



Briefing Paper

Property Rights and
Development:

Property Rights and Urban Household Welfare

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Executive summary

This Briefing Paper presents the debate on the security of tenure of land and housing in urban areas and its impact on urban households. Drawing on this debate, it identifies key research questions and weighs up the evidence to answer these questions, discussing the nature of the evidence available and highlighting gaps in current evidence that need to be tackled through further research.

Strengthening tenure, especially through titling of land and housing, has been a major aim of managing the growth of urban areas and reducing urban poverty. Interest in strengthening formal property rights to land and buildings through titling as a means to social and economic development was raised to an unprecedented level by Hernando de Soto (2000). He reasoned that, if the governments of developing countries provide real property ownership with clear titles and rights enforceable by law, then poor people will be able to use their assets to obtain credit which can be employed in productive activities, and countries could lever themselves and their poor inhabitants out of poverty.

The findings of the paper indicate that, overall, the evidence on the impact of formalised land and housing rights on urban household welfare is mixed, scattered geographically and patchy on certain areas.

The evidence assembled on the ability of the receipt of private, formal land and building rights to encourage more investment by poor urban households is generally of medium and sometimes good quality. However, there are not a large number of studies and these are widely scattered geographically. They provide evidence that titling makes some poor urban households feel their tenure is more secure and that titling leads to additional investment by poor urban households. However, the evidence is unclear and possibly non-existent that titling necessarily leads to additional security and investment, especially where households already feel enough secure to invest; medium to strong evidence shows that this can happen in many ways other than through titling.

Very few pieces of evidence were found of titling providing access to bank loans in urban areas. While there are a good number of studies attributing investments to the stimulus of titling, these accounts do not provide evidence of the extent to which these investments were financed with more credit from banks. There is only very sparse and weak evidence that private sector banks offer more credit to poor urban applicants because the latter can provide titles to use as security. Instead, there are indications that banks have continued to use other criteria, especially the repayment capacities of applicants seeking loans. In addition, evidence of medium strength suggests that poor urban households generally do not like to put their properties at risk by taking loans from banks that are secured with their newly acquired titles. Instead, they usually continue to make improvements without using credit.

On the link between increased income levels and household welfare, there is medium evidence that investments go into improving housing conditions, but weak to non-existent evidence of other intermediate outcomes. Only fragmentary evidence was found of investments in housing, businesses and rental living space leading to increases in income and household welfare. There is relatively abundant but weak and varied evidence that the benefits of investments may not be sustained for many poor urban households.

Gender discrimination seems to occur during titling, yet this review encountered little documentation readily available that clarifies its extent, strength and impact. The paucity of evidence found regarding the empowerment of poor urban women through titling within the constraints of this review makes it hard to reach any firm conclusion and more evidence is needed.

Considering the lack of substantial evidence on the impact of titling on the income and welfare of poor urban households, further research could usefully examine in more detail the following questions:

- To what extent does titling lead to additional investment, especially where households already feel enough de facto security to invest?
- How effectively does titling encourage investment compared to other interventions regarding property ownership?
- To what extent and how does titling result in women exercising more control over loan and investment decisions, leading to their greater empowerment?
- To what extent do poor households borrow more from banks when they receive titles and to what extent do they use their titles when they borrow?
- To what extent do the funds realised by households when they sell their properties after titling result in improvements to their welfare and incomes?
- What is the impact on the household welfare and incomes of those renters who stay and those who depart as a result of titling?
- What household welfare and income outcomes specifically result from investing more loans obtained from banks by using a new title as collateral compared to those that specifically result from more investments in properties that have been encouraged by titling, whatever the source of financing that is used?

1 Background and objectives

This paper presents the debate on tenure security and its impact in urban areas. Drawing on this debate, it identifies key research questions and weighs up the evidence to answer these questions, discussing the nature of the evidence available and highlighting gaps in current evidence that need to be tackled through further research. In line with DfID's definition of a Literature Review, this is designed to be a "review of main literature in the field including all major research studies".¹

This Briefing Paper forms part of a wider study commissioned by DfID to contribute to debates on the link between property rights and development in two principal arenas:

- The Golden Thread narrative of the UK government, which emphasises secure property rights as a key element of promoting economic growth and development: "A genuine golden thread would tie together economic, social and political progress in countries the world over... Only then will people escape the fear of seeing their homes bulldozed just because they don't have property rights." Such rights would be underpinned by mapping and formal cadastre systems "...using satellite photos to map plots of land that will facilitate the creation of property rights" (Cameron 2012).
- DfID country programmes on property rights, which have ranged from support to land administration systems to funding individual and community titling in different countries.

Underpinning this is a broad agreement that secure property rights are necessary for development, expressed in terms of equitable growth, household welfare, and social and political engagement. Implicit in such discussions is the view that private, individual tenure is the most appropriate form for guaranteeing security of property rights. However, others argue for promoting tenure security under different mechanisms rather than private land ownership. This is particularly the case in sub-Saharan Africa where forms of customary tenure emphasise membership of communities as the basis for access to land and therefore prioritise territorial control by collective units over private conceptions of property rights.

In parallel, there is a discussion on how the link between property rights and development is influenced by a range of other factors that may be equally, or more, important than property rights *per se*.

¹ Summary table of evidence products – DfID 2012.

2 Approach and methodology

A team of five researchers carried out the overall literature review, with the support of a research assistant. A senior review team, comprising mainly external academics specialising in the themes covered in this study, provided input into the conceptualisation of the research questions and search strategy, suggested additional literature, and reviewed the draft and final reports.

The overall study looks at the role of property rights in promoting development in five areas agreed between DfID and ODI:

- Property rights and economic growth at a macro level
- Land property rights and rural household welfare
- Water rights and rural household welfare
- Property rights and urban household welfare
- Property rights and social, political and economic empowerment

The evidence assessed by the review team is presented for each theme in the form of a Briefing Paper, comprising:²

- Discussion of the conceptual framework, context and theory of change;
- Assessment of evidence for each research question; and
- Identification of research gaps.

Using DfID's theory of change framework (Vogel 2012), we look at the links for each component between property rights and development to: identify endpoint outcomes and how they would be measured; key determinants of such outcomes; and the central transmission mechanisms between secure property rights and each outcome.

In each theme, we then define a set of research questions that help us to test the hypothesis presented in the theory of change. Identifying and assessing such evidence inevitably involves a discussion on the *form* that such property rights need to take and the influence of *other factors* on the link.

An important point of orientation for the study was DfID's Rapid Review on the "Golden Thread of International Development",³ which explores the evidence on different pathways to the triple objectives of growth, poverty reduction and civil liberties, and DfID's rapid review of the literature on property rights (Selvetti 2012).

2.1 Search strategy

The literature review combined three tracks of literature searches:

1. Bibliographic database search of academic databases and journals, using consistent search strings that have been tested beforehand and a set of inclusion criteria, and conducting forward and backward searches on key references. Three main databases were used for the search: Scopus, Google Scholar and Web of Science. These were complemented by searches of key institutional databases, particularly World Bank, FAO Agris and DfID's R4D website.

² In the case of the rural and urban household papers and the growth paper, an overview is provided drawing out common and contrasting findings.

³ DFID Research and Evidence Division: The research evidence relating to a "golden thread of international development": a rapid review (undated)

2. Snowball technique of contacting experts in the field⁴ to ask them recommendations for important studies on the research question as well as insights into the key propositions.
3. Hand-searching specific websites for relevant studies using similar search terms as for the bibliographic databases.

The strategy focused on literature on Africa produced from 2000, using literature produced between 1990 and 2000 where recommended by the senior review team or where such references were frequently cited in the more recent literature. The search strategy focused on literature published mainly in peer review journals and principally in the English language, partly because of the way that the databases operate and partly due to the criteria in DfID's draft guidelines for assessing evidence quality.

Table 1 presents an example of the results of the search conducted through Scopus for the five themes covered. To these were added other references picked up in the search process. The review team then screened all references to identify the most relevant material.

