

The benefits of low fee legal services on documentation: Lessons from the clients of Microjusticia Bolivia

Sonja Fagernäs¹

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Summary

In developing countries, low-income individuals face challenges to obtaining correct legal documentation. The processes can be complex, individuals lack appropriate information or private lawyers are inaccessible. “Bottom-up approaches” to legal empowerment have emerged as one potential solution to improving access to justice for the poor and the disadvantaged.

This study describes the benefits and uses of property and identity documentation gained with the support of a legal NGO, Microjusticia Bolivia (MJB). MJB forms a part of the Microjustice4All organisation and its target clients have been lower income individuals who struggle to access affordable, or reliable legal services.

The study relies on a sample of around 500 clients who completed a case with MJB between the years 2010-2014 in the Bolivian cities of La Paz and El Alto. Many of the clients required advice and support in correcting or revising existing documentation or notary type services, but the need for such services has been a neglected aspect of the literature on access to justice. The main reported reason for using MJB was affordability and around a third of the property clients reported having been in contact with another provider about their case.

While the study focuses on former clients and did not include a comparison group of clients who did not use MJB services, it suggests that the documents provided by MJB delivered concrete benefits for the sampled clients. The study also reveals important links between different administrative documentation processes.

A majority of the identity documentation clients responded that the document gained with the support of MJB had enabled them to access social benefits, vote and engage in property related processes. A significant share also reported that it helped them to access education, credit or employment, or change civil status. A majority considered their financial situation to have improved since the MJB case and was more optimistic about their family’s financial future.

The most common property related activities undertaken in the year, or after the year of completing a case with MJB related to accessing credit, building or renovating a property and completing an inheritance declaration. Clients whom MJB assisted in an initial property registration step as opposed to a final step were less likely to have built or renovated their property, and to have written a will including their property. Several clients were in the process of completing specific property related activities, suggesting that the benefits of valid property titles may take a while to materialise. About a third of all the property clients reported that their financial situation had improved over the past four years and a large share was more optimistic about their own and their family’s financial future.

¹ Department of Economics, University of Sussex, Jubilee Building, Brighton BN1 9SL, UK. Tel. +44 1273 606755 ext. 2266, S.A.E.Fagernas@sussex.ac.uk. The study was funded with a Research Development Grant from the School of Business, Management and Economics, University of Sussex. The survey/fieldwork was conducted by a team of former MJB interns, led by Ms Pilar Mujica. The author would like to thank all the members of the MJB team and Marieke van der Zon for feedback in designing and executing the survey work.

1 Introduction

Legal empowerment of the poor and access to justice have received growing attention in the development discussion over the past decade (see e.g. UNDP, 2008 and van Rooij and Nicholson, 2014). One dimension of legal empowerment relates to the possession of valid legal documentation. However, the related administrative processes can often seem complex, individuals lack appropriate information, and private lawyers can be inaccessible, or expensive.

This study documents the experiences of the clients of a legal NGO, Microjusticia Bolivia (MJB) that offers low-fee legal services relating to legal documentation. It analyses survey data on around 500 former clients of MJB whose cases took place between 2010-2014. It focuses on MJB's services in the area of identity and property documentation, and the potential benefits of the documentation received with the help of MJB. The data were collected at the end of 2015.

MJB is a part of the Microjustice4All¹ organisation, which has offices in several countries on different continents. MJB has been operational since 2007 and is run by a group of young Bolivian lawyers. Its target clients have been lower income individuals who struggle to access affordable, or reliable legal services. Its key focus areas have been identity and civil documentation, property documentation and legal personality of entities and organisations. It provides legal advice and concrete support with documentation related cases.

Barendrecht and van Nispen (2007) define the concept of Microjustice as an approach to “tackling the problem of access to justice for those with limited resources...using information technology, economies of scale, cheaper labour at the place of delivery, flexible adjustment to local circumstances, self-help and empowerment of the user”. Such legal services on documentation can also be considered an approach to alleviating ‘administrative burdens’. Recent research in public administration suggests that a range of administrative burdens can hamper the effective interaction between the state and its citizens, be it with respect to Medicaid policies in the US (see e.g. Moynihan et al., 2014), or the receipt of cash transfers in South Africa (see e.g. Heinrich, 2015). Maru and Moy (2014) stress the interaction with the administrative state as a somewhat more neglected, but relevant dimension of legal empowerment.

MJB’s work in Bolivia focused initially on identity, or civil documentation. This was a response to a complicated, or inadequate administrative system, and the difficulties experienced by low-income individuals in correcting erroneous documents. These errors may have resulted from administrative errors or changes in documentation systems. In the case that adults lacked documents, complex procedures, often involving courts, were required. Some common registration errors have included incorrect dates of birth and spelling errors for names, often explained by low levels of education of the registrars, or the difficulty of understanding the spelling of indigenous names. Changes in the documentation system may also have rendered documents invalid. (See e.g. Harbitz, 2009 for a further discussion on the administrative procedures and problem with errors in Bolivia).

The procedures for civil registration and correcting documentation were simplified with the creation of a new government institution for civil registration (Servicio de Registro Civico,

¹ <http://microjustice4all.org/mj4all/>

SERECI) in 2010.² MJB was involved in the lobbying efforts to simplify the procedures. The civil registration reforms took place in the broader context of the introduction of social programmes and benefits in the 1990s and 2000s, which created an increased need for valid documentation (see e.g. Hunter and Brill, 2016). The relevance of valid identity documentation in developing countries has started to receive more attention in policy circles with the introduction of Sustainable Development Goal 16.9 on legal identity.³

In the following years, MJB shifted its focus to property documentation, aiming to tap into the perceived high demand for correct property titling. The organisation's key focus area has been the city of La Paz and its surroundings, including El Alto. El Alto is a growing urban centre, much of the growth being attributed to decades of rural-urban migration (see e.g. Lazar, 2008 for a discussion), presenting a need for valid property titles. So far, MJB's services in property registration have focused on corrections and revisions of documents, for instance due to errors, and intermediary steps of the registration process.

