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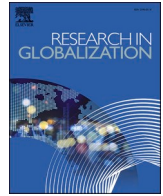
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Women and land rights: The impact of formalization in Tanzania's Coastal Region

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ABSTRACT

This study investigates the impact of land formalization projects on women's tenure security in Pangani Ward, Coastal Region, Tanzania, while also considering the broader global implications for women's land rights. Despite progressive legislation that guarantees equal land rights for women, systemic challenges rooted in socio-cultural norms and economic constraints persist. Using a mixed-methods approach, the research combines qualitative and quantitative data from semi-structured interviews, focus group discussions, and surveys to assess women's experiences with land formalization. The findings indicate that land formalization has had positive effects, including enhanced tenure security through legal recognition, improved credit access, and reduced land conflicts. However, the study also reveals significant barriers to women's full engagement in the process, such as declining participation rates, socio-economic inequalities, and deeply ingrained gender biases that limit their ability to exercise land rights fully. These findings are relevant to Tanzania and offer insights into the challenges and opportunities for land rights formalization in other regions globally. The study highlights the need for targeted policy interventions, including increasing women's participation in formalization processes, providing financial support, and addressing socio-cultural barriers. By examining Tanzania's experience, this research contributes to a broader global conversation on the intersections of legal frameworks, cultural norms, and economic empowerment, urging a more inclusive approach to land formalization that can support women's long-term tenure security and improved livelihood outcomes worldwide.

1. Introduction

Land ownership is widely recognized as a cornerstone of women's socio-economic empowerment, offering pathways to increased autonomy, access to credit, improved livelihoods, and enhanced status within households and communities (Agarwal, 1994; Deere & León, 2001; Quisumbing et al., 2015). Secure land rights not only provide women with a safety net against poverty and domestic insecurity but also contribute to broader development goals such as food security, poverty reduction, and gender equality. Despite these well-documented benefits and widespread global commitments—most notably Sustainable Development Goal 5 and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)—women remain significantly underrepresented among landowners, especially in Sub-Saharan Africa. Structural inequalities, customary norms, and legal ambiguities continue to impede women's access to and control over land.

In the last two decades, land formalization has emerged as a

dominant strategy in African land governance reforms. Promoted by national governments and development partners alike, these programs seek to improve tenure security, reduce land disputes, attract investment, and encourage productivity through the registration and titling of land (De Soto, 2000; Deininger & Byerlee, 2012). Tanzania is among the countries that have pursued this agenda vigorously, introducing the Land Act and Village Land Act in 1999 to clarify property rights and recognize women's rights to own, inherit, and transact land. Formalization efforts have since been rolled out in various rural and *peri*-urban areas, including through donor-supported projects such as MKURABITA (the Property and Business Formalization Program), which aimed to enhance economic inclusion by integrating informal landholders into the formal system.

However, a growing body of literature has challenged the assumption that formalization automatically leads to tenure security or equitable access—particularly for women. Critics argue that formalization often fails to account for entrenched gender hierarchies, limited legal

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literacy, socio-economic disparities, and the persistence of plural legal systems (Daley & Englert, 2010; Dancer & Tsikata, 2015; Peters, 2004). In many cases, women remain sidelined in both the design and implementation of land formalization projects. Even when land laws are progressive on paper, enforcement is frequently weak, and patriarchal social norms continue to influence land allocation and inheritance practices. The tension between statutory protections and customary institutions presents a persistent challenge to achieving meaningful tenure security for women.

While the legal architecture in Tanzania formally supports gender equality in land ownership, local realities often diverge. Women's involvement in formalization projects tends to be limited, shaped by unequal access to information, resources, and decision-making platforms. Additionally, economic constraints—such as the costs of surveys, titling fees, and administrative processes—can further marginalize women, particularly those in female-headed households or with lower income levels. The intersection of legal, social, and economic barriers underscores the need for context-specific research that moves beyond legal reforms to consider implementation practices and lived experiences on the ground.

Despite the significance of this issue, there remains a notable gap in empirical evidence on how land formalization affects women's tenure security at the community level. Much of the existing literature either aggregates data at the national level or focuses on outcomes without disaggregating by gender or locality. As a result, the micro-level dynamics of women's participation, the influence of socio-cultural norms, and the material impacts of land titles on women's daily lives remain underexplored. There is a need for grounded, qualitative research that captures the voices and experiences of women in specific contexts to better inform policy design and implementation.

This paper addresses these gaps through a case study of Vikawe Bondeni Street in Pangani Ward, located in the Coastal Region of Tanzania. This area has experienced high levels of community engagement in recent land formalization initiatives, making it a useful site for examining gendered impacts. The study assesses women's involvement in the land formalization process, the factors influencing their engagement, and the resulting socio-economic implications of securing land rights. It builds on a mixed-methods approach, combining in-depth interviews, surveys, and document analysis to uncover the complex interplay of legal, cultural, and institutional factors shaping women's tenure security.

By centering women's perspectives and experiences, this study contributes to current debates on land governance, legal pluralism, and gender equity in the context of formalization reforms. It offers critical insights into how land policies are enacted at the local level and the extent to which they succeed—or fail—in transforming gender relations and promoting inclusive development. The findings aim to inform policymakers, development practitioners, and advocacy groups working to advance gender-sensitive land reform in Tanzania and comparable settings. In particular, the study highlights the importance of addressing not just the legal dimensions of land rights but also the socio-economic and cultural realities that condition their realization.

2. Literature review

Land formalization in Africa has evolved through a complex history of customary and statutory legal systems, shaped by colonial legacies, post-colonial reforms, and recent market-driven approaches (Alden Wily, 2003; Cotula et al., 2004). In many African countries, customary tenure systems continue to dominate, especially in rural areas where land is allocated and inherited based on kinship and communal ties (Yngstrom, 2002; Toulmin & Quan, 2000). These systems often marginalize women, who are typically considered secondary land users with limited ownership rights (Whitehead & Tsikata, 2003; Doss et al., 2011). Statutory laws introduced during and after colonial periods have often failed to override or adequately integrate these customary norms,

leading to a dual legal system that complicates women's access to secure tenure (Meinzen-Dick & Pradhan, 2002; Knight, 2010).

