

**Sokoine University of Agriculture**



**MA. Dissertation**

**Contribution of Systematic Land  
Formalization in Women's Land  
Ownership: A Case of Ifakara  
Town Council, Tanzania**

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April 2024**

**CONTRIBUTION OF SYSTEMATIC LAND FORMALIZATION  
IN WOMEN'S LAND OWNERSHIP: A CASE OF IFAKARA  
TOWN COUNCIL, TANZANIA**

*Dissertation Submitted to Sokoine University of  
Agriculture in Partial Fulfilment of the Requirements for  
the Degree of Master of Arts in Rural Development*

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## **EXTENDED ABSTRACT**

Land is important as one of the production inputs and investments. Official land ownership provides opportunities for the owners to utilize it for economic development purposes. Women often belong to the disadvantageous group in land ownership due to different factors including inheritance related aspects. Access to and ownership of land officially contributes to reducing discrimination. Understanding the benefits derived from official land ownership and factors impeding women's access and ownership to land is crucial for policymakers and law implementers. Land ownership in this study is described as the rights an individual is given by the government after acquiring land through inheritance, purchase or customary tenure arrangement. The state provides the right to transfer, sell, and use the land for investment or production without interference. The government of Tanzania implemented the pilot Land Tenure Support Programme (LTSP) from year 2016 to 2019, which applied a systematic land formalization approach in Ifakara Town Council in the Morogoro region. This study assessed the contribution of a systematic land formalization approach to women's land ownership in rural areas of Tanzania. Specific objectives of this study were to assess the influence of socio-cultural factors on women's right to land ownership and to determine the benefits of the systematic land formalization approach on women's land ownership in Ifakara Town Council.

The study area was selected based on the presence of beneficiary landholders in the programme, that is, those who possessed Certificates of Customary Right of Occupancy (CCROs). The CCROs were acquired through the Land Tenure Support Programme (LTSP) implemented in the area using a systematic land formalization approach. The programme aimed at providing a road map for accountability for land governance and effective land administration systems. The systems were expected to contribute to securing legitimate tenure rights in favour of rural poor, women, and vulnerable groups that would result in increasing incomes and

contribute to job creation. This area where LTSP was implemented comprises people from different ethnic groups with different social and cultural norms and values, which often hinder women's rights from owning land. The approach as authored by De Soto (2000) and which originated from the comprehensive tenure reform of land and the evolutionary theory of land rights (ETLR) (Platteau, 1996) was used to guide the study. The theory and approach assume that there are benefits and obstacles resulting from the application of land formalization approach.. The study employed a mixed-methods approach that combines quantitative and qualitative research methods for a better understanding of the contribution of the systematic land formalization approach to women's land ownership. A cross-sectional research design was applied for data collection from sampled households at a single point in time in the Land Tenure Support Programme implemented area. A multistage sampling technique was applied in this study. Three of the nineteen wards were selected purposely from the programme implementation area, followed by a simple random selection of six villages among 28 villages. A sample of 120 households was determined by using Krejcie and Morgan's formula. A simple random sampling technique was applied in the selection of 120 participants from the list of landholders who possessed CCROs.

The study used a structured questionnaire administered to 120 households for collecting quantitative data and a checklist of questions for collecting qualitative data from 8 Focus Group Discussions (FGD) and 9 Key informant interviews (KIIs). The participants for FGDs and KIIs interviews were selected based on their capacity to offer relevant information on how systematic land formalization contributes to women's official land ownership. The qualitative and quantitative data were tracked through designed tools and predetermined periodic checks whereby information and communication technologies (ICT) were used in data collection through the use of the Open Data Kit (ODK).

Quantitative data were analysed using IBM SPSS Statistics 24 software and in this case, descriptive and inferential statistics were computed. The descriptive statistics entailed frequencies, percentages, mean, and standard deviations. Content analysis (conceptual and relational) was used for analysing qualitative data. The analysis determined the effect of systematic land formalization based on the views of the respondents on women's right to land ownership, socio-cultural roles, and practices related to it, including socio-cultural status attached to women's land ownership.

A non-parametric test (Mann-Whitney) was applied to assess the association between opinions and socio-cultural factors that contribute to women's right to land ownership, and to test the hypothesis about the role of socio-cultural factors and the difference that exists between males and females.

According to disaggregated data from the programme report (LTSP), about 29 per cent of women as individuals managed to acquire CCROs as an achievement; 65 per cent for men as individuals, 56 per cent for co-ownership with women.

The findings showed that 67.8 per cent of women respondents were married to single woman orientation meaning one woman to one man, and the majority of them (51%) owned land officially. Polygamy marriage, which accounted for 30.5 per cent influenced women's land ownership mostly in a negative way. The results showed further that 28.8 per cent of females married at child age of between 14 and 17 years, according to the Marriage Act of 1971 of the Laws of the Republic of Tanzania. As for the education level, the findings indicated that 60 per cent of women with higher education could access, control, transfer land and use it for investment, and there was a statistically significant difference between females with high education and those with lower education.

The findings further showed a statistically significant difference ( $p < 0.05$ ) between males' and females' mean rankings for socio-cultural factors namely property ownership, polygamy, the reproductive role of women, men's supremacy, and migration of men, that influence women's rights to land ownership. Women who owned land officially had their social assets increased, and the majority (78.8%) gained acceptance in their community and increased their decision-making power in the community.

The findings also indicated the higher mean rank of above 59.00 on the economic use of land certificate as the right to rent out, sell, and use the land as collateral and for business. Also, findings showed a statistically significant difference in ranking between those with and without land certificates (CCROs) in the same economic benefits ( $p < 0.05$ ). The results indicate that there were social benefits derived from land certificates ownership such as the reduction of domestic violence at the household level, and income generation using land for agricultural production and livestock keeping. The findings revealed that about 114 per cent of the respondents' landholders agreed that CCROs can be used to access loans from financial institutions. The findings indicated that 14.3 per cent of the respondents managed to access the loan by using CCROs worth TZS 500 000 to 8 000 000.

There was a statistically significant difference in ranking those with and without land certificates (CCROs) in terms of social benefits for violence reduction and holding land for the future ( $p < 0.05$ ). The findings indicated a statistically significant difference between women, with those possessing land certificates having more chances to participate in land management, marketing of the produces, and attending training and workshops than those with no certificates ( $P < 0.05$ ).

The land is a vital input to economic development in many settings. Official land ownership is important to the poor and disadvantaged

groups including women. In many societies, land ownership follows socio-cultural values and norms, which discriminate against females and favour males. The findings showed that socio-cultural factors contribute to some extent to limiting women from participating in the systematic land formalization approach, which offers them Certificates of Customary Right of Occupancy (CCROs). Women's low education level was also one of the factors that hindered women from owning land officially. The study found that the systematic land formalization approach has brought about some benefits among women from their use of CCROs. From CCROs, women gained security, and the land became an asset, which brought about social and economic benefits. Through owning land certificates, women are recognized in the community and involved in community governance as well as decision-making.

The study recommends that the local government of Tanzania should promote a gender-responsive land tenure system through locally made bylaws to scale up the land formalization approach countrywide to benefit the majority of women. Such promotion will increase the number of women who will legally own land by reducing or removing the socio-cultural and economic barriers to women associated with their deprivation of land ownership.

## IKISIRI KUU

Ardhi ni muhimu kama moja ya rasilimali za uzalishaji na uwekezaji. Umiliki rasmi wa Ardhi hutoa fursa kwa wamiliki kuitumia kwa madhumuni ya maendeleo ya kiuchumi. Wanawake mara nyingi wamo katika kundi lisilonufaika katika umiliki wa Ardhi kutokana na sababu tofauti ikiwa ni pamoja na masuala yanayohusiana na urithi. Upatikanaji na umiliki wa Ardhi rasmi huchangia katika kupunguza ubaguzi. Kuelewa manufaa yanayotokana na umiliki rasmi wa Ardhi na mambo yanayozuia wanawake kupata na kumiliki Ardhi ni muhimu kwa watunga sera na watekelezaji sheria. Umiliki wa Ardhi katika utafiti huu unaelezwa kuwa ni haki ambazo mtu binafsi anapewa na serikali baada ya kupata Ardhi kupitia urithi, ununuzi au mpangilio wa umiliki wa kimila. Serikali inatoa haki ya kuhamisha, kuuza na kutumia Ardhi kwa uwekezaji au uzalishaji bila kuingiliwa. Serikali ya Tanzania ilitekeleza Mradi wa uboreshaji wa usalama miliki za Ardhi (Land Tenure Support Programme) (LTSP) kuanzia mwaka 2016 hadi 2019, uliotumia mbinu ya urasimishaji Ardhi katika Halmashauri ya Mji wa Ifakara mkoani Morogoro. Utafiti huu ulitathmini mchango wa mbinu ya kurasimisha Ardhi kwa utaratibu wa umiliki wa Ardhi wa wanawake katika maeneo ya vijijini nchini Tanzania. Malengo mahususi ya utafiti huu yalikuwa ni kutathmini ushawishi wa mambo ya kijamii na kiutamaduni juu ya haki ya wanawake ya kumiliki Ardhi na kubainisha faida za mbinu za urasimishaji Ardhi kwa utaratibu wa umiliki wa Ardhi wa wanawake katika Halmashauri ya Mji wa Ifakara.

Eneo la utafiti lilichaguliwa kwa kuzingatia uwepo wa wamiliki wa Ardhi walengwa katika mradi, yaani, wale waliokuwa na Vyeti vya Haki ya Kimila ya Kumiliki (CCROSs). Vyeti vya haki ya kimila (Certificates of Customary Right of Occupancy) (CCROSs) zilipatikana kupitia Mradi wa uboreshaji wa usalama miliki za Ardhi (Land Tenure Support Programme) (LTSP) uliotekelezwa katika eneo hilo kwa kutumia mbinu ya kurasimisha Ardhi. Mradi huo ulilenga kutoa namna bora ya uwajibikaji kwa utawala wa Ardhi na

mifumo bora ya usimamizi wa Ardhi. Mifumo hiyo ilitarajiwa kuchangia katika kupata haki halali za umiliki kwa ajili ya watu wanaoishi vijijini, wanawake, na makundi yaliyo katika mazingira magumu ambayo yangesababisha kuongeza kipato na kuchangia katika upatikanaji wa ajira. Eneo ambapo Mradi wa uboreshaji wa usalama miliki za Ardhi (Land Tenure Support Programme) LTSP ilitokelezwa linajumuisha makabila mbalimbali yenye kanuni na maadili tofauti ya kijamii na kitamaduni, ambayo mara nyingi huzuia haki za wanawake kumiliki Ardhi.

Utafiti huu uliongozwa na matokeo ya utaratibu wa kumiliki Ardhi. Kulingana na De Soto (2000), mbinu ya utaratibu ya kumiliki Ardhi ilitokana na mageuzi ya kina ya umiliki wa Ardhi na nadharia ya mageuzi ya haki za Ardhi (ETLR) (Platteau, 1996). Nadharia ya Mageuzi ya Haki za Ardhi (ETLR) Kwa maneno mengine, ETLR inasema kwamba kuna haja ya kutekeleza programu ya kumiliki Ardhi kwa nia ya kurasimisha haki za kumiliki Ardhi ya kibinafsi katika Ardhi mara Ardhi inapokuwa adimu kiasi cha kuifanya kuwa chanzo cha ushindani mkali.

Utafiti huu ulishirikisha wamiliki Ardhi 120, wenye vyeti kutoka katika kata na vijiji mbalimbali. Kata 3 zilichaguliwa katika Kata 19 kutoka halmashauri kwa kigezo kuwa wamiliki wa Ardhi na uchukuaji wa vyeti vya umiliki wa Ardhi kwa zaidi ya asilimia 50 ya vyeti vya kumiliki Ardhi ambazo zingekuwa mwakilishi wa watu waliofanyiwa utafiti. utaratibu idadi ya washirikishwa katika utafiti huu walitoka katika vijiji 6 kati ya 28 katika ulitumika katika kuchagua vijiji sita kati ya 28 ambavyo Mradi wa uboreshaji wa usalama miliki za Ardhi (Land Tenure Support Programme) (LTSP) ya LTSP ilitokelezwa vijiji hivi vilichaguliwa kwa kigezo cha kuwa na asilimia 20 ya wamiliki wa Ardhi walichukuwa vyeti vya kumiliki Ardhi. Washirikishwa katika utafiti huu walijaza dodoso pia walishiriki Majadiliano ya Vikundi Lengwa (FGD) na Mahojiano ya Watoa Taarifa Muhimu (KII) walichaguliwa kulingana na uwezo wao wa

kutoa taarifa muhimu kuhusu jinsi urasimishaji Ardhi kwa utaratibu unavyochangia katika umiliki rasmi wa Ardhi wa wanawake.

Data ya kiasi zilichambuliwa kwa kutumia programu ya IBM SPSS Statistics 24 takwimu za maelezo nauthibitisho zilikokotolewa. Takwimu za maelezo zilijumuisha masafa, asilimia, wastani na mikengeuko ya kawaida. Uchambuzi wa maudhui (dhana na uhusiano) ulitumiwa kuchanganua takwimu ya ubora. Uchambuzi huo ulibainisha athari za urasimishaji Ardhi kwa utaratibu kulingana na maoni ya wahojiwa kuhusu haki ya wanawake ya kumiliki Ardhi, majukumu ya kijamii na kitamaduni, na mazoea yanayohusiana nayo, ikiwa ni pamoja na hali ya kijamii na kitamaduni inayohusishwa na umiliki wa Ardhi wa wanawake.

Jaribio lisilo la kigezo (Mann-Whitney) lilitumika kutathmini uhusiano kati ya maoni na mambo ya kijamii na kitamaduni ambayo yanachangia haki ya wanawake ya umiliki wa Ardhi, na kujaribu nadharia kuhusu jukumu la sababu za kijamii na kitamaduni na tofauti iliyopo. kati ya wanaume na wanawake.

Kulingana na taarifa kutokana na ripoti ya mradi inaonesha kuwa takriban asilimia 29 ya wanawake waliweza kupata cheti cha cha kumiliki hati kimila binfsi .Kwa wanaume ni Asilimia 65 na asilimia 56 ilikuwa kwa umiliki wa pamoja yaani mume na mke.

Utafiti huu ulionyesha kuwa asilimia 67.8 ya wanawake waliohojiwa waliolewa ndoa ya mke mmoja kwa maana ya mwanamke mmoja na mwanamume mmoja, na wengi wao (51%) walimiliki Ardhi rasmi. Ndoa ya wake wengi, ambayo ilichangia asilimia 30.5 iliathiri umiliki wa Ardhi wa wanawake . Matokeo yalionyesha zaidi kuwa asilimia 28.8 ya wanawake waliolewa katika umri mdogo kati ya miaka 14 na 17, kwa mujibu wa Sheria ya Ndoa ya mwaka 1971 ya Tanzania hairuhusu mtoto chini ya miaka 18 kuolewa na wanakuwa hawana maamuzi yoyoye kwenye jamii . Kuhusu kiwango cha elimu, matokeo yalionyesha kuwa asilimia 60 ya wanawake wenye elimu

ya juu wanaweza kupata, kudhibiti, kumiliki Ardhi na kuitumia kwa uwekezaji ukiliganisha na wanawake wenye elimu ya chini na wasio na elimu kabisa

Matokeo ya utafiti huu yalionyesha zaidi tofauti kubwa ya kitakwimu ( $p < 0.05$ ) kati ya viwango vya wastani vya wanaume na wanawake kwa sababu za kijamii na kitamaduni kama vile umiliki wa mali, mitala, nafasi ya uzazi ya wanawake, ukuu wa wanaume, na uhamaji wa wanaume, ambayo huathiri haki za wanawake. Wanawake waliomiliki Ardhi rasmi waliongezewa mali zao za kijamii, na walio wengi (78.8%) walipata kukubalika katika jumuiya yao na kuongeza uwezo wao wa kufanya maamuzi katika jamii.

Matokeo pia yalionyesha kiwango cha juu cha wastani cha zaidi ya 59.00 kwenye matumizi ya kiuchumi ya cheti cha kumiliki Ardhi kama haki ya kukodisha, kuuza, na kutumia Ardhi kama dhamana na kwa biashara. Pia, matokeo yalionyesha tofauti kubwa ya kitakwimu katika kuorodheshwa kati ya wale walio vyeti vya Ardhi vya kumiliki Ardhi kimila na wasio na vyeti vya Ardhi vya kumiliki Ardhi kimila katika faida sawa za kiuchumi ( $p < 0.05$ ). Matokeo yanaonyesha kuwa kulikuwa na manufaa ya kijamii yanayotokana na umiliki wa hati za Ardhi kama vile kupunguza unyanyasaji wa majumbani katika ngazi ya kaya, na kuongeza kipato kwa kutumia Ardhi kwa ajili ya uzalishaji wa kilimo na ufugaji. Matokeo yalionyesha kuwa takriban asilimia 14.3 ya wamiliki wa Ardhi wa wahojiwa walikubali kwamba CCROS zinaweza kutumika kupata mikopo kutoka kwa taasisi za fedha. Matokeo yalionyesha kuwa asilimia 14.3 ya wahojiwa walifanikiwa kupata mkopo kwa kutumia hati za kimila CCROS zenye thamani ya TZS 500 000 hadi 8 000 000.

