

THE BENEFITS OF SYSTEMATIC LAND FORMALIZATION APPROACH TO WOMEN: A CASE OF IFAKARA TOWN COUNCIL, TANZANIA

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ABSTRACT

The systematic land formalization approach contributes to the women's own land officially, which enables them to use the land for different social and economic purposes and increase their participation in community activities in Tanzania. This study assesses the benefits of the systematic land formalization approach to women in Ifakara town council in Tanzania focusing 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 households who participated in Land Tenure Support Programme in Ifakara town Council located in the Morogoro region, Tanzania. The social, economic and participative benefits associated with the systematic land formalization approach were determined using content and descriptive analyses. The study found that women's acquisition of 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.

1. INTRODUCTION

1.1 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 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 biasness usually provides more access to credit and other productive inputs to men than women because they 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 title deed; therefore, it depends on the demand. Systematic land formalization, on the other hand, is the process whereby a large land area is surveyed and title deeds 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 titles 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 landowners. The often-marginalized groups such as women earn from land rights when formalized and are ensured access to land rights and protection (Ik Dahl *et al.*, 2005). A 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 (Ik Dahl *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 accrue 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 the 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, brings about benefits to the owners from use, which are also associated with an opportunity in terms of investment in land (Ellickson, 1993). Benefits that can be acquired in owning land formally include access to technologies and inputs in agricultural production. Through land formalisation the 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 landowners, 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 secure ownership of land as a productive resource (Ikdahl *et al.*, 2005) and enhanced 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. Decisions making is an important aspect of participation (Agarwal, 2001). This gives land owners, including women, the opportunity in controlling the means of production mainly land in the rural areas, and also gives them decision-making power 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 land owners like women 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 (Ikdahl *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 also 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 also do investments (Baruah, 2010). According to Boudreaux & Sacks (2009), the systematic land formalization approach is intended to provide rights for women to own, use, and 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. Although the programme has been piloted and completed in the council, it is not understood yet 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 ownerships 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.

1.2 Theoretical Framework

The theory of systematic land titling according to De Soto (2000) is used to guide the present study. Based on this theory, the application of systematic titling in place of customary tenure has an ability to generate economic benefits to landowners including the poor. In specific terms, the author implies that a land title 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 enables 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 systematic titling theory. In this group are authors such as Fontana (2016), Gilbert (2002) and 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 differential (Fontana, 2016). In other words, the systematic titling theory 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 resource. Despite these inadequacies, systematic titling theory is relevant for guiding the present study because the study focuses on benefits accrued as a result of implementation systematic land formalisation. Differences in the access of such benefits among the target groups is beyond the scope of the study.

1.3 Conceptual Framework

In line with the systematic titling theory, 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 an authorized board and then officialised through the issuance of a land title deed. The title deed is recognized by different institutions including the financial institutions and can be used as a security to obtain financial resources for various economic investments. As such, in order to own land officially, the systematic land formalization process should in the first place facilitate the acquisition of title deeds. The title deeds 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. Title deeds 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 1.

