



USAID
FROM THE AMERICAN PEOPLE

TARGETED STUDY ON THE ROLE OF CUSTOMARY LAND FORMALIZATION IN WOMEN'S ECONOMIC EMPOWERMENT

FINAL REPORT

MARCH 2022

TARGETED STUDY ON THE ROLE OF CUSTOMARY LAND FORMALIZATION IN WOMEN'S ECONOMIC EMPOWERMENT

FINAL REPORT

USAID Contract Number: GS00F061GA

Communications, Evidence and Learning (CEL) Project

Prepared by:

Lauren Persha, NORC at the University of Chicago
Vaiddehi Bansal, NORC at the University of Chicago
Paige Pepitone, NORC at the University of Chicago
Sarah Siddiqui, NORC at the University of Chicago
Ninar Taha, NORC at the University of Chicago
Ron Wendt, NORC at the University of Chicago

Suggested Citation: Persha, L., V. Bansal, P. Pepitone, S. Siddiqui, N. Taha and R. Wendt. (2022)
LEVERAGE Study on the Role of Customary Land Formalization in Women's Economic Empowerment: Final Report. Washington, DC: USAID Communications, Evidence and Learning (CEL) Project.

DISCLAIMER

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

CONTENTS

Contents	iii
Acronyms.....	iv
Executive Summary	v
Introduction	1
Development Hypotheses and Theory of Change.....	1
USAID’s Land Tenure Assistance Activity	3
Study Purpose, Audiences, and Intended Uses.....	5
Study Themes and Questions	5
Overview of Methods.....	7
Findings by Study Theme	10
Theme I: Local definitions of WEE and women’s economic goals.....	11
Theme II: Role of land tenure strengthening and CCRO provisioning in changing women’s access to and decision-making over land and related resources	23
Theme III: Women’s financial services preferences and access to finance	33
Theme IV: CCROs, credit and WEE.....	49
Discussion and Conclusions.....	53
Recommendations	58
References	60
Annex A: Group Discussion and KII Qualitative Instruments.....	63
Annex B: Qualitative and Quantitative Methods	72
Annex C: Telephone (CATI) Survey Instrument.....	75
Annex D: Summary Descriptive Statistics from CATI Survey.....	92

ACRONYMS

CATI	Computer-Assisted Telephone Interview
CCRO	Certificate of Customary Right of Occupancy
CEL	Communications, Evidence and Learning
CSO	Civil Society Organization
DDI	Bureau for Development, Democracy and Innovation (USAID)
DLO	District Land Office
EEl	Center for Energy, Environment and Infrastructure (USAID)
FTF	Feed the Future
GD	Group Discussion
IE	Impact Evaluation
IRB	Institutional Review Board
KII	Key Informant Interview
LEVERAGE	Land Evidence for Economic Rights and Gender Empowerment
LTA	Land Tenure Assistance
MFI	Micro-Finance Institution
NGO	Non-Governmental Organization
SACCOS	Savings and Credit Co-Operative Society
SAGCOT	Southern Agricultural Growth Corridor of Tanzania
USAID	United States Agency for International Development
VICOBA	Village Cooperative Banks
VLUP	Village Land Use Planning
WEE	Women's Economic Empowerment

EXECUTIVE SUMMARY

This report presents the results of a mixed-methods study on the role of customary land documentation in strengthening Women's Economic Empowerment (WEE). The overarching purpose was to help fill critical knowledge gaps on if and how strengthening women's land rights via formalized customary land documentation affects their empowerment and economic growth, with a specific focus on women's access to credit and other financial services, land investments and income opportunities. The study was conducted by NORC at the University of Chicago under the USAID Communications, Evidence and Learning (CEL) project.

The study was conducted in Iringa Rural District, Tanzania, where USAID provided extensive support for customary land formalization during 2015-2021 through its Land Tenure Assistance (LTA) activity. This included provisioning of Certificates of Customary Rights of Occupancy (CCROs) to villagers, sensitization on women's land rights, and trainings and support to women's groups. LTA's Phase I supported 36 villages, while Phase II extended activities to another 70 villages during 2020-2021.

TARGETED WEE STUDY OBJECTIVES

-
- Understand how WEE is defined locally, and local perceptions of economically empowered women.
 - Identify the types of income-generating activities and business enterprises that women are engaging in and aspire to engage in, whether agricultural or otherwise, and their economic goals.
 - Describe if and how women's goals, strategic decisions, actions, and perceptions of their economic empowerment are changing as a result of the village land use planning and land tenure strengthening supported with the participatory MAST approach, and specifically through receipt of CCROs.
 - Obtain deeper knowledge on key barriers and underlying constraints that women CCRO holders may continue to face around land-related decisions, investments, and using CCROs for credit and economic advancement.
 - What explains why women may not have made any changes or engaged in new activities, or began to undertake new activities or other changes but were not able to proceed further?
 - Take stock of specific economic achievements, new markets participation, or broader livelihood improvements that women may have obtained through their greater empowerment, if at all
 - Draw on examples of positive deviance within communities to obtain learning on how to potentially expand successful strategies. What characterizes women who have been successful obtaining loans from commercial banks, and what learning can be obtained about their experiences to expand women's ability to pursue such loans?
 - Have there been any unintended consequences as a result of these achievements? Any negative repercussions within households or in the community?
 - Identify key context or demographic factors that shape women's divergent experiences on the above.
-

STUDY DESIGN

The study adopted a mixed-methods approach consisting of group discussions, key informant interviews, and a telephone survey, collecting data from nearly 850 respondents across 16 villages (8 LTA Phase I and 8 LTA Phase II). The study exploited a 3-5 year time lag between LTA services in Phase I and II villages to help identify how CCROs may be playing a role in changing women's experiences over time regarding their control of land and other resources, decision-making power and agency, and potential progress towards greater economic empowerment. Data collection tools followed best practices for measuring WEE and were structured to enable gender-disaggregated analyses and examination of differential impacts by gender, participation in women's groups, and LTA phase. Qualitative data collection took place in June-July 2021 and consisted of 32 group discussions (24 with women and 8 with men), oral narratives with 26 women who were locally identified as examples of economic empowerment in their villages, and 22 key informant interviews informal lenders in villages and formal banks and MFIs in Iringa. Findings from the qualitative data were integrated with results from a short

computer-assisted telephone interview (CATI) survey of 503 women across the same villages.

KEY FINDINGS

THEME I: LOCAL DEFINITIONS OF WEE AND WOMEN'S ECONOMIC GOALS

- **Local perceptions of WEE:** Women study participants saw economic empowerment as being able to engage in a productive activity to improve their standard of living. Many women equated economic empowerment with having access to loans. Men and women both described economically empowered women as confident, independent, resilient, and hard-working.
- **Pathways to WEE:** Women most commonly saw joining self-help saving and loan groups in their communities as a key path to economic empowerment, because they could obtain flexible and low interest loans through the groups to start or expand small income generating activities. Men highlighted the role of community-level change in promoting empowerment, including increased spousal support of women's aspirations.
- **Changes over time:** Respondents overwhelmingly perceived improvements to WEE in their communities in recent years, which they equated with greater access to small loans through internal savings and lending groups. They also cited more training and knowledge about income generating opportunities and loan sources, and awareness of women's land rights.
- **Changes as a result of land tenure strengthening:** Women and men alike highlighted women's greater knowledge and awareness of land rights. A small number of respondents saw women's increased access to and benefits from land via CCROs as a direct and primary reason for positive improvements to WEE overall.
- **Engagement in economic activities:** Women are primarily farmers but a large majority engage in secondary income generating activities. Among the telephone survey sample, 50% received income seasonally from their main occupation, averaging \$40.32 USD per month. Women who reported an additional income-generating activity had more regular income flows from their additional activity that often exceeded their main occupation, averaging \$49.31 USD per month. Women who engaged in small business as their main occupation had a similar average income as farmers, but they had smoother and more regular income flows.
- **Current and desired economic activities:** Women's current activities mainly consisted of farming common crops (examples: maize, tomatoes, potatoes), animal husbandry, and engaging in small income activities such as food preparation and vending, brewing alcohol, and tailoring. Women wanted to engage in value-added agricultural activities like sunflower or soybean processing, or running larger-scale food or alcohol brewing operations.
- **Key barriers and facilitators:** Women cited a lack of entrepreneurial knowledge and skills, tools, insufficient capital and transportation as key barriers to achieving desired economic activities. Some also highlighted household duties and spousal restrictions on their economic interests. They saw entrepreneurial education, financial management training, facilitation of self-help groups, and improved access to low interest group or individual loans as key facilitators.
- **Participation in farming and spending decisions:** Women and men indicated that men have a dominant role in farming decisions but shifting gender norms about women's empowerment had resulted in more joint decisions about farming than in the past. Men still commonly make executive decisions in other household matters. Women have greater decision-making power when they own a plot of land or are widowed. Among the telephone survey sample, 43% of monogamously married women reported making joint decisions with their spouse about land use, and half of married women worked together with their spouses to decide how to spend money.
- **Consequences of economic empowerment:** Women most commonly experienced higher social status, respect in the community and an enhanced quality of life as a result of economic gains, but some respondents also described community disparagement or interference from their spouse as a result of their success. Findings suggest it is common for women in the study villages to control technology related to economic empowerment. Among the telephone survey sample, most women owned a working mobile phone (90%; N = 453) and a mobile money account (89%; N = 448), but only 14% (N = 71) had a bank account in their name.

THEME II: ROLE OF LAND TENURE STRENGTHENING AND CCROS IN CHANGING WOMEN'S ACCESS TO AND DECISION-MAKING OVER LAND AND RELATED RESOURCES

- **Gendered differences in land ownership and management:** Half of the women in the telephone survey sample (50.1%; N=251) stated they owned and managed land separately from their husbands and other family members. The average number of plots owned was 1.8 (SD 1.2), and the average amount owned was 2.6 acres. Women in Phase I villages commonly reported owning land separately from their husbands or families, but less so in Phase II villages. Female respondents highlighted that women often own or manage less land, and most land collectively owned by a household is considered family land under the husband's control. In contrast, men focused primarily on differences in crops grown on men's and women's plots.
- **Women's possession of CCROs:** Women were commonly listed on CCROs for household land, and more than a third also had a CCRO for land solely in their name. Nearly all women GD participants from LTA Phase I villages said their households had received a CCRO and they are listed on the document. CCRO receipt was much less common among women GD participants from Phase II villages, often because the household had not paid the required TSH 30,000 fee.
- **Constraints to women's access and control of land:** Common reasons were: household's landholding is too small to divide across individuals; families preference land inheritance to sons because they want to keep land within the family; and persisting traditional views that women do not have land rights and patriarchal norms which see men as ultimate decision-makers over land. Women highlighted continued discrimination due to beliefs that women should not inherit land, together with women having insufficient income or resources to buy plots of land for themselves.
- **How CCROs changed constraints:** Women felt that CCROs and sensitization on land rights in their villages had been instrumental in helping them to protect their land rights and reducing constraints. They also described increased tenure security, greater self-worth and elevated decision-making power about land and other issues within their families as a result of having a CCRO. They felt that sensitization on women's land rights had led to improvements in gender norms around land in their villages, and this was also reflected in several GDs held with men.
- **Changes to women's farming decisions and income as a result of CCROs:** Were not widespread, but some women reported changes they had already made as a result of CCROs. Most commonly, planting longer term crops or rotating crops to facilitate soil quality improvements. Some reported improvements to their income as a result of these changes, although this was also not widespread. Women most commonly said they would like to plant new cash crops like soya or sunflower, but lacked inputs, equipment or capital to make the change. For comparison, some men had also planted new cash crops since receiving their CCROs, but many said they had not yet made any changes because they had only recently received the CCRO or because the CCRO had not solved their capital constraints.
- **Changes to WEE and economic opportunities as a result of land tenure strengthening and CCROs:** Findings suggest that CCROs have strengthened foundational elements of WEE for many women and their ability to pursue new economic opportunities, but not led to substantial changes in their economic activities or resulting income to date. Many women envisioned the CCRO could help them increase their economic empowerment, primarily by increasing their ability to obtain a loan or by being able to sell or rent out their land. But, few had realized this to date, and they focused on a need for entrepreneurship education and more information on how to use the CCRO for a loan. Among KIIs with local examples of economically empowered women, some said the CCRO had increased their empowerment either because they had used the CCRO as collateral for a loan and profited from the loan activity; it increased their sense of agency and confidence in their ability to make new decisions about how they use their land; or they felt better protected from efforts by family members or others to take their land. Some men thought CCROs had helped people to obtain loans and increase their income, mainly by switching to faster-growing crops and strengthening their confidence to make longer-term decisions about what to cultivate and when. Among telephone survey respondents, women's land ownership was associated with an 18.5 percent increase in women's certainty they can solve their own problems, and a 11.7 percent increase in women's certainty they can accomplish their goals.

THEME III: WOMEN'S FINANCIAL SERVICES PREFERENCES AND ACCESS TO FINANCE

- **Women's awareness of financial services and credit opportunities:** Women in the study villages were familiar with and used an array of financial services but were far more familiar with informal saving and loan services than those from formal banks. Loans from VICOBA in the community were a fairly recent phenomenon and currently the preferred source of credit, despite women's strong interest in loans from banks. Women also saw participation in credit groups in their communities as a key way they might access loans from banks in future.
- **Preferred credit and financial services:** Among the telephone survey sample, 74.4% (N=374) had asked for a loan in the past 12 months and 85.6% (N = 304) of those women borrowed through a VICOBA or other informal lender in the village. Only 6.5% (N=23) had obtained loans through a commercial bank or MFI in the past year, and 10.8% percent (N=54) had ever obtained a loan from a bank or MFI.
- **Loan sizes and use of CCRO in the process:** Loans sizes are larger from banks or MFIs, and the type of collateral used also differs. Among the telephone survey sample, women who obtained bank loans had an average loan size three times greater than that obtained from informal lenders: the median loan size from a VICOBA or similar informal lender was \$107.90 USD, compared to \$300.10 USD from banks or MFIs. CCROs had been used as collateral for 21% of banks loans reported, and for 10% of loans women obtained from informal sources. Women who obtained loans from informal credit sources most commonly relied on a guarantee from another group member to obtain the loan, or had used livestock or poultry as collateral.
- **Loan priorities:** Women obtained credit primarily for purchasing farming inputs like equipment, fertilizers or seeds, renting in fields, purchasing materials for their small businesses, children's school fees, or to reduce their overall economic burden. Among the telephone survey sample, the most important reason women had obtained loans was for: farming expenses (27.5%), starting or expanding an income generation activity (18.4%), or children's school fees (16.0%). Loan priorities did not differ by loan source. Among women who had ever taken a loan from a commercial bank, 50.0% had done so to pay for farming expenses, 25.9% used the loan to start or expand their own business, and 22.2% did so to pay children's school fees.
- **Perceived barriers to use of formal financial services and bank loans:** Despite their interest in bank loans, women overwhelmingly cited a lack of knowledge on the process, including how to use CCROs for collateral, together with high interest rates, repayment concerns given their seasonal income flows, insufficient collateral and income to qualify, and catastrophic consequences if they default as the reasons they do not pursue loans and other services from banks. Interviews with representatives from formal lenders indicated that many formal lenders do have group and individual loan products that are more tailored to specific needs of farmers, but GDs with both men and women in the study villages suggested that many villagers are not aware of these offerings. KIs also indicated some formal lenders see group loans to villagers as a stepping stone to larger individual loans. Awareness is not the key barrier, however. KIs with formal lenders in Iringa highlighted that rural villagers in the district often lack financial literacy, face significant transport and communication challenges, have sources of collateral that are low in value and/or for which they have no formal documentation, and are engaged in business activities that the bank does not see as creditworthy.
- **Gendered differences:** Men and women shared similar views on desired financial services, but women focused on the importance of credit to meet immediate needs while men saw access to financial services more as a means to achieve greater economic security over the long term.
- **Perceptions of formal loan options:** Women strongly felt that bank loans would be beneficial for their economic growth, but they were also highly wary of formal options and only a small proportion had experience obtaining such loans. The main support women felt they needed to overcome barriers to formal options was entrepreneurial education. Among the survey sample, women who were older, had a bank account, at least some secondary education, and were divorced were each more strongly associated with having obtained a loan from a bank or MFI. Having a CCRO was associated with a modest but notable 12 percent increase in the likelihood of obtaining a bank loan. Representatives of formal lenders felt the strongest way to enable formal credit access by women could come from: increasing women's entrepreneurial and financial knowledge, awareness of how village credit groups operate, addressing motivation issues from

spouses and family, institutionalizing the documentation process for women's ownership of land or other forms of collateral, and, to a lesser extent, improving their agricultural skills and farming efficiency, and additional awareness raising about financial products and services in villages.

- **Perceptions of informal loan options:** Women preferred group or individual loans from informal sources in the village due to their ease of access, flexibility, low interest rates, and more forgiving consequences if respondents are unable to repay the loan on time. However, general unavailability of funds and smaller loans sizes were seen as key limitations. Still, women perceived their membership in informal savings groups to have improved their borrowing and expanded their engagement in income-generating activities. Low-risk loans through VICOBA appeared to play an important income-smoothing role for many women, even if they often have not led to a substantial expansion in women's economic activities
- **Lender outreach and communications:** Formal lenders in the district conduct several types of outreach and communication targeted specifically to rural villagers, including through radio, community forums, meeting with local government officials during village meetings, and canvassing in village offices. In contrast, informal lenders primarily relied on word of mouth and village meetings to disseminate information. Despite efforts by formal lenders, women consistently pointed to a lack of education about available financial services as a key barrier that keeps them from pursuing new financial services and products.

THEME IV: CCROS, CREDIT AND WEE

- **Familiarity and preferences regarding CCRO use for borrowing:** Women's familiarity using CCROs in the borrowing process varied and was more common in the context of loans from informal sources like VICOBA. Many women understood that using a CCRO as collateral for a loan entailed a risk of losing their land if they failed to repay the loan, and saw this as a major reason not to use the CCRO for formal bank loans. Despite this, many respondents from Phase I villages said they would like to use CCROs as collateral for loans and to increase their income. Some believed using the CCRO as collateral would motivate them to work harder to repay the loan according to the terms. A small number of women GD participants had successfully used their CCRO as collateral for a group or individual loan from a VICOBA or other informal lender within their village, repaid their loans on time and received the CCRO back from the lender. Women in the telephone survey sample had done the same for 10% of such loans.
- **Perceived barriers and risks:** Women overwhelmingly mentioned insufficient knowledge on how to use a CCRO for a loan, and associated risks, as a key barrier to using the CCRO in the formal borrowing process. Less commonly, some also mentioned needing to ask permission from their spouse or others in the household, in the case of jointly held CCROs, and a perception that the formal loan process is long and approval may come after the funds are needed. KIIs with formal lenders indicated that their institutions accept CCROs as collateral for loans, but only one (Vision Fund) said that CCROs were commonly used as collateral. They also highlighted inconsistencies with documentation and document verification as logistical challenges to using CCROs in the loan process. While women already use CCROs in formal and informal lending contexts, there are substantial differences in the associated risks. KIIs with formal and informal lenders indicated that informal lenders are highly lenient with late payments and defaults and in practice have little if any legal authority to seize land in the event of a default. Formal lenders indicated they are somewhat flexible in restructuring payments but will ultimately take steps to seize and sell off the collateral to recover the loan in the event of a default. Formal lenders also indicated that defaults by rural villagers do happen, although rates are fairly low given the banks' selection process, high interest rates, and borrower self-selection. Rural villagers without a regular income stream in addition to seasonal farming activities have higher rates of default.
- **CCRO role in reaching economic goals:** Study findings provide some evidence of women's changes to their farming activities as a result of the CCRO, and/or borrowing habits, with the aim of realizing eventual increases to their incomes. However, most women said they had not used their CCRO directly for economic benefit, primarily because they lacked information on how to use it. Instead, they focused on a need for entrepreneurship education and more information on how to use the CCRO for a loan. The findings provide stronger support for women's increased

sense of empowerment to make their own decisions about their land as a result of having the CCRO, which some of them felt in turn had enabled them to decide to grow different crops with greater income potential, together with strong support for women's increased tenure security over their land as a result of the CCRO, including protection from efforts by family members to take their land.

RECOMMENDATIONS FOR FUTURE PROGRAMMING

Land sector programs that aim to increase women's economic empowerment through customary land formalization should consider a range of companion programming and strategies that take place in later stages of the activity, or through sequential follow-on programming, after customary land documents have been distributed and initial tenure security benefits have taken hold. The aim is to bridge the transition from the clear and more immediate benefits to women of customary land formalization and CCROs on foundational elements of WEE (such as increased decision-making and security over their land), to longer term impacts on women's economic activities and sustained improvements to their livelihoods as a result of their increased security and agency over their land assets. The timeframe for this to be achieved is likely to extend well beyond the initial land formalization programming.

The groundwork for this can and should be laid during initial land formalization programming, including work by implementers to build partnerships with lenders, relevant local government offices, and NGO/CSOs to develop tailored trainings, play a key role in linking households, women or targeted beneficiaries to appropriate lenders, and provide sustained support for the process after the intervention has concluded. This programming could potentially include activities to raise awareness and information dissemination in villages about locally available loan products, risks and requirements; trainings on entrepreneurship and business management; internal saving and lending group organization and management, and the particular ways that land and formalized land rights can be leveraged for economic activities.

Consider support to the organization and functioning of informal saving and lending groups within villages not only for its role as an important informal lending option for women, but also because women's participation in such groups can become a stepping stone for them to obtain group loans from formal lenders (and in turn, individual loans from banks). Findings from women study participants and formal lenders suggest that the nature and level of economic activities that many women currently engage in the study villages would likely render them a high-risk individual loan applicant for formal banks. Smaller loans through banks' group-lending programs may be a more viable and less risky transitional step for groups who are well-positioned for this.

Given study evidence on links between women's groups' support and positive improvements to WEE, continue to prioritize support to women's groups and targeted women's group interventions as part of land formalization programming. Support to women's groups via land sector programming should also be extended to include entrepreneurship and related financial management trainings, in later stages of programming. Such support is likely to be more impactful when implemented in conjunction with complementary activities, such as trainings on women's rights or efforts to address gender-based social norms.

Consider targeted companion programming to identify women beneficiaries of customary land programming who may be well-positioned to benefit from companion activities aimed at linking beneficiaries to formal lenders, improving their ability to obtain bank loans, and achieving more transformative change to their land-based activities or small business enterprises. This study pointed to several enabling factors that could be used for this purpose, such as

level of financial literacy, business management skills, status and creditworthiness of their current income-generating activities, land holdings and available collateral. For other beneficiaries, it may be more appropriate to focus on financial literacy and related support. Low levels of financial literacy in rural villages also means that programs that broadly encourage beneficiaries to use their land as collateral for loans via the CCRO must also take care not to inadvertently increase women's vulnerability to losing their land in cases where the risk of loan defaults may be high. Thus, continued awareness-raising on the use of CCROs as collateral for loans should also emphasize the different implications of this and risks involved for loans from informal lenders and from banks and MFIs.

Use targeted and gender-specific sensitizations, messaging, or social behavior change activities that are directed towards men to further strengthen and solidify women's empowerment gains. While many formalization programs explicitly aim to strengthen women's land rights and empowerment by focusing on awareness and sensitization on land laws and rights among women, the study findings suggest that achieving norm changes by men and at the community-level are as important in facilitating sustained improvements to women's overall and economic empowerment.

INTRODUCTION

This document provides key findings and conclusions from a mixed-methods targeted study on Women’s Economic Empowerment (WEE) that was conducted by NORC at the University of Chicago under the USAID-supported Communications, Evidence and Learning (CEL) project. The study was implemented under CEL’s Land Evidence for Economic Rights and Gender Empowerment (LEVERAGE) activity, and conducted in Iringa District, Tanzania, where USAID has provided extensive support for customary land formalization and strengthening women’s land rights through its Land Tenure Assistance (LTA) activity. The overarching purpose of the study was to help fill critical knowledge gaps around if and how strengthening women’s land rights via formalized customary land documentation affects their empowerment and economic growth, with a specific focus on women’s access to credit and other financial services, investments and income-generating opportunities.

In examining linkages between formalized customary land documentation and WEE, the study aims to provide learning on key barriers and actionable findings on opportunities to improve women’s ability to leverage USAID-supported customary land certification to better access credit, invest in their land, and engage in new economic opportunities.

DEVELOPMENT HYPOTHESES AND THEORY OF CHANGE

CUSTOMARY LAND FORMALIZATION AND WOMEN’S ECONOMIC EMPOWERMENT

The concept of women’s empowerment is typically framed around the interconnected dimensions of resources, agency and achievements¹. WEE is more specific and refers to “the process by which women acquire access to and control over economic resources, opportunities and markets, enabling them to exercise agency and decision-making power to benefit all areas of their lives” (Laszlo et al. 2017). This focus reflects women’s traditional lack of access to productive assets, resources, and credit, often stemming from societal and familial norms. In turn, women historically have fewer opportunities for economic advancement, and often are excluded from playing a substantial role in key household economic and other decisions.

In rural areas of Tanzania, as in many other low-income countries, land is a crucial productive asset that supports rural livelihoods and enables individuals and households to expand their economic opportunities. Strengthening women’s ownership, sustained use rights, and decision-making control over land has long been seen as a key way to advance women’s economic status and overall empowerment. But, evidence for linkages between stronger women’s land rights through formalized land documentation and WEE is sparse, in part because few studies have directly examined the linkages between changes to women’s land rights and improved credit access and other WEE impacts.

In recent decades, Tanzania and many other countries across sub-Saharan Africa have undertaken substantial land reforms to formalize customary land rights for village residents, with an aim of improving tenure security and unlocking economic opportunities for the rural poor. Tanzania’s Village Land Act of 1999 recognizes the rights of villages to hold and administer land according to customary law, and enables rural villagers to obtain formal documentation of their customary rights to village land via a legally valid and transferrable Certificate of Customary Right of Occupancy (CCRO). The Village Land

¹ Resources consist of preconditions such as human, financial, social and physical capital, while agency refers to elements such as women’s voice, participation and decision-making. Achievements are the outcomes that women obtain as a result of their empowerment, such as income generation and assets, improved health and nutrition, and increased education (Kabeer 1999).

Act has been lauded for its potential to improve gender parity in land ownership in Tanzania and address entrenched discrimination against women's rights to land.

Impact evaluations conducted in Tanzania and elsewhere have provided some evidence of the positive effects of customary land formalization on women's access to land, their land investments, and general empowerment.² But, there are substantial knowledge gaps on the facilitating conditions and extent to which women's improved land rights and access to land via customary land formalization may in turn help to strengthen women's agency and translate to greater economic empowerment.

ACCESS TO CREDIT

The widespread CCRO provisioning in villages in Iringa District that was accomplished by USAID's LTA activity, together with their support to women's groups in the same villages, provides a unique opportunity for learning on key issues, including the extent to which CCROs expand women's access to credit. Economists have long argued that formalized property rights can play an important role in facilitating access to credit for the poor, primarily through the use of the land as collateral for a loan. Together, increased credit and land-based investment may also work in tandem to improve the landholder's agricultural outputs, income and economic well-being.

Formalized land rights are clearly an important step in unlocking formal sources of credit and economic opportunities for the rural poor, but there is a need to better understand the nature of demand and supply side barriers that may also need to be addressed before this can be realized at scale. Even if the CCRO is not used directly as collateral, it is possible the document could still help to facilitate women's access to credit from less formal sources, or in increased amounts. In theory, the land document could provide potential lenders in formal or informal settings with additional information about the applicant's landholding and capacity for agricultural production, or otherwise shed light on their ability to repay the loan, potentially improving the lenders' ability to identify less risky or more creditworthy applicants and appropriately tailor the size of the loan.

FINANCIAL INCLUSION

In examining linkages between strengthening women's land rights and expanded credit access for WEE, it is also important to consider the current borrowing context for women in Tanzania. While Tanzanians as a whole have seen an increase in the accessibility of financial services in recent years, women, smallholder farmers and the rural poor still face substantial barriers to inclusion. Previous studies have shown that women tend to participate in informal savings groups at a higher rate than men, which may also reflect NGO and donor-supported efforts to specifically target women for the establishment of such groups. The convenience and flexibility of less formal savings and loan options may be more attractive for many households, given that most Tanzanians still derive their income primarily from farming activities, and do not have consistent sources of income or reliable income streams throughout the year (FinScope 2017).

Some previous studies from Tanzania have shown gender parity among those who have loans, but substantial gendered differences in the source of the loan.³ While men often obtain formal loans in higher proportions than women, demand for such loans is often relatively high for both women and

² For example, see: Ali et al 2014 for positive impacts of land tenure formalization on women's land ownership and empowerment in Rwanda; Cherchi et al., 2018 for positive effects of price subsidies and information availability on increasing the demand for co-titling in Uganda; Goldstein et al. 2015, for positive effects of land formalization in Benin on women's likelihood of making soil fertility investments on their land.

³ For example, Stein et al. (2016) found that 75 percent of formal bank loans were held by male respondents in their survey sample, while 72 percent of loans from NGOs and SACCOS were held by women.

men, highlighting a role for NGOs, CSOs and donor-funded projects to do more to understand barriers to access consider ways to link rural households and women within those households to more formal sources of loans and other financial services.

INFORMAL SAVINGS GROUPS

Studies outside of the land sector have looked at whether and how women's participation in women's self-help groups or informal savings groups might improve their economic empowerment. Such groups are hypothesized to provide women with access to loans that provide seed capital for income-generating activities. Participation in such groups is also seen to build women's social capital, and may increase their autonomy and self-confidence.⁴ In turn, this is expected to have knock-on effects on WEE.

But, evidence to date of informal savings groups impacts on WEE has been mixed.⁵ For example, a recent review found that interventions that expanded women's access to savings and credit can positively impact women's ability to generate income, but the magnitude of the effects were generally small, and not transformative with respect to women's overall economic situation (or that of their households). With respect to programs that directly improve land and property rights regulations for women, there is also some positive evidence for women's stronger influence over household decisions but not for economic outcomes.⁶

USAID'S LAND TENURE ASSISTANCE ACTIVITY

This study was designed to provide a deeper dive on formative research for issues related to customary land formalization and WEE in Iringa District, Tanzania, where USAID has provided extensive support into customary land formalization and strengthening women's land rights through its Land Tenure Assistance (LTA) activity. LTA was implemented by DAI as a four-year (2015-2019), \$6 million activity as part of the Feed the Future initiative. A second phase of the activity took place during 2020-2021.

In Phase I, LTA aimed to increase land tenure security and lay the groundwork for sustainable agricultural investment, by clarifying and documenting land ownership, supporting local land use planning, and increasing local understanding of land use and land rights in Tanzania. During Phase I, LTA supported the Iringa District Land Office (DLO) and villages in Village Land Use Planning (VLUP) and CCRO provisioning in 36 villages in Iringa Rural District. As part of this, LTA also conducted activities to educate and develop the capacity of district-level and village land governance institutions, and individual villagers, to complete the land use planning and CCRO process; manage land resources; respect the land rights of women, youth, and pastoralists; and build agriculture-related business skills.

Phase II aimed to scale up LTA activities across 70 additional villages in Iringa District that were eligible for systematic land registration and issuance of CCROs.⁷ LTA's focus in Phase II villages was similar to Phase I, with a key difference: introduction of a new 'beneficiary contribution model' for VLUP and CCRO issuance in each village, which required individual villagers to contribute TSH 30,000 each to a village account in order to initiate the VLUP process and receive their CCRO. This was in contrast to Phase I, in which villagers received all LTA services, including the CCRO, for free.

During Phase II, LTA also aimed to continue trainings for district-level staff, village authorities and villagers on topics related to agriculture-based business, financial and income diversification skills, and

⁴ Brody, de Hoop et al. 2015.

⁵ Duvendack and Mader 2019.

⁶ See Change et al, 2020. Overall, they found greater likelihood of success for programs that include explicit gender equality components and specifically address key gendered-specific constraints.

⁷ These are villages that have not been designated as urban or future urban areas, which renders them ineligible.

continued support to women's groups on issues of women's land rights and empowerment.⁸ The LTA activity closed in November 2021, with support for land formalization services embedded within District and Regional land offices. Additional support services were planned to be maintained through a newly registered LTA NGO.

LTA'S SUPPORT FOR WOMEN'S LAND RIGHTS AND WOMEN'S GROUP ENGAGEMENT

LTA took steps to strengthen women's land rights and potentially increase their economic opportunities through land registration and CCRO issuance. This included radio programming on women's land rights and gender equity, and conducting trainings and women's group strengthening meetings on land laws and land administration, productive land use, resource management, and agri-business activities. LTA also advised women on the type of occupancy and tenancy arrangements that are best suited for protecting their land rights⁹, and the importance of women's participation in land demarcation, adjudication and village assembly meetings that involve land issues. LTA worked with existing women's groups in each implementation village, and also helped to form new groups where feasible.

LTA also achieved gender parity in CCRO issuance during Phase I.¹⁰ Women accounted for 49 percent of roughly 30,312 individual claimants who collected CCROs, although women CCRO holders account for only 36.5 percent of the total land area registered due to women's typically smaller landholdings compared with men.¹¹ In FY19, women comprised 48 percent of CCROs issued to single occupants, and 51 and 50 percent of CCROs issued to joint tenants or tenants in common, respectively.¹²

RELEVANT FINDINGS FROM USAID'S IMPACT EVALUATION OF LTA'S PHASE I

A 2020 impact evaluation (IE) of the Phase I LTA activity provided insights on households' and women's tenure security, credit access and sources, and use of CCROs¹³, which provided a foundation for the design of this targeted WEE study. The LTA IE results showed that CCRO provisioning did increase household tenure security but use of CCROs to access credit was still very uncommon.¹⁴ There was also no change in the borrowing rate as a result of obtaining a CCRO, but some change in the sources of credit households accessed. Neighbors and friends remained the most common source of credit but borrowing from informal village community banks (VICOBAs) increased.

With respect to women's credit access, the LTA IE data showed wide gender disparities in borrowing sources and also in the amount of credit obtained. Among female spouses, the most common source of borrowing was VICOBAs, accounting for 38.8 percent of wives' borrowing, while borrowing from commercial banks accounted for just 6.3 percent of loans by female spouses. On average, female household heads borrowed approximately half the amount of male household heads, and their median loan size was fairly small, at TSH 150,000. However, the IE lacked supporting information from women CCRO holders and could not speak to women's own perspectives on their economic goals, constraints they face, or how they saw the CCRO changing their situation.

⁸ LTA Sustainability Workplan, January 2020.

⁹ For husbands and wives, LTA promoted co-occupancy as joint tenants for land registration and CCRO issuance.

