

Gender Inequality in Land Ownership in Zambia and The Contribution of Medici Land Governance in Securing Women's Land Rights.

As in most African countries, land ownership has been a source of pride, wealth and even communal respect. Unfortunately, the majority of land in Africa is owned by the male patriarchy. The African traditional values that prioritize the man over the woman, as well as the financial challenges that many African women face, has left women in the minority when it comes to land ownership. As for the few women who have managed to acquire land, the extra cost of conveying their land into their own names, on a Certificate of Title, has also made it difficult for these women to secure their land. While taking note of this disparity, as well as the fact that majority of land in Zambia was held under customary tenure, the Ministry of Lands and Natural resources implemented The National Land Titling Programme (NLTP) in 2014¹. This programme was implemented at a time when they were only about 142000 certificates of titles¹. With a goal of carrying out land registration at a reduced cost, Medici Land Governance, under the Ministry of Lands and Natural Resources was sub-contracted to help in the implementation of the programme objectives.

Medici Land Governance launched the Systematic Land Titling Programme in 2019, with the programme been coordinated under the guidelines of the Ministry of Lands and Natural Resources. This programme was implemented to be inexpensive, time efficient (with a maximum duration of 3 months) and had a target of issuing 4 million titles in a period of 7 years. Prior to the implementation of this programme, the issuing of Certificates of Titles by the Ministry of Lands and Natural Resources was both expensive and time consuming, delayed by the bureaucracy around the process. This left the landowners who could not afford to pay the high cost of land conveyance with land record cards that was on a fourteen-year lease, while other landowners held their land under customary tenure through documentation such as a letter from the chief.

By providing land conveyancing services at a reduced cost, the programme guaranteed inclusion of the poor. Women could now attain secure land rights and secure themselves from the possibility of double land allocation or if in rural areas, from the possibility of having their land been grabbed by a male relative. The affordable land titling project was set at K3122.00 and offered landowners a flexible payment plan. This plan would allow the landowners to pay the initial payment of K1000.00 which would give them a Certificate of Title and have the flexibility of paying the remaining balance in three years. The security of owning a Certificate of Title does not only protect a landowner from land encroachment or land grabbing, but it also gives a landowner financial security.

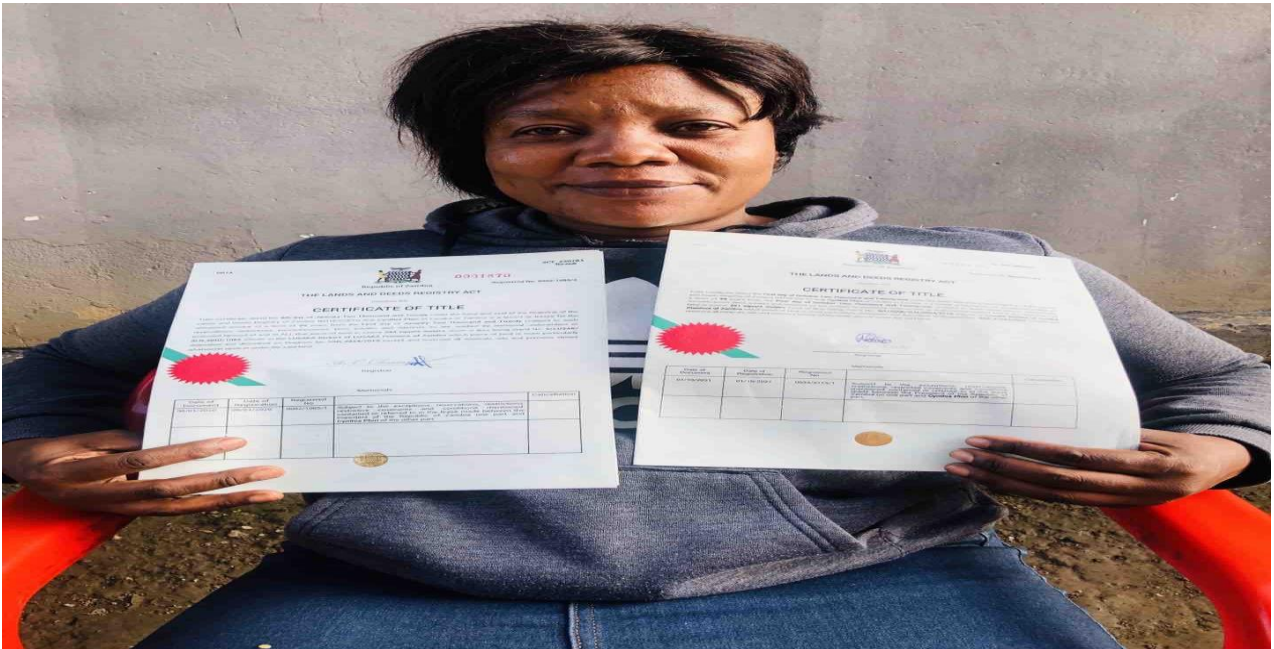
¹ Tembo, E et.al (2018) Zambia's National Land Titling Programme- challenges and opportunities, available at; https://www.oicrf.org/documents/40950/0/462_06-05-Tembo_153_paper.pdf/b78b592b-c411-dae3-8c42-5a2248060956?t=

