

Université de Montréal

The impact of tenure regularization programs on household  
economic behaviour and perspectives on security, values and dreams:  
a case study in Senegal

par  
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Université de Montréal  
Faculté des études supérieures  
Ce mémoire intitulé :

The impact of tenure regularisation programs on household  
economic behaviour and perspectives on security, values and dreams:  
a case study in Senegal

présenté par :  
Natasha Heeler

a été évalué(e) par un jury composé des personnes suivantes :

  
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membre du jury

## Resume in French

Ce travail vise à analyser l'impact et l'influence d'un programme de sécurisation formelle de la tenure sur le comportement économique (dont l'épargne et la demande de crédit) des ménages ainsi que sur les perceptions de ces ménages vis-à-vis la sécurité, leurs valeurs, et leurs objectifs. Ce diagnostic se fera à partir des études de cas dans les quartiers sénégalais suivants : Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, et Aïnoumady.

Un survol de la littérature liée à la tenure fait ressortir quelques thèmes importants, dont les deux approches distinctes à la sécurisation des droits fonciers, le modèle des incitatifs économiques, et le rôle de la culture locale et du genre sur l'impact des programmes.

La méthodologie employée est une méthodologie qualitative qui se base sur 170 entrevues longues qui ont été menées avec, en grande partie, les chefs de ménages dans ces quartiers. Cette approche qualitative entraîne certains biais par rapport à l'échantillon sélectionné et par rapport à la réaction des répondants aux entrevues.

À part leurs divers statuts fonciers, l'ensemble des répondants, provenant de tous les quartiers mentionnés ci-haut, est un group relativement homogène. Il est

surtout important à noter que les répondants se considèrent comme propriétaires de leurs terrains, même s'ils n'ont pas de titre formelle.

L'accès à la tenure formelle semble avoir une influence modérée sur l'épargne mais pas sur la demande de crédit. La tenure formelle semble améliorer le sentiment de sécurité des chefs par rapport aux revendications des autres membres de leurs familles, mais pas nécessairement par rapport à la menace d'expropriation. Les valeurs et les objectifs des répondants sont influencés plutôt par le statut des répondants par rapport à leurs ménages et leur culture locale, que par leur statut foncier.

**Mots clés:** tenure, titres de propriété, quartiers informels, urbanisme dans les PED

## Resume: English

This research paper aims to investigate the type of impact and influence that tenure regularisation programs in informal settlements have on household economic behaviours such as saving and accessing credit, as well as on household perceptions relating to security, values, and objectives. This research is in the form of a case study and is based on extensive interviews in the informal settlements in the Pikine region where the Dalifort Method either has already been implemented is currently being implemented, or has not yet been implemented. The communities included in this study are: Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, and Aïnoumady.

An overview of the literature related to land tenure issues highlights the importance of certain themes, such as the two distinct approaches to security of land rights, the economics incentive model, and the role of culture and gender in the impact of tenure programs.

A qualitative methodology is used, and is based on 170 long interviews done mostly with household heads in these neighbourhoods. The qualitative approach entails certain levels of bias with regards to the survey sample, responses, and interpretation.

Aside from the different tenure status of respondents, the overall respondent group represents a fairly homogenous group. Of particular importance to note is the fact that respondents consider themselves to be the owners of their property, regardless of their legal tenure status.

Access to regularised tenure seems to have a moderate influence on household saving but not on demand for credit. Formalised tenure seems to improve the perception of security for household heads with regards to claims from other family members, but not necessarily with regards to the threat of expropriation. The values and objectives of the respondents are influenced by their status in their household and in their culture more than by their tenure status.

**Key words:** land tenure, property titles, informal settlements, urbanization in developing countries



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## Abbreviations

ANSD : L'Agence Nationale de la Statistique et de la Démographie du Sénégal  
CFA: Central African Franc  
DS: Droit de Superficie  
FDV: Fondation droit à la ville  
GIE: Group d'intéret économique (Economic Interest Groups)  
GTZ: German Cooperation Agency  
IAGU: Institut africain de gestion urbaine  
MDG: Millenium Development Goal  
MUH: Ministère de l'Urbanisme (Ministry of Urban Planning and Housing)  
NEPAD : New Partnership for Africa Development  
NHC: National Habitat Committee  
OLS: Order of Least Squares  
PRSP: Poverty Reduction Strategy Paper  
SAP: Structural Adjustment Program  
UN: United Nations  
UNCHS: United Nations Centre for Human Settlement

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## I. Introduction

### I.1 Urbanisation

The year 2007 will mark a critical shift in the way in which humans inhabit our planet. In this year, for the first time in history, more than half the people on earth will live in urban, not rural, areas. This phenomenon of the growth, in both size and number, of cities, known as urbanisation, has for years been the domain of western industrialized countries. In the more economically developed regions of the world, for example, the percentage of people living in cities increased from 52% to 75% since 1950, making urbanisation a standard fact of life in those regions (Bloom and Canning, 2006). In the developing regions of the world, however, a mode of life based in traditional, rural societies has still largely been the norm. This is about to change.

The current phase of urbanisation, triggered by a range of factors such as international trade policies, environmental pressures, changes in the global agricultural sector, and shifts in labour market demands, is a phenomenon that is mostly taking place in developing countries. For example, sub-Saharan Africa, which lags behind most of the world in terms of poverty reduction (Economist, 2006) and whose population has the lowest average caloric intake in the world (Sachs, 2005), is the region that is urbanising at the fastest rate in the world (5<sup>e</sup> Assemblée, 2005). Furthermore, given that the populations of the world's 50 least developed countries are expected to more than double by mid-century (Bloom

and Canning, 2006), the scale and speed at which urbanisation is occurring is unprecedented. Stemming in part from vast internal migrations which transplant people from traditional cultures into overflowing cities, and in part from the endogenous growth of cities themselves, urbanisation today is largely a movement of the poor and disenfranchised. Consequently, urbanisation is not only a spatial and geographical phenomenon, but represents profound social, cultural and economic transformations caused by shifting power dynamics over the control of urban land.

Struggles over land have, throughout human history, been at the source of many crises, from war to famine. Land is not only a source of production and of housing, but throughout the ages it has carried much weight as a symbol of social status and power. Consequently, conflicts over land can be distilled as struggles for power and status (Nichols and Komjathy, 2004). As urbanization increases, land within cities becomes rarer, more valuable, and, consequently, more contested. For instance, since urbanization typically goes in step with market-oriented approaches toward land emphasising commoditisation of individual property, it represents a challenge to the traditional powers of local customary institutions which emphasize communal rights to land. Also, as a movement of the poor with little ability to pay market prices for land, urbanisation represents more often than not a threat, not an opportunity, to private developers looking to profit from the increasingly scarce and valuable resource of developable urban land. As a consequence, urban land markets in most

developing countries are frequently corrupt and under the control of a few powerful groups (Payne, 2001). As states often have a monopoly over land in developing countries, urbanisation also poses a challenge to the power structures of municipal and national governments trying to keep hold of their power base of land. The result is an exclusionary, often corrupt, pattern of urban development which fails to offer sustainable and affordable land and housing for the urban poor (Durand-Lasserve et al, 2002). As a consequence of these power dynamics, formalised land with legal records is the domain of the upper classes and the dominant groups in the local social hierarchy, while the poor and vulnerable populations of growing cities, with little leverage to influence these power structures, are left to seek their own housing solutions (Augustinus, 2003).

The urban poor have thus been forced to fend for themselves even as poverty levels have continued to rise to unprecedented levels with intensifying urbanisation (Baharoglu, 2002). In addition, the cities they have flocked to are ill-equipped to welcome them, and often have outdated land registration systems, inefficient real estate markets, few municipal funds, and ineffective and corrupt administrations. The physical/spatial manifestation of this discontinuity between the ballooning numbers of urban poor and inability of cities to facilitate their housing needs is the growth, both in numbers and in size, of informal settlements



(also called irregular, spontaneous, unplanned, illegal, and sometimes used interchangeably by institutions with the term 'slum'<sup>1</sup>).

Informal settlements are those residential areas that have been settled and built spontaneously by residents through self-build practices, and as such usually lack basic services such as water, sewage and electricity. In cities in developing countries, where housing and land markets are tight, informal settlements can house not only the most poor but moderate and middle income groups as well (Pugh, 2000). However, informal settlements generally mirror the map of urban poverty, and the resulting spatial segregation in cities is a reflection of inherent social and economic inequalities within them (Tribillon, 2002).

As they are neighbourhoods that have, out of necessity, been created without the involvement of government administrators, they exist outside of formally recognized regulatory, legal, and planning frameworks. Informal settlements are thus considered by officials to be without legitimacy, and even illegal. Residents of informal settlements are often aware of the vulnerability of their extra-legal status, and subsequently live in daily fear of eviction. Efforts to legalise and legitimize the claims to their land, however, are thwarted by expensive and complicated procedures for recording land rights and dominant public sectors not willing to relinquish their control of land (Augustinus, 2003). Informal settlements are thus defined by the insecurity of their legal status.

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<sup>1</sup> According to the United Nations, slums are characterized as areas where there is insufficient access to water and sanitation services, where housing structure is of poor quality, where there is a very high density of population, and where land tenure is insecure (UN-Habitat 2003)

Despite this insecurity, informal settlements are often home to most of a city's population. It is estimated, for example, that between 30 and 80 percent of the urban population in developing countries lives in informal settlements (Durand-Lasserve et al, 2002). Given that the urban population in developing countries is expected to double over the next 25 years, with growth largely occurring in informal areas, the worldwide population of residents of informal settlements is expected to double from about 800 million to over 1,5 billion by 2020 (Durand-Lasserve et al, 2002).

As mentioned, informal settlements are defined by the insecurity of their legal status. However, the insecurity residents of these areas face on a daily basis goes deeper than that. Given that informal settlements are created out of necessity by the poor, the insecurity in the lives of their residents is also inextricably linked to poverty. Poverty is a complex concept and is subject to varying definitions. A standard definition of poverty in recent years has used as a gauge income levels of under \$1 a day, or the local monetary equivalent that corresponds to less than a 2400 caloric intake per day (Ki et al, 2005). Some prominent economists such as Amartya Sen, however, define poverty as the deprivation of an individual's capability and the lack of freedom to choose values and a life of personal worth. The international community is increasingly taking notice of more nuanced, multidimensional characterisations of poverty. Current evaluations of poverty incorporate the capacity to satisfy basic human needs

including health, education and employment opportunities, with the ability to make one's voice heard and defend one's rights, as well as the opportunity to live in security and with dignity (OECD, 2001). Moreover, poverty is also increasingly associated with vulnerability and risk. Poor people are almost always the most vulnerable in society. They are the most exposed to a wide array of social, environmental and economic risks, yet their vulnerable status means that they are often unable to defend themselves against the related problems and crises that may arise (World Bank, 2001). Poverty is thus deeply intertwined with the notion of insecurity, and this deep insecurity manifests itself as constant presence in the lives of residents of informal settlements.

#### I. 1.i. Informal settlements, poverty, and insecurity

Life in informal settlements is characterised by poverty and insecurity due to lack of basic services, environmental and physical hazards, social issues and economic constraints.

The rapid population growth associated with urbanisation increases the demand for basic urban public services and infrastructure such as public transportation, sewers, and roads. However, governments are mostly ill-equipped to face this demand, and do not have sufficient capacity, know-how, or fiscal resources to provide adequate services and infrastructure to newcomers while servicing a back-log of already underserved areas (Lall et al, 2004). The illegal status

associated with informal settlements often allows governments to bypass service delivery to these areas in favour of legalised, wealthier neighbourhoods. Compounding this problem is the fact that there are often limited incentives, in terms of sufficient demand by able-to-pay customers, for private contractors to want to invest heavily in these neighbourhoods and take up the public sector slack. As a consequence, while the residents of formal settlements of cities in the developing world often enjoy levels of urban services comparable to that of cities in more developed countries, residents of informal settlements almost always lack basic urban services such as sanitation, drainage and solid waste disposal services. For example, while up to 80% of wealthy residents of cities in developing countries have access to water, less than 20% of poorer households do (Ruel et al, 1999).

In urban sub-Saharan Africa, where over 70% of urban dwellers live in informal settlements, sanitation coverage is estimated to be at 55% (Kiwala, 2005). This makes basic hygiene, let alone prevention from contamination from water-borne illnesses such as cholera and malaria, very difficult. Added to this environmental-related health risk is the fact that many informal settlements are located where no formal planning will go such as flood zones. Periodic flooding can result in deteriorating houses as well as stagnating pools of dirty water speckling the landscape of informal communities. Environmental contamination in the form of air pollution is also frequent, as many poor city dwellers live next to busy roads, railway tracks or industrial zones. Poor quality dwellings, which are frequently

built on a temporary basis by the owners with tools and materials at hand, can end up housing many people over long periods of time due to chronic land and shelter shortages (Pugh, 2000). Living in unsanitary, crowded conditions, excluded from the basic services of the city means that environmental and physical insecurity are part of the daily experience of inhabitants of informal settlements.

Beyond these environmental and physical issues, social aspects of poverty also add to the insecurity in the lives of inhabitants of informal settlements. Cities in developing countries are typically characterised by pockets of wealth next to vast swaths of grinding poverty. However, the rich people of cities in the global South never have a reason to visit a slum, and the result is that slum dwellers are invisible to their fellow urban citizens as well as to the administration (Garau, 2005). A corollary of this social exclusion is often a “ghettoisation” of informal settlements, meaning that their residents are essentially trapped in their living situation, and as such are virtually second class citizens within their own city. This social marginalisation adds another layer of insecurity to lives in informal settlements.

At the community level, however, social exclusion in the face of the wealthier parts of the city is often tempered by local solidarity networks based on tribal, religious and familial connections. As a result, pockets of fairly homogenous religious, family or cultural communities fit themselves into the larger urban web

through these networks. Areas within informal settlements thus often consist of relatively homogenous groups with local community strength based on familial or religious ties. However, a further implication of this is that newcomers to urban areas, if not linked to well-established urban families, may have tenuous standing (Ruel, Marie et al, 1999). In informal neighbourhoods, where de facto, or informal, rights are often critical for survival, social exclusion at the local community level adds another layer of insecurity to the lives of vulnerable families.

Aside from unconnected newcomers who often become paying tenants in more established households, women signify another vulnerable group within informal settlements. An important feature of urbanization in African countries and in other developing regions has been the growing numbers of women migrating to cities (Oucho, 2005). As a result, there are increasing numbers of women-headed households in informal settlements. Globally, such households are especially precarious, with 41% of woman-headed households below the locally-defined poverty line (Benschop, 2003). Even within male-headed households, women are especially vulnerable, with local culture often dictating that women have little say in community and household decision-making and little control over household investments. The overall effect is that while residents of informal settlements have little power and are considered to be invisible, even illegal, by the broader city, women within these communities have almost no economic or political power, and are especially insecure (Augustinus, 2003).

Beyond the physical, environmental and social aspects of poverty that create vulnerability and insecurity for inhabitants of informal settlements, economics plays a key role. In fact, the greatest challenge for inhabitants of informal settlements may be the lack of well-paying, steady jobs. For example, in sub-Saharan Africa, employment in sectors that pay regular wages accounts for less than 10% of total employment, and the vast majority of the urban labour force lacks formal employment (Ruel et al, 1999). Most urban poor work in the informal employment sector, perhaps selling food or cigarettes in the street, scavenging garbage dumps, or doing day work in construction. These are jobs where wages are low, working conditions are very hard and job security is on a day-to-day basis. Additionally, households in informal settlements typically have a high percentage of inactive members due to illness and other factors. Such precarious economic conditions, where entire lives are led in the informal sector without the protection of formal social security mechanisms such as pensions or health insurance, can in turn generate more poverty as people have no reliable future in which to invest (UN-Habitat, 2004). However, while it is important to understand the link between informal settlements and poverty and insecurity, informal settlements are also areas of potential growth and development (Wegelin, 2004). As such, policies and programs aimed at assisting the urban poor in informal settlements are increasingly looking to build on this.

## I.1.ii. Policies and Programs

National governments and the international community are coming to realise that informal settlements in developing cities are not going to disappear (Durand-Lasserve, 2000), and have been ignored or not taken seriously for far too long (Kiwala, 2005). Policy winds have thus shifted course, from strategies of eviction and displacement commonly practiced in the 1970s and 1980s, to practices based on principles of inclusiveness and enablement which now aim to strengthen, not erode, the security of informal settlements (Baharoglu, 2002).

Urban land itself is a key element in this new policy climate. As the primary asset of the urban poor, land is a link to both market (i.e. credit) and non-market (i.e. local governments and social networks) institutions (Deininger, 2003). It is thus seen by many as the instrument that can push lives out of insecurity and into security. This translates into policies and programs aimed at reducing insecurity in informal settlements by solidifying resident's claim to their own land, property and livelihoods through land tenure<sup>2</sup> regularisation<sup>3</sup> (also called land-titling, legalisation, and formalisation) programs. What's more, tenure regularisation programs are promoted not only as means for reducing the insecurity related to the illegal status of informal settlements and the fear of forced eviction, but they are also advocated by international institutions as powerful instruments for

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<sup>2</sup> Tenure refers to the mode by which land is held or owned, or the set of relationships among people concerning land or its product (Payne, 2001)

<sup>3</sup> Regularizing refers to ways to bring informal settlements into formal systems. Some tools to do this include sorting out an official tenure status, applying building standards and delivering development and services (Augustinus, 2004). In this paper the term regularization will be used in the context of according legal status to household property rights.



reducing the insecurity associated with urban poverty (Galiani and Schargrotsky, 2005).

The World Bank is widely acknowledged to be the most influential funding institution working to improve urban informal settlements worldwide (Pugh, 2000). Its programs, while maintaining underlying principles of affordability, cost recovery, and replicability, are guided by the correlation the bank sees between land distribution, economic growth, and poverty reduction. It thus promotes tenure regularisation as a means to provide the urban poor in informal settlements with an economic asset, i.e. property with a legal title, which can also serve as a legitimate political and social base (Baharoglu, 2002). In this framework, the increased security attained through property rights serves both to increase incentives for household long-term investment, which is a key element underlying sustainable economic growth (Deininger, 2003), as well as to act as leverage for accessing formal institutions such as banks. However, this approach has its critics. For example, the underlying assumption of such programs is that households have growing incomes and will thus invest in housing and other durable goods. This assumption is highly questionable, especially when confronted with the reality of economic and social upheavals caused by globalisation and the HIV AIDS epidemic (Tomlinson, 2001).

For its part, the UN has led a Global Campaign for Secure Tenure and Urban Good Governance since 1999 as well as being involved with the Cities Alliance

Cities Without Slums program. It has additionally singled out regularised land tenure as one of the key indicators for measuring progress in the implementation of Target 11, the 'Cities without Slums' initiative of the United Nations Millennium Development Goals, which seeks to achieve a significant improvement in the lives of at least 100 million slum dwellers by 2020<sup>4</sup> (Payne, 2004). However, it is becoming more and more apparent to policy makers that Target 11 cannot be addressed in isolation, and that improving the lives of slum dwellers not only entails increased security in terms of their legal status, but must equally be linked to reducing insecurities related to urban poverty by improving, for example, education, gender equality, health and governance (Kiwala, 2005). Beyond the World Bank, UN-Habitat and Cities Alliance, numerous international institutions such as the GTZ, ADB, USAID and others are involved in funding urban tenure regularisation strategies in developing countries.

## I. 2. Urbanisation: Dakar

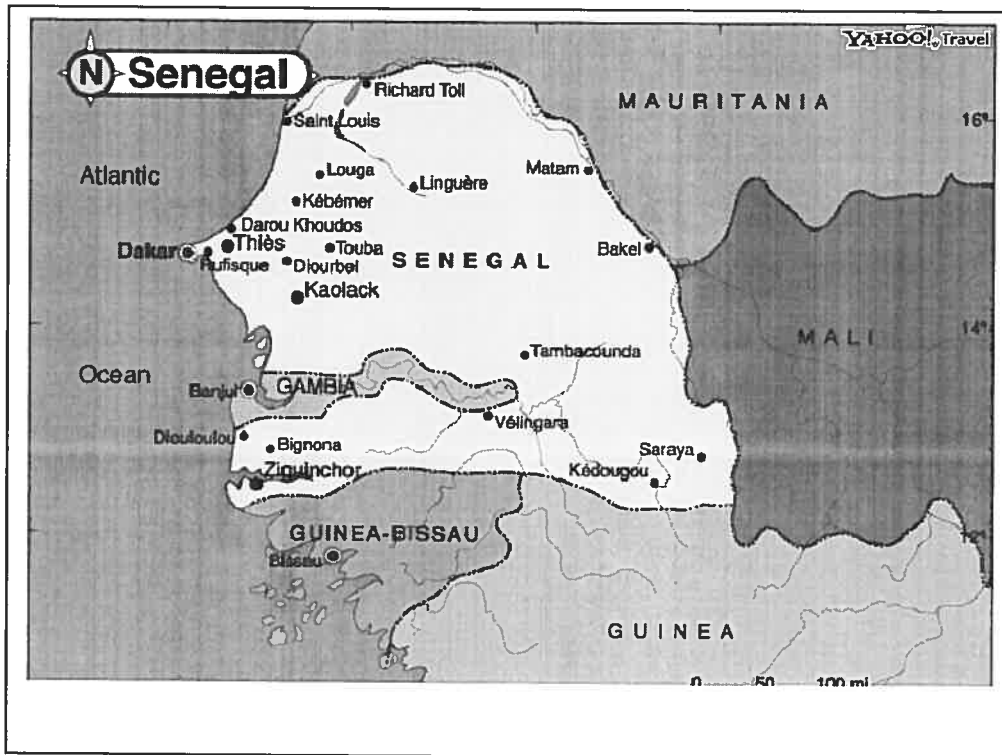
Senegal is a democratic, multi-ethnic country situated on the western-most point of the African continent. An officially French-speaking nation, it shares borders with Mauritania, Mali, Guinea, Guinea-Bissau, and the Gambia (see image 1). As such, it is part of sub-Saharan Africa, a region of the world where about half the population still lives on less than a dollar a day (Economist, 2006). Senegal's

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<sup>4</sup>The UN Millenium Declaration aims to improve the lives of at least 100 million slum dwellers by the year 2020 : Target 11 of Goal number 7. The UN originally had two indicators for this target: the proportion of people with secure tenure (indicator 31) and the proportion of people with access to improved sanitation (indicator 32). Indicator 31 includes two subindicators: the number of forced evictions, and the proportion of the urban population who have documents as evidence of secure tenure ([www.un.org](http://www.un.org))

present-day population, at 10,5 million, is three times as large as it was in 1960, when the population stood at 3,5 million. Consequently, the population is very young, with the under-20 segment constituting more than half the overall population (Comité National d'Habitat, 2004). Senegal has traditionally been a rural-based society, with peanut crops and fishing as some of the country's principle sources of revenue. However, Senegal is increasingly becoming an urban society, with recent studies showing 47% of the Senegalese population living in urban areas (World Bank, 2002).

Image 1: Map of Senegal (source: maps.com)



Despite relatively strong GDP growth rates in recent years, (4,3% from 1996-2001; 6,5% in 2003) Senegal, with an average real GDP per person of 1 465 \$ USD, is among the world's poorest nations (Ki et al, 2005). The Human Development Index ranks Senegal at 156<sup>th</sup> among the 174 countries listed (World Bank, 2002). In terms of monetary poverty, it is estimated that anywhere from 48,5% (Ki et al, 2005) to 65% (Comité National d'Habitat, 2004) of the overall population lives below the poverty line. In terms of social indicators of poverty, such as health, education, gender equality and environmental risk factors, there is much to be concerned about. Life expectancy is a mere 54 years, and adult literacy is a low 37% (Comité National d'Habitat, 2004). Almost a quarter of all children under 5 are malnourished, only about 60% of children attend primary school, and girl's enrolment lags behind that of boys by about 10 points (World Bank, 2003). In fact, indicators of women's income, education, health, and social status all lag behind those of men, marking women in Senegal as a particularly vulnerable group. While the incidence of HIV, at 1,4%, is low compared to many sub-Saharan countries, morbidity due to malaria is high, at 25% (World Bank, 2003) .

Despite this seemingly ubiquitous poverty, it can be said that Senegal is really two nations: one approaching middle-income levels with decent access to education, public services, health care, housing, financial services; the other, larger nation, existing near or below the poverty line and is ill fed, ill clothed, ill housed, insecure and uneducated (World Bank, 2003). This polarisation is

especially evident in the region of Dakar, which has a Gini index of 0.5, which is a strong indicator of inequity (World Bank, 2003). The impact of the devaluation of the CFA<sup>5</sup> (the currency in Senegal) in 1994 and of SAP Policies and decentralisation in 1996 are said to have exacerbated poverty and inequality and led to an overall degradation in the quality of life for large segments of the population (Programme de Gestion Urbaine, 1995). For example, wage restraints and lay-offs associated with SAPs likely intensified urban poverty (Weissman, 1999), while increased prices of basic staples such as rice following devaluation adversely impacted poor households in particular, where food is a significant portion of the daily budget (Programme de Gestion Urbaine, 1995). Decentralisation also gave municipalities more responsibility in urban development and the provision of basic services. Part of this transfer of responsibilities from the national to local level included the management of the Domaine National lands<sup>6</sup> in the region of Dakar. However, this transfer was done poorly, without proper financial or human resource backing to support this transfer of power (Precht, 2003), resulting in overlap of responsibilities and confusion (Gulyani and Connors, 2002).

