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Land Regularization Process; a Missed Opportunity for Women Empowerment: A Case of Informal Settlements in Tanzania

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Abstract:

Like many other developing countries, land and property are also fundamental to women's economic empowerment in Tanzania. The purpose of this study was to evaluate opportunity for women empowerment through land regularization process in Mtwara and Kinondoni Municipalities. The data for this study were collected through Focus Group Discussions (FGDs) with men and women; in-depth interviews with influential people and potential key informants. Questionnaires were administered to men and women house owners. Data were analyzed through Content and Structural Functional Approach, Descriptive and Inferential statistics. The results showed that there were avenues for women to be included in title deeds/residential licenses. The results also showed that regularization made women be part of land owners, which was not the case before. Moreover, land regularization programs had contributed to the change of attitudes among men as shown through increased shifting of land ownership from customary to statutory that resulted from massive awareness raising programs. The study concluded that land regularization was a potential opportunity for women inclusion and also catalyst for changing men's attitudes on women ownership. The study recommends that there is need for the government to put step by step strategies for land regularization process including structured awareness raising programs to house owners in informal settlement to bring a sense of women empowerment, which was traditionally limited in the past. Furthermore, there is need to put in place a statement in the Land Act No.4 of 1999 in Section 56 to 60 emphasizing on enhancing women inclusion in land regularization process like spouse consent, as stipulated in Special Provision for Mortgage Act, 2008.

Keywords: Land regularization, women empowerment, informal settlements, land ownership, title deeds, traditions and male dominance

1. Introduction

Globally, land ownership is very crucial for women empowerment as it gives women the ability to claim for their rights (Mwagae, 2013; Agarwal, 2007). According to Deere and León (2001) a study on the roles of land and property rights in empowering women in Latin America found that land rights play significant role in strengthening indirectly women's capability to participate effectively in the processes of making economic decisions at the household, community and bigger levels of society. As noted by Agarwal, 2007 that indicators for women empowerment for those who own properties like houses and land could be through improved family economy, social well-being and promoted livelihood options. However, these will be difficult to be attained in most of developing countries as majority of women have little or no access to land, which is basically contributed by poor social inclusion (FAO, 2010; Bachelet, 2012). According to Phan (2014) in her article on how to build people's self-confidence, it was noted that empowerment is a result of confidence which helps community to gain a sense of power and control over their lives.

In Sub Saharan Africa, women own approximately 15% of land (Doss *et al.*, 2013). However, lack of access to land is contributed by the on-going urbanization. Tanzania like many other developing countries, it is experiencing rapid urbanization through migration and natural growth that contribute to rapid development of the informal settlements (Kyessi and Tumpale, 2013). In this regard, the pressure of land in urban areas affects mostly women because not only they outnumber men but also they have very limited access to and control over properties like land (Meinzen-Dick, 2009).

Tanzania has a number of gender sensitive policies and laws and also has implemented some land regularization programs to address the problem of informal settlements. In most cases, donor supported land regularization programs were gender biased (Varley, 2007 and 2010) and were also supported by the existed traditions, norms and culture that do not clearly stipulate the inclusion of women in the process. Only about 20% of the registered land in Tanzania is owned by women (USAID, 2011); a situation that pose difficulties for women to face the challenges of land ownership. Similarly, in adopting de Soto ideology on land regularization programs, Tanzanian government overlooked the inclusion of women in the process (Kaarhus *et al.* (2005). According to Kironde, (2006);

Varley, (2007) most of the properties that were registered during land regularization programs were under the names of males and their control; even in the case of marriage couples.

Various studies (Agarwal, 2007; Johansen, 2011; Rabenhorst and Bean, 2011) found that there was high correlation between women's lack of control over resources and their poverty which disempowered them as they lacked self-confidence and capacity, influence and decision making. In such circumstances, men will continue to dominate in land and property ownership and women will remain dependents due to lack of power and traditional constraints. This is happening despite the fact that both Land Act No. 4 Section 3 (2) and Village Land Act No. 5 Section 20 (2) of 1999 insist about equal ownership of land for women and men (URT, 1999). Moreover, in the same Act, Section 56-60 of scheme of regularization does not show the government's efforts to address inequality. According to Habari Leo Newspaper (2016) article regarding the on-going massive land regularization program in Dar es Salaam and other regions, which intended to regularize 300,000 informal settlements, did not show any indication of women inclusion and sensitization in land ownership process. Such situation was also commented by Odeny (2013) who insisted about the importance of women sensitization on their rights.