The need for corrections or revisions of details on existing property titles has not received much attention in the property titles literature. Such a need has arisen for instance if details on identity documents or marriage certificates are inconsistent with those on property documentation, and can impede property transactions or inheritance. Property titles will also need to react to changing circumstances, for instance in the case of death or divorce. A recent study that follows individuals who benefited from property titling programmes in Argentina from the 1980s onwards demonstrates that out of 368 beneficiary households, 29% had ended up without a valid title due to events such as death or divorce (Galiani and Schargrotsky, 2016). Based on these findings, the authors suggest that the legal costs of remaining formal are too high in relation to the value of the parcel or the income of their inhabitants.

Legal costs can appear high, but individuals may also have difficulty in finding appropriate legal advice or support for their case, and may mistrust private lawyers. The responses to this study indicate that while the main reason for choosing MJB was by recommendation, a third of the clients mentioned price. A third of the property clients had contacted other providers prior to turning to MJB, suggesting a need for affordable and reliable support services on documentation in the context of a middle income country. MJB has over its existence engaged in 140,944 legal consultations and solved 27,916 cases (as of August 2016), often relating to intermediary steps of registration processes or corrections and revision of existing documents. Microjusticia Peru, also a part of the Microjustice4All network, has completed 58,584 consultations and solved 6,121 cases (as of August 2016).⁴

Overall, the analysis in this study presents evidence of various benefits and uses of the received documentation for the MJB clients. The identity documentation services concerned both corrections and new documents. The majority of these clients responded that the document had helped them to access social benefits, vote and engage in procedures for property registration. A significant share of these clients also reported that the document had helped them to access education or credit, and change employment or civil status.

In the case of property, the benefits were measured more indirectly. The study focused on two types of property registration clients; those who completed a stage of a registration process that allowed them next to obtain a valid title or a related document and those who completed an

² <http://sereci.oep.org.bo/sereci/forms/04%20RES%2080%20TRAMITES.pdf>

³ <https://sustainabledevelopment.un.org/?menu=1300>

⁴ <http://microjustice4all.org/mj4all/index.php/method-and-impact/output-impact/outputs>

initial step of a property registration related process. Since their case with MJB, 46% of the clients in the first category and 36% of those in the second category had engaged in at least one activity that could be associated with the possession of a valid property title. The most common activities related to the building or renovation of homes, access to formal credit and the completion of inheritance declarations.

The results indicate that property clients, who completed a final step of a property process, engaged more in building or renovating their properties and were more likely to have written a will including their home than those who completed the initial step. In addition to the two types of property clients, some statistics for a sample of inheritance declaration clients are presented. These commonly concerned the inheritance of property, and the activities undertaken by the clients since their case are largely similar to those of the first category of property clients.

The cases were relatively recent and it may take time for clients to be able to make use of their property rights. Clients also reported that they were in the process of engaging in specific activities that could be associated with a valid title. About a third of the property clients responded that their financial situation had improved over the past four years and a large share was more optimistic about their and their family's future.

It is important to note that since the study is based on existing clients, there was no comparison group to whom MJB had not offered any support. Therefore, the extent to which the property clients would have engaged in specific activities without valid documentation or the help of MJB cannot be known. Nevertheless, the responses suggest that such legal services and resulting documentation can enable individuals to access social protection systems and participate in civic and economic activities. The study also demonstrates a connection between various types of documentation processes. Valid identity documentation is important for property registration, and valid property and identity documentation are relevant for the formal inheritance process.

2 Data collection and types of cases

The analysis focuses on two types of documents; identity documents or birth certificates and property documents. Between October 2015-January 2016 MJB employed former interns to survey a sample of former property and identity documentation clients in the Bolivian cities of El Alto and La Paz. The study was conducted as a pilot survey, together with MJB, with the key objective of understanding more about the potential uses and benefits of the documentation services. The questionnaires were maintained relatively short with a focus on background characteristics, experiences with MJB and questions aimed at analysing the use and impact of the documentation on the clients. While MJB has a client database, it has not engaged actively in tracking and evaluating the impact of its services on its clients.⁵

The initial sample of clients to be contacted was determined on the basis of the availability of phone numbers in the MJB client database, which contains basic information on the clients. The individuals were invited to visit a nearby MJB office on a voluntary basis. This is a non-random sample as contact details were essential for tracking the clients. The response rate varies by category (more on this below). Approximately 25% who preferred not to visit the office, but consented to be surveyed, were surveyed at their homes.

⁵ A study interviewing a small number of former clients was conducted by Kim Ouillette in 2015 (see references).

The clients of Microjusticia Bolivia often visit the office as they have encountered a specific difficulty with respect to a particular legal document. The identity documentation cases include corrections to birth certificates and identity documents, such as the correction of a name or date of birth, obtaining copies of documents, cancellation of duplicates or old identity documents and replacing identity numbers in the system and some initial registrations of birth for those missing a certificate. Some concrete examples relate to corrections needed to obtain the state pension or inherit a property, for instance if the details of parents were incorrect on birth certificates.

The identity documentation cases were completed between the years 2010-2012, with the majority in 2010 and 2011. As the administrative processes for civil registration and corrections were simplified, MJB switched their focus to property services in the subsequent years. The identity clients selected required corrections or revisions to existing identity cards or birth certificates (36%), new identity cards and birth certificates (14%), specific documents for identity related administrative procedures (43%) and legal processes relating to identity (5%). They were selected as cases that led to the obtaining of a valid document. Approximately 550 clients with such cases in El Alto and La Paz were located in the MJB database. A total of 237 clients had phone numbers and out of these, 134 consented to be surveyed. Cases involving minor administrative processes were excluded.