Despite this administrative confusion over its urban development, Senegal's current rate of urbanisation is one of the highest in Africa and is predicted to be at 56% by 2015 (UN-Habitat, 2001). While increased urbanisation has affected

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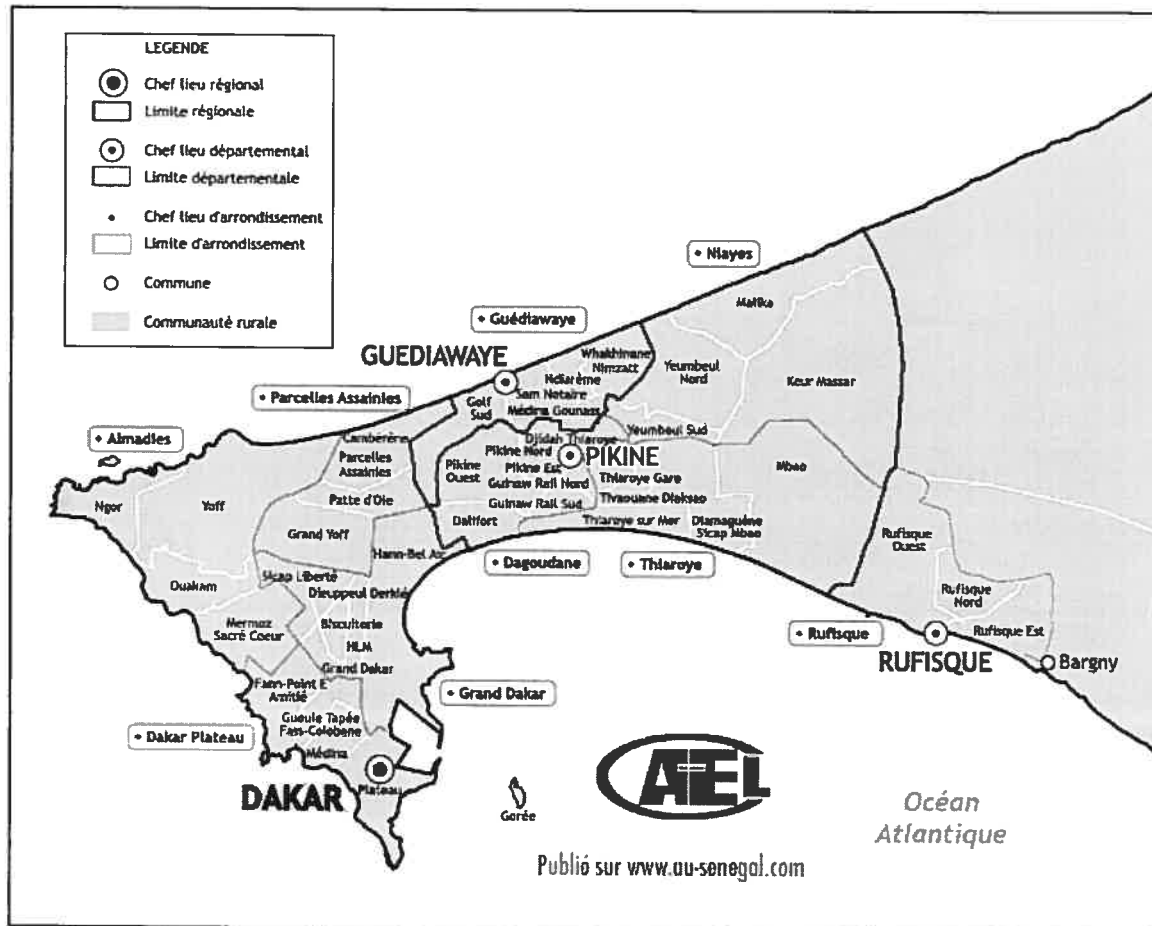
<sup>5</sup> The conversion for the CFA , 2006, is approximately 450 CFA = 1 \$ Canadian

<sup>6</sup> Law 64-46 of June 17 1964 created the Domaine National, where all non-registered lands and land with no value added (i.e. cultivation or permanent structures ) became part of the state's property (Abdou, 2006). As a result, approximately 95% of land went under state control (Precht,2003).

several Senegalese cities such as Kaolack, Saint-Louis, Tambacounda, and Louga as well as some towns, urbanisation in Senegal has largely been characterised by growth of the capital region of greater Dakar, which alone accounts for over 54% of the country's urban population with approximately 2 411 528 residents (UN-Habitat, 2001). Dakar's annual population growth rate from 1995 to 2000 was 4%, while for the country as a whole it was 2,6% (World Bank, 2003). As in most cities of the developing world, this growth has and continues to take place predominantly in informal settlements, and has been exacerbated by such factors as low household revenues, heavy administration, and poorly managed real estate reserves. Despite some efforts to house lower income groups through projects such as the World Bank-funded Parcelles Assainies project in the outskirts of Dakar, the housing needs of the ballooning population of urban poor have not been met. In fact, studies show that housing in the Parcelles Assainies went not to the poor as intended, but, due to imprecise selection criteria, speculation, and lack of understanding of the target population, ended up going to more privileged classes (Programme de Gestion Urbaine, 1995). Further, as in other cities of the developing world, the private sector has not been interested in building for low-income streams in Dakar. In fact, it is estimated that between 1976 and 1988, planned, formal habitat produced by both the public and private sector in Dakar covered a mere 7% of the demand. In 2000 this wide gulf between offer and demand persisted, with a demand for approximately 25 000 units, but an offer that stagnated around 1 500 (Precht, 2003). Inevitably, the percentage of the population with no choice but to live in

informal areas, with insecurity related to legal, physical, environmental, social and economic issues, is substantial and continues to rise.

Image 2: Map of the region of Dakar  
(source: au-senegal.com)



### I. 2.i. Informal settlements, poverty and insecurity

Dakar's booming growth is currently being approached with a four-pronged strategy involving: 1. development of an overall cadastral plan for the city, 2. regularisation and restructuring of informal neighbourhoods, 3. creation of viable land for public and private sector development, and 4, policing of undeveloped areas to prevent further informal settlements (Seck, 2006). Despite this, one of the main outcomes of recent rapid urbanisation in Dakar is the proliferation of informal neighbourhoods, which are estimated to represent anywhere from 45% (United Nations, 2001) to 60% (World Bank, 2002) of total housing in the region of Dakar. This phenomenon is not new. In 1952, in a move to rid the city centre of spontaneous housing and slums, the administration in Dakar moved forcibly removed residents from the city core to Pikine<sup>7</sup>, 12 km out of Dakar. However, this move to clean up the city's core did not have its intended effect of eliminating the problem of informal areas. Instead, more informal settlements were created, just further out of the city. Proliferating growth spread eastward along the neck of the Cap-Vert peninsula (see image 2), overtaking, absorbing and integrating traditional ethnic Lébou villages such as Thiaroye, Yeumbeul and Malika along the way. This was done through household land purchases, usually from traditional Lébou landowners, done outside legal structures (Precht, 2003). By

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<sup>7</sup> Since 1983, the region of Dakar has been divided into smaller administrative regions ('Départements'). These are Dakar, Rufisque, and Pikine (Programme de Gestion Urbaine, 1995). The name 'Pikine' can thus cause confusion as it can refer both to the original town of Pikine as well as to the administrative region of Pikine. The administrative region of Pikine, or Pikine-Guédiawaye, includes Guédiawaye, Malika, Yeumbeul, Thiaroye, and much of Dalifort. All the informal settlements studied in this research project are in the administrative region of Pikine. Unless otherwise indicated, 'Pikine' and 'Dakar' will refer to their respective administrative regions, and 'Greater Dakar' or the 'region of Dakar' will refer to the larger grouping of all three administrative units.



1998, the population of Pikine-Guédiawaye, the vast majority of which lives in informal housing built on former customary Lébou land, had ballooned from 100 000 to 1 045 000, representing the largest urban administrative unit in Senegal (World Bank, 2002). This uncontrolled population expansion was the product of the first wave from the inner-city in 1952, a subsequent wave from the drought-ridden countryside in the 1970s, and continued endogenous and exogenous growth that will result in the population of Pikine doubling that of Dakar by 2015. Many of the urban poor who have settled here live on unregistered, illegal plots that are unclean, overcrowded, lack basic services, and are often in flood zones. The informal land tenure status, combined with physical, environmental, social and economic factors, results in conditions of profound insecurity in the informal settlements of Pikine.

In terms of physical and environmental conditions, for many years, these neighbourhoods have existed without any substantial investment in such basic services as sewage and garbage disposal (Programme de Gestion Urbaine, 1995). A 2005/2006 outbreak of cholera, which is caused by contaminated feces in drinking water, is testament to lack of proper sanitation services. Not only does lack of proper drainage in Pikine's impermeable soils cause unclean water to stagnate during the rainy season, but flooding is a regular occurrence. In my trips into the informal settlements of Pikine, I saw pools of water by the road side (see images 2 and 3), and even in people's houses, that had been there since the previous year's floods. In other houses, the water had finally gone, but its

trace was still there in the form of mould and crumbling walls. Another trail left behind from previous flooding, evident in the sores still marking many people's skin, was illness, not only of malaria, which is rampant in these areas, but of other maladies too.

Image 3 Pools of water by the road side



Image 4 left-over protection from previous year's flooding



Housing stock in the Pikine area looks fairly durable from the outside, with houses made out of brick and roofs of aluminium. However, it is estimated that 90% of this housing stock is made through self-build or auto-construction practices (Programme de Gestion Urbaine, 1995). This not only means that rooms are added and bricks are laid by household members or neighbours, but the bricks themselves are made by hand. As a result, the houses can be of very low quality and crumble easily (see image 5). With overcrowding (the area of

Pikine has a very high population density of 14 538 people per km<sup>2</sup> ) that is predicted to increase as a result of land scarcity and the inability for young adults to afford their own property, the condition of housing stock is likely to worsen (Abdou, 2006). Other physical dangers within the settlements include proximity to the train tracks, which are in use but are unprotected (see image 6).

Image 5:  
crumbling walls  
in poorly-made  
house



Image 6: a train  
passes through  
an informal  
market



Another element of physical and environmental insecurity facing residents of Pikine's informal settlements relates transportation. To get in and out of the area and into Dakar, a resident must take crowded buses or 'car rapides' along poor quality roads (see image 7) and highways for an hour and a half to two hours each way. Not only are these roads riddled with traffic jams, but the air is thick with highly polluted leaded diesel fumes. This long and dangerous route in and

out of the neighbourhoods, combined with the low purchasing power of the residents, must also act as a deterrent to food vendors. The fruit, vegetables and fish I saw for sale in the markets of Pikine were of the worst quality, both in terms of freshness and variety, which I saw in all of Dakar. In this way, transportation not only exacerbates health problems through pollution and risk of accident, but is also a variable linked to malnutrition.

Image 7: Car rapides and buses try to pass across poor quality, flooded roads



Poor transportation affects not only physical and environmental insecurity, but also exacerbates social marginalisation and exclusion. For example, severe overcrowding at local schools<sup>8</sup> drives some families to send their children to schools in the city, with children waking up at 5:00 a.m. to make the voyage into Dakar. Other families are not so determined or lack the resources for such an undertaking. The consequence is that Pikine, including Thiaroye and

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<sup>8</sup> In 1995, Pikine had only one Lycée, the Lycée Limamoulaye, which at 4 620 students was the biggest in Senegal, but still was extremely inadequate for a population then nearing 1 000 000 (Programme de Gestion Urbaine, 1995).

Guédiawaye, has the highest percentage of school-age children who do not attend school. This is an especially worrying because young people make up a large percentage of the local population. The polarisation between the haves and the have-nots of greater Dakar will thus continue to grow as these young people become adults lacking formal skills and education.

While the marginalisation with respect to the rest of the city continues to be a problem for residents of the informal settlements, there is much strength at community level. This may in part be due to a fairly homogenous population overall, as about half of the population of Pikine is ethnically identified as Wolof, and the population is over 90% Muslim (Programme de Gestion Urbaine, 1995). As I found during my time spent in these communities, this religious homogeneity represents much more than a social cohesion based on a shared belief system, but the rituals and practices embedded in the Muslim religion, such as daily prayer, washing, and worshipping in the evening at the local mosque, create common daily routines where community members meet, thus enhancing and strengthening social bonds. Within this larger community, there are pockets of tightly knit religious, family, or ethnic communities, such as the Layenne religious community in Yeumbeul and the Lébou communities in Thiaroye. This tight community connection is a strength, but it can also have its downside, as local familial and ethnic networks often have a built-in hierarchy which can benefit some households over others.

At the household level, the insecurity of life in informal settlements has manifested itself in the form of matrimonial mutations, where men's first marriage is delayed due to their poverty, out-of-wedlock births are frequent, and couples must live within a large household (Gendreau, 1997). In one household that I got to know well, five of the young men living there, none of whom had formal employment, had at least one out-of-wedlock child. In none of these cases did the two young adults involved live together or marry. This example shows not only the difficulty the young have in being able to lead their own independent lives, but also the added vulnerability of young women who ultimately bear child-rearing responsibilities. Beyond women and youth, renters and lodgers are an especially vulnerable group. The Senegalese ethic of 'Teranga', or hospitality, means that households not only share money within family and social networks, but they often lodge children or adult members, often from the countryside, belonging to these extended networks. While this is another strong social tie that knits Senegalese communities together, it can also have less positive repercussions, as the renters and lodgers are essentially at the mercy of the households. For example, one lodger that I was acquainted with, a young woman cousin from the countryside, told me that she was only allowed to sleep on the floor next to the bed of the household head, and that if she returned late for meals, no food was saved for her. As for rent-paying tenants, they are often at the bottom of the social hierarchy; their renting status showing them to be without means or connections to own or to live with extended families.

Adding to the physical, environmental and social insecurity of life in Pikine's informal settlements is economic hardship. 75% of jobs in the Dakar region are in the informal sector (World Bank, 2002). This is especially true in the informal settlements of Pikine, where unemployment is high (Abdou, 2006), and where almost half the households have a monthly revenue between 20 000 and 50 000 CFA (Precht, 2003), which easily translates into life below the monetary poverty line. At one time there were steady jobs in the Pikine area as there were local industries making shoes, textiles, and matches, but most have since shut down. A sad but telling comment on this is that Pikine community elders say that the quality of life has gone markedly downhill in their lifetimes, and they worry about the future for their children.

#### I. 2.ii. Policies and Programs

For many years, the government of Senegal, as had been the case in central Dakar in 1952, continued with its policy of slum clearance. However, in 1985 the forcible removal of Lébou customary land-users from their land in the Dakar neighbourhood of Arafat generated a strong negative public reaction. This groundswell of public criticism galvanized a political response to urban land policy. In fact, the Presidential Decree 91.748 of July 1991 prohibits forced evictions except in the case of public utility<sup>9</sup> (Precht, 2003). This, combined with

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<sup>9</sup> An example of this Decree being put into practice is currently occurring in Dalifort, where households are being evicted for reasons of public utility and cleared out of the way for the construction of the Dakar-St Louis highway. The households are being compensated. However, they are being offered only 100 000 CFA per m<sup>2</sup>, which residents say is too little for them to be able to buy any new housing (Sarr, 2006).

the creation of a new strategy toward informal settlements by the government of Senegal and the German Cooperation Agency, GTZ, gave succour to residents of Dakar's informal settlements. The new strategy toward informal settlements, known as the 'Dalifort method', after the pilot case implemented there in 1987, aims to enhance security of informal settlements by simultaneously providing legal land tenure and basic infrastructure. It has since been implemented in numerous neighbourhoods of Dakar, Pikine and other urban centers of Senegal and is central to Senegal's overall national urban upgrading programme<sup>10</sup>.

In addition to keeping the population of informal settlements in situ, the Dalifort method is widely recognized for its innovative way of linking community participation in decision making with financial contributions (Gulyani and Connors, 2002). This is done through the creation of Economic Interest Groups (GIE). The GIE, made up of heads of households who are the de facto property owners ('Propretaires ayant droits'), participates in decision making and prioritizes the community's needs with respect to services and infrastructure. Together with the project implementation agency, the Fondation Droit à la Ville (FDV)<sup>11</sup> GIE members determine the price they will pay per meter<sup>2</sup> for property

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<sup>10</sup> The government of Senegal's urban upgrading programme is comprised of four phases: 1. The Dalifort pilot project (1987-1990), 2. Enlargement of program scope and establishing policy (1991-1992), 3. Strengthening the means and instruments within the framework of a nationwide approach (1993-1995) and 4. Setting up an autonomous operator, the FDV (1996 – present) (World Bank, 2002)

<sup>11</sup> The FDV was created in 1996 along with other decentralization measures, but only started operations in 2000 after it was officially declared a public utility. This transfer of power was required by international funders. The FDV is a specialized agency responsible for undertaking and organizing tenure regularization and upgrading projects (Precht, 2003).



titles<sup>12</sup>. It subsequently pools together member's savings into a community account and undertakes collection to ensure that participants pay. The idea is that members of the GIE make regular payments with the goal of obtaining a Droit de Superficie (DS), which translates roughly as a right of land occupancy (World Bank, 2002), and is registered in the official cadastre. The DS is not, however, equivalent to a full legal land title, as it carries with it three conditions: the first is that property must be primarily used for housing and not for commercial endeavours, the second is that if an owner wants to sell the property she or he must first advise the local municipal administration, the third is that the DS is valid for a period of 50 years (Coly, 2006). While it could be argued that conditions 1 and 2, because of their subjective nature (i.e. how to define "primarily used for housing"), leave open the potential for corruption, and that all three conditions put unnecessary restraints on the economic potential of the properties, the counterargument in favour of the DS is that its affordability relative to the prices of full legal titles necessitates such conditions, and that these conditions prevent distortions in urban land markets such as downward raiding. The DS can also be seen as a steppingstone toward a full legal title, as owners of the DS can continue to make payments in view of eventually obtaining a full title. An additional point to keep in mind is that payment for the DS, although considered by program administrators to be a relatively affordable and symbolic sum, means that in most cases homeowners are paying a second time for property which they already believe belongs to them.

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<sup>12</sup> The payment is described by Malik Coly of the FDV as a symbolic payment. For example, prices in Pikine and Dalifort range between 1 650 and 2 500 CFA / m<sup>2</sup>. In the surrounding area, formal, services properties cost around 13 000 CFA / m<sup>2</sup> (Coly, 2006).

An outcome analysis by Senegal's National Habitat Committee (NHC) lists numerous accomplishments of the initial Dalifort regularisation and upgrading program. Some of these outcomes are easily measured. For example, 92% of programme recipients now have water hook-up, whereas only 1% did prior to the project, and 70% of houses now have electricity, whereas none did previously<sup>13</sup> (National Habitat Committee, 2001). However, some outcomes listed are not so easily quantified. For instance, the NHC also attributes an increased feeling of security to the project participants without referring to any studies to back this up. The NHC also shows that investment in housing upgrading in Dalifort significantly increased after the implementation of the project (National Habitat Committee, 2001). However, this change could equally be attributed to the recent departure from the area of a local Marabout (religious leader) who had previously insisted on houses only of wooden, not brick construction in his vicinity (Coly, 2006). The Dalifort outcomes are equally questionable on the topic of women. Whereas the NHC states that "women are involved in the programmes' activities on an equal footing with men", only 11% of the households benefiting from the programme were headed by women (National Habitat Committee, 2001). The NHC also states that an outcome of the Dalifort project is an enhanced community climate "based on trust, increased solidarity within the group ... (and) improved social cohesion" (National Habitat Committee, 2001). However, this claim is not backed up by study results, and does not address the equity issue of distorted program

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<sup>13</sup> While such data seems straightforward, it ignores the common practice of splicing and illegally distributing utilities such as electricity. Households may have in fact had prior use of electricity but had paid a local illegal distributor.

impact within the community. What, for instance, are the social repercussions at the community level for a GIE household that is unable to pay?

The Dalifort method, because of its emphasis on community participation and responsibility, was awarded prizes at both the Cities World Summit in 1996 and the Hanover Universal Exhibition in 2000 (UN- Habitat, 2001). However, the Dalifort method has also elicited criticism for program efficiency reasons. For example, while tenure rights are to be accorded at the last stage of the upgrading process, it was found that many residents were uninterested in land titles once basic urban services had been introduced and upgrading had been implemented (Gulyani and Connors, 2002). This means that project cost-recovery has been very low. In Médina Fass M'bao, where the Dalifort method was subsequently implemented, the original cost-recovery objective from GIE household contributions was 200 000 000 CFA. However, only 15 000 000 CFA, less than 10% of the goal, was eventually recovered (World Bank, 2002). In addition to the low attraction of a DS for the local population once infrastructure had been installed and security was assured, the low financial capacity of the program stakeholders was also cited as a reason for weak cost recovery. A further, more theoretical criticism of the Dalifort method questions the appropriateness of applying an incentives-driven approach<sup>14</sup>, which presumes that formal tenure security will act both as an economic leverage and as incentive for investment by

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<sup>14</sup> An economic-incentive basis of the program was confirmed both by Malik Coly of the FDV, and by Oumar Seck of the MUH, as the underlying principle guiding the current tenure regularization programs. For example, both men cited increased property value and access to credit as key project outcomes.

households, in the context of high insecurity and poverty. In other words, can the poor really benefit from such an approach?

This research paper aims to investigate the type of impact and influence that tenure regularisation programs in informal settlements have on household economic behaviours such as saving and accessing credit, as well as on household perceptions relating to security, values, and objectives. This research is in the form of a case study and is based on extensive interviews in the informal settlements in the Pikine region where the Dalifort Method either has already been implemented is currently being implemented, or has not yet been implemented. The communities included in this study are: Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, and Ainoumady. This work is broken down into the following four sections: 1. **Literature Overview**, which will discuss major themes related to tenure regularisation programs in informal settlements; 2. **Methodology**, which will describe the approach used and the rationale behind this; 3. **Results**, which will present, analyse and discuss the results obtained; and 4. **Conclusion**, which will summarize the study and results.

## II. Literature Overview

### II. 1. Different approaches to tenure security

Land tenure is generally broken down into two main categories: formal tenure (also known as de jure tenure) and informal tenure (also known as de facto tenure). Formal tenure rights refer broadly to land rights that derive their legitimacy from being registered and documented by a state-authorising body. Informal tenure rights derive their legitimacy from an authority not sanctioned by the state. This could be as structured as a signed and documented local agreement, or as loose as a general understanding among neighbours ([www.unchc.org](http://www.unchc.org)).

This dichotomous approach to tenure systems is, however, an oversimplification. In reality, a continuum of tenure rights can exist within just one city (Payne, 2004). As a recent study in Columbia shows, even pavement dwellers, though their level of security is relatively low, have a network in place that serves as a form of de facto tenure security (Aristizabal and Gomez, 2003). Thus, each city of the world can be seen as a complex system of land rights and the related interplay of various actors. Due to the involvement of all levels of society, land tenure is a political issue (Payne, 2001). Further, because land tenure systems are involved with the allocation of a key resource, land, changes in the status quo imply shifts in power between the city's actors. By according some of the real

social and economic power associated with formal land ownership to the urban poor, tenure regularisation can thus be interpreted as a form of power-sharing, democratisation and improved governance within the city (Deininger, 2003).

Unfortunately, some tenure programs have tended to aggravate tensions and increase conflict over urban land instead of using the opportunity to create a more cohesive, inclusive city. The emphasis on individualised land rights in many recent urban tenure programs, for example, runs contrary to the communal approach to land allocation used in most traditional tenure systems (Payne, 2001). This has often resulted in confusion and further conflict over land rights. In many cities in Africa, for instance, customary and modern formal ownership systems now overlap in an untidy tangle (5<sup>e</sup> Assemblée, 2005). In addition to customary landowners, the private sector, the public administration, funding agencies and, now, the urban poor, are key actors with their own needs and interests at stake in the urban tenure debate. International funding agencies generally want to run programs that have a likelihood of cost recovery and that do not run contrary to international human rights conventions. In particular, the World Bank seeks to develop markets and stimulate growth (Baharoglu, 2002) . Real estate developers, with an eye on profit, are interested in keeping some control over urban land supply and ensuring that prices remain profitable. Governments and administrations cannot overextend their already strained capacities. Their interests lie with maintaining some control of the resource, land, and developing a tax base. Private land owners are usually members of the

wealthy and socially-dominant classes. It is in their interest to ensure that their property values remain high and that they are not overburdened with additional urban infrastructure taxes. Finally, the residents of informal settlements, until recently largely ignored by these more powerful stakeholders, are, thanks to their sheer numbers, gaining political and economic influence. The needs of this group are diverse, as the residents themselves are diverse. Their general needs include the reduction of social exclusion, enhanced security, and a sustainable improvement in overall living conditions.

As this brief run through key stakeholders demonstrates, land tenure systems are inextricably tied to the interests of actors involved and the power dynamics between them. As a result, land policies are often the outcome of subjective, preconceived notions and ideological viewpoints of dominant stakeholders rather than the result of careful objective analysis. This scenario further means that the potential for using land policies as a catalyst for social and economic change is often not fully realised (Deininger, 2003). Some argue, for instance, that land tenure regularisation programs based on technical rationality and financial logic mirror the interests of dominant stakeholders such as funding agencies and government administrations without looking at the broader context (Durand-Lasserve et al, 2002). It is further argued that for the interests of the urban poor to be properly taken into account, an approach emphasising increased local perceptions of security, not the formalisation of titles, is needed (Payne, 2003). In fact, in some cases, title deeds are said to create more confusion than security

(Smith,2004). Understanding these two opposing approaches to tenure security, the one emphasising formalized tenure systems and the other placing importance on the perception of tenure security, is critical for understanding the heart of the tenure debate.

## II. 1. i. De jure tenure security

In this approach to tenure security, the formalisation of land rights is seen as one of the most important catalysts in stabilising communities, in improving shelter conditions, in reducing social exclusion, and in improving access to urban services. This translates into increased security due to the ability of formal land ownership to buffer risks (such as loss of physical capital, changes in social networks, and diminution of income) and to stimulate investment in durable goods (housing, home businesses) (Baharoglu, 2002). The lack of a formal title is thus a major deterrent to development and growth, as it denies residents of informal settlements of a sense of stability in the future, of a key economic asset for investment and leverage, and of a basic human right (De Soto, 2000).

Protection from the risk of eviction is considered crucial in terms of reducing pervasive exclusion from mainstream social, economic, and civic opportunities (Augustinus, 2003), and also in terms of sustainable development. In a climate of insecure de jure property rights, it is argued, individuals under-invest knowing that others may seize the fruits of their investments. Formal land titles, which



should effectively eliminate the risk of forced eviction, should thus stimulate investment and provide poor households with a valuable savings tool (Galiani and Schargrodsky, 2005). Key to this type of security is that power of the state can be called on to enforce property rights. This requires confidence in institutions which are accountable and accessible to the local population (Deininger, 2003), which are not corrupt, are enforced objectively, and are administratively efficient (Lindner and Strulik, 2004 ).

De jure tenure systems are also argued to be essential for integrating informal settlements into the urban fabric. This is partly because formal property rights can facilitate urban service delivery and can contribute to municipal revenue through property taxation (Gulyani and Connors, 2002). This is also partly because instituting formal property rights requires registering and codifying the land. This can improve the spatial ordering and organisation of the city, and can lead to the development of city plans integrating informal settlements into the larger sphere of the city.

Proponents of de jure tenure security also argue that land titling is an essential foundation for economic growth. The security from formal titling provides not only a basis for long-term capital investment, but provides the poor with collateral for loans and credit, thus transforming dead capital into live capital (De Soto,2000).

Further, studies show that formal titles translate into higher property values, and an increase in property values is considered as a contribution to the development of land markets (Baharoglu, 2002).

Finally, in the de jure framework, individual property titles are associated with human rights and social justice. Residents of informal settlements are trapped in their lives due to their invisibility and lack of recognition by the formal system. Lifting people out of this marginalised status through the mechanism of formal property rights is not only a form of empowerment, but is akin to according them a basic human right.

Despite these reasons supporting the de jure approach to tenure security, this approach is increasingly critiqued as being too costly, unnecessary for accessing services, not resulting in higher levels of security than other forms, administratively complicated, and not viable in countries that lack the capacity to uphold an expensive system (Augustinus, 2003). Instead of emphasising the de jure approach, it is argued, other forms of enhancing security should be looked into.

## II. 1. ii. De facto tenure security

As in the de jure tenure system, the de facto tenure system also presupposes security as a precondition for household investment and community

sustainability. However, the de facto approach to security does not consider full legal titles to be the only means of achieving acceptable levels of security (Payne, 2001). Rather, household security stems from a broader range of factors such as the availability of services, the political climate, and community networks. Further, this approach recognises that rights exist in a meaningful sense only when community members recognize and accept them as legitimate (Firmin-Sellers, 1999). Thus, programs aiming to improve security using the de facto approach emphasise measures such as investment in neighbourhood infrastructure to enhance a broader sense of community security and emphasises the importance of enhanced rights in general.