Various studies (Varley, 2007; Johansen, 2011; O'Neil *et al.*, 2014) have shown that awareness raising could be used to transform people's mindsets, self-perception and consciousness especially for men on domineering land/property. This would increase women participation in the land regularization process, also build the knowledge and confidence on matters affecting their lives especially in the situation where legal framework encourages gender equality (World Bank, 2011). Much has been said regarding lack of access and control over land and properties by most of women in developing countries. However, Deer and Leon (2003) as cited by Grown *et al.* (2005), asserted that there are relatively little existing data on the magnitude of gender asset gaps associated with land regularization programs. Even though there are some positive steps toward reforming of land laws and policies, it is yet difficult to be fully realized by women as there are need to engage them frequently to enhance their empowerment. Besides, there is inadequate information on aspects in which women participate and change their ownership status in the study areas. There is a need therefore to use this opportunity in land regularization process to make sure women inclusion is taken into consideration in land titling programs. This would increase women's participation in land regularization and decision making processes and build knowledge and confidence.

2. Research Methodology

The study was conducted in two municipalities of Kinondoni and Mtwara-Mikindani in the eastern coast of Tanzania. Three streets, namely Hannanasif, Mburahati Barafu and Magomeni that were previously involved in land regularization projects were purposeful selected. Mixed research design was opted to capture many data which was assumed to help in reduction of errors (Creswell, 2009 and 2011). The population involved in the study were men and women house owners in the regularized informal settlements in the study areas. A total of 197 respondents were randomly sampled; Hannanasif (66), Mburahati Barafu (72) and Magomeni (59). In addition, 16 key informants from different government institutions, Local Government, NGOs, influential people, and other development practitioners were consulted.

The study used questionnaires, Focus Group Discussions (FGDs), key informant interviews and document review to collect the required information. The questionnaires were administered by researcher and eight (8) research assistants. The FGDs involved both old and new women and men property owners. Data from FGDs and key informant interviews were analyzed through Content and Structural Functional Approach whereas data from household survey were analyzed using Descriptive and Inferential Statistics.

3. Results and Discussion

3.1. Women Participation in Land Regularization Process

The results (Table 1) showed that 115(59.4%) of the women participated in the awareness raising programs during land regularization processes in the study areas. However, the results (Table 1) also showed that only 1(1.5%) of women in Hannanasif had collected their title deeds while there was no evidence of any women from Mburahati Barafu. Besides, the results showed that only 2(3.4%) of women at Magomeni Mtwara had collected their residential licenses.

