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Gender Equality in Ownership of Agricultural Land in Rural Tanzania Does Matrilineal Tenure System Matter?

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ABSTRACT

Gender gap in ownership of agricultural land is still wide in many developing countries, mainly in favour of men. In some of these countries, both patrilineal and matrilineal systems are practised and recognized by governments. Tanzania is one of the countries in which both systems are practised. This paper explores the extent of gender equality in ownership of agricultural land in Kisarawe and Mkuranga districts which are typical rural agricultural settings and mainly matrilineal societies in Tanzania. It also attempts to examine women's benefits from agricultural activities. Respondents were randomly selected from village registers of the six villages studied. The findings contradict the conventional narratives of gender inequality that women are discriminated in land ownership. Despite insignificant percentage of societies which embrace matrilineal system in Tanzania, to a large extent the system seems to support women in owning land in those societies. However, a few elements of gender discrimination were noted especially for widows and divorced women. The findings make a case for more intervention in ensuring statutory and customary land tenure practices are complimentary in enhancing gender equality in accessing land especially in rural areas.

Keywords

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1. INTRODUCTION

A growing strand of literature on gender equality in agricultural land ownership in rural areas shows that women are not accorded the same rights as men (FAO, 2018; Asantemungu, 2011; Deere and Doss, 2006; Dery, 2015; Doss et al., 2018; Doss et al., 2015; Ikdhahl, 2007; Ikdhahl et al., 2005). Although women comprise about 43 percent of agricultural labour force in developing countries, only a small fraction of farmland is owned by women in some form of secure long-term tenure (Prosterman, 2013). Fewer than 15 percent of agricultural landholders around the world are women (FAO, 2018).

The estimated female share of agricultural labour force is 52 percent in Tanzania (Palacios-Lopez et al., 2017). However, women are generally marginalized in many occasions. For instance, it is reported that men in rural Tanzania make most of the decisions concerning agricultural activities among other major family decisions (World Bank, FAO and IFAD, 2009). In many developing countries, women are marginalized despite there being policies and pieces of legislation that are explicit about gender equality in accessing land. For instance, in Tanzania, the land policy and land laws prohibit discrimination against women in land ownership.

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, give equal land rights to both men and women. For instance, Section 3(2) of Cap 114 provides that the right of every woman to acquire, hold, use and deal with land shall to the same extent and subject to the same restriction be treated as the right of any man. Cap 114 explicitly provides for the principle of non-discrimination. It treats application from a woman, or a group of women no less favourably than an equivalent application from a man or mixed group of men; and adopts or applies no adverse discriminatory practices or attitudes towards any woman who has applied for a Customary Right of Occupancy. Using evidence from 6 villages in Kisarawe and Mkuranga districts which are typical rural agricultural settings in Tanzania, this paper explores gender equality in ownership of agricultural land and attempts to examine the ways in which women directly benefit from agricultural activities.

1.1 Conceptual Underpinning

The problem of gender inequality in access to land resources especially in developing countries is widespread and is indeed a subject of serious debate. In many communities, gender disparities with regard to access to and control of land resources are linked to a norm that men, as heads of households should control and manage household properties (United Nations, 2013). The problem is even much more pronounced and damaging when it comes to access to and control of agricultural land.

Although the importance of securing women's land and inheritance rights has been recognized in a growing number of national and international instruments, evidence from a gender perspective shows that, most land tenure systems in Africa favour men, in most cases granting women rights primarily through a father, husband, brother or son (Moyo, 2017; FAO, 2011; World Bank, FAO and IFAD, 2009; UN-HABITAT, 2006; Tsikata, 2003; USAID, 2013). Under customary land law and traditions in many developing countries, women are given usufructuary rights (Leavens and Leigh, 2011). For instance, in Maasai culture in Tanzania, women are not allowed to inherit any property and are likely to lose land and livestock if their husbands die without leaving behind a male child (Tiaré Cross, 2013). In some parts of rural Moshi in Kilimanjaro region in Tanzania, inherited traditions and customs are reported to play a decisive role in limiting women's access to and control over land, among other resources (Asantemungu, 2011). In Gambia, women, like most women in sub-Saharan Africa, do not inherit land, nor do they generally receive land allocations from community authorities (World Bank, FAO and IFAD, 2009).