In a fairly typical city of six million people in which 50 percent of the population lives in informal settlements, it would be necessary for the administration to issue 400 formal titles per working day, for ten years, to remove the backlog (Baharoglu, 2002). If security can be enhanced in ways that would not require such a heavy investment in time and resources, proponents of the de jure approach contend, should these not be prioritised? An excellent example of security stemming from a source other than a formal land title is the Senegalese Presidential Decree 1991 prohibiting forced evictions except in the case of public utility. This resulted in an overall reduced fear of eviction from residents of informal settlements (Precht 2003). However, confidence in the legitimacy of this Decree relies on confidence in a broad range of institutions including freedom of

the press, lack of corruption, and good governance<sup>1</sup>. In other cases, the mere act of upgrading has been shown to be able to establish a sense of security in neighbourhoods that are still viewed by the state as illegal.

In fact, an examination of what constitutes illegality is necessary. Often residents of informal/illegal settlements have acted in good faith to purchase their land through locally accepted means that the state does not accept. It is thus essential not to blindly accept a categorisation based on rules established by a bureaucracy and power structure bent on keeping hold of its power. One should not mistake a police-state or a hyper-bureaucratized state with a state based on just legal principles. Proponents of the de facto approach to tenure security contend that it is thus more appropriate to talk about un-conformity than to talk about illegality with respect to informal settlements (Durand-Lasserve and Tribillon, (2000).

For residents of informal settlements who have lived there for many years, their perceived security of tenure may be indistinguishable in practice from households living in legal housing. In many such cases, informal institutions will have arisen to compensate for the absence of formal property protection (Field, 2003). Land titling programs may thus unintentionally or inadvertently discriminate against forms of de facto tenure which may be appropriate for large

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<sup>1</sup> In fact, the legitimacy of this Decree is currently being tested in Greater Dakar with the eviction of households for reasons of public utility: the construction of the new Dakar-St Louis highway. Households I interviewed were following this carefully in the newspaper to see if indeed evicted households were being compensated. As it stood in the summer of 2006, evicted households were indeed being compensated by the state, but they claimed that the amount they were to receive was inadequate for buying a new home.

sections of the local population (Payne, 2001). Legal registration of land, then, even when couched in the language of human rights, is not necessarily a priority for the poor, many of whom have no understanding of the implications of a legal title. In reality, land titling may simply be an easy solution for governments to the chronic and severe low-income housing problem they face (Baharoglu, 2002).

Given these dichotomous approaches to tenure security, an 'Intermediate approach' to tenure security is being increasingly promoted. The idea is that this system will provide the benefits of increased legal security associated with de jure titling in the form of short-term, low-cost land titles, while looking to more culturally appropriate solutions for the long-term. It is hoped that this approach will provide short-term security while preventing some negative externalities associated with high costs, rigidity and difficulties of implementation of many regularisation programmes (Baharoglu, 2002), while giving local institutions time to develop locally-appropriate programmes (Durand-Lasserve et al, 2002). Additionally, this approach encourages the idea that tenure regularisation not be treated as a stand-alone programme, but be combined with a package of measures, such as increased livelihood opportunities and access to services, aiming to improve quality of life. Intermediate tenure is thus an attempt to bring legality and legitimacy together, which is a major challenge for land tenure policy (Deininger, 2003).

Intermediate tenure, while it can be seen as a compromise between two opposing visions of tenure, is not without its detractors. For example, while affordability and easy implementation, both hallmarks of the intermediate approach, seem to be positive elements to any plan, they can be implemented at the cost of according titles that have wider acceptance and valid legal weight as far as financial institutions are concerned. In highly polarised cities, where serviced and legal land is the purview of the wealthy and well-connected, intermediate regularisation schemes can appear to deliberately create a second layer of legality especially for the poor (Durand-Lasserve, 2000). Local appropriateness may also, on the surface, seem like a positive element to any program, but it can also lead to distortions such as the solidification of locally-applied biases, such as those against women's right to own land. Thus, while some argue that intermediate tenure helps to provide the ultimate goal of affordable, accessible tenure, others see this as a dangerous idea that perpetuates exclusionary practices (Durand-Lasserve, 2000). Despite its apparent spirit of compromise, the intermediate approach begs the question: whose interests are served by this policy?

## II. 2. Economic Incentives Model to tenure regularisation

Economic growth models have shown that economies without property rights approach lower levels of income and consumption per capita, and that lower rates of investment can lead to a permanently lower rate of growth (Lindner and Strulik, 2004). The economic incentives model to tenure regularisation thus associates the according of property rights with stimulating productivity, investment, and growth. In particular, credit is a key connection between tenure and productivity (Smith, 2004). This model thus makes use of the de jure approach to tenure security, where property titles serve as a link to other formal institutions such as banks.

The basic precept of this model is that formal land titles are the key to unlocking the economic potential of poor households. In this model, awarding land titles to the urban poor is equivalent to both removing a constraint to their increased well-being and to liberating a key source of capital for the poor. An important proponent of this model has been the Peruvian economist Hernando De Soto. He argues that housing can be deployed as a policy tool to reduce unemployment, and to improve health by turning existing, insecure wealth into productive capital (De Soto, 2000). Key assumptions to his theory are that a) the informal status of much urban land means that it is used inefficiently as it cannot be leveraged in the same way that formal land is leveraged for accessing loans and credit, and b) informal land and housing are an untapped resource of the urban poor (De Soto,

2000). What's more, the lack of formal titles disproportionately disadvantages the poor because poor households are forced to spend scarce resources to defend their claims to property (Deininger, 2003). In this model, then, the attribution of property rights transforms wealth owned by the poor into capital and promotes investment in projects which could lead to increased productivity (Galiani and Schargrodsky, 2005). The economic theory supporting this model predicts a straightforward relationship between individual property rights and the incentive to invest in land and property, since the formal security of tenure increases the marginal value of long-term, irreversible investments such as land and property (Field, 2003).

Most studies looking at tenure regularisation through the economic incentives framework have focussed on the rural sector. This can be attributed to the fact that in the rural sector, land is more directly associated with production values, i.e. it can be tilled for a crop or it can maintain a herd. In the urban sector, while a home may harbour income-generating activities such as in-home businesses or rented rooms, its links to economic efficiency and productivity are often less directly evident. However, this does not mean that the association of housing and land with productivity is less important in the urban setting. In fact, recent studies have shown some important connections between the security of urban housing and land and economic activities such as labour efficiency, access to credit and loans, and housing investment (see, for example, Field, 2003 and Field and Torero 2004). In one study, land titling was associated with a 68%



increase in the rate of housing renovation within only four years of receiving a title (Field, 2004). This result supports the logic of the economic incentives model, which predicts increased investment in durable, productive assets.

The economic incentives model can be broken down into two components. One component shows tenure insecurity to be a constraint on increased household well being. The other component of the model shows tenure insecurity to be a constraint on accessing and using the full value of land and property. A breakdown of these two components follows.

## II. 2. i. Insecurity as constraint on increased well-being

1. In conditions of no constraints, households utilise resources freely and efficiently<sup>1</sup> in such a way as to maximize their household utility functions<sup>2</sup>. According to a unified economic model of household individual preferences, land and business assets will be used to maximize household production, regardless of the name on the title and registration documents (Doss, 2005).

2. In situations where binding constraints are present, household choices are limited and resources are allocated less efficiently, often in a skewed manner.

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<sup>1</sup> Efficiency refers to maximizing a production function, in this case the household's production function, and thereby maximizing household utility.

<sup>2</sup> A utility function is a reflection of the values of an economic entity, in this case the household. It is a generally accepted form of modeling the well-being of a particular economic entity such as a household.

3. Lack of formal tenure security can be a binding constraint. Thus, in conditions of insecure tenure, households make constrained, less efficient resource allocation decisions, related to securing their land and property through other means. This diverts resources from more productive investments and from more optimal points on the household utility curve.

4. As long as untitled households expend their own resources to solidify informal claims to land, the acquisition of a property title has direct value in terms of freeing up resources allocated to this task (Field, 2003). Increasing tenure security is thus equivalent to the reduction or removal of a binding constraint, and allows households to make choices and decisions that better allocate resources so as to reflect their household utility functions.

(A further necessary assumption must be that formal titles are legitimate, enforceable and that residents have confidence in them).

Outcomes:

1. Formal land titles have a value that is directly related to the household utility function and is thus quantifiable. This value can be calculated by measuring changes in household's economic behaviour resulting from acquisition of the title. Holding all exogenous variables constant (i.e. timing of allocation of title, household location etc.), the magnitude of the shift in economic behaviour resulting from the removal of the binding constraint (lack of title) is a measure of

the increased utility, and is thus a measure of the value of the land title (Field, 2003).

2. Individual households will have different levels of response to the removal of the constraint. Each household will thus have a different value associated with the acquisition of a property title. This difference reflects the fact that some households had fairly strong de facto security prior to obtaining a title (the formal title has less value) and some households had less de facto security prior to obtaining a title (the formal title has more value to the household). Those households with large shifts in behaviours resulting from increased security are those that were the most vulnerable and insecure to start with (Field, 2003). A characterisation of such households, which are those that can most benefit from tenure regularisation programs, can thus be made.

#### Critiques:

The unified economic model is blind to whom the property title is awarded to within the household. However, according to a Nash bargaining solution, increases in assets owned by an individual increase that person's relative bargaining position and lead to changes in household allocations towards that individual's preferences. This means that there is a difference in the household utility function as perceived by different members of the household. The awarding of a title to a particular member of the household will thus influence the resulting changes in behaviour. This has strong gender implications, for example, because

women and men in the same household have different needs (Kiwala, 2005). Investigating the impact of increased tenure security on household well-being would thus require incorporating individual preferences and bargaining power, and not treating the household as a single economic actor.

## II. 2. ii. Insecurity as constraint on accessing the full value of land

1. Land and housing are the single most significant asset and vehicle for saving and investment for households in informal settlements.

2. Formal land and housing can be leveraged to access loans and credit through formal financial institutions. This is a big part of the value and function of land and property in developed countries. In particular, access to credit is important for increasing the potential productivity of a household.

3. Informal households are barred from this value and function of their land due to the informal status of their land. Households in informal settlements thus do not enjoy the actual market value of their property due to the lack of formal property rights (Baharoglu, 2002).

(Several other assumptions are necessary: First, in terms of value, formal financial institutions recognise all land titles as collateral for accessing loans and credits, and the titles must be at no cost to the household. Second, in terms of

function, poor people understand the concept of formal credit and do not fear mortgaging their property to obtain credit. )

#### Outcomes:

1. In situations where all exogenous factors are held constant, giving secure property rights to the land already possessed by the poor can greatly increase the net wealth of poor people. The increase of the price of the land is equivalent to the value of usable asset aspect (De Soto, 2000). Increases in land values thus measure the enhanced productivity of neighbourhoods.

2. Households will seize the opportunity of increasing productivity by accessing loans and credit through formal financial institutions.

#### Critiques:

In terms of increasing the value of land, issues of endogeneity arise in measuring collateral values of property titles by comparing titled to untitled households. For example, the decision to title property may be a function of property values or perceived collateral value of the land once titled (Field and Torero, 2004). The difference in land values can thus be fairly meaningless.

In terms of using titles as leverage, studies have shown that poor people are highly risk averse and are reluctant to engage in the high-risk, high-return activities that could lift them out of poverty (World Bank, 2001). This means that

they are unlikely to mortgage their homes in order to access credit and loans. From the perspective of the formal institutions, it has been shown in many cases that collateral is irrelevant unless households can satisfy other criteria, namely the ability to repay the loan. But even if incomes have been verified and reasonable collateral mechanisms have been formulated, private finance organisations may still not be interested in lending to low-income groups due to lack of profitability on those small loans (Baharoglu, 2002).

### II. 3. Tenure and Culture

As discussed, the economic-incentive model relating to tenure rights is closely linked to the de jure approach to property rights. However, the de jure approach and the economic-incentive model are both critiqued for emphasising a single option to enhance tenure security, the delivery of individual property titles, while ignoring the complexity of locally accepted tenure practices already in place. Critics of programs based on the titling approach argue that policies that are oblivious to the complexity of local cultural practices can lead to unintended negative consequences such as illegitimacy, inequity and discrimination (Deininger, 2003). Such programs, it is argued, not only lack validity at the local level, but they fail to integrate cultural practices aimed at distributing and sharing the resource in some equitable manner. The failure to take local cultural practices into account is thus cited as one of the main reasons for the failure of many land titling programs (Durand-Lasserve, 2002). However, developing programmes that successfully integrate local culture without further aggravating people's rights has proved difficult.

Incorporating local practices into tenure schemes, it is argued, will accrue the durability of tenure programs as the solutions will be deemed more authentic by the local population (Sait, 2005). As tenure is often understood first and foremost a social relation (Durand-Lasserve, 2002), establishing legitimacy of policies in the community context is crucial. In Africa, where the social logic that drives

human behaviour is through informal, not formal structures (Hyden, 1997), it is especially important for legitimacy to be established at the level of local culture. Land tenure regularisation programs, especially those following the de jure approach, can be akin to imposing alien structures on deeply entrenched belief systems. This can further lead to accusations of perpetuating colonial structures, or of forcing western value systems on local populations. For example, as in many societies in West Africa, the Wolof and Lébou people in Senegal see land as a gift from the gods which cannot be individually appropriated. The right to use the land is thus rooted not in individually-based rights but in communal rights belonging to family lineage (Precht, 2003). A tenure regularisation system dependent on individual titles has little relevance in the context of these traditions and beliefs. In fact, in the region of Dakar, customary land rights remain very strong, with 10 traditional villages with the Dakar region recognised by the state (Precht, 2003). The Lébou community, which has very strong political clout (Seck, 2006), has repeatedly defended its customary rights in the face of increasing urbanisation. As such, any program related to tenure that does not take cultural concerns such as these into account risks having scant legitimacy at the local level and subsequently little chance of sustainability.

Neglecting to take local culture into account can also result in the unintended consequence of reducing some rights and protections embedded in local practices. For example, in many cultures women are attributed certain specific rights related to land use, while men are accorded different usage rights for the



same land. In many communal tenure systems women had significant indirect access and rights to use communal resources through their roles as household managers (Benschop, 2004). Tenure systems based on individual (also called freehold) property rights generally disregard this type of local practice. As a result, titling programs can disinherit a substantial portion of the population, often women, from their traditional usage rights (Firmin-Sellers, 1999). This reduction of the rights of women can be especially accentuated in programs where household land titles are registered under the name of the "head of the household", who is most often male (Kothari, 2005).

A more subtle reduction of rights associated with tenure regularisation is the right of cultural expression and the right to lead a culturally-appropriate life. In Africa, for example, families and groups, not individuals, are the dominant structure in society, even in cities (5<sup>e</sup> Assemblée, 2005). It is mechanisms based on these group structures, such as community networks, extended families or ethnic groups, which provide informal insurance in the form of a mutual support network (World Bank, 2001). Individualisation of property rights can thus be interpreted as replacing this reliance on the traditional group and its strong social capital with the value of the individual and her or his independent productive capital. This change of emphasis poses a challenge to the traditional value system already in place. In Senegal, where the importance of the group is expressed through the famous tradition of Teranga, or solidarity, social networks are credited with tempering the economic crisis of the 1980s and 1990s. Through these difficult

times, the urban solidarity networks served to compensate for inequalities between family and community members (Programme de Gestion Urbaine, 1995). The implementation of a tenure system with security based on an individual's status with regards to the law and not to the local community can mean that there are fewer gains to group association for property owners (Galiani and Schargrodsky, 2005). In this way, programs that do not integrate local cultural practices can reduce security mechanisms already in place and can even change the local culture and value system.

Despite the strong reasons for integrating local culture into tenure policies, developing programmes that successfully do so can prove difficult. There are both theoretical and practical reasons for this difficulty. On the theoretical level, customary systems can be hierarchical, feudal and patriarchal, especially to outsider's eyes. Deriving their validity from the values and perceptions of local dominant social groups, these traditional systems can have the effect of excluding or discriminating marginalised groups within the culture such as women and minorities. (Sait, 2005). For example, in many parts of South Asia and Africa, women whose marriages come to an end through separation, divorce or death are often evicted by their in-laws from the homes and land where they had lived with their husbands (Benschop, 2004). Perpetuating discriminatory customs is not only unethical but is unappealing to aid agencies and funding organisations who do not want to be seen as reinforcing discrimination.

In male-dominated systems there can be considerable resistance, both from individuals and communities, to women (or other vulnerable groups) gaining knowledge about and asserting their rights. This poses practical problems in terms of holding inclusive and equitable workshops and information sessions tied to program implementation (USAID, 2003). This type of conflict between program values, which would normally espouse equity, empowerment and a gendered approach, and customary values based on the will of the dominant local group, poses a significant problem to incorporating local culture into programs.

Understanding the dynamics of customary practices, the real sources of their validity, and the scope and nature of the rights they create is crucial to finding sustainable ways to enhancing tenure security (Sait, 2005). However, in practical terms it can be very hard for outsiders involved in program implementation to really understand what's going on. An example of an attempt at, but ultimate lack of understanding of local culture is the frequent decision to award property titles to "household heads", as is done in Senegal. On the one hand, this appears to be an attempt by implementing agencies to adapt to locally accepted power dynamics. On the other hand, a lack of understanding that "household head" is almost inevitably male leads these programs to be administered with a strong gender bias. Compounding this is the fact that most decision-makers and decision-making bodies (such as the GIE) in titling programmes are made up of men. As such, programs are often decided in a manner based on men's cultural

perceptions and their personal interests, without taking into account women's reality (USAID, 2003).

Is there a solution to the complex problem of incorporating local culture into programs and policy such that equity issues are addressed as well as cultural appropriation? Some innovative measures aiming to address some of the issues mentioned above have begun to take root, especially in the rural sector, where communal land trusts have been set up (Lallau and Langlade, 2005). These accord property rights to a community, not to an individual, and attempt to account for equity within the group. In general, the de facto approach to tenure security takes steps in the direction of cultural integration, and promotes the reinforcement of all rights through the establishment of transparent institutions, and the deliberate communication with local populations both before, during and after program implementation.

## II. 4. Tenure and Gender<sup>1</sup>

In almost all countries, whether developed or developing, security of tenure for women is almost entirely dependent on the men they are associated with (Benschop, 2003). Women's rights to own, inherit, manage, and dispose of property are under constant attack from customs, laws, and individuals. This situation seriously undercuts women's social and economic status, and has far-reaching consequences for all of society.

Women are increasingly seen by the international community as a key to sustainable development. This is due to their frequent role as caregivers. In Africa, for example, women caregivers contribute immensely to the economy, often carrying burdens that are normally borne by a government (Gumbonzvanda, 2005). This is also due to evidence from around the world that indicates that women dedicate most of the earnings they control to fulfilling household needs, while men often spend much of their income on personal items (USAID, 2003). This can mean that greater control of assets by women results in higher levels of spending on social goods such as children's education, health, and food, thus increasing the productivity and sustainability of a household and, by extension, of a society. Greater control of assets by women, however, is elusive. Of the world's 1 billion poorest people, for example, three-fifths are

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<sup>1</sup> 'Gender' refers to the socially constructed rather than biologically determined roles of men and women as well as the relationships between men and women in a given society at a specific time and place. These roles and relationships are not fixed, but can and do change in the light of evolving needs and opportunities (Zaoude et al, 2003)

women and girls (Zaoude et al, 2003). In many countries, indicators of income, health, education and social status lag behind those of men. This situation is so critical that the UN has listed the promotion of women's equality as the third MDG.

Until women have power and control in the processes that confer real social and economic power, however, women will continue to be subordinate to men (Lacroux and Trujillo, 2003). In this light, tenure regularisation programs could be seen as being beneficial towards women, as land and property confer power on their owners. In gender-neutral tenure regularisation programs, anyone can be conferred a title regardless of her or his sex. However, ownership may be determined by other factors such as an individual's ability to pay or status within the household. As women frequently have little cash income, minimal political or even household power, as well as a family to maintain, they face serious constraints in their ability to purchase land or even to be awarded titles (Lacroux and Trujillo, 2003). For instance, the vast majority of women in Africa cannot afford to buy land. They can therefore only access it through marital or family relations, making them dependent on and subordinate to men (Benschop, 2004).

In addition to poverty, prevailing social institutions can exacerbate inequality for women. This can be through direct mechanisms such as the exclusion of women from certain types of work, or through indirect mechanisms such as limiting access to resources such as land and property (Jütting and Morrison, 2005).

Thus, for women, ownership of land and housing can increase their status in societies where economic assets and resources are increasingly determinants of power and independence (Lacroux and Trujillo, 1999). This increased status can make a difference both at the community level and within the household. For example, ownership of land titles is associated with a significant shift in the degree to which women report participating in household decisions (Doss, 2005). As women have different needs than men based on household division of labour, this increased involvement in decision-making can lead to resource allocation that better reflects their distinct needs. Also at the household level, women who have less secure rights to adequate housing are shown to be particularly vulnerable to violence (Kothari, 2005), and without some form of tenure security it is difficult for women to leave abusive and violent households. Increasing female access to land can thus help remove abusive and discriminatory practices that are obstacles to women's empowerment. While the reasons for integrating gender issues into development policies such as tenure regularisation are numerous, developing programs and implementing projects that successfully do so has proved difficult.

In no area of international development is the gap between stated intentions and operational reality as wide as it is in the promotion of equality between men and women (Zaoude et al, 2003). This is partly because women, as a vulnerable group, are especially at the mercy of local perceptions of rights. Thus, even if equality before the law is legislated relating to such areas as marriage and

divorce, inheritance, and equal access to education, as it is in Senegal, in many cases this equality is not put into practice. Instead, local customs which favour men continue to be used (Lallau and Langlade, 2005). Moreover, gender-neutral laws are often grounded in norms, values and practices that favour male life situations. For example, in Senegal tenure regularisation is declared to be a gender neutral process where either men or women can be awarded the DS. However, the practice of awarding of the DS to heads of households means that, despite the gender-neutral process, the overwhelming majority of titles are awarded to men. As such, gender-neutral policies and laws, which are meant to put women and men on equal footing, can result in large groups of female land users being worse-off than their male counterparts. Situations where gender-neutral laws and policies have different effects for women and men constitute indirect discrimination (Ik Dahl et al, 2005). Some efforts are being made to counter these kinds of impacts. In the recent nation-wide land titling program in Peru, for instance, a key objective of the titling program was to equalize the gender distribution of land and property assets. To accomplish this, the program guidelines instructed that, among common-law and legally married household heads, both spouses' names appear on government-issued property documents (Field, 2003).

Integrating gender interventions into diverse programs such as tenure regularisation, instead of separating gender and treating it independently as a 'women's issue,' is considered to be an essential step toward achieving genuine



gender equality. Enforcing a broad spectrum of women's rights, increasing women's awareness of their rights, women's inclusion in decision-making and governance structures, as well as legislative and administrative reforms are all key components to gender mainstreaming<sup>2</sup>. Thus, integrating gender requires long-term investments and commitments by policymakers as well as a shift in the way macroeconomic policies are approached (Neimanis, 2002). However, macroeconomic structures such as NEPAD often see equality being achieved by micro-specific projects, instead of through fundamental structural changes, including land reform, addressing women's poverty and inequality (Zaoude et al, 2003). As such, the predicament of women, and in particular of poor urban women, has yet to be effectively acknowledged in many current poverty reduction strategy papers, in national poverty reduction programmes, and other sectoral reforms.

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<sup>2</sup> 'Gender mainstreaming' was defined by the UN Economic and Social Council in 1997 as a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of the policies and programs in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated (Zaoude et al, 2003)

### III. Methodology.

This research paper aims to investigate the type of impact and influence that tenure regularisation programs in informal settlements have on household economic behaviours such as saving and accessing credit, as well as on household perceptions relating to security, values, and objectives. This research is in the form of a case study and is based on extensive interviews in the informal settlements in the Pikine region. The communities included in this study are: Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, and Aïnoumady.

#### III. 1. Quantitative methods

The original idea for this paper was to base it on the quantitative methodology developed by Field in her landmark studies on the effects of tenure regularisation on household behaviour in Peru (Field, 2003,..., Field and Torero 2004). This would have entailed a rigorous quantitative study on the impact of tenure regularisation programs on economic behaviours of households in Pikine. However, while the conceptual framework of Field's approach proved invaluable for understanding the economic logic at work, a purely quantitative approach turned out to be both inappropriate and infeasible in Senegal. The difficulty of using the quantitative approach was related to three key issues: endogeneity, program characteristics, and quality of available data.

### III. 1. i. Conceptual framework

The conceptual framework used by Field follows the logic of the economic-incentive model related to tenure, with tenure insecurity modelled as a direct and binding constraint on efficient household resource allocation. Field sets up the direct relationship between formal tenure insecurity and household behaviour (in this case, allocation of labour) as follows:

There are three principal mechanisms by which it is assumed that tenure insecurity removes individuals from the labor force. First, individuals in untitled households are constrained by the need to provide informal policing.... If prospective squatters seek out abandoned land, signaling that the property is occupied may deter conflicts over land or property boundaries. Second, reducing the probability of government eviction at the community level may require a critical mass of individuals squatting on neighborhood land, particularly in early stages of community formation. As a result, social norms may evolve at the community level such that households that do not spend time squatting on neighborhood land, which is good for the entire neighborhood, are punished by other community members. Finally, households may attempt to increase tenure security through formal channels by going through administrative steps to acquire land rights. In addition, greater tenure security may encourage household members to work on account of an increase in the value of consumption of immobile assets such as housing infrastructure. (Field, 2003)

In demonstrating that there are household behaviours which are directly influenced by the lack of formal tenure security, Field shows lack of formal tenure to be a binding constraint which adversely affects the household's ability to allocate resources efficiently.

The household utility function developed by Field is as follows:

$$U(x, l, s; y, E), \text{ where } s = s(Z, q, t)$$

(Field, 2003)

where:

- U represents utility,
- x represents household consumption,
- l represents leisure,
- s represents household security,
- y is a set of household characteristics,
- E is resource endowment,
- Z is the total hours of household time spent by family members at home protecting the house,
- q reflects the household's level of formal property rights, and
- t reflects the degree of informal or de facto rights the household has acquired.

In Field's framework, then, household utility, U, is determined by a household's ability to maximize leisure, consumption of goods, and home security, given a common set of household characteristics and resource endowment (i.e. household budget). This means, for example, that if leisure increases and household characteristics and budget stay the same, there must be a trade-off

for this increase in terms of reduced consumption or security. Household security,  $s$ , is in turn determined by the following three parameters:  $Z$ , total hours of household time spent by family members “protecting” property,  $q$ , which reflects the household’s level of formal property rights (i.e. having a formal property title or not), and  $t$ , which reflects the degree of informal or de facto rights the household has acquired through, for example, length of residency in the neighbourhood (Field, 2003).