Pia utafiti huu ulioonesha Kulikuwa na tofauti kubwa ya kitakwimu katika kuorodheshwa wale walio na na wasio na vyeti vya Ardhi (CCROSs) kulingana na faida za kijamii za kupunguza manyanyaso katika jamii na kumiliki Ardhi kwa siku zijazo ( $p < 0.05$ ). Matokeo

yalionyesha tofauti kubwa ya kitakwimu kati ya wanawake, huku wale wanaomiliki vyeti vya kumiliki Ardhi wakiwa na nafasi nyingi za kushiriki katika usimamizi wa Ardhi, uuzaji wa mazao, na kuhudhuria mafunzo na warsha kuliko wale wasio na vyeti ( $P < 0.05$ ).

Ardhi ni nyenzo muhimu kwa maendeleo ya kiuchumi katika mazingira mengi. Umiliki rasmi wa Ardhi ni muhimu kwa makundi ya watu wanaoishi vijijini na wasiojiweza wakiwemo wanawake. Katika jamii nyingi, umiliki wa Ardhi unafuata maadili na kanuni za kijamii na kitamaduni, ambazo zinawabagua wanawake na kuwapendelea wanaume. Matokeo yalionyesha kuwa mambo ya kijamii na kiutamaduni yanachangia kwa kiasi fulani kuwazuia wanawake kushiriki katika zoezi la urasimishaji Ardhi, ambayo inawapa Hati za Haki ya Kimila ya Kumiliki (CCROSSs). Ukosefu wa elimu kwa wanawake pia ilikuwa moja ya sababu zilizowazuia wanawake kumiliki Ardhi rasmi. Utafiti uligundua kuwa mbinu ya utaratibu ya kurasimisha Ardhi imeleta manufaa mengi miongoni mwa wanawake kutokana na matumizi yao ya Hati za Haki ya Kimila ya Kumiliki CCROSS. Kutoka kwa CCROSS, wanawake walipata usalama, na Ardhi ikawa mali, ambayo ilileta manufaa ya kijamii na kiuchumi. Kupitia kumiliki vyeti vya kumiliki Ardhi, wanawake wanatambulika katika jamii na kushirikishwa katika utawala wa jamii pamoja na kufanya maamuzi.

Utafiti unapendekeza kwamba serikali ya mitaa ya Tanzania inapaswa kukuza mfumo wa umiliki wa Ardhi unaozingatia jinsia kupitia sheria ndogo zilizotungwa ndani ili kuongeza zoezi la urasimishaji wa Ardhi nchini kote ili kuwanufaisha wanawake wengi. Uhamasishaji huo utaongeza idadi ya wanawake ambao watamiliki Ardhi kihalali kwa kupunguza au kuondoa vikwazo vya kijamii na kiutamaduni na kiuchumi kwa wanawake vinavyohusishwa na kunyimwa umiliki wa Ardhi.

**DECLARATION**

I, **Winfrida Melikiori Kavishe**, do hereby declare to the Senate of Sokoine University of Agriculture that, this dissertation is my original work done within the period of registration and that it has neither been submitted nor concurrently being submitted to any other institution.

.....  
**Winfrida Melikiori Kavishe**  
**(MA. Candidate)**

.....  
**Date**

The above declaration is confirmed by the supervisor;

.....  
**Prof. Christopher P. Mahonge (PhD)**  
**(Supervisor)**

.....  
**Date**

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I appreciate the Ifakara Town Council officials for their cooperation during the study, especially in study area selection and during the data collection process. I am also grateful to the Wards and Villages Executive Officers and Village Chairpersons (VCs) for assisting me in laying out field logistic arrangements for conducting Focus Group Discussions (FGD) and Key Informant interviews. Furthermore, deserving special gratitude is Mr Frank G. Lyimo for his technical advice at different stages of my studies.

Finally, yet importantly, I thank all household members, focus group discussants, and Key informant interviewees who agreed to spare their time to participate in the study. May the Almighty God bless all of them abundantly.

## **DEDICATION**

This dissertation is dedicated to my brother Rogath Melkiori Kavishe who sacrificed his resources in favour of my earlier education. To my mother Angel Gaston Swai and My father Melikiori Damian Kavishe (Rest in Eternal Peace), who made all my life meaningful from the time I was born to date.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

CCRO	Certificates of Customary Right of Occupancy
FGD	Focus Group Discussion
KII	Key Informants Interview
LTSP	Land Tenure Support Programme
NBS	National Bureau of Statistics
ODK	Open Data Kit
SPSS	Statistical Package for Social
SUA	Sokoine University of Agriculture
UN	United Nations
URT	The United Republic of Tanzania

## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background of the Study

Official access to, control and ownership of land is important for reducing discrimination among societies. Women have been discriminated from owning land due to different social and economic factors associated with land use. Discrimination is among the critical challenges to women's rights to ownership of land. Even though a majority of women (95%) account for a large percentage of the agricultural labour force in low-income countries including Tanzania, only a small proportion of land is owned by women for production purposes (Kongela, 2020).

Land is one of the precious resources used in agricultural production and for various investments (Genicot & Hernandez-de-Benito, 2019). Land ownership and its use in many cases brings about economic benefits (Ellickson, 1993). The women's right to land is essential for economic and social benefits gained from ownership of the land (Mutangadura, 2004). The women's right to land is also expected to improve environments including social benefits (Putzel *et al.*, 2015). Land ownership can occur through land formalization. Land certificates obtained through such land formalization create a land market; such certificates can enable the owner to use the land as collateral for obtaining credit; thus, land can provide basic social security to rural people (Ik Dahl *et al.*, 2005). There are two types of land formalization in Tanzania, that is, systematic land formalization and sporadic land formalization. The process of applying for a survey and CCRO for one's land from the Local Government Authority (LGA) is known as sporadic land formalization; as a result, it is contingent upon demand. Conversely, systematic land formalization refers to the process of surveying a sizable land area and granting CCROs within a set amount of time; examples of this include land formalization at the village, street, or district levels (Rajkhan, 2014).

Ownership and control over land, especially in developing countries reflect prevailing differences along such lines as gender among members in the society. Such differences can be manifested in the form of societal access to economic and social benefits, and in socio-economic status, and empowerment requirements (Ik Dahl *et al.*, 2005). Thus, land ownership is influenced by socio-economic and cultural factors including prevailing beliefs and considerations that govern the operation of day-to-day land-based operations.

The study conducted in Pakistan indicated that socio-cultural factors limit women from possessing and using property as a major factor of production (Choudhry *et al.*, 2019). The role of socio-cultural factors in land ownership among women depends on persons' cultural beliefs, customs, and traditions (Rosegrant, 2002). The influence of socio-cultural factors varies depending on the context including tribes, location, marriage orientation, and position in households (Akinola, 2018).

Women in some regions of the world face greater restrictions to owning or possessing formal land rights. In such regions, women are less likely to have formal property rights documentation compared to men (Prindex, 2020). For example, comparative studies conducted in Middle East and North Africa show that the rates of ownership are lower for women than for men whereby barely 20 per cent of women consider themselves owners of the property they are live in, compared to nearly 40 per cent of men (Prindex, 2020). This discrimination happens socially and culturally even to women with certificates (FAO, 2005, cited by Kuusaana *et al.*, 2013). In Sub-Saharan Africa, about half of all women (48%) feel insecure about their land and property rights when faced with the prospect of widowhood or divorce (Prindex, 2020).

Nearly one in two (48%) women in sub-Saharan Africa feels insecure about their land and property rights when faced with the prospect of widowhood or divorce (Kivaria, 2020; Moyo, 2017;

Nyukuri, 2006). The systematic land formalization approach, which results in issuing a customary certificate of right of occupancy (CCRO), is expected to bring socio-economic benefits to the official land owners (Kabigi *et al.*, 2021; Kivaria, 2020), including the use of land as collateral to access loans (Kabigi *et al.*, 2021; URT,1997).

In Tanzania in 2018 (NBS, 2019), the percentage of women who formally owned land differed from that of men whereby about 38 per cent of women owned land, and about 46 per cent of men- owned land indicating that women were on the lower side (Table 1.1). Likewise, those landholders with formal documents in rural (39%) were less than those who owned land in urban areas (53%) (Table 1.1).

**Table 1.1: Distribution of adults with Formal and Informal documentation by selected characteristics**

Demographic Characteristics	Documentation			Total
	Formal documents exist for at least one property (%)	Informal documents only exist for at least one property (%)	No documents exist (%)	
<b>Gender</b>				
Male	46	3	51	100
Female	39	3	58	100
<b>Location</b>				
Urban	53	2	45	100
Rural	39	3	58	100
<b>Marital Status</b>				
Single/Never married	29	1	70	100
Married/Living together	48	4	48	100
Separated	44	4	52	100
Divorced	43	4	52	100
Widowed	44	4	52	100
<b>Total</b>	<b>42</b>	<b>3</b>	<b>55</b>	<b>100</b>

Source: 2018 Prindex Baseline for Tanzania (NBS, 2019)

In Tanzania, under customary land law, women generally have inferior land rights relative to men, and their access to land is indirect and insecure (URT, 1997). In allocating land, village councils have been guided by cultural values and continued to discriminate against women by allocating land to heads of household who are usually men. The study conducted by Kabigi *et al.* (2021) revealed that a few people (4.1%) benefited from using Certificates of Customary Right of Occupancy (CCROs) as collaterals to access loans, despite that the majority owned the CCROs.

On the contrary, official land ownership has been regarded as providing rights for women to own, use, transfer land, and hence reducing conflict and discrimination (Boudreaux & Sacks, 2009). The reduction of domestic violence creates harmony at family level and leads to an increase in the net household income, creates higher self-esteem, increase chances of participating in economic development and expanding investments (Baruah, 2010; Deere *et al.*, 2004; Panda & Agarwal, 2005).

Official land ownership among women enables them to acquire different rights and recognition among the community members. Official land ownership provides room for women to participate in the management of and access to land and other resources hence becoming more effective in decision-making and in improving the well-being of the whole family (Irna van der, 2001; Kironde *et al.*, 2022).

The 2018 Prindex Baseline for Tanzania revealed that in Urban and Rural areas only 11.9 per cent use property as collateral and very few women (11.5%) from Rural areas could decide alone to use property as collateral to get credit/financing for their production systems (NBS, 2019). In rural areas in Tanzania, few of the women could decide alone to rent out land (12.3%) and even sell it (10.8%) to get money (NBS, 2019).

According to the Land Policy of the Republic of Tanzania, all land should be demarcated and issued a certificate upon request by an individual or village that should bear the cost (URT, 1997). The policy states further that where the government feels an urgent need for systematic demarcation and titling, such an exercise should be paid for by the government (URT,1997).

## **1.2 Statement of the Problem**

Land ownership in different countries including Tanzania is influenced by various factors and associated with various benefits that can be grouped into economic, social, and cultural dimensions. In Tanzania like in most low-income countries, there has often been discrimination between men and women on land ownership, access, and use (Moyo, 2017). Such discrimination has often been one of the critical challenges for women to own land. Despite the existence of laws and policies on land rights in societies, there have been gender inequality challenges biased towards women (Kivaria, 2020).

Studies have indicated that the influences of social and cultural factors on the rights of women in land ownership differ from those of men (Kuusaana et al., 2013; Kivaria, 2020; Nyukuri, 2006). A study by Bekele and Paulos (2017) in Ethiopia indicated that women, particularly those who did not own land officially, did not benefit from property such as land. Thus; women, especially in rural areas, have often been among the marginalized groups that did not benefit much from land ownership,.

Furthermore, the implementation of laws and policies regarding land ownership in many countries including Tanzania has often been impaired by women's lack of knowledge of their entitlements and by socio-cultural factors (Kinoti, 2012). The social norms influence how women are regarded as legitimate property owners on the land in terms of cultural appropriateness for them to have the right to own property legally (Doss & Meinzen-Dick, 2020). Poor access to productive inputs such as land contributes to poverty and challenges

in productive efforts include inefficiencies in access to credits, marketing, and other social services (Irungu, 2015).

Although women are major contributors to the agricultural labour force in developing countries such as Tanzania, research evidence has indicated that women are often less favoured in terms of ownership of production land (Kongela, 2020). The 2018 Prindex baseline for Tanzania indicated that out of female respondents in urban and rural areas 62 per cent were in the security level of property ownership (NBS, 2019). This report did not disaggregate data by location to know the percentage of women secured land from the rural areas though conventionally women in rural areas are more disadvantaged.

In Tanzania, efforts have been made by the government to address problems related to land ownership among the marginalised people including women. One of such efforts is the implementation of a systematic land formalization initiative. The systematic land formalization initiative was expected to solve inequalities and challenges in access to land as a productive resource and benefits for women in urban and rural areas (Ellickson, 1993). Such access would provide the opportunity for women to acquire support in agricultural production in terms of technologies and finance (Njuki *et al.*, 2014). It could also enable them to gain economic and social benefits as well as security and decision-making power (Mutangadura, 2004; Putzel *et al.*, 2015; Ikdahl *et al.*, 2005; Field, 2003; Datta, 2006; Oakley, 1991; Agarwal, 2001).

Based on the 2018 Prindex baseline for Tanzania, few women (11.5%) could decide alone about the use of the property as collateral to get credit and finance their production systems (NBS, 2019). This is an indication that the majority of women have no formal rights to use property such as land as a source of fund for their economic activities. In Ifakara Town Council, where this study was conducted, a systematic land formalization approach was used

in order to reduce the challenge of limited access and ownership of land among women. It was expected that land formalization would enhance access to and ownership of land and in turn contribute to equitable poverty reduction through, among others, increased access to loans. Kabigi *et al.* (2021) revealed few (20%) households reported that formalization is instrumental in poverty reduction; and only 32 per cent reported that formalization facilitates access to loans.

After the implementation of land formalization initiative, it is important to carry out evaluative studies, to see whether the targets of this initiative have been attained. In other words, in the study area, there is no information yet about the benefits that women have acquired through the implementation of the systematic land formalization approach. The aim of this study was therefore to assess the contribution of systematic land formalization initiative on women's land ownership in Ifakara Town Council in Tanzania.

### **1.3 Justification of the Study**

Official land ownership provides different benefits for the landholders. This is associated with land formalization, which results in issuing land certificates that are used by the owners for different purposes. Women who own land officially acquire higher self-esteem and higher chances to participate in economic development and do investments (Baruah, 2010). Women gain many benefits by owning land officially; including a reduction in domestic violence, which creates harmony at family level and enables an increase in net household income (Deere *et al.*, 2004; Panda & Agarwal, 2005). The strategy for the systematic land formalization approach in rural areas is aimed at providing rights for the poor and women to own, use, and transfer land, which ultimately reduces conflict and discrimination (Boudreaux & Sacks, 2009). Thus, land formalization would reduce or eliminate this discrimination and give women access to land and its functions.

Tanzania faces challenges including gender inequalities in land access, control, and ownership like many other low-income countries in the world. Land access and ownership vary from place to place in Tanzania based on cultures, norms, traditions, and laws. It was, for this reason, that the government in supporting land laws initiated a land formalization programme, which aimed to provide rights to land ownership and ultimately issue Certificates of Customary Right of Occupancy (CCROs) by using a systematic land formalization approach. The systematic land formalization approach is done by the authorised board to officialise demarcated pieces of land in writing, provide formal access, and ownership, and use it economically (Hall *et al.*, 2011; Kelly & Peluso, 2015). This study is in line with Tanzania's National Land Policy and legal framework, which seek to ensure that existing land rights are recognized and that security of tenure for all is upheld through an efficient, effective, economical, and transparent system of land administration (URT, 1997).

To address the discrimination issues, the strategy for the systematic land formalization approach in rural areas is aimed to provide rights for the poor and women to own, use, and transfer land, which ultimately reduces conflict and discrimination (Boudreaux & Sacks, 2009), as an individual instead of as a communal. Individualization meant a reduction of community controls over land use and distribution, enhancing the rights of the individual landholder/farmer (Bruce, 1986).

The findings from this study are expected to contribute to the amendments, reforms, design, and/or reinforcement of different policies, laws, and programmes that focus on the link between land ownership and women's development. The findings provide facts that can be used to influence land policy changes.