Variables Location	Areas where women participated more in Land Regularization Process							Chi – Square Test
	Awareness raising	Boundary Adjudication	Collection of Title Deeds/CRO	Name registration process	Follow up of Titles/ CROs in LGAs	Payment and Contribution for CROs	Total	
Hannanasif	41 (62.1)	3 (4.5)	1 (1.5)	4 (6.1)	11 (16.7)	6 (9.1)	66 (100)	$\chi^2 = 48.819$ P= .000*
Mburahati Barafu	53 (73.6)	6 (8.3)	0 (0)	3 (4.2)	8 (11.1)	2 (2.8)	72 (100)	
MagomeniMtwara	23 (39)	18 (30.5)	2 (3.4)	13 (22)	1 (1.7)	2 (3.4)	59 (100)	
Total	117 (59.4)	21 (13.7)	3 (1.5)	20 (10.2)	20 (10.2)	10 (5.1)	197 (100)	
Marital Status								
Single	5 (50)	2 (20)	0 (0)	1 (10)	2 (20)	0 (0)	10 (100)	$\chi^2=36.818$ p = 385n.s
Marriage-Monogamous	65 (58)	18 (16.1)	3 (2.7)	10 (8.9)	9 (8)	7 (6.2)	112 (100)	
Marriage-Polygamous	9 (64.3)	2 (14.3)	0 (0)	1 (7.1)	1 (7.1)	1 (7.1)	14 (100)	
Widow	24 (70.6)	4 (11.8)	0 (0)	2 (5.9)	3 (8.8)	1 (2.9)	34 (100)	
Widower	3 (75)	0 (0)	0 (0)	0 (0)	1 (25.5)	0 (0)	4 (100)	
Divorce	4 (50)	1 (12.5)	0 (0)	0 (0)	2 (25.5)	1 (12.5)	8 (100)	
Separation	6 (46.2)	0 (0)	0 (0)	6 (46.2)	1 (7.7)	0 (0)	13 (100)	
Others	1 (50)	0 (0)	0 (0)	0 (0)	1 (50)	0 (0)	2 (100)	
Total	117 (59.4)	27 (13.7)	3 (1.5)	20 (10.2)	20 (110.2)	10 (5.1)	197 (100)	

Table 1: Women Participation in Land Regularization Process

Figures in parentheses are percentages and those out of it are frequencies, NA = not applicable, * Significant at $p \leq 0.05$, **Significant at $p \leq 0.01$, ns = Not Significant

Source; Research Data, 2015.

These results were in line with the FGDs and in-depth interview conducted with staff from WAT who confirmed to have dealt with more women compared to men during awareness raising sessions and collection of residential licenses and title deeds for Hannanasif and Mburahati Barafu. However, there was no evidence of collection of residential licenses by women in Magomeni Mtwara.

Traditionally, processing of land/property ownership was performed by men. But the results (Table 1) showed that women were empowered through awareness raising activities and therefore participated in the process of land regularization. In-depth interviews with WAT and Ward Executive Officer (WEO) at Mburahati Barafu revealed that despite of project challenges, it successfully managed to approve and issued 41 title deeds out of 200 applications. The small number of approved titles resulted due to some overlooked aspects of land regularization but the results showed commitment, participation and willingness of house owners in the whole process. According to documents reviewed at WAT office in February, 2016, it was noted that 33 title deeds had already been collected, out of which, 19 were collected by women. This showed that women participation was more than half in Mburahati Barafu, contrary to survey results (Table 1). The differences noted between WAT documentation and the results from the household survey was attributed to the assumptions embedded by the elements of male dominance among the respondents. Although the records from WAT showed increased number of women who participated in title deeds collection, yet male dominance perception was revealed by one of the Hannanasif FGD respondents who commented that;

"..... Collection of title deeds does not mean it increases the power of women ownership or right to practice rights associated with land ownership....." Hannanasif FGDs respondent, 2015.

This argument could probably be conceived due to the nature of activities performed by women at household level; as it was also reported in a similar study by FAO (2002) when linked household activities and access to land. According to the study on *Women's participation in low-income housing* conducted by Khatun (2004) in India, it was reported that lack of women participation was contributed by traditions and norms which hindered women land/property ownership even if the land was inherited from kinship. Similarly, Namubiru-Mwauri (2014); Johansen (2011) and FAO (2002) emphasized that, traditions and norms denied women rights to land hence promoted male dominance.

Furthermore, the results (Table 1), showed that participation of women in various stages of land regularization processes based on marital status was statistically insignificant at $p = 0.385$. This implied that marital status was not the reason for women participation in the various processes of land regularization. The results showed that 65(58%) out of 112 women who were in monogamous marriage system participated in awareness raising programs compared to 9(64.3%) out of 14 women noted to be in polygamous marriage. These results implied that women in monogamous marriage system seemed to have more sense of being land/property owners and empowered compare to women in polygamous marriage. In most cases, a woman in polygamous marriage felt that her husband might decide to marry another wife or even divorce. This finding was also supported by an argument raised by a woman who participated in the FGDs in Hannanasif that if a man has more than one wife, it automatically affects women's sense of ownership and self-confidence on the land or property. Similarly, Mwagae (2013) in her study on *Factors hindering realization of women's land rights in Kenya argued* that, position of women in polygamous marriages manifest insecurity of land ownership due to traditions and norms.

