

Tanzania's land policy and women's land tenure security: A case of Moshi District Council

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ABSTRACT

This study examines the impact of Tanzania's 1995 National Land Policy on women's land tenure security in Moshi District, revealing persistent gender disparities despite progressive legal frameworks such as the Land Act No. 4 and Village Land Act No. 5 of 1999. Using a mixed-methods approach, the cross-sectional research design, and informed by feminist theory, data were collected from 266 women through surveys, focus group discussions, and key informant interviews. The results indicate that, although the legal framework promotes gender equity, its implementation is inadequate. Only 18.8% of women pointed out that they had Certificates of Customary Right of Occupancy (CCROs). Younger, less educated, and unmarried women were especially unaware of land policy. Customary norms, limited legal literacy, and inadequate institutional support emerged as major barriers. Binary probit regression analysis indicated that land title ownership, policy awareness, education, and community support positively influence tenure security, whereas customary acquisition and patriarchal traditions undermine it. The study concludes that legal frameworks alone are insufficient to secure women's land rights. Strengthening enforcement, enhancing legal literacy, and advancing institutional reforms are critical policy implications for achieving the objectives of the National Land Policy and promoting gender equity in land tenure.

Keywords: Land Tenure, Land Tenure Security, Tenure Security, Women's Land Tenure Security

I. INTRODUCTION

Land tenure security has been a critical component in realizing gender equality, socio-economic development, and rural transformation (Dancer, 2015). Tanzania's 1995 Land Policy and the Land Act No. 4 and Village Land Act No. 5 of 1999 have been significant in reforming the country's land tenure system, with specific attention to gender equity. These legal instruments aimed to enhance women's rights to access, own, and control land, as an essential resource for livelihoods and empowerment in predominantly agrarian communities (United Republic of Tanzania [URT], 1995).

In Moshi District, as in many other parts of Tanzania, women face significant challenges in accessing and controlling land, even with the ongoing implementation of Tanzania's land policy of 1995, which aims to promote gender equity in land ownership and rights. Generally, traditional customs and socio-cultural norms continue to favour male inheritance and ownership, creating systemic barriers for women. These challenges are further compounded by the interplay of socio-cultural norms, economic factors, and deep-rooted traditions that consistently prioritize male inheritance rights, leaving women with restricted opportunities for property ownership and control (Schmidt & Zakayo, 2018).

Furthermore, despite the Tanzanian government recognizing the importance of addressing gender disparities in land tenure and promoting women's land rights through various initiatives, women's land tenure security remains a major challenge. Women in Moshi district continue to face challenges in securing land rights, due to customary practices, limited access to formal land tenure documents, and weak implementation mechanisms which undermine their land tenure security. Consequently, this has perpetuated gender disparities, thus preventing women from participating in socio-economic development (Schmidt & Zakayo, 2018). Additionally, existing socio-economic factors, cultural norms, and legal ambiguities contribute to a landscape where women's land tenure security is compromised, hence undermining their economic empowerment, social status, and overall well-being.

Several studies have been conducted on women and land in Moshi District. These include “Women and land ownership rights in Kilimanjaro a tension between women land ownership rights and culture: a case of Moshi rural district (Asantemungu, 2011); Gender issues in irrigated agriculture in Tanzania: a case study of the lower Moshi scheme (Mushi, 2018); Land reform and women’s land rights in Tanzania: a case of Moshi rural district: Kilimanjaro region (Balali, 2015); Gender equality in ownership of agricultural land in rural Tanzania: does matrilineal tenure system matter? (Kongela, 2020); Assessing the challenges of women's land rights in Tanzania (Kivaria, 2020), and Socio-economic and cultural practices of land tenure systems on the slopes of Mt. Kilimanjaro, Tanzania from 1920–1950s (Chuhila, 2021).

While previous studies in Moshi District have examined women’s land rights, they largely focus on cultural practices, irrigation schemes, and historical tenure systems without systematically analyzing how national land policy reforms intersect with deep-rooted customary norms at the local level. What remains unclear is whether and how the 1995 National Land Policy and its supporting legislation translate into improved tenure security for women in practice, particularly in contexts where patriarchal traditions dominate. This study therefore fills that gap by empirically assessing the implementation of Tanzania’s land policy in Moshi District, examining its influence on women’s land tenure security, and identifying the socio-cultural and institutional factors that mediate policy outcome.

1.1 Research Objective

To examine the role of Tanzania’s land policy on women’s land tenure security in Moshi District Council.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Feminist theory

This study was guided by Feminist Theory (FT), which provided a critical lens to analyze gendered disparities in land tenure security by interrogating how patriarchal institutions, socio-cultural norms, and legal frameworks marginalize women in property ownership, inheritance, and governance (Hooks, 2015). The regression results strongly confirm FT’s central argument that women’s land rights are constrained by systemic barriers. For example, customary norms reduced tenure security by 13% and inheritance practices by 9%, illustrating how rooted patriarchal customs override statutory protections, consistent with Englert and Daley (2008) and Daley and Englert (2010). These findings demonstrate the persistence of institutionalized gender bias that FT critiques, where cultural norms and informal institutions perpetuate women’s marginalization despite formal legal guarantees.

At the same time, the study highlights women’s agency, another core dimension of FT. Policy awareness increased tenure security by 12% ($p < 0.01$), and education raised it by 9.5%, showing how women actively contest exclusion by leveraging knowledge and literacy to navigate both statutory and customary systems (Behrman *et al.*, 2012; Dancer, 2015). Community support and access to legal aid further strengthened tenure security, underscoring how collective action and institutional engagement enable women to influence land decisions and resist dispossession (Chara, 2022; United Nations Office on Drugs and Crime. [UNODC], 2020). These results ground FT’s conceptualization of women as agents of change within the lived realities of Moshi District, demonstrating that empowerment is materially linked to awareness, documentation, and participation in governance.