In the post-independence era, several African governments initiated land reforms aimed at improving agricultural productivity and land management, yet many of these efforts sidelined gender considerations (Daley & Englert, 2010; Tsikata, 2003). More recently, donor-supported land formalization programs have emerged as part of broader governance and poverty alleviation strategies (Deininger & Feder, 2009; Palmer, 2010). These programs, which include systematic land titling and registration initiatives, aim to enhance tenure security, attract investment, and reduce land disputes. However, their implementation has yielded mixed results, especially for women. While formal documentation of land rights can enhance tenure security, the process often reinforces existing power dynamics, particularly in contexts where patriarchal structures prevail (Daley & Pallas, 2014; Doss, Kovarik, et al., 2014).

Understanding the historical context of land tenure systems in Africa is essential for analyzing how contemporary land formalization efforts impact women. The persistent influence of customary laws, coupled with insufficient legal literacy and socio-economic disparities, continues to hinder women's ability to benefit from these reforms (Behrman et al., 2014; Knight, 2010). The Tanzanian case provides a relevant lens through which to explore these dynamics, as the country has implemented progressive land laws but continues to struggle with the realities of entrenched patriarchal norms and local-level enforcement gaps (Dancer, 2015; Odgaard, 2002).

Land tenure is a multifaceted issue, encompassing legal, social, economic, and cultural dimensions. Secure land tenure has been widely linked to women's empowerment, offering not just economic benefits but also improvements in social standing, autonomy, and decision-making power within households (Bayisenge, 2018; Agarwal, 1994). Studies across the globe have shown that when women have access to and control over land, their income levels tend to rise, household welfare improves, and gender-based inequalities are reduced (Meinzen-Dick et al., 2019). However, achieving secure land tenure for women, particularly in regions like Sub-Saharan Africa, remains a significant challenge due to deeply embedded cultural norms, patriarchal structures, and gender-biased legal frameworks (Doss & Meinzen-Dick, 2020a,b).

The global picture on women and land rights

Globally, the barriers to women's land ownership manifest in different forms, shaped by legal, socio-cultural, and economic factors. For example, despite legal provisions supporting equal ownership, women in countries like India and the Philippines own only a small percentage of land (Payne et al., 2009). In India, land inheritance laws are supposed to offer equal rights to women, yet patriarchal family structures and cultural practices often lead to male family members controlling land (Agarwal, 2002). This gap between law and practice is common in many parts of the world, where statutory frameworks promoting gender equality are undermined by customary norms and informal practices that favor men (Whitehead & Tsikata, 2003).

Similarly, the work of Razavi (2007) draws attention to how global trends, such as neoliberal land policies, have exacerbated inequalities in land ownership, particularly for women. In many countries, market-based land reforms and privatization have often led to land consolidation in the hands of wealthier, predominantly male landowners, leaving women with reduced access to land. In Latin America, Deere and León (2001) highlight the historical marginalization of women in agrarian reforms, noting that while there have been improvements in legal recognition, access to land remains constrained for women due to discriminatory inheritance practices. For example, in Brazil, despite legal reforms enabling joint spousal ownership, the persistent influence of patriarchal norms has limited women's access to agricultural land (Deere & León, 2001).

In Southeast Asia, countries like Vietnam and Cambodia have implemented land reforms with varying impacts on women. In Vietnam, land titling initiatives have included both husbands and wives in land certificates, enhancing women's tenure security (Do & Iyer, 2008). However, the implementation process often excludes women who are single, divorced, or widowed, leaving them vulnerable to land dispossession. Similarly, in Cambodia, cultural norms favoring male ownership continue to hinder the effectiveness of progressive legal frameworks in securing women's land rights (Brickell et al., 2014). Land registration promotes joint titling among spouses or registration in the name of women. Despite these efforts, still women own and control land substantially less than men. For example, 13 % of women own land individually compared to 36 % of men in Sub-Saharan countries (Behr, et al., 2020).

Contrasting international approaches: Ethiopia vs. Tanzania

Some African countries have attempted to bridge the gap between law and practice with varying degrees of success. Ethiopia's land certification program is often cited as a positive example of reform that advances women's rights by mandating joint land ownership between spouses (Hailu et al., 2019). This program, which involves issuing land certificates in both spouses' names, has been effective in increasing women's land tenure security and providing them with a stronger voice in household decision-making processes (Deininger et al., 2008). Moreover, in Ethiopia, research has shown that land certification has had a positive impact on reducing the incidence of land disputes, increasing agricultural productivity, and improving gender equity in land rights (Holden & Ghebru, 2016).

In contrast, the challenges in Tanzania are unique, primarily due to the strong influence of customary practices, which often take precedence over statutory laws (Dancer, 2015; Kivaria, 2020; Stein et al., 2024). Although Tanzania has progressive legal frameworks like the *Land Act of 1999* and the *Village Land Act of 1999*, which aim to secure women's land rights, these laws are frequently ignored in practice. Customary laws continue to dominate in rural areas, where land is often inherited through patrilineal lines, leaving women with little or no access to land (Dancer, 2015). According to Doss, Kovarik, et al. (2014), women's land ownership in Tanzania remains precarious due to the persistence of socio-cultural barriers that prioritize male ownership and control. This is particularly problematic because even when women manage to secure legal ownership of land, their ability to exercise control over it is often compromised by social expectations and patriarchal norms.

Socio-cultural barriers and the role of customary law

The issue of legal pluralism—where statutory laws coexist with customary laws—further complicates women's land rights in Sub-Saharan Africa (Meinzen-Dick & Pradhan, 2002). In countries like Tanzania, customary practices not only govern land ownership but also inheritance and the transfer of property. These customary norms frequently disadvantage women, as land is traditionally passed down through male relatives, leaving women reliant on their husbands or male family members for access to land (Odgaard, 2002). Customary laws often view women as secondary land users, rather than primary landholders, which limits their ability to secure long-term tenure rights (Whitehead & Tsikata, 2003).

Bayisenge (2018) notes that in Rwanda, another Sub-Saharan African country, land reforms have made significant strides in addressing these challenges by strengthening women's land rights through joint spousal ownership. However, in Tanzania, attempts to reform land tenure systems have been less successful in changing gendered land ownership patterns (Dancer & Tsikata, 2015). As a result, women's land rights remain largely contingent on their marital status, which leaves widows, divorced women, and unmarried women particularly

vulnerable to land dispossession (Daley & Englert, 2010). In this context, the research of Peters (2013) highlights the tension between formal legal reforms and customary practices that often undermine women's ability to assert their land rights.