Contrary, FGDs members in Magomeni Mtwara commented that as traditions and culture guide women land inheritance from her family lines, sometimes it is not easy for men to grab women's inherited land. This assertion was also reported in a study on *"The Matrilineal and Patrilineal Clan Lineages of the Mwera in Southeast Tanzania"* by Kumiko (2008) where the issue of land/property ownership for women were clearly following the lines from their father. However, some elements of male breach and soft grabbing were noted although women owners especially those who were still in the relationship or marriage (not widows) did not bother.

Nevertheless, the results Table 1 also noted that 24(70.6%) out of 34 widows stood at better position in terms of participation in awareness raising compared to other categories of women involved in land regularization process. The results from Table 1 basically compromised with comments from FGDs in Hannanasif and Mburahati that whether married or not, traditionally, women were mostly participating in activities that did not require them to make conclusive decisions for their households. In both FGDs it was commented that the level of decisions made by widows would be different to the married women. In most cases, married women had to seek for some opinions from their spouses because they only had limited access over the land/property. This was different from a widow, in case her late husband had left land/property that would support and give her power and control over it.

Despite of the differences in marriage system, yet, the World Bank (2013) study on *women and land rights: legal barriers impede women's access to resources* reported that, in most cases women were constrained by the existed traditions, norms and culture in their areas. Similarly, Mwagae (2013) argued that widow in Kenya were also affected by tradition, culture and norms governing marriage systems. These contributed to the low level of women involvement in land/property ownership. Comparable argument was also raised by Namubiru- Mwaura (2014).

3.2. Changes in Status of Women Associated with Land Regularization

The results of changes in the status of women as compared to situation prior to land regularization process in the study areas is given in Table 2.

Variables	Change in women status					
	Increased awareness on land rights	Women Inclusion in title	Have access to land/property	Increased confidence	Total	Chi - Square
Hannanasif	9	1	8	48	66	$\chi^2 = 47.333$ P= 0.000
	(13.6)	(1.5)	(12.1)	(72.2)	(100)	
MburahatiBarafu	35	3	3	31	72	
	(48.6)	(4.2)	(4.2)	(43.1)	(100)	
MagomeniMtwara	39	5	1	14	59	
	(66.1)	(8.5)	(1.7)	(23.7)	(100)	
Total	83	9	12	93	197	
	(42.1)	(4.6)	(6.1)	(47.2)	(100)	

Table 2: Changes on women status due to land regularization to women

Figures in parentheses are percentages and those out of it are frequencies, NA = not applicable, * Significant at $p \leq 0.05$, **Significant at $p \leq 0.01$, ns = Not Significant.

Source; Research Data, 2015.

The results (Table 2) showed that majority of respondents 35(48.6%) at Mburahati Barafu suggested that women awareness on land rights had increased as a result of land regularization. Besides, the results also revealed that 31(43.1%) respondents from the same area showed increased level of confidence among women as a result of land regularization. The results (Table 2) were statistically significant at $p \leq 0.01$, implied that land regularization had influenced changes in the status of women in the study areas. Similarly, the

increased awareness on land rights and level of confidence were the leading aspects of change in the status of women identified by majority of women compared to men as illustrated in Figure 1.

