

**LAND TENURE SYSTEM AND INCOME POVERTY AMONG FEMALE  
HEADED HOUSEHOLDS IN TARIME DISTRICT, TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE  
REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN RURAL  
DEVELOPMENT OF SOKOINE UNIVERSITY OF AGRICULTURE.  
MOROGORO, TANZANIA.**



**2014**

**ABSTRACT**

The study was conducted to examine the land tenure system and its implications on income poverty among female headed households in Tarime District. Specifically the study examined the existing land tenure system in the district, explored women's perception towards the existing land tenure system and assessed income poverty among female headed households. A cross-sectional survey using structured questionnaires was used in collecting quantitative data, while qualitative data were collected through administration of checklist of questions to key informant and focus group discussion participants. A total of 120 FHHs in Gamasara, Kewamamba, Kitenga and Susuni villages responded to a survey that was conducted. Multiple regression model was used to test the relationship between land tenure system and female headed household's income poverty. Findings from the research indicated that customary land tenure system is practiced whereby land is owned by men. The study shows that most of the FHHs were in a disadvantageous position in terms of control over land and farm size. Women were only taking care of land for the benefit of their sons. Apart from lack of land ownership, all the interviewed respondents (100%) strongly agreed with the statement that; when women have land security, they can grow and earn more, and they usually spend higher proportion on caring for the family. The study concludes that income poverty persisted among FHHs and recommends that awareness raising to the community and women in particular, increased control over land and tenure security are fundamental means towards ensuring household agricultural productivity and hence improve women's income status.


**DECLARATION**

I, Advera, M. Gibe, do hereby declare to the Senate of Sokoine University of Agriculture that this dissertation is my own original work, done within the period of registration and that it has neither been submitted in any other institution.



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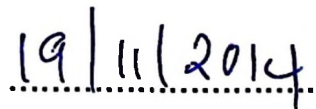
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## **ACKNOWLEDGEMENTS**

Firstly, I would like to give special thanks to the Almighty God for protecting and enabling me in each and everything. I would like to acknowledge the academic support that I got from my supervisor Dr. Anna Sikira of the Development Studies Institute, Sokoine University of Agriculture, for her guidance, encouragement and close supervision and constructive challenges from research planning, development of research proposal to the writing of this dissertation. Her support in this intellectual project is invaluable as she helped me a lot in this academic endeavor.

I am very grateful to my husband, Isack Kichuki for his moral love, sponsorship, material support and advice throughout my study period. My special thanks should also go to my children who lacked motherly care when I was busy with this work, I appreciate for their endurance and pray that may God protect and give them wisdom for the rest of their life. I convey special thanks to Tarime District Executive Director for allowing me to undertake the study at different villages in Tarime District and obtain useful assistance from the people in the District who were interviewed for sharing their knowledge on land tenure system and income poverty among female headed households and for the sacrifices they made in giving their time to make this study a reality.

I broaden my grateful thanks to all staff in the Development Studies Institute as well as my fellow students for their cooperation, moral support and encouragement during the whole period of my study. This was very important in the development of ideas as well as my socialization into the academic world.

I would like to thank my family for the social, economic and emotional support which they gave me throughout my entire studies. This study would have not been accomplished without the collaboration and effort of many individuals, even this space cannot be adequate to cite all people, but I would like to show appreciation to all who participated in one way or another to the achievement of this study. Any technical and spelling mistake remains my own imperfection. May God sanctify you all!

## **DEDICATION**

I devote this work to my parents for the role that they played in raising me since my formative years, laid the basis for my education and helped me to create a vision for my future. I also dedicate this work to my much-loved husband Isack Kichuki who was always encouraging me to learn and supporting my education. Further, the work is dedicated to my children Emmanuel, Blessed and Praise for their tolerance and love during the period of study.

## TABLE OF CONTENTS

<b>ABSTRACT .....</b>	<b>ii</b>
<b>DECLARATION .....</b>	<b>iii</b>
<b>COPYRIGHT .....</b>	<b>iv</b>
<b>ACKNOWLEDGEMENTS.....</b>	<b>v</b>
<b>DEDICATION .....</b>	<b>vii</b>
<b>TABLE OF CONTENTS.....</b>	<b>viii</b>
<b>LIST OF TABLES.....</b>	<b>xii</b>
<b>LIST OF FIGURES.....</b>	<b>xiii</b>
<b>LIST OF APPENDICES .....</b>	<b>xiv</b>
<b>LIST OF ABBREVIATIONS.....</b>	<b>xv</b>
<b>CHAPTER ONE.....</b>	<b>1</b>
<b>1.0 INTRODUCTION.....</b>	<b>1</b>
1.1 Background Information .....	1
1.2 Statement of the Problem .....	3
1.3 Justification of the Study.....	4
1.4 Research Objectives, Questions and Hypothesis.....	5
1.4.1 General objective .....	5
1.4.2 Specific objectives .....	6
1.4.3 Research questions .....	6
1.4.4 Research hypothesis .....	6
<b>CHAPTER TWO.....</b>	<b>7</b>
<b>2.0 LITERATURE REVIEW.....</b>	<b>7</b>
2.1 Definition of Important Terms .....	7
2.1.1 Types of land tenure system .....	7

2.1.2 Income .....	9
2.1.3 Income poverty and indicators.....	9
2.1.4 Female Headed Household (FHHs) .....	11
2.2 The History of Land Tenure System in Tanzania.....	12
2.3 Community Perceptions on Land Tenure Systems in Tanzania.....	14
2.4 Relationship between Land Tenure System and Income Poverty .....	17
2.5 The influence of Land Tenure Systems on Poverty Levels Among Women.....	18
2.6 The Legal framework Environment in Tanzania.....	20
2.6.1 Government interventions on land issues in Tanzania.....	22
2.7 Conceptual Framework for the Study .....	23
<b>CHAPTER THREE.....</b>	<b>26</b>
<b>3.0 RESEARCH METHODOLOGY .....</b>	<b>26</b>
3.1 Description of the Study Area .....	26
3.2 Justification of Selection of the Study Area.....	26
3.3 Research Design .....	28
3.4 Sampling Procedures and Sample Size.....	28
3.5 Data Collection Methods.....	29
3.6 Criteria for grouping respondents into their Economic Status in the Study Area .....	30
3.7 Tools for Data Collection .....	31
3.8 Data Processing and Analysis .....	31
3.8.1 Methods for data analysis as per specific objective.....	31
3.8.2 Analysis of existing land tenure system in Tarime District.....	32
3.8.3 Analysis of women's perception on the existing land tenure system .....	32
3.8.4 Analysis of income poverty among female headed households in relation to land tenure system.....	32

3.8.5 To determine the relationship between socio economic factors influencing land ownership and income poverty status among female headed households...	33
3.8.6 To determine the suitability of the multiple linear regression .....	34
<b>CHAPTER FOUR .....</b>	<b>35</b>
<b>4.0 RESULTS AND DISCUSSION .....</b>	<b>35</b>
<b>4.1 Social-demographic Characteristics of Respondents.....</b>	<b>35</b>
4.1.1 Age of respondents.....	35
4.1.2 Marital status of respondents .....	36
4.1.3 Education level of respondents .....	37
4.1.4 Main source of household income .....	38
4.1.5 Income of the household per month.....	39
4.1.6 Household size .....	40
<b>4.2 The Existing Land Tenure System in the Study Area.....</b>	<b>40</b>
4.2.1 Ways of land acquisition .....	40
4.2.2 Types of land tenure in the study area.....	43
<b>4.3 Perception of Respondents towards Land Tenure System .....</b>	<b>46</b>
<b>4.4 The Status of Income Poverty among Female Headed Households.....</b>	<b>51</b>
4.4.1 Housing conditions as a measure for income poverty.....	51
4.4.2 Number of meals taken per day .....	52
4.4.3 Land size.....	53
4.4.4 Problems in satisfying household food requirements .....	54
<b>4.5 Income Poverty among Female Headed Households and Land Tenure System.....</b>	<b>55</b>
<b>4.6 Socio-economic Factors Influencing Land Ownership and Income Poverty Status</b>	
<b>Among FHHs.....</b>	<b>58</b>
<b>CHAPTER FIVE .....</b>	<b>64</b>
<b>5.0 CONCLUSIONS AND RECOMMENDATIONS.....</b>	<b>64</b>

5.1 Conclusions .....	64
5.2 Recommendations.....	65
5.2.1 Recommendations to the government .....	65
5.2.2 Recommendations to organizations and other stakeholders.....	66
5.2.3 Recommendations to community members.....	67
5.3 Suggestion for Further Research .....	68
<b>REFERENCES .....</b>	<b>69</b>
<b>APPENDICES .....</b>	<b>85</b>

## LIST OF TABLES

Table 1: Sampled divisions, wards and villages.....	29
Table 2: Age of the respondent in group .....	35
Table 3: Marital Status of Respondents.....	37
Table 4: Education level of respondents.....	37
Table 5: Main Sources of Income .....	39
Table 6: Income of the household per month.....	39
Table 7: Ways of Land acquisition.....	42
Table 8: Types of land tenure in the study area .....	44
Table 9: Types of land tenure and Demographic characteristics of respondents.....	45
Table 10: Perception towards the existing land tenure system and income poverty .....	49
Table 11: Materials used in different parts of the house.....	51
Table 12: Number of meals taken per day .....	52
Table 13: Size of the land accessed .....	54
Table 14: Problems leading to not meeting household needs .....	55
Table 15: Land tenure system and income poverty status among FHHs.....	57
Table 16: Results from regression analysis on socio economic factors influencing land ownership and income poverty status among FHHs .....	61

**LIST OF FIGURES**

**Figure 1: Conceptual Framework..... 25**

**Figure 2: Location of the study area ..... 27**

**Figure 3: Household size ..... 40**

**Figure 4: Perception towards the existing land tenure system and income poverty ..... 50**

**LIST OF APPENDICES**

**Appendix 1: Survey Questionnaire on Land Tenure System and Income Poverty  
among Female Headed Households in Tarime District ..... 85**

**Appendix 2: Interview Guide (Checklist) for Key Informants ..... 94**

**LIST OF ABBREVIATIONS**

<b>BAWATA</b>	<b>Baraza la Wanawake la Taifa</b>
<b>CBO</b>	<b>Community Based Organization</b>
<b>FAO</b>	<b>Food and Agriculture Organization</b>
<b>FGDs</b>	<b>Focused Group Discussions</b>
<b>FHH</b>	<b>Female Headed Household</b>
<b>GOT</b>	<b>Government of Tanzania</b>
<b>HBS</b>	<b>Household budget survey</b>
<b>MDG</b>	<b>Millennium Development Goal</b>
<b>MHHs</b>	<b>Male Headed Households</b>
<b>NGO</b>	<b>Non-governmental Organization</b>
<b>NLP</b>	<b>National Land Policy</b>
<b>REPOA</b>	<b>Research on Poverty Alleviation</b>
<b>SPILL</b>	<b>Strategic Plan for the Implementation of the Land Acts</b>
<b>SSA</b>	<b>Sub- Saharan Africa</b>
<b>TZS</b>	<b>Tanzania shillings</b>
<b>UNDP</b>	<b>United Nations Development Programme</b>
<b>UNECA</b>	<b>United Nations Economic Commission for Africa</b>
<b>URT</b>	<b>United Republic of Tanzania</b>
<b>VIF</b>	<b>Variance Inflation Factor</b>
<b>WB</b>	<b>World Bank</b>

## **CHAPTER ONE**

### **1.0 INTRODUCTION**

#### **1.1 Background Information**

In recent years, particularly in Africa land tenure system has become a debatable issue among planners and policy makers at local, national and international levels. This might be due to the close link between land tenure security and challenges facing African countries especially when it comes to alleviation of poverty and addressing the situation of human insecurity. Furthermore, this link has been escalated by the Millennium Development Goal (MDG) as declared to eradicate the extreme poverty and hunger by half by 2015 as one of the eight goals to be met (UNDP, 2010). This cannot be achieved unless equitable access to land, security of tenure and the capacity to use land productively in a sustainable manner between men and women are addressed (ICA, 2010; UNDP, 2010). For example, it has been revealed in recent years that, women own only 1% of property and earns 10% of all income in the Globe, and yet they produce half of the world's food (IFAD, 2010).

A study by Hermile (2010) found that, less than 2% of the available land worldwide is owned by women. In Brazil for example, women represent 57% of the population, however, 11% of the land belongs to them. Similarly, seven percent of women own just 10.8% of the land in Nepal. Women's right to land is mainly considered as a mere right of use, without the possibility to make decisions on selling, hiring or changing its use.

Despite women's central role in agricultural production, women in Southern Africa continue to face discrimination in accessing and owning land. Most women in the sub-region have access to farmland only through their husbands or fathers (Gladys, 2010).

As the trend shows, rural women, in particular widows and women-headed households, often have weaker land rights as a result are among the most vulnerable in a society. Consequently, land tenure insecurity has been a major cause of social instability and conflict in Eastern and Southern Africa at local, regional and national levels. Disputes and conflicts over land have also had a significant impact on the level of investment in land and on agricultural yields (UNDP, 2010).

In this regard, land tenure remains one part of complicated combination of the structural factors contributing to poverty and violence among women in contemporary Africa (Baruah, 2010). In Tanzania like elsewhere in Africa, the majority of rural population depends on individual access to land for securing their livelihoods. Women are recognized as playing a pivotal role in maintaining and using land and natural resources. Thus, in any debate on land tenure and livelihoods, gender requires special treatment, and any set of strategies for sustainable income poverty must address women's control to productive resources. This division between primary (male) and secondary (female) control may have an impact on the way men and women own land (FAO, 2010).

On the other hand, skewed land ownership distribution and discrimination according to gender or ethnicity limit economic opportunities for disadvantaged groups in which women constitute the majority of the disadvantaged group. This also provides fertile conditions for social conflict which often erupt in violence where women become the most vulnerable group (Grace, 2005). Land tenure systems have not been given an attention it deserves. So far, little is known on the proper action taken at least by the government to address the issues related to land right of ownership especially among women.

Formulating an appropriate intervention for transforming the status of women both within and outside their homes has been one of the major pre-occupations of development

practitioners. In so doing, a number of strategies have been formulated overtime ranging from raising women's status by improving women's access to health and family planning services and control over land. Economically, the most popular strategy has been the involvement and participation of women in microfinance programmes to assist micro and small enterprises owners get out of extreme poverty (Bhattacharya, 2011). All these efforts were expected to have positive effect on a range of development goals, including poverty reduction and economic growth especially among female headed households (UN, 2009).

