

Impediments to Statutory Land Access Among Women: Case of Mumbwa District in Zambia

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Abstract

Women's low levels of statutory land acquisition, is a growing concern in Zambia. Although several legal and institutional frameworks have been put in place to ensure equality of access to statutory land between women and men, women's acquisition of statutory land has not improved compared to that of men. This paper explores impediments to statutory land acquisition among women. Empirical data collected through semi-structured interviews and focus group discussions are explored using a case study of Mumbwa District. The paper argues that opportunity for women to acquire full rights of ownership of statutory land having rights guaranteed by the state through the constitution and to occupy, use and to transfer land at own volition, and also having the power to enforce such rights represent the strongest form of secure access to land. The paper concludes that access to statutory land in the study site is in favour of men, either by legal provisions and regulations that favour men's rights over women's rights or by socio-cultural norms. Further that important impediment to women's access to statutory land include: lack of women awareness of land rights; traditional pre-marital counselling; financial constraints; bureaucracy in land acquisition processes; patriarchy and gender imparity in decision making structures. The impediments to women's access to statutory land are a threat to women's economic empowerment which is essential in promoting equality between men and women and elimination of poverty. It is submitted that it is imperative for land administrators to provide institutional structures that can protect and strengthen fairness in access to statutory land within the framework of a land policy and the law.

Keywords: statutory land, equality, land acquisition, Zambia

1. Introduction

Globally several commentators have noted the significance of land as a primary source of wealth, social status, and power. That it is also a valuable resource having economic and strategic value, and indeed political and cultural importance. Further that land is the basis for shelter, food, and economic activities, in rural areas a provider of employment opportunities and livelihoods and a critical resource in urban development (Toulmin & Quan 2000; FAO 2002; Tinyade 2009; John & Sally 2011). For this reason for individuals in households, decision-making powers are to a large extent conditioned by access to secure property rights in land (Villarreal 2006). Access to land here is understood to include processes that people use to gain rights to occupy and use land through the state, local authorities which have control over land and landowners (Quan 2006). Access to land is determined through statutory or customary land tenure systems whose rules define how rights in land are shared out in societies, specifically outlining who can use the land, the period of usage and the conditions of land use (Grover *et al.* 2006). Thus access to land is a critical issue which if poorly handled can negatively affect vulnerable and disadvantaged groups in society and may result in inequities (FAO 2002; Katz 2010; ESA 2011).

In the developing countries, women and especially those women living in rural situations are among the most disadvantaged people in relation to access to and control over land (Daley *et al.* 2013). This is especially true of Africa where land control continues to be concentrated in the hands of men despite the relatively high contribution of women in food production (SOFA 2011). For example in Eastern and Southern Africa, only up to 30% of individual land titles are held by women (FAO 2010; GIZ 2013). Further, women's access to economic resources and to land has not improved to match the overall economic growth curve in Africa (UNECA 2007).

Customary laws and norms of land tenure account for at least 75 per cent of the land in most African countries (Sage & Woolcock 2005). Under such systems, rights to access and use land are assigned by traditional authorities. It has been observed that although less strong than in the past, patriarchal power relations are deeply rooted in these systems and stereo types are recognized as a general challenge in achieving gender equality in access to land. This is observed to rely on the difference in social roles assigned to men and women under these customary laws and norms within African patriarchal communities (Ceci 2005; Spichiger & Kabala 2014). This challenge is related to the gender division of labour in which women's roles are strongly associated with domestic responsibilities and reproductive functions which are traditionally regarded as having low value compared to highly regarded men's productive role (Ceci 2005). In this way the traditional dominant social and economic position of men is extended to ownership and control over land and other productive resources. As a consequence of women's subordinate social and economic position they remain vulnerable and to a large extent

traditionally access land through their husbands and male relatives and in this way restricting them to secondary rights. Under such circumstances women are unlikely to inherit land (Lastarria-Cornhiel 1997; Villarreal 2006; GIZ 2013).