Economic barriers to women's land ownership

In addition to socio-cultural barriers, economic factors also play a critical role in shaping women's access to land. Studies have shown that women are often at an economic disadvantage due to lower levels of education, income, and access to credit, which limit their ability to purchase or inherit land (Deere & León, 2001; Doss, Summerfield, et al., 2014). In Tanzania, women's participation in the formal land market is hindered by their lower economic status relative to men, which restricts their capacity to buy land independently. Furthermore, gendered labor roles and limited access to financial services further exacerbate this economic marginalization, making it difficult for women to acquire and maintain land (FAO, 2011).

In Latin America, similar economic barriers exist, compounded by systemic inequalities in access to resources and credit. In Bolivia and Nicaragua, for instance, women's access to agricultural land is often tied to male family members, limiting their ability to leverage land as an economic asset (Deere & León, 2001). These patterns echo challenges faced by women in Tanzania, highlighting the importance of integrated legal and economic interventions to address gender disparities in land ownership.

Connecting global trends to the tanzanian context

The Tanzanian experience reflects broader global trends, where statutory reforms often struggle to overcome entrenched patriarchal norms. For example, the disconnect between formal legal frameworks and customary practices observed in Tanzania is also evident in South Asia and parts of Latin America. This suggests that interventions to secure women's land rights must account for the complex interplay of cultural, legal, and economic factors.

Neoliberal land policies, as discussed by Razavi (2007), have further complicated land ownership patterns globally. In Tanzania, the push for market-based land reforms has sometimes led to the marginalization of women, mirroring similar trends in regions like Southeast Asia and Latin America. These parallels underscore the need for context-specific strategies that address both structural inequalities and local socio-cultural dynamics.

Gaps in the literature

Despite a growing body of research on women's land rights, several gaps remain, particularly regarding the localized impacts of land formalization projects in specific regions. While there has been significant attention to national-level legal frameworks and international land reform initiatives, there is limited research on how these reforms play out in specific communities within Tanzania. For example, there is a need for more in-depth studies on the effectiveness of land formalization efforts in regions like Vikawe Bondeni Street, Pangani Ward, Coastal Region, Tanzania, where women may face unique socio-cultural and economic challenges that are not adequately captured in broader studies (Deininger & Byerlee, 2012).

Moreover, research needs to explore how land formalization projects interact with local power dynamics and the role of local elites in influencing the outcomes of these projects. As suggested by Daley and Englert (2010), the involvement of local leaders in land governance can either facilitate or obstruct women's access to land, depending on the extent to which these leaders adhere to or challenge patriarchal norms. Therefore, understanding the role of local governance in shaping women's land tenure security is critical for designing effective interventions.

Proposing a future research agenda

Looking ahead, future research should prioritize a more nuanced exploration of the socio-cultural and economic factors that shape women's land tenure security in Tanzania. Interdisciplinary approaches that combine legal, economic, and socio-cultural perspectives will be essential for developing comprehensive strategies to address the challenges women face in accessing and controlling land (Whitehead & Tsikata, 2003). Specifically, studies should investigate the role of community leaders and male allies in supporting women's land rights, as well as the potential for alternative dispute resolution mechanisms to resolve conflicts over land ownership (Daley & Englert, 2010).

Additionally, more research is needed on the effectiveness of legal literacy programs aimed at empowering women to assert their land rights. Studies have shown that legal awareness is a key factor in women's ability to navigate formal land acquisition processes, yet there is limited understanding of how these programs can be scaled up to reach more women in rural areas (Doss, Kovarik, et al., 2014). Finally, future research should explore the potential of digital technology and mobile platforms to increase women's access to information on land rights and legal processes, particularly in remote areas where access to formal legal institutions is limited (Meinzen-Dick et al., 2019).

Conceptual framework

The conceptual framework has been designed in a way that it can assess the effectiveness of land formalization projects through their processes of adjudication, planning, surveying, titling, and registration in legally recognizing women's land rights (Fig. 1). It does so by assessing the involvement of women in these land formalization processes and identifying legal frameworks that protect and secure their land rights. It also considers factors influencing women's engagement in land formalization, such as income, legal awareness, employment status, and education level, which collectively contribute to women's tenure security.

The conceptual framework presented in Fig. 2.1 highlights the key processes and factors influencing women's tenure security. This framework will guide the analysis of land formalization efforts and their impacts on women's land rights in the Tanzanian context.

3. Methods

This study employed a mixed-methods approach, integrating both qualitative and quantitative research techniques to comprehensively assess the impacts of land formalization projects on women's tenure security in Vikawe Bondeni, Kibaha District. The use of mixed methods allowed the research to combine the strengths of both approaches: quantitative data provided measurable outcomes on the level of women's participation and formal land ownership, while qualitative data offered in-depth insights into the socioeconomic implications of land formalization and the challenges women faced. The data collection process included gathering information from a variety of stakeholders involved in the formalization process, such as local land officers, members of the land formalization committee, and the women who participated in the project. This comprehensive approach provided a robust foundation for understanding the nuanced impact of the formalization initiative.

Vikawe Bondeni was purposively selected as a case study because it represents a *peri-urban* area within Kibaha District where a formal land adjudication and titling project was recently implemented. The settlement reflects mixed characteristics, combining both urban and rural traits, with small to medium-sized land holdings mainly used for residential and limited subsistence agricultural purposes. Its selection was guided by accessibility, active participation of women during the project, and availability of cadastral data.

The case study fieldwork was conducted between August and October 2023. This timing allowed for post-project reflection among participants while the experiences and outcomes were still recent and relevant.