Table 1: Studies downloaded from Scopus

Searches	Rural	Growth	Urban	Water	Social and Political Empowerment
Number of variations searched	16	12	5	12	8
Abstracts downloaded	86	50*	19	39	44
Titles forward/backwards searched	9	7	2	4	0
Full titles downloaded from Scopus	47	43	21	40	39

2.2 Derivation of the evidence base

In this section, we discuss the potential impact of the search strategy and evidence quality assessment criteria in deriving the evidence base that underpins the key finding of the Briefing Papers.

Issues raised by the search strategy

Although the strategy was designed to do a wide-ranging search and include as many relevant studies as possible, the results of the search process highlighted some potential bias towards particular types of studies and evidence, namely:

Literature published in journals

While efforts were made to include other types of papers, including working papers, conference papers and other reports, most of the papers selected and analysed were journal articles or working papers intended for publication, and excluded books (including edited volumes and monographs). This is due mainly to the greater visibility and accessibility of journal articles through database searches as they generally include full metadata which is picked up by search engines. Such articles are also more likely to be cited and referenced in other studies.

Explicitly empirical and economic-based papers

The explicit focus on 'evidence' in the review process is likely to have led to bias towards papers which emphasise their methodology or use of data. On the whole, papers from the

⁴ The main expert contacted on property rights of poor people in urban areas was Carole Rakodi, Emeritus Professor, Director, Religions and Development Research Programme, University of Birmingham, UK.

economics discipline were more likely to include more details on their use of 'data' and 'evidence', although a loose application of search terms (i.e. relaxing use of 'data' or 'evidence' was consciously used in order to include other terms. As a result, perspectives from some disciplines are not fully represented, notably history, politics, anthropology, cultural studies and sociology.

Impact of the methodology to assess quality of evidence

The exclusion of particular types of evidence by the search strategy is compounded by the criteria for assessing the quality of the evidence that could be considered, provided in DfID's draft Guidelines (*Assessing the Quality of Social Science Research Evidence: Summary*).⁵ This emphasises measurement aspects of evidence, in the principles of validity and reliability, implying a preference for quantitative studies over qualitative studies using inductive methods.

Focus on particular types of evidence

In the context of research on property rights, the implicit preference for quantitative studies runs the risk of excluding a significant body of work relevant to the issue and providing only for a partial review of the evidence. The different standards of emphasis on, and transparency of, research design and methods in different disciplines may also mean that research produced by those disciplines that bring design and methodology to the fore are likely to be given higher quality scores.

An additional concern is that the inclusion of the number of studies as a factor in assessing the strength of the evidence may mean that the numbers can be influenced by concentrated research efforts in particular places run by particular research groups (for example, in the land case, highland Ethiopia by the World Bank/IFPRI). The contextual factors of the location and the wider issues of knowledge building that are associated with particular research efforts (which may have disciplinary or policy biases) are, as a result, downplayed.

Resource implications

The criteria provided in the summary guidelines could be seen as a first hurdle for most peer-reviewed articles to be accepted into a journal without distinguishing further between the quality of different articles. Publication in a peer-reviewed journal would normally be taken as a minimum threshold for quality assurance and has been used as such in this study.

If the peer review process is not seen to be adequate and further verification is deemed necessary, this implies that a much greater volume of resources would be needed as it can take a lot of time to delve deeply into the methodology of individual studies to assess how well they fulfil the different assessment criteria. For example, in the literature looking at the link between secure property rights and economic growth, there are articles published (and used in the literature review) that discuss in great depth a single parameter used in one model compared to another (e.g., the instrumental variable), an exercise that could not be reproduced with the scope of work and budget provided for the literature review. Indeed, a thorough assessment would imply verifying primary data, which is not always available, and again, would be extremely resource intensive for a wide-ranging literature review which uses broad inclusion criteria.

The guidelines appear to privilege experimental design but it can be difficult to work out, for example, whether a study was really quasi-experimental or whether it was intended to be an experimental design but was not done strictly according to criteria for this. There may also be academic disputes about whether conditions in the area of study created a natural experiment or not. Requiring the reviewer to make a judgement on the debates is time-consuming, and the reviewer may not be equipped to do this in the context of a broad literature review. This means that a very brief summary of the state of evidence is risky to apply; even classifying studies according to whether they are really experimental or quasi-experimental is challenging

⁵ The review team were provided with draft guidelines by DfID, which are similar but not entirely equal to the recent guidelines published on DfID's webpage. The guidelines served as a filter for including only evidence that was of reasonably good quality and comparing contrasting evidence on different points.

— without going back into the primary data, it is not really possible to make a robust assessment.

Issues of aggregation

Not all the principles of quality laid out in the guidelines establish an equal threshold for assessment (e.g., the criterion of acknowledging the existing body of research is much less rigorous and easier to meet than, for example, that of demonstrating measurement validity). This makes it difficult to aggregate all the principles into a single arrow or indicator of strength and quality of evidence.

The challenges of property rights as a research focus

In the case of property rights, the different dimensions and interpretations of property rights in the literature and the greater complexity relative to specific interventions, such as cash transfers, have made it difficult to tease out causality from statistical econometric analysis. Forms of property rights influence but do not necessarily determine real or perceived security of property, the effects of which may affect investment and innovation through perhaps four main paths, but which may equally engender all manner of other linkages within systems, some of which we may not appreciate, and which depend heavily on context (and it can be hard to define what elements of context matter most). Cross-country regression cannot deal fully with this, even if it can produce some indicative results. Qualitative analysis can provide additional insight into understanding the contexts that create the variegated patterns.

As such, it can be difficult to come to a firm conclusion about the overall strength of the evidence although we do make some comments on this during our analysis of the evidence. In the Briefing Papers, we have strived to make this as transparent as possible, highlighting and discussing the nature of the evidence, and trying to provide an informed sense of the broader pattern.

3 Property rights and urban household welfare - theoretical and conceptual issues

3.1 Defining secure property rights

“Property”

This review focuses on immobile, fixed assets, namely housing⁶ and land. It does not include discussions of intellectual property nor more sociological associations with belonging or a sense of connection to a place. It also does not include discussions around other, moveable types of assets, such as warehouse receipts, as this implies a much broader discussion of a different nature drawing on a different set of literature.

“Rights”

Our analysis takes a working definition of a property right as the control over assets and the “return to the assets that are produced and improved” (Rodrik 2000) or “residual rights⁷ of control (over assets)” (Grossman and Hart 1986; Segal and Whinstone 2010) rather than “ownership of assets”. This control can take various forms and is backed up by laws, regulations and policies or social norms — institutions — that define, negotiate, monitor and enforce property rights.

Rather than a single “right”, discussions of property rights often refer to “bundles” of inter-related rights (Everest-Phillips 2008; Besley and Ghatak 2009) which involve the right to use, sell, transfer/bequeath, allow use by others and restrict use by others. These rights can often overlap and be contested, as the right of one person to do something with an asset can have implications for someone else’s rights, actual or potential. In addition, rights are vested at different levels – individual, household, community – with different content of rights at these different levels (e.g. some individuals may be able to use a resource, or harvest natural resources, but not to transact or alienate a resource). Who holds the rights and how this is determined is a focus for the review, e.g. ‘owners’ versus ‘tenants’ and intra-household issues, eg. the rights of women to ‘family’ land.

“Security”

Broadly speaking, a property right is secure when the right holder perceives it to be stable and predictable over a reasonable period of time and protected from expropriation or arbitrary change, with claims that are backed up by some type of authority. Security typically implies the ability to appropriate benefits arising from a particular property right.

A dominant narrative from developed economies is that property rights need to be private and individual, expressed in a formal and legal form, backed up by the State (de Soto 2000). However, emphasis by international development institutions, informed by experiences of programmes and partnerships in developing countries, is increasingly on secure, equitable access to property under different legal systems and diverse national and local situations, looking at the legality and legitimacy of different institutional arrangements. It is more explicitly recognised that formal property rights underpinned by titling may be neither necessary nor sufficient to ensure security of rights, depending on how such rights are recognised and enforced in a particular context (Deininger 2003; EU 2004; DfID 2004). Formal property rights will not be effective if they do not confer control rights; sufficiently strong control rights may serve the purpose even in the absence of formal property rights (Rodrik 2000).