Legal pluralism has also been known to be a challenge in achieving gender equality in access to land. Knight (2010) has observed that concurrent existence of more than one legal system of land holding using different rules may weaken the rule of law, leading to inequality and unfairness. This appears to be the case in countries such as Zambia operating with statutory recognition of customary landholding, despite it being rooted with gender ideology that discriminates against women (Spichiger & Kabala 2014). Further, women may not be familiar with their statutory rights or the legal processes necessary to access courts and other government land institutions. As a result of their subordinate position and illiteracy, women face the challenge of access to financial resources which is worsened by the lengthy bureaucracy associated with the acquisition of land which is costly, and impediments related to mobility and judicial bias (Rasavi 2007; Karikari *et al.* 2005).

Since the 1990s most African countries have undergone the process of liberalization of land markets and the economic changes have shifted African tenure systems away from indigenous communal models to statutory private tenure systems. Promoters of this shift argued that communal tenure systems were a constraint to investment in land and that statutory individual and private ownership of land provided greater security of access and control over land and stimulate land markets (Lastarria-Cornhiel 1997). With this major shift, women's land tenure rights have been one of the most discussed issues. Several studies in Africa on land liberalization and commercialization programs have shown that women's access to land has not necessarily been improved by these programs. To the contrary women and minority groups have been disadvantaged (Lastarria-Cornhiel 1997; Izumi 1999; Razavi 2007; Tsikata 2003).

Zambia has a dual system of land tenure categorized as "*Customary land*" and "*State land*". State Land covers about 10% of the country and is governed by a statutory leasehold system; and Customary Land covers the remaining 90% and mainly held under customary tenure (Brown 2005). The country has an area of 752,614 square Kilometers and a population of 13,046,508 estimated at the last census conducted in 2010 (Republic of Zambia 2010). Since 1995 the government has implemented market-based land tenure reform legislation. The law also provides for conversion of customary land tenure to statutory tenure of 99 year lease (Republic of Zambia 1995).

In relation to access to land, women are discriminated against on both customary and state land (Himonga & Munachonga 1991; UN-Habitat 2005; Zambia Land Alliance 2008; FAO 2013; 2015; Spichiger & Kabala 2014). The government, recognizing that women's access to land was constrained in several ways, stipulated that 30% of the land should be allocated to women (Spichiger & Kabala 2014). During the period 2011 to 2013 the percent distribution of statutory land by government was as follows: 2011, 75% male and 25% female; 2012, 76.3, % male and 23.8% female; and 2013, 75.2 % male and 24.8% female (Republic of Zambia undated).

The concerns of this paper are to explore impediments to statutory land acquisition among women in Zambia using a case study of Mumbwa District. The focus of the study is to 'listen' from women and other key informants living in both urban and rural situations of the district concerning their experiences in respect to impediments faced by women in statutory land acquisition processes. The question of interest is what are the impediments constraining women from accessing statutory land? This question is important because opportunity for women to acquire full rights of ownership of statutory land having rights guaranteed by the state through the constitution (Veit 2012) and to occupy, use and to transfer land at own volition, and also having the power to enforce such rights represent the strongest form of secure access to land (Quan 2006).

2.0 Methods

2.1 Study area

The study was undertaken in Central Province of Zambia which has an area of 94,394 Km². According to the 2010 country census of population and housing the province had a population of 1,307,111, comprising 648,465 males and 658,646 females, making the sex ratio 1,016 females for every 1,000 males. The population density was 13.8 persons per square Kilometer. During the inter-censal period of 2000-2010 the population growth of the province was 2.60%. Most of the people (74.87%) lived in rural areas and the rest (25.13%) lived in urban areas (Republic of Zambia 2010).

2.2 Study site

The research study site Mumbwa town is located in the Central Province of Zambia on longitude 14° 59' 4" S and 27° 3' 29" E and has an altitude of 1185m. The town is situated 150km west of the capital Lusaka in the Central Province of Zambia. It is accessed by the main tarred Lusaka to Mongu road. Mumbwa district constitutes 25 percent of the central province, covering a total land expanse of 23,800 square kilometers, of which 12,600 square kilometers are arable land and 11,200 square kilometers are National parks, game management areas (GMAs) and forest. In the last national census of population in 2010 Mumbwa had a total

population of 218 328 consisting of 110,177 females and 108, 151 males with average annual population growth rate of 3.2% (Republic of Zambia 2010). Mumbwa is largely a farming district and to a large extent most of the population relies on subsistence agriculture, which is dominated with growing of maize, cotton and soya beans. The one cotton ginnery in Mumbwa also employs a significant number of seasonal workers. Trade also forms a major part of livelihood in the district. The district also attracts wildlife tourism to the Kafue National Park located on its western border (Connect Africa 2009).