Furthermore, the 1999 Land Act No. 4 and Village Land Act No. 5 in Tanzania were introduced in an attempt to make clear, among others the gender related concerns with respect to ownership and access to land (URT, 1999). Female headed households' access to and control over land are affected by their social positions in communities (Peters, 2010). The customary land tenure system governed by patriarchal customary laws dictating that women's access to land is through inheritance to sons, allocation and purchase. However, women control over land is still limited. The reasons for the prevalence of such situation are probably related to cultural but there is little information on how the tenure system affects female heads of the family's income. This study was set to fill the existing knowledge gap by assessing the linkage between land tenure systems and income poverty among female headed households in Tarime District.

## **1.2 Statement of the Problem**

Women are the main users of land for agricultural production. However, women have poor control over land. A number of strategies have been put in place such as improving women's access to and control over land. Section 20(1) (2) of the Village Land Act No.5 specifically states that customary laws have to be in accordance with the National Land Policy (NLP) and with any other written law including the Constitution. Therefore,

customary law is void and inoperative when it denies women, children or persons with disability lawful access to ownership, occupation or use of land (URT, 2009).

Despite the above efforts made by the government so far to address the situation of women by transforming social, economic and gender relations, women have been left behind in the development process and are still subordinate to men in terms of land ownership and therefore they are in extreme poverty. However, customary norms still limit women from fully enjoying their rights, preventing them from owning and inheriting land. Involvement of women in accessing and control over land was expected to empower them economically and socially (ICA, 2010). Women still lack land ownership while the land Act No 5 of 1999 is operating.

While there are many studies on constraints faced by women in the process of land control (ICA, 2010, ILO 2011, Midoli 2011), little is known on the linkage between land tenure systems and poverty status among female headed households. Therefore, wide knowledge on the same would be useful for future interventions. Thus, it is imperative to determine the implications of land tenure systems on poverty status among female headed households in Tarime District. It is expected that, significant improvements in women's access to and control over land would add value to the current efforts in addressing the challenges of poverty and economic growth in general. This is in recognition that, rural women in particular including those in Tarime are at the strategic center of reducing hunger, malnutrition, and poverty because they produce 60–80% of food in the developing world (ILO, 2011).

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

The findings of this study contributed significantly to the body of knowledge on the current literature regarding the status of women and eradicating income poverty in

particular. It has been further underscored that, access to resources is earmarked as one of the indicators of women's empowerment and a base for the attainment of the Millennium Development Goals (MDGs). Many international conferences have been held with a goal of improving women's equitable access to and control over land and property. Governments have the primary responsibility for implementing these commitments. Therefore, the findings of this study are useful for policy makers and other stakeholders in Tanzania to evolve constructive measures for ensuring good practices as well as mechanisms to improve the distribution of land and hence, poverty alleviation among women in the country.

It is also possible that, the findings aimed at prompting the responsible authorities to come up with appropriate strategies on how to manage the challenges faced by female headed households especially those in Tarime District. Also, the study is in line with the Millennium Development Goals (MDGs) and National Strategy for Reduction of Poverty Cluster II, goal number 1 which, among other things, intends to achieve equitable access to resources for improved human development. The results of this study generate useful information to MDGs and NSRP for women empowerment in particular and the society at large. Such information would be instrumental in formulating appropriate policies that seek to serve the best interest of the women in reducing income poverty.

#### **1.4 Research Objectives, Questions and Hypothesis**

##### **1.4.1 General objective**

The general objective of the study was to examine the land tenure system and its implications on income poverty among female headed households in Tarime District.

#### **1.4.2 Specific objectives**

- i. To examine the existing land tenure system in Tarime District.
- ii. To determine women's perception on the existing land tenure system.
- iii. To assess income poverty among female headed households in relation to land tenure system
- iv. To determine the relationship between socio economic factors influencing land ownership and income poverty among female headed households.

#### **4.4.3 Research questions**

1. How are land tenure system practiced in Tarime District?
2. What are the perceptions of women on the existing land tenure system?

#### **1.4.4 Research hypothesis**

(H<sub>0</sub>) There is no relationship between land tenure systems and income among female headed households.

(H<sub>0</sub>) There is no relationship between socio economic factors influencing land ownership and income poverty among female headed households.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

#### **2.1 Definition of Important Terms**

##### **2.1.1 Types of land tenure system**

Land tenure refers to the relationships between and among people with respect to land, whether defined formally (legally, by statute) or informally (customarily) (FAO, 2011). In simple terms, land tenure systems determine who can use what resources for how long, and under what conditions. In addition to that, FAO (2002) and UN (2011), define land tenure as an institution or rules of land ownership, use, and management, obligations, responsibilities and constraints on how land is owned and used. It is commonly said to be 'secure' if it assures owners that their rights will be free from expropriation, encroachment or forced eviction. For centuries traditional land tenure systems in Africa "have made most women little more than temporary custodians of the land as it passed from father to male heir". Landownership (land rights) is generally defined by the land tenure system which basically determines the ability of individuals to gain access to land as well as to security over its use. Ownership of land is different from ownership of other property in that it is the legal possession of certain rights and obligations. Although some of the rights may be held by the individual, some may be held by groups and others by political bodies

All land in Tanzania is considered public land, which the President holds as trustee for the people. The Village Land Act recognizes the rights of villages to land held collectively by village residents under customary law. Village land can include communal land and land that has been individualized. Villages have rights to the land that their residents have traditionally used and that are considered within the ambit of village land under customary principles, including grazing land, fallow land and unoccupied land. Villages can

demarcate their land, register their rights and obtain certificates evidencing their rights. As of 2009, 10 397 villages were registered, and 753 had obtained certificates (GOT Village Land Act 1999; World Bank, 2010; Dondeyne *et al.*, 2003; Lange, 2008).

Villagers have a customary right of occupancy for village land that they hold under customary law or have received as an allocation from the village council. Customary rights of occupancy can be held individually or jointly, are perpetual and heritable, and may be transferred within the village or to outsiders with permission of the village council. Village land allocations can include rights to grazing land, which are generally shared. The village council may charge annual rent for village land (URT, 1999; Sendalo 2009; Baha *et al.*, 2008; Wily, 2003).

Granted right of occupancy. Granted rights of occupancy are available for general and reserved land, subject to any statutory restrictions and the terms of the grant. Grants are available for periods up to 99 years and can be made in periodic grants of fixed terms. Granted land must be surveyed and registered under the Land Registration Ordinance and is subject to annual rent. Squatters and others without granted rights may have customary rights to occupy general land, which may be formalized with a residential license or remain unformalized and insecure (URT, 1999; Maoulidi, 2006).

Leasehold: Leaseholds are derivative rights granted by holders of granted or customary rights of occupancy. Holders of registered granted rights of occupancy may lease that right of occupancy or part of it to any person for a definite or indefinite period, provided that the maximum term must be at least ten days less than the term of the granted right of occupancy. Leases shall be in writing and registered. Short-term leases are defined as leases for one year or less; they may be written or oral and need not be registered. Holders

of customary rights of occupancy may lease and rent their land, subject to any restrictions imposed by the village council (URT, 1999).

**Residential license:** A residential license is a derivative right granted by the state (or its agent) on general or reserved land. Residential licenses may be granted for urban and peri-urban non-hazardous land, including land reserved for public utilities and for development. Residents of urban and peri-urban areas who had occupied their land for at least three years at the time the Land Act was enacted had the right to receive a residential license for the relevant municipality, provided they applied within six years of the enactment of the Land Act (i.e., by 2005) (URT, 2010).

### **2.1.2 Income**

According to ILO (2003), income is defined as all receipts whether monetary or in kind (goods and services) that are received by the household or by individual members of the household at annual or more frequent intervals, but excludes windfall gains and other such irregular and typically onetime receipts.

### **2.1.3 Income poverty and indicators**

The term income poverty describes a person or family who lives on or below the minimum acceptable way of life. It is most likely to occur in people who have a low income. It is used to express a situation where by people have no ability to find a minimum level of income to satisfy daily needs. Minimum level as defined by UN is less than one USD (\$ 1) or two USD (\$ 2) per day (UNDP, 2003; 2006). Tanzania use one US dollar per day in real terms (using purchasing power parity exchange rate) as well as food poverty line to determine income poverty status of an individual and so to facilitate comparison with other countries. According to URT (2013), about 33.6% of Tanzanians fall below the basic

needs poverty line and 16.5% below the food poverty line. Furthermore Tanzania is one of the poorest countries in terms of per capita income, ranking 202<sup>nd</sup> of 208 countries in the world for purchasing power parity with the hard core poor living in rural areas (Mftransparency, 2011). In addition to that, poverty remains highest in rural areas, where 37% of the population falls below the basic needs poverty line (Rweyemamu, 2009). Basing on official population projections (URT, 2013), there are 13.5 million Tanzanians below the basic need poverty line compared with the approximate 11.4 million in 2000/01 (URT, 2007). However, the basic needs poverty line seems to be 40.1% in 2008/09 while food poverty line is 20.4% in the same period (URT, 2009).

Although the Human Development Index (HDI) for Tanzania rose from 0.458 in 2000 to 0.530 in 2007, poverty in the country is still widespread and acute. The MKUKUTA operation targeted at reducing the proportion of rural population (men and women) below the basic needs from 38.6% to 24% and food poverty lines from 27% to 14% since 2000/01 to 2009/10 (URT, 2005). The basic needs poverty line seems to be 40.1% in 2008/09 while food poverty line is 20.4% in the same period (URT, 2009). Between 2000/01 and 2007, the percentage of households below the basic need poverty line fell by 1.1% in rural areas with the incidence of food poverty 2.0% (PED, 2009). This is despite the wide recognition of the country in steering its economy in the right direction. The IMF argues that in the last two decades (between 1990 and 2012) the Tanzanian economy went through a period of successful transition in which economic liberalization and institutional reform led to a recovery of GDP growth to more than 7% per year since 2000 (Policy Forum and Twaweza, 2012). If the noticeable improvement in well-being for the majority of Tanzanians is to be achieved especially women who are the main land users, these data point to the need for greater efforts to alleviate income poverty, particularly in rural areas, Tarime District inclusive.

Numerous indicators have been used to measure the standard of living. Household consumption expenditure is regarded to be the basic measure for assessing income poverty. The household consumption expenditure includes home produced goods and services in which it is compared with a poverty line. The poverty line represents the cost of a basic basket of consumption which in turn households that fall below the poverty line are considered to be poor. Besides, individuals are classed as poor if they live in a poor household, total income can be used to determine income poverty status of an individual. It is prudent to use income over consumption in measuring living standards due to the fact that; Firstly, indifference between the current consumption and income measuring, secondly the appropriateness of the income as an indicator of resources and the focus should be on the budget constraints and opportunities open to individuals rather than consumption choices (URT, 2007).

#### **2.1.4 Female Headed Household (FHHs)**

Female Headed Household refers a unit of residence where an adult woman; herself alone, with children and other dependents; resides without a male partner. Therefore, FHHs occurs due to different reasons such as *de facto* and *de jure*. *De facto* FHHs occurs when a woman is married but her husband is mostly or permanently away. Growing male rural to urban migration is leaving women as *defector* heads of the households without management authority over land resources. A *de jure* FHHs occurs when a woman is widowed, unmarried or divorced and has no legal partner.

According to Peters (1995) as cited by Takane (2007) *de- jure* FHHs differs from *de facto* FHHs as they lack income and are more likely to be among the very poor. Although females put in a lot of energy and time for agricultural production, their agricultural output remains low due to certain factors including lack of access and control over land among

others (Njuki, 2011). With a shortage of land, women heads of household are often forced to make adjustments to cropping patterns and farming systems. Not surprisingly, these households often suffer from increased malnutrition, food insecurity and extreme income poverty (Horrell, 2006).

**Inheritance** is the practice of passing on property, titles, debts, rights and obligations upon the death of an individual. It has long played an important role in human societies. The rules of inheritance differ between societies and have changed over time (Davies *et al* 1996). According to this study, inheritance means the practice of passing on property (land) upon the death of an individual (husband) in order to take care of it.

**Access to land** is the right to enter upon and use land. These rights are usufruct rights and can be granted to male and female members of the family, lineage or stool. Takawira (2008) defined accessibility as the ability or easiness of reaching various destinations or places offering opportunities for a desired activity.

**Control over land** can be defined as one's ability to take decisions with regard to the land (for instance to determine the size of land used for farming activities and whether the land will be used for food or cash crop production) and the ability to transfer land titles, whether by sale or inheritance (land ownership). Further, it is the decision-making powers that a person enjoys and the quantity and quality of land rights held by that person.

## **2.2 The History of Land Tenure System in Tanzania**

In 1895 the German colonial power issued an Imperial Decree which said that "...all land in German East Africa shall be regarded as unowned". When the British took over Tanganyika after the First World War, they continued this practice, issuing in 1923 a Land

ordinance which stated that all land was public, under the Governor. In 1958 the colonial government proposed the introduction of individual ownership of land, so-called freehold". This reform was not implemented due to strong opposition from TANU (Tanganyika African National Union). At independence, in 1961, President Nyerere declared that "land is a free gift from God to all". Two years later, in 1963, TANU decided that chieftainship should be abolished. The chiefs had traditionally been authorities of land allocation and guardians of customary law (Fimbo, 2004).

Land allocation was from now under the District Administrations and villages. Unlike in Mozambique and Uganda, in Tanzania the chiefs have never been reinstated. Another change in the socialist era with drastic consequences was the Range Development and Management Act. This act applied to the whole of the Maasai District as well as too many other pastoral areas – except national parks. Under the new law, pastoralists had to organize themselves in Ranching Associations in order to have land rights. When registering, they became a corporate with consequential rights. With the implementation of the law, all customary rights and titles to land, grazing and water rights were extinguished. In 1973 the infamous Operation Vijiji (Villagisation) was carried through. The operation, termed one of the greatest social experiments in post-colonial Africa, entailed forced relocation of hundreds of thousand, perhaps millions, of people. The government wanted people to live in Ujamaa (Socialist) villages to facilitate services and communal farming.

Registered villages usually have a population between two and four thousand. District Development Councils allocated land to registered Ujamaa villages (so-called village land), and Village Councils (first elected in 1975) allocated a piece of land to households. The authorities expected that customary tenure would cease to exist as a result of the operation, but this did not happen. In the 1980's, when the villagization project was

abandoned, many people moved back to their original homeland, only to find that other people had settled there. The result has been land tenure confusion and disputes all over the country. Peasants whose land had been taken and handed to other peasants have used the court system and in most cases won the land back (Fimbo, 2004). A major problem in the whole post-colonial period has been the unclear procedures concerning who in fact has the authority to allocate land. When urban and rural local government was reintroduced in the late 1970s and early 1980s, the administration of land got more unclear than ever.