The land formalization project in Vikawe Bondeni was implemented between January and June 2023 as part of a broader initiative to enhance land tenure security in *peri-urban* areas of Kibaha District. The project is no longer ongoing but its recent completion made it ideal for this study's post-intervention assessment. A Land Formalization Committee (LFC) was established specifically for the duration of this project, comprising local leaders and community representatives tasked with supporting adjudication, mobilizing community awareness, and resolving disputes. Additionally, the private planning consultancy firm, Perfect Planners and Associates Co. Ltd., was contracted by the Kibaha Town Council to carry out technical aspects of the project including mapping, surveying, and preparation of cadastral documents. It is

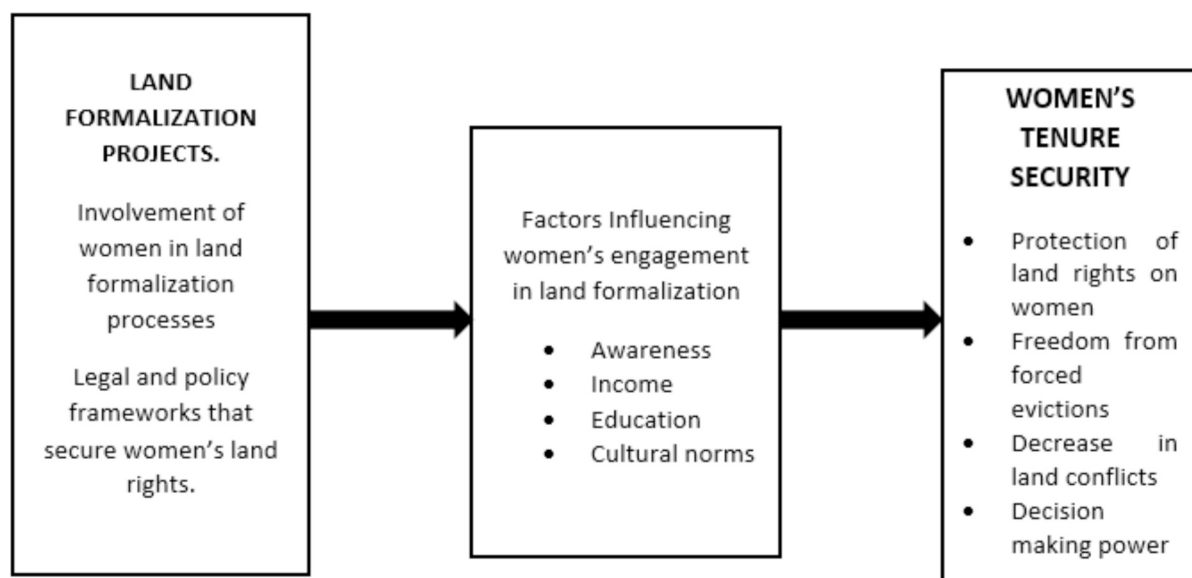


Fig. 1. Conceptual Framework on the Impacts of Land Formalization Projects on Women's Tenure Security ().
Source: Authors' compilation, 2024

important to clarify that Perfect Planners and Associates had no involvement in the research process, and there is no conflict of interest related to their role in the implementation of the formalization project.

The research approach was guided by a mixed-methods design, which included both qualitative and quantitative elements. The quantitative component was critical in establishing the extent of women's formal land ownership and their involvement in the land formalization process. Data such as the number of women with formal land rights and their engagement in adjudication, mapping, and surveying were collected, providing a statistical basis for understanding the scale of women's participation. This data also helped in quantifying the socio-economic benefits women experienced from obtaining formal land rights, such as changes in income and decision-making power.

Complementing the quantitative approach, the qualitative component aimed to capture the broader socioeconomic context and the specific challenges women encountered in accessing formal land ownership. Through interviews and focus group discussions, the study explored the lived experiences of women, the socio-cultural barriers they faced, and the perceived impacts of securing formal land rights. This dual approach enabled the research to draw a more holistic picture of the intersection between land formalization and women's tenure security.

In conducting the research, a case study method was employed, focusing specifically on the Vikawe Bondeni land formalization project. This method allowed the study to examine the unique circumstances of the project and its implications for women's land rights in a focused and detailed manner. The case study provided a rich context for exploring the interplay of legal, economic, and social factors that influence women's access to formal land ownership in this region of Tanzania.

Sampling for the study was conducted using a combination of purposive and systematic sampling methods. Purposive sampling was employed to select key respondents directly involved in the land formalization process. These respondents included land practitioners from the Kibaha District Council, surveyors, and Perfect Planners and Associates Co. Ltd. members, as well as the women who had participated in the project. This sampling method ensured that the selected respondents were well-informed about the formalization process, enabling the collection of relevant and reliable data. Additionally, systematic sampling was applied to obtain a representative sample of women from 646 land occupiers whose plots were formalized in Vikawe Bondeni. Using the following sample size formula:

$$n = \frac{N}{1 + N(e^2)}$$

where n is the sample size, N is the population size (646), and e is the confidence interval (15 %), a sample size of 54 women was calculated. This sampling approach ensured that the study included a sufficient number of participants to make valid generalizations about the impact of the formalization project.

To maintain confidentiality while presenting direct quotations in the Results section, all respondents were assigned anonymized numerical identifiers (e.g., "Key Informant 1", "Key Informant 2", etc.). These identifiers do not distinguish between participant roles (e.g., women beneficiaries, land officers, or committee members) to protect identities while ensuring consistency in reporting.

Table 1 provides a detailed breakdown of the number of focus groups, interviews, and surveys conducted to the local land officers, land practitioners, members of the land formalization committee, women participants, and local leaders.

Data collection for the study employed a range of tools, including interviews, questionnaires, and focus group discussions (FGDs). Unstructured interviews were conducted with six key informants, including land officers from Kibaha Town Council, surveyors, town planners from Perfect Planners, and local leaders from Vikawe Bondeni. These interviews provided detailed insights into the implementation of the

Table 1
Summary of Sample Size Selection and Data Collection Methods.

Participants	Sample size	Data Collection Method (s)
Land practitioners at Kibaha Town Council	03	Unstructured interviews
Land practitioners at Perfect Planners and Associates Co. Ltd	04	Unstructured interviews
Land Formalization Committee	06	Focus Group Discussion + Interview inputs
Women that participated in the Vikawe Bondeni formalization project	54	Questionnaires (semi-structured)
Local leaders	03	Unstructured interviews + Focus Group
TOTAL	70	–

Source: Authors' compilation, 2024.

formalization project, as well as the challenges and successes experienced by women participants. The semi-structured nature of the interviews allowed for flexibility in exploring key themes that emerged during the discussions.

In addition to interviews, semi-structured questionnaires were administered to 54 women who had participated in the formalization project. The questionnaires were designed to capture both quantitative and qualitative data, with a mix of closed-ended questions for statistical analysis and open-ended questions to gather personal experiences and opinions. A high response rate of 89 % was achieved, with 48 of the distributed questionnaires returned. The demographic data collected from the women included age, marital status, occupation, and education level, along with information about their participation in various stages of the formalization project.