Finally, the study extends FT by embedding intersectionality in the analysis. Variables such as marital status, income, and education intersect with gender to shape tenure outcomes, revealing that exclusion is not uniform but compounded by socio-economic positioning. This intersectional grounding enriches FT by situating its critique within locally embedded contexts, showing how structural patriarchy interacts with class and household dynamics to produce differentiated experiences of insecurity (Ortner, 2022)

However, critics argue that FT may essentialize women’s experiences, neglect men’s role in advancing gender equity, and suffer from fragmentation across paradigms, risking conceptual incoherence (Hawkesworth, 1994; Hanmer & Klugman, 2016). Its application in patriarchal contexts also presents methodological challenges. To address these, this study included male participants in interviews and focus groups to capture broader perspectives, and collected data across multiple wards in Moshi District Council to reduce locational bias and contextualize women’s experiences of land tenure insecurity.

2.2 Empirical Review

A study by the International Food Policy Research Institute (IFPRI) on Gender and Land Tenure in Sub-Saharan Africa: Key Issues and Reform Strategies" highlights that local policies that recognize women's rights to inherit and transfer land can significantly increase their landholdings also highlights that by-laws that require community consultation and participation in land allocation decisions can help ensure that women's voices are heard, and their needs are considered (Peterman, 2011).

For instance, a study in Ethiopia found that a policy reform that granted equal inheritance rights to men and women led to an increase in female-headed households owning land (Holden *et al.*, 2009). Another study in India found that a programme providing legal assistance and training to women helped increase their land ownership by up to 5 percentage points (Quisumbing *et al.*, 2013). Deere and Doss (2006) emphasized the significance of securing land rights for women in improving their well-being and economic status. Agarwal (1994) also conducted seminal work on gender disparities in land ownership, highlighting the need for policy reforms to address these inequalities.

The customary land tenure system in Tanzania, as in many other African countries, is traditionally patriarchal, often resulting in women having limited access to and control over land. Different studies have shown that cultural norms and practices significantly influence land ownership and inheritance, typically favouring men over women (Duncan & Li, 2001; Cotula, 2002). Women often acquire land rights through male relatives, making their tenure insecure and dependent on their relationships with men (Lastarria-Cornhiel, 1997). To address these disparities, Tanzania has implemented several legal reforms aimed at enhancing women's land rights. The Land Act of 1999 and the Village Land Act of 1999 are pivotal in this regard, providing a legal framework that recognizes women's rights to own and inherit land (URT, 1999). Despite these national laws, the effectiveness of land tenure security for women often hinges on the implementation of local policy guidelines and by-laws.

Local governments in Tanzania have developed specific guidelines and by-laws to support the national legal framework and address local contexts. Studies suggest that these local policies are important in bridging the gap between national legislation and customary practices. For instance, a study by Knight (2010) highlighted those local by-laws in some districts had been instrumental in promoting women's land rights by explicitly prohibiting discriminatory practices and ensuring women's participation in land governance.

Furthermore, studies indicate that the effectiveness of local by-laws is often hindered by limited awareness and enforcement (Dancer, 2015). Women still face resistance from local leaders and community members who adhere to traditional norms. Additionally, the capacity of local institutions to implement and monitor these by-laws effectively is often constrained by inadequate resources and training.

III. METHODOLOGY

3.1 Description of the Study Area

The study was conducted in Moshi District which is one of the seven administrative districts of Kilimanjaro Region, Tanzania. The district is divided into four divisions and thirty-one wards covering an area of about 1,300 square kilometers (500 sq. mi). The district is bordered by Rombo, Hai, Mwanga, and Simanjiro districts to the north, west, south, and east, respectively. In addition, it also borders Kenya to the east (URT, 2013). Based on Tanzania's 2022 national population and housing census, the district has a population of 535,803 including 273,853 females and 216,950 males, residing in 145,669 households (URT, 2022).

Moshi District was purposefully selected for this study due to its entrenched patrilineal inheritance practices, which often disadvantage women in land ownership, particularly in cases of divorce or widowhood. While such customs are common across Tanzania, Moshi offers a distinctive setting where customary norms intersect with active land policy reforms, including CCRO issuance and NGO-led interventions. It is mix of smallholder farms and large-scale plantations also provides a diverse agricultural landscape to assess how land tenure policies affect women across different economic contexts. Additionally, the district's accessible institutional structures and reliable village registers facilitated effective sampling and data collection, making it a strategically suitable site for this research. Additionally, being close to Mount Kilimanjaro, the area attracts tourism, which influences land use and ownership patterns. Thus, demanding a further understanding of how Tanzania's land policy and the Land Act No. 4 and Village Land Act No. 5 of 1999 affect women, particularly in areas with competing land use interests.