Others see a “continuum” of tenure security, underpinned by a social tenure domain model – described as a “system where different sources of land access and use patterns co-exist,

⁶ In much of the literature, housing refers to “house + land”.

⁷ Where the owner is entitled to the use and fruits of the asset except insofar as (s)he has contractually agreed to limits on those rights (say, by transferring them to others).

allows a diversity of tenure situations ranging from the most informal types of possession and use, to full ownership" (Global Land Tool Network 2012) where people should be able to move from one form of rights to another over a period of time.

However, even where economies are more developed, the view that that evolution from informal collective to formal individual rights is necessary or desirable is contested and it is argued that communal property rights can, under some circumstances, be superior (Platteau 1996, 2000).

3.2 Formalised household rights and urban household welfare and investment

The following sections present the debate on tenure security and its impact in urban areas. Drawing on this debate, it identifies the key research questions that the paper will investigate.

The prevalence of insecure tenure in urban areas

A very large, and growing, poor urban population occupies land and/or buildings in which it does not have a strong right to remain. UN-Habitat (2006: p.x) forecast that, without successful interventions, the estimated 998 million people living in urban slums in 2006 could increase to 1.5 billion by 2020. Low income households are becoming the majority residents of many cities of developing countries, particularly medium-sized cities, seeking to produce shelter for themselves or for rent. 10% of the global population may be housed in urban squatter settlements where tenure security is very low (Field 2005: 289).

Tenure insecurity on urban land arises for different reasons:

Some households occupy and/or build upon land without permission of the state-registered owners.

Others fail to satisfy regulations and laws governing land use and/or construction, so they are seen by the state as acting illegally.

Some occupy land in violation of a lease that has been granted by government (e.g. a dwelling of permanent material has not been erected within three years; possession has been transferred to a third party without approval from the lessor), so the land could be taken from them.

There are those who have rights granted by a traditional land management system that is not recognised as legitimate by the state.

Some hold leases of very short duration (e.g. a temporary occupation license of five years or a lease of 20 years) that lack long term security.

One of the key drivers of occupation of land with insecure tenure is the lower cost of getting access to such land, together with the shorter timeframe associated with ignoring control procedures, laws, and regulations of the state.

Responses to insecure tenure in urban areas

Strengthening tenure, especially through titling of land and housing, has been a major aim of managing the growth of urban areas and reducing urban poverty. Titling generally involves registration by the state of surveyed boundaries of land and/or buildings, of the rights to that land and/or building, and of the names of those possessing those rights, including leased rights. This commits the state to defending with its power any challenges to these registered features, making tenure secure to a degree that is generally thought superior to the defence that alternative institutions can provide. Efforts to make urban land tenure more secure have been directed principally at reducing the risks of expropriation and encouraging household investment in improvements to property, with greater security of tenure expected to facilitate lending by banks. Also, some advocates of titling have seen this as a way to legalise informal settlements, thus removing a major excuse used by some government authorities to avoid their legal duties to provide service facilities to low income communities.

Interest in strengthening formal property rights to land and buildings through titling as a means to social and economic development was raised to an unprecedented level by Hernando

de Soto (2000). He reasoned that, if the governments of developing countries provide real property ownership with clear titles and rights enforceable by law, then poor people will be able to use their assets to obtain credit which can be employed in productive activities, and countries could lever themselves and their poor inhabitants out of poverty. His arguments have been persuasive to international development agencies and several governments, reflected in programmes of land titling carried out in recent decades in cities of Peru, India, South Africa, Argentina, Senegal, Brazil and Mexico. They encouraged many Latin American countries to include land-titling programmes in their poverty alleviation policies, as well as strengthening support for urban land titling within the World Bank, USAID and DfID.

However, De Soto's arguments have also been challenged, and attention drawn to alternative interventions. There are concerns that there are a limited number of assessments of titling programmes that evaluate the success of their outcomes compared to theoretical or modeled impacts, including the impact of urban land titling processes on gender equity (Payne et al 2007).

Moreover, while concerns over tenure insecurity have given rise to calls to enhance security, there is evidence that weaknesses in tenure effectively lower land and housing market prices, precisely because they heighten risks of expropriation, eviction or demolition of buildings, thus giving poor people more affordable access to shelter.

Gender and tenure insecurity

Women's ownership of land and housing offers poor women security against poverty that other forms of income do not (Baruah 2007: 2099; Agarwal 1994; Carr et al 1996; Chen 1998). However, in many urban contexts, insecurity of tenure is felt disproportionately by poor women who are being denied rights to real property equal to those of men which would allow them to have more control over the use of this asset in their roles of home-based producers and principal managers of household welfare. In almost every city, a high proportion of households are female-headed, often single-parent, with a 33% average for all cities throughout the world (UNCHS 1999a: 17-18). The routine discrimination against women in both urban and rural settings is seen by the United Nations as linked to both their economic and political disempowerment (UN-Habitat 2005).

Varley (2007: 1739) asserts that "Providing title for the household does not guarantee security for women, and legal equality may fail to prevent gender differences in property ownership."⁸ In many cases, new legislation in developing countries establishing women's property rights has been enacted without affecting the day-to-day denial of such rights, which are ruled more by enduring social customs. Pandey (2010: 290) comments that her study in Kathmandu, Nepal, like many others around the world, found property laws to be male-biased and that, when the formal rules are changed, the informal rules, customs, traditions, codes of conduct can remain unchanged.

3.3 Theory of change and research questions

Figure 1 summarises the discussion on property rights in urban areas that has been prompted by de Soto's argument, tracing the pathways in the theory of change from formalising property rights in urban areas to improved household welfare and highlighting the assumptions that underpin this.

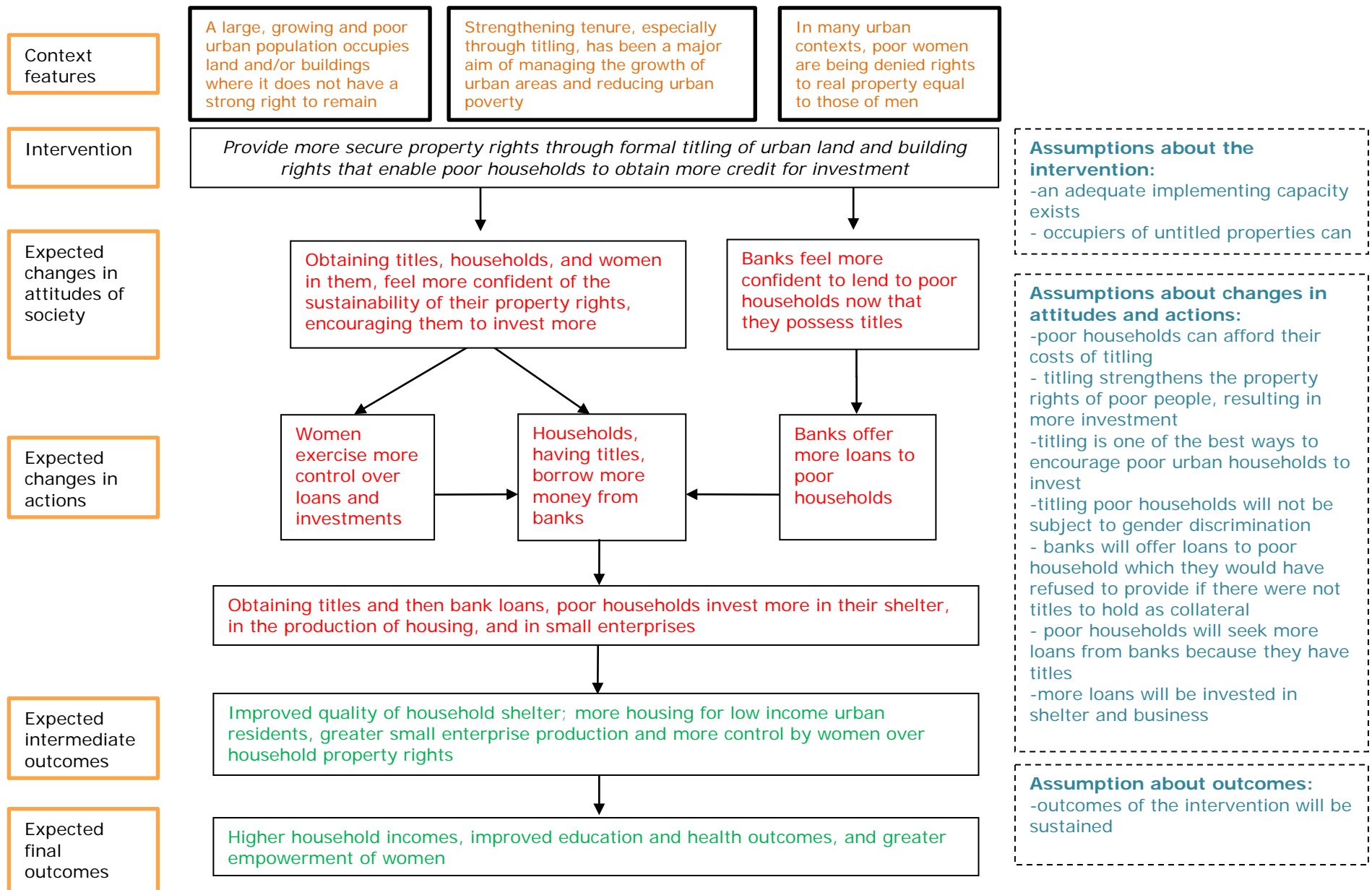
This section defines the research questions that provide insight into the hypothesis that formalising property rights through titling will increase urban household welfare by increasing tenure security, providing the incentive for households to invest in their own property and in small enterprises, and facilitating collateral-based finance.

