

Socioeconomic Benefits of Certificates of Customary Rights of Occupancy Case of Ilalasinba Village, Iringa District - Tanzania

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Abstract

Ilalasinba village of Iringa district in Tanzania was the site of this study. It assessed the socioeconomic benefits accrued to the residents of the village after having issued with the Certificates of Customary Rights of Occupancy (CCROs), which are legally certified evidence of customary land ownership. The study was largely qualitative in nature but with some amount of quantitative data which were collected parallel to the qualitative information. Key Informant Interviews (KIIs), Focus Group Discussions (FGDs) and Semi-structured questionnaires were used to collect qualitative and quantitative data. Households with CCROs in the village constituted the target population of the study, from which a representative sample of 60 household respondents was systematically chosen. Despite overemphasis of the use of CCROs as collateral in accessing loans from various financial institutions which is done by some development partners who facilitate land use planning processes in the rural areas, CCROs also generate some other benefits. They enable owners in precisely knowing boundaries of the land possessed because the land parcels are mapped and geo-referenced; they are tools for area protection to avoid its loss without recompense; eliminate land use conflicts with others; improve security of land; restore lost respect from others of the land area possessed and enable owners to have good land maps of the area after specifications of the land boundaries shown clearly. Moreover, these certificates allow some owners engage in some land transactions on commercial agreements. However, rural areas in Tanzania still lag behind in terms of connections to various means of communication such as road facilities, railways, electricity, internet connections and mobile phones applications. Most of the rural areas also possess poor market infrastructures, inadequate water, hygiene, sanitation and health services as well as poor developed recreation facilities. Absence of these basic necessities make value of land in the rural areas to be low and become unattractive for investments projects in various sectors of the economy which could alternatively be pursued with rural people as joint partners who own land which is potential resource without which investments projects remain meaningless. The government is hereby called upon to speed up the supply of basic services in rural areas so as to make them better places to live and to invest, and equally important, uplift the value of the rural land which will in turn make CCROs more beneficial to all those owning them.

Keywords: Socioeconomic benefits, Customary Rights, Occupancy, CCROs, Land ownership, Rural areas

1.0 Introduction

As there has been no time when life of a human being existed somewhere else apart from his survival on land, land remains to be a vital resource for life of a human being. In order to survive an ordinary human being requires food, shelter and clothing. Availability of all these basic needs is appealing to presence of land. Land makes production of food possible in a similar way as it does to availability of shelter and clothes. As basic needs are essential for survival of a human being and land offers an opportunity for their availability, then life of people depends on presence of land and therefore the ability of an individual to access, own, use and control land is connected to his survival on earth.

Ability to access, own, use and control land is determined by available land tenure systems and land policies which indeed have power and full mandate to decide which members of society should hold these rights, and how the rights should be exercised, regulated and distributed among the people (Eaton, 2005). Tanzania has dual land tenure systems (Mugabi, 2014). One is customary land tenure system which is dominant in the rural areas. This is deemed right of occupancy whereby village land with or without time limitation is allocated to an individual or group of individuals. The second is statutory, granted right of occupancy which is dominant in the urban areas. In this system of land tenure the reserve land is allocated through a periodic title deed of 33, 66, or 99 years depending on type of land use. Section 18 (1) of the Tanzania village land Act, 1999 provides for equal respect in terms of status and effect to all these two land tenure systems.

Ownership of land parcel gives a person legal power to enjoy and exercise the rights associated to owning it. Many of the land rights can be exercised by a person who owns that piece of land and not a mere renter who has just hired land and use it for crops production in two or more years. Rights to occupy a homestead, to plant long term perennial crops on a farmland, to make permanent improvements of the land, to build a house on the land, to bury the dead, to graze animals; rights to transact on selling and transfer the property, give, mortgage, lease, rent and assure the children to inherit it; can only be exercised by a person who has legal mandate given to him either under the grants of rights of occupancy or customary rights of occupancy, as the Tanzania land laws

do provide. Most of the benefits on the use of land in Tanzania can be obtained when one has a certificate of title (under the granted rights of occupancy) or a certificate of customary rights of occupancy (under customary rights of occupancy) in accordance to the Tanzania Land Act, Cap. 113 and Village Land Act Cap.114 respectively.

