**IMPACT OF CERTIFICATE OF CUSTOMARY RIGHT OF OCCUPANCY ON WOMEN: A CASE OF AGRICULTURAL INVESTMENT ACTIVITIES IN IRINGA DISTRICT COUNCIL**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN MONITORING AND EVALUATION (MAME)**

**DEPARTMENT OF ECONOMICS**

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# CERTIFICATION

The undersigned, certify that has read and hereby recommend for acceptance by the Open University of Tanzania a dissertation titled; “Impact of Certificate of Customary Right of Occupancy on Women: a Case of Agricultural Investment Activities in Iringa District Council” in partial fulfilment of the requirements for the award degree of Master of Arts in Monitoring and Evaluation (MAME) of the Open University of Tanzania.

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………………………..………

Signature

…………………………………

Date

# DEDICATION

This work is dedicated to my darling husbandEdward Nsoloand daughter Helga Edward for their courage and love and to my beloved parents Mr. and Mrs. Kingazi for their tirelessly support and prayers.

# ACKNOWLEDGEMENT

I would like to spread my great heartfelt gratitude to God, who enabled me to attain this success in academic journey. Without him, I would not have reached this far. It is only God who gave me health, intellectual ability, and the strength to accomplish this study.

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# ABSTRACT

The main purpose of this study was to evaluate the extent at which, Certificate of Customary Rights of Occupancy (CCROs) issued to rural women improve their livelihoods particularly through their involvement in agriculture activities. It was guided by specific objectives: To assess the contribution of CCROs to women land security and ownership, to analyse the changes in agricultural investment and production trends on women before and after issuance of CCROs and to analyse the influence of CCROs on women access to loans for agriculture purpose. Cross sectional data from 381 respondents were included. Results show that, CCROs has contribution to women land security and ownership. There were improvements in agriculture investment and production trends on women after issuance of CCROs. Additionally, the output shows that CCROs has influence on women access to loans for agriculture purposes, savings, financial stability and increase of employment opportunities. CCROs has been observed to have contribution on women land security and ownership, improve investment, production, and influence access to loan for agriculture purposes in Iringa district council and Tanzania at large. Therefore, government should help to enforce to a greater extent the laws that gives women equal opportunity as men to access, use, and own land. Government should discourage and where possible remove the discriminative tradition and customs that hamper women to own landand improve customary right to enable women to own land hence raise women income, savings, financial stability and employment opportunities to women and country in general.

Keywords: *Certificate, Customary Right, Occupancy, Women.*

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# LIST OF ABBREVIATIONS

CCROs Certificate of Customary Rights of Occupancy

CLAS Customary Land Administration System

DC District Council

ECA Economic Commission for Africa

FAO Food and Agriculture Organization

HIV/AIDS Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome

IFAD International Fund for African Development

LTA Land Tenure Assistant Project

NLP National Land Policy

NEC National Electoral Commission

PHC Population and Housing Census

SPSS Statistical Package for Social Science

URT United Republic of Tanzania

USAID United States Agency for International Development

VICOBA Village Community Bank

WDC Ward Development Council

WEO Ward Executive Officer

# CHAPTER ONE

# INTRODUCTION

# 1.1 Background of the Research Problem

Land is considered to be the most fundamental resource to women's living conditions, economic empowerment and, to some extent, their struggle for equity and equality (Mutangadura, 2004). In rural areas, land is the most dependable resource to sustain livelihoods of the rural communities through agricultural activities. As such, in many traditional rural societies, women are the ones who are engaged in agricultural production activities.

However, women participation in agriculture activities is hindered in most of African countries whilethe importance of land to women particularly their land rights are still largely discriminated (Mutangadura, 2004).In some countries, a combination of statutory and customary laws favouring male ownership of property largely disadvantage women's rights to own land. The traditional exclusion of women from property and land ownership on gender grounds is the most damaging global human rights violation experienced in many developing countries. Without rights to land, women's economic and physical security is compromised (Mutangadura, 2004).

In traditional or “customary” societies, women direct access to land is through purchase or inheritance which is often limited, yet they may have greater management and use rights than men. Since women are frequently the major household food producers, there are usually customary provisions for indirect access to land in terms of use rights acquired through kinship relationships and their status as wives, mothers, sisters, or daughters~~,~~ (FAO, 2002).

Inequalities between men and women in access, ownership and control of land have resulted in gender inequalities in their livelihood outcomes (Davison, 1988; Butegwa, 1991; Wanyeki, 2003; Tsikata, 2003).According to FAO 1995In Sub-Saharan Africa, agriculture accounts for approximately 21% of the continent's GDP and women contribute 60-80% of the labour used to produce food both for household consumption and for sale. This implies that generally, women make essential contributions to agriculture in developing countries as farmers and through their labour on family farms, other farms, and agricultural enterprises.

In Tanzania, under customary laws, women generally have inferior land rights relative to men whileaccess to land is insecure and indirect. In allocating land, village councils have been guided by customs and have continued to discriminate women by allocating land to heads of households who are usually men (NLP, 1995). Agarwal (1994b: 281) argues that in some aspects female household heads', always defined as women without adult males present, are allowed to hold land, but in practice few benefits.

In Tanzania, National Land Policy (NLP), which is currently under 2016 review, had the objective of promoting an equitable distribution of and access to land by all citizens. Also, has given women the equal rights as those of men to acquire, hold, use, and deal with land. Despite these equal rights in the books, customary norms continue to limit rural women’s ownership and control of land; which implies that there are still some societies whereby women are deprived of their rights to own land because of their customs (IFAD, 2010).

Additionally, from the foregoing arguments, it is evident that customary laws, traditional values and multiple roles hamper the advancement of women in accessing land. Access to land and other resources is imperative for creating economic benefits for women (Ellis *et al.,* 2007). Moreover, the fact that women’s access to land improves their well-being, efficiency, parity, and empowerment cannot be disputed. If women hold rights and control over their land, what they produce is likely to reduce the threat of poverty to their families; intensify farming output as their returns are highly secured, and enhance their ability to challenge and modify existing power relationships (Agarwal, 1994).

Property right system recognizes both statutory and customary tenure on access or ownership of land (NLP, 1995). While the statutory tenure is the overriding system in urban areas; in rural areas, the customary tenure is the dominant tenure system. Thus, most rural Tanzanian women falls under customary land tenure system and their livelihood is dependent on land. Moreover, 80 percent of the total population in Tanzania comprises patrilineal societies. In other words, men control close to 80 percent of the land solely or jointly and women occupy about 20 percent (URT, 2013). Within households, men occupy about 47 percent of the land. Mixed ownership reaches almost 37 percent, while women occupy only a small portion, which is a little over 15 percent of the family land (ibid).

In Iringa district council, the current limited rigorous data on gendered land ownership, shows large differences between women’s participation in agricultural production and their ownership of agricultural land. In this regard, women comprise 48.7 percent of agricultural labour but only 15 percent hold agricultural land (USAID, 2016). When women have secure rights to land, may invest to improve land and acquire better quality inputs, participate in land rental markets, and receive more income. When women have secure land rights, they can have higher economic gains (ibid).

Not only that but also, women with strong land rights were three times more likely to work off-farm, earned up to 3.8 times more income, and were 1.35 times more likely to have individual savings. Closing the gender gap in secure access to land is fundamental not only for women’s empowerment, but also for broader family food security, children’s health, and economic gains. When women have secure access to land, productivity gains lead to broader household benefits (USAID, 2016). Research by USAID (2016) shows that if women had the same access to resources for agricultural production as men, they could increase yields on their farms by 20 to 30 percent.

Emanating from above it can be seen that, discrimination in land ownership still exist to women although are the great agricultural product producers in villages. Land ownership ensures longer term decision about agriculture practices. In addition, the Land Tenure Assistance Project has been implemented in Iringa district council aimed at issuing Certificate of Customary Rights of Occupancy (CCROs) to land owners in villages, women inclusive. Until 2018, 49.5 percent of women in 36 villages in Iringa DC became land owners with CCROs in villages where Land Tenure Assistant Project was implemented. Hence assessing the impact of CCROs in Iringa district council is significant.

# 1.2 Statement of the Problem

In 1995, the Tanzania National Land Policy was enacted. Among other things, it stated that women have equal right as that of men to acquire, hold, use, and deal with land. Despite the legislation and other efforts to boost equal rights of land ownership, the customary tenure system that hampers women rights in accessing land is still an obstacle in many areas in Iringa District Council. Regardless the laws and all legal protections of women land rights, women inIringaare deprived of their rights to own land. Studies by Momsen, 1991; Mehra and Rojas, 2008 claim that women produce 60 to 80 percent of food in most developing countries and half of the world’s food supply. Similarly, several land tenure projects and the government efforts in Iringa are done to support land tenure activities laws and policies that allow women to own land and boost their participation and investment in agriculture in Iringa.

Among the projects, is the Land Tenure Assistance Project that is implemented in 36 Villages in Iringa district council. Aim of this project is to issue Certificate of Customary Rights of Occupancy (CCROs) to land owners, women inclusive. Project Outcome was 49.5 percent of women in villages in Iringa are land owners with CCROs. Against these facts, there is insufficient information on how project has impacted women land ownership. Therefore, the study aims to investigate the impact of CCROs issued to women in Iringa and their investment in agriculture activities.

# 1.3 Research Objectives

# 1.3.1 General Objective

The study seeks to evaluate the extent at which Certificate of Customary Rights of Occupancy (CCROs) issued to rural women have managed to improve their livelihoods particularly through their involvement in agriculture activities.

# 1.3.2 Specific Objectives

1. To assess the contribution of CCROs to women land security and ownership.
2. To analyse the changes in agricultural investment and production trends on women, before and after the issuance of CCROs.
3. To analyse the influence of CCROs on women access to loans for agriculture purposes.

# 1.4 Research Questions

1. Does CCROs contribute to women land security and ownership?
2. Are there any changes in agricultural investment and production trends on women, before and after the issuance of CCROs?
3. Does CCROs influence women access to loans for agriculture purposes?

# 1.5 Study Justification

This study is particularly important in Tanzania because it matches with the Tanzania’s gender and land policies that give~~s~~ women equal rights as those of men to acquire, hold and use land, as well as our current motto of ‘*Kaziiendelee’*. In addition, the study has a contribution in attaining the Tanzania five years plan, which focuses on transforming the country to a medium economy and industrialized country.