The innovation in this model is the inclusion of security,  $s$ , in the household’s utility function along with consumption and leisure, which are standard household utility parameters. The inclusion of  $s$  signifies an imperfect or distorted model. In the standard model, a household chooses to maximise a bundle of household goods, as defined by leisure and consumables, within a given budget. In this standard model there is a trade-off, necessitated by the particular household’s budget constraint, between these two of goods: more leisure (i.e. less work) entails fewer consumables (i.e. less income for purchasing of goods) in the overall bundle of goods, or vice-versa. The incorporation of an additional good into this bundle, household security, with no concomitant increase in the household’s resources, thus implies that resources (i.e. time, income) that would otherwise go toward obtaining leisure and consumable goods are instead allocated to increasing  $Z$  and perhaps  $t$ , in order to obtain greater security. There is thus an inefficiency and distortion associated with conditions of imperfect security.

The exogenous parameter,  $q$ , which reflects the household's level of formal property rights, can be modelled as a binary variable (either there is formal security or there is not), and is the variable at the crux of Field's model. In other words, can a change in the value of  $q$  (i.e. from 0 to 1) result in a sufficient increase in  $s$  such that households can refocus their resources on a more efficient bundle of goods?

Field develops this model further by relating her distorted utility function to various forms of economic behaviour. For example, labour supply enters into the model through its relation to the parameters involving time ( $l$ , leisure and  $Z$ , household protection) and to the parameter of home consumption,  $x$  (Field, 2003). Field's basic estimate of the titling program's effect on labour supply is thus represented by the following OLS regression:

$$L_i = \beta_0 + \beta_1(N) + \beta_2(N)^2 + \beta_3(\text{squatter}) + \beta_4(\text{program}) + \beta_5(\text{program} * \text{squatter}) + \epsilon_i$$

(Field 2003)

where:

- $L_i$  refers to a measure of household labour supply;
- $N$  is number of household members;
- *squatter* refers to a household with no pre-program property title;

- *program* indicates whether the household lives in a neighbourhood that has been reached by the program; and
- $X_i$  is a vector of demographic controls.
- ( *$\beta$ s are coefficients*)

The coefficient on the interaction between *program* and *squatter*,  $\beta_5$ , is the estimated program effect, which provides a measure of the average difference in time worked by ex-squatters in program areas versus non-program areas (Field, 2003).

The conceptual framework of Field's approach is useful for understanding the economic trade-off logic of household resource allocation. Potential problems with Field's model include the fact that the household utility function is not further broken down to include individual preferences and bargaining within the household (which she herself admits to), and, further, the fact that her utility functions are based on her own educated assumptions relating to household behaviour, not on studies done in-situ.

### III. 1. ii. Applicability in Senegal

While Field's quantitative approach proved fruitful in the analysis of land titling impacts in Peru, the reliance on a purely quantitative approach turned out to be both inappropriate and infeasible in Senegal. The difficulty in using the

quantitative approach here was mainly related to three key issues: endogeneity, regularisation programs tied to upgrading, and quality of available data.

An important obstacle to measuring the influence of tenure security is the potential endogeneity of ownership rights, i.e. where the allocation of property rights is not random but is based on wealth, family characteristics, political influence, and other endogenous factors. The Peruvian tenure regularisation program, in which households were assigned property titles irrespective of several key potentially problematic endogenous factors, helped Field to isolate the causal effect of titling on behaviour. The allocation of titles could thus, from an analytical standpoint, be assumed to have been done at random. For example, land titling in Peru was done in a way that was virtually cost-free to households, at a national scale, at an extremely rapid pace, and without upgrading programs attached (Field, 2004). These factors were essential in helping to eliminate endogeneity relating to neighbourhood selection, timing, and the impact of upgrading.

In Senegal, however, none of these factors held true. For instance, mirroring practices in many African cities, the selection of neighbourhoods is based on a combination of needs assessment and willingness to pay and participate on the part of the community (Gulyani and Connors, 2002). In the case of some informal neighbourhoods of Dakar, such endogeneity went even further. Neighbourhoods often self-selected by approaching the FDV and the MUH themselves (Coly,



2006), thus indicating the presence of several endogenous factors such as: a pre-perceived positive outcome of the project by the community, cohesion of community interests (or at least a strong leadership), and an ability or willingness to pay.

Another key problem for basing a study solely on quantitative analysis was the nature of the regularisation program implemented in Senegal. In Senegal, unlike in Peru, tenure regularisation went hand-in-hand with neighbourhood upgrading. This makes it very difficult to show causality between tenure regularisation and changes in household behaviour. Also, the fact that residents had to pay for the DS added a distortion into the results, in terms of those able to pay and those not able to pay.

In addition to such problematic methodological issues, a research approach based on quantitative analysis in Senegal was also hampered by practical considerations. Key to any quantitative analysis is to availability of high quality, reliable data. In Peru, Field had access to results of a survey of 2 750 urban households that had been conducted midway through program implementation (Field, 2003). This allowed her to disaggregate and analyze survey data based on households that had already received land titles and those who had not. In Senegal, an indispensable collaborator in obtaining data was the Agence Nationale de la Statistique et de la Démographie (ANSD)<sup>1</sup>. While the ANSD

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<sup>1</sup> The GTZ was also requested several times to provide data for analysis, but no response from this organization came forth. The FDV and the MUH were also asked to contribute neighbourhood surveys

obliged with requests for household data, several difficulties were encountered. One problem was finding an appropriate scale within national-level studies to break down the surveys. More often than not, the area surveyed did not correspond with community sizes appropriate to areas impacted by regularization programmes. Compounding this was the fact that the delineation of neighbourhoods and survey zones used, for example, in 1995-6 survey collection did not correspond to the geographic zones used either in previous or later studies. This meant that comparisons between different years were very difficult to do. A second but related problem was the issue of adequate sample size. Because the household surveys conducted by the ANSD had been national in scale, when these were broken down to neighbourhood scale there were very few households included, sometimes even none. Basing valid statistical interpretation on such small sample sizes is not possible.

### III. 2. Qualitative methods

The issues of endogeneity, of regularisation tied to upgrading, and of quality of available data made a study based on quantitative methodology inappropriate and infeasible in Senegal. Because of this, and because tenure regularisation programs often involve less quantifiable factors such as local power dynamics, cultural appropriation and gendered impacts, a case study based on a qualitative

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conducted prior to program implementation (Seck, 2006, Coly, 2006). However, locating these surveys proved difficult, and no post-implementation surveys were mentioned.

research looking not only at economic behaviour but also at values and perceptions, was implemented instead.

As such, a series of semi-structured long-interviews was conducted in informal settlements in the Pikine area (Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, and Aïnoumady). This area was chosen due to the different status of tenure in each smaller neighbourhood. For example, Yeumbeul Layenne and Médina Thiaroye Karo 1 are officially-recognized traditional villages with communal land rights. Sam Sam 1, Médina Fass M'bao, and Aïnoumady have ongoing tenure regularisation and upgrading programs that were started over 5 years ago. Thiaroye Gare has an ongoing regularisation and upgrading project that has been recently undertaken. As such, only part of the neighbourhood has been reached. Dalifort had a tenure regularisation and upgrading program that finished several years ago. The neighbourhoods are adjacent to one another in the Pikine area, which eliminates some exogenous factors related to differing locations that could distort the results. The methodology of semi-structured long-interviews was chosen. This was used instead of using closed questionnaires or broader focus groups because it has been identified as an effective approach for gaining insight into diverse and particular types of impacts across a group of households affected by a development program, especially if endogeneity is present (Wright and Copestake, 2004). The premise of this approach is that an in-depth understanding of households, in terms of their livelihoods, their values and their

norms, can lead to a household-appropriate analysis of a program's impact. Thus, while a qualitative approach cannot remove problems tied to program endogeneity, it can integrate questioning related to this into interviews, thus resulting in a more nuanced understanding of the situation.

As such, 170 household heads, with an average of 24 in each neighbourhood, were interviewed in accordance with the long-interview methodology in the above-mentioned neighbourhoods. The interviews were conducted either inside the respondent's home or in the street outside the home. No gift or payment was given to respondents for their participation in the interviews. The questionnaire was developed by Natasha Heeler, and was first tested in Sam Sam 1 before being modified to its final version for the remaining neighbourhoods (see Annex). The interviews were conducted between July 22<sup>nd</sup> and August 29<sup>th</sup> 2006. They were conducted by Natasha Heeler as principle interviewer, with guiding and translation by Ibrahima Gueye (Makumba<sup>2</sup>) and assistance from Amadou Fall. Each interview lasted approximately one hour, and about 8 interviews were conducted per day.

### III. 2. i. Interview Bias

An important consideration in any qualitative analysis is that of bias. Some degree of bias is inevitable. As such, a number of sources of bias in this study

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<sup>2</sup> Ibrahima Gueye was known to everyone as Makumba. He was referred to me by Malik Coly of the FDV when I mentioned the need for a guide and interpreter. Makumba was one of the directors of his local GIE in Thiaroye.

were identified. These include bias of sample, bias of responses, and bias of interpretation. An overview of these and the measures taken to minimize them follows.

Bias of sample:

The sample of households interviewed was not random. The selection was biased due to several reasons including the influence of local culture, the influence of Makumba, and the timing of the interviews.

Local culture usually dictated that neighbourhood leaders and their network of friends be the first households interviewed (see image 8). Given that sample sizes in each community was fairly small (the range was between 19 and 30 households per community), this distortion was fairly significant. Further, within each household, the household head, or the available male at the top of the hierarchy, was self-selected to represent the interests of the household. This meant that my sample did not include interviews with more vulnerable household members such as non-head women, lodgers or tenants.

Makumba was very well connected within the communities surveyed. While this was a great benefit in terms of gaining access to communities, it also meant that the choice of households we entered was influenced by his prior knowledge of the area and his network of contacts. In some cases Makumba selected households for personal reasons (i.e. he was friends with a particular household).

In some cases Makumba selected households for technical reasons (i.e. finding French-speaking households so that translation was not needed when he was otherwise occupied). In other cases he selected households for cultural reasons (i.e. avoiding households where a woman asking questions might not be welcomed).

In terms of timing, interviews were conducted during the daytime, usually finishing just before evening prayers, on weekdays and on weekends. This meant that only those who were not out and active in the day were at home and available for interviews. I tried to mitigate timing bias by interviewing on different days of the week, and Makumba even made appointments with some people in advance.

Bias of responses:

Responses to interviews were biased due to respondents' reactions to the interviewer and to their perception of the situation.

It is generally acknowledged in research fields requiring qualitative fieldwork that the signs a fieldworker gives off such as: locally defined as attractive or not, wearing suitable or peculiar clothing, of a particular demeanour, height, weight, age, professional, marital and other credentials, can strongly influence the responses to an interview (Warren, 2001). As a young white woman, a foreigner in Senegal, who spoke French, not Wolof, with respondents, I carried many such

meaningful signs, some of which I was aware, and some not, that could result in biased responses.

Because I was foreign, respondents often assumed that I represented an international funding agency. Interview respondents were thus potentially biased because respondents had their own interests in mind. For example, if they told me they were very poor, perhaps more money would be given to the community. In my initial interviews, several respondents told me about problems, such as snakes living in the neighbour's woodpile, that they assumed I could help fix. I tried to mitigate this potential bias by a. explaining to respondents at the start of the interview that I was a student doing independent research, and b. by creating a sidebar on the questionnaire where I could record my impressions of a respondent's level of honesty and reaction toward me (see Annex).

In the five and a half weeks I spent conducting interviews in these neighbourhoods, I never saw another white foreigner after my bus turned off the highway and went into Pikine. Because my presence in these communities was so unique (see image 9), my status as a foreigner may also have led to some culturally biased responses based on respondent's assumptions about me. Having Abdou Tall, a Senegalese male, assist with interviewing help to check for robustness of some of these responses. For example, in Thiaroye Gare, I checked the difference in responses to me and to Amadou. I conducted the first 11 interviews and Amadou Fall conducted the last 13 interviews. There are

differences in the responses given to myself, Natasha and those give to Amadou (see figure i). These could be accounted for in part by these sampling discrepancies (in Natasha's sample, four respondents were identified as being important members of the community, while in Amadou's response sample no one was identified as such), but they could also signal response bias. Both Natasha's and Amadou's samples were otherwise fairly homogenous in terms of respondent characteristics:.

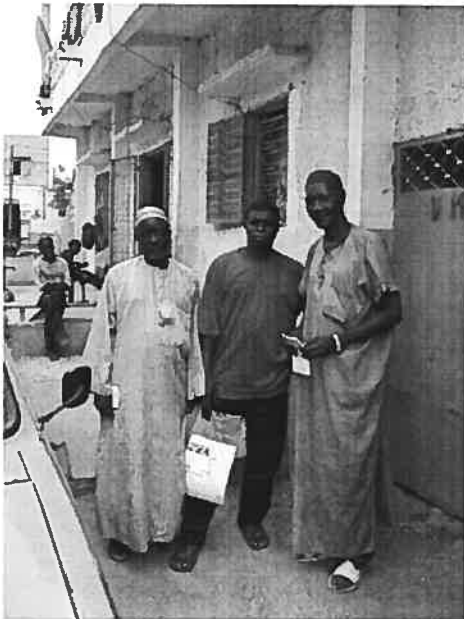


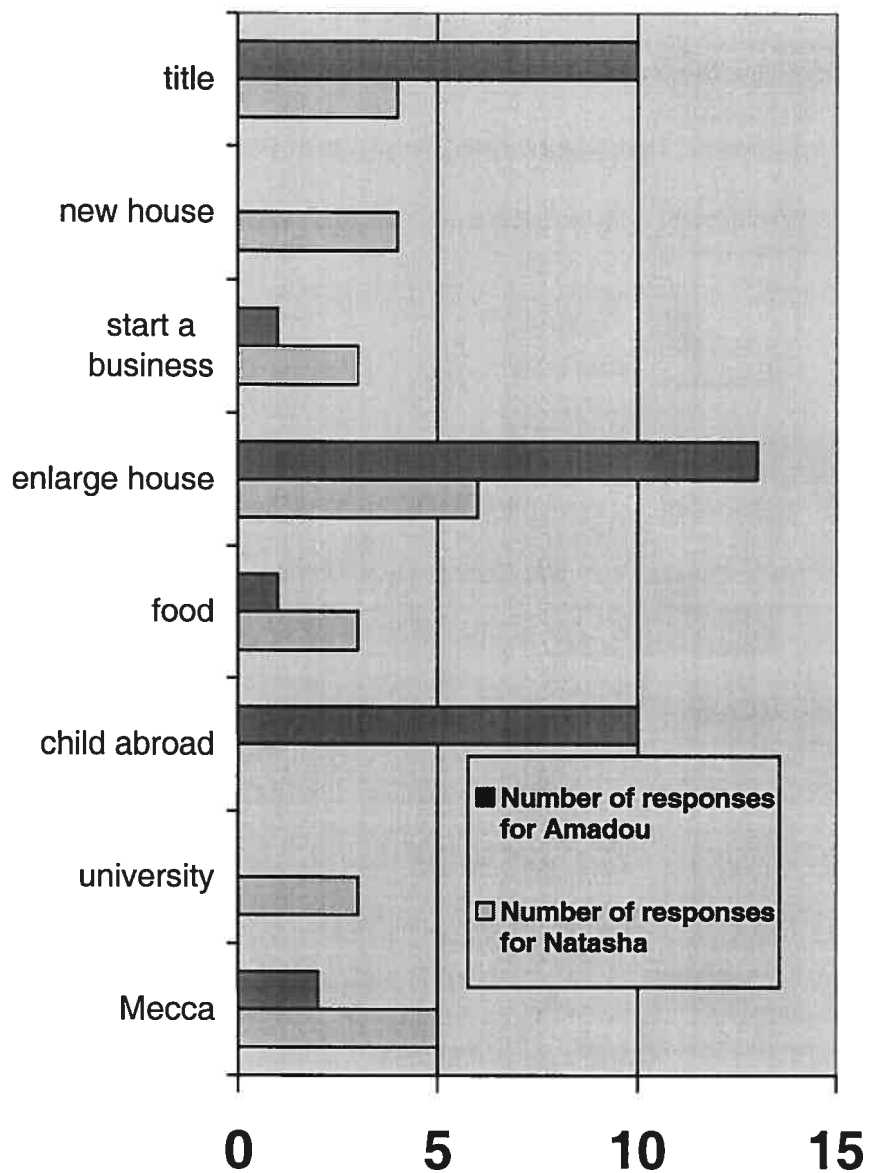
Image 8: Makumba (centre) with neighborhood chief in Thiaroye Gare

Image 9: local children's reactions to Natasha as a foreigner





**Figure 1: discrepancies between responses to Natasha and Amadou:**



- 'title' refers to 'Obtain a legal land title for the house'
- 'New house' refers to 'Buy a new house'
- 'Enlarge house' refers to 'Enlarge/ renovate the house to better lodge the family'
- 'Food' refers to 'Better food for the family'
- 'child abroad' corresponds to 'Send a child abroad'
- 'university' refers to 'Send a child to university'
- 'Mecca' corresponds to 'Travel to Mecca'

An interesting twist in culturally-biased responses was the reaction respondents had to me, particularly in Layenne<sup>3</sup> households, due to the fact that I lived with a prominent Senegalese family right next to one of the primary religious sites in Senegal, the Mosque Layenne. This association seemed to accord me a certain level of respect. It was something that was mentioned off-the-cuff, in casual conversation with a respondent, but after that, Makumba made sure to tell respondents this information as he introduced me. This association gave me stature, as did my French-speaking status. Only respondents who had had a strong level of schooling could respond to me in French, otherwise Makumba translated. This could have resulted in Wolof-speaking respondents feeling alienated to me.

As it is key in any qualitative approach is to build trust and to minimize response bias (Wright and Copestake, 2004), I did my best to respect and integrate into local customs. For example, I took lessons in Wolof so that I could communicate somewhat with non-French speaking respondents. I often wore Senegalese dress (see image 10). I accepted and consumed anything I was given to eat or drink. I often sat on the floor with respondents during interviews. I developed personal connections through jokes and casual conversation.

Makumba's presence was also a source of potential response bias. He was affiliated with his local GIE and with the FDV. Respondents perhaps knew the

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<sup>3</sup> The Layenne community is a branch of the Muslim religion that follows the teachings of a Marabout living in Yoff-Layenne.

kind of answers that would please him and the FDV. As he is a well-known personality in the area, respondent's personal relationships with him may have affected answers as well.

Image 10: Natasha wearing Sengalese-style clothing, eating lunch with respondents



Beyond response biases toward Makumba and myself, there were response biases toward the types of questions asked and the way they were asked. This was especially so in the initial interviews. An example of a biased response to a question was that at first, most household heads told me that there was no business at their home. Yet at the same time as one respondent told me this, I saw his daughter set up a stand to sell donuts she had made in front of their front door. When I asked him why he did not tell me about this business, he told me that her business was just for her own benefit, and he did not really consider it to be a real business. From this, I learned to ask about all kinds of business, no matter how small.

Despite these issues, my overall impression is that respondents tried to be as honest as possible. Many of the questions in the interviews, about finances and values, touch on very personal topics, but respondents responded without hesitation. Many even brought out bills, deeds or other official documents, without being asked, to show me that they were telling me the truth.

### Bias of interpretation

The kinds of experiences fieldworkers have, the observations they make, and their transformations of these experiences and observations into field notes are inevitably products of their own gendered and embodied relations with

respondents (Warren, 2001). Any fieldworker searching for sources of bias must thus turn the lens on herself. How did my own perceptions bias the results?

Prior to going to Senegal, I had read fairly extensively about tenure regularisation programs. I based my first questionnaire on this prior knowledge and on my assumptions stemming from this. For example, I thought that respondents would understand the difference between a full legal title and a DS and I based some of my questioning on this. In fact, I know that I arrived on the scene thinking that residents were being deceived with the acquisition of a DS because this was not the equivalent of a full legal title. In some of my initial interviews, I tried to engage with respondents on this point, expecting them to feel outraged like me. I soon realised that this was helpful neither to the quality of my study nor to my methodological process. My second questionnaire evolved partly in response to this self-knowledge.

This was my first foray into extensive fieldwork. It was also my first trip to Africa and to Senegal, although by the time I started interviewing I had been living with a Senegalese family for 7 weeks. In other words, I was very much an outsider. This made it difficult for me to evaluate and interpret many things, especially at the beginning of the five weeks of interviewing. For example, over the course of my interviews, I came to recognise types of dress and quality of furnishings as signs of wealth and stature or as signs of poverty and vulnerability. Adding to my

outsider status was the language difference as I could not pick on subtleties of language.

In addition to spending over five weeks, which is a fairly long time, in the neighbourhoods, travelling in and out on a regular basis using the same forms of transportation as local people helped to mitigate my outsider perspective. For example, at first I loved the three hours a day that I spent getting in and out of the neighbourhoods (see images 11 and 12) because it gave me the opportunity to see and hear so many things. However, my romance with this wore off after a few weeks and I began to curse the idea of cramming into a small vehicle in the heat of the rainy season with 20 other people. This gave me an appreciation for the frustrations that are part of the daily life of residents of these areas as well as the marginalisation of these neighbourhoods.

Another example of my outsider notions dominating my perspective occurred while conducting interviews in Yeumbeul with Makumba. Yeumbeul Layenne has not undergone a regularisation and upgrading project. Makumba singled out the narrow, twisting lanes and alleyways between homes in Yeumbeul as both an eyesore and a fire hazard. This, Makumba seemed to imply, was an example of the poor quality of life in areas without program intervention. This anecdote demonstrates Makumba's bias in favour of program intervention as well as the strong association of these programs with their urban upgrading component. More to the point, though, his comment came as a shock to me. Prior to his

comment I had been admiring the whimsical maze patterns of Yeumbeul's alleyways. They brought to mind the human-scale, pedestrian-friendly urban design ethos so in vogue in North America. Makumba's comment reminded me not only of his bias but also of my own.

Images 11 and 12 heavy traffic and overloaded transportation for getting in and out of the neighbourhoods



## IV Results

### IV. 1. Presentation of Results

Interviews were conducted in the Pikine-region neighbourhoods of Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'Bao, and Aïnoumady between July 22<sup>nd</sup> and August 29<sup>th</sup> 2006. Questionnaires and responses were translated from original French by Natasha Heeler.

In Sam Sam 1 and Aïnoumady, tenure regularisation and upgrading projects are ongoing. In Thiaroye Gare, a project recently gotten underway, but had not yet reached the whole neighbourhood. In Dalifort and Médina Fass M'Bao projects had been implemented and were now closed. Yeumbeul Layenne and Médina Thiaroye Karo 1 are both designated traditional villages, and the land is a communal property.



Figure ii Summary of respondent and household characteristics from questionnaires

Neighbourhood characteristics	Sam Sam1	Thiaroye Gare	Yeumbeul Layenne	Dalifort	Médina Thiaroye Karo 1	Médina Fass M'Bao	Ainoumady
Number of respondents	<b>22</b>	<b>24</b>	<b>19</b>	<b>25</b>	<b>30</b>	<b>30</b>	<b>20</b>
Respondent is head <sup>1</sup>	22/22	24/24	<b>12/19</b>	25/25	30/30	30/30	20/20
Male respondent	19/22	22/24	19/19	25/25	28/30	<b>25/30</b>	19/20
Average respondent age	61	62	<b>55</b>	62	58	<b>55</b>	<b>68</b>
Average years lived here	22	35	<b>Born here</b>	20	<b>37</b>	<b>16</b>	30
Average household size	12	15	<b>20</b> (compounds)	11	13	12	<b>21</b> (tenants)
Access to tap water	n/a <sup>2</sup>	24/24	<b>14/19</b>	25/25	30/30	28/30	19/20
Access to electricity	n/a	24/24	<b>14/19</b>	25/25	30/30	24/30	19/20
Access to fixed telephone	n/a	18/24	10/19	19/25	<b>10/30</b>	17/30	12/20
Partial DS payments	n/a	n/a <sup>3</sup>	n/a <sup>4</sup>	2/25	n/a	17/30	9/20
Full DS	n/a	n/a	n/a	<b>23/25</b>	n/a	11/30	9/20

<sup>1</sup> A respondent who is not a household head is almost always a younger brother of the household head who lives in the same house.

<sup>2</sup> Sam Sam 1 interviews used the first version of the questionnaire. Some categories do not apply.

<sup>3</sup> The regularisation and upgrading program in Thiaroye Gare was new and had only reached half the respondents. The number of people with or without a DS in the sample is therefore not necessarily representative of the neighbourhood.

<sup>4</sup> Yeumbeul Layenne and Médina Thiaroye Karo are officially recognised as traditional villages with one communal property for the community, and therefore no regularisation program.