⁸ There was not the opportunity in this review to search for evidence clarifying the extent to which these conclusions apply to the urban situation.

This paper examines the evidence for four research questions:

1. Does the provision of private, formal land and building rights provide greater incentive to poor urban households to invest in their own property, in housing for rent, and in small enterprises?
2. Do formal rights allow property to be used as collateral against bank loans and do they facilitate a greater volume of loans to poor urban households?
3. Does titling improve income levels and welfare in poor urban households?
4. Is formal titling in urban areas gender neutral?

Figure 1: Theory of Change for urban household research



4. Evidence on each research question

This section weighs up the evidence presented in the literature for each question, beginning with a closer look at the nature of the evidence, identifying the types of studies (datasets, population and level of analysis), the type of analysis performed on the data and the focus of the literature.

4.1 General characteristics of the evidence

With only a few exceptions, the evidence was found in reports of non-experimental studies, both qualitative and quantitative, and almost never econometric. These reports were found mostly in peer-reviewed journals; a few were in books; some were available on the internet; a small number were unpublished PhD theses, conference papers, working papers and other grey documentation. There is no particular geographical focus to these studies, for they examine cases in developing countries around the globe. Yet there is a limited number of countries featured: several are from Latin America, somewhat more are from Africa and Asia. The evidence specifically dealing with urban land titling dates mostly from the decade after 2000, roughly the time when the arguments of de Soto began to have impact on urban policy and interventions.

Altogether, there do not appear to be many studies examining property titling of poor urban households. Although several texts offered additional sources in their general discussions, which there was not time to explore - Van Gelder (2009) is notable – these accounts would not significantly bolster the pieces of evidence that could be assembled for each research question. Evidence regarding urban property titling is mostly available in the form of bits of information obtained by studies of single cases for parts of various widely scattered cities among developing countries. These studies often focused on other objectives than assessments of the characteristics and effects of titling. An important exception is provided by Field (2003, 2005, 2007), Field and Torero (2006), Calderón (2004), Cantuarias and Delgado (2004), and Kagawa and Turksra (2002), all of whom examined the titling programme in cities of Peru with which de Soto was involved, providing exceptional depth. A second exceptional study was that of Galiani and Shardedrotsky (2004, 2010) who compared two sets of circumstances engendered by titling which were separated by 10 years in a suburban low income settlement of Buenos Aires. Data regarding more than one research issue was obtained from each of these two cases. Payne et al (2007, 2008, 2009) and Angel et al (2006) sought to bring together such available data as is relevant regarding various cases in a number of cities in more than one country: the first having a global scope; the second confined to Brazil, Mexico and Peru.

In a major literature review during 2005 to 2007, Geoffrey Payne, Alain Durand-Lasserre and Carole Rakodi brought together the greater part of the available evidence that was found relevant to the research questions. Their searches were far-ranging, locating many sources of evidence that otherwise would not have been identified and some to which access is not readily available. Their investigations provided a useful entry point to identify references that this review could investigate, and build on, in the short time available. Forward and backward searches of literature from this base, in addition to basic key word searches, produced little further relevant evidence and virtually none that contrasted significantly with that already obtained by Payne et al.

The strength of the evidence obtained is discussed below in relation to each of the research questions.

4.2 Evidence for research question 1: titling and household investment

1. Does the provision of private, formal land and building rights provide greater incentive to poor urban households to invest in their own property, in housing for rent, and in small enterprises?

Evidence supporting the link

The evidence linking titling and investment for urban poor households is drawn from the greater part of the relevant sources that could be found and accessed, in order to deal with the wide range of issues that had to be addressed with regard to this question. Thus, the profile of these sources more or less mirrored that of the total body that has been described above: non-experimental studies, both qualitative and quantitative, ranging across the globe. There are a **moderate** number of studies (11); however, these feature only a few countries, with just two cases in exploring property titling in depth.

More security and investment

The available documented evidence generally supports the idea that investment is encouraged by titling. Galiani and Shardrotsky (2010: 708) conclude that their data collected in a low-income suburb of Buenos Aires, Argentina “supports the hypothesis that securing property rights significantly increases investment levels”. Van Gelder (2009) found in Buenos Aires that the tenure legality provided by titling is a significant predictor of housing improvement. Boudreaux (2006) claims that residents of Langa Township, South Africa typically obtained an incentive to improve their properties with their new titles. A survey in Peru (Cantuarias and Delgado 2004, cited in Payne et al 2007: 34) found that 75% of title holders in the Peruvian land titling programme invested in their properties versus 39% of those without property titles. However, because the programme’s implementing agency carried out this survey, compromising its objectivity and because its methodology is not reported in the study, this is classified as weak evidence. Comparing changes in housing investment among participants and non-participants before and after titling in Peru, Field (2005: 1) claimed that residential investment rose more than two-thirds after titling took place. Banerjee (2004, cited in Payne et al 2007: 46) reports that in Bhopal and Visakhapatnam there was a “spurt” of building activity in settlements scheduled for clearance when government distributed documents granting some legal security.

These conclusions assume that, behind the decision to invest more is a feeling that titling has sufficiently increased the probability that the benefits of investment can be enjoyed. Few studies have actually reported on feelings of greater security. Because residents with titles that they interviewed in kampongs (i.e. informal settlements) of Bandung, Indonesia, felt more secure than those who had only informal claims to their properties, Reerink and van Gelder (2010) reasoned that that the feeling of tenure security is enhanced by titling. So did Payne et al (2008 and 2009): their survey in Dakar, Senegal showed that titling contributed to improved tenure security, although they conclude from the significant percentage of entitled households that had not yet sought titles, that the provision of titles made little difference to some perceptions of tenure security, which was already high because of guarantees given by government before titling (2008: 448). Angel et al (2006: 14) report that in Mexico, homeowners have cited security as the primary reason for wanting a title. Lanjouw and Levy (2002: 991) found that most responding households (all but two) in Guayaquil, Ecuador report seeking title to increase their security. Cantuarias and Delgado (2004: 8) report from Peru that 78% of titleholders believe that the property title gives more security to the real estate property. In their literature review, Payne et al (2008: 459) assert that there is considerable evidence in the literature of increased tenure security from titling but they do not appear to draw on even as much evidence of this as is presented here.