Despite recent institutional reforms in many Sub-Saharan African countries, there are still many challenges due to the fact that issues such as marriage, divorce and inheritance rights in defacto

sense, continue to be governed by customary law (Cao, 2016). Gender bias in income distribution is also common in many African customs and traditions. For instance, in most of the West African cultures, men and their wives do not share incomes; they keep separate budgets and have different spending responsibilities (Djuikom and van de Walle, 2018). In Cameroon, some men refuse to give land to their wives, for fear of losing wives' labour in their farms or for fear of women earning their own income and thus becoming independent (Hilhors, 2000).

Gender systems are diverse and complex as they are determined by community norms and values (Akter et al., 2017). Although the statutory framework prohibits discrimination, customary laws are deeply ingrained, and women are often not aware of their statutory rights to land nor their ability to protect those rights through existing formal institutions and the judicial process (Leavens & Leigh, 2011). Kamugisha (2011) concurs with the foregoing, noting that there is an agreement to a great extent that the way customary law is applied in Tanzania is unreasonable, unjustified and discriminatory to women.

However, it should be noted that, in many rural areas in Africa, customary land tenure systems are experiencing profound changes, as a result of dramatic structural changes in economies and societies (Cotula and Toulmin, 2007). The changing roles of extended families as land management units provide the principles of social stability and the moral economy of the lineage group which can offer relatively secure land rights to women (Quan, 2007). The rights of women under customary systems in many African societies differ depending on whether the society is matrilineal or patrilineal. There are considerable differences between patrilineal and matrilineal tenure systems. Under patrilineal systems, property devolves through the male line (from father to son) and wives and daughters usually have no inheritance rights while under matrilineal systems, property is traced through the mother's line but generally owned and controlled by men (i.e. sons inherit land from their mother's male relatives); but women tend to have greater rights than under patrilineal systems (Cotula, 2007). For instance, women enjoy stronger cultivation rights and are able to obtain land as a gift from their fathers (Lastarria-Cornhiel, 1997). In matrilineal societies, access to land is guaranteed regardless of marital status and when parents die, children inherit land equally.

The position of widows' land rights differs from society to society and even within families. In societies that follow Islamic law, a widow can get either a portion of the husband's inheritance (sometimes allowed to stay in the matrimonial home with her children) or get 1/8 of her deceased husband's belongings. However, there are still cases where widows may be evicted from their matrimonial homes after the death of their husbands. In some parts of Senegal River and Burkina Faso, for instance when a husband dies, a widow is neither abandoned nor denied access to land. Depending on the circumstances, she either remains on the husband's land, or goes back to her father's farmland and draws her livelihood from it as long as necessary to find a new husband (Platteau, 2000).

Other studies indicate that existence of matrilineal family relations have resulted in an increase of gender equality, as women possess the same rights over agricultural land as men and there is little interference by men when women earn income by farming family land. For instance, amongst matrilineal groups in Ghana, women are able to utilize their positions within kinship networks to negotiate secure land rights and play active roles in commercial agricultural production despite countervailing tendencies which limit land allocations from men to women (Aryeetey, 2002). A study carried out by Dondyne et al. (2003) in one of the matrilineal villages in South Eastern Tanzania revealed that, there is no evidence suggesting women discrimination under customary land tenure regimes as women have the same rights as men in accessing land and ownership of property. The authors provide further that, in cases of divorce, properties are normally equitably divided. However, as marriages tend to be patrilocal, women may find it more difficult to keep control of their land.

2. RESEARCH METHODOLOGY

The study was carried out in Kisarawe and Mkuranga districts. It covered 6 villages of Sungwi, Kauzeni and Masaki in Kisarawe District and; Msufini-Kidete, Ngarambe and Mwanambaya in Mkuranga District. The study used both qualitative and quantitative data. Qualitative data was collected first using interviews. The information from the interviews was used to design a questionnaire which was used for collecting quantitative data. Interviews involved 20 women and 10 men randomly selected from village registers of the 6 villages. Interviewees distribution according to villages was as follows: Sungwi (3 women and 3 men), Kauzeni (3 women and 1 man), Masaki (4 women and 1 man), Msufini-Kidete (5 women and 2 men), Ngarambe (2 women and 1 man) and, Mwanambaya (3 women and 2 men). The study also interviewed 12 members of the Village Councils, 2 from each village. The interviewed members in the Village Council comprised 1 man and 1 woman from each village. The primary purpose of the interviews was to get opinions from both women and men among the interviewees on the status of gender equality in ownership of agricultural land and on the extent to which women directly benefit from agricultural activities.

