Open Title: a Low Cost Tool for Inventorying Property Rights - Experiences from Ghana

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Objective

- Secure property rights are recognized as being critical to financial growth
- Avoid non-functioning past approaches to titling
- Microfinance focus-entrepreneurial poor
- Client centric focus - demand driven
- Work with Government to avoid duplication and accelerate formal process
- Build a process for cost and time effective land registration/titling for the poor
Background

- In 2008 & 2009 a pilot program was initiated with Opportunity International Savings & Loan in Ashaiman; 30 Schools issued paralegal title
- In late 2009, USAID awards grant for the “Housing Finance and Land Titling Project”
- Goal of 1300 properties to receive paralegal title through life of project (2 years)
- Opportunity International elected to have Sinapi Aba Trust serve as the implementing partner

Our Approach

- Use consolidated onsite interview, survey and data gathering process – we go to clients
- Use data to derive a paralegal title certificate – “provisional title” is part of law
- Paralegal title to allow for a measure of assurance that claimant has a right to land, and may deserve a loan to improve the land – NOT collateral
- Leverage technology – GIS, titling, cameras, imagery with all data centrally stored
Procedural Workflow

- Site visit with questionnaire/neighbor/community interview (not necessary at site)
- Collection of ownership documents
- Collection of geographic location and photography evidence
- Loan Officer returns completed questionnaire to office
- Land Officer reviews property file to determine if paralegal title can be issued
- Survey conducted
- Geographic and textual data gathered in the field is entered into the ILS OpenTitle LIS software
- Paralegal title can be issued

What is OpenTitle?

- OpenTitle LIS - Low cost, COTS based
  - Convergence of ILS DSS and ILS MultiCadastre
  - Designed and targeted at emerging economies
- Not just the software but an entire approach to the inventory of land rights
- Covers entire range of activities in the data collection process:
  - Assessment and integration of geospatial data
  - Review of legal/land administration framework
  - Data collection methodology
  - Use of Field tools – GPS, etc
  - Generation of paralegal documents, forms, etc
OpenTitle LIS Core Components

- ILS DSS – *inventorying land rights*
  - Data model configuration
  - Document capture, storage and management
  - Support for photos, videos, audio files
  - Auto-generation of paralegal title
  - Simple Workflows
  - Web based queries

- ESRI ArcEngine – *geocoding land rights*
  - Simple mapping and visualization
  - Hyperlinks to ILS DSS
  - Georeferencing and digitizing
  - Import of GPS survey data

OpenTitle LIS Desktop

- Tabbed based ribbon GUI with tools for rights inventory
OpenTitle LIS Workflow

- Simple workflows drive OpenTitle processes

OpenTitle LIS Web

- Web client for browsing recorded rights