Figure iii Summary of Respondent's top three values from questionnaires

(see Second version, Qualitative household questionnaire, Question 1)  
(Sam Sam 1 not included because First Version of Questionnaire was used)

(included in table: top three responses by ranking – tied responses all included)

Neighbourhood Values	Thiaroye Gare	Yeumbeul	Dalifort	Médina Thiaroye Karo 1	Médina Fass M'Bao	Aïnoumady
<b>Sample size</b>	<b>24</b>	<b>19</b>	<b>25</b>	<b>30</b>	<b>30</b>	<b>20</b>
Good food		3				3
<b>education</b>	2			3	3	1
security			3			3
<b>Stable income</b>	1	2	2	1	1	
<b>Well lit, clean</b>	3		1	2	2	2
Large house		1				3
medical						
services						
Helping others						

- 'good food' corresponds to 'Having access to good quality food'
- 'education' corresponds to 'Having access to a good education for the children'
- 'security' corresponds to 'Having security of housing/property'
- 'stable income' corresponds to 'Having a stable source of revenue for the family'
- 'well lit, clean' corresponds to 'To live in a neighbourhood that is well lit and well drained'
- 'large house' refers to 'having a house that can shelter all my family'
- 'medical expenses' refers to 'having enough funds to pay for all medial prescriptions'
- 'services' refers to 'having access to services/utilities: water, electricity, telephone'
- 'helping others' refers to 'having the means to give money to the less fortunate of my family'

**Overall top three responses:**

1. 'Having a stable source of revenue for the family'
2. 'To live in a neighbourhood that is well lit and well drained'
3. 'Having access to a good education for the children'

Figure iv Summary of Respondent's top three dreams from questionnaires

(see Second version, Qualitative household questionnaire, Question 2)  
 (Sam Sam 1 not included because First Version of Questionnaire was used)

(included in table: top three responses plus 'Mecca' – tied responses all included)

Neighbourhood Dreams	Thiaroye Gare	Yeumbeul	Dalifort	Médina Thiaroye Karo 1	Médina Fass M'Bao	Aïnoumady
<b>Sample size</b>	<b>24</b>	<b>19</b>	<b>25</b>	<b>30</b>	<b>30</b>	<b>20</b>
<i>Mecca</i>	<i>8</i>	<i>8</i>	<i>19</i>	<i>18</i>	<i>18</i>	<i>12</i>
<b>Child abroad</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>
<b>Work on house</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>1</b>
<b>title</b>	<b>2</b>	<b>2</b>		<b>1</b>	<b>3</b>	<b>3</b>
Start business		<b>2</b>			<b>3</b>	
New house						
Fix for tenants					<b>3</b>	
Bank account			<b>3</b>		<b>3</b>	
Good food						<b>3</b>
health						<b>2</b>

- 'Mecca' corresponds to 'Travel to Mecca'
- 'child abroad' corresponds to 'Send a child abroad'
- 'Work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'title' refers to 'Obtain a legal land title for the house'
- 'start business' refers to 'start a business'
- 'new house' refers to 'Buy a new house'
- 'Fix for tenants' refers to 'Enlarge the house to house tenants'
- 'bank account' refers to 'open a bank account'
- 'good food' refers to 'Better food for the family'
- 'health expenses' refers to 'Health expenditures'

#### Overall top three responses (excluding 'Mecca'):

1. 'Enlarge/ renovate the house to better lodge the family'
2. 'Send a child abroad'
3. 'Obtain a legal land title for the house'

#### IV. 1. I Sam Sam 1

(First version of the questionnaire)

**Tenure regularisation and upgrading program status:** ongoing, since 1992

**Number of interviews:** 22 households interviewed

#### Description of Respondents:

- **Head-of-household:** All
- **Sex:** 19 male; 3 female (In all three female cases, husband had been previous head of household but had died.)
- **Age:** range: 33 to 78; average: 61, mean: 65
- **Length of time lived in neighbourhood:** range: 9 to 34 years (none born here); average: 22 years
- **Originally from:** Other parts of Dakar: 12; Other parts of Pikine: 7; countryside villages: 3

(reasons for moving here: previously was a renter so came to the area to purchase a house; family house got too crowded so moved out; was evicted from previous home; child was sick so sold more expensive home elsewhere and bought cheaper house here)

#### Description of Households:

- **Number of people:** range: 7 to 35; average: 12
- **Number of children under 15:** range: 0 to 8; average: 5
- **Number of adults:** range: 2 to 13; average: 8
- **Types of family structure:** one husband, one wife, children: 15 (with 1 to 3 wives living elsewhere in about half the cases); other: one husband and 2 to 3 wives in same house: 4, maternal family

#### Work of the Household:

- **Number of adults who work:** range: 0 to 4; average: 2
- (reasons for not working: industry shut down, loss of job, sickness/disease, age, had business but it went into bankruptcy)

- **Types of work:**

Most common: **informal sector trade: 10** (mason, mechanic, electrician, welder, guard, driver, apprenticeship) and **informal sector business: 6** (market stall seller (often women), selling auto parts, trade with Cassamance, telecentre, tailor/seamstress, renting rooms to tenants, selling self-cooked street food);

Uncommon: **formal sector trade: 4** (Nestlé, hotel employee, military, and a Municipal Counsellor); other income: **pension, child abroad**

### Tenure Status:

- **Status of process for obtaining DS:** No payments made: **3**; less than a quarter of payments made: **6**; one quarter or more: **10**; **fully paid: 3**
- **Length of payment process:** Most households had been making payments for a period between **2** and **6** years.
- **Method of saving for DS:** Most household heads said they paid for DS on their own without family help, in order to avoid internal family conflict and because it is the Senegalese tradition.
- **Comments about DS payments:** The price seems reasonable but I have no means to pay. I could pay if I had a steady job. There are people who really cannot pay, especially retired people, and this creates inequalities in the community.
- **Why a DS is wanted:**  
Three most common responses: to leave a solid **legacy** for all my heirs; to have **protection** from being harassed or evicted by the state, for my peace of mind.

Other responses: to **increase the value** of my house; to feel safe investing in my house; I have already lived through a forced eviction and want to avoid that now; it is normal and **necessary** to have proper papers for one's property; it is an **honour** for the father of a family; to obtain a guarantee for accessing loans for my business (I have no other guarantee in my life) , because the **state is powerful** and when it asks us to do something we should do it as a good citizen, to use it to get jobs for my children or to send a child abroad

- **Reasons for not paying:** divisive family issues; barely enough money for food.

- **Additional question (asked of some respondents):** do you know any neighbours who have obtained a DS, and how have their lives changed because of this?: Several respondents answered yes and said those with a DS had improved their houses. Several answered no.

### Spending and Finances:

- **Percentages and amounts of spending:**

biggest expense: **food**

expenses not on the list but mentioned by numerous respondents: **medical expenses** (malaria, diabetes, fatigue, childbirth) up to 25 000 CFA per month; **ceremonies and guests; giving money** to less fortunate relatives

- **Access to a bank account:** Only respondents with jobs in the formal sector had bank accounts. Other respondents, even those with profitable businesses, said it was too expensive. Some retirees had previously owned bank accounts. Almost no one had used the account for accessing credit or loans. The one respondent who said he had used credit was a municipal officer for Pikine. He had used credit to clean and enlarge his house. Reasons given for not accessing credit or loans were: age (too old); dishonour associated with going into debt; fear of risk.
- **Additional question** (asked of some respondents): what would you do if you had a lot of money? Most frequent response: home improvements i.e. enlarging house, building a proper roof; repairing house from flood damage, buying TV and beds. Other responses: health expenditures; have more wives; start or invest in a business; pilgrimage to Mecca; get jobs for children; use it to make more money; open a bank account to keep money safely.

#### IV. 1. ii. Thiaroye Gare

(Second version of the questionnaire)

**Tenure regularisation and upgrading program status:** About half the households were in an area that had been reached by the regularisation project.

**Number of interviews:** 24 households interviewed (originally 25 but one interview was cut off by respondent after first question, so real total = 24)

##### Description of Respondents:

- **Head-of-household:** All
- **Sex:** 22 male; 2 female
- **Age:** range: 31 to 85; average: 62, mean: 62
- **Length of time lived in neighbourhood:** moved here between 1966 and 1976 (35 years)
- **Originally from:** Guédiawaye, Pikine, Dakar

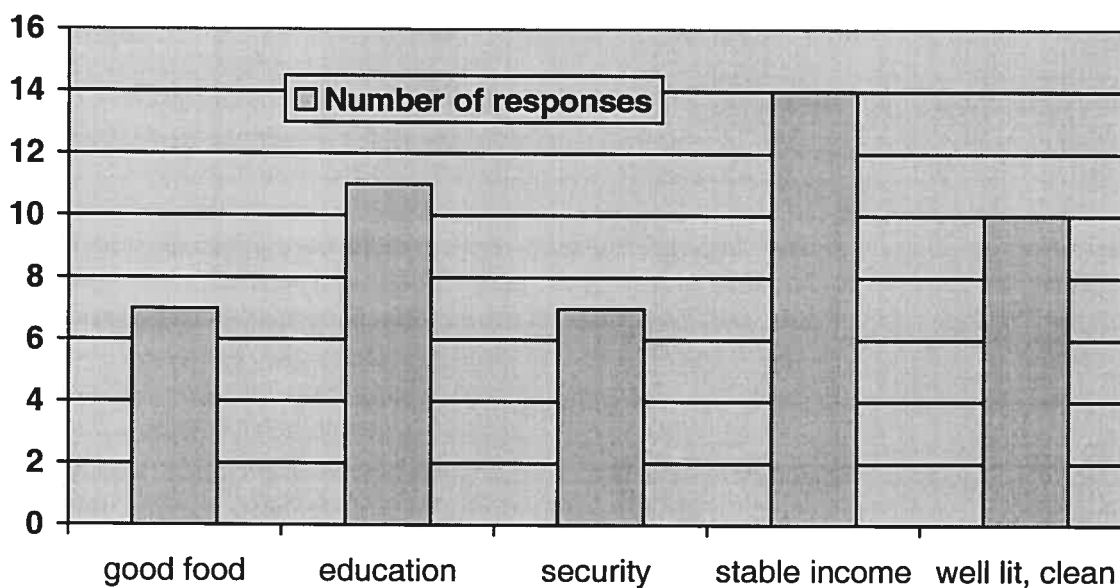
(reasons for moving here: Most common reason: previously was a renter so came to the area to purchase a house; other: family house got too crowded so moved out; was evicted from previous home; father at nearby military base; father worked at local factory)

### Description of values:

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life? (see Annex)

Five most frequent answers:

Figure v: Values of Respondents in Thiaroye Gare



- 'good food' corresponds to 'Having access to good quality food'
- 'education' corresponds to 'Having access to a good education for the children'
- 'security' corresponds to 'Having security of housing/property'
- 'stable income' corresponds to 'Having a stable source of revenue for the family'
- 'well lit, clean' corresponds to 'To live in a neighbourhood that is well lit and well drained'

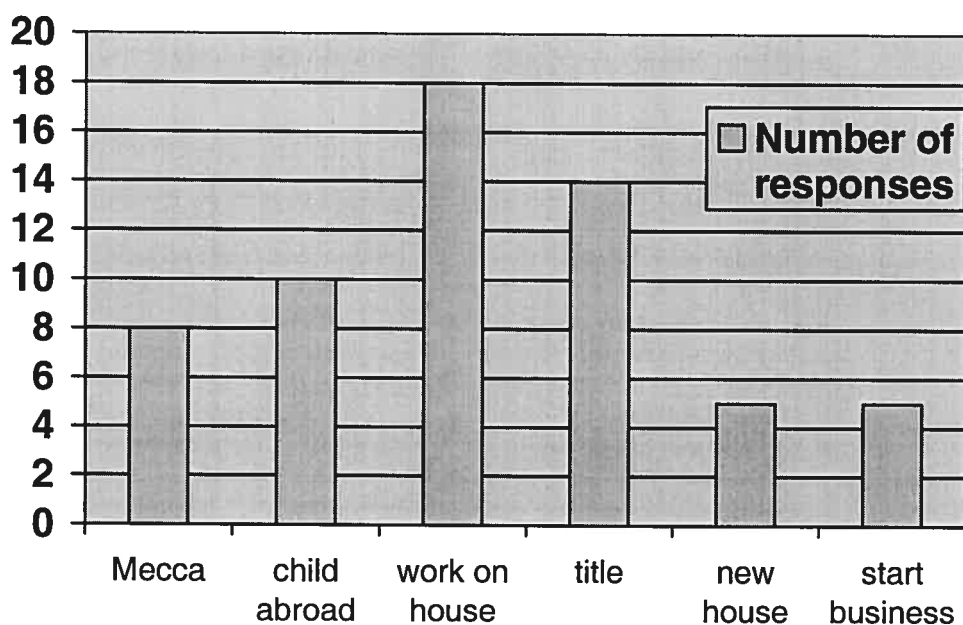
**Comments:** The other answers were distributed fairly evenly (3 or 4 responses each).



### Description of dreams/ objectives:

If you had a lot of money, what would be your 3 priorities from the following list  
Five most frequent answers (two are tied):

Figure vi: Dreams of Respondents in Thiaroye Gare



- 'Mecca' corresponds to 'Travel to Mecca'
- 'child abroad' corresponds to 'Send a child abroad'
- 'work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'title' refers to 'Obtain a legal land title for the house'
- 'new house' refers to 'Buy a new house'
- 'start business' refers to 'start a business'

### Description of Households:

- **Number of people:** range: 9 to 23; average: 15
- **Types of family structure:** Most common: one husband, one wife, children; other: one husband and 2 to 3 wives in same house, maternal family, a couple households with one or two wives living elsewhere.
- **Number of bedrooms:** range: 4 to 12
- **Services:** water and electricity: 24, fixed telephone: 18

- **Building:** All homes were self-built over a number of years, and many were having rooms added at the time. House-building was an ongoing process.

### Ownership and security:

- **Status of house ownership:** All respondents said that they own their house
- **Ownership documents:** Most common: Deed of sale from previous owner. Others: family or customary property.
- **Amount paid:** vacant lot: 33 000 to 43 000 CFA (1960s and 1970s)
- **Importance of being an owner not a renter:** All said that it was very important to own a house and not to rent. Reasons: most common: it is very expensive to rent. Other reasons: being an owner gives you freedom in life. Owning a home is the dream of all heads of households. Property gives a social status. Owning property protects against an uncertain future. I used to be a renter and I was robbed.
- **Threat of eviction:** All respondents said that they **did not fear eviction**. Reasons for this were that it is a **traditional village**, and the village is sacred and untouchable.
- **Who will inherit the house:** all said that their children, or wives and children would inherit.

- **Comments:**

One household head had been forced to leave his home due to extensive flooding damage from the previous year. He was currently renting 2 rooms for his 9-member family. He had been told that he would be relocated to government-subsidized housing in Keur-Massar, but he had been given no timeline (a year had already passed) and his only source of information was from newspapers. He said that he had not been able to pay for the previous month's rent.

### Work of the Household:

- **Number of adults who work:** range: **3 to 8**  
(reasons for not working: sickness/disease, age, had business but it went into bankruptcy or had trouble with my partners)

- **Types of work:**

Most common: **informal sector:** trade (mason, mechanic, electrician, driver etc.) and **informal sector business** (selling street food or market vendor (wives and

sisters), tailor/seamstress, small store in house or rental of street-facing rooms as stores);

Less common: **formal sector** (working for NGO, municipal agent, teacher, comptroller, secretary, factory worker, private sector)

- **Other income sources**: Very common: family member working abroad (France, Italy, United States) pension, renting out another property, donations from family and community network.

### Tenure Status:

- **Status of process for obtaining DS**: Process started but no payments made: **3**; less than half of payments made: **10**; all payments made: **0**. About half the households were in an area that had not yet been reached by the project.
- **Length of payment process**: Most households had been making payments for a period between 1 and 3 years.
- **Outcomes (positive and negative) of a DS**: Long-term security for family, protection from the state, gives value to the property, good roads are built in the community. No negative outcomes were listed
- **Reasons for not paying**: insufficient means

### Spending and Finances:

- **Percentages and amounts of spending**: **food** is biggest expense followed by electricity then water. Other expenses not listed are medical prescriptions, clothing, family, schooling (10 families with children in private school) and ceremonies
- **Who contributes to spending**: Most common: head of household, other responses: **family abroad contributes**
- **Who makes decisions on spending**: Head or head in consultation with brothers; allocate household funds to wives or sister to make purchases.
- **Access to a bank account**: Only respondents with jobs in the formal sector had bank accounts. **They do not use this to access credit**. Those with accounts are resources for the community: family members abroad of neighbours deposit money in their accounts to hold for local families. Those without accounts comment that their money disappears so fast once they have it that an account would serve no purpose.

- **Women:** about half the households said that their wives or sisters are involved in local tontines<sup>5</sup>. The only people cited by household heads as accessing credit or needing credit were wives and daughters in order to send a child abroad or to build their business.

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<sup>5</sup> A tontine is a group of women (10 – 30) who pool together money through regular (monthly) contributions. The funds collected each month are distributed to the member who needs this to pay for a wedding, for childbirth, and other large expenses.

IV. 1. iii Dalifort  
(Second version of the questionnaire)

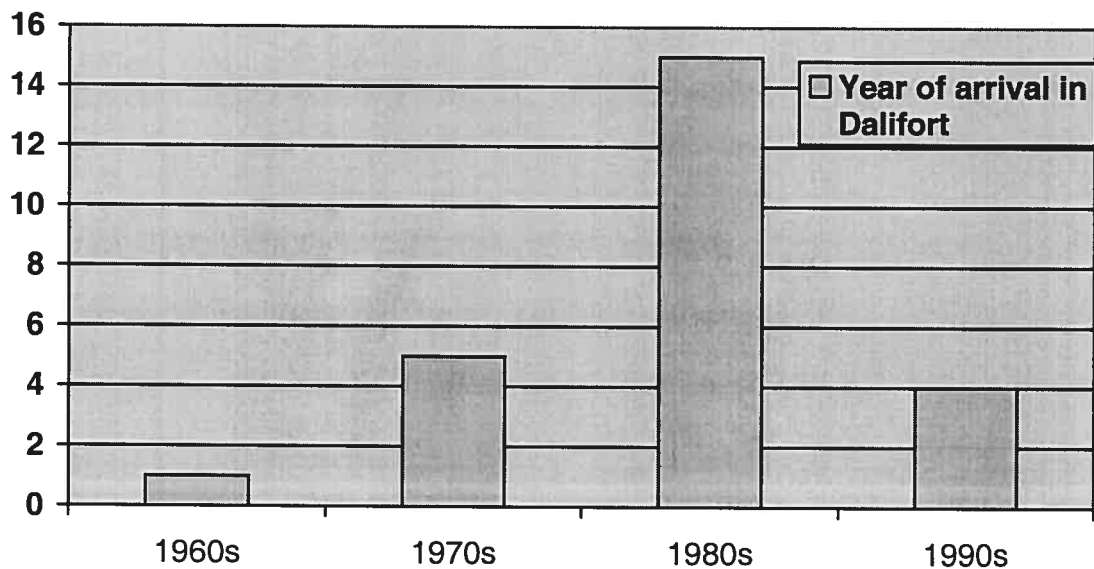
**Tenure regularisation and upgrading program status:** Tenure regularisation and upgrading program since 1987.

**Number of interviews:** 25 households interviewed

**Description of Respondents:**

- **Head-of-household:** All
- **Sex:** All male
- **Age:** range: 46 to 80; average: 62 , mean: 64
- **Length of time lived in neighbourhood:** Year of arrival in neighbourhood: range: 1963 to 1995

Figure vii: Year of Arrival in Dalifort



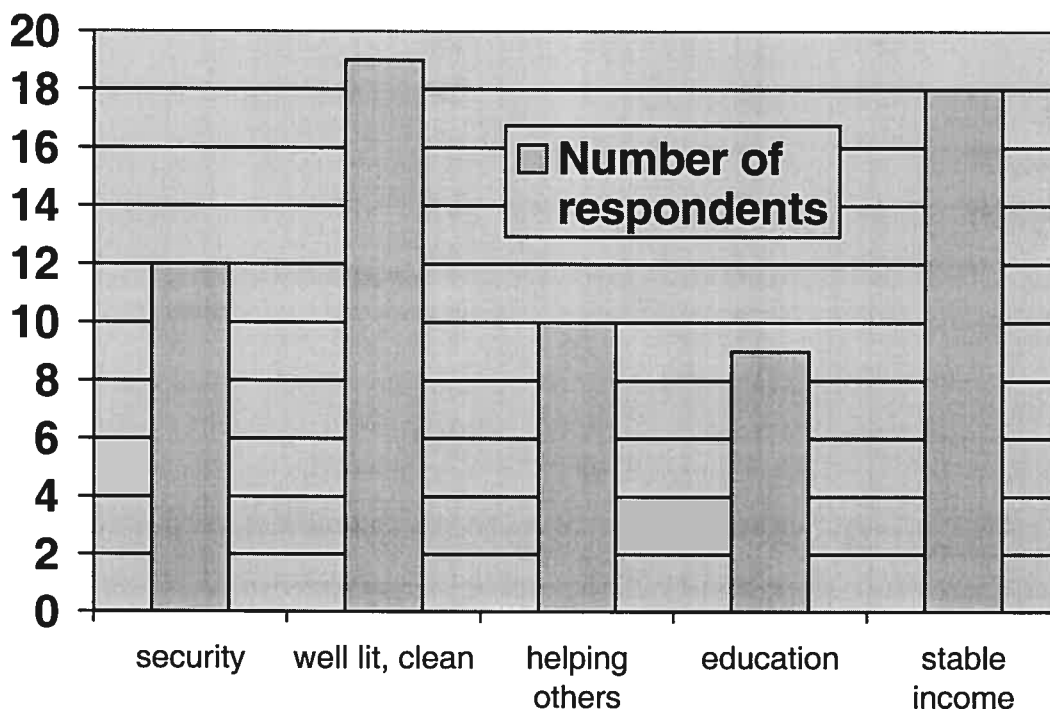
(reasons for moving to Dalifort: Virtually all respondents had previously been renters in another area of Dakar, and had come to Dalifort to purchase affordable property)

### Description of values:

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life?

Five most frequent answers:

Figure viii: Values of Respondents in Dalifort

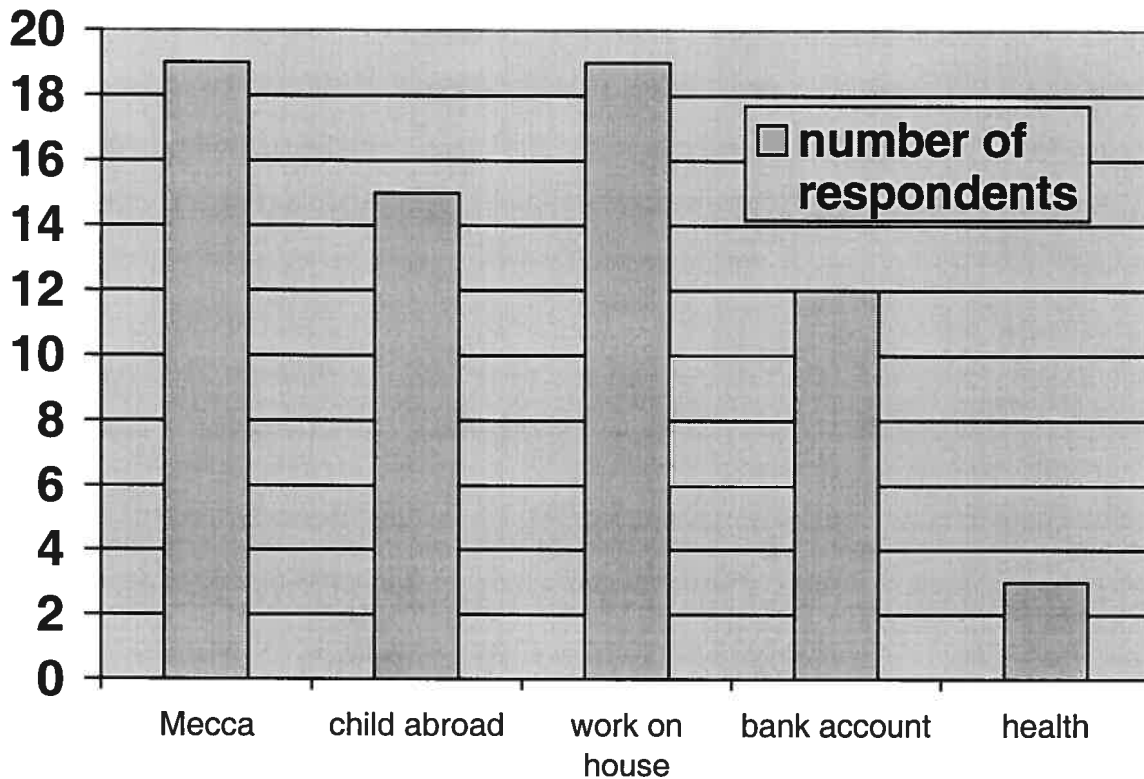


- 'security of property' corresponds to 'Having security of housing/property'
- 'well lit, clean' corresponds to 'To live in a neighbourhood that is well lit and well drained'
- 'helping others' refers to 'having the means to give money to the less fortunate of my family'
- 'education' corresponds to 'Having access to a good education for the children'
- 'stable income' corresponds to 'Having a stable source of revenue for the family'

### Description of dreams/ objectives:

If you had lots of money, what would be your 3 priorities from the following list:  
Five most frequent answers (25 respondents):

Figure ix: Dreams of Respondents in Dalifort



- 'Mecca' corresponds to 'Travel to Mecca'
- 'child abroad' corresponds to 'Send a child abroad'
- 'work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'bank account' refers to 'Open a bank account'
- 'health' refers to 'Health expenditures'

### Description of Households:

- **Number of people:** range: 5 to 19, average: 11
- **Types of family structure:** husband, one wife and children: 14; husband, two wives and children: 10; husband, 3 wives and children: 1

(3 households with other wives living elsewhere)

- **Number of bedrooms:** range: 4 to 8
- **Services: All:** water and electricity; 19: telephone
- **Building:** All homes were self-built. Most had been upgraded from previous wooden shack state to brick building.

#### Ownership and security:

- **Status of house ownership:** All heads said that they owned the property.
- **Ownership documents:** 18 stated that they bought the land from a previous owner, and afterward paid for the DS (see comments below). For example, one such household arrived in 1987 and paid the previous owner 400 000, then from 1992 to 1997 he paid another 400 000 CFA to obtain the DS.
- **Importance of being an owner not a renter:** All said that it was very important to own a house and not to rent. Reasons: All had previously been renters, and had had negative experiences as renters. Renting was said to be expensive, unstable, not peaceful, and a hardship.
- **Threat of eviction:** Eviction is not a threat.
- **Who will inherit the house:** Children, or wives and children will inherit.
- **Comments:** 7 properties purchased from Demba Diop in 1970s and early 1980s. Prices ranged from 60 000 CFA to 250 000 CFA. 6 properties were purchased from Mamadou Diop in the late 1980s. Prices ranged from 150 000 CFA to 600 000 CFA.

#### Work of the Household:

- **Types of work:** Heads of households: 13 were receiving pensions, indicating previous employment in the formal sector. 4 currently working in formal sector: 3 at the Port, 1 for an NGO. Others worked in informal as mechanics, electricians, masons, plumbers, and painters. 10 said that a female member of the household sold food or fabric on the street.

#### Tenure Status:

- **Status of process for obtaining DS:** Process started but no payments made: 0; partial payment made: 2 ; all payments made: 23.



- **Length of payment process:** Most households started payments in 1991 and obtained a DS between 1999 and 2002.
- **Method of paying for DS:** 20: saved money by myself. 4: Family saved money together. 1: tontine.
- **Outcomes (positive and negative) of a DS:** Happiness, social peace, economic stability, no fear of eviction, relief from burden of paying rent, access to credit (2 respondents, one of whom had obtained credit for his business). No negative outcomes were listed.

### **Spending and Finances:**

- **Percentages and amounts of spending:** food is biggest expense followed by electricity then water.
- **Who contributes to spending:** Most common: head of household, other responses: family
- **Who makes decisions on spending:** Head or head in consultation with family
- **Access to a bank account:** 2 respondents said they had bank accounts.
- **Women:** about half the households said that their wives or sisters are involved in local tontines. The only people cited by household heads as needing credit were wives and daughters who wanted to send a child abroad or to build their business.

#### IV. 1. iv Yeumbeul Layenne

(Second version of the questionnaire)

**Tenure regularisation and upgrading program status:** no regularisation program. This community, a traditional village, is a communal property.