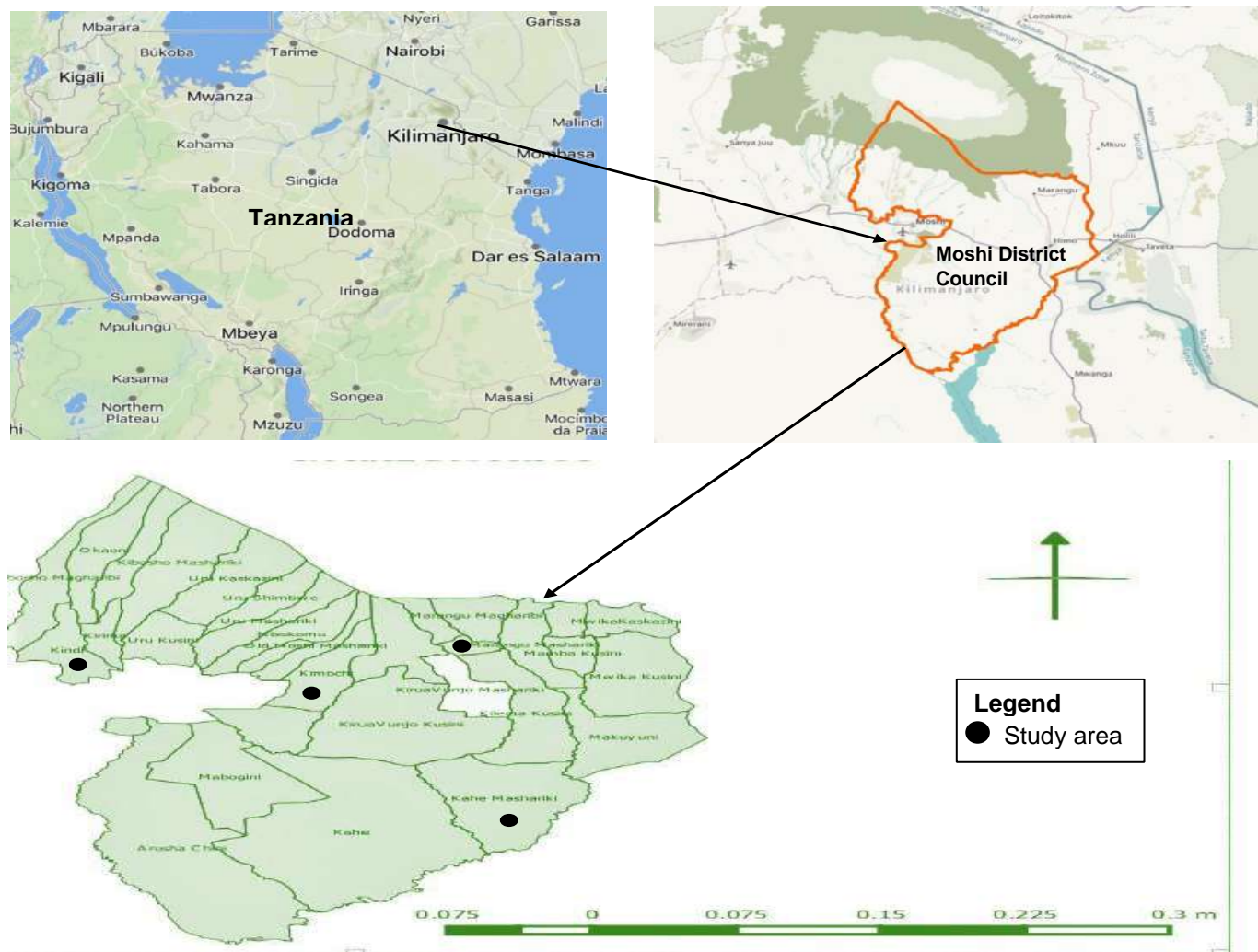


Figure 1
Map of Moshi District Council showing the location of the Study Area

3.2 Sampling, Data Collection, and Sample Size

The study adopted a cross-sectional research design, in which data were collected at a single point in time. This design was selected because it is efficient, time-saving, and provides a snapshot of the current situation. It also allows for comparative analysis, is practical and feasible to implement, and offers useful insights for policy evaluation. In this study, it was particularly appropriate for examining women’s land tenure security in Moshi District within the framework of Tanzania’s land policy (Hunziker & Blankenagel, 2024).

The study employed a multistage sampling strategy, beginning with purposive selection of Moshi District due to its relevance to the research objectives, followed by probability sampling to enhance representativeness. Using simple random sampling (lottery method), one ward was selected per division, and then one village per selected ward. Within villages, women who own, lease, or use land were randomly chosen from sampling frames drawn from village registers or, where unavailable, developed with community leaders. The sampling unit comprised individual women who are natives or permanent residents of Moshi district through birth, marriage, or long-term employment, including formally employed women residing permanently in the district. Additionally, non-probability purposive sampling was used to recruit key informants such as the district land officer, village land committee chairpersons, and community development officers to provide expert perspectives on women’s land tenure security.

The study employed a mixed methods approach, combining quantitative surveys with qualitative Focus Groups Discussion and KIIs to triangulate data on women’s land tenure security, usage patterns, access to resources, and related challenges in Moshi District. Primary data consisted of eight focus group discussions (FGDs), two per village, with 6–8 participants each, separated by gender. Secondary data were obtained from the Moshi District land office on land ownership and transactions by gender.

A total of 266 respondents who participated in the study were randomly selected for the survey. The sample size obtained using Cochran’s formula for a simple random sample estimating a proportion is:



$$n_0 = \frac{Z^2 p(1 - p)}{e^2}$$

Where:

$Z = 1.96$ for 95% confidence.

$p = 0.5$ (maximizes variance; conservative choice).

$e =$ desired margin of error = 0.06 (± 6 percentage points).

$n_0 =$ the sample size required;

Therefore

$$Z^2 = 1.96^2 = 3.8416.$$

$$p(1 - p) = 0.5 \times 0.5 = 0.25.$$

$$\text{Numerator} = Z^2 \times p(1 - p) = 3.8416 \times 0.25 = 0.9604.$$

$$\text{Denominator} = e^2 = 0.06^2 = 0.0036.$$

$$n_0 = \frac{0.9604}{0.0036} = 266.777$$

3.3 Data Analysis

IBM- SPSS Statistics windows (version 20.0) was used to analyze the study’s quantitative data, whereby both descriptive (frequencies, means, and percentages) and inferential statistics were determined. A Binary probit regression model was used to determine whether women’s land tenure security had a significant association with Tanzania’s land policy. The dependent variable (Land tenure security) is termed as the assurance that an individual or household has stable, enforceable rights to use, control, and transfer land without fear of arbitrary eviction, dispossession, or dispute. The model’s dependent variable was a binary outcome (1 = secure tenure: Indicators (Name on the land title or certificate, legal land ownership documentation, and decision-making power over the land), 0 = insecure tenure: Indicators (Respondent lacked formal/customary recognition or faced credible threats to land access or control). The independent variables included age, education level, household income, marital status, land size, awareness of land laws, mode of land acquisition, possession of land title, customary practices and community norms, access to legal support, community support, and land use. The data collected using the qualitative method were analysed using thematic (content analysis)

The Binary Probit model was expressed as:

$$Y_i = F(X_i\beta) + \varepsilon_i \dots\dots\dots (1)$$

$$Y_i = 1 \text{ if secured, } 0 \text{ otherwise}$$

Where $\varepsilon \sim N(0, 1)$ β -maximum likelihood, i -the cumulative distribution functions of the standard normal distribution. ε -error term,

$X_1 - i$ - set of independent variables.