# 1.6 Scope of the Study

The study was carried out at Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages in Iringa district council. The selection of these villages over others is based on the fact that the Land Tenure Assistance Project (LTA) was implemented. Also, women were among the participants and beneficiaries who received CCROs despite the dominant men land ownership arrangements.

# 1.7 Importance of the Findings

This study, on the impact of Certificate of Customary right of Occupancy on women was worth conducting because of the following significance:

1. The study will inform government on the impact of CCRO to women, therefore can make amendment on discriminative strategies and practices that hinder women land ownership. Since women land ownership and involvement in agriculture activities may increase investment level, credit accessibility, agriculture productivity, household income and improve nutrition in the society.
2. This study helps women come up with gender agenda about customary law improvement in order to increase their access to land. Also know the significance of owning CCRO in their communities.
3. The study also intended to serve as a future reference not only for beneficiaries in Iringa district council, but to other areas where the study has not been conducted. And for other researchers who like to know about impact of Certificate of Customary right of Occupancy to women.

# CHAPTER TWO

# LITERATURE REVIEW

# 2.1 Overview

This chapter provides an overview of Certificate of Customary Rights of Occupancy (CCROs) in relation to women participation and investment in agriculture activities. Explore the existing customary laws that hamper women access and use of land resource. Also, explains the issue of land tenure and investment with the experience of other countries.

# 2.2 Definition of the Key Concepts

This section defines important key terms that have been used in this study.

**A Certificate of Customary Right of Occupancy (CCRO):** Is an effective tool for strengthening community land rights and securing communal lands provided under the Village Land Act, but which has previously not been widely used to secure communal lands (UCRT, 2014). Also, according to Village Land Act No 5 of 1999 Certificate of customary right of occupancy' means a certificateissued under section 29 of theLand Act, I 999 (URT 1999).

**Land:** Land Act No.5 of 1999, defined land as the surface of the earth, earth below the surface and all things naturally growing on the land, as well as land covered by water. Land is a major production resource and lack of control over this important resource has been a major limiting factor to women's productivity.

**Land Tenure:** Land tenure is the relationship, whether legally or customarily defined, among people, as individuals or groups, with respect to land. They define how access is granted to rights to use, control, and transfer land, as well as associated responsibilities and restraints. In simple terms, land tenure systems determine who can use what resources for how long, and under what conditions (FAO 2002).

# 2.3 Theoretical Review

According to Progressive social theory, denial of access or ownership of resource to the group of people in the community because of traditional or social imbalance is the main source of poverty as there will be no income and saving will be reduced. According toAseel Sabah Abdullatif et al 2017,In the communities that suffer from the political, economic and social imbalances, there is a wide category of society that is living close to the poverty line and the reason for this is racial, sexual, and sectarian or there is a social stigma where tribal traditions prevail. All this leads to their chances becoming limited regardless of their competence and their personal capabilities.

# 2.3.1 Legal Framework for Women Access to CCROs in Tanzania

To understand the relationship between women, access and use of land and their improved participation and investment in agriculture, it is important to have an overview of the legal framework of CCROs in Tanzania.

# 2.3.2.1 Traditional Societies’ Property

Customary laws, traditional values and multiple roles hamper the advancement of women in accessing land. Access to land and other resources is imperative for creating economic benefits for women (Ellis *et al.,* 2007). The predominance of patriarchal system relegates women and children to minority positions, ensuring that women only have access to land and related natural resources through their spouse or male relatives (Peters, 2007; UN, 2010).Women’s access to land improves their well-being, efficiency, parity, and empowerment. If women hold rights and control over their land, what they produce is likely to: reduce their threat of poverty to their families; intensify farming output as their returns are highly secured; and enhance their ability to challenge and modify existing power relationships (Agarwal, 1994). The situations of preventing women to own land was extended under norms.

# 2.4 Land Tenure Systems in Tanzania

The concept of ‘tenure’ is a social construct that defines the relationships between individuals and groups of individuals by which rights and obligations are defined with respect to control and use of land (ECA, 2009). According to FAO (2010) land tenure is the way land is held or owned by individuals or groups. A number of individuals can hold different tenure claims and rights to the same land. These claims may be formal, informal, customary or religious, and can include leasehold, freehold, use rights and private ownership.

For Tanzania, land tenure system has passed through different historical milestones which form the basis for the analysis of the land tenure regime, in general and tenure relations for land owners and users in particular in the past eight decades (Myenzi, 2005).Before colonialism, land was largely customarily owned, controlled and disposed of according to the traditions and customs of a particular clan/tribe (LUP, 1999). During colonialism, both German and British colonial masters had an upper hand in changing this arrangement and they introduced the Imperial Decree of November 1895, and the Land Ordinance 1923 (British) to suite their territorial occupation motives (ShivjiandKapinga, 1998). According to these laws and decrees, land was officially turned into a private property of the colonial master.

After independence in 1961, the new government of Tanganyika embarked on some broad based socio-economic and political reforms but retained almost the entire colonial land regime characteristics. Very minor changes were made to replace the word governor with president of Tanganyika while, the overall powers over land ownership and administration continued to be vested on the executive. Land continued to be “public” vested in the president as custodian on behalf of all the citizens (Myenzi, 2005),and classified in three categories, that is to say, general land, village land and reserved land(URT, 1999a).

# 2.4.1 Land Distribution and Use in Tanzania Mainland

According to National Bureau of Statistics (URT, 2011), the total area of Tanzania is 939701 km2of which 58100 km2is water representing a part of Lakes Victoria, Tanganyika, Nyasa and several other smaller lakes. Out of that total area, 15.1 million hectorsis arable land whereby average cultivated land per year is 5.1 million hectors (URT, 2011).A large part of Tanzania Mainland is dry with about 60 percent of land classified as dry lands, threatened by desertification. Early estimates from 1990s indicated that around 300 to 400 thousand hectares are turning to semi-arid each year. The high growth rate of both human and animal population has been identified as the leading contributing factor. This has resulted in soil erosion, deforestation, deterioration of the natural resources base and land conflicts (URT, 2013).

Moreover, it has been estimated that about 75 percent of the total land area in Tanzania is uninhabited. However, this includes the national parks, game and forest reserves (23%of the total land area), mountains, lakes and rivers (LP, 1995), or areas that arehard to manage due to difficult terrain, tsetse flies and unreliable rainfall (URT, 2011).

# 2.4.2 Types of Land Tenure Systems in Tanzania

One of the basic tenets of land legislation is that it protects the land rights of holders as it ensures that the ‘rule of law’ is applied when land rights are extinguished or land is confiscated by the state. This means that, such land has to be appropriated through consent and that appropriate compensation is paid to the former landowner (ECA, 2009). The Land Act (1999) provides the three categories of land, namely General Land, Reserved Land and Village land. Reserved Land denotes all land set aside for special purposes, including forest reserves, game parks, game reserves, land reserved for public utilities and highways, hazardous land and land designated under the Town and Country Planning Ordinance.

General land includes woodlands, rangelands, urban and peri-urban areas that are not reserved for public use. Under the Land Act, general land includes unoccupied or unused village land. The Land Act governs reserved land and general land (URT, 1999). Village land includes registered village land, land demarcated and agreed to as village land by relevant village councils, and land (other than reserved land) that villages have been occupying and using as village land for twelve or more years (including pastoral uses) under customary law (URT, 1999). Regardless of those three classified categories of land, all land in Tanzania is considered public land, which the president holds as trustee for the people (URT, 1999).

According to Shivji (1999), powers of allocating land on general land and even reserved lands (for example, granting rights of occupancy) are given to the commissioner for lands. No local government authority has any powers of allocating land unless the sameis delegated to it by the commissioner. The commissioner allocates land with the advice of the Land Allocations Committee (URT, 1999a).

# 2.4.3 Customary Right of Occupancy

In Tanzania customary land rights have been deeply rooted in the rural communities for a long time (Shivji and Kapinga, 1998).The customary law is unwritten and largely depends on tell-tales from elders (Komu,2003). Thus, land tenure is often grounded in the principle of "first right"; members of the indigenous ethnic group who first settled in a particular area. Customary rights of occupancy can be held individually or jointly, are perpetual and heritable, and may be transferred within the village or to outsiders with permission of the village council (URT, 1999b).

Village land allocations can include rights to grazing land, which are generally shared. The village land which is largely owned through customary laws also sub-divided into three categories, namely; communal land, occupied land and vacant land (URT, 1999b).Full customary rights exist whether or not written certificates are being issued. Certificates of Customary Right of Occupancy (CCROs) are issued in rural areas by village councils. The Customary Right of Occupancy is different from Granted Right of Occupancy, but according to the law the two are given equal effect and status (URT, 1999a).

# 2.4.4 Statutory Right of Occupancy

Statutory or Granted rights of occupancy are available for general and reserved land, subject to any statutory restrictions and the terms of the grant (URT, 1999a). Grants are available for periods of 33, 66 up to 99 years and can be made in periodic grants of fixed terms. Granted land must be surveyed and registered under the Land Registration Ordinance and is subject to annual rent. Holders of registered granted rights of occupancy may lease that right of occupancy or part of it to any person for a definite or indefinite period, provided that the maximum term must be at least ten days less than the term of the granted right of occupancy. Leases can be in written and registered (URT, 1999a).

A residential license is a derivative right granted by the state (or its agent) on general or reserved land. Residential licenses may be granted for urban and peri-urban non-hazardous land, including land reserved for public utilities and for development. Residents of urban and peri-urban areas who had occupied their land for at least three years at the time the Land Act was enacted had the right to receive a residential license from the relevant municipality, provided they applied within six years of the enactment of the land act (URT, 1999a).

# 2.5 Empirical Literature Review

The study was similar to Sanga (2009) in his research title that was looking on the assessment of the impact of customary land rights registration on credit access by farmers. The main objective of the research was to investigate whether and to what extent the greater land tenure security provided by CLAS has managed to support poor farmers in rural areas in accessing credits to financial institutions (Banks) for their investment. The research methodologies that were used were questionnaires and focus group discussions. The main conclusion that a researcher had from the finding was the importance of having CCROs since they protect vulnerable groups (widow and orphan) in case of death, because their customs, culture and certain religious practices are bias against vulnerable groups especially women. The male dominant structure of most tribe has a deep-rooted problem in succession or inheritance of customary land by female gender. And the only solution is to register land.

According to (UCRT, 2017) in its paper titled “Securing communal land tenure through Certificates of Customary Rights of Occupancy in Tanzania” A CCRO promotes equality by protecting the interests of an entire group. Thus, it strengthens the rights of vulnerable people, women, children and other minorities in a community who share and depend on communal land and its resources. It is highly unlikely that land secured under a group CCRO would be traded or sold, because such transactions can occur only if the entire group agrees with it. Individuals who are selected as trustees of a CCRO on behalf of others do not have any legal rights to deal with land against the wishes of the entire group.