One focus group discussion was also held with members of the land formalization committee and local leaders. The FGD allowed the research to collect collective views on the project's outcomes, particularly concerning women's tenure security. The group discussion provided insights into the community's involvement in the land adjudication process and the broader social impacts of the formalization project on women's rights and livelihoods.

Data analysis was conducted using both thematic analysis and descriptive statistical methods. Qualitative data from interviews and focus group discussions were analyzed thematically, with key themes identified and coded. This process enabled the identification of recurring patterns and issues related to women's participation and the challenges they faced in securing formal land rights. Quantitative data from the questionnaires were analyzed using descriptive statistics, such as frequencies and percentages. Additionally, the Relative Importance Index (RII) was employed to rank the factors influencing women's involvement in the formalization project, providing a deeper understanding of the most significant drivers of participation. The results are presented in tables, charts, and quotations, making the findings accessible and easy to interpret.

Throughout the research process, ethical considerations were strictly observed. Ethical approval was obtained from the relevant authorities, including Kibaha Town Council and Perfect Planners and Associates Co. Ltd. Participants were fully informed about the purpose of the study, and confidentiality was maintained to ensure the privacy of all respondents. Ethical guidelines were followed to ensure the research was conducted in a manner that respected the rights and dignity of all participants.

Finally, the study has several limitations. First, the findings are limited to a single case study, which, while rich in detail, may not fully represent the diverse contexts of land formalization across Tanzania. Second, the relatively small sample size, especially among land officers and committee members, may limit the generalizability of some insights. Third, the reliance on self-reported data, particularly in questionnaires, introduces the risk of recall bias or social desirability bias. These limitations were mitigated through triangulation of data sources and a high response rate among participants.

4. Results

The study uncovered several critical insights based on quantitative and qualitative data gathered through questionnaires, interviews, and focus group discussions in Vikawe Bondeni, Pangani ward, Kibaha CBD, Coast Region. These findings align closely with the research objectives, supported by both numerical data and narratives from participants, enhancing the understanding of women's involvement in land formalization projects and the socio-economic impacts of securing their land rights.

To provide a clearer context of the study area, Fig. 2 below shows a map detailing the geographical layout of Vikawe Bondeni, located within the Pangani ward. The area is bounded by Kimele Street to the north, Ruvu Forest Reserve to the south, Mpiji Street to the west, and Mabwepande Street to the east. Vikawe Bondeni has a population of approximately 2,500 residents who engage in various socio-economic activities, such as small businesses, subsistence farming, masonry, and transportation services.

The findings demonstrate that women's participation in the land formalization process at Vikawe Bondeni declined as the project advanced. Initially, women were actively involved during the adjudication phase, with 81 % of women participating, as shown in Table 2. However, this involvement was reduced significantly to 56 % during the documentation and registration phases. The decrease can be attributed to several factors, such as economic disparities, cultural norms that limit women's decision-making power, and a lack of legal awareness about land rights.

A demographic breakdown revealed that 71 % of the women involved were aged between 20 and 39, and a significant portion (75 %) had not completed secondary education, which limited their understanding of the formalization process. The reduced engagement was also

Table 2

Number and percentage of women involved in the land formalization procedures.

S/ No.		INVOLVED		NOT INVOLVED	
		Number	Percentage	Number	Percentage
1.	Adjudication	39	81 %	9	19 %
2.	Mapping and Surveying	36	75 %	12	25 %
3.	Demarcation	29	60 %	19	40 %
4.	Documentation and Registration	27	56 %	21	44 %

Source: Field Data, 2024.

evident in the composition of the Land Formalization Committee, where only three out of eight members were women, highlighting an under-representation in key decision-making roles.

A female committee member (Key Informant 6) explained, “We were trusted to take part in this because we are known in the community and are always active in local meetings. That gave us an advantage during selection.” Additionally, key informant 9 noted that, “Many women didn't continue with the process because they didn't know their rights, and no one explained to them that registration would benefit them”.

Key actors were instrumental in ensuring the success of the land formalization project in Vikawe Bondeni. Among them, Land Planners and Associates Co. Ltd played a critical role as project managers, overseeing the entire adjudication, planning, mapping, and surveying processes. The company successfully identified and surveyed 1,725 land parcels, ensuring that each was properly documented. In addition to these technical responsibilities, they also conducted awareness campaigns to educate the community on the benefits of formalizing land