¹⁰ During Phase I, LTA registered 66,513 CCROs, of which approximately 57,801 CCROs were collected by claimants.

¹¹ Out of the roughly 122,773 hectares of land that was registered (LTA 2019 Annual Report).

¹² As of February 29, 2020 (LTA February 2020 Monthly Report).

¹³ See Persha, L. and J. Patterson-Stein. 2021. Note the endline data collection for the LTA IE was conducted in March 2020, some 18-36 months after households received their CCROs.

¹⁴ Only five LTA households in the IE sample had used their CCRO in the borrowing process: one used it as collateral for a loan from a commercial bank and four used it for borrowing from informal lenders. (Persha, L. and J. Patterson-Stein. 2021).

STUDY PURPOSE, AUDIENCES, AND INTENDED USES

PURPOSE AND INTENDED USES

The overarching purpose of this targeted study is to help fill critical knowledge gaps on how USAID programming to strengthen women's land rights via formalized customary land documentation may shape women's empowerment and opportunities for economic growth. In examining linkages between USAID-supported provisioning of CCROs and WEE, the study aims to provide learning on key barriers and actionable findings on opportunities to improve women's ability to leverage customary land certification to better access credit, invest in their land, and engage in new economic opportunities.

Findings from this study aim to inform current and future USAID programming, together with enabling environment efforts on laws, policies and programs in Tanzania that extend women's ability to use land and leverage their formalized ownership of customary land for economic opportunity. The study results may also help to inform USAID/Tanzania's future program development, and targeted programming on both the supply and demand sides to improve women's access to credit and related financial services.

AUDIENCES

The primary audiences for the study results are USAID/Tanzania, USAID/DDI/EEI, and the Government of Tanzania. Secondary audiences include LTA and other implementers in the land sector and WEE space. Findings may be disseminated through local partnerships and engagement with a range of in-country stakeholders including a linked CEL radio programming activity.

STUDY THEMES AND QUESTIONS

This study used a mixed-methods approach to answer foundational research questions that aimed to expand current knowledge and understanding of the relationships between land formalization and WEE, and help identify specific companion practices, strategies, or enabling environment activities that land sector programs or those that undertake CCRO provisioning might consider utilizing in future to increase women's economic gains from customary land formalization.

TARGETED STUDY OBJECTIVES

Understand how WEE is defined locally, together with local perceptions of economically empowered women.

Identify the types of income-generating activities and business enterprises that women are engaging in and aspire to engage in, whether agricultural or otherwise, and their economic goals.

Describe if and how women's goals, strategic decisions, actions, and perceptions of their economic empowerment are changing as a result of the village land use planning and land tenure strengthening supported with the participatory MAST approach, and specifically through receipt of CCROs.

Obtain deeper knowledge on key barriers and underlying constraints that women CCRO holders may continue to face around land-related decisions, investments, and using CCROs for credit and economic advancement.

- What explains why women may not have made any changes or engaged in new activities, or began to undertake new activities or other changes but were not able to proceed further?

Take stock of specific economic achievements, new markets participation, or broader livelihood improvements that women may have obtained through their greater empowerment, if at all

- Draw on examples of positive deviance within communities to obtain learning on how to potentially expand successful strategies. What characterizes women who have been successful obtaining loans from commercial banks, and what learning can be obtained about their experiences to expand women's ability to pursue such loans?
- Have there been any unintended consequences as a result of these achievements? Any negative repercussions within households or in the community?

Identify key context characteristics or demographic factors that shape women's divergent experiences on the above issues, where present (for example, age, marital status, wealth status, ethnicity, village context factors).

The overarching objectives were organized across four study themes and questions within each theme.¹⁵

THEME I: LOCAL DEFINITIONS OF WEE AND WOMEN'S ECONOMIC GOALS

1. What are local definitions of WEE, and local perceptions of economically empowered women? How has this changed over time, and as a result of land tenure strengthening?
2. Do men and women have the same views on WEE? What explains differences or similarities?
3. What types of enterprises or economic activities are women currently and do women want to be involved in? What do they perceive as barriers and facilitating factors to engaging in these?
4. To what extent do women participate in farming and spending decisions? Who receives income benefits from women's agricultural production and other economic activities? What barriers keep women from participating in land, farming and spending decisions within the household.
5. Do women control technology that may be needed to access income, such as mobile phones for mobile savings accounts? What types of positive or negative consequences have women experienced as a result of income gains?

THEME II: ROLE OF LAND TENURE STRENGTHENING AND CCROS IN CHANGING WOMEN'S ACCESS TO AND DECISION-MAKING OVER LAND AND RELATED RESOURCES

1. How do plots that women own and manage differ from those that men own and manage or they hold jointly with their husbands, if at all? How common is it for women to own and manage land separately, and to have a CCRO?
2. Currently, what do women CCRO holders see as the biggest constraints within their households and communities regarding their access to and control over land for farming? In what ways did receipt of the CCRO change the nature of constraints that women face, if at all?
3. What are the main ways that women's decisions over agricultural production and use of income from production have changed due to receipt of a CCRO? What changes are they making or would they like to make about crops to plant, inputs, other land investments? What most influences women's ability to make these decisions or implement changes to their production activities?
4. How have women's views and opportunities regarding their own economic empowerment changed as a result of land tenure strengthening and CCRO provisioning?

THEME III: WOMEN'S FINANCIAL SERVICES PREFERENCES AND ACCESS TO FINANCE

1. What is women's current awareness and understanding of different types of financial services and credit/borrowing opportunities?
2. What kinds of credit and other financial services do women currently use, and what would they like to use or do differently or in the future? For what purposes? How does this differ from men? What are perceived barriers or reasons they do not use particular services, or choose not to take out loans?
3. What are women's priorities for savings and credit services, including participating in individual vs group-based activities, and the reasons why? How much do women prioritize loans for small business or income-generation start-up activities, relative to meeting basic needs, educational expenses, or other household needs?
4. What are women's preferences and perceptions towards formal banking institutions? What decision-making factors do women take into account when choosing between formal and informal options? What characterizes women who make use of such services to a greater extent? In what ways do they benefit?
5. What are women's preferences and perceptions of informal banking options, including VICOBA's? How does women's participation in informal savings groups help women to manage their money and household finances differently? How does it enable them to expand their business or income-generating activities? In what ways has women's membership in informal savings groups changed how they save, borrow, make productive investments, and engage in income-earning activities?
6. How do formal and informal lenders typically provide information about their services and new products? How does this mesh with women's preferences for information and learning?

¹⁵ This list has been updated from the design report to reflect minor wording updates or consolidation across some sub-questions to remove redundancies. One sub-question, on access to agricultural extension services, was dropped during instrument design due to relevance and to minimize respondent burden.

THEME IV: CCROS, CREDIT AND WEE

1. What are women's familiarity with and preferences regarding the role of CCROs in the borrowing process, and from what type of lending sources? Are women interested in using land as collateral for credit? What are the key perceived barriers and risks, in women's view?
2. In what ways do women CCRO holders envision the CCRO will help them with their economic goals? What new activities have women engaged in since receiving their CCROs, and what are results to date? Are there any other ways that women are leveraging their increased tenure security and stronger land rights, via LTA's support, for income generation or to expand their opportunities?

OVERVIEW OF METHODS

This study adopted a mixed-methods approach with a single round of qualitative data collection followed by a single round of quantitative data collection. The timing of the quantitative data collection was staggered to take place three months after the qualitative data collection, to allow preliminary qualitative results to inform the design of the short telephone survey instrument. The study employed data collection approaches and best practices for measuring WEE, including strong reliance on qualitative data collection to gain an understanding of subjective dimensions of WEE.¹⁶

It also capitalized on LTA's gradual rollout of support to women's groups¹⁷ and CCRO provisioning across different villages in Iringa Rural District over 2016-2021. The study was designed to collect data from women and men across a range of LTA Phase I and Phase II villages, and to exploit the 3-5 year time lag between land tenure strengthening services in villages across the two phases¹⁸ to help identify how CCROs may be playing a role in changing women's experiences over time with respect to their control over land and other resources, decision-making power and agency, and potential progress towards greater economic empowerment.

The qualitative approach employed gender-disaggregated group discussions (GDs)¹⁹, key informant interviews (KIIs), and collection of oral narratives from women across 16 villages in Iringa District.²⁰ In all, the team conducted 32 GDs (24 with women and 8 with men), oral narratives with 26 women who were considered to be positive examples of economically empowered women in their villages, and 22 KIIs with representatives from a range of informal lenders and formal financial institutions.

The qualitative data was triangulated and utilized in conjunction with a short computer-assisted telephone interview (CATI) survey of 503 women across the same villages, conducted three months after the conclusion of the qualitative data collection. The survey was administered by telephone interviewers in Swahili and structured to complement the qualitative data. It also provided additional

¹⁶ Several recent papers have laid out the multiple challenges associated with measuring WEE and women's agency and highlighted best practices (for example, see Martinez-Restrepo and Ramos-Jaimes 2017; Donald et al. 2017; Diaz-Martin et al. 2018; Chang et al. 2020). Given the study context and objectives, qualitative methods offered a stronger means than standard quantitative survey approaches to gain an understanding of women's experiences, their decisions and reasons why, identification of continuing challenges and the obstacles that women face, and their subjective expectations, motivations, and priorities.

¹⁷ Per Diaz-Martin (2020), women's livelihoods and financial groups are groups that aim to address or reduce women's economic constraints through activities that increase women's access to financial resources. They can also include complementary activities such as skills training, participatory learning, dialogues, or information provisioning. Microcredit, savings, and self-help groups all fall under this category.

¹⁸ By the time of qualitative data collection for this study in June – July 2021, most or all members of LTA Phase II villages had not received a CCRO.

¹⁹ The GDs were also designed to collect information from women who were members of structured women's groups and those who were not participating in such groups.

²⁰ Of which 8 were LTA Phase I villages where CCRO provisioning and support to women's groups concluded by 2019, and 8 were LTA Phase II villages where activities commenced in 2020.

context specific measures of WEE that are better obtained through survey approaches.

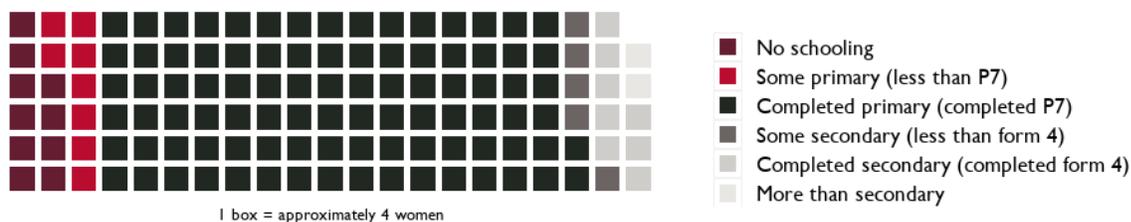
The qualitative and quantitative samples included women of different socio-economic backgrounds and ages, marital status and occupational strategies. All data collection tools were piloted in the field prior to use. The study team obtained informed consent from respondents before carrying out any qualitative or quantitative data collection and took steps to ensure the protection of human subjects. Consent forms, scripts for interacting with respondents and all survey instruments were prepared in English and translated to Swahili prior to data collection and submitted for ethical approval to NORC's before use.

NORC conducted this study in partnership with a local qualitative consultant team and a local data collection firm, DataVision International (DVI). As the overall lead, NORC staff were responsible for design of all data collection tools and consents, IRB approval, development of training materials, leading all trainings, providing ongoing oversight and quality control in the field, and all data analysis and writing. See Annex B for additional details on the qualitative and quantitative methods used for this study.

CATI SAMPLE DESCRIPTION

The final sample of 503 respondents was comprised of completed interviews with women across 18 villages. A slightly greater proportion of respondents (53.1 percent; N=267) resided in villages which received Phase I of the LTA activity, including sensitization, support to women's groups, land mapping and registration at the household level and distribution of CCROs. The remaining 46.9 percent (N=234) of respondents resided in villages where Phase II of the LTA activity was taking place. Two respondents were from villages with no LTA activity but participated in a women's group in an LTA village.

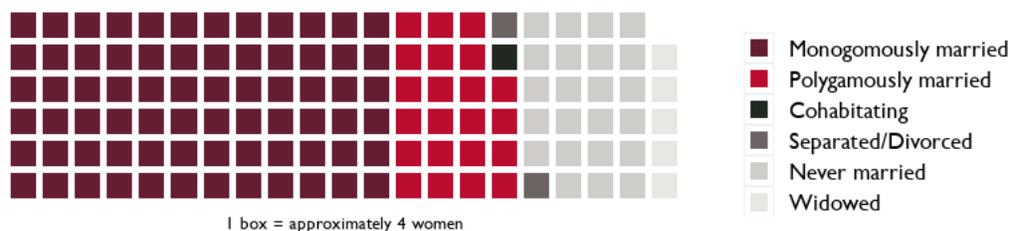
As expected given the sample design, most women surveyed (93.2 percent; N=469) reported being part of a women's group. About half of these respondents (N=229) reported holding a leadership role, whether through the women's group implemented by LTA or another group or organization. Respondents' ages ranged from 18 to 76, with the average respondent being 43.3 years old (SD 11.6). About three-fourths of the sample (73.2 percent; N=368) had completed primary school, while 10.7 percent (N=54) had also completed secondary school. A minority of respondents either completed only some primary (5.0 percent; N=25) or some secondary education (3.6 percent; N=18). Only 5.8 percent (N=29) had no schooling at all, and 1.8 percent (N=9) had a level of education that extended beyond secondary school.



Despite the wide range in years of formal schooling, 88.0 percent (N=441) of women in the survey sample reported being able to write a sentence in Swahili. A similar proportion reported being able to perform written calculations, at 85.4 percent (N=427), however in practice the level of numeracy appears to be much lower. Only 41.2 percent (N=207) of respondents correctly answered a simple subtraction question on the survey and 41.4 percent (N=208) correctly answered a division question.²¹

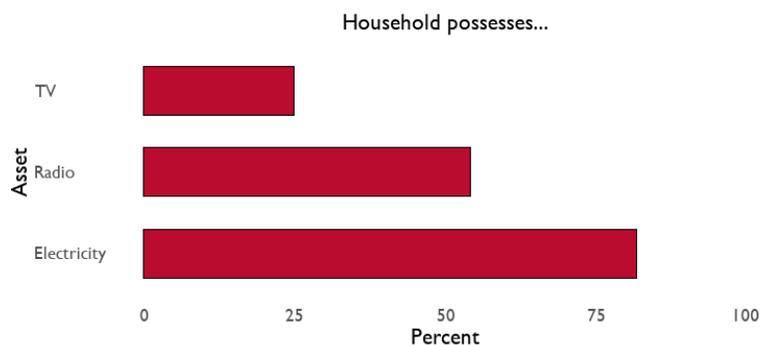
²¹ These statistics are in line with recent financial literacy survey data from Tanzania (see Finscope 2017).

About half of the sample (55.7 percent; N=275) reported being monogamously married, and another 13.9 percent (N=70) were polygamously married. Out of the unmarried respondents, 6.0 percent (N=30) were divorced or separated, 17.5 percent (N=88) were widowed, and 7.4 percent (N=37) were never married. A minor 0.60 percent (N=3) were living together or cohabitating with a significant other.



Respondents participated in a variety of occupational and income-generating activities, of which farming was the most common. Women were also engaged in self-owned businesses, private sector and government employees, and informal sector work such as selling alcohol and hair dressing.

In terms of common indicators of household wealth status, the survey data is also in line with typical characteristics of rural households in Tanzania. For 89.9 percent (N=449) of respondents, firewood was the main fuel used for cooking in her household. Using charcoal (8.4 percent; N=42) was less common, and cooking with gas (1.6 percent; N=8) and electricity (0.2 percent; N=1) were rare. As shown in the figure below, most households possessed a radio and electricity, though owning a TV was less prevalent.



KEY STRENGTHS, LIMITATIONS, AND POTENTIAL BIAS

A key strength of this study is the diverse use of staggered and companion quantitative and qualitative data collection approaches across a range of target groups that may offer different perspectives on WEE and its linkages to customary land formalization. These include men and women from villages with different exposures to customary land formalization, women who are members of women’s groups and those who are not, and representatives of informal and formal lenders. The study employs complementary mixed methods data collection (group discussions, key informant interviews, telephone survey) across nearly 850 respondents from a range of villages, which enables strong triangulation of results. It also follows best practices for measuring WEE, including a primary focus on qualitative data, employing subjective and objective measures of WEE, and piloting and pre-testing all data collection instruments prior to data collection.

The main limitation is that the study does not adopt a counterfactual approach, which means that the WEE results cannot be definitively attributed to respondents’ possession of a CCRO or receipt of land

tenure strengthening services. However, this limitation is mitigated to some extent by the collection of substantial complementary data across a range of sources, and the randomized allocation of villages in the study into LTA phase I or II. It is also mitigated by the ability to triangulate some findings with results from USAID's recent randomized controlled trial impact evaluation of LTA's CCRO provisioning in the same study area, which did employ a counterfactual approach to determine impacts of CCRO provisioning on several issues that serve as pre-conditions to those covered by this study (for example, women's familiarity with land laws, tenure security, and possession of formalized land documentation).

POTENTIAL SOURCES OF BIAS

- **Response bias:** The study team recruited KII and GD participants through purposive, homogenous sampling to help ensure data from the most relevant sources available. Of the respondents who were available, there may be bias in the types of responses they gave because of an expectation that the study team was looking for a certain type of answer. To help mitigate this, the study team rigorously tested its discussion guides and protocols to ensure the absence of leading questions and priming that could skew responses, clearly communicated the study purpose, and employed moderator techniques to ensure respondents felt comfortable discussing openly.
- **Recall bias:** Some topics covered, such as recollections of past events, may be difficult to remember accurately over time. Recall bias may lead to exaggerated negative or positive perceptions of past experiences, depending on aspects that are most remembered over time. To help mitigate this potential, the study team worked to carefully design the qualitative instruments, ensure appropriate probing, and used triangulation across multiple data sources.
- **Selection bias:** This study relies on qualitative and quantitative data based on perceptions and recall, and a short time period for data collection. Not all of the intended study participants may have been available or willing to respond to the study team at the time of data collection. The sampling approach aimed to select respondents with various experiences, but the data will still be subject to people's willingness to respond. Those who are willing to share their views may not be representative of typical situations overall. The large sample for this study and underlying randomization of villages in the study into phases for LTA support helps mitigate this to some extent, as did the study team's attention to village and participant selection for this study to minimize the potential for underlying systematic biases.

FINDINGS BY STUDY THEME

Findings for this study are organized by each of four study themes and the several sub-questions that were specified in the design report under each of those themes. Findings are drawn primarily from qualitative data collected across group discussions with men and women in villages that had received USAID-supported CCRO provisioning and those that had not, together with KIIs held with women who were seen as economically empowered within selected villages, representatives of informal lending groups in villages, and representatives for MFIs and commercial banks in Iringa town.

Within each study theme, results are also contrasted across the following comparisons:

- Participants from LTA Phase I and Phase II villages;
- Gender;
- Within gender, some results are further disaggregated by women who are members of a self-help savings and credit group and those who are not.

Results from the companion CATI survey are integrated with the qualitative findings throughout each theme, to further expand on or provide complementary data on specific issues and to inform the overall discussion and conclusions.

THEME I: LOCAL DEFINITIONS OF WEE AND WOMEN'S ECONOMIC GOALS

I.1 WHAT ARE LOCAL DEFINITIONS OF WEE, AND LOCAL PERCEPTIONS OF ECONOMICALLY EMPOWERED WOMEN? HOW HAS THIS CHANGED OVER TIME, AND AS A RESULT OF LAND TENURE STRENGTHENING?

Women GD respondents described their perception of economic empowerment as the ability to increase their standard of living or improve their life situation, typically by engaging in a productive activity. Respondents gave several examples of the types of activities they felt economically empowered women engage in, such as: receiving a loan to start or expand a small business such as brewing alcohol or selling vegetables, starting small-scale commercial farming activities, running a shop, restaurant or other business separate from their husbands, or being able to afford capital improvements for their business.

Women GD respondents described economically empowered women in their communities as having an improved standard of living that is discernable to others, such as women who are able to make home improvements, afford school expenses for their children, or wear better clothing.

Women's economic empowerment is transforming a woman from a low living standard to a better living standard. But also, such a woman in this village is perceived as a hard-working woman because already she has achieved what enables her. She is a woman who participates in different developmental activities, and she is a woman whose life is different from other women who are not yet developed in terms of economy. – Female GD participant, Phase I village

For the woman who has been empowered economically, they take their children to school with no stress and no worries, they can do things that bring an advantage to them. – Female GD participant, Phase I village

Men GD respondents defined WEE similarly, and male and female respondents alike described economically empowered women as confident, independent, resilient, and hard-working. Some men also felt that empowering a woman economically means she can become less dependent on her husband or parents, while others viewed a woman's ability to contribute income to the household as a sign of her economic empowerment. Some men highlighted that a woman who earns an income can understand the financial struggles of her family and is better able to support her husband to overcome those challenges. Finally, some respondents highlighted that empowering a woman is equivalent to empowering an entire community because she serves as a role model for other young girls and women, inspiring them to become economically independent.

First of all they say if you empower a woman, you empower the whole society. It means that when a woman comes to the family level, it means she is the closest person to compare with the husband. Thus he is the one to know the many challenges in the family. So if she is financially sound, it means that she is able to solve all the problems that plague the family and perhaps even the husband would sometimes fail to understand them. – Male GD participant, Phase II village

GD respondents described several facilitators of economic empowerment. Women GD participants most commonly mentioned joining self-help groups in their community as a key route to economic empowerment. This was because the groups enable them to obtain loans with low interest rates, via their internal lending processes, which they can use to start new business ventures or expand existing ones. Male and female respondents discussed a desire for more education and training programs for women to develop their business acumen, be able to run small businesses and manage profits. Respondents across several GDs specifically mentioned awareness sessions organized by District

Community Development Offices, which they saw as helpful for informing them about the purpose of savings groups and how they can benefit from them. **More generally, women equated economic empowerment with building credit and having access to loans.**

[Moderator: What are the methods used to empower women economically here in this village?] Through groups, since most women have been part of groups where we capacitate each other on different entrepreneurship skills. ... Because we are in groups, even the government is now able to loan us money and we use the money for our activities. – Two Female GD participants, Phase I village

The community also takes part in some way in empowering us, since we get [trainings]. In [our] village we never used to farm soya but as [our] education grew, right now women can even farm up to one hectare of land. In business, we didn't have goals and just did it for the sake of doing businesses, but after getting entrepreneurship knowledge we now do business like selling bagia, or alcohol, [and] that has really helped us grow. – Female GD participant, Phase I village

Through joining in small groups where they [can get] low-rate loans; [and then] they take this loan and use to it generate income within a short time. – Male GD participant, Phase II village

Some men GD participants also implicitly recognized a positive role that men can play in facilitating women's empowerment within their households. These included (i) allowing women to access to land and fertilizers so they can grow their own vegetables, (ii) giving women the opportunity to sell produce grown on household land, (iii) respecting women's economic aspirations and enabling them to pursue an incoming generating activity of their choice, and (iv) giving women equal share of the profits earned through joint businesses or farming activities.

From my perception, a woman should have a dream of what she likes doing in her life. From what she likes I can now support her from there, [instead of me] telling her maybe to start farming activities. She can start those activities just to respect me, but it's not her interest. The important thing is to ask her what she likes so that she can do [that] thing with hard working. Also, not interfere [with] what she earns from her business. From there, I will enable her economically. – Male GD participant, Phase I village

GD respondents overwhelmingly said they perceived positive changes to women's economic empowerment in their communities in recent years, irrespective of respondent gender or membership in a women's group. Compared to five years ago, women reported greater access to loans through savings groups, which they felt had increased their access to income generating and entrepreneurship opportunities. Women also said they had received more training over the years, which had advanced their knowledge and capacity to undertake different income generating activities. They also pointed to greater awareness of women's land rights, and loan sources. A few respondents mentioned increased ability to secure loans from banks or directly mentioned the role of CCROs in facilitating women's ability to access and benefit from land.

I wanted to add that in the past there was no education and there were also no [women's self-help] groups, but as for now people have become educated and joined in groups which have proven to be very useful. – Female GD participant, Phase I village

As a woman even the [CCRO] helps us a lot, since in the past when I would go to my brothers or relatives and ask for a farm [and] they would refuse me. But as for now, since I have a [CCRO], I can freely go to farm. – Female GD participant, Phase I village

In the past, women in matters of borrowing in groups were very few. But now, groups have become much larger. In the past, they did not have the awareness on the issues of VICOBA's but now they have

seen the importance of VICOBA's, what it is, because they have gained a lot of awareness here in the villages. – Male GD participant, Phase II village

Men generally saw women in their communities as having more training and education, more knowledge about land rights, greater access to loans and income-generating opportunities, and being more resilient and capable of earning an income than they had been in the past. Some men attributed these changes in part to husbands being more supportive of their wives' involvement in income generation activities. This may be particularly notable, given the deeply embedded gender roles and patriarchal culture in many rural Tanzanian villages.

I think we [men] are happy because what a woman gets is brought on the table and we can discuss how we make developments. Leaving behind those male traditions and patriarchy that women are nothing; [now, this] is not in our times. – Male GD participant, Phase I village

Respondents also reported overwhelmingly positive perceptions of economically empowered women within their communities at large. Such women are admired, respected, and seen as positive role models who inspire other community members (especially women) to join savings groups, expand their economic activities, and become financially independent or less dependent on their husbands. One male respondent went so far as to note that relationships are healthier and more equitable when women are able to contribute to household expenses. Still, some men and women GDs respondents also acknowledged that economically successful women in their communities can be perceived negatively as a result of their success, seen as overly prideful or cunning, or become a focus of rumors that their income comes from prostitution or adultery. Some women GD respondents who had experienced this described feelings of jealousy and negative judgement passed on them by others in their community:

[Moderator: How does the outside community look at these women [who have] been empowered? How do they perceive them, how do they talk about them?] “They feel jealous, some women are jealous because they [don't] have ability as the one [who is] more empowered. [They say] “Group members feel proud of their little money”, “they threaten us”. And if you dress well, they will say “look at them, dramatizing with their cloth” – Female GD participant, Phase I village

There are two sides, there are those that are positive and those that are negative. In the positive side is that they are inspired by what we do, but on the other side it becomes like they take you of another class - that you are at the top and she is at the bottom. That is the challenge, and when you want to be close to those who are close, they tend to churn away. – Female GD participant, Phase I village

In addition to the GDs, 26 KIIs were held with women who were considered to be positive examples of economic empowerment in their communities. These women had a range of schooling, although most had finished primary school. Some of them had some secondary school and a few had enrolled in vocational colleges, such as nursing, teaching or to obtain tailoring skills. Most were married, and some were widowed or divorced. They engaged in several different kinds of income-generating activities, including farming, raising pigs, chickens or cattle, or running their own shops or small businesses. Many of these women relied on a combination of farming and at least one other activity to gain income, such as selling soaps, sewing clothes, making juice, or brewing alcohol. Many of the women said they took on these additional activities in order to send their children to school, while others said they enjoyed working hard and succeeding in their endeavors.

1.2 DO MEN AND WOMEN HAVE THE SAME VIEWS ON WEE? WHAT EXPLAINS DIFFERENCES OR SIMILARITIES?

As summarized above, men and women GD respondents expressed similar views on women's economic empowerment. Economically empowered women were seen as having better standards of living, serving

as role models for fellow women and the community at large and being able to contribute to household expenses.

Both men and women noted a positive trend in women's economic empowerment over time in their communities, where women have increased access to entrepreneurial resources such as loans through savings groups and training on various income generating activities. Respondents also noted that women are now more aware of their land rights. Male respondents particularly highlighted the role of community level change in promoting empowerment, in which husbands are now more supportive of women's aspirations to pursue income generating activities (typically small-scale farming and running small businesses). Noting the key role that men play in advancing WEE efforts, they implicitly highlighted several key ways that men can support women's economic empowerment, including by increasing women's access to land and farming inputs, respecting their economic aspirations and preferences, and giving them an equal share of the profits earned through joint activities.

I.3 WHAT TYPES OF ENTERPRISES OR ECONOMIC ACTIVITIES ARE WOMEN CURRENTLY AND DO WOMEN WANT TO BE INVOLVED IN? WHAT DO THEY PERCEIVE AS BARRIERS TO ENGAGING IN THESE? WHAT FACILITATING FACTORS OR PROCESSES ARE REQUIRED?

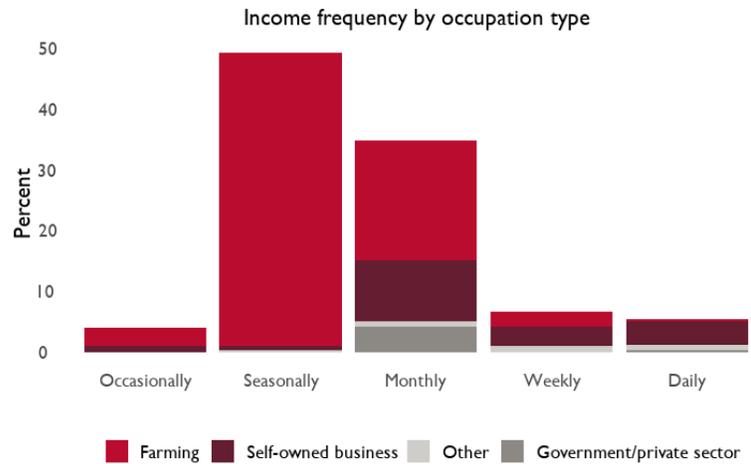
Women's Current Activities

Women GD respondents were predominantly engaged in farming (maize, tomatoes, potatoes, peas, beans, soybeans, onions, and sunflower), and to a lesser extent in a variety of other income-generating activities. These included animal husbandry and running small businesses. Examples included: food vending/restaurants, brewing traditional alcohol, tailoring, basket weaving, sewing, and hair braiding.

A great percentage of us women we plant vegetables, sell them, and engage in small businesses like cooking bagia or traditional alcohol. We are also involved in chicken rearing and pigs as well. We farm potatoes and after harvesting then plant maize which helps us in small matters. – Female GD participant, Phase II village

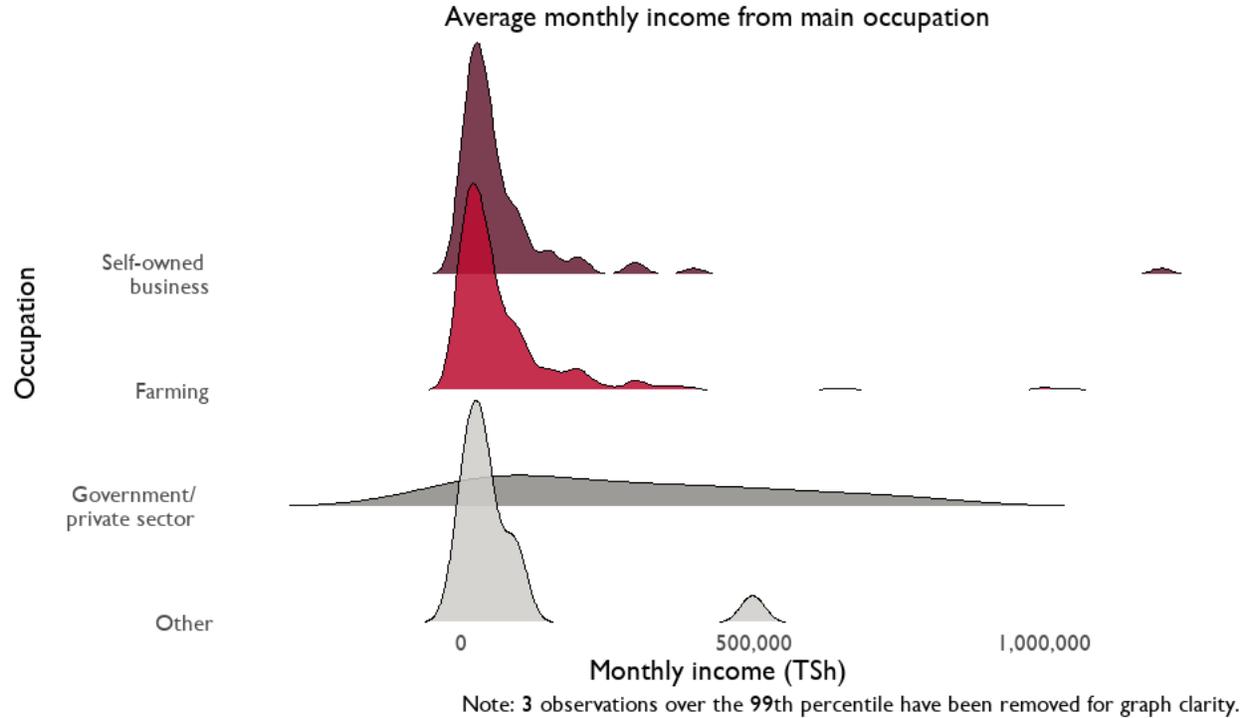
Results from the telephone survey provided a broader understanding of typical main occupations and types of income-generating activities that women in the study villages were involved in, together with average income patterns across different types of activities. As also reflected by the GDs, the majority of women in the telephone survey sample identified farming as their main occupation (69.8 percent, N = 351). Another 16.9 percent (N=85) listed a self-owned business as their primary occupation, and 6.2 percent (N=31) said they were unemployed. Among the minority who were not engaged in farming or a self-owned business, they listed government or private sector employment as their main occupation, or informal sector work such as selling alcohol or hair dressing.

The survey data also highlighted the typically seasonal nature of income flows to women in these communities, and wide variation in monthly income across respondents. About half of the women in the telephone survey sample (N=213) said they receive income seasonally, and only one-third (N=150) receive income each month. Receiving a more frequent income was less common, with 6.7 percent (N=29) of women surveyed receiving income on a weekly basis, 5.3 percent (N=23) on a daily basis, and 3.9 percent (N=17) only occasionally.



As expected, women who engaged in a business activity as their primary occupation had smoother income flows on a monthly, weekly or daily basis, while the vast majority of women who farmed as their main occupation receive income only seasonally.

The mean self-reported monthly income from the respondent’s main occupation was 92,576 TSH (SD 202,896 TSH), or approximately \$40.32 USD. The maximum income reported was 2,000,00 TSH (\$871.12 USD) and the highest seven earners in the sample either owned their own businesses or farmed as their main occupation. The figure below shows the varied income distributions for the main occupational groups.