Where $Y_i =$ dependent variable, that is the women's land tenure security,

$X_i =$ independent variables (policy implementation, age, Education level, household income, marital status, mode of acquisition, Access to land policy institutions, and land use (farming vs. residential).

The empirical equations are (2) and (3).

$$P_i(0, 1) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_n + \varepsilon_i \dots\dots\dots (2)$$

$$P_i(0, 1) = \beta_0 + \beta_1 PI + \beta_2 AGE + \beta_3 EDU + \beta_4 HHI + \beta_5 MS + \beta_6 MoA + \beta_7 API + \beta_8 LU + \beta_9 LS + \beta_{10} LT + \beta_{11} CS + \beta_{12} ALS + \beta_{13} CN + \varepsilon_i \dots\dots\dots (3)$$

Table 1
Summary of Variables Included in the Model

Variable	Unit	Scale	Category	Expected Sign
Women's land tenure security	Dummy 1=secure, 0=Otherwise	Binary	Dependent	
Age	Age of respondent in years	Continuous	Independent	Positive (+)
Education Level	Highest education level attained: None (0), Primary (1), Secondary (2), Tertiary (3), etc.	Ordinal	Independent	Positive (+)
Household Income	Monthly household income (in Tanzanian Shillings)	Categorical	Independent	Positive (+)
Marital Status	1=Single, 2=Married, 3=Divorced 4=Widow	Nominal	Independent	Positive (+)
Land size	Total land size in Ha	Continuous	Independent	Positive/Negative
Awareness of land laws	Awareness of laws:1= Aware, 0= Not aware	Binary	Independent	Positive
Mode of Acquisition	Type of land acquisition: 1= Inherited, 2= Purchased	Categorical	Independent	Positive/ Negative
Land Title	Existence of official land title (Yes=1, No=0)	Binary	Independent	Positive/ Negative
Awareness of land laws	Awareness of laws:1= Aware, 0= Not aware	Binary	Independent	Positive
Customary practices and community norms	Likert scale (1= High negative to 5= High positive)	Ordinal	Independent	Positive/Negative
Access to Legal Support	Whether an individual has access to legal aid (Yes=1, No=0)	Binary	Independent	Positive (+)
Community support	Perception of community support in land claims (Likert scale: Strongly Disagree = 1 to Strongly Agree = 5)	Ordinal	Independent	Positive
Land Use	Primary use of land:1= Farming, 2= Residential 3= Mixed	Binary	Independent	Positive/Negative

NB: Land Use was recoded into a binary variable for regression analysis. Mixed and residential uses (2 and 3) were combined into one category coded as 1 = diversified/non-agricultural use, while purely farming land (1) was coded as 0. This dichotomization reflects theoretical expectations that non-agricultural or diversified land uses may influence tenure security differently from farming-only parcels.

IV. FINDINGS & DISCUSSION

4.1 Socio-Demographic Characteristics of Respondents

The survey findings (Table 2) show that 28.9% of women reported secure land tenure, while 71.1% reported insecure tenure. Age differences were evident: older women (61+) had the highest proportion of secure tenure (40%), while younger women (18–35) were represented in both secure and insecure categories.

Education was positively associated with tenure security: none of the women without formal education reported secure tenure, compared to 26.4% with primary education, 32.3% with secondary, and 33.3% with education beyond secondary school. Marital status showed variation: 30% of married women reported secure tenure, compared to 27% of single women and 37.7% of divorced/widowed women. Household size influenced tenure security, with medium-sized households (5–8 members) reporting the highest proportion (30.5%). Longer residence on land was strongly linked to security: 73.3% of women with over 10 years of residence reported secure tenure. Income differences were pronounced: only 11.6% of women earning below 100,000 TZS reported secure tenure, compared to 81.8% of those earning above 1,000,000 TZS.

Table 2

Respondents' Socio-Demographic Characteristics and Land Tenure Security

Characteristic		Land tenure secure		Not Land tenure secure	
		Freq.	%	Freq.	%
Surveyed Respondents		77	28.9	189	71.1
Age (years)	18 - 35	44	27.7	115	72.3
	36 – 60	29	29.9	68	70.1
	61 and above	4	40.0	6	60.0
Education Level	No formal education	0	0.0	3	100.0
	Primary education	37	26.4	103	73.6
	Secondary education	30	32.3	63	67.7
	Above Secondary school	10	33.3	20	66.3
Marital Status	Single	33	27.0	89	73.0
	Married	39	30.0	91	70.0
	Divorced/Widow	5	37.71	9	64.29
Household size (number)	1 – 4	36	27.5	95	72.5
	5 – 8	39	30.5	89	69.5
	Above 8	2	28.6	5	71.4
Duration of stay (years)	1 – 5	2	50.0	2	50.0
	6 – 10	9	60.0	6	40.0
	Above 10	181	73.3	66	26.7
Income of respondents	Less than 100,000	14	11.6	107	88.4
	100,000 - 499,999	25	25.8	72	74.2
	500,000 - 999,999	29	78.4	8	21.6
	Above 1,000,000	9	81.8	2	19.2

4.1.1 Awareness of Tanzania’s Land Policy

Awareness of Tanzania’s land policy among women in Moshi District varied by socio-demographic characteristics. Married women, those with secondary or higher education, and women aged 36–60 reported the highest awareness. Women without formal education and widows/divorced women reported lower awareness. Age differences were notable: women aged 36–60 showed the highest awareness, while older women (61+) had the lowest.