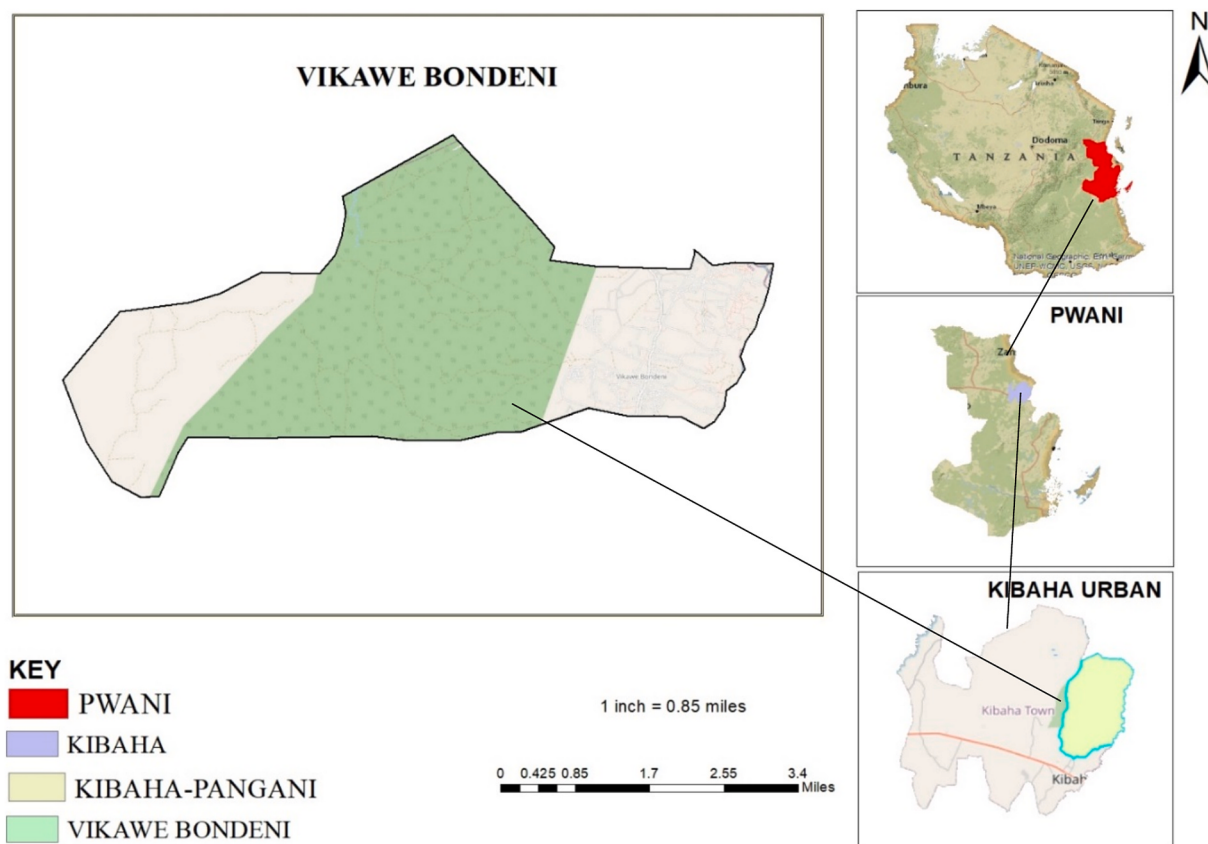


Fig. 2. A Map Showing the Description of the Study Area of Vikawe Bondeni. .
Source: Drawn by ArcGIS Computer Program

rights, emphasizing how it could enhance tenure security and provide access to resources like credit. As explained by a project manager (Key Informant 2), “*The project budget was about 258,750,000/=. We charged 150,000/= per plot to make sure even ordinary citizens could afford it. This government-subsidized rate encouraged more women to participate.*”. This holistic approach, combining technical expertise with community outreach and affordability, was key to the project’s overall success in securing land tenure for women and the broader community.

The Land Formalization Committee, composed of local residents, including women, was crucial in resolving conflicts and guiding residents through the process. They played a vital role in assisting those unfamiliar with the procedures. According to a committee member (Key Informant 7), “*When residents were confused or didn’t know the procedure, we guided them step by step—including where to go, how to pay, and even how to fill the forms.*”. Similarly, surveyors from the project and the Kibaha Town Council contributed by marking boundaries and ensuring proper demarcation of the land.

Socio-economic factors such as income, education, and employment had a significant influence on women’s participation in the land formalization process. As shown in Table 3, income had the highest Relative Importance Index (RII) of 0.85, suggesting that wealthier women were more likely to engage in the process. This was particularly true for those employed in formal sectors, such as teaching and healthcare. Conversely, women working in the informal sector (63 %) or unemployed (16.7 %) faced greater challenges in navigating the formalization procedures. A woman employed as a nurse (Key Informant 3) stated, “*Because I had a salary, I could afford to pay for the survey and registration fee without much trouble. Some of my neighbors couldn’t manage that.*”

Education also played a significant role in participation, with 25 % of the women holding education levels above secondary school and an RII of 0.76, indicating that better-educated women were more likely to be involved. One participant (Key Informant 12) shared, “*I attended a community sensitization session organized by the formalization team. That’s how I learned what documents were needed and what rights I had.*”

The qualitative findings confirm that low legal awareness and persistent gender norms were significant barriers to full participation. For instance, a respondent (Key Informant 11) stated, “*Men would sometimes tell their wives not to attend meetings, saying the land is under their nat. anyway.*”

Despite the challenges, land formalization brought numerous socio-economic benefits to women in Vikawe Bondeni. The formalization process increased access to credit facilities, enabling women to invest in businesses and improve household conditions. Table 4 shows that 33 % of respondents rated access to credit as “very high,” while 40 % rated it as “high.” Women were also able to use their land titles as collateral to secure loans, supporting their financial independence and enhancing their livelihoods. A member of the land formalization committee commented, “*Most of the women who have obtained land titles have improved living standards that they use their land to get loans. Now they own small businesses, others have improved their business, and they are*

able to take care of their families and themselves.”

Land formalization also significantly reduced land-related conflicts, with 25 % of respondents indicating a “low” presence of conflicts and 33 % reporting a “very low” incidence of land disputes (Table 4). The project resolved several boundary disputes and conflicts involving multiple claimants to the same plot of land. A respondent explained, “*I am very happy that they demarcated my land, which had a conflict of boundaries with my neighbor who wanted to extend his fence on my plot. But now, this issue has been resolved because when the surveyors surveyed the area, it was identified that he was invading my plot.*” This reduction in conflicts was echoed by a chairperson who stated, “*Before land formalization, land conflict claims were brought every day to my office, and they used to take a long time to be resolved, but after the implementation of this project, these conflicts have been reduced.*”

The project also protected women from forced evictions, with 44 % of respondents rating this impact as “very high” and 19 % as “high.” With legal recognition of land rights, women gained greater security against forced eviction, allowing them to make long-term investments in their land without fear of losing it. A 38-year-old widow (Key Informant #12) shared: “*Before the project, I was always worried that someone would claim my land since I didn’t have any papers. But now, with the certificate, I sleep in peace knowing I have protection.*”

Formal land ownership substantially enhanced women’s household decision-making power. Approximately 44 % of women indicated a significant improvement in their autonomy over land-related decisions, such as use, sale, or transfer (see Table 4). A 30-year-old respondent (Key Informant #6) explained, “*I decide and enjoy how I use the land. I can sell or mortgage the land.*” This empowerment reflects a shift in intra-household dynamics, where women previously required permission from spouses or male relatives. Another interviewee (Key Informant #8) shared: “*Now I can even rent part of my land to tenants and use the money for my children’s school fees. Before, I had to ask my husband or in-laws.*”

Women who owned land also reported a decline in domestic vulnerability. Some participants noted that secure land tenure contributed to greater respect from male partners and enhanced their bargaining power in household matters.

Despite various benefits, land formalization had limited influence on actual land investment. About 50 % of respondents expressed neutrality regarding this impact. Many residents, especially women, noted that land improvement remained contingent on broader infrastructure developments. One participant (Key Informant #10) stated: “*We now have documents, yes. But there are no roads or electricity. How can we build modern houses or expand farming?*”

Another participant (Focus Group Discussion #2) emphasized: “*Investment needs more than a title—it needs capital and government support. Many of us don’t have the money, even with the certificate.*”

Several women interviewed also explained that although they were aware of their rights on paper, bureaucratic hurdles and lack of follow-up support made it difficult to fully utilize their land as an economic asset.