The survey responses also highlighted the diverse and mixed livelihoods strategies that women engage in to earn income in the study villages. A full 70.3 percent of respondents (N=354) said they participate in additional business or income-generating activities in addition to their main occupation. Common activities included owning a small business (33.2 percent; N = 167), selling alcohol (17.3 percent; N = 87), and farming (7.0 percent; N = 35). In a typical month, women who take part in these additional income-generating activities reported earning an average of 113,938 TSH, or \$49.31 USD²² (SD 216,066 TSH) through their additional activities. This income was most often received on a monthly basis as well (40.3 percent; N = 142), although weekly (21.0 percent; N = 74) or daily (20.7 percent; N = 73) income flows from their additional income-generating activities were also commonly reported.

The qualitative group discussions highlighted that women's economic activities do differ substantially from men's. Respondents across the GDs highlighted that men typically engage in activities that require more physical strength, more time spent outside of the home, and working late at night. These include carpentry, construction (building bricks, building houses), craftsmanship (sewing baskets), lumbering and selling timber, large animal husbandry, burning charcoal, and transporting goods to the market. Aside from these activities, it was also common for men to be heavily engaged in farming for income, whereas women usually run small businesses.

Women's Desired Economic Activities

In general, women reported wanting to engage in value-add activities that go beyond farming, such as sunflower oil or soybean processing, selling merchandise (food, clothes), animal husbandry (examples: chicken, pigs), running a café or restaurant, brewing alcohol, irrigation or mobile money business. This was echoed by male respondents who also noted that although women wish to participate in new farming activities and expand their business activities, they are often unable to do so because they lack entrepreneurial knowledge and skills, necessary tools, and capital.

The activities admired by women, but they yet do not engage in include processing activities whereas recently we started to practice soybean farming and many women expect to join in order to engage in processing that crop. But also there is processing of other crops such as turning sunflower to oil, but the challenge comes...even though these women are engaged in grassroots financial institutions, still the amount [of money] deposited is insufficient to provide loans to strengthen those businesses. For instance, in processing business there [is a] need [for] improved equipment that enables the growth of business, there are issues of packaging, processing training...but you find only few can prosper, not many as compared to the number of women available. – Female GD participant, Phase I village

Perceived Barriers

Men and women most commonly highlighted a lack of capital to invest in raw materials and equipment needed for more complex income generating activities as a key barrier for women to pursue their desired activities. These can range from heavy machinery for sunflower oil processing, to high quality fertilizer and seeds, and money to transport merchandise or produce to the market. A few women respondents also discussed their reluctance to cultivate certain long-term crops that require costly inputs, like soya, because of uncertainties around the market for these high investment crops. Some women also cited environment and structural factors such as water scarcity and lack of a designated space to store and sell goods as common barriers.

²² \$1USD is equal to approximately 2,295.89Tanzanian Shillings (TSH).

We really like to do business but when it comes to income, we have no capital. – Female GD participant, Phase II village

Yes, for the past years it (soyabean) has no market, at least we started to find market in April or May this year, there is where we started to experience that, soya might have market in the next coming years, but we are still afraid when mobilizers came to encourage us and do something great. – Female GD participant, Phase II village

For example, women in groups wanted to get more knowledge in [different] farming techniques, for example they want to cultivate gardens, but they have limited capital. If they could get a machine for irrigation, they could be cultivating vegetables, tomatoes and many more things. – Male GD participant, Phase I village

Women also discussed a lack of training and restrictions imposed by their husbands as key barriers to starting small businesses and pursuing economic activities. This barrier was also validated during group discussions with men.

Most times you will find that a woman has an idea to do something and after raising the idea, the husband can say that he is the one who has the right to speak and hence no freedom to do economic activities. – Female GD participant, Phase II village

There are men at home that are very strict and even when women get loans to involve themselves in different activities, they dictate for the wife what to do and what not to do and sometimes women end up doing things they did not even plan. – Male GD participant, Phase I village

Some men and women additionally highlighted household duties as a key limitation to women's ability to engage in income generating activities. Given distinct gender roles and societal norms, women are expected to fulfil household and caregiving responsibilities. Consequently, women have fewer opportunities to pursue income generating activities because they have little time remaining after taking care of children and tending to household chores.

Among KIIs conducted with local examples of economically empowered women, respondents saw loans as key for helping them to achieve their empowerment and the most common barriers they cited were a lack of education about entrepreneurship and/or business skills, women's limited decision-making power in their own households or financial independence from their husbands (this was expressed in several ways, including husbands not allowing them to farm crops for profit, or taking the harvest or income for themselves, husbands saying no to business decisions a wife would like to take or going so far as to sabotage the venture), or a lack of transportation or capital to grow the business.

Some respondents also described situations where if she succeeds at her business, her husband expects her to be responsible for a greater, or perhaps all, of the household expenses out of her own pocket, without contributing equally. Beyond being unsupportive of women's business interests, some respondents also described situations where husbands go so far as to penalize the wife for her economic success by withdrawing their own financial support to the household.

The main barriers ... are within the marriage. I may have a business, but my partner may see as if I have been bribed, so he may bring up any kind of disturbance so as to drop down the business. That is the main barrier. Only if they [our spouses] could have the education that [if] we [can] get here, women may develop. Also ... you may find if a woman like me has a business, then he relaxes, does not deal with anything. From soap till salt, he does not support you even with one thousand shillings, it turns out everything is on you because he sees you are engaged with business, so [the responsibility for household]

expenditures, it is on you. If [the] soap finishes, he tells you: there is no soap. You become the one to be relied on [in the household]. That bothers us a lot. – Female KII respondent, Phase I village

Less commonly, some women also mentioned a lack of self-confidence, honesty or willpower to work hard as additional barriers to their economic empowerment.

Facilitating Factors

Respondents across the GDs overwhelmingly emphasized that increased entrepreneurial education and training on financial management would build women's capacity to pursue some of the desired activities noted above. Given the perceived positive impact of savings groups, respondents asked for greater facilitation of such groups to help them expand and thrive. Women who were not currently a member of a self-help group particularly called for trainings by district level officials to help them learn more about the purpose of the groups and build their capacity to run them efficiently.

We would appreciate if we would get teachers [trainers] to teach us in our groups. For example, in our groups we just teach ourselves but don't have a teacher so maybe if we would get one from the district level offices or ward-level to train us would be great... We want to learn how we can operate in the groups to be able to get to know how to run and make sure the groups continue operating well. – Female GD participant, Phase II village

Irrespective of gender or group membership, respondents also highlighted better access to loans, whether as a group or individually, and especially those with low interest rates, as a key way to help women overcome their lack of capital and expand their business interests.

Maybe if we agree on what we are to do collectively and after that we are then given a loan so that we do that activity. When we unite and get the loan as a group it will be easy for each of us to plant in their farms and take the produce together to the market. As you plant a larger area then the produce will be big also and bigger profit as well. After then selling the produce, we can then pay back the loan and the remaining amount we will then discuss as a group what to do with it. – Female GD participant, Phase II village

Just to add up there, it's not only loans but loans that have affordable interest rates that aren't oppressive to them. And so what would really help them [women] is getting loans that have affordable interest rates. – Male GD participant, Phase I village

KIIs with economically empowered women emphasized three factors they commonly felt had contributed to their own success: having received a loan (although most had received these from informal sources still), membership in a women's self-help group, and dedication to hard work. They also mentioned several common financial goals, including supporting their family and sending their children to school, being able to build or renovate a home, being independent and not having to rely on others, and being able to continue expanding their business activities whether through additional investments, capital purchases or otherwise.

I.4 TO WHAT EXTENT DO WOMEN PARTICIPATE IN FARMING AND SPENDING DECISIONS? WHO RECEIVES INCOME BENEFITS FROM WOMEN'S AGRICULTURAL PRODUCTION AND OTHER ECONOMIC ACTIVITIES? WHAT BARRIERS KEEP WOMEN FROM PARTICIPATING IN LAND, FARMING AND SPENDING DECISIONS WITHIN THE HOUSEHOLD.

Women's Participation in Farming Decisions

GD respondents irrespective of gender and group membership generally indicated that men play a more dominant role in farming decisions than women. However, women did note that shifting gender norms and increased awareness about women's empowerment

had resulted in couples making joint decisions about farming activities more often than in the past. Respondents said that women exercising decision-making power in collective farming with their spouses was a newer trend that has emerged in the recent years. Men were said to still commonly make executive decisions in other household matters, as they consider themselves more informed about farming practices and the household's financial situation. One woman CCRO holder noted that women's likelihood of participating in farming decisions may be lower when the household's overall land area is small, as husbands tend to be more willing to allow their spouses to manage a portion of land when their overall household landholding is greater.

There is a difference. In the beginning, the man was the decision maker but because of the education that has been given to all in the village, and since [CCROs] were provided, the decisions are made by both the man and the woman. – Female GD participant, Phase I village

Since I am a woman of the family and he loved me that is why I am there. He has the right to decide on his matters and I also have the right to decide on the same. Since we are together that is why we discuss and meet to a conclusion. If it is a decision that will bring conflicts, then I will not do. – Female GD participant, Phase II village

GDs with women highlighted that women have greater decision-making power when they independently own a plot of land, or when they are widowed. Other types of decisions that women make independently include decisions about childcare, household duties, and small businesses.

There is a possibility of making the decision myself since there is that farm that is for the household and my own private farm so that I can get income for myself and the family. – Female GD participant, Phase I village

Deciding on the woman owned farm is simpler. First of all, there are women who own our own land and knowing what to do for my benefit either, my own benefit. And also if I have no farm or I see like the farm I own is small...so because already we got education about land use and other things, then we decide to rent a parcel of land. I operate on it based on my own activities and work on my other farm. At the end what I get is important and helpful. – Female GD participant, Phase I village

For the plot I own, I can decide. Last year I planted sunflower, this year am going to plant maybe potatoes. ... For the plots we share, then I discuss together with him. – Female GD participant, Phase I village

These patterns were generally consistent with GDs with men, where most respondents mentioned they now make farming decisions in consultation with their wives. A few men shared that while men consult their wives, husbands make the final decision because they usually have a better understanding of the land, household finances, and farming capabilities. Respondents in three men's GDs mentioned they do not make any household level decision without consulting their wives, whether it relates to children's education, harvesting season or farming activities.

Men GD respondents voiced a range of opinions about women's participation in decisions about plots owned jointly or independently, but many noted a movement towards more joint decision-making. Men also acknowledged that women who have CCROs are particularly empowered to make farming decisions, although they traditionally cannot make independent decisions without consulting their husbands. Women were seen as independent decisionmakers if they were the sole earners in the family.

[Moderator: I want to know, to what extent can a woman in the family decide, if she wishes to – it might be in the plot that you own together or in the plot she owns herself?] Yes, the woman can do that and when she has her CCRO she is even more able to make the decision. In cases where the CCRO is for the household, she can also make the decision as long as the decision will result into development of

the household economically. – Male GD participant, Phase I village

The decisions are made by both and that is where the balance exists, since when only a man decides you will not be giving the rights a woman deserves. – Male GD participant, Phase II village

In my experience a greater percentage of those that make decisions are men, but with the ongoing education [a] few start understanding and give room to women to air out their views. – Male GD participant, Phase I village

Mostly it's the husband, the husband is the leader in doing all things for instance this year we are going to cultivate how many acres and maybe the [wife] can contribute some decisions but the one to decide first is the father [husband]. Male GD participant, Phase I village

That depends on the type of household it is. Some become half-half. That is, these decisions must involve the husband. And there are others because she owns a piece of land, then she has a big decision to do what she wants to do. ... But a large percentage of our village here it is half and half. – Male GD participant, Phase II village

The telephone survey results underscored that women feel they play a significant role in both land-related and spending decisions. Married women most commonly said they engage in cooperative decision-making with their spouses, while unmarried women often said they have primary authority in such decisions. The survey results also supported GD findings that women are actively involved in decisions about how to use land owned by the household. 43.3 percent (N=119) of monogamously married women and 35.7 percent (N=25) of polygamously married women reported making joint decisions with their spouse about land use. Approximately one-quarter of spouses in polygamous marriages said they make land decisions alone (24.9 percent; N=17). In contrast, in monogamous marriages, only 9.5 percent (N=26) of women said they made land-related decisions on their own, while their spouses made these decisions without them 40.0 percent of the time (N=110).

Women who were widowed most often reported being the primary decisionmakers regarding land (84.1 percent, N=74), supporting GD results that women who are widowed have greater decision-making power. This was also the case when women were never married (48.7, N=18), divorced (100.0 percent, N=7) or separated (65.2 percent; N=15), or cohabitating with a significant other (100.0 percent, N=3).

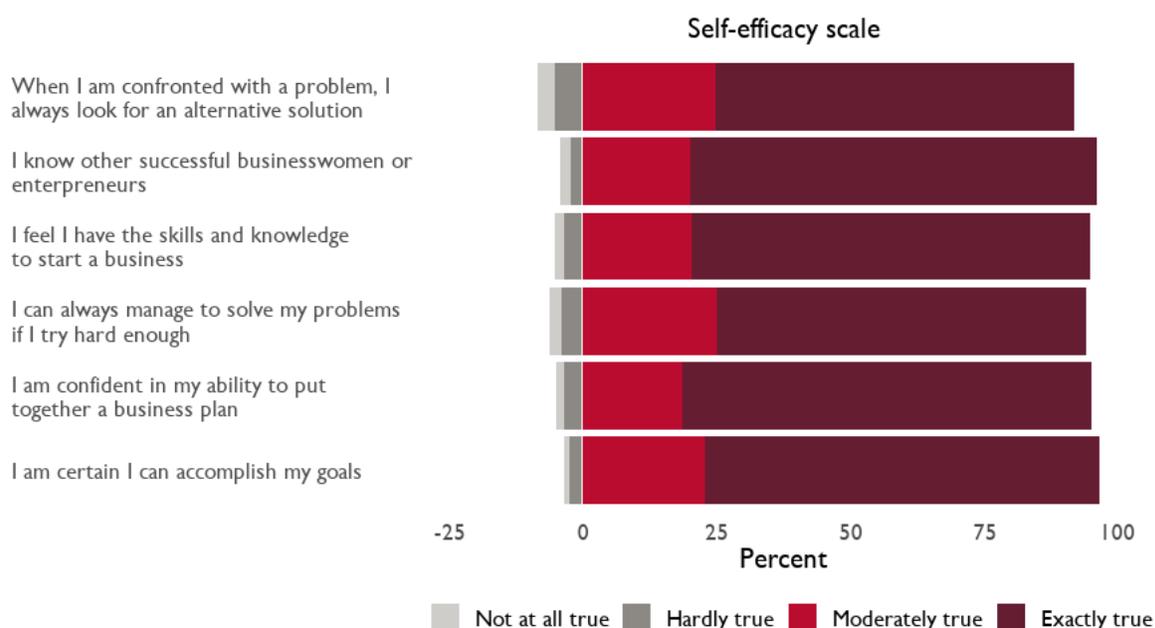
Women also reported autonomy over their own plots of land in the household. **Half of the women surveyed (50.1%; N=251) stated they owned and managed land separately from their husbands and other family members.** Among women who owned plots, the average number of plots owned was 1.8 (SD 1.2). The average amount of land owned was 2.6 acres and ranged from .05 acres to 30 acres.

Decisions regarding spending money followed a similar pattern as decisions regarding land. Approximately half of married women said they worked together with their spouses to decide how to spend money. Respondents reported their male spouses made spending decisions on their own in 38.9 percent (N=107) of monogamous marriages and in 28.6 (N=20) of polygamous marriages. Women who made spending decisions themselves constituted 14.2 percent (N=39) of monogamously married respondents and 15.7 percent (N=11) of polygamously married respondents. Women who were widowed, never married, separated, or divorced overwhelmingly said they decided how to spend money alone.

Women's survey responses also reflected cultural norms in the study villages. About half of women surveyed (51.1 percent; N=255) said that a woman generally has the right to use money she earned herself to buy clothing for herself or her children without asking permission from her husband, while

74.6 percent (N=373) said they themselves could decide how to spend a small amount of money their own. A lower proportion of women who earned an income reported being able to freely spend all or most of their earnings, at 61.4 percent (N=309), while 35.0 percent (N=176) said they could spend half or some of it.

In contrast to the GDs, however, the telephone survey respondents expressed strong confidence across a range of self-efficacy measures, including their ability to meet their goals and their skills to start and maintain a business. Nearly 75 percent of them also said they knew other successful businesswomen or entrepreneurs (74.4 percent; N=374), although they may have been referring to their fellow women’s groups members. Still, these results warrant some caution since they are so different from how women characterized their business skills in the qualitative discussions in the same villages, where women expressed much lower confidence.



Barriers

As noted previously, lack of capital to buy expensive farming machinery, seeds and fertilizers and male influence over women’s role in income generation were mentioned as significant barriers to women’s participation in farming decisions in the GDs. Women noted that men did not consult wives on farming or financial decisions under customary norms in their communities, although this was changing as people become more aware and accepting of women’s economic empowerment.

It is sort of a challenge, whichever crop you plant in the time of harvest all the money is taken by the husband and that is why there are lots of problems. – Female GD participant, Phase I village

In the household farm we can make all the arrangement together from the beginning until we harvest and the issue that arises there is the involvement in the post-harvest and the income earned. You may find that even I took loan from ONE ACRE FUND to buy fertilizers, but at the end, after the harvest is done, the decisions rests on him alone. That is really what frustrated us women. – Female GD participant, Phase I village

Men also cited patriarchal norms as a key barrier that prevents women from having equal decision-making power related to farming. Although there has been a shift in social norms through community

mobilization and awareness activities, some men still hold deep seated perceptions of gender norms that elevate men's interests, particularly where male members of the family are more likely to inherit land and consequently, have more decision-making power.

To add up also since it is owned by the household, there may be a challenge as far as income is concerned. After the produce is sold the father decides mostly on the use of the money even when the father contributed 20% to the work done and the mother 80%. This also is a challenge. – Male GD participant, Phase II village

I.5 DO WOMEN CONTROL TECHNOLOGY THAT MAY BE NEEDED TO ACCESS INCOME, SUCH AS MOBILE PHONES FOR MOBILE SAVINGS ACCOUNTS? WHAT TYPES OF POSITIVE OR NEGATIVE CONSEQUENCES HAVE WOMEN EXPERIENCED AS A RESULT OF INCOME GAINS, FROM WITHIN THEIR HOUSEHOLD OR THEIR COMMUNITY?

Telephone survey results indicated that most women surveyed owned both a working mobile phone (90.1 percent; N = 453) and a mobile money account (89.1 percent; N = 448), suggesting that it is common for women in the study villages to control technology related to economic empowerment. Women's direct access to mobile money transfer services also suggested that a large proportion of the surveyed women are likely to have some level of autonomy in their spending decisions. However, only 14.1 percent (N = 71) of women said they have a bank account in their name.

In terms of common positive or negative consequences women said they experienced as a result of their income gains, the most common overarching theme across men and women GD respondents was elevated social status and respect in the community, together with an enhanced quality of life.

On the part of the community, you get honored, you get respect and you will have a voice. Even if you decide to say a thing, you must be heard because if they look at you, you hold a position!! – Female GD participant, Phase I village

Several male GD respondents also described the positive representational value of women's economic empowerment. They claimed that working women are role models for their children and the community because they embody independence. This observation implicitly speaks to how economically empowered women model alternate paths for their children and encourage a generational shift in perceptions regarding possible activities for women to engage in. Another emergent theme from some men GDs was added respect their wives who contribute to the household income, because some men have seasonal jobs and women's economic activities may help stabilize household finances.

Yes, there is a profit [for economically empowered women] apart from businesses profit. First, the children do learn from the mother. So, children get to understand that even women should work and not depend on men or other people to enable them. – Male GD participant, Phase II village

Despite these benefits, GD respondents also cited several negative consequences of women's involvement in economic activities, related to community disparagement, detrimental interference from their partner, or financial loss. Women and men GD respondents described how women's partners may interfere or negatively impact their activities, such as by taking the money his wife earned and spending it without her consent, or selling her harvest for his own profit. GD respondents, irrespective of gender, also mentioned husbands relying on their wives' income and withdrawing their own support for the family, thus placing an additional burden on women. This theme was also noted in KIIs with economically empowered women.

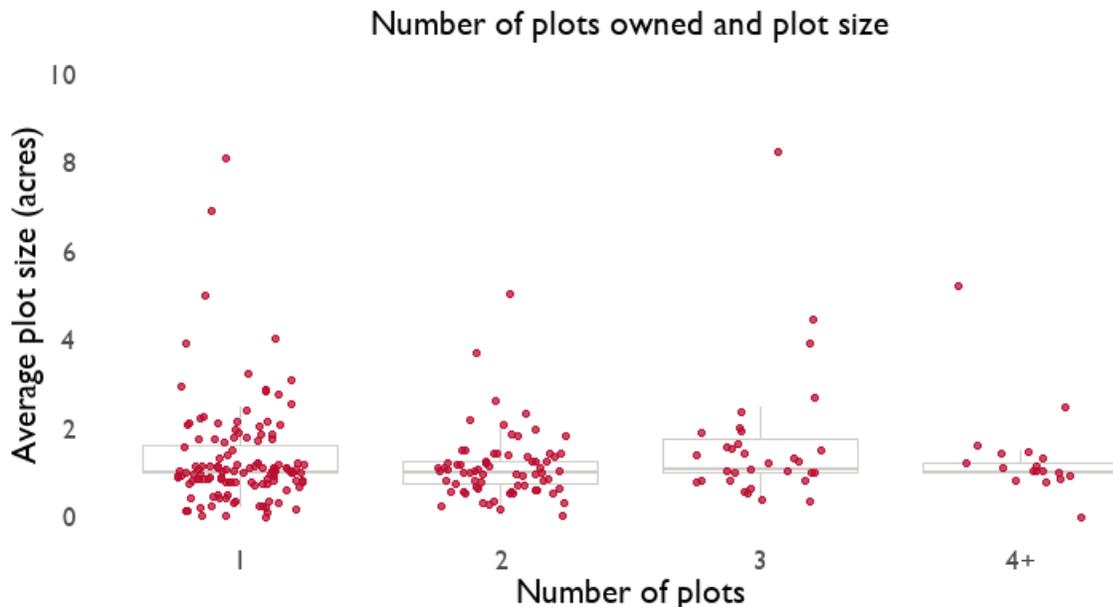
The disadvantages that we get as women are plenty. As a woman, I am a farmer and a businesswoman. I sell soup together with meat. When I have any activity that gives me income, men do not provide for the family, and you become the dad and mother at the same time. – Female GD participant, Phase I village

THEME II: ROLE OF LAND TENURE STRENGTHENING AND CCRO PROVISIONING IN CHANGING WOMEN’S ACCESS TO AND DECISION-MAKING OVER LAND AND RELATED RESOURCES

2.1 HOW DO PLOTS THAT WOMEN OWN AND MANAGE DIFFER FROM THOSE THAT MEN OWN AND MANAGE OR THEY HOLD JOINTLY WITH THEIR HUSBANDS, IF AT ALL? HOW COMMON IS IT FOR WOMEN TO OWN AND MANAGE LAND SEPARATELY, AND TO HAVE A CCRO?

In every GD held in Phase I villages, at least some women participants in the GD said they owned land separately from their husbands or families. In some Phase I villages, this was the case for nearly all of the women who participated in the GD. Among the KIs conducted with women who were considered to be economically empowered within their communities, 11 of them also owned and managed plots of land separately from other family members. However, many respondents noted that women typically own less land than their husbands, and most land that is collectively owned by a household is considered family land or under the control of the husband.

Among telephone survey respondents, half of the women surveyed (50.1 percent; N=251) also stated they owned and managed land separately from their husbands and other family members. Among women who said they owned land separately, the average number of plots owned was 1.8 (SD 1.2), and the average amount of land women said they owned was 2.6 acres (as self-reported by the respondent). However, this average masks a great deal of variation in landholding among the survey respondents, with the amount owned separately ranging from .05 acres to 30 acres. As shown in the figure below, half of the survey respondents owned 2 acres or less of land themselves, and the most common area of land women said they owned was just 1 acre (25.1 percent; N=63).



Note: 1 observation over the 99th percentile has been removed for graph clarity.

Women in Phase I and Phase II village GDs most commonly highlighted size and quality differences with respect to land they own compared to family land or land held by their husbands. The most commonly reported difference for women was that men own larger areas of land. But in nearly as many GDs, women said there were no major differences in land ownership by gender of the landowner within the household.

Women also reported that it was common for husbands to allocate one hectare of the household's total land area to the wife for her ownership and management, and for him to remain in control of the remaining area. GD respondents also highlighted that in some cases husbands may give their wives a plot that is close to the household, so that women are able to return home more quickly as needed.

Some women GD participants also noted that in polygamist households, which are common in some Iringa District villages, elder wives may be allocated more land than younger wives or the husband may allocate a similar amount per wife. However, wives are expected to use their land allocation to produce food or otherwise provide support for the husband. One GD participant mentioned that women plant different crops on their own farms compared to men. Women respondents also noted that in many cases women own land because they inherited from their families or parents.

The plots that we women own and the ones that the men own are different, the men's are bigger, and the women's are smaller. – Female GD participant, Phase II village

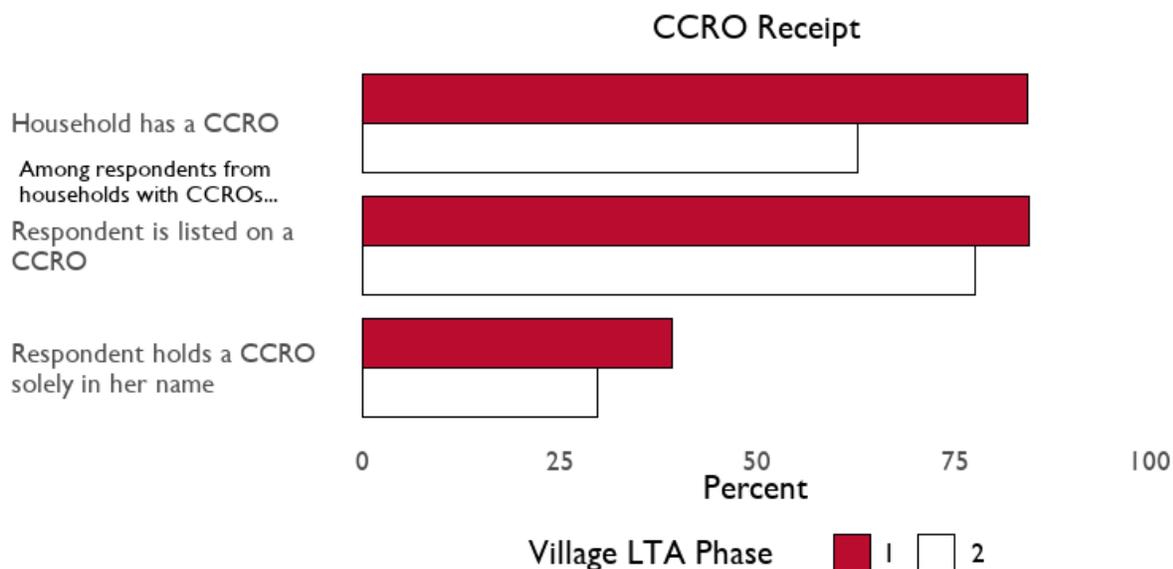
Those owned by women alone are smaller. Those owned by women are not of good quality, they don't produce good crops. – Female GD participant, Phase II village

The difference that comes is that they own larger areas of land since you have heard many say one hectare only for us while they remain with the other hectares of land. In that there is no equality at all. – Female GD participant, Phase I village

The majority of male GD respondents focused on the type of crop cultivated as the main difference between plots owned and managed by men compared to women, and this was in both Phase I and Phase II villages. Respondents in only two men's GDs mentioned that plots owned by women are typically smaller (both GDs were in Phase II villages), while this was highlighted by women in six of 24 women's GDs across Phase I and Phase II villages. Men in some Phase I village GDs also highlighted their perception that if the male spouse owned a piece of land prior to marriage, his wife does not have land rights to that plot. In Phase II villages, some men also felt that plots owned by the female spouse can be inherited by her children but not by her husband.

Women were commonly listed on CCROs for household land, and more than a third also had a CCRO for land solely in their name. For GDs held with women in Phase I villages, nearly all women GD participants said their households had received CCROs and they are listed on those documents (12 of 12 Phase I GDs), as did most of the women who were interviewed individually as positive examples of economic empowerment in their communities. In many of the GDs, women also reported having a CCRO for a plot in which they were listed as the sole owner, as did about one-third of the women who were interviewed individually as positive examples of economic empowerment in their communities.

This was also supported by the telephone survey data, where 74.3 percent of respondents (N=370) stated they had a CCRO for at least some land that is used by the household. Of those respondents who had a CCRO at the household-level, 81.5 percent (N=300) said their own name was listed on the CCRO. Overall, 34.8 percent of the telephone survey sample with women (N=174) said they had a CCRO with only their name on it.



The few exceptions where GD participants in Phase I villages did not report having a CCRO were due to reasons that were consistent with LTA reporting and the LTA IE: the household had a land conflict that could not be resolved. Much less commonly, women mentioned others they knew who had not obtained a CCRO due to a lack of awareness of the CCRO provisioning process, or a lack of interest.

In cases where women said their family had a CCRO but they themselves did not have a plot of land or CCRO in which they were listed as the sole owner, the most common reason given was that the family’s overall landholding was too small to divide up across individuals. Instead, a single CCRO had been issued for all of the household’s land. Women also implicitly tied this situation to shrinking land inheritance across generations or in large families, noting that families with small total landholdings are often those who have relied only on land inheritance from their parents as their means to acquire land. In families where land had already been subdivided among children for multiple generations, or where there were many children, the share allocated to each adult child is small. As a consequence, some of those families chose to obtain a single CCRO for all of their land, rather than divide the land among spouses and/or children and have each obtain a CCRO for their portion. In this context, some women GD participants also implied that families who had actively sought to expand their landholdings beyond what they had obtained through inheritance were leaving their own children in a better position.

CCRO receipt was much less common among women participants in Phase II village GDs, whether they were listed on a CCRO for household land or for CCROs in which they were named as the sole owner of the land. This is consistent with different implementation trajectories for CCRO provisioning by LTA in Phase II villages, whereby sensitization was conducted on land rights and CCRO provisioning, together with land mapping of individual parcels, but few households had obtained CCROs at the time of data collection for this study. In GDs, participants from Phase II villages often said this was because they had not paid the required TSH 30,000 fee to obtain the document.

In data collection for this study, a total of eight women from only two of twelve Phase II village GDs said that they had a CCRO where they were listed as sole owners.²³ This appeared to be fairly similar to

²³ But in each of these two GDs from Phase II villages, approximately 30-40% of the participants from households with CCROs

Targeted Study on the Role of Customary Land Formalization in Women’s Economic Empowerment – Final Report 25

men's situation.²⁴ A total of 7 male respondents across only three men's GDs (1 men's GD in a Phase I village, and 2 men's GDs in Phase II villages) said they had CCROs in which they were listed as the sole owner of the land. Male GD respondents said it was very common for CCROs to list multiple beneficiaries, even if both spouses were not jointly listed.

The most common barrier that women in Phase II village GDs mentioned for obtaining a CCRO was the cost. One GD participant noted, "We have [had the land] measured, we just have not paid." (Female GD participant, Phase II village). In another Phase II village for this study, however, participants said they had paid their individual fees but still had not received the CCROs and they were not sure why:

I remember we used to give to our leaders money for [CCROs], about 750 shillings per head. But to this day nothing is going on. And we also registered the names, they said every piece for 30 thousand [Tanzanian Shillings], but to this day [they are] silent. Education is always flowing they talk, talk, but to this day there is nothing. – Female GD participant, Phase II village

In terms of getting a CCRO for land solely in their own name, some women also alluded to challenges in dividing family land among different family members, implying that in their view the family owns the land collectively and so a portion of it cannot be given individually to just one person.

The key barriers to CCRO receipt that men focused on were similar to those highlighted by women, and were also mostly similar across Phase I and Phase II GDs held with men: the cost of obtaining a CCRO, situations in which there are unresolved conflicts that prevent the mapping and registration process from moving forward, delays from LTA²⁵, and a perception that once a land owner agrees to land mapping and registration, they will be required to pay for the CCRO.

We were told that if you don't have a [CCRO]... surveying one acre is 250,000 Tsh, and that is only for one acre. So, if someone want to survey five acres the price is very high and the surveyors have to come from the municipal council and for them to come here is additional cost. Therefore, that is the challenge, the costs are too high. – Male GD participant, Phase I village

Some people's plots were measured but when those land officers came the CCROs were not brought, and we asked them what might be the reason? They said some certificates might be in the council, but till today we have not got them and we don't have any information that maybe they are available or not available. I am one among those people...There are some plots that I still don't have my plot certificate. – Male GD participant, Phase I village

Men in both Phase I and Phase II GDs also agreed with the main gender-based barriers that women mentioned: the existence of patriarchal norms that see men as the ultimate decision-makers over land even if it is owned by a woman, and persisting traditional views that women do not have land rights. Men also mentioned that male family members are often given bigger plots of land, while women are often prevented from inheriting land unless they become widowed, as families want to keep family land

also had a CCRO solely in their name, which is on par with Phase I villages (In one of these GDs, 4 of the 14 participants had CCROs solely in their name. In the second of these GDs, 4 of the 10 participants had CCROs solely in their name. In one of these cases, the woman related that she had obtained a loan and used the profit from her business activities to purchase land. Her husband had then advised her to get a CCRO in her name for that land.)

²⁴ One explanation for this could be a reduced emphasis on individual land ownership by LTA in Phase II villages.

²⁵ This was only mentioned in Phase II village GDs held with men.

within their family lines.

Women don't have rights according to many traditions, and that puts them aside in some way" – Male GD participant, Phase I village

Some women fail to own land due to the nature of our traditions. In our traditions it was that the parents land is owned by the male children and the girls were not involved in any way." – Male GD participant, Phase I village

There are obstacles. Me for instance, I have a sister, and we males are seen as having more rights upon that land. And therefore, if our sister is already married, she has no right on the clan land because she already left. And that is where they miss the opportunity because even where she came from, she has no right while we were both born and found the land belonging to our parents. – Male GD participant, Phase I village

There is a need for us [men] to be educated that a woman [should] own land. [In case] where she is married, [it] is her right, because [currently the view is that] when I die, she will remain with the children and when she dies the children will remain with the land. – Male GD participant, Phase I village

2.2 CURRENTLY, WHAT DO WOMEN CCRO HOLDERS SEE AS THE BIGGEST CONSTRAINTS WITHIN THEIR HOUSEHOLDS AND COMMUNITIES REGARDING THEIR ACCESS TO AND CONTROL OVER LAND FOR FARMING? IN WHAT WAYS DID RECEIPT OF THE CCRO CHANGE THE NATURE OF CONSTRAINTS THAT WOMEN FACE, IF AT ALL?