At the global level, the study is aligned with the Sustainable Development Goals 2030, goals number 1, 2, and 3. Goals 1 and 2

aim to ensure that there are no poverty and zero hunger respectively among human being (UN, 2022). Goal 3 aims to ensure that by 2030 all men and women should have equal rights to access, ownership, and control of resources including land and other economic resources.

At the country level, this study is in line with the Tanzanian Land Tenure Support Programme, which was implemented in the study area following the Tanzania Land Policy of 1997. The programme managed to register and issue CCROs to landholders as indicated in Table 1.2.

**Table 1.2: Number of CCROs registered by demographic categories**

	<b>Output Indicator</b>		<b>Baseline 2015/16</b>	<b>Milestone 2016/17</b>	<b>Milestone 2017/18</b>	<b>Milestone 2018/19</b>	<b>Final Target achieved</b>
% of CCROs registered to (i)	Planned	(i)	9%	9%	26%	26%	26%
		(ii)	75%	16%	42%	41%	41%
		(iii)	16%		32%	33%	33%
women as individual (ii)	Achieved	(i)		25%	24%	32%	29%
		(ii)		9%	40%	46%	56%
men as individual (iii)					36%	21%	15%
co-ownership with women (iii)							

Source: Land Tenure Support Programme (LTSP) Report (URT, 2019)

## **1.4 Study Objectives**

### **1.4.1 Overall objective of the study**

The overall objective of this study was to assess the contribution of systematic land formalization to women's land ownership in Ifakara Town Council, Tanzania.

### **1.4.2 Specific objectives**

Specifically, the study aims to;

- i. Assess the roles of socio-cultural factors influencing women's right to land ownership.
- ii. Determine the socio-economic benefits of the systematic land formalization approach on women's land ownership in the study area.

### **1.5 Research Questions**

The study is guided by the following research questions;

- i. What are the socio-cultural factors that influence women's land ownership?
- ii. What are the benefits of a systematic land formalization approach to women's land ownership in the study area?

### **1.6 Theoretical Framework**

The study adopted a Systematic Land Titling Approach, which states, the use of systematic titling instead of customary tenure will benefit poor people through economic activity (De Soto, 2000). The systematic land titling approach supports the decision made by the government to implement the programme on systematic land formalization to benefit people in rural areas in Tanzania, particularly women. The systematic land Titling Approach as explained by De Soto (2000) originated from the comprehensive tenure reform of land and the Evolutionary Theory of Land Rights (ETLR) (Plateau, 1996). The Theory explained that there should be a technical change evolving factor endowment, which will improve land right system and concurrently induce technical advances for agricultural intensification. This assumed that issues of distribution and economic security or survival do not impinge on efficiency.

The starting point of the ETLR is the recognition of the inner limitations of communal land ownership. Accordingly, rights to land are understood as general rights to use land, which fail to include the right to deprive others of access to it, except by prior and

continuing use. Thus, from the policy point of view, the ETLR implies that the government needs to implement a land titling programme with a view to formalizing private property rights in land once this factor has become so scarce as to make it a source of acute competition.

The theory and approach assume that there is the possibility of overcoming obstacles associated with poor's' access to and ownership of land due to social and cultural factors when customary land is formalised. Furthermore, the approach as explained by De Soto (2000) assumes that women can access, control, and own land officially after the community's awareness is created about the importance of land ownership through formalization. Such ownership of land is expected to improve the way community members interact, value the land, and formally identify and recognise women's right to land ownership.

Furthermore, according to the approach, land certificates are considered as security of tenure and are used as collateral for finance, contributing to economic development, and ultimately reducing poverty in rural areas. However, the high running cost of formalization process has been observed as a weakness of land formalization approach, which poses land high value, which cannot be afforded by pro-poor (Fontana, 2016; Gilbert, 2002; Siaastad & Cousins, 2008). In other words, some scholars argue that most of the individuals who are expected to benefit from the land formalization process are the poor and holding different characteristics such as social and economic statuses, socio-cultural values and norms (Fontana, 2016). Scholars also argue that there is limited information that supports the hypothesis that systematic land formalization leads to benefits in land access, control, and women rights of ownership.

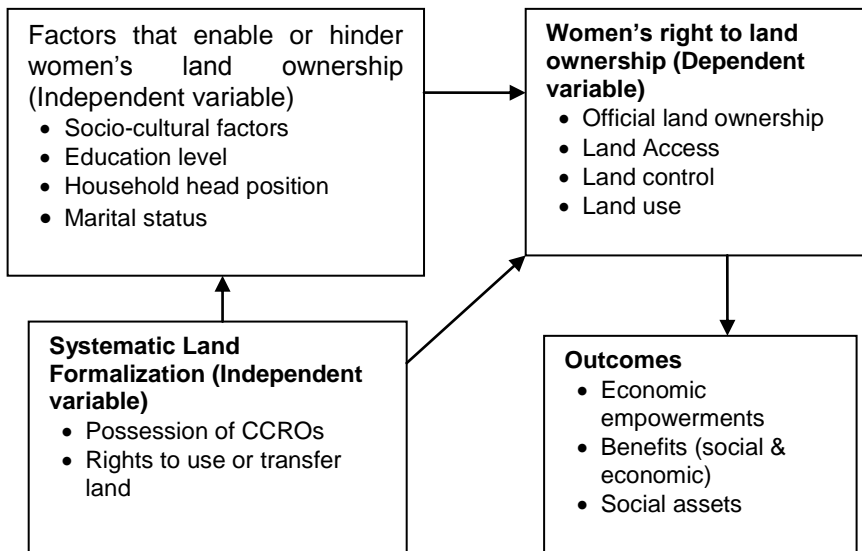
Despite the above-mentioned shortcomings, the approach is relevant for this study because the study was to survey and issue

the CCROs to all landholders in each village. Therefore, this study investigated the achievement of the systematic land formalization approach used in Ifakara Town Council and its impact on the landholders who acquired CCROs. The study also investigated the contribution of systematic land formalization to women's landowners in rural areas of Tanzania, particularly on the aspect of socio-cultural factors and associated benefits.

### **1.7 Conceptual Framework**

The efforts of attaining equitable land ownership in rural areas have been unsuccessful due to challenges faced, and, which need special attention. This requires an approach that would facilitate access to envisaged benefits among the poor people, including women who are the majority but often discriminated against from land ownership in different contexts. It is vital to understand the socio-economic characteristics that influence land ownership, as well as social-cultural factors that shape women's land ownership, and the benefits associated with women's official land ownership. Socio-economic and socio-cultural factors act as barriers, or enablers that facilitate the process of ensuring ownership among women. As enablers, the mentioned factors may shape the possibility of women owning land formally, which in turn may enable them to access, control, and use the land for different economic purposes including production, loan collateral and even for the land transfer. By owning land certificates, women may acquire different social benefits, use them as security and assets, and increase their chances to participate in community decision-making and economic empowerment activities. Knowledge of the influence of such factors would serve as inputs in formulating strategies as devised by policymakers and implementers of the laws. It is hypothesized in the present study that systematic land formalization overcomes the barriers and promotes enablers of women's access to and ownership of land. Through this influence, women's access to and ownership of land is enhanced leading to economic empowerment, and acquisition of various social and economic benefits.

The conceptual framework description above is summarized using the conceptual framework diagram (Fig. 1.1). The framework is used to investigate the benefits and socio-economic and social-cultural factors associated with landholders with CCROs from the project that applied the Systematic Land Formalization Approach.



**Figure 1.1: Conceptual Framework**

## **1.8 Methodology**

### **1.8.1 Study area**

The study was conducted in Ifakara Town Council. Specifically, it covered Kiberege, Magombera Nyamwezi, Signali, Katurukila and Sagamaganga villages. The three wards namely Signal, Kiberege and Mkula found in the Ifakara Town Council were selected for this study. This Town Council is in the Morogoro region, located in the Southwestern part of Tanzania. This council is among the Local Government Authorities in the Morogoro region. The area was purposively selected because it was among the earliest councils where the systematic land formalization approach was applied. This council has beneficiaries of the Land Tenure Support Programme

(LTSP), implemented from year 2016 to 2019 in the council, and used a systematic land formalization approach. The programme aimed to deliver a road map for accountability of land governance and effective land administration systems. It was expected to contribute to securing legitimate tenure rights, in favour of rural poor, women and vulnerable groups, ultimately increase households' incomes, and create jobs. The approach was implemented through a survey and issuance of CCROs to all surveyed areas. Table 1.3 indicates the number of CCROs registered and collected by the landholders for both males and females.

**Table 1.3: Status of villages completed land registration processes and CCROs collected**

Ward	Village	Number of Parcels Adjudicated	Number of CCROs printed	No. of CCROs Registered	No. of CCROs submitted to village officers for distribution	No. of CCROs Collected by Villagers	% Registered	% Submitted to VEO	% Collected
Kiberege	KIBERE								
	GE	2 871	2 690	2 227	2 227	1 935	78	78	67
	NYAM								
	WEZI	5 390	2 506	2 053	2 053	1 753	38	38	33
	BWAWA								
Signal	NI	3 559	3 283	0	0	0			
	MKASU	2 770	2 173	2 084	2 083	1 581	75	75	57
	SULULU	3 040	3 489	3 257	3 257	3 081	107	107	101
	SIGNALI	5 687	5 636	3 940	3 936	3 814	69	69	67
	SAGAMA								
Mkula	GANGA	5 372	4 960	4 370	4 280	3 666	81	80	68
	MSUFI								
	NI	1 443	0	0	0				
	MKULA	1 539	898	882	514	489	57	33	32
	SONJO	1 117	833	222	222	200	20	20	18
Mkula	SANJE	2 437	0	0	0				
	MAGO								
	MBELA	1 462	1 439	1 107	1 106	865	76	76	59
	KATUL								
	UKILA	2 560	2 471	2 373	2 373	2 204	93	93	86

Source: URT (2019)

In addition, the study area comprises people from different ethnic communities and groups, most of whom were poor with different social and cultural orientations mostly affecting women’s rights to own, access and control land.

**1.8.2 Research design, sample size and sampling techniques**

**1.8.2.1 Research design**

This study used a cross-sectional research design to collect data from Ifakara Town Council whereby the Land Tenure Support Programme (LTSP) was implemented. In this district Systematic land formalization, Approach was implemented. Through this design, all data from the sampled population were collected at a single point in time.

**1.8.2.2 Sample Size Determination**

The sample (n) of landholders was determined using the adopted formula (1) by Krejcie and Morgan (1970) whereby:

$$n = \frac{x^2 Nq(1-q)}{d^2(N-1)+x^2 q(1-q)} \dots\dots\dots(1)$$

Where: n= required sample size, x =z value (assumed to be 1.645 for 90% confidence level), N = Population size (230) total number of landholders collected CCROs from the selected villages, q= Population proportion (assumed to be 0.5 since this would provide the maximum sample size), d = degree of accuracy (5%), expressed as a proportion (0.05).

d CCROs from the selected villages, q= Population proportion (assumed to be 0.5 since this would provide the maximum sample size), d = degree of accuracy (5%), expressed as a proportion (0.05).

The sample size (n) was determined to be 120 households, as indicated below:

$$n = \frac{1.64^2 \times 230 \times 0.5 \times 0.5}{0.05^2 \times (230 - 1) + (1.64^2 \times 0.5 \times 0.5)} = 120 \dots\dots\dots(2)$$

### 1.8.2.3 Sampling techniques

A multistage sampling technique was applied in this study in the selection of 120 landholders from different wards, and villages. The three wards were selected purposively from 19 Wards from the council with a criterion that the landholders collected more than 50 per cent of the CCROs which would be representative of the studied population. Secondly, a systematic sampling procedure was applied in selecting six out of 28 villages in which the LTSP programme was implemented which is 20 percent of those landowners that collected the CCROs. The first village was selected randomly then other villages were selected using random numbers created in MS Excel using the "=RAND ( )" command, which generated random numbers.

The third stage involved the development of a sampling frame followed by data sets of landholders who owned CCROs from the selected villages. A required sample of respondents was proportionally selected from the list of landholders with CCROs developed in the third stage per village following Krejcie and Morgan's (1970) formula as presented in Equation 1.

Finally, the representatives of landholders with CCROs (Table 1.4) were selected through a systematic sampling technique whereby the first one was selected randomly using random numbers created in MS Excel using the "=RAND( )" command. This was done at the village level where a sampling interval for a list of landholders who possessed CCROs (N) at the village level was obtained by dividing N by the sub-sample size (n) to obtain the sampling interval k, i.e.  $N/n = k$ . Then, after the first respondent was selected, every  $k^{\text{th}}$  landholder was selected until the sub-sample was exhausted.

**Table 1.4: Sampled wards, villages and number of households**

Ward	Approximate sub-population (20-30% beneficiaries)	Sampling fraction	Sub-sample	Name of village					Signal
				Kiberege	Nyamwezi	Katurukila	Magombela	Sagamaganga	
		120/230=0.52	111*0.52=58	20	19				
<b>Kiberege</b>	111		58						
<b>Mkula</b>	75	0.52	39			19	20		
<b>Signal</b>	44	0.52	23					19	23
<b>Total</b>	230	-	120	20	19	19	19	20	23

**Source:** Field primary data

### 1.8.3 Data collection

Participants in questionnaire survey, Focus Group Discussions (FGD) and Key Informants Interviews (KII) were selected based on their capacity to offer relevant information on how systematic land formalization contributes to official women's land ownership. The study used a questionnaire in both Swahili and English languages for quantitative data collection. A total of 120 landholders were interviewed using a structured questionnaire through the Android application Open Data Kit (ODK). Eight FGDs were conducted for women and men separately to get insight into their opinions. Each FGD comprised 8 to 11 participants selected from landholders who possessed and used CCROs for different purposes. Nine key informant interviews were conducted with village chairpersons, and District Land and Community Development Officers using interview guides. The collected information was about household demographics, socio-cultural attributes, land ownership status, and participants' perceptions of women's rights to land ownership.

In addition, information about the effects associated with official women's land ownership regarding management and participation in social assets, economic uses of the certificates, and accrued social benefits were collected.

#### **1.8.4 Data analysis**

Statistical Package for Social Sciences (SPSS) IBM 24 software was used to analyse quantitative data. Descriptive analysis and inferential statistics were computed. The descriptive statistics entailed frequencies, percentages, mean, and standard deviation. The content analysis (conceptual and relational) was used to determine the effect of the systematic land formalization approach on the aspect of perceptions and attitudes of the respondents. These were about women's right to land ownership, socio-cultural factors, and practices related to land ownership, including socio-cultural status attached to women's land ownership; this was presented in manuscript 1.

A Mann-Whitney - non-parametric test was carried out to establish the role of socio-cultural factors that influence women's right to land ownership. In addition, a Mann-Whitney was used to analyse the hypothesis about opinions on the role of socio-cultural factors in influencing women's right to land ownership and to determine the difference that exists between males and females on the right to land ownership. Opinions were sought from the respondents on how socio-cultural factors influenced women's involvement in decisions regarding access to and control over land.

In manuscript 2, the qualitative data analysis entailed content analysis and summaries of interview results on the effects of women's land ownership regarding management and participation in social assets, economic uses of the certificates, and social benefits. Mann-Whitney - non-parametric was applied for chi-square test and cross-tabulation to determine the influence of social-economic factors, benefits and the effect of the systematic land formalization on women's right to land ownership.

#### **1.9 Ethical Approval**

All ethical approval procedures were followed in compliance with SUA's research guidelines. Having received an introduction letter

from SUA with Reference Number SUA/ADM/R.1/8/885, a permit was sought from the President's Office of Regional Administration and Local Government (PO-RALG) to allow the researcher conduct research in Local Government Authorities. PO-RALG in Kilombero District Commissioner's office issued a permit with the Reference number AB.23/367/01C/5 that allowed the research to be conducted in the selected areas. All human participants in this study gave their informed consent by signing consent forms before being included in the study.

### **1.10 Organization of the Dissertation**

This dissertation is organized into four chapters. The remaining part of the thesis comprises four chapters. Chapter Two presents the first manuscript, which focuses on the role of socio-cultural factors on women's right to land ownership a case of Ifakara Town Council in Morogoro, Tanzania. This paper has been published in the ***African Journal on Land Policy and Geospatial Sciences*** (doi:10.48346/IMIST.PRSM/ajlp-gs.v5i5.34115). Chapter Three focuses on the benefits of a systematic land formalization approach to women's land ownership in rural areas in the study area. The paper has been published in the ***International Journal of Agriculture, Environment, and BioResearch*** (doi.org/10.35410/IJAEB.2023. 5809). Finally, a general discussion, conclusions, and recommendations are presented in Chapter Four.