In summary, the study’s findings align with both property rights

Table 3

Respondents’ Response given the Weight Average, Rank and RII towards the Factors that Influenced Women to Engage in Vikawe Bondeni Land Formalization Project.

	Not Influential (1)	Least Influential (2)	Neutral (3)	Influential (4)	Extremely Influential (5)	Weight Average	Rank	RII
Factors								
Economic factors								
Income	4	3	0	12	29	4.23	1	0.85
Employment	4	4	2	31	7	3.69	3	0.74
Economic empowerment	8	20	8	12	0	2.5	5	0.4
Social factors								
Cultural norms	18	25	2	3	0	1.79	6	0.36
Education	4	9	3	11	21	2.92	4	0.76
Legal awareness	0	7	1	15	25	4.21	2	0.84

Source: Field Data, 2024.

Table 4

Response of the respondents on the socioeconomic impacts of land formalization.

S/N		Very high		High		Neutral		Low		Very Low	
		Freq.	Percent	Freq.	Percent	Freq.	Percent	Freq.	Percent	Freq.	Percent
1.	Access to credit	16	33 %	19	40 %	11	23 %	2	4 %	0	0
2.	Presence of land conflicts	2	4 %	10	21 %	8	17 %	12	25 %	16	33 %
3.	Land investment	13	27 %	7	15 %	24	50 %	4	8 %	0	0
4.	Free from forced evictions	33	68 %	7	19 %	6	13 %	2	0	0	0
5.	Decision-making power	21	44 %	10	21 %	12	25 %	5	10 %	0	0
6.	Legal recognition and protection of land rights	21	44 %	18	35 %	7	15 %	3	6 %	0	0

Source: Field Data, 2024.

theory and legal empowerment theory. Legal empowerment theory stresses the importance of education and awareness in enabling women to claim their land rights, while property rights theory demonstrates how secured land ownership can yield economic benefits. The formalization project significantly improved women's tenure security in Vikawe Bondeni, though 3 %-economic factors such as income and education greatly influenced their participation. These findings highlight the need for inclusive land formalization initiatives that address the unique challenges faced by disadvantaged women.

In addition, this study reveals that despite land formalization increasing access to credit and reducing eviction fears, substantial barriers remain, especially for less-educated and low-income women. These include high costs, limited awareness, and marginalization in decision-making bodies like the Land Formalization Committee.

5. Discussion

The findings from the study on land formalization in Vikawe Bondeni offer valuable insights not only into securing and protecting women's land rights in Tanzania but also into the broader dynamics of land tenure reform in Sub-Saharan Africa and globally. The Tanzanian experience provides lessons that other countries can draw upon, particularly in navigating the intersection of cultural norms, legal frameworks, and economic empowerment.

Lessons from Tanzania's experience

Tanzania's approach to land formalization, especially its progressive legal frameworks such as the [Land Act of 1999](#) and the [Village Land Act of 1999](#), offers critical lessons for countries seeking to enhance women's land rights. These laws aim to ensure equal access to land for women and men, and their implementation through projects like the Vikawe Bondeni initiative demonstrates the potential of legal reforms to drive change. The study found that 81 % of women had their land recognized through the formalization process, providing them with significant socio-economic benefits, such as improved access to credit and protection from land disputes.

What distinguishes this study from previous research is its close examination of the entire process of land formalization—mapping, surveying, demarcation, documentation, and registration—rather than focusing solely on end outcomes like ownership or access. By tracing women's engagement through these phases, the study identifies specific drop-off points (e.g., a decline to 56 % participation during registration), which has not been systematically captured in much of the earlier literature.

Other countries can learn from Tanzania's emphasis on awareness-building and community engagement during the initial phases of land formalization. These efforts are critical in increasing women's participation and ensuring that legal reforms translate into tangible benefits. For instance, countries in Asia and Latin America facing similar challenges with cultural norms and patriarchal land inheritance systems could adopt Tanzania's model of combining legal frameworks with grassroots advocacy to bridge the gap between law and practice.

However, the Tanzanian experience also highlights persistent barriers. The drop in women's participation from 81 % at the initial stages to 56 % during documentation and registration underscores the importance of addressing socio-economic constraints, such as financial costs and bureaucratic inefficiencies. Countries seeking to replicate Tanzania's model must consider targeted interventions, such as subsidies for registration fees or simplified procedures, to ensure women's sustained engagement throughout the process.

An unexpected result in this study was the relatively high level of women's awareness of land rights associated with Certificates of Right of Occupancy (CROs), despite prevailing assumptions in the literature that rural women typically lack legal knowledge. This indicates the effectiveness of awareness campaigns but also challenges the narrative that lack of awareness is the primary barrier—highlighting instead the importance of financial and institutional constraints.

Broader applicability beyond Sub-Saharan Africa

While the findings from Vikawe Bondeni reflect patterns commonly observed in Sub-Saharan Africa, they also have broader relevance. In India, for example, despite progressive inheritance laws, patriarchal family structures often limit women's access to land. Similar issues have been documented in Latin America, where legal recognition of women's land rights frequently fails to translate into actual control due to discriminatory inheritance practices and economic disparities (Deere & León, 2001). These parallels suggest that the challenges faced by women in Tanzania—including cultural norms, economic barriers, and bureaucratic hurdles—are not unique to the region but resonate globally.

Moreover, Tanzania's focus on formalizing customary land rights offers insights for countries with dual legal systems. In many parts of Asia and Latin America, as well as other African nations, the coexistence of customary and statutory laws often undermines women's land tenure security. By addressing these issues through legal harmonization and public awareness campaigns, Tanzania's approach provides a framework for navigating such complexities. This demonstrates that the lessons from Vikawe Bondeni could inform global efforts to secure women's land rights, particularly in contexts where customary practices continue to dominate.

The findings have broader implications beyond gender equity: they also speak to questions of institutional trust, legal pluralism, and economic development. Secure land tenure for women enhances household-level investments and social stability, offering a pathway to poverty reduction and resilience in rural areas. Thus, this research adds a multidimensional perspective to existing literature, emphasizing that women's land rights are not merely a social justice issue but also a development priority.