### **2.3 Community Perceptions on Land Tenure Systems in Tanzania**

About 30% of urban land is registered (World Bank, 2008; Sundet, 2005). Spouses registering land must co-register. The registrar is required to register both spouses as occupiers in common, which grants each spouse rights to half of the undivided whole of the property. Even if land is registered in the name of one spouse, the other spouse has a legal interest in the land if he or she contributes labor to improvement of the land (Giovarelli, 2008; Dondeyne *et al.*, 2003). In many areas, rural land tenure in Tanzania is considered at least somewhat insecure. Tenure security is most threatened in areas of urban growth, peri-urban expansion and commercial development. Mining exploration and extraction operations and land acquisition for infrastructure-development also create a sense of tenure insecurity.

Leases are subject to requirements for use imposed by the village council, and the length of the lease is generally dictated by the size of landholding granted, with longer leases available for larger parcels. Companies seeking commercial or industrial development opportunities generally obtain land use rights through the central or local government (Kaunzeni *et al.*, 1998,URT, 1999; Kironde, 2006; Maoulidi, 2006; Odgaard, 2006;). In an effort to address land disputes arising as a consequence of Operation Vijiji, the Village

Land Act provides that any allocation of land granted under the program, which was effective from 1970 to 1977, is considered a valid allocation of land, and all prior rights to the land are extinguished (URT, 1999; Maoulidi, 2006).

In practice therefore in Sub-Saharan Africa women's land rights have generally been subsidiary to and derived from men's. Nevertheless, customary practice has afforded mechanisms for women to access land, often within larger family holdings, where women cultivate separate plots and different crops from men, frequently focusing on food production (World Bank, 2002, UN-Habitat, 2010;). Accordingly, recent policy debate has focused on the relative merits of formalizing tenure systems or of relying on customary practice in improving women's land rights and opportunities for land access.

However, in many parts of the world, women have little or no access to resources such as land, credit and extension services. Moreover, women tend to remain concentrated in the informal sector of the economy. In plantations, they often provide labour without employment contracts, on a temporary or seasonal basis or as wives or daughters of male farm workers (Chikaire *et al.*, 2010).

In general, women's rights to land are relatively well-supported in Tanzania's formal legal framework: the Constitution and formal law provide for equal rights to property and prohibit discrimination on the basis of sex. However, as members of civil society argued to the Land Commission and policy makers, statements of equality and even many specific statements of the legal rights of women are unlikely to alter entrenched patterns of male dominance and control in the economic, social and political spheres in which land rights operate (GOT Constitution, 1977; GLTF, 1998, Dondeyne, 2003; Maoulidi, 2006;). Tanzania's 1999 Land Act expressly states that women shall have equal rights to

obtain and use land, and that customary law cannot be used to discriminate against women. The legal framework for land rights also provides for women's representation in governing bodies. The Village Land Act provides that three of the seven positions on village councils shall be filled by women. A quorum, which is four members, requires at least two members to be women. Many of the land-allocation programs have included specific requirements for including widows and women-headed households among the land recipients.

Tanzania's Marriage Act (1971) is also relatively progressive. The Act requires registration of both monogamous and polygamous marriages. Married women are permitted to hold property individually, and polygamous wives have individual rights to hold property. Married couples are presumed to hold land jointly; marital property is co-registered, and spousal consent is required when marital property is transferred or mortgaged. The provisions of formal law have been upheld by the courts: the High Court invalidated a customary norm preventing women from selling land on the grounds that it was contrary to the Tanzanian Constitution and to international human rights treaties (URT, 1999; Dondeyne *et al.*, 2003; Cotula *et al.*, 2004; Ikdaahl *et al.*, 2005; Giovarelli, 2008;). However, despite these legislative pronouncements and programmatic efforts, women hold only an estimated 20% of the land registered in Tanzania. The percentage of women holding primary rights to use and control land under customary law is likely far lower. In rural areas in particular, knowledge of land law is not widespread, and even where the formal laws are known, customary law and religious practices continue to govern how land is accessed and transferred.

Most women access farmland from their natal families. If a woman's clan follows a patrilineal and patrilocal system, as does the majority of the population, she will move to

her husband's village when she marries and will cultivate his land and the land of his family (Maoulidi, 2006). A woman's rights to the land depend upon her marriage, and the rights are usually lost if she divorces or becomes widowed. In matrilineal societies (a minority of the population, located primarily in the central and southern regions of the country), assets traditionally passed through the woman's line, but male family members often controlled the assets, including land (Myenzi, 2009). Matrilineal systems that include matrilocal marriage (husband moves to wife's village) tended to have the most egalitarian distribution of assets, but patrilineal/patrilocal (wife moves to husband's village) systems have become increasingly favored. For the 35% of the country's women who are Muslim, Shari'a law provides that women generally receive one-half the share of men, and a widow with children receives a one-eighth share of her deceased husband's estate (one-fourth if there are no children) (Dondeyne *et al.*, 2003; FAO, 2010).

#### **2.4 Relationship between Land Tenure System and Income Poverty**

Using household survey data from five countries - Ethiopia, Kenya, Rwanda, Mozambique and Zambia - Jayne *et al.* (2002) noted that, in countries where 70-80% of the rural population derives the bulk of its income from agriculture, poverty reduction typically depends on agricultural productivity growth. Therefore there is a need to consider tenure security in order to improve agricultural performance. Chikaire *et al.* (2010a); Sen and Jones (2006) suggested that, security of tenure is the key to having control over major decisions, such as what crop to grow, what techniques to use, what to consume and what to sell. Besides, low incomes and poverty were highly correlated with agricultural performance which has been influenced by several factors, land tenure security being among others.

Midori (2011) reported that, women cannot access credit and membership of agricultural associations, particularly those responsible for processing and marketing. Their access to

technological inputs is limited; they are frequently not reached by extension services and are rarely members of cooperatives, which often distribute government subsidized inputs and vital market information to small farmers. In addition, they lack the cash income needed to purchase inputs even when these are subsidized. Land reform and the forces of modernization have had a mixed effect on the status of women in Africa.

However, land tenure regime in Tanzania is quite complex as suggested by literature (Odgaard, 2002; Wilya, 2010; Daley 2005a; 2005b; Maoulidi, 2007). Its basis is derived from two basic laws that were passed in the Land Act.No.4 of 1999 (URT 1999a) and the Village Land Act No. 5 of 1999 (URT, 1999b) which states that “*all the land in the country is public whereby the President holds in trust for all the Citizens*”. The president delegates power to designate, adjudicate and modify land tenure status to the Commissioner for Lands.

There are concerns that, laws are sometimes not fully implemented and community participation might be limited to village elites and officials, instead of involving the people who might be most affected hence, there is a lot of tenure insecurity (Cotula *et al.*, 2009). Women own only about 19% of the titled land in Tanzania and average of land holding size is less than half of the men ranging from 0.21 to 0.3 ha compared to 0.6 to 0.7 ha of their counterpart (Lavens, 2011). It has been evidenced that agriculture comprises of a greater part of women’s economic activity than men whereby 81% of women compared to 73% of men are engaged in agricultural activity. Tanzania in particular 81% of the female works in agriculture compared to 55% in the rest of SSA (FAO, 2010; IFAD and ILO, 2010).

### **2.5 The influence of Land Tenure Systems on Poverty Levels Among Women**

Rural poverty is strongly associated with poor control over land, either in the form of landlessness or because of insecure and contested land rights. Increased land access for the

poor can also bring direct benefits of poverty alleviation, not least by contributing directly to increased household food security. In countries where agriculture is a main economic activity, access to land is a fundamental means for household food supplies and generates income. Also secure land rights provide a valuable source of income for investment, retirement or security in case of unemployment (Chikaire *et al.*, 2010).

Few agrarian reform or resettlement programmes have significant numbers of female beneficiaries or even pay attention to gender as a beneficiary category. In some cases, however, women have gained greater access to land through reform, generally where the participation of rural women is a well- defined state policy. In some countries, agrarian reforms have replaced the feudal system, where women traditionally held a subordinate role in family production. There are also many instances where women's organizations have fought to gain access to land, which they farm collectively (Midori, 2011).

Women play important roles as producers of food, managers of natural resources, income earners, and caretakers of household food and nutrition security. Giving women the same access to physical and human resources as men could increase agricultural productivity, just as increases in women's education and improvements in women's status over the past quarter century have contributed to more than half of the reduction in the rate of child malnutrition. In many countries, increasing assets that women control also has a positive impact on the next generation, particularly on education and health (Pitt, 2006).

Despite improvements in building women's capabilities, gender gaps in entitlements the resources that women can command through available legal means continue to persist. Improvements have been greatest in increasing opportunities to invest in and make use of human capital, but smallest in assuring women's rights to natural and physical capital.

These disparities have serious consequences for wellbeing, not only for women themselves, but also for their families and for society. Empowering women is a key to achieving income poverty and food security. Inappropriate land policies constitute a serious constraint on economic and social development more particularly among rural women (Pitt, 2006).

## **2.6 The Legal framework Environment in Tanzania**

The Constitution of Tanzania (1977, as amended, 1998) provides that every person has the right to own property and the right to have his or her property protected in accordance with the law (URT, 1977). Tanzania's current legal framework governing land was adopted between 1994 and 2004 and is best understood in relation to the country's post-independence history. Under the socialist approach undertaken by President Nyerere following independence, all land is considered public land, with the President serving as trustee for the people. Customary land rights and chief-tainship were abolished, and district and village governance systems established.

The socialist approach was abandoned when President Ali Hassan Mwinyi came to power in 1985. High levels of land tenure insecurity and a rising number of land disputes led the new government to appoint a Land Commission to review existing laws, gather input from stakeholders and advise the government on a new legal framework. After three years of work, the Commission (headed by Professor Issa Shivji) issued its report in 1994. One of the most significant portions of the report was a call for village assemblies to own village land, and state and to be owned by the national assembly (Lange, 2008; Dondeyne *et al.*, 2003; Maoulidi, 2006). As the Commission was working on its report, the government began the process of drafting a new legal framework governing land. In 1995, the

government adopted a Land Policy that set out the fundamental principles guiding land rights and management.

Members of the Land Commission and civil society challenged the policy or failing to take into account all the recommendations of the Commission and the interests of civil-society groups such as the Gender Task Force. The Land Policy maintained central control of land, reaffirming that all land in Tanzania is considered public land vested in the President as trustee on behalf of all citizens. Observers also criticized the policy as supporting foreign and commercial interests by providing for broad land acquisition rights and failing to adequately recognize and address the need for affirmative measures to change patrimonial and male-dominated practices that prevent women from realizing equal land rights (Maoulidi, 2006; GLTF, 1998).

The Land Policy was followed by the adoption of the Land Act and village Land Act in 1999. Tanzania's Land Act classifies land as: (1) reserved land; (2) village land; and (3) general land. Reserved land includes statutorily protected or designated land such as national parks, land for public utilities, wildlife reserves and land classified as—hazardous, which designates land whose development would pose a hazard to the environment (such as river banks, mangrove swamps). Village land includes registered village land, land demarcated and agreed to as village land by relevant village councils, and land (other than reserved land) that villages have been occupying and using as village land for 12 or more years (including pastoral uses) under customary law. (Lange, 2008; Dondeyne *et al.*, 2003; Maoulidi, 2006; Abdallah and Monela, 2007). All other land is classified as general land. General land includes woodlands, rangelands and urban and peri-urban areas that are not reserved for public use. Under the Land Act, general land

includes unoccupied or unused village land. The Land Act governs reserved land and general land (GOT Land Act, 1999; Wily, 2003).

### **2.6.1 Government interventions on land issues in Tanzania**

The government's National Strategy for Growth and Reduction of Poverty 2011–2015 is the country's organizing framework for the development of government programs. The strategy identifies urban growth and agriculture as priority areas for interventions (GOT, 2010). The Tanzania Gender policy of 2000 aim at ensuring that women have access to land, other productive resources, training and labour saving technologies. In spite of the recognition at policy level of the need to address land ownership, there are still some cultural aspects across most parts of Tanzania that contribute towards deepening women's income poverty beyond that of men. In particular, women's ability to exercise rights of ownership and to resources especially land is dependent on their relationships with their husbands.

The relationship between access to and control over land and poverty reduction cannot be seen in isolation from broader agricultural and economic policy. Equally, these issues are intimately connected with rural development policies and environmental outcomes. The distribution of land rights and opportunities for access to land will have implications for the distribution of wealth, rates of economic growth and the incidence of poverty, and the shape and direction of agricultural development will affect the incomes and returns from different types of farming activity, the value of land and demands for access to land resources (Cotula, 2002; Cotula *et al.*, 2004). The incentives and tenure structures that largely determine how land is used will profoundly affect environmental impacts and sustainability.