In addition to the 42 interviewees, 80 respondents were randomly identified and a questionnaire was used to collect data on the magnitude of gender equality in ownership of agricultural land in the selected villages. A total of 58 respondents returned filled out questionnaires, which is 72.5 percent response rate. Quantitative data was analysed using SPSS while thematic analysis was used to analyse qualitative data.

The selected villages are located in Coast region. According to the 2012 Population and Housing Census Report, there were 1,098,668 inhabitants in Coast region, of which 537,826 (49 percent) were males and 560,842 (51 percent) were females. Just as other eastern regions of Tanzania, Coast region is mainly a matrilineal society. In Tanzania, about 20 percent of the ethnic communities follow matrilineal systems (Hilhors, 2000).

The major economic activity for the Coast region is agriculture, with over 90 percent of the households engaged in crop farming. The region has more than 90 percent of agricultural land. Farming is largely in small scale and subsistence in character. Farming is mainly carried out using simple farming tools such as hand hoes. The most common food crops grown include; cassava, maize, rice, sorgam, millet, paddy, beans, yams, sweet potatoes, pumpkins and vegetables while major cash crops are cashew nuts, coconuts, pineapple and oranges. Women are more engaged in farming of food crops while men are engaged in cash crops farming. Table 1 shows the total number of villagers in the selected villages.

Mkuranga District			Kisarawe District		
Villages	Men	Women	Villages	Men	Women
Msufini-Kidete	988	1,022	Kauzeni	502	518
Ngarambe	313	328	Sungwi	1,535	2,325
Mwanambaya	3,812	4,659	Masaki	4,399	5,403
TOTAL	5,113	6,009		6,436	8,246

Table 1. Total Number of Villagers in the selected villages

From Table 1, women in Kisarawe district accounted for 56.2 percent while in Mkuranga district, women accounted for 54 percent. This situation is similar to many district in Tanzania where women population is higher than that of men.

3. RESULTS AND DISCUSSION

3.1 Awareness on Land Related Laws

The levels of awareness differed among respondents. Analysis grouped respondents into four categories namely those who were aware of land related laws, those who were aware of only some provisions of the law, those who were aware of the existence of the laws but did not have any details of the laws and, those who were not aware at all. It was evident that, despite the fact that the Land

Cap 113 and Cap 114 both of 1999 have been in existence for almost two decades, only 25 percent out of the women interviewed were aware of the existence of these pieces of legislations and their provisions on gender equality in land ownership. Only 5 percent of the interviewed women were aware of some provisions of the legislations and 55 percent were aware of the pieces of legislation but did not know any details and 15 percent were not aware at all. A further question was posed to those who were aware of their land ownership rights to determine whether they had tried to acquire land in their own names. Apart from 34 percent who had tried to do so, 66 percent had not attempted to do so. These findings corroborate observations made by Dery (2015) who reports that women's ignorance of their land rights is among the leading causes of limited access to, ownership and inheritance of land.

Members of the Village Councils who were interviewed indicated that, villages had no land that could be allocated to the villagers. Instead, villagers access land largely through buying it from individuals and through inheritance. Village Councils were mainly responsible for verifying the true owner of the land earmarked for sale or under transaction. This is done in order to minimise land conflicts in the villages. Depending on negotiation between the two parts, in Mkuranga District prices of a plot of land measuring about 1/4 acres was being sold between US\$ 800 to US\$ 1,500. One acre of industrial plot was being sold between US\$ 1600 to US\$ 1,800 and a farm of one acre was being sold between US\$ 500 to US\$ 1,200. Apart from the fact that prices of land were largely based on negotiation between the two parties, indicative land prices could not be obtained from Kisarawe District officials. More than 80 percent of land in the selected villages was acquired through inheritance.

