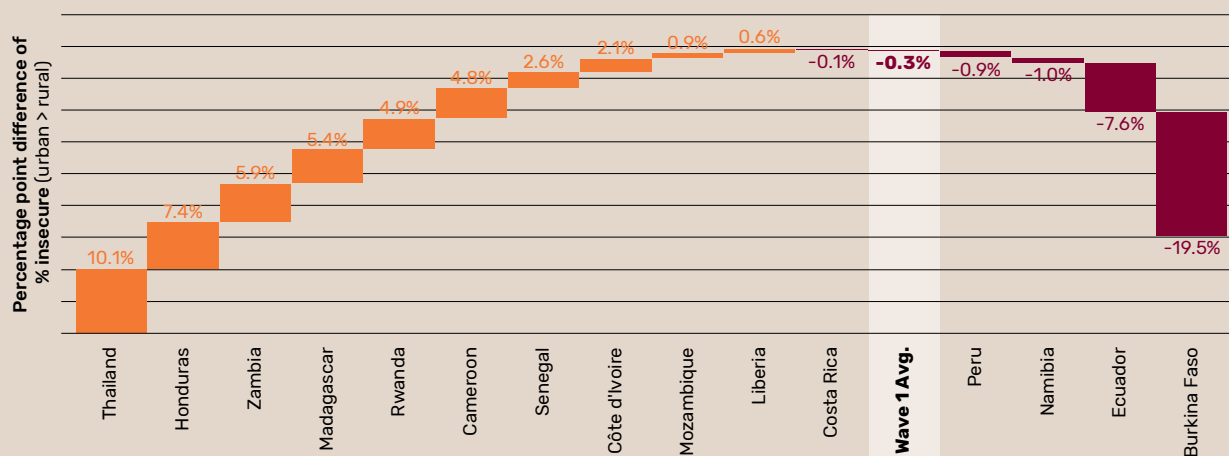
In addition to demographic factors, household income level is considered in association with perceived tenure insecurity.

## 3.1. Location: urban versus rural

Individuals located in urban areas are more likely to be tenure insecure in seven out of the 15 countries. This may arise from the fact that there is a higher propensity to rent in urban areas than rural ones. Thailand, Honduras and Zambia stand out as countries where tenure insecurity in urban areas is significantly higher than in rural ones (see Diagram 9).

- Burkina Faso and Ecuador stand out as countries where individuals in rural areas display higher levels of tenure insecurity than those in urban ones.
- There are not notable differences in rates of tenure insecurity between urban and rural areas in Mozambique, Liberia, Costa Rica, Peru and Namibia.

**DIAGRAM 9: DIFFERENCE IN PERCEIVED TENURE INSECURITY IN URBAN AREAS RELATIVE TO RURAL ONES**



(orange = higher insecurity in urban areas; purple = lower insecurity in urban areas)

### 3.2. Gender: overall patterns, spousal death and divorce scenarios

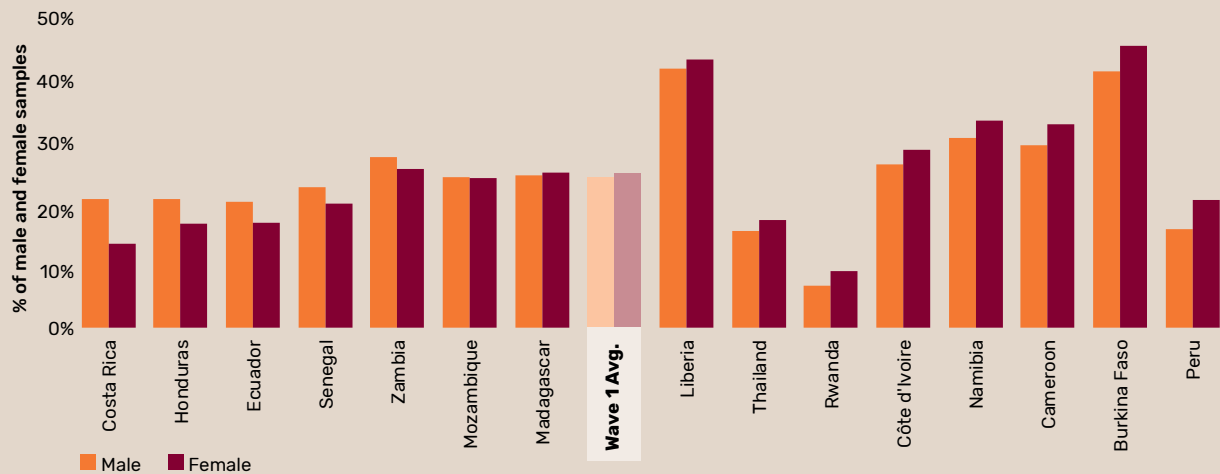
Across countries, there is little difference between the average rates of tenure insecurity between men and women. The survey shows an insignificant difference of 0.5%, on average, between the 15 countries (see Diagram 10).