# 2.5.1 Land Ownership and Women in Sub Saharan Africa

In sub-Saharan Africa, women comprise 48.7 percent of agricultural labour, but only 15 percent of agricultural land holders. When women have secure land rights, they have higher economic gains. In Tanzania, women with strong land rights were three times more likely to work off-farm, earned up to 3.8 times more income, and were 1.35 times more likely to have individual savings (Peterman, 2011). In India, gender-sensitive allocation of micro-gardens increased women’s use of credit (Santos *et al.,* 2013). In Rwanda, women having land titles were correlated with a 12 percent increase in women taking out loans (Santos *et al.,* 2014). In India, more secure land rights led to an 11 percent increase in women deciding whether to sell crops produced on such land (Mason, 1998).

# 2.5.2 An Overview of a Relationship between Land Ownership and Women

Women’s insecure land tenure and property rights in Tanzania can be linked to a mix of economic and social pressures that have profoundly transformed social structures and land tenure systems. These factors include colonial and post-colonial private property legislation, an influx of investments, an increase in the resource value of land, liberalization of markets through structural adjustment programs in the 1980s and 1990s, commoditization of land, growth of land markets, population increase, large-scale resettlement of people, rise in competition over land, “land scarcity,” and recent large-scale land acquisitions (FAO, 2007; Cousins, 2009; Anseeuw*et al.,* 2012).

Customary laws, traditional values and multiple roles hamper the advancement of women in accessing land. Access to land and other resources is imperative for creating economic benefits for women (Ellis *et al.,* 2007). Post-colonial land distributions, formalization of individual land rights, and subsequent land transactions frequently vested titles to land in the head of the household only. These were most often men, according to patrilineal custom, and this vesting shifted the traditional concept of what it means to have rights to land.

# 2.6 Policy Review

# 2.6.1 National Land Policy of 1997

National Land Policy (1997) under customary land law, women generally have inferior land rights relative to men, and their access to land is indirect and insecure. Traditional provisions, which used to protect women's land use rights have been eroded. In allocating land village councils have been guided by custom and have continued to discriminate against women by allocating land to heads of household who are usually men.

In order to enhance and guarantee women's access to land and security of tenure, women entitled to acquire land in their own right not only through purchase but also through allocations. However, inheritance of clan land continued to be governed by custom and tradition provided such custom and tradition is not contrary to the constitution and is not repugnant to principles of natural justice. Ownership of land between husband and wife shall not be the subject of legislation (URT, 1997).

# 2.6.2 Agriculture and Livestock Policy of 1997

According to Agriculture and Livestock Policy(1997) all land in Tanzania is public land vested in the president as trustee on behalf of all citizens. The new tenure system is a dual system, which recognizes both customary and statutory rights of occupancy as equal in law. Right of occupancy include all rights over land acquired through direct grants, relevant customary procedures and alienation by legally designated allocating authorities. A right of occupancy as a title to the use and occupation of land are confirmed by a certificate of title for the statutory right of occupancy. Customary right of occupancy is confirmed by “Hati ya Hakimiliki ya Kimila” which issued by the village council and registered at the corresponding district land registry. All citizens shall have equal and equitable access to land in order to enhance and guarantee women's access to land and security of tenure, women entitled to acquire land in their own right not only through purchase but also through allocation (URT, 1997).

# 2.6.3 National Livestock Policy of 2006

Land tenure is a form of right, which enables utility of land parcels under prescribed conditions. These are conditions under which land is acquired, retained, used, disposed of, transmitted, or indeed forfeited. Land for livestock use in this country is mainly communal and it is being utilized without guaranteed security of tenure. This has resulted into social conflicts between livestock farmers and other land users, land degradation and spread of animal diseases. Issues land tenure is constrained by low awareness amongst stakeholders on the importance of legal ownership of land and procedures for its acquisition, inadequate technical expertise and low priority accorded to allocation of land for livestock use, (URT, 2006).

# 2.7 Research Gap

Basing on the above information from various scholars, customary norms, traditional values, and multiple roles hamper the advancement of women in accessing land and favouring men in the ownership and inheritance of land. Children are also vulnerable to the system. If women hold rights and control over their land, what they produce is likely to reduce their threat of poverty to their families; intensify farming output as their returns was highly secured and enhance their ability to challenge and modify existing power relationships (Agarwal, 1994).

The literatures have shown how women have been deprived of their rights to own land but has not shown the impact of CCROs provided to women on agriculture participation and investment. Therefore, this study intends to come up with the impacts of Certificate of Customary Rights of Occupancy on women participation and investment in agriculture activities.

# 2.8 Conceptual Frameworks

Women:

* Security of tenure
* Loans
* Increase of agricultural investment
* Increase of income
* Increase of saving and
* Increase of employment

CCROs issued to Women

Security of tenure

**Figure 2.1: Conceptual Framework on the Impact of CCROs on Women Participation and Investment in Agriculture Activities**

# CHAPTER THREE

# RESEARCH METHODOLOGY

# 3.1 Overview

This chapter presents the research design, area of the study, sampling design and procedures, variables and measurements, data collection methods and data analysis. The underneath is a description of each.

# 3.2 Research Design

This study employed a cross-sectional design whereby data was collected at a single point in time from a representative sample selected to represent a large population. The design is favourable due to limited resources including time available for data collection.

# 3.3 Area of the Study

# 3.3.1 Geographical Location

Iringa District Council is one of the four districts that establish Iringa Region, other districts are Mufindi, Kilolo and Iringa Municipal. The districtshare border with Mpwapwa District (Dodoma Region) in the North, Kilolo District in the East, Mufindi District on the South, Chunya District (Mbeya Region) to the West and Manyoni District to the Northwest. In terms of international identification, the district lies between latitudes 7o.0’ and 8o.30’ south of the Equator and between longitudes 34o.0’ and 37o.0’ east of Greenwich.

Reason for selecting this study area is that, in Iringa District Council Land Tenure assistance project that was dealing with issuance of CCROs to the villagers has been implemented in 36(48%) villages within district for 7 years now. Further over 85% of people in these villages were issued with CCROs,therefore assessing its impact is an issue of great reputation. Out of 36 villages where this project carried in Iringa district council 10 villages (Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere in Iringa district council) were selected for further studies because are enough to make a representation. The villages were selected by considering location, number of people issued with CCRO and nature of people found in villages to make effective representation.

# 3.3.2 Population

Population of the study refers to the group of people with some characteristics in common in which the study gathers sample size for datacollection(Borg, 2017). The populationof people in these 36 villages at Iringa district council issued with CCRO were 8021 in total.

# 3.3.3 Ethnic Groups

The main ethnic group in Iringa district council is the Hehe. They constitute almost 90 percent of the entire population. Their major occupation is farming while livestock keeping is practiced on a small scale. Other ethnicity groups found in the district include the Bena, Kinga, Pangwa and Wanji mainly found in and around large tobacco plantations owned by Greek settlers in the North, central and South Eastern parts of the district which covers Kalenga, Kilolo, Kiponzeo, Idodi, Pawaga and Isimani divisions. While other minority tribes include, Gogo, Sukuma, Barbaig and Masaai found in the lowland zone of Pawaga, Idodi and Isimani at Izazi and Malengamkali wards. These lowlands are rich in pastures which have attracted these pastoralists to come along with their livestock and settle there.

# 3.4 Sampling

This part describes sample size procedures in selecting respondents from the entire community.

# 3.4.1 Sample Size

Because itwas not possible to include all villagers issued with CCRO, a sample was involved.A sample was used because it allows a high degree of accuracy, save time and permits the researcher to establish satisfactory rapport with defendants (Borg, 2017). Likewise, careful execution of field work is possible, intensive and exhaustive data are collected, (ibid). To determine sample size, Yamane (1967) formula was employed as shown under.

n =

Whereby,

n is sample size

N is number of villagers issued with CCRO in Iringa district council who were 8021 in total.

e is sampling error (5%)

N = 8021

n =381

Therefore 381 respondents(villagers issued with CCRO and local leaders issued with CCRO) were included in this study as sample size.

# 3.4.2 Sampling Procedures

The study employed both probability and non-probability sampling techniques in selecting respondents to be included in the study.

# 3.4.2.1 Probability Sampling

# 3.4.2.1.1Simple Random Sampling

The study used simple random sampling in the selection of the respondents from the sampling frame without replacement. Each member/element of the population has an equal chance of being selected for the sample. This was due to the need to maximize utility of the results and feasibility aspects. In this study simple random sampling as type of probability sampling approach was used to select respondents from Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages in Iringa district council. Respondents were organized in different groups namely farmers, workers, businessmen, different marital status, disability, educated, non-educated who were issued with CCROs to have good representation, then were selected randomly by lottery.

# 3.4.2.2 Non Probability Sampling

# 3.4.2.2.1Purposive Sampling

Is a sampling technique where by respondents are chosen on the researcher’s judgments that they have desirable characteristics and variables to be studied (Borg, 2017). Desirable characteristics are first specified, then members of the population having the characteristics are selected for research. Purposive sampling technique was used to select leaders as a target group of people believed to be reliable and have information required for the study. By using maximum variation sampling as type of purposive sampling the study was used to the central themes that cut across various respondents. This was done to ensure the presence of maximum variability within the primary data. Here traditional leaders and local government leaders were included.

# 3.5 Types and Source of Data

# 3.5.1 Types of Data

The researcher collected qualitative and quantitative data. The research used these ways because some data collected was expressed in words and some were expressed in numerical way. Qualitative approach concerned with assessment of opinions and explanations to make arguments and understanding the study. The quantitative approaches included data in form of quantitative information, numbers and statistics. The reason of applying both approaches is the nature of study objectives that required both qualitative and quantitative data.

# 3.5.2 Source of Data

The combination of both primary and secondary source of data was used in this study.

# 3.5.2.1 Primary Source of Data

Primary data was used by the researcher whereby information was gathered directly from the field of the study. The researcher used this source of data so as to obtain the first-hand information from the respondents through questionnaires and focus group discussion. In doing so, the researcher was able to collect relevant data from respondents.

**3.5.2.2 Secondary Source of Data**

Secondary data from various sources of documents; some of the sources includednon-published and published material from internet sources, books, journal, articles, pamphlets, brochures, newspaper and report from other researchers. Therefore, through reviewing various written documents from various researchers expected to finish the study about the problem.