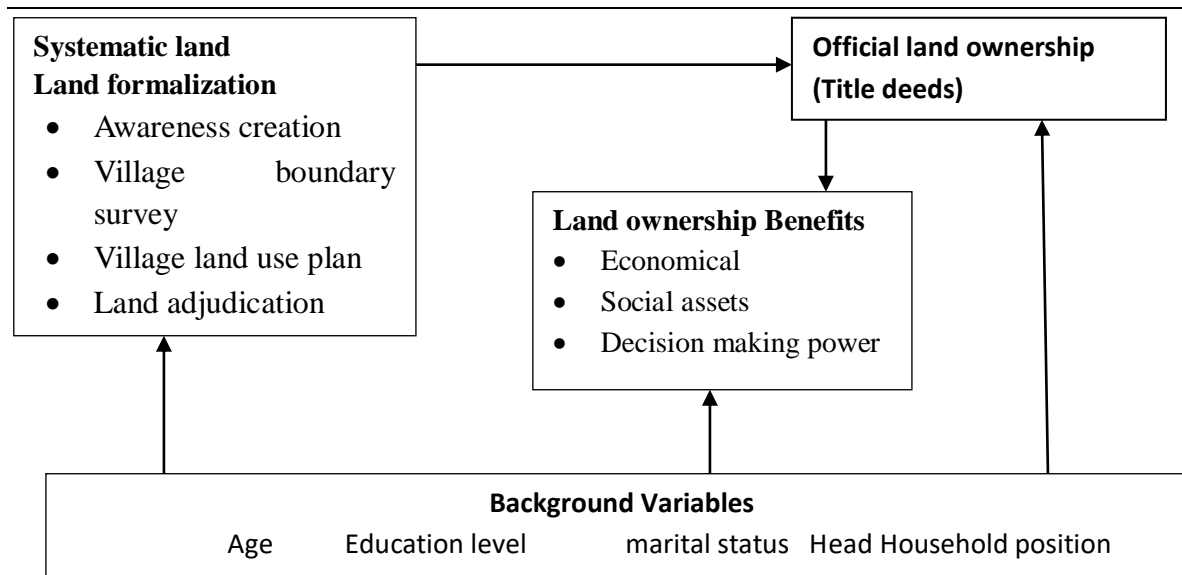


Figure 1: Conceptual framework diagram on potential benefits generated through systematic land formalization

2. RESEARCH METHODOLOGY

2.1 Study Area

The survey was conducted in six villages that are found in the Morogoro Region, Southwestern part of Tanzania, in the 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 beneficiaries that participated in the Land Tenure Support Programme (LTSP), which 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, also the main activity conducted by women.

2.2 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 18 and 28 wards and villages respectively in which the programme was implemented. For quantitative data, the study used questionnaires in both Swahili and English languages then the gadget, that is, the android application Open Data Kit (ODK) was used to collect data from randomly selected 120 households. The instruments used for collecting qualitative data were checklists of questions for Focus Group Discussions (FGD) and Key Informants Interviews (KII). The sample of 120 households was determined as per Krejcie and Morgan (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).

2.3 Data Analysis

Data analysis was done by using the IBM SPSS Statistics 24 software for descriptive analysis and inferential statistics were computed. 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. 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.

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. Mann-Whitney non-parametric test was used to determine if any benefits existed.

3.RESULTS AND DISCUSSION

3.1 Socio-Demographic Information of the Respondents

The majority of the respondents (60%) were married, followed by widow/er (28.3%) and few of them were single (10.8%). 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 1). This is signifying that among the different land parcels owned, women were given the right to own some of them officially. Also, when women are the heads of households there was a higher possibility of them owning the land officially.

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 and being involved in decision-making. The majority of the respondents (77.8%) who were married at the age of 18 and 24 years owned land officially. This is the age range that is accepted by the laws for an individual to get married, to 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%. This age falls under the child age category according to the Marriage Act of 1971 of 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 between 25 and 30 years (3.7%) and a few with the age between 31 and 33 years (0.9%) (Table 1).

Table 1: Socio-Demographic Characteristics (n=120)

Variable	Owned land officially						Chi sq (χ^2)	P-value
	No		Yes		Total			
	Count	%	Count	%	Count	%		
Marital status of Household head								
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		
Age category when married.								
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		
Perception on Contribution of Level of Education for female land ownership								
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*

Based on education, the findings indicate that female respondents with secondary and college education that owned land officially accounted for 58.3%. 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.

3.2 Social assets associated with land ownerships certificate

The social assets considered as trust and credibility enable an individual to be accepted to contribute and collaborate in different activities in the community. The findings in Table 2 indicated that the majority of the respondents (78.8%) owned land officially, and according to focus group discussions, such women’s decision-making power in the community increased. They were considered by community members as individuals that can contribute to their development. Some of the respondents (7.7%), 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 the meeting in the community also increased when they owned land.

Table 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	%
Decisions 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
Total	19	5.2	344	94.8	363	100.0

Source: Field data 2022

Few of the respondents (1.4%) declared that women with land certificates are culturally respected by the community. 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 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.