Qualifications and queries

Titling may not be essential

However, evidence is advanced that queries whether titling is necessary or sufficient to guarantee tenure security in urban areas and promote investment by urban households. Reerink and van Gelder (2010) assert from data they collected that titling contributed only marginally to investment in housing improvement in the kampongs of Bandung, Indonesia. In Peru, Calderón (2004) counters the evidence advanced by Cantuarias and Delgado (2004) on the positive impact of titling on household investment, demonstrating that such investment was seen throughout squatter settlements in Lima at this time, whether titled or not; as such, it is not clear that titling was the main incentive. Over the extended period of her observation of Indio Guayas of Guayaquil Ecuador, Moser (2009) found that investment was an incremental process that began, regardless of title, with the acquisition of infill to turn the tidal mangrove swamp below the house into solid land. In Mexico, Angel et al (2006) observed that homeowners do not wait for titles to make improvements; if they do not make investments, it is because they lack the necessary income.

There is evidence that property does not have to be titled for owners to feel secure enough to invest. Van Gelder (2009) found in Buenos Aires, Argentina that, while tenure legality was a significant predictor of housing improvement, so was the perception or feeling of tenure security. A viable alternative to formal titling may provide sufficient feeling of tenure security to encourage household investment. In an informal settlement in Blantyre, Malawi, Chome and McCall (2005) found that title registration had a small impact on investment behaviour, as everyone used the traditional informal registration system which was up to date, transparent, had credibility, increased the security felt by household dependents, and facilitated dispute settlements. Durand-Lasserve (2003) found that vestiges of traditional land administration systems operating in nine African cities offered degrees of security. Among the residents interviewed in the kampongs of Bandung, Indonesia, those with a property title did not feel more secure than those with tenure that was only partly formal (although they felt more secure than those with entirely informal property claims). From this, Reerink and van Gelder (2010: 85) concluded that that perceived tenure security is enhanced not only by titling, but also by strengthening de facto tenure security.

The perception of enough security to encourage investment can arise when the risk of eviction seems low. In Peru, Calderón (2004) and Kagawa and Turkstra (2002, cited in Payne et al 2007: 22) noted that a history of land invaders not being evicted and of laws that forgave illegalities encouraged poor urban families to invest. Angel et al (2006) note that security provided by the lack of evictions in recent history can be sufficient for investment by urban households. They report that the rarity of evictions in Mexico makes homeowners feel relatively secure and that receiving titles does not markedly change this perception of tenure security. Of the households that made investments in their properties, 70% said that they would have undertaken the improvements even if they had not received the new land title (ibid). In settlements that had not faced evictions in Bhopal and Visakhapatnam where a kind of formal tenure had been given, interviews with residents two years afterward showed that they did not consider the documents legalising their tenure to be important for changing their security of tenure (Banerjee 2004). Similarly, in countries where the threat or perception of eviction is minimal or non-existent, such as Turkey and Trinidad, Egypt, Morocco and West African cities, residents appear willing to invest whether or not they have formal tenure status. Surveys of squatter settlements in Port of Spain, Trinidad and Tobago (Payne et al 2007) found that none of the groups questioned mentioned tenure insecurity among their top ten concerns, mainly because evictions were virtually unknown.

Kessides (1997: 11) observes from World Bank experience that provision of roads, water, electricity etc. to the area by a local authority can be sufficient to spur investment. Angel et al also find this, adding that even providing an address can have such an effect. UN-HABITAT (2003: 9) lists service facility provision as one of many other actions and circumstances that can produce the feeling of enough security to encourage investment, including:

Support from a local politician.

Repeated confrontations by NGOs and community organisations with authorities that have successfully limited evictions.

Illegal occupation of a dwelling, requiring a court order to clear for which there is a substantial backlog of similar cases.

Subsidies may be needed to include poor households in titling

Another qualification raised in the literature is that poor households can find that they cannot afford titling. Titling programmes in urban areas are expensive because they require professional services and the maintenance of an accurate and reliable system of registering properties and granting titles (see UN-Habitat 2003: 25). Even more costly are the land rights purchases (reflecting the value of urban land uses) that are often involved, although where this is government land, its market value is usually ignored, thus subsidising the actual cost. Because titling identifies owners and their properties, it becomes practical to tax these properties, requiring a significant additional regular outlay from households.

Lanjouw and Levy (2002: 1012-3) claimed from their earlier studies in Ecuador that the estimated cost of obtaining a title equalled roughly 100% of household annual, per capita consumption. Residents surveyed in a Sri Lankan settlement, who were generally positive about having a title deed, nevertheless saw a fee as prohibiting factor because they could not pay the fee in one instalment or they could not afford the fee at all (Redwood and Wakely 2012: 179). Surveys in Senegal by Payne et al (2009: 448) report that prospect of being taxed "... may have discouraged households ... from finalizing the tenure regularization procedure." Moser (2009: 55-56) reports that formal costs in Guayaquil Ecuador amounted to the equivalent of between two and three months' minimum salary (\$343), but in practice the process could cost up to six months' salary (\$745) in order to 'pay' the relevant personnel to ensure the process was completed.

The evidence shows that, in many cities, subsidies were provided to assist poor households. In Indian cities, for example, *patta* titles were issued free of cost to recipient households, and Payne et al (2007: 47-48), while not finding information regarding the costs of patta administration, nevertheless suspected the total cost to government could have been substantial. Angel et al (2006: 11) report that, in the first phase of Peru's COFOPRI's programme, no fees were charged to the recipients of titles, yet the first phase alone of the programme cost US\$66.3 million. In the Joe Slovo Park settlement in Cape Town, Cousins et al (2005: 3) reported that many new property owners could not afford the additional expenses of rates and service charges, so rebates were introduced. Based on surveys, Chilevsky (2003, cited in Payne et al 2007: 47-48) found that cost recovery in Latin America was often poor. This was attributed to people lacking the money, as well as not trusting the institutions, finding it costly to leave work and travel to government offices to pay, and believing they will not be evicted if they do not pay.

Even so, subsidies do not cover other costs that titling can impose in practice. Titling is increasingly a feature of slum upgrading schemes, which is practiced on cheaper undeveloped land – inevitably on the edge of the built-up area of a city or town – to which households are displaced so that schemes are easier to implement. Deutsch (2006: 39) reports this in Cambodia, Kundu and Kundu (2005: 12-13) in Delhi, and Field (2003) around Lima and other major Peruvian cities. The resulting separation from off-site service facilities, including good public transport, from concentrations of employment and of consumers for home-based production, and from supporting social networks imposes substantial monetary and time costs upon those who are moved.

Households that rent, or are in illegal properties, cannot participate

A very large portion of poor urban households rent their housing, and they cannot participate in titling. UN-HABITAT (2011b: 5) reported that 82% of poor, urban households rented their accommodation in Kisumu, Kenya, 60% in Addis Ababa, Ethiopia, and 57% in Kumasi, Ghana,

all in 1998. Baruah (2007: 2102) found that 25% in Amedabad, India, rented informally and 30% of these were female-headed. Renters occupy units with absentee landlords or rooms let out by households. Some of these households and landlords are themselves low income, but titling does not give their tenants new rights or stronger tenure. On the contrary, they can be forced to leave their homes as they can no longer afford the rents that can rise dramatically to cover the cost of titling.

Moreover, much untitled land cannot be titled until variances with land use laws and regulations are rectified. The inability to satisfy all the official standards may prevent owners from titling their property (for example, Banerjee 2002 and 2004 in India; Nkurunziza 2004 in Uganda). A large parcel of peri-urban land may be subdivided into a quantity of smaller plots for housing without approval from an agriculture authority trying to maintain agricultural plots of efficient size (as in Kenya); any act of subdivision might violate municipal regulations which require plots to conform to minimum standards for plot size, road widths and service facility provision and which require subdivision plans to be approved; and residential use of the land may violate municipal planning policy for acceptable use of the site. Construction on the land may not satisfy legal requirements, for example Banerjee (2004: 9) identifies the inability of poor households to produce building plans sanctioned by the Bhopal Municipal Corporation.

A professional capacity to exercise titling can be lacking

Even if formal titling has a positive impact on household investment, there are concerns about the feasibility of implementing titling in low income countries. Surveying parcel boundaries and correctly registering the survey data and the owner of the bundle of rights attached to the land require highly skilled and experienced personnel who have often been insufficient in number in developing countries. Moreover, land registry records need to be permanently updated if titles are to retain their legal validity.