## **2.7 Conceptual Framework for the Study**

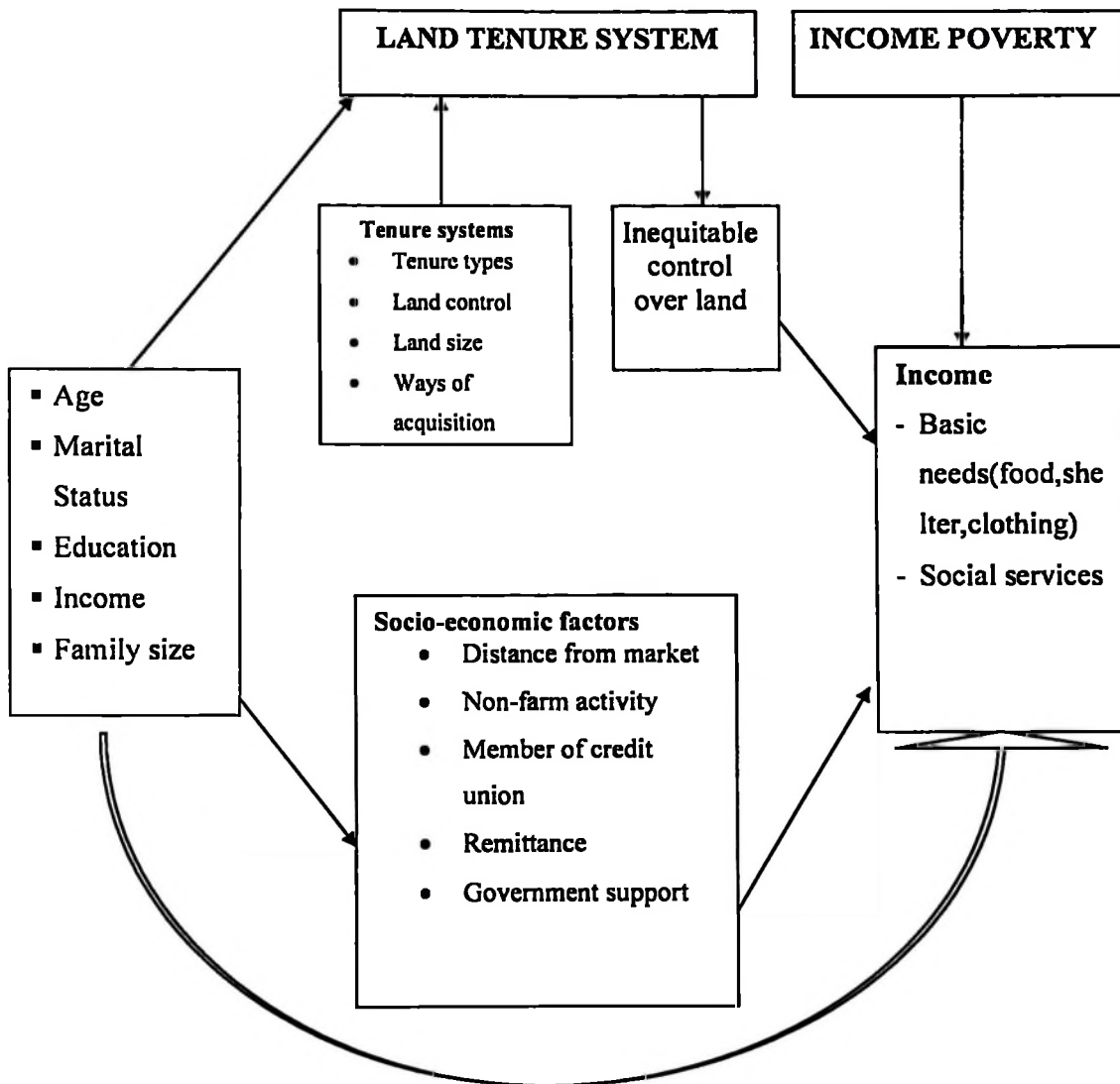
The conceptual framework for this study was developed based on the assumption that, economic growth tends to be higher and more broadly shared when people have equitable and secure control over land (Gilles, 2006). The conceptual framework shows the interlinkage between background variables, independent variables and dependent variables.

A 2005 World Bank analysis of land policies in 73 countries between 1960 and 2000 shows that, countries with more equitable initial land distribution achieved growth rates two to three times higher than those where land distribution was less equitable. Similarly, Husmann *et al.* (2009), argue that “Successful land reforms contributed to rapid economic growth. The direction of causality runs both ways. There is evidence that a more equal distribution of land leads subsequently to faster growth, and rapid growth increases the likelihood that a redistributive land reform will help reduce rural and even urban poverty.

The conceptual framework assumes that, land tenure system which is the independent variable in this study has direct influence on the household’s income (dependent variable). Land tenure system gives one authority over such resource (land) which in turn provides rights of growing different crops and power to decide in maintenance. Then after surplus obtained from the production can be sold hence generate household’s income. On the other hand owned land can serve as collateral for credit or as a saleable asset during crisis. Tenure security and especially titles can empower women to assert themselves better with agencies that provide inputs and extension services (IFAD, 2008). Land (whether owned or controlled by women) through tenure systems which are tenure types, land control, land size, ways of land acquisition also increases the probability of women finding supplementary wage employment, and serves as an important asset base for rural nonfarm

enterprises as land offers a wedge for the poor to mobilize their own power and chart their development destiny.

Inequitable control over land may lead to income poverty among families failing to afford basic needs (food, shelter and clothing) and social services (schooling, health care, clean and safe water). However, background variables and Socio-economic factors which are age in years, marital status, education level, occupation, family size, market distance, nonfarm activities, credit union membership, use of fertilizer, remittances, Government support and extension services have direct influence on both independent and dependent variables.



**Figure 1: Conceptual Framework**

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Description of the Study Area**

The study was carried out in Tarime District, Mara Region. The District is one of the seven districts of the Mara Region bordered to the North by Kenya, to the West by Lake Victoria, the Eastern and Southern part is bordered by the Serengeti District. Other districts include Butiama, Musoma Municipal, Musoma rural, Rorya, Bunda and Serengeti. Tarime district has four divisions, thirty wards and ninety four villages. The main activities of the people of Tarime District include agriculture and livestock keeping. The Kurya ethnic group inhabits Mara Region and Tarime District in particular. The kuryas are categorized into sixteen clan groups namely Kenye, Irege, Nchari, Mera, Simbiti, Sweta, Nyabasi, Timbaru, Kiroba, Kerori, Nyamongo, Kira, Renchoka, Hunyaga, Basi, and Tibori. These clan groups occupy specific areas namely the territories associated with individual clans (Chirangi, 2013).

#### **3.2 Justification of Selection of the Study Area**

Tarime District was selected because it is known for its male dominance over female. Men tend to neglect and undermine women in terms of ownership and the poverty level among women is higher compared to men (Chirangi, 2013). Frequent ethnic conflicts and fighting against cattle theft lead to many deaths of men and hence, majority of women become widows. It is also an area where customary law pertaining to women's land tenure is based on social relations between men and women and more specifically, husbands and wives (Patricia, 2005). It was assumed therefore, that the area could have more land tenure security problems that affect women's tenure security and livelihoods.

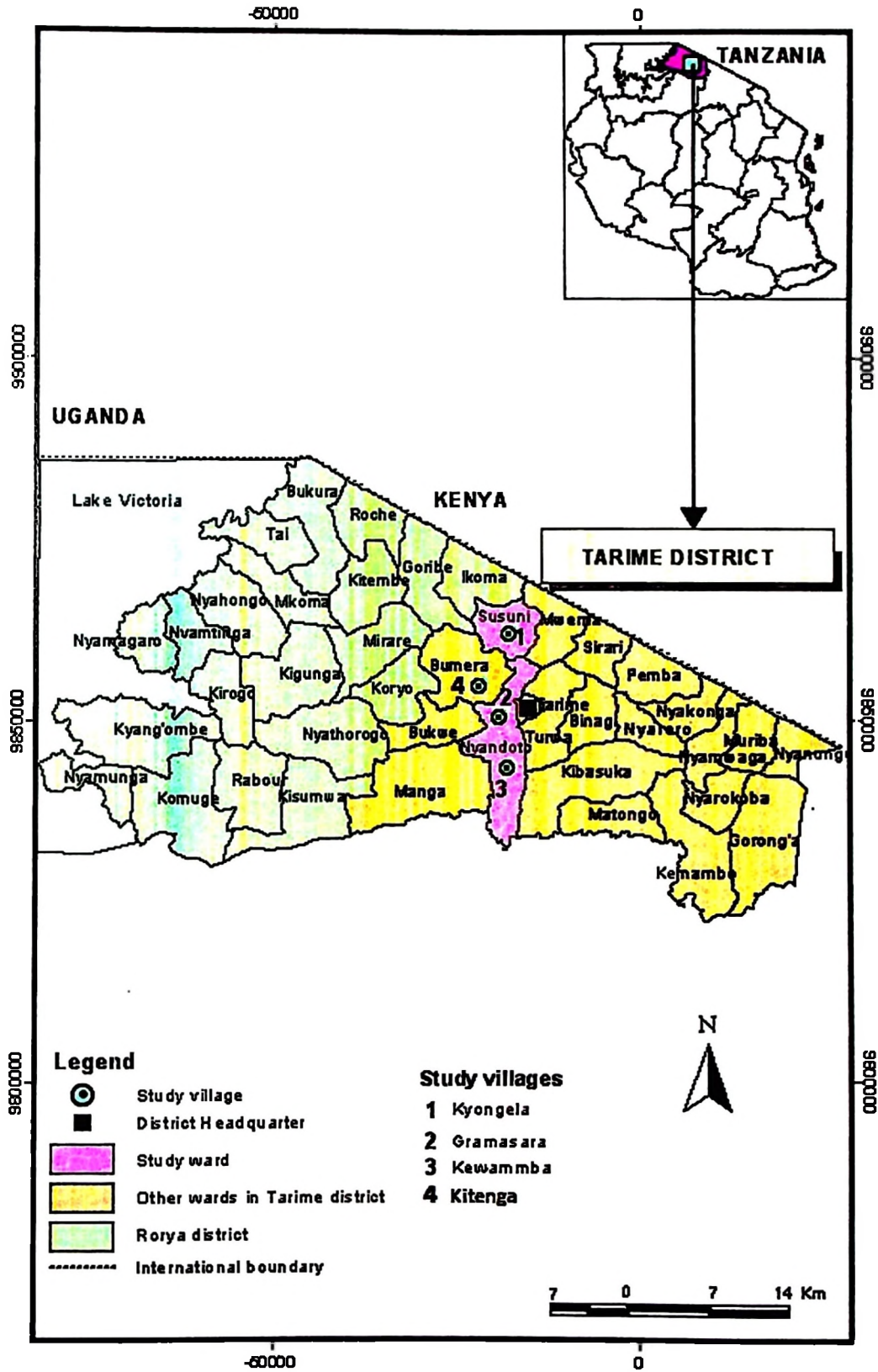


Figure 2: Location of the study area

### **3.3 Research Design**

A cross-sectional research design was employed whereby collection of data was done at a single point in time. This design allowed data collection within the set budget and time limit (Maltheus and Ross, 2010). In addition, the design was suitable for this study as data collected were used for the statistical description and determination of relationship between variables land tenure system and income poverty status which were in focus for the study.

### **3.4 Sampling Procedures and Sample Size**

The study aimed at establishing the relationship between the existing land tenure systems and income poverty among FHHs. There was no register for specific number of FHHs at the District, division, ward and villages. However, the village leaders being acquainted to their people they were able to identify female headed households hence assisted in making a sampling frame for the study.

FHHs were the sampling frame of this study. A multi- stage sampling technique was used to select an optimal sample size enough for analysis. According to Seawright and Gerring (2008), a multi- stage sampling technique is the best method to use for unknown population. Consideration was made on the level of precision (95%), the level of confidence or risk (0.5%), and the degree of variability in the attributes to be measured in order to come up with the appropriate sample size (Israel, 2012). In addition, Sudman (1976) as cited in Watson (2001) suggests that the minimum number of respondents should be greater than 100 if the population size is very big, where getting 100 respondents is a hectic task, then 30 to 100 depending on the population size is appropriate. On the other hand, Kothari (2004) suggests a sample size of 30 respondents as the minimum for a study in which statistical data analysis is to be done. In the end a total

of 120 respondents were involved in this study. Stratification was applied to get four villages from the selected two wards, and then simple random sampling was employed to get 120 respondents (30 households from each village) both be *de-jure* FHHs and *de-facto* FHHs. In addition to the above, two FGDs (1 for women and another one for men) from each village were conducted with eight participants each making a total of 8 FGDs for the study. In addition to the FGDs the study also involved eight key informants purposively selected by virtue of either their position as Village leaders, Ward Extension officer, Ward Executive Officers (WEOs), Village Executive Officers (VEOs) and Village key informants. Mara region and Tarime district was purposively selected, divisions, wards and villages were randomly selected.

**Table 1: Sampled divisions, wards and villages**

<b>Division</b>	<b>Ward</b>	<b>Village</b>
Nyandoto	Nyandoto	Gamasara
Nyandoto	Kyole	Kewamamba
Inchugu	Susuni	Kyongela
Nyandoto	Bumera	Kitenga

### **3.5 Data Collection Methods**

The study collected both primary and secondary data from documentary review in its attempt to examine the land tenure system and its implications to income poverty among female headed households in Tarime District. Pre-testing of the questionnaire was done to twenty respondents before actual data collection to determine their clarity, relevance to the objectives of the study and for the purpose of ensuring the quality of questions. After pre-testing, the questionnaire was modified to incorporate the lessons learned from the pre-testing exercise. In this study, data on socio-demographic characteristics, land accessibility and control, economic status and income poverty of the household's members were

collected using a questionnaire as a tool for data collection during the survey. The questionnaire was also used to collect information regarding the relationship between land tenure system and income poverty status among FHHs. In addition, eight FGDs involving eight participants each were conducted in the four villages to collect qualitative data. Further perception of FHHs towards the existing land tenure system and income status was determined (Appendix 1). In addition, key informant interviews were done whereby Village leaders, Ward Extension officers, Community development officers, village elders, District land and natural resource officer were involved to give highlights and verifications on unfamiliar issues from the study area. Checklists were to guide FGD and key informant interview exercises (Appendix 2).

### **3.6 Criteria for grouping respondents into their Economic Status in the Study Area**

It was necessary setting the criteria for grouping respondents into their economic status of respondents. This was done through asking respondents on the criteria for grouping communities into their respective socio-economic status in their area such as those who are poor, least poor, medium and rich. Responses from different FGDs were based on criteria such as type of house, type of roofing and floor materials whereby if having a house thatched iron sheets and cement floor, having an electricity and television, having no food problems (getting food three times a day) that were considered to be very rich and vice versa. If someone is educated and/ able to pay fees for the children in secondary and high levels owning different assets such as cows, ploughs was also categorized as rich. Participants were quoted arguing that; *“When the child get good education, he/she will have bright future and help the parents”*. Also people explained that if someone has children and/ relatives who stay in town and give support automatically she/he can be rich. To the other part, those who engage in nonfarm activities they are able to earn extra income however small therefore they were categorized as medium.

### **3.7 Tools for Data Collection**

Both qualitative and quantitative methods of data collection were employed in this study. Questionnaire with open and closed ended questions was used during data collection. Quantitative data are the data whose items are described in terms of quantity and in which a range of numerical values are used without implying that a particular numerical value refers to a particular distinct category (Bhattacharjee, 2012). Gathering more and wide scope of information helped to validate the accuracy of information from single source. According to Matthews and Ross (2010), a mixed method can best be thought of as a combination of qualitative and quantitative methods in a way that is best for a research. In this study attitudinal statements were constructed and incorporated in questionnaire to enable respondents to give out their views by picking up one among the five given scales to indicate their extent of agreement about how well each of the statements is an accurate description of one's perception of FHHs towards the existing land tenure system.