This study focused on the customary land tenure which is prevailing in the rural areas and so do in Ilalasinba village where the exploration was conducted. Customary land tenure is an indigenous system for acquiring, holding and regulating land which is agrarian in nature and rarely carried over into industrial economies or urban settings where wage employment rather than land use underpins the family economy (Wily, 2007). In a similar setting, this system of land tenure in Tanzania is dominant in the rural areas. This land tenure system has been in existence for a long period of time in many countries, including Tanzania, and it is community based regime representing the land ownership and access norms of the living community (ibid...).

Even without having land ownership certificates, residents in the rural areas have been using land inherited customarily from their grandparents for production of various crops and there have been no problems associated with land access for such uses. But this way of landholding is not very secure especially at times when there is increase in population pressure, and demand for commercial production of various crops becomes high (Peters 2004). Such high demand of land might notoriously escalate land manipulations deals by the local elites who stand for personal gains at the expense of majority of the rural people due to the need for large commercial farms by various investors. These egotistical practices can endanger the informal customary land tenure systems where members of the family just rely on land inherited from their ancestors with no any document evidencing ownership to it, and ultimately make them easily lose and remain landless. Such loss of land is very possible to happen especially in a situation where the statutory laws do not recognize such informal customary land tenure arrangements and there are risks of being not respected when it comes to concessions of granting land for large investments projects (Krantz, 2015).

Tanzania has enacted the Village Land Law which recognizes customary rights of occupancy. But recognition of this tenure system by the law is one good step which is just a means to an end and not an end in itself. It may still be difficult for the rural people to defend their land rights against such outside claims if at all land holdings of these people living in various villages in the rural areas are not planned for their uses sustainably, the village land boundaries are not clearly surveyed, openly set in a participatory way by involving neighbouring villages, demarcated and well established so that they can easily be identified on maps and known officially (Krantz, 2015). Village land use planning which precedes issuance of CCROs, is in this regard equally significant to enable villages have sustainable land use plans. The CCROs provided after completion of the land use planning process will guarantee the rural residents with rights to access, use, own, control and allow them to make other fruitful land transactions entitled to them in the veins of power of these certificates of customary rights of occupancy.

Different studies conducted by various scholars have explained the benefits that can be accrued to owners of CCROs in the rural areas. Because CCROs are common in Tanzania, almost all of these scholars regardless of the fact that they are either Tanzanians or non-Tanzanians; have referred to some cases of different villages found in the rural areas of Tanzania.

Some of these studies have described the benefits of CCROs in theory and some have delineated them from practical realities observed in some places of rural areas. The Tanzania Village Land Act no.5 of 1999 has highlighted the anticipated benefits of CCROs to be: increased security, access to bank loans, fewer land disputes, protection from losing land without recompense, and protection of women's rights. Sanga (2009) in the assessment of the impact of customary land rights registration on credit access by farmers in Tanzania, using Mbozi district as his case study pointed out that: for a period from 2004 to 2008 in Mbozi district, a total of 137 farmers managed to access loans totaling 2,130,401,000¹ Tanzanian shillings from various financial institutions. It has been mentioned that by April 2017, in Mbozi district about 702 residents had used their Certificates of Customary Rights of Occupancy to obtain credit amounting to US\$21,000 from eight different banks and other financial institutions (Schreiber, 2017). The Tanzania Forest Conservation Group in their study titled "Securing Village Land Certificates and Acquisition of Certificates of Customary Right of Occupancy: a case study of 10 villages in Kilosa, Mpwapwa, Lindi and Rufiji Districts" revealed out that CCROs were not issued in any of those villages visited but the village communities had expectations that CCROs would increase their access to credit, security of land tenure and reduce land conflicts if they would have opportunity to get them (TFCG, 2015). Ujamaa Community Resource Team (2014) holds the view that "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". Haussener (2014) has the opinion that CCROs are meant potentially for preventing land disputes that might occur in a given locality in the future. Makwarimba M and Ngowi P (2012) have argued that "being issued with a Certificate of Customary Right of Occupancy (CCRO) does not provide any additional security and/or benefits in the face of land