Feder and Noronha (1988, cited in Payne et al 2009: 457) observe there is no point to titling if the records cannot be kept current. Several accounts of lack of capacity appear: UN-Habitat (2003: 9) concluded that land titling in the Philippines was just too great a task for administrations lacking the necessary human and financial resources, so nothing was done; both the World Bank (2004) commenting on Indonesia and APIX (2006, cited in Payne et al 2009: 457) on Dakar, Senegal used evidence to calculate that titling operations there would not catch up with the need for decades, if ever. Contrasting evidence comes from Mexico where titling is said to take from three to six months (Angel et al 2006: 61) and Peru where Graglia and Panaritis (2002: 12) state that the process could take only a few hours or days.

Conclusion

The individual studies producing evidence regarding the ability of the receipt of private, formal land and building rights to encourage more investment by poor urban households are generally of medium and sometimes good quality, applying the criteria of being open and transparent, appropriate and rigorous, internally valid and cogent. They are reasonably numerous (11), are placed in widely scattered locations, and are usually not rich with information relevant to this first research question. They provide evidence that titling makes some poor urban households feel that their tenure is more secure and that titling leads to additional investment by poor urban households. Although that evidence is sparse and from scattered locations, it is sufficient to establish that these links can exist. However, the evidence does not prove categorically that the links hold wherever and whenever titling of the property of poor urban households is attempted. The evidence is unclear that titling necessarily leads to additional security and investment, especially where households already feel enough secure to invest; evidence shows can happen in many ways other than through titling.

There is good evidence overall that titling is not capable of strengthening the tenure of a large proportion of poor urban households, even though the evidence is not always abundant for some of the aspects of this assertion. Strong evidence – known in the urban development literature to be much greater than could be assembled here – describes a great proportion of

the very large number of poor urban households as renters of their properties. Logically, they cannot share in the benefits of titling. Moreover, there is a small amount of evidence from studies (agreeing with general practice knowledge) that the owners of the many properties that are illegal because they violate land use and construction rules cannot be given titles. In addition, several available studies of medium quality (and a substantial body of low-income urban housing literature and practice knowledge) indicate that a significant portion of poor urban households cannot afford the expenses of titling without very substantial costs to governments for subsidies, and that some of the costs are very difficult to subsidise because they are not monetary. Finally, sparse evidence suggests that the professional and administrative capacities to execute urban titling programmes of significant scale are lacking in some developing countries.

4.3 Evidence for research question 2: titling and bank loans

2. Do formal rights allow property to be used as collateral against bank loans and do they facilitate a greater volume of loans to poor urban households?

Evidence supporting the link

Very few pieces of evidence (<5 studies) were found of titling providing access to bank loans in urban areas. Cantuarias and Delgado (2004: 10, cited in Payne et al 2007: 41) report an increase in registered mortgages in Peruvian cities following the provision of titles. Galiani and Shargrodsky (2010), comparing events in a titled settlement in Argentina with an identical one that was untitled, found that 4% of those with the titles obtained a mortgage compared to none of those without titles.

Qualifications and queries

Other literature proffers evidence to explain why this might be so.

Access to credit may be insignificant

There is relatively more (nine studies) and diverse evidence questioning whether titling has led to more borrowing of formal credit from banks. Domeher and Abdulai (2012), reviewing evidence from many countries, assert that land registration has not been found empirically to positively influence access to credit. Analysing evidence, Van Gelder (2009) found that in a poor settlement of Buenos Aires, Argentina there was no relation between tenure legality and access to credit. In their overall review of the literature, Payne et al (2009: 455) concluded that, at least in the short term, no significant increase in access to formal credit has resulted from titling. Angel et al (2006: 15) found no increase in access to mortgage credit by households with new titles in Mexico. Parsa et al (2011: 695, 705) concluded that the provision in Dar es Salaam of "residential licences" (land being nationalised in Tanzania, rights are provided by forms of long-term leasing) has not resulted in their being accepted as full security by financial institutions. The percentage (4%) of title holders in a Buenos Aires settlement obtaining mortgages found by Galiani and Shargrodsky (2010) was relatively very small.

The case of Peru is given considerable attention in the literature. Field and Torrero (2006: 1) concluded that here there was "...no evidence that titles increase the likelihood of receiving credit from private sector banks." Although they reported an increase in mortgages following titling, Cantuarias and Delgado (2004: 10, cited in Payne et al 2007: 2) acknowledge that the quantity of mortgages "... is relatively modest, compared to the scale of the programme." Field and Torrero found that although loan approval rates from the Materials Bank were 12% higher when titles were requested, "there is no evidence that titles increase the likelihood of receiving credit from private sector banks" (2006: 1, 3). The Government's Materials Bank was established primarily to allocate loans to the poor and therefore operated under different operational criteria than a private bank. Kagawa and Turkstra (2002: 68) reported that 25% of residents who currently had loans from Banco de Materiales were said to be either unable or unwilling to repay. A private bank could not sustain this level of defaults.

Bank preferences

Banks can find titles held by poor households to be poor collateral for loans because, in cases of loan default, the market demand for the properties can be largely composed of equally poor people without the capital to buy. Moreover, the cost of managing a loan varies little with its size, so banks prefer to extend a few large loans rather than a great many small loans. This is illustrated by Business Day (2006, cited in Boudreaux 2006: 28) observing that banks in South Africa had shown little interest in borrowers who earn less than 5,000 rand/month. The low-value mortgage loans market had not been profitable.

Banks are known to provide loans simply because the low-income borrower can show evidence of a regular income. A survey by IIED (2006) of several African countries concluded that employment and income were the key factors in obtaining loans. Angel et al (2006) concluded that studies of the programme in Peru had not been able to show a link between titles and more credit because the chief reason for rejecting loans was the limited repayment capacity of the applicant and not the lack of a title.

In any event, lending institutions can refuse applications because the property does not satisfy all the legal requirements of land development. Banerjee (2002 and 2004, cited in Payne et al 2007) found this to be so in three major cities of India. In Accra, Ghana, Nyametso, (2012: 254) concluded that most slum dwellers' properties were not even eligible to be used as guarantees to service loans. The plot sizes, compliance with building codes and the general standards of most of the buildings did not qualify them to be accepted as loan collateral by formal banks.

Little additional formal borrowing

Little borrowing from banks by those receiving titles has been reported, even if the "modest" number of loans give out by the government bank in Peru is taken into account. Examining the case studies they conducted in settlements in Senegal and South Africa, Payne et al (2009 and 2008) found that very few took out loans from banks or other lenders. It is notable that clear reports were not found that households borrow more from banks when they receive titles nor that, when they do, they use their titles as collateral.

Mortgages not wanted

Poor households tend to avoid mortgages on their property rights which place a substantial and sustained risk on possession of their greatest capital asset. UN-Habitat (2011a: 25) explains this as the result of unstable household incomes that make long term debt unattractive. So construction is done step-by-step, room-by-room. Residents of Dar es Salaam studied by Parsa et al (2011: 705) were reluctant to use their property as collateral if opportunity arose for borrowing for fear of losing their shelter. They rarely borrowed to build their properties. Similarly, Nyametso (2012: 254) observed in three low income areas of Kumasi, Ghana that the poorer households studied were very hesitant to use their properties as collateral because of societal sanctions and fear of losing generational assets, should they default on repayments. Homeowners of Langa Township, South Africa were unwilling to use their titles as collateral (Boudreaux 2006: 30). Similar findings come from Rakodi and Leduka (2004), Mitchell (2006 cited in Payne et al 2007), and IIED (2006). One conclusion from IIED's survey of several African countries was that there was no evidence that poor people seek to use land titles as collateral (2006: 12). The risk of losing land is felt to be too great. Byabato's survey of a planned settlement in Dar es Salaam (2005: 72, cited in Payne et al 2007: 42) found that 80% of households interviewed "would not seek formal credit from a bank if they had to use their title deeds as collateral." Mainly, they feared losing their property, their prime asset.