# 3.6 Methods of Data Collection

Data was collected by using three major research instruments such as documentary review, focus group discussion and questionnaires as described here under:

# 3.6.1 Questionnaire

Structured questionnaires were used to obtain primary data from the selected respondents. The questionnaire contained close ended questions. Close-ended questions required the respondents to choose an answer given in the questionnaire. The reason for using questionnaires is because they cover large sample at low cost and gave respondents adequate time to give well thought-out answers. The method was used to determine changes in agriculture practices on women after CCROs ownership.

# 3.6.2 Documentary Review

The researcher reviewed various documents, policy, procedures manuals, publicized materials, monthly and annual reports as well as evaluation and research reports of various scholars. The aim was to understand the policies and procedures established about Certificate of Customary Rights of Occupancy (CCROs) on women participation and investment in agriculture activities policy, terms and conditions. The review enables the researcher to obtain the information necessary to provide sufficient evidence as to whether the prescribed procedures concerning Certificate of Customary Rights of Occupancy (CCROs) has impact on women participation and investment in agriculture activities.

# 3.6.3 Focus Group Discussion

In addressing the changes in agricultural investment and production trends on women before and after the issuance of CCROs, focus group discussion method was conducted. The researcher conducted focus group discussions in selected villages, there were ten women groups comprised a sum of 100 respondents. Prior to discussion a researcher briefly introduced the study, also participants introduced themselves to the researcher. A researcher facilitated discussion in a considerable and suitable way to the contextual situation to meet the demand of the objectives.

# 3.7 Data Processing and Analysis

Numeric data were sorted, coded, entered, analysed and summarized by using Statistical Package for the Social Sciences (SPSS) computer software. Descriptive statistics such as frequencies and percentages were employed to determine the distribution of the variables in all objectives thereafter presented by using charts and tables.A researcher analysed qualitative data through thematic analysis. A method was employed to analyse collected data from focus groups discussions. Data were organised and analysed according to objectives of the study.

# 3.8 Variables and Measurement Procedures

This is a perception study on human behaviour towards certain stimuli; the variables tend to change (Saunders, Lewis & Thornhill, 2009).A researcher used the independent variables and dependent variable. The measurements of independent variables were done by checking the reliability and validity of the research instruments and findings.

# 3.8.1 Reliability and Validity

Queries of reliability and validity are however important in any kind of research method (Brock-Utne, 1996; Durrheim and Wassenaar, 2002). According to Brock-Utne (1996), validity refers to the truth and correctness of a statement. Quantitative researchers make sure that they maintain validity by identifying validity threats of a tool in advance when designing their studies. They use experimental arrangements and statistical techniques on a tool to ensure that the accurate conclusions can be drawn from the research results (Durrheim and Wassenaar, 2002). In qualitative research it is very complicated to identify validity threats before conducting a study. Qualitative research can be weighed up according to its credibility, whether its product and results are convincing and believable (Durrheim and Wassenaar, 2002).

The term reliability as Bryman (2004) defined it “is the degree to which a measure of a concept is stable.” This means that research findings can be repeatable. This belief is important to the positivists. It is so because of their belief that they are studying a stable and unchanging reality. This is, however, not the case for interpretive and constructionist investigators. They do not expect to find repeatable results because things in the world are not static. Instead, they propose that findings should be dependable. Dependable in the sense that the reader should be convinced that findings occur as the researcher reported them (Durrheim and Wassenaar, 2002). Being conscious about the issue of dependability, detailed descriptions that unveil how certain events and views are rooted in and developed out of the contextual interaction. More than one method of data collection was applied in this study to ensure the issue of credibility. Also, focus groups discussion guide was used in order be more focused on the research questions as well as avoiding ambiguities.

# 3.9 Ethical Consideration

A researcher considered the following ethical issues, obtaining a letter from the Open University of Tanzania which was taken to the relevant authorities in the field in order to get the permission to carry out a study in the area. Also a researcher considered informant consent, respecting the respondent’s rights to privacy, self-determination and confidentiality.

# CHAPTER FOUR

# PRESENTATION AND INTERPRETATION OF THE FINDINGS

# 4.1 Introduction

This chapter present and interpret the outcomes attained from data obtained in Iringa district council. Fragment one focuses on the demographic features of the respondents, while fragment two centred on the findings that are in connection with specific objectives of the study which were: To assess the contribution of CCROs to women land security and ownership, to analyse the changes in agricultural investment and production trends on women after the issuance of CCROs and to analyse the influence of CCROs on women access to loans for agriculture purposes. The data attained were coded in Statistical Package for Social Sciences (SPSS) and offered in frequencies and percentage table as well as in bar charts, for findings summarization as healthy as clarification.

# 4.2 Demographic Features of the Respondents

In this part demographic features of the defendants are presented, involving: gender, age, education level and marital status. The consequent is a presentation and clarification of each demographic feature.

# 4.2.1 Gender

In displaying the gender of respondents, the results show that, out of 381 respondents 180 (47.2%) were males and 201 (52.8%) were females. This implies that in this study women were more involved than men. The outcome is well summarized on Figure 4.1 beneath.

**Figure 4.1:Gender of Respondents**

**Source:** Field Research, (2020)

# 4.2.2 Age of Respondents

In determining the age of respondents the output show that, respondents with age 18 to 24 years were 63(16.5%), 25 to 31 years were 70(18.4%), 32 to 37 years were 78(20.5%), 38 to 43 years were 82(21.59%), 44 and above years were 89(23.4%) and no one with age 16 to 25 years. This reveal that majority of people with age 44 and aboveinKinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere in Iringa district council are more involved in agriculture investment activities than other age group. The output is well shortened on Figure 4.2beneath;

**Figure 4.2: Age of Respondents**

**Source:** Field Research, (2020)

# 4.2.3 Education Level

The findings expose that out of 381 respondents, 38(9.9%) has degree, 38(9.9%) has certificate/diploma, 76(19.9%) has secondary education, 114(29.9%) has primary education, 114(29.9%) has no education. This imply that, majority of people in sampled villages are with no formal education and with primary education are more involved in agriculture activities and likewise support investment on land and agriculture compared to other people with other education level. Proportionality of education level of the respondents in sampled villages are well illustrated on Figure 4.3 beneath;

**Figure 4.3: Education Level**

**Source:** Field Research, (2020)

# 4.2.4 Marital Status

The findings show that out of 381 respondents single were 89 (23.4%), married 140 (36.7%), widow 17 (16.5%) and divorced 89(23.4). The study showed that majority of people in sampled villages as like as in Iringa district council are married. Figure 4.4 beneath describes the results.

**Figure 4.4:Marital Status**

**Source:** Field Research, (2020)

# 4.3 ToAssess Contribution of CCROS to Women Land Security and Ownership

To assess the contribution of CCROs to women land security and ownership in Iringa district council specifically in sampled villages, four statement were involved, which were:CCROs relieve economic and social pressures among women who own land**,** issuance of CCROs contribute to an increase in the resource value of land**,** customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land and get CCROs also access to CCROs is imperative for securing a land and other resources for economic benefits of women.

Frequency and percentage were used to assess the contribution of CCROs to women land security and ownership inKinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages in Iringa district council basing on four statements. Frequency and percentage enabled to determine the extent to which CCROs has influence on women land ownership and security, therefore be in position to decide whether CCROs has influence or not. Descriptions of 381 respondent’s perceptions on the contribution of CCROs to women land security and ownership were grouped into: villagers’ perceptions who were 366, local government and traditional leader’s issued with CCRO perception who were 15 as well as general opinions as exposed below.

Villagers’ perception on the contribution of CCROs to women land security and ownership show that; for statement CCROs relieve economic and social pressures among women who own lands 336(91.8%) “Agree” on the statement, 21(5.7%) said “I don’t know”,9(2.5%) “Disagree”, 0(0%)“Strongly agree”and0(0%) “Strongly disagree”. On statement issuance of CCROs contribute to an increase in the resource value of landand get CCROs the findings show that 234(63.9%) “Agree” the statement, 60(16.4%) said “I don’t know”, 72(19.7%) “Disagree” and 0(0%) said “strongly agree” also 0(0%) said “Strongly disagree”.

On statement customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land, the output show that 300(81.9%) “Agree” on the statement, 19(5.2%) said “I don’t know”, 47(12.8%) “Disagree”, 0(0%) said “Strongly agree” and 0(0%) “Strongly disagree”. Lastly on statement access to CCROs is imperative for securing a land and other resources for economic benefits of women, the output expose that 366(91.8%) “Agree” on the statement, 0(0%) “Disagree”, 0(0%) said “I don’t know”, 0(0%) said “strongly agree” and 0(0%) “Strongly disagree. The output are summarized in the Table 4.1.

**Table 4.1: Villagers Perceptions on the Contribution of CCROs to Women Land Security and Ownership**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don’t know | % | Agree | % | Strongly agree | % |
| CCROs relieve economic and social pressures among women who own lands | 0 | 0 | 9  | 2.5 | 21 | 5.7 | 336 | 91.8 | 0 | 0 |
| issuance of CCROs contribute to an increase in the resource value of land and get CCROs | 0 | 0 | 72 | 19.7 | 60 | 16.4 | 234 | 63.9 | 0 | 0 |
| customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land  | 0 | 0 | 47 | 12.8 | 19 | 5.2 | 300 | 81.9 | 0 | 0 |
| Access to CCROs is imperative for securing a land and other resources for economic benefits of women  | 0 | 0 | 0 | 0 | 0 | 0 | 366 | 91.8 | 0 | 0 |

**Source:** Field Research, (2020)

Local government and traditional leaders perception on the contribution of CCROs to women land security and ownership show that; for statement CCROs relieve economic and social pressures among women who own lands 11(73.3%) “Agree” on the statement, 0(0%) said “I don’t know”, 2(13.3%) “Disagree”,0(0%) “Strongly agree” and 2(13.3%) “Strongly disagree”. On statement issuance of CCROs contribute to an increase in the resource value of land, the findings show that 8(53.3%) “Agree” on the statement, 4(26.7%) said “I don’t know”, 2(13.3%) “Disagree” and 1(6.7%) said “Strongly agree” also 0(0%) “Strongly disagree”.

