LAND TENURE SECURITY, DISPUTE RESOLUTION AND INVESTMENT BEHAVIOR IN RWANDA

Final version

By Shyaka Mugabe M. Aggée

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LIST OF ACRONYMS

ADR: Alternative Dispute Resolution

AU: African Union

CCROs: Certificates of Customary Right of Occupancy

CSOs: Civil Society Organisations

DLCs: District Land Committees

DLBs: District Land Bureaus

FGDs: Focus Group Discussions

GIS: Geographical Information System

ICT: Information Communication Technology

KIIs: Key Informant Interviews

LAIS: Land Administration Information System

LCC: Local Council Courts

LDMS: Land Disputes Management System

LSLAs: Large-scale agricultural acquisitions

LTR: Land Tenure Regularization

LTRP: Land Tenure Regularization Program

MINAGRI: Ministry of Agriculture and Animal Resources

MINALOC: Ministry of Local Government

MINICOM: Ministry of Commerce

MoE: Ministry of Environment

NLA: National Land Authority

NLC: National Land Commission

NLP: Rwanda National Land Policy

NSTI&II: National Strategy for Transformation I&II

PRSP: Reduction Strategy Paper

RDB: Rwanda Housing Authority

RDB: Rwanda Development Board

SME: Small and Medium Enterprises

VLCs: Village Land Councils

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EXECUTIVE SUMMARY

This study examines how land tenure security and dispute resolution mechanisms affect investment behaviour among landholders in Rwanda. It adopted a qualitative approach combining desk review, 20 Key Informant Interviews (KIIs), and 08 Focus Group Discussions (FGDs) involving 96 participants in Bugesera and Gasabo districts. Participants included government officials, bankers, civil society actors, researchers, property valuers, and landholders. Data were thematically analyzed to explore perceptions of land security, effectiveness of dispute resolution, and the relationship between land certification and investment behaviour.

Findings reveal that Rwanda's land tenure reforms, notably the Land Tenure Regularization Programme (LTRP) and the digitized Land Administration Information System (LAIS), have strengthened ownership security, minimized disputes, and enhanced transparency. Landholders expressed confidence in land rights and reduced fear of expropriation. However, challenges persist, including inadequate compensation during expropriation, frequent changes in land use, undervaluation of land by financial institutions, and low financial literacy. It was further revealed that *Abunzi* mediation committees have made dispute resolution more accessible and efficient, though enforcement gaps and gender-based inequalities in inheritence persist. While formal land registration improved security, it has not significantly increased access to credit. Banks remain cautious in lending against rural land, citing low market values, small plot sizes, and high default risk. Consequently, only urban or peri-urban landowners meaningfully leverage land titles for loans, while most rural farmers rely on savings or informal credit. Investment from land-secured loans is rare and typically directed toward small-scale agriculture, housing, education, or retail businesses.

Land reform has achieved notable gains in tenure security and institutional efficiency but has not fully translated into inclusive investment. Bridging this gap requires aligning land and financial systems through improved valuation methods, risk-sharing schemes, and targeted financial literacy programs. The study recommends enhancing land-based financial inclusion, promoting productive land investment, strengthening valuation and documentation systems, and embedding financial literacy within community and cooperative frameworks to ensure that secure tenure meaningfully drives economic transformation in Rwanda.

CHAPTER ONE: GENERAL INTRODUCTION

This draft report presents the findings of the study on "*Land tenure security, dispute resolution and investment behavior in Rwanda*."The study adopted a purely qualitative approach owing to its nature. The report consists of four chapters. Chapter one presents the study through its background, research problem, research questions and briefly discusses the key concepts. Chapter two describes the study methodology. Chapter three presents and discusses the major findings in line with research questions while chapter five, the final, draws the key conclusions and suggests policy recommendations.

1.1 Background

Violent conflicts that characterized Rwanda right from 1959 culminating into the 1994 genocide against the Tutsi led to massive displacements of the people internally and outside the country. Many fled without legal documentation to prove land ownership. Coupled with weak land administration in the pre-genocide Rwanda, this situation exacerbated the government's use of land as a political tool. Research shows that "by the end of the 1980s, rural land was being accumulated by a few at the expense of the many", which deepened both poverty and inequality.[1]

In addition to human losses and economic devastation, the genocide against the Tutsi severely affected the Rwanda's landownership structures. Following the end of the stopping of the genocide, many of the refugees had returned, and the country's population was expanding. Land pressure and insecurity also expanded.[2] Indeed, following the genocide against the Tutsi, land ownership disputes and claims resulting from mass displacement of populations during and after the genocide became even more complex.[3] The post genocide Rwandan government saw land reform process as a crucial foundation for reconstruction, development, and the restoration of social cohesion. Several reforms to ensure land tenure security were initiated right from 1999 with the passing of Law No 22/99 of December 1999 on Matrimonial Regimes, Liberalities and

[1] International Panel of eminent personalities, "Rwanda, the preventable genocide", OUA,2000.
[2] See Trustees of Princeton University, Securing land rights: making land titling work in rwanda, 2012–2017, 2017; United Kingdom Department for International Development, *Annual Review: Support for Land Tenure Regularisation in Rwanda*, August 2016; Mireille Biraro, Selina Khan, George Konguka, Valence Ngabo, Violet Kanyiginya, Wilson Tumusherure and Potel Jossam, *Study on access to the land tenure administration system in Rwanda and the outcomes of the system on ordinary citizens*, INES Ruhengeri in collaboration with USAID Land Project, 2015.
[3] Bennett, R. M., Koeva, M., & Asiama, K. (2021). Review of remote sensing for land administration: Origins, debates, and selected cases. *Remote sensing*, *13*(21), 4198

Successions which introduced significant change in terms of land rights. Until 2004, 90% of Rwanda's arable land was still governed by customary law with written land law applying to only a small portion of land (owned either by individuals or religious denominations).[4]

1.2 Problem statement

Land is a primary factor of production, along others such as capital and labor. In the Rwandan context, getting land reform right is critical to both poverty reduction and to a peaceful and secure Rwanda. Land reform is identified as a priority in the Government of Rwanda's Vision 2020 and the Poverty Reduction Strategy Paper (PRSP). The National Land Policy of 2004 and Organic Land Law N0 08/2005 of 14/07/2005 determining the use and management of land in Rwanda had all provided a basis for legal recognition of land rights and established clearer mechanisms for enforcing rights and resolving conflicts. Both the policy and the law attach a great importance on appropriate land administration system as a a critical element of land tenure security in the country by providing the possibility of registering and transferring land and also the possibility of investement in land.

In addition, the National Strategy for Transformation (NST1&II), envisage the strengthening of land administration and management as a way of ensuring optimal allocation and use of land as one of the key strategic interventions to achieve economic transformation. Briefly, land reform aimed at achieving the following specific objectives:

- To improve the security of tenure by clarifying and registering land rights;
- To make sure that all Rwandans (both men and women) enjoy the same rights on land;
- To improve the value of the land and promote investment; and
- To contribute to sustainable land use and management.

Previous studies have already shown that land tenure reform provided a framework to ensure land rights through secured land rights and effective use and management that contribute to the country's social and economic development.[5] Further studies show that the current land laws and policy have significantly contributed to land tenure security. For instance, Ernest Uwayezu

[4] African Development Bank, Land tenure regularization in Rwanda: good practices in land reform, 2016, p.11.
[5] Ali, D. A., Deininger, K. and Goldstein, M., Environmental and gender impacts of land tenure regularization in Africa: pilot evidence from Rwanda, Journal of Development Economics, 2014b, 110:262-275.

and Theodomir Mugiraneza found that "94% of female orphans whose lands were grabbed by their uncles and brothers reported having received back their lands while 6% stated that their rights were recognized by the mediation committee and law courts".[6] There is a consensus among scholars, that land tenure reform has increased tenure security among landholders and an empowerment of women.[7]

The literature underscores land tenure security can incite land investment through a stronger claim to return on land investment (assurance effect), land trade from less efficient to more efficient land users (transferability effect), greater access to capital by using land as collateral in the credit access process (collateralizability effect)[8], among others. However, there is lack of any recent robust evidence on how land tenure security relates to investment among landholders in Rwanda. Analyses of land tenure impact on investment in the country have remained scarce. In 2015, a study on access to land tenure and the outcomes of the system on ordinary citizens suggested that "land certificates may have had an impact on investments",[9] but the findings could not establish whether land tenure security contributed to investments or not. Thus, the relevance of this study.

1.3 Study obejctive

The overall objective of this study is to explore the nexus between land dispute resolution, tenure security and investments in Rwanda. The study does so by addressing the following research questions.

1.4 Research question and sub-questions

This study will investigate the following leading question: "How and to what extent does land tenure security, resulting from titling and dispute resolution mechanisms, affect investment"? From the overall research question stem the following specific (sub-) questions:

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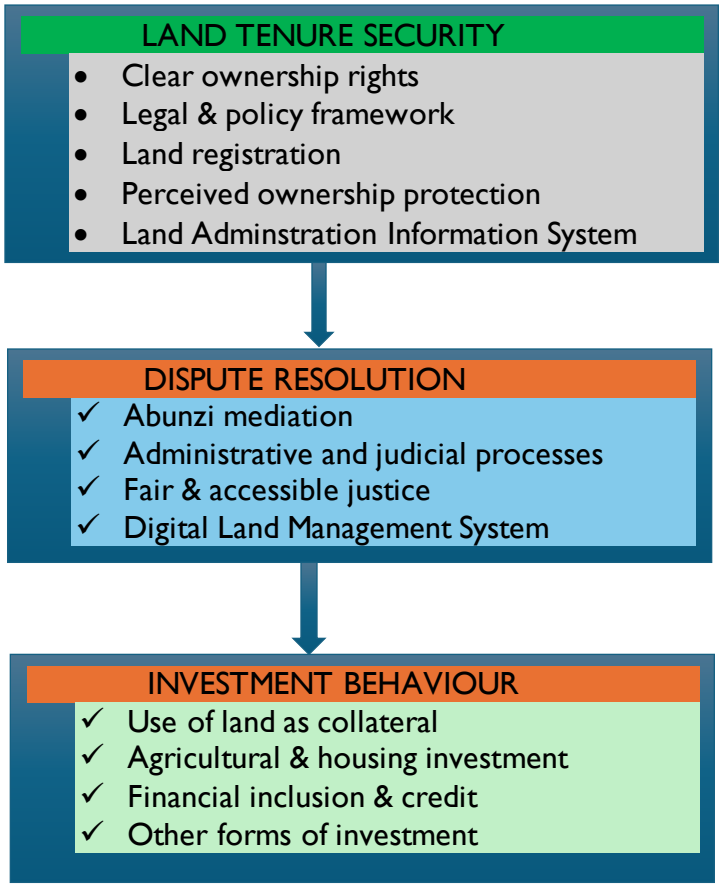
[6] Uwayezu, E. and T. Mugiraneza, *Gender issues in land administration*, Paper No 4914, 2011.
[7] Bizoza, R. A., and Opio-Omoding, J., "Assessing the impacts of land tenure regularization: Evidence from Rwanda and Ethiopia", *Land use policy*, Vol. 100, 2021, 104904
[8] See for instance Bambio, Y. and Bouayad, A.S., "Land tenure security and investment: Does strength of land right really matter in rural Burkina Faso? ", *World Development*, Volume 111, November 2018, Pages 130-147
[9] Biraro, M, et al., *Access to the land tenure administration system in Rwanda and the outcomes of the system on ordinary citizens*, USAID Land Project, Kigali, 2015, p.52.

1. To what extent does land tenure security affect the investment behaviour of landholders/owners in Rwanda and what are the various mechanisms/pathways involved?
2. What are the challenges that prevent landholders/owners from using tenure security for investment opportunities?
3. How can these challenges be addressed?
4. What can we learn (best practices) from other countries with similar institutional contexts? How can these lessons be customized to the context of Rwanda?

1.5 Concepts: land tenure security, dispute resolution and 'investment behaviour'

This study is based on three key concepts: (1) land tenure/security, (2) dispute resolution and (3) investment behaviour. The three concepts are defined and contextualized as elaborated by the figure below.