While rates of tenure insecurity among men and women differ little overall, women do express significantly higher rates of tenure insecurity in three of 15 countries (Diagram 11). In Peru, Burkina Faso and Cameroon, rates of tenure insecurity among women are between three and five percentage points higher than they are among men.

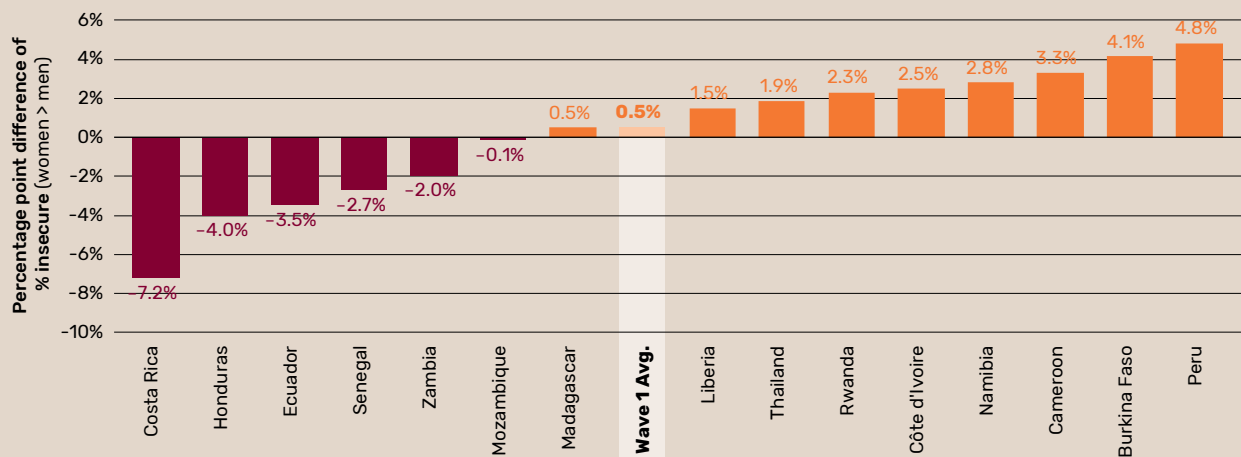
In six of the 15 countries, however, women report lower or similar rates of perceived tenure insecurity than men. This is particularly true of Latin American countries, with the exception of Peru.

However, the differences between women and men's perceptions are more significant when respondents were asked how worried they were that they might be forced to leave their property in the event of divorce or spousal death: the share of women who were worried was on average 10 percentage points higher than it was among men (see Diagram 12).

**DIAGRAM 10: PERCEIVED TENURE INSECURITY AMONG MEN AND WOMEN BY COUNTRY**

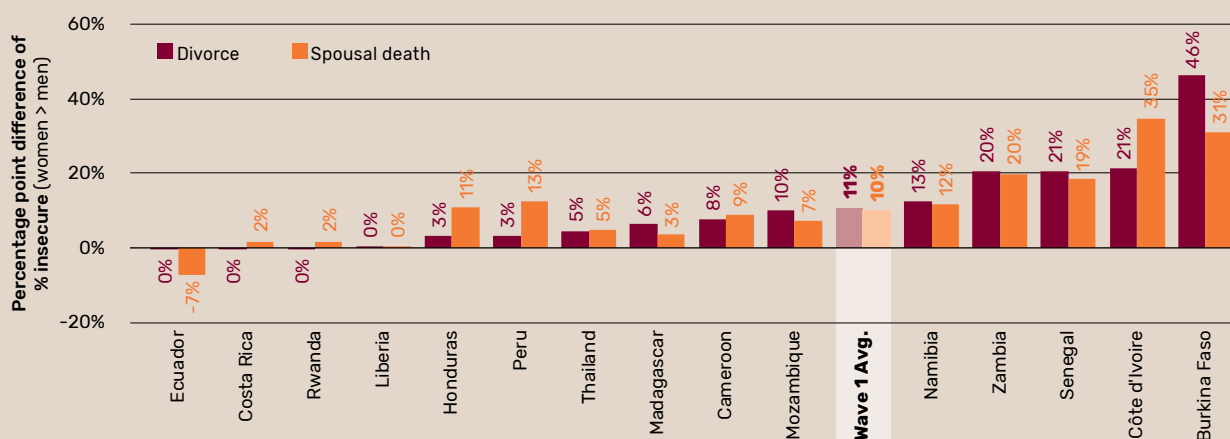


**DIAGRAM 11: DIFFERENCE IN RATE OF PERCEIVED TENURE INSECURITY AMONG WOMEN RELATIVE TO MEN**



(purple = women less insecure; orange = women more insecure)