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## CHAPTER TWO

### 2.0 ROLE OF SOCIO-CULTURAL FACTORS ON WOMEN'S RIGHT TO LAND OWNERSHIP: A CASE OF IFAKARA, MOROGORO, TANZANIA<sup>1</sup>

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#### 2.1 Abstract

##### **Context and background**

Access to and ownership of land is important for reducing discrimination. Women's right to land ownership is a growing challenge in many communities, especially in developing countries, including Tanzania where most of ethnic groups are patrilineal.

##### **Goal and Objectives**

The objectives of this study are (i) to assess the gender-based opinions on the effect of the socio-cultural factors influencing

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women's right to land ownership, and (ii) to determine the extent to which communities perceive women's right to use land and hence contribute to community development.

### **Methodology**

The study used cross-sectional research design and quantitative and qualitative data collection methods. Random sampling was used to select 120 landholders who participated in the Land Tenure Support Programme in Ifakara Town Council located in Morogoro region in Tanzania. Data were collected using structured questionnaires Focus group discussions, and Key informants interviews. Content and descriptive analyses were applied to examine the socio-cultural factors that affect women's right to land ownership.

### **Results**

The results revealed that six socio-cultural claims namely property ownership, polygamy, the reproductive role of women, men's supremacy, migration of men and property inheritance impeded women's right to land ownership. The findings showed statistical significance for claims that contribute to impeding women's official land ownership. The study recommended that the government should reinforce the right of women to land ownership within marriage through bylaws; promote a gender-responsive land tenure system through locally made bylaws; and support all training programs about women empowerment.

**Keywords:** *Socio-cultural factors, Land ownership, Women's rights, Access to land*

## **2.2 Introduction**

Women's land rights and tenure security are important for gender equity, contributing to social, and cultural and economic development and the reduction of poverty (Doss & Meinzen-Dick, 2020). In many societies globally, land ownership is often associated

with economic, social, and cultural aspects. For underdeveloped nations in the world, gender inequalities in land ownership have been one of the critical challenges. As such, countries have realized that the formalization of land as an asset and important production input provides women with access to and control over land. This formalization may increase production and contribute to social and economic development. In sub-Saharan Africa, women (48%) have often felt insecure about their land and property rights when faced with the prospect of widowhood or divorce. Since Tanzania is among the Sub-Saharan countries, also referred to as low-income countries in the world, it faces many challenges, including gender inequalities in access to, and ownership of land (NBS,2019). In Tanzania, access to and ownership of land follow different cultures, norms, traditions, and laws. The Government of Tanzania has initiated a land formalization programme under the auspices of land laws. These laws include the Land Act Cap 113 and the Village Land Act Cap 114 of 1999 both of which were enacted to legislate some of the key aspects of the National Land Policy (NLP) of 1995. The laws aim at providing equitable land ownership rights and finally issuing Land Certificates. Land formalization can be defined as the process of change of informal ownership, access, and economic activity officially and in writing by the authority board of rights and given by law the right to access, control and own a decimated piece of land (Hall *et al.*, 2011; Kelly & Peluso, 2015). In the context of this study, land formalization is the systematization of rights to own, access, control, or transfer land in a written legal or regulatory standard that the government accepts.

According to Akinola (2018), land resources continue to be important in developed and developing countries; therefore, the lack of effective land management and gender structure in allocations has resulted in gender inequality and limited women's development. This may be coupled with the lack of a proper land titling system that may result in conflict and discrimination (Aikaeli & Laseko, 2015).

While land is an important resource in the lives of people in most developing countries, its access and control may favour a certain group of communities based on social and cultural factors. In these countries, communities use the land as an asset for different purposes. As such, land constitutes a productive asset and is a major source of capital (Lipton, 2009) for rural people who depend on it for their livelihood. These people farm, graze animals, build their shelters, exchange for other assets, and transfer land for different purposes.

Laws and policies on land rights exist in societies, but there is still marginalization of people, including women and young people, who are often faced with the challenge of claiming and retaining land rights (Kivaria, 2020). Women's rights to access land mostly depend on social and cultural ties that link with the rights over customary land (Kuusaana *et al.*, 2013). A major element of the enduring challenge revolves around enforcing and implementing the policies and laws associated with social and cultural determinants. The social and cultural factors for the rights to access, control, and transfer land are weaker for women than they are for men (Kuusaana *et al.*, 2013; Kivaria, 2020; Nyukuri, 2006).

Albert *et al.* (2004) contend that women's property rights are essential since secured land access, ownership, and other natural resources are at the heart of progressive living. Women's rights to the land are a fundamental aspect necessary for modernizing rural communities. Male land ownership and access dominance are among the obstacles to household livelihood improvements. As such, the formalization of customary land rights should be encouraged to promote equitable land tenure security (Allanic *et al.*, 1999), that is, for all gender groups including men, women, and the youth. Thus, ready access to land for investment, is a key factor to the progress and promotion of the general business environment, thus, influencing equitable economic development of social communities.

Although women comprise about 43 per cent of the agricultural labour force in developing countries, only 15 per cent own land (FAO, 2018; Prosterman, 2013). In Nigeria, for example, from North to South zones of the country, the percentage of land owned by women ranges from 4 to 10 per cent (Udoh *et al.*, 2020), and only 20 per cent of women benefit from agricultural land ownership (Kongela, 2020). According to Kinoti (2012), the implementation of laws and policies regarding land ownership in many countries is impaired by women's lack of knowledge of their entitlements and socio-cultural factors. Doss and Meinzen-Dick (2020) contend that social norms influence how women are regarded as legitimate property owners of the land in terms of cultural appropriateness for them to have the right to own property legally. For example, some studies have indicated that marriage has a crucial influence on women's access to land, particularly in patrilineal societies (Nyukuri, 2006). This shapes the way women may contribute to economic development by using land as a major resource.

Often, women have been socially and culturally discriminated in matters pertaining to land ownership (FAO, 2005, cited by Kuusaana *et al.*, 2013). In some instances, social and cultural norms have been reported to prevent women from owning land in the case of divorce or the death of the husband. Nyukuri (2006) identified some cases in Kenya where women were forced to surrender their land certificates to male relatives, renounce their inheritance rights, and sometimes sell land cheaply due to social pressure. The role of sociocultural factors has often been hard to generalise because such factors are derived from an individual's cultural customs, traditions, perceptions, and beliefs (Rosegrant, 2002). They include prevailing beliefs and considerations that manage and manoeuvre day-to-day activities, which affect access to and control over productive resources, and decision-making. These are also considered influential in the division of resources and labour along gender lines.

Discrimination is among the challenges critical to women's rights to land ownership. Even though a reasonable percentage of women account for the agricultural labour force for different activities in low-income countries including Tanzania, only a small amount of production land is owned by women (Kongela, 2020). The 2018 Prindex Baseline for Tanzania conducted in Tanzania in 2018 indicated that the percentage of those who formally own land between females and males differed by 38 and 46 per cent respectively, and landholders with formal documents in rural areas were less (39%) compared to land owners in Urban areas (53%) (NBS, 2019).

Women's access to and control of land is essential for food production, access to capital, and sustainable livelihoods. According to TZ NBS (2014) and Kongela (2020), the percentage of women involved in agricultural production is higher than that of men in Tanzania. However, according to Doss et al. (2015), the percentage of women who owned agricultural land in their names, in particular, was small in Tanzania, accounting for only 8 per cent. Generally, the 2018 Prindex Baseline for Tanzania report by NBS (2019) revealed that the percentage of males with formal documentation for land ownership is higher (46%) than that of females (39 %).

While research has indicated that women's contributions to developmental initiatives are hindered by different variables, including social and cultural factors, the influence of sociocultural factors may vary depending on the context (Akinola, 2018). Sociocultural factors include prevailing beliefs and considerations that govern the operation of day-to-day activities, which affect productive resources. According to Akinola (2018), in most tribes in Tanzania, marriage provides secure access to land, but this is only the case as long as the woman remains married. However, the experience may be different for women in polygamous marriages who may have a low chance of rights to land ownership because their husbands have

all the decision-making powers to transfer and use the land without even consulting them.

Following systematic land formalization in Ifakara Town Council in Tanzania, whose aim is to enhance women's access to and ownership of land, it is crucial to investigate the influence of socio-cultural factors. This is due to anecdotal evidence indicating that the implementation of land formalization in the study area is challenged by social and cultural attributes.

This study focuses on social and cultural factors such as property ownership, polygamy, women's reproductive roles, men's supremacy, migration of men, and property inheritance. In addition, the study focuses on the way these factors influence women's access, control, and ownership of land for different economic development activities. The study assessed the roles of socio-cultural factors in women's right to land ownership. Specifically, it first assessed the communities' perceptions of the extent of women's right to land access, control, and ownership. Secondly, the study investigated the extent to which socio-cultural factors affect women's land ownership. Thirdly, it assessed the contribution of women's education level to land ownership, control, and access; and fourthly, it assessed the gender-based opinions on the effect of socio-cultural factors on women's right to land ownership.

### **2.3 Theoretical Framework**

This study was guided by a systematic land titling approach outcome. According to De Soto (2000), the systematic land titling approach originated from the comprehensive tenure reform of land and the evolutionary theory of land rights (ETLR) (Platteau, 1996). The Evolutionary Theory of Land Rights (ETLR) explains that there should be the technical change in evolving factor endowment, which will challenge land right system and induce technical advances for agricultural intensification. It assumes that issues of distribution and economic security or survival do not impinge on efficiency.

In other words, ETLR states that there is a need to implement a land titling programme with a view to formalizing private property rights in land once land has become so scarce as to make it a source of acute competition.

The approach states that the replacement of customary tenure through systematic titling will lead to increased economic activity for the benefit of the poor (De Soto, 2000). This approach seems to assume that when customary land is formalised, social, and cultural impediments to the poor's access to and ownership of land will be overcome. It further tends to assume that the formalization would enhance the community's awareness about land registration, and thus improve women's access to, control and ownership of land. Such enhanced access to, and ownership of land would improve the way community members interact, value the land, and formally recognize the women's right to land ownership. This is expected to transform the community members' behaviour, perception and attitude towards women's right to land ownership. De Soto (2000) further states that a land certificate provides security of tenure that can be used as collateral for the mortgage. De Soto contends also that certificates can be used as collateral for finance, stimulating economic development, and rapidly reducing poverty within different cultural settings. The approach, nonetheless, has some shortcomings. One of the shortcomings is that the formalization process has some high running costs causing the value of land to be high and unaffordable to vulnerable groups; hence, it is not pro-poor (Fontana, 2016; Gilbert, 2002; Siaastad and Cousins, 2008). Another shortcoming (Fontana, 2016) is that the poor, the intended beneficiaries of formalization, are not a homogenous group, rather they are different in many aspects, including socio-cultural values and norms. In this regard, the approach can be criticised for its oversimplification of the role of social and cultural context. Furthermore, there is little evidence to support the hypothesis that formalization will generally lead to improved access to control and

ownership of land. Despite the above-mentioned shortcomings, the approach is relevant for this study because the purpose is to investigate the influence of social-cultural factors on women's rights to land in the wake of an intervention, systematic land formalization, in particular, among the rural people in Tanzania.

#### **2.4 Conceptual Framework**

The influence of social-cultural factors is investigated in relation to women's access to and ownership of land following systematic land formalisation intervention that is premised on the tenets of the land titling approach by De Soto (2000). The systematic land Titling Approach as explained by De Soto (2000) originated from the comprehensive tenure reform of land and the evolutionary theory of land rights (ETLR) (Platteau, 1996). The ETLR is the recognition of the inner limitations of communal land ownership, of which land rights are understood as general rights to use land, which fail to include the right to deprive others of access to it, except by prior and continuing use. While according to the approach, the influence of social-cultural factors would be attenuated by formalisation practice, preliminary investigation indicates that the influence of social-cultural context is active. As such, it is assumed in the present study that social-cultural factors are influencing the attainment of the ultimate goal of land formalization of ensuring the inclusion of women in land access and ownership. Using Ifakara Town Council as the case, this study employs the constructs namely land registration awareness creation, socio-cultural factors, women's land ownership status, community attitudes, perceptions, behaviours and demographic factors to investigate their role in influencing the right to land ownership. It is similarly assumed that demographic factors such as gender, level of education, marital status, and position as head of household contribute to enhanced awareness of women's right to own land.

## **2.5 Research Methodology**

### **2.5.1 Study area**

The study was conducted in Ifakara Town Council, which is one of the nine Local Government Authorities in the Morogoro Region. Ifakara Town Council is situated in the Southwestern part of the Morogoro Region. It borders Kilombero District Council to the North, South, and Southwest. The Council, also, borders Ulanga District to the South East (along the Kilombero River) and Kilolo District in North West. The town has the potential for agricultural production of different crops, it is accessible by roads and railways and has many entrepreneurial and business centres. The study area was purposively selected because it was among the first districts where the systematic land formalization approach was applied. The approach was adopted in the Land Tenure Support Programme (LTSP), which was implemented by the Government of Tanzania in the study area. The study area was also considered appropriate for this study because it comprises people from different ethnic communities and groups, and poor people with different social and cultural backgrounds that might affect women's right to land ownership. In addition, more than 50 per cent of the landholders had acquired CCROs. The study was conducted in three wards, which are Signal, Kiberege and Mkula, and six villages: Kiberege, Magombera Nyamwezi, Sighali, Katurukila and Sagamaganga. These are villages where the majority of the landholders possessed CCROs.

### **2.5.2 Sampling and data collection**

The study used a cross-sectional research design to collect data from the landholders with CCROs in Ifakara Town Council. Data were collected through structured and semi-structured interviews under the phased-out programme titled "Land Tenure Support Programme in Ifakara Town Council." The programme's objective was to deliver a road map for accountability to land governance and effective land administration systems. The systems would significantly contribute to securing legitimate tenure rights,

particularly for the rural poor, women and the vulnerable, and thus result in increased incomes and access to jobs.

A multistage sampling technique was applied in this study in the selection of 120 participants' landholders from different wards, and villages. The three wards were selected purposively from nineteen wards in the council with the criteria that the landholders collected more than 50 per cent of the CCROs and also were 25 per cent representative of them in the study area. Secondly, a systematic sampling procedure was applied in selecting six villages from 28 villages of the selected wards in which the LTSP programme was implemented accounting for 20 per cent of them. The first village was selected randomly in MS Excel using the "=RAND ( )" command and then used random numbers which were generated.

The third stage involved the development of a sampling frame followed by data sets of landholders who obtained CCROs from the selected villages. A required sample of respondents was proportionally selected from the list of landholders with CCROs developed in the third stage per village. Finally, a systematic sampling technique was applied to select 120 representatives of landholders with CCROs. The first one was selected randomly using random numbers created in MS Excel using the "=RAND ( )" command, which generated random numbers.

Data for this study were collected in April 2022 through face-to-face administration of questionnaires, focus group discussions, and key informant interviews. Data were collected by using gadgets under the Android application Open Data Kit (ODK), which included the questionnaire in both Swahili and English languages for quantitative. The collected survey information was on household demographics, socio-cultural attributes, land ownership status, and participants' perceptions of women's rights to land ownership. Checklists were used as a tool for guiding eight FGDs conducted for women and men separately, and each FGD comprised 8 to 11 participants who

were landholders who possessed CCROs and used them for different purposes. FGDs were conducted separately for men and women to allow gender groups, especially women, to express freely their views related to access to and ownership over land. Nine Key Informants Interviews (KII) were conducted.

### **2.5.3 Data analysis**

Quantitative and qualitative techniques were used to analyse data. The quantitative techniques included descriptive and inferential statistics. The descriptive statistics entailed frequencies and percentages. For qualitative data, content analysis (conceptual and relational) was used to determine the perceptions and attitudes of the respondents on women's right to land ownership and the influence of socio-cultural factors. It entailed practices related to land ownership, including the socio-cultural status attached to women's land ownership.

A non-parametric Mann-Whitney test was carried out to establish the relationship between the rankings of opinions by the respective gender on socio-cultural factors about women's right to land ownership and use. A Mann-Whitney - non-parametric test analysed the hypothesis about opinions on the effect of socio-cultural factors on the right to land ownership by gender. The test was used to determine the difference between two gender groups, that is, men and women. These groups were used to seek opinions and understanding how socio-cultural factors affect women's participation in decisions regarding land rights and terms of accessibility to and control over land, and participation in management. This is because both women and men are affected differently when it comes to land resource ownership and management. Traditionally, men determine women's access to, control, and ownership of land in rural areas.