Qualitative data on the other hand are the data which describe items in terms of some quality feelings, and opinion (Matthews and Ross, 2010). It was collected through FGD and key informants using checklists of questions.

### **3.8 Data Processing and Analysis**

Both qualitative and quantitative approaches were used during data analysis. Qualitative data from key informant interview and FGD were analysed through content analysis while quantitative data were coded and entered in computer with Statistical Package for Social Science (SPSS) prior to analysis.

#### **3.8.1 Methods for data analysis as per specific objective**

Respondents characteristics obtained through questionnaire were analysed through descriptive statistics such as frequency and percentages.

### **3.8.2 Analysis of existing land tenure system in Tarime District**

Types of land tenure in the study obtained through questionnaire were analyzed through descriptive statistics. Again chi-square was run to determine relationship of variables for objective two. Qualitative data obtained through FGD and key informants were analysed using content analysis.

### **3.8.3 Analysis of women's perception on the existing land tenure system**

The five levels of Likert scale were reduced into three to bring more meaningful results. There were positive and negative statements, some of them were; the current land tenure system could be the source of poverty among rural women, the existing land tenure system where if a husband dies, his relatives are allowed to inherit the land is a proper one if the married couples had no children and Poverty reduction cannot be achieved unless issues of access to land, security of tenure and the capacity to use land productively in sustainable manner are addressed. Descriptive statistics such as frequency and percentages was used.

### **3.8.4 Analysis of income poverty among female headed households in relation to land tenure system**

Descriptive statistics such as frequency and percentages was used. Data collected through FGD were analysed through content analysis. Furthermore inferential statistics was used to test influence of land tenure system on the household income. Multiple linear regressions were used as given below;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon \dots \dots \dots (1)$$

$\beta_0, \beta_1 \dots \beta_n$  = constant coefficients

Y = income

$X_1$  = Control over land (0= no, 1= yes)

$X_2$  = Types of land tenure system (0= others, 1= customary land system)

$X_3$  = Ways of land acquisition (0= others, 1=Inherited)

$X_4$  = Actual size of land

$\varepsilon$  = Error term

### 3.8.5 To determine the relationship between socio economic factors influencing land ownership and income poverty status among female headed households

Multiple linear regressions were used to test the relationship between socio economic factors influencing land ownership and income poverty status among female headed households. The multiple linear regression models were as given below;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \dots \dots \dots (2)$$

$\beta_0, \beta_1, \beta_2, \dots, \beta_n$  constant coefficients

$\varepsilon_i$  = error term

$Y_i$  = income level by the  $i^{\text{th}}$  woman

$X_1$  = Age measured in years

$X_2$  = marital status = 1 if a woman is married, = 0 if a woman is not married

$X_3$  = Education level measured in years of schooling

$X_4$  = family size

$X_5$  = having non-farm activity (NFA) = 1 if a FHH has a NFA, = 0 if a FHH has no NFA

$X_6$  = Being a member of credit union = 1 if a FHH is a member of a credit union, 0 otherwise

$X_7$  = the use of fertilizer = 1 if a FHH uses fertilizer, = 0 otherwise

$X_8$  = Remittance = 1 if a FHH receives remittance, 0 otherwise

$X_9$  = the use of extension services = 1 if a FHH uses extension services, 0 otherwise

$X_{11}$ =Inheritance=1 if a FHH inherited land from the husband/parents/guardians, 0 otherwise.

### **3.8.6 To determine the suitability of the multiple linear regression**

Before running the regression model, the Collinearity/multicollinearity diagnostics test was done in order to detect whether there is a correlation among the independent ( $X_i$ ) variables. According to Pallant (2011), the multicollinearity problem is described by the presence of linear or near linear relationship among explanatory variables. Testing of the model on multicollinearity was done by using tolerance and Variance Inflation Factor (VIF) test which builds in regression of each independent variable. Pallant (2011) suggests that a tolerance value less than 0.10 and a VIF above 10 indicates multicollinearity.

## CHAPTER FOUR

### 4.0 RESULTS AND DISCUSSION

#### 4.1 Social-demographic Characteristics of Respondents

Demographic and socio-economic characteristics of respondents are very important on land acquisition and poverty reduction. They are important attributes to any society as they reflect their behaviour in decision making and the expected responses. The general characteristics of respondents examined in this study included age, education level, marital status, main source of income, income of the household per month and family size.

##### 4.1.1 Age of respondents

Age was considered as an important determinant of inter households and intra households' characteristics, which include ownership and control over important resources such as land and household assets. The minimum and maximum ages are also important group as the old ones give necessary information on land issues. Among the respondents interviewed, Nearly half (47.8%) of respondents aged between 36 and 55 years, while 32% of respondents were aged between 56 and 75 years and respondents aged between 15 and 35 years were 18.2%. The findings imply that, most of the respondents interviewed were mature and responsible people as they were found engaging in different socio-economic activities in the area. They were therefore in a position of giving not only the information needed, but also relevant one to meet the purpose of the study.

**Table 2: Age of the respondent in group n=120**

Age	Frequency	Percent
36-55 years	57	47.8
56-75 years	39	32.3
15-35 years	22	18.2
76-95 years	2	1.7
<b>Total</b>	<b>120</b>	<b>100</b>

Age was considered an important variable because most of the demographic events that determine population dynamics such as birth, death, dependency ratio and mobility are highly associated with the age of an individual. Physical strength depends also on age. Therefore, land acquisition and additional income can be influenced by age of a person. Based on the findings, it indicates that majority of the respondents were in their active age and they can influence land acquisition in the society and living in rural areas means they would require land.

One of the participants during focus group discussion was quoted saying "*girls and boys below 25 years of age who are not married normally do not own and control land*". Reasons alluded to this were that such girls and boys traditionally still depended on their parents to allocate them with pieces of land or to work as part of the household/family. The communities also considered it inappropriate to allocate land to young people because they lacked the commitment to utilize it. Young women in particular are considered to be in transition and would probably be getting married any time and therefore; leave parent/family land therefore no need to allocate land for them.

#### **4.1.2 Marital status of respondents**

The findings in Table 3 indicate that, almost half (47.5%) of respondents were widowed as the study focused to female headed households and few (23%) were single. Surprisingly, married ones (but their husbands are away) were few (19.2%) while 5.8% were divorced and the remaining (4.2%) were cohabitating. The reason of having low percent of married couples in visited study areas is the nature of study which was on female headed households. Married women also take care of the family because mostly the husbands are away throughout the year looking for jobs leaving behind their wives and children.

Therefore, it can be easy for women to have maximum access to land and use it effectively for income earning and meeting family requirements.

**Table 3: Marital Status of Respondents n=120**

<b>Mar status</b>	<b>Frequency</b>	<b>Percent</b>
Widow	57	47.5
Single	28	23.3
Married(but husbands are away)	23	19.2
Divorced	7	5.8
Cohabiting	5	4.2
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### **4.1.3 Education level of respondents**

The findings show that, majority (62.5%) had attained primary school level education while 20% were illiterate (Table 4). These results indicate that, majority of the respondents in the study had lower levels of education as there were no respondent with either college or university education. Education level plays a significant role in understanding land tenure system and their effect on income poverty because people with high literacy level tend to optimize means of land ownership. Findings in Table 4 presents a summary of education level of respondents with respect to number of years spent in schools.

**Table 4: Education level of respondents n=120**

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
Primary level	75	62.5
Illiterate	24	20.0
Secondary education	21	17.5
College	0	0.0
University	0	0.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

One possible reason as to why majority of the respondents had lower levels of education is that most people who get higher level of education, gain formal skills that facilitate them to get non-farm employment in the towns and other commercial areas. On the other hand, it is not surprising to have many people with lower education levels in the rural areas especially women due to poverty. Wiggins (2003) in his categorization of the poor and the vulnerable communities in the rural areas, includes those who lack formal education and skills that offer a chance to secure nonfarm jobs. Despite his use of the term formal education, in Tanzania those with primary education and those who fail secondary examination cannot use their education as a qualification for employment in the formal sector. This was due to the fact that, there was a correlation between educational level and adding income of families in the study area. This means that, empowering women to access quality education would mean empowering them towards accessing equal opportunities and control over resources and hence improved livelihoods. According to Mongi (2005) education has always been valued as means of liberation from ignorance and enables a person to perform non- traditional roles. In the study area, most of the people in villages take up farming activities after completing their primary education. As a consequence, a high proportional of respondents were involved in farming.

#### **4.1.4 Main source of household income**

Overall, the majority (90.8%) of all respondents interviewed attained their income from farming. That being the case, the need to own land as one of the very important asset for women empowerment and ultimately poverty reduction become imperative. Indeed, if we need to seriously address issues of poverty and food security especially among female headed households, the prevailing imbalance in terms of land ownership and other resources ought to be combated. This is also found by Jehovaness (2010), who contended that poverty is a predominantly rural phenomenon; whereby more than 80% of Tanzania's

poor live in rural areas, and the sale of food and cash crops is still the most important source of cash income for rural households (NBS, 2009). With reference to the study findings, only (9.2%) obtained their income from business activities, mining, fishing though in small quantity.

**Table 5: Main Sources of Income**

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
Farming	109	90.8
Petty Business	11	9.2
Others	0	0.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### **4.1.5 Income of the household per month**

Respondents were asked to estimate their income attained per month. Most of them (94.2%) indicated to earn below TAS 50 000, (Table 6).

**Table 6: Income of the household per month n=120**

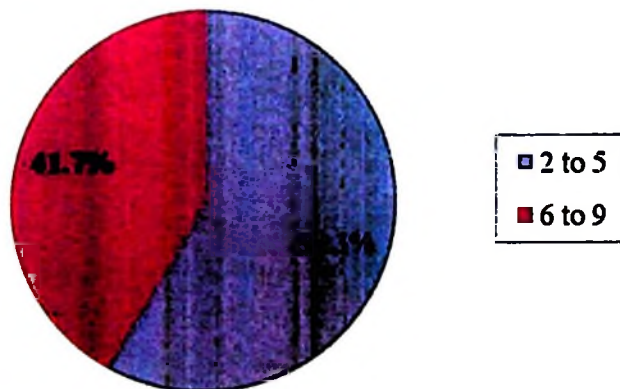
<b>Income</b>	<b>Frequency</b>	<b>Percent</b>
below 50 000	113	94.2
100 000-150 000	4	3.3
Over 150 000	2	1.7
50 000-100 000	1	.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

The findings show that, most of the families earn very low income which could not enable them to afford paying for social services like fees for their children. Many household's productive activities were only sufficient to support subsistence requirements, while opportunities for marketed surplus were few during the year. Meeting household's cash

needs for expenses such as school fees, buying inputs and other family requirements was a long term challenge for many households.

#### 4.1.6 Household size

The findings indicate that, slightly more than half (58%) of the respondents ranged between 2 and 5 members while 42% ranged between 6 and 9 members. As shown in Fig. 3, findings of this study indicate that, in most cases, households' size was distributed in 2 - 5 and 6 - 9 members. On average, therefore, the household's size ranged to an average of 8 members. These findings imply that, the average household size was relatively high when compared to an average household size 4.9 of Tanzania mainland (NBS, 2002). However, the recorded family sizes are comparable to other densely populated areas in the country, such as Lushoto and Iringa rural Districts (UNDP, 2010).



**Figure 3: Household size**

## 4.2 The Existing Land Tenure System in the Study Area

### 4.2.1 Ways of land acquisition

Respondents were asked on the modality of land acquisition in the study area. More than half (56.4%) of respondents obtained land through inheritance from their husbands and can only have full access to land while the son controls the land (Table 7). The study

findings conform initially to assertions by Villarreal (2006) that male family members have an upper hand when it comes to rights to inherit land. The assertions by Moser (1991) that in rural areas women acquire land through their relationships to individual males, is also confirmed by the experiences of the widows in the study areas. The findings further confirm views expressed by Walker (2002), Villarreal (2006), Willya (2010) and Baruah (2010) that women's rights to land through their sons are directly associated with the institution of marriage.

During focus group discussion, women were asked on whether or not the land tenure system practiced in the area had been favorable for them to have control over land resources. Participants replied that land tenure system in the area was not favorable at all as it was quoted that;

*“The system for land tenure system in the area leads/directs people on what to do and how to go on with different practices. This type of tenure originated from patriarchy system whereby inheritance of resources is the responsibility of men, this is believed to be a cultural practice which is regarded as to be natural and well known to the society and practiced all the time. It will take very long time if changes needed.”*

Respondents defined access to land as the right to enter upon and use land. Control over land was defined as one's ability to take decisions with regard to the land. It can also be referred as decision-making powers that a person enjoys and the quantity and quality of land rights held by that person.

**Table 7: Ways of Land acquisition**

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
Inherited from Husband	62	56.4
Bought	26	23.6
Inherited from Parents	17	15.5
Obtained from Relatives	3	2.7
Obtained as a Gift	2	1.8
<b>Total</b>	<b>110</b>	<b>100.0</b>

In this study, inheritance of land is not the same as control over land; it means the practice of passing on property (land) upon the death of an individual (husband) in order to take care of it.

Jayne *et al.* (2006) revealed that, the uncertainties regarding land tenure and the inadequate access to land have been a critical challenge to smallholder farming in East Africa. The constraints related to the tenure system such as insecurity of land tenure and unequal access to land. Further, lack of a mechanism to transfer rights and consolidate plots, have resulted in under-developed agriculture, high landlessness, food insecurity, and degraded natural resources. Furthermore, the available land in East Africa is overly subdivided into small and uneconomic units, resulting generally in fragmented production systems and low productivity. In fact, the farm sizes range from as low as about 1acre per household in Ethiopia and 2.0 acre in Tanzania and 2.5 acre in Uganda and Kenya Willya (2010).

Apart from inheritance from husband, the study found out purchase was another way of land acquisition in the area of study. Findings (Table 7) show that only small proportions (23.6%) of households in the study area buy land. Among the reasons given out for buying

land was establishing living/residential areas, farming and serving as assets. According to FGDs, women gave out their views that,

*“If someone affords buying a piece of land she just do that as it will benefit the family at large especially sons. Before buying she has to consult her sons or brother in law in order to be safe and secure protection in case of anything.”*

FHHs are constrained by several socioeconomic factors which limit them from owning land. These constraints include illiteracy, lack of capital associated with lack of collaterals and implements, lack of farm management experience, training and advice as observed by Gladys (2010). This observation suggests that, the existing land tenure system is not on their favour since they find themselves with no land to control except their sons and brother in laws.