On statement customary laws, legislation, traditional values and multiple roles hamper the advancement of women in accessing land, the output show that 9(60%) “Agree” on the statement, 0(20%) said “I don’t know”, 3(20%) “Disagree”, 0(0%) said “Strongly agree” and 0(0%) “Strongly disagree”. Lastly on statement access to CCROs is imperative for securing a land and other resources for economic benefits of women, the output expose that 12(80%) “Agree” the statement, 0(0%) said “I don’t know”, 0(0%) “Disagree”, 3(20%) said “Strongly agree” and 0(0%) “Strongly disagree”. The output are summarized in the Table 4.2.

**Table 4.2: Local and Traditional Leaders Perceptions on the Contribution of CCROs to Women Land Security and Ownership**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don’t know | % | Agree | % | Strongly agree | % |
| CCROs relieve economic and social pressures among women who own lands | 2  | 13.3 | 2 | 13.3 | 0 | 0 | 11 | 73.3 | 0 | 0 |
| issuance of CCROs contribute to an increase in the resource value of land and get CCROs | 0 | 0 | 2 | 13.3 | 4 | 26.7 | 8 | 53.3  | 1 | 6.7 |
| customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land  | 0 | 0 | 0 | 0 | 3 | 20 | 9 | 60 | 3 | 20 |
| Access to CCROs is imperative for securing a land and other resources for economic benefits of women  | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 80 | 3 | 20 |

**Source**: Field Research, (2020)

The total defendant’s visions on the on the contribution of CCROs to women land security and ownership as described in four statements show that, more than 50% of the respondents in sampled villages, agreed on the statements as described below. For statement CCROs relieve economic and social pressures among women who own lands 347(91.1%) “Agree” on the statement, 21(5.5%) said “I don’t know”, 11(2.9%) “Disagree”,0(0%) “Strongly agree” and 2(0.5%) “Strongly disagree”. On statement issuance of CCROs contribute to an increase in the resource value of land and get CCROs, the findings show that 242(63.5%) “Agree” on the statement, 64(16.8%) said “I don’t know”, 74(19.4%) “Disagree”, 1(0.2%) said “strongly agree” and 0(0%) “Strongly disagree”.

On statement customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land, the output show that 309(81.1%) “Agree” on the statement, 19(4.9%) said “I don’t know”, 50(13.1%) “Disagree”, 3(0.8%) said “strongly agree” also 0(0%) “Strongly disagree”. Lastly on statement, access to CCROs is imperative for securing a land and other resources for economic benefits of women, the output expose that 378(99.2%) “Agree” on the statement, 0(0%) said “I don’t know”, 0(0%) “Disagree”, 3(0.8%) said “Strongly agree” and 0(0%) “Strongly disagree. The output is summarized onTtable 4.3.

**Table 4.3: Respondents Perceptions on the Contribution of CCROs to Women Land Security and Ownership**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don’t know | % | Agree | % | Strongly agree | % |
| CCROs relieve economic and social pressures among women who own lands | 2  | 0.5 | 11 | 5.5 | 21 | 5.5 | 347 | 91.1 | 0 | 0 |
| issuance of CCROs contribute to an increase in the resource value of land and get CCROs | 0 | 0 | 74 | 19.4 | 64 | 16.8 | 242 | 63.5 | 0 | 0 |
| customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land  | 0 | 0 | 50 | 13.1 | 19 | 4.9 | 309 | 81.1 | 0 | 0 |
| Access to CCROs is imperative for securing a land and other resources for economic benefits of women  | 0 | 0 | 0 | 0 | 0 | 0 | 378 | 99.2 | 3 | 0.8 |

**Source:** Field Research, (2020)

# 4.4 To Analyse the Changes in Agricultural Investment and Production Trends on Women, before and after the Issuance of CCROs

In line with analysing the changes in agricultural investment and production trends on women, before andafter the issuance of CCROs three variables were considered which were: Before CCROs ownership women did not invest in agriculture, CCROs helped women to increase agriculture investment and CCROs helped in increase of production and selling of crops. Respondent’s perception sampled villages were collected on changes in agricultural investment and production trends on women basing on the variables identified. Frequency and percentage remained to analyse the changes in agriculture investment and production trends on women.

Villagers’ insights on the changes in agriculture investment and production trends basing on variable, before CCROs ownership women did not invest in agriculture show that, 293(80.1%) “Agree” on the statement, 49(13.4%) said “I don’t know, 12 (3.3%) “Strongly agree on the statement, 12(3.3%) disagree on the statement and 0(0%) “Strongly disagree”. On variable CCROs helped women to increase agriculture investment 342(93.4%) said they “agree” on the variable, 12(3.3%) said “I don’t know”, 12(3.3%) said “disagree”, 0(0%) said “strongly disagree” and 0(0%) “Strongly agree”. And on variable CCROs helped in increase of production and selling of crops 280(76.5%)“ Agree” on the statement, 37(9.6%) said “I don’t know”, 49 (13.4%)“Disagree” on the statement, 0(0%) said “Strongly agree” and 0(0%) said “Strongly “disagree”. The output is well summarized in the Table 4.4.

**Table 4.4: Villagers Perceptions on the Changes in Agricultural Investment and Production Trends on Women, before and after the Issuance of CCROs**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don’t know | % | Agree | % | Strongly agree | % |
| Before CCROs ownership women did not invest in agriculture | 0 | 0 | 12 | 3.3 | 49 | 13.4 | 293 | 80.1 | 12 | 3.3 |
| CCROs helped women to increase agriculture investment | 0 | 0 | 12 | 3.3 | 12 | 3.3 | 342 | 93.4 | 0 | 0 |
| CCROs helped in increase of production and selling of crops | 0 | 0 | 49 | 13.4 | 37 | 9.6 | 280 | 76.5 | 0 | 0 |

**Source:** Field Research (2020)

Traditional and local leaders observations on the changes in agriculture investment and production trends basing on variable, before CCROs ownership women did not invest in agriculture show that, 12(80%) “Agree” on the statement,0(0%) said “I don’t know”, 2 (13.3%) “Strongly agree” on the statement, 1(6.7%) “Disagree”on the statement and 0(0%) “Strongly disagree”. On variable CCROs helped women to increase agriculture investment 14(93.3%) said they “Agree” on the variable, 0(0%) said “I don’t know”, 0(0%) said “Disagree”, no one(0%) said “Strongly disagree” and 1(6.7%)“Strongly agree” and on variable CCROs helped in increase of production and selling of crops 10(66.7%)“Agree” on the statement,1(6.7%) said “I don’t know”, 1 (6.7%) “Disagree” on the statement,2(13.3%) said “Strongly agree” and 0(0%) said “Strongly disagree”. The output is well summarized on Table 4.5 under;

**Table 4.5: Traditional and Local Leader’s Perceptions on the Changes in Agricultural Investment and Production Trends on Women, before and after the Issuance of CCROs**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I dont know | % | Agree | % | Strongly agree | % |
| Before CCROs ownership women did not invest in agriculture | 0 | 0 | 1 | 6.7 | 0 | 0 | 12 | 80 | 2 | 13.3 |
| CCROs helped women to increase agriculture investment | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 93.3 | 1 | 6.7 |
| CCROs helped in increase of production and selling of crops | 0 | 0 | 1 | 6.7 | 1 | 6.7 | 10 | 66.7 | 2 | 13.3 |

**Source:** Field Research (2020)

Overall respondents observations on the changes in agriculture investment and production trends basing on variable: before CCROs ownership women did not invest in agriculture show that, 305(80.1%) “Agree” on the statement,49(12.9%) said “I don’t know”, 14 (3.7%) “Strongly agree” on the statement, 13(3.4%) “Disagree”on the statement and 0(0%) “Strongly disagree”. On variable CCROs helped women to increase agriculture investment 356(93.4%) said they “Agree” on the variable, 12(4.3%) said “I don’t know”, 12(4.3%) said “Disagree”, no one (0%) said “Strongly disagree” and 1(0.3%) “Strongly agree”.

On variable CCROs helped in increase of production and selling of crops 290(76.1%) “Agree” on the statement, 38(10%) said “I don’t know”, 50 (13.1%) “Disagree” on the statement, 2(0.5%) said; “Strongly agree” and 0(0%) said; “Strongly disagree”. This indicate that majority of respondents more than 50% “Agree” on the statements analyse the changes in agricultural investment and production trends on women, before and after the issuance of CCROs. This means that there were changes in agricultural investment and production trends on women, after the issuance of CCROs. The output is well summarized in the Table 4.6 under.

**Table 4.6: Respondents Perceptions on the Changes in Agricultural Investment and Production Trends on Women after the Issuance of CCROs**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don’t know | % | Agree | % | Strongly agree | % |
| Before CCROs ownership women did not invest in agriculture | 0 | 0 | 13 | 3.4 | 49 | 12.9 | 305 | 80.1 | 14 | 3.7 |
| CCROs helped women to increase agriculture investment | 0 | 0 | 12 | 4.3 | 12 | 4.3 | 356 | 93.4 | 1 | 0.3 |
| CCROs helped in increase of production and selling of crops | 0 | 0 | 50 | 13.1 | 38 | 10 | 290 | 76.1 | 2 | 0.5 |

**Source**: Field Research, (2020)

Furthermore, the findings from focus group discussions indicated that 68 (68%)of respondents admitted to improve agriculture activities by expanding farming area after CCROs issuance; 60 (60%) of respondents admitted to have add more implements in their farms, like fertilizer after CCROs issuance. Also, 70 (70%) respondents admitted to harvest more because they improved agriculture activities through improved agriculture implements and expanding farm areas after CCROs issuance.

# 4.5 To Analyse the Influence of CCROs on Women Access to Loans for Agriculture Purposes

To analyse the influence of CCROs on women access to loans for agriculture purposes three variables involved describing it. The variables include:CCROs influenced women to apply loans for agriculture investment, CCROs increase income earning, savings, and financial stability among women and CCROs increase employment opportunities among women. Respondent’s observation on the variables are well described underneath.

Villagers observation on the influence of CCROs on women access to loans for agriculture purposesbasing on variable, CCROs influenced women to apply loans for agriculture investment expose that 196(53.6%) “Agree” on the statement,146(39.8%) said “I don’t know, 0 (0%) “Strongly agree on the statement, 24(6.6%) “Disagree” on the statement and 0(0%) “Strongly disagree”. On variable CCROs increase income earning, savings, and financial stability among women 329(89.9%) “Agree” on the statement,0(0%) said “I don’t know, 0 (0%) “Strongly agree” on the statement, 37(10.1%) “Disagree”on the statement and 0(0%) “Strongly disagree”. Also on variable CCROs increase employment opportunities among women 219(59.8%) “Agree” on the statement,37(10.1%) said “I don’t know”, 0 (0%) “Strongly agree” on the statement, 110(30.1%) “Disagree” with the statement, 0(0%) “Strongly disagree”. The output is well described in the Table 4.7.