¹ 2225 Tanzanian Shillings = 1 US Dollar

acquisition for investment”. A doctoral study titled “Upholding Customary Land Rights through Formalization? Evidence from Tanzania’s Program of Land Reform” conducted by Elizabeth C. Fairley in 2013 in Mbozi, Kisarawe and Bariadi districts; highlighted three benefits of obtaining CCROs to be: the ability to get loans from the bank, using the CCRO as collateral with the view that these loans can improve farming outputs by improving farming methods, and can also pay for children’s school fees; the reduction of land disputes, because there is an official record of which land belongs to whom; and the ability to get compensation from the government if village land is taken for a government development project such as widening a road (Fairley, 2013). But in reality the study found out that very few residents in the villages visited had experienced such benefits. With the exception of few members who obtained bank loans in some villages, the rest of the benefits remained as future expectations and majority of residents perceived that CCROs do not have any meaningful benefits as many of those who possess them have not benefited in any way. Moreover, many villagers who applied for bank loans under CCROs had never been successful (ibid...).

These studies have asserted mostly what could be the benefits of CCROs as perceived by the individual or members of a household owning the certificate. Some of them have even advocated for non usefulness of CCROs while some have delineated field experiences on cases where few individuals have had access to bank loans using CCROs as collateral over land owned in securing the loans.

These studies concentrated much in assessing the ability of CCRO to enable rural residents in accessing financial credits from commercial banks and other financial institutions. This is regarded as if it is the only major benefit of having customary land ownership certificates. Other benefits that could be equally accrued have been given less priority in these studies and so such benefits have not well been empirically investigated and documented. This study along with giving some insights on how the CCROs have facilitated owners to access some financial credits from commercial bank, it also highlights other benefits that villagers have been able to obtain after owning these land certificates. Moreover, the study points out some issues constraining majority of the CCRO owners to access loans from various financial institutions.

2.0 Methodology

This study was conducted in Ilalasimba village based in Iringa district, Tanzania. It was largely qualitative in nature but with some amount of quantitative data which were collected parallel to qualitative information. Key Informant Interviews (KIIs) were used to obtain information from government leaders at the village level, individual informants with evidence of success after having provided with CCROs, and some other key informants who were part of the land ownership certificates issuing committee. Focus Group Discussions (FGDs) were also used to obtain information from various socioeconomic groups in the village on the benefits of having customary land ownership certificates with specific examples of residents from within the village. FGDs were furthermore conducted with those who obtained financial support from financial institutions using their CCROs as evidence for customary land ownership. All qualitative interviews and discussions were recorded using digital voice recorders to ensure accurate information is collected. All transcriptions were later on cross-checked in comparison with the recording for accuracy.

Semi-structured questionnaires were used to collect quantitative data from individual households. Households with CCROs constituted the target population of this study, from which a representative sample of 60 household respondents was systematically chosen. Efforts were made to make sure that the sample is composed of men and women, as well as the young and old people.

Analysis of qualitative data adopted procedures of: transcription after reading interview transcripts, field notes and listening interview tapes; memo writing while listening and reading; and categorization by comparison, sorting of data into themes and issues, and contextualizing through putting data into different contexts. Analysis of quantitative data was mostly done through the use of descriptive statistics where percentages were adopted to explain the variability among descriptive data.