One of the economic benefits to owning a Title Deed is that it helps to address the lack of access to finance that an African woman may face. For women seeking a business loan, a Title Deed can be used as collateral to get a business startup loan. Hypothetically, if a woman was to get a business loan to start vegetable trading or even go into small scale farming, this would contribute to the country's food security. Her increased income would also make it possible for her to educate her children. While these benefits depend on how well the business is sustained in the long run, it is true to say that as women gain financial access, they also attain financial independence.

For the social benefits, by securing women's land rights, women are given the personal freedom to live an independent life. An article by Reuter's reported that when women have secure land rights, family health and education improve; women in their own freedom become less likely to be victims of domestic violence and are less vulnerable to contracting HIV/AIDS².

Ms Cynthia Phiri, a property owner who was able to acquire a Certificate of Title through Medici Land Governance for both of her properties in Kamwala South and in Kuku compound expressed gratefulness to the creators of the programme –

“I am happy that I was a part of this programme. Having a Title Deed gives me assurance that the place is mine and that my children can inherit it. It is something that I am proud of, as it gives me and my children security, no one can come and claim the house or even encroach in my boundaries. This gives me motivation to develop my land.”



Cynthia Phiri, holding both her Title Deed's acquired from the Ministry of Lands and Natural Resources through Medici Land Governance. - Photo by Chasu Longwe

² Thomson Reuters Foundation News, Online Article, 'Importance of Securing Land Rights Women's Land Rights', Accessed on 16th January 2022, Available on. <https://news.trust.org/item/?map=for-food-income-and-security-women-fight-to-own-land>

Another female landowner who acquired her Title Deed through the programme is Tikamenji Nkhoma, a landowner from Garden Chilulu. Ms Nkhoma expressed gratefulness for the programme that helped to secure her land from any encroachments and was grateful that she can leave it for her children with security.



Tikamenji Nkhoma holding her Title Deed acquired from the Ministry of Lands and Natural Resources through Medici Land Governance. Photo by Chasu Longwe.

They are many other women like Cynthia Phiri and Tikamenji Nkhoma who have been able to acquire their Title Deed's through the ongoing Systematic Land Titling Programme. By commencing this programme in Zambia, women's land rights are not only secured, but also strengthen the possibility of attaining other human rights such as education and social security, further contributing to the success of the Sustainable Development Goals. As Medici Land Governance continues with the Systematic Land Titling Programme, the firm is optimistic on its goal of securing land rights for the ordinary Zambian who'd have never thought of applying for a Title Deed before. Women specifically, stand to get the most out of this program as they will gain their independence and can now boast of being a legal landowner.