## **2.6 Results and Discussion**

### **2.6.1 Socio-demographic characteristics of the respondents**

The socio-demographic characteristics of the respondents are presented in Table 2.1. The results show that the majority (67.8%) of the women respondents were married to single woman orientation (i.e., one woman, one man). Most (51%) of these women owned 1 to 2 land plots, followed by those who owned 3 to 4 land plots (15%), and few(2%) of them owned five and above plots of land. Other households were polygamous which accounted for 30.5 per cent of the respondents, and it affected the distribution of production resources, including land, to wives. The plots of land ranged from 1 to 2 for most women (82.5%) in polygamous marriages, and some women (16.7%) in polygamous marriages owned between 3 and 4 plots of land whereas a few women (0.8%) in polygamous marriages owned 5 and above plots of land. Based on the number of plots owned by women, there was an indication that polygamous tendencies have hindered women's access to and control over land, which is the main factor of production in rural areas. Generally, for all types of marriages, the land owned by women was relatively small (one plot was equivalent to 0.5 to 1 acre). The findings further showed that out of female-headed households, 52.5 per cent owned land officially in the area where all parcels were supposed to be systematically formalized. About 42.5 per cent of female-headed households owned plots ranging from 1 to 2. Fewer of them (9.2%) owned between 3 and 4 plots. This indicates that despite systematic land formalization, the majority of women have not benefited yet. The findings from this study are similar to those reported in a study conducted by Aikaeli and Markussen, (2017) which revealed that in the rural area, 24.5 per cent of females owned land, out of whom only 17.9 per cent owned land with written documents.

FGDs results revealed that most women in polygamous marriages have less chance to inherit, control, and get access to land because the access to land by these women depended on land-based decision-making by their husbands. Furthermore, women FGD

participants revealed that their husbands transfer and sometimes sell land without their consent and use the money for their personal purposes; the money is therefore not channelled back for use by the family. The KII, the Town Land Officer, also confirmed this finding by stating, “*During land formalization in the Town, the majority of women in a polygamous marriage are not involved by their husbands in land ownership*” (KII, Ifakara Town, 19.4.2022).

The results from this study also indicated that the age of marriage contributed to decision-making on resource management at the family level. Fewer (3.4%) women got married at the age of 25 and 33 years whereas most women got married at the age of 18 years, yet they were not allowed to make land-based decisions at the family level. Generally, the majority of marriages occurred at the age of 18 to 25 years (67.8%); at this age, the majority of the married couples depended on their parents for resources, including land ownership through the inheritance modality. This modality might hinder partners, and mostly women to have a say on land ownership, access, and even control over it. Most families are patrilineal whereby inheritance goes to men and sons excluding women and daughters regardless of their ages.

**Table 2.1: Descriptive statistics of landholders (n=120)**

Parameter	Owned plots				All
	1-2 plots	3-4 plots	5 and above plots	None	
<b>Gender of Household Head</b>					
Female-headed household	60.0	17.1	0.0	0.0	77.1
Male headed household	17.1	4.3	1.4	0.0	22.9
<b>Type of marriage (Per cent)</b>					
One (single) woman	50.8	15.3	1.7	0.0	67.8
Polygamy	23.7	6.8	0.0	0.0	30.5
Co-habiting	1.7	0.0	0.0	0.0	1.7
<b>Age category when married (Per cent)</b>					
14-17 years	20.3	8.5	0.0	0.0	28.8
18-24 years	55.9	10.2	1.7	0.0	67.8
25-30 years	0.0	1.7	0.0	0.0	1.7
31-33 years	0.0	1.7	0.0	0.0	1.7
<b>Level of Education of Household Head</b>					
None (illiterate)	24.3	7.1	0.0	0.0	31.4
Primary Education	42.9	10.0	0.0	0.0	52.9
Secondary education (O-level)	0.0	0.0	1.4	0.0	1.4
Secondary education (A-level)	1.4	0.0	0.0	0.0	1.4
Tertiary education (VETA/DIPLOMA)	2.9	4.3	0.0	0.0	7.1
College/University Education	5.7	0.0	0.0	0.0	5.7
<b>Sampled household-owned land (per cent)</b>	82.5	16.7	0.83	0.0	100
<b>A female household headed own land with the CCROs or official certificate (per cent)</b>	42.5	9.2	0.0	0.8	52.5

**Source:** Field primary data; **Note:** one plot is equivalent to 0.5 to 1 acre

The results further indicated that the second category is those who get married at the age range of 14 to 17 years (28.8%); this indicates that a significant number of women get married as teenagers. A person of this age is termed an infant child by the law of the Marriage Act 1971 of the Republic of Tanzania (RITA, 2022). This age restrains them from making decisions as adult people, and

it is likely for women to be left behind in resource access and ownership, particularly land. This age category is not recognized by the Land Act as an entitlement for granting land certificates. The Land Act No. 4 of 1999 provides for the right of occupancy of land to people aged 18 and above (Aikaeli & Markussen, 2017).

Education is an important instrument for individuals to claim and use their right. The results in Table 2.1 show that the majority (52.9%) of women attained primary education, as their highest level of education. However, this level does not provide enough knowledge for women to participate in administrative decision-making at different administrative levels in the village, wards, and even towns. Having a big number of women with no formal education (31.4%) is a barrier for them to participate in decision-making, including participation in the land formalization process. This finding is consistent with the finding reported by Nuggehalli and Prokopy (2009) indicating that women's participation in resource management positively correlates with their higher education level. Aikaeli and Markussen (2017) indicate that highly educated households are more likely to own their land officially, with Certificates of Customary Right of Occupancy (CCROs). Furthermore, according to Beard (2005), college and university education levels are associated with women's contributions to resource management activities and thus support a woman's involvement in different actions for development including decision-making at different administrative levels.

Education levels contribute to the women's right to land ownership and acceptance by the community members in decision-making. The effect of high education status is tied to ownership, control, and access rights to land ownership. The use of land in Ifakara depends much on access and not control or ownership of land. According to Ross (2009) and Ahuja (2005), a lack of property ownership hinders land resource management.

## 2.6.2 Socio-cultural factors and women's land ownership

The Mann-Whitney test was conducted for socio-cultural factors perceived by the respondents as determinants of women's land ownership. The results in Table 2.2 indicate that property ownership (95%), polygamy (75.8%), inheritance system (38%), and adherence to men's supremacy (20%) are key socio-cultural factors that affect women's rights to land ownership in Ifakara Town.

Most families give the right to men to control all the properties and execute all the rights to land including transfer. This brings a challenge to women in land ownership in the study area. The finding concurs with that of the Prindex global data showing that the rates of ownership are lower for women than for men, in the Middle East and North Africa. According to these data, barely 20 per cent of women considered themselves owners of the property they are living in, compared to nearly 40 per cent of men (Prindex, 2020). Likewise, a 2018 Prindex Baseline for Tanzania report by NBS (2019) revealed that the proportion of males with formal documentation for land ownership is higher (46%) than that of females (39%). This finding is also similar to the findings in a study by Choudhry *et al.* (2019) in Pakistan, which indicates that socio-cultural factors limit women from possessing and using property.

**Table 2.2: Mann-Whitney test rankings of opinions on socio-cultural factors**

Claims	Ranking		
	Low (n=120)	Moderate(n=120)	High(n=120)
Property ownership	2 (1.7%)	4 (3.3%)	114 (95.0%)
Polygamy	1 (0.8%)	28 (23.3%)	91 (75.8%)
Cultural reproductive role of women	82 (68.3%)	33 (27.5%)	5 (4.2%)
Men's supremacy	10 (8.3%)	85 (70.8%)	25 (20.8%)
Migration of Men	114 (95.0%)	5 (4.2%)	1 (0.8%)
Property inheritance	10 (8.3%)	65 (54.2%)	45 (37.5%)
<b>Total</b>	120 (100%)	120 (100%)	120 (100%)

**Source:** Field primary data

On the other hand, female respondents referred to polygamy as a factor leading to a lack of physical and financial support from husbands, both of which limit women's right to land ownership. This finding conforms to the findings reported in a study by Moyo (2017), which indicate that cultural practices prohibit women from possessing and even from inheriting properties. Adherence to male supremacy was found to be a challenging factor because most married women wait upon their husbands to determine their fate of land ownership. The culturally constructed reproductive role of women and the migration of men are socio-cultural factors that rank low in affecting women's right to land ownership. According to Wahaga (2018) and Fajarwati *et al.* (2016), the reproductive role is a role that is associated with tasks and responsibilities undertaken by men and women, which are affected by sociocultural norms.

### **2.6.3 Influence of education level**

Education is also an important instrument for individuals to claim their rights such as land ownership, access, and control. According to Abrar *et al.* (2017), good education is allied with women's personality, decision-making ability, and resource ownership; it also contributes to individual and household, community, and national development. Mann Whitney test ranking of women's education status has something to do with the right to land ownership. The claim about the contribution of education to women's rights, land ownership, control, and accessibility was tested by Mann Whitney and then ranked to get a level of acceptance as socio-cultural aspects.

**Table 2.3: Mann-Whitney test ranking of opinions about the contribution of the level of education**

Claim	Parameter	n	Mean Rank	Sum of Ranks
<i>Ranking of opinions about the level of education contributes to the right to land ownership</i>				
Ownership	Female with High education (Tertiary and college)	72	62.28	4484.5
	Females with lower education (Primary and informal)	48	57.82	2775.5
	Mann-Whitney (U)	1599.5		
	Z	-0.774		
	p (2-tailed)	0.044		
Control	Female with High education (Tertiary and college)	72	63.78	4592
	Females with lower education (Primary and informal)	48	55.58	2668
	Mann-Whitney (U)	1492		
	Z	-1.329		
	p (2-tailed)	0.018		
Accessibility	Female with High education (Tertiary and college)	72	62.5	4500
	Females with lower education (Primary and informal)	48	57.5	2760
	Mann-Whitney (U)	1584		
	Z	-0.819		
	p (2-tailed)	0.041		

**Source:** Field primary data

The findings indicate that the mean rank of females with high education (Tertiary and college) (62.28, 63.78, and 62.50) was higher than that of females with lower education (Primary and informal) (57.82, 55.58, and 57.50). This indicates that respondents considered females with high education as having a greater chance to ownership, control, and accessibility to land as compared to females with lower education levels. This is revealed by the fact that females with a good education in the study area have been accepted by community members and have owned land, and even their contribution to the family, particularly in rural areas is valued differently. Furthermore, the Mann-Whitney U test indicates a

statistically significant difference between a female with high and lower education rankings on the claims of land ownership, control, and accessibility (U= 1599.0, p=0.044), (U= 1492, P=0.018) and (U= 1584, P=0.041) (Table 2.3), respectively. Therefore, the findings indicate that the level of education of women in the study area influences women's rights to land ownership.

#### **2.6.4 Perceptions of men and women on the contribution of education to women's right to land ownership**

The findings in Table 2.4 indicate that the mean rank of males (54.04, 51.25, and 51.16) was lower than that of females (65.11, 67.11, and 67.17). This indicates that males considered the level of education among women as negatively affecting women's right to ownership, control, and accessibility of land as compared to the level of education among men. This finding may imply that men in different cultures do not consider women's education as an important aspect for females to contribute to ownership of the resources, particularly in rural areas. Furthermore, the Mann-Whitney U test indicates a statistically significant difference between male and female rankings on the claims of land ownership, control, and accessibility (U= 1427, p=0.053), (U= 1287.5, P=0.01) and (U= 1283, P=0.008) (Table 2.4), respectively.

Therefore, women with higher education levels elicited statistically significant higher consideration for the chance of land ownership, control, and accessibility claims than is the case with men with higher levels of education. The higher levels of education give women more chances of right to land ownership than those with lower education through knowledge and confidence of claiming the right. Women asserted that with good education, their husbands respected and sometimes allowed them to own land, which is not part of the inheritance. The finding is consistent with the findings reported in a study by Ahuja (2005), which indicated that many communities, particularly poor women's survival and that of their

households, depend on access to and control of resources, including land.

**Table 2.4: Perception of men and women on the contribution of education to women's right to land ownership**

Claim	Parameter	n	Mean Rank	Sum of Ranks
Ownership	Male	50	54.04	2702
	Female	70	65.11	4558
	Mann-Whitney (U)	1427		
	Z	-1.932		
	p (2-tailed)	0.053		
Control	Male	50	51.25	2562.5
	Female	70	67.11	4697.5
	Mann-Whitney (U)	1287.5		
	Z	-2.589		
	p (2-tailed)	0.01		
Accessibility	Male	50	51.16	2558
	Female	70	67.17	4702
	Mann-Whitney (U)	1283		
	Z	-2.639		
	p (2-tailed)	0.008		

**Source:** Field primary data

### 2.6.5 Socio-cultural opinion

#### Mann-Whitney test ranking of opinions about the right to land ownership

The six socio-cultural factors that influence women's rights to land ownership namely property ownership, polygamy, the reproductive role of women, men's supremacy, migration of men and property inheritance were analysed. A non-parametric Mann-Whitney test was done to establish the relationship between the rankings of opinions by the respective gender on socio-cultural factors about women's right to land ownership and use.

The claim about property ownership, polygamy, and property inheritance in the study area is a socio-cultural belief that women do not own key properties such as land necessary for economic production. Therefore, this study sought the opinion of respondents regarding whether property ownership, polygamy, and property inheritance affect women's participation in land ownership, and mixed responses were received along gender lines. The mean rank of males (57.48, 58.34, and 56.50) was lower than that of females (62.66, 62.04, and 63.36), which indicates that males considered the claim on property ownership, polygamy, and property inheritance as lower in affecting the right to land ownership. This is because, in many tribes, polygamy is part of their marriage orientation; likewise, the inheritance goes to men, not women.

Property ownership of women is the fundamental principle that underlies economic development for many people. Women's property ownership extends their capabilities, expands their negotiating power, and enhances their ability to address vulnerability, therefore serving as a critical factor of social protection against discrimination. Property ownership such as asserts, houses and housing should be rights-based resources claimed by individuals and protected by law. Property ownership may provide women with a means of sustaining economic and social security. Development and official ownership depend on land ownership.

Furthermore, the Mann-Whitney U test indicates a statistically significant difference between males' and females' rankings of the claims for property ownership, polygamy, and property inheritance, respectively (Table 2.5). Therefore, females elicited statistically significantly higher consideration for property ownership claims than did the males ( $U=1599$ ,  $p=0.033$ ). This is because land is considered men's property; even after the production and sale of produce; women have no independence over their income.

Married women reported their husbands selling the farm produce and sometimes land without their consent, using the money for their personal purposes. Therefore, the money is not channelled back to the family. This finding concurred with what Josh *et al.* (2004) reported: women have limited chances of operating on land which is not theirs for investment, production, and other management practices due to rights insecurity. Likewise, women drew statistically significantly higher consideration for polygamy claims than men did ( $U= 1642$ ,  $p= 0.044$ ). This can be attributed to the fact that female respondents considered polygamous families as draining the resources such as land and finance that would otherwise facilitate caring for the family. On the other hand, men considered polygamy a channel of accruing resources from different sources, such as labour, to participate in agriculture and dowry from their daughters as far as economics is concerned.

The Mann-Whitney U test indicates a statistically significant difference between males and females' rankings of the property inheritance claim ( $U=1550$ ,  $p= 0.023$ ). Therefore, females elicited statistically significantly higher consideration for property inheritance claims than males did. This is because the majority of female respondents considered the distribution of resources such as land through inheritance as affecting how they make decisions and manage such resources. The FGD showed that only men (sons) inherit land from their fathers. On the other hand, male respondents ranked this factor low as affecting women's efforts in managing production resources. They think women are given enough freedom to indulge in management even though they do not own key resources such as land.

The findings are aligned with those reported in a study by Ross (2009), which indicated that in most African countries, land inheritance is predominantly patrilineal and where it is not, it is legally allocated and distributed through lineage. Most of the wives of male members and daughters of the lineage have no right to

possess the land from their husbands and fathers respectively. Despite the existence of laws and policies on land rights in societies, there have been gender inequality challenges especially biased towards women (Kivaria, 2020). Women in Tanzania generally have inferior land rights relative to men; since their access to land is indirect and insecure under customary land law (URT, 1997). Furthermore, the implementation of laws and policies regarding land ownership in many countries including Tanzania has often been impaired by women's lack of knowledge of their entitlements and socio-cultural factors (Kinoti, 2012).

These complex and generally limiting situations of women's access to and use of land for their important role of family food provision and other economic and social obligations make women's status in this respect insecure and precarious.

Other socio-economic factors indicate some different outputs. Due to their motherly role and strong ties with the family, women have been believed to remain with limited time to participate in most social and development activities. The mean rank of males (62.96) is higher than that of women (58.74), which indicates that men consider the claim on the cultural reproductive role of women as highly affecting their participation in resources management such as land as is the case with men. However, the difference is not large enough to be statistically significant, as depicted in the Mann-Whitney U test ( $U=1522.5$ ,  $p=0.420$ ) (Table 2.5).