The Village Councils were also responsible for issuing Certificates of Customary Right of Occupancy (CCRO) in their respective villages. Normally, Village Councils impose a fee of 10 percent of sale price for every sale transaction. The money is remitted to the Government which then returns 2 percent of the sale price to the respective village. More than 80% of members of the Village Council revealed that chances for a woman and man to own land were equal. There was no case of a woman who attempted to buy or sell land but was restricted merely because she was a woman. Women who had attempted to acquire land in their own names also insisted that they were not perceived negatively by the society for buying land in their names. Financial position of a purchaser was regarded as the main criteria for purchasing land.

It was noted that married couples had the right of ownership of family land except for the land that was solely owned by the husband before getting married. Members of Village Council for Msufini-Kidete insisted that they had set a requirement for married couples whereby a woman had to be the first witness whenever her husband wanted to sell land and vice versa. It was also noted that widows were fairly treated by given a portion of the husband's inheritance. In addition, a widow would be allowed to stay in the matrimonial home of their deceased husband with her children. For the interviewed Muslim couples, Islamic law was noted to prevail in inheritance matters. A woman would normally be entitled to 1/8 of her deceased husband's wealth. However, some elements of discrimination were noted for divorced women and widows. The treatment of a widow or a divorced woman in a polygamous marriage was even more complex.

Few gender discrimination elements were reported against widows. 9 percent of the women informants recalled some incidents of discrimination against widows who were forced to leave from their matrimonial home without being given a portion of their deceased husbands' wealth. While all men interviewed could not recall women discrimination incidents in land ownership, one member of the Village Council insisted that they had recorded a number of complaints from widows. Whenever the incidents of harassing widows were reported, they resolved the matter in favour of the widows. This implies that women are generally not discriminated from owning land, suggesting that lack of economic powers to purchase land and ignorance of the law were the main reasons for women not to exercise their land rights.

Women were indifferent as to whether customary laws granted them legal protection in land ownership. They particularly had little understanding of the existence of legal redress and resolution of disputes. For instance, 60 percent of the respondents pointed out that they were aware of the presence of land courts at the village levels, while 30 percent were aware of the roles played by clan elders in resolving land related conflicts resulting from divorce and inheritance while 10 percent noted Islamic law as a means of addressing land ownership conflicts in case of divorce. Respondents also reported that clan elders were highly engaged in the process of selling or buying clan land. When asked whether they were ready to seek remedial measures when denied right to farm on clan land, 85 percent of women indicated to be ready, 5 percent was not ready while 10 percent had no opinion on this respect. The respondent who was not ready explained that she doesn't believe that a woman can win in such cases. This suggests limited land law awareness and self-inflicted fears amongst women in rural areas.

Regarding the 6 Village Councils, one would note that the requirement of Cap 114 of having at least 25 percent of women in the Village Council has been fulfilled. Table 2 shows the composition of the members of the Village Councils in the selected 6 villages in Mkuranga and Kisarawe districts who took part in this study.

District	Villages						Total	
	Msufini-Kidete		Ngarambe		Mwanambaya			
Mkuranga	Women	Men	Women	Men	Women	Men	57	
	8	14	6	6	9	14		
Kisarawe	Villages						49	
	Masaki		Sungwi		Kauzeni			
	Women	Men	Women	Men	Women	Men		
	8	14	7	7	5	8		

Table 2. List of Members of Village Councils in the selected Villages

The study further analysed qualifications of the member of the Village Councils and noted that, apart from 2 members who had certificates in education and 1 member who possessed diploma in education, the rest of the members had no academic qualifications. Also noted that, all members neither had any background on land administration matters nor attended courses, seminars or workshops on land administration issues. The members normally executed their duties based on their experience and traditional way of dealing with land issues in the society. It was also noted that some members were dormant, they didn't even attend the meetings. This highlights the challenges of providing awareness on land rights in rural areas.

3.2 Gender and Access to Land

Majority of women in the selected villages were largely noted to have accessed land through their marriage/male relatives, but to varying degrees depending on their ethnic group, family relations and socioeconomic status. Generally, the practices were not seen to inhibit women from accessing and holding land. It was however noted that, land rights were slightly endangered when a woman becomes a widow and when divorced.