**Number of interviews:** 19 households interviewed

#### Description of Respondents:

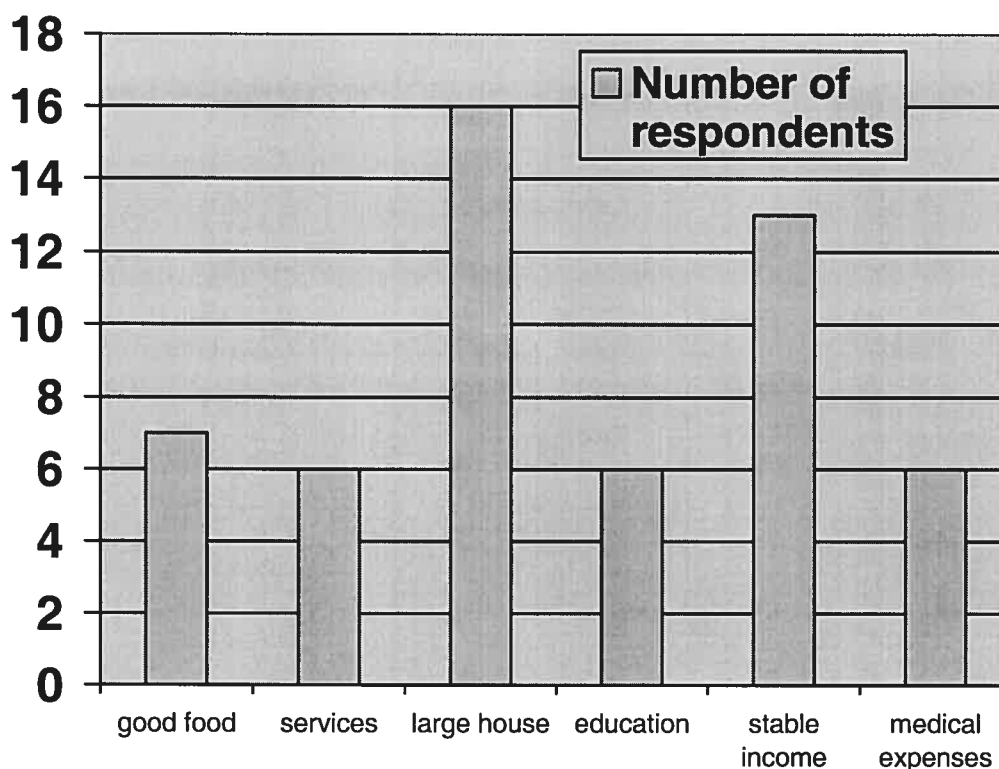
- **Head-of-household:** 12, others are younger brothers, sons or sons-in-law of household head
- **Sex:** All male
- **Age:** range: 40 to 76; average: 55, mean: 58
- **Length of time lived in neighbourhood:** most born here or nearby, one came to neighbourhood after being expropriated 30 years ago.

### Description of values:

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life?

Six most frequent answers, all respondents:

Figure x: values of Respondents in Yeumbeul Layenne



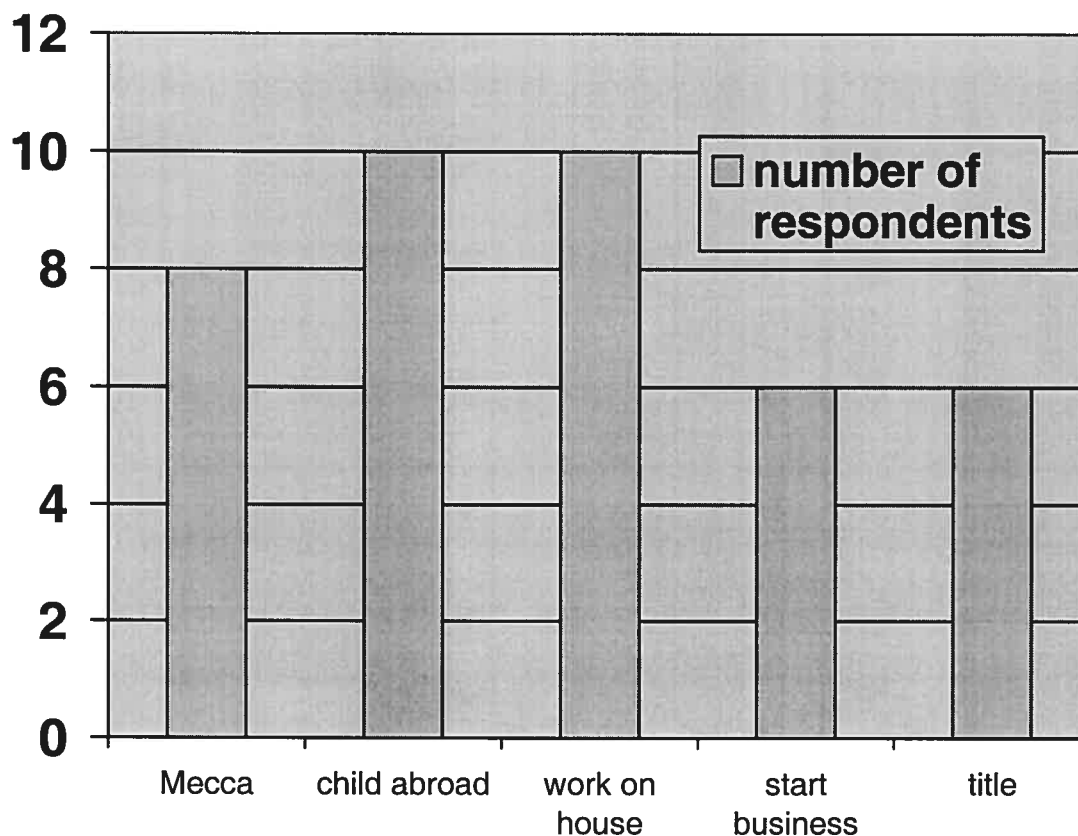
- 'good food' corresponds to 'Having access to good quality food'
- 'services' refers to 'having access to services/utilities: water, electricity, telephone'
- 'large house' refers to 'having a house that can shelter all my family'
- 'education' corresponds to 'Having access to a good education for the children'
- 'stable income' corresponds to 'Having a stable source of revenue for the family'
- 'medical expenses' refers to 'having enough funds to pay for all medial prescriptions'

**Comments:** Discrepancies between non-head respondents and head respondents: 6/7 non-head respondents said that they value 'having enough funds to pay for all medial prescriptions' whereas only 1/12 head respondents did. Responses between these two groups are otherwise similar.

### Description of dreams/ objectives:

If you had lots of money, what would be your 3 priorities from the following list:  
Five most frequent answers (19 respondents, two are tied):

Figure xi: Dreams of Respondents in Yeumbeul Layenne



- 'Mecca' corresponds to 'Travel to Mecca'
- 'child abroad' corresponds to 'Send a child abroad'
- 'work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'start business' refers to 'start a business'
- 'title' refers to 'Obtain a legal land title for the house'

**Comments:** Discrepancies between non-head respondents and head respondents: 4/7 non-head respondents indicated 'send a child to university' as a top three objective, whereas 0/12 head respondents indicated so. 1/7 non-head respondents indicated 'Obtain a legal land title for the house' was a top-three objective, whereas 6/12 head respondents said it was.

### Description of Households:

- **Number of people:** range: 7 to 56; average: 20 (these households are in the style of family compounds, often with several structures around a common courtyard)
- **Types of family structure:** Most common: one husband, one wife, children; other: one husband and 2 to 3 wives in same house, a couple households with one or two wives living elsewhere (one such wife had been the wife of the respondent's deceased brother. He married her as a form of "social protection")
- **Number of bedrooms:** range: 2 to 8
- **Services:** Most had access to water and electricity. Some had been shut-off due to non-payment. Some access utilities through the cheaper black market.
- **Building:** All homes were self-built. Many had been fixed by more recent generations who had renovated wooden structures into brick.

### Ownership and security:

- **Status of house ownership:** All heads said that they owned the property. (Head of Koranic school, who is renting, is exception. See comments below).
- **Ownership documents:** Almost all heads said that they had no papers for their property since they had traditional/customary rights to the land. (One respondent has a full legal title. See comments below.)
- **Importance of being an owner not a renter:** All said that it was very important to own a house and not to rent. Reasons: No one wants to be a renter. I would rather live in a garbage dump than be a renter.
- **Threat of eviction:** Eviction is not a threat. Respondents said that they feel safe because they live in a traditional village.
- **Who will inherit the house:** Children, or wives and children will inherit.
- **Comments:** 1. Several non-head respondents own parcels of vacant land and would like to build their own houses there. 2. Head of Koranic school rents his property for his own family and 32 students. He had been in this location one year; his previous location was flooded out. The school was in terrible condition, with no electricity or telephone, and the water tap

locked due to lack of payment. A large percentage of students had sicknesses and almost all had malaria (source: school documents). 3. One non-head held a full legal property title.

### **Work of the Household:**

- **Types of work:** Most common: **informal sector: trade** (mason, mechanic, electrician, driver, ) and **informal sector business** (selling street food or market vendor (wives and sisters), tailor/seamstress, small store in house or rental of street-facing rooms as stores, some mid-size businesses); **formal sector:** pensions, military, business, factory
- **Other income sources:** 8 respondents said that they cultivated at least one field nearby (one field had been flooded and filled with salt water so was currently unusable)

### **Tenure Status:**

All of Yeumbeul-Layenne is registered as one communal property and it is considered by the state to be a traditional village.

- **Status of process for obtaining DS:** There is no tenure regularisation project underway here as it is a communal land holding. One respondent (the eldest son of the chief of Dakar's Lébou community) had separated his lot in the cadastre and obtained a full legal title, not a DS, for his plot.
- **Outcomes (positive and negative) of a DS:** All respondents, both non-head and head, said that a title was a positive thing. Many aspired to acquire one. 5 non-head respondents said that they were trying to purchase their own plot of land elsewhere. Head respondents said that they wanted a title for their property to leave something secure for their children. One had asked to have his own plot separated from the communal plot so that he could have his own individual title, but he was told that it was very expensive to do so and that the state would never evict them from their communal land.

### **Spending and Finances:**

- **Percentages and amounts of spending:** food is biggest expense followed by electricity then water. Other expenses not listed are medical prescriptions, clothing, ceremonies, schooling.
- **Who contributes to spending:** Non-head respondents: said that they pay for their nuclear family, but that head makes decisions for all.
- **Who makes decisions on spending:** Head or head in consultation with brothers; allocate household funds to wives or sister to make purchases.

- **Access to a bank account:** Two non-head respondents had bank accounts for the purpose of saving money to purchase their own property. 2 head respondents said that they had an account and had used it to access loans of 150 0000 CFA for their businesses. 6 households indicated that they participated in a tontine. Others said that they did not have accounts but that access to capital would help them to grow their business or invest in their fields. For example, one man with a welding shop with about 10 employees said that he could not process large orders due to lack of capital. Several said they would like to have an account but it was too expensive: "it is better that my family eats and dresses well than to have a bank account". Others said that the amount of capital available through microcredit programs was not sufficient to make a difference in their business.

IV. 1. v: Médina Thiaroye Karo 1  
(Second version of the questionnaire)

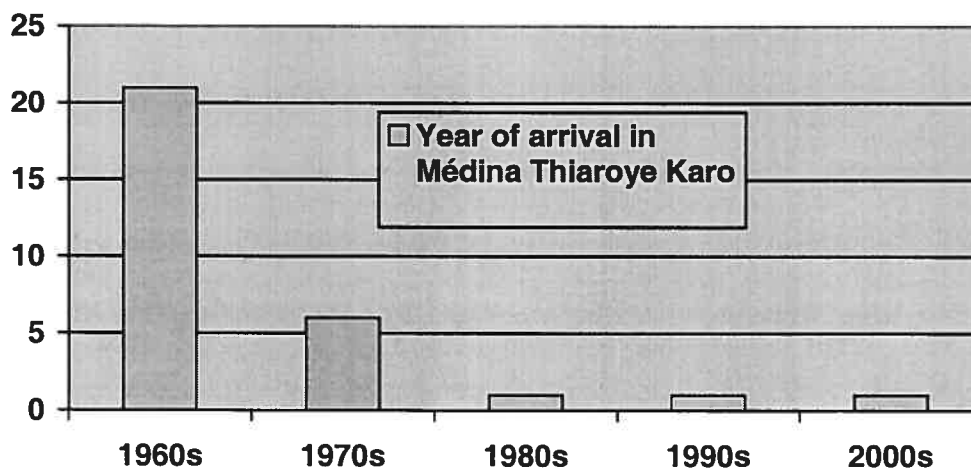
**Tenure regularisation and upgrading program status:** no regularisation program. This community, a traditional village, is a communal property.

**Number of interviews:** 30 households interviewed

**Description of Respondents:**

- **Head-of-household:** All
- **Sex:** 28 male, 2 female
- **Age:** range: 47 to 82; average: 58 , mean: 61
- **Length of time lived in neighbourhood:** Year of arrival in neighbourhood: range: 1962 to 2001 (one of the two female respondents arrived in 2001 after a divorce)

Figure xii: Year of Arrival in Médina Thiaroye Karo



(reasons for moving to Médina Thiaroye Karo: Virtually all respondents had previously been renters in nearby neighbourhoods of Yeumbeul, Guédiawaye and Thiaroye).

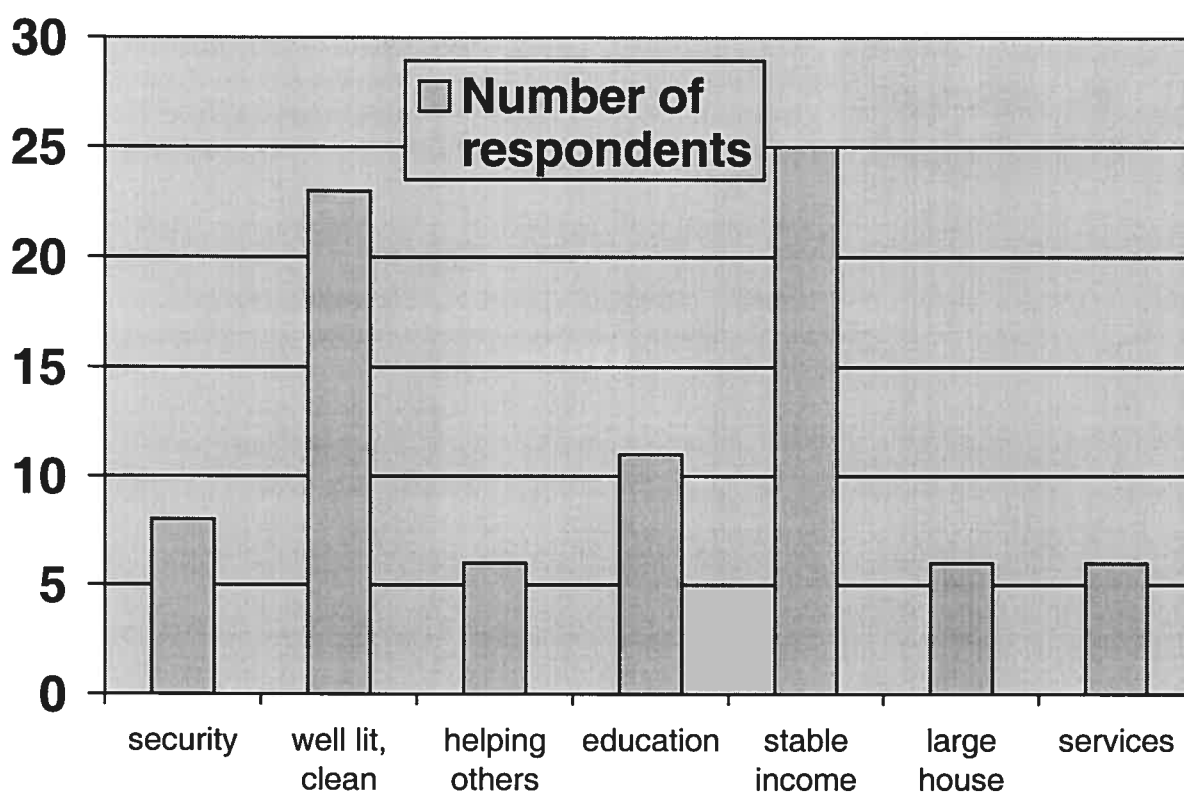


### Description of values:

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life?

Five most frequent answers: (30 respondents, 3 choices each)

Figure xiii: Values of Respondents in Médina Thiaroye Karo



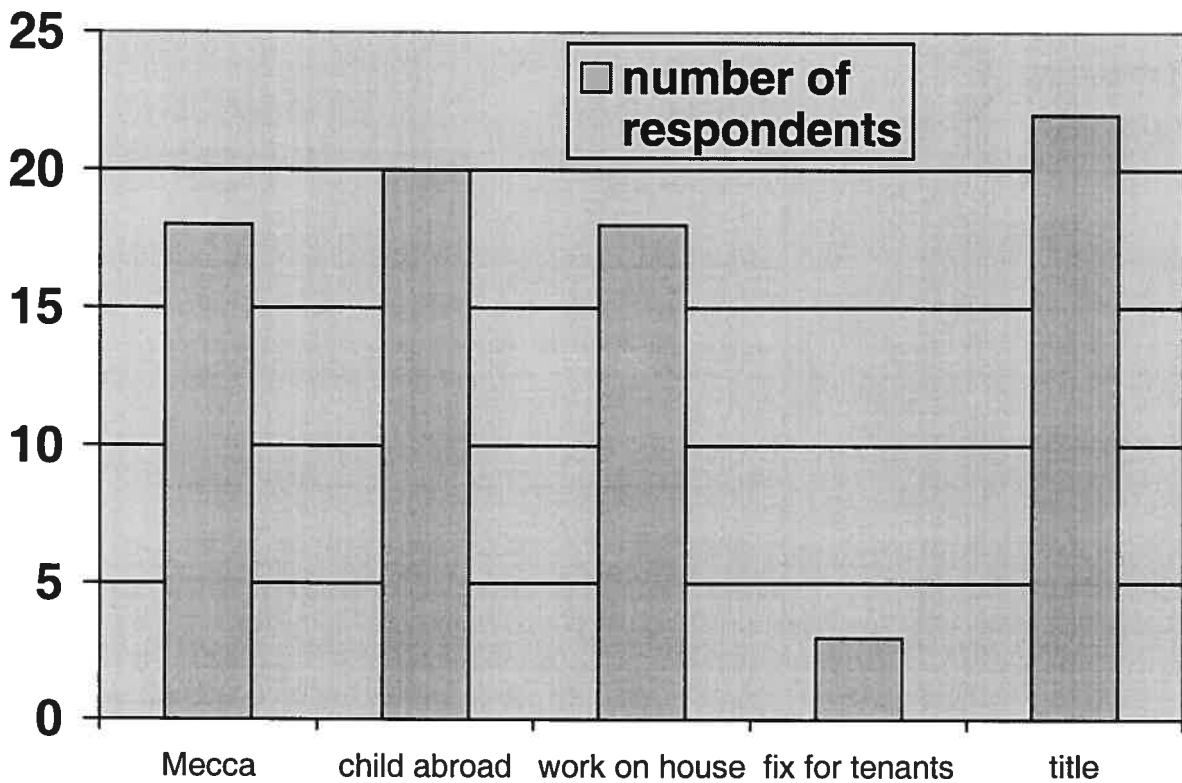
(three answers are tied)

- 'security' corresponds to 'Having security of housing/property'
- 'well lit, clean' corresponds to 'To live in a neighbourhood that is well lit and well drained'
- 'helping others' refers to 'having the means to give money to the less fortunate of my family'
- 'education' corresponds to 'Having access to a good education for the children'
- 'stable income' corresponds to 'Having a stable source of revenue for the family'
- 'large house' refers to 'Having a house that can shelter all my family'
- 'services' refers to 'Having access to services/utilities: water, electricity, telephone'

**Description of dreams/ objectives:**

If you had lots of money, what would be your 3 priorities from the following list:  
Five most frequent answers: (30 respondents, 3 choices each)

Figure xiv: Dreams of Respondents in Médina Thiaroye Karo



- 'Mecca' corresponds to 'Travel to Mecca' 'health' refers to 'Health expenditures'
- 'child abroad' corresponds to 'Send a child abroad'
- 'work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'fix for tenants' refers to 'Enlarge the house to house tenants'
- 'title' refers to 'Obtain a legal land title for the house'

### Description of Households:

- **Number of people:** range: 5 to 20, average: 13 (the two families with women heads were the two smallest with only 5 members)
- **Types of family structure:** husband, one wife and children: 12; husband, two wives and children: 11; husband, 3 wives and children: 5; 2 female-headed households: one is second wife of husband who lives elsewhere, other is recently divorced.
- **Number of bedrooms:** range: 3 to 16
- **Services: All:** water and electricity; 10: telephone
- **Building:** All homes were self-built. Most had been empty plots when households arrived.

### Ownership and security:

- **Status of house ownership:** All heads said that they owned the property.
- **Ownership documents:** All had bought plots from a previous owner and had Acts of sale. The previous owners were all different. They had paid 15 000 to 50 000 CFA upon purchase of empty plot (1960s).
- **Importance of being an owner not a renter:** 27 households had previously been renters and had moved here in order to buy. They all said that renting caused problems, was expensive and uncertain.
- **Who will inherit the house:** Children, or wives and children will inherit.

### Work of the Household:

- **Types of work:** pensions very common, otherwise informal trade (mason, electrician) or business (street selling)

### Tenure Status:

- **Status of process for obtaining DS:** This is a traditional village, with no regularisation program in place

### Spending and Finances:

- **Percentages and amounts of spending:** food is biggest expense followed by electricity then water.
- **Who contributes to spending:** Most common: head of household, other responses: family
- **Who makes decisions on spending:** Head or head in consultation with family
- **Access to a bank account:** 3 respondents said they had a bank account. Several retired respondents said that they used to have an account when they worked.

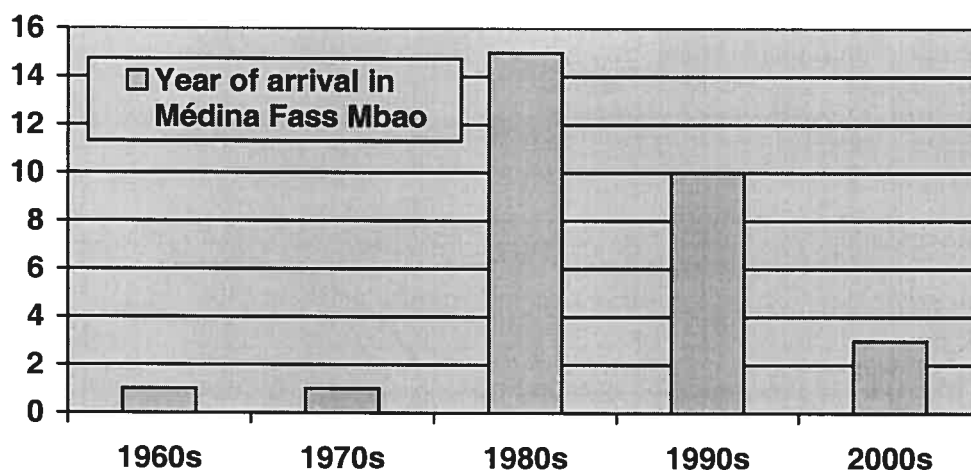
IV. 1. vii: Médina Fass Mbao  
(Second version of the questionnaire)

**Tenure regularisation and upgrading program status :** Program concluded  
**Number of interviews:** 30 households interviewed

**Description of Respondents:**

- **Head-of-household:** All
- **Sex:** 25 male, 5 female
- **Age:** range: 31 to 82; average: 55 , mean: 55
- **Length of time lived in neighbourhood:** Year of arrival in neighbourhood: range: 1967 to 2000

Figure xv: Year of Arrival in Médina Fass Mbao:



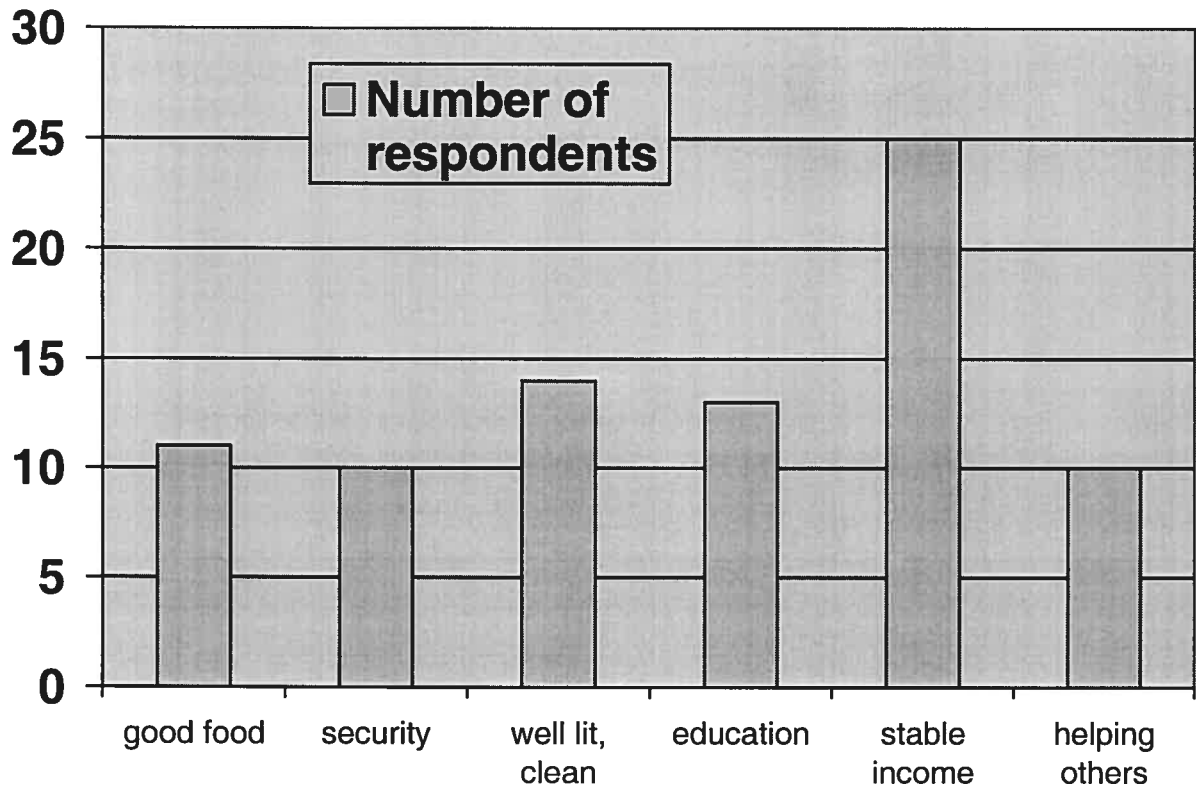
(reasons for moving to Médina Fass Mbao: 26 respondents had previously been renters in nearby neighbourhoods of Yeumbeul, Guédiawaye, Thiaroye and Pikine. Two (both 46 years old) said that they had been previously been living and working abroad. One had come from western Senegal to live close to his children, and one had previously lived in his little brother's house.

**Description of values:**

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life?