3.0 Results and Discussion

This section describes the findings of the assessment on the socioeconomic benefits accrued to residents of Ilalasimba village after having issued with the Certificates of Customary Rights of Occupancy. About two years have elapsed since when the Village Council (VC) in collaboration with the District Land Office and the Tanzania Grass roots Oriented Development (TAGRODE) supported the land use planning process which preceded issuance of CCROs to the village community.

In the first position assessment was done basing on the fact that one of the reason for issuing CCRO was to reduce different types of land use conflicts that the residents encountered due to various reasons. Respondents were asked if they experience any kind of land use conflict after their land parcels being demarcated and issued with CCROs. Table 3.1 below highlights distribution of respondents by land use conflicts after receiving CCROs

Table 3.1 Distribution of respondents by land use conflict after receiving CCRO

Sex of Respondents	Response category	Percentage (%)	Response category	Percentage (%)	Total
	Yes		No		
Male	0	0.00	27	45.00	27
Female	2	3.33	31	51.67	33
Total	2	3.33	58	96.67	60

Source: Field data (October, 2017)

Table 3.1 shows that 96.67% of the respondents interviewed did not experience any sort of land use conflict after their land parcels were demarcated and provided with CCROs for a period of two years since when the CCROs were issued. This means that to a large extent the society in the village is free from such land use conflicts. However, 3.33% of the respondents had a concern that there are some conflicts they still experience on their land parcels. These were mostly women respondents who own land under co-occupancy with tenancy in common. This is land occupancy where each occupier is entitled to an undivided share in the whole and an occupier in common must have the consent of the remaining occupier(s) before s/he can deal with her/his undivided share in favour of any other person (Land Act, 1999). They had land CCROs showing owning land with their husbands who are polygamists. Some misunderstandings often arose when many wives had to use the same land for production or children belonging to different mothers come to the same land for cultivation.

In the second position respondents were asked as to whether they were also experiencing some land use conflicts before the land use planning was undergone in the village and residents provided with customary land ownership certificates. The results were such that only 20% of the interviewed respondents pointed out existence of some land use conflicts in the village before the land parcels were demarcated and issued with certificates of land ownership. Table 3.2 below indicates.

Table 3.2 Distribution of respondents by land use conflict after receiving CCRO

Sex of Respondents	Response category	Percentage (%)	Response category	Percentage (%)	Total
	Yes		No		
Male	2	3.33	25	41.67	27
Female	10	16.67	23	38.33	33
Total	12	20.00	48	80.00	60

Source: Field data (October, 2017)

Table 3.2 shows that 80% of the respondents did not experience any land use conflict before the village land was planned for different uses and the residents being provided with CCROs. These figures delineate presence of little number of land use conflicts cases in the village even before the CCROs were provided. Occurrence of land use conflicts among majority of the villagers was not a very serious problem in the village. Focus group discussions conducted with leaders of various socioeconomic groups in the village also witnessed existence of very few cases of land use conflicts, and most of them were disputes associated with land boundaries between two or more neighbours and misunderstandings among the family members. Rarely were they between farmers and livestock keepers. The Mobile Application to Secure Tenure (MAST) project evaluation report carried out in 2016 in Ilalasinba village evidenced appearance of such few boundary conflicts and family disagreements. The report pointed out that these conflicts occurred during the mapping process when each land parcel was to be demarcated and its official boundaries were to be known in advance and indicated on the map attached to the CCRO showing the land size and neighbours bordering the land parcel owned on each side (Zodrow et al, 2016). Many of these conflicts happened because previously many residents used to cultivate on family land inherited from their parents. As the inherited land was just used communally by the family members such as brothers and sisters, the conflicts did not emerge because issues of who own the land were not a big deal to them. What mattered was that, all members of the family could access and use it for production of various crops as long as they are all members of the same family. As the mapping process was conducted in a participatory way through involving land owners and their neighbours, village council members and project facilitators; emerged conflicts on boundary between neighbours were resolved amicably.