In terms of general barriers to women's land access and control that still persist in their lives, women GD participants from Phase I and Phase II village GDs most commonly focused on discrimination from husbands and/or family members who continue to believe that women should not inherit land (10 of 12 Phase I women's GDs; also common in Phase II GDs). Women said it is still common to face situations where husbands deny their wives the right to be listed as heirs to land simply because they are women, or brothers of deceased parents divide land amongst themselves and exclude their married sisters on grounds they are not entitled to family land. Women also mentioned cases where men would not list their wives on CCROs even though the two had purchased land together. Less frequently, women also noted cases where in-laws had tried to deny a widow her husband's land when he passed away (3 of 12 Phase I women's GDs).

The challenge is there especially for us widows...during the [CCRO provisioning] survey there were our relatives like in laws and the husband's relatives who wanted us not to occupy a land...that was a major challenge in many areas!! They used to say "you have farm in a place you came from" meanwhile your husband has passed away and you have children!! – Female GD participant, Phase I village

The challenges that are there is that all the plots given to you by the man are owned by the man even though he might have sectioned it to you – but [it] is still under his command. When taking CCRO, he writes the inheritance [of the land] to be the children, and so there you can't say you have your area but rather is belongs to the family – Female GD participant, Phase II village

Women described being doubly disadvantaged because they can be denied a land inheritance through their own family, particularly if her parents landholding was small, while at the same time a husband may also refuse to list her as an heir to his land.

...For example, [for] married women, you find once she moves from home, there were not enough lands and thus [she] did not occupy [a share of her parent's land]. But also the place where she is married the husband refuses to list his wife as heir of that land and tells her "It will not be possible, here you got married and you will just live. Issues of land are none of your business". So you find that a

woman remains as she was in the past, she never changes; she never changes until [she] uses her mind to rent a parcel of land for other developments. – Female GD participant, Phase I village

There are restrictions such as leaving the family, if I am a married woman. So for example, [if] the father is gone, in the division of land the woman becomes silent because I am married. So they inherit, the brothers. I am a woman in the family and I have no rights and I may also be married, but if my husband dies the plot will be marked with a man's name, I am a woman and I have no freedom. – Female GD participant, Phase II village

The most common non-inheritance based constraint to accessing and controlling farmland that women mentioned was not having sufficient income to buy a plot of land for themselves.

Despite these persisting barriers, women GD participants acknowledged that CCROs had played a role in protecting their land rights, and had reduced constraints that women face with respecting to owning, getting access to or making decisions about land. Women described feeling increased security over their land because of the CCRO, a stronger sense of protection from land disputes by their own relatives and from neighbors, greater self-worth and elevated decision-making power within their families. They also felt that sensitization on women's land rights had led to improvements in gender norms around land in their villages, which was also reflected in several men's GDs.

Among women GDs in Phase I villages, participants commonly affirmed that the CCRO has been a valuable tool to help them protect their land rights (11 of 12 Phase I women's GDs), including by preventing conflicts with neighbors who might encroach on their fields, and protecting women from land disputes with their own relatives. Women discussed having a sense of increased security over their land because the CCRO provides legal proof of their ownership rights, and would be recognized by the courts or other authorities in the event of a land dispute.

...if it happens there is a conflict, the CCRO will help me to defend as evidence. – Female GD participant, Phase I village

There were some types of disputes where women had lower confidence in the CCRO's ability to help them, although this was uncommon in the GDs. In one example, a respondent faced a situation where relatives disputed her ownership rights and did not allow her to sell part of her land, although she was listed on the CCRO for that parcel. This participant was appealing her case in court, which may not have been possible prior to her receipt of the CCRO. Women also said that widows in especially still face challenges defending their land rights, even though they may have a CCRO. As one widow related:

*There is a challenge to me; there is a farm that I got a CCRO but still my in-laws claim that it was land for their brother. I have not reported it to any authority but already he is gaining power to restrict the land, so I wait to see if he will use that land.*²⁶ – Female GD participant, Phase I village

Women in many LTA Phase I villages attributed sensitization on women's land rights, together with receipt of the CCRO itself, as the main reasons they had seen improvements in their land-related challenges. Respondents explained that once women and other village members had been educated about women's land ownership rights and women themselves received CCROs, women's land ownership in the village increased and there have been fewer land conflicts (6 of 12 Phase I women's GDs).

²⁶ In this case, the GD moderator advised the participant to bring the case to local authorities for assistance.

The challenge is that women were marked as they have no rights to own lands but after obtaining the CCRO, the knowledge has been increasing among women that we have rights to occupy lands. That is why we got education first then followed by CCROs. – Female GD participant, Phase I village

In the past traditions it was said that women can't own land but after the land education [LTA sensitization on land rights] came in both women [and men] were inclusive. ... Yes, there are changes such that even when the spouse dies the relatives can't claim anything since it's [the land] the property for me and my husband. – Female GD participant, Phase I village

Among Phase II women GD participants, where most participants did not have CCROs but they had been sensitized on land rights, women envisioned that CCROs would help to ensure that their children would inherit land, and also reduce land conflicts with family and other community members. However, some women GD participants in Phase II villages also thought that the CCRO may not be able to resolve all community disputes, or intrafamily disputes over how to apportion land among many different family members, where instead it could exacerbate such types of conflicts.

With the [CCRO] there will be no more land disputes. Nor is there any inconvenience because, [the CCRO] enables you. Even if it [a land dispute] does happen, if you have that document, it is a protection. – Female GD participant, Phase II village

Because CCROs were not common among the Phase II women GD participants, few could say whether and how CCROs may have changed constraints that women face over land. Among the two GDs from this group where women had received CCROs, the outlook was positive and focused on the role the CCRO had played in elevating their decision-making power and self-worth in the family.

When we had no [CCROs], the men had a say in everything without involving their wives but now since they own the land together, it is hard for him to decide all by himself. – Female GD participant, Phase II village

But also, owning the [CCROs] has elevated the value of women. Women viewed themselves in a state of suffering and we saw ourselves as being worthless in the family. But since we were involved and agreed to survey the area together, and now that both of our names are on the [CCRO], we are now so happy and peaceful. – Female GD participant, Phase II village

Men GD respondents focused on the role of CCROs in protecting them from land disputes, and highlighted that the legal backing of the CCRO offered a strong sense of relief. Still, some men from GDs held in Phase I villages felt the CCRO could not offer protection against larger land-related conflicts, such as when there is disagreement across villages about village boundaries and therefore which village a plot of land belongs to.²⁷ Some men in these GDs also mentioned that only a limited number of people can be listed on the CCRO, which can cause disputes within the family in cases where a family would like to list a larger number of household members as beneficiaries or joint owners.

It is true that the [CCRO] is the biggest proof because on the plot I am bordered on four angles and all four have signed on all sides. The [CCRO] can be very helpful even when I'm dead, my grandchildren can use [it] to protect their borders. – Male GD participant, Phase I village

Men in Phase I villages generally also thought that CCRO provisioning had helped to change some of the key constraints that women face with respect to land access, decisions and ownership. These respondents felt that brothers are now more likely to share land with their

²⁷ It would not be possible to obtain a CCRO until the village boundary conflict is resolved across villages.

sisters, and that women's obstacles defending their land rights have been reduced because the CCRO provides clear documentation of her land rights. Men GD respondents in Phase II villages felt that women have a better understanding of their own land rights, while men are now more supportive of women's land ownership than they had been in the past. **They attributed these positive changes to education and sensitization that had been conducted in their villages.**

... it's not only the women who have been enlightened to know of their rights, but also men who were an obstacle to women have [now] realized and known the rights of women. And in that sense it reduces the men's oppression against women. – Male GD participant, Phase II village

2.3 WHAT ARE THE MAIN WAYS THAT WOMEN'S DECISIONS OVER AGRICULTURAL PRODUCTION AND USE OF INCOME FROM PRODUCTION, HAVE CHANGED THROUGH THEIR RECEIPT OF A CCRO? WHAT CHANGES ARE THEY MAKING OR WOULD THEY LIKE TO MAKE ABOUT WHAT CROPS TO PLANT, INPUTS AND OTHER LAND INVESTMENTS? WHAT MOST INFLUENCES WOMEN'S ABILITY TO MAKE THESE DECISIONS OR IMPLEMENT CHANGES TO THEIR PRODUCTION ACTIVITIES?

Among Phase I women GD participants, some women did report they had already, or were planning to make, changes to the crops they were planting as a result of having the CCRO. These changes typically related to planting longer term crops, or rotating crops to facilitate soil improvements. In some cases, respondents also reported improvements to their income as a result of these changes either to the types of crops grown (including a switch to cash crops) or due to crop rotation intended to restore soil nutrients (which in turn could improve yields and ultimately their income) (4 of 12 Phase I GDs with women).

Since we got CCROs it is possible to plants long term crops such as trees which can take even ten years. – Female GD participant, Phase I village

The types of crops that women most commonly said they would like to grow were soya, sunflower, maize and beans. Others mentioned very infrequently were: Irish potatoes, groundnuts, cotton, tomatoes and avocado. The most frequently mentioned agricultural inputs they needed were: fertilizers, seeds and machinery such as tillers. The most common barriers that women from Phase I GDs mentioned with respect to making these crop changes or investments was a lack of capital (5 of 12 Phase I GDs with women). In one GD, respondents also mentioned a need for training on how to grow the crop (soya).

Among the few Phase II women GD participants who had already received a CCRO, they had not made changes to their crops or farming practices since receipt of the CCRO and cited a lack of capital.

Its due to lack of working tools.....like capital, equipment. Sometimes you may want to cultivate potatoes or plant trees but you have no capital to do so – Female GD participant, Phase II village

For comparison, some men in GDs held in Phase I villages also said they had planted fruit trees and new types of crops, such as potatoes or green peas, since receiving their CCROs. For some of these men, cultivating additional crops had led to increased income for them because the market for those crops (potatoes and green peas, specifically) was better than for maize, which they had previously farmed. **Others said they had not yet made any changes, either because they only recently obtained a CCRO or because although the CCRO had strengthened their land rights but had not translated to increased capital for them to make changes to their land.**

I have not made any changes because getting a [CCRO] does not mean getting capital. I still cultivate the same old way. The [CCRO] has only made me to have more rights on the land that the land is mine

by law but I have not changed the crops because I may plan to cultivate certain crops but am unable [to] due to [lack of] capital. – Male GD participant, Phase I village

If capital constraints can be overcome, men GD participants in both Phase I and Phase II villages were interested in cultivating cash crops like sunflower, groundnuts, cashews and avocado, beekeeping, and setting up an irrigation system for their farms. For many male GD respondents, however, the capital constraints were the larger and persisting barrier to them making additional land investments, despite having received the CCRO.

I would like to change the crops, for example, here the main crop we have is maize. So, if I had capital, I would change to for example cultivate avocado. Our fellows who are capable are cultivating – Male GD participant, Phase I village

I wish to plant sustainable crops like fruits, Avocados etc. Since I now have [the CCRO], I plan on planting these sustainable crops like fruits like avocados and other crops – Male GD participant, Phase II village

I wish to do irrigation farming since it is a sustainable farming but getting the equipment's is a challenge since it needs capital – Male GD participant, Phase II village

For the sustainable crops you can't do anything without having adequate capital and so if I can get any organization to provide loans then we would be ready to implement our wishes. – Male GD participant, Phase II village

2.4 HOW HAVE WOMEN'S VIEWS AND OPPORTUNITIES REGARDING THEIR OWN ECONOMIC EMPOWERMENT CHANGED AS A RESULT OF LAND TENURE STRENGTHENING AND CCRO PROVISIONING?

Although women from Phase I village GDs envisioned that the CCRO could help to expand their economic empowerment, most commonly through increasing their ability to obtain a loan (10 of 12 Phase I GDs) or by being able to sell or rent out their land (3 of 12 Phase I GDs with women), in practice few if any GD participants had done so to date.

[The CCRO] will help me because at the beginning when we had no CCROs we feared even to register for loans because when they came for assessment, they used to require seeing [your] land. But again, in showing that land, your husband could resist because it is not yours. But for now [as we have a CCRO], we are free to register for a loan and thus we call for the government to help us [to do that]. – Female GD participant, Phase I village

The role of the CCRO in increasing women's tenure security was more clear, with women more commonly highlighting that the CCRO enabled them to farm their land or grow crops of their choosing without fear of conflict or land-grabbing. Among the telephone survey sample, **nearly all respondents who owned and managed land separately from their husbands and other family members expressed very high perceived tenure security over those plots**, with 98.4 percent of them (N=243) expressing confidence that an attempt to take their parcel without their permission over the next five years was either somewhat or highly unlikely. In contrast, only three of the 246 respondents to this question thought this could be likely or very likely.

Some Phase I women **GD participants spoke of additional support that would be needed, beyond the CCRO, for them to realize stronger economic empowerment**. Here, the most commonly mentioned support was additional education on entrepreneurship, including showing CCRO holders how they can use their CCROs to obtain loans (3 of 12 Phase I GDs with women).

Phase II women GD participants similarly spoke positively of an envisioned role for CCROs in helping them to expand their economic activities, particularly through helping to reduce land conflicts and obtaining loans. As for Phase I GD participants, however, in practice few if any women among these GDs had actually realized this in practice.

For comparison, some male GD respondents in Phase I villages did think that land mapping and receipt of CCROs had helped people to obtain loans and in turn expand their income generating activities, especially by turning to faster-growing crops (different from maize), and by strengthening their confidence in their ability to make longer-term decisions about what to cultivate and when.

Still, many men in these GDs spoke primarily in terms of their confidence that the CCRO would help them to get a loan in future, rather than having already experienced this. They also mentioned a desire for additional awareness on loans within the formalized banking system and how CCRO holders can use their document to secure a loan. Some male GD respondents in Phase II villages also felt that CCRO holders are perceived as more reliable, and thus banks will be less concerned about them defaulting on loan repayments. Some respondents appeared to be aware that the CCRO document can be used as collateral for a loan, but male respondents did not express the same level of concern that women did around the risks of land loss in the event of loan defaults, if the CCRO is used as collateral.

Currently what can mostly help me is just getting a loan because I have a plot and I have CCRO, so when I get a loan, my economy will expand. – Male GD participant, Phase I village

The [CCROs] can also assist to make you trustworthy [to] the banks, as far as loans are concerned. – Male GD participant, Phase I village

Among the KIIs held with women who were seen as positive examples of economic empowerment in their communities, their experiences being able to leverage the CCRO for greater empowerment were also mixed. These women felt they had benefitted from the CCRO, by using it as collateral to obtain a group loan (2 KIIs), feeling an increased sense of agency and confidence over their ability to make decisions about the crops they chose to grow or other decisions about their land use (2 KIIs), or feeling better protected from land expropriation attempts by family members or others (2 KIIs). In five KIIs, women said they had not yet used their CCRO, primarily due to a lack of information.

The telephone survey data provided some additional insights into linkages between strengthening women's land rights, tenure security and other aspects of their empowerment. Across the survey respondents, women's land ownership was associated with an 18.5 percent increase in women's certainty that they can solve their own problems, and a 11.7 percent increase in women's certainty that they can accomplish their goals. Women's ownership of any land or not was more important than the amount of land owned. Women's land ownership has also positively associated with women's control over other income assets and household decisions regarding spending, together with the ability to spend income freely. Among the survey respondents, women who own and manage their own plots were 24.1 percent more likely to be involved in decisions over land use and 14.9 percent more likely to be involved in decisions on household spending. Owning one's own plot was also associated with a 4.8 percent increase in the likelihood that a woman can spend income she earns freely.

Evidence for the specific role of CCRO possession by women on this also comes from the telephone survey data, wherein women with their name on a household CCRO were associated with a 22.1 percent increase in the likelihood that they were involved in land use decisions (meaning she either primarily makes decisions alone, or she and her husband do so together). Women who were sole proprietors (solely listed on the CCRO) had an even higher likelihood of this, at 26 percent. These

trends were similar for women in Phase I and Phase II villages who had CCROs in which they were listed among other household members, or for which they were sole proprietors, with stronger effects seen for women who were sole proprietors irrespective of village LTA phase, and slightly stronger effects for women in Phase I villages relative to Phase II villages (a 6 percentage-point difference).

THEME III: WOMEN'S FINANCIAL SERVICES PREFERENCES AND ACCESS TO FINANCE

3.1 WHAT IS WOMEN'S CURRENT AWARENESS AND UNDERSTANDING OF DIFFERENT TYPES OF FINANCIAL SERVICES AND CREDIT/BORROWING OPPORTUNITIES?

The GDs and KIs made clear that women in the study villages were far more familiar with informal saving and loan services than those from formal banks, and community lending groups such as VICOBA were the overwhelming primary source of credit for most women. While this was expected, results also showed that women do use of an array of financial services, including mobile money and bank accounts, and obtain loans from a variety of sources, including district council loans and those from nonprofits.

VICOBA or similar forms of rotating credit were overwhelmingly the most common and familiar financial service used by women GD participants in Phase I villages (9 of 12 GDs held with women in Phase I villages). Primary reliance on VICOBA for credit was less common among women in Phase II villages, potentially linked to LTA's comparatively lower support for women's groups in Phase II villages. Participants in 5 of 12 GDs held with women in Phase II villages mentioned not having a VICOBA in their communities.

One GD participant described the structure of her community lending group as follows:

In our group we meet every Thursday, contribute TZS 2,000 each one of us and when its reached TZS 100,000, those who would love to take loans, they are given, and can later on return the amount with a 10% interest after two months. – Female GD participant, Phase II village

MFI, commercial banks and mobile money services like M-Pesa, Tigo Pesa or Airtel Money were mentioned less frequently, but also used by some women. District Council or local government was also mentioned as an important lending source, especially for loans tailored to women's groups. Some also mentioned nonprofits such as One Acre Fund, for in-kind financial services.²⁸

Women's awareness of other available financial services also appeared to differ depending on their participation in credit lending groups, and suggested a significant awareness gap between women who are members of groups and those who are not. Women who were in VICOBA reported that those who are not part of groups were generally less aware of available financial services, suggesting that the groups can also serve as ways for women to obtain information and/or support on how to take advantage of less familiar services.

Interviews with representatives from formal lenders indicated that many of them do have loan products that are tailored to specific needs of farmers, but GDs with both men and women in the study villages suggested that many villagers are not aware of these offerings. Formal lenders are aware of the liquidity challenges of seasonal farming, and they suggested that rural villagers who do small business activities in addition to farming are generally better positioned for loans from their organizations because they have an alternate and more regular income stream that allows them to better manage repayment.

In farming areas, we have been offering loans in a specific program. ... [but] if you take the loan to a farmer who isn't involved in any other business ... that brings a break down in issues of liquidity. So, the

²⁸ One Acre Fund provides farm inputs on credit.

farmers that we normally help out are those with small business who can be able to pay a little amount and later on a certain lump sum will be paid out after harvesting...In addition to that, the farmers that we have been working with are those that have substitute businesses and so you can give the loan while considering that each month he would be paying back a certain amount. (MFI, Finca Bank, KII)

NMB gives loans to farm businesses where we look at the type of crop that is planted, size of the farm, but again who is the buyer after harvesting the produce. It's not only about the harvest but also the buyer at the end... (NMB, KII)

3.2 WHAT KINDS OF CREDIT AND OTHER FINANCIAL SERVICES DO WOMEN CURRENTLY USE, AND WHAT WOULD THEY LIKE TO USE OR DO DIFFERENTLY OR IN THE FUTURE? FOR WHAT PURPOSES? HOW DOES THIS DIFFER FROM MEN? WHAT ARE PERCEIVED BARRIERS OR REASONS THEY DO NOT USE PARTICULAR SERVICES, OR CHOOSE NOT TO TAKE OUT LOANS?

Current Financial Services

In group discussions with women in Phase I villages, participation in informal credit groups like VICOBA was relatively recent but overwhelmingly the most common financial service that women used, and also the most common way that women reported being economically empowered (12 of 12 Phase I GDs). The groups allow women to set their own interest rates and lend money to each other, and provide a way for them to pursue economic activities that would otherwise be difficult to access. Women who were part of such groups reported having greater access to loans by joining their group, together with other benefits like trainings on different types of income-generating opportunities, such as animal husbandry. Women in some Phase I villages had also received government loans through their groups.

In the past there were no groups and the government used not to lend money to women. There is a big difference since even now there is lots of awareness and even the government lends money. – Female GD participant, Phase I village

The GDs also highlighted that women saw participation in credit groups as one of the main ways they might also access formal loans in future, as they viewed their group borrowing power to be greater than seeking out loans individually. In this respect, continued strengthening of women's participation in and the functioning of village credit groups may serve as one avenue to help increase women ability to eventually access formal financial services that are tailored specifically for women's groups.

Responses from the telephone survey provided a more comprehensive picture of financial services used by women in the study villages. Among survey respondents, 89 percent (N=448) used mobile money services, 74.4 percent (N=374) had asked for a loan in the past 12 months, and 14.1 percent (N=71) had a bank account in their name. Nearly half (47.4 percent; N = 164) of married or cohabitating women in the sample said they had their own savings or financial assets separate from their husband. Among women who had taken a loan in the past year, the vast majority (85.6 percent; N = 304) did so through a VICOBA or other informal lender in the village. Only 6.5 percent (N=23) had obtained loans through a commercial bank in the past year, while 10.8 percent (N=54) had ever obtained a loan from a bank.

Desired Financial Services

Despite the strong reliance on VICOBA for credit across all GDs held with women, respondents expressed a desire for improved access to formal banks for group or individual loans. Interest in formal bank loans was mentioned in 9 of 12 GDs held with women in Phase I villages, but less so in GDs with women in Phase II villages. Some women in Phase II villages also stated they would like better knowledge about and access to district council loans in future.

Men in Phase I and II villages also expressed a desire for improved access to formal bank loans in future, and increased presence of commercial banks in villages. Men in some Phase II village GDs mentioned

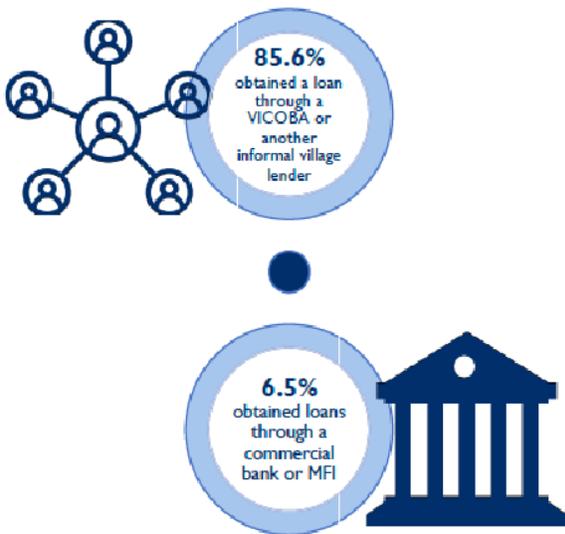
they would like to join VICOBA and other informal credit groups, reflecting a trend mentioned in several villages in which men had started to join VICOBA that were initially set up as women's groups. One male GD respondent stated:

"...I myself I have been thinking of joining in these groups [VICOBA] because I have noted that people benefit a lot." – Male GD participant, Phase II village

Women's Use of Financial Services



Among women who obtained loans



Women did not seek loans from formal sources because they:

39.8%	33.6%	19.5%
• Do not have sufficient income	• Do not have enough information	• Don't know how to apply

Control over Assets



Credit Purpose

In GDs, women said they obtained credit primarily for their children's school fees, purchasing farming inputs like equipment, fertilizers or seeds, renting in fields, or to reduce their overall economic burden. Women also used loans to purchase materials to support their small business activities. This was consistent with telephone survey respondents, who reported the most important reason they took out loans was for farming expenses (27.5 percent), to start or expand their own income generation activity (18.4 percent), or for children's school fees (16.0 percent). Among those who had ever taken a loan from a commercial bank, half of them (50.0 percent) had done so to pay for farming expenses, 25.9 percent used the loan to start or expand their own business, and 22.2 percent did so to pay children's school fees.

While men and women shared similar views on desired financial services, there were important distinctions in their underlying financial goals that shed light on the different ways that women and men in the study villages are currently economically empowered. Women focused on the importance of access to credit to ensure they can meet their immediate needs, such as buying agricultural inputs like fertilizer and tomato seeds, paying for school or household needs. Men, on the other hand, discussed access to various financial services as a means to attain greater economic security over the long term. They were more likely to list savings and agricultural investment opportunities, such as buying livestock and saving money to qualify for larger loans. These distinctions underscore that many women in the study villages are still in early stages of envisioning and pursuing their longer-term economic empowerment.

Barriers to Credit and Financial Services

Despite women's desire to obtain formal bank loans, they also highlighted substantial barriers to access, including knowledge gaps and institutional barriers. This makes formal bank loans relatively inaccessible to them, especially compared to informal group loans. These barriers and women's current inability to overcome them ultimately determine why most women still pursue informal credit options.

Women in Phase I villages stated that one of the main challenges to accessing formal banks for financial services is their lack of education about the processes for obtaining a loan, including how to utilize CCROs as collateral. Other key barriers they mentioned were: high interest rates, difficulty repaying loans on a monthly basis given their seasonal income flows aligned to the farming season, not having enough collateral, and not having enough income to qualify for a loan. In some GDs, women mentioned that information on bank loans had not reached their village yet, while some widows felt they could not be considered for a bank loan because they did not have a husband to serve as a guarantor.²⁹

Women in Phase II villages also highlighted high interest rates, their own low income and capital to qualify for formal loans, and administrative barriers from formal lenders such as a requirement to be part of an organized credit group or other conditions for approval. Phase II women GD participants also talked about the lack of organized credit groups in their communities, such as VICOBA, as a barrier to obtaining formal loans. Some also mentioned that even when organized groups are able to obtain a loan from an external source, the size of loans typically available to these groups can be too small for the group to use effectively. This in turn limits the types of economic activities or expansion of activities that they engage in, together with potential profits they might achieve.

There is a loan they were giving to villagers last year which did not have an interest rate, but the size of the loan was very limited [and] could not satisfy our needs. They were giving I think 3,000,000/= or

²⁹ They assumed that banks required this, but KIIs with formal lenders indicated that guarantors are not always necessary for individual loans and do not necessarily need to be a husband of the applicant.

1,000,000/= as a starting point, then after that they will evaluate if you have done the best, [and] they increase the loan size. And you find most of us in our groups we are 30 people. So 3,000,000/= for 30 people is nothing. – Female GD participant, Phase II village

First the loan they provide does not meet needs of the whole group. [The] group might have 60 members, when [the loan] they give [is] 3,000,000/=TZS – don't you see it will be useless? Because you will cultivate together, but during loan payment at least everyone should get [some small profit], so as to be able to run other activities. – Female GD participant, Phase II village

Respondents also tied together uncertainty about their inability to pay back a loan coupled with high and fixed interest rates from formal lending sources as a key reason to avoid seeking formal credit and the potentially catastrophic consequences if they default. They prefer loans from informal sources or even the district council, because they are more forgiving if and when respondents are unable to repay the loan on time.

We saw their [banks] interest rate is very high, people who failed to pay on time, they ran away from the village and left their families alone...How did it come to 800,000/=TZS, while I borrowed [only] 200,000/=TZS? – Female GD participant, Phase II village

It is difficult since they have interest that tends to increase the more you stay without paying for the debt. So that is why people fear to take loans [from banks], even though they wish [to]. – Female GD participant, Phase II village

[District] Council loan is very good [because] when you go to explain that this year, we didn't get anything or we only got this – example for onions, we explained that we failed to get [a] market – they understood. There is money borrowed from 2014 and it is not [re]paid yet and it does not have any interest rate, and it is still the same 10% – Female GD participant, Phase II village

Women did point to support they thought would most help them to overcome these formal credit access barriers. Women GD participants in Phase I villages most commonly highlighted training and education on the formal loan process. Women GD participants from Phase II villages also asked for entrepreneurial education, obtaining longer-term loans and longer repayment times for agricultural activities, loan receipt timed to the agricultural season (both to allow farmers to take advantage of such loans when they most need them, but also to enable them to repay the loan when their seasonal income flows allow), improved access to group loans, and increasing the size of group loans. Some women also mentioned broader market constraints, noting that even with a loan to buy needed agricultural inputs and a good agricultural harvest, the market for their produce is often not sufficient to allow a profit.

Lack of education around the formal loan process was a shared concern across most GDs and KIIs held, regardless of respondent gender of LTA village phase.

It is that we had no education. Let you educate us on how to use the bank So just educate us, so as we know what to do. – Female GD participant, Phase I village

Most of all I see not getting credit at the bank is sometimes an education issue as well, and not very recognizable. – Female GD participant, Phase II village

Even among the KII sample with locally identified economically empowered women, women had primarily obtained loans from VICOBA for their business activities. A smaller number had obtained either group loans from banks or MFIs, and two of the women had received individual loans from a commercial bank. Most of the women in this KII sample said they had never tried to apply for a

commercial bank loan. As with the GDs, the key barriers they focused on were also a lack of education, not meeting eligibility criteria and high interest rates.

Aaaah, I have not been able to [get a loan from a commercial bank] because I do not have a clue on how to go about at a bank and get loan. If I go will they listen to me? If I tell them, I am a farmer, I sell shoes or I sell YEBO, will they understand me? – EEW KII, Phase I village

GD respondents also shared their attempts to acquire loans in the past, and the significant hurdles they had encountered. Some who had applied for loans from formal sources in the past mentioned what they saw as considerable delays waiting to hear on approvals, which made it difficult to obtain loans for their short-term economic needs. One GD with men in a Phase I village also mentioned that loan applications are typically tied to the farming season and so, during peak farming season, banks are not always able to grant all applications. A female GD participant described a two-month turnaround in waiting for approval from a formal bank as problematic, given that the loan was tied to time-sensitive seasonal farming needs, but the process can also be considerably longer.

The main obstacles that keep us from moving forward are loans that delayed. You ask for them in March, they bring you in May. These are the obstacles that hold us back..” – Female GD participant, Phase II village

... For example these NMB bank funds. Its [a] problem. I ask for it in January, I get it in June or July. That's the big problem. – Female GD participant, Phase II village

The difficulty of perhaps these loans when you start applying for a loan is that there is a lot of follow-up. I can write a letter today in September or October, [but it will] not [be] given for up to 2 or 3 years. That's the biggest challenge. – Female GD participant, Phase II village

Comparatively, securing loans through informal lenders is significantly faster and potentially more appropriate for short-term economic activities than formal bank loans. Additionally, individuals often do not meet the criteria to receive loans from formal banks. Since formal banks primarily service businesspeople, those who are not actively engaged in steady income-generating activities are often ineligible for these loans unless they can show that they have adequate capital. The income restrictions set by banks are to insulate banks against the risk of defaults, and for individuals, there is an added barrier of needing a guarantor or sponsor to be approved for a loan.

For group loans, the risk of default can also have potentially grave financial consequences for individual group members. Credit groups take on a collective risk when taking out formal loans, and failure of any individual to repay their share in a timely manner falls on the remaining members of the group.

KIIs with bank representatives echoed these barriers that villagers themselves mentioned, and also expanded on them. KIIs with formal lending representatives in Iringa town highlighted that rural villagers in the area often lack financial literacy, face significant transport and communication challenges, have sources of collateral that are low in value and/or for which they have no formal documentation, and are engaged in business activities that the bank does not see as creditworthy.

Another key challenge mentioned across multiple lenders was the valuation and formalization of collateral held by rural villagers. In the context of women borrowers specifically, representatives from formal lenders also highlighted women not having collateral in their own name. This includes situations where a woman might like to use a CCRO as collateral, but the CCRO is either held across a woman and her spouse/other family members, or where the woman has chosen to put the CCRO for land she owns in the name(s) of her children.

The type of businesses they do are small and not diversified, such that we are forced to offer very small loans. (CRDB, KII)

The main barrier is financial illiteracy, where most don't know how to use money so that it can give them future returns. Also, another thing is the collateral, it is a big problem. The collateral they have doesn't have much value and as you know the value of the property sometimes depends on the document it holds. If a client has a house but doesn't have a formal document, it becomes hard to value it high. But if this client has a formal document even the value rises and can get higher loans. Even the land value is low if you compare it with the [values of land] in town. (Access Bank, KII)

In these services most women depend on advice from their spouses in making decisions with regards to credit. There are times I call an existing client, but she tells me that the spouse has refused her to take the loan or there are conflicts. Most of the women also that I have seen, most of the collateral isn't under their names and that is a problem. If again you involve someone else [who holds the collateral], it is a long step in making the process smooth. [Even] If an asset is owned by women, most times they don't write [it under] their names. (MFI, Finca Bank, KII)

The main barrier is the outdated systems that we still have. A woman can have a business in the village but when it comes to collateral, most of collaterals are in a spouses' name. So, the only way to get the loan is that the man (husband) should agree on it first. So that is the main challenge that women face. Yes, they may have their own business, but don't have collateral and for us to get [the] collateral, the consent must come from the spouse. Sometimes the spouse (husband) offers to take the loan on behalf of a woman, but again we give the money to the woman. (Access Bank, KII)

Formal bank lenders also highlighted communication and transportation challenges that rural villagers in Iringa District face in accessing their services, acknowledging that the distance to reach bank branch offices in Iringa town also place a significant burden on villagers' ability to access loans and other services from banks. Some lenders had tried to reduce this barrier by doing more outreach by bank agents in villages, but this is likely hindered by the scattered and limited clientele in rural areas.

There are [women's] groups [in villages] that take from 78 km up to 90 km where when you reach there, and they have filled the forms, ... maybe they have mistakenly wrongly filled the forms. In this scenario it will cost [them] almost the whole day [to fix this], since she will have to come here. She comes with a bus that reaches here at 10 am, and exactly at 11 am it's when there is a car that drives back to the village. The individual uses a lot of money since the [transport] fee is about Tsh7,000 and in order to come earlier they have to leave their households at around 4am. (MFI Mucoba, KII)

I think it's getting the right information [to villagers], on time. That is a challenge, since most times we must first approach them and since they are scattered, unlike in the urban areas, reaching [out] to individual clients becomes a challenge. (Access Bank, KII)

Representatives of formal lending institutions felt the strongest way to enable greater formal credit access by women could come from: increasing women's entrepreneurial and financial knowledge, their awareness of how credit groups operate and how to join, addressing motivation issues from spouses and family, institutionalizing the documentation process for women's ownership of land or other forms of collateral, and, to a lesser extent, their agricultural skills and farming efficiency, and additional awareness raising about financial products and services in villages. This was in contrast to enabling actions highlighted by VICOBA representatives in villages, who focused most strongly on increasing women's entrepreneurial and financial knowledge and increasing the institutional lending capacity of government and formal banks.