2.3 Data collection

Fieldwork for this study was carried out between June and October 2014. The study methodology used was qualitative and participatory. Qualitative research aims at producing people's own written or spoken words and observable behaviours and directs itself at settings and individuals in the settings holistically (Denzin 2000; Nkwi *et al.* 2001). The sample size in this study was sixty two (62) participants comprising twenty five (25) men and thirty seven (37) women. Out of the 37 women who took part, 16 participated in two groups of focus group discussions and 21 were interviewed.

In order to get various views, perceptions, beliefs of people in relation to women's acquisition of statutory land, the researchers strived to involve respondents of different social and economic status. Firstly, respondents were drawn from a list of men and women who had applied to the local council for statutory land allocation during the period 2013 to 2014. Secondly other respondents were purposely selected from Mumbwa District Council Plans and Works Committee (committee in charge of land allocation); Councillors; the Ministry of Local Government and Housing as it is in charge of statutory land administration at the district level; NGOs dealing in women issues; village residents and headmen in the peri-urban areas of Mumbwa town.

The numbers of respondents was not decided in advance and thus interviewers had discretion to stop the interviews when the answers to the questions were repeated or were viewed to be similar. The voices of women and Local Government officials were central to this study as they provided answers to the research questions on the various ways women experienced the statutory land allocation system in Mumbwa District. These voices were also critical in capturing experience of individual women which were used in the qualitative analysis.

The interviews were unstructured, in-depth and open ended. Respondents were asked to speak about their life experiences on access to statutory land. A checklist of questions was used to subtly probe the respondents, and elicit information, opinions, and lived experiences. Initially the questions in the interview guide were phrased in English which is the official business language in Zambia. However, later the questionnaire was translated into Tonga, a language most commonly used in Mumbwa. A large part of the interviews were in the form of conversations in which the researcher strived to create space for the respondents to freely express their thoughts on issues while notes were taken as close as possible to the unfolding dialogue.

Two focus group discussions, one of women living in urban Mumbwa District and the other of women living in peri-urban areas of Mumbwa District, each with eight (8) participants were used to freely discuss issues, ideas, and experiences among themselves. The discussions were facilitated by the researcher who merely introduced the subject, kept the discussion going, and strived to prevent domination of the discussion by a few participants. The focus group discussion notes recorded by the research assistant were later shared and discussed by all the researchers.

2.4 Data Analysis

A qualitative analysis is conducted to identify variations and dynamics in phenomena (Nkwi *et al.* 2001). In this study, data in form of notes from interviews and from focus group discussions were word processed and analysed by coding them into themes that emerged. In line with qualitative method of analysis, all the interview word processed texts were several times. In this way various issues and patterns of thinking were identified and labelled. The intention was to give an account of the variety of respondent experiences through stories and views of women and men in Mumbwa. Ultimately only 14 of the sixty-two (62) interviews were selected to represent the variety of views and lived experiences of the respondents. The notes from interviews were re-arranged and constructed into respondent narratives which served as the main tool of analysis for the study. Admittedly even this number of interviews was not enough to cover all the views and experiences. It is important to point out that for purposes of confidentiality it was decided to keep the names of sites and participants pseudonymous.

3.0 Results and Discussion

3.1 Women awareness of land rights

From the women and men interviewed, there was a general lack of knowledge about what land rights are and in particular women's land rights. The non-awareness about land rights made women not to enjoy their rights to access, own and have control over statutory land.

Some participants attributed the lack of awareness about women's land rights to a lack of sensitisation programmes on women's land rights. Other participants were of the view that illiteracy and low levels of

education among women contributed to the non-awareness of women's land rights. In some cases participants in the study were hearing about land rights for the first time. As one female respondent from local government said in response to our questions about women awareness of land rights:

I think most women are not aware about their land rights, especially those who are married. They believe that as long as the husband has a piece of land, they are not entitled to any land. It is even worse for those women who are just seated at home - housewives. They have never attended a meeting where people are discussing these land rights or human rights. So it is very difficult because they are not aware about their land rights. They do not know that even women can own land. Even when you attend interviews at the council, you will only find a small fraction of women in attendance. This shows a lack of awareness. The women need land, but they are not aware that it is a right (Interview with INTW5, Mumbwa, 20-06-2014).