Respondents were also asked to opine whether possession of customary land ownership certificates have ultimately eliminated all conflicts associated to land uses in the village. Table 3.3 below provides the summary.

Table 3.3 Distribution of respondents per opinion on whether CCROs completely eliminated all land use conflicts in the village

Sex of Respondents	Responses categories						Total
	Yes	%	No	%	Not sure	%	
Male	6	10.00	16	26.67	5	8.33	27
Female	8	13.33	24	40.00	1	1.67	33
Total	14	23.33	40	66.67	6	10.00	60

Source: Field data (October, 2017)

Table 3.3 highlights that 23.33% of the respondents had the opinion that possession of CCROs has indeed eliminated all land use conflicts in the village and most of them were women. On the other side 66.67% of the respondents argued that possession of CCROs had nothing to do with eliminating land use conflicts simply because those conflicts were very few in the village before the village land was planned and CCROs given to the village community. Moreover, they were not that much high and alarming to an extent of bringing some very serious and detrimental effects to the people involved. Likewise, majority of the respondents who had this opinion were women. It was also noticed that 10% of the interviewed respondents was uncertain about whether possession of CCROs by the village residents has either eliminated all land use conflicts in the village or not.

Assessment was as well done to the respondents to determine the extent to which possession of CCROs has differently benefited them. A variety of responses were documented as they are summarized in table 3.4 below.

Table 3.4 Distribution of respondents by benefits accrued due to possession of CCROs

S/N	Accrued Benefits	Number of Respondents	Percentage (%)
1	Knowing boundaries of the land possessed and area protection	25	41.7
2	Reduced conflicts with others	3	5.0
3	Land secured and area respected	2	3.3
4	Knowing boundaries, land size land protection and avoid conflicts	7	11.7
5	Land protection, removed conflicts and improved security of land	9	15.0
6	Own good map and boundary specification after having CCRO	2	3.3
7	Land protected and easy to sell	1	1.7
8	No benefit	5	8.3
9	Obtained loans from financial institutions under land collateral	6	10.0
Total		60	100.0

Source: Field data (October, 2017)

Table 3.4 displays 41.7% of the respondents with CCROs who benefited in knowing very clearly actual boundaries of the possessed land and they now feel their areas legally protected as no one can interfere with their plans on how should the land be utilized. Moreover, they are sure of protection from losing the land without being recompensed when public decisions are made for another use of the land on public interest. It was also noted that 5.0% of the respondents acknowledged possession of land ownership certificate helped to reduce conflicts they were experiencing before their land was demarcated and issued with the certificate. About 3.3% of the interviewed respondents had their land secured and respected by others after having the land ownership certificate. CCROs also helped 11.7% of the respondents to know clearly boundaries and size of their land which was just an estimate before. They also felt their land protected and now experience no conflicts associated to their owned land parcels. It was made clear by 15.0% of the respondents that possession of CCRO enabled them to have their land protected, conflicts previously experienced have been eliminated and the land certificate owned improved security of their land which was not the case before when they did not have such assurance guaranteed by customary land ownership certificate. About 3.3% of the respondents acknowledged that possession of the CCRO helped them to have good maps of their land parcels which also show specifications of the land boundaries very clearly. It was further noticed during this study that 1.7% of respondents confirmed the CCROs possessed are protection to their land especially from losing it without being recompensed when public decisions are made on different use of the land for public interest. Some land parcels they owned were taken by the government and they were compensated. Moreover, the land ownership certificates enabled to rent their land to some businessmen from urban centers who use the land for production of tomatoes and onions on commercial bases. CCROs for their land parcels gave them power to engage on these commercial agreements which enabled them to get more money just for renting the land.