It was generally seen that women have equal access to land rights though customary land tenure norms are still predominant over statutory laws. Apart from women being free to buy land, it was apparent from the selected villages that gender bias against women on inheritance was pronounced. Some women were harassed when seeking inheritance rights over their deceased husbands' land and other properties. In this regard, one may argue that the existing legal provisions are not only inadequate in addressing women's land ownership rights, but also have not effectively addressed customary land ownership rights for women.

It was noted that, 55 percent of the women gained access to land through marriage/male relatives, 11 percent through direct purchase, 31 percent through inheritance, 2 percent through joint acquisition by relatives and 1 percent through gift. It should be noted that the small number of women owning land in selected villages is not a peculiar case. Numerous literature has reported this state. For instance, a study carried out in Uganda by Deininger and Castagnini (2006) found that, approximately 10 percent and 47 percent of plots were owned by women and men respectively, based on sole ownership only. Regardless of differences in landownership regimes and the differences between ownership and control of land, a study by Doss et al. (2015) reported that the percentage of women who owned agricultural land in their own names in different countries was 5 percent, 7 percent and 8 percent for Senegal, Lesotho and Tanzania respectively. This pattern of results is not uncommon in many villages in Tanzania.

3.3 Gender Role in Agricultural Activities

It was evident that, almost 95 percent of farm activities such as planting, weeding and harvesting were performed largely by women. It was only during initial stages of farm clearing when men took active roles. It was also common for men to exercise their active role during harvesting. It was further observed that income obtained from agricultural activities generated by women was kept by women themselves. Men usually assisted their wives in finding markets for their agricultural produce. In return men were given a small portion of income of the sale proceeds. It was clear that the efforts of women were recognised by men as there were no interferences on the income generated. That happened whenever men took no active role in farming activities. However, it is worth mentioning that this observation might be true probably in matrilineal and not in patrilineal society. This scenario is highly depended on the strength of a woman herself in commanding respect for the work done as in some cases, men took control of the proceeds despite his inactive role in farming activities. This takes note of Kusiluka (2012) who noted that gender bias in decision making in Tanzania is generally in favour of men both at workplaces and in the society as a whole.

3.4 Extent of Women Involvement in Agricultural Activities

It was noted that the extent of women involvement in agricultural activities was relatively higher (68 percent) compared to men in the selected villages. Yet their engagement was largely in subsistence farming mainly on annual crops such as maize, paddy, cassava and vegetables. High involvement of women in agricultural activities was not by choice but was due to structural issues. Men were mainly engaged in permanent crops such as coconut, cashew nuts, oranges, mangoes and in non-agricultural activities such as motorcycle ('Boda-boda') driving, labourers or working on farms belonging to others and a few engaged in temporary employments. Apart from being busy in permanent crops during their respective seasons, more than 60 percent of men didn't do any notable physical farm activities. Majority of men were rather engaged in playing board game ('Bao') during other farming seasons, hence, women had to do agricultural activities alone so as to have food for their families. This concurs with the study by Cotula and Neves (2007) who revealed that when off-farm activities are usually undertaken by men, women's responsibilities for agriculture increase. It is also consistent with Lastarria-Cornhiel (2006) observation on increasing percentage of women in the agricultural labour force as compared to men.

The fact that women in the case study areas were engaged in subsistence farming using hand hoes, their scale of farming was generally small. This concurs with strands of literature showing that, women generally cultivate smaller plots (Doss, et al., 2018; Santos et al., 2013; World Bank, 2011; Asantemungu, 2011). Except for paddy fields, farms for other crops were located within close proximity to the owners' residences. Generally, an individual owned between 1 and 5 acres and more than 20 acres was owned by a family in Mkuranga District. In Kisarawe District, a person could own between 1 and 3 acres, and more than 20 acres for a family.

Apart from growing food crops for family food production and surplus for selling, women didn't engage themselves in growing cash crops, which generate higher income. Consistent with this observation, agriculture was largely for food production for family up keeping rather than for income generation to most women. A study by Hill and Vigneri (2014) reveals that women shy away from growing higher-value crops, especially if growing such crops is traditionally seen as a male activity.