Five most frequent answers: (30 respondents, 3 choices each, 2 tied)

Figure xvi: Values of Respondents in Médina Fass Mbaou

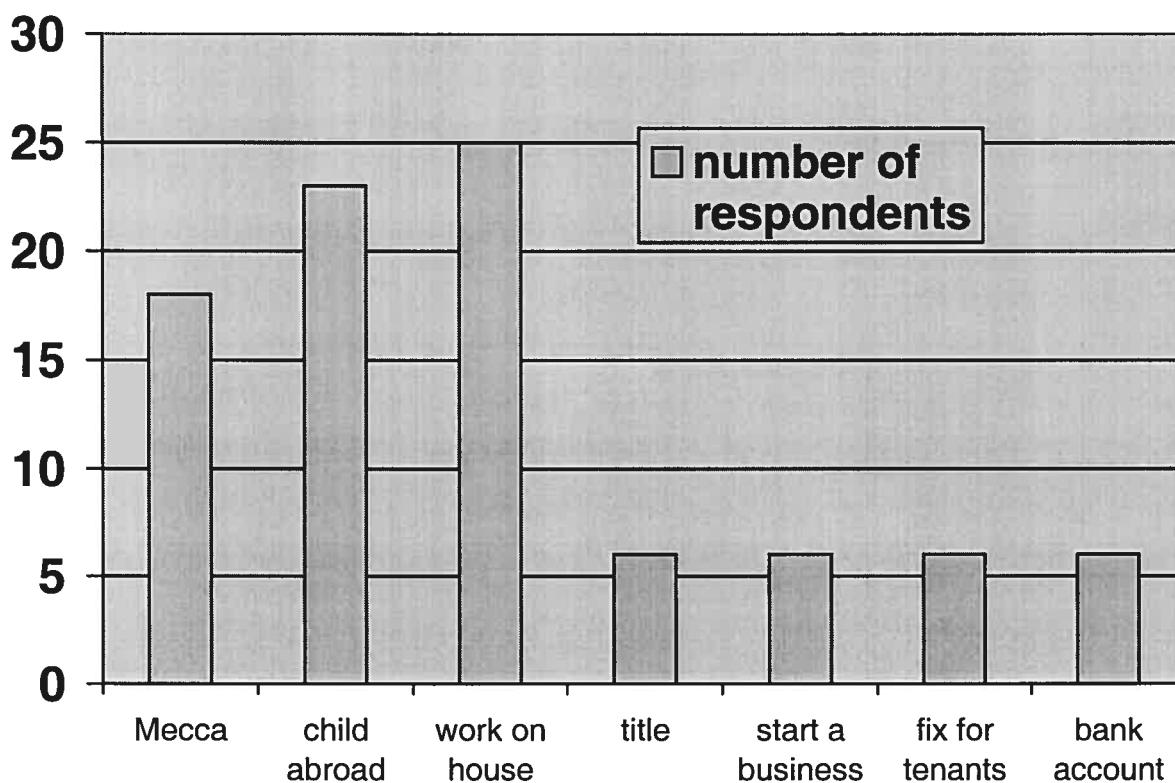


- 'good food' refers to 'Having access to good quality food'
- 'security' corresponds to 'Having security of housing/property'
- 'well lit, clean' corresponds to 'To live in a neighbourhood that is well lit and well drained'
- 'education' corresponds to 'Having access to a good education for the children'
- 'stable income' refers to 'Having a stable source of revenue for the family'
- 'helping others' refers to 'Having the means to give money to the less fortunate of my family'

### Description of dreams/ objectives:

If you had lots of money, what would be your 3 priorities from the following list:  
Five most frequent answers: (30 respondents, 3 choices each, 4 tied)

Figure xvii: Dreams of Respondents in Médina Fass Mbao



- 'Mecca' corresponds to 'Travel to Mecca' 'health' refers to 'Health expenditures'
- 'child abroad' corresponds to 'Send a child abroad'
- 'work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'title' refers to 'Obtain a legal land title for the house'
- 'start a business' refers to 'start a business'
- 'Fix for tenants' refers to 'Enlarge the house to house tenants'
- 'bank account' refers to 'open a bank account'

### Description of Households:

- **Number of people:** range: 3 to 33, average: 12 (the five families with women heads were among the smallest)
- **Types of family structure:** husband, one wife and children: 8; husband, two wives and children: 10; husband, 3 wives and children: 6; husband, four wives and children: 1; 5 female-headed households, one is widow, one's husband is sick.
- **Number of bedrooms:** range: 2 to 9
- **Services:** 28: water, 24: electricity; 17: telephone (2 households with no services/ utilities: one headed by 80-year old woman, and the other headed by 40 year old man with three wives and one child. The other women-headed households had water but not phone or electricity.)
- **Building:** All homes were self-built. Most had been empty plots when households arrived.

### Ownership and security:

- **Status of house ownership:** All heads said that they owned the property.
- **Ownership documents:** All had bought plots from a previous owner and had Acts of sale dating mostly from the 1960s They had moved out of family homes nearby..
- **Importance of being an owner not a renter:** Many households had previously been renters and had moved here in order to buy. They were all very negative about renting.
- **Who will inherit the house:** Children, or wives and children will inherit.

### Work of the Household:

- **Types of work:** 9 heads with formal jobs as businessmen, teachers and factory workers. 7 heads with pensions. 9 heads in informal trade and 5 in informal business. Many wives or daughters were vendors at local markets.

### Tenure Status:

- **Status of process for obtaining DS:** Process started but no payments made: 2; partial payment made: 17 ; all payments made: 11



- **Accessing credit:** None of the DS-holders had used it to access credit.
- **Length of payment process:** Households started payments in 1995, 1998, or 2001. (Those who had DS received it in 2002 or 2003).
- **Method of paying for DS:** Most said they saved on their own. One respondent who worked in formal sector said he paid using credit. One had family abroad who paid.
- **Outcomes (positive and negative) of a DS:** Those with a DS cited increased security and happiness. Those working toward DS hoped to increase social security.

### **Spending and Finances:**

- **Percentages and amounts of spending:** food is biggest expense followed by electricity then water.
- **Who contributes to spending:** Most common: head of household, other responses: all family
- **Who makes decisions on spending:** Head or head in consultation with family or wife
- **Access to a bank account:** 5 respondents said they had a bank account and used it for saving (to rebuild and repair house, to buy new house). One had accessed credit to help purchase the DS.

IV. 1. vi: Aïnoumady Thiaroye  
(Second version of the questionnaire)

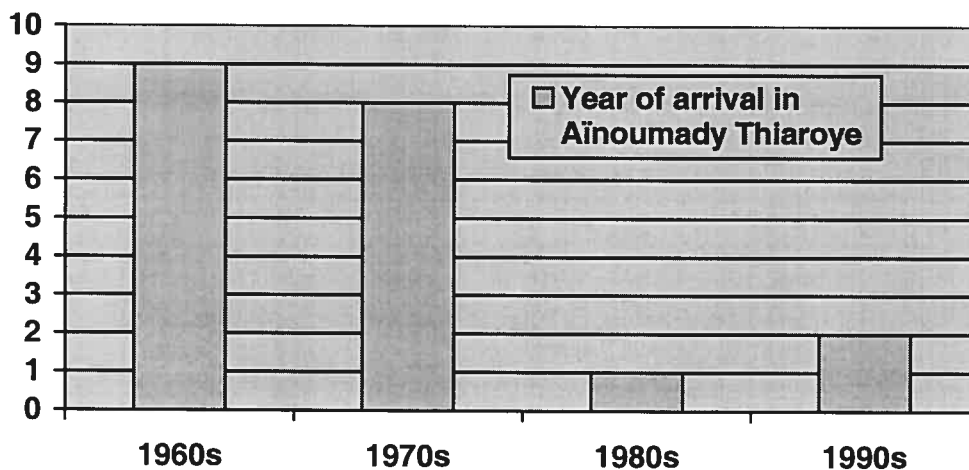
**Tenure regularisation and upgrading program status : Ongoing**

**Number of interviews: 20 households interviewed**

**Description of Respondents:**

- **Head-of-household: All**
- **Sex: 19 male, 1 female**
- **Age: range: 54 to 82; average: 68 , mean: 67**
- **Length of time lived in neighbourhood: Year of arrival in neighbourhood: range: 1962 to 1995**

Figure x iii: Year of Arrival in Aïnoumady Thiaroye:



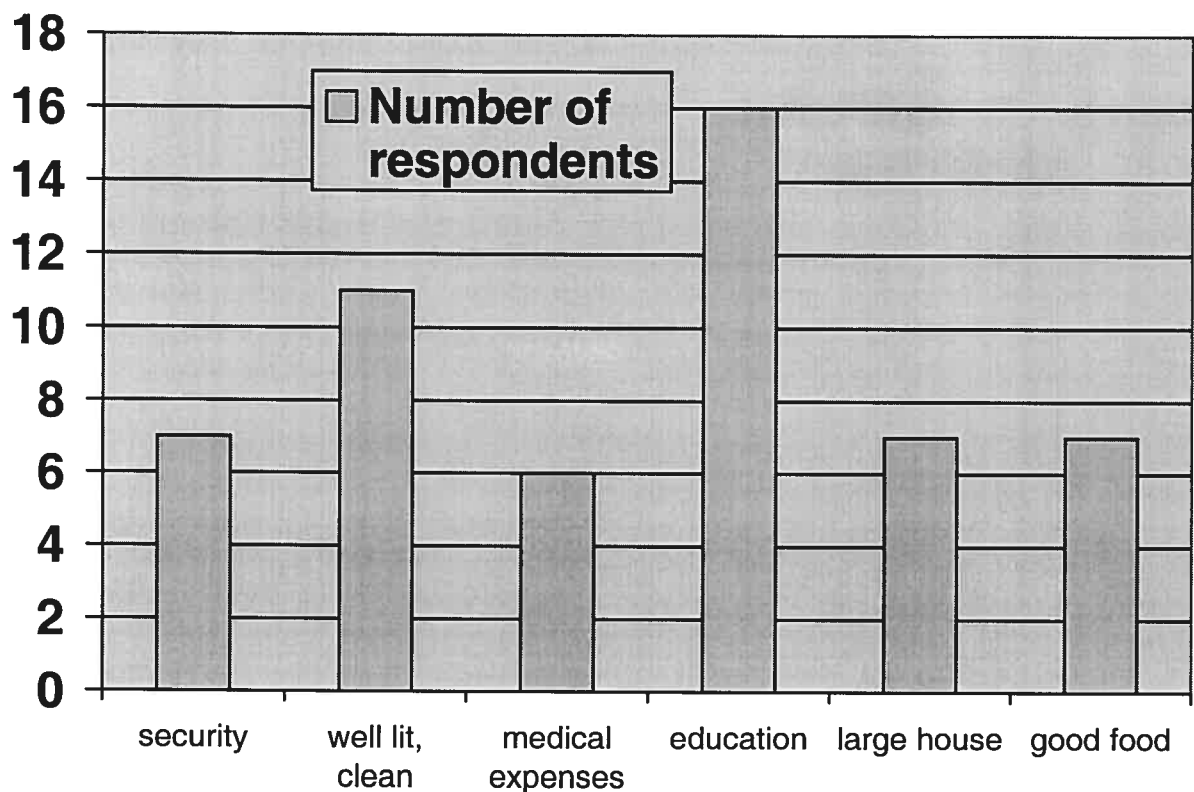
(reasons for moving to Aïnoumady Thiaroye: Virtually all respondents had previously been renters in nearby neighbourhoods of Yeumbeul, Guédiawaye and Pikine. Two said that they had previously been living in another family member's house (father-in-law, brother)).

### Description of values:

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life?

Five most frequent answers: (20 respondents, 3 choices each, 3 are tied)

Figure xix: Values of Respondents in Aïnoumady Thiaroye

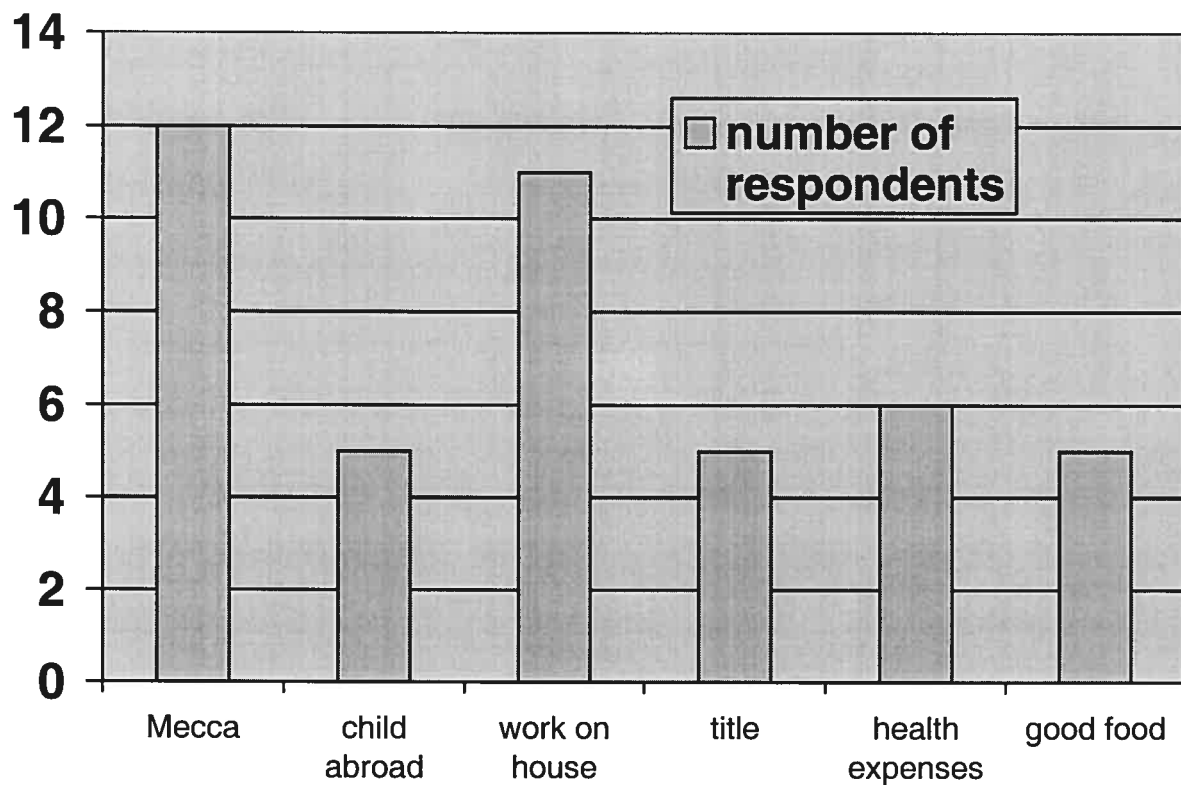


- 'security' corresponds to 'Having security of housing/property'
- 'well lit, clean' corresponds to 'To live in a neighbourhood that is well lit and well drained'
- 'medical expenses' refers to 'Having enough funds to pay for all medial prescriptions'
- 'education' corresponds to 'Having access to a good education for the children'
- 'large house' refers to 'Having a house that can shelter all my family'
- 'good food' refers to 'Having access to good quality food'

### Description of dreams/ objectives:

If you had lots of money, what would be your 3 priorities from the following list:  
Five most frequent answers: (20 respondents, 3 choices each, some tied)

Figure xx: Dreams of Respondents in Aïnoumady Thiaroye



- 'Mecca' corresponds to 'Travel to Mecca' 'health' refers to 'Health expenditures'
- 'child abroad' corresponds to 'Send a child abroad'
- 'work on house' corresponds to 'Enlarge/ renovate the house to better lodge the family'
- 'title' refers to 'Obtain a legal land title for the house'
- 'health expenses' refers to 'Health expenditures'
- 'good food' refers to 'Better food for the family'

### Description of Households:

- **Number of people:** range: **6** to **41** (several larger households have 6 – 12 tenants)
- **Types of family structure:** husband, one wife and children: **12**; husband, two wives and children: **11**; husband, 3 wives and children: **5**; 2 female-headed households: one is second wife of husband who lives elsewhere, other is recently divorced.
- **Number of bedrooms:** **3** to **9**
- **Services:** **19**: water, **19**: electricity; **12**: telephone
- **Building:** All homes were self-built. Most had been empty plots when households arrived.

### Ownership and security:

- **Status of house ownership:** All heads said that they owned the property.
- **Ownership documents:** All had bought plots from a previous owner and had Acts of sale. There were several previous owners, but one, Bougouma Pouye, sold 7 of the 20 plots. In the 1960s and 1970s they had 15 000 CFA to 25 000 CFA upon purchase of empty plot.
- **Importance of being an owner not a renter:** **18** households had previously been renters and had moved here in order to buy. They were all very negative about renting, saying, for example, that it is hard to raise children properly as a tenant as you have no control, that it is impossible to keep your own family's "dirty laundry" secret as a renter, and that once you are an owner, you pay one time and that is it.
- **Who will inherit the house:** Children, or wives and children will inherit.

### Work of the Household:

- **Types of work:** **3** heads with formal jobs as businessmen, teachers and machinists. **12** heads with pensions. Some informal trade and some informal businesses, notably **4** in-home tailors, and **4** with tenants. Many said that their wives sold food at the local market.

### Tenure Status:

- **Status of process for obtaining DS:** Process started but no payments made: **2** (reasons cited: head is sick and has no means of paying; family

council must first meet and decide how to pay); partial payment made: **9** ; all payments made: **9** (4 had received the DS and 5 were awaiting the official ceremony, scheduled for 2007, to be awarded the DS).

- **Accessing credit:** None of the DS-holders had used it to access credit.
- **Length of payment process:** Most households started payments in 1992. Those who had a DS had obtained it in 2002.
- **Method of paying for DS:** **16:** saved by myself; **4:** myself and my children
- **Outcomes (positive and negative) of a DS:** Those with a DS cited increased security and stability, and said that renting had been a hardship. Some saw ownership as a way to save money and avoid costly rent. One or two mentioned access to credit. A couple respondents said that the state was forcing this process on them. They had to submit to the will of the state or be faced with problems.

#### Spending and Finances:

- **Percentages and amounts of spending:** food is biggest expense followed by electricity then water.
- **Who contributes to spending:** Most common: head of household; other responses: all family
- **Who makes decisions on spending:** Head or head in consultation with family or son
- **Access to a bank account:** **7** respondents said they had a bank account and used it for saving (to rebuild and repair house, to buy new house). Other respondents without accounts laughed at the suggestion, saying that owning an account was beyond their imagining. Several respondents have wives or daughters involved in tontines. One respondent's wife was president of her tontine and collected the money from the other 25 members. She was poor, but had this role because of her royal lineage. Each member contributes 5 000 CFA per month. The president then decides who needs the money most, for birth, sickness, marriage and for house repair.

## IV. 2. Results Analysis

### IV. 2. i. Description of Respondents:

The respondents make up an almost homogenous group (see figure ii). This is consistent with the idea of endogeneity of regularisation programs in Senegal, i.e. neighbourhoods have to show the presence of certain characteristics such as stability, organisation and a willingness and ability to pay in order for regularisation and upgrading programs to be implemented (Coly, 2006).

Almost all respondents are household heads, with the exception in Yeumbeul Layenne, where 7 respondents were not heads. Almost all were male (157/170), with the greatest exception in Médina Fass M'Bao, where 5 respondents were female. The average age was about 60 years, with the youngest groups in Yeumbeul Layenne (55, relating to high number of non-head respondents), and in Médina Fass M'Bao (55, relating to more recent move to current house, 16 years, than other neighbourhood's respondents). All average ages are older than the average Senegalese life expectancy of 54 years.

Residents of the two traditional villages, Yeumbeul Layenne and Médina Thiaroye Karo, had lived in their houses for the longest periods (born there; 37 years), and those in Médina Fass M'Bao had lived in their houses for the shortest period (16 years). However, given that residents of Médina Fass M'Bao are on

average 5 years younger than in the other areas, this timing corresponds with being the same age at the time of moving into the house. For example, residents of Médina Fass M'Bao were on average 39 years old when they moved into their houses (55 minus 16) and residents of Aïnoumady, although they had moved in 30 years ago, had been on average 38 years old when they moved into their houses (68 minus 30).

Household sizes were also fairly homogenous, averaging between 11 and 15 members. The exceptions are Yeumbeul Layenne (20), where families tend to compounds (see image 13), and Aïnoumady (21) where respondents had significant numbers of tenants residing in their homes.

Image 13: Family members of household in Yeumbeul Layenne





In terms of access to services, the neighbourhoods were also fairly homogenous. Only 8 households reported no access to tap water (5 of these were in Yeumbeul Layenne). 12 households reported no access to electricity (5 in Yeumbeul). Several households said that their water or electricity had been shut off after they had failed to pay. After food, electricity and water were consistently listed as the largest household expenses. A much larger number of households, 52, reported no access to a fixed phone line. Cost was again cited as a prime reason for this. (It should be noted that cell phone use is high).

Households in Dalifort reported the highest number of full DS ownership, corresponding to the neighbourhood's long-standing regularisation and upgrading program. Households in Médina Fass M'Bao and Aïnoumady had lower rates DS ownership, corresponding to more recent projects. Yeumbeul Layenne and Médina Thiaroye Karo, as traditional villages, had no DS owners. (Yeumbeul had one respondent with a full legal land title. See discussion below).

Respondents were also more or less homogenous in other ways. In the villages that were not traditional villages, respondents largely came to the neighbourhood from other parts of Dakar, and had mostly previously been renters, with a few saying that they had lived in crowded family houses. In the traditional villages, residents of Yeumbeul Layenne were born there, and residents of Médina Thiaroye Karo arrived from Yeumbeul and Thiaroye, indicating that the traditional

community had expanded into this adjacent neighbourhood. These respondents would have been in their early twenties upon arrival in their current houses.

Family structures living in the same household and consisting of one husband, one wife and their children were most common. A smaller number of respondents had more than one wife and their children all living together under the same roof. Some respondents also reported having wives living elsewhere. Female-headed household respondents were mostly widows with a couple exceptions (divorce, sick husband, and one was a second wife of a husband who lived elsewhere).

Virtually all respondent's homes were self-built over a number of years, and many were having rooms added at the time. House-building was an ongoing process. Houses had a consistent look throughout the neighbourhoods (see image 14).

Image 14: Typical housing structures: some built, some ongoing, in the Sam Sam area.



Responses about work were also fairly consistent across neighbourhoods. The most common type of work reported was a trade in the informal sector (mason, mechanic, electrician, welder, guard, driver, apprenticeship), followed by business in the informal sector (see images 15 and 16). Less common were respondents or household members with work in the formal sector, although a small minority did work for formal sector businesses, the military, or the local government. A significant number of respondents, however, reported at least one household member receiving a pension. Although these pensions are very small and not possible to live off of, they do indicate a significant number of people with previous employment in the formal sector. A very small number of respondents reported a family member abroad sending in remittances. The exception to this is Thiaroye Gare, where a large number of households reported family members abroad who contribute to DS payments. In the traditional village of Yeumbeul Layenne, a significant number of respondents cultivated fields as an extra source of income. Respondents indicated that their wives or daughters often worked as vendors at the local market.

Images 15 and 16: worker in informal business, and informal market stalls (many of which are run by women) in Thiaroye area



## V. 2. ii. Values and Dreams

### Values (see figure iii)

The top three elements contributing the most to respondent's quality of life are identified as the following:

1. **'Having a stable source of revenue for the family'**
2. **'To live in a neighbourhood that is well lit and well drained'**
3. **'Having access to a good education for the children'**

These answers are fairly consistent across neighbourhoods. The top choice, 'Having a stable source of revenue for the family' was a top-three choice in all neighbourhoods except Aïnoumady. This could perhaps correspond to the older average age of respondents in Aïnoumady, who were looking toward the future, as is made evident by their choice of 'Having access to a good education for the children' as their top value.

The second overall choice, 'To live in a neighbourhood that is well lit and well drained', was a top-three choice in all neighbourhoods except Yeumbeul Layenne, where there has been no regularisation and upgrading program. This is evidence of the importance of the upgrading component to the resident's perception of the value of regularisation and upgrading programs. By comparison, 'Having security of housing/property' was not in the overall top three choices. The residents of Dalifort, where a regularization project had long-since been implemented, did list this as their third highest value.

The third overall choice, 'Having access to a good education for the children', is a testament to the importance household heads place on the future of their children.

The respondents from Yeumbeul-Layenne selected 'having a house that can shelter all my family' as their number one choice. This could be related to the large average household size Yeumbeul-Layenne (20). This could also be

related to the fairly large numbers of non-head respondents in this neighbourhood (7). Non-head respondents, with their wives and children, live in households run by older brothers or fathers. Many of them had purchased or were saving to purchase land in order to build a house for their own family. This group of non-head respondents (6/7) also said that they value 'having enough funds to pay for all medical prescriptions' whereas only 1/12 of household head respondents in the same neighbourhood did. This may indicate that within a household, the head prioritises spending for his own nuclear family, and not for the families of non-heads.

Another interesting sub-group of respondents is the group of women. While this is not a statistically large group (only ten who responded to value and dream-related questions included in the second version of the questionnaire), the difference in their responses from those of the men is still striking. The top three elements contributing the most to female respondent's quality of life are identified as the following:

- 1. 'Having a stable source of revenue for the family'**
- 2. 'Having the means to give money to the less fortunate of my family'**
- 3. Tied: 'Having access to services/utilities: water, electricity, telephone' and 'Having access to good quality food'**

While the number one choice is consistent with the overall respondent ranking, the second and third choices are significantly different. The second choice, 'Having the means to give money to the less fortunate of my family', and the tied third choice, 'Having access to good quality food', confirm development theory that predicts that women spend their resources to help others. The other third choice of 'having access to services/utilities: water, electricity, telephone' shows that upgrading programs can significantly improve women's quality of life due to the alleviation of tasks such as fetching water from a well. However, women-headed households, due to their vulnerability and poverty, can be left out of these benefits. For example, out of the 5 woman-headed households interviewed in Médina Fass M'Bao, 4 did not have access to phone or electricity, and one was one of the two households in the overall neighbourhood survey of 30 households with no services at all. This indicates a disproportionate number of woman-headed households not benefiting from these services.

Dreams: (see figure iv)

The top three priorities if respondents had lots of money are the following (excluding 'Travel to Mecca'):

- 1. 'Enlarge/ renovate the house to better lodge the family'**
- 2. 'Send a child abroad'**
- 3. 'Obtain a legal land title for the house'**

'Travel to Mecca' is excluded from this analysis because, although it is a dream/objective of many respondents, it has no direct bearing on quality of life as determined by local factors.

The overall first choice, 'Enlarge/ renovate the house to better lodge the family', is a very consistent choice. It is the top choice in five out of six neighbourhoods, and the third choice in sixth, Médina Thiaroye Karo 1. This is a testament to the housing crunch in the Dakar region, where increasingly large families must live together for lack of other options. As it is a dream/objective, it also indicates that there is a constraint to household's ability to do this, otherwise they would have already enlarged to fit their needs and it would no longer be a dream.

Interestingly, the only neighbourhood where 'Enlarge/ renovate the house to better lodge the family' was not the number one choice was Médina Thiaroye Karo 1. Here, despite the fact that this is a traditional village, 'Obtain a legal land title for the house' is the number one response. This indicates that, although there may be security associated with the status of a traditional village, there are perceived benefits associated with a title that surpass this.

The second choice, 'Send a child abroad', is also a top-three choice by all respondents. This indicates the importance associated with remittances sent in by family members living abroad. In fact, while I was in Senegal, a large issue in



the media was the phenomenon of clandestine immigration, where boatloads of Senegalese were illegally leaving the country in the hope of arriving and working in Europe. Residents of Aïnoumady selected 'Health expenditures' as their second choice. This may be a reflection of the older average age of the respondents.