This lack of a statistically significant difference can be explained by the fact that both men and women believe that reproductive roles have both negative and positive effects on women's participation in the ownership of resources, including land. Such a belief affects women negatively because men consider a reproductive role as the principal role for women whereas women have a different view. On the other hand, the motherly role has pushed and encouraged women to look for all possible ways of managing land resources

because they depend on these resources to provide food for their families. A study by Boserup *et al.* (2007) and Tamale (2001) found that women's reproductive roles limit their participation in development programmes. However, contrary to these researchers, the present study has observed that the reproductive role does not limit women from the right to land ownership but rather it is a socially constructed claim, that is, men's perception.

**Table 2.5: Mann-Whitney test ranking of opinions about socio-cultural factors**

Socio-cultural factor	Parameter	N	Mean Rank	Sum of Ranks
Property ownership	Male	50	57.48	2874
	Female	70	62.66	4386
	Mann-Whitney (U)	1599		
	Z	-2.129		
	p (2-tailed)	0.033		
Polygamy	Male	50	58.34	2917
	Female	70	62.04	4343
	Mann-Whitney (U)	1642		
	Z	-0.774		
	p (2-tailed)	0.044		
Cultural reproductive role of women	Male	50	62.96	3148
	Female	70	58.74	4112
	Mann-Whitney (U)	1627		
	Z	-0.806		
	p (2-tailed)	0.420		
Men's supremacy	Male	50	55.95	2797.5
	Female	70	63.75	4462.5
	Mann-Whitney (U)	1522.5		
	Z	-1.52		
	p (2-tailed)	0.129		
Migration of Men	Male	50	58.69	2934.5
	Female	70	61.79	4325.5
	Mann-Whitney (U)	1659.5		
	Z	-1.276		
	p (2-tailed)	0.202		
Property inheritance	Male	50	56.5	2825
	Female	70	63.36	4435
	Mann-Whitney (U)	1550		
	Z	-1.199		
	p (2-tailed)	0.023		

**Source:** Field primary data

### **2.6.6 Men's supremacy and migration**

The findings showed that supremacy and migration of men are among the socio-cultural factors that might affect women's right to land ownership. Furthermore, the findings indicate that the mean rank of males (55.95) is lower than that of females (63.75), which indicates that males considered the claim on men's supremacy as lower in affecting women's right to land ownership; this is in contrast to the views of females. Furthermore, the Mann-Whitney U test qualifies that there is no statistically significant difference between males' and females' rankings of the claim on men's supremacy ( $U=1522.5$ ,  $p=0.129$ ) (Table 2.5). This is because, in most cases, women do not make independent decisions without men's consent in the home, while men freely make decisions without consulting the women. For example, FGD results indicate that in Ifakara, men usually sell family land without consulting their wives. Concerning that, married women find it hard to make land-use choices without consulting their husbands. While women view this factor as hindering their ownership, access, and control, men find it normal and not necessarily affecting women's right to land ownership and management.

Furthermore, the mean rank of females (61.79) is higher than that of males (58.69), which indicates that females considered the claim on the migration of men higher as affecting women's right to land ownership; this is in contrast to the views of males. However, the difference is not large enough to be statistically significant as depicted in the Mann-Whitney U test ( $U=1659.5$ ,  $p=0.202$ ) (Table 2.5). This is because both men and women believe that migration and the absence of men affect women's right to land ownership negatively and positively. It affects negatively because the husband's relatives sometimes encroach on the right of women's resources including land in the absence of husbands. On the other hand, men migration may affect women positively particularly when women have a full mandate in the utilization of resources for investments.

### **2.6.7 Reflection on the results in relation to the systematic land titling approach**

The approach of systematic land titling hypothesizes about the realization of many contributions in favour of women when the customary land tenure is formalized. The findings from this study indicate that women's right to land ownership is still challenged by social-cultural factors despite the implementation of the Land Tenure Support Programme in Ifakara Town. Nevertheless, the results have indicated that some benefits were observed for women with good education levels in terms of land access, control, and ownership. Adding to the systematic land titling approach, this study argues that women's rights to land ownership can be enhanced not by land formalization alone. Such rights can also be enhanced by creating other strategies for ensuring that cultural values and norms are taken into consideration in the programme design and implementation and that women are empowered (e.g., by providing them with training) to uplift their abilities to optimize the opportunities created for them through land formalization.

### **2.7 Conclusions and Recommendations**

The study has indicated that female members of the family are not considered in terms of land inheritance rights as men. This limited land and lack of property rights have hindered women from managing and transferring land. In addition, polygamy, as a marriage orientation impedes women from the right to land ownership officially. The socio-cultural factors in the study were found to limit women from participating in systematic land formalization and acquiring CCROs in the study area, affecting women's right to land ownership a great deal. Likewise, the low levels of education impede women from accessing and claiming their right to land ownership.

As women's right to land ownership was affected by socio-economic factors, namely ownership of properties, a factor originating from the inheritance of cultural values, the study recommends that the local government of Tanzania to promote a gender-responsive land

tenure system through locally made bylaws. These will increase the number of women who will legally own land by reducing or removing the socio-cultural barriers. In addition, the government should reinforce women's right to land ownership within marriage through bylaws.

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### **Key Terms and Definitions**

**Socio-cultural factors:** These are influences prevailing beliefs and considerations that govern people's lives and the operation of day-to-day activities which affect women from ownership, access and control of resources. These are considered to be influences in roles along gender lines.

**Land Ownership:** states that an individual has the right to possess a piece of land through inheritance through a customary tenure system, buying, given by the government. This individual has the right to transfer, sell, and use for investment or production without interference.

**Women's rights:** These are the rights embedded in the cultural and social systems, regulated through marriage and kinship ties and laws.

**Access to Land:** This is the right of the individual to use the land for production, and rent that is governed by the customs, rules, and regulations of the community.

## CHAPTER THREE

### 3.0 THE BENEFITS OF SYSTEMATIC LAND FORMALIZATION APPROACH ON WOMEN LAND OWNERSHIP IN RURAL AREAS: A CASE OF IFAKARA TOWN COUNCIL, TANZANIA<sup>2</sup>

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#### 3.1 Abstract

The systematic land formalization approach contributes to the official women's land ownership, which enables them to use the land for different social and economic purposes and increase their participation in community activities in Tanzania. This paper assesses the socio-economic benefits of the systematic land formalization approach to women in Ifakara Town Council in Tanzania. It focuses mainly on social assets associated with land ownership certificates for women, the economic use of land certificates by women and women's participation in decision-making in rural areas. The study used a cross-sectional design and applied multi-stage and random sampling to select 120 landholders who participated in the Land Tenure Support Programme in Ifakara Town Council located in the Morogoro region, Tanzania. The social and economic benefits associated with the systematic land formalization

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approach were determined using content and descriptive analyses. The study found that women's acquisition of the right to own land officially results in social and economic benefits and increases decision-making power for women in the community. The findings showed a statistical significance ( $p < 0.005$ ) for official land ownership that brings about social and economic benefits and enhances decision-making power for women in different aspects. The study recommends that the government of Tanzania should scale up this approach countrywide to ensure that the majority of women acquire benefits deriving from investment in land.

**Keywords:** systematic land formalization approach, economic benefits, social benefits, participation, land ownership certificates

## **3.2 Introduction**

### **3.2.1 Background information**

Land is the most important input in rural areas for agricultural production and investment in other sectors (Genicot & Hernandez-de-Benito, 2019). The systematic land formalization approach grants the right to own land officially (De la O Campos *et al.*, 2021). In most rural areas, land ownership is a significant indicator of wealth, power, and social security. Land ownership is the state of having the right to possess land officially, which is associated with the right to use, transfer, and put the land under-investment without interference. Land ownership has often been biased toward men and passed on to men's descendants although the obligation to feed children and family is often women's responsibility (Bagenholm & Chancellor, 1996). This business from the use of land certificates usually provides more access to credit and other productive inputs to men than it does to women because men have the right to land (Irungu, 2015).

Land formalization in Tanzania falls under two main categories, which are sporadic land formalization and systematic land

formalization. Sporadic land formalization is the process where a person applies to the Local Government Authority (LGA) for his or her land to be surveyed and granted a CCRO.; therefore, it depends on the demand. Systematic land formalization, on the other hand, is the process whereby a large land area is surveyed and CCROs granted within a specific time, for example, land formalization at a village level/ street level, or district level (Rajkhan, 2014).

Hall and Hirsch (2011) and Kelly and Peluso (2015) define systematic land formalization as an approach used for changing land from informal to formal land ownership, access, and conversion into an economic activity by the authorised board. The systematic land formalization approach is issuing land certificates that lead to the right of land resource access, use, improvement, and trade (Putzel *et al.*, 2015). In this study, the systematic land formalization approach is perceived as the systematization of rights to own, access, control, or transfer land as officialised and accepted by the government. The systematic land formalization approach confers certificates and then enhances the value and ensures security for landholders. The often-marginalised groups such as women earn land rights and ensured access to land rights and protection when formalized (Ikdahl *et al.*, 2005). Systematic land formalization is therefore an approach that brings value to land owners as well as family members.

Low and Lower-middle-income countries in the world have often been experiencing the challenge of uneven ownership and control of land as a precarious situation, which causes prevailing differences in the community in terms of access to economic benefits, acquisition of social status and inclusion in empowerment programs (Ikdahl *et al.*, 2005). For example, in Tanzania, there have usually been reported inequalities between men and women concerning land ownership, access and use (Moyo, 2017). This is making, in one way or the other, women not accruing the benefits from the right to land ownership in rural areas. In production areas, women continue

to be deprived of rights to land including access to agricultural inputs, which in most cases is dependent upon land ownership with certificates (Meinzen-Dick, 2014; Lefore, Weight, & Mukhamedova, 2017). Poor access to productive inputs such as land contributes to poverty and challenges in productive efforts including inefficiencies in access to credits, marketing, and other social services (Irungu, 2015). As such, the lack of women's right to own land officially impedes women from economic and physical security (Mutangadura, 2004; Fajarwati *et al.*, 2016), and obstructs efforts to reduce or eliminate discrimination and enhance women's access to land.

The systematic land formalization approach in the urban and rural areas aims to solve such inequalities in accessing land for these often-marginalized actors and bringing about benefits to the owners from using it, which is also associated with the opportunity in terms of investment in land (Ellickson, 1993). Benefits that can be acquired in owning land formally including access to technologies and inputs in agricultural production. Through land formalisation, women who usually lack the opportunity to access support in agricultural farming due to poor access to land (Njuki *et al.*, 2014), will be enabled to benefit from the support from different institutions including the government. Such women, as landholders, may benefit more from the inputs and access to finance provided including technologies (Njuki *et al.*, 2014).

Systematic land formalization thus provides economic and social benefits gained from land ownership (Mutangadura, 2004; Putzel *et al.*, 2015), including having secure ownership of land as a productive resource (Ikdaahl *et al.*, 2005) and enhancing women's participation in household decision-making (Field, 2003; Datta, 2006). According to Oakley (1991), participation is a means of controlling economic and social resources to achieve development objectives. Decision-making is an important aspect of participation (Agarwal, 2001). This gives landowners; including women, the opportunity to control the

means of production mainly land in the rural areas, and of having decision-making powers over governance in the community. Women's enhanced access to land resources gives them an avenue for improving not only their well-being, but also that of the whole family (Irna van der, 2001; Kironde, Durodola, & Kanyunge, 2022). Formalisation also adds value to land where the landowners such as women; and enables women to use land certificates for different purposes because land certificates from the formalization process create a land market and facilitate the use of land as collateral to obtain credit (Ik Dahl *et al.*, 2005).

Socio-economic benefits that women have on formal land ownership also include a reduction in domestic violence, which creates harmony at family levels and enables an increase in net household income (Deere *et al.*, 2004; Panda & Agarwal, 2005). Women who own land officially have higher self-esteem and chances to participate in economic development and do investments (Baruah, 2010). According to Boudreaux and Sacks (2009), the systematic land formalization approach is intended to provide rights for women to own, use, transfer land, and hence reduce conflict and discrimination. There is, as such, a direct relationship between women's right to land, economic empowerment, food security, and poverty reduction. Thus, the formalization of land provides basic social-economic security for rural people.

In Ifakara Town Council, a systematic land formalization approach was used in the Land Tenure Programme to provide different benefits to land owners, particularly women. The programme implementation was participatory, which involved different stakeholders from the preparation stage, sought the landholders' willingness, and was fully funded by the government. Although the programme has been piloted and completed in the council, it is not yet understood whether the anticipated benefits have been attained. This study, therefore, aims to determine the benefits of the systematic land formalization approach to women in the Ifakara

Town Council in Tanzania. The specific objectives are first, to assess the social assets associated with land ownership certificates for women in the council; second, to analyse the economic use of land certificates by women in the council; third, to explore the participation of women in decision-making in Ifakara Town Council following the systematic land formalization.

### **3.2.2 Theoretical framework**

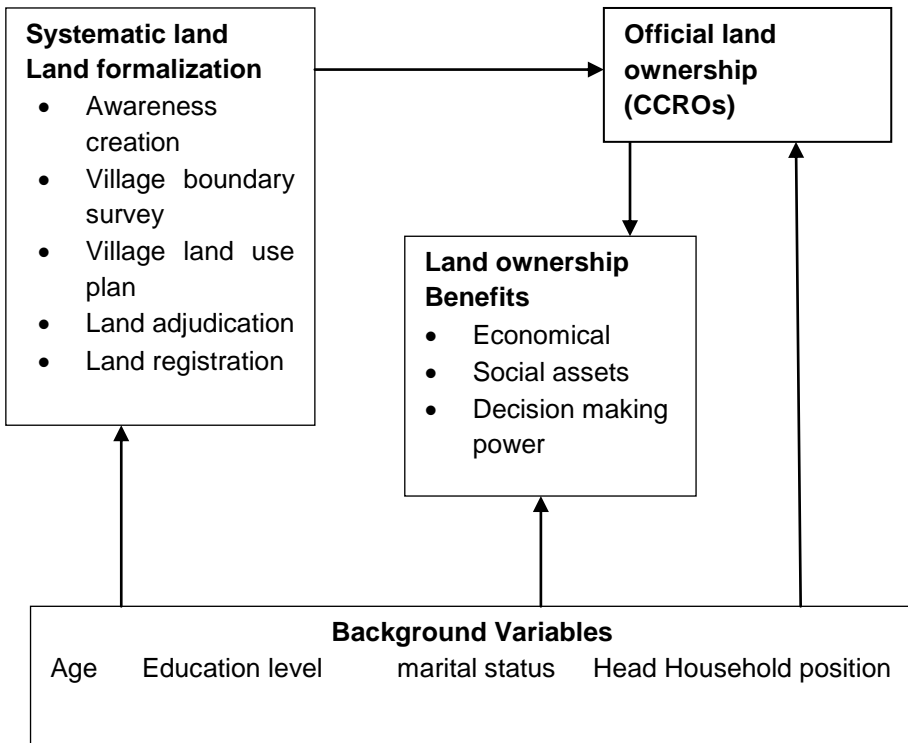
The outcomes explained by the systematic land titling approach according to De Soto (2000) are used to guide the present study. The systematic land Titling Approach as explained by De Soto (2000) originated from the comprehensive tenure reform of land and the evolutionary theory of land rights (ETLR) (Platteau, 1996). Based on this approach, the application of systematic titling in place of customary tenure can generate economic benefits for landholders including the poor. In specific terms, the author implies that a land certificate can be used as collateral for mortgages, and to access finance, hence contributing to economic development, which in turn leads to poverty reduction. In other words, through land formalization, the traditionally marginalised actors such as women are facilitated to get access to productive resources, which enable them to improve their lives. It grants them the ability to transform their economic and social development and enhance their participation in the decisions that affect their lives in different ways (Devi, 2019).

Some scholars, nonetheless, challenge the premise of the systematic titling approach. In this group are authors such as Fontana (2016), Gilbert (2002), Siaastad, and Cousins (2008), who argue that systematic land titling is met with high running costs associated with systematic land formalization, especially disadvantaged groups. As such, the potential beneficiaries of land formalization are not a homogenous group and thus their abilities to access the anticipated benefits are different (Fontana, 2016). In other words, the systematic titling approach seems to view

the poor (marginalised people) as a monolithic entity while in actual sense heterogeneities exist even among those labelled marginalised groups. Such differences result in differential power to access land resources. Despite these inadequacies, the systematic titling approach is relevant for the programme guiding the present study because the study focuses on benefits accrued resulting from the implementation of systematic land formalisation. Differences in access to such benefits among the target groups are beyond the scope of the study.