The property registration process in Bolivia involves several steps and generally the involvement of a lawyer and it has changed over time⁶. So far MJB has mainly aided customers in different stages of the process. Clients need to visit the real estate office (Oficina de Derechos Reales) to register an actual title, or execute a revision.

The property documentation cases in this study were completed between 2011-2014. Property cases from the years 2015 were considered too recent for studying impact. Two types of property registration clients were selected to obtain a sample of clients at two ends of the registration process: all clients whom MJB staff categorised as cases leading directly to the ability to secure a valid property title, or a related valid document (referred to as “property” clients below), and those at an initial stage of a property registration process. MJB has aided clients in other types of property cases; mainly at an intermediary step, but these were not considered to have enabled clients to directly register a valid title or execute a change.

A total of 173 clients in the first category (“property” clients) were located in the database for the years 2011-2014. Some of the clients had multiple related cases. Out of these, 143 had phone numbers and out of these, 97 agreed to complete the survey. The majority (78%) of the cases were finalised in 2013 and 2014. The majority of the cases in this first category concerned some form of revision or correction to an existing title, or certificate. More specifically, they related to corrections of personal details on titles or certificates listing all owners at the property registry (folio real), obtaining a folio real, production and notarisation of agreements and legal processes concerning property. The clients were still required to visit the real estate office to obtain the valid title, or execute the required changes. A few more concrete examples include a need to correct identity details in order to be able to complete an inheritance declaration, such as the name of the father or the correction of the address of a property in the documentation.

⁶ For a standard case, see e.g. <http://www.doingbusiness.org/data/exploreconomies/bolivia/registering-property/>

The second category of property clients included those for whom MJB only completed an initial step of a registration related process (PROREVI⁷ registration). This is an internet registration that is required for various registration processes, including the registration of a new title and corrections or revisions to titles. MJB has one service point at the PROREVI office in La Paz itself. The PROREVI clients may have had more diverse property registration needs, also including the registration of an entirely new title.

The PROREVI clients are from the years 2013 and 2014, as the majority of the cases were from these years. A set of 500 clients with phone numbers on the database were chosen to be contacted. Out of these 500, 178 completed the questionnaire. The non-response rate could be expected to be higher as the individuals only completed a simple registration step and therefore may not have felt a strong connection with MJB.

The property questionnaire was designed with the intention of comparing the impacts on the property clients (first category) with those on the PROREVI clients. MJB assisted the former in a process that allowed them to register a correct title, while the latter were just initiating a process, and were likely to have registered their title later, or would not yet have reached this stage. Therefore, the PROREVI clients could potentially form a comparison group for the property clients. In practice, by the time of the data collection, most of the clients in both types of property categories reported that they now had a registered property title: 92% of the property clients and 88% of the PROREVI clients.

A similarly plausible comparison group did not exist for the identity documentation clients. The questionnaires focused on background characteristics and more direct questions on the usage of identity documents or birth certificates.

Finally, a set of inheritance declaration clients were surveyed from the years 2011-2014. According to MJB the majority of these were property related and they were administered the same questionnaire as for the property clients. Inheritance cases have formed a smaller part of the activities of MJB. A total of 145 clients with contact details were identified between 2011-2014, and 83 completed the questionnaire. These clients are not discussed in detail, given that a natural comparison group is missing. Individuals completing an inheritance declaration will need to register the property in their name at the real estate office.

3 Who are the clients?

The questionnaires included a set of questions on the characteristics of the individual clients and their households. The average shares of clients with specific characteristics are shown in Tables A1 and A2 in the Appendix, separately for the property, PROREVI and identity documentation clients. The Section of the questionnaire on the characteristics was more detailed for the property clients.

Starting with the property and PROREVI clients (Table A1), they are on average middle-aged (average age around 50), approximately half are women, 30-40% speak a different language than Spanish at home (mainly Aymara), around half reside in El Alto, 13-20% have lived in another location during their life, half of the individuals report that they are working and among those who work, around half are self-employed.⁸ The range of educational qualifications is

⁷ <http://www.prorevi.gob.bo/>

⁸ The questionnaire did not include questions on earnings or consumption.

broad with approximately 20% with no, or below primary level of education, 29-35% have completed primary school, but not secondary, 15-19% have completed secondary school and 30-33% have completed a superior level of education. Almost everyone lives in a home with electricity and a large majority of the houses are made of bricks. Approximately 40% of the clients have a computer at home and 14% report that their family uses a car as a means of transport

The differences between the PROREVI and property clients are not large. A higher share of the PROREVI clients lives in La Paz, which may be explained by the fact that over half of all the PROREVI registration clients have used an MJB service within the PROREVI office itself. The share of Spanish speakers is also higher among the PROREVI clients. The profile of the inheritance declaration clients is fairly similar to that of the property clients, with exceptions such as a larger share being widowed, a lower average level of education and a lower share working.

The identity documentation clients (Table A2) appear on average somewhat less well-off than the property and PROREVI clients. They are on average less educated than the property clients, a larger share lives in El Alto and a lower share lives in houses constructed of bricks as opposed to mud bricks.

How do the surveyed clients compare with above 30 years olds in the La Paz/El Alto area (department) on average? Statistics on a few key variables from the Bolivian household survey for 2013 (*Encuesta de Hogares*) are shown in Table A3.⁹ Around 50% of above 30 year olds in the La Paz department have completed secondary schooling or have a superior level of education. This share is slightly higher than the share for the property clients (46%), similar to that for PROREVI clients (51%) and clearly higher than that for the identity (35%) and inheritance clients (37%). The share of Spanish speakers is also somewhat lower among the property and the identity clients. The questions on employment differ, but the share that reported to be working in the survey is lower than the share of individuals who reported that they worked at least an hour last week in the household survey.