The third overall choice is 'Obtain a legal land title for the house'<sup>1</sup>. This is a top-three choice in all neighbourhoods except Dalifort, where regularisation programs have been in place for several years. Again, respondents in Médina Thiaroye Karo selected this as their top choice, indicating that the acquisition of a title holds a value beyond the security associated with their traditional village. Respondents from Yeumbeul Layenne, another traditional village, also selected this as a top-three choice. However, only 1/7 non-head respondents in Yeumbeul indicated 'Obtain a legal land title for the house' as a top-three objective, whereas 6/12 head respondents said it was.

Another discrepancy between non-head respondents and head respondents is that 4/7 non-head respondents indicated 'send a child to university' as a top three objective, whereas 0/12 head respondents indicated so.

Residents of Dalifort, who almost all already hold a title (23/25), selected 'open a bank account' as their third choice. This indicates that this is little correlation

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<sup>1</sup> This wording is deliberate. Residents had little knowledge or understanding of the nuances between a full legal title and a DS. What is important in this context is that both confer legality.

between having a title and obtaining access to financial institutions. However, it may indicate a correlation between holding a title and wanting access to financial institutions. Most respondents who indicated that they would like to open a bank account stated that this would be used to save money. Once a title is obtained, it seems, residents have money that they would like to save. It could also be that through the mechanism of the GIE, residents of Dalifort became accustomed to saving through a more formal institution, and would like to be able to continue this individually.

Finally, the 10 women respondents selected the following top three priorities if they had lots of money (excluding 'Travel to Mecca'):

1. **'Send a child abroad'**
2. **'Enlarge/ renovate the house to better lodge the family'**
3. **'Start a business'**

While the first two responses correspond, in reverse order, to the responses of the group of overall respondents, the third choice, 'start a business', is unique to the group of women. Women are often already vendors in the informal sector, at markets and on the streets. Often such vendors are not independent but sell for a centralized distributor. The dream of starting a business may correspond to obtaining additional capital for creating an independent business. Also, since 'start a business' replaces 'Obtain a legal land title for the house' in the women's

ranking, it could indicate that women associate the titling process with male, not female ownership (out of these 10 woman-headed households, 3 had the women's names on the Deeds of sale, and 1 had a woman's name on the full DS title) , or simply that they have other priorities.

#### IV. 2. iii. Perceptions of security and titles

All respondents said that they own their houses, regardless of the neighbourhood they lived in and their tenure status. This indicates that resident's perception is that they are the rightful and legal owners of their property. Fear of eviction was also virtually non-existent, regardless of neighbourhood and tenure status. In Yeumbeul Layenne and Médina Thiaroye Karo 1 respondents said that they felt safe from eviction because they lived in a traditional village which was sacred and untouchable. Residents of other neighbourhoods, many of whom had previously rented, and some of whom had been evicted from other neighbourhoods, also said that they did not fear eviction. This is a reflection of the long time residents have lived their houses in these neighbourhoods (on average 16 to 30 years), and is likely also associated with their perception of their rightful ownership, even without a DS.

Without exception, all respondents also said that it was very important to own a house and not to rent. In some cases, this was due to past experience of being a tenant, which was characterized as burdensome and insecure. At least one

respondent who had previously rented said that he had been robbed as a renter. Ownership was also associated with social status and a more secure future. However, the most common answer, in all neighbourhoods, was that it is very expensive to rent. As a renter, respondents said that it was very difficult to save money and to budget finances. Ownership was thus associated with freedom, security, and ability to control one's life. Since property taxes do not appear to be enforced, ownership, in any form, is associated with the ability to save. In fact, this was confirmed by the group of non-head respondents. While not renters, they also lacked control over their lives, as household heads were frequently decision makers. The non-head respondents were, as a result, saving to buy land and build their own house.

In Yeubeul, the son of the Lébou community, who had much stature in the community (numerous people came by his house to pay respects during the course of our interview), paid to have his house separated from the communal property and accorded a full title. He told me that he did this in order to avoid future inter-family disputes once his father died. This indicates that security from eviction is not necessarily the only, or even the most important, type of security. Security in the context of family and community is also essential. Further, obtaining a legal land title for the house was the top dream (see figure iv) among respondents in Médina Thiaroye Karo 1, despite the security they had from their traditional village.

Almost all respondents saw the outcomes of obtaining a DS in a positive light. Respondents said that a DS allowed people to leave a solid legacy for their heirs, to have protection from being harassed or evicted by the state, and to have peace of mind. When respondents told me this, I pointed out that they had lived in the same house for a long time, and that had just told me that they had no fear of eviction and had never been threatened of eviction while living there. I asked how a DS would alter this. Respondents did not have an answer. This added to my growing suspicion that respondents were parroting answers that had been told to them regarding the value of a DS. In fact, when asked about the outcomes of a DS, many respondents gave me answers that were virtually word-for-word identical to the responses of other respondents. This made me suspect that respondents were repeating phrases they had been told by those encouraging them to make payments into their DS. I could not confirm this suspicion.

One or two respondents told me that they felt forced to participate and pay for the DS, despite the fact that the payments were very difficult for them. Given that the respondents who answered in this way did seem poor and had real difficulty in paying, this type of answer indicates that the DS is wanted by the better-off members of the community, while marginalised and vulnerable households had other priorities.

#### IV. 2. iv. Spending and Finance

Percentages and amounts of spending: food is biggest expense. Utilities, medical supplies, school fees, ceremonies and clothing are mentioned as other large expenses.

Only respondents with jobs in the formal sector had bank accounts, but almost none used this to access credit. They used it to save money. For example, in Aïnoumady, 7 respondents said they had a bank account and used it for saving. In Médina Fass M'Bao, 5 respondents said they had a bank account and used it for saving in order to rebuild and repair house (often damaged by flooding), or to buy a new house. People who wanted a bank account said that they wanted one for saving. Many respondents without bank accounts laughed at the suggestion, implying that the notion of owning an account was beyond their imagination due to the cost associated with having one. For example, one respondent stated that "It is better that my family eats and dresses well than to have a bank account".

Many proponents of de jure tenure regularisation programs promote land titling as a way to accessing financial institutions and to obtain loans or credit, thus kick-starting a snowballing process of long-term productivity. In this case, however, there was little correlation between the acquisition of a DS and access

to or demand for credit. For example, in Aïnoumady, 9 respondents had a DS, but none had used it to access credit.

### IV. 3. Discussion of Results

The purpose of this paper is to investigate the type of impact and influence that tenure regularisation programs in informal settlements have on household economic behaviours such as saving and accessing credit, as well as on household perceptions relating to security, values, and objectives. This discussion will look first at the influence of tenure regularisation on household savings and demand for credit, then at the influence of regularisation programs on perceptions of security, and lastly at the impact of tenure regularisation on values and objectives.

#### IV. 3. i. Economic behaviour

The economic incentive model to tenure regularisation posits that enhancing household security through formal titling leads to more efficient allocation of household resources, which in turn will lead to increased productivity. This model is constructed in two parts: first by showing that lack of tenure security is a binding constraint on efficient household behaviour, and second by showing that lack of tenure security is a constraint on accessing the full value of property associated with other financial mechanisms such as credit.



In the case of the informal settlements studied, insecurity in the form of threat of eviction is virtually non-existent. Households without formal tenure rights either have security from their traditional villages, or feel secure enough from long-term informal ownership. The greatest form of insecurity, based on the interviews, is associated with being a non-head member of the household.

Non-head members do not participate in financial decisions, and their future inheritance rights are in question. This inferior, insecure position may distort the behaviours of non-head members. For example, the group of non-head respondents overwhelmingly reported that 'having enough funds to pay for all medical prescriptions' was a key value to them, whereas only a small fraction of household head respondent did. This may indicate that within a household, the head prioritises spending for his own nuclear family, and not for the families of non-heads. As a behaviour response, non-head members may spend more time at the house to ensure that the needs of their own nuclear families are being met. Another discrepancy between non-head respondents and head respondents is that over half of non-head respondents indicated 'send a child to university' as a top three objective, whereas no household head respondents indicated so. This indicates that non-heads want to ensure that their children are not left in the same insecure state as they are.

How does the awarding of property titles, in this case the DS, impact this situation? A telling response is that only 1/7 non-head respondents in Yeumbeul

Layenne indicated 'Obtain a legal land title for the house' as a top-three objective, whereas 6/12 head respondents said it was. While overall household security is established through this community's traditional rights to the land here, intra-household dynamics apparently give cause for insecurity. The wish of household heads to solidify their ownership status through legal titles indicates that even this group feels some insecurity associated with lack of formal tenure. Other family members, not their own children, may have inheritance rights. As such, a formal title can cement the household head's right to the property, as well as their children's rights. Awareness that formal tenure may reduce any claims they may have on family property leads non-head respondents to distort their own economic behaviour in order to save money to purchase their own land.

The second part of the economic incentive model shows lack of tenure security to be a constraint on accessing the full value of property associated with other financial mechanisms such as credit. Comments from DS-holders in Dalifort indicate that the value of their property did increase with the awarding of the DS. It is likely that this is due to a range of factors, including neighbourhood upgrading as well as more formal rights. However, as residents of Dalifort, who almost all already hold a title (23/25), selected 'open a bank account' as their third dream/objective, it is unlikely that this increase in value is directly linked to increased access to formal credit. Not only, it seems, is there no correlation between in the acquisition of a DS and access to credit, but there is no

correlation between the acquisition of a DS and access to a bank account, which costs money.

Is lack of access to credit a binding constraint for anyone? Lack of access to credit seems to be a binding constraint for those involved in business. For example, one respondent with a welding shop with about 10 employees said that he could not process large orders due to lack of capital. There were similar comments from respondents involved in selling goods. Some said that the amount of capital available through micro-credit programs was not sufficient to make a difference in their business.

Because of this relation between access to credit and those involved in business, lack of access to credit appears to be a binding constraint disproportionately for women. Women are very often involved in small businesses, and as such could benefit from extra capital to invest. For example, one respondent said that his daughter sells fabrics at market and wants to grow her business, but she is constrained by lack of finances and financing. However, the respondent also said that his two sons are in the military, one works abroad, and the other children are in private school. This indicates that there are family funds available, but they are not being allocated to help the daughter with her business. This indicates that women are often excluded from many patriarchal networks of informal lending. Tontine groupings are a response to this, but funds most often are used for family ceremonies and urgent needs.

Need to do longer term analysis to see if having tenure made a difference – ie if people really do start doing bigger saving, it could have influence on long-term productivity.

In terms of dreams and objectives with associated binding constraints, the overall consistent dreams and objectives of the group of all respondents were 'Enlarge/renovate the house to better lodge the family', and 'Send a child abroad'. Access to credit may be a real binding constraint, especially on this first dream. However, respondents also overwhelmingly indicated that 'Having a stable source of revenue for the family' was their top value. This indicates that while respondents are faced with binding constraints, the more significant one is lack of access to stable employment, and not lack of access to credit<sup>2</sup>.

The issue of affordability is an important one, as in many tenure regularisation systems it has been shown that only a small proportion of households can afford even the subsidised cost of a plot with title. In this way, regularisation programs can become a process for the more powerful and influential groups to get themselves registered as owner to the disadvantage of others (Payne, 2001). For poor households in this case study which were often headed by women or the sick, paying for the DS represents a significant financial challenge<sup>3</sup>. Thus, the

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<sup>2</sup> It is also important to note that there are cultural aversions to credit. For example, the Muslim religion looks poorly on debt.

<sup>3</sup> Documents from the FDV show the DS to cost between 200 000 and 600 000 depending on the size of the property.

cost of this regularisation program has the potential to negatively impact the economic behaviour of poor households, if they felt pushed enough to allocate household resources to the payment of a DS. However, many such households choose not to pay. The documents heads of poor households showed me often indicated payments of 1 000 to 5 000 CFA made three or four times in the past, totalling perhaps 20 000 out of a total cost of 300 000 CFA, and no more. This indicates that these households had other priorities besides the payment of a DS. The benefits associated with a DS were not enough of an incentive to motivate these households to distort their resources away from more urgent needs, and the GIE did not put enough pressure to force these households to pay<sup>4</sup>. The question thus becomes not how the acquisition of a title will affect the economic behaviour of certain households, but how being excluded from a regularisation program due to lack of resources will impact vulnerable households.

As such, access to regularised tenure seems to have a moderate influence on household saving, especially for non-head household members, but not on demand for credit. Tenure regularisation with affordability issues has the potential to accentuate disparity within a community.

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<sup>4</sup> In my interview with Malik Coly of the FDV, I asked him what would happen to households who could not afford to pay. He told me that he could not give an answer to that question (Coly, 2006)

#### IV. 3. ii. Perception of security

All household heads interviewed for this case study, regardless of the legal status of their property title, responded that they owned their property. All respondents said that they did not fear eviction. On average, the respondents had been living on their property between 16 years and all of their lives. In this context, in which households have many characteristics that can be proxied for security, it is interesting to examine the impact of a tenure regularisation program on the perception of security.

Despite the apparent high levels of security, obtaining a legal land title for the house was a top-three choice in all neighbourhoods besides Dalifort, where almost all respondents already had a DS. In fact, residents of Yeumbeul Layenne and Médina Thiaroye Karo, where security is guaranteed by community status as a traditional village, both selected obtaining a title as second choice in terms of dreams and objectives (see figure iv).

This seems to indicate that even for household heads, security from eviction is not necessarily the only, or even the most important, type of security. More important is establishing long-term guarantees that the property will be passed down to one's own children. This is evident from the fact that the son of the Lébou chief in Yeumbeul Layenne separated his own parcel from the communal land in order to protect his property for his own children. Also evidence of this is

that non-heads interviewed in Yeumbeul did not list obtaining a title as an objective. The assumption being that a title would be awarded to their elder brother or someone higher than themselves in the family hierarchy, thus excluding them. A related issue to this is that residents apparently do accept the legitimacy of land titles. This speaks to the strength of Senegalese institutions.

Formalised tenure seems to improve the perception of security for household heads with regards to claims from other family members, but not necessarily with regards to the threat of expropriation. However, for vulnerable groups such as the poor, renters and women, tenure regularisation programs may have different influences on the perception of security.

In one interview, for example, a household head whose property had been severely damaged by flooding said that he had received no help from the community or local government in repairing the damage. He blamed this lack of help to the fact that he had made very few payments toward the DS, and he was incapable of paying more as they were very poor. Whether this was true or not is not necessarily important. What is important, however, is the sense of vulnerability and exclusion, and thus heightened insecurity, this poor household owner felt as a result of the regularisation program in his community.

In addition to poor households, renters may also have a perception of security that is adversely affected by regularisation. Renters tend to be at the bottom of

household hierarchy. No one wants to be a renter. One respondent stated that he would rather live in a garbage dump than be a renter. In general renting was said to be expensive, unstable, not peaceful, and a hardship. The acquisition of a property and of a DS was perceived as a relief from burden of paying rent. In fact, this leap from status as a renter to status as an owner, no matter what kind of title was held, seemed to confer the greatest sense of peace, security and well-being on household heads. Thus, while no renters were directly interviewed in this study, it can be assumed that the security of this group is already low. Other studies in cities across the globe show that providing small landlords with titles will exacerbate evictions of the most vulnerable social groups, such as renting tenants (Payne, 2001). In this way, there is a possible regressive impact of titling on rent-paying tenants and on their perception of their own security (Baharoglu, 2002).

Women are another group whose perception of security can be influenced by regularisation programs. As the sample group of respondents shows, titling as implemented through the Dalifort Method reinforces patriarchal notions of ownership by conferring almost all titles to men. Women are thus dependent on their association with men for their access to land. Wives and daughters of household heads may feel more secure in their rights to property, as the title can help them to stave off property claims from other relatives at the time of inheritance. There was evidence of this effect in the sub-sample of women respondents, several of whom were widows. These widows became household



heads, and often the name on the DS title was changed to their own name, not their husband's. There is thus the potential of increased sense of security among some women, which is dependent on the strength and enforceability of property rights. For other, less advantaged women, titling can serve to reinforce their exclusion from important resources. However, the mere act of upgrading may increase de facto security for women in these informal neighbourhoods, as traditionally female tasks such as fetching well water are eased by access to services. In fact, the sub-set of women respondents chose 'having access to services/utilities: water, electricity, telephone' as a top-three value contributing to their quality of life, while the men did not.

#### IV. 3. iii. Values and objectives

Given the consistency in responses in neighbourhoods with varying degrees of legal tenure status, it would appear that the tenure regularisation program has little influence on resident's values and dreams. For example, 'Having a stable source of revenue for the family' was listed as the first or second value for almost all neighbourhoods, and 'Enlarge/ renovate the house to better lodge the family' was listed as a top-three dream/objective for all neighbourhoods (see tables iii and iv). The group of Dalifort respondents, who have almost all been conferred a DS, differ significantly from the other neighbourhoods in that they value 'Having security of housing/property' and that they dream to 'open a bank account'. Since this comparison of values and dreams is between a fairly homogenous

group of older male household heads with a perception of ownership, it may be more interesting in the future to compare the change in values and objectives of different sub-groups, such as women, non-heads and renters, after the implementation of a regularization program.

## V. Conclusion

In the context of increasing urbanisation on a global scale, this paper aimed to investigate one of the main policy areas focussing on improving the lives of the urban poor living in informal settlements: tenure regularisation programs. The more specific goal of this paper was to investigate the type of impact and influence that tenure regularisation programs in informal settlements have on household economic behaviours such as saving and accessing credit, as well as on household perceptions relating to security, values, and objectives. This research was in the form of a case study and is based on extensive interviews in the informal settlements in the Pikine region in Senegal. The communities included in this study were: Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, and Aïnoumady.

Access to regularised tenure seems to have a moderate influence on household saving but not on demand for credit. Formalised tenure seems to improve the perception of security for household heads with regards to claims from other family members, but not necessarily with regards to the threat of expropriation. The values and objectives of the respondents may be more influenced by their status in their household and in their community more than by their tenure status.

Endogenous factors such as program affordability and perception of ownership regardless of legal status have a strong influence on the impact that this program has at the household level.

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Mohamadou Abdou, ENDA, August 11<sup>th</sup> 2006

Residents of Sam Sam I, Thiaroye Gare, Dalifort, Yeumbeul Layenne, Médina Thiaroye Karo 1, Médina Fass M'bao, and Aïnoumady. Between July 22<sup>nd</sup> and August 29<sup>th</sup> 2006

Photos: Natasha Heeler

Annex: Questionnaires First and Second versions

**First Version  
Household Questionnaire**

Neighbourhood where the household is located: \_\_\_\_\_

Description of the respondent

1. Male \_\_\_\_\_ Female \_\_\_\_\_

2. Age \_\_\_\_\_

3. Lived in neighbourhood for \_\_\_\_\_ years;  
Originally from

\_\_\_\_\_

4. Head of the household: Yes \_\_\_\_\_ No \_\_\_\_\_

Description of the household

5. How many people live in the house \_\_\_\_\_

6. Number of children (15 years and younger) \_\_\_\_\_

7. Number of adults \_\_\_\_\_

8. Number of men \_\_\_\_\_ women \_\_\_\_\_

9. Describe the family connections of this household (i.e. all members of one family, same mother and father, number of couples etc) \_\_\_\_\_

\_\_\_\_\_

10. Number of adults who work \_\_\_\_\_

11. Type and place of work:

- Adult 1 (M/F) \_\_\_\_\_
- Adult 2 (M.F) \_\_\_\_\_
- Adult 3 (M/F) \_\_\_\_\_
- Adult 4 (M.F) \_\_\_\_\_
- Adult 5 (M/F) \_\_\_\_\_
- Adult 6 (M.F) \_\_\_\_\_

12. Is there a business in the house: Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, what kind of business? \_\_\_\_\_

## Property Titles

13. Do you have a property title? Yes \_\_\_\_\_ (see 14–21) No \_\_\_\_\_ (see 22-23)

14. If yes, what kind?

Lease \_\_\_\_\_ DS \_\_\_\_\_  
 Legal title \_\_\_\_\_ Customary right \_\_\_\_\_  
 Other \_\_\_\_\_ Don't know \_\_\_\_\_

15. Since when have you had this title? \_\_\_\_\_

16. Who does the title belong to?

Head of household \_\_\_\_\_  
 Other, who \_\_\_\_\_

17. How much did the title cost? \_\_\_\_\_

How did you finance this?

GIE \_\_\_\_\_  
 Bank \_\_\_\_\_  
 Family funds \_\_\_\_\_

18. Have you used this title to:

Access credit \_\_\_\_\_  
 Try to sell the property \_\_\_\_\_  
 Invest in the built house \_\_\_\_\_  
 Nothing \_\_\_\_\_  
 Other \_\_\_\_\_

19. Has the value of your property increased since you obtained the title?

Yes \_\_\_\_\_ No \_\_\_\_\_ Don't know \_\_\_\_\_

If yes, by how much \_\_\_\_\_

20. According to you, what are the outcomes (positive, negative) coming from the according of a property title (ex. Increased sense of security, too many taxes etc)

\_\_\_\_\_

21. Are there taxes associated with your property title? Yes \_\_\_\_\_ No \_\_\_\_\_

How much? \_\_\_\_\_

22. If not, is there a process for obtaining a title underway? \_\_\_\_\_

a. Yes, since \_\_\_\_\_

We anticipate obtaining the title \_\_\_\_\_

No \_\_\_\_\_

23. Would you like to obtain a property title? If yes, why, if no, why not? \_\_\_\_\_  
 \_\_\_\_\_

### Economic Behaviour

Expenses:

24. What are the percentages and approximate amounts that go to:

- Food (including gas for cooking) \_\_\_\_\_
- Water \_\_\_\_\_
- Taxes \_\_\_\_\_
- Clothing \_\_\_\_\_
- Transportation \_\_\_\_\_
- Education \_\_\_\_\_
- Electricity \_\_\_\_\_
- Other \_\_\_\_\_

25. Do all those who work contribute to daily expenses?

- Yes \_\_\_\_\_
- No \_\_\_\_\_

26. Aside from small-scale expenses daily expenses (food, gas), what are the most important household expenses (ex. Fridge, television – expenses that you may have to save for) (can check more than one category)

Education of children \_\_\_\_\_

Construction (i.e. rooms, roof) \_\_\_\_\_

Household equipment (fridge, furniture) \_\_\_\_\_

Other \_\_\_\_\_

### Access to credit/ financing

27. How do you access financing? (How much?)

Tontines \_\_\_\_\_

Credit: bank (which bank) \_\_\_\_\_

Individual saving \_\_\_\_\_

Family abroad \_\_\_\_\_

Other \_\_\_\_\_

Doesn't access financing \_\_\_\_\_

28. Does your property title help you access financing? Yes \_\_\_\_\_ No \_\_\_\_\_

Why, how \_\_\_\_\_

29. Other \_\_\_\_\_

## Second version Qualitative household questionnaire

Neighbourhood where the household is located: \_\_\_\_\_

Description of the respondent:

Head of household: yes \_\_\_\_\_ no \_\_\_\_\_

(If no, what is relation with household head? \_\_\_\_\_)

Male \_\_\_\_\_ Female \_\_\_\_\_

Age \_\_\_\_\_

### 1. Your values

What are the 3 elements from the following list that, according to you, can contribute the most to your quality of life?

- Having good quality clothing
- Having access to services/utilities: water, electricity, telephone
- Having access to good quality food
- Having a house that can shelter all my family
- Having many children
- Having access to a good education for the children
- Having security of housing/property
- Having a stable source of revenue for the family
- Having your own business
- Having enough funds to pay for all medical prescriptions
- Having the means to give money to the less fortunate of my family
- To live in a neighbourhood that is well lit and well drained
- other

### 2. Your dreams/ objectives

If you had lots of money, what would be your 3 priorities from the following list:

- Having more children
- Having more wives
- Travel to Mecca
- Send a child abroad
- Send a child to university
- Health expenditures
- Better food for the family
- Enlarge/ renovate the house to better lodge the family
- Enlarge the house to house tenants
- Start a business
- Buy a new house
- Obtain a legal land title for the house
- New clothing
- Open a bank account
- Other

Impressions of the interviewer:

- Honesty of the respondent:

- the means of the household

- the health of the family

- other

Description of the household:

Who lives in the house (ex. all members of one family, number of married couples, number of children etc) \_\_\_\_\_

3. Do you have other wives elsewhere? \_\_\_\_\_

4. How many bedrooms are there? \_\_\_\_\_

5. Do you have access to: electricity \_\_\_\_\_; water from a tap \_\_\_\_\_; in-home telephone \_\_\_\_\_

6. Are you the owner of your house Yes No

7. Is it important for you to be an owner and not a renter? Yes No

Why \_\_\_\_\_

When did you buy your house and where were you previously? \_\_\_\_\_

Why did you come to this neighbourhood? \_\_\_\_\_

From whom did you buy the property? \_\_\_\_\_

For how much? \_\_\_\_\_

What kind of paper (document) do you have for this property, and whose name is on the paper? \_\_\_\_\_

(if DS, see # 10)

Have you ever had difficulties with regard to the security of your property (ex. expropriation or threat of expropriation?) \_\_\_\_\_

Is it something that you are worried about? \_\_\_\_\_

8. Describe the changes to the built form (of house) since you have lived in the house. (Improvement to roof, number of rooms etc.) \_\_\_\_\_

9. To whom will the house belong after you are dead? (ex. Wife, eldest son, all children, the state, don't know) \_\_\_\_\_

### Property Titles

10. Since when do you have the DS? \_\_\_\_\_

11. Whose name is it in? \_\_\_\_\_

12. How much did the property title cost? \_\_\_\_\_

How did you pay for this (individual saving, family saving, family abroad, credit, tontine, etc) \_\_\_\_\_

13. Have you used this property title as a guarantee? (ex. For accessing credit): \_\_\_\_\_

14. According to you, what are the outcomes (positive, negative) coming from the according of a property title (ex. Increased sense of security, too many taxes etc) \_\_\_\_\_

15. Is a process for accessing a title underway?

a. Yes, since \_\_\_\_\_

We anticipate obtaining the title \_\_\_\_\_

b. Number of payments to date: \_\_\_\_\_

c. Since: \_\_\_\_\_

d. Amount of the payments: \_\_\_\_\_

e. No \_\_\_\_\_

### Economic Behaviour

Revenue:

16. Types and places of work, who (M/F, age) : (abroad, informal and formal work, pension etc)

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

17. Is there an at-home business:                      Yes                      No  
If yes, what kind of business? \_\_\_\_\_

Expenses:

18. What are the percentages and approximate amounts that go to:

- Food (including gas for cooking) \_\_\_\_\_
- Water \_\_\_\_\_
- Medical prescriptions \_\_\_\_\_
- Telephone \_\_\_\_\_
- Other \_\_\_\_\_

19. Number of children at school – age, sex, private or public school, cost \_\_\_\_\_

20. Who contributes financially to expenses : (head, children, family elsewhere etc) \_\_\_\_\_

21. Who contributes to decisions on expenses: \_\_\_\_\_

22. Do you have a bank / mutual account savings in tontine?    Yes                      No

23. Have you (ever) saved money? Why, for how long, how much \_\_\_\_\_