Incremental investment is funded in other ways

Instead, there are indications that households continue to use other sources of funds. Even in the Peruvian programme, Field (2005) concludes that most of an increase in investment was financed without the use of credit. Moreover, poor households often finance housing improvements incrementally. Tomlinson noted (2007, cited in UN-Habitat 2011a: 6) that they

do this with a series of small loans taken from family and friends, or micro loans, usually on an informal basis. The incremental housing improvements done in the study areas of Accra, Ghana by Nyametso (2012: 254) were said to be funded not with loans from banks or other formal lenders, but from other sources, such as rent advances, household and pooled savings and guarantees from their employers. Residents of Langa Township, South Africa preferred personal savings, not bank loans (Boudreaux 2006: 30). Typically, residents with new titles invested gradually. Most worked informally, their incomes fluctuated, regular payments of interest were a problem, qualifying for a bank loan was difficult (ibid: 17-18).

Conclusion

While there are a good number of studies attributing investments to the stimulus of titling, these accounts do not provide evidence of the extent to which these investments were financed with more credit from banks. There is only very sparse and weak evidence that private sector banks offer more credit to poor urban applicants because the latter can provide titles to use as security; two studies fail to find any correlation between obtaining titles and obtaining more credit. Instead, there are indications of weak strength that banks have continued to use other criteria, especially the repayment capacities of applicants seeking loans. In the body of knowledge concerning low income housing finance, there is a belief that private sector banks find titles to be unattractive collateral for loans and many small loans to be expensive to administer, but only one documented expression of such preferences could be found.

In addition, evidence of medium strength suggests that poor urban households generally do not like to put their properties at risk by taking loans from banks that are secured with their newly acquired titles. Instead, they usually continue to make improvements without using credit.

4.4 Evidence for research question 3: improved income levels and welfare

3. Does titling improve income levels and welfare in poor urban households?

Evidence supporting the link

Significant aspects of this research question have not received attention in all but a few of the studies examined, with the exception of Galiani and Shargrotsky (2010), Field (2003, 2005, 2007), and Payne et al (2007, 2008, 2009). The evidence, which is not abundant, most often fails to specify the uses to which investments are put and whether this generates additional income and/or welfare by financing entrepreneurial activities or the creation of dwelling space for rent or by improving household living conditions. There is a greater body of evidence concerning cases where the benefits of improvements stemming from investments could not be sustained.

Shelter improvements

Even though there were some loans taken out in the Peruvian case, the findings of Cantuarias and Delgado (2004: 9, cited in Payne et al 2007: 34) speak only of investments and not of their sources of funding: the survey of COFOPRI (the programme's implementing agency) found most title recipients had invested to improve their homes and the number of rooms per house increased by approximately 20%. Banerjee (2004: 7, cited in Payne et al 2007: 46) reports from India that "there is no doubt that in all the three cities (Delhi Bhopal and Visakhapatnam) tenure security has stimulated considerable investment in ..." the use of more permanent construction materials, increases in dwelling space and improvements to on-plot services. Galiani and Shargrotsky conclude that in Buenos Aires obtaining titles has a large and significant positive effect on housing quality (2010: 706). Homes had better walls and roofs, and concrete pavements were laid. However, they comment that the increased housing investment and associated effects - reduced household size, and enhanced education of children relative to their control group - that they had noted did not take place through improvements in access to credit (ibid: 710).

Business improvement

In settlements in Senegal and South Africa, Payne et al (2009: 455 and 2008) found that loans from banks or other lenders were most often for home improvements, and less for businesses. Banerjee (2004: 7, cited in Payne et al 2007: 46) comments that in Bhopal and other Indian cities, titles may have encouraged households to develop and expand home-based business activities. From what she viewed in Langa Township in South Africa, Boudreaux (2006: 39) concluded that providing title to a house produced incremental improvements to properties and businesses that were real benefits to homeowners and to local entrepreneurs. Other evidence was not found regarding the extent to which new title holders invested in business.

Household welfare

Payne et al (2007: 30-31) found little in the literature about assessments of the health or educational impacts of titling programmes that might signal improvements in household welfare. An exception was a survey by Galiani and Shargrotsky (2004, cited by Payne et al 2007: 31, 2010) which compared two groups of squatters in a suburban Buenos Aires who had received titles 20 years apart. They found a positive and significant difference in the size of children (2004: 364) and higher rates of teenage pregnancy in the untitled parcels (21%) than in the titled parcels (8%), but (ibid: 367) no significant differences in children's height-for-age. They concluded (ibid: 370) that "the child effects of land titling seem to be moderate".

Galiani and Shargrotsky also found evidence (2010) that land titling reduced the fertility of the household heads, producing smaller families that invested more in education, producing significantly better educational achievement among the children (ibid: 712). Lanjouw and Levy (2002: 994) found in Ecuador that households on untitled properties had less-educated heads and less wealth than other property owners.

Income

There is mixed evidence on the impact of titling on income levels of poor urban households. From evidence in Peru that newly titled households worked longer hours and more outside the home, Field (2007) suggested that increased incomes resulted. This interpretation was challenged by Mitchell (2006: 19, cited in Payne et al 2007: 45) on methodological grounds, and Payne et al (2007: 45) subsequently questioned Mitchell's criticism. In any event, no further data was brought forward linking these longer hours to greater household incomes.

The potential for investments in low income rental housing units and in small enterprises to contribute to household incomes has been recorded. Cichello (2005, cited in Boudreaux 2006) reports that 85% of South Africa's self-employed – many of whom are in the informal sector - work from their homes. FinMark Trust in 2006 (not referenced, but possibly FinMark Trust et al 2008 or FinMark Trust's Centre for Affordable Housing Finance in Africa, not dated but cited in UN-Habitat 2011a: 42) found that small-scale landlords in South Africa were renting to more than 1.8 million low-income people, taking in roughly US\$58.3 million per month, while home-based entrepreneurs were earning an estimated US\$66 million per month. A role for titling in this seems sparsely documented. Banerjee (2004, cited in Payne et al 2007: 46) states, without data, that in Bhopal and other Indian cities, titles have encouraged households to develop and expand home-based activities. From her observations in Langa Township, South Africa, Boudreaux (2006: 13) concludes that "...the ability to feel secure running a business from one's home is another way in which the titling effort has helped to alleviate poverty in Langa."

However, Galiani and Shargrotsky (2010: 711) found no evidence of titling in a suburb of Buenos Aires, Argentina being linked to an increase in household income: "these families are still very poor... 94% of households are below ..." the poverty line years after titles were allocated.

Empowering women

Evidence of increased empowerment of women as a result of titling giving women more control over household property rights was not readily available in the literature. Field (2003: 18) interpreted as a sign of more power the lower fertility rate she found among households with

titles from the Peruvian government's programme. Datta (2006) found evidence in Chandigarh, India, that female bargaining power arising from the ownership of land assets mattered in family fertility decisions. Exploring the impact of joint titling on women's empowerment, Datta (ibid: 271) concluded that property rights increased "women's participation in decision making, access to knowledge and information about public matters, sense of security, self-esteem, and the respect that they receive from their spouses." Varley (2007) recounts several individual cases in Mexico that illustrate how titles provide advantages to low income women by providing a public record of property ownership which removes certain obstacles to the operation of family law. Participant observation studies, such as that of Moser (2009), and reflections on long-term direct contact with the experiences of urban women have identified empowerment through property rights often associated with life-cycle and inter-generational trends.

Renter outcomes

When it is landlords who have obtained titles, whether or not they improve their properties, they may raise the rents they ask (perhaps to meet the new costs of titling and/or of improvements resulting from investments) leading to the displacement of households that do not wish to pay the higher rent (Payne 1997). Yet, these improvements to housing conditions benefit the household welfare of those renters remaining in place and those new tenants replacing the departed ones. There was not scope in this quick survey to pick up studies of the final outcomes of titling experienced by either those renters that stayed or those that moved.