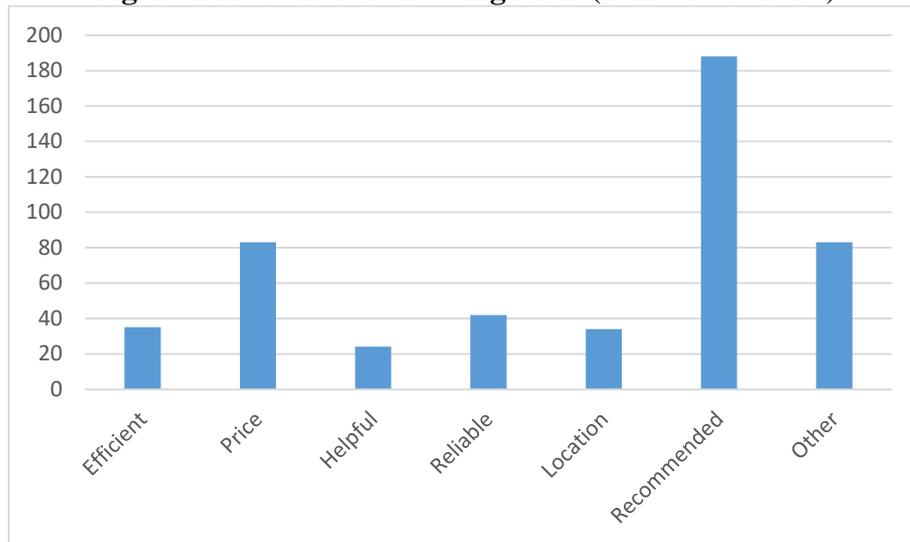
As this study concerns a non-random sample where the selection was based on availability of contact details and participation was voluntary, it is also worth asking how representative the surveyed clients are of the MJB cases in El Alto/La Paz in general? The MJB database includes information only on a few characteristics of all former clients, such as gender or age. The figures in Table A4 show that the surveyed clients are somewhat more likely to be female and there are some age differences. The property clients are slightly younger and the identity documentation clients somewhat older than the MJB clients on average.

4 Experience with MJB

In the property questionnaire, each client was asked to select one or more reasons for choosing MJB and whether they had been in contact with someone else about the case. Figures 1 and 2 illustrate the replies for both the combined PROREVI and property clients. Out of these clients, 67% mentioned recommendation by someone, 32% gave price as a reason, 15% reliability, 13% efficiency, 9% helpfulness and 8% location. Around 30% reported that they had contacted another service provider about their case, the main alternative point of contact being a solicitor.

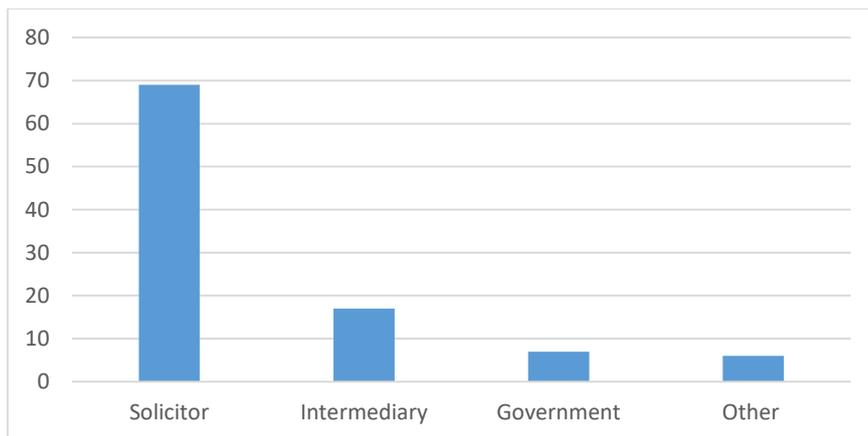
⁹ These data are collected by the Instituto Nacional de Estadística.

Figure 1 Reasons for choosing MJB (number of clients)



This concerns a sample of 278 property clients between 2011 and 2014.

Figure 2 Other service providers contacted by clients (number of clients)



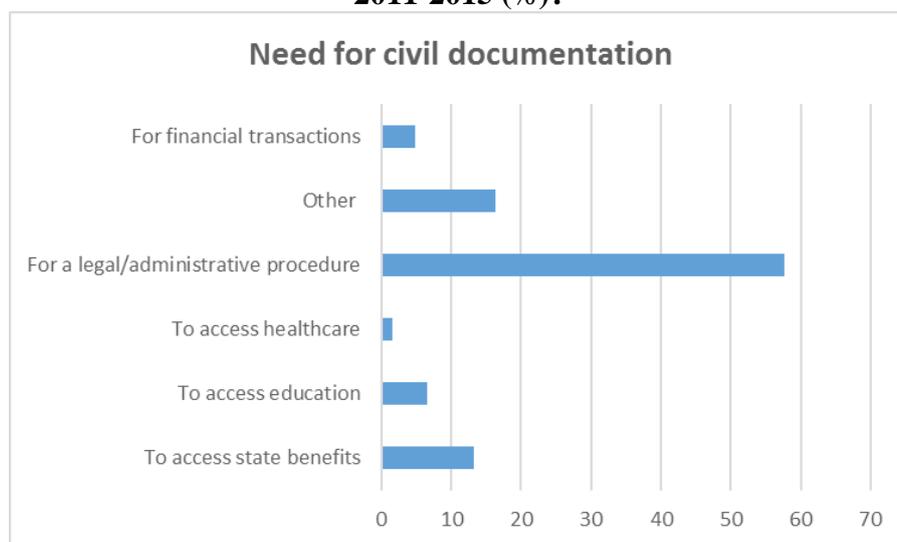
This concerns a sample of 278 property clients between 2011 and 2014.

