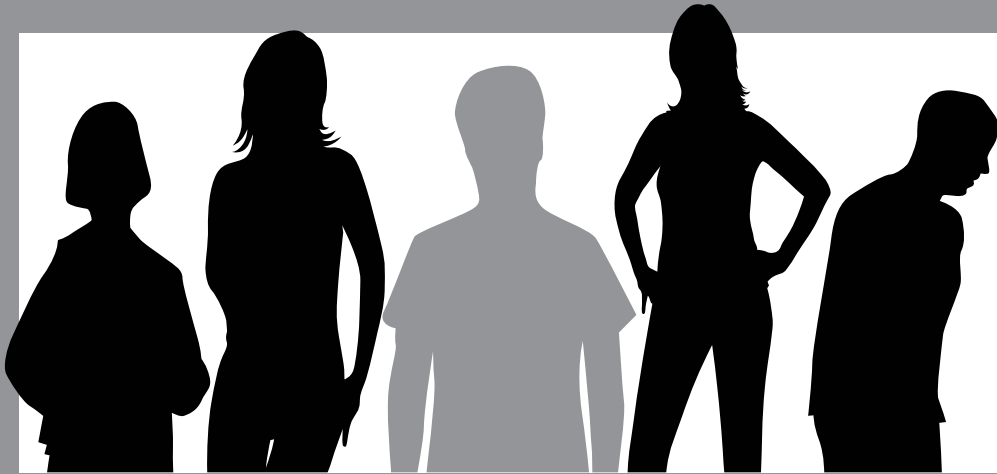


Secure Tenure 101



Four out of five people lack title to their land or the house they live in.

Security of tenure is the ability to live in a place without fear of eviction.

Why is there a lack of secure tenure?

- In some countries, people—especially the poor—can find it extremely difficult or impossible to obtain titles to their land. For example, in the Philippines, legally purchasing state- or privately-owned urban land could take 168 steps involving 53 public and private entities; a process that could take as long as 25 years.
- Eight percent of the world's population does not have legal documentation of their property rights.
- Success in improving security of tenure lies in improving governance and creating effective systems. Examples of improved governance and effective systems could include land registration programs or formalized legal structures.

What can secure tenure provide?

- Clear legal title can encourage business development and stimulate economic growth, by providing collateral for loans. Without clear documentation of land title, it is very hard to access credit even if credit is available.
- Secure tenure can provide a source of identity, status and political power and serve as a basis for the pursuit of other rights.
- Secure land tenure can especially benefit woman, who have particular difficulty gaining land ownership in many countries.
 - Studies have shown that women own less than 15 percent of land around the world, even though they make up over 50 percent of the labor force.
 - When women have access to credit and the ability to increase their income that can come with security of tenure, studies show that they are likely to put their earnings back into the health and education of their families.

How can I advocate for secure tenure?

- Become an online advocate and have your voice heard on issues such as secure tenure by visiting www.advocatewithhabitat.org.