Figure 1: Land tenure security, dispute resolution, and investment behaviour



The figure above shows that land tenure security provides confidence and predictability for landholders. This security thrives in contexts where functioning dispute resolution mechanisms

that maintain and restore tenure security when conflicts arise are extant. Such a context boosts investment behaviour because secure rights and accessible justice systems encourage productive land use. Further details on these concepts are provided below:

Land tenure and tenure security

In light of several studies, 'land tenure' is defined as the "relationship, whether legally or customarily defined, among people (individuals, groups), with respect to land".[10] Rules governing land tenure determine the way user rights to land are to be allocated within communities. Societies or countries. This applies to how access to right to use land, control it, and transfer it is granted. In simple terms, land tenure systems define who can use what land, for how long, and under what conditions.

On its side, land tenure Security is the "assurance that the rights of a land-holder will be respected and upheld in the event of a challenge, dispute, or risk as the competition for land and its resources ensues".[11]Land tenure security is the "certainty that a person's rights to land will be protected".[12] Without the tenure security land holders face the risk that their rights to land will be threatened or violated by competing claims, and even lost as a result of eviction. The attributes of security of tenure may change from context to context: investments that require a long time before benefits require secure tenure for a commensurately long time.[13]

Land dispute and dispute resolution

Dispute resolution ia a process through which parties to a dispute or conflict try to reach agreement using peaceful means or legal means. Disputes resolution is conflict resolution through legal means. In the context of Rwanda, a Ministerial order has restrictively defined a land dispute as "an issue related to land boundaries and to the systematic land registration made from January 2008 up to December 2013"[14] while "land dispute resolution aims at reducing an increase of land litigation in courts where the Rwandan courts have been burdened by a great number of disputes

[10] FAO, "Land tenure and rural development", in *FAO land tenure studies*, 2002, p.7.
[11] Holland, B. M., Masuda, Y. T. and Robinson B.E., Land tenure security and sustainable development, Palgrave, 2022.
[12] FAO, *Op. Cit*.
[13] See among others Doss, C. and Meinzen-Duck, R., "Land tenure security for women: a conceptual framework", in Land use policy 99 (2020)105080.
[14] Ministerial Order N^{O} 004/MoE/22 of 15/02/2022 determining modalities and procedures for resolution of disputes related to land boundaries and systematic land registration

concerning land".[15] The definition above aimed at clarifying the scope of the mandate of organs in charge of solving boundaries and systematic land registration related disputes, namely the National Land Authority and Districts. The Ministerial order N° 004/MoE/22 of 15/02/2022 does not apply to disputes solved by *Abunzi*[16] and courts. The resolution of land disputes is regulated by the Law N° 27/2021 of 10/06/2021 governing land, especially in Article 73 and in its last paragraph it provides the Ministerial Order No 004/MoE/22 of 15/02/2022 determining modalities and procedures for resolution of disputes related to land boundaries and systematic land registration. Chapter II (articles 3-8) of the said ministerial order determines the modalities for resolution of land-based disputes while chapter (articles 9-17) defines the procedure for resolution of land-based disputes.

Investment behaviour

The literature on investment behaviour is growing. Many scholars tend to associate it with "investment choices or preferences"[17] while others look at the investment behaviour from the perspective of how people handle information in their possession and take investment actions.[18] Investment behaviour can also refer to "the decisions made by investors regarding the allocation of their funds to different assets based on investment strategies'.[19]

In the context of this study, 'investment behaviour' is used to identify and understand landholders/owners' attitudes and investment decisions using own land. This can be grouped under the following three key aspects:

[15] National Land Authority, https://www.lands.rw/home, retrieved on the 17th August 2025.

[16] According to the Ministry of Justice, the word *Abunzi* means those who reconcile or those who bring together. Institutionnalized in 2004, the purpose of *Abunzi* system is to settle disputes, reconcile the disputing parties and restore harmony within the affected community. As an alternative dispute resolution mechanism, Abunzi committee can be seen as a hybrid form of justice combining both traditionaland modern methods of conflict resolution.

[17] Ky M. M. and Wh, I. "An exploratory study of investment behaviour of investors", *International Journal of Engineering Business Management*, 2017: Volume 9: 1–12; Kabra G, Mishra PK and Dash MK. Factors influencing investment decisions of generations in India: an econometric study. *Asian J Manage Res* 2010; 1:308–328;

[18] Zhang, Y. and Zheng, X., "A study of the investment behavior based on behavioral finance", *European Journal of Business and Economics*, Volume 10, issue 1, 2015,

[19] Evstigneev, I. V., at al., "Evolutionary finance", *in Handbook of Financial Markets: Dynamics and Evolution*, 2009, pp.507-566.

Transferability effect:

- Wherher land ownership can be transferred from person to another

Assurance effect:

- Whether land property is legally registered
- Whether land documentation is authentic and can be used for smooth and secure lamd transaction

Collaterability effect:

- Whether land title/certificate was used as collateral to apply for a loan from a bank or any other financial institution.
- If yes, whether the loan was approved and how it was used and if the loan was not approved, reasons behind the unsuccessful application.
- If land title/certificate was never used as a collateral to access a loan, reasons why.
- Whether land title/certificate was ever used for the following reasons:
    - Cultivation of new perennial crops or trees
    - Land protection from erosion
    - Installing new irrigation system
    - Securing a business start-up capital.
    - Build new residence or commercial house.
    - Build a new barn, fence, sheds, storage, or other farm structure.
    - Establish a shop, store of other commercial activities.
    - Improve existing structures such as a residential house, farm, or business.
    - Buying more land
    - Renting land
    - Any other income generating activity.

CHAPTER TWO: STUDY METHODOLOGY

This study observed a set of measures that guided the process. These include the approach, data collection methods, procedures for data collection and data analysis technique.

2.1 Approach

To establish the linkages between land tenure security and investment in Rwanda today, it is paramount to deeply understand landholders/owners' knowledge about and experiences, and views on how land tenure security relate to access to credit, and opportunities of investing in land that are available, challenges, and gaps associated with this process as as well as the underlying meanings. The aim is to explore and provide deeper insights regarding the research topic at hands. As such, the study focused on what, how and why instead of how many or how much. Basically, it adopted a qualitative approach through the whole process. The adoption of a qualitative approach owes to the study nature.

2.2 Data collection methods

In relation to the adopted research approach, three key data collection methods were used, namely the *desk review*, *Key Informants Interviews* (KIIs) and *Focus Group Discussions*. This implies that data were collected from primary and secondary sources. Primary data were obtained from direct engagement of resource persons and community members on various aspects of the study at national and local levels. Secondary data were obtained from the already existing sources. Table 1 below illustrates the data collection methods, research questions and the data collected using each method:

Table 1: Research questions, data collection methods and key findings per method and questions

Data Collection Method	Research Question 1: To what extent does land tenure security affect the investment behaviour of landholders/owners in Rwanda and what are the various mechanisms/pathways involved?	Research Question 2: What are the challenges that prevent landholders/owners from using tenure security for investment opportunities?	Research Question 3: How can the identified challenges be addressed?	Research Question 4: What can Rwanda learn (best practices) from other countries with similar institutional contexts? How can these lessons be customized to the context of Rwanda?
Key Informant Interviews	Land administrators and local leaders confirmed that secure tenure encourages willingness to invest. They emphasized mechanisms such as clarity in ownership, reduced boundary disputes, and legal protection.	Bank officers, microfinance officials, and sector authorities explained barriers to using land as collateral, including enforcement difficulties, low land valuation, and smallholders' limited knowledge of loan processes.	Policymakers and sector officers suggested solutions such as capacity-building for smallholders, standardization of land valuation, integration of land data with banks, and incentives for diversified investments.	
Focus Group Discussions	Gained information on landholders' feeling and confidence to invest after obtaining land titles, particularly in housing and land improvement. Pathways include perceived tenure security and reduced risk of conflicts.	Information was obtained particularly on how community members describe the challenges they face in accessing finance, disclosed the fear of foreclosure, limited understanding of financial products, cultural resistance, and low trust in institutions.	FGDs emphasized the need for financial literacy training, awareness campaigns on land rights, cooperative approaches for pooled financing, and technical advice on investment opportunities.	

Document Review	Reviewed policies and reports showed that secure land titles increase confidence for long-term investments (e.g., irrigation, housing, land expansion). Mechanisms include legal recognition of ownership, protection against disputes, and potential collateralization.	The review of documents identified structural and institutional barriers: rural land undervaluation, cautious banking practices, knowledge gaps among smallholders, and limited financial literacy.	The method highlighted existing challenges and gaps. It proposed measures such as financial literacy programs, digitization of land records and services among others.	Analyzed international experiences (e.g., Uganda, Tanzania, Burundi) comparative insights from neighboring countries, highlighting successful models for rural lending, customary dispute resolution, access to credit and recommended selective adaptation to Rwanda's socio-economic context

The table above clearly shows which methods answer which research questions and highlights the type of information collected.

Desk review

The desk review aimed at achieving three complimentary objectives: (1) Understand key concepts and historical dynamics around land reform in Rwanda, focusing on its key dimensions such as land registration, land tenure security, land dispute resolution mechanisms, and potential advantages associated with land ownership; (2) Inform other data collection tools (KIIs' guides, and FGDs checklist), and (3) support the interpretation and discussions of empirical findings. Key documents included relevant land laws and policies, academic publications and institutional reports.

Key informant interviews

KIIs were held with selected persons knowledgeable about land reform process, land tenure security and land dispute resolution and any other aspects of the study. The interview were conducted at a place chosen by each participant to allow them speak freely. The interviews focused on issues pertaining to the study research questions. Interviews were conducted in the language of choice of each interviewee between Kinyarwanda, French and English and translated to English for reporting purpose. Interview guides were adapted to the category of each participants and are appended to this report. The list of KIIs is provided in table 2 below:

Table 2: List of KIIs conducted

SN	Organisation	Category of paricipants
1.	Government agencies	06
2.	Bankers	04
3.	Research institutions and think tanks.	04
4.	Property valuers	02
5.	Selected (relevant) civil society organizations.	05
6.	Individual experts working on land issues.	03
	Total	20

Focus Group Discussions

Beyond the twenty (20) KIIs shown in table 1 above , the study also conducted FGDs organized at the community level with selected landholders/owners, land committees and community-based dispute resolution committees. The engagement of these groups aimed at attracting more insights about the study. This helped to establish whether land tenure security leads to investment in land. FGDs offered a space for debate, creating a conducive environment for understanding the

issue at hand. Since the topic at hands is not otherwise sensitive, the composition of FGDs followed the principles of availability and qualification (only people owning) to ensure information was collected from the right persons. In terms of size, each FGD was comprised of 08 to 10 people to allow enough time for participation and ease group management. FGDs were also conducted with people involved in the management and resolution of land-based disputes at the community level, the Abunzi to gain more insights on how existing land dispute resolution mechanisms contribute to land security tenure and investment. Efforts to include female and male landholders/owners were deployed to maximise the chance to capture a gender perspective although this is not a core focus of the study. Along the same vein, the youth were involved in FGDs where applicable. The FGDs were organised in selected districts to meet budget and time constraints. The districts were Bugesera (rural), and Gasabo (urban) to capture both the rural and urban perspectives. The table below gives a snapshot of the conducted interviews:

Table 3: Focus Group Discussions conducted

SN	Category	# FGDs	#Participants	District
1.	Land owners	4	40	Bugesera and Gasabo
2.	Local conflict mediators (Abunzi)	2	18	Bugesera and Gasabo
3.	Land committees	2	18	Bugesera and Gasabo
Total		8	76	

Table 3 above summarises the number of FGDs organised per category in the two districts where data was collected. A total of 76 participants were involved.

2.3 Contextual overview: Bugesera and Gasabo Districts

Land tenure security is shaped not only by legal frameworks and policies but also by local socio-economic and environmental contexts. Understanding these contextual factors is crucial, as they influence how land is accessed, managed, and contested in different districts. This section provides an overview of the key characteristics of Bugesera and Gasabo districts, focusing on farm sizes, livelihood patterns, and environmental or urban dynamics that affect land tenure security. By situating the study within these contexts, the findings can be interpreted with greater nuance, highlighting how local conditions shape tenure outcomes.

