



## ETHIOPIA: Gender-transformative effects of landtitles for couples



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## Gender-transformative effects of land titles in Ethiopia

The almost nationwide land title registration and the issuing of land certificates in Ethiopia is carried out by law for married people in the name of the husband and wife as equal owners.

The GIZ-funded project Support to Responsible Agricultural Investment (S2RAI II) as part of the Global Project Responsible Land Policy (GPRLP) promotes land title registration in Ethiopia and supports the land authority at all administrative levels with implementing the registration and optimising the associated administrative processes. The GP attaches great importance to respecting the land rights of women, which run counter to the traditional values that give men the right of first refusal on land. In Meskan Woreda (District) in the Central Ethiopia Region, well-informed women naturally demand their rights and know how to achieve them. Men and women confirm that the proclamation on the rural land administration and use (No. 1324/2024) has not only made it possible to apply for loans and thus to make investments but has also led to more joint planning and joint decision-making in the household.

In Ethiopia, however, there is a large gap between land law and its implementation in practice. The example of Meskan Woreda should therefore be seen as good practice in terms of achieving gender-transformative effects which should definitely be extended to other parts of the country.

*Land title registration, land rights for women, agricultural loans, Ethiopia, gender-transformative impact*

## Country and project background

According to World Bank estimates from 2023, around 77% of Ethiopia's more than 126 million inhabitants live in rural areas. Most of them derive their income from agriculture.

The poverty rate in Ethiopia, as measured by the national index, increased from 23.5 % in 2015/16 to 33 % in 2021/22. While the poverty rate remained mainly the same in Addis Ababa, in the rural regions it increased from 25.6 % in 2015/16 to 47.5 % in 2021/22 (Goshu et al. 2024: 8). In addition, Ethiopia ranks 176th out of 193 countries included in the Human Development Index (UNDP 2024) and is therefore still one of the poorest and least developed countries in the world. Despite 38.9 % of the seats in parliament being held by women, the Gender Inequality Index is 0.494, which puts Ethiopia on rank 125 out of 193 countries (ibid.).



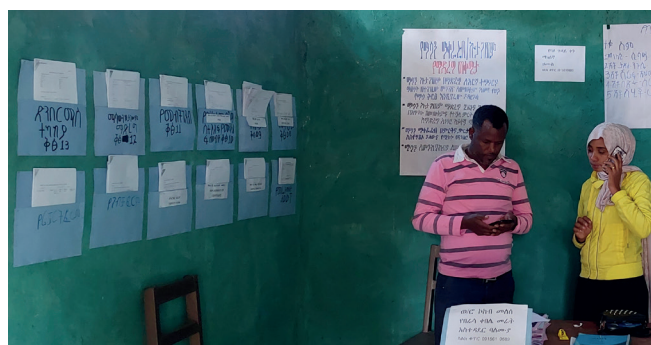
In Ethiopia, land generally belongs to the state and its people. Farmers possess a perpetual right to utilize their land; however, they do not hold ownership rights. This means that they can lease and bequeath their land, but not sell it (Fed. Dem. Rep. of Ethiopia 2024). In an almost nationwide process covering the entire rural highlands of Ethiopia, the majority of agricultural land has now been registered and land titles issued to the users (ibid.). The process of issuing titles commences with the First Level Land Certificate (FLLC) which has already contributed to enhanced land security for users and, consequently, for the broader community, resulting in an increase in capital investment directed towards the land, for example soil and water conservation measures or the planting of trees. The second step is the issuing of the Second Level Land Certificate (SLLC) which, in contrast to the FLLC, contains a map with the correct spatial data or geometry of the parcel. The land title is issued in the names of both spouses in the case of married couples or all spouses in the case of polygamous households.

The Ethiopian constitution and family law guarantee equal inheritance and property rights for women and men. In the event of divorce, the woman receives half of the land on the basis of her entry in the land title. If the man remarries, the new wife is registered as a co-owner of his remaining 50% of the land. In addition to guaranteeing land right in the event of conflicts over land, such as border disputes, the division of land in the event of divorce or inheritance, the SLLC enables farmers to take out a loan, which was previously only possible in rural areas in the form of groups (on agricultural loans, see Gaesing / Gutema 2022). According to the Ministry of Agriculture, in December 2024 around 8 million rural households in Ethiopia held a land title. Of these, 51% were joint titles for married couples and 30% for female-headed households, meaning that women held the majority of titles. However, in Ethiopia's patriarchal societies this does not automatically mean that women have indeed decision-making power over their land and its yields, as admitted both by the Ministry of Agriculture and representatives of non-governmental organisations (NGOs) concerned with land rights. They primarily blame cultural values and traditions for the lack of implementation of land laws that treat women equally. As a rule, women move in with their husbands after marriage, i.e. they are far away from their families who could support them in conflicts with their in-laws. In a study conducted by GIZ women emphasise the importance of having their own land for food security, especially in cases when the husband does not or cannot take sufficient care of the family's needs (GIZ 2024).