5 Identity documents and birth certificates: benefits

Identity documentation or birth certificates are required for accessing a wide range of services and rights across the world, depending on country, such as education and health, social assistance, formal employment, right to inherit, to vote and to obtain a passport (see e.g. UNICEF, 2005). In Bolivia, correct identity documentation is required for instance to access schooling, social benefits and complete registration processes, such as marriage or property registration. More specifically on social benefits, identity documentation is required to access the universal state pension (*Renta Dignidad*), health insurance, a cash transfer scheme for schooling (*Bono Juancito Pinto*) and a cash transfer scheme for pregnant and new mothers (*Bono Juana Azurduy*) (see e.g. Harbitz et al. 2009). However, errors, or invalid documents have posed problems when individuals have been required to prove their identity, for instance if different documents contain different names, such as those relating to identity and property ownership.

A majority of Bolivians do hold a birth certificate or identity document; according to the 2009 household survey (Encuesta de Hogares), 5% of individuals did not hold a birth certificate and 3% of above 15 year olds did not have an identity card. However, documentation may not have been valid for various reasons. Prior to describing the responses of the surveyed clients, Figure 3 describes the needs for civil documentation as reported by clients in the MJB database between 2011-15. The identity documentation cases fall under the broader category of civil documentation, but a large majority of all of MJB's civil documentation cases have related to identity cards or birth certificates. The questions on the uses of documents were posed during the process of assisting the clients. A majority reported that they required the document for a legal/administrative procedure, and some for access to education, health care or state benefits.

Figure 3 What did the clients in the La Paz area report needing civil documentation for, 2011-2015 (%)?



The reported numbers are percentage shares under each category. The civil documentation cases also include some cases on marriage and death registration, but the majority of cases relate to identity documentation and birth certificates. There are a total of 1776 civil documentation cases. The data come from the MJB client database.

In the questionnaire for former clients, the clients were asked whether the documentation received with the help of MJB enabled them, or another person to access certain services, benefits or finance, enabled civic participation, allowed them to change employment or enabled them to register property. Out of the clients, 82% reported that the case concerned themselves, in 12% of the cases it concerned a child and in 6% it concerned another adult. A large majority (88%) responded that they required the document for a specific purpose.

The majority of the clients (88%) reported that the document enabled them, or another person to access social benefits, with 60% using it to access the universal state pension (*Renta Dignidad*), 33% for a conditional cash grant for schooling (*Bono Juancito Pinto*), 6% for a conditional cash grant for pregnant and new mothers (*Bono Juana Azurduy*) and 56% to access health insurance.¹⁰ It is worth noting that in the Bolivian household survey (Encuesta de Hogares) for 2013, 39% of those aged 60 or above who had not received the state pension, reported the lack of appropriate identity documentation as the reason.

¹⁰ For more information on conditional cash transfer programmes in Bolivia, see for instance McGuire (2013).

Table 1 What did the identity documentation enable clients to do? (%)

	Obs.	%	Women (%)	Men (%)	T-test (p-value)
Access social benefits	131	87.8	89	86.2	0.626
If yes which ones?					
Renta Dignidad (State pension)	115	60	58.5	62	0.704
Bono Juancito Pinto (Education cash transfer)	115	33	36.9	28	0.318
Bono Juana Azurduy (Pregnancy cash transfer)	115	6.1	9.2	2	0.110
Health insurance	114	56.1	50	64	0.137
Access education	133	35.3	33.8	37.3	0.677
Access finance	133	24.8	23	27.1	0.586
If yes, which type of finance?					
Credit	33	84.9	82.4	87.5	0.692
Open an account	33	45.5	41.2	50	0.624
Financial transactions	32	46.9	50	43.8	0.734
Enable voting	132	87.8	82.4	94.8	0.030
Enabled being elected as a representative	132	12.9	11	15.3	0.468
Engage in property related processes	133	54.1	48.7	61	0.157
If yes, which ones?					
Inheritance	72	23.6	30.6	16.7	0.170
Register a property	72	50.0	41.7	58.3	0.162
Sell a property	72	36.1	30.6	41.7	0.333
Rent a property	72	6.9	5.6	8.3	0.649
Mortgage a property	72	6.9	11.1	2.8	0.169
Change civil status	133	17.3	12.1	23.7	0.081
Enabled to secure employment/better employment	133	23.3	24.3	22.0	0.756

These cases were completed between 2010-2012. The table reports the shares of clients who respond positively to the question. Obs. refers to the number of responses to each question. The p-value refers to the probability/likelihood that women and men have the same average share under each category (based on a 2-tailed t-test). A p-value of 0.05 or below implies a statistically significant difference at the 95% level.

Furthermore, valid identity documentation appeared to have broader benefits, in economic terms and in terms of civic participation. Approximately a third (35%) of the clients reported that the document had provided them or another person with access to education, 25% reported that it allowed them to access financial services and 17% reported that the document enabled them to change employment. The document enabled a majority (88%) to vote in elections, 17% to change civil status and around one fourth reported that it allowed them to access employment or helped them to secure better employment. Approximately a half (54%) were able to complete a property related procedure; with property registration being the largest category, in addition to an inheritance process and the sale of property. This reflects the relevance of valid identity documentation also for the functioning of other types of registration processes, such as property registration and inheritance.

A few differences emerge between female and male clients, although most are not statistically significant (see column for t-test). Women were somewhat more likely to report that the document provided access to cash transfer schemes and enabled them to engage in an inheritance related process. Men were more likely to report that the document provided access to health insurance, enabled them to vote, change civil status and to engage in a property related

process. However, the only statistically significant difference concerns the ability to vote, with men being significantly more likely to report that the document enabled them to vote.

The clients were also asked how their financial situation had changed since completing the case with MJB. A majority (60%) reported that their financial situation had improved, with most of the remaining clients (38%) reporting that it had remained the same. A majority (67%) also considered that their family's financial future will be better in the next 5 years compared to the present.