**Table4.7: Villagers Insight on the Influence of CCROs on Women Access to Loans for Agriculture Purposes**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don[t know | % | Agree | % | Strongly agree | % |
| CCROs influenced women to apply loans for agriculture investment | 0 | 0 | 24 | 6.6 | 146 | 39.8 | 196 | 53.6 | 0 | 0 |
| CCROs increase income earning, savings, and financial stability among women. | 0 | 0 | 37 | 10.1 | 0 | 0 | 329 | 89.9 | 0 | 0 |
| CCROs increase employment opportunities among women  | 0 | 0 | 110 | 30.1 | 37 | 10.1 | 219 | 59.8 | 0 | 0 |

**Source:** Field Research, (2020)

Traditional and local government leaders observation on the variable:CCROs influenced women to apply loans for agriculture investment reveal that 9(60%) “Agree” on the statement, 0(0%) said “I don’t know”, 2(13.3%) “Strongly agree” on the statement, 4(26.7%) “Disagree” with the statement and 0(0%) “Strongly disagree”. On variable CCROs increase income earning, savings, and financial stability among women 12(80%) “Agree” on the statement,0(0%) said “I don’t know”, 2 (13.3%) “Strongly agree” on the statement, 1(6.7%) “Disagree” with the statement and 0(0%) “Strongly disagree”. Also, on variable CCROs increase employment opportunities among women 11(73.3%) “Agree” on the statement,1(6.7%) said “I don’t know”,2 (13.3%) “Strongly agree” on the statement, 1(6.7%) “Disagree” with the statement and 0(0%) “Strongly disagree”. The output are well depicted in the Table 4.8.

**Table 4.8: Traditional and Local Leader’s Insight on the Influence of CCROs on Women Access to Loans for Agriculture Purposes**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I dont know | % | Agree | % | Strongly agree | % |
| CCROs influenced women to apply loans for agriculture investment | 0 | 0 | 4 | 26.7 | 0 | 0 | 9 | 60 | 2 | 13.3 |
| CCROs increase income earning, savings, and financial stability among women. | 0 | 0 | 1 | 6.7 | 0 | 0 | 12 | 80 | 2 | 13.3 |
| CCROs increase employment opportunities among women  | 0 | 0 | 1 | 6.7 | 1 | 6.7 | 11 | 73.3 | 2 | 13.3 |

**Source:** Field Researcher,(2020)

In general, the respondents observation on the on the influence of CCROs on women access to loans for agriculture purposes determine that, on the variable: CCROs influenced women to apply loans for agriculture investment reveal that 205(53.8%) “Agree” on the statement, 146(38.3%) said “I don’t know”, 2(0.5%) “Strongly agree” on the statement, 28(7.3%) “Disagree” with the statement and 0(0%) “Strongly disagree”. On variable CCROs increase income earning, savings, and financial stability among women 341(89.5%) “Agree” on the statement, 0(0%) said “I don’t know, 2 (0.5%) “Strongly agree” on the statement, 38(10%) “Disagree” with the statement and 0(0%) “Strongly disagree”. Also, on variable CCROs increase employment opportunities among women 230(60.4%) “Agree” on the statement,38(10%) said “I don’t know”, 2 (0.5%) “Strongly agree” on the statement, 111(29.1%) “Disagree” with the statement and 0(0%) “Strongly disagree”. The output is well depicted in the Table 4.9.

**Table 4.9: Defendants Insight on the Influence of CCROs on Women Access to Loansfor Agriculture Purposes**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Statements | Strongly disagree | % | Disagree | % | I don’t know | % | Agree | % | Strongly agree | % |
| CCROs influenced women to apply loans for agriculture investment | 0 | 0 | 28 | 7.3 | 146 | 38.3 | 205 | 53.8 | 2 | 0.5 |
| CCROs increase income earning, savings, and financial stability among women. | 0 | 0 | 38 | 10 | 0 | 0 | 341 | 89.5 | 2 | 0.5 |
| CCROs increase employment opportunities among women  | 0 | 0 | 111 | 29.1 | 38 | 10 | 230 | 60.4 | 2 | 0.5 |

**Source:** Field Research, (2020)

The results from focus group discussion show that, the influence of CCROs on women access to loans for agriculture purposes determine that 53 (53%) of respondents admitted to have processed loan either in Village Community Banks (VICOBA), merry-go-rounds or spinning funds for agriculture purposes after CCROs issuance.

# CHAPTER FIVE

# DISCUSSION OF THE FINDINGS

# 5.1 Introduction

This chapter discusses findings concerning the study. The discussion is conferring to the three research objectives; to assess the contribution of CCROs to women land security and ownership, to analyse the changes in agriculture investment and production trends on women before and after issuance of CCROs as like as to analyse the influence of CCRO on women access to loans for agriculture purposes.

# 5.2 Contribution of CCROs to Women Land Security and Ownership

The results indicate that CCROs has contribution to women land security and ownership since more than 50% of respondents “agree” on the statements that describe on the contribution of CCROs to women land security and ownership. For statement CCROs relieve economic and social pressures among women who own lands 347(91.1%) said they “Agree” on the statement, 21(5.5%) said “I don’t know”,11(2.9%) “Disagree”, 0(0%) “Strongly agree” and 2(0.5%) “Strongly disagree”. On statement issuance of CCROs contribute to an increase in the resource value of land and get CCROs the findings show that 242(63.5%) they “Agree” on the statement, 64(16.8%) said “I don’t know”, 74(19.4%) “Disagree”, 1(0.2%) said “strongly agree” and 0(0%) “Strongly disagree”.

On statement customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land the output show that 309(81.1%) said they “agree” on the statement, 19(4.9%) said “I don’t know”, 50(13.1%) “Disagree”, 3(0.8%) said “Strongly agree” and 0(0%) “Strongly disagree”. Lastly on statement access to CCROs is imperative for securing a land and other resources for economic benefits of women the output expose that 378 (99.2%)“Agree” on the statement, 0(0%) said “I don’t know”, 0(0%) “Disagree”, 3(0.8%) said “strongly agree” and 0(0%) “Strongly disagree.

CCROs relieve economic and social pressures among women who own land. Women access to and ownership of land found to have uncertainty. In assigning land, village councils have been directed by custom and have continued to discriminate women by assigning land to heads of household who are typically men. Additionally, in the modern world economy, with globalization and the spread of the money economy to the remotest communities, women are disadvantaged since land is the capital for agriculture, which is the main source of livelihood. In many places, women may be allowed to buy land but in some cases, they cannot even do that without offending custom.

Therefore, in order to boost and guarantee women's access to land and safety of tenure, relive economic and social pressure they should be guaranteed with CCROs. This result was found similar to Lee-Smith et al,(1992) who stated that Women's lack of equal property rights with men is a major cause of the feminization of poverty. Men inherit land free whereas women in general do not. But when women are given right to access and own land and customs pledge them, they decrease social load and increase production.

It’s true that, issuance of CCROs contribute to an increase in the resource value of land inKinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages in Iringa district council. To natives, the protection of their land rights from intervention is essential tool to manage agricultural risks and increase investment. By assurance of Certificate of Customary Right of Occupancy, land owners gained the guarantee of their investment on land they own.

Also, lack of assurance of CCROs make investors to have no pledge on land, that the possibility to reach highpoint on activities done on that land is left ambiguous. The results concur with McAuslan, (2010) who revealed that national and intercontinental preparations provide rights to defend the land assimilated by investors or residents. Therefore, acquiring certificate for ownership, this make owner to have right to do acknowledged activities as per certificate continuous also upturn value for that land.

The findings expose that customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land since majority of respondents in sampled villages agree on the statement. The vast majority of the land in Tanzania villages is run under customary law. Currently this customary law has been specified legal and recognized at national level, but implementation of these laws remains a major challenge. Although the laws to some extents are pleasant but some customs leading societies has been limiting women ownership of land which has been hampering their progress. The output was found parallel to Du Guerny *et al.,* (1996) and Göler von Ravensberg*et al.,* (1999) who noted that without changes in customary land law, female-headed families are more probable to end up with less productive and smaller acreage of land as compared to male-headed families.

It has been observed that, access to CCROs is imperative for securing a land and other resources for economic benefits of women inKinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages. Customary law existed in societies to administer and impose property rights. This occurred as individuals realized customary law make people respect others’ assets. As women have CCROs will then fully access and use land, which will in turn increase women production and investment on land that will improve women economic development and livelihood in general.

Legally recognizing customary land rights subject to a determination of membership and the establishment of internal rules and mechanisms for conflict resolution can greatly enhance occupants’ security. If the customary law does not put bias between men and women in land ownership may upsurge protection of land for financial benefits for all. The upshot is found equivalent to Deininger(2003) who stated that legal recognition of ‘customary’ rights, enable rural residents access to resources in much of Africa villages, in parts of Asia and in the zones of Latin America tenanted by indigenous peoples. Also lack of customary law in villages has course low-reaching investment, the scope for formal land transactions and credit access, and the ability to control land conflicts has been difficult.

Generally, it has been observed that CCROs has contribution to women land security and ownership on the area of study area as described above. Women land security and ownership relieve economic and social pressures among women, increase in the resource value of land, also is imperative for securing a land and other resources for economic benefits of women and society at large.

# 5.3 Changes in Agricultural Investment and Production Trends on Women Before and After Issuance of CCROs

In wide range the respondent’s observations on the changes in agriculture investment and production trends before and after issuance of CCRO basing on variable: before CCROs ownership women did not invest in agriculture show that, 305(80.1%) “Agree” on the statement, 49(12.9%) said “I don’t know”, 14 (3.7%) “Strongly agree”, 13(3.4%) “Disagree” with the statement and 0(0%) “Strongly disagree”. On variable CCROs helped women to increase agriculture investment 356(93.4%) said they “Agree” on the variable, 12(4.3%) said “I don’t know”, 12(4.3%) “Disagree”, no one (0%) said “Strongly disagree” and 1(0.3%)“Strongly agree”.

And on variable CCROs helped in increase of production and selling of crops 290(76.1%) “Agree” on the statement,38 (10%) said “I don’t know”, 50 (13.1%) “Disagree” on the statement, 2(0.5%) said “strongly agree” and 0(0%) said “strongly disagree”. This indicate that majority of respondents more than 50% “agree” on the statements that ought to analyse the changes in agricultural investment and production trends on women, before and after the issuance of CCROs. This means that there were changes in agricultural investment and production trends on women, after the issuance of CCROs.