## Goals and activities at a glance

The GIZ-funded project Support to Responsible Agricultural Investment (S2RAI II) as part of the Global Project Responsible Land Policy (GPRLP) promotes land title registration in Ethiopia and supports the land authority as a local partner at all administrative levels with implementing the registration and optimising the associated administrative processes. The GPRLP attaches great importance to respecting the land rights of women, which run counter to the traditional values that see land in the hands of men. The module objective is: Access to land as a basic prerequisite for reducing poverty and hunger in rural areas has improved for certain population groups, especially women and marginalised groups. S2RAI II supports the Ministry of Agriculture with the implementation of a system for the recording and handling of land-related transactions at the woreda and kebele level (Fig. 3). Such transactions are e.g: Leasing a plot, taking a loan with SLLC, inheritance, registration of the title after marriage. After receiving about 20 such requests at the Kebele Land Office, the Woreda Land Administration Office team moves out with its mobile technological equipment consisting of laptops, printer and mobile solar generator (Fig. 4), digitally records the transactions and processes them further. Another activity of the project is to improve the access to financial services, where financial service providers are supported with developing credit lines that enable smallholder farmers to use their land titles for obtaining credits. But it has mainly been S2RAI II which supported the development of responsibilities and procedures between the bank, the Kebele administration and the Land Administration and Use Offices.



S2RAI II organised information and awareness-raising events on land registration and land and inheritance rights together with the Ministry of Agriculture and, in particular, the Women Land Rights Task Force. S2RAI II has also received active support through networking



with the Stand for Her Land Campaign (S4HL) which is supported by the US-based NGO LANDESA and the BMZ, among others. In Ethiopia, 20 local NGOs are active in this network, including Habitat for Humanity (coordination), the Ethiopian Women's Lawyers Association (EWLA), and the Union of Ethiopian Women and Children Association (UEWCA) which inform people about land rights and train them in legal literacy in their topical and intervention areas.



### Project impacts achieved to date

The results of this good-practice study are primarily based on the research conducted by a team from the Institute for Development and Peace (INEF) at the University of Duisburg in November/December 2024 in three kebeles (Dirama, Debub Shershera, Beresa) in Meskan Woreda in the Central Ethiopia Regional State of Ethiopia. In total, 29 men, 40 women, 13 young men, 5 older men who belong to the shimagele council (village jurisdiction, exercised by men only) as well as a representative of the Orthodox Church, the Kale-Hiwot Church, and an imam were interviewed in the course of focus group discussions (FGD) and in-depth interviews. In addition, interviews were conducted with employees of the land administration office at district and national level, with the judiciary in the Meskan woreda, the Women and Children Affairs Office at woreda level, and with employees of various NGOs of the S4HL-Campaign as well as with experts who are explicitly committed to women and land rights.

Most of the households surveyed in the three kebeles own less than one hectare of arable land which is often divided into individual, scattered plots. In the entire woreda, 15,551 land titles have so far been issued to male heads of households alone, 12,814 to a female head of household, and 37,836 households have received a land title that iden-

tifies both husband and wife as owners. Figures available to us from the Woreda Land Administration Office even indicate an average area per household of just 0.34 ha for Meskan Woreda in 2024. The main crops grown are maize and teff, as well as wheat, barley, sorghum and beans, and a few vegetables. As they cannot make a living from their own farming alone, many men and women work as day labourers for other farming families, particularly in irrigated crops, which are possible in the kebeles near the river, or they work in the construction sector in Butajira town, the capital city of the Region.

The effects of the land title issuing supported by the GIZ project are manifold. The land tenure security conveyed by the title increases the willingness of smallholder farmers to invest in their land. This takes the form of soil and water conservation measures, the planting of permanent crops such as fruit trees, and the intensification of land use, including small-scale irrigation.

The possibility of obtaining a bank loan with the land title as collateral leads to the economic empowerment of women. They invest in their land and generate their own income, about the utilisation of which they decide for themselves. Men and women usually invest loans in agriculture (fertiliser, knapsack sprayers for pesticides, irrigation), buying and selling grain, poultry farming or solar cells for lighting the house and charging mobile phones. In Meskan Woreda it is also very common to use the loan to buy an ox which is needed for ploughing the fields. Once the ploughing season is over, the ox is fattened and resold for a profit. The loan is repaid from the proceeds of the sale. According to statistics of the land administration office in Meskan Woreda, 1,328 people have applied for a formal loan in the last four years, of which 233 were female-headed households, 833 households with joint land titles, and 316 men as individuals with land titles have received a loan.