These figures are indicative of the fact that a lack of appropriate identity documentation could, at least over the period studied, present a barrier to accessing social protection in Bolivia, or the fact that social protection programmes create a need for valid identity documentation (see e.g. Hunter and Brill, 2016). However, it is important to recognise that the sample only includes individuals helped by MJB. We do not know whether these individuals would have been able to access certain services or engage in certain activities without the help of MJB, or the document obtained.

6 Property titles: benefits

This section focuses on the potential benefits of valid property documentation, including investment and access to credit as well as the ability to complete other documentation processes, such as inheritance declarations. A review of existing research evidence (see DFID, 2014) suggests that studies on the effects of property titles in an urban, developing country context are not abundant. In an urban context, the evidence suggests that property titling can raise perceptions of security and encourage investment in housing and businesses (see e.g. Field, 2005 and Galiani and Shadrofsky, 2010), increase work outside the home due to a reduced need to guard property (Field, 2007), and may enhance female empowerment. Proof of property ownership can also be important for access to formal credit, although the evidence on the impact of property titles on credit remains mixed (DFID, 2014, Field and Torero, 2006 and Galiani and Shadrofsky, 2010).

Property cases

The property questionnaire differed from the identity document questionnaire. It was more thorough and the questions relating to the potential impact were more indirect. One objective was to compare the outcomes of the property clients and the PROREVI clients. The questionnaire included questions on specific activities for which valid property titles could be considered relevant. The individuals were asked whether they had in the past 4 years engaged in specific activities and the year in which the activity took place. These questions related to direct property related activities, such as property transactions, renting, investment in housing and business, access to formal credit, inheritance (writing a will or completing an inheritance declaration, for which a valid/correct property title can be required¹¹) and perceptions of the clients or their family's financial future.

Table 2 below shows statistics on the responses to a range of questions on activities undertaken during, or after the year that the case was completed for both PROREVI and property clients. The PROREVI clients were at an earlier stage of the registration process than the other property clients. It is therefore possible that the PROREVI clients had managed to achieve less with the

¹¹ http://www.ojaelalto.com/2012/05/gobierno-municipal-de-el-alto-tramites_3470.html

correct titles than the other property clients. Given that some of the property clients had completed their case in 2011-2012, while the PROREVI clients are all from 2013-14, the statistics are shown for two groups of property clients; those for 2011-14 and 2013-14. For a test of statistically significant differences between the activities of the two types of clients (last column, Table 2), only clients who completed their case between 2013-14 are used.

Table 2 Property related activities after the MJB case (%)

In the year of the case, or after did you	Property 2011-14		Property 2013-14		PROREVI 2013-14		T-test, p-value 2013-14
	Obs.	%	Obs.	%	Obs.	%	
Complete an inheritance declaration	97	11.3	76	6.6	176	6.3	0.922
Build/renovate your property	97	18.6	76	17.1	176	4.0	0.0004
Access formal credit	96	16.7	75	16	174	21.3	0.34
Prepare a will containing your property	97	6.2	76	5.3	173	0.6	0.015
Rent your property or a part of it	97	9.3	76	9.2	174	6.9	0.527
Sell your property	95	2.1	74	1.4	173	3.5	0.361
At least one of the above activities	96	45.8	75	42.7	171	35.7	0.3
Start or expand a business	87	6.9	69	5.8	139*	9.4	0.381
Feel a threat relating to your property	92	5.4	72	6.9	173	2.3	0.08

The years refer to the year of completion of the MJB case. In the questionnaire, the clients were asked whether they had done the above activities in the last 4 years and the year in which the action took place. The figures above relate to the shares of clients who have engaged in these activities in the year, or after the year of completing the case with MJB. Obs. relates to the number of responses to each question.

The p-value refers to the probability/likelihood that the property and PROREVI clients have the same average shares under each category (based on a 2-tailed t-test). A p-value of 0.05 or below implies a statistically significant difference at the 95% level. *There were less responses to these questions for the PROREVI clients and this activity has not been included in the “at least one of the above activities” category.

The most common property related activities undertaken in the year, or after the year of completing a case with MJB related to accessing credit, building/renovating a property and completing an inheritance declaration. Out of the property (other than PROREVI) clients with a registered title between 2011-14, 11% had completed an inheritance declaration, 19% said that they had been building/renovating their house and 17% said that they, or a member of their family had accessed credit from a bank or microcredit organisation in the same year or after the year of their case with MJB. Among those who had been building/renovating their homes, 20% replied that they had received a loan for such a process. In addition, 9% had rented a property, 6% had prepared a will including their home, 7% had started or expanded a business and 2% said that they had sold their property. While the share and numbers of individuals may appear small under some of these categories, in total 46% of the individuals had undertaken at least one property related activity since the completion of their case. Finally, 5% of the clients reported feeling a threat in relation to their property.

The shares of individuals engaging in specific activities are lower among the PROREVI clients, with the exception of accessing credit, selling a property or starting/expanding a business. The difference in the shares of property clients and PROREVI clients engaging in an activity is statistically significantly different from zero for building/renovating a property and writing a will. This implies that the property clients were clearly more likely to engage in such activities than the PROREVI clients. However, overall 36% of the PROREVI clients had engaged in at least one of the specific activities. Out of those who reported having accessed credit from a bank or microcredit institution, 70% of the PROREVI clients and 41% of the property clients

reported having used their property as a guarantee, indicating that valid property titles can be relevant for access to more formal loans in Bolivia.

Table 3 reports the shares of clients engaging in specific activities separately for men and women. One difference between men and women is that among the property clients, a larger share of men was reported having built/renovate their property (only difference which is almost significant at 5% level).