Bugesera District

This district is located in southeastern Rwanda and is characterized by a semi-arid savannah climate. Rainfall in the area is generally lower than in other parts of the country, which significantly influences agricultural productivity and land use practices.[20] The district has an average farm size of approximately 1.69 hectares per household, which is considerably larger than the national average of 0.4 hectares.[21] This relatively large farm size can contribute to more stable land tenure, as households have more land to consolidate and manage. However, the semi-arid climate poses challenges, such as soil degradation and limited water availability, which can affect sustainable land management and occasionally lead to land disputes.

Agriculture is the primary source of livelihood in Bugesera, with households engaging in both crop cultivation and livestock rearing.[22] Common crops include maize, beans, and sorghum, while livestock activities mainly involve cattle, goats, and poultry. To supplement their income, many households participate in off-farm activities, including casual labor, small-scale trading, and artisanal work. These livelihood patterns, combined with the larger farm sizes, influence perceptions of land tenure security and the community's ability to adapt to environmental and economic challenges.

Gasabo District

Situated in central Rwanda, Gasabo encompasses both urban and rural areas, including parts of Kigali City. The district experiences a temperate climate that supports diverse agricultural activities. Unlike Bugesera, Gasabo has smaller average farm sizes due to higher population density and urban expansion. The smaller and often fragmented land holdings increase competition for

[20] Benimana, J. C., U. G. Wali, I. Nhapi, F. O. K. Anyemedu, and W. Gumindoga. "Rainwater harvesting potential for crop production in the Bugesera district of Rwanda." *African Journal of Agricultural Research* 10, no. 19 (2015): 2020-2031.
[21] Ntawuruhunga, Donatien, Edwin Estomii Ngowi, Halima Omari Mangi, Raymond John Salanga, and Kenneth Lynch Leonard. "Contextual drivers of climate-smart agroforestry adoption in Bugesera and Rulindo agroecosystems of Rwanda." *Climate Services* 38 (2025): 100584.
[22] Ibid.

land resources and pose challenges to land tenure security, particularly in peri-urban areas where land pressure is greatest.[23]

In Gasabo, households engage in a combination of on-farm and off-farm activities. On-farm livelihoods include cultivation of vegetables, fruits, legumes, and small-scale livestock farming. Off-farm income is particularly important due to the district's location in the City of Kigali, providing opportunities in trade, service provision, and urban employment. Urbanization trends, coupled with the smaller farm sizes, have implications for land tenure, as fragmented holdings and high land demand can lead to disputes and increased pressure on land administration systems.

Comparative Analysis

In respect to the two districts, a comparative analysis is drawn to shade more light on factors shaping land tenure system. Comparing the two provides valuable insights into how contextual factors—such as urbanization, land pressure, and agricultural potential—affect land tenure security and the prevalence of land disputes.

Table 4: Comparative analysis of Bugesera and Gasabo

Aspect	Bugesera	Gasabo
Average farm size	Larger (mainly rural)	Smaller (reflecting urbanization)
Climate	Semi-arid savannah, lower rainfall	Temperate, conducive to diverse agriculture
Main income sources	Agriculture (crops & livestock), off-farm activities	Agriculture (crops & livestock), off-farm activities (urban-based)
Land tenure dynamics	Larger farms may offer more stability, but climate challenges persist	Smaller, fragmented holdings due to urbanization, leading to potential tenure insecurity

This comparative analysis reveals that the larger average farm size in Bugesera may offer more stability in land tenure, while the semi-arid climate requires careful attention to make land productive and valuable. In contrast, Gasabo's smaller and fragmented land holdings, influenced

[23] Misago, Florien, Isaac Nzayisenga, Henri Jacques Ngirinshuti, Leon De Pere Irakoze, and Richard Mind'Je. 2025. "Assessing the Potential of Rooftop and Wall-Based Urban Agriculture for Food Security Enhancement in Gasabo District, City of Kigali, Rwanda." *East African Journal of Agriculture and Biotechnology* 8 (1): 494–506

by urban expansion and may create higher risks of land tenure insecurity. Both districts demonstrate that contextual factors such as farm size, livelihood patterns, and climate or urbanization dynamics play a critical role in shaping land tenure security outcomes. National Land Authority recently indicated that both the City of Kigali (Gasabo, Kicukiro and Nyarugenge district) and Bugesera are among the districts where land-based conflicts are higher but Bugesera ranks relatively lower than Gasabo for reasons provided above.[24]

2.4 Data collection procedure and quality assurance

The data collection was conducted by the researcher assisted by two co-researchers (a female and a male) selected on the basis of their research experience. Prior to actual field activities, the the researcher requested for and obtained an introductory letter from the NLA stating the objectives of the study, timing for each of the sites to be covered and encouraging cooperation from various stakeholders. Actual data collection (KIIs and FGDs) followed a pre-defined plan based on the contacts conducted by the lead researcher. In terms of steps, the study involved the following:

- Development of the inception report
- Selection and training of the study team members
- Identification of potential interviewees and contacts with them to fix dates, times, and places for conversations
- Actual interviews and FGDs
- Data analysis
- Study report drafting.

2.5 Data analysis

Apart from desk review where data were used by this study to supplement the primary data, the study resorted to KIIs and FGDs. Primary data necessitated a prior analysis before utilization. During this analysis exercise, the researcher applied a systematic thematic coding approach to organize, interpret, and link qualitative data to the study's objectives. Given that KIIs and FGDs were not transcribed, detailed field notes were taken immediately during and after each session to ensure that participants' narratives, contextual details, and non-verbal cues were accurately captured. Each set of notes was carefully labeled by source (KII or FGD), geographic location,

[24] The Newtimes of Monday, April 21, 2025 reporting on land dispute hospots.

and date, which facilitated clear organization, traceability, and subsequent analysis. This approach allowed the researcher to work directly with rich qualitative data while maintaining rigor, even in the absence of full transcripts.

The first stage of analysis involved a thorough review of all field notes to gain a holistic understanding of participants' perspectives. By reading the notes multiple times, the researcher could identify preliminary patterns, recurrent themes, and notable observations relating to land tenure security, dispute resolution mechanisms, and investment behavior. This iterative reading helped highlight both explicit statements and implicit meanings, ensuring that the analysis captured the full depth and nuance of participants' lived experiences. The review also enabled the researcher to note variations across different respondent groups, such as rural versus urban landholders or government officials versus financial institution representatives, allowing for later comparison and contrast in thematic development.

Following this familiarization with the data, the researcher developed a coding framework to systematically organize the information. The coding approach combined deductive and inductive techniques to balance alignment with the study's objectives and openness to new insights emerging from the field. Deductive coding drew on predefined codes based on the conceptual framework and research questions. These codes targeted key areas such as "tenure security," "access to credit," "valuation practices," "dispute mechanisms," and "financial literacy," ensuring that analysis remained grounded in the study's theoretical and policy context. At the same time, inductive coding was applied to capture emergent themes or ideas not anticipated in the initial framework. Examples of such inductive codes included "fear of expropriation," "gender bias in land ownership," and "loan rejection experiences." This dual approach ensured that the analysis accounted for both the structured objectives of the study and the nuanced realities expressed by respondents.

Coding was applied at two complementary levels**.** First, descriptive coding labeled basic topics or issues directly observed in the field notes, such as "loan application processes" or "Abunzi mediation outcomes." Second, analytical coding went beyond description to explore underlying meanings, relationships, and explanatory patterns. For instance, a recurring discussion about rejected loan applications could be analyzed as illustrating a "mismatch between land policy and

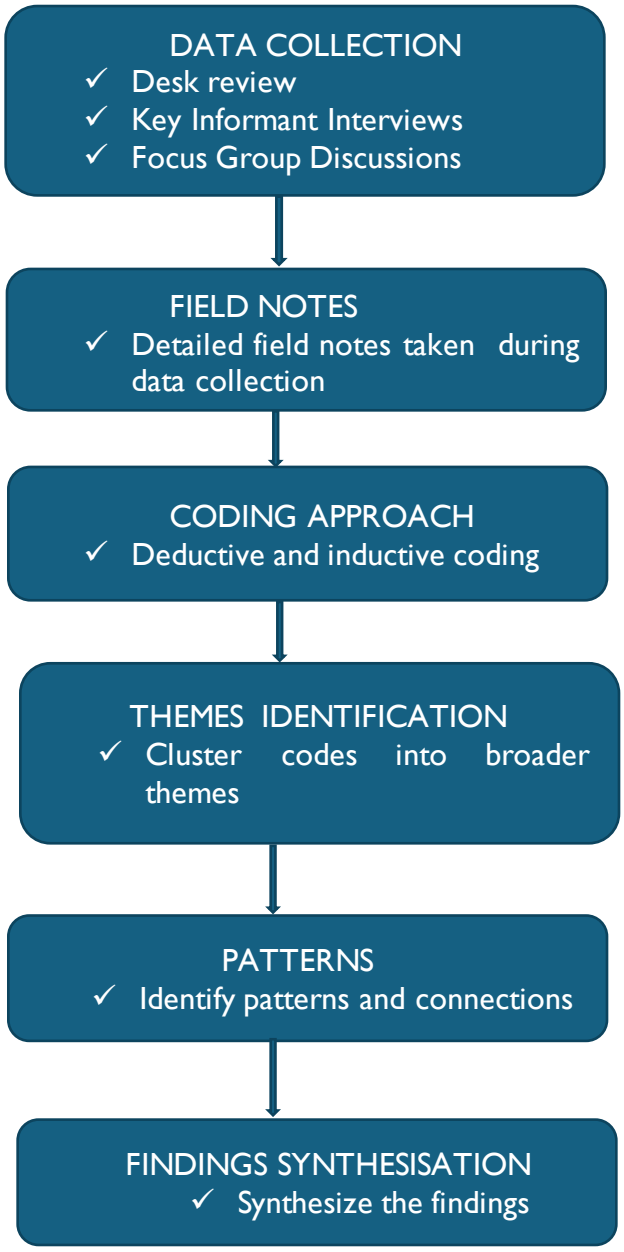
bank practices," linking participants' experiences to broader systemic issues. Each coded segment was systematically linked to its corresponding field note source, allowing for easy verification and ensuring transparency in the analytical process.

Once coding was complete, related codes were clustered into broader themes and sub-themes that aligned with the study objectives. Examples of these themes included land tenure and ownership security, the effectiveness of dispute resolution mechanisms, barriers to credit access, and patterns in investment decisions and behavior. The researcher then examined these themes across respondent categories to identify patterns, convergences, and divergences in perspectives. For example, rural landholders emphasized challenges in accessing formal credit, whereas urban bankers focused on perceived risks in lending to smallholders. Linking these patterns explicitly to the research questions enabled the study to elucidate how tenure security and dispute mechanisms influence investment behavior in different contexts.

To strengthen credibility and reliability**,** the study employed triangulation by cross-referencing findings from KIIs and FGDs with desk-based research, including policy documents, legislative frameworks, and secondary literature. This triangulation process allowed the researcher to verify that observations from the field aligned with broader institutional and policy contexts, reducing the risk of bias and enhancing the trustworthiness of conclusions. Key insights from field notes were supported with illustrative quotations to preserve participants' voices, adding depth and authenticity to the narrative while linking empirical evidence to analytical interpretations.

Through this multi-stage, rigorous data analysis approach**,** the study effectively combined deductive and inductive coding techniques, careful pattern identification, and triangulation of multiple data sources. By working directly from detailed field notes, the researcher ensured that the analysis faithfully represented participants' experiences while systematically addressing the study's conceptual framework and research questions. This methodology produced a coherent, reliable, and contextually grounded interpretation of how land tenure security, dispute resolution, and institutional frameworks shape investment behavior in Rwanda, thereby providing both depth and policy relevance to the study's findings. The following figure illustrates the steps taken during the data analysis process.

Figure 2: Data analysis process



CHAPTER 3: LAND POLICY AND INSTITUTIONAL CONTEXT IN RWANDA

Understanding the policy and institutional context is crucial for examining land tenure security, dispute resolution mechanisms, and investment in Rwanda. Land is a strategic resource in Rwanda, underpinning economic growth, social stability, and post-genocide reconciliation. The Rwandan government has undertaken extensive reforms to consolidate land tenure security, resolve disputes efficiently, and attract investment in both agricultural and non-agricultural sectors. This chapter synthesizes the policy frameworks, institutional arrangements, and legal instruments that shape land governance and investment in Rwanda. Drawing on secondary sources, the analysis of this chapter highlights available legal and institutional mechanisms established to create secure land rights and effective land dispute resolution mechanisms in Rwanda.