Linking Tanzanian findings to global themes

The Tanzanian findings highlight the interplay between cultural norms, legal frameworks, and economic empowerment—themes that are central to global discussions on gender equality in land ownership.

Cultural norms remain a significant barrier, as seen in Vikawe Bondeni, where patriarchal practices limited women's participation in the formalization process. This mirrors trends in countries like Uganda and Ghana, where traditional inheritance systems disproportionately favor men, despite legal provisions for gender equality (Duncan, 2020; Tripp, 2004). Addressing these cultural barriers requires a multifaceted approach that includes legal reforms, community engagement, and male allyship to challenge entrenched gender biases.

Economic empowerment is another critical theme. In Vikawe Bondeni, formal land ownership enabled women to access credit, invest in their land, and improve their household welfare. These findings align with global evidence suggesting that secure land tenure for women contributes to broader economic benefits, such as increased agricultural productivity and food security. For instance, studies in Kenya and India have shown that women with formal land rights are more likely to invest in sustainable agricultural practices, leading to long-term economic gains (Kameri-Mbote, 2016; Agarwal, 2002).

Legal frameworks play a pivotal role in mediating these dynamics. Tanzania's progressive land laws offer a model for integrating women's rights into national policies, but the implementation gaps observed in Vikawe Bondeni highlight the need for continuous monitoring and enforcement. Globally, countries like Namibia and Rwanda have demonstrated that simplifying land registration processes and ensuring joint spousal ownership can significantly enhance women's land tenure security. These examples underscore the importance of practical, context-specific reforms to complement broader legal initiatives.

This study's unique contribution lies in its grounded, empirical evidence from a localized Tanzanian setting, which helps to illustrate how legal and theoretical principles operate in practice. Unlike many comparative or policy-oriented studies, this research provides concrete data on women's participation at each stage of the formalization process, filling a critical gap in the literature and offering a replicable model for evaluation in other contexts.

Addressing persistent challenges

Despite the progress observed in Vikawe Bondeni, several challenges persist, particularly at the intersection of socio-economic and cultural barriers. Bureaucratic inefficiencies and the costs associated with land formalization remain significant obstacles for women, particularly those from low-income households. Similar issues have been documented in Ethiopia, where high formalization costs and illiteracy hinder women's participation (Holden & Tefera, 2008). To address these challenges, future interventions must prioritize accessibility, affordability, and inclusivity.

The findings also highlight the need for legal empowerment initiatives to complement formal land registration processes. Educating women about their legal rights and providing platforms for their participation in decision-making processes can help bridge the gap between statutory laws and customary practices. For example, community-based legal literacy programs and mobile platforms for disseminating information on land rights have proven effective in other contexts and could be scaled up in Tanzania to reach more rural women.

Overall, this study underscores the importance of designing land formalization programs that are both legally sound and socially inclusive. It points to the need for integrated strategies that combine legal, economic, and sociocultural components—highlighting that sustainable progress in women's land rights requires more than legal reform alone.

6. Conclusion

The findings of this study underscore the transformative potential of land formalization projects in enhancing women's tenure security and contributing to global insights on women's land rights. The study demonstrates that formalization initiatives, when implemented effectively, can provide women with legal recognition of land ownership,

access to credit, and improved socio-economic outcomes. These findings align with global research highlighting the role of secure land tenure in empowering women and fostering gender equality. However, the persistent socio-economic and cultural barriers revealed in this study offer critical lessons for policymakers and practitioners worldwide.

Globally, the study contributes to understanding the interplay between formal legal frameworks and informal socio-cultural norms that shape women's land rights. The decline in women's participation from the adjudication phase to the registration phase of formalization mirrors challenges observed in other regions, such as South Asia and Latin America, where patriarchal norms and economic constraints inhibit women's engagement in land tenure processes. By identifying key factors—such as education, income, and legal awareness—that influence women's participation, the research offers a framework for designing targeted interventions that address these barriers. The study's findings underscore the importance of tailoring land formalization efforts to the specific needs of disadvantaged women, ensuring that no group is left behind in the pursuit of gender equity in land ownership.

In terms of academic contribution, this study advances empirical knowledge by offering a context-specific analysis of how land formalization projects affect women's tenure security in *peri-urban* Tanzania. Unlike previous studies that primarily focus on rural land reform, this research sheds light on the *peri-urban* dynamics, where rapid urbanization intersects with customary tenure systems. This localized focus fills a critical gap in the literature on gender and land rights in transitional urban spaces.

Policy implications from this research extend beyond Tanzania, offering valuable lessons for other regions grappling with similar challenges. Gender-sensitive land formalization programs should prioritize increasing women's legal awareness through community-based educational initiatives, which can bridge knowledge gaps and empower women to claim their rights. Financial support mechanisms, such as subsidies or microcredit schemes, are essential for enabling economically marginalized women to participate fully in land formalization processes. Furthermore, institutional frameworks must be strengthened to ensure women's involvement as decision-makers in land reform initiatives. Promoting women's leadership within land formalization committees and related institutions can foster a more equitable and inclusive approach to land ownership.

The potential applicability of these findings to other regions lies in the universal challenges of balancing formal legal frameworks with entrenched cultural practices. Whether in Sub-Saharan Africa, Asia, or Latin America, integrating gender-sensitive policies and fostering inclusive participation in land formalization processes can yield substantial benefits for women and their communities. By addressing socio-economic disparities and cultural norms, policymakers can ensure that the benefits of formal land ownership are broadly shared, contributing to global efforts toward gender equality and sustainable development. These lessons from Tanzania underscore the need for continued investment in inclusive land reform strategies that recognize and protect women's land rights as a cornerstone of socio-economic empowerment and equity.

Future research should explore the long-term effects of land formalization on women's economic autonomy, household decision-making, and intergenerational inheritance patterns. Comparative studies across different Tanzanian regions and other Sub-Saharan African countries could also enrich understanding of how varying legal and cultural contexts mediate women's experiences with formalization. Additionally, there is a need for longitudinal studies to assess whether the socio-economic gains associated with formal land rights are sustained over time.

CRedit authorship contribution statement

L.A. Fredrick: Writing – original draft, Visualization, Validation, Methodology, Investigation, Formal analysis, Data curation,

Conceptualization. **C. Lucian:** Writing – review & editing, Supervision.
J. Urassa: Visualization, Supervision, Conceptualization.

Declaration of competing interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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