Introduction

Occupying land and utilizing it without ownership is the development handicap that faces the majority of rural and urban dwellers in Tanzania. The majority of Tanzanian villagers own land without possessing Certificate of Customary Right of Occupancy (CCRO). Tanzania has The National Land Policy which was put into effect in the year 1997, followed by enactment of the Land Act No.4, and the Village Act No. 5 of 1999. One of the fundamental principles of the National Land Policy is ensuring equal access to land by all Tanzanians. This means that, it is the objective of the policy to facilitate an equitable distribution of and access to land by all citizens. This principle is replicated in the Land Acts. Nevertheless, the extent of village land ownership in the country is not adequately known in terms of centralized data on who owns what. Despite government efforts on village land, many villagers have not yet formalized their land ownership country wide. Existing trends undermine sustainable village land utilization in terms of investments and land security. Findings of the study “approaches of land titling process in the bread basket region of Tanzania” carried out by the Tanzania Land Policy Action Node supported by Alliance for Green Revolution in Africa (AGRA) show that 93% of the villagers in the case study areas own land. However, only 37% have registered their land using CCROs. While these figures are not for the whole of Tanzania, they are still on the lower side. Several reasons were given for not registering their land using CCROs the main one being that CCROs are useless and turned out to be a burden to land owners.
Methods and Results

The study employed a cross-sectional research methodology to acquire information from the study areas. Information was collected from individuals at various local government administrative levels including: District Executive Directors (DED) and District Chairpersons at the district level. Others included: District Land Officers, District Planners and District Valuers. Taking gender aspects into consideration by encouraging women to be interviewed as representatives or heads of households, a total of 20 household questionnaires were administered per village. Data collection was done through interviews; focus group discussions and household-level surveys. This was followed by data analysis using statistical methods (including crosstabs to obtain means, average, percentages and chi-square tests).

Land Ownership and Registration

The majority of villagers own land (93%) and only a small percentage do not own land (7%).

The level of land ownership in case study areas is as follows: 100% in Kilombero district, 93% in Mbozi district and 90% in Wanging’ombe district. 62% of land owners in the project area are men while only 38% are women indicating gender imbalance in land ownership. Moreover, only 37% of the respondents with land in the study areas have registered their land, and 63% have not registered the land they own (see Figure 1).

Size of land owned varies across the districts, 43% of the respondents had land size ranging from 1 to 3 acres followed by those with land sizes ranging from 4 to 6 acres (24%). 17% owned less than 1 acre and 16% owned more than six acres.

Diagnosis of land registration status was also done by identifying key motivation for land registration among the villagers. Four main reasons for registering land included the need to secure the rights to land, avoiding: land conflicts, process of registration being free and the need to use CCROs as collateral.

Findings of the study show that the majority of respondents apply for land registration so that they can use the land as collateral when applying for loans from financial institutions (67%) followed by security (49%) and conflict avoidance (47%) (Figure 3).

The means of land ownership is mainly through inheritance (72%) and buying (23%). Inheritance is mainly in Kilombero (80%) and Wanging’ombe (78%) districts as compared to Mbozi district (see Figure 2).
Various reasons were identified for not having registered land across the districts including:

i) CCROs are not accepted by financial institutions;

ii) Insufficient funds to cover registration costs

iii) Certificate of Customary Right of Occupancy (CCRO) procedures are too complicated, and

iv) CCROs obtaining procedures take too long.

The CCROs have played a significant role in land ownership but the pace of improving access is slow and challenging.

The slow pace of registration among landowners is attributed to several factors including the presence of few experts at district and village level; inadequate information on land registration processes; and lengthy registration procedures.

Other contributing factors for the low rate of land registration include inadequate funds; intricacies in establishing land boundaries; and discouragement of individuals due to unacceptability of CCROs as collateral by financial institutions during loan applications. Thus, the findings from the study provide pedestal information required to be customized in the land policy to strengthen the registration exercise for the benefits of Tanzania’s populace.

**Implications and Recommendations**

Rights to access, own, use, and control land for citizens and villagers in particular, are not fully enjoyed as highlighted in this brief. With respect to CCROs, implementation of the Village Land Act No. 5 has only been partial. The difficulties in formalizing village land through CCROs acquisition and its commercialization are the main bottlenecks for achieving the Millennium Development Goals that the Tanzania government has subscribed to. CCROs are not entirely recognized and accepted by financial institutions the same way as granted rights of occupancies which means village land is given low value and not considered as valuable in commercial and financial activities.

Existing land formalization complexities will eventually marginalize some groups (including women, disabled, elders, orphans and low income earners) in the villages of Tanzania from owning and commercially utilizing their lands. Ultimately, these marginalized groups will surrender their lands to few individuals or investors from urban centres and neighbouring countries, and become tenants on their own land.

A successful implementation of the Village Land Act No.5 will be realized by implementing the following:

- Existing Village Land Act implementation is marginalizing special needs groups (elders and orphans with no funds to apply for CCROs), and therefore they need to be identified and assisted by local government authorities,

- The districts have to design financing mechanisms for Village Land Act implementation from internal sources and from outside (national and international agencies) sources,

- Promoting the status of CCROs by giving them the same features as granted right of occupancies. This will remove the fear of financial institutions to accept them as collateral. At the same time there is a need to enable villagers to acquire credit from micro financial institutions.

- The government should provide education and adequate information to the rural communities and rural development stakeholders to increase their awareness of the land reforms, and especially land titling under the Village Land Act No 5 of 1999.

- The government has to coordinate all projects (regardless of the financier) related to Land Act implementation,