3.1 Mechanisms that protect land rights in Rwanda

Legally recognized and secure land rights are fundamental to the advancement of peace, and prosperity in Rwanda. It is in recognition of this that from the years 1999-2000, the government of Rwanda placed land tenure at the centre of its reforms. In order to achieve land tenure security, two mechanisms play a critical role: *the legal and policy frameworks* and *the institutional set up*.

3.1.1. Legal and policy frameworks

The land reform in Rwanda has been characterised by a number of changes from customary land during the pre-colonial and post-colonial era characterised by unclear land rights and tenure insecurity. The government of Rwanda embarked on a land governance reform that aims at addressing the issue of land ownership and land-related challenges through the adoption of several laws and policies.

From the onset, the Constituion of the Republic Rwanda provides for right to "private ownership of land and other rights related to land" (Art. 35). Land rights broadly refer to rights to use, control, and transfer a parcel of land.

One year after the adoption of the Constitution in 2003, the 2004 NLP marked the beginning of the recent land reforms in Rwanda. The 2004 NLP sets the guiding principles and defines mechanisms to ensure sound land management and efficient land administration. The policy was developed to address land-related challenges, including a land tenure that was dominated by customary law, resulting in land fragmentation, a practice that reduces further the size of family farms below the threshold of the average surface area that is economically viable. According to the NLP, investiment in land requires strong tenure security as it is difficult for people to invest in land, when they are not assured of being able to enjoy the right of use for a long time.[25]

One year later, in 2005, the government enacted the Organic Law n0 08/2005 of 14/07/2005 determining the use and management of land in Rwanda. This law, which was amended in 2013,[26] provides a set of secondary legislation and an institutional set up meant to guide and govern land tenure in Rwanda. Both the NLP and the Organic Land Law clarify and advance the rights to land by (1) recognizing and protecting land rights of all owners; (2) abolishing any form of discrimination in land ownership; (3) categorizing land depending on assigned use; (4) defining secial conditions for conservation and exploitation of land and (5) making land registration compulsory, among other changes.

In the views of participants in this study, the NLP and land laws (2005, 2013 and 2021) created a strong basis for the protection of land rights in Rwanda.[27] They also serve as a basis for the provision of land quality services and the reduction of land-based disputes.[28]

Based on the NLP and the Organic land Law of 2005, from 2008 to 2012, the government initiated the Land Tenure Regularization Program (LTRP) to secure land ownership, enhance efficient management and administration of land, contribute to poverty reduction, increase investment, and optimize land use. This program defined procedures and indicated documents required for

[25] National Land Policy, 2004, p.44.
[26] Republic of Rwanda, Organic Law n0 03/2013/OL of 16/06/2013 repealing Organic Law n0 08/2005 of 14/07/2005 determining the use and management od land in Rwanda
[27] Individual interviews and FGDs conducted in August 2025.
[28] World Bank, Land Administration Reforms in Rwanda. Improving land administration through the Land Tenure Regularization (LTR) program in Rwanda, Case study 12, https://thedocs.worldbank.org/en/doc/439051611674305609-0090022021/original/LandAdministrationReformsinRwanda.pdf, retrieved on 20th August 2025

first land registration.[29] Currently, the Land Administration and Information System (LAIS) is operational. The legal framework related to land has been fine-tuned progressively and in June 2013 the Law n0 03/2013/OL of 16/06/2013 was enacted to replace the 2005 version. In 2021, Law n0 27/21 of 10/06/2021 governing land was enacted to revise the one of 2013.

This law stipulates that all landholders should formally register their land and transactions in the name of the party(ies) acquiring the land for their rights to be upheld. It recognizes the state as the sole authority to grant rights of occupation and use of land. It grants rights to transfer land rights through succession, gift, inheritance, rent, sale, sublease, exchange, servitude, mortgage or any other transaction, in conformity with the conditions and methods provided by the laws and regulations.[30]

3.1.2 Institutional set up

Land administration as one of the mechanisms of availing property rights to owners cannot be achieved unless there are well-functioning and coordinated institutional frameworks. In order to ensure land rights are upheld and land services are efficiently provided, both the NLP and the Organic Land Law provided for the establishment of a land institutional framework in Rwanda. These institutions span from the central level to the sector level.

The National Land Authority (NLA) is the overall leading agency responsible for "the management and administration of land in Rwanda, including the implementation of land policy, land use planning, land registration, land consolidation, and management of land conflicts".[31] The NLA mandate is to "implement land laws and policies, provide technical assistance to local government and other land-related institutions, conduct land research and analysis, and ensure the efficient and effective management of land resources in Rwanda".

[29] Manirakiza, V., et al., "Legal land ownership in Rwanda: overview of the effectiveness of land reform", in Gennen, S., Bisoka A. N. and Ansoms, A., Conjoctures d'Afrique centrale, Musée royal de l'Afrique central and l'Harmattan, 2019, pp. 435-450

[30] Republic of Rwanda, Organic Law n0 03/2013/OL of 16/06/2013 repealing Organic Law n0 08/2005 of 14/07/2005 determining the use and management od land in Rwanda

[31] NLA, https://www.lands.rw/about/mission-and-responsibilities, retrieved on the 21st August 2025.

Land related services are delivered at national and provincial levels by the NLA, by land One Stop Centers at district level and land managers at sector level.[32] Since 2013 when the Organic Land Law was amended, land sector managers were introduced to ease service delivery at local level.[33]

Each of these institutios and administrative levels involved in the process plays its role to meet expectations of the clients applying for different services. In order to improve the quality, accelerate the service and reduce the backlog of the client's transactions that are only processed by the few public land notaries compared to the big number of people that normally need land related services, since the 14th February 2022, the NLA has granted to the private notaries the power to deliver notarial services related to land. Private notaries are operating in different locations of Rwanda and have offices where they receive their clients and the list of the authorized private land notaries is published by NLA on a yearly basis.[34] The structures at the national and local levels are discussed in the following sections:

National-Level Institutions

At the apex of Rwanda's land governance structure is the Ministry of Environment (MoE), which is responsible for policy formulation, coordination, and oversight of land management. The Ministry ensures that land use aligns with national development priorities, environmental sustainability, and climate resilience objectives. It formulates policies, drafts legislation, and provides technical guidance to implementing agencies and local authorities.[35]

The National Land Authority (NLA), established by law No. 44/2017, functions as the lead implementing agency under the Ministry of Environment.[36] It is tasked with land administration, registration, mapping, and maintaining the national land information system. Through the National Land Information System, ensures that all land transactions and ownership details are

[32] NLA, Claient Charter for land related services, 2023
[33] Ngoga, H.T., Land governance assessment framework, World Bank, 2017. https://documents1.worldbank.org/curated/en/905231504857005613/pdf/119631-WP-P095390-PUBLIC-7-9-2017-10-30-51-RwandaFinalReport.pdf, retrievied on the 21st August 2025.
[34] NLA, https://www.lands.rw/about/mission-and-responsibilities, retrieved on the 21st August 2025.
[35] Ibid.
[36]Law N°05/2017 of 03/02/2017 establishing Rwanda Land Management and Use Authority and determining its mission, organisation and functioning.

systematically recorded and accessible, thereby reducing fraud and boundary conflicts. The authority also conducts land use planning, enforces compliance with zoning regulations, and supports investment-related land allocations in collaboration with other agencies such as the Rwanda Development Board(RDB).

Another institution operating at the national level is the Rwanda Housing Authority (RHA), which oversees land use for urban development and settlement planning.[37] The RHA develops physical planning standards, coordinates the allocation of urban plots, and ensures that land use supports orderly growth and infrastructure development. The integration between RHA and NLA is critical in managing urbanization pressures, particularly in Kigali and secondary cities, while maintaining tenure security for residents. In addition, the Office of the Ombudsman plays a regulatory and accountability role. It addresses administrative injustices, corruption, and malpractice within land administration processes. Given the historical sensitivity of land issues, the Ombudsman's oversight enhances transparency and citizen confidence in government institutions.

Decentralized Land Administration

At the sub-national level, land governance is operationalized through District Land Bureaus (DLBs), which are the primary points of contact for landholders. Established under the Organic Land Law of 2005, DLBs handle land registration, transfers, subdivision approvals, and local dispute management.[38] They maintain cadastral records and coordinate closely with sector and cell offices to facilitate policy implementation. DLBs have been instrumental in ensuring that land services are accessible to citizens at the grassroots level, aligning with Rwanda's decentralization policy that promotes service delivery closer to communities.

DLBs are supported by District Land Committees (DLCs), which include representatives from various sectors such as environment, infrastructure, and agriculture. These committees ensure that land use decisions are integrated with broader district development plans. They also verify

[37] N°40/2010 of 25/11/2010 Law establishing the Rwanda Housing Authority (RHA) and determining its responsibilities, organisation and functioning.
[38] Republic of Rwanda. *Organic Land Law No. 08/2005 of 14/07/2005 Determining the Use and Management of Land in Rwanda.*

ownership claims during registration and mediate minor disputes before they escalate to higher authorities.[39]

Community-Level institutions

At the community level, sector and cell Land Committees facilitate participatory land management and conflict prevention. These committees are often the first line of contact for resolving local disputes and for implementing awareness campaigns on land laws and rights. Their proximity to citizens makes them key actors in strengthening trust and ensuring that formal policies resonate with community realities.

An equally critical institution is the Abunzi (mediation committees) system, established by law No. 37/2016.[40] The Abunzi are community-based mediators elected by local residents to resolve civil and land-related disputes amicably before they reach the formal courts. This system builds upon Rwanda's traditional conflict resolution practices rooted in dialogue, consensus, and reconciliation.[41] The Abunzi mechanism not only enhances access to justice but also reduces judicial backlog and fosters social cohesion by encouraging community-driven solutions. It has become particularly effective in handling inheritance and boundary disputes, which are common in rural areas.

Judicial Institutions and formal dispute resolution

The judiciary remains a central pillar of the institutional framework, providing the ultimate legal authority for complex land and property disputes. Land cases are handled by both primary and intermediate courts, and specialized chambers exist to address commercial and property-related matters.[42] The judicial process ensures that land disputes are resolved in accordance with

[39] African Development Bank (AfDB). *Rwanda Land Tenure Reform: The Role of Institutional Frameworks and Policy Coordination.* Abidjan: African Development Bank, 2016.
[40]Republic of Rwanda. *Law No. 37/2016 of 08/09/2016 Establishing and Governing Mediation Committees. Official Gazette* No. 37 of 12/09/2016
[41] Mutisi, Martha. "Local conflict resolution in Rwanda: the case of abunzi mediators." *Integrating Traditional and Modern Conflict Resolution Experiences from selected cases in Eastern and the Horn of Africa. Durban, South Africa: Accord* (2012): 41-74.
[42] Ngoga, Thierry, Francois Ntaganda, Karim Tushabe, David Niyonsenga, Nadia Ingabire, and Pothin Muvara. *Land Governance Assessment Framework: Final Report-Rwanda.* Washington, DC: World Bank, 2017.

statutory laws, particularly in cases involving multiple ownership claims, expropriation, or investment-related issues. The formal judicial system complements rather than replaces the community-based mechanisms. Cases unresolved at the Abunzi level can be appealed to formal courts, maintaining a clear continuum between informal mediation and statutory adjudication. This hybrid approach has strengthened both tenure security and investor confidence, as it provides multiple, accessible, and legally recognized avenues for resolving disputes.[43]

3.2 Coordination and Policy Integration

A key strength of Rwanda's institutional framework lies in its inter-agency coordination mechanisms. The Ministry of Environment, NLA, RHA, and RDB regularly collaborate to align land management, investment promotion, and environmental protection. The RDB plays a critical facilitative role by ensuring that investors obtain land legally and that projects adhere to land-use regulations. This integration of land governance with investment processes has positioned Rwanda as one of Africa's most efficient destinations for doing business.[44]

The institutional framework also integrates policy oversight through regular monitoring and reporting. The National Land Use and Development Master Plan (2017–2050) provides a strategic roadmap linking land use with economic and spatial planning objectives. This plan serves as a coordination tool among institutions, minimizing policy overlaps and ensuring that all actors contribute toward coherent land governance.[45]

3.3 Institutional challenges and emerging opportunities

Despite notable progress, several challenges persist within Rwanda's institutional framework. Capacity constraints at district and sector levels occasionally hinder efficient service delivery. Overlapping mandates among agencies, particularly between NLA and RHA, sometimes create

[43] World Bank. *Rwanda Land Sector Review: Policy, Legal, and Institutional Assessment*. Washington, D.C.: World Bank, 2019.
[44] Ibid.
[45] Republic of Rwanda. *National Land Use and Development Master Plan (2017–2050).* Kigali: Ministry of Infrastructure, 2019.

procedural delays .[46] Additionally, rapid urbanization and growing demand for agricultural land have increased pressure on existing administrative structures.