KIIs with local examples of economically empowered women also reflected several of the same points. These women highlighted the following enabling factors, based on their own experiences: education on entrepreneurship, knowledge of the loan application process, membership in a women's group, having a CCRO³⁰, and being honest and able to repay the loan on time.

First of all, women should be educated [trained], [and] they should join groups because we have women who depend on their husbands in everything. So, when women are given seminars, trained and get empowered by giving them loans, I am so sure women in our village will develop. – Female GD participant, Phase II village

In my opinion, it is better for most women to be in groups. Because we have seen [in] so many groups, they help women to grow economically. Also even if it is the government that wants to [provide support to] women, they cannot pass it on to one woman. They will want the woman to be in a group... – Female GD participant, Phase II village

3.3 WHAT ARE WOMEN'S PRIORITIES FOR SAVINGS AND CREDIT SERVICES, INCLUDING PARTICIPATING IN INDIVIDUAL VS GROUP-BASED ACTIVITIES, AND THE REASONS WHY? HOW MUCH DO WOMEN PRIORITIZE LOANS FOR SMALL BUSINESS INVESTMENT OR INCOME-GENERATION START-UP ACTIVITIES, RELATIVE TO MEETING BASIC NEEDS, COVERING EDUCATIONAL EXPENSES, OR OTHER HOUSEHOLD NEEDS?

As described above, the GDs and KIIs make clear that women in the study villages strongly prefer group loans from informal credit services in their villages, including VICOBAs, primarily due to their familiarity with the process, flexibility, and accessibility of loans through the groups. To a lesser extent they also preferred district council or available local government loans. Although they were interested in formal credit services from MFIs and commercial banks, they generally did not feel they have enough information to navigate the formal credit sector.

Women primarily sought loans to finance their small-scale entrepreneurial and agricultural activities, but also said they used portions of the amounts they borrowed to cover domestic expenses. Loans were used to purchase material inputs for small business ventures, or to support farming activities by investing in farming equipment, fertilizer, seeds, and renting in fields, but also to pay for household needs or education expenses.

I took a loan of TZS 1,500,000/= [from a formal bank], but only 300,000/= was used in the business; the rest of the money was used to pay school fees. – Female GD participant, Phase II village

Among telephone survey respondents, the primary reasons women gave for borrowing money was farming expenses (40.6 percent; N = 144), starting or expanding her business (23.4 percent; N = 83), and to pay educational or school related fees (24.5 percent; N = 87). Many women in the study villages appear to prioritize loans primarily for their direct farming needs, or to a lesser extent for their small business needs, perhaps because they are more likely to obtain a loan for those activities since they are expected to generate income to repay the loan. But, they also commonly use some portion of the borrowed amount for school fees and basic households needs as an important secondary priority.

Women did generally see increased access to certain financial services -- particularly loans -- as helping them to expand their economic activities into new areas that might increase their economic empowerment. Among women GDs in Phase I villages, respondents felt that loans could help them to:

³⁰ Mentioned by a small number of KII respondents from Phase I villages.

open a (new) business, practice a new farming activity such planting soya, or increase their total landholding by buying additional plots of land, which in turn could increase their agricultural income.

3.4 WHAT ARE WOMEN'S PREFERENCES AND PERCEPTIONS TOWARDS FORMAL BANKING INSTITUTIONS? WHAT DECISION-MAKING FACTORS DO WOMEN TAKE INTO ACCOUNT WHEN CHOOSING BETWEEN FORMAL AND INFORMAL OPTIONS? WHAT CHARACTERIZES WOMEN WHO MAKE USE OF SUCH SERVICES TO A GREATER EXTENT? IN WHAT WAYS DO THEY BENEFIT?

Although there was a high level of agreement across the GDs that securing a loan from a formal bank generally is beneficial for achieving economic growth, women's perceptions towards formal banking institutions (including MFIs) were also strongly shaped by their lack of experience obtaining loans from this source. No women respondents across the Phase I village GDs had received a loan from a formal bank, while a small number of participants from only one of the Phase II village GDs had done so. Participants highlighted their perceived lack of education on how to obtain such loans, high interest rates, income restrictions and the time it takes to apply for and hear about approvals, together with their fear of defaulting on a bank loan and losing their land or assets as a result, as key reasons they chose to remain with informal lending options. For group loans from formal banks, GD participants were also wary of the risk of default by an individual member of the group.

Bank loans were seen by women GD participants to be accessible to types of people other than how they viewed themselves: public servants, local officials, large-scale farmers or professionals. They also saw women who had obtained loans from banks as engaging in a different economic sphere. Women in the GDs primarily were interested in obtaining loans for expanding or opening small businesses such as selling vitenge or brewing alcohol, expanding their agricultural activities, making home improvements or paying school fees. In one GD, a participant noted the following about the few women she knew who had obtained a loan from a bank:

The loans obtained [by] these women have been helpful for them; they have expanded business and production, but also their economic activities are quite different from us who have not accessed loans [from formal banks]. ...taking an example from me who has taken [a] loan from [a] VICOBA; my activities are aligned with what I took [the loan for], but for her, the activities she does are complex and larger in scale than mine, so her production is bigger than mine. – Female GD participant, Phase I village

Interest Rates

Women's central concern over high interest rates appears to be justified. In KIIs with formal lending representatives, interest rates varied depending on the type and size of the loan, and the collateral provided. Representatives of formal banks cited interest rates ranging from 21 to 25% for individual loans, and 25% per annum for loans to groups. Representatives from MFIs mentioned interest rates ranging from 11 to 25% per annum, or 2 to 6.3% per month for individuals.

The riskier loans are taken to higher interest rates but we have up to 2% interest rate per month and so if we calculate it annually fixed interest rate is around 11% to 13% maximum. (MFI, Finca Bank, KII)

For the individual loans it's 4% monthly, the time frame now will depend on the members' preference of staying with the loan. The member might look at the time he/she will take to harvest the produce. Most times for maize farmers, they stay with the loan for seven to eight months. For sunflower also it's around the same months. For horticulture its around four to six months so the interest will be paid for the

number of months the member stays with the loan. For the big groups their interest rate is at 5%. (Vision Fund MFI, KII)

There are those people who have title deeds as collateral where the interest rate is 21% per annum but for those who don't have the title deed the interest rate is 24% per annum. (NMB, KII)

For the groups its 25% while for individual loans its 18% interest rate annually. (MFI Mucoba, KII)

Some banks described specific loan programs for women and/or farmers that are more tailored to their particular constraints, although respondents seemed to be aware of these specialized loan products in only one GD (in a Phase II village). For example, Vision Fund MFI has a loan/savings group dedicated to women and similar to VICOBAs, which has a 4% monthly interest rate. CRDB also has a loan specifically for women called the Malkia loan, with an annual interest rate of 14%.

From the perspective of formal lenders, borrowers from formal banks are typically men and/or businesspeople. Most of the clients at formal banks are in urban areas around Iringa town, except for Vision Fund where many clients were in rural areas. Since formal banks primarily service businesspeople or anyone who is actively engaged in income-generating activities, women who are not currently engaged in economic activities are generally unlikely to qualify for bank loans since they do not meet the criteria for the loans.

Women who are part of a credit lending group may be more likely to benefit from the services offered by formal banks. Formal lending representatives pointed to specific benefits, from the bank's perspective, to lending to groups, especially in rural areas. This included the possibility that a group loan can serve as a way to introduce members of the group to formal bank processes, allowing individuals within the group to potentially 'graduate up' to an individual loan from the bank at a later time. A representative from Finca Bank stated:

In terms of the number [of group versus individual loans], mostly there are those from groups because one group has a minimum of five people, even though the loan is taken as one, but each group member can have their sub-accounts to manage their loans. In the category of group [loans], there are also those who do very well in paying timely and we graduate them to the individual category, with the rules and regulations of the group loans, since they will have shown that they are able to manage themselves. So basically, the groups its where we have many clients, although in the individual loans it helps us in the volume part, where they take out large sums even though they aren't many. (MFI, Finca Bank, KII)

Loan Size

It is also clear that women who can access loans from commercial banks and MFIs are able to obtain larger loans that far exceed what is generally available through VICOBAs or other informal sources. Telephone survey data from this study indicated that the median loan size women in the study villages had received from a VICOBA or similar informal lender was TSH 247,623, or approximately \$107.90 USD. The median individual loan that survey respondents had received from a bank or MFI was roughly three times larger, at TSH 688,724 or approximately \$300.10 USD. Loan sizes from formal banks vary depending on the purpose of the loan and the client, but this is on the small end of the range. KIIs with lenders indicated that small individual loans are typically around TSH 500,000 and can go up to TSH 5,000,000.

Ten million is the maximum in the sense that the individual has to have the land title deed, does farming and also another business apart from farming since each month the client will be required to repay a certain amount as interest and small amount of the loan whereby the interest is 4% and the loan is 5%. So, in case we give a loan of one million, each month this client is supposed to bring back Tsh90,000

monthly where the client will have paid Tsh40,000 as interest fee and Tsh50,000 as reducing the principal amount. (Vision Fund, MFI, KII)

Collateral Requirements

KIIs with formal lender representatives indicated that MFIs and banks accept several types of collateral, including farm equipment, vehicles, houses, livestock, and household appliances for smaller loans. Sales contracts for farms, title deeds, or CCROs were the most common form of collateral used for larger agro-loans. For group loans, collateral is only accepted from the group leader, but one MFI representative stated they also use the reliability of the group members as collateral for group loans and may look at land resources across the group as well, depending on the nature of the loan.

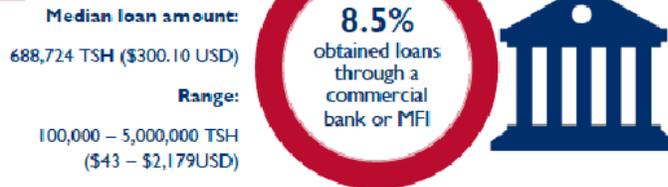
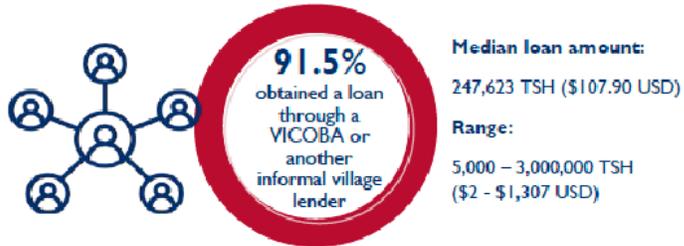
For big groups the main collateral that we normally look at mostly is the group itself whereby if one-member defaults, the members are liable to contribute and pay back. But again, the collateral like land etc. we usually also document them to help the group in situations where a member defaults. In situations where the land deeds are not there, we [accept] letters from the village government stating that the member is the owner of the place, and we document them. Although the letters sometimes lie, and the land deeds [or CCROs] are more appropriate to use. (MFI, Vision Fund, KII)

Telephone survey data indicated that women from the study villages who had obtained loans from banks or MFIs had used a wide range of assets for collateral to obtain the loan. This included CCROs for 21 percent of banks loans reported via the telephone survey, while women had instead used a guarantor for a similar proportion of such loans. Less commonly, women reported using guarantees by other group members (for group loans), livestock, poultry, or a range of physical assets like cars or equipment.

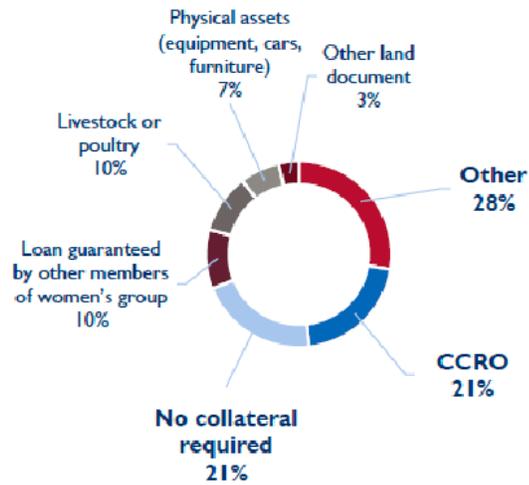
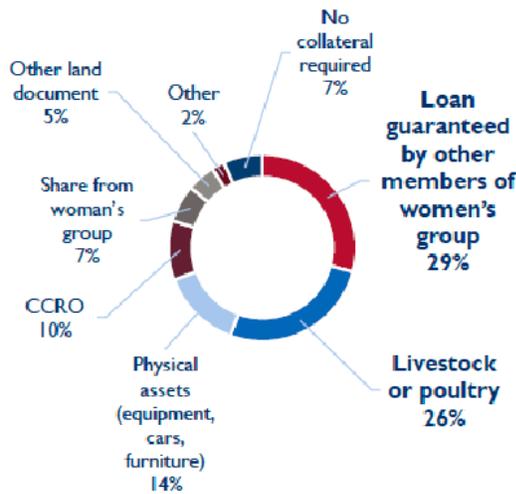
In contrast, women who had obtained loans from an informal credit source most commonly relied on a guarantee from another group member to obtain the loan, or had put up livestock or poultry as collateral.

Loans, Collateral, and Income Flows

Among women who obtained loans...



Common forms of collateral: INFORMAL LOAN SOURCES



Common forms of collateral: FORMAL LOAN SOURCES

Lender Recovery Process in Event of Late Payment or Default

Lender representatives also stated that while loan defaults do occur, the rate is fairly low, particularly for small loans. More common is for bank to see issues with late payments. One representative said the higher interest rates serve as incentive to avoid defaults, while several representatives mentioned that although defaulting on loans is infrequent, those who take out farm loans are more likely to struggle with repayments due to fluctuations in their harvests or environmental factors. Some also mentioned that farmers who do not have a side business that provides a more regular and additional income stream tend to have bigger default rates.

Yes, defaulters are there and the main reason why it becomes so is the tendency of multi-borrowing where they borrow in more than one organization... But when you compare the defaulters in urban areas and those in rural areas, mostly are in urban since those in the villages aren't exposed and they are scared and pay back the loans but what they lack is the business knowledge, hence not being able to document finances well. I can say the default rate is around 20%. (CRDB, KII)

In the event of late payments or default, most representatives from formal banks said they have formalized recovery processes in place before the collateral is taken to ensure that clients are given time to work out a repayment strategy. Still, unlike for loans from informal credit sources, interest may continue to accrue during this time, and if clients are ultimately unable to repay, banks will take over and sell off the collateral used for the loan to recover payment.

For those who don't pay on time, we normally call them, give them warnings, give them demand notices so that when it reaches a certain date for them to pay and if it happens that the amount hasn't been paid as per the agreement, then we can go further to the group and even take further measures calling the village leaders to be able to explain why they haven't paid and how will they pay. If all these fails, then we will have to take matters to court. (MFI, Mucoba, KII)

They are given time to recover the loans. You should visit the client, there are letters sent out, you also advise them to look for options to pay back. Even we are offering loans if a person has a spouse, we tell them both and they both sign so that they all know and even the ward representatives know. Many of them through all these processes pay back the loans. But if they don't, then a middleman is sent to sell the property, although very few come to this stage. (NMB, KII)

Of course, there are recovery steps. In the event of defaulting, we firstly contact the client to know his/her challenges and we give time, and, in such situations, they may commit to pay after a certain number of days and we will have to wait. If after the stated number of days, the clients don't pay we will then have to do a visitation on the field to know exactly what is happening and we will know if the challenge is real or what. ... But after that we have a warning letter stating timelines to pay the amount due and if at all that is not fulfilled then we put notice to the collateral they had put. As the law demands, the notice is to be for 60 days and if they fail then we have partners/agents who are the ones liable to help us sell the collateral on auction and in that sense the loan becomes recovered in that manner. (Access Bank, KII)

Characteristics of Women Who Use Formal Banking Services

Among telephone survey respondents, women who had completed secondary education or higher, or were government or state employees were more likely to have a bank account in their name, while being widowed was negatively associated with this. Having a phone, owning some land in her own name, being widowed, and having any level of schooling were all positively associated with having a mobile money account, but having a mobile money account was not correlated with having a bank account or using any services from a formal bank. In other words, using mobile money did not appear to be a stepping stone to use of more formal banking services among women in the survey sample.

On the other hand, having a bank account, completing some secondary education or finishing secondary school, being divorced, and age were all significant positive predictors of the likelihood that a woman in the telephone survey sample had attained a loan from a commercial bank. A woman having her name on a CCRO within the household (although not a CCRO solely in her name) was associated with a modest 12 percent increase in the likelihood that she had obtained a bank loan, after controlling for context factors such as age, education and marital status, which is still notable given how uncommon bank loans are among women in the study villages. Membership in a women's group was not associated with having a bank loan, but being a leader of a women's group was. Being polygamously married was negatively correlated with a woman's likelihood of having obtained a loan from a commercial bank.

3.5 WHAT ARE THE PREFERENCES AND PERCEPTIONS OF WOMEN TOWARDS INFORMAL BANKING OPTIONS, INCLUDING VICOBAS? HOW DOES WOMEN'S PARTICIPATION IN INFORMAL SAVINGS GROUPS HELP WOMEN TO MANAGE THEIR MONEY AND HOUSEHOLD FINANCES DIFFERENTLY? HOW DOES IT ENABLE THEM TO EXPAND THEIR BUSINESS OR INCOME-GENERATING ACTIVITIES? IN WHAT WAYS HAS WOMEN'S MEMBERSHIP IN INFORMAL SAVINGS GROUPS CHANGED HOW THEY SAVE, BORROW, MAKE PRODUCTIVE INVESTMENTS, AND ENGAGE IN INCOME-EARNING ACTIVITIES?

Women in the study villages already widely use informal saving and loan options in their villages due to their ease of use and accessibility, provided one is a member of a registered women's group. While securing loans through such sources was not seen as difficult, women acknowledged potential challenges around repayment, particularly if some group members default on their repayment obligations. Women saw unavailability of funds and smaller loan sizes available from these informal options as key limitations that can affect their ability to benefit from a VICOBA loan.

There is no difficulty, it's just that someday you might need to get a loan and your fellows have already taken all the funds. Or you might need a large amount, but the funds are insufficient and therefore you need to be satisfied with what is available – Female GD participant, Phase II village

One of the key differences between informal and formal banks is the relationship between the lenders and borrowers. Since VICOBAs are comprised of community members who lend money to each other, the functioning of the group is reliant on a sense of trust among members. The majority of the VICOBA representatives interviewed stated that instead of requiring formal collateral, guarantors are the main form of assurance that members provide to each other. Other forms of collateral are also accepted, such as CCROs, houses, farmland, or livestock, and more commonly used for larger sized loans (in one example, for loans over TSH 600,000).

In my group, we take loans by sponsoring each other. We are twenty-seven, but we divide into smaller groups. So, in the smaller groups the remaining members are the ones sponsoring their fellow. (VICOBA, representative, KII)

Most VICOBA leaders reported they rarely have problems with failure to repay loans. Some members may struggle to repay on time, but the groups often try to support their members before taking action. Since VICOBAs rely primarily on trust among members, those who fail to repay loans may risk losing the shares in the group, or they begin to collect interest on the loan. Also in contrast to formal lenders, VICOBA services commonly extend beyond just savings and loans. Since the groups are comprised of community members and there is an element of trust between members, VICOBAs provide financial support for group members in need and other forms of collective services for members.

VICOBA groups are often entirely comprised of women, but not always. One women GD mentioned that VICOBA groups select for certain qualifications in women joining, such as creativity or faithfulness.

While men are often not explicitly excluded, some mentioned that men's interest in joining these groups, even if they had initially been established as a women's group, is recent and still fairly uncommon.

Most of the time it is we women; you find few men. If the group has 15 people, then you just find two or three men. – Female GD participant, Phase I village

The most commonly mentioned drawback of VICOBA loans across the stakeholders was the smaller overall sizes of loans that are available, and potential delays between applying for a loan and receiving the funds. KIIs with VICOBA representatives indicated that loans can range from TSH 5,000 to 2,000,000, while resource limitations and the success of the farming season are some of the main factors that ultimately determine the loan size.

Because in these groups our capacity is low, mostly you find a person may get 100,000 or below. Mostly our loans are those for boosting ourselves, they are of 50,000 only because we have not saved much savings due to the hard environment we have. We only depend on agriculture. And the agriculture itself this time around is going bad. (VICOBA representative, KII)

Role of VICOBA in Expanding Women's Business and Income-Generating Activities

Most women GD and KII respondents who had taken loans from VICOBA or other informal credit groups stated that these loans had been essential for expanding their businesses and other economic activities, and also for buying needed farming inputs or renting in more land to grow cash crops. GD respondents also described how VICOBA loans also allowed women to open or expand small business ventures in their villages, including brewing alcohol, tailoring, and preparing snacks for sale. Women also described how their small business activities that were enabled through VICOBA loans allowed them to supplement their more seasonal and at times less reliable income obtained from farming.

In this sense, the small-scale loans women can access through VICOBA, which are also comparatively much less risky than formal bank options, appear to ultimately play an important income-smoothing role, even if they often have not led to a substantial expansion in women's economic activities in the study villages. Among the telephone survey respondent sample, women's main occupation was overwhelming farming, but this income was received only seasonally for half of the women in the sample. Women commonly reported supplemental income-generating activities that provided a similar or higher average overall income as farming, but income from those supplemental activities was nearly always received on a more regular basis (monthly, weekly or daily).

Occupations and Income Flows

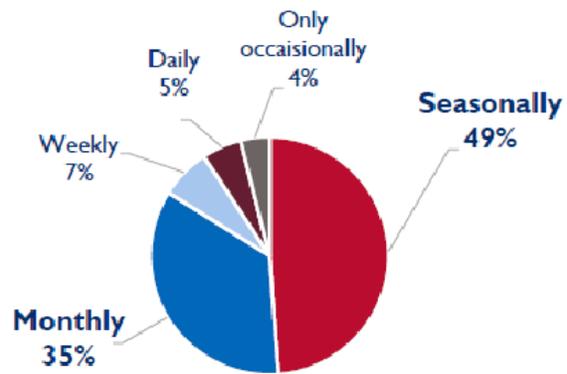


Women's average monthly income from their main occupation was

92,576 TSH (\$40.32 USD)

but their income flows are sporadic

Frequency of women's income flow from their main occupations



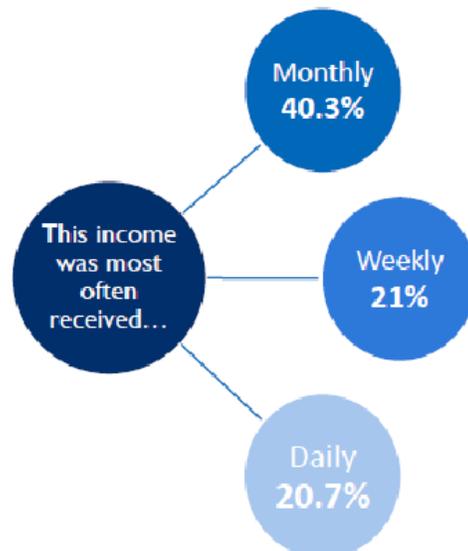
Women commonly take on additional income-generating activities to supplement earnings, diversify their income streams or smooth out income flows

70.3%

participated in additional business or income-generating activities beyond their main occupation

Average monthly earnings from additional income-generating activities

113,938 TSH (\$49.31 USD)



3.6 HOW DO FORMAL AND INFORMAL LENDERS TYPICALLY PROVIDE INFORMATION ABOUT THEIR SERVICES AND NEW PRODUCTS? HOW DOES THIS MESH WITH WOMEN'S PREFERENCES FOR INFORMATION AND LEARNING?

KIIs with representatives of formal banks and MFIs indicated that these institutions communicate to clients and potential borrowers in several ways, including through radio, community forums, meeting with local government officials during village meetings, and canvassing in village offices. At the regional level, they advertise on TV, and are also accessible by phone. All of the KIIs conducted with representatives of formal banks and MFIs indicated that their organization conducts outreach or information dissemination about their products/services that is targeted specifically to rural villagers. For example, Access Bank, NMB, and the MFI Mucoba conduct “direct marketing” in villages where they speak directly with current and potential clientele on loans and savings options.

Respondents from formal banks and MFIs highlighted particular challenges communicating information to borrowers in rural villages, mainly due to long distances and the low level of financial literacy of potential borrowers, but also due to the poor mobile phone reception in many villages and because villagers frequently change their mobile phone numbers.

KIIs with VICOBA representatives indicated that these informal groups, on the other hand, primarily disseminate information through word of mouth. Group members meet frequently and village meetings with local government are also another forum for VICOBA to share information and reach interested community members.

Despite these efforts by lending institutions to disseminate information via multiple channels, women GD respondents most consistently pointed to a lack of education about available financial services is the key barrier that keeps them from pursuing new financial services and products. Women overwhelmingly asked for entrepreneurial and financial services education, whether provided by banks or other groups, to help them learn about new services and how to use them for income generation. In some GDs, women already had seen more of this type of support in their villages, which they said was a recent development that encouraged them to learn more about options available to them.

Education. Because 5 years ago there were no people coming to give us education here in the villages but now there are some organizations coming, giving us education, [and] we are learning. – Female GD participant, Phase II village

Also right now there is a difference because they [provide education on] what you will get and they give you ways in which you can do something and get [something] out of it. So it is different from the past where they give you a loan and you are not given any [help on the] way you will spend that money or how to make [it] come out and make a profit. – Female GD participant, Phase II village

THEME IV: CCROS, CREDIT AND WEE

4.1 WHAT ARE WOMEN'S FAMILIARITY WITH AND PREFERENCES REGARDING THE ROLE OF CCROS IN THE BORROWING PROCESS, AND FROM WHAT TYPE OF LENDING SOURCES? ARE WOMEN INTERESTED IN USING LAND AS COLLATERAL FOR CREDIT? WHAT ARE THE KEY BARRIERS AND RISKS, IN WOMEN'S VIEW?

Women's familiarity with using CCROs in the borrowing process varied, and was more common in the context of loans from informal sources like VICOBA. Many women understood that using a CCRO as collateral for a loan entailed a risk of losing their land if they failed to repay the loan, but it was also common for women to highlight their general lack of understanding of the loan process from banks.

Among Phase I women GD participants, many respondents said they would like to use CCROs as collateral for loans, so they could expand their income (7 of 12 Phase I GDs with women). Some also believed that using a CCRO as collateral would motivate them to work hard, so that their land would not be taken away in the event of a default. Respondents who did not want to use their CCROs as collateral were either afraid of losing their land if they defaulted on their loans, or said they did not understand the process.

I'm not ready until I get some awareness on how the CCRO will help me. Because we were given those CCROs and we were told that we can get support through loans but till today they have not come to tell us how we will access loan.. – Female GD participant, Phase I village

Phase I women GD participants saw failure to repay the loan, hence losing their land, as the biggest risk associated with using their CCRO/land as collateral for a loan (8 of 12 Phase I GDs with women). Less commonly, some respondents also mentioned that loss of the land in the event of loan default would also result in family conflicts.

Another risk is that you may take loan and still we are not experts in these businesses and thus there might be fluctuations in capital that may lead to the downturn of your business. In that environment your CCRO may be taken isn't it? – Female GD participant, Phase I village

A small number of women GD participants had successfully used their CCRO as collateral for a group or individual loan from a VICOBA or other informal lender within their village. Among Phase I GD participants, one respondent related a positive experience she had using her CCRO as collateral to obtain a loan from an informal lender, noting that she received the loan, repaid it on time, and then received her CCRO back from the lender.

He asked what will be collateral, I told him that I have CCRO. Then he asked of how many acres, [and] I mentioned amount of acres, then he asked me to submit CCRO. After [re]paying [the] loan he returned my CCRO. [Moderator: So it helped you?] Yes, it helped... My problem was solved. – Female GD participant, Phase I village

In terms of ways in which the CCRO had actually helped women to obtain a loan from a formal loan source, most Phase I women GD participants could not point to discrete examples or explanation. Instead, they shared additional barriers that they perceived with respect to using the CCRO to obtain a loan. They most commonly mentioned a lack of education on how to use the CCRO for a loan (7 of 12 Phase I GDs with women). Less commonly, some mentioned needing to ask permission from their spouse or others in the household, in the case of jointly held CCROs (1 GD), and a perception that the formal loan process is long and approval may come after the funds are needed (1 GD).

The few women who had secured a loan from a bank using the CCRO highlighted that they were able to do so because they met the institution's eligibility criteria.

I had a house title and a land title. So when I went to the bank and told them that my title deed was this, the [CCRO] and house title were these, I got a loan to enable me. – Female GD participant, Phase I village

Among Phase II women GD respondents, the risk of losing land in the event of loan default where the CCRO is used as collateral appeared to be understood, and participants expressed fewer concerns about using the CCRO as collateral for a loan. However, it should be kept in mind that these respondents were generally speaking hypothetically, since most of them did not have a CCRO.

No, since after you take a loan it's like you are investing and you will do whatever you can to pay back the amount. It just depends on how the lenders are. We should have an agreed understanding and not just that I have failed to pay back in the first month and you come to take away my land. – Female GD participant, Phase II village

For the small group of women in these Phase II GDs who did have a CCO, they said they were willing to use the CCRO to obtain loans but none of them had done so yet. The key barriers they raised were similar to those highlighted by participants in Phase I villages: lack of education about the loan process, lack of additional necessary equipment or supplies that are also needed to make their desired activities more efficient or profitable, and a feeling that they are unprepared to pay back a loan, hence not yet ready to take on this risk.

F3: You really have to be very careful; you may take the loan and if not well prepared you may fail to repay back and at the end you lose your land. That is the fear that most people have.

F4: The other challenge is that the [CCROs] are [for the] household [overall], and hence one of the members listed cannot just go and take out loans while leaving it as collateral. – Female GD participants, Phase II village

...[The] Possibility of [using the CCRO] to assist [economically] exists. However, going to the bank and borrowing... one is afraid of high interest rates, will I be able to repay it, or will I lose my land if I lose it? Because when the bankers come, they will not come to laugh at you, and on the day [that you borrowed], they were laughing, [but] that day they will change, they will not be them. They can plunder the land to be theirs, and it [the land] is lost. [And], given the interest [rate], the bigger it is, the more we fear. – Female GD participant, Phase I village

Another woman similarly described her preference to take smaller loans from informal VICOBA in the village rather than try to obtain a loan from a commercial bank, due to the lower risk associated with borrowing through VICOBA:

You can take a loan with the aim of doing a certain business, and it happens [that] you fail to do it, while you have used your plot as collateral, so they take your plot. That's what we are scared of. – Female GD participant, Phase I village

These patterns were echoed by male GD participants, in which men from most Phase I village GDs expressed an interest in using the CCRO for a loan, but the vast majority had not yet done so. Respondents appeared to generally be aware that using a CCRO as collateral can result in the bank taking the land if the loan is not repaid. One men's GD participant who had used the CCRO for a loan from a formal bank described the process in this way:

[Moderator: Coming back to you sir, you said that you got a loan from ACCESS Bank using your plot certificate...how did your CCRO help you to obtain that capital?] I went there and explained myself that I want to get a loan using my plot certificate ...then they told me to bring them a letter introducing me as a resident of a specified area so that I can get a loan, I took that letter to them and I included there with my plot certificate, after doing that they asked me to bring my wife because the plot certificate included both of us, and we both went then they asked for passport size for both of us, then they came to visit our plot there after they made a phone call to me to go and sign together with my wife and they asked me to open ACCESS bank account for making payments and there after I got the loan. – Male GD participant, Phase I village

GDs held with men suggested that at least some men had made greater inroads applying for loans from formal banks, although they were not always successful. Some men also highlighted the need to first have a good plan for how to use the loan, and the ability to do that planning depends on a certain level

of education and general business acumen that they did not feel they had. One men's GD participant related his own experience unsuccessfully trying to use his CCRO to obtain a loan, noting that an additional eligibility restriction by the bank had resulted in his application being denied. In his case, he was told that the land must be cultivated for at least two years:

The bank had its regulations in order to get the loan both as a farmer and for a business person. As a farmer one must have the land legal document [CCRO], which I had. The other regulation that made me [fail] to secure the loan was that the farm must have been cultivated for at least two years and since I was just starting I didn't meet the qualification and couldn't get the loan. – Female GD participant, Phase II village

KIIs with formal lender representatives indicated that all of their institutions accept CCROs as collateral for loans, but only one (Vision Fund) said that CCROs were commonly used as collateral in their experience. These banks typically must conduct additional document verification to ensure that the CCRO holder is the same person who is attempting to take out a loan. However, the CCRO is held to the same standard as any other land title or deed. For formal banks operating in villages, the CCRO is viewed as a document that has high value, and KIIs indicated that borrowers who use them generally try their best to pay the loans back in time.

In fact, for us when someone has CCRO it gives us more confidence than those who have the sale contract agreement document. In the villages it is ranked the first as a formal document and has value to us so much. (Access Bank, KII)

Representatives from formal banks also recognized the importance of educating villagers on their options when taking out loans, and were aware that potential borrowers are not aware that they can use the CCRO as collateral to take out a loan. Additionally, inconsistencies with documentation and document verification presents logistical challenges when using CCROs in the loan process. There is a need for more formalized processes when land ownership is transferred, especially across village jurisdictions.

Among VICOBA representatives interviewed, the use of CCROs as collateral was less common. Some VICOBA do not accept any collateral other than a guarantor, so they also do not accept CCROs. Many stated that they would accept CCROs as collateral in theory, but some have not reached that stage where borrowers are able to provide CCROs as collateral, especially if the group primarily deals with smaller loans. For some VICOBA representatives, the issue of a lack of education around using CCROs as collateral among the group members was also salient.

Mostly we have not reached there because we have not faced any challenge yet. We got that seminar a little bit, they said there will come to sensitize that as a group we are supposed to take loans by using CCROs of our farms in order to obtain loans from the district. So, we have waited, but have not seen. Up to now they did not come. (VICOBA representative, KII)

4.2 IN WHAT WAYS DO WOMEN CCRO HOLDERS ENVISION THE CCRO WILL HELP THEM WITH THEIR ECONOMIC GOALS? WHAT NEW ACTIVITIES HAVE WOMEN ENGAGED IN SINCE RECEIVING THEIR CCROS, AND WHAT ARE RESULTS TO DATE? ARE THERE ANY OTHER WAYS WOMEN ARE LEVERAGING THEIR INCREASED TENURE SECURITY AND STRONGER LAND RIGHTS, VIA LTA'S SUPPORT, FOR INCOME GENERATION OR TO EXPAND THEIR OPPORTUNITIES?

Even among the KII sample with local examples of economically empowered women, most women said they had not used their CCRO directly for economic benefit, primarily because they lacked information on how to use it. However, they did describe a greater sense of empowerment to make their own

decisions about their land as a result of having the CCRO, which some of them felt in turn had enabled them to decide to grow different crops with greater income potential.