3.5 Benefits from Agricultural Activities to Women

Analysis of gender equality in ownership of agricultural land went further to analyze the benefits women obtained from agricultural activities. The way women benefited in agricultural activities in the selected villages provided interesting insights. Generally when a woman was actively engaged in agricultural activities than a man, she would take the largest share of income compared to man, and vice versa. The one who generated more income took the largest share. It was revealed that apart from finding market for the farm produce for their wives, men were not in charge of sale proceeds.

It was also noted that income distribution between men and women differed depending on religious beliefs. About 61 percent of women who were married to ordinary Muslim and Christian men revealed that they could freely dispose-off the agricultural produce and keep the proceeds if they had farmed alone. Approximately 23 percent reported that in some cases men took all income regardless their dormant role in farming and 16 percent of Muslim women who took part in this study revealed that, much as they farmed alone, they did not get any specific share of income. The latter group received household needs required by the family. For the women who were married to husbands who strictly observed traditional Islamic norms mentioned that the requirement of being given 1/8 share of the husbands' wealth especially in inheritance and divorce is strictly adhered to by men.

Only 11 percent of married women managed to construct their own houses using their share of income from agricultural activities. This category of women reported that they bought land from private individuals to construct houses and those houses were rented to generate income. One man from Ngarambe village who was in the category of those who didn't give any share of income to their wives had this to say in the course of defending his position:

"It is appropriate for women to be supplied with basic needs and I am worried if they were allowed to take share of income, they would spend the money in secret undertakings or spending it in unproductive traditional activities such as hiring traditional dance ('ngoma') and putting the money in 'money-go-round' ('upatu')".

The Village Executive Officer (VEO) of Sungwi Village had similar opinion regarding not giving women share of income by stating that:

"After harvest seasons, women used to hire traditional dance for about 4 consecutive days from Thursday to Sunday. However, the tendency had significantly changed as currently they used only 2 days (i.e. Saturday and Sunday) for playing traditional dance".

Contrary to mens' allegation, it was noted that, almost 70 percent of womens' income in the selected villages benefited the entire family as much of it was spent on food and children's health and education. The observation takes note of Akter et al. (2017) who reported that women invest as much as 10 times more of their earnings than men do in their families' well-being. The finding shows that only a small portion of other basic family requirements were funded by men. Apart from using the income for housing improvement, much of mens' incomes were used for their own personal needs. One man from Masaki village narrated this regarding spending by women vs. men:

"Mens' income is supposed to be spent on capital intensive expenditures, women should strive to support their men on household needs".

That concurs with the finding by Hilhors (2000) that, in some African countries, men wanted their wives to work on family land because of the benefits brought to their family as a whole. About 40% of women mentioned that the little income generated from agricultural activities enabled them to

take small loans from micro finance institutions such as Village Community Banks (VICOB) which assisted them in raising capital for starting small businesses. One woman from Mwanambaya village showed the researcher a small shop that she funded from borrowed funds. These findings concur with Kabeer (2012) observations that, resources in women's hands had a range of positive outcomes for human capital and capabilities within the household. Supporting this arguments, a study by Dery (2015) also noted that proceeds from women farming activities were spent on household's needs, while most men spent income on personal needs such as buying beer and even flirting with other women.

3.6 Consequences of Gender Inequality

It was the interest of this study to probe how women in the selected villages would have reacted if there were denied ownership to agricultural land. Interviewees were therefore asked to state the consequences of gender inequality in ownership of agricultural land. Fear of poverty ranked the highest consequence of gender inequality in ownership of agricultural land (Table 3). This observation concurs with Deere and Doss (2006) who affirm that, lack of access to land is correlated with poverty which limits women access to credit and access to other inputs.

Consequence	Frequency of mentioning
Limited investment on land	4
Harassment of women due to landlessness	6
Women remaining financially dependent on their husbands	10
Losing property in case of divorce	4
Women exploitation	8
Marriage conflicts leading to litigation, divorce and family breakdown	7
Stressful life resulting into diseases	9
Fear of Poverty	14
Overworking to get income to take care of the family	3
Failure to service loans	4
Suicide and suicide attempts	1
Wives stealing from their husbands	4
Becoming unfaithful in their marriage	5
Inability to take care of the family when separated or husbands die	4
Failure to join microfinance groups to raise capital for starting small business	3