**DIAGRAM 12: DIFFERENCE IN PROPORTION EXPRESSING WORRY BETWEEN WOMEN AND MEN IN DIVORCE AND SPOUSAL DEATH SCENARIOS IN EACH COUNTRY**



(positive = greater insecurity for women; negative = greater insecurity for men)

As is the case with many of the demographic and economic factors observed using this data, there are some large country-level variations.

Under the divorce scenario, **Burkina Faso** stands out, where 53% of women are worried about being forced to leave their property if they were divorced from their spouse compared to 7% of men, a difference of 46 percentage points. By contrast, Liberia, Rwanda, Costa Rica and Ecuador show very little difference between men and women.

The 10-point difference in tenure insecurity among men and women in the spousal death scenario is broadly the same as in the divorce scenario. Again, there are some noticeable differences between the two scenarios in certain countries. As an example, women are significantly more worried about having to leave their property in the event of spousal death than they are in a divorce scenario in Côte d'Ivoire, Peru and Honduras. Ecuador is the only example of a country where men feel more insecure than women in a spousal death scenario.

### 3.3. Household size, marital status and age

Tenure insecurity tends to decline as people get older. Diagram 13 illustrates that:

- In all the countries surveyed, the youngest age group (aged 18-24) is more likely to report tenure insecurity than the oldest age group (aged 55+).
- On average, the difference is 11 percentage points between the youngest and oldest groups.
- Respondents aged 25-54 also tend to be more insecure than those older than them and less insecure than those who are younger.

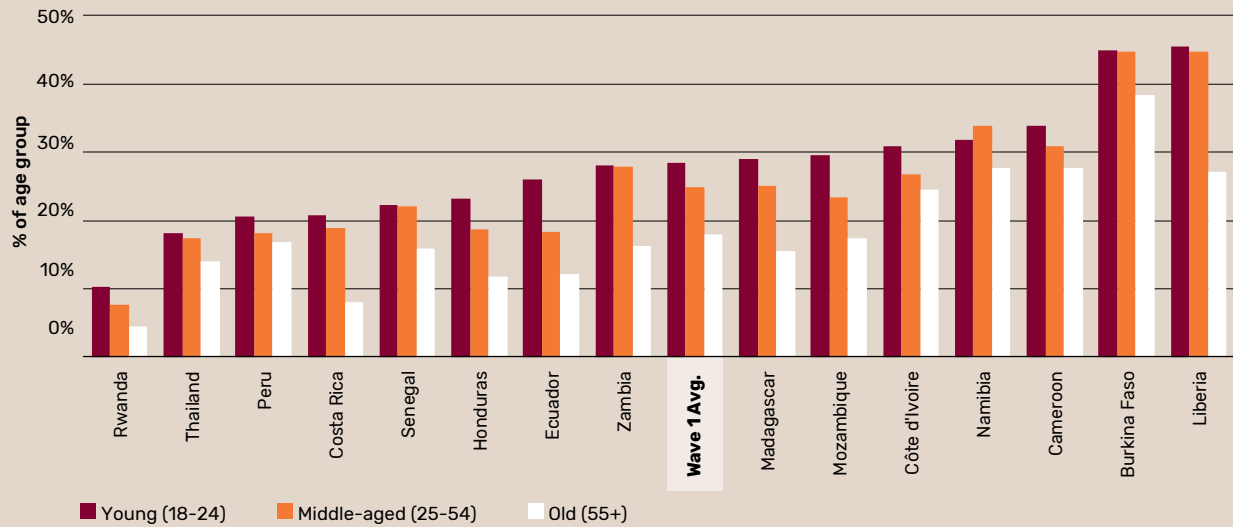
Disaggregation of these results by gender reveals a similar pattern within male and female subgroups (~10-11%) across the 15 countries as a group. However, individual countries stand out as having a particularly large disparity between age groups of the same gender:

- In contrast to the aggregated results, women of the older generation (55+) are most insecure in Côte d'Ivoire.
- The share of young men who are insecure is high in Costa Rica, while young women are most likely to feel insecure in Thailand.