#### **4.2.2 Types of land tenure in the study area**

A number of land tenure systems are practiced in the study area. Customary land tenure system (80.8%) was found to be the most dominant type of land holding in the study area (Table 8). Through discussions with different groups of women and men as well, it was found however that, the existing land tenure system has been found to be not favourable to females in the study area because though women inherit land from their husbands by 56.4% (Table 7), they only access the land without having full control over it. With respect to FGDs, land tenure systems were male dominated when it came to the issue of access and ownership of resources like land. One old man who was a village leader in Kitenga village explained that,

*“No need of a woman to control land, she will just be there to take care of resources like land which is the husbands’ property and she will do whatever a husband wants.”*

Currently we have the Land law of 1999 in operation which also favors women on land, however according to patriarchy system, land is controlled by men. The political will to

supports women is there in the sense that is supporting policies to improved access to and control over land by women but there are problems in implementation at the grassroots level.

**Table 8: Types of land tenure in the study area (n=120)**

<b>Land tenure types</b>	<b>Frequency</b>	<b>Percent</b>
Customary land tenure	97	80.8
Village land	16	13.3
Free lands(belong to the village)	5	4.2
Leased land	2	1.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

FGDs revealed further that, there was a direct relationship between control over land and improved living conditions of the people in the study area. This implies that, strengthening women's access to land could contribute to gender equality hence improved income and food security. This was evidenced by 90% of the respondents engaging themselves in agriculture as the main source of their livelihoods. One of the village elders was quoted saying.

*“Land in the concerned area is allocated to families. The family heads are responsible towards ensuring that land is utilized according to the agreed boundaries and even if a man is having more than one wife, land is equally distributed to all starting with the first wife. However, within families, the males have greater control and decision-making power over allocations within families. Widows are expected to remain with the children and continue to have access to the land which was being used while the husband was alive. This is because when a man marries, his wife becomes part of his family and clan. While sons maintain their power to control land, the girls are expected to get married and therefore access land through their husbands”. Again, the barren women and those who bear girls only are also given plots which normally under the control of brother in law.”*

**Table 9: Types of land tenure and Demographic characteristics of respondents**  
(n=120)

Variable	Types of land tenure system				Total	X <sup>2</sup>	P-value
	Customary land tenure	Free land	Leased land	Public land			
<b>Marital status</b>							
Married	15 (15.5)	0 (0)	0 (0)	6 (37.5)	21 (17.5)	26.360	0.000
Single	1 (1.0)	0 (0)	1 (50.0)	2 (12.5)	4 (3.3)		
Widow	81 (83.5)	5	1 (50.0)	8 (50.0)	95 (79.2)		
Total (%)		(100)	(100)	(100)	(100)		
<b>Main occupation</b>							
Farming	94 (96.9)	5 (100)	2 (100)	15 (93.8)	116 (96.7)	0.681	0.878
Petty business	3 (3.1)	0 (0)	0 (0)	1 (6.2)	4 (3.3)		
<b>Households' income source</b>							
Farming	86 (88.7)	5 (100)	2 (100)	16 (100)	109 (90.8)	2.871	0.412
Farming and business	11 (11.3)	0 (0)	0 (0)	0 (0)	11 (9.2)		
<b>Age</b>							
15-35	18 (18.6)	2 (40)	0 (0)	2 (12.5)	22 (18.3)	7.044	0.633
36-55	46 (47.4)	1 (20)	2 (100)	8 (50)	57 (47.5)		
56-75	32 (33)	2 (40)	0 (0)	5 (31.2)	39 (32.5)		
76-95	1 (1)	0 (0)	0 (0)	1(6.2)	2(1.7)		

A chi-square test as indicated on table 9 revealed that there was a significant relationship between marital status and types of land tenure system at  $p < 0.05$ . This implies that existing types of land tenure system favoured differently the married and unmarried women in the study area. The significance of marital status on agricultural production can be explained in terms of the supply of agricultural family labour. Moreover, Ukoha (2011) suggested the relation to various African societies as there are cases where women's land ownership is complicated by the patriarchy ideology that women should not own property, particularly land and housing. The issue of marital status is important in the sense that, in Tarime District and African context at large, married women are less involved in issues

pertaining to land ownership than men. The argument behind is that property ownership should be under the head of the households (man) in most cases (Ruheza *et al.*, 2012).

#### **4.3 Perception of Respondents towards Land Tenure System**

The five levels of the Likert scale were reduced into three (Table 10) to bring more meaningful interpretation of results. Research findings as presented in Table 10 indicate that 63.3% of the respondents strongly disagreed with the statement that “the existing land tenure system is favorable to Female headed Households”. Nearly one third (32.5%) of the respondents agreed with the statement where as 4.2% was uncertain. Also 95.9% of the respondents agreed with the statement that “Lack of secure land tenure intensifies income poverty and has contributed to social instability especially to female headed households”. Only 3.4% disagreed and 0.8% was uncertain with the statement. This goes together with different arguments such as (FAO, 2011), who contend that despite inadequate and faulty data, available evidence suggests that women are less likely to own and operate land in South Asia (roughly 10-15 per cent of total land) and when they do, the size and value of holdings are lower than those of men. This is confirmed by micro-level studies (Mitra, 2008, Rao, 2008) who pointed that there is a caste and class disparity in asset ownership.

Similarly, all the interviewed respondents (100%) strongly agreed with the statement that; “when women have land security, they can grow more and earn more. When women earn more, they usually spend a higher proportion on caring for the family than do men”.

The level of understanding on inheritance of land among people in the study area is considerable when majority of the respondents (83.3%) disagree with the statement that if a husband dies, his relatives be allowed to inherit the land is a proper one if the married couples had no children. Women who had no children are also inheriting land in the same

way as those who have children. One leader said, *"The widow will inherit land and take care of it under control of her brother in law in whatever case"* This differs with a study conducted in 2010 by IFAD and found that when husbands prepare a will, the general tendency is to leave their property to their children. Only 10% of Ugandan husbands write wills where by property are left to their wives in trust for the children. The remaining 90% left it to the children with the stipulation that the mother should be taken care of.

The research findings showed that majority (81.9%) of respondents agreed with the statement that male children were entitled to land because a man is superior to a woman. This shows that there is boy child preference; this is also reported by Moyi (2010). Girls are negatively affected by the parental preferences as it is associated with cultural norms and traditions (Huisman and Smits, 2009). When sons are expected to marry and bear children, more land is allocated to them than daughters, who would eventually get married and leave their homes/ villages. In that respect, it is tempting to conclude that society has turned women into their own oppressors. Despite legislation and a policy framework ensuring equal rights to men and women across Asia, control over land property is shaped by the persistence of social norms and values, marital and inheritance patterns and religious practices mostly favoring men and discriminating against women (Rao *et al.*, 2010).

Analysis was done on FHHs perception towards the existing land tenure system. Attitudinal index was developed using a list of fourteen variables (the variables are shown in Table 10). Their responses to each attitudinal statement were initially recorded as "Strongly agree", "Agree", "Undecided", "Disagree" and "Strongly disagree". Then "Strongly agree" and "Agree" variables were combined to be Agree whereas "Disagree" and "Strongly disagrees" became "Disagree". Then for each positive argument was given

higher value which was “3”, for correct response, undecided argument was awarded “2” scores and “1” score was given to negative statements if incorrectly answered. The score was given in each response where the average score was calculated to get their general attitude. Their responses for the fourteen attitudinal statements are summarized in Table 10.

In addition, a good proportion (95%) of the respondents contended that poverty reduction cannot be achieved unless issues of access to land, security of tenure and the capacity to use land productively in sustainable manner are addressed. Further studies by ECA (2003) have shown that over 60% of the active populations in Sub-Saharan Africa depend on land for livelihood. Similarly in Zambia, the majority of agricultural households based in rural areas including women depend on land for their livelihoods. These findings reflect awareness within the community in relation to land tenure system and income poverty and calls for enhanced information-sharing and capacity-building of a range of stakeholders such as women, men, village and community leaders, and local bureaucracy and policy makers so as to bring changes at large.

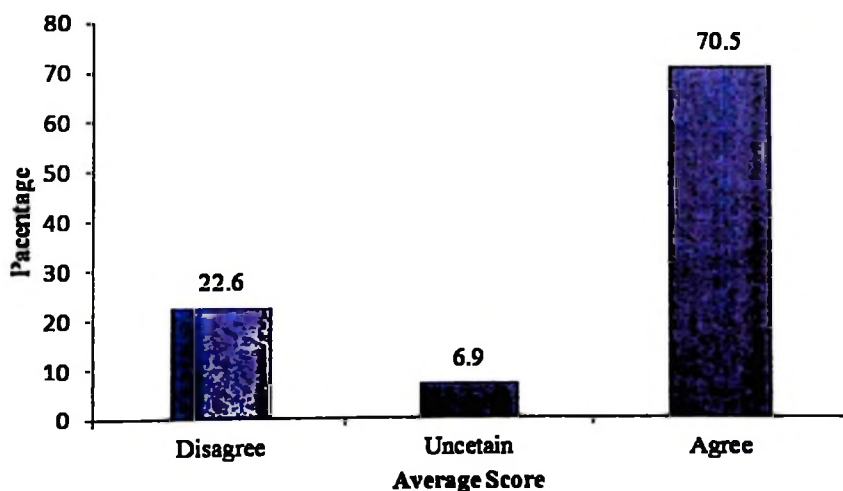
**Table 10: Perception of women towards the existing land tenure system**

No	Statements	Scores (%)		
		Disagrec(1)	Undecided(2)	Agree(3)
1	The existing land tenure system is favorable to Female headed Households	63.3	4.2	32.5
2	The current land tenure system could be the source of food insecurity among children and women	22.5	3.3	74.1
3	Lack of secure land tenure intensifies income poverty and has contributed to social instability especially to female headed households	3.4	0.8	95.9
4	Strengthening women's land rights not only contributes to gender equality, it also improves food security and reduces poverty for the whole family	25	3.3	71.7
5	When women have land security, they can grow more and earn more. When women earn more, they usually spend a higher proportion on caring for the family than do men.	-	-	100
6	The current land tenure system could be the source of poverty among rural women	28.5	6.4	65
7	The existing land tenure system where only male children are entitled to land is a proper one because it saves to protect a clan's properties	25	3.3	71.7
8	The existing land tenure system where only male children are entitled to land is a proper one because a man is superior to a woman	5.8	12.4	81.9
9	The existing land tenure system where only male children are entitled to land is a proper one because female children when they grow up could easily be cheated by men to surrender the land to them	5.4	11	83.6
10	The existing land tenure system where only male children are entitled to land is a proper one because it is supported by sacred writings	33.9	30	36.7
11	The existing land tenure system where if a husband dies, his relatives are allowed to inherit the land is not a proper one especially if the deceased left the wife with some children	1.7	1.7	96.7
12	The existing land tenure system whereby if a husband dies, his relatives are allowed to inherit the land is a proper one if the married couples had no children	83.3	-	16.7
13	The existing land tenure system in which customary laws dominates affects the agricultural productivity of some female headed households	19.1	15.8	65
14	Poverty reduction cannot be achieved unless issues of access to land, security of tenure and the capacity to use land productively in sustainable manner are addressed	-	5	95
	<b>Average score</b>	<b>22.6</b>	<b>6.9</b>	<b>70.5</b>

From Fig. 4, majority of the respondents (70.5%) agreed that unfavorable land tenure system led to income poverty among female headed households, only 22.6% disagreed with the statement and 6.9% were neutral. The agreement of women that unfavorable land tenure system led to income poverty means they don't support the system because they are not given full control over land and decision making in land as asset . Similar observations were made by Kelkar (2011). The exclusion of women from control over assets, whether land, technology or credit potentially lowers growth (Kelkar, 2011).

Women in FGDs in different villages strongly expressed the desire to own and control land in order to be able to make independent decisions with respect to land -use, marketing of products and control of crop sale. According to URT (2010), land is a major resource of agricultural production whereby farming is the principle duty to women and selling food and cash crops seems to be the most important source of their income. Again women in FGDs were quoted that;

*"We access land through inheritance for the survival of household members. We do not own land we till, nor do the security of tenure as this depends on being married or upon being under a male relative".*



**Figure 4: Perception towards the existing land tenure system and income poverty**

#### 4.4 The Status of Income Poverty among Female Headed Households

##### 4.4.1 Housing conditions as a measure for income poverty

With respect to status of income poverty among FHH, a number of indicators were used to determine income poverty levels among female headed households. Based on FGDs, majority of the respondents had problems pertaining to food insecurity. Moreover, respondents were also asked on the types of roofing materials used in building houses. Majority (70%) of the respondents had their houses thatched with grasses as their roofing materials. Similarly, majority (74%) of respondents had the floor made of soil and/or cow dung (Table 11). From the findings, one may argue that, majority of the respondents in the area had problems pertaining to low income. As a result, income poverty was a critical problem to most of the households.

**Table 11: Materials used in different parts of the house**

<b>Roofing materials</b>	<b>Frequency</b>	<b>Percent</b>
Dry grass	84	70.0
Iron sheets	36	30.0
<b>Total</b>	<b>120</b>	<b>100.0</b>
<b>Floor materials</b>		
Soil/cow dung	89	74.2
Cement	31	25.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

Measuring income poverty was not easy partly due to the absence of official poverty lines. Some of the studies had their own lines. Thus, “lower lines” denote basic food needs, based on specific assumptions about eating habits, nutritional requirements, and cost; and “upper lines” cover, in addition to such food requirements, other essential needs, such as clothing, housing, water, and health (ILO, 2010). Moreover, a poverty line of one US dollar per day in real terms (using purchasing power parity exchange rate) has been used

to facilitate comparison with other countries. Notwithstanding the data problems, poverty is, no doubt, pervasive and deep in Tanzania generally and Tarime specifically.