Table 3. Consequences of Gender Inequality in Agricultural Land Ownership

Women dependence on men was found to be another negative impact of gender inequality in ownership of agricultural land. It was revealed that, for women who didn't receive any share of income were at times denied basic household needs when requested. Others indicated that gender inequality in agricultural land ownership resulted into women's stressful life which sometime resulted into diseases. For the women who farmed alone and all income was taken by men felt that they were exploited. Gender inequality resulted into marriage conflicts which eventually led to litigation, divorce and family breakdown was another consequence mentioned. For not having land, women were harassed when requested for share of income, others were tempted to be unfaithful to their marriage in search for income to meet their needs. Women had the same opinion when mentioning 5 aspects as consequences of gender inequality in land ownership, the aspects mentioned were; limited investment on land, losing property in case of divorce, failure to service loans, stealing from their husbands and, inability to take care of the family when separated or husbands died. Other consequences included; women overworked to get income to take care of the family, failure to join microfinance groups to raise capital for starting small businesses and suicide attempts.

In an attempt to address these consequences of gender inequality, 90 percent of women indicated that education and awareness of gender equality were required so as to eliminate unfavourable customs and traditions. To enhance gender equality in agricultural land ownership and enjoyment in the benefits of agriculture activities, respondents insisted on adoptive of a participatory approach in implementing land related policies (such as land policy and agricultural policy) and programmes. These findings corroborate with findings by Deere and Doss (2006) who noted that, for less developed countries the gender gap in land will not decrease without strong and effective policy interventions. Evidence also suggests that, agriculture dominated economies will grow faster and food will be secured if gender inequality is significantly addressed (Dery, 2015; Aryeetey et al., 2007). Only 10 percent of women opined for raising voices towards addressing gender inequality in agricultural land ownership.

3.7 Gender Equality in Land Ownership Rights

Even though women accounted for the majority of farm workers, the number of women owning agricultural land in their own names was still insignificant in the selected villages. Apart from practising matrilineal system, majority of women were not aware if they had equal ownership land rights. Out of the total sample size, 65 percent had little understanding of gender rights in land ownership while 30 percent were aware of but insisted that awareness campaigns should be undertaken at the village level to enable the majority women understand better their land rights. Only one woman seemed not to be interested in the concept of gender equality. She argued that; "my husband will not tolerate seeing me fighting for land rights, he will divorce me if I do such a thing".

It was noted that respondents had diverse perceptions regarding the concept of gender equality in agricultural land ownership. The findings show that, only 20 percent of women respondents reported that gender equality was beneficial to women, 35 percent reported that it was beneficial to men and 45 percent noted that practising gender equality would benefit both men and women. Arguments of men respondents on having gender equality also differed. While 10 percent argued that gender equality generally favoured women, 30 percent reported that it was beneficial to men and 60 percent said that it was beneficial to both men and women. A male respondent from Msufini-Kidete Village had this to say regarding gender equality: "both men and women would be benefited but it depends on the couple's relationship in their marriage, if there are a lot of misunderstanding, a woman is likely to be treated badly". Another male respondent from Sungwi Village insisted that: "gender equality was largely beneficial to men than women as most women are illiterate and they don't know how to fight for their rights, even if they are left to farm alone, men will continue to take control of the proceeds". The situation was different to unmarried women who were free to buy agricultural land and make any decision on that land; they were generally regarded equal to men.

Apart from those who were completely unaware of gender equality, arguments from women and men respondents generally suggested that, gender equality in accessing and owning agricultural land was crucial for the wellbeing of households. One woman from Sungwi village had this to say regarding the importance of gender equality in land ownership:

"Given equal land ownership rights, women can fight for their land rights, they can be independent and provide enough food stock for the entire household. Furthermore, women associations should be formed at the village and experts in land administration should be invited to impart knowledge on land issues and gender equality in land ownership".