Some women may need land, but they do not know that accessing land is subject to land rights. The situation is even worse for the married women who believe that it is only their husbands who should acquire land. However, some single ladies acquire land not because they know their land rights, but because they feel they need it. In this study, the majority of the respondents attributed women's non awareness of their land rights to illiteracy and low levels of education among women. A woman living in a village on the outskirts of Mumbwa commented:

I don't know about land rights. I have just heard about them (land rights) today. I don't know about land rights because I have not heard people talk about them. If I had gone to school, maybe I would have known what women's land rights are (Interview with INTW2, Mumbwa, 24-06-2014).

This view was also common among focus group discussants. It was believed that low levels of education among women contribute to women's non awareness of their land rights because information on land rights is usually written and explained in the English language which can hardly be understood by rural women who are often less educated than men. One elderly woman explained that:

...some of us here in villages did not stay in school long enough and do not read or understand English. No one here talks about these matters on land but we all cultivate and there is no problem ... (Focus group contribution by FG3, 29-06-2014)

3.2 Traditional pre-marital counselling

The second theme that was developed from the study was the existence of traditional beliefs. These beliefs affected the participants in the sense that they were relied upon to determine who should acquire statutory land. The influence of traditional beliefs has made more men than women acquire statutory land. Traditionally, it is believed that land acquisition should be a preserve for men and not women.

Furthermore, it was observed that traditional teachings during marital and initiation ceremonies have contributed to women's low levels of statutory land acquisition. During traditional pre-marital counselling and initiation ceremonies, women are usually taught to refrain from making decisions on key issues such as land acquisition. This being the case, the women fear to go against traditional teachings because society may ridicule them. This has resulted in very few women acquiring statutory land. Traditional pre-marital counselling was a key theme in the interviews. For example the response of a married woman to our question on the influence of tradition on women statutory land acquisition is instructive:

Most of us women are told during marital and initiation ceremonies that the head of the home is a man. So in some of these big issues like statutory land acquisition, we feel they do not belong to a woman's decision. Therefore, whatever a man says, we just follow. If a man can't reason, we can even die without a plot or a house and that doesn't matter. This is because we are not allowed to talk freely and do what we want even if we have good ideas. (Interview with INTW1, July, 2014).

From the above comment, we see clearly the influence that the traditional teachings and beliefs have on women's acquisition of land. Tradition has usually taught the women to be passive and depend on men to acquire land. This has resulted in more men acquiring statutory land than women

Traditional teachings are also used to preserve and strengthen a marriage. However, in their preservation and strengthening of marriage, women opt not to acquire statutory land. This is because independent acquisition of land by a married woman may strongly be perceived as a step towards divorce. It is commonly believed that society perceives women who independently acquire land as troublesome, and not suitable for marriage. For example, this is what one of the married women had to say:

If I acquire land, society will think that maybe I am competing with my husband or I want divorce. My husband will also start suspecting that maybe I want to leave him. So, in order to maintain my marriage, and avoid divorce speculations, I have decided not to acquire land (Interview with INT7, Mumbwa, 15th July 2014).

Participants in the focus group were agreed on this view. One woman observed:

... traditionally, we are well counselled to look after our homes but with a lot of respect to our husbands. It is not the duty of a woman to acquire a plot of land from authorities for building a house in town or a farm for the family. A good man attends to these matters...what is the gain for a woman who does such a thing (Focus group contribution by FGU6, 29-06-2014)

Therefore, in order to strengthen and maintain their marriages, some interviewed women were obligated by tradition not to independently apply for statutory land. In addition, the research study revealed that some women do not apply for statutory land not just because of fear of what society would think but because of other impediments.

3.3 Financial Constraints

In order to identify and understand the factors that cause women's low levels of statutory land acquisition, the participants were asked about the constraints that women face in their quest to acquire statutory land. The question required the participants to explain what they knew about the factors that limit women in statutory land acquisition. The general response from the study showed that most women were faced with the problem of insufficient economic resources or finances with which to acquire statutory land. In some cases, the lack of sufficient funds was caused by the low levels of education among most women. The level of education affected the income levels in the sense that women with higher levels of education were said to be capable of meeting the financial requirements for statutory land acquisition where as those with low levels of education had an income that was too small to be used to acquire statutory land.