Another woman with a CCRO in her name explained that she felt it had not helped her to expand her business to date, echoing a common theme among the KII sample with CCROs:

Because since I got it, I only have an advantage that I own a certificate but I have not got any benefit from it. I can't say maybe the CCRO has helped me move from one step to another - that has not happened. – Female GD participant, Phase I village

Some women also described a view that husbands still often restrict women's power and economic independence, which also prevents them from obtaining benefits from the CCRO:

Here in the village, there are few people who are aware about the benefits of CCRO and hence women mostly don't have ownership of land. Even if they are married, a man will not accept the woman to get benefits from the document they have. It's as though the land remains to be the man's property. – Female GD participant, Phase II village

DISCUSSION AND CONCLUSIONS

To date, few studies have looked directly at the role of formalized customary land documentation in strengthening WEE or unlocking women's access to credit, or the role that support to women groups can play in the context of such interventions. This study aimed to provide a stronger understanding of the relationship between USAID's land formalization activities and WEE for women in the Iringa Rural District context in Tanzania, and insights into how women's stronger rights to land through the CCRO might be leveraged for economic opportunities.

Study conclusions are summarized below across broad themes and objectives. Before moving to those conclusions, it is useful to revisit development hypotheses for why customary land formalization is expected to lead to WEE. In the Tanzanian context, the CCRO provides legal documentation of the land user's customary rights to the land and clarifies the size and boundaries of the parcel. Where women's rights to land are formalized through the CCRO, the document is expected to increase women's tenure security over land and incentivize women to make productivity-enhancing investments or otherwise change how they use land in ways that will improve their economic situation. Strengthening women's land rights through customary land formalization is hypothesized to lead to improvements in WEE via at least three potential channels. One pathway anticipates that formalized customary land rights will lead women to increase their agricultural or investments on land in ways that boost agricultural productivity, land value, and ultimately their broader economic wellbeing. Second, women may be more willing to rent out their land or engage in land markets in ways they either could not do previously or left them more vulnerable to land expropriation in the absence of formal legal documentation of their rights to the land. A third way in which the CCRO is anticipated to improve women's economic empowerment is by enabling women to access more formalized sources of credit and in larger amounts. This can either be through the use of the CCRO directly as collateral for a loan, or to facilitate the borrowing process and establish creditworthiness in other ways. In this vein, the CCRO has long been promoted in Tanzania as a gateway to credit and economic growth, not just for women, but for rural households in general.

The extent to which rural villagers should be encouraged to use CCROs as collateral has been debated, however, particularly for loans from formal lenders and in the context of whether there are sufficient

safeguards in place to protect rural landholders from unfair land seizures by lending institutions. Some banks were also initially reluctant to register or lend against CCROs, due to institutional and regulatory barriers, although this has improved in recent years as new or updated regulatory and enabling environment processes have been introduced. Even without those barriers, banks' prerequisites for obtaining loans are often extremely difficult for rural farmers to meet, as also highlighted by this study.

This targeted study addressed many of these issues in the Iringa rural context. Findings shed light on women's specific credit needs, constraints and economic goals, and how women's stronger land rights and tenure security via CCROs may be able to play a role in widening their economic opportunities within the financial services and borrowing context they typically operate in, including from formal and informal lenders alike. Study findings also provide actionable learning on key barriers and opportunities for future programming to improve women's ability to leverage customary land certification to better access credit, invest in their land and engage in new economic opportunities.

Local definitions and perceptions of WEE, economically empowered women, and women's economic goals

Women in the study villages saw economic empowerment as being able to engage in a productive income-generating activity or set of activities that improves their standard of living. Importantly, women overwhelmingly equated economic empowerment with having access to loans, because they saw loans as key for starting new or expanding existing income-generating activities. They also saw self-help savings and loan groups in their communities, or VICOBAAs, as a key pathway to economic empowerment, because they can obtain flexible, low-risk and low interest rate loans through these groups.

The findings support that women's economic empowerment has improved in recent years, even if there is still a distance to go. Women saw their participation in saving and credit groups, trainings they had received on income-generating activities and loan sources, awareness of women's land rights, receipt of formalized customary land documents, and changing gender norms in their households and villages as key reasons for this. Many men also recognized the roles they can play in facilitating WEE, which future programs can continue to message on and support.

Results also find that a large majority of women in the study villages already engage in several types of micro businesses or income-generating activities, such as food preparation and vending, brewing alcohol, or tailoring, and this is often to provide an important secondary income stream on a more regular basis than what they obtain through their seasonal farming activities. However, these activities remain very small in scale and women aspire to engage in more value-add activities like sunflower or soybean processing, or to grow their existing activities into larger-scale enterprises. Women who are considered local examples of economic empowerment in their communities undertook activities such as running their own shops or businesses, raising chickens or livestock, selling soap, tailoring or brewing traditional alcohol, although often this was still done in addition to farming.

Several barriers make it difficult for women in the study villages to achieve their economic goals, although some of these can be reduced through targeted programming. Some of the most important and actionable are insufficient entrepreneurial and business management skills, knowledge on how to undertake the activities women aspire to do, and capital constraints. Women in the study villages felt these barriers could best be overcome through trainings and general education on these issues run by district Community Development Officers and others, facilitation and strengthening of women's saving and credit groups to improve their capacity to run more efficiently, and improving women's access to formal or informal low interest group or individual loans.

Overall, the findings suggest that many of the foundations are in place to further empower women in

economic domains. Women do make joint decisions with their spouses about farming much more than they did in the past, and women assert stronger decision-making power over their own plots of land. Many women also make decisions jointly with their spouses on basic household spending and can freely spend some or most of their own income. A large proportion of women also control technology related to economic empowerment, such as mobile phones and mobile money accounts, although women's possession of a bank account is still very low as also the case for rural households in general in Tanzania.

Role of land tenure strengthening and CCROs in changing women's access and decisions on land

The findings provide support that customary land formalization has strengthened women's access to land and decision-making power, and already begun to strengthen women's economic empowerment in the study villages, although the evidence suggests this is primarily foundational at this stage. Land ownership and management by women was widespread in LTA Phase I villages, as was women's possession of a CCRO in her own name or at the household level, although the average amount of land that women control is often just one or two acres.

The lower level of CCRO possession in Phase II villages, ostensibly due to cost of the document, is a potential concern that future programming may want to revisit since findings from this study do strongly suggest that women perceived themselves to be more empowered and to have greater tenure security as a result of land formalization. They specifically attributed this to being listed on a household CCRO and even more so by having a CCRO in their own name. Findings also indicate that land formalization activities have increased women's sense of self-worth, their bargaining power and participation in strategic decision-making within their households related to land and other issues, and motivated them to expand on or update at least some important economic goals. Moreover, women, particularly in Phase I villages, saw the CCRO as highly valuable for helping them to protect their land rights, including from their extended families. Each of these are building blocks for women's stronger economic empowerment overall, particularly given the importance of land as an economic asset in rural villages.

Results also make clear that several barriers and underlying constraints that women face around access to land and land decisions within their households persist. But, the findings suggest that some of the key ones, such as entrenched gender norms within their households and the community at large, are indeed changing and may be likely to continue improving if targeted trainings, messaging and social behavior change efforts in communities continue to emphasize this.

In general, study findings highlight that while some women have successfully switched to more lucrative crops or made similar land decisions as a result of their CCRO and increased land security, and others had successfully used the CCRO to obtain new or greater amounts of credits for desired economic activities, many women with CCROs have not made substantial changes or engaged in new economic activities. This was because they lacked the additional inputs, capital or knowledge required to do so (with respect to land decisions) or lacked knowledge, income, sufficient collateral, or otherwise considered loans too risky to pursue (with respect to using the CCRO to obtain credit for small business expansion from sources beyond their existing informal lending groups). Key constraints that women face around using CCROs to obtain credit include both demand and supply-side factors, while the constraints on their broader economic advancement appear to stem more so from a lack of entrepreneurship and business skills, knowledge on how to engage in activities of interest, and related barriers to entry or growth in the existing market systems in their areas.

The findings therefore suggest that CCROs have strengthened foundational elements of WEE for many women and their ability to pursue new economic opportunities but have not led to substantial changes in most women's economic activities or income to date. There was also little evidence of women's participation in new markets or broader livelihoods improvements, despite the clear and positive effects

of customary land formalization on women's empowerment. Some of the key steps that can help bridge this transition are amenable to and often implemented as part of development interventions outside of the land sector, and offer opportunities for strategic companion programming following customary land formalization interventions that lay the initial groundwork. Many women in this study envisioned the CCRO could help increase their economic empowerment, primarily by increasing their ability to obtain a loan or by being able to sell or rent out their land. But, few had realized this to date, and they focused strongly, among others, on a need for entrepreneurship education and more information on how to use the CCRO for group or individual loans, from what types of sources and the associated risks.

Women's financial services preferences and access to finance

Many studies have highlighted women's often lower financial literacy, knowledge about credit options and risk aversion to taking on debt in rural smallholder settings, which in turns affects their ability to pursue income generating activities or reach their economic goals. Irrespective of whether women have obtained a CCRO or not, the results from this study highlight that women in the district want and need additional knowledge about available financial services from both formal and informal sources.

The findings also underscore the important role that land formalization programs can play by strengthening women's groups and the savings and credit functions within those groups as part of their interventions. Findings suggest LTA's support to these groups improved women's access to small-scale but relatively low-risk credit, particularly in Phase I villages where LTA's support to women's groups was longer and more expansive. Equally notable, many women saw their participation in these groups as a pathway to larger loans from banks in the future, as did formal lenders.

Findings show that demand for credit among women in rural villages in Iringa District is high and currently fulfilled primarily through informal lending groups in their communities. Women's interest in obtaining loans from banks is also high, but there are many constraints on their ability to obtain credit from formal lenders. Interviews with formal lenders indicated that many formal lenders in the district do have group and individual loan products that are tailored to specific needs of farmers, but findings suggest that many villagers are not aware of these offerings. Awareness is not the key barrier, however. KIs with formal lenders in Iringa highlighted that rural villagers in the district often lack financial literacy, face significant transport and communication challenges, have sources of collateral that are low in value and/or for which they have no formal documentation, and are engaged in business activities that the bank does not see as creditworthy. Women's priorities for loans were focused on borrowing for farming expenses and expanding their business activities, together with school fees. Their focus on loans for productive investments is on the surface aligned with banks' rural lending products, and also exceeds national trends from recent surveys, where only 19 percent of borrowing was related to productive investment such as starting or expanding a business or for farming expenses, while 74 percent of borrowing was to meet immediate cash needs for household expenses and emergencies.³¹

Representatives of formal lenders felt the strongest way to enable formal credit access by women could come from: increasing women's entrepreneurial and financial knowledge, awareness of how village credit groups operate, addressing motivation issues from spouses and family, institutionalizing the documentation process for women's ownership of land or other forms of collateral, and, to a lesser extent, improving their agricultural skills and farming efficiency, and additional awareness raising about financial products and services in villages. On the demand-side, women have some knowledge of the risks of using CCROs as collateral for a bank loan but want more knowledge about and support to navigate the process overall, understand the offerings that are available to them and help them assess

³¹ FinScope 2017.

risk and their likelihood of success, and perhaps mostly importantly, obtain entrepreneurial education to enable them to successfully pursue economic activities that are deemed creditworthy by banks.

Study participants generally saw women who obtain bank loans as being in a different economic sphere. In interviews for this study, such women attributed their success to many of the same factors: they had education on entrepreneurship and experience running a small-scale business activity, knowledge of the loan process, were realistic about their ability and dedication to repaying the loan on time, were members of a women's group, and in some cases had (and used) a CCRO to obtain the loan.

Most women in the study villages strongly preferred group or individual loans from informal sources in the village due to their ease of access, flexibility, low interest rates, and more forgiving consequences if and when respondents are unable to repay the loan on time. However, general unavailability of funds and smaller loans sizes are key limitations. Still, women perceived their membership in informal savings groups to have improved their borrowing and expanded their engagement in income-generating activities. Low-risk loans through VICOBA appeared to play an important income-smoothing role for many women, even if they often have not led to a substantial expansion in women's economic activities.

Links between CCROs, Credit and WEE

Previous studies from Tanzania have found low utilization of CCROs in the formal lending context, although there have been efforts in recent years to better integrate their use within banks' lending systems. A 2014 study conducted across 30 villages in 6 districts of Tanzania found no evidence of a link between CCRO possession and improved access to loans.³² Interviews with bank representatives for that study highlighted their view that poor rural farmers practicing primarily rain-fed agriculture on small plots of land are simply too risky an investment for banks, particularly without state-mediated risk sharing or other guarantees. Group loans to small groups of farmers were seen as potentially more appealing and less risky, but also had constraints and resulted in high default rates in some contexts. A 2020 impact evaluation of LTA Phase I also found that in the short-term, CCRO provisioning had not commonly led to use of CCROs for loans nor had it expanded household access to credit in the 2-3 years since receipt of the document, although it did find evidence that a very small number of households had begun to use the CCRO in the borrowing process.³³

In contrast, findings from this targeted WEE study suggest that use of the CCRO by women (and also men) in the borrowing context has expanded substantially in the 20 months since the 2020 IE data collection, including to obtain loans from banks or MFIs as well as for credit from informal lending groups in their villages. For example, among the telephone survey respondents for this WEE study, 39 women said they had used a CCRO as a guarantee or collateral for a loan in the 12 months prior to survey, corresponding to eight percent of the telephone survey sample. Although not directly comparable due to differences in the survey populations, less than one percent of the 651 LTA households in the 2020 LTA IE survey sample said they had used a CCRO in the borrowing process at that time, corresponding to just five households. The increased use of the CCRO by the time of the WEE study is encouraging and in line with the broader theory of change for LTA's land formalization activities, which anticipates a lag between short-term impacts like tenure security and eventual impacts on livelihoods. It also anticipates that impacts will grow over time as improvements to tenure security and norms changes take hold, and as more beneficiaries use the land document for different purposes.

³² Stein et al. 2016.

³³ Persha, L. and Patterson-Stein, 2021. By early 2020, only five households in the IE sample had used the CCRO in the borrowing process. The 2020 IE results did suggest greater use of VICOBA as a credit source within communities and particularly by women, which this study also confirms and expands on.

Interviews with formal lenders for this study indicated that many lenders have already developed loan products tailored for rural farmers and understand the risk landscape, together with the particular challenges banks face in using CCROs as collateral. This is still preferable to the more onerous steps banks took in the past to verify customary landholdings, and has also improved in recent years with changes to bank regulations and the broader enabling environment. The CCRO is accepted as collateral by all formal lenders interviewed for this study, and a small proportion of women in the study villages had successfully used their CCROs for bank loans. But, there are several other supply and demand-side constraints to women's utilization of the CCRO for loans from formal lenders, and in turn their ability to leverage the credit obtained for greater economic empowerment.

The findings do provide useful learning from women's experiences with the borrowing process in both formal and informal contexts. While the study captured a range of experiences across the respondent sample, and the number of women who had successfully obtained a loan from a bank or MFI was low overall, these women had several characteristics that one might expect to be associated with a higher likelihood of success (as well as economic empowerment more generally). These included age, education and having a bank account. Land sector programs can use learning on this to potentially identify candidates that may be more likely to benefit from targeted companion programming that links beneficiaries to formal lenders. In addition, the study also found support for an association between women's possession of a CCRO and likelihood of obtaining a bank loan.

The study did find some context or demographic factors that shape women's divergent experiences with VEE and customary land formalization. One of the most salient is the important role that well-organized and supported women's groups provide in facilitating women's access not only to flexible and low-risk sources of credit, but also as a vehicle for women to gain information and skills across a range of issues. Study findings also suggested some differences and unique challenges for polygamously married women (for example on land allocation and decision-making within the household), and underscored some of the particular ways that that customary land formalization can help to protect widows who are often more vulnerable to loss of land assets in customary contexts.

RECOMMENDATIONS

The key findings and conclusions point to several recommendations for future programming.

Land sector programs that aim to increase women's economic empowerment through customary land formalization should consider a range of companion programming and strategies that take place in later stages of the activity, or through sequential follow-on programming, after customary land documents have been distributed and initial tenure security benefits have taken hold. The aim of this companion programming is to bridge the transition from the clear and more immediate benefits to women of customary land formalization and CCROs on foundational elements of VEE (such as increased decision-making and security over their land), to longer term impacts on women's economic activities and sustained improvements to their livelihoods as a result of their increased security and agency over their land assets. Results suggest the timeframe for this to be achieved is likely to extend well beyond the initial land formalization programming.

The groundwork for this can and should be laid during initial land formalization programming, including work by implementers to build partnerships with lenders, relevant local government offices, and NGO/CSOs that can develop tailored trainings, play a key

role in linking households, women or targeted beneficiaries to appropriate lenders, and provide sustained support for the process after the intervention has concluded. This programming could potentially include activities to raise awareness and information dissemination in villages about locally available loan products, risks and requirements; trainings on entrepreneurship and business management; internal saving and lending group organization and management, and the particular ways that land and formalized land rights can be leveraged for economic activities.

Consider support to the organization and functioning of informal saving and lending groups within villages not only for its role as an important informal lending option for women, but also because women’s participation in such groups can become a stepping stone for them to obtain group loans from formal lenders (and in turn for individual loans from banks).

Findings from women study participants and formal lenders suggest that the nature and level of economic activities that many women currently engage in the study villages would likely render them a high-risk individual loan applicant for formal banks. Smaller loans through banks’ group-lending programs may be a more viable and less risky transitional step for groups who are well-positioned for this.

Given study evidence on links between women’s groups’ support and positive improvements to WEE, continue to prioritize support to women’s groups and targeted women’s group interventions as part of land formalization programming. Support to women’s groups via land sector programming should also be extended to include entrepreneurship and related financial management trainings, in later stages of programming. Such support is likely to be more impactful when implemented in conjunction with complementary activities. For example, Duvendack et al. (2019) found that financial services and inclusion interventions for women’s groups generally had positive effects on women’s empowerment, but often more so when trainings on women’s rights or efforts to address gender-based social norms were also implemented.

Consider targeted companion programming to identify women beneficiaries of customary land programming who may be well-positioned to benefit from companion activities aimed at linking beneficiaries to formal lenders, improving their ability to obtain bank loans and achieving more transformative change to their land-based activities or small business enterprises. This study pointed to several enabling factors that could be used for this purpose, such as level of financial literacy, business management skills, status and creditworthiness of their current income-generating activities, land holdings and available collateral. For other beneficiaries, it may be more appropriate to focus on financial literacy and related support. Low levels of financial literacy in rural villages also means that programs that broadly encourage beneficiaries to use their land as collateral for loans via the CCRO must also take care not to inadvertently increase women’s vulnerability to losing their land in cases where the risk of loan defaults may be high. Thus, continued awareness-raising on the use of CCROs as collateral for loans should also emphasize the different implications of this and risks involved for loans from informal lenders and from banks and MFIs.

Use targeted and gender-specific sensitizations, messaging, or social behavior change activities that are directed towards men to further strengthen and solidify women’s empowerment gains. While many formalization programs explicitly aim to strengthen women’s land rights and empowerment by focusing on awareness and sensitization on land laws and rights among women, the study findings suggest that achieving norm changes by men and at the community-level are as important in facilitating sustained improvements to women’s overall and economic empowerment.

REFERENCES

- Ali, D.A., Deininger, K., and M. Goldstein. 2014. Environmental and gender impacts of land tenure regularization in Africa: pilot evidence from Rwanda. *Journal of Development Economics* 110:262–275.
- Beaman, L., Karlan, D. and B. Thuysbaert. 2014. *Saving for a (not so) rainy day: A randomized evaluation of savings groups in Mali*. National Bureau of Economic Research.
- Besley, T. 1995. Property rights and investment incentives: Theory and evidence from Ghana. *Journal of political Economy* 103(5):903-937.
- Bizosa, A.R. and J. Opio-Omoding. 2021. Assessing the impacts of land tenure regularization: Evidence from Rwanda and Ethiopia. *Land Use Policy* 100:104904.
- Brody, C.M., De Hoop, T., Vojtkova, M., et al. 2015. Economic self-help group programs for improving women’s empowerment: A systematic review. *3ie systematic review* 23. London: International Initiative for Impact Evaluation (3ie).
- CARE. 2020. Assessing the viability of savings groups as a vehicle for women’s economic empowerment in Africa: Findings from Kenya, Tanzania and Uganda and Ethiopia.
- Chang, W., L. Diaz-Martin, A. Gopalan, E. Guarnieri, S. Jayachandran, and C. Walsh. 2020. *What works to enhance women’s agency: Cross-cutting lessons from experimental and quasi-experimental studies*. Abdul Latif Jameel Poverty Action Lab Working Paper.
- Cherchi, L., Goldstein, M., Habyarimana, J., Montalvo, J., O’Sullivan, M., and C. Udry. 2018. Incentives for Joint Land Titling: Experimental Evidence from Uganda. Working Paper. Washington DC.
- Diaz-Martin, L., Glennerster, R. and C. Walsh. 2018. *A practical guide to measuring women’s and girls’ empowerment in impact evaluations*. Abdul Latif Jameel Poverty Action Lab.
- Diaz-Martin, L., A. Gopalan, E. Guarnieri, and S. Jayachandran. 2020. Greater than the sum of the parts? Evidence on mechanisms operating in women’s groups. Working Paper.
- Donald, A., G. Koolwal, J. Annan, K. Falb and M. Goldstein. 2017. *Measuring Women’s Agency*. Policy Research Working Paper 8148. World Bank Group.
- Duvendack, M. and P. Mader. 2020. Impact of financial inclusion in low- and middle-income countries: A systematic review of reviews. *Journal of Economic Surveys*. 34(3)
- Feder, G., and A. Nishio, A. 1999. The benefits of land registration and titling: economic and social perspectives. *Land Use Policy* 15(1):25–43.
- Goldstein, M., Hounbedji, K., Kondylis, F., O’Sullivan, M., and H. Selod. (2015). Formalizing rural land rights in West Africa: Early evidence from a randomized impact evaluation in Benin. The World Bank.
- Gugerty, M.K., Biscaye, P. and C. Leigh Anderson. 2019. Delivering development? Evidence on self-help groups as development intermediaries in South Asia and Africa. *Development policy review: the journal of the Overseas Development Institute* 37(1):129–151.
- FinScope Tanzania. 2017. *Insights that drive innovation*. Mushi, E., I. Grundling, J. Seifert, and S. Kewe, Eds..

Financial Sector Deepening Trust.

Higgins, D., Balint, T., Liversage, H., and P. Winters. 2018. Investigating the impacts of increased rural land tenure security: a systematic review of the evidence. *Journal of Rural Studies*. 61:34–62.

Kabeer, Naila. 1999. Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment. *Development and Change*, 30(3): 435-464.

Karlan, D., Savonitto, B., Thuysbaert, B. and C. Udry. 2017. Impact of savings groups on the lives of the poor. *Proceedings of the National Academy of Sciences of the United States of America* 114(12):3079–3084.

Laszlo, S., Grantham, K., Oskay, E. and T. Zhang. 2017. *Grappling with the Challenges of Measuring Women's Economic Empowerment*. Institute for the Study of International Development.

Martinez-Restrepo, S. and L. Ramos-Jaimes. 2017. *Measuring women's economic empowerment: Lessons from South America*. Springfield, VA: International Development Research Centre.

Matthews, B.H., C. Musoke, and C. Green. 2010. Group Savings and Loans Associations – Impact Study. Financial Sector Deepening Kenya.

Musembi, C. N. 2007. De Soto and land relations in rural Africa: breathing life into dead theories about property rights, *Third World Quarterly* 28(8):1457-1478.

Persha, L. and J. Patterson-Stein. 2021. Endline Evaluation Report: Impact Evaluation of the Feed the Future Tanzania Land Tenure Assistance Activity. E3 Analytics and Evaluation Project. USAID.

Place, F., and S. Migot-Adholla. 1998. The Economic Effects of Land Registration on Smallholder Farms in Kenya: Evidence from Nyeri and Kakamega Districts. *Land Economics* 74(3):360-373.

Resch, E. 2017. Savings at the frontier: Evidence mapping on informal savings mechanisms. Oxford Policy Management.

Stein, H., F. P. Maganga, R. Odgaard, K. Askew, and S. Cunningham. 2016. The Formal Divide: Customary Rights and the Allocation of Credit to Agriculture in Tanzania. *Journal of Development Studies* 52(9):1306-1319.

Sundet, G. 2004. The politics of land in Tanzania [PhD thesis]. University of Oxford.

ANNEX A: GROUP DISCUSSION AND KII QUALITATIVE INSTRUMENTS

Introduction and Consent

The Moderator should read the following consent script prior to the start of the group discussion:

Hello and thank you for agreeing to talk with us today. My name is [name of interviewer] and here is my colleague(s) _____ who will take notes during our conversation. We work with research organization in the United States called NORC at the University of Chicago. The United States Agency for International Development (USAID) has hired us to conduct a study to understand issues that affect women’s empowerment in villages in Iringa District, and how Customary Certificates of Rights of Occupancy (CCROs) may affect women’s economic opportunities.

The aim of this discussion is to learn about the types of economic opportunities that you have access to, and to understand how CCROs may have changed how you use land or related issues. Our role here is to ask questions and listen to your opinions and experiences. We will be recording this discussion so that we can make sure we accurately note what you are telling us, and not forget anything that was said. Your identity will be kept confidential and it will not be possible for you to be identified in our study report. If you would prefer we take notes and not use the recorder, please let us know. Please note that there are no “right” or “wrong” answers in this discussion. We would like everyone to share their experience and give feedback, either positive or negative. We ask that everyone here respect each person’s privacy and confidentiality, and not repeat what is said during this discussion. But, please remember that other participants in the group may accidentally share what was said.

Your participation is completely voluntary and you can choose to not answer any question or stop participating at any time. You are not obligated to answer any question that you are not comfortable with. This discussion will last approximately 1 hour. The information you give will be stored safely for the duration of the project and shared anonymously with USAID.

If you have any questions about the study, you may contact _____, on this phone number: _____

[START THE RECORDER TO GET VERBAL CONSENT]

Do you agree to participate in today’s discussion?

[IF YES, CONTINUE DISCUSSION]

May we begin?

[Facilitator: Remember to fill out the FG participant form and note-taking form for each GD conducted].

GD Protocol

Targeted Study on the Role of Customary Land Formalization in Women's Economic Empowerment

This guide should be used for all GD respondent categories (male and female).

We would like to start by talking about your general experiences with women's economic activities in this village.

I. CONTEXT, LOCAL DEFINITIONS OF WEE AND WOMEN'S ECONOMIC GOALS

1. What types of enterprises or economic activities do women in this village engage in? [*Probe: farming of crops to sell at market, tailoring, hand crafting activities, input and service provision, marketing of agriculture produces, agro-processing, tree planting etc.*]
 - a. Are there any economic activities that women in this village wish to engage in but do not? What about for you yourselves, specifically?
 - i. [if yes] What prevents women from engaging in these activities?
 - ii. [If yes] What would most help women here in this village to be able to engage in those activities?
 - b. What types of economic activities do men in this village engage in?
 - i. In what ways do men's economic activities differ from women's, if at all?
2. For the economic activities that women do engage in here in this village, are these activities profitable?
 - a. For women who experience income gains from their activities, do they obtain any additional benefits beyond the income itself, either from within their household or within the village?
 - b. Are there any negative consequences that such women have experienced, either from within their household or within the village?
3. What does it mean to you for a woman to be empowered economically? What does such a woman look like here in this village?
 - a. What are some of the ways that women become economically empowered in this village? How is this different today, compared to five years ago or earlier (if at all)?
 - b. How do people in this village view women who are economically empowered?
 - c. What are the main barriers that women today face in becoming economically empowered here in this village?
4. In your households, who makes decisions about farming – you, your partner or spouse, or a combination?
 - a. What types of decisions do you yourselves make?

- b. To what extent can you (women in the household) make decisions about farming activities if you would like to, on land used by the household? What about for parcels held/used solely by the woman?
- c. What are the main barriers to women participating in household decisions about agricultural production? On her own land, if any? On other land controlled by the household?

Now we would like to turn to issues related to land, decisions over land, and government-provided CCROs. (Facilitator, confirm with the group and provide explanation as needed: How many people here are familiar with a CCRO?)

II. ROLE OF LAND TENURE STRENGTHENING AND CCRO PROVISIONING IN CHANGING WOMEN'S ACCESS TO AND DECISION-MAKING OVER LAND AND RELATED RESOURCES

1. How many people here in this group own and manage your own plots of land here in this village, separately from your husbands or other family members?
 - a. How do plots that women own and manage differ from those than men own and manage, if at all (for example, are they bigger or smaller, closer to home or further away, higher or lower quality for farming, different types of crops grown on them, more or less productive, etc?)?
2. How many people here in this group have obtained a CCRO for any parcels of land that you or your household uses in this village? May I see a show of hands?
 - a. Are you yourself listed on the CCRO document?
 - b. Do any of you have a CCRO for land in which you are the sole owner (single occupant vs joint occupancy)? May I see a show of hands?
 - c. What are the main barriers to women's ownership of land in this village? To inheriting land?
3. In what ways do you think the CCRO will help to protect your land rights? Against what types of disputes or threats?
 - a. Are there any types of land disputes or risks to losing your land that you think the CCRO could not help you with? Why?
 - b. In general, what are the biggest challenges that continue to exist for you regarding your rights to own or use land in this village?
4. [Facilitator: Ask only if any GD participant has a CCRO] Did receipt of the CCRO change any of the constraints that women face over owning, getting access to, or making decisions about land?
 - a. If yes, how?
 - b. What do you think are the reasons for those changes?
 - c. If no, why not?

Benefits of CCROs, Credit and WEE

We are interested in learning about any benefits you may have experienced since obtaining a CCRO, any new challenges, and changes you may have made in how you use your land.

1. In what ways do you think that having your land mapped and receiving the CCRO can help you to expand your economic activities or income in future, if at all?
 - a. What else would be needed to help you achieve this?
2. Are people here in this group interested in using your land / the CCRO as collateral for a loan?
 - a. Why or why not?
 - b. Do you see any risks to using the CCRO/your land as collateral for a loan?
3. [*Facilitator: Ask remaining questions in this section only if any GD participant has a CCRO*] Have you made any changes to the type of crops you grow, or other changes to your farming practices, since you had your land mapped and obtained a CCRO?
 - a. What types of changes?
 - b. Has this led to any changes in the income you receive from farming?
4. Are there any types of changes you would like to make on your land since receiving the CCRO, but have not been able to?
 - a. What are they?
 - b. What are the main reasons preventing you from making those changes?
5. Has anyone in this group used your CCRO to obtain a loan from any formal bank or microfinance institution?
 - a. *Probe:* If yes, in what ways did the CCRO help you to obtain this loan? Were you required to show or provide a copy of your CCRO as part of the process?
 - b. *Probe:* If no, why not? What are the main challenges to using the CCRO to obtain a loan, for you or other people here in this village? Can you give me some examples?
6. Are there any ways that anyone in this group has used your CCRO for any other purpose (*examples: such as for any other income-generating activity, a loan with an informal lender here in the village, or for any other purpose*)?
 - a. How did the CCRO help you with this activity?
 - b. What have been the results to date?

III. WOMEN'S FINANCIAL SERVICES PREFERENCES AND ACCESS TO FINANCE

1. What kinds of savings, credit and other financial services do you yourselves personally use? [*Probe: VICOBA, SACCOs, MFIs, formal banks, mpesa/mobile money, examples of other services*]
 - a. For what purposes?
2. Are there any savings, credit or loan sources or financial services that you wish to use but currently do not, or would like to have better access to?
 - a. Which ones?
 - b. What are the main barriers for you in accessing these products or services?
 - c. What would most help you to overcome these barriers, or have better access to these products?

- d. In what ways do you think these products or services would help to improve or expand your economic activities?

Service-specific follow-up questions

3. Does anyone here in this group participate in a VICOBA, SACCOS, or informal savings and loan group? (*May I see a show of hands*)
 - a. How easy or difficult is it to obtain a loan from these sources here in this community?
 - b. What types of people in this community typically use this source of credit?
 - c. For what purposes, usually?
 - d. Are there any drawbacks to using this source of credit?
 - e. Do loans from VICOBA, SACCOS or other informal savings and loan sources help women in this community to expand their business or income-generating activities? In what ways, and for what kinds of activities? (If not, why?)

4. Does anyone here in this group participate in savings or loan products from formal banks, such as (*add local examples of common banks*)?
 - a. How easy or difficult is it to obtain a loan from these sources here in this community?
 - b. What types of people in this community typically use this source of credit?
 - c. For what purposes, usually?
 - d. Are there any drawbacks to using this source of credit?
 - e. Do loans from formal banks help women in this community to expand their business or income-generating activities? In what ways, and for what kinds of activities? (If not, why?)

F. CONCLUSION

Thank you for discussing these issues with us today. We asked a lot of questions and learned a lot from you. Is there anything that you want to add, or would like to ask us?

KII Protocol #1

Targeted Study on the Role of Customary Land Formalization in Women's Economic Empowerment

This guide should be used for: women who are positive examples of economically empowered women as perceived by the village.

I. BRIEF ORAL NARRATIVE

The aim of this section is for the interviewer to prompt the respondent to tell her story in her own words on how she was able to become successful in her economic activity, and her experiences on obtaining credit. The interviewer may ask short questions along the way to help keep the conversation focused, and to keep the conversation flowing. Small probes may be appropriate as needed. The interview may be conducted while the respondent is doing some other task (for example, preparing food), but the interview should be conducted in private without other family or community members present.

1. Where did you grow up as a child?
2. What level of schooling did you complete, if any?
3. Who do you live with now?
— (logical place to refocus the conversation onto the next two questions) —
4. Please tell me about any activities or business that you do for income. How did you decide to do this activity? What do you like or not like about it? What helped you to be successful in this activity?
5. What are your main economic goals and aspirations for expanding this business, and for your life in general?
— (logical place to refocus the conversation onto the remaining questions) —
6. Where do you go to obtain credit for your income-generating activities or business?
7. Is it easy or hard for you to get access to credit? Why? What most helped you to be successful in obtaining a loan?
8. Are there other sources of credit you would like to be able to access, but cannot? Which ones, and why?
9. Have you ever tried to obtain a loan from a commercial bank? Please share about your experience, and whether it was successful or not.
 - a. What would most help you to be more successful?
 - b. Thinking about your experiences, what do you think would most help to strengthen more women's ability to pursue such loans here in this village?

Next we would like to turn to your general experiences with women's economic activities in this village.

II. LOCAL DEFINITIONS OF WEE AND WOMEN'S ECONOMIC GOALS

5. In your view, what are the most important things that would help to make more women here successful in income-generating activities?
6. What are the main barriers that women face in becoming economically empowered here in this village?