#### 4.4.2 Number of meals taken per day

Findings in Table 12 show that majority (79.2%) of the respondents take two meals in a day. During FGD, one woman said, *“If you are lucky that day you may get porridge in the morning and stiff porridge (ugali) in the evening. Sometimes we end up eating mangoes and water in the season for mangoes.”* Participants were asked on the poverty level, the participants had this to say;

*“We see poverty is increasing day by day because during past days we were at least able to get food three times a day, nowadays there is no cassava we used as an alternative food during hunger period. Someone may stay without having even one hundred Tshs the whole month she said- Also women argued that “Our villages are becoming poorer that’s why men are running away of their families just because they have nothing to provide and left heavy load to their wives. We wish one day to enjoy secured life at least by easily affording social services.”*

**Table 12: Number of meals taken per day (n=120)**

No of meals per day	Frequency	Percent
2	95	79.2
3	21	17.5
1	3	2.5
More than 3	1	.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

Women within marriages are however also insecure, and in the absence of ownership to independent resources, especially to household farms, experience much higher levels of

violence within marriage (Bhattacharya *et al.*, 2011). Marriage and belonging to a family is an important aspect in the lives of both men and women and should be recognized as an equal partnership, both legally and socially, rather than a relationship based on male authority and female subordination. The use of hand hoes by women farmers translates into such women being dependent on the use of rudimentary agricultural implements, which limit the size of land that they can possibly cultivate. This means that these women farmers are engaged more in subsistence production rather than production for the market. In this regard, one elderly woman respondent in Kitenga village said; *“As we are getting old, it is really hard to cultivate our fields by hand. We need assistance from the government to provide farm implements and establish farm mechanization centers from where tractors can be hired”*. During FGDs, women expressed their views that:

*“We are married, but our husbands do not help us anything starting from child caring, farming and everything in the family depends on us. When we produce our agricultural products, they only want some money after selling those products. They know nothing about child schooling or family food. This makes life very difficult for us as women, we are poor not because of God's wishes but because men do not want to help women. In order to fight poverty, we need someone to teach our husbands how to take care for their families and help their wives.”*

According to the situation in the study area, involvement of men in ensuring wellbeing of the family is very crucial.

#### **4.4.3 Land size**

The small land size accessed by majority (64%) of people in the study area was less than 1 acre that intensifies poverty levels among them (Table 13). Small land size owned by people was not enough for them to produce adequate food crops. The participants from

FGDs explained that; *“The ones producing cash crops such coffee, bananas, cotton have at least rescued themselves compared to those who do not have.”* According to the 1991/92 HBS, the poverty incidence for households whose heads work in own farms is 57 percent. These results are also supported by the REPOA 1998 rural survey. In addition, farmers that grow cash crops have higher incomes than those who do not, holding farm size, education, and other factors constant.

**Table 13: Size of the land accessed (n=120)**

<b>Land size</b>	<b>Frequency</b>	<b>Percent</b>
Less than 1 acres	77	64.2
1-2.5acres	30	25.0
No land	9	7.5
More than 5-10 acres	3	2.5
Over 10 acres	1	0.8
<b>Total</b>	<b>120</b>	<b>100.0</b>

#### **4.4.4 Problems in satisfying household food requirements**

Findings as shown in Table 14 indicated that a good proportion (41.7%) of the respondents had problems in satisfying household food needs because of low income they had. However 27.5% mentioned poor environment for production activities, while 17.5% said illiteracy and 13.3% reported food shortage to be the main problems. As most of the households depended on farming, majority of them were food insecure. The findings are in line with the observations made by FAO (2008). According to FAO (2008), most of the world’s hungry live in rural areas, and depend on the consumption and sale of natural products for both their income and food. The largest proportion of the hungry is concentrated among the worlds’ landless, or smallholder farmers whose plots are too small to provide for their needs.

**Table 14: Problems leading to not meeting household needs**

<b>Reason</b>	<b>Frequency</b>	<b>Percent</b>
Low income	50	41.7
Poor environment	33	27.5
Illiteracy	21	17.5
Food shortage	16	13.3
<b>Total</b>	<b>120</b>	<b>100.0</b>

Similarly, hunger is also a growing problem in the fast-growing poor urban areas as well, which are now home to more than 40% of urban inhabitants in developing countries. In sub-Saharan Africa and Southern Asia, the proportion of undernourished people has decreased in the last two decades, but the numbers of people who experience food insecurity have been rising (FAO, 2004). In absolute terms, the number of undernourished people in the developing world fell by just nine million over this period (ILO, 2011).

Moreover, participants in different FGDs conducted in villages posed issues of high costs for inputs whereby when they tried their best to increase production, they were challenged with their limited incentives. One of the participants was quoted saying: *“We don’t have enough money to buy the required inputs for improving our production, it could be better if the Government provides to us some inputs.”* IFAD (2009) reported that, the limited capacity of resource-poor farmers to respond quickly to price incentives, combined with price volatility and higher costs for inputs, poses a great challenge for rural women and men as they struggle to feed their families and make agricultural production a more profitable enterprise. In light of this, therefore, it is critical to generate adequate policies and Innovative solutions to encourage investments and increase agricultural productivity.

#### **4.5 Income Poverty among Female Headed Households and Land Tenure System**

Variables such as control over land, types of land tenure system existing in the village, ways of land acquisition and actual size of land were regressed against income. Results

presented in Table 15 reveal that the multiple regression correlation coefficient (R) was 0.72. This means that the independent variables used in the regression model collectively were highly associated with the dependent variable. Equally, the coefficient of determination ( $R^2$ ) was 0.52 implying that the model was able to explain 52% variation in the dependent variable (income).

Actual size of land had positive significant contribution (+0.679,  $p = 0.000$ ) to female headed households' income. This implies that the actual size of land influence greatly on household income in the sense that the bigger the size of the land, the more the income. Again engagements in agricultural activities contribute significantly to income. This is also explained by Gary (2013) that all families secure income from the farm. Participants' opinions from FGDs revealed that agricultural activities were the major sources of income thus had a lot to contribute to household income. The upshot of this finding is that rural incomes can be improved by expanding activities to unused or under-utilized land. It has been evidenced that agriculture comprises of a greater part of women's economic activity than men whereby 81% of women compared to 73% of men are engaged in agricultural activity (FAO, 2010; IFAD and ILO, 2010). Presumably however, increasing acreage is more effective if complemented by improvements in inputs, such as the mechanization of agriculture.

Findings in Table 15 reveal that ways of land acquisition had negative significant contribution (- 0.185,  $p = 0.024$ ) to female headed households' income. This implies that land acquisition contributed to the income of female headed household in the sense that the acquired land could be used to produce agricultural products and once sold female headed households got extra income to sustain their families and other commitments.

Wolff (2012) explained that when women acquire land in any way for agricultural production, it contributes to earning extra income.

**Table 15: Land tenure system and income poverty status among FHHs (n=120)**

	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	10.714	0.077		139.999	0.000		
control over land	0.134	0.067	0.131	2.005	0.047	0.983	1.017
The types of land tenure systems exist in the village	-0.049	0.041	-0.087	-1.207	0.230	0.832	1.201
ways of land acquisition	0.090	0.034	0.189	2.620	0.010	0.802	1.246
actual size of land	0.111	0.011	0.667	10.227	0.000	0.943	1.060

Dependent variable: Income  $R=0.72$ ,  $R^2=0.52$ ,  $P \leq 0.05$

Control over land had positive contribution (+ 0.147) and statistically significant at  $p=0.047$  to female headed households' income. This implies that land control matters a lot when it comes to production and utilization of products, therefore increases the possibility of earning extra income. Land control makes the owner to make rational decisions on what to grow, where to sell the produce and on how to use the income accrued from it. In view of this, increases the possibility of earning extra income. Chikaire *et al.* (2010a) suggested that, security of tenure is the key to having control over major decisions, such as what crop to grow, what techniques to use, what to consume and what to sell. Besides, low incomes and poverty were highly correlated with agricultural performance which has been influenced by several factors, land tenure security being among others. Participants from FGDs said that

*"Having land, one is in a position of venturing into different entrepreneurial activities since the land can be used as collateral for poor people with no formal employment. Land is accepted by many financial institutions as collateral for accessing loans".*

In view of this, it is evident that land tenure system contributed significantly to households' income.

Findings as indicated in (Table 15) revealed that types of land tenure system had negative contribution (- 0.074,  $p=0.230$ ) to households' income. Insignificant contribution of the types of land tenure system implies that females acquired land through different types of land tenure system, which might influence differently in income earnings. Again according to Chirangi (2013), local laws, cultural or religious rules, may prevent women and other vulnerable groups from having a legal claim to the land on which they live and work. The male head of the family may be automatically considered the landowner.

#### **4.6 Socio-economic Factors Influencing Land Ownership and Income Poverty Status Among FHHs**

Multiple regression model was used to test the relationship between factors influencing land ownership and female headed household's income poverty. The results show that variables such as education level, engaging in agricultural activities, remittances, having nonfarm activities, market accessibility and government support were highly significant and had positive influence at ( $P<0.05$ ). The mentioned variables (Table 16) show positive relationship with income level of the respondents. However, the results also showed that there was no significant relationship ( $p>0.05$ ) with age of respondent, marital status, family size and use of fertilizers. These variables showed negative relationship with the dependent variable (income level). This finding suggests that, not only land ownership, size of the land and ways of land ownership may did away with income poverty, but also education, remittances, government support, nonfarm activities and market accessibility altogether played part in income generation.

### **Overall evaluation of the Model**

The multiple regression correlation coefficient (R) was 0.66. This means that the independent variables which were used in the regression model collectively was highly associated with the dependent variable. Equally, the coefficient of determination ( $R^2$ ) was 0.43 implying that the independent variables accounted for 43 percent of variation in the dependent variable. The F-value of 167.104 was significant at  $p < 0.001$  also indicating that the data fitted well to the model.

### **Test of Multicollinearity**

Multicollinearity diagnosis was done to test the problem of multicollinearity among independent variables. According to Pallant (2011), multicollinearity in multiple regressions is tested by using Tolerance and VIF (Variance Inflation Factor). Results in Table 15 reveal that multicollinearity problem did not exist among the study predictors.

### **Model Parameters**

Market accessibility for the produced products was statistically significant at  $p < 0.001$  and contributed positively ( $\beta = + 0.316$ ) to the income. This implies that the more the accessibility to the market of the produced products, the more the income accrued. Ideally, market accessibility improves the price of products and hence contributes to the struggle against income poverty especially to FHHs through increased economic efficiency and lowered costs and promotion of social and economic opportunities. This observation is similar to what was reported by Bingen (1998), that better market access can boost yields by making farmers able to transfer their surpluses quickly and cheaply to points of sales; this in turn motivates them to increase production. One of the critical problems faced by rural communities in Tanzania, as stated by respondents in the study area is the lack of

efficient means of transport, including road infrastructure and when they produce more, lots of products can remain unsold or are sold at low prices.

Education level contributed positively ( $\beta = + 0.212$ ) on the income and was statistically significant at  $p < 0.001$ . This implies that education level contributes on income of the households in the sense that it determines the possibility of accessing income opportunities such as market awareness in terms of prices, timing of the season, easy to seek advices from extension officers and proper use of improved varieties in production in order to yield more produces. This indicated that the higher the level of education of the household head, the higher the household per capita income. The corollary of this finding is that education leads to proficient household management and, crucially, improves economic performance of the household as a whole. REPOA (2010) stated that; in addition to agricultural activities, household heads with relatively higher education are more likely to have skills and opportunities to successfully diversify into other, more lucrative, income-generating activities. Moreover, the productivity of individuals with higher levels of education who are engaged in agricultural activities is also likely to be higher than that of less educated farmers.

Study findings revealed that receiving remittances contributed positively ( $\beta = + 0.134$ ) on income and was statistically significant ( $p = 0.000$ ). These findings suggest that remittances accrued from children contribute to income of the households. During FGDs, participants proclaimed that they receive remittances from relatives and friends in a form of cash, clothes, and fees to children and houses hence increased their income. FHHs can be expected to be better off because of remittances. If a household is not receiving support from any member, it is more likely to be poor. Where a household livelihood is dependent

primarily on farming, and there is neither remittance in the form of income, access to male labour (family or hired) nor animal traction, it is likely to be very poor.

**Table 16: Results from regression analysis on socio economic factors influencing land ownership and income poverty status among FHHs (n=120)**

Variable	Unstandardized Coefficients		Standardized Coefficients			Collinearity statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	10.240	.061		168.694	0.000		
Age	.000	.006	.001	.023	0.982 <sup>ns</sup>	0.789	1.268
Marital status	-8.397	.013	.000	-.007	0.995 <sup>ns</sup>	0.721	1.387
Education level	.077	.014	.212	5.700	0.000*	0.289	3.457
Family size	-.002	.001	-.023	-1.061	0.291 <sup>ns</sup>	0.873	1.146
Market accessibility	.150	.014	.316	10.703	0.000*	0.934	1.071
Membership of cooperative/association	.027	.025	.024	1.073	0.286 <sup>ns</sup>	0.637	1.569
Nonfarm activity	.085	.020	.110	4.246	0.000*	0.468	2.135
Using fertilizer	.004	.010	.009	.422	0.674 <sup>ns</sup>	0.880	1.136
Remittances	.104	.026	.134	4.040	0.000*	0.357	2.799
Government support in agricultural activity	.133	.036	.076	3.675	0.000*	0.721	1.387

Dependent variable: Income, R = 0.66, R<sup>2</sup>=0.43, P ≤ 0.05

Non-farm activity contributed positively ( $\beta = + 0.110$ ) to income and was statistically significant at  $p < 0.001$ . This implies that non-farm activities have become second major sources of income apart from agriculture which help households to earn extra income. Participants' opinions from FGDs revealed that local brewing and petty businesses were dominant non-farm activities in the study area hence contributed a lot to household income. Ownership of non-farm economic activities was also significant to income generation and thus poverty reduction which means that expansion of rural non-farm activities would raise household per capita income.

Government support on agricultural activities was statistically significant ( $p < 0.0001$ ) and contributed positively ( $\beta = + 0.076$ ) to income. This implies that government support in form of credits, agricultural inputs and extension services contribute significantly on income. Therefore, null hypothesis was rejected and alternative hypothesis was accepted. Membership in cooperative/association was not statistically significant ( $p = 0.286$ ), but contributed positively ( $\beta = + 0.024$ ) to income. Insignificance of membership in cooperatives implies that income of members and non-members of cooperatives did not differ significantly.

Study findings also revealed that family size contributed negatively ( $\beta = - 0.023$ ) to income and was not statistically significant ( $p = 0.291$ ). Insignificance of family size implies that the income of respondents having large or small family size did not differ significantly and mostly the members in the study area were dependants. The skillfulness of labour was not directly taken into account in the construction of this variable as the influence of knowledge and skills was better captured by the education variable. The REPOA (1998) rural survey data yields an overall dependency ratio of 1.1. Moreover, the 1991/1992 HBS indicates that the proportion of the poor increases as the level of dependency rises.