Furthermore, 68 (68%) of respondents admitted to improve agriculture activities by expanding farming area after CCROs issuance; 60 (60%) of respondents admitted to have add more implements in their farms, like fertilizer after CCROs issuance. Also, 70 (70%) respondents admitted to harvest more because they improved agriculture activities through improved agriculture implements and expanding farm areas after CCROs issuance.

Before CCROs ownership women have been observed not to significantly invest in agriculture despite the vital role that they playin Tanzania as smallholder agriculture. The importance of land possession to agricultural development is vigorous. Tanzania‘s laws recognize customary land ownership, and the use of customary land tenancy to protect clan land from alienation outside the clan, the law also disagrees the customary laws that discriminate against women or denies them admittance to land ownership. Therefore, without CCROs, investment on land could not be sustainable and at risk. This lead numerous women not to engage on land investment when lack CCROs.

Additionally, women found tough to cultivate the land or take care of the crops if they have no control over the land and other productive factors. The findings were analogous to Egziabher *et al.,* (1996), who indicate a direct connection between uncertain land rights and a lower agricultural output. This is ascribed to the farmers’ feeble incentives for land ownership, maintenance and improvement, influence lack of interest to invest in permanent crops, and absence of collateral for credit which can be used to purchase improved inputs and fertilizers.

It is evident that CCROs helped women to increase agriculture investmentin Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages. It is often assumed that security of land tenure enabled the rural women to improve their livelihoods as well as increase their food provisions, raise rural employment and foster more maintainable agricultural practices. Secured land rights to women are said to have a significant positive impression on the mitigation of poverty, as it gives them greater control over their labour, a rationale to invest in the land and crops, greater access to extension facilities and more negotiating power.

CCROs are vital in Tanzania because of the significance of agriculture in the economy, the centrality of agriculture to rural poverty reduction, and the importance of land ownership in providing security for credit access. Furthermore, in diverse parts of the emerging world, secure rights to land have been positively linked with agricultural outputs and savings; there is evidence that clear land rights inspire farmers to capitalize in increasing production on their land. Lack of land ownership and insecure land rights may discourage women from making the necessary investments in their land that would increase production and economic value.

To generalize on the statement, where women own the land under cultivation, however, or even where her clan originally granted the land in question to the household, they increased decision-making power over income that comes from that land. Findings concur with Agarwal (1994) who said that although safe resource rights cannot guarantee sustainable land management, it can be influential incentive. Farmers with longstanding access to land have a superior incentive to sustain the land and develop ways of preserving and reviving it.

Also, Deininger, **(**2003) argues that, in countries where private land ownership is mutual, as in many parts of Latin America; local users may have full ownership privileges over their land. Where land is nationalized, or where the acquisition of private land ownership is conditioned to inaccessible land registration procedures, as in much of Africa, rural people have a habit of to enjoy use rights on land detained by the state. These use rights are usually linked to fecund land use.

On other variable respondents observes that, CCROs helped in increase of production and selling of crops. Agriculture is a main source of livelihood for the Tanzanian population. Agriculture provides more than two-thirds of employment and almost half of Tanzania‘s GDP. Also, women play an indispensable role in agricultural construction. It’s vital to have CCROs on land because of the prevalence of agriculture in the economy, the centrality of agriculture to rural poverty reduction, and the prominence of land ownership in swelling production and selling crops is vigorous.

In different parts of the developing world, secure rights to land have been positively correlated with agricultural investments and outputs; there is evidence that clear land rights encourage farmers to invest in increasing production on their land. Lack of land ownership and insecure land rights may depress women from making the necessary investments in their land that would surge productivity and economic value. The results is comparable toVermeulen&Cotula (2010) who specified that when men and women have right to land principally involve in cash crop farming and income-generating doings, take chargeof food crops, and provide the bulk of unpaid labour for native production and reproduction.

Generally, CCROs has been observed to have changes in agriculture investment and production trends. Hence lack of CCROs ownership has course women to not finance in agriculture and vice versa is true. Also, CCROs helped to increase production and selling of crops. Therefore CCROs should be emphasized to people in Iringa district council and Tanzania at large especially to women in order to increase production of crops and investment in land which may raise GDP and economy of the country.

# 5.4 Influence of CCROs on Women Access to Loans for Agriculture Purposes

The respondents’ observation on the influence of CCROs on women access to loans for agriculture purposes determine that, on variable: CCROs influenced women to apply loans for agriculture investment reveal that 205(53.8%) “Agree” on the statement, 146(38.3%) said “I don’t know”, 2(0.5%) “Strongly agree” on the statement, 28(7.3%) “Disagree” with the statement and 0(0%) “Strongly disagree”. On variable CCROs increase income earning, savings, and financial stability among women 341(89.5%) “Agree” on the statement, 0(0%) said “I don’t know, 2 (0.5%) “Strongly agree” on the statement, 38(10%) “Disagree” with the statement and 0(0%) “Strongly disagree”. Also, on variable CCROs increase employment opportunities among women 230(60.4%) “Agree” on the statement, 38(10%) said “I don’t know”, 2 (0.5%) “Strongly agree” on the statement, 111(29.1%) “Disagree” with the statement and 0(0%) “Strongly disagree”. Also, the findings show,53 (53%) of respondents admitted to have processed loan either in Village Community Banks (VICOBA), merry-go-rounds or spinning funds for agriculture purposes after CCROs issuance.

CCROs influenced women to apply loans for agriculture investment in Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages in Iringa district council. Land as a form of capital, especially when it has CCRO can bring wealth in various ways. Land may comprise affluence in the form of trees and crops. It provides space for animal and other invention systems. For land owners, land is an asset that has standing and influence apart from cash income they can generate.

Hence, CCROs are the main form of safety used to secure loans and credit. Deprived of such pieces of paper, women find it harder to get loans, but with CCROs women can have access to credit in financial institutions, these include all forms of banks, micro-finance, women's banking, spinning funds, merry-go-rounds and so on. Women form organizations not only to obtain credit but also to gain land as corporate bodies. This result is parallel to Tinker *et al.,*(2009)said that women's access to loan and grants is limited by the small size of their agricultural initiatives, high rate of illiteracy, prevalence in the subsistence sector, and lack of land as collateral.

CCROs has been perceived to increase income earning, savings, and financial stability among womenin Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages, Iringa district council. In the context of African development, admittance to land and other assets are key to basic livelihood and therefore a question of fundamental human rights. The domination of agriculture in most African communities suggests the reputation of land as a basic tool of improvement and a significant determinant of income earning power and financial constancy.

Also in developing countries, the productive capacity of women should be increased through access to capital, resources, credit, land, technology, information, technical assistance and training so as to raise their income and improve nutrition, education, saving, health care and status within the household. The release of women's productive prospective is pivotal to contravention of the cycle of poverty so that women can share fully in the welfares of progress and in the products of their own labour.

The output concurs with Deininger and Mpuga (2002) who argue that land ownership is suitable in promoting more equitable distribution of productive assets, wealth, opportunities, income and savings. And de Janvry, *et al.,* (2002) stated that the dissemination of exogenous mechanical change and/or expansion of trade generally can have an investment-increasing effect similar to the one initiated by amplified population concentration. By increasing the stream of incomes that can be derived from a unit of land, technical change and trade expansion increase incentives.

Respondents indicate that, CCROs increase employment opportunities among women. If property rights are defined by regulations, land owners (individuals, group of people, and entrepreneurs) obliged to spend valuable possessions on defending their land will put all their investment on production through land thus encourage first, self-employment as land owners increases investment on their secure land that will in-turn result to more yields, then improve agriculture business and income. Increased income for the land owners will enhance even more investment on land and a need to outsource labour, which is the result of increase in investment.

The findings are parallel to Isumi, (2010) who revealed that as opportunities in land ownership increase influence land markets where households engage in migration, specialization, investment, and intergenerational land transfer. In wide range, output show that, CCROs influence women access to loans for agriculture purposes, increase income earning, saving, financial stability as like as employment opportunities. Therefore, by having CCRO will put people of in Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere villages and Tanzania at large to be in position to access the benefits mentioned

# CHAPTER SIX

# CONCLUSION AND RECOMMENDATION OF THE FINDINGS

# 6.1 Introduction

On this chapter the researcher presents the summary of the findings, conclusions and recommendation of the study.

# 6.2 Summary of the Findings

In this segment summary of the verdicts are made basing on specific objectives of the study as described under.

# 6.2.1 Contribution of CCROs to Women Land Security and Ownership

In line with assessing the contribution of CCROs to women land security and ownership four variables were involved which were: CCROs relieve economic and social pressures among women who own lands, issuance of CCROs contribute to an increase in the resource value of land and get CCROs, customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land as like as access to CCROs is imperative for securing a land and other resources for economic benefits of women.

Frequency and percentage were used to assess respondents observation on four variables basing on 5 Likert scale with scales 1=strongly disagree, 2=disagree, 3= I don’t know, 4=agree and 5=strongly agree. The output show that more than 50% of the respondents selected 4=agree on both variables, this imply that CCROs has contribution to women land security and ownership.

# 6.2.2 Changes in Agricultural Investment and Production Trends on Women Before and After Issuance of CCROs

To analyse the changes in agriculture investment and production trends on women before and after issuance of CCROs, three variables were included to describe this, the variables were: before CCROs ownership women did not invest in agriculture, CCROs helped women to increase agriculture investment and CCROs helped in increase of production and selling of crops.

Frequency and percentage remained analyse the changes in agriculture investment and production trends on women before and after issuance of CCROs employing 5 Likert scales.The output show that there were changes in agriculture investment and production trends on women because majority of respondents more than 50% selected “agree” on the variables. It more means that after issuance of CCROs women increased agriculture investment and production.

# 6.2.3 Influence of CCROs on Women Access to Loans for Agriculture Purposes

To analyse the influence of CCROs on women access to loans for agriculture purposes was among the objective included in this study. The objective was defined by three variables namely: CCROs influenced women to apply loans for agriculture investment, CCROs increase income earning, savings, and financial stability among women,andCCROs increase employment opportunities among women. More than 50% of respondents selected “agree” on the variables under 5 Likert scales. This meansthat CCROs has influence on women access to loans for agriculture purposes, saving, financial stability and increase employment opportunities.