The women farmers we interviewed in Meskan Woreda were self-confident and well informed about their rights and the procedure for claiming them. They say that the land title has given them security for their holding right. Thanks to the joint land certificates, men can no longer rent out land or take out a loan without their consent. This, they said, protects their husbands from „wasting“ their money on alcohol, khat or even another wife. In the past, men alone had decided on the money earned jointly from farming, and often they had spent it on things that were not useful to the household. Nowadays this is no longer possible. One statement made by the FGD with women is that the man can go ahead and marry ten more wives if he wishes, but she herself would keep her 50% of the land, he would then have to share his 50% with each of the new wives. An indirect effect of the joint land titles is also the noticeable decline in polygamy. In addition to the generally difficult economic situation, the sharing of land with several wives makes it very complicated to marry more than one woman. According to the law a woman has the right to be registered on the land title as soon as she has been living with a man for more than six months.

The men in the FGDs also emphasise that decisions are made jointly. Couples plan and make decisions together, which has a very positive effect on harmony within the family. According to the men in the FDG, men would lose some power, whereas the women would gain some power. The Woreda employee working in the Women and Children's Department also agrees with this. She states that the culture or rather the openness of discussion between men and women was not very well developed and has improved significantly as a result of the joint land titles and the thus resulting strengthening of women's rights. Cases of violence against women were also reported to her less frequently than a few years ago.

The women farmers also emphasise that the land certificates protect women against their brothers who often try to drive their sisters off their inherited land. As girls are now listed as heirs in the land certificates, it is no longer possible for their brothers to claim the land exclusively for themselves.

In addition to household and food security expenses, the increased proceeds from agriculture are primarily spent on building houses, leasing additional land, investing in agriculture, and in the education of children. It is now possible to send all children to primary and secondary

school. The land cannot support all family members in the long term. Education is important in order to be able to take up other professions or find work outside agriculture.

## Challenges and conditions for success

According to NGOs associated with S4HL, the gender-transformative effects achieved in the analysed example cannot be taken as being representative for the country but rather present a good case. The reasons for the lack of gender-transformative impact can be roughly divided into three fields: (1) culturally intrinsic reasons, (2) institutional deficits, and (3) problems with the utilisation of loans.



(1) In many regions the deeply rooted patriarchal culture inhibits the implementation of land rights in practice. Even in the Meskan woreda women admit that sometimes their husbands have the final say in household decisions and „persuade“ them. According to a study by the Ethiopian Women Lawyers' Association (EWLA 2021) in the Gambela region, women are often intimidated, threatened or beaten by their husbands, fathers or brothers if they want to assert their rights to land. It is not only in Gambela that women shy away from standing up to their families or husbands and from claiming their rights. The GIZ study (2024: 25) emphasises that women see themselves as part of the community and act as such. It is therefore sometimes more important for them to continue to have access to land instead of being registered as legal owners and thus going against traditional norms and thus also against the society in which they live.

(2) In particular the employees of the surveyed NGOs and the experts and academics working on land rights complain that in many woredas in Ethiopia the employees of the land administration offices are unaware of the current version of land rights. Even if they are informed,



they are sometimes reluctant or unwilling to implement the applicable law for women. Cultural reasons also play a role here, for example when women who come to the land authority with their concerns are simply ignored and their submissions are only taken into consideration if they come to the authority accompanied by a man. Shimagele and judges would also often rule according to traditional law, which penalises women, and thus deny women their share of inheritance or divorce (see also GIZ 2024: 17). Another problem concerning the land authorities is corruption, which may take hold and exploit loopholes at every step from demarcation and surveying to the certification of land and the registration of people as legal landowners.

**(3)** Despite the information campaigns by the land administration office, several FGD participants stated that they were not informed about the possibilities and conditions of loans with SLLC as collateral. Above all, they feared losing their land in the event of non-repayment of the loan, for example if the purchased ox dies. They do not seem to realise that in this case they only have to cede their land use rights for a certain number of years. Others emphasise that the prices for agricultural inputs such as artificial fertilisers are constantly rising and that the possible credit amount would not be sufficient. The credit amount is also not sufficient for the independent valorisation of potential irrigation fields, which is why the majority of smallholder farms lease these fields to people from outside who can afford to buy a pump plus diesel, seeds, fertiliser, pesticides and labour. However, as interviews with such tenants have shown, they are certainly granted loans for their irrigation crops.

Factors that make the implementation of land law in the Meskan woreda an example of good practice are, on the one hand, the adequate training and equipment of the land administration offices at woreda and kebele level. The employees are highly qualified for their respective tasks and are obviously highly motivated for their work. The responsibilities and processes between the various actors are clearly regulated and known. The farmers in the region have confidence in the team, know when they can approach them about which issues, and generally experience a relatively prompt response to their concerns. In addition, the women in the woreda are well informed, economically active and confident in asserting their rights.