Table 3 Property related activities after the MJB case by gender, (%)

In the year of the case, or after did you	Property 2011-14		PROREVI 2013-14	
	Women (%)	Men (%)	Women (%)	Men (%)
Complete an inheritance declaration	11.1	11.9	5.8	6.9
Build/renovate your property	11.1	26.2	2.3	5.8
Access formal credit	18.5	14.6	24.1	18.8
Prepare a will containing your property	5.6	7.1	1.2	0.0
Rent your property or a part of it	5.6	11.9	4.7	9.3
Sell your property	3.7	0.0	4.7	2.4
At least one of the above activities	40.7	51.2	31.3	40.7
Start or expand a business	10.0	2.8	7.4	11.3
Feel a threat relating to your property	7.8	2.5	1.2	3.5

In the questionnaire, the clients were asked whether they had done the above activities in the last 4 years and the year in which the action took place. The figures above relate to the shares of clients who have engaged in these activities in the year, or after the year of completing the case with MJB. The years refer to the year of completion of the MJB case.

The analysis above does not take into account the fact that the property and PROREVI clients may be different and this may explain the differences in the outcomes of interest. Table A5 in the Appendix reports the results of a regression model that estimates the effects of being a PROREVI client as opposed to a property client on the likelihood of engaging in specific activities, conditioning on a number of individual characteristics. Similarly to Table 2, the results indicate a statistically significant difference in the likelihood of writing a will and in building/renovating their property; with the PROREVI clients being 5 percentage points less likely to write a will and 15 percentage points less likely to build/renovate. However, PROREVI clients were also less likely to feel a threat to their property.

It is possible that it takes time for the effects of valid property titles to materialise. For this reason, the individuals were also asked whether they were in the process of undertaking a few key property related activities. The differences between the property and PROREVI clients are not large, and not statistically significant. The largest difference concerns inheritance declarations, with a larger share of the PROREVI clients reporting that they are in the process of completing such a declaration. Overall, a lower share of PROREVI clients had engaged in property related activities in Table 2, but these clients were in the process of engaging in various activities just as actively, or more actively than the property clients. This can imply that those who were likely to have had their titles for a shorter period had not yet accomplished as much with their documents, but were in the process of doing so.

Table 4 Are MJB clients in the process of completing property related activities (%)

	Property 2011-14	Property 2013-14	PROREVI 2013-14	T-test (p-value) 2013-14
In the process of completing an inheritance declaration	9.4	10.7	18.4	0.125
In the process of writing will	1	1.33	4.6	0.205
In the process of building/renovating	13.5	16	13.4	0.600
In the process of selling	5.2	5.33	8.1	0.527

The figures relate to 96 (75) property clients and between 171-173 PROREVI clients.

Table 5 Financial situation, confidence and future (%)

	Property 2011-14			PROREVI 2013-14		
	Same	Better	Worse	Same	Better	Worse
Financial situation of your family in last 4 years	56.7	38.1	5.2	60.5	33.3	6.2
Future financial situation compared to now:						
Your future financial situation?	36.1	62.9	1.0	28.0	66.9	5.1
Your family's future financial situation?	33.0	65.0	2.1	21.8	75.9	2.3

The table reports the percentage shares of replies under each response category for 97 property clients and 175-177 PROREVI clients.

Finally, around a third of the PROREVI and property clients reported that their financial situation has improved in the last 4 years (Table 5). The PROREVI clients are somewhat more optimistic about their family's financial situation in the future. When asked at the end of the questionnaire, almost all clients reported that the document obtained will prove useful for their family.

Inheritance declaration cases

In addition to the property title and PROREVI cases, the same questionnaire was administered to a set of inheritance declaration cases, given that most of these were likely to be related to property. An inheritance declaration needs to be completed prior to registering property in the name of the new owners. Inheritance cases have formed a smaller part of the activities of MJB. A total of 145 clients with contact details were identified between 2011-2014. Out of these 83 responses to the questionnaires were obtained. The activities of these clients are summarised in Table 6, while their characteristics are summarised in Table A1. There is no natural comparison group for these clients, but the activities since the case are reasonably similar to those of the property title clients; with a smaller proportion building or renovating their property.

Table 6 Inheritance declaration clients between 2011-14
In the year of the case, or after did you

	(%)
Build/renovate your property	10.8
Access formal credit	19.5
Prepare a will containing your property	1.2
Rent your property or a part of it	9.9
Sell your property	3.6
Start or expand a business	12.2
At least one of the above activities	47.5
Feel a threat relating to your property	3.9
Are you in the process of	
Writing a will	1.2
Selling your property	1.2
Building/renovating your property	12.3

In the questionnaire, the clients were asked whether they had done the above activities in the last 4 years. It relates to 83 clients.

7 Discussion

This study has described the uses for and benefits of MJB's services in the area of property documentation and identity documentation by analysing the experiences of former clients from the years 2010-2014. Overall, the analysis unearths a diverse set of benefits of the documentation services, or the received documents for the MJB clients.

Large shares of the identity document clients stated that the document had helped them to access social benefits, vote and engage in property related processes. Other benefits included access to finance education and the ability to change civil status and employment status. This suggests that in the Bolivian context, individuals are likely to have faced barriers to social protection as well as economic and civic participation without valid identity documentation. Identity documentation are also important for the functioning of the property registration and inheritance process. A majority of the clients reported that their financial situation had improved since the case and was more optimistic about their family's financial future.

While the shares of property documentation clients undertaking a specific property related activity are not large, around a half of the clients had undertaken at least one of the activities. The most common property related activities undertaken in the year, or after the year of completing a case with MJB related to accessing credit, building/renovating a property and completing an inheritance declaration. Several were also in the process of completing specific activities, suggesting that the effects of property titles can take a while to materialise.

Property clients whom MJB helped at a stage that allowed them to obtain valid titles, or property documents had engaged significantly more in building or renovating their properties and were more likely to have written a will including their property. About a third of the property clients said that their financial situation had improved over the past four years and a large share was more optimistic about their own future and the future of their families. These

can all be indicative of a sense of security provided by the valid titles. There is also some evidence that the individuals had been able to use their property as collateral for borrowing.