Now we would like to turn to issues related to land and government-provided CCROs. (Facilitator, confirm that the respondent is familiar with a CCRO).

III. ROLE OF LAND TENURE STRENGTHENING AND CCRO PROVISIONING IN EXPANDING ECONOMIC ACTIVITIES

1. Do you have plots of land here in this village that you own and manage separately from your spouse/partner and other family members?
 - a. If yes, what types of crops do you grow on this land?
 - b. Have you obtained a CCRO for any of these parcels that you own and manage separately?
2. Have you obtained a CCRO for any other parcels of land that you or your household uses in this village?
 - a. If yes, are you yourself listed on the CCRO document?
3. Are there any ways that the CCRO has helped you / you think would help you (*for women who do not have a CCRO*) to expand your economic activities or income, or to obtain a loan?
 - a. If yes, please explain how.
 - b. If no, why not? What do you think are / would be (*for women who do not have a CCRO*) the main barriers to using a CCRO to try to expand your economic activities? What about to obtain a loan?

IV. CONCLUSION

Thank you for discussing these issues with us today. We asked a lot of questions and learned a lot from you. Is there anything that you want to add, or would like to ask us?

KII Protocol #2

Targeted Study on the Role of Customary Land Formalization in Women's Economic Empowerment

This guide should be used for: SACCOS representatives, VICOBA representatives, or other informal credit operators.

I. TYPES OF SERVICES PROVIDED

1. What types of financial products and services does your organization provide to people here in this village?
 - a. What is a typical loan size that your organization provides?
2. What type of people in this community typically use these products and services?
3. Do the clients/borrowers consist mainly of men, women, or a mix of men and women?
4. How common is it for people in this village to default on a loan through your organization, or to not be able to repay the loan on time?
 - a. What action do you normally take for people who default, or who are late to repay the loan?
5. What are the ways that you provide information to people in this village about new types of services or products that you offer?

II. EXPERIENCES WITH WOMEN'S PREFERENCES AND ACCESS TO CREDIT

1. In your experience, what are the most important barriers that women face in obtaining credit here in this village?
2. In your opinion, what do you think would most help to strengthen more women's ability to obtain credit or loans here in this village?

III. CCROS AND CREDIT

1. How common is it for borrowers to use collateral to obtain a loan or credit from your organization? What type of collateral do most borrowers tend to provide?
2. Do you accept CCROs as collateral for loans or credit that you provide? If yes, what has been your experience with this to date? If no, why not?
3. [IF YES TO ABOVE] How common is it for borrowers to use CCROs as collateral for loans from your organization? If uncommon, what do you think the reasons are?
4. In your view, what are the key barriers to accepting a CCRO as collateral for a loan from your organization? What would most help to overcome these barriers?
5. Are there any other ways that the CCRO has been used for any other purpose in the credit process (apart from collateral) for loans from your organization? How is the CCRO being used, and what have been your experiences with this?

IV. CONCLUSION

Thank you for discussing these issues with us today. We asked a lot of questions and learned a lot from you. Is there anything that you want to add, or would like to ask us?

KII Protocol #3

Targeted Study on the Role of Customary Land Formalization in Women's Economic Empowerment

This guide should be used for: Representatives of MFIs and formal banks in Iringa town.

I. TYPES OF SERVICES PROVIDED

1. Does your organization provide any financial products, credit opportunities, loan services or packages that are targeted or tailored specifically for villagers or members of rural communities around Iringa town?
 - a. [If yes] Please describe those products and/or services
 - b. [If no] Why not?
2. If yes to #1:
 - a. What services or products from your organization are most commonly used by villagers?
 - b. What is a typical loan size or range that is available through these products?
 - c. Are these loans for individuals or for groups of people?
 - d. What is the interest rate?
 - e. What type of collateral and collateral amount is required?
 - f. What type of people typically use these products and services? For what kinds of enterprises or activities?
 - g. Do such clients / borrowers consist mainly of men, women, or a mix of men and women?
 - h. How common is it for such clients / borrowers to default on these loans, or not to be able to repay on time?
 - i. What action do you normally take for people who default, or who are late to repay the loan?
 - j. What proportion of your overall clientele would you estimate consists of villagers / members of rural communities around Iringa town?
3. If no to #1:
 - a. Does your organization have an interest in lending to residents in rural villages in Iringa district? Why or why not?
 - b. What types of activities are considered credit-worthy in the villages around Iringa town, if any?
 - c. What is the typical loan size or range that your organization usually provides?
4. What are the ways that your organization provides information to people in villages about new types of services or products that you offer? Do you do any outreach or information dissemination specific to this demographic?
5. In your experience, what are the main barriers that your organization faces in providing credit/loans to rural villagers, including loans to individuals and for group lending?
6. In your experience, what are the main barriers that rural villagers face in applying for and obtaining credit/loans through your organization?

II. EXPERIENCES WITH WOMEN'S PREFERENCES AND ACCESS TO CREDIT

1. In your experience, what are the most important barriers that women face in obtaining credit through your organization (whether they are from rural areas of Iringa District or here in town)?
2. In your opinion, what do you think would most help to strengthen more women's ability to obtain credit or loans through your organization?

III. CCROS AND CREDIT

1. Does your organization accept CCROs as collateral for loans or credit that you provide? If yes, what has been your experience with this to date? If no, why not?
2. [IF YES TO ABOVE] How common is it for borrowers to use CCROs as collateral for loans from your organization? If uncommon, what do you think the reasons are?
3. What type of collateral do most borrowers tend to provide?
4. In your view, what are the key barriers your organization faces in accepting a CCRO as collateral for a loan? What would most help to overcome these barriers?
5. Are there any other ways that the CCRO has been used for any other purpose in the credit process (apart from collateral) for loans from your organization? How is the CCRO being used, and what has been your experiences with this?

IV. CONCLUSION

Thank you for discussing these issues with us today. We asked a lot of questions and learned a lot from you. Is there anything that you want to add, or would like to ask us?

ANNEX B: QUALITATIVE AND QUANTITATIVE METHODS

QUALITATIVE DATA COLLECTION

APPROACH

GDs and KIs were conducted with women's group members, women who were not participating in women's groups, and men in a total of 16 villages: 8 LTA Phase I villages where LTA's activities concluded by 2019, and 8 LTA Phase II villages where LTA's land tenure strengthening services began in early 2021. As of the time of data collection for this study, those services consisted primarily of sensitization and participatory mapping in some villages, but not distribution of CCROs or targeted support to women's groups received by the Phase I villages. Villages for this study were selected via stratified random sampling on the basis of LTA implementation phase and distance from Iringa town, to ensure variation on time since obtaining CCROs and access to markets and services.³⁴

INSTRUMENTS AND DATA COLLECTION

Data collection tools included complementary subjective and objective indicators of WEE. The qualitative data collection was structured to enable gender-disaggregated analyses and examination of differential impacts by gender, participation in women's groups, and LTA phase. Members of the NORC team developed the semi-structured qualitative instruments and led remoted data collection team training the with local consultant team due to restrictions from the coronavirus pandemic. Minor updates were made to the qualitative instruments and protocols in collaboration with the lead in-country consultant and during qualitative team training, and also based on the results of a one day pilot held in a village in Iringa Rural District that was similar to the selected study villages.

SAMPLE

Group Discussions

GDs were organized with the assistance of village leaders in each selected village. A total of 32 sex-disaggregated GDs were conducted across the 16 villages (24 GDs with women and 8 GDs with men), obtaining information from a total of 305 respondents (236 women and 69 men) ranging in age from 20 to 84 years old. In each village, one of two GDs was always conducted with women's group participants, while the second GD alternated between men and women who were not women's group participants. Half of the women (50.8 percent; N = 236) and men (53.6 percent; N = 37) GD participants indicated they had CCROs at the household level and/or individually. Discussions were conducted by a moderator from the study team and utilized semi-structured instruments to guide the discussion. The GDs were conducted in Swahili and translated and transcribed to English for analysis.

Key Informant Interviews

KIs within each of the 16 villages consisted of semi-structured questions administered to 1-2 women village who were considered within the community to be positive and atypical cases of economic empowerment (N=26 women).³⁵ In addition to these "positive deviant" KIs, the study team also conducted 22 KIs with representatives from a range of informal lenders and formal financial institutions, including representatives of VICOBAs in the selected villages (N=16), and representatives of MFIs and commercial banks located in Iringa town (N=6).³⁶ These KIs were conducted to help understand supply-side constraints on women's economic advancement, financial services and credit access.

³⁴ Note that LTA randomized the allocation of villages into Phase I and Phase II, from the pool of eligible villages in the District.

³⁵ In some villages, only one woman was deemed by local leaders to meet the intended demographic for the sample.

³⁶ KIs with formal lenders included representatives of: Access Bank, CRDB, NMB, Finca Bank (MFI), Vision Fund (MFI) and Mucoba (MFI).

Institutions that were mentioned in the GDs were also included in the final list of institutions selected for these KIs.

FIELD LOGISTICS AND RELATED MODIFICATIONS DUE TO COVID-19

Due to uncertainties related to the COVID-19 pandemic, the data collection for this study took place in 2021 rather than in 2020 as initially planned. All precautions were taken during trainings and data collection to minimize risks to the study team and to study participants, and as specified in a separate COVID-19 Mitigation Protocol document that the team submitted to USAID for approval. GDs and KIs were conducted outdoors and maintaining safe social distancing. Local teams were provided with masks, soap and water for handwashing, and alcohol wipes. Private transport was used during the data collection, and aimed to avoid participation by individuals who felt unwell or were recently sick.

ANALYSIS

The study team analyzed transcribed data from the GDs and KIs using a thematic approach, where data was coded in Dedoose software according to key themes of interest outlined in the interview guides. Qualitative data was analyzed within strata and respondent categories and then across strata and types (e.g., Phase I women CCRO holders who participate in a women's group vs. Phase II women who participate in a women's group) to develop a detailed understanding of responses, address contradictory findings, and highlight common themes and narratives. Prior to coding, the study team developed and tested a qualitative code frame using a deductive approach. The team refined the analysis through follow-up coding and applying a hierarchical approach by research question or topic area. The team triangulated coded segments across each of the sources of qualitative data and analyzed findings in conjunction with the survey data to inform conclusions and recommendations. Where relevant, findings are also supported with key quotations and examples from the GDs and KIs.

QUANTITATIVE DATA COLLECTION

APPROACH

The quantitative component for this study was designed to complement the qualitative component, and consisted of a short survey administered via a Computer Assisted Telephone Interviewing (CATI) approach. The target sample for the telephone survey was 600 members of women's groups across the 16 villages that constituted the study sample, and the final sample obtained was 503 women.

The main benefit of this companion survey approach was that it allowed the team to generate objective and standardized measures of different aspects of WEE³⁷ for each respondent, and explore associations between WEE and issues related to land, possession of a CCRO, credit access and financial services from a larger population across the study villages. In obtaining standardized responses to these questions from a wide range of respondents, the study team was also able to make inferences regarding the generalizability of certain qualitative findings or responses.

INSTRUMENT AND DATA COLLECTION

The CATI survey was developed during qualitative data collection and finalized after the qualitative data collection had concluded, to take into account information from the qualitative component of the study. The survey followed best practices in CATI survey design, including keeping the survey administration time under 20 minutes, and focusing on single-choice, yes/no, short answer and short ranking questions.

³⁷ The literature highlights several limitations to measuring aspects of WEE through quantitative survey approaches, which is one reason that WEE studies are encouraged to use complementary qualitative and quantitative approaches. In designing our survey instrument, we drew on a small number of fairly standard quantitative indicators that are well-validated in the literature.

NORC employed standard approaches to improve response rates via a CATI approach³⁸, including advance notification and scheduling of the survey through SMS and direct in-village announcements by the qualitative data collection team, sending SMS reminders, and providing respondents with a mobile money deposit in the amount of \$2.25 USD (TSH 5,000) as an incentive to complete the survey.

The CATI approach was also particularly appealing for this study, not only from a cost-savings perspective and but also because it avoided the need for survey teams to come in direct contact with respondents during the COVID-19 pandemic. The approach was also particularly suitable for this targeted study because the study team already was able to use contact information for women's groups in the study villages, provided by LTA³⁹, as a starting point to develop the sample frame for the survey. The survey instrument was programmed in-house at NORC, using SurveyCTO, and finalized based on pre-test results from 30 respondents and inputs from the local data collection partner, DVI.

³⁸ Phone surveys typically have lower response rates than in-person surveys, but they tend to have higher response rates and less respondent sample bias than SMS or interactive voice response surveys. They may also be subject to biases associated with mobile phone ownership and connectivity.

³⁹ LTA shared a comprehensive list of 455 women's groups registered with the Iringa District Council as of March 2020 that included each group's name, village, registration with the district council and number of members. Many villages had multiple registered women's groups. The average group size was 11 members, with the largest groups having more than 80 members.

ANNEX C: TELEPHONE SURVEY INSTRUMENT

MODULE A. INTRODUCTION AND CONSENT

	FIELD	QUESTION	RESPONSE OPTIONS / UNITS
	note_a	A. Introduction and Consent	(Note)
A1	resp_id	A1. Respondent ID Response constrained to: 0<.<604	(Integer)
A2	int_name	A2. Interviewer name	1=[Enumerator 1 Name] 2=[Enumerator 2 Name] 3=[Enumerator 3 Name] 4=[Enumerator 4 Name] 5=[Enumerator 5 Name] 6=[Enumerator 6 Name] 7=[Enumerator 7 Name] 8=[Enumerator 8 Name] 9=[Enumerator 9 Name] 10=[Enumerator 10 Name] 11=[Enumerator 11 Name]
A2b	int_name_oe	A2b. Other interviewer, specify: Question relevant when: selected(\${int_name} , '97')	
A3	vil_calling	A3. Enumerator: Which village are you calling?	1=Udumka 2=Kibena 3=Mikong'wi 4=Ngano 5=Kilambo 6=Nyabula 7=Mlanda 8=Ng'enza 9=Makota 10=Kanin'gombe 11=Mgama 12=Ibumila 13=Magombwe 14=Isele 15=Weru 16=Ibangamoyo 97=Other, specify
A4	call_note	A4. ENUMERATOR: Call all numbers available for the respondent. If the respondent does not have a phone number, call the Women's Group Leader at the specified time.	(Note)
A5	phone_number	A5. Please enter the phone number you would like to call.	(Text)
A6	default_phone_call	A6. When you're ready, click the button below to make the phone call.	(Text)
A7	phone_rang	A7. ENUMERATOR: Did at least one phone number ring, go to voice mail, or NOT say it was out of service?	1=Yes 0=No
A8	phone_rang_note	A8. ENUMERATOR: Record "8" on your tracking sheet. Replace this respondent. Question relevant when: \${phone_rang} =0	
	Phone rang		
	Group relevant when: \${phone_rang} =1		
A9	attempt1	A9. Attempt 1	
A10	pickup1	A10. ENUMERATOR: Did someone pick up the phone?	1=Yes 0=No

A11	pickup1_note	A11. ENUMERATOR: Record "7" on your tracking sheet for Attempt 1, save the survey, and try again later. Question relevant when: $\{\text{pickup1}\} = 0$	
A12	resp1	A12. ENUMERATOR: Is the respondent available? Question relevant when: $\{\text{pickup1}\} = 1$	1=Yes 0=No--respondent is known but is not available 2=No--respondent is NOT known.
A13	resp1_notavail	A13. ENUMERATOR: Record "5" on your tracking sheet for Attempt 1, save the survey, and try again later. Question relevant when: $\{\text{resp1}\} = 0$	
A14	resp1_unknown	A14. ENUMERATOR: Record "6" on your tracking sheet for Attempt 1. Replace this respondent. Question relevant when: $\{\text{resp1}\} = 2$	
A15	attempt2	A15. Attempt 2 Question relevant when: $\{\text{pickup1}\} = 0$ or $\{\text{resp1}\} = 0$	
A16	pickup2	A16. ENUMERATOR: Did someone pick up the phone? Question relevant when: $\{\text{pickup1}\} = 0$ or $\{\text{resp1}\} = 0$	1=Yes 0=No
A17	pickup2_note	A17. ENUMERATOR: Record "7" on your tracking sheet for Attempt 2, save the survey, and try again later. Question relevant when: $\{\text{pickup2}\} = 0$	
A18	resp2	A18. ENUMERATOR: Is the respondent available? Question relevant when: $\{\text{pickup2}\} = 1$	1=Yes 0=No--respondent is known but is not available 2=No--respondent is NOT known.
A19	resp2_notavail	A19. ENUMERATOR: Record "5" on your tracking sheet for Attempt 2, save the survey, and try again later. Question relevant when: $\{\text{resp2}\} = 0$	
A20	resp2_unknown	A20. ENUMERATOR: Record "6" on your tracking sheet for Attempt 2. Replace this respondent. Question relevant when: $\{\text{resp2}\} = 2$	
A21	attempt3	A21. Attempt 3 Question relevant when: $\{\text{pickup2}\} = 0$ or $\{\text{resp2}\} = 0$	
A22	pickup3	A22. ENUMERATOR: Did someone pick up the phone? Question relevant when: $\{\text{pickup2}\} = 0$ or $\{\text{resp2}\} = 0$	1=Yes 0=No
A23	pickup3_note	A23. ENUMERATOR: Record "7" on your tracking sheet for Attempt 3, save the survey, and try again later. Question relevant when: $\{\text{pickup3}\} = 0$	
A24	resp3	A24. ENUMERATOR: Is the respondent available? Question relevant when: $\{\text{pickup3}\} = 1$	1=Yes 0=No--respondent is known but is not available 2=No--respondent is NOT known.
A25	resp3_notavail	A25. ENUMERATOR: Record "5" on your tracking sheet for Attempt 3, save the survey, and try again later. Question relevant when: $\{\text{resp3}\} = 0$	
A26	resp3_unknown	A26. ENUMERATOR: Record "6" on your tracking sheet for Attempt 3. Replace this respondent. Question relevant when: $\{\text{resp3}\} = 2$	
A27	attempt4	A27. Attempt 4 Question relevant when: $\{\text{pickup3}\} = 0$ or $\{\text{resp3}\} = 0$	
A28	launch_sms	A28. ENUMERATOR: Send an SMS message to respondent and attempt to agree on a time to conduct the interview. Question relevant when: $\{\text{pickup3}\} = 0$ or $\{\text{resp3}\} = 0$	

A29	sms_note	A29. ENUMERATOR: Record "Y" on your tracking sheet for Attempt 4. Save the survey and try again later. Question relevant when: $\${pickup3} = 0$ or $\${resp3} = 0$	
A30	attempt5	A30. Attempt 5 Question relevant when: $\${pickup3} = 0$ or $\${resp3} = 0$	
A31	pickup5	A31. ENUMERATOR: Did someone pick up the phone? Question relevant when: $\${pickup3} = 0$ or $\${resp3} = 0$	1=Yes 0=No
A32	pickup5_note	A32. ENUMERATOR: Record "7" on your tracking sheet for Attempt 5, save the survey, and try again later. Question relevant when: $\${pickup5} = 0$	
A33	resp5	A33. ENUMERATOR: Is the respondent available? Question relevant when: $\${pickup5} = 1$	1=Yes 0=No--respondent is known but is not available 2=No--respondent is NOT known.
A34	resp5_notavail	A34. ENUMERATOR: Record "5" on your tracking sheet for Attempt 5, save the survey, and try again later. Question relevant when: $\${resp5} = 0$	
A35	resp5_unknown	A35. ENUMERATOR: Record "6" on your tracking sheet for Attempt 5. Replace this respondent. Question relevant when: $\${resp5} = 2$	
A36	attempt6	A36. Attempt 6 Question relevant when: $\${pickup5} = 0$ or $\${resp5} = 0$	
A37	pickup6	A37. ENUMERATOR: Did someone pick up the phone? Question relevant when: $\${pickup5} = 0$ or $\${resp5} = 0$	1=Yes 0=No
A38	pickup6_note	A38. ENUMERATOR: Record "7" on your tracking sheet for Attempt 6, save the survey, and try again later. Question relevant when: $\${pickup6} = 0$	
A39	resp6	A39. ENUMERATOR: Is the respondent available? Question relevant when: $\${pickup6} = 1$	1=Yes 0=No--respondent is known but is not available 2=No--respondent is NOT known.
A40	resp6_notavail	A40. ENUMERATOR: Record "5" on your tracking sheet for Attempt 6, save the survey, and try again later. Question relevant when: $\${resp6} = 0$	
A41	resp6_unknown	A41. ENUMERATOR: Record "6" on your tracking sheet for Attempt 6. Replace this respondent. Question relevant when: $\${resp6} = 2$	
A42	attempt7	A42. Attempt 7 Question relevant when: $\${pickup6} = 0$ or $\${resp6} = 0$	
A43	pickup7	A43. ENUMERATOR: Did someone pick up the phone? Question relevant when: $\${pickup6} = 0$ or $\${resp6} = 0$	1=Yes 0=No
A44	pickup7_note	A44. ENUMERATOR: Record "9" on your tracking sheet for Attempt 7 and finalize the survey. Question relevant when: $\${pickup7} = 0$	
A45	resp7	A45. ENUMERATOR: Is the respondent available? Question relevant when: $\${pickup7} = 1$	1=Yes 0=No--respondent is known but is not available 2=No--respondent is NOT known.
A46	resp7_notavail	A46. ENUMERATOR: Record "10" on your tracking sheet for Attempt 7 and finalize the survey. Question relevant when: $\${resp7} = 0$	
A47	resp7_unknown	A47. ENUMERATOR: Record "6" on your tracking sheet for Attempt 7. Replace this respondent. Question relevant when: $\${resp7} = 2$	

A48	consent_script	<p>A48. Hello. My name is _____ and I work with DataVision International, a Tanzania research company. We are conducting a study to understand issues that affect women's empowerment, and how Customary Certificates of Rights of Occupancy (CCROs) may affect women's economic opportunities.</p> <p>This interview will last approximately 15 minutes. Your participation is voluntary and you can choose to not answer any question or stop participating at any time. In addition, you have the right to request that you delete your answers at any time.</p> <p>At the end of the study, we may share the data with USAID or others outside the study team. Before sharing the data, we will remove all details that could be used to identify you or your household.</p> <p>We would like to record this interview, so we can ensure we've recorded your responses accurately. We will not share this recording with anyone outside of the study team.</p> <p>If you have any questions about the study, you may contact Stefanie Henke, on this phone number: +255 754 XXX XXX</p> <p>Question relevant when: \${resp1} = 1 or \${resp2} = 1 or \${resp3} = 1 or \${resp5} = 1 or \${resp6} = 1 or \${resp7} = 1</p>	
A49	record_consent	<p>A49. Do I have permission to record this interview?</p> <p>Question relevant when: \${resp1} = 1 or \${resp2} = 1 or \${resp3} = 1 or \${resp5} = 1 or \${resp6} = 1 or \${resp7} = 1</p>	<p>1=Yes 0=No 888=Don't know 999=Refused to answer</p>
A50	phone_call	<p>A50. Your audio is now being recorded.</p> <p>Question relevant when: \${record_consent} = 1</p>	
A51	consent	<p>A51. Do you agree to participate in this survey?</p> <p>Question relevant when: \${resp1} = 1 or \${resp2} = 1 or \${resp3} = 1 or \${resp5} = 1 or \${resp6} = 1 or \${resp7} = 1</p>	<p>1=Yes 0=No 888=Don't know 999=Refused to answer</p>

MODULE B. ADMINISTRATIVE INFORMATION

	note_b	B. Administrative Information	
B1	name_conf	<p>B1. Enumerator Confirm: Is respondent's name [name_pull]?</p> <p>Question relevant when: \${name_pull} != ""</p>	<p>1=Yes 0=No 888=Don't know 999=Refused to answer</p>
B2	name	<p>B2. What is your name?</p> <p>Question relevant when: selected(\${name_conf}, '0') or \${name_pull} = ""</p>	
B3	gender_conf	<p>B3. Enumerator: Confirm respondent gender is female based on observation</p>	<p>1=Yes 0=No 888=Don't know 999=Refused to answer</p>
B3b	male_note	<p>B3b. ENUMERATOR: Record "1" on your tracking sheet and finalize the survey.</p> <p>Question relevant when: \${gender_conf} = 0</p>	
B4	vil	<p>B4. What village do you live in?</p>	<p>1=Udumka 2=Kibena 3=Mikong'wi 4=Ngano 5=Kilambo 6=Nyabula 7=Mlanda 8=Ng'enza 9=Makota 10=Kanin'gombe 11=Mgama 12=Ibumila 13=Magombwe 14=Isele 15=Weru</p>

			16=Ibangamoyo 97=Other, specify
B4b	vil_oe	B4b. Other village, specify: Question relevant when: selected(\${vil} , '97')	

MODULE C. ADDITIONAL RESPONDENT INFORMATION

	note_c	C. Additional Respondent Information	
C1	age	C1. What is your age in years?	
C2	marital	C2. What is your marital status?	1=Monogamous married 2=Polygamous married 3=Living together / cohabitating 4=Separated 5=Divorced 6=Never married 7=Widowed
C3	educ	C3. What is the highest level of education you have completed?	1=No schooling 2=Some primary (less than P7) 3=Completed primary (completed P7) 4=Some secondary (less than form 4) 5=Completed secondary (completed up through form 4) 6=More than secondary
C4	write_sw	C4. Can you write a sentence in Swahili?	1=Yes 0=No 888=Don't know 999=Refused to answer

MODULE D. BUSINESS AND/OR INCOME-GENERATING ACTIVITIES

	note_d	D. Business and/or Income-generating Activities	
DI	main_job	DI. What is your main occupation?	1=Unemployed 2=Private sector employee 3=Government/state employee 4=Informal sector employee 5=Own business 6=Farming 7=Unskilled worker 97=Other, specify 888=Don't know 999=Refused to answer
DIb	main_job_oe	DIb. Other occupation, specify: Question relevant when: selected(\${main_job} , '97')	
DIc	income_occ	DIc. Approximately how much do you earn in total in a typical month that you do these activities? (in Tanzanian shillings) (Note: This has often to be calculated and to be probed by call operator if the income is not monthly) Response constrained to: .>=0	

D1d	inc_freq_occ	D1d. How frequently do you receive income from your main occupation? Question relevant when: $\$(income_occ) \neq 0$ and $\$(income_occ) \neq 888$ and $\$(income_occ) \neq 999$	1=Occasionally 2=Seasonally 3=Monthly 4=Weekly 5=Daily 888=Don't know 999=Refused to answer
D2	other_jobs	D2. In addition to your main occupation, what business or income-generating activities do you do? Response constrained to: $if(selected(., 888) or selected(., 999) or selected(., 777), count-selected(.)=1, count-selected(.)>=1)$	1=Farming/agriculture (maize, avocado, soybean, potatoes, sunflowers, tomatoes, peas) 2=Animal husbandry (raising pigs and chickens in addition to cattle) 3=Tailoring/sewing clothing 4=Making bricks 5=Mobile financial services 6=Weaving/sewing baskets 7=Hair braiding 8=Restaurant business 9=Raising cattle 10=Small business 11=Selling alcohol 97=Other, specify 777=None 888=Don't know 999=Refused to answer
D2b	other_jobs_oe	D2b. Other business or income-generating activities, specify: Question relevant when: $selected(\$(other_jobs), '97')$	
D3	income_other	D3. Approximately how much do you earn in total in a typical month that you do these activities? (in Tanzanian shillings) Question relevant when: $not(selected(\$(other_jobs), '888'))$ and $not(selected(\$(other_jobs), '999'))$ and $not(selected(\$(other_jobs), '777'))$ Response constrained to: >0	
D4	inc_freq_other	D4. How frequently do you receive income from this activity / these activities? Question relevant when: $not(selected(\$(other_jobs), '888'))$ and $not(selected(\$(other_jobs), '999'))$ and $not(selected(\$(other_jobs), '777'))$	1=Occasionally 2=Seasonally 3=Monthly 4=Weekly 5=Daily 888=Don't know 999=Refused to answer
D5	spend_freely	D5. Are you able to spend the income you earn from this activity / these activities of your own free will?	1=Yes, all 2=Yes, most 3=Yes, half 4=Yes, some 5=No, none 6=I don't earn any income from this activity. 888=Don't know 999=Refused to answer

MODULE E. WOMEN'S GROUP MEMBERSHIP

note_e	E. Women's group membership	
--------	-----------------------------	--

E1	group_member	E1. Are you a member of a women's group?	1=Yes 0=No 888=Don't know 999=Refused to answer
E2	group_lead	E2. Do you have a leadership role in this group, or in any other group or organization? Question relevant when: selected(\${group_member} , '1')	1=Yes 0=No 888=Don't know 999=Refused to answer

MODULE F. ACCESS TO FINANCIAL SERVICES / PARTICIPATION IN FORMAL AND INFORMAL FINANCIAL SERVICES

	note_f	F. Access to financial services / participation in formal and informal financial services	
F1	phone	F1. Do you own your own working mobile phone?	1=Yes 0=No 888=Don't know 999=Refused to answer
F2	bank_act	F2. Do you have a bank account in your name?	1=Yes 0=No 888=Don't know 999=Refused to answer
F3	mob_money	F3. Do you have a mobile money account at the moment, like M-Pesa or Tigo Pesa?	1=Yes 0=No 888=Don't know 999=Refused to answer
F4	fin_group	F4. Do you participate in a savings or self-help group?	1=Yes 0=No 888=Don't know 999=Refused to answer
F5	own_fin	F5. Do you have separate savings / financial assets from your husband? Question relevant when: selected(\${marital} , '1') or selected(\${marital} , '2') or selected(\${marital} , '3')	1=Yes 0=No 888=Don't know 999=Refused to answer
F6	loan	F6. Have you asked for a loan in the last 12 months?	1=Yes 0=No 888=Don't know 999=Refused to answer
F7	got_loan	F7. Did you obtain the loan? Note for enumerator: If respondent got multiple loans in the past 12 months, she should respond for the largest loan only Question relevant when: selected(\${loan} , '1')	1=Yes 0=No 888=Don't know 999=Refused to answer
F8	loansource	F8. From what source was the loan obtained? Note for enumerator: If respondent got multiple loans in the past 12 months, she should respond for the largest loan only Question relevant when: selected(\${got_loan} , '1')	1=MFI 2=Commercial bank 3=Vicoba or other informal village savings and loan group 4=Saccos 5=Friends or family 6=Informal moneylender 97=Other, specify 888=Don't know 999=Refused to answer
F9	loan_rsn	F9. For what activity or reason did you borrow money? Note for enumerator: If respondent got multiple loans in the past 12 months, she should respond for the largest loan only Question relevant when: selected(\${got_loan} , '1')	1=Start / expand OWN income generation or business activity 2=Start / expand relative

		Response constrained to: if(selected(., 888) or selected(., 999) , count-selected(.)=1, count-selected(.)>=1)	or husband's income generation or business activity 3=Other business expenses 4=Farming expenses 5=Education or school fees for self 6=Education or school fees for child / children 7=Personal expenses 8=Household needs 9=Home repair or improvement 10=Emergency use for self 11=Emergency use for family 12=Medical expenses for self 13=Medical expenses for family 14=Buy land 15=Buy poultry or livestock 16=Buy other assets 17=Repay another loan or borrowed money 18=Funeral expenses 19=None 97=Other, specify 888=Don't know 999=Refused to answer
F9b	loan_rsn_oe	F9b. Other reason, specify: Question relevant when: selected(\${loan_rsn} , '97')	
F10	loan_amt	F10. What loan amount did you receive? (in Tanzanian shillings) Question relevant when: selected(\${got_loan} , '1')	
F11	collateral_type	F11. What type of guarantee or collateral did you provide? Question relevant when: selected(\${got_loan} , '1')	1=Bank account 2=Physical asset - equipment, car, furniture etc 3=Livestock or poultry 4=CCRO 5=Other land document 6=Loan guaranteed by other members of women's group 7=Woman's share from the woman's group offered as collateral 8=No collateral was required 97=Other, specify 888=Don't know 999=Refused to answer
F12	no_loan	F12. Why were you refused the loan? Question relevant when: selected(\${got_loan} , '0') Response constrained to: if(selected(., 888) or selected(., 999) , count-selected(.)=1, count-selected(.)>=1)	1=Lack of guarantee or collateral 2=My project was not considered profitable

			3=I did not meet loan criteria 4=Lender did not have enough credit 97=Other, specify 888=Don't know 999=Refused to answer
F12b	no_loan_oe	F12b. Other reason, specify: Question relevant when: selected(\${no_loan} , '97')	
F13	loans_why1	F13. When you have borrowed money or taken out a loan any time in the past (ever), what was the most important reason for the loan in general?	1=Start / expand OWN income generation or business activity 2=Start / expand relative or husband's income generation or business activity 3=Other business expenses 4=Farming expenses 5=Education or school fees for self 6=Education or school fees for child / children 7=Personal expenses 8=Household needs 9=Home repair or improvement 10=Emergency use for self 11=Emergency use for family 12=Medical expenses for self 13=Medical expenses for family 14=Buy land 15=Buy poultry or livestock 16=Buy other assets 17=Repay another loan or borrowed money 18=Funeral expenses 19=None/No other reason 20=Have never taken a loan at any time 97=Other, specify 888=Don't know 999=Refused to answer
F13b	loans_why1_oe	F13b. Other reason, specify: Question relevant when: selected(\${loans_why1} , '97')	
F14	loans_why2	F14. When you have borrowed money or taken out a loan any time in the past (ever), what was the second most important reason for the loan in general? Question relevant when: not(selected(\${loans_why1} , '19')) and not(selected(\${loans_why1} , '20')) and not(selected(\${loans_why1} , '888')) and not(selected(\${loans_why1} , '999'))	1=Start / expand OWN income generation or business activity 2=Start / expand relative or husband's income generation or business activity 3=Other business