### **3.2.3 Conceptual framework**

In line with the systematic titling approach, systematic land formalization aims at enabling access to land and associated benefits to the people including the marginalised ones. It is the process of ensuring that a piece of land is identified and registered with the authorized board and then officialised through the issuance of a land CCROs. The CCROs are recognized by different institutions including financial institutions and can be used as a security to obtain financial resources for various economic investments. As such, to own land officially, the systematic land formalization process should in the first place facilitate the acquisition of CCROs. The CCROs can then be used to derive different social and economic benefits including the acquisition of assets and increased women's participation in decision-making at community levels. The CCROs can also be used as collateral for mortgages, and to access finance, hence contributing to social-economic development. Background variables such as age, level of education, marital status, and household head position influence women's participation in the land formalization process, which leads to official land ownership. This conceptual framework is summarized in Figure 3.1



**Figure 3.1: Conceptual framework diagram on potential benefits generated through systematic land formalization**

### 3.3 Research Methodology

#### 3.3.1 Study area

The survey was conducted in six villages that are found in Morogoro Region, Southwestern part of Tanzania, in Ifakara Town Council. These villages were Kiberege, Magombera Nyamwezi, Sighali, Katurukila and Sagamaganga located in Signal, Kiberege and Mkula Wards. The area was selected based on the availability of the beneficiary's landholders with CCROs that participated in the Land Tenure Support Programme (LTSP). The LTSP used a systematic land formalization approach. The majority of the beneficiaries are engaged in agriculture, as the main economic activity is based on

land. As such, land ownership is important for people to carry out agriculture, which is also the main activity conducted by women.

### 3.3.2 Sampling and data collection

This study deployed a cross-sectional research design for data collection from households that participated in LTSP. Multistage and random sampling techniques were used to select three wards and six villages from 19 and 28 wards and villages respectively in which the programme was implemented. For quantitative data, the study used questionnaires in Swahili and English languages then the Android application Open Data Kit (ODK) was used to collect data from 120 landholders randomly selected.

The sample of 120 landholders was determined as per Krejcie and Morgan's (1970) formula:

$$n = \frac{x^2 Nq(1-q)}{d^2(N-1) + x^2 q(1-q)} \dots\dots\dots (1)$$

Whereby: n = required sample size, x = z value (assumed to be 1.645 for 90% confidence level), N = Population size, q = Population proportion (assumed to be 0.5 since this would provide the maximum sample size), d = degree of accuracy (5%), expressed as a proportion (0.05).

The instruments used for collecting qualitative data were checklists of questions for Focus Group Discussions (FGD) and Key Informants Interviews (KII). The FGDs were conducted separately for women and men because male and female landholders used CCROs for different purposes. The nine key informant interviews were conducted using interview guides. The major themes drawn from qualitative data included social assets, economic uses of the land certificates, and social and economic benefits accrued from land formalization.

### **3.3.3 Data analysis**

The analysis of quantitative data was carried out using the IBM SPSS Statistics 24 software for making descriptive analysis and computing inferential statistics. Non-parametric chi-square test was used to test the relationship between owned land officially and demographic parameters; a cross-tabulation was used to understand the benefits of the systematic land formalization approach to women. A non-parametric (Mann-Whitney) test was used to test the hypothesis about opinions on the benefits acquired by women due to the systematic land formalization approach. In other words, this test was used to determine if any benefits existed.

Content analysis (conceptual and relational) was used to analyse qualitative data collected from FGDs and KIIs. The content analysis entailed open and axial coding, and summarization of interview results.

## **3.4 Results and Discussion**

### **3.4.1 Socio-demographic information of the respondents**

The majority (60%) of the respondents were married, followed by widow/er (28.3%) and few of them were single (10.8%). According to the LTPS report, the CCROs registered for women as individuals were 29 per cent, men as individuals were 56 per cent, and Co-ownership with women was 15 per cent (URT, 2019). The findings indicate that there is a statistically significant difference between marital status and land ownership officially ( $\chi^2(2) = 7.981, P = 0.051$ ) (Table 3.1). This signifies that among the different land parcels owned, women were given the right to own some of them officially. In addition, when women were the heads of households there was a higher possibility for them to own the land officially. According to a 2018 Prindex Baseline for Tanzania conducted in Tanzania in 2018 (NBS, 2019), the percentage of those who formally owned land individually in the rural areas between females and males differed by 38 and 46 per cent respectively.

The findings also indicated that age is the determinant factor for an individual to be allowed to participate in different social and economic activities including marriage and possession of assets such as land, and being involved in decision-making. The majority (77.8%) of the respondents who were married at the age of 18 and 24 years owned land officially. This is age range is accepted by the laws for an individual to get married, register a business, and possess assets.

Some women respondents got married at the age range of 14 and 17 years, which accounted for 15.7 per cent. This age falls under the child age category according to the Marriage Act of 1971 of the Laws of the Republic of Tanzania, which means those who have not attained the age of eighteen years (RITA, 2022). The individuals of this age category were not allowed by law to possess assets legally hence becoming a barrier to married women of this age category to own land. This group was followed by those who got married at the age of 25 and 30 years (3.7%) and a few of them aged between 31 and 33 years (0.9%) (Table 3.1).

Based on education, the findings indicate that female respondents with secondary and college education who owned land officially accounted for 58.3 per cent. The rest of the female respondents had low education (39.2%) and owned land officially. The findings indicated a statistically significant difference between those with high and low education levels among the female respondents.

**Table 3.1: Socio-demographic characteristics (n=120)**

Variable	Owned land officially						Chi sq ( $\chi^2$ )	P-value
	No		Yes		Total			
	Count	%	Count	%	Count	%		
<b>Marital status of Household head</b>								
Single	0	0.0	13	10.8	13	10.8	7.981 (2)	0.051
Married	3	2.5	70	58.3	73	60.8		
Widow/er	0	0.0	34	28.3	34	28.3		
<b>Age category when married.</b>								
14-17 years	0	0.0	17	15.7	17	15.7	7.894 (3)	0.048
18-24 years	2	1.9	84	77.8	86	79.6		
25-30 years	1	0.9	3	2.8	4	3.7		
31 years +	0	0.0	1	0.9	1	0.9		
<b>Perception on Contribution of Level of Education for Female Land Ownership</b>								
Female with High education (Secondary and college)	2	1.7	70	58.3	72	60.0	6.57 (1)	0.051
Females with lower education (Primary and informal)	1	0.8	47	39.2	48	40.0		

**Source:** Field data 2022

### 3.4.2 Social assets associated with land ownership certificate

The social assets are considered as trust and credibility that enable an individual to be accepted to contribute and collaborate in different activities in the community. The findings in Table 3.2 indicated that the majority (78.8%) of the respondents owned land officially, and according to focus group discussions, such women's decision-making power in the community increased. Women are considered by community members as individuals that can contribute to their development. Some (7.7%) of the respondents, claimed that women with land certificates received more respect from the community members, and other respondents (6.9%) asserted that the possibility of women being appointed to hold positions or chair meetings in the community also increased when they owned land.

**Table 3.2: Social assets associated with land ownership certificate in the community (Multiple responses, n=120)**

Assets	Having land certificate					
	No		Yes		Total	
	Count	%	Count	%	Count	%
Decision power in the community increased	13	3.6	286	78.8	299	82.4
Respected by the community members	3	0.8	28	7.7	31	8.5
Can be appointed to hold a position or chair the meeting in the community	3	0.8	25	6.9	28	7.7
Crucial for cultural identity	0	0.0	5	1.4	5	1.4
<b>Total</b>	<b>19</b>	<b>5.2</b>	<b>344</b>	<b>94.8</b>	<b>363</b>	<b>100.0</b>

**Source:** *Field data 2022*

Few of the respondents (1.4%) declared that women with land certificates are culturally respected by the community. According to Kabigi *et al.* (2022), land ownership through individual or group CCROs can empower community members including women to own land. This is a good indication that systematic land formalization brought about social changes in terms of women being respected and accepted in different responsibilities among the community members in the study area. The findings are similar to those reported in the study conducted by Kabigi *et al.* (2022) which revealed that land formalization has provided more power and rights to men on land ownership by their names than women through family CCROs. In addition, the findings are similar to those reported in studies done by Field (2003) and Datta (2006), which found that the formalization of land increased women's participation in household decision-making and governance structures.

### 3.4.3 Social benefits

The systematic land formalization approach, which resulted in offering certificates to women in rural areas, creates among others, social benefits that give socially recognized rights to women. These social benefits include reducing domestic violence at the household level, holding land for different uses in the future such as providing it

as gifts to children, income generation using land for livestock keeping, receiving support from development programmes and power of decisions on agricultural production and food security. The systematic land formalization approach, which confers official land ownership, revealed some social benefits that individuals gain by owning land officially.

The findings indicated that the mean rank of those who agreed that, among the social benefits of the land certificates is the reduction of domestic violence and preservation of land for future use (61.00 and 60.60) was higher than that the mean rank of those who did not acknowledge the mentioned benefits with lower mean rank (50.00 and 58.00). This indicates that respondents considered that owning land officially would bring about social recognition, promote enhanced intra-household bargaining, contribute to decision-making power, and affect household income and expenditures. The Mann-Whitney U test indicates a statistically significant difference in ranking those with land certificates (CCROs) and those with no land certificates on the claims of the role of formalization in terms of social benefits for violence reduction and holding land for the future was  $U= 235.00$ ,  $p=0.011$  and  $U= 275.00$ ,  $P=0.054$  respectively (Table 3.3). According to the LTPS report, the CCROs registered for women as individuals was 29 per cent, men as individuals 56 per cent, and Co-ownership with women 15 per cent (URT, 2019).

In addition, findings indicated that the mean rank of those who did not agree with the statement that the use of land certificates results in social benefits in terms of income generation, and women's economic empowerment was higher (72.00 and 74.00) than that of those who agreed with this statement, having a lower mean rank of (60.00 and 59.90). In Addition, the Mann-Whitney U test indicates a statistically significant difference between those with land certificates (CCROs) and those with no land certificate on the claims of the role of formalization in terms of social benefits for income generation and women's economic empowerment ( $U= 230.00$ ,  $p=0.037$ ) and ( $U=$

220.00,  $P=0.018$ ) (Table 3.3), respectively. Indeed, participants in the FGDs have also noted that the violence has been reduced for the women with land certificates, economic empowerment has increased, and such women have the decision-making power over productive resources.

Agricultural production and food security have almost the same mean ranks for those with and without land certificates with no statistically significant difference revealed ( $U= 280$ ,  $P=0.716$ ). These findings aligned with those reported in other studies (i.e., Deere *et al.* 2004; Panda & Agarwal, 2005) who indicating that those women who possess land certificates experience a reduction in domestic violence, which creates harmony at a family level, and have the opportunity to increase net household income from production. The findings are also similar to those reported in a study by Boudreaux and Sacks (2009), which indicated that property rights in land whether customary or formal provide social access to nonmarket institutions, such as household and community-level governance structures from which women derive benefits.

**Table 3.3: Social benefits from land ownership (n=120)**

	Reduce domestic violence		Holding for the future		Income generation		Women's economic empowerment		Agricultural production and food security	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
N	5	115	5	115	5	115	5	115	5	115
Mean Rank	50.0	61.0	58.0	60.6	72.0	60.0	74.0	59.9	61.0	60.4
Sum of Ranks	250.	7010.	290.	6970.	360.	6900.	370.	6890.	310.	6950.
Mann-Whitney U		235		275		230		220		280
P (2-tailed)		0.011		0.054		0.037		0.018		0.716

**Source:** Field data 2022

#### **3.4.4 Economic use of land certificate**

The findings indicated that the systematic land formalization approach results in issuing Certificates of Customary Right of Occupancy (CCROs) to the landowners by the government authority thus providing assurance and legal right to use the land for different economic activities. The certificate is a proxy of the economic status of the landowners in terms of agricultural production and enterprise development in rural areas as presented in these findings. The study sought the economic parameters associated with women's official land ownership.

The contribution of CCROs to economic use through rent, sale, and agricultural activities, collateral, labour, and business was assessed. The findings in Table 3.4 indicated the mean rank tested by Mann Whitney of agreed on the economic use of land certificate as the right to rent, sell, and use the land as collateral and for business. The result indicated that the benefits were higher (59.07, 59.21, 59.32 and 59.16) than those declared of not having any economic use by holding CCRO, which had a lower mean rank (57.00, 53.00, 50.00 and 54.50). This indicates that respondents considered that officially owned land gives more chance to facilitate the use of land for generating income as compared to the opportunity for those with no certificates. This is because almost all sectors and institutions accept CCROs for different purposes including using it as collateral. Findings also indicated the mean rank of those who did not agree with the notion regarding the use of land certificates and their economic benefits from agricultural activities was higher (61.50) than that of those who agreed whose mean rank was lower (58.91).

Of the respondents' landholders, 11 per cent agreed that CCROs could be used to access loans from financial institutions. The findings indicated that 14.3 per cent of the respondents managed to access the loans worth ranging from TZS 500 000 to 8 000 000 by using CCROs, with their names. They used the loan for different purposes including agricultural investment and start-up capital for

business. In addition, 10.1 per cent of the respondents reported managing to sell registered plots with CCROs of their names for a value ranging from Tanzanian Shillings (TZS) 500 000 to 2 000 000.

Furthermore, the Mann-Whitney U test indicates a statistically significant difference in ranking between those with land certificates (Certificates of Customary Right of Occupancy (CCROs)). This is against those with no certificate on the claims regarding the economic use for renting, selling, and using the land as collateral and for agricultural activities (U= 218.00, p=0.030), (U= 202.00, P=0.053), (U= 190.00, P=0.039) and (U= 216.00, P=0.046) (Table 3.4), respectively. Therefore, findings indicate that the land owned officially in the study area contributes to the economic status of women in rural areas. The findings are similar to those reported in a study by Aikaeli and Markussen (2017) which indicated that prices of agricultural plots with certificate documents are about 27 per cent higher than the prices of another plot. In addition, land titles such as CCROs, which are used for different economic purposes increase land values by as much as 32 per cent.

FGDs results revealed that women who owned land certificates had a higher chance of using the land for credit and production without men's permission. A key informant, the Town Council Land Officer, also complemented this by remarking, *"after systematic land formalization approach was adopted in the town council, the majority of women who have certificates use them in various activities such as collateral, for production and investment as well"* (KII, Ifakara Town Council, 19.04.2022).

The findings concur with the findings in a study by Baruah (2010) who contended that official land ownership by women makes them gain higher self-esteem and chances of participating in community governance and do investments. Furthermore, the findings are similar to those reported in a study by Boudreaux and Sacks (2009), which indicated that property rights in land provide economic access

to key markets, investment and reduction of poverty through access to productive inputs.

**Table 3.4: Economic use of land certificates (CCROs) (n=120)**

	Rent out		Sold		Collateral		Agricultural activities		Business	
	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
N	4	113	4	113	4	113	4	113	4	113
Mean	57.	59.0	53.	59.2	50.	59.3	61.	58.91	54.5	59.1
Rank	00	7	00	1	00	2	50		0	6
Sum of	22	667	21	669	20	6703	24	6657.0	218.	668
Ranks	8.0	5.0	2.0	1.0	0.0	.0	6.0		0	5.0
Mann-Whitney U	218.00		202.00		190.00		216.00		208.00	
Z	-0.381		-0.685		-0.864		-0.428		-0.585	
P (2-tailed)	0.030		0.053		0.039		0.046		0.559	

**Source:** Field data 2022

### 3.4.5 Participation in decision making

Participation of women in decision-making is a crucial aspect of household development (Field, 2003; Datta, 2006; Agarwal, 2001). Such participation is important in the management of resources such as land and in carrying out production and other activities (Mutangadura, 2004; Putzel *et al.*, 2015). It may lead to healthier and richer societies and economies as well (World Economic Forum, 2018). This study sought the opinion of respondents on whether women through land certificates have the opportunity to participate in different activities including land management, marketing, training, and workshops that contribute to economic development.

The findings through the mean rank of respondents indicated that women with Certificates of Customary Right of Occupancy (CCROs) have more chances to participate in land management, marketing of the produce, and attending training and workshops. The mean rank of respondents for those who agreed that women have more chance was higher (74.70, 61.68 and 61.45) than that of those who

disagreed (59.88, 33.30 and 38.60). This indicates that females with land certificates have more opportunities to participate in decision-making, which affects the livelihood of the whole family (Table 3.5).

Furthermore, the Mann-Whitney U test indicates a statistically significant difference between those with land certificates and those with no certificates regarding participation in land management, marketing, and attending training and workshops (U= 216.5, p=0.049), (U= 151.5, P=0.034) and (U= 178.00, P=0.042) (Table 3.5). Therefore, the women with land certificates elicited statistically significantly higher consideration for participation in decision-making than those with no certificates. This is because after acquiring land certificates, women have more decision-making powers over land and have been involved in deciding different matters about land, investment, and production at household levels. The findings concur with those reported in a study by Baruah (2010) which showed that women with land certificates have a higher opportunity to participate in community governance as accepted and respected by community members. The level of women's participation in different community activities increased.