3.3 Social Benefits

The systematic land formalization approach which resulted in offering certificates to women in rural areas, creates among others, social benefits which give the socially recognized right to women. These social benefits include reducing domestic violence at the household level, holding land for different uses in the future like providing it as gifts to children, income generation through the use of 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 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 (title deeds) 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 (U= 235.00, p=0.011) and (U= 275.00, P=0.054) respectively (Table 3).

Also, 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 (72.00 and 74.00) was higher than those who agreed that having land certificates would lead to income generation and women’s economic empowerment with a lower mean rank (60.00 and 59.90). In Addition, the Mann-Whitney U test indicates a statistically significant difference between those with land certificates (title deeds) 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), respectively. Indeed, participants in the FGDs have also noted that the violence has got 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 statistical significant difference revealed (U= 280, P=0.716). These benefits aligned with those reported in the studies by Deere *et al.* (2004), and Panda and Agarwal (2005) who indicated that those women who possess land certificates experience a reduction in domestic violence which create harmony at family levels 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: 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	250.0	7010.0	290.0	6970.0	360.0	6900.0	370.0	6890.0	310.0	6950.0
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 Economic use of land certificate

The findings indicated that the systematic land formalization approach results in issuing certificates (title deeds) to the land owners 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 land owners 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 land certificates to economic use through rent out, sale, agricultural activities, collateral, labour and business was tested by Mann Whitney and then ranked to get a level of contribution as livelihood economic contributors.

The findings in Table 4 indicated the mean rank of agreed on the economic use of land certificate 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) was higher than that with no economic use which had 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 land certificates are accepted by almost all sectors and institutions for different purposes including use as collateral. Findings also indicated the mean rank of those who did not agree 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).

Furthermore, the Mann-Whitney U test indicates a statistically significant difference in ranking between those with land certificates (titles) and those with no certificate on the claims regarding the economic use for rent out, sell, and use of 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 4), respectively. Therefore, findings indicate that the land owned officially in the study area contributes to the economic status of the women in the rural areas.

FGDs results revealed that women who owned land certificates had a higher chance to use the land for credit and production without men's permission. A key informant, the town council land officer, also complemented this by remarking that *"after systematic land formalization approach was adopted in the town council, 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 that of Baruah (2010) who contended that official land ownership by women, makes them have higher self-esteem, and chances to participate in community governance and also do investments. Furthermore, the findings are similar to those reported 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 4: Economic use of land certificate (Title Deed) (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 Rank	57.0	59.07	53.0	59.21	50.0	59.32	61.5	58.91	54.50	59.16
Sum of Ranks	228.	6675.	212.	6691.	200.	6703.	246.	6657.0	218.0	6685.
Mann-Whitney U	0	0	0	0	0	0	0	0	0	0
Z	218.00		202.00		190.00		216.00		208.00	
P (2-tailed)	-0.381		-0.685		-0.864		-0.428		-0.585	
	0.030		0.053		0.039		0.046		0.559	

Source: Field data 2022

3.5 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 like 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 an opportunity to participate in different activities including land management, marketing, training, and workshops that contribute to economic development.

The mean rank of respondents who agreed that women with land certificates have more chances to participate in land management, marketing of the produces, and attending training and workshops was higher (74.70, 61.68 and 61.45) than that of those who disagreed (59.88, 33.30 and 38.60) which indicates that the female with land certificates have more opportunity to participate in decision-making which affects the livelihood of the whole family (Table 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 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 power 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 shows that women with land certificates have a higher opportunity to participate in community governance as accepted and respected by the community members. The level of women's participation in different community activities increased.

Findings from FGDs confirmed that the systematic land formalization approach which confers 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 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	6886.50	166.50	7093.50	193.00	7067.00
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*

4.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 land certificates. 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. This allows 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 they have confirmed that women’s right to land ownership has been provided different social and economic benefits. These benefits were observed for women who possessed land certificates of ownership.

5.RECOMMENDATIONS

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

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