# 6.3 Conclusions of the Study

The succeeding conclusions were made basing on study objectives: To assess the contribution of CCROs to women land security and ownership four variables were involved which were: CCROs relieve economic and social pressures among women who own lands, issuance of CCROs contribute to an increase in the resource value of land and get CCROs, customary laws, legislation traditional values and multiple roles hamper the advancement of women in accessing land as like as access to CCROs is imperative for securing a land and other resources for economic benefits of women. CCROs has contribution to women land security and ownership. Hence government and stake holders can amend and improve land laws to enable women land security and ownership.

In parallel with analysing the changes in agriculture investment and production trends on women before and after issuance of CCROs, the variables: before CCROs ownership women did not invest in agriculture, CCROs helped women to increase agriculture investment and CCROs helped in increase of production and selling of crops were tangled. It has been revealed there were changes in agriculture investment and production trends on women.That is issuance of CCROs triggered women investment in agriculture production. Therefore, more women in Kinywang’anga, Udumuka, Muwimbi, Usengelindete, Ngano, Lupembelwasenga, Nyamihuu, Mfukulembe, Weru and Kiwere, Iringa district council and Tanzania at large should be issued with CCROs in order to increase productionof agriculture products.

To analyse the influence of CCROs on women access to loans for agriculture purposes was among the objective included in this study. The objective was defined by three variables namely: CCROs influenced women to apply loans for agriculture investment, CCROs increase income earning, savings, and financial stability among women, and CCROs increase employment opportunities among women. The results show CCROs has influence on women access to loans for agriculture purposes, saving financial stability and increase employment opportunities. Therefore, the findings can be considered for implementation.

# 6.4 Recommendations of the Study

# 6.4.1 Recommendations for Actions

CCROs has been observed to have contribution on women land security and ownership, improve investment and production and influence access to loan for land purposes in Iringa district council and Tanzania at large. Therefore, government can create or/ and improve laws to allow equality for women to own land and remove customs hindering women to own land in village in order to raise income earning, savings, financial stability, employment, land value and GDP of the country.

# 6.4.2 Recommendations for Future Research

This study recommends that, other studies can be addressedon the impact of CCROs in other districts and regions. Also, the study may consider special ethnic groups, like pastoralists to have a view on their culture considering women and men in accessing, using and ownership of land.

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# APPENDICES

**APPENDIX 1: QUESTIONNAIRE FOR RESPONDENTS**

(Villagers, Local government leaders, traditional leaders)

**1.0 INTRODUCTION**

This is to request your participation to carry out a study. I am a student from Open University of Tanzania pursuing a Master’s degree in Monitoring and Evaluation. In order to fulfil this education program I am required to carry out a research study, therefore I am colleting different opinions from different stakeholders on ***“*Assessing the impacts of Certificate of Customary Rights of Occupancy on women participation and investment in agriculture activities in Iringa District Council, Iringa region*”***. I am hereby requesting for your participation to provide me with the relevant information to the questions asked in this questionnaire. Your participation in this matter shall be highly appreciated and all information given is only for the use of this activity and not otherwise. Looking forward to your cooperation

Date……………………………………….

Place……………………………………

**PART A: RESPONDENT’S BASIC PROFILES (**Put ✓ in the applicable box, unless otherwise indicated)

**Age group**

18-24 ( )

25-30 ( )

31-36 ( )

37-43 ( )

Above 44 ( )

**Gender**

Male ( )

Female ( )

**Level of education**

No formal education ( )

Primary education ( )

Secondary Education ( )

Cert/Diploma ( )

Degree( )

**Marital status**

Single ( )

Married ( )

Divorced ( )

Widow ( )

**PART B:**

**(**Put ✓ in the applicable box, unless otherwise indicated)

**1. How CCROs Issued Influence Women Ownership and Security of Land?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Statement/Variable** | **Strongly Disagree**  | **Disagree**  | **I don’t Know** | **Agree** | **Strongly Agree** |
| CCROs relieve economic and social pressures among women who own lands |  |  |  |  |  |
| Issuance of CCROs contribute to an increase in the resource value of land |  |  |  |  |  |
| Customary laws,legislation traditional values and multiple roles hamper the advancement of women in accessing land and get CCROs |  |  |  |  |  |
| Access to CCROs is imperative for securing a land and other resources for economic benefits of women |  |  |  |  |  |

**2. After CCROs Ownership did Women Increased Investment in Agriculture and Crops Production?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Statement/Variable** | **Strongly Disagree**  | **Disagree**  | **I don’t Know** | **Agree** | **Strongly Agree** |
| Before CCROs ownership women did not invest in agriculture |  |  |  |  |  |
| CCROs helpedwomen toincreaseagricultureinvestment  |  |  |  |  |  |
| CCROs helped in increase of production and selling of crops |  |  |  |  |  |

 **3. Did CCROs Influence Women to Apply Loans for Agriculture Purposes?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Statement/Variable** | **Strongly Disagree**  | **Disagree**  | **I don’t Know** | **Agree** | **Strongly Agree** |
| CCROs influenced women to apply loans for agriculture investment |  |  |  |  |  |
| CCROs increase income earning, savings, and financial stability among women. |  |  |  |  |  |
| CCROs increase employment opportunities among women  |  |  |  |  |  |

**Thank you for Participating in this Activity**

**APPENDEX 2: QUESTIONNAIRE TO RESPONDENTS**

**DODOSO KWA WATU WA KAWAIDA, VIONGOZI WA KIMILA NA WA KISERIKALI**

**1.0 UTANGULIZI**

Hii ni kuomba ushiriki wako kufanya utafiti. Mimi ni mwanafunzi kutoka Chuo Kikuu Huria cha Tanzania ninasoma digrii ya pili ya Ufuatiliajina Tathmini Ili kukamilisha mpango huu wa elimu ninahitajika kufanya utafiti, kwa hivyo ninakusanya maoni tofauti kutoka kwa wadau mbalimbali kuhusu “Tathmini ya kupata Hati miliki za kimila kwa wanawake na athari yake kwa uwekezaji katika kilimo, wilaya ya Iringa vijijini.” Ambao ninakuomba ushiriki kunipa habari inayofaa kwa maswali yaliyoulizwa kwenye dodoso hili. Ushiriki wako katika suala hili utathaminiwa sana na habari yote iliyotolewa ni kwa matumizi ya shughuli hii na si vinginevyo. Nashukuru kwa ushirikiano.

Tarehe……………………………………….

Mahali ……………………………………

**SEHEMU A: WASIFU (**Weka ✓kwenye kisanduku kinachotumika, isipokuwa kama imeonyeshwa vingine)

**Umri**

18-24 ( )

25-30 ( )

31-36 ( )

37-43 ( )

Zaidi ya 44 ( )

**Jinsi**

Kiume ( )

Kike ( )

**Elimu**

Sinaelimu ya darasani ( )

Elimu ya msingi ( )

Elimu ya sekondari ( )

Elimu ya Kati (diploma/Certificate) ( )

Digirii ya Chuo kikuu ( )

Hali ya ndoa

Sijaoa/ Kuolewa ( )

Nimeoa/ Kuolewa ( )

Mtalakiwa ( )

Mjane ( )

Mgane ( )

**SEHEMU B**: (Weka ✓kwenye kisanduku kinachotumika, isipokuwa kama imeonyeshwa vingine)

**1. Je HatizahakimilikizaKimilaZimeongezaUsalamawaUmilikiwaArdhikwaWanawake?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ushawishi/ Msukumo** | **Sikubalianikabisa** | **Sikubaliani** | **Sijui** | **Nakubaliana** | **Nakubalianakabisa** |
| Hati miliki za kimila hupunguza shinikizo za kiuchumi na kijamii kati ya wanawake ambao wamiliki ardhi |  |  |  |  |  |
| Hati miliki za kimila zinachangia kuongezeka kwa thamani ya rasilimali ya ardhi |  |  |  |  |  |
| Sheria ya kijamii huzuia wanawake kumiliki ardhi na pia kupata hati miliki za kimila |  |  |  |  |  |
| Upataji wa Hati ya hakimiliki ya kimila ni muhimu kwa wanawake kumiliki ardhi na rasilimali nyingine kwa faida za kiuchumi |  |  |  |  |  |

**2. Baada ya KupataHati ya Hakimiliki, je Wanawake Waliongeza Uwekezaji KatikaShughuliza Kilimo na Uzalishaji Mazao?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ushawishi/ Msukumo** | **Sikubalianikabisa** | **Sikubaliani** | **Sijui** | **Nakubaliana** | **Nakubalianakabisa** |
| Kabla ya kuwa na hati za haki miliki ya kimila, wanawake walikuwa hawawekezi kwenye kilimo |  |  |  |  |  |
| Baada ya wanawake kuwa na hati za haki miliki za kimila wameongeza uwekezaji kwenye kilimo |  |  |  |  |  |
| Hati za haki miliki za kimila zimesaidia wanawake kuongeza kilimo cha mazao kwa ajili ya biashara |  |  |  |  |  |

**3. Je HatizaHakimilikizaKimilaZimehamasishaWanawakeKuombaMikopokwaVyombovyaFedhaKwaajili ya Kuwekeza Zaidi KatikaKilimo?**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ushawishi/ Msukumo** | **Sikubalianikabisa** | **Sikubaliani** | **Sijui** | **Nakubaliana** | **Nakubalianakabisa** |
| CCROs zimehamasisha wanawake kukopa fedha kwaajili ya uwekezaji katika kilimo |  |  |  |  |  |
| Hati za haki miliki za kimila zimeongeza kipato, uwekaji akiba na uhuru wa kiuchumi kati ya wanawake |  |  |  |  |  |
| Hati za hakimiliki za kimila zinaleta nafasi za ajira kwa wanawake |  |  |  |  |  |

**Asante kwa Kushiriki**

**APPENDIX 3: GUIDE QUESTIONS FOR FOCUS GROUP DISCUSSION**

Guide questions were meant to ensure the discussion is focused according to the intent and that it answer the research questions and objectives. The intention of this discussion session was to collect in-depth data on the changes in agriculture investment before and after issuance of CCROs, in order to add-on the data that were gathered through other research methods.

Guide Questions for Focus Group Discussion

1. Kindly inform, how many of you improved your agriculture activities by expanding farming area after CCROs issuance?
2. Have you processed loan either in Village Community Banks (VICOBA), merry-go-rounds or spinning funds for agriculture purposes after CCROs issuance?
3. Have you added more implements in your farms, like fertilizer after CCROs issuance?
4. Did you harvest more because of improving agriculture activities after CCROs issuance?