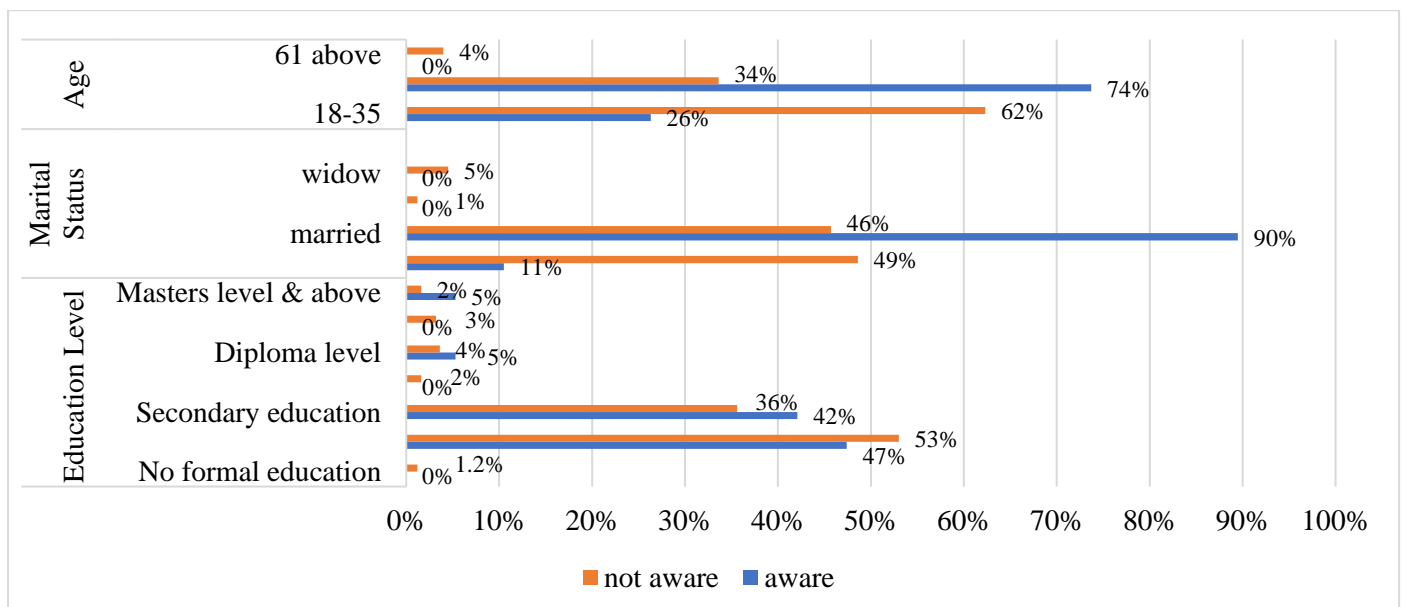


Figure 2

Awareness of Land Policy among Women Based on Age, Education Level, and Marital Status

4.1.2 Ownership of Certificates of Customary Right of Occupancy (CCROs)

Most women (81.2%) did not own CCROs, while 18.8% reported ownership. Age was significant: 8.2% of women aged 18–35 held CCROs, compared with 34% of those aged 36–60 and 40% of those aged 61+. Education showed mixed results: ownership was 33.3% among women with no formal education, 23.6% with primary, 11.5% with secondary, and 18.5% with above secondary education. Marital status influenced ownership: 28.5% of married women reported CCROs, compared to 21.4% of divorced/widowed women and 8.2% of single women.

Household size mattered: women in medium-sized households (5–8 members) reported higher ownership (22.9%) than those in smaller households (14.5%). No ownership was reported in households with more than eight members. Income was a strong determinant: only 10.3% of women earning below 100,000 TZS owned CCROs, compared to 70% of those earning above 1,000,000 TZS.

Table 3*Ownership of Certificates of Customary Right of Occupancy (n = 266)*

Characteristic		Own CCRO		No CCRO	
		Freq.	%	Freq.	%
Overall		50	18.8	216	81.2
Age (years)	18 - 35	13	8.18	146	91.8
	36 - 60	33	34	64	65.97
	61 and above	4	40	6	60
Education Level	No formal education	1	33.3	2	66.67
	Primary education	33	23.57	107	76.43
	Secondary education	11	11.45	85	88.5
	Above secondary school	5	18.52	22	81.48
Marital Status	Single	10	8.19	112	91.8
	Married	37	28.46	93	71.54
	Divorced/Widow	3	21.43	11	78.57
Household size (number)	1 - 4	19	14.5	112	85.5
	5 - 8	31	22.9	104	77
	Above 8	0	0	0	100
Income of respondents	Less than 100,000	14	10.29	122	89.7
	100,000 - 499,999	22	25.28	65	74.7
	500,000 - 999,999	7	21.21	26	78.79
	Above 1,000,000	7	70	3	30

4.1.3 Women's Land Tenure Security as Shaped by Tanzania's Land Policy and Related Factors

The binary probit regression analysis (Table 4) identified several significant predictors of women's land tenure security. Land title ownership was strongly associated with secure tenure ($p < 0.001$), with a marginal effect of 17%, meaning women holding formal land titles were 17 percentage points more likely to enjoy secure tenure. Policy awareness also had a significant positive effect ($p < 0.01$), increasing the probability of secure tenure by 12%. Customary norms, however, reduced tenure security ($p < 0.01$), with a marginal effect of -13%, indicating that women constrained by customary practices were 13 percentage points less likely to have secure tenure.