There is still limited research that would document statistically the benefits of accessing legal support in documentation in an urban developing country context. Overall, the findings indicate that the services of MJB have potentially empowered individuals to access benefits or accomplish important economic and social activities that may otherwise have been delayed or impossible. However, these results should be viewed with caution given that this was conducted as a pilot study and the sample did not contain a comparison group in terms of clients who did not have access to such legal services. Therefore, we do not know how the individuals would have fared or responded without any support from MJB.

In addition, this study provides evidence of linkages between different documentation processes, with valid identity documentation being important for property registration, and valid property and identity documentation being relevant for the formal inheritance process. Incompatibilities across documentation can therefore render individuals unable to complete specific registration processes.

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Table A1 Characteristics of property documentation clients

	Property 2011-2014	PROREVI 2013-14	Inheritance 2011-2014
	%	%	%
Male	43.8	49.4	42.2
Average age (years)	53.9	50.2	54.5
Home language			
Aymara	33	21.8	34.9
Spanish	60.8	70.9	63.9
Quechua	5.2	6.7	1.2
Marital status			
Married or cohabiting	65	68.8	53.0
Widow	14.4	9.7	37.3
Single	11.3	11.9	4.8
Divorced	9.3	9.4	4.8
Education			
No education	3.1	4	3.6
Some education - below primary	15.6	15.8	13.3
Primary completed	35.4	28.8	45.8
Secondary completed	15.6	18.6	25.3
Superior level	30.2	32.8	12.0
City of residence			
El Alto	54.6	43	51.9
La Paz	38.1	51.4	34.6
Live elsewhere	7.2	5.6	13.6
Lived in another location before	12.5	20.5	20.7
Household and home			
More than one family in home	41.7	31	45.8
Average number of people at home	6	6.9	6.3
Home has more than one floor	49.5	43.1	33.7
House made of bricks	83.5	87.3	73.5
Electricity	97.9	97.8	98.8
Whether family uses car	14.4	14.4	9.6
Has a computer at home	45.4	37.1	38.6
Now has a registered property title	92.8	87.6	80.7
Employment			
Works	51.6	51.7	39.5
If works, is			
Self-employed	54	55.7	65.6
Salaried informal worker	14	19.3	23.5
Salaried formal worker	32	25	18.8

The table shows the average percentage shares, or values for 96-97 property clients, 171-181 PROREVI clients and 81-83 inheritance declaration clients, depending on the number of responses to each question. The inheritance declaration clients were administered the property questionnaire given that their case was often property related.

Table A2 Characteristics of identity documentation clients (2010-12)

	%
Male	44.4
Average age	55.7
Home language	
Aymara	38.4
Spanish	59.4
Quechua	2.3
City of residence	
El Alto	60.9
La Paz	21.8
Other location	17.3
Works	55.6
Married or cohabiting	74.4
Divorced	5.3
Widow	15.8
Single	4.5
Home has more than one floor	37.6
Number of people in home	5.0
House made of bricks	61.7
House made of mud bricks	43.6
Family uses a car	14.3
Has a computer at home	32.3
Lived in another location before	16.5
Education	
No education	5.2
Some education	9.8
Primary schooling completed	49.6
Secondary schooling completed	22.6
Superior	12.8

The table shows the average percentage shares, or values for 133 clients. The questionnaire difference from that for the property clients.

Table A3 Education, first language and employment status for above 30 year olds in La Paz department

	%
No education	8.1
Primary not completed/some education	10.4
Primary completed/Secondary not completed	31.5
Secondary completed	20.3
Superior or technical	29.4
Other	0.3
Languages spoken	
Aymara	30.7
Spanish	67.1
Quechua	0.9
Other	1.3
Worked at least an hour last week	74.2

Observations: 4201. Source: Encuesta de Hogares, 2013. Instituto Nacional de Estadística.

Table A4 A comparison of surveyed clients with all MJB cases (percentage shares), 2010-2014

	Property (2011-14)		PROREVI (2013-14)		Identity documentation (2010-12)	
	ALL	Surveyed	ALL	Surveyed	ALL	Surveyed
Female	45.8	56.3	48.9	50.8	46.6	51.2
Age groups						
19-30	2.5	3.1	2.4	8.5	4.7	4.5
31-40	8.8	9.4	16.5	17.5	11.1	6
41-50	23.7	22.9	37.4	22.6	26.4	18.8
51-60	28.5	37.5	25.1	27.1	20.1	27.1
Above 60	36.4	27.1	18.5	24.3	31.5	43.6
Below 18	0.2	0	0.1	0	6.3	0
Obs.	3553	96	5792	177	1351	133

ALL refers to all civil documentation, property and PROREVI clients on the MJB database.

Table A5 Likelihood of a difference in outcome between property and PROREVI clients

	Will	Inheritance declaration	Rent	Sell	Build	Formal credit	Start a business	Feel a threat
PROREVI	-0.052*	-0.006	-0.020	0.013	-0.152***	0.034	0.036	-0.072*
(vs property)	(0.031)	(0.044)	(0.042)	(0.016)	(0.052)	(0.062)	(0.051)	(0.040)
Observations	248	252	249	247	251	248	208	243
R-squared	0.075	0.158	0.092	0.065	0.155	0.127	0.079	0.111

Results of OLS regression models with the following control variables (binary variables): year of case, civil status, area of residence, education level, whether uses computer at home, whether uses car, lived in another area before, more than one family in the households, more than one floor, language spoken at home, gender. Statistically significant differences at the 95% level are indicated with a *. Standard errors are in parentheses. The dependent variables are binary variables. The value for PROREVI reflects the difference in the probability of engaging in a specific activity by the PROREVI with respect to the property clients. The property clients are from 2011-2014 and the PROREVI clients from 2013-14. A binary variable for the year of the case is included to control for this difference. If the sample is restricted to both property and PROREVI clients just for the years 2013-2014, the conclusions are broadly the same.