



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

Mr. Nigel Edmead, U.S.A

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Objective

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

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Background

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

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Our Approach

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

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Procedural Workflow

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

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What is OpenTitle?

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

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OpenTitle LIS Core Components

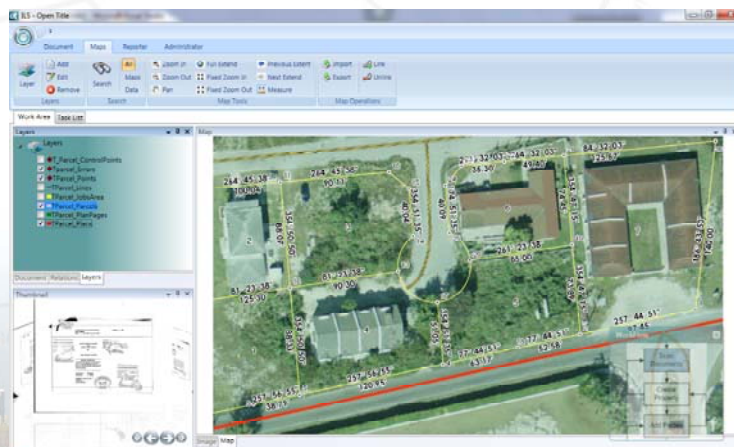
- ILS DSS – *inventorying land rights*
 - Data model configuration
 - Document capture, storage and management
 - Support for photos, videos, audio files
 - Auto-generation of paralegal title
 - Simple Workflows
 - Web based queries
- ESRI ArcEngine – *geocoding land rights*
 - Simple mapping and visualization
 - Hyperlinks to ILS DSS
 - Georeferencing and digitizing
 - Import of GPS survey data

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OpenTitle LIS Desktop

- Tabbed based ribbon GUI with tools for rights inventory

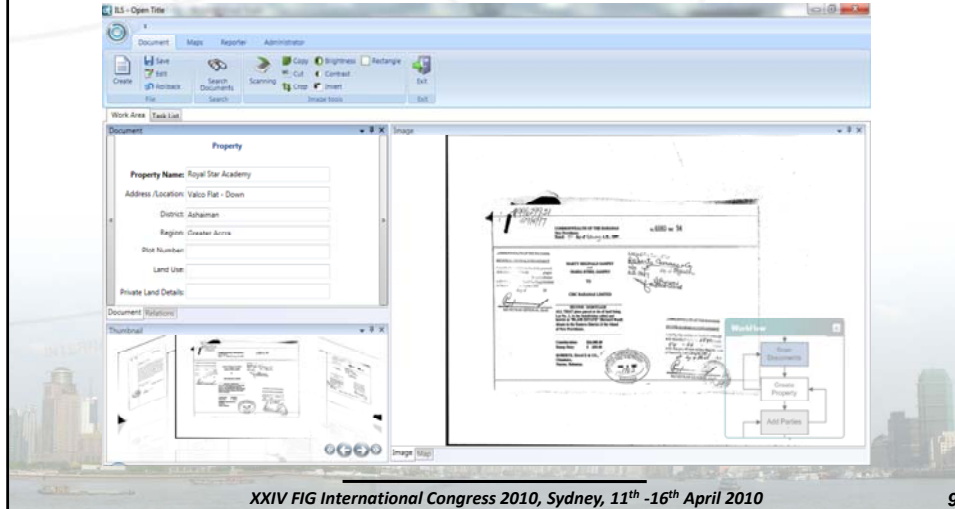


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OpenTitle LIS Workflow

- Simple workflows drive OpenTitle processes

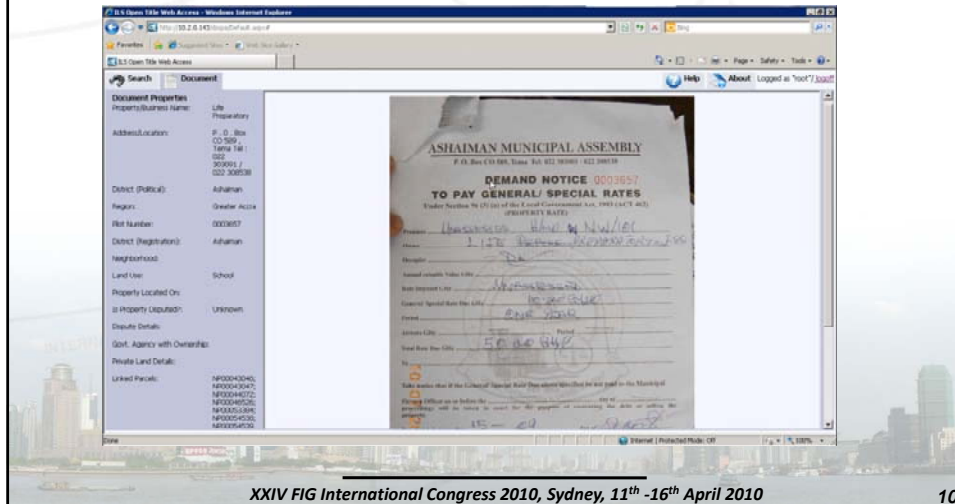


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OpenTitle LIS Web

- Web client for browsing recorded rights



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