Education level was another significant factor ($p < 0.05$), raising the likelihood of secure tenure by about 9.5%. Land size owned ($p < 0.01$), community support ($p < 0.01$), and access to legal support ($p < 0.01$) also contributed positively, with marginal effects of 5.5%, 13.7%, and 15.4%, respectively. Land acquired through inheritance showed a significant negative effect ($p < 0.05$), reducing tenure security by 9.2%, while land stay increased tenure security by 8.9% ($p < 0.05$). Other variables such as marital status, income level, age, and land use were not statistically significant.

Table 4*Binary Probit Regression Results Showing Predictors of Women's Land Tenure Security*

Variable	Coefficient (β)	Std. Error	z-value	p-value	Marginal Effect
Land Title	0.842	0.215	3.92	0.000**	0.172
Policy Awareness	0.588	0.204	2.88	0.004**	0.121
Customary Norms	-0.634	0.221	-2.87	0.004**	-0.130
Marital Status	0.301	0.198	1.52	0.128	0.061
Education Level	0.465	0.192	2.42	0.015**	0.095
Income Level	0.210	0.188	1.13	0.262	0.043
Land Acquired through inheritance	-0.446	0.225	-1.98	0.048**	-0.092
Land Stay	0.220	0.110	2.00	0.045**	0.089
Age	0.015	0.008	1.88	0.060	0.003
Land Size Owned	0.271	0.090	3.01	0.003**	0.055
Community Support	0.674	0.212	3.18	0.001**	0.137
Land use	0.146	0.204	0.72	0.472	0.028
Access to Legal Support	0.654	0.230	2.84	0.005**	0.154

4.1.4 Effectiveness of Legal Frameworks

Women’s perceptions of legal frameworks varied (Table 5). Nearly half (46.6%) viewed them as “somewhat effective,” 24.8% considered them ineffective, 17.7% saw them as very effective, and 10.9% reported indifference.

Table 5

Effectiveness of Legal Frameworks in Protecting and Promoting Women’s Land Rights (n = 266)

Effectiveness of land laws and policy	Frequency	Percent
Very effective	47	17.7
Somewhat effective	124	46.6
Not effective	66	24.8
I don't know	29	10.9

4.1.5 Women's Participation in Decision-Making

The study revealed low levels of women’s participation in land-related decision-making in Moshi District. As shown in Figure 4, only 14.7% of women reported involvement in such processes while the vast majority of them (85.3%) were excluded.

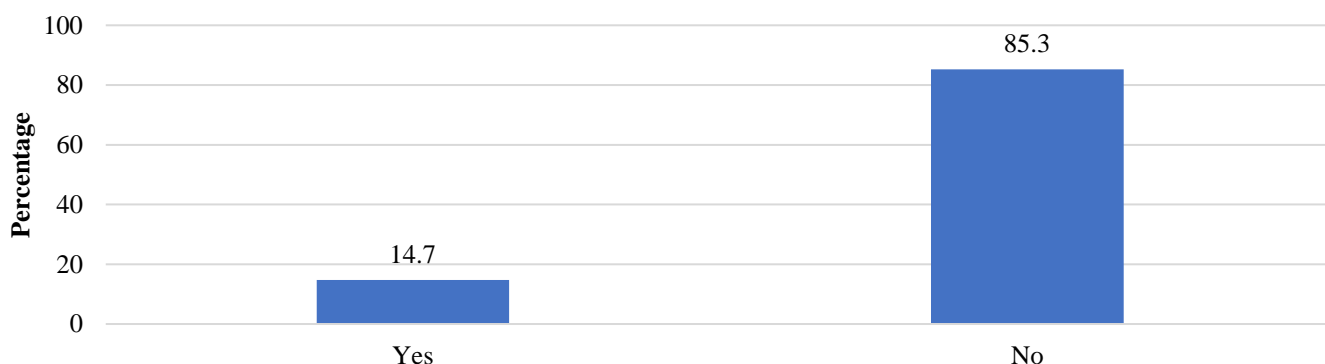


Figure 3

Women's Participation in Land-Related Decision Making

4.1.6 Customary Practices

Findings in Table 6 show that customary practices remain central to land tenure in Moshi District. Nearly half of respondents (48.5%) cited family and clan traditions as the main framework, where patrilineal inheritance excludes daughters under the belief they will access land through marriage. Over a third (37.6%) identified patriarchy as the dominant influence, with men viewed as rightful landowners and household heads, limiting women’s ownership and participation in decision-making. Cultural rituals were also reported by 9% of respondents, reflecting the role of spiritual beliefs, taboos, and ancestral obligations in reinforcing male control. Only 4.9% reported no customary influence, suggesting localized shifts toward statutory systems through legal awareness, NGO interventions, or programs such as MKURABITA.

Table 6

Customary Practices among Respondents (n = 266)

Customary practices	Frequency	Percentage
Family and clan tradition	129	48.5
Patriarchy system	100	37.6
Cultural ritual	24	9.0
None	13	4.9

4.1.7 Institutional Support and Implementation Challenges of Land Policies

Institutional support for women’s land rights was found to be weak. Most respondents (81.2%) lacked formal ownership documents such as title deeds or Certificates of Customary Rights of Occupancy (CCROs), leaving them vulnerable to disputes and disinheritance. Legal protection was similarly limited, with only 13.9% reporting access to such support. Just under a third (29.3%) indicated benefiting from the legal framework, suggesting that statutory provisions are not widely realized in practice. Training and education on land rights were particularly inadequate, with 87.9% of respondents disagreeing or strongly disagreeing that they had access to such programs, while only 2.6% expressed agreement (Table 7).