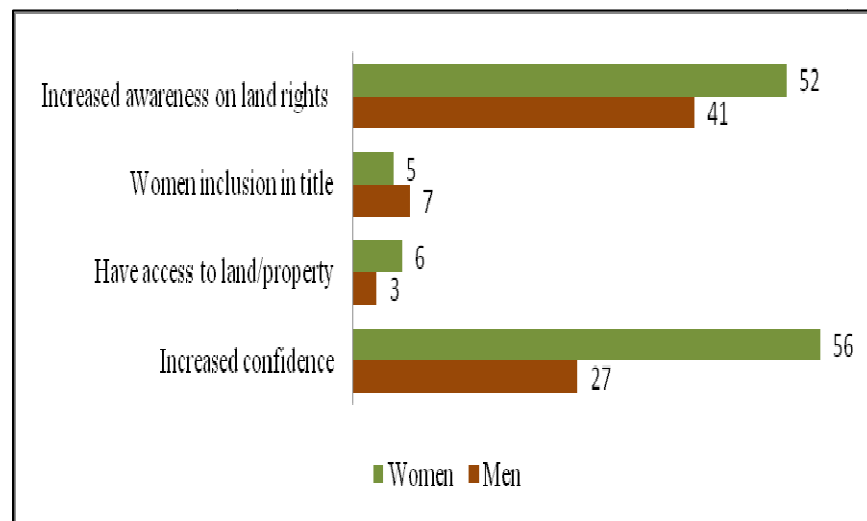


Figure 1: Views on Changes of Status of Women by Gender
Source; Research Data, 2015

These results (Table 2) regarding improved women confidence corresponded to women-only FGDs from Hannanasif and Mburahati Barafu which showed that majority of women had improved knowledge on land rights as a result of awareness raising activities conducted prior to land regularization process. According to FGDs in Hannanasif and Mburahati Barafu, land regularization process created room for people to have access to information and hence influenced their participation in the process. Similarly, World Bank (2011) and UN Women (2013) reported that before the impact of a Bank program on land regularization in Indonesia, only about 20% of all stakeholders were participating in the program. The report confirmed that, after land regularization process, stakeholders such as local authorities, women and men had a clear understanding of the variety of land rights and protection offered to women under the Indonesian law, which made inclusion of women's land rights. This was insignificant prior to projects implementation. Likewise, Hagos *et al.* (2014) in their study conducted in Ondo and Kano, affirm the importance of coordinated awareness raising activities in building women knowledge, increasing their participation on land issues which could potentially enhance their confidence on the use of their land. However, according to women-only FGDs in Magomeni Mtwara it was commented that the improved knowledge on land issues could be attributed to societal system that Mtwara Magomeni respondents belonged to. Traditionally, Mtwara had strong matrilineal society in nature (Kumiko, 2008) compared to Hannanasif and Mburahati Barafu. Therefore, women ownership was not a surprising issue for them but the formalization of the matrilineal property was something new. Similarly, example from Honduras reported by (World Bank, 2011) showed that as a result of limited awareness raising in relation to land rights, women were affected in making decision about their land in relation to regularization as they had no enough information up to the final stages of registration of their land/property. Results from women-only FGD showed that majority of women owned land in Magomeni Mtwara but a list of residential licenses provided by Mtwara Mikindani Municipal showed that the number of men who owned houses was more than women. Out of 108 house owners registered and approved for residential license in Magomeni Mtwara, 66 were men.

3.3. Changes in Gender Asset Gaps

The results (Table 3) showed that 128(65%) of men from all locations owned land before land regularization process. In contrast, only 24.9% of women owned land. The results were statistically insignificant at $p = 0.431$ implying that there were no variations in women ownership across the locations. This is supported by Payne (2008) and Agwaral (2007) that traditionally, majority of land in informal settlements were customary owned by men.

Variables	Hannanasif	Mburahati Barafu	Magomeni Mtwara	Total	Chi Square test
Men	49	42	37	128	$\chi^2 = 5.930$, $p = 0.431^{**ns}$
	(74.2)	(58.3)	(62.7)	(65)	
Women	12	20	17	49	
	(18.2)	(27.8)	(28.8)	(24.9)	
Joint/Co Ownership (husband and wife)	5	9	5	19	
	(7.6)	(12.5)	(8.5)	(9.6)	
Joint/Co Ownership (members of family)	0	0	0	0	
	(0)	(0)	(0)	(0)	
Children(Boys/Girls)	0	1	0	1	
	(0)	(1.4)	(0)	(0.5)	
Total	66	71	59	196	
	(100)	(100)	(100)	(100)	

Table 3a: Change in the Form of Land Ownership - Before Land Regularization by location