Surprisingly, about 8.3% of the respondents witnessed that they had not seen and benefit accrued since the time when they secured their customary certificates of land ownership. When probed more they said for them the reason behind possession of the CCRO was to obtain loans using their land ownership certificates as collateral. But they have not managed to get it so far. This has been a common scenario to some other places as well where there are claims that CCROs have not benefited the owners in securing loans from various financial institutions. Mugabi (2014) using the case study of Kilombero, Njombe and Wanging'ombe districts in Tanzania argued that: drop of morale for villagers to apply for CCROs in the villages where the study was conducted and which have qualified to offer these certificates, is because of difficulties that owners of such land rights experience in using CCROs as collateral to the financial institutions, while there was over-emphasis by the facilitators of the land use planning process on CCROs being able to help farmers secure loans from commercial banks.

However, it came to our understanding during the assessment that 10.0% of the respondents managed to obtain loans from Access Commercial Bank of the value ranging from 1,000,000 to 4,000,000 Tanzanian shillings. In these financial transactions CCROs were used as collateral for securing such loans.

It can be observed from these findings that although some of the residents in Ilalasinba village managed to access loans from Access bank, still majority did not yet manage to do so. This situation is similar to some other places in Tanzania where CCROs were offered to villagers. It was reported by Leon Schreiber (2017) that by April 2017, Mbozi district had 702 residents who had used their land certificates of occupancy to obtain credit amounting to US\$21,000 from eight different commercial banks and other financial institutions. Similarly, Sanga (2009) in the assessment of the impact of customary land rights registration on credit access by farmers in Tanzania, using Mbozi district as his case study pointed out that; for a period from 2004 to 2008 in Mbozi district, a total of 137 farmers managed to access loans totaling 2,130,401,000 Tanzanian shillings from various financial institutions. Among them, 51 farmers were members of 22 groups who were given a total loan of 1,687,900,000 Tanzanian shillings by the National Microfinance Bank (NMB), and the remaining 86 farmers were provided with a total loan amounting to 943,000,000 Tanzanian shillings from CRDB bank Limited, AGITF and SIDO (Sanga, 2009). The number of farmers who did not qualify for the loans was greater as compared to very few who managed to secure such loans for the same reported period (ibid..).

The focus group discussions conducted with representatives of different groups during this study in Ilalasinba village and key informant interviews with old residents of the village, village government and those who had opportunity to access such loans revealed out that; many of those who have not used their CCROs to seek loans from the financial institutions are those whose land ownership certificates have not yet been registered by the designated district land officer in the District Land Office (DLO), which is one of the prerequisites for using the certificates of customary rights of occupancy as collateral in securing loans. Such registration process in the district land office is associated with a direct payment cost of 45,000 Tanzanian shillings, which according to some residents; it was not easy for an ordinary poor person to afford. One of the informants was captured saying:

“Some owners of CCROs in this village have not yet seen the importance of registering their certificates to the designated District Land Officer in Iringa. If they do not do so they will miss some other benefits of using this certificate such as accessing credits from various financial institutions. It is important to educate the villagers so that they realize the need for registering the certificates of land ownership”.

It was further explained that registering the CCRO to the designated district land officer makes it recognized in the court decisions and rulings when a conflict arises over the land which is possessed through the Certificate of Customary Right of Occupancy. So the registration is also important for the court to help the litigants obtain the rights deserved. It was raised further by the participants of the focus group discussion that when the registration process is completed, there are some taxes that owner of the CCRO is supposed to pay. The buildings tax which is annually paid for land owned for residential purposes was mentioned to be one of them. It was mentioned during the discussion that at least every household in the village has CCRO for the owned residential land as well. Some villagers with CCRO fear to register their residential land ownership certificates because of this burden of tax that they would have to be paying annually, including the building tax for the houses they possess. Building levy is well known in Tanzania but it has been popular in urban areas where land owners pay from 10,000 to 50,000 Tanzanian shillings annually depending on the type, quality and value of the house built on that particular piece of land. Therefore the land used for residential purposes in the village which has CCRO, is similarly subjected to such tax payments on annual bases, an argument which was also substantiated by the village leadership. Moreover even CCROs for farm lands also are subjected to some annual charges of which their amounts and collection procedures are all decided by the village government.