Table 7*Institutional Support and Implementation Challenges of Land Policies (n = 266)*

Variable		Frequency	Percent
Access the title deed	Yes	50	18.8
	No	216	81.2
Legal protection	Yes	37	13.9
	No	229	86.1
Benefited from the legal framework	Yes	78	29.3
	No	188	70.7
Training and Education Programs	Strongly Disagree	102	38.3
	Disagree	132	49.6
	Neutral	25	9.4
	Agree	4	1.5
	Strong Agree	3	1.1

4.2 Discussion

The findings highlight several socio-demographic factors shaping women's land tenure security. Age patterns suggest that older women may benefit from accumulated social recognition, while younger women remain vulnerable despite reforms targeting youth and women's rights. Education emerges as a critical enabler, consistent with studies showing that higher educational attainment equips women with knowledge and confidence to navigate land governance systems and assert legal rights (Deininger *et al.*, 2017; Doss *et al.*, 2018). Marital status findings align with literature noting that widows and divorced women face heightened risks of dispossession under customary systems (Tsikata, 2003; Daley & Englert, 2010; Food and Agriculture Organization [FAO], 2021). Yet, some evidence suggests that formerly married women may enjoy greater autonomy compared to married women (Doss *et al.*, 2018). Household size and duration of residence reinforce the importance of social embeddedness in customary tenure systems (Msangi *et al.*, 2022). Income disparities underscore the role of economic empowerment in securing land rights, as financial resources enable women to register land, cover legal costs, and resist dispossession.

The findings show that awareness of land policy is uneven, shaped by education, marital status, and age. Women with secondary or higher education reported greater awareness, but FGDs revealed that even educated women often lacked legal literacy. One widowed participant noted:

"After my husband died, I lost the land to his family because I did not know that I had any legal rights to it" (FGD, Sambarai, 18/03/2025).

This supports Dancer and Tsikata (2015), who argue that dissemination of legal information remains inadequate. Marital status also influenced awareness. Married women benefited from joint ownership and household decision-making, while single, divorced, and widowed women were marginalized. A FGD participant stated:

"If we give land to women, it is like giving them a double share; land should belong to men first" (FGD, Sango, 21/03/2025).

Such cultural attitudes reinforce exclusion, echoing Knight (2010). Age differences revealed generational divides. Women aged 36–60 had the highest awareness, reflecting their active role in family and community decisions. Older women (61+) relied more on customary norms, as one participant explained:

"When I was young, land matters were always handled according to traditional customs, and no one ever talked about laws that protect women's rights" (FGD, Rauya, 28/03/2025).

This aligns with Daley and Englert (2010) and Odgaard (2006), who highlight the enduring influence of traditional systems.

CCRO ownership remains low (18.8%), with significant disparities across socio-demographic groups. Age was a strong factor: middle-aged and older women were more likely to hold CCROs, reflecting accumulated assets and familiarity with land governance. This supports Agarwal (1994) and Tsikata (2003), who note that older women often gain tenure security through inheritance or long-term residence. Education showed mixed effects. While awareness increased with education, ownership did not follow the same pattern. Women with primary education reported higher CCRO ownership (23.6%) than those with secondary (11.5%). This suggests that financial and cultural barriers outweigh educational advantages. Marital status shaped ownership patterns. Married women reported the highest CCRO ownership (28.5%), often through joint household investments. Divorced and widowed women showed moderate ownership (21.4%), while single women were most disadvantaged (8.2%). FGDs highlighted that single women face exclusion from inheritance and clan-based allocation, while widows sometimes retain land through their children. Income emerged as the strongest determinant. Women earning above 1,000,000 TZS reported 70% CCRO ownership, compared to just 10.3% among those earning below 100,000 TZS. This highlights the importance of economic

empowerment in mitigating bureaucratic costs and securing formal documentation, in line with Deininger *et al.*, (2017) and FAO (2021).

The regression results highlight the central role of legal documentation in securing women's land rights. Possession of Certificates of Customary Rights of Occupancy (CCROs) strongly enhanced tenure security, consistent with findings by Agyei-Holmes *et al.* (2023). Awareness of the Village Land Act also mattered, underscoring the importance of legal literacy in empowering women to claim their rights (Dancer, 2015). Policy awareness significantly increases women's land tenure security ($p < 0.01$), with a marginal effect of 12%, meaning women aware of policies are 12 percentage points more likely to have secure tenure. Similarly, access to legal support and possession of land titles substantially improve tenure outcomes, with marginal effects of 15% and 17%, respectively. These results underscore the critical role of statutory frameworks, legal literacy, and institutional outreach in strengthening women's agency. Customary norms, however, undermine statutory protections, reducing tenure security by 13%. This reflects patriarchal practices documented by Englert and Daley (2008), where customary rules override statutory guarantees. Inheritance and clan-based allocations also weakened security, with a negative marginal effect of -9.2% , consistent with Daley and Englert (2010) and Giovarelli *et al.*, (2013). These findings highlight how reliance on customary inheritance exposes women to contested claims and exclusion. Education contributes positively, raising tenure security by 9.5%, suggesting that literacy equips women with the tools to navigate both statutory and customary systems (Behrman *et al.*, 2012). Larger landholdings increased tenure security by 5.5%, encouraging investment in documentation, echoing evidence from Ghana (Nara, 2021). Community support reinforced tenure security by 13.7%, while access to legal aid provided an additional 15.4% increase, aligning with Chaara (2022) and UNODC (2020). Furthermore, land stay had a positive marginal effect of 8.9%, indicating that longer residence strengthens women's social legitimacy. However, as FAO (2018b) notes, residence alone cannot substitute for legal recognition. Non-significant predictors such as marital status, income, age, and land use suggest that tenure security is shaped more by institutional and cultural dynamics than by individual socioeconomic characteristics.

Perceptions of legal frameworks were mixed. Many women acknowledged reforms but noted gaps between statutory rights and customary practices (Knight & Cotula, 2010; Dancer, 2015). NGOs such as Kilimanjaro Women Information Exchange and Communication Organization (KWIECO) and Legal and Human Rights Centre were credited with raising awareness, confirming the role of Civil Society Organizations in empowering women (Daley & Englert, 2010). A quarter of respondents viewed frameworks as ineffective, citing dispossession and weak institutional support, consistent with Manji (2006). Only 17.7% found them very effective, mostly educated or higher-income women (Behrman *et al.*, 2012). FGDs and KIIs revealed that participation requires confidence and legal literacy, not just representation. Indifference reflected gaps in legal literacy, leaving women vulnerable (Doss *et al.*, 2015; FAO, 2018b). Complex legal language and reliance on elders who prioritize customary law further undermined claims (Rwebangira, 1996; Sundet, 2005). These findings emphasize the need for inclusive, accessible, and enforceable land governance to ensure women benefit equally from legal protections.