Variables	Hannanasif	Mburahati Barafu	Magomeni Mtwara	Total	Chi Square Test
Men	32	34	36	102	$\chi^2 = 16.267$, $p = 0.039^*$
	(48.5)	(47.2)	(61)	(51.8)	
Women	19	24	21	64	
	(28.8)	(33.3)	(35.6)	(32.5)	
Joint/Co Ownership (husband and wife)	5	9	2	16	
	(7.6)	(12.5)	(3.4)	(8.1)	
Joint/Co Ownership (members of family)	5	1	0	6	
	(7.6)	(1.4)	(0)	(3)	
Children(Boys/Girls)	5	4	0	9	
	(7.6)	(5.6)	(0)	(4.6)	
Total	66	71	59	196	
	(100)	(100)	(100)	(100)	

Table 3b: Change in the Form of Land Ownership - After Land Regularization by location

Figures in brackets are percentages and the other one are frequencies: *significant at $p \leq 0.01$ ** ns not significant at $p \leq 0.05$

Source; Research Data, 2015

However, after land regularization, the results (Table 3) revealed slightly changes though not significant in land ownership. The results (Table 3) showed some elements of women inclusion or individual women ownership. Before land regularization, 12(18.2%) of women in Hannanasif and 17(28.8%) of women in Magomeni Mtwara owned houses. Results in Table 3 showed that the overall increase of women in land ownership was 49(24.9%) before and 64(32.5%) after land regularization in all study areas. Moreover, in comparing results in Table 3 regarding children ownership from all study areas, it was noted that 5(7.6%) of children in Hannanasif and 4(5.6%) in Mburahati Barafu were included in land ownership after land regularization. These were slightly positive changes of mind set as stated by Sociological and Anthropological Modernization Theory.

Nevertheless, results from women and men FGDs conducted in Hannanasif, reported that the inclusion of children in land/property ownership was made purposely by some families in order to avoid conflicts, fighting each other, or ownership to be channeled to wives especially when husband died. Thus, FGDs commented that men who owned land/properties decided to include names of their children in the ownership. In addition, the results showed no evidences of joint ownership for two or more women (co-ownership) within a polygamous family. These results concurred with findings by Rabenhorst and Bean (2011) in similar types of settlements in Asia and Middle East-North Africa region that most of undermining factors for land/property and ownership were associated with discriminatory inheritance, income limitations and constraints.

Nonetheless, the results also confirmed that either the approaches used for designing the land regularization programs were not gender sensitive and even lacked gender equality awareness creation in terms of the process and the importance of land ownership to women. Such argument was also raised by Kaarhus (2005) when criticizing lack of gender equality on the programs done by de Soto.

3.4. Gender Gaps in Traditions and Customary Norms Aspects

Results (Table 4) showed that majority of the respondents in all categories at Hannanasif were in agreement that there were significant changes of traditions and customary norms related to land ownership contributed by land regularization process. All women of different marital status from all three study areas agreed that there were traditions and customary norms changes which also contributed to changes in land ownership and women empowerment.

Change in traditional norms and customary norms aspect									
Variable	HNSF			MBHT			MGMT		
	Mar	Unmar	Wid	Mar	Unmar	Wid	Mar	Unmar	Wid
Yes	40	30	43	32	40	41	29	8	2
	(60.6)	(43.5)	(65.2)	(44.4)	(55.6)	(56.9)	(49.2)	(13.6)	(3.4)
No	4	7	3	1	1	1	0	0	0
	(6.1)	(10.6)	(4.5)	(1.4)	(1.4)	(1.4)	0	0	0
I don't know	22	29	30	39	31	30	30	51	57
	(33.3)	(43.9)	(30.3)	(54.2)	(43.1)	(41.7)	(50.8)	(86.4)	(96.6)
Chi-Square	$\chi^2 = 15.829$ P = .003			$\chi^2 = 25.631$ p = .000			$\chi^2 = 57.881$ p = .000		

Table 4: Change in traditions and customary norms

Figures in parentheses are percentages and those out of it are frequencies **Significant at $p \leq 0.01$;

HNSF - Hannasif; MBHT - Mburahati Barafu; MGMT- Magomeni Mtwara

Mar- Married; Unmar – Unmarried; Wid - Widow

Source; Research Data, 2015

The situation was different from previous years where male dominance was very high. The results (Table 4) on contribution of land regularization process in women empowerment in relation to change of traditions and customary norms in marital status were statistically significant at $p = 0.000$ for all categories of women. This implied that there were close relationships between land/property ownership under land regularization process with change of traditions/customary norms and women empowerment and her marital status.