When one has to access loans from the financial institutions the valuers must visit the land and assess value of the land which is to be used as collateral against amount of loan requested. In many cases a mis-match was noticed between the amount of loan requested and the actual value of the land parcel, which remained to be one of the obstacles for majority to access the requested amounts of loans. Land is an asset which has increasing value over time. But the rate of increase of the village land value is not as speedy as it is for land value in urban

areas. This also contributes in making value of land in the rural areas to be less as compared to amounts of loans which the rural people have been in need of borrowing from the financial institutions such as commercial banks. It was again noticed that when the loan is disbursed the CCRO is handed to the bank where it stays under their custody until when the owner has completed paying back the borrowed amount of money along with the interest. This has made some of the villagers owning CCROs hesitate to use it as collateral for accessing loans in fear that it may get lost, carelessly handled and when another need for using the certificate arises in between the loan payback period, they cannot afford using it for that purpose because it is under the custodianship of the bank until when the loan is fully recovered.

Generally all the respondents interviewed acknowledged to have accrued some benefits after possessing the Certificates of Customary Rights of Occupancy. However, as Banzi (2014) pointed it out; there has always been overemphasis by the facilitators of land use planning, (a process which precedes CCRO issuance) of the use of these land ownership certificates as collateral for accessing loans from financial institutions to be their main benefit. This has made many rural people put little value to other equally significant benefits generated as a result of having security of land ownership which is legally guaranteed when one has the Certificate of Customary Rights of Occupancy.

4.0 Conclusion and recommendations

Despite overemphasis of the use of CCROs as collateral in accessing loans from various financial institutions which is done by some development partners who facilitate land use planning processes in the rural areas, these certificates of customary rights of occupancy also generate some other benefits. CCROs enable owners in precisely knowing boundaries of the land possessed because the land parcel is mapped and geo-referenced; they are tools for area protection to avoid its loss without recompense; eliminate land use conflicts with others; improve security of land; brings respect from others of the land area possessed; and enable the owner to have good land map of the area possessed after specifications of the land boundaries shown clearly. These certificates also allow land transactions on commercial agreements which appreciate in value over time for terms of payments which last longer in the life of an ordinary rural person who owns such land parcel customarily. As these certificates of customary land ownership allow for land ownership in perpetuity, such benefits that rural land owner can obtain due to land leasing, renting or mortgaging can guarantee his income gain for a long period of time and help him to meet various basic needs and combat the poverty snare regardless of the amount he will be earning per month or annually. Moreover, these transactions can even have higher monetary value as compared to bank loans which have fixed amounts and accompanied by interests which become higher as time goes. Furthermore, amounts of interest to be charged for loans borrowed are subjected to annual increments as well as non-participatory and top down bank approaches in setting such interest rates which in most cases do not provide room for a rural poor to negotiate.

Many rural areas in Tanzania still lag behind in terms of connections to various means of communication such as road facilities, railways, electricity, internet connections and mobile phones applications. They also possess poor market infrastructures, inadequate water, hygiene and health services as well as poor developed recreation facilities. Absence of these basic necessities not only make value of land in the rural areas appreciate very slowly at a rate which cannot be noticed easily; it also makes rural areas become unattractive for huge investments projects in various sectors of the economy such as cash or food crops production, tourism, industry, agro processing, lumbering, beekeeping or honey harvesting. On the bases of creating a win-win situation, all of the projects in these areas of the economy could alternatively be pursued with rural people as joint partners who own land which is potential resource without which investments projects remain meaningless. The government is hereby called upon to fulfill this constitutional obligation to supply basic services in rural areas so as to make them better places to live and to invest, and equally important, upholding the value of the rural land which will in turn make CCROs more beneficial to all those owning them.

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