The findings show the gender inequality in land governance in Moshi District, where only 14.7% of women participated in land-related decision-making despite Tanzania's legal requirement of 30%. This exclusion reflects the persistence of patriarchal norms and male-dominated councils that override statutory rights (Dancer, 2015). Given land's role as both livelihood and identity, women's exclusion reinforces broader gender hierarchies and dependency on male relatives (Daley & Englert, 2010). Secure land rights therefore extend beyond ownership to include decision-making authority, as autonomy and access to opportunities remain constrained when women lack voice in governance (Behrman *et al.*, 2012). The persistence of patriarchal structures documented by Rwebangira (1996) and Tsikata (2003) emphasizes that statutory reforms alone are insufficient without cultural transformation.

The results confirm that customary norms continue to override statutory gender-equality provisions, leaving women dependent on male relatives for land security, consistent with Daley and Englert (2010). Patriarchal structures remain engrained, supporting Dancer's (2015) argument that customary institutions undermine statutory protections. The influence of cultural rituals, though less common, demonstrates how spiritual beliefs and ancestral obligations legitimize exclusionary practices (Askew *et al.*, 2013). The small proportion of respondents reporting no customary influence highlights that while legal awareness and NGO interventions are beginning to shift practices, progress remains limited. As FAO (2018b) emphasizes, sustained advocacy, education, and policy enforcement are essential to dismantle discriminatory norms and secure women's land rights.

Institutional support remains weak. The lack of title deeds and limited access to legal protection expose women to disputes and disinheritance, while minimal training and education hinder their ability to claim rights. This gap between statutory guarantees and implementation echoes Askew *et al.*, (2013) and FAO (2018a), who emphasize the importance of institutional outreach. Awareness and education, as noted by Kameri-Mbote (2005), are critical for enabling women to navigate customary systems and assert their rights. Overall, secure land rights extend beyond ownership to include meaningful participation in decision-making. Without stronger institutional support and cultural shifts, women's autonomy and access to opportunities remain constrained, reinforcing broader gender hierarchies (Behrman *et al.*, 2012).

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This study assessed the role of Tanzania's 1995 National Land Policy in shaping women's land tenure security in Moshi District. The findings reveal that the majority of women remain insecure in their land rights due to limited legal literacy, engrained patriarchal norms, and systemic barriers in accessing documentation and governance structures. While mechanisms such as Certificates of Customary Right of Occupancy (CCROs) exist, financial constraints, bureaucratic inefficiencies, and underrepresentation in decision-making bodies continue to undermine their effectiveness. Even among middle-aged, educated, and wealthier women, systemic challenges remain widespread, pointing to the structural nature of the problem.

Theoretically, the study advances feminist theory by empirically demonstrating how both formal and informal institutions perpetuate women's marginalization in land governance. It confirms FT's core argument that patriarchal customs override statutory rights, but extends the theory by situating these dynamics within intersectional and locally embedded contexts. By showing how marital status, education, income, and legal awareness intersect to shape tenure outcomes, the study broadens FT's lens beyond gender alone, highlighting the compounded vulnerabilities women face. This intersectional grounding enriches feminist theory by linking structural critique to lived realities in rural Tanzania.

Moreover, the findings underscore that legal reforms alone are insufficient without parallel socio-cultural interventions. Secure tenure depends not only on ownership but also on awareness, institutional support, and community backing. The evidence points to the need for simplifying CCRO acquisition, expanding legal literacy campaigns, enforcing statutory precedence over customary norms, and engaging traditional leaders in reform. By directly connecting regression results to actionable recommendations, the study provides a roadmap for policymakers and civil society to dismantle systemic barriers and strengthen women's autonomy over land.

5.2 Recommendations

Based on the study findings and conclusions the following are recommended: The Ministry of Lands, Housing, and Human Settlement Development should simplify and subsidize the process of obtaining Certificates of Customary Right of Occupancy (CCROs). Regression results showed that land title ownership had the strongest positive marginal effect (17%), significantly increasing women's likelihood of secure tenure. Reducing bureaucratic hurdles, lowering registration fees, and offering free legal aid would make CCROs more accessible, especially for low-income households, thereby directly addressing this gap.

The Government, in collaboration with non-governmental organizations (NGOs), should implement nationwide, culturally sensitive awareness campaigns on land laws and women's land rights. Policy awareness increased tenure security by 12% ($p < 0.01$), underscoring the importance of legal literacy. Campaigns delivered in local languages and through diverse platforms such as radio, community meetings, and religious gatherings should target both women and men to ensure shared understanding and collective support for gender-equitable land rights.

The Moshi District Council should ensure that statutory land laws take precedence over discriminatory customary practices. Customary norms reduced tenure security by 13% ($p < 0.01$), highlighting the need for continuous training of land officers and village leaders on women's rights. Establishing transparent grievance mechanisms and enforcing mandatory quotas for women's representation in land governance structures would counteract these negative effects and guarantee women's active participation in decision-making.

The Government, in collaboration with other stakeholders, should actively engage traditional leaders and elders in bridging the gap between statutory law and customary practices. Inheritance reduced tenure security by 9% ($p < 0.05$), reflecting the vulnerability of women under customary allocation. Continuous dialogue with community leaders, facilitated by civil society organizations, should aim at reforming discriminatory norms. Leaders should be encouraged to mediate disputes in ways that uphold statutory provisions and women's legal rights, serving as a first line of justice before disputes escalate to formal courts.

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