



Leveraging Paralegal Title for the Benefit of the Developing World and the Surveyors Who Map It

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FIG Working Week "Integrating Generations", Stockholm, June 14th – 19th 2008

Context

"We are fed up of being the subject of the agenda. We are fed up with you not listening to us. We are poor but we are not hopeless. We have money but no chance to come to the bank and open an account because we have no address. If you give me security of tenure, then I have an address and I will open an account"

Rose Molokoane of the South African Federation of the Urban Poor. 04/ 2007.

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Our Goal

To demonstrate a private sector led approach to:

- Inventory and document de facto land occupation / ownership through use of a streamlined survey processes;
- Create paralegal titles reflecting rights determined in the field;
- Based on paralegal titles, provide micro-mortgage loans for income improvement; and
- Support the government in the conversion of paralegal titles into formal titles.

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Ghana, Our Pilot Country

- MFI is well established
- Use of existing infrastructure is critical
- Existing clients first in line
- Government support is strong



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Elements of our approach

- Start with MFI clients – schools first.
- Use private sector resources to document de facto ownership as basis for paralegal title.
- Rely on paralegal title to grant micro mortgages.
- Use paralegal title and economic validation to incentivize formalization of title.
- Develop low cost registry solution (< \$1000) based on ESRI/ILS software; data model to adhere to GLTN standards.
- Build a public/private partnership for long-term success.

Results so far

- School Loan offering developed by MFI.
- Forms and procedures under review for approval by government.
- First schools in loan program surveyed using GPS.
- Determination of rights being made in the field.

And the role of the Surveyor?

- Surveyor's to offer a responsive front end service delivering a timely and cost effective description of land for the poor in active partnership with government.