In addition, the study revealed that most women were not in employment and they were only running small businesses, hence they could not raise the amount of money that the district council demands when applying for land and during interviews. As one respondent explained:

When you apply for land, you need money. Many are the times that when we apply for land; we depend on our counterparts (husbands) to give us money to pay for land because land is not free. You have to look for money to pay for land. But if you are just a housewife, where do you get the money from to pay for that land? Land is very expensive. I remember the last time when the council advertised for land, they needed my bank statement to show them how much money I had. It was difficult for me to produce a bank statement because I had no bank account. I felt very bad because I knew that they would not give me land because I didn't have what they wanted. So, as a woman, especially a housewife who has got nowhere to get money from, it is difficult to get land from the council. (Interview with INTW8 a married woman, Mumbwa, 29-06-2014).

Women's lack of finances is a challenge that has to be overcome if gender equality in statutory land acquisition is to be attained. Furthermore, when women apply for land and attend interviews, they may be allocated land, but the major constraint is on finance. During the interviews which were conducted by the council in the year 2014, the high cost residential plots were pegged at K 7,400=00. This was far too high as most women could not afford to raise this amount of money, hence they could not acquire land.

Some women who were interviewed showed willingness to acquire land, but the biggest challenge was the lack of sufficient finances to pay to the local authority. This was because the women were not engaged in any meaningful income generating activities. Although some women were running small businesses such as selling scones, tomatoes, vegetables, fish and other small items at the market, their businesses were so small that it was difficult to make savings towards the acquisition of statutory land.

The study interviewed one woman from a village who is a street vendor and sells vegetables. The woman is a single mother of two children. Her only source of income is from the sale of vegetables at the roadside:

I am willing to acquire land and I will be very happy if I get it. I am told that the council is asking for a lot of money from people who have applied to get land. This discourages me because I do not have a lot of money to give them. Look at my business; surely, can I get a lot of money from this? I can only manage to feed my children from this business. That land is for the rich, and not for us who are poor (Interview with INTW 9 a single mother Mumbwa, July, 2014).

Some women are willing to acquire statutory land, but they have no means of doing so as they fall short of the financial requirement of the council. Most women do not even apply for statutory land because they know that the local authority would ask for an amount of money that is beyond the reach of many female applicants for land. Therefore, only the few women who are able to meet those financial requirements of the council end up acquiring land. As a result of this situation, the men end up acquiring more land than women.

The lack of finances was also caused by the fact that most women did not have access to credit facilities such as loans. Since banks and other financial lending institutions require collateral for them to issue loans, most women usually find it difficult to access the loans because they do not have collateral. One of the widows

interviewed had this to say:

I am not married and I have nowhere to lay my hands on. There is nowhere I can get money from. The council is demanding K7, 400 from me for a plot, but I don't have it because my business of selling charcoal is so small that I cannot even get a loan. From my business earnings, I can only manage to buy a small pack of mealie meal for my children (Interview with INTW5 a widow, Mumbwa, 2-07-2014).

The above sentiment shows how difficult it is for some women to acquire land if they have no access to credit. Therefore, women's access to credit is paramount in ensuring equality in state land acquisition.

3.4 Bureaucracy in Land Acquisition

The study revealed that most women were faced with the challenge of bureaucracy in the statutory land acquisition process. This discouraged many women who were unemployed and with a humble education. The study revealed that many women were failing to access land because the land acquisition process was too complicated for them. The land acquisition process was said to be cumbersome. Some women who were interviewed by in this study had applied for land some years ago, but they have not yet been allocated land. This is despite having paid all the money that the council required from the applicants. A single mother lamented:

The council people are also a problem. Personally, I have land which I bought from the council and I fully paid for it. But up to now, I have not yet been allocated the place. Whenever I go there, they only tell me stories. This has really become a problem. But men usually use that force. Whenever you go to them (council) softly, they will keep on saying...oh! The one in charge is not there, just like that. Therefore, when other women hear about that, they become discouraged. It is now two years since I bought the land from the council, but I have not yet been allocated. The process is just so long that women become discouraged. Like me, if it was possible, I would have withdrawn that money. They just keep on promising using a soft language, but they are not showing me the land. (Interview with INTW4, Mumbwa, 1-07-2014).

The statutory land acquisition process is cumbersome and takes too long. This being the case, many women are discouraged from acquiring land.