The findings indicated that generally, 23.8 per cent of women who hold CCROs co-ownership with spouses managed to participate in decision-making for different activities. Regarding marketing agricultural produce, 8.4 per cent of the women had decision-making power to sell their produce and 0.8 per cent managed their land without seeking permission from anybody. The majority (62.2%) of women participated in training and workshops about economic development and entrepreneurship just after knowing the value of the land. Findings from FGDs confirmed that the systematic land formalization approach, which confers CCRO certificates, provides chances for women to participate in different activities such as land management including transfer, selling, managing production, and marketing of the products.

**Table 3.5: Women's participation in decision-making at the household level (n=120)**

Type of Activity	Regarding land management.		Regarding marketing agricultural produce		Participating in Training and workshops	
	No	Yes	No	Yes	No	Yes
N	5	115	5	115	5	115
Mean Rank	59.88	74.70	33.30	61.68	38.60	61.45
Sum of Ranks	373.50	6 886.50	166.50	7 093.50	193.00	7 067.00
Mann-Whitney (U)		216.5		151.5		178
Z		-1.443		-2.124		-1.685
P (2-tailed)		0.049		0.034		0.042

**Source:** *Field data 2022*

### 3.5 Conclusions

The systematic land formalization approach brings benefits to women who gained secure official rights to land ownership. This results in social benefits whereby women are recognized in the community and given the right to participate in community governance including a reduction of violence at household levels. Economic benefits were among the benefits that women gained out of the use of CCROs, 14.3 per cent managed to access loans of up to TZS 8 000 000. Official land ownership brings about benefits that extend beyond the individual landowner through social recognition and security for the poor. When women have the right to own land officially, they experience enhanced intra-household bargaining and decision-making power. About 23.8 per cent of women hold CCROs with their names along with the names of their spouses in other words, co-ownership; such women managed to participate in decision-making for different activities. This allowed them to exert greater influence over household income and expenditures, in a manner that can reduce household poverty and benefit their children.

From the theoretical perspective viewpoint (De Soto, 2020), land formalization derives benefits in favour of the marginalised. The

findings from this study concur with this theoretical view because it has been confirmed that women's right to land ownership has been provided with different social and economic benefits. These benefits were observed for women who possessed land certificates of ownership.

### **3.6 Recommendations**

Since the results have indicated that the systematic land formalization approach led to the realisation of positive effects on women, the study recommends that the government of Tanzania to scale up this approach countrywide to benefit the majority of women. This will increase the number of women owning land officially hence reducing or removing social and economic barriers to women associated with deprivation of land ownership.

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## CHAPTER FOUR

### **4.0 GENERAL DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS**

#### **4.1 General Discussion**

##### **4.1.1 Introduction**

This chapter provides general information about the study by reviewing its objectives and main findings and giving an overview of how well the study objectives were addressed. The chapter also offers some suggestions for future research.

##### **4.1.2 Summary of the major results**

This dissertation is based on a study that assessed the contribution of a systematic land formalization approach to women's land ownership in Ifakara Town Council Tanzania. To achieve its main objective the study had the following specific objectives: first to assess the roles of socio-cultural factors that influence women's right to land ownership; and second to determine the benefit of the systematic land formalization approach on women's land ownership in rural areas.

The systematic land Titling Approach as explained by De Soto (2000) originated from the comprehensive tenure reform of land and the evolutionary theory of land rights (ETLR) (Platteau, 1996). This study was guided by Land Tenure Support Programme (LTSP) outcomes explained by a systematic land titling approach. This approach entails that the replacement of customary tenure through systematic titling will result in the improvement of economic activity for the benefit of disadvantaged groups. The approach assumes that when customary land is formalised, some barriers to access, control and own land associated with social and cultural values would be removed. In addition, it assumes that the land formalization would improve the community's awareness about land ownership officially. Land ownership officially would ultimately improve women's access to, and control and ownership of land, which in turn provides security

of tenure enabling it to be used as collateral for different economic purposes.

The study found that the majority (67.8%) of the women respondents were married to a single-woman orientation (i.e. one woman, one man). Polygamy is the marriage orientation, which was practised by about 31 per cent, which was based on inheritance and as part of the religious ideology. The findings showed that about 42.5 per cent of females in married households owned land officially. Nevertheless, the findings indicated that despite the realization of systematic land formalization, the majority of women have yet not benefited. According to the final programme report, almost 29 per cent of women had CCROs as individuals. The Prindex Comparative data (Prindex, 2020) show that rates of ownership are lower for women than for men, in the Middle East and North Africa, barely by 20 per cent. The results further indicated that education is one of the factors that enabled women to own land and enjoy other benefits related to official land ownership.

#### **4.1.3 Socio-cultural factors and women's land ownership**

Findings showed that socio-cultural factors were found to be determinants of women's land ownership such as property ownership accounting for 95 per cent, polygamy (75.8%), inheritance system (38%), and adherence to men's supremacy (20%). Among other factors, polygamy was found to be the leading socio-cultural factor that impedes women from owning land officially. Property inheritance tends to follow male family members, and descendants, and discriminate against females. According to Prindex Global, about half (48%) of all women in sub-Saharan Africa feel insecure about their land and property rights (Prindex, 2020). A 2018 Prindex Baseline for Tanzania survey in Tanzania in 2018 (NBS, 2019), revealed that only 38 per cent of women owned land officially. This finding is similar to the finding reported in a study by Moyo (2017) which showed that socio-cultural practices contribute to hindering women from resource inheritance. In agreement with the

mentioned authors, Choudhry *et al.* (2019) revealed that sociocultural factors limit women from possessing and using property.

#### **4.1.4 Influence of education level**

The findings indicated that good education of individuals contributes to wise decisions such as knowing and claiming land ownership, accessing, and controlling rights. This is allied with women's personalities, decision-making ability, and resource ownership and it contributes to individual, household, community, and national development (Abrar *et al.*, 2017). The findings indicated a positive statistically significant difference in decision-making between women with higher education which is secondary and college who did better than those with low education, which is informal and primary level ( $p < 0.05$ ). Therefore, the findings showed that the level of education is among the determinant factors that contribute to women's rights to land ownership.

#### **4.1.5 Perceptions of men and women on the contribution of education to women's right to land ownership**

According to respondents' perceptions concerning the contribution of women's level of education to the rights to land ownership, the mean rank of males (54.04, 51.25, and 51.16) was lower than that of females (65.11, 67.11, and 67.17). This showed a statistically significant difference meaning that males considered the females' level of education as lower and negatively affecting women's right to ownership, controlling and accessibility of land as compared to the men ( $p = 0.008$ ). This implies that men in different cultures do not value women's education, including its contribution at the family level, particularly in rural areas. Therefore, females with higher education revealed statistically significant higher consideration for land ownership, control, and accessibility just like males.

#### **4.1.6 Socio-cultural opinion**

In the respondents' opinion, socio-cultural factors elucidate effects on women's right to land ownership and use which are property ownership, polygamy, and property inheritance, the belief that women have no rights to own economic resources such as land. The findings indicated that socio-cultural claims, which are property ownership, polygamy, and property inheritance reflected by males, do not affect the women's rights to land ownership as considered by females. This is because polygamy is taken by many tribes as one of the marriage styles such that inheritance follows the male's orientation and not a woman's.

Therefore, the females elicited statistically significantly higher consideration for property ownership, polygamy and property inheritance claims than did the males ( $p < 0.05$ ). Likewise, female respondents considered polygamous orientation families as the channel of accruing and using production resources including land that would facilitate caring for a family without women's consent. The findings are aligned with those reported in a study by Ross (2009), who asserted that land inheritance is predominantly patrilineal and sometimes distributed through lineage in most African countries.

#### **4.1.7 Social assets associated with land ownership certificate**

Among the benefits that women gained from land ownership officially are social assets. The social assets are considered as trust and credibility that an individual has in the community. The findings indicated women with land certificates had their decision-making power in the community increased (78.8%) including their respect by the community members (7.7%) and are even appointed to hold positions in the community. These are among the outcomes of the application of a systematic land formalization approach to replace the customary land tenure system. This is also reported in studies by Field (2003) and Datta (2006), who found that the formalization of land increased women's participation in household decision-making and community governance.

#### **4.1.8 Economic use of land certificate**

The findings revealed the different economic uses of the Certificates of Customary Right of Occupancy (CCROs) out of the systematic land formalization approach. The results showed that landholders with CCROs use them for economic purposes through rent out, transfer, agricultural activities, as collaterals and for investment. The findings showed a higher mean ranking for the use of CCROs in economic aspects such as the right to rent out, sell, and use the land as collateral and for business (59.07, 59.21, 59.32, and 59.16). This is an indication that land with CCROs can be used as a source for generating income. Therefore, the findings indicated the economic status of the women who owned land officially contributed by the use of the CCROs. The findings revealed that 14.3 per cent of the respondents manage to access loans through CCROs. The land value rose to TZS 2,000,000 for 10.1 per cent of the respondents who sold registered plots with CCROs.

The findings concur with that of Baruah (2010) who asserted that when women owned land officially their self-esteem and participation in community governance and investments increased. This finding is also similar to the finding reported in a study by Boudreaux and Sacks (2009) which indicates that property rights in land provide economic access to key markets, and investment and hence contribute to poverty alleviation through production systems.

#### **4.1.9 Social benefits**

Offering land certificates to women in rural areas contributes to social benefits, which provide social security that include the reduction of domestic violence at the family level, holding land as gifts provided to children and income generation through economic use. The findings showed that the mean ranking is higher for social benefits gained by land certificate holders, particularly women in the reduction of domestic violence with a statistically significant difference ( $p < 0.011$ ). Another social benefit was women's economic empowerment ( $p < 0.018$ ) in agricultural production and food security.

These findings concur with the findings in other studies by Deere *et al.* (2004) and Panda and Agarwal (2005) which indicated that women who possess land certificates experience a reduction in domestic violence at the household level. Similarly, a study by Boudreaux and Sacks (2009) indicated that property rights in land provide social access to nonmarket institutions in which women derive benefits.

#### **4.1.10 Participation in decision making**

There are many benefits as mentioned earlier from the land ownership certificates. Women with Certificates of Customary Right of Occupancy (CCROs) have chances to participate in decision-making on resource management at household and community levels as well. This situation was revealed by the mean rank (74.70, 61.68, and 61.45) of marketing the products and attending training and workshops, which indicated that there is a higher agreement regarding the benefits for women with land certificates. The findings showed a statistically significant difference between those with land certificates and those with no certificates regarding participation in land management and other activities ( $p < 0.05$ ). This indicates the advantage of women owning land officially in terms of decision-making power. The findings revealed that generally, 23.8 per cent of women hold jointly CCROs with spouses and manage to participate in decision-making for different activities. About 8.4 per cent made decisions on marketing for agricultural produce, and 0.8 per cent managed their land management without seeking permission from anybody.

This finding is similar to that reported in a study by Baruah (2010) which indicated that women with land certificates have a higher opportunity to participate in the community.

## **4.2 General Conclusions**

The land is a vital input to economic production in many settings. Official land ownership is important to poor and disadvantaged

groups including women. In many societies, land ownership follows the socio-cultural values and norms, which discriminate against females and favour males. Even though women are the major agents in fortifying their offspring with land management by transmitting traditional knowledge through socio-cultural values, still, informally they have no rights on land inheritance and even ownership in different tribes as men. These hinder women from managing and transferring land. Marriage orientations such as polygamy contribute to impeding women from the right to own land officially. The findings showed that socio-cultural factors contribute to some extent to limiting women from participating in the systematic land formalization approach, which offers them Certificates of Customary Right of Occupancy (CCROs). Low education level for women also was one of the hindrances factors for them to own land officially. Other socio-economic factors such as ownership of properties, a factor originating from inheritance culture were found to affect women's rights to own land.

The study found that the systematic land formalization approach results in some benefits from the use of CCROs. From CCROs, women gained security, and the land became an asset, which brought social and economic benefits. Having the land certificates, women are recognized in the community and involved in community governance and decision-making as well. Decision-making power at the household level increased which enabled them to influence household income and expenditures.

#### **4.3 General Recommendations**

Based on the empirical findings reported in this study, it is recommended that the local government of Tanzania through locally made bylaws promote a gender-responsive land tenure system. The government should scale up a systematic land formalization approach countrywide to benefit the majority of the poor people in the rural areas including women. Through the marriage laws, the government should reinforce women's rights to land ownership

officially. It is also recommended that more education about the benefits and importance of official land ownership should be provided to people in rural areas through seminars, workshops, training, and campaigns.

#### **4.4 Theoretical Implications of the Findings**

In examining the contribution of systematic land formalization to women's land ownership in rural areas of Tanzania, the study was guided by the Systematic Land Titling Approach, which informed the assessment of the factors influencing the official women's land ownership and the benefits acquired by holding CCROs.

According to De Soto (2000), the successful application of the Systematic Land Titling approach would generate a legal framework of land use that would bring economic benefits. The findings have shown that the systematic land formalization approach performed well in general in the Land Tenure Support Programme (LTSP). Generally, those women who participated in the programme managed to get CCROs. They used the land certificates as collateral and to access economic benefits including finance.

The findings are aligned with the argument raised by Fontana (2016), concerning the characteristics of the target groups which showed that they were of heterogeneous composition thus influencing their level of participation. The findings indicated that access, control over land and ownership derived social and economic benefits to women as influenced by their socio-cultural aspects and demographic factors. The findings showed the positive impact of the application of the approach to poor disadvantaged groups including women in many aspects.

According to the Systematic Land Titling Approach, systematic formalization will always seek full ownership of the land by issuing the land certificate to landholders. The approach indicated that the land certificate would derive benefits when the owner uses it. The objective of the study was to assess the contribution of a systematic

land formalization approach to women's land ownership in the Ifakara Town Council of Tanzania. The study findings showed that the systematic land formalization approach provides many benefits to women and other disadvantaged groups. This study generated evidence on both the process and impact of the Land Tenure Support Programme (LTSP) implementation and its results are useful for providing inputs that can inform policy improvement.

The study has the potential to inform policy and decision-makers on land ownership issues regarding strengthening and incorporating rights to access, control and transfer land among the people in rural areas, particularly women. This assessment has the potential to generate useful data for evidence-based policy decisions in local government authorities, financial institutions and other governance boards. The Land Tenure Support Programme (LTSP) beneficiaries asserted that women with Certificates of Customary Right of Occupancy (CCROs) have full access, control and even transfer rights to the land and use it for economic purposes. Furthermore, it has been indicated that women with CCROs have more chances to be involved in community governance. In addition, CCROs enable women's participation in different economic development programmes that deal with poverty alleviation using land as one of the production inputs.

#### **4.5 Area for Further Research**

- i. It is critical to do a transaction cost analysis to know the actual cost of conducting systematic land formalization. This will provide information that will be used by the landholders to know the possibility of adopting a cost-sharing arrangement to acquire the Certificates of Customary Right of Occupancy (CCROs).
- ii. There is a need to conduct an efficiency and effectiveness assessment of the aspects of the systematic land formalization approach, which were not covered by this study.

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### **Kuhusu Tasnifu Hii**

Utafiti huu ulilenga mafanikio ya mbinu ya urasimishaji Ardhi iliyotumika katika Halmashauri ya Mji wa Ifakara na athari zake kwa wanawake waliopata hati. Taarifa muhimu zilikusanywa kwenye kaya 120 waliopata vyeti vya kumiliki ardhi kuhusiana na tathmini majukumu ya mambo ya kijamii na kitamaduni yanayoathiri haki ya wanawake ya umiliki wa ardhi na faida za kijamii na kiuchumi za mbinu ya kurasimisha Ardhi kwa utaratibu juu ya umiliki wa ardhi wa wanawake. Utafiti unaonesha kiwango cha elimu ya juu kwa wanawake wanaweza kupata, kudhibiti, kumiliki ardhi na kuitumia kwa uwekezaji ukiliganisha na wanawake wenye elimu ya chini. Wamiliki wa Ardhi walikubali CCROS zinaweza kutumika kupata mikopo kutoka kwa taasisi za fedha, kukodisha, kuuza, na kutumia ardhi kama dhamana. Utafiti unapendekeza kwamba serikali ya mitaa ya Tanzania inapaswa kukuza mfumo wa umiliki wa Ardhi unaozingatia jinsia kupitia sheria ndogo zilizotungwa ndani ili kuongeza zoezi la urasimishaji wa ardhi nchini kote ili kuwanufaisha wanawake wengi.