However, Rwanda's commitment to innovation provides opportunities for improvement. The ongoing digital transformation of land services, expansion of the National Land Information System, and continuous training of local officials promise to enhance institutional efficiency. Moreover, greater public awareness of land rights and improved coordination between formal and informal dispute resolution mechanisms are expected to strengthen tenure security and investor trust over time.[47]

In summary, Rwanda's institutional framework for land governance reflects a deliberate and coherent structure that combines central oversight, decentralized administration, and community participation. The collaboration among the Ministry of Environment, NLA, RHA, DLBs, and Abunzi committees demonstrates an integrated model where policy, implementation, and dispute resolution reinforce one another. This institutional synergy has not only enhanced land tenure security but also established a predictable environment for investment and social stability. Rwanda's experience thus provides a compelling example of how robust institutions can transform land from a source of conflict into a foundation for peacebuilding and economic growth.

[46] African Development Bank (AfDB). *Rwanda Land Tenure Reform: The Role of Institutional Frameworks and Policy Coordination.* Abidjan: African Development Bank, 2016.
[47] USAID. *Land Governance Assessment for Rwanda.* Washington, 2020, D.C.: USAID.

CHAPTER FOUR: LAND TENURE AND INVESTMENT: STUDY FINDINGS

The findings presented and discussed in this chapter were obtained mainly from KIIs and FGDs. A total of twenty (20) KIIs and eight (08) FGDs bringing together 76 were conducted. The total number of participants in both KIIs and FGDs were 96. The study findings are presented thematically in accordance to the research question and sub-questions.

4.1 Land tenure security in the voices of study participants

Before examining the nexus between land tenure security, land-based dispute resolution and investment behaviour, it is worth analysing the opinions of landholders about land tenure security and land dispute resolution in Rwanda. This aims at knowing whether or not landholders and other study participants have a feeling of security regarding their land property and whether or not they are satisfied with the way land disputes are resolved through the analysis of existing mechanisms.

In light of the study findings, almost all the participants are of the opinion that government-led reforms on land tenure is the pillar of tenure security in Rwanda. There are different mechanisms stemming from compulsory land registration, statutory land administration system where all transactions on land has to be formal, digitization of land administration services to reduce fraud and corruption while protecting individual land rights. Rwanda has developed a land administration system open to the public and avails land related information both spatial and no-spatial. This information helps to know who owns a certain land and if there is any restrictions like caveat or a mortgage before committing to any formal transaction.

Land tenure security is associated with both ownership and the use of land. Land titling and acess to information regarding what use a given piece of land is meant for, significantly feed the feeling of land tenure security. As already suggested by previous studies, land formalization, as opposed to customary laws, protects the right of landowners, solves misunderstanding among neigbors, and contributes in preventing land-based conflicts.[48]

[48] Taufiq H.A., "Rwandan land tenure reforms: local socio-economic impacts and external inputs", in Hussain I. A. (eds.), *Global-Local Tradeoffs, Order-Disorder Consequences*, Global Political Transitions, Springer, 2022, pp. 165-190.

In the views of this study participants, before land tenure reform, Rwanda's land administration system was characterized by inconsistencies and marked with tensions between customary practices and the law. Land registration and titling therefore was designed to clarify the rights of landowners by issuing individual and couple land title certificates, among other innovations. According to a landowner "the reform of land administration plays a key role in improving land tenure security and allows landowners to register and transfer it whenever needed".[49]

Similar testimonies were recorded from other participants in the study. According to a land research expert "land titling has played an important role in improving land ownership clarity and reducing disputes (…). Before land was titled, people often relied on informal or customary ways to claim land. This meant there were no official records or boundaries, which led to confusion and arguments over who owned what".[50] With land titling, almost each land parcel is currently officially registered with clear details like: the rightful owner(s), the exact size and location, and the type of land use allowed. This has made it easier for people to prove ownership and understand what land belongs to them and others. Dispite persistent issues such as unregistered land and a number of land parcels registered under conflicts, overall, land titling made the issue of ownership clearer, it has helped prevent many disputes that used to happen due to unclear or overlapping claims. For example, families used to fight over inheritance or shared land, neighbors had boundary conflicts and disputes, women in informal marriages had weak claims to land…But with official titles, land owners have legal documents to support their claims. This has made it easier for local leaders, mediators (like Abunzi), and courts to resolve disputes when they happen as they have the legal basis on land titles to direct them.

The undertaken land reform is embedded in the designed National Land Policy (NLP) of 2004 . The policy underlines the significance of an effective land administration system as a prerequisite for land tenure security for all Rwandans and reinforces a legal environment that recognizes landholders' rights and provides to the holders the possibility for registering and transferring their rights over land, including the redistribution of land to others. It also addresses the problem of

[49] Interview with landowner N0 1, Kigali, 13 August 2025.
[50] Interview with land research expert N0 1, Kigali, 11 August 2025.

customary inheritance and illegal practices that had deprived females, orphans and widows from their rights over land.[51]

4.2 Land registration and dispute resolution

Land-based conflict are common in Rwanda. These conflict have been amplified by a rapidly growing population, land scarcity , social instability, the genocide against the Tutsi, as well as poor land administration and management practices that characterized the country for many years. In recognition and response, the government enacted the Ministerial Order 004/ MoE/22 of 15/02/2022 determining modalities and procedures for resolution of disputes related to land boundaries and systematic land registration. The Order was passed to ease the implementation of the Organic Land Law and in support of pre-existing mechanisms of land dispute resolution, including the *Abunzi* (mediators) system.

4.2.1 Mechanisms and approaches of land dispute resolution

Conflicts over land in Rwanda often arise from inheritance claims, boundary disagreements, and disputes over marital property. Reports from the judiciary consistently show that a significant portion of civil litigation is directly related to land matters. This underscores the urgent need for more accessible and efficient dispute resolution mechanisms.

Land titling and the clarification of ownership which are part of Rwanda's land reform program, has substantially reduced conflicts. Nonetheless, land disputes especially those related to boundaries and ownership resulting from systematic land registration still arise due to unaddressed (going on) claims. The government has established a structured process for addressing such conflicts administratively. This process is provided for under Article 73 of Law No. 27/2021 of 10/06/2021 governing land in Rwanda, along with Ministerial Order No. 004/MoE/22 of 15/02/2022, outline clear procedures for resolving land boundary and registration disputes.

[51] Uwayezu, E. and Mugiraneza T., "Land Policy Reform in Rwanda and Land Tenure Security for all Citizens: Provision and Recognition of Women's Rights over Land", *Gender Issues in Land Administration*, Paper N^{O} 4914, 2011.

The NLA and the Districts or the City of Kigali are the institutions empowered by the new land law to decide on land disputes. As the law reads, a person who has a case related to systematic land registration and land boundaries submits his or her claim to the district with legal personality or the City of Kigali where the land is located. The district with legal personality or the City of Kigali decides on that claim within 30 days from its reception.

To implement this provision, Ministerial Order No 004/MoE/22 of 15/02/2022 above was published to set procedures to be followed when a person is filling the land case. At district level, an ad hoc committee composed of at least three members shall be established and has the power to examine the applicant's interest before investigating the dispute, analyze the nature of the dispute, hear parties to the dispute, and mediate parties to the dispute. For a committee to register the dispute, it should have a document indicating the decision taken by the sector authority. This committee carries out its responsibilities independently. If the applicant is not satisfied with the decision or when 30 days expire without being notified, the applicant has 30 days to appeal to the NLA.

These processes, mandatory in specific land-related disputes, encourage resolution at the administrative level through structured yet accessible channels. Even where the law mandates administrative procedures, disputants are still encouraged to explore other Alternative Dispute Resolution (ADR) methods such as mediation with professional mediators before or alongside formal mechanisms. Resort to ADR has numerous benefits including speedier resolutions, reduced legal costs, privacy, and outcomes that are more acceptable to all parties in the conflict compared to court decisions.

Handling land disputes using the ADR approach is promising in that it helps citizens to have quick and effective access to justice. However, this new process of handling disputes does not deny people the right of access to court proceedings which is a constitutional right. A recent report indicates that ADR continues to bear commendable results with a total of 56,652 cases/disputes resolved in one year (2022-2023), mainly through mediation. The process is cheaper, quicker and its results are increasingly acceptable by parties.[52]

[52] Ministry of Justice, *A need assessment study for the strategic implementation of the Alternative Dispute Resolution (ADR) policy*, Kigali, May 2024, p.ii.

4.2.2 Effectiveness of existing land dispute resolution mechanisms

Land titling, digitization of the land system and easy access to information regarding registered land, use and status were unanimously mentioned as key features of land conflicts prevention and effective resolution. Testimonies from the study participants are convergently unanimous regarding continued efforts to improve land-based dispute resolution.

Against the background above, in June 2025, the NLA launched a digital platform that is set to revolutionize how land disputes are handled in Rwanda to ensure faster, fairer, and more transparent resolution processes across the country. The Land Disputes Management System (LDMS) replaces "outdated, fragmented methods of filing land-related complaints, such as email submissions that often went untracked or ignored".[53] The new platform offers a dedicated, streamlined system to handle disputes related to land registration and boundaries on time. It is all about transparency and giving people a reliable way to track and resolve issues related to their land.

Existing research points to increasing effectiveness of existing land-dispute resolution mechanisms. Of particular efficacy is the web-based land administration system known as Land Administration Information System (LAIS) in Rwanda. The system which represents a shift from the old analogue system of land administration to digital land administration is yielding considerable results. In an unpublished paper, Jossam Potel highlights the benefits associated with the establishment of LAIS in Rwanda based on the feedback from his respondents:

- Digitizing land administration system has reduced irregularities between public land administrators and land service seekers, enabling the latter to assert their rights without corruption interfering;
- LAIS has limited the discretion of holders, reducing their opportunities to extract bribes/corruption tendencies;
- The use of digital land administration facilitates the streamlining and automating of specific processes and this reduces the interactions between public land administrators and land service seekers that can create opportunities for the development of corruption networks

[53] https://rwandainspirer.com/rwanda-launches-digital-platform-to-curb-land-disputes-and-corruption/, retried on the 14th August 2025.

- Digitization of land administration and land governance removes intermediaries that often facilitate bribery and increase corruption
- Applying ICT in land administration also reduces red-tape in public bureaucracies and thus removes potential entry points for corruption
- Digitization of land services increases the transparency of transactions with public officials, making them auditable to deter corrupt behaviour.[54]

4.2.3 Gaps in land dispute resolution

Despite reforms, gaps remain, particularly in enforcement, capacity, and gender equity. Abunzi rulings are not always implemented, especially when losing parties resist compliance. Inheritance-related disputes are common, with some families resisting women's equal rights to land. Findings highlight that the resistance of the losing party may undermine the accessibility nature of Abunzi services leading to lengthy court procedures and at the same time implicating the other party as explained by the following respondent:

> Even when the *Abunzi* decide in your favor, the other party may refuse to implement it, and you are forced to go back and forth. Also, some families still do not accept that girls should inherit land, which creates endless disputes underming the existing mechanisms. However, these small challenges cannot outweigh the effectiveness of the existing institutions. I would say that they have played a pivotal role in resolving land disputes . [55]

This testimony illustrates two persistent weaknesses: enforcement challenges and cultural resistance**.** The inability to enforce decisions undermines the authority of dispute resolution mechanisms, while discriminatory practices perpetuate conflict in some areas despite legal provisions guaranteeing gender equality. This highlights a critical gap caling for the need to strengthen follow-up mechanisms and intensify awareness campaigns on women's land rights.