3.8 Adherence to Statutes on Gender Sensitivity Land Ownership

Land laws in Tanzania put emphasis on gender equality in accessing and owning land. For instance, mortgaging of matrimonial property requires spouse consent. It was evident from this study that,

matrilineal land tenure system played a significant role in empowering women to own and have control on agricultural land and land for other uses. Without knowledge on the statutory requirements on implementing gender balanced land ownership, some women exercise their rights freely. Although members of Village Council attended no seminar/workshop/training on land administration, they generally seemed to value the rights of women and that was the reason for imposing some conditions such as women to be witnesses whenever husbands or male siblings were selling individual or family land. However, the quality of their land rights were sometimes undermined by lack of awareness for some women. About 11 percent of women who acquired land in their own names directly from individuals land owners revealed that, there was no any limiting factor for them to buy land. A larger proportion accounting for 89 percent were of the opinion that, having or not having land on their own names was not an issue, what was important to them was to be granted right to use family agricultural land. This concurs with Doss et al. (2015) observations who reported that, it is less important whether a woman's name is actually on the document, as having anyone's name on the document may provide some tenure security.

It was also noted that, majority of the members of Village Council possessed no basic knowledge on land related matters. Only 12 percent of the members out of 106 were aware of the provision of gender equality in land ownership. The awareness was acquired from reading brochures obtained from the Municipal Councils. However, Village Council members were informed by the land officers that whenever a woman applied for land, she had to be given a priority, of which they complied with. They further reported that, in the past 3 years, about 10 percent of women in the village had tried to buy land on their own. Village Council members further admitted that, for some families, the treatment of women especially when they became widows or when divorced was not favourable.

4. CONCLUSION

This study has empirically shown that matrilineal land tenure system still played a significant role in empowering women ownership rights in the selected villages. Womens' contribution to agriculture and households welfare was notable in the case study villages. The significant portion of their income was spent mainly on the households needs. From these findings, it was clear that addressing gender inequality in accessing land ownership for agricultural uses would not only be beneficial to the women as individuals, but would make a difference to the households' wellbeing and communities at large.

This study further provided a reflection as to the benefits acquired from farming activities among men and women in the case study areas. It was clear that although women were highly engaged as subsistence farmers, they were free to decide on proceeds from their farming activities when farmed alone. However, there were women who still faced challenges in owning and having decision on the income from the farms they cultivated themselves.

The findings showed that the level of gender discrimination in owning agricultural land through direct purchase was insignificant. The concern that there existed discriminatory tendencies were largely attributed to lack of awareness of the womens' land rights for some women, coupled with suppressive customs and traditions which largely favoured men to persist. It was also caused by financial position of many women who had no income to buy agricultural land.

Generally, the findings of this study elaborated that, although the National Land Policy (1995) advocates for gender sensitive land ownership, there was still mismatch between the laws and practice. The National Land Policy (1995) puts little weight on existence and the negative impacts of the cultural and religious dimension in rural land ownership. This implies that addressing legal and customary gap was and is still necessary in enhancing gender equality in ownership of agricultural land in the selected villages and other villages with similar traditions.

One of the approaches to address the conflict between customs and traditions and the statutory land rights is by enhancing awareness to women engaged in agricultural activities at all levels. Awareness

should also be provided to Village Council members who continue to address land issues in their respective village without having the basic knowledge on land management and administration. That would address the loopholes that permit customary law to discriminate women. This emphasizes the fact that there should be a clear system of land rights which guarantees women's land rights. Realization of de facto gender equality in land ownership in rural areas requires public awareness and sustained campaigns.

In addressing socio-cultural norms, traditions and attitudes, it is important for the society to be aware of the existence of laws and policies. Effectiveness of the existing laws and policies largely depends on their enforcement, acceptability and respect for them. To narrow gender gap, women in the villages should be encouraged to establish networks and even social institutions/support groups to exchange ideas and share experience on success stories on land matters which have helped others. This will contribute to improved awareness on land laws, policies and rights among women and the society in general. Customary laws that treat women as secondary beneficiaries of family landed property should be discouraged or abolished altogether.

However, it is worth mentioning that, findings from this study cannot be generalized to all villages in Tanzania or elsewhere, as it is the fact that there are other societies in the country where discrimination against women on accessing and owning agricultural land is still significantly higher mainly due to persistent patriarchal and cultural norms that prevail in those societies.

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9. KEY TERMS AND DEFINITION

Equality: The quality or state of being equal in ownership of valuable resources.

Matrilineal: Tracing descent through the female maternal instead of paternal lines

Land: A portion of the earth's solid surface which is used for a qualified activity and is distinguished by boundaries or ownership