3.5 Patriarchy

The other theme that was developed from the study was that of the influence of Patriarchy. In this case the existence of traditional beliefs in which men hold the primary power in decision making and in this way control access to statutory land. The general view of the participants was that patriarchy contributed to gender inequality leading to subordination of women in access and control of statutory land. When asked about whether men and women have equality of control over statutory land, one of the men had this to say:

There is no equality of control over statutory land. I am the one who dominates on land issues.

This is because of our tradition. I believe that I should have more control over land because I am a man. (Interview with INTM 3, Mumbwa, 10-07-2014)

Other participants were of the view that religious beliefs were responsible for gender inequality of control over statutory land. The participants felt that Christianity in particular contributed to gender inequality in control over statutory land. In justifying this belief, one of the female participants had this to say: 'the bible says that the husband is the head of the home; therefore, it's not in order for a woman to have equality of control over statutory land.' This religious belief is said to have contributed to gender inequality in control over statutory land.

3.6 Gender imparity in decision making structures

Concerning women's participation in decision making processes on statutory land allocation, it was found that women were disadvantaged in terms of participation in the Plans and Works Committee, which allocates land. The study revealed that there were more men than women who participated in statutory land allocation.

The findings of the study were that out of the total number of 16 councillors in Mumbwa district, 14 (87.5%) are male whereas only 2 (12.5%) are female. From these figures, it can be seen that female representation from amongst the councillors is very low.

The plans and works committee, which is a sub-committee of the full council, is responsible for allocating statutory land. The plans and works committee is composed of councillors as well as an integrity committee which is composed of council management and stakeholders such as the Drug Enforcement Commission, the Police, World Vision, the Business Community, and an Agriculture Specialist. However, the plans and works committee is mainly dominated by men as there are only two female councillors in the district. In line with women women's participation in decision making on statutory land allocation, a local government officer had this to say:

We are all four men in the plans and works committee. Meaning in the overall analysis

there are few women in the committee which allocates land. Therefore, equality of participation is not there. It only depends on the stakeholders if they send women, then at that particular point, we will have women on the committee (Interview with (OFF2) the Planning officer, July, 2014)

Out of the total number of sixteen (16) councillors in Mumbwa District, there were only two (02) female councillors. If the two (02) female councillors were spread across the three sub-committees of the council, one committee would only have men. This clearly shows that there is gender inequality in the decision making processes. Another council official was asked whether women and men have equality of participation in decision making processes on statutory land allocation:

Gender equality in participation in the decision making process on statutory land allocation is not there because women's representation is very low. Sometimes, the plans and works committee sits without female representation. In such a situation, it is up to the other stakeholders like the Civil Society, the Police, Drug Enforcement Commission and the Business Community to determine whoever they will send. We do not dictate to them on whether to send a male or female representative (Interview with OFF4, July, 2014).

From the comments above, it is clear that there is gender inequality in participation in decision making processes on statutory land allocation. This is because women's representation is very low compared to men. This has an effect on women's acquisition of statutory land in the sense that women are not adequately represented in land allocation committees. The result of this is that it leads to few women acquiring statutory land.

4.0 Conclusions

This study has shown that access to statutory land is in favour of men, either by legal provisions and regulations that favour men's rights over women's rights or by socio-cultural norms. Further that important impediment to women's access to statutory land in Zambia include: lack of women awareness of land rights; traditional pre-marital counselling; financial constraints; bureaucracy in land acquisition processes; patriarchy and gender imparity in decision making structures. The impediments to women's access to statutory land are a threat to women's economic empowerment which is essential in promoting equality between men and women and elimination of poverty. Women's economic empowerment can be achieved through equal access to and control over economic resources such as statutory land and the elimination of structural gender inequalities. The nature of this research is a "case study" from which we can learn some lessons but which we cannot generalize to the rest of the country. However it is critical to acknowledge that women's situation with regard to access to statutory land in the study site is complex and requires serious review of the existing constraints specifically land law and policy; mechanisms and procedures for land allocation by local government; prevalent social beliefs, rules and customary practices. In sum, it is imperative for land administrators to provide institutional structures that can protect and strengthen fairness in access to statutory land within the framework of a land policy. This is important given that land-based activities are the main source of livelihood for the majority of women headed households in the country.

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