On the other hand, S2RAI II's good networking with NGOs working on land rights for women should also be mentioned. Through the S4HL campaign that started in

Ethiopia in 2022 and its Ethiopian partner organisations, women and men in rural areas in all regions as well as traditional and religious leaders, court and police staff and land authorities are informed about the land law and its significance for women. Women in particular are often informed in the form of discussions at coffee ceremonies.

## Conclusions for development cooperation in general

► The inheritance of land to women and girls as well as the registration of spouses on the certificate and the division of the land into equal shares in the event of divorce have gender-transformative effects. In the event of widowhood or divorce, women are not left destitute as before but can make a living by cultivating their plots of land. The land title strengthens them in relation to their husbands, brothers and in-laws. As a result, women have a greater say and self-confidence both in the family and in society. Women with land rights are also less vulnerable and dependent on violent partners and are more likely to be able to free themselves from such marriages. Overall, there has been a decline in polygamy, partly due to the land law.

► The development and dissemination of well-structured procedures and processes (such as the model of folders for the different types of transactions on the walls of the land authority offices, which is harmonised in the woreda and kebele) as well as the training and technological equipment of the land authorities at the woreda and kebele level, as practised by S2RAI II, should definitely be expanded regionally. The transfer to other countries involved in land registration and the implementation of a gender-sensitive land law, adapted to local conditions, is also recommended.

► It is advisable to offer land rights measures followed by improved access to loans (possibly using land titles) and advice for farmers, especially women farmers, on the sustainable use of their farmland and increasing agricultural productivity, as well as the development of non-agricultural income opportunities.

► The local form of oxen insurance could serve as a model to counter the farmers' fear of losing their debited plot(s) in the event of the death of their debited oxen. In the case studied, the 45 oxen keepers of the village solidarity group (idir) organise themselves as a sub-group

to insure each other against the loss of a cattle (2 years or older). Each member pays in 2000 Birr (= 35 Euro) per year. The total amount is paid into an account set up for this purpose. If a member's cow/ox becomes seriously ill, the group is informed immediately, the animal is assessed and its value is estimated. If the animal dies, the group withdraws the estimated sum from the account and gives it to the member, who can use it to buy a new animal on the next market day. The group increased the amount from the original 500 Birr per year per member to 2000 Birr in 2024 because a total of seven animals had died and the total amount available had to be increased to help all members. The insurance has clear rules and adapts to the circumstances.

► Networking with NGOs in the field of women and land rights has proved to be very successful and should be strengthened and expanded. Close co-operation with the authorities responsible for women's and children's affairs is also recommended. In Ethiopia, these authorities refer women who come to them to the competent bodies for their concerns and e.g. provide them with free legal aid.

► Social change, and this is what the implementation of gender transformative measures is all about, requires a lot of time and cannot be achieved in the usual three to six years of a project. This is another reason why close cooperation with local authorities and NGOs and strengthening their capacities is essential. It should also be borne in mind that change will not be possible without the involvement of men and traditional authorities and without efforts to convince them of the positive benefits of change.

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## Illustrations

Cover picture: Focus Group Discussion with female farmers, Fig. 1: Grain harvest in the project area, Fig. 2: Irrigated tomato fields in the Dirama kebele, Fig. 3: Folders for transactions at the Kebele Land Office, Fig. 4: Mobile equipment of the Woreda Land Administration and Use Office for work in the kebeles, Fig. 5: Irrigated vegetable cultivation, Fig. 6: Painting showing shimagele consulting in a divorce case (the married couple in the foreground on the left).

All photos by Karin Gaesing

## Project characteristics\*

B4 – Intensity of research team involvement  
G1 – Gender index  
P2 – Participation  
A7 – Target group index

\* For an explanation see Good Practice handout or [www.uni-due.de/inef/inef\\_projektreihen.php](http://www.uni-due.de/inef/inef_projektreihen.php)

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## INEF – Research Project

The research project aims to develop recommendations for state development cooperation. The aim is to identify measures that can better reach poor, vulnerable and food insecure population groups and efficiently support them in improving their living situation in a sustainable way.

We examine the interdependencies of poverty, vulnerability and food insecurity as well as gender transformative activities and impact in order to identify both blockages and success factors for development cooperation.

Based on literature analyses and surveys of professional organisations at home or abroad, successfully practised

approaches (“good practices”) are to be identified and intensively analysed within the framework of field research. In addition to a socio-cultural contextualisation, the gender dimension is consistently taken into account throughout. The local investigations focus on the participation of the affected population in order to capture their perception of the problems and ideas for solution.

The project is funded by the German Federal Ministry for Economic Cooperation and Development (BMZ) under the special initiative “Transformation of Agricultural and Food Systems”.

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### Layout

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ISSN: 2512-4552