Usage of fertilizer was not statistically significant ( $p = 0.674$ ), but contributed positively ( $\beta = + 0.009$ ) to income. Insignificance of usage of fertilizer implies that income of those who were using or not using fertilizer was almost the same. This probably was attributed by the reason that majority of the surveyed respondents were not using fertilizers. For those who claim to have used fertilizer, they don't use it correctly and in the required quantity because they don't get that knowledge from extension officers.

Study results, also, revealed that age of the respondent contributed positively ( $\beta = 0.001$ ) to income but was not statistically significant ( $p = 0.982$ ). Insignificance influence of age of

respondent on income implies that the income of all age categories did not differ significantly.

Marital status of the respondent was not statistically significant ( $p=0.995$ ), but contributed positively ( $\beta= + 0.000$ ) to income. Insignificance influence of marital status on income implies that income of married and unmarried respondents was almost the same. This suggests that the economic empowerment of women will be fundamental in achieving improvements in rural incomes. Again, normally women are the one who participate in agriculture in both households (married and non-married). In order to make a difference, men (in this case husband) must contribute significantly in agriculture.

## **CHAPTER FIVE**

### **5.0 CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Conclusions**

Based on the findings, the following conclusions were made from this study. The effects of land tenure systems in improving ownership to land resources and hence income poverty among female headed households was reported to have less significant implications. The study concludes that, most of the FHHs had full access to land inherited from their husbands but with less control over land. The access to land enables them to generate household's income and hence fight for poverty. The study results also provided insight knowledge on the effect of the level of land tenure system on both agricultural production and income. It was evident that, women's security in controlling land had been greatly limited as women's ability to inherit differs from control rights to land. In turn, that situation greatly curtailed women's agricultural productivity and income generation. The majority of women control less than 1 acre of land.

The study concludes further that, customary land system was mostly practised in the area, whereby access to land was through inheritance which is not equal to control. Increasing and strengthening control over land and security of tenure is highly needed in order to improve farm productivity which can bring direct benefits on income poverty reduction, not least by contributing directly to improve living standards of the rural poor, women included.

The study concluded that, committed efforts engineered by local government authorities (LGAs) are highly needed, in order to ensure enough land in their areas of jurisdictions is distributed and owned fairly to vulnerable groups FHHs being among them. The results

conclusively indicated that FHHs had positive perception on issues related to equal rights and women's participation in decision making on land ownership if included on the existing land tenure system. It is health to take advantage of FHHs had in order to improve tenure security as a proxy to income poverty reduction.

It was equally noted that, women played important roles as producers of food, income earners, and caretakers of household food and nutrition security. Giving women the same access to and control over physical and human resources as men could increase agricultural productivity, just as increases in women's education and improvements in women's status. The study found that land tenure system contributed significantly on annual income of the households. It was therefore evident that, land had been a key resource for all because of the close link between land and livelihoods.

## **5.2 Recommendations**

The following recommendations are suggested based on the conclusion made from the study.

### **5.2.1 Recommendations to the government**

- i. Understanding the complexity surrounding women's land rights is critical to ensuring that those rights are protected and improved. Because laws, customs, and norms can change from country to country, and even vary between regions and ethnic groups within countries, to secure women's land and property rights women must be meaningfully included in the design and implementation of projects and policies by Local government authority and central government.
- ii. Central Government should include women's voices, knowledge, and interests in land programs. Policy formulation should be informed by systematic field-level

research to ascertain opportunities for, and barriers to, strengthening women's land rights. Expansion of access to modern farming equipment and other inputs at affordable prices so as to facilitate greater and more efficient use of land resources is recommended further, the need for extension training to improve their capacity to apply for and utilize land according to land Act No 5 of 1999.

- iii. Since there was a significant relationship between women's education level, control over land and income generation to women, the study recommends empowering women through adequate education and legal reforms to ensure equal opportunities. There is need for education that could change discriminatory cultural practices against women. Similar attempts of raising literacy and education levels of women by the government are made. This would enable women become knowledgeable and assertive about their rights that go beyond simply accessing land to include ownership and control over resource.
- iv. Support programs that empower women through cooperative action via women's groups or associations is highly recommended. Invest in governance structures, both formal and customary, that promote inclusivity, transparency, and accountability. Again, promotion of both agricultural and rural non-farm economic activities is recommended to accelerate income improvement.

### **5.2.2 Recommendations to organizations and other stakeholders**

- i. Concerted efforts of all stakeholders, including governments, NGOs, and development practitioners are needed to remove the existing bottlenecks in relation to land ownership in order to enhance productivity growth in smallholder agriculture. It suggests therefore that, the attainment of the MDGs and general

empowerment of women needs intensive efforts, if the prevailing situation is to be reversed.

- ii. Support rights awareness and positive behavior change among women, local customary institutions, and formal legal systems regarding women's land and property rights. Men should be included in these programs in order to bring about equality in land ownership.
- iii. Land tenure under customary laws does not provide adequate security to land owners which affect productivity since ownership is uncertain. Not only that but also it is gender insensitive because women are less considered in ownership. The government should intervene by reframing land policies, in which through customary laws provision of certificates and land title to improve land security and access to financial services to be away with income poverty. The Land Act was revisited the only problem is the implementation and follow up on its implementation

### **5.2.3 Recommendations to community members**

- i. Use of community leaders, traditional leaders, women's groups, men's groups and faith based groups in discussing land issues among different groups. Also care should be taken to support women to maintain their sources of livelihood and traditional production pattern.
- ii. Particular attention should be paid to the needs of women in general and women-headed households in particular, in formulation of appropriate programs to ensure

that women benefits on equal basis with men from different opportunities. Lobby through traditional leaders towards changing customary law

### **5.3 Suggestion for Further Research**

- i. Further studies on inheritance and property rights and practices throughout the country should be done to understand the nature and extent of discrimination against women and girls in inheritance and property rights.**
- ii. To conduct studies on the effectiveness of Land Act, implementation strategies and monitoring frameworks to be effective.**
- iii. Comprehensive study should be conducted to issues that are central to promoting gender equity and land rights.**

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**APPENDICES****Appendix 1: Survey Questionnaire on Land Tenure System and Income Poverty  
among Female Headed Households in Tarime District****Interviewee consent form**

My name is Roche Advera Gibe (a researcher from Sokoine University of Agriculture (SUA)- Morogoro) -Masters' student. I am researching on Land Tenure System and its impacts on Income Poverty among Female headed households in Tarime District.

Research work is part and parcel of my study, so in order to accomplish my study; I am asking for your assistance by giving some basic but accurate information on this subject "Land tenure system as related to income poverty among female headed households in Tarime District". I have obtained permission from my University, the District Executive Director (DED). Study findings will be useful for development practitioners and researchers. Specifically, those interested with disadvantageous groups and community members will benefit by exploring lessons that can enable them to adjust their tenure system for improving rural livelihood both in food production and income poverty reduction as well.

Whatever information you give will be handled confidentially and will only be used for purposes of this study and nothing else. You can choose to participate or not. I hope you allow me to continue with the interview.

**THANK YOU**

**QUESTIONNAIRES****Part I. General information**

1. Date of interview.....
2. Questionnaire number.....
3. Division name.....
4. Ward name.....
5. Village name.....

**Part II: Demographic Characteristics of Respondents (Tick whichever appropriate)**

6. Age.....

7. Sex

- a) Female
- b) Male

8. Marital Status

- a) Married
- b) Single
- c) Widow
- d) Divorced
- e) Separated

9. Education Level

- a) Primary Education
- b) Secondary education- O-level
- c) Advanced secondary education level
- d) Treasury education level
- e) Undergraduate level

f) Postgraduate degree

g) None of them

10. Main occupation

a) Farming

b) Petty business

c) Trading

d) Employed

11. Size of your household? Enter number of people in your household (including household head) according to sex and age group

Age group (years)	Sex	
	Males	Females
Below 18 years		
18 – 35 years		
36 – 45 years		
Over 45 years		

**Part III. Income poverty among female headed households**

12. What is your main source of household income? Put (V) for your choice

- |             |         |                         |         |
|-------------|---------|-------------------------|---------|
| 1. Farming  | [     ] | 3. Farming and Business | [     ] |
| 2. Business | [     ] | 4. Formal Employment    | [     ] |

13. Estimate the incomes of your household per month in (Tshs)

- 1) Below Tshs. 50,000/= [     ] 3. Tshs 100,000 – 150,000/= [     ]  
 2) Tshs 50,000 – 100,000/= [     ] 4. Over Tshs. 150,000/=.....

14. Based on the following classification of income, can you estimate the income you generate per day on a roughly count?

1. Below Tshs. 5,000/= [     ]     3. Tshs.10,000 – 15,000/= [     ]  
 2. Tshs 5,000 – 10,000/= [     ]     4. Over Tshs. 15,000/= [     ]

15. What is the household daily expenditure?

1. Less than Tshs 5,000/= [     ]     3. Tshs.7,000 – 10,000/= [     ]  
 2. Tshs 5,000 – 7,000/= [     ]     4. Over Tshs. 10,000/= [     ]

16. Estimate the number of meals taken per day.....

17. Do you have problems in satisfying household food needs?

YES.....NO.....

18. Of what materials are the different parts of the house made of?

1. Walls	2. Roof	3. Floor
1. Mud / soil	1. Dry grass	1. Soil / Cow dung
2. Bricks	2. Iron Sheets	2. Cement
3. Others(Specify)	3. Others(Specify)	3. Others(Specify)

19. What is the quality of the household? (1) Very good (2) Good (3) Poor

(4) Very poor

20. Do you engage in any agricultural activity?

Yes [     ]     No [     ]

21. Do you get any government support while engaging in the agricultural activity?

Yes [     ]     No [     ]

22. At what scale your agricultural activity is? On a

1. Large-scale [     ]     3. Medium scale [     ]  
 2. Small-scale [     ]     4. Others (Specify) .....



## Part IV. The Existing Land Tenure System Practices in Tanzania

### 31. Access and control over resources

Assets	Access to Assets				Control over assets			
	MC	MA	FC	FA	MC	MA	FC	FA
Land								
Houses								
Income								

Key:

MC-MALE CHILD

MA-Male adult

FC-Female child

FA-Female adult

32. What are the types of land tenure systems exist in the village among the following;

- 1) Customary land tenure
- 2) Free lands
- 3) Leased land
- 4) Public land

33. Do you own/control land?

Yes.....No.....

34. How did you acquire the land you own? (1) Inheritance from the parents (2)

Inheritance from the husband (3) Bought it (4) Received as a gift (5) Others (specify)

.....

35. What is the size of the land owned? .....

- (1) < 2.5 acres      (2) 2.5 – 5 acres (3) >5 – 10 acres (4) Over 10 acres

- 36. Is the existing land tenure system practices favorable for female headed households to access and own land? YES.....NO.....
- 37. Where did you get assistance when confronted with land right problems in the community? .....

**Part V. Women Perception on the Existing Land Tenure System**

Please use the following numbers to indicate your extent of agreement about how well each of the following statements is an accurate description of your perception on female headed households on the existing land tenure system. Put (V) against the number of your choice.

**Key:** 1= strongly agree, 2=Agree, 3= Not sure, 4= Disagree, 5= strongly disagree.

- 38. The existing land tenure system is favorable to Female headed Households  
(1) SA (2) A (3) N (4) D (5) SD
- 39. The current land tenure system could be the source of food insecurity among children and women. (1) SA (2) A (3) N (4) D (5) SD
- 40. Lack of secure land tenure intensifies income poverty and has contributed to social instability especially to female headed households. (1) SA (2) A (3) N (4) D (5) SD
- 41. Strengthening women’s land rights not only contributes to gender equality, it also improves food security and reduces poverty for the whole family. (1) SA (2) A (3) N (4) D (5) SD
- 42. When women have land security, they can grow more and earn more. When women earn more, they usually spend a higher proportion on caring for the family than do men.  
(1) SA (2) A (3) N (4) D (5) SD

43. The current land tenure system could be the source of poverty among rural women. (1) SA (2) A (3) N (4) D (5) SD
44. The current land tenure system is a proper one much as it helps to make women respect their husbands. (1) SA (2) A (3) N (4) D (5) SD
45. The existing land tenure system where only male children are entitled to land is a proper one because it saves to protect a clan's properties (1) SA (2) A (3) N (4) D (5) SD
46. The existing land tenure system where only male children are entitled to land is a proper one because a man is superior to a woman (1) SA (2) A (3) N (4) D (5) SD
47. The existing land tenure system where only male children are entitled to land is a proper one because female children when they grow up could easily be cheated by men to surrender the land to them (1) SA (2) A (3) N (4) D (5) SD
48. The existing land tenure system where only male children are entitled to land is a proper one because it is supported by sacred writings.(1) SA (2) A (3) N (4) D (5) SD
49. The existing land tenure system where if a husband dies, his relatives are allowed to inherit the land is not a proper one especially if the deceased left the wife with some children (1) SA (2) A (3) N (4) D (5) SD
50. The existing land tenure system where if a husband dies, his relatives are allowed to inherit the land is a proper one if the married couples had no children (1) SA (2) A (3) N (4) D (5) SD
51. The existing land tenure system where if a husband dies, his relatives are allowed to inherit the land is not a proper one irrespective of whether the married couples had children or not (1) SA (2) A (3) N (4) D (5) SD
52. The existing land tenure system in which customary laws dominates affects the agricultural productivity of some female headed households (1) SA (2) A (3) N (4) D (5) SD

**Poverty reduction cannot be achieved unless issues of access to land, security of tenure and the capacity to use land productively in sustainable manner are addressed**

**(1) SA (2) A (3) N (4) D (5) SD**

**Thank you very much for your participation**

**Appendix 2: Interview Guide (Checklist) for Key Informants**

1. What do you know about the existing land tenure system practices in your area?
2. What are your impressions about the existing land tenure system practices in your area?
3. Who has the responsibility of allocating land in your area?
4. Who is entitled to own land in your area?
5. Are men and women having equal rights to own land in your area?
6. With regard to land, who has the right to inherit it in the household?
7. What challenges do widows face after the death of their husbands?
8. Do widows have the right to continue using the land after the death of their husband?
9. Who benefits more from customary allocation of land between Men and women and why?
10. In what ways does land ownership help in poverty reduction efforts among women?
11. What are your suggestions on what should be done to ensure that women own land?
12. What is the states position on lands rights with regard to female headed households?
13. What are the perceived challenges facing women regarding land ownership?
14. What measures should be taken to ensure that women are empowered to own land?