The results from FGDs also agreed that there were notably changes of tradition and customary norms which commented to be contributed by urbanization and other traditional and cultural factors. Similarly, the study conducted by Johansen (2011) on *Women's land rights and empowerment under diverse property regimes in Bolivia* showed that traditionally, land is patriarchal owned and women remain with the access to land and not ownership. FGDs from both women and men showed that there had been slightly changes or loosen of traditions and customary norms. It was reported during FGDs that some men allowed their wives or daughters (regardless whether married or not) to become owners. Such situations showed how women had opportunities to participate in the process, which potentially contributed to slight changes in traditions and customary norms. Similar situation was reported by Landesa (2012) in Rwanda, where women were given opportunity to own land. Women became bread earners and made follow-ups for some processes associated with land regularization. Traditionally such kind of tasks were associated with men. Thus, inclusion of women, children and other family members in title deeds resulted from land regularization had significant impact to existed traditions and customary norms which also influenced women empowerment; whose rights were denied (Johansen, 2011).

As it was noted in Hannanasif and Mburahati Barafu that men were the majority owners of land, hence, in such situation more women would be affected. Likewise, Mbote (2005) pointed an example of effects of land regularization on customary rights that, the Registered Land Act (RLA) of Kenya (2012) puts more emphasis on the rights of people who had land and not those without land. He reported a situation which showed the way regularization process promoted male dominance in Kenya and pointed out that in most cases family members selected one of them, traditionally the eldest son or the male, as the head of the household and therefore registered as the owner. This situation left out majority of women in land/property ownership. The male dominance could be similar to the Kenyan case except that there were no male selections made within family level in the study areas. Instead, due to the matriarchy system which was somehow blanketed by patriarchy in Mtwara, women did not realize the autonomy that a registered person would have to deal with the land ownership once registered. Thus, for addressing effective women empowerment, Grown *et al.* (2005) insisted the need to conduct more awareness raising on the importance of women inclusion in the Title deeds and utilization of what they have.

4. Conclusion

Traditionally most of informal settlements were formulated and dominated by men due to historical background. It is concluded that the only opportunity that women could be included in land/property ownership is through land regularization process. A well-structured land regularization process that include strategic engagement to create awareness would help to transform men's mindset regarding women land/property ownership. Women play important role in land regularization and majority of them participated in awareness raising and also made follow ups in Municipals and NGOs, when applicable. The study has shown that inclusion of women in land/property ownership empowers them and increases their confidence. Land regularization helped to raise awareness and created opportunity for male spouses to be convinced to include their wives, children and other family members in land/property ownership. It is also concluded that participation of women in land regularization process created a sense of empowerment as it exposed and broaden women's knowledge and understanding. Thus, land regularization contributes to women psychosocial and economic empowerment as it helps building and strengthening their confidence and bargaining power. Also, the only opportunity that women could be included in land/property ownership is through land regularization process. However, this is still not being taken into consideration by the government in the on-going land regularization initiatives in Dar es Salaam.

5. Recommendations

The study recommends that the government should have strategic awareness raising plans on how to use land regularization for enhancing women inclusion in land/property ownership. Since Tanzania is currently planning to regularize most of its informal settlements which are definitely male dominated, there is a need for the government to put a statement in Land Act of 1999, No 4. under items 56 - 60 to emphasize on women inclusion, as it is the case in Special Provision for Mortgage Act, 2008 (UTR, 2008) about spouse's consent. It is also recommended that participation of NGOs in awareness raising particularly on women inclusion in land/property ownership need to be emphasized during land regularization programmes.

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