Analysis of other demographic factors thus far suggests minimal association between tenure insecurity and marital status, size of household, and educational attainment. More in-depth analysis on these demographic factors will be done once data from all 33 countries has been collected.



**DIAGRAM 13: PERCEIVED TENURE INSECURITY BETWEEN AGE GROUPS IN EACH COUNTRY**



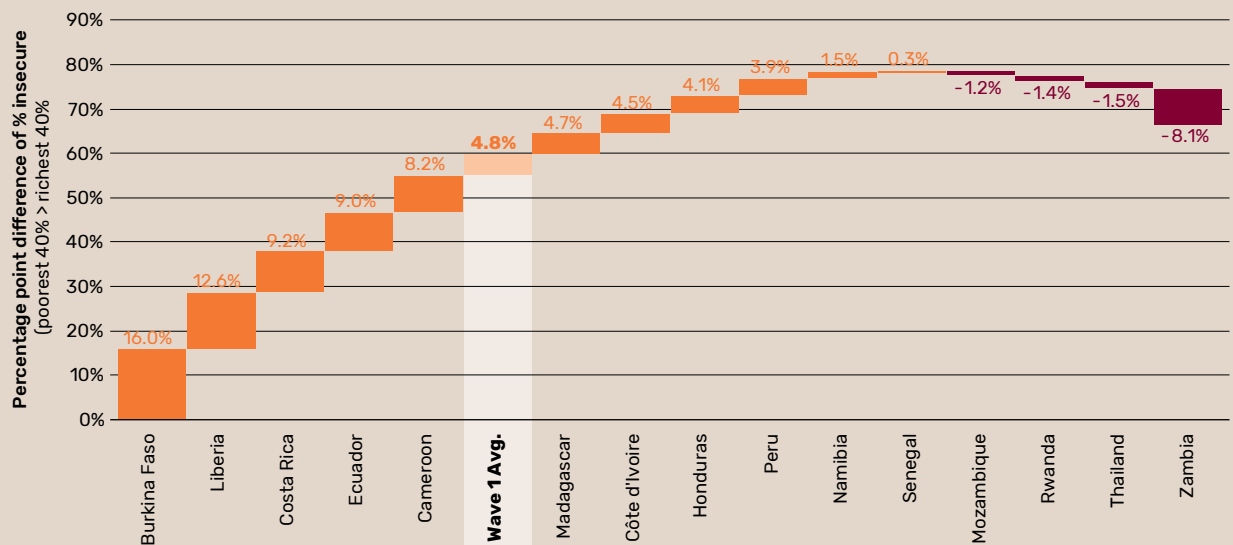
### 3.4. Income level

We investigate the association between income levels and perceived tenure security to shed light on possible targeting of particular groups for policy interventions and programme design.

of insecurity compared to the poorest ones (see Diagram 14). In nearly all other countries, those in the poorest 40% of the sample were more insecure than those in the top 40%, with differences most marked in Burkina Faso and Liberia.

Comparing the poorest 40% of the income distribution to the richest 40%, only in Zambia did the richest income groups report meaningfully higher rates

**DIAGRAM 14: DIFFERENCE IN PERCEIVED TENURE INSECURITY BETWEEN THE HIGHEST AND LOWEST INCOME LEVELS**



(purple = lowest 40% is less insecure; orange = lowest 40% is more insecure)

# 4. Conclusions

Our findings are the beginning of a new way of looking at the challenges facing the land and property rights community, one that brings more nuance and detail to the land and property rights debate and paves the way for actions that are more targeted, effective and measurable. This has implications not only for individuals but also for countries' development prospects. We seek to use Prindex findings as a launchpad for deepening and intensifying processes of policy review and reform around the world.

Looking at country averages, however, is just an entry point to facilitate understanding of the magnitude and basic predictors of tenure security and insecurity. To fully understand the drivers and consequences of tenure security and insecurity in order to support specific policy reforms in countries, we will need to complement these data at country level with additional contextual information and tracking of progress in the land sector over time.

## Annex 1

Table A.1 presents the sample size for each of the 15 countries.

**TABLE A.1: SAMPLE SIZES FOR WAVE 1 COUNTRIES**

<b>Country</b>	<b>Total</b>
Burkina Faso	1,260
Cameroon	1,496
Madagascar	1,193
Mozambique	1,436
Rwanda	968
Senegal	1,012
Zambia	1,011
Côte d'Ivoire	1,170
Liberia	959
Namibia	998
Thailand	1,948
Costa Rica	981
Ecuador	985
Honduras	980
Peru	1,480
<b>Wave 1 Total</b>	<b>17,877</b>



# Prindex

Measuring global perceptions  
of land and property rights

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