			<p>expenses</p> <p>4=Farming expenses</p> <p>5=Education or school fees for self</p> <p>6=Education or school fees for child / children</p> <p>7=Personal expenses</p> <p>8=Household needs</p> <p>9=Home repair or improvement</p> <p>10=Emergency use for self</p> <p>11=Emergency use for family</p> <p>12=Medical expenses for self</p> <p>13=Medical expenses for family</p> <p>14=Buy land</p> <p>15=Buy poultry or livestock</p> <p>16=Buy other assets</p> <p>17=Repay another loan or borrowed money</p> <p>18=Funeral expenses</p> <p>19=None/No other reason</p> <p>20=Have never taken a loan at any time</p> <p>97=Other, specify</p> <p>888=Don't know</p> <p>999=Refused to answer</p>
F14b	loans_why2_oe	F14b. Other reason, specify: Question relevant when: selected(\${loans_why2} , '97')	
F15	loans_why3	F15. When you have borrowed money or taken out a loan any time in the past (ever), what was the third most important reason for the loan in general? Question relevant when: not(selected(\${loans_why1} , '19')) and not(selected(\${loans_why1} , '20'))and not(selected(\${loans_why1} , '888')) and not(selected(\${loans_why1} , '999')) and not(selected(\${loans_why2} , '19')) and not(selected(\${loans_why2} , '20'))and not(selected(\${loans_why2} , '888')) and not(selected(\${loans_why2} , '999'))	<p>1=Start / expand OWN income generation or business activity</p> <p>2=Start / expand relative or husband's income generation or business activity</p> <p>3=Other business expenses</p> <p>4=Farming expenses</p> <p>5=Education or school fees for self</p> <p>6=Education or school fees for child / children</p> <p>7=Personal expenses</p> <p>8=Household needs</p> <p>9=Home repair or improvement</p> <p>10=Emergency use for self</p> <p>11=Emergency use for family</p> <p>12=Medical expenses for self</p> <p>13=Medical expenses for</p>

			<p>family</p> <p>14=Buy land</p> <p>15=Buy poultry or livestock</p> <p>16=Buy other assets</p> <p>17=Repay another loan or borrowed money</p> <p>18=Funeral expenses</p> <p>19=None/No other reason</p> <p>20=Have never taken a loan at any time</p> <p>97=Other, specify</p> <p>888=Don't know</p> <p>999=Refused to answer</p>
F15b	loans_why3_oe	<p>F15b. Other reason, specify:</p> <p>Question relevant when: selected(\${loans_why3} , '97')</p>	
F16	cbank_loan	<p>F16. Have you ever obtained a loan from a commercial bank?</p> <p>Response constrained to: if(\${loansource} =2, .=1, .>=0)</p>	<p>1=Yes</p> <p>0=No</p> <p>888=Don't know</p> <p>999=Refused to answer</p>
F17	cbloan_why	<p>F17. For what activity did you borrow from a commercial bank?</p> <p>Note for enumerator: Probe for all reasons</p> <p>Question relevant when: selected(\${cbank_loan} , '1')</p> <p>Response constrained to: if(selected(., 888) or selected(., 999) , count-selected(.)=1, count-selected(.)>=1)</p>	<p>1=Start / expand OWN income generation or business activity</p> <p>2=Start / expand relative or husband's income generation or business activity</p> <p>3=Other business expenses</p> <p>4=Farming expenses</p> <p>5=Education or school fees for self</p> <p>6=Education or school fees for child / children</p> <p>7=Personal expenses</p> <p>8=Household needs</p> <p>9=Home repair or improvement</p> <p>10=Emergency use for self</p> <p>11=Emergency use for family</p> <p>12=Medical expenses for self</p> <p>13=Medical expenses for family</p> <p>14=Buy land</p> <p>15=Buy poultry or livestock</p> <p>16=Buy other assets</p> <p>17=Repay another loan or borrowed money</p> <p>18=Funeral expenses</p> <p>19=None</p> <p>97=Other, specify</p> <p>888=Don't know</p> <p>999=Refused to answer</p>

F17b	cbloan_why_oe	F17b. Other reason, specify: Question relevant when: selected(\${cbloan_why} , '97')	
F19	unbanked_rsn	F19. What are the main reasons why not? Select the top 2 reasons Question relevant when: selected(\${cbank_loan} , '0') Response constrained to: if(selected(., 888) or selected(., 999) , count-selected(.)=1, count-selected(.)<=2)	1=Services do not meet my needs / not suitable for me 2=Services are too far away from where I live 3=Interest rate is too high 4=Cannot maintain minimum required balance 5=Do not have sufficient income 6=Low level of trust in the service 7=Do not have enough information about the service 8=Don't know how to apply for the service 97=Other, specify 888=Don't know 999=Refused to answer
F19b	unbanked_rsn_oe	F19b. Other reason, specify: Question relevant when: selected(\${unbanked_rsn} , '97')	
F18	cbank_service	F18. Have you ever used any services at all from a commercial bank? For example, having bank account, obtaining a loan, or using mobile money services. Response constrained to: if(\${loansource} =2, ., >=0)	1=Yes 0=No 888=Don't know 999=Refused to answer

MODULE G. LAND RIGHTS, TENURE SECURITY AND CCROS

	note_g	G. Land Rights, Tenure Security and CCROs	
G1	own_plot	G1. Do you own and manage any plots of land separate from your husband or other family members?	1=Yes 0=No 888=Don't know 999=Refused to answer
G2	num_plot	G2. How many plots of land do you own and manage separately from your husband or other family members? Question relevant when: selected(\${own_plot} , '1') Response constrained to: .>0	
G3	plot_area	G3. What is the total area of land of these plots, together? Enter 888 if Unknown Enter 999 if Refused Response constrained to: .>0	
G4	unit	G4. Unit Select "Not Applicable" if G3 is 888 or 999 Response constrained to: if(\${plot_area} =888 or \${plot_area} =999, .=777, !=777)	1=Acre 2=Hectare 777=Not applicable 888=Don't know 999=Refused to answer
G5	ccro	G5. Does your household have a CCRO for any land that is used by the household?	1=Yes 0=No 888=Don't know 999=Refused to answer
G6	ccro_name	G6. Is your name listed on any CCROs for land used by the household? Question relevant when: selected(\${ccro} , '1')	1=Yes 0=No 888=Don't know 999=Refused to answer
G7	ccro_ownname	G7. Do you yourself have a CCRO with only your name on it?	1=Yes 0=No 888=Don't know 999=Refused to answer
G8	takeland	G8. Do you think it's possible that someone could try to take one of your parcels from you without your permission, in the next 5 years? Question relevant when: selected(\${own_plot} , '1')	1=Yes 0=No 888=Don't know 999=Refused to answer
G9	expro_scale	G9. How likely do you think it is that someone would try to take one of your parcels from you in the next 5 years? Enumerator: read response options aloud. Question relevant when: \${takeland} =1	1=Unlikely 2=Somewhat likely 3=Very likely 4=Happening right now 888=Don't know 999=Refused to answer
G10	land_decide	G10. In general, who primarily decides how to use land owned by your household?	1=Me 2=My spouse 3=My spouse and I together 4=Other male household member 5=Other female household member 97=Other, specify 888=Don't know 999=Refused to answer
G10b	land_decide_oe	G10b. Other decision maker, specify: Question relevant when: selected(\${land_decide} , '97')	

MODULE H. SELF-CONFIDENCE / PERCEPTION OF CAPABILITIES AND RISKS IN STARTING OR EXPANDING A BUSINESS

	note_h	H. Self-confidence / perception of capabilities and risks in starting or expanding a business	
	transition_h	Now I am going to read out some statements to you. Please tell me how true each of these statements is about you. Enumerator: read response options aloud.	
H1	eff_solve	H1. I can always manage to solve my problems if I try hard enough. Self-efficacy - belief in one's capabilities to act towards a goal Read response options aloud	1=Not at all true 2=Hardly true 3=Moderately true 4=Exactly true 888=Don't know 999=Refused to answer
H2	eff_accomplish	H2. I am certain I can accomplish my goals. Self-efficacy - belief in one's capabilities to act towards a goal Read response options aloud	1=Not at all true 2=Hardly true 3=Moderately true 4=Exactly true 888=Don't know 999=Refused to answer
H3	eff_alternative	H3. When I am confronted with a problem, I always look for an alternative solution.	1=Not at all true 2=Hardly true 3=Moderately true 4=Exactly true 888=Don't know 999=Refused to answer
H4	perc_busskills	H4. I feel I have the skills and knowledge to start a business	1=Not at all true 2=Hardly true 3=Moderately true 4=Exactly true 888=Don't know 999=Refused to answer
H5	perc_busplan	H5. I am confident in my ability to put together a business plan	1=Not at all true 2=Hardly true 3=Moderately true 4=Exactly true 888=Don't know 999=Refused to answer
H6	perc_busnet	H6. I know other successful businesswomen or entrepreneurs	1=Not at all true 2=Hardly true 3=Moderately true 4=Exactly true 888=Don't know 999=Refused to answer

MODULE I. CONTROL OVER INCOME, ASSETS, DECISIONS

	note_i	I. Control over income, assets, decisions	
	transition_i	I'd now like to ask you a few questions about how money is spent. For each question, please respond YES or NO.	
I1	spend_wife	I1. If a wife has earned some money, does she have the right to buy clothing for herself or her children without asking permission from her husband?	1=Yes 0=No 888=Don't know 999=Refused to answer
I2	spend_small	I2. When you have a small amount of money, such as 1,000 or 5,000 shillings, can you decide how to spend it on your own?	1=Yes 0=No 888=Don't know 999=Refused to answer
I3	spend_decider	I3. In general, who makes decisions in your household about how to spend money?	1=Me 2=My spouse 3=My spouse and I together 4=Other male household member 5=Other female household member 97=Other, specify 888=Don't know 999=Refused to answer
I3b	spend_decider_oe	I3b. Other decisionmaker, specify: Question relevant when: selected(\${spend_decider} , '97')	

MODULE J. NUMERACY AND HOUSEHOLD WEALTH STATUS

	note_j	J. Numeracy and household wealth status	
J1	calc_written	J1. Can you do calculations?	1=Yes 0=No 888=Don't know 999=Refused to answer
J2	calc_intro	J2. This may sound very basic to you, but here are two routine questions for us to ask. If you are unable to answer them, it is okay. I understand. Question relevant when: selected(\${calc_written} , '1')	
J3	calc_sub	J3. Numeracy Question #1: A person has TSH 50,000 in cash and spends TSH 13,000 on food and TSH 8,000 on clothing. How much money is remaining? Question relevant when: selected(\${calc_written} , '1')	1=Tsh 29,000 97=Other, specify 888=Don't know 999=Didn't understand the question
J4	calc_div	J4. Numeracy Question #2: A prize of TSH 180,000 is shared equally between six people. How much will each person receive? Question relevant when: selected(\${calc_written} , '1')	1=Tsh 30,000 97=Other, specify 888=Don't know 999=Didn't understand the question
J5	fuel	J5. What is the main fuel that you use for cooking in your household?	1=Firewood 2=Charcoal 3=Paraffin 4=Gas (industrial) 5=Gas (biogas) 6=Electricity 7=Generator 8=Solar 888=Don't know 999=Refused to answer

J6	tv	J6. Does your household have any televisions?	1=Yes 0=No 888=Don't know 999=Refused to answer
J7	radio	J7. Does your household have any radios, cassette / tape recorders, or hi-fi systems?	1=Yes 0=No 888=Don't know 999=Refused to answer
J8	electric	J8. Does your household have any electric lighting, including by solar or generator?	1=Yes 0=No 888=Don't know 999=Refused to answer

MODULE K. CONCLUSION

	note_k	K. Conclusion Question relevant when: $\text{\$}\{\text{phone_rang}\}_grp/consent = 1$ or $\text{\$}\{\text{phone_rang}\}_grp/consent = 0$ or $\text{\$}\{\text{phone_rang}\} = 0$ or $\text{\$}\{\text{pickup3}\} = 0$ or $\text{\$}\{\text{resp3}\} = 0$ or $\text{\$}\{\text{resp1}\} = 2$ or $\text{\$}\{\text{resp2}\} = 2$ or $\text{\$}\{\text{resp3}\} = 2$	
K1	note_end	K1. Thank you for your participation in this survey. Question relevant when: $\text{\$}\{consent\} = 1$	
K2	comp_number	K2. Is this the correct number to receive mobile money?	1=Yes 0=No 888=Don't know 999=Refused to answer
K2b	comp_number_oe	K2b. Please provide the correct number to receive mobile money Question relevant when: $selected(\text{\$}\{comp_number\}, '0')$	
K3	surv_status	K3. Enumerator: Please select the correct survey status from the list Do not read aloud. Question relevant when: $\text{\$}\{\text{phone_rang}\}_grp/consent = 1$ or $\text{\$}\{\text{phone_rang}\}_grp/consent = 0$ or $\text{\$}\{\text{phone_rang}\} = 0$ or $\text{\$}\{\text{pickup7}\} = 0$ or $\text{\$}\{\text{resp7}\} = 0$ or $\text{\$}\{\text{resp1}\} = 2$ or $\text{\$}\{\text{resp2}\} = 2$ or $\text{\$}\{\text{resp3}\} = 2$ or $\text{\$}\{\text{resp5}\} = 2$ or $\text{\$}\{\text{resp6}\} = 2$ or $\text{\$}\{\text{resp7}\} = 2$ or $\text{\$}\{gender_conf\} = 0$	1=Complete 2=Incomplete, call back 3=Incomplete, cannot finish 4=Prefer not to participate 5=Answered the phone, correct respondent isn't available. Call back. 6=Answered, but respondent is not known on any number. Replace. 7=No answer. Call back. 8=No numbers work (do not ring/do not connect to a phone). Replace. 9=Final attempt. No response. 10=Final attempt. Correct respondent not available. 11=Respondent was male 97=Other, specify
K3b	surv_status_o	K3b. Other, specify Question relevant when: $\text{\$}\{surv_status\} = 97$	(Text)
K4	reliable	K4. Enumerator: On a scale of 1-5 where five is very reliable, how reliable was this respondent? Do not read aloud.	(Integer)

		Question relevant when: $\${consent} = 1$ Response constrained to: $0 < . < 6$	
K5	notes	K5. Enumerator: Any additional comments? Do not read aloud.	(Text)

ANNEX D: SUMMARY DESCRIPTIVE STATISTICS FROM CATI SURVEY

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Age in years	501	43.425	267	44.449	232	42.375
Marital status==Monogamous married	503	0.547	267	0.539	234	0.556
Marital status==Polygamous married	503	0.139	267	0.169	234	0.107
Marital status==Living together / cohabitating	503	0.006	267	0.000	234	0.013
Marital status==Separated	503	0.046	267	0.060	234	0.030
Marital status==Divorced	503	0.014	267	0.007	234	0.021
Marital status==Never married	503	0.074	267	0.041	234	0.111
Marital status==Widowed	503	0.175	267	0.184	234	0.162
Highest level of education==No schooling	503	0.058	267	0.052	234	0.064
Highest level of education==Some primary (less than P7)	503	0.050	267	0.060	234	0.038
Highest level of education==Completed primary (completed P7)	503	0.732	267	0.764	234	0.697
Highest level of education==Some secondary (less than form 4)	503	0.036	267	0.037	234	0.034
Highest level of education==Completed secondary (completed up through form 4)	503	0.107	267	0.079	234	0.137
Highest level of education==More than secondary	503	0.018	267	0.007	234	0.030
Can you write a sentence in Swahili?==Yes	501	0.880	267	0.888	232	0.871
Main occupation==Unemployed	503	0.062	267	0.064	234	0.060
Main occupation==Private sector employee	503	0.018	267	0.015	234	0.021
Main occupation==Government/state employee	503	0.024	267	0.015	234	0.034
Main occupation==Own business	503	0.169	267	0.206	234	0.128
Main occupation==Farming	503	0.698	267	0.674	234	0.726
Main occupation==Unskilled worker	503	0.010	267	0.007	234	0.013
Main occupation==Other	503	0.020	267	0.019	234	0.017
Average monthly income from main occupation (in Tanzanian shillings)	503	92,576	267	88,593	234	97,819

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Frequency of income from main occupation==Occasionally	432	0.039	230	0.043	200	0.035
Frequency of income from main occupation==Seasonally	432	0.493	230	0.426	200	0.570
Frequency of income from main occupation==Monthly	432	0.347	230	0.430	200	0.255
Frequency of income from main occupation==Weekly	432	0.067	230	0.061	200	0.075
Frequency of income from main occupation==Daily	432	0.053	230	0.039	200	0.065
Engages in other business or income-generating activities==Farming/agriculture maize	503	0.070	267	0.090	234	0.043
Engages in other business or income-generating activities==Animal husbandry	503	0.091	267	0.082	234	0.103
Engages in other business or income-generating activities==Tailoring/sewing clothing	503	0.020	267	0.015	234	0.026
Engages in other business or income-generating activities==Making bricks	503	0.002	267	0.000	234	0.004
Engages in other business or income-generating activities==Mobile financial services	503	0.004	267	0.004	234	0.004
Engages in other business or income-generating activities==Weaving/sewing baskets	503	0.010	267	0.007	234	0.013
Engages in other business or income-generating activities==Hair braiding	503	0.006	267	0.007	234	0.004
Engages in other business or income-generating activities==Restaurant business	503	0.018	267	0.007	234	0.030
Engages in other business or income-generating activities==Raising cattle	503	0.004	267	0.004	234	0.004
Engages in other business or income-generating activities==Small business	503	0.332	267	0.330	234	0.338
Engages in other business or income-generating activities==Selling alcohol	503	0.173	267	0.180	234	0.167
Engages in other business or income-generating activities==Other	503	0.034	267	0.026	234	0.043
Engages in no other business or income-generating activities	503	0.296	267	0.311	234	0.278
Average monthly income from income-generating activities (in Tanzanian shillings)	354	113,938	184	128,241	169	98,951
Frequency of income from other activities==Occasionally	352	0.088	184	0.103	167	0.072
Frequency of income from other activities==Seasonally	352	0.091	184	0.082	167	0.102
Frequency of income from other activities==Monthly	352	0.403	184	0.484	167	0.317
Frequency of income from other activities==Weekly	352	0.210	184	0.207	167	0.210
Frequency of income from other activities==Daily	352	0.207	184	0.125	167	0.299

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Are you able to spend the income you earn from this activity / these activities of your own free will?==Yes, all	502	0.424	266	0.402	234	0.449
Are you able to spend the income you earn from this activity / these activities of your own free will?==Yes, most	502	0.191	266	0.188	234	0.197
Are you able to spend the income you earn from this activity / these activities of your own free will?==Yes, half	502	0.090	266	0.098	234	0.081
Are you able to spend the income you earn from this activity / these activities of your own free will?==Yes, some	502	0.261	266	0.278	234	0.239
Are you able to spend the income you earn from this activity / these activities of your own free will?==No, none	502	0.026	266	0.023	234	0.030
Member of a women's group	503	0.932	267	0.910	234	0.962
Has a leadership role in this group, or in any other group or organization	469	0.488	243	0.519	225	0.458
Owens her own working mobile phone	503	0.901	267	0.903	234	0.897
Has a bank account in her name	503	0.141	267	0.082	234	0.209
Has a mobile money account	503	0.891	267	0.921	234	0.855
Participates in a savings or self-help group	503	0.938	267	0.963	234	0.915
Has separate savings / financial assets from her husband	346	0.474	189	0.455	156	0.494
Asked for a loan in the last 12 months	503	0.744	267	0.760	234	0.731
Obtained the loan	374	0.949	203	0.956	171	0.942
Loan source==MFI	355	0.020	194	0.036	161	0.000
Loan source==Commercial bank	355	0.065	194	0.026	161	0.112
Loan source==Vicoba or other informal village savings and loan group	355	0.856	194	0.871	161	0.839
Loan source==Saccos	355	0.003	194	0.005	161	0.000
Loan source==Friends or family	355	0.020	194	0.021	161	0.019
Loan source==Informal moneylender	355	0.006	194	0.010	161	0.000
Loan source==Other	355	0.031	194	0.031	161	0.031

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Reason for borrowing money==Start / expand OWN income generation or business activity	355	0.234	194	0.258	161	0.205
Reason for borrowing money==Other business expenses	355	0.037	194	0.046	161	0.025
Reason for borrowing money==Farming expenses	355	0.406	194	0.361	161	0.460
Reason for borrowing money==Education or school fees for self	355	0.000	194	0.000	161	0.000
Reason for borrowing money==Education or school fees for child / children	355	0.245	194	0.253	161	0.236
Reason for borrowing money==Personal expenses	355	0.017	194	0.010	161	0.025
Reason for borrowing money==Household needs	355	0.025	194	0.041	161	0.006
Reason for borrowing money==Home repair or improvement	355	0.025	194	0.015	161	0.037
Reason for borrowing money==Emergency use for family	355	0.008	194	0.000	161	0.019
Reason for borrowing money==Medical expenses for self	355	0.017	194	0.021	161	0.012
Reason for borrowing money==Medical expenses for family	355	0.037	194	0.031	161	0.043
Reason for borrowing money==Buy land	355	0.003	194	0.005	161	0.000
Reason for borrowing money==Buy poultry or livestock	355	0.054	194	0.077	161	0.025
Reason for borrowing money==Buy other assets	355	0.003	194	0.005	161	0.000
Reason for borrowing money==Repay another loan or borrowed money	355	0.011	194	0.021	161	0.000
Reason for borrowing money==Funeral expenses	355	0.003	194	0.005	161	0.000
Reason for borrowing money==Other	355	0.006	194	0.005	161	0.006
Loan amount received (in Tanzanian shillings)	355	284,899	194	226,686	161	355,045
Guarantee/collateral type==Physical asset - equipment, car, furniture etc	354	0.133	193	0.119	161	0.149
Guarantee/collateral type==Livestock or poultry	354	0.251	193	0.295	161	0.199
Guarantee/collateral type==CCRO	354	0.110	193	0.083	161	0.143
Guarantee/collateral type==Other land document	354	0.048	193	0.016	161	0.087
Guarantee/collateral type==Loan guaranteed by other members of women's group	354	0.277	193	0.306	161	0.242
Guarantee/collateral type==Woman's share from the woman's group offered as collateral	354	0.059	193	0.083	161	0.031

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Guarantee/collateral type==No collateral was required	354	0.079	193	0.067	161	0.093
Guarantee/collateral type==Other	354	0.042	193	0.031	161	0.056
Reason loan was refused==Lack of guarantee or collateral	19	0.053	9	0.000	10	0.100
Reason loan was refused==My project was not considered profitable	19	0.000	9	0.000	10	0.000
Reason loan was refused==I did not meet loan criteria	19	0.158	9	0.111	10	0.200
Reason loan was refused==Lender did not have enough credit	19	0.316	9	0.222	10	0.400
Reason loan was refused==Other	19	0.421	9	0.556	10	0.300
Reason loan was refused==Don't know	19	0.053	9	0.111	10	0.000
Most important reason for ever borrowing money or taking out a loan==Start / expand OWN income generation or business activity	501	0.184	267	0.221	232	0.142
Most important reason for ever borrowing money or taking out a loan==Start / expand relative or husband's income generation or business activity	501	0.002	267	0.000	232	0.004
Most important reason for ever borrowing money or taking out a loan==Other business expenses	501	0.010	267	0.011	232	0.009
Most important reason for ever borrowing money or taking out a loan==Farming expenses	501	0.275	267	0.247	232	0.310
Most important reason for ever borrowing money or taking out a loan==Education or school fees for self	501	0.002	267	0.000	232	0.004
Most important reason for ever borrowing money or taking out a loan==Education or school fees for child / children	501	0.160	267	0.176	232	0.142
Most important reason for ever borrowing money or taking out a loan==Personal expenses	501	0.010	267	0.015	232	0.004
Most important reason for ever borrowing money or taking out a loan==Household needs	501	0.010	267	0.004	232	0.017
Most important reason for ever borrowing money or taking out a loan==Home repair or improvement	501	0.022	267	0.019	232	0.026

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Most important reason for ever borrowing money or taking out a loan==Emergency use for self	501	0.002	267	0.000	232	0.004
Most important reason for ever borrowing money or taking out a loan==Emergency use for family	501	0.008	267	0.004	232	0.013
Most important reason for ever borrowing money or taking out a loan==Medical expenses for self	501	0.008	267	0.007	232	0.009
Most important reason for ever borrowing money or taking out a loan==Medical expenses for family	501	0.016	267	0.015	232	0.013
Most important reason for ever borrowing money or taking out a loan==Buy poultry or livestock	501	0.038	267	0.056	232	0.017
Most important reason for ever borrowing money or taking out a loan==Buy other assets	501	0.002	267	0.004	232	0.000
Most important reason for ever borrowing money or taking out a loan==Repay another loan or borrowed money	501	0.002	267	0.004	232	0.000
Most important reason for ever borrowing money or taking out a loan==Funeral expenses	501	0.004	267	0.007	232	0.000
Most important reason for ever borrowing money or taking out a loan==None/No other reason	501	0.066	267	0.071	232	0.060
Most important reason for ever borrowing money or taking out a loan==Have never taken a loan at any time	501	0.156	267	0.131	232	0.181
Most important reason for ever borrowing money or taking out a loan==Other	501	0.024	267	0.007	232	0.043
Second most important reason for ever borrowing money or taking out a loan==Start / expand OWN income generation or business activity	390	0.064	213	0.066	176	0.063
Second most important reason for ever borrowing money or taking out a loan==Start / expand relative or husband's income generation or business activity	390	0.003	213	0.005	176	0.000
Second most important reason for ever borrowing money or taking out a loan==Other business expenses	390	0.015	213	0.023	176	0.006

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Second most important reason for ever borrowing money or taking out a loan==Farming expenses	390	0.082	213	0.094	176	0.068
Second most important reason for ever borrowing money or taking out a loan==Education or school fees for self	390	0.003	213	0.005	176	0.000
Second most important reason for ever borrowing money or taking out a loan==Education or school fees for child / children	390	0.105	213	0.108	176	0.102
Second most important reason for ever borrowing money or taking out a loan==Personal expenses	390	0.010	213	0.019	176	0.000
Second most important reason for ever borrowing money or taking out a loan==Household needs	390	0.018	213	0.019	176	0.017
Second most important reason for ever borrowing money or taking out a loan==Home repair or improvement	390	0.013	213	0.009	176	0.017
Second most important reason for ever borrowing money or taking out a loan==Emergency use for self	390	0.003	213	0.005	176	0.000
Second most important reason for ever borrowing money or taking out a loan==Medical expenses for self	390	0.003	213	0.005	176	0.000
Second most important reason for ever borrowing money or taking out a loan==Medical expenses for family	390	0.013	213	0.019	176	0.006
Second most important reason for ever borrowing money or taking out a loan==Buy land	390	0.008	213	0.009	176	0.006
Second most important reason for ever borrowing money or taking out a loan==Buy poultry or livestock	390	0.015	213	0.023	176	0.006
Second most important reason for ever borrowing money or taking out a loan==Buy other assets	390	0.008	213	0.005	176	0.011
Second most important reason for ever borrowing money or taking out a loan==None/No other reason	390	0.621	213	0.568	176	0.682

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Second most important reason for ever borrowing money or taking out a loan==Other	390	0.018	213	0.019	176	0.017
Third most important reason for ever borrowing money or taking out a loan==Start / expand OWN income generation or business activity	148	0.020	92	0.011	56	0.036
Third most important reason for ever borrowing money or taking out a loan==Other business expenses	148	0.014	92	0.011	56	0.018
Third most important reason for ever borrowing money or taking out a loan==Farming expenses	148	0.061	92	0.076	56	0.036
Third most important reason for ever borrowing money or taking out a loan==Education or school fees for self	148	0.007	92	0.011	56	0.000
Third most important reason for ever borrowing money or taking out a loan==Education or school fees for child / children	148	0.054	92	0.054	56	0.054
Third most important reason for ever borrowing money or taking out a loan==Personal expenses	148	0.034	92	0.022	56	0.054
Third most important reason for ever borrowing money or taking out a loan==Household needs	148	0.041	92	0.065	56	0.000
Third most important reason for ever borrowing money or taking out a loan==Home repair or improvement	148	0.020	92	0.022	56	0.018
Third most important reason for ever borrowing money or taking out a loan==Emergency use for family	148	0.007	92	0.011	56	0.000
Third most important reason for ever borrowing money or taking out a loan==Medical expenses for family	148	0.014	92	0.022	56	0.000
Third most important reason for ever borrowing money or taking out a loan==Buy poultry or livestock	148	0.027	92	0.033	56	0.018
Third most important reason for ever borrowing money or taking out a loan==Buy other assets	148	0.007	92	0.011	56	0.000

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Third most important reason for ever borrowing money or taking out a loan==None/No other reason	148	0.689	92	0.652	56	0.750
Third most important reason for ever borrowing money or taking out a loan==Other	148	0.007	92	0.000	56	0.018
Obtained a loan from a commercial bank	501	0.108	266	0.083	233	0.137
Reason for borrowing from commercial bank==Start / expand OWN business	54	0.259	22	0.273	32	0.250
Reason for borrowing from commercial bank==Other business expenses	54	0.074	22	0.091	32	0.063
Reason for borrowing from commercial bank==Farming expenses	54	0.500	22	0.273	32	0.656
Reason for borrowing from commercial bank==Education or school for self	54	0.019	22	0.045	32	0.000
Reason for borrowing from commercial bank==Education or school for child / children	54	0.222	22	0.364	32	0.125
Reason for borrowing from commercial bank==Personal expenses	54	0.019	22	0.000	32	0.031
Reason for borrowing from commercial bank==Household needs	54	0.000	22	0.000	32	0.000
Reason for borrowing from commercial bank==Home repair or improvement	54	0.056	22	0.045	32	0.063
Reason for borrowing from commercial bank==Buy poultry or livestock	54	0.019	22	0.000	32	0.031
Reason for borrowing from commercial bank==Buy other assets	54	0.019	22	0.045	32	0.000
Main reason why no loan obtained a from commercial bank==Services are too far away from where I live	447	0.022	244	0.020	201	0.025
Main reason why no loan obtained a from commercial bank==Interest rate is too high	447	0.054	244	0.037	201	0.075
Main reason why no loan obtained a from commercial bank==Cannot maintain minimum required balance	447	0.034	244	0.016	201	0.055
Main reason why no loan obtained a from commercial bank==Do not have sufficient income	447	0.398	244	0.377	201	0.418
Main reason why no loan obtained a from commercial bank==Low level of trust in the service	447	0.002	244	0.004	201	0.000

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Main reason why no loan obtained a from commercial bank==Do not have enough information about the service	447	0.336	244	0.377	201	0.289
Main reason why no loan obtained a from commercial bank==Don't know how to apply for the service	447	0.195	244	0.209	201	0.179
Main reason why no loan obtained a from commercial bank==Other	447	0.092	244	0.061	201	0.124
Main reason why no loan obtained a from commercial bank==Don't know	447	0.025	244	0.029	201	0.020
Has ever used any commercial bank services	502	0.143	267	0.124	233	0.167
Owns and manages any plots of land separate from her husband or other family members	501	0.501	267	0.509	233	0.489
Number of plots of land owned and managed independently	251	1.849	136	1.897	114	1.798
Total area of land of independently managed plots (acres)	246	2.571	134	2.478	111	2.698
Household has a CCRO for any land that is used by the household	498	0.743	266	0.842	231	0.628
Respondent's name is listed on any CCROs for land used by the household	368	0.815	224	0.844	143	0.776
Holds a CCRO with only her name on it	500	0.348	267	0.393	232	0.297
Do you think it's possible that someone could try to take one of your parcels from you without your permission, in the next 5 years?==Yes	247	0.016	133	0.015	113	0.018
Likelihood of an attempt to take a parcel in the next 5 years==Unlikely	4	0.250	2	0.000	2	0.500
Likelihood of an attempt to take a parcel in the next 5 years==Somewhat likely	4	0.250	2	0.500	2	0.000
Likelihood of an attempt to take a parcel in the next 5 years==Very likely	4	0.500	2	0.500	2	0.500
Primary decisionmaker for usage of land owned by the household==Me	497	0.322	267	0.326	229	0.314
Primary decisionmaker for usage of land owned by the household==My spouse	497	0.262	267	0.258	229	0.266
Primary decisionmaker for usage of land owned by the household==My spouse and I together	497	0.296	267	0.311	229	0.279
Primary decisionmaker for usage of land owned by the household==Other male household member	497	0.048	267	0.052	229	0.044

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Primary decisionmaker for usage of land owned by the household==Other female household member	497	0.024	267	0.022	229	0.026
Primary decisionmaker for usage of land owned by the household==Other	497	0.048	267	0.030	229	0.070
I can always manage to solve my problems if I try hard enough. (1=Not at all true; 4=Exactly true)	485	3.606	260	3.592	224	3.621
I am certain I can accomplish my goals. (1=Not at all true; 4=Exactly true)	491	3.692	263	3.722	227	3.656
When I am confronted with a problem, I always look for an alternative solution. (1=Not at all true; 4=Exactly true)	489	3.556	264	3.606	224	3.496
I feel I have the skills and knowledge to start a business (1=Not at all true; 4=Exactly true)	492	3.677	266	3.684	225	3.667
I am confident in my ability to put together a business plan (1=Not at all true; 4=Exactly true)	494	3.700	266	3.707	227	3.696
I know other successful businesswomen or entrepreneurs (1=Not at all true; 4=Exactly true)	493	3.698	266	3.722	226	3.668
If a wife has earned some money, does she have the right to buy clothing for herself or her children without asking permission from her husband?==Yes	499	0.511	267	0.506	231	0.519
When you have a small amount of money, such as 1,000 or 5,000 shillings, can you decide how to spend it on your own?==Yes	500	0.746	267	0.742	232	0.750
Primary decisionmaker for spending in household==Me	498	0.331	267	0.322	230	0.339
Primary decisionmaker for spending in household==My spouse	498	0.271	267	0.300	230	0.239
Primary decisionmaker for spending in household==My spouse and I together	498	0.359	267	0.356	230	0.365
Primary decisionmaker for spending in household==Other male household member	498	0.018	267	0.011	230	0.026
Primary decisionmaker for spending in household==Other female household member	498	0.008	267	0.007	230	0.009
Primary decisionmaker for spending in household==Other	498	0.012	267	0.004	230	0.022
Can you do calculations?==Yes	500	0.854	267	0.884	232	0.819

Outcome	Overall		Phase 1 Villages		Phase 2 Villages	
	N	Mean	N	Mean	N	Mean
Numeracy Question #1: A person has TSH 50,000 in cash and spends TSH 13,000 on food and TSH 8,000 on clothing. How much money is remaining?==29,000 TSH	393	46.435	215	53.242	177	38.424
Numeracy Question #2: A prize of TSH 180,000 is shared equally between six people. How much will each person receive?==30,000 TSH	340	38.271	191	41.209	148	34.081
Main fuel used for cooking==Firewood	500	0.898	267	0.910	232	0.884
Main fuel used for cooking==Charcoal	500	0.084	267	0.071	232	0.099
Main fuel used for cooking==Gas (industrial)	500	0.012	267	0.011	232	0.013
Main fuel used for cooking==Gas (biogas)	500	0.004	267	0.004	232	0.004
Main fuel used for cooking==Electricity	500	0.002	267	0.004	232	0.000
Household has a television	500	0.250	267	0.232	232	0.272
Household has a radio, cassette / tape recorder, or hi-fi system	500	0.542	267	0.506	232	0.582
Household has electric lighting, including by solar or generator	500	0.818	267	0.809	232	0.832