Qualifications and queries

Outcomes may not be sustained

Some poor households cannot bear the additional regular expenses that can come with titles, even when they are subsidised, so they are pressed to sell their properties and any new improvements made to them. Any mortgage loans impose yet another regular outlay. These are regular demands on households which typically have irregular flows of income. Lacking financial resilience, a poor family can even be forced to sell simply because of a spike in household expenses such as for substantial medical treatment. Cousin et al (2005: 3) quoted Jacobsen's (2003) estimate that about 30% of the new houses had been sold in Joe Slovo Park settlement in Cape Town which had been allocated to households formerly on untitled land: "... the costs of formal property ownership, as well as the debt burdens that are created when property is mortgaged, are not appropriate for the poor" (Quan 2003: 7, cited in Payne et al 2007).

Also, there are those who choose to cash in on market values which have become substantially higher as a result of titling than that they originally paid. In Kigali, Rwanda, massive market-driven displacements occurred in informal settlements located in prime urban areas (Durand-Lasserve 2006). This value rise occurred because the titled property enters a market of buyers willing to pay higher prices. There are reports of price rises following titling of 25% in Peru (Cantuarias and Delgado 2004: 9); in urban Ecuador, an average rise of 23.5% (Lanjouw and Levy 2002: 988); a doubling of land value in a Brazilian property titling programme (Alston, Libecap and Schneider 1996); in Cambodia, a 66% increase after titling perceived by respondents (Deutsch 2006: iii). Angel (2006: 26) noted that a study in El Salvador found that titling was linked to an estimated 17% increase in the property value. Nothing was located in the literature identifies the uses to which the funds thus realised are put, uses that could nevertheless result in the expected final outcomes.

Yet there is contradictory evidence of households not responding to market pressures. Baruah, (2007: 2101) found during a year, only three families moved out in the five newly titled areas of Langa Township, SA. Angel et al (2006: 14) note in Mexico "...very little buying and selling of homes in consolidated communities, except in desirable areas that are subject to gentrification." Gilbert (2002) reported few transactions in Bogota, Colombia; in Ecuador, most respondents receiving titles expected to remain for a long time (Lanjouw and Levy 2002:

1012). Datta (2006) found evidence in Chandigarh, India that an increased attachment to the house induced in women when obtaining titles helped reduce property turnover in settlements.

A state-backed title is vulnerable to government's own demands – legitimately for the public good or not (urban redevelopment schemes, for example) – and to the manipulations of registration processes by corrupt officials, that deprive low income title-holding households of their properties without fair or any compensation. In India, large-scale evictions by government that included people in possession of land titles were reported by Sukumaran (1999) and forced evictions of poor urban residents with new titles in Kolkata by Bannerjee, (2002) both cited by Payne et al (2007: 24-25). More forced evictions of title holders by governments have been reported in Egypt, (Sims 2002), Cambodia and Rwanda (Durand-Lasserve 2006).

Such observations have led to claims that titling can sometimes actually reduce security of tenure. The World Bank (2006, cited in Payne et al 2007: 24) commented on Afghanistan that “the more formal the documentation the more it is prone to corruption and to dispute.” Payne et al (2009: 447) observe that where residents already perceive a degree of security (e.g. Benin, Egypt, India, Mexico, and Tanzania) land titling may expose them to market-driven evictions. This suggests to them that titling may be more appropriate for urban situations where de facto security is weak or non-existent (Payne et al 2007: 25). Taking another perspective, Varley (2007: 1741) identifies the potential of a focus on female-headed households in titling policy and literature to neglect the rights of married and cohabiting women in favour of granting individual titles to men, thus reducing the security of tenure of such women.

Conclusion

Medium evidence – strong, if general practice knowledge of low-income urban housing is taken into account – indicates that investments mostly go into home improvements, including additional rooms. Vague, weak evidence suggests that an undetermined proportion has gone into businesses. No studies were found that mention investments in rooms or entire houses for rent, although observations in urban low-income housing literature affirm this regularly.

There is very weak evidence – one study of medium quality in two documents – associating titling with moderate improvements in the health of children and education. Although there is disputed evidence in only one study regarding working hours, a report of a clear link to increased household incomes was not found; nor was unambiguous evidence found of women being empowered through titling. Apart from the issue of what specific outcomes result from investing more loans obtained from banks by using a new title as collateral, there is the somewhat more general question of what are the outcomes of specifically those additional investments in properties and/or businesses that have been encouraged by titling, whatever the source of financing is used. Investigations of these two issues were not found in the literature.

Finally, there is evidence of medium strength – strong, sometimes, but not abundant – that the new expenditures caused by titling and their regularity can drive some owners and renters out of their homes, so that they do not benefit for long, if ever, from the intervention. Some other owners are encouraged by property value increases to sell and depart, with unknown consequences for the family welfare and production. There is no evidence that titling protects owners from the apparently increasing expropriations, often corrupt, of governments.

In sum, there is medium evidence that investments go into improving housing conditions, but weak to non-existent evidence of other intermediate outcomes. Only fragmentary evidence was found of investments in housing, businesses and rental living space leading to increases in income and household welfare. There is relatively abundant but weak and varied evidence that the benefits of investments may not be sustained for many poor urban households.

4.5 Evidence for research question 4: titling and gender neutrality

4. Is formal titling in urban areas gender neutral?

Evidence supporting the link

A very high percentage of low-income urban households are female headed. Payne et al (2007: 27) found very few studies that analyse the impact of land titling on gender equity in urban areas. d'Hellencourt et al (2003: 37, cited in Payne et al 2007: 27) reported in Afghanistan that "despite women's property rights being protected by the statute law, they are not customarily respected" (ibid,;28). Cousins et al (2005: 3) found in Joe Slovo Park settlement in Cape Town that "Ownership was registered in the name of only one member of each household, often resulting in reduced security for women and members of the extended family". Evidence was by obtained by Byabato (2005: 71, cited in Payne et al 2007: 28) in a planned settlement in Dar es Salaam, Tanzania that about 90% of the properties were registered in the husband's name, even though some were owned by widows, and there were no cases of joint registration of husband and wife. He attributed this to women's ignorance of the existence of joint titles and to a traditional cultural bias against women's ownership. In a low-income area of Amedabad with full legal tenure acquired through the efforts of both men and women, Baruah found at the time of issuing property titles, land revenue officials "...gave clear preference to male household heads. Joint titles were not issued for married couples and the only two women in the community who received independent titles did so because of the absence of male household heads in their families." (2007: 2112). Varley (2007) gives numerous examples of women in Mexican urban and rural areas being denied, in practice, the rights of titles.

Even when they obtain property rights through titling, there is little evidence that poor women exercise more control over loan and investment decisions as a result. Pandey (2009: 290) concluded from her study that women with full property ownership in Kathmandu were not exercising more decisions than those with conditional ownership. Other factors mattered: women owners fell into their traditional gender roles and engaged less in financial decisions in the presence of a husband or son. Moser (personal communication, 2013) observes that much of the existing evidence regarding the effect of titling on women's decision-making power is rendered difficult to include by the method of this review.

Conclusion

Gender discrimination seems to occur during titling, yet this review rendered little documentation readily available that clarifies its extent, strength and impact. The paucity of evidence found regarding the empowerment of poor urban women through titling within the constraints of this review makes it hard to reach any firm conclusion and more evidence is needed.

5. Evidence gaps and research needs

Considering the lack of substantial evidence on the impact of titling on the income and welfare of poor urban households, further research could usefully examine in more detail the following questions:

To what extent does titling lead to additional investment, especially where households already feel enough de facto security to invest?

How effectively does titling encourage investment compared to other interventions regarding property ownership?

To what extent and how does titling result in women exercising more control over loan and investment decisions, leading to their greater empowerment?

To what extent do poor households borrow more from banks when they receive titles and to what extent do they use their titles when they borrow?

To what extent do the funds realised by households when they sell their properties after titling result in improvements to their welfare and incomes?

What is the impact on the household welfare and incomes of those renters who stay and those who depart as a result of titling?

What household welfare and income outcomes specifically result from investing more loans obtained from banks by using a new title as collateral compared to those that specifically result from more investments in properties that have been encouraged by titling, whatever the source of financing that is used?

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