4.3 Land tenure security: a driver to investment?

Land tenure security is often considered a key factor that could encourage investment, particularly in agriculture and small business development. As pointed out in the previous sections, in Rwanda the government has invested heavily in formalizing land ownership through

[54] Potel, J., "Digital land administration a tool to curb corruption in the land sector: The case of Rwanda", unpublished, https://archive.uneca.org/sites/default/files/uploaded-documents/CLPA/2019/Papers/Strengthening-Land-Administration-Institutions/jossam_potel.pdf, retrieved on the 13th August 2025.
[55] Interview with CSO no. 1 on 12/08/2025 in Kigali.

registration, certification, and digitization, aiming to reduce disputes and foster economic activity. However, the link between secure land tenure and actual investment is more complex. While land certificates provide legal proof of ownership, they do not guarantee access to credit, and financial institutions often remain reluctant to lend against land, especially to smallholders. This section examines how land tenure interacts with investment behavior, emphasizing the limitations imposed by the financial sector.

4.3.1 Nexus between land registration and investment among landowners

The study findings indicate that land registration provides legal clarity and reduces the risk of disputes, giving landowners a sense of security. In theory, this security should encourage investments in farming, construction, or other productive activities. For example, in some areas, some landowners report that registration gave them confidence to invest in permanent structures. However, many landowners remain cautious . Even with a registered title, they are often unable to access bank loans to finance larger investments, which limits the practical benefit of tenure security. Investments are frequently small-scale or self-financed due to limited access to credit, as the promise of leveraging land for credit remains largely unfulfilled.

In addition, findings show that formal registration primarily improves security against disputes but does not automatically translate into financial capacity. Without reliable access to credit, landowners' ability to invest in larger projects is constrained, revealing a gap between formal ownership and investment opportunities as elaborated in the following words:

> Even with my land certificate, banks told me it was not enough collateral to get a loan. They needed a proof of other sources of income to finance the loan. Giving loans on the basis of a land title without other sources of income is a dream yet to come true. After being denied a loan, I could only invest what I could afford myself which is obviously small.[56]

The above sentiments coupled with narratives from different landowners and bankers highlight the limitations of land registration as a driver of investment. While land certificates were expected to function as sufficient collateral, in practice banks demand additional guarantees such as proof

[56] FGD with landholders in Bugesera district on 16/08/2025.

of income. This undermines the idea that formal ownership alone enhances financial inclusion. The respondent's experience reflects a wider trend where smallholders cannot access meaningful credit despite possessing legal titles. Consequently, investments remain limited to personal savings, which are often inadequate for transformative projects. The "dream" of using land titles for credit therefore remains largely aspirational. This gap reveals institutional and financial barriers that weaken the potential impact of land tenure security on rural development.

4.3.2. Land tenure security and access to credit

The study revealed that secure land tenure is theoretically a pathway to financial inclusion, as land certificates should provide collateral for loans. In Rwanda, banks and microfinance institutions recognize land certificates but are often cautious about approving loans. Small or remote plots are frequently seen as too risky or hard to liquidate in case of default. Even when land is considered for collateral, it is undervalued in comparison to market price resulting to small loans.

As a mentioned above, such circumstances lead to landowners with certified land often to not qualifying for loans or discouraged by smaller loans due to the undervaluing of their land. It was revealed that this worsens especially when plot sizes are small or when additional financial documentation is lacking. Only a minority of landowners manage to access credit, and those are often in urban or peri-urban areas where land is high-value and easy to enforce legally.

Consequently, while land certificates provide security against disputes, their role in improving credit access is limited. Many Rwandan farmers still rely on informal savings or cooperatives rather than banks to fund investments. The words of the study participant elaborated below shade more light on this issue:

> I thought having a land certificate would help me get a loan, but the bank said my plot was too small and my income too uncertain. In fact, my business plan was clearly elaborated but the bank wanted a proof of income sources that I didn't have before investing. In addition, I was also discouraged by the way their valuers underestimated the value of my land compared to the market prices of land in our area.[57]

[57] FGD with landholders in Bugesera district on 16/08/2025.

4.3.3 Trust by financial institutions

As elaborated in the above section 3.3.2, banks' trust in land certificates is conditional and limited. While certificates are legally recognized, financial institutions often perceive rural land as difficult to value, enforce, or sell in case of default. Consequently, banks rarely approve loans solely based on land ownership, particularly for smallholders. This cautious approach reduces the leverage that landowners might gain from land tenure security. Even those with complete documentation may face repeated rejections if their land does not meet institutional standards or if the perceived risk is high.

Efforts to increase trust through digitized land registries and verification systems have helped somewhat, but banks continue to favor borrowers with additional guarantees, cash flow evidence, or urban property over rural land. The narratives from the banker below clarify the issue:

> We recognize land certificates, but lending against small rural plots is too risky. Most farmers cannot get a bank loan just because they own land. They need to have viable business plans accompanied by tangible sources of income to finance the loan other than just submitting the land titles which do not generate any income to enable the borrower to service the loan.[58]

The above words from a banker underscore the institutional caution of banks in Rwanda when it comes to land as collateral. While land certificates are formally recognized, lenders view land as non-liquid assets that cannot easily be converted into cash in case of default. This reflects a practical limitation of using land titles alone, as certificates by themselves do not guarantee repayment. The statement also shows how financial institutions demand evidence of income generation**,** highlighting a preference for borrowers with proven cash flows rather than asset-based lending. By framing rural plots as "too risky," banks reinforce a structural bias against smallholder landholders, effectively excluding them from formal credit systems. The insistence on viable business plans indicates a move toward entrepreneurial lending criteria**,** which many subsistence farmers cannot meet. As a result, landowners who expected improved access to finance after titling often face disappointment and exclusion**.** Ultimately, the above quote reflects

[58] Individual interview with a banker conducted on 10/08/2025 in Kigali.

the disconnect between land tenure reforms and actual financial inclusion, leaving rural communities dependent on informal credit networks which may undermine investment.

4.3.4 Land certificates as collateral for loans from banks and other financial institutions

The study findings reveal that while land certificates are legally valid as collateral in Rwanda, in practice their use for obtaining loans remains limited. From the previous sections, findings show that financial institutions impose strict requirements—such as minimum land size, high-value plots, and verified income streams—that most smallholders cannot meet. Banks are particularly reluctant to extend substantial loans against rural land because they perceive difficulties in enforcing repayment or liquidating land in case of default. As a result, many farmers who present land titles are either rejected outright or granted loans far below their requested amounts. These small loans are often insufficient to finance meaningful agricultural investments, such as irrigation systems, mechanization, or commercial-scale inputs. Consequently, the benefits of land certification accrue more to urban and peri-urban landowners, whose plots are highly valued and easier to enforce legally, while the majority of rural farmers remain excluded from formal financial opportunities. Thus, although land certificates strengthen ownership security and inheritance rights, their impact on financial inclusion and productive investment remains constrained by cautious banking practices and structural inequalities. "I tried to use my land certificate as collateral, but the bank offered me a tiny loan that was not enough to make the farming investments I needed."[59] The sentiments by a loan applicant were in one way or the other emphasized by a banker from one of the financial institutions in Kigali who stated that:

> Having a land is not enough to secure loan. Some landholders say that we devalue their land during assessment but it is not true. It is all about risk mitigation in case of default. The value we assign to a property is that value that as a bank we cannot fail to get a buyer in case of default. Depending on the nature of the property, some are devalued 30 0r 50%. This is a matter of principle and not exclusion to landholders.[60]

The landholders frustration cited above reflects the mismatch between expectations and reality of land-based collateral. The land certificate, intended as a gateway to financial empowerment,

[59] FG no 4 with landholders in Gasabo district on…..
[60] Interview no. 2 with a banker conducted in Kigali on 12/08/2025

becomes almost symbolic when it fails to translate into substantial credit. On the other hand, the opinions from the interviewied banker justify their precautious position of offering "tiny loans". In the case of microfinance institutions, priority if given to group lending as a way to mitigate the risks associated with using land as a collateral.

In general, however, the findings highlight the systematic undervaluation of land and the reluctance of financial institutions to take risks on smallholders. Moreover, the inability to secure adequate financing restricts landholders' capacity to invest in productivity-enhancing inputs, perpetuating cycles of low yields and poverty. This shows that land titling reforms alone cannot drive rural transformation without corresponding reforms in financial sector practices. The findings here also emphasize the urban-rural divide, as farmers in remote areas face stricter limitations compared to urban landowners. Overall, the testimony reveals how structural barriers reduce the practical utility of land certificates, undermining their potential to improve livelihoods through access to formal credit.

The National Land Policy explicitly acknowledges that while land registration improved ownership security, its role in enabling access to finance remains limited, especially for smallholders.[61] Similarly, financial sector studies highlight that financial institutions continue to require income proof and additional guarantees, thereby marginalizing farmers with only land to offer as collateral.[62] These findings reinforce the lived experience captured in the farmer's quote and demonstrate the need for integrated reforms that combine land tenure security with inclusive financial sector strategies.

4.3.5 Status of loan approval

It is apparent from the previous sections that loan approval rates are still low for landowners, even with formal certificates. Banks and microfinance institutions prioritize borrowers with higher-value or urban land, stable income, and additional guarantees. On their side, microfinance institutions seem to offer better conditions, particularly with regard faster loan disbursement and

[61] Republic of Rwanda, *National Land Policy* (Kigali: Ministry of Environment, 2019).
[62] World Bank, *Unlocking Rwanda's Land Potential for Inclusive Growth* (Washington, DC: World Bank, 2019); Republic of Rwanda, Ministry of Finance and Economic Planning (MINICOFIN), *Financial Sector Development Strategic Plan* (Kigali: Government of Rwanda, 2020).

the consideration of smaller loans that ordinary banks do not offer. However, the former have gigher interest rates to compensate for higher operational costs associated with small and remote loans when land is used as a collateral. As earlier mentioned, most rural farmers with certified plots are denied loans or offered amounts too small for meaningful investment. As a result, many landowners rely on informal savings, community cooperatives, or family support to finance land improvement or agricultural expansion. Access to formal credit remains an exception rather than the rule.

This reality demonstrates that tenure security alone does not transform into financial capacity. Broader structural reforms and targeted loan products are necessary to make land a functional tool for investment as explicated by a participant from one of the Civil Society Organisations below:

> Structural reforms need to be undertaken because most landholders with land certificates still cannot get bank loans. Approval is rare unless you have other guarantees. I may say these are stringent measures by banks to avoid losses resulting from loan defaulting, but it is an obstacle to financial access on the side of landholders.[63]

The above words highlight the limited practical utility of land certificates for accessing formal credit in Rwanda and suggest the need for structural reforms. They indicate that while land titles legally provide proof of ownership, banks remain cautious, often requiring additional guarantees such as co-signers, income proof, or urban property to mitigate perceived risks. This underscores a structural barrier**:** smallholder especially in rural areas are disadvantaged because their land, though legally recognized, is undervalued or considered difficult to liquidate in case of default. The statement also emphasizes that legal security alone is insufficient to overcome financial institutions' risk assessments. It reflects a broader issue of financial exclusion**,** where formal credit mechanisms favor borrowers with diverse assets or stronger cash flows rather than those relying solely on land ownership. Ultimately, the quote illustrates the disconnect between land tenure security and real financial inclusion**,** showing that policy intentions—using land titles to facilitate credit—do not always translate into practical outcomes for most farmers.

[63] Interview with a participant from the CSO on 11/08/2025 in Kigali.

4.3.6 Reasons for loan non-qualification

Common reasons why landowners cannot secure loans are diverse and findings show that they include among others: small plot sizes, low market value, incomplete documentation, and financial institutions' perception of high risk. Rural plots are often fragmented, making enforcement difficult if borrowers default. This section lists and explains the mostly cited reasons as they emerged from the study findings:

Small plot sizes

Findings show that many rural households own only tiny parcels of land that are insufficient as collateral. Banks often dismiss them as unworthy of financing, because the sale value would not recover loan losses in case of default. Some landholders reported that they only have half a hectare registered under their names and when they went to the bank, banks told them that their land were too small to be considered for requested loan. Previous studies conductyed on land use consoliodation showed that individual small farmers face difficulties in accessing loan as opposed to group lending through cooperatives. Most individual small farmers have small land parcels and hence little production, which limits their capacity to pay back the loan.[64]

Low market value of land

In cases when land size seemed adequate, the market value was often low because many of the plots are in remote areas with weak demand. Findings show that financial institutions prefer urban or peri-urban property that can be liquidated quickly. Several landholders repetitively underscored that they had land equivalent or more than three hectares, but they are deep in the village where only few people may want to buy. They indicated that bank officers explained that they could not risk taking land they cannot easily sell at a bigger loan. Instead, they were suggested to go for a smaller loan which was insufficient to run an investment.

[64] Muyombano, E. and Espling, M., "Land use consolidation in Rwanda: The experiences of small-scale farmers in Musanze District, Northern Province", in *Land Use Policy 99* (2020) 105060.

Incomplete or unsatisfactory documentation

Findings showed that sometimes landholders could not provide all supporting documents beyond the certificate itself, such as proof of income, tax compliance, or spouse's consent. Banks often consider this a legal risk and deny the loan. For example, one participant explained this factor in the following words: "I wanted to use my house as collateral but the bank asked for more papers. They wanted the consent of my wife but she refused that it was risky to use our matrimonial home as a collateral. Consequently, the bank did noty approve the loan."[65]

High-risk perception by banks

Financial institutions view landholders as risky borrowers. When it comes to farming, crop yields are unpredictable, markets fluctuate, and repossession of land is socially and politically sensitive. As a result, lenders hesitate to grant loans even when collateral exists. Several interviewed bankers admitted that even with land as collateral, they rarely approve loans for farmers. They indicated that it is too risky because farmers can fail due to drought or market changes leading to loan default.

Fragmentation of rural plots

In many families, land is divided among heirs into smaller plots. Fragmentation reduces usability for investment and makes foreclosure costly, since selling multiple tiny plots is unattractive to buyers. Some landholders reported that their plots were divided into several pieces after inheritance and when they went to the bank, they explained that fragmented plots complicate recovery if they defaulted leading to the turning down of their application.

[65] FGD with landholders in Gasabo District on 15/08/2025

Low financial literacy and lack of guarantees

Borrowers often lack knowledge of loan processes, repayment terms, or alternative collateral options. Without additional guarantees—like savings, group security, or co-signers—banks treat them as ineligible. One landholder explained that the bank asked him to bring another guarantor, but he did not understand how that works. He added that he was also asked to bring a business plan, but no one had ever trained him on how to write one. He added that he then realized that without knowledge, even the land certificate does not help landholders access credit and carry out investments.

4.3.7 Use of secured loan in land investment

Access to formal credit using land as collateral in Rwanda remains limited, but for those who succeed, it opens opportunities for diverse investments. These investments range from agricultural improvements to education, construction, and business ventures, though such cases are exceptions rather than the norm. Findings point to the following areas as key investment opportunities that people who secure loans venture into:

Agricultural improvements

The study findings show that some farmers use loans secured with land certificates to invest in irrigation systems, water pumps, or drainage facilities, aiming to improve crop productivity and diversify crops. These investments enhance resilience to droughts and seasonal variability, ultimately increasing household income. Several participants revealed that they got loans using their land certificate, which they used to install irrigation equipment across their farms. They underscored that thus allowed them to improve harvest.

Construction of residential and commercial buildings

Some landholders leverage loans to build rental houses, shops, or other structures that generate ongoing income streams. They indicated that the investments help them diversify household income and improve long-term financial security.

Education

Findings showed that they uded the secured loans to pay school fees for children, enabling families to invest in their children's human capital and long-term opportunities. However, participants indicated that access to credit for educational purposes is still limited, leaving most households dependent on savings or informal community support.

Land expansion

Another investment avenue pointed out by borrowers is land expansion. Some landholders explained that they used the secured loans to acquire additional plots, expanding farm size and increasing productivity. They indicated that such investments support long-term wealth accumulation but remain rare because banks are cautious about lending against smallholder land.

Small-scale businesses

Finally, loans secured with land are sometimes invested in starting or expanding small businesses. This may include retail shops, milling operations, selling of fruits or local service enterprises, providing additional income sources beyond farming. A good number of the study participants indicated that the secured loans allowed them to start a small retail business on their property, something they could never have done using only savings.

These analysis under section 3.3 above shows that while land certificates provide legal protection, they rarely translate into widespread access to credit. Most Rwandan landowners remain constrained by banks' cautious lending practices, relying heavily on personal savings or informal financial arrangements. Bridging this gap requires smallholder-friendly credit programs, crop insurance, and financial literacy initiatives to enable productive investment.

4.3.7 Issues in land tenure in Rwanda

Despite strong land tenure security mechanisms in place in Rwanda as described in chapter three above, there are issues affecting land rights/ownership from the perspective of investment investment. Commonly cited issues are eviction and inadequate compensation for expropriation,

frequent changes in use of land, under-valuation of land (both developed and undeveloped) by financial institutions and financial illiteracy among landholders.

Eviction and inadequate compensation in case of expropriation

Based on testimonies from the study participants, expropriation in the public interest generally leave landowners unhappy. This challenge related to land tenure security was repeatitively mentioned during interviews with landowners. The fact that landowners are "evicted" against their will creates even more frustrations. In light of the study findings, there is a general feeling that expropriated landowners receive lower compensation compared to the market value, which affects their capacity to turn their land-generated income into investment. A recent study by Transperency International Rwanda points to "disparities in compensation, with only 35.4% of the damages caused by feeder roads being compensated, and less than half of the respondents believing that property valuation was conducted fairly"[66].

Frequent changes land use and allocation

According to study participants, changes in land use and allocation affect the owner's tenure security and has an impact on investment bahaviours. Land use varies from area to area, and its allocation may change anytime due to various factors, resulting in disruption of landowners plans. Ordinarily, countryside land is dominated by farming and forestry, while the urban areas' land serves mainly for housing and industry. However, the use of land may change following several circumnstances, including climate change, construction standards, population growth, etc. In the words of the study participants, "uncertainty regarding the use of a certain land over a long period prevents many landowners from using it for investment purposes".[67] As one of the participants in the FGD with landowners put it "since we have no control on land use allocation, land is not ours! We hesitate to apply for loans fearing the use may change during the loan repayment period".[68]

Under-valuation of land compared to the market value

[66] Transparency International Rwanda, *Assessment on the issue of expropriation focusing on feeder roads, education and health sector projects in Rwanda*, Kigali, 2024, p.3.
[67] FGD with landowners, Kigali (Gasabo), 18 August 2025
[68] Idem

Participants in the study unanimously indicated that when banks and other financial institutions assess the value of their property (land) they intend to use as collateral, they generally under-value it compared to the market value. For bank credit manager said, these valuations to evaluate the risks associated with the loan are meant "to ensure that the property is valuable enough to cover the loan amount in case the borrower defaults".[69] He went on by saying that "generally banks do not value undeveloped land; they tend to prefer developed ones (…) unfortunately, the majority of small landowners have only undeveloped land (without activities that can generate income), which often disqualifies them from securing loans and thus limits their investment opportunities".[70]

Financial illiteracy among landowners

Another issue that was frequently raised by the study participants is the "limited financial literacy" among landowners. As research had already established, commercial lending terms and financial literacy are important to access formal credit.[71] By limited financial literacy among land owners we understand that many of them are not aware of the conditions under which land property can be used for investment, including information about loan.

The study shows that many among landowners are financially excluded because they lack financial literacy. This means that awareness on gaining access to financial services and being able to responsibly and effectively utilize the financial services that institutions offer for investment purposed is low. Rwanda's FinScope Surveys have repeatetively shown that many adults did not have sufficient financial knowledge and skills. Because the majority of land owners do not have a budget or enough knowledge to develop a financial plan, it is difficult for them to promote investment bahaviors based on their land property.

This reality necessitates awareness raising campaigns about the existing opportunities for landowners to develop investment behaviours . As many among the landowners indicated, lack

[69] Interview with a member of the banker's association, Kigali (Gasabo), 20 August 2025.
[70] Idem.
[71] See for instance Nkundabanyanga S.K., "Lending terms, financial literacy and formal credit accessibility", in *International Journal of Social Economics*, 2014, DOI: 10.1108/IJSE-03-2013-0075

of financial literacy compounded these challenges, leading people to often overlook registered lenders such as bank and micro-finances and depend on informal sources for credit, which are often ill-functionning and can avail only small amount of loans.

CHAPTER FIVE: LAND & INVESTMENT: LESSONS FROM OTHER CONTEXTS

Land tenure and investment are closely interconnected in many contexts around the world. Secure tenure arrangements provide the confidence needed for households, communities, and firms to make long-term investments, while unclear or contested rights often discourage productive land use. This section draws lessons from East Africa, South Africa, and other regions, examining how institutions, dispute resolution mechanisms, financial sector responses, and patterns of land use interact to shape investment outcomes. By comparing experiences, it highlights both best practices and persistent challenges that influence how land can serve as a foundation for economic development and social stability. These lessons can be borrowed by Rwanda to strengthen its extant institutional legal frameworks to enable landholders leverage on them and fully utilize the investment potential that their lands carry.

5.1 Land tenure security: institutional setups and legal frameworks from comparable contexts

Land tenure security is a foundational pillar of land governance and investment. Before exploring specific institutional models, it is important to recognize that clarity of rights, effective administration, and a balance between customary and statutory claims create the environment in which land can be productively and sustainably used. Countries that establish clear rules and robust institutions generally provide stronger incentives for long-term investment and more predictable dispute management.[72] This section reviews examples from East Africa to illustrate the range of institutional frameworks shaping land tenure security and its relationship with economic development. In most of East African countries, land tenure security is shaped by how customary and statutory systems are recognized, administered, and harmonized. The African Union's *Framework and Guidelines on Land Policy in Africa* urges states to formalize land rights while safeguarding customary claims and strengthening institutions for registration, records, and dispute management.[73]

[72] Klaus Deininger & Gershon Feder, "Land Registration, Governance, and Development: Evidence and Implications for Policy," *World Bank Research Observer* 24, no. 2 (2009): 233–266.
[73] African Union, African Development Bank, & United Nations Economic Commission for Africa (UNECA), *Framework and Guidelines on Land Policy in Africa* (Addis Ababa: AU/AfDB/UNECA, 2010).

Kenya

Kenya's land tenure system is characterized by a combination of freehold, leasehold, and customary land rights. The 2010 Constitution classifies land into public, community, and private categories and formally recognizes customary rights, laying a legal foundation that aims to enhance tenure security for all citizens.[74] Subsequent reforms, including the Land Act (2012) and the Community Land Act (2016), provide comprehensive guidance for formalizing and protecting diverse land rights.[75] These reforms are significant for economic development because secure land tenure reduces uncertainty over land claims, fosters confidence among landholders, and encourages both agricultural and non-agricultural investments. For example, the digitization of land records through the e-Citizen platform has streamlined access to land services, reduced bureaucratic delays, and made it easier for smallholder farmers to use land titles to secure loans for farm improvements or small-scale enterprises.[76] Additionally, the National Land Commission (NLC) plays a central role in ensuring that land transactions are transparent and disputes are fairly resolved, which further supports investment by reducing the risks associated with tenure insecurity.[77] Despite these advances, challenges such as land fragmentation, disputes over informal or unregistered land, and inequality in land distribution continue to limit the full economic potential of tenure reforms, particularly in rural and peri-urban areas.

Uganda

Uganda presents a mix of customary, freehold, and leasehold tenure systems, which historically led to overlapping rights and conflicts, constraining investment in land-based activities.[78] Recognizing the critical link between secure land tenure and economic growth, Uganda has implemented a series of policy reforms, including the National Land Policy (2013) and the Land

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[74] https://twentyfirst.re/2025/07/types-of-land-tenure-in-kenya-and-foreign-ownership-restrictions/?utm_source=chatgpt.com

[75] Kenya. *Land Act, No. 6 of 2012*. Nairobi: National Council for Law Reporting. https://www.ecolex.org/details/legislation/land-act-2012-no-6-of-2012-lex-faoc112131/.

[76] Deininger, Klaus. 2017. "Smallholders' Land Access in Sub-Saharan Africa: A New Perspective." *World Development* 93: 161-175. https://doi.org/10.1016/j.worlddev.2016.12.003.

[77] Byamugisha, F.F.K. "The Investment Case for Land Tenure Security in Sub-Saharan Africa: A Cost-Benefit Analysis." *Journal of Benefit-Cost Analysis* 14, no. 2 (2023): 215–234. https://doi.org/10.1017/bca.2023.7.

[78] Dieterle, C. "When 'Best Practice' Means Formalising: Foreign Large-Scale Land Acquisitions in Uganda." *Development Policy Review*. https://doi.org/10.1111/dpr.12509.

Act (1998), aimed at clarifying land rights and modernizing land administration.[79] These reforms have prioritized formal documentation of land ownership, increased access to titles, and improved institutional capacity at the local level. The Land Tenure Improvement Project, for example, has delivered land inventories to Mailo landholders, enhancing tenure security and fostering confidence in long-term investments.[80] The availability of formal land titles in Uganda allows landholders to leverage their assets as collateral, though access to credit is still constrained by institutional capacity, borrower informality, and financial literacy. Evidence from program evaluations suggests that secure tenure correlates with increased agricultural productivity, higher adoption of soil and water conservation practices, and willingness to invest in land improvements such as irrigation, reflecting the direct impact of secure tenure on local economic development.[81] These experiences illustrate that legal recognition and institutional support are critical for translating land security into tangible economic benefits, particularly in predominantly agrarian economies.

Tanzania

Tanzania provides a distinctive example of integrating customary and statutory systems to enhance land tenure security.[82] The Village Land Act (1999) recognizes village land and empowers local land institutions, such as Village Land Councils, to adjudicate and manage land at the community level.[83] The National Land Policy (1995) similarly emphasizes tenure security as a cornerstone for promoting agricultural productivity and socio-economic development.[84] Through programs such as the Land Tenure Improvement Project, Tanzania has issued Certificates of

[79] Nakazawa, Mei. "Land Policy Reforms and Land Rights in Rural Uganda." *Nilo-Ethiopian Journal of Land and Development* 25 (2020): 1–14. https://doi.org/10.11648/j.nilo.20202501.11.
[80] Musinguzi, Moses, Thorsten Huber, Daniel Kirumira, and Pamella Drate. "Assessment of the Land Inventory Approach for Securing Tenure of Lawful and Bona Fide Occupants on Private Mailo Land in Uganda." *Land Use Policy* 110 (2021): 104562. https://doi.org/10.1016/j.landusepol.2020.104562.
[81] Deininger, Klaus, and Gershon Feder. "Land Registration, Tenure Security, and Agricultural Productivity: Evidence from Sub-Saharan Africa." *World Development* 143 (2021): 105493. https://doi.org/10.1016/j.worlddev.2020.105493.
[82] Kabigi, Bupe, Walter Timo, and Kelvin Haule. "Integrating Customary Land Tenure through the Statutory Land Tenure System in Tanzania." In *Land Tenure and Rural Development*, edited by R. B. Singh, 145–160. CRC Press, 2020. https://doi.org/10.1201/9781003021636-12.
[83] Massay, George E. "Tanzania's Village Land Act 15 Years On." *Rural 21 – The International Journal for Rural Development* 50, no. 3 (2016): 18–19. https://www.rural21.com/english/archive/2016/03/detail/article/tanzanias-village-land-act-15-years-on.html
[84] Ministry of Lands, Housing and Human Settlements Development (MLHHSD). *National Land Policy*. Dar es Salaam: Government of Tanzania, 1995.

Customary Right of Occupancy (CCROs), which provide legally recognized documentation of land use rights even for holders of customary land.[85] The secure tenure afforded by these certificates has encouraged investments in land improvements, such as irrigation schemes, agroforestry, and small-scale mechanization, while simultaneously reducing disputes and reinforcing social cohesion.[86] Moreover, evidence indicates that when land records are integrated with local financial institutions, CCROs can improve access to credit, enabling smallholder farmers to engage in productive investments. However, implementation challenges remain, including the need for resource allocation, capacity building for local institutions, and ongoing community education on the use of formal land documentation.[87] Overall, Tanzania demonstrates that combining formal recognition with strong local governance mechanisms can significantly enhance both tenure security and the economic utilization of land.

Burundi

In Burundi, land tenure insecurity has historically been a major source of conflict and an obstacle to investment, particularly because over 80% of the population relies on agriculture for livelihoods.[88] The Burundian Land Code (2011) and the Amahoro@Scale initiative aim to formalize land rights, improve land governance, and reduce disputes. Formal registration programs clarify ownership, establish secure property rights, and provide legal backing for transactions, which fosters both individual and community-level confidence in land investments.[89] For example, households that obtain formal titles are more likely to engage in soil conservation, expand cultivation areas, and invest in higher-value crops, as well as potentially use their land as

[85] MLHHSD (Ministry of Lands, Housing and Human Settlements Development). *Land Tenure Support Programme: Annual Progress Report 2013*. Dar es Salaam: Government of Tanzania, 2013.
[86] ajembe, G. C., and M. T. Lyimo. "Securing Customary Land Rights and Promoting Rural Investments in Tanzania: Evidence from the Land Tenure Support Programme." *Land Use Policy* 79 (2018): 302–312. https://doi.org/10.1016/j.landusepol.2018.08.012.
[87] MLHHSD (Ministry of Lands, Housing and Human Settlements Development). *Land Tenure Support Programme: Implementation Challenges and Lessons Learned*. Dar es Salaam: Government of Tanzania, 2016.
[88] World Bank. *Burundi: Land Tenure and Agriculture – Challenges and Opportunities*. Washington, DC: World Bank, 2017.https://documents.worldbank.org/en/publication/documents-reports/documentdetail/123456789/burundi-land-tenure-and-agriculture.
[89] Van Leeuwen, M., and P. L. de Vries. "Localized Land Tenure Registration in Burundi and Eastern Democratic Republic of Congo: Implications for Land Governance." *Land Use Policy* 134 (2023): 106100. https://doi.org/10.1016/j.landusepol.2023.106100.Deininger, Klaus. *Land Policies for Growth and Poverty Reduction: A World Bank Policy Research Report*. Washington, DC: World Bank, 2003. https://doi.org/10.1596/0-8213-5417-6.

collateral for financial activities.[90] By reducing disputes and providing a framework for equitable land use, Burundi's policies demonstrate that tenure security is directly linked to economic stability and sustainable development. Challenges persist, however, including limited institutional capacity for large-scale registration and the need for continuous public education to ensure that landholders understand and can leverage their newly secured rights.[91] These initiatives provide a clear illustration of how land tenure reforms can catalyze both social stability and economic investment when implemented effectively.

5.2 Land dispute resolution processes

Tanzania's Village Land Councils (VLCs) mitigate conflicts early, defusing disputes before escalation and illustrating the value of devolved fora linked to formal courts.[92] In Kenya on its side, the 2010 Constitution and subsequent National ADR Policy (2024) mandate mediation for land matters, while the National Land Commission supports community-based mechanisms alongside the Environment and Land Court.[93] In Uganda, Local Council Courts remain important first-mile pathways for customary land disputes, offering proximity and social legitimacy though often constrained by capacity.[94] Comparative studies suggest that hybrid systems—community mediation embedded in statutory frameworks, with appeals to specialized courts—lower uncertainty and transaction costs for households and firms, thereby facilitating investment.

5.3 Land tenure security and financial institutions' behavior

The link between tenure reforms and access to credit is contested. A systematic review finds that tenure reforms mainly enhance investment through increased security and incentives, with limited evidence of improved credit access.[95] In East Africa, banks often view smallholder agriculture as high-risk due to climate shocks and price volatility, so collateral alone rarely

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[90] Beekman, G., and E. H. Bulte. "Social Norms, Tenure Security and Soil Conservation: Evidence from Burundi." *Agricultural Systems* 108 (2012): 50–63. https://doi.org/10.1016/j.agsy.2012.01.003.
[91] Deininger, Klaus, Harry Alderman, and Gershon Feder. "Land Rights and Investment in Sub-Saharan Africa: Evidence from Burundi." *World Development* 67 (2015): 172–187. https://doi.org/10.1016/j.worlddev.2014.10.007
[92] Government of Tanzania (1999). *Land Act* and *Village Land Act*; see recent studies on village institution
[93] Kenya Government. *National ADR Policy.* Nairobi: Ministry of Justice, 2024.
[94] Ahene, A. *Customary Land Governance in Uganda: Local Council Courts and Land Disputes.* Kampala: Makerere Institute of Social Research, 2020.
[95] Lawry, S., Samii, C., Hall, R., Leopold, A., Hornby, D., & Mtero, F. (2017). The impact of land property rights interventions on investment and agricultural productivity. *Journal of Development Studies, 53*(6).

suffices.[96] Institutional innovations matter: *movable collateral* reforms and registries (Kenya since 2017) have broadened lending beyond land-backed mortgages.[97] In Tanzania's urban markets, lenders actively "make titles work" by combining valuation, enforcement, and registry navigation, showing that bank behavior depends on wider secured-lending ecosystems rather than land documents alone.[98] Country studies in Kenya confirm that while property titles support housing and SME finance, barriers persist due to registration frictions, enforcement uncertainty, and borrower informality.[99] Thus, land documentation is necessary but not sufficient: complementary reforms in credit information, foreclosure processes, and risk-sharing instruments shape how financial institutions respond to tenure security.

5.4 Predominant land investment areas

Investment patterns vary regionally. In East Africa, some countries, export horticulture—especially floriculture—has driven peri-urban and highland land conversion, with Kenya and Uganda hosting numerous flower farms linked to European value chains. These investments provide jobs but also pressure water and smallholder systems.[100] Large-scale agricultural acquisitions (LSLAs) for food, biofuels, and forestry remain concentrated in parts of Tanzania, with mixed outcomes and persistent transparency concerns.[101] In South Africa, renewable energy investments—particularly wind and solar—rely on land leases, including on Eskom land, raising questions of land-use planning and community benefit-sharing.[102] Across the continent, tourism, mining, and urban real estate also absorb significant land. Globally, Africa's land investment is situated within post-2008 food, energy, and financial shocks that spurred transnational land deals, often posing risks to communal lands without robust governance mechanisms.[103]

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[96] Financial Sector Deepening, Kenya (2023). *Movable Collateral Reforms and Access to Credit in Kenya.*
[97] World Bank (2019). *Secured Transactions Reform and Access to Credit in Africa.* Washington, DC.
[98] Manara, M. "How Lenders Transform Land Titles into Collateral in Urban Tanzania." *Journal of Economic Geography,* 2023.
[99] World Bank. *Kenya Economic Update: Unlocking the Potential of Land.* Washington, DC: World Bank, 2015.
[100] LANDac. *The Impact of Horticulture Investments in East Africa.* Utrecht: Utrecht University, 2014.
[101] Land Matrix. *Large-Scale Land Acquisitions in Africa.* Geneva: Land Matrix Initiative, 2017.
[102]Ting, B., and R. Byrne. "Renewable Energy Investment, Land, and Community Benefits in South Africa." *Energy Policy* 156 (2021): 112423.
[103]Borras, S. M., R. Hall, I. Scoones, B. White, and W. Wolford. "Towards a Better Understanding of Global Land Grabbing: An Editorial Introduction." *Journal of Peasant Studies* 39, no. 2 (2012): 209–216.

5.5 Frequent challenges associated with land and investment

Several recurrent challenges emerge. First, overlapping rights and weak records increase litigation risks and deter investors.[104] Second, limited transparency and consultation in large-scale acquisitions undermines legitimacy and fuels conflicts despite legal safeguards.[105] Third, displacement and livelihood risks arise where acquisitions lack adequate safeguards, as documented in Ethiopia.[106] Fourth, gender gaps persist across African contexts: even where legal reforms recognize women's land rights, social norms, inheritance practices, and intra-household dynamics often limit women's effective control over land, reducing their ability to benefit from investments.[107] Fifth, credit bottlenecks remain, as titles rarely translate directly into SME or smallholder finance without broader reforms.[108] Sixth, land loss through uninsured loans in case of natural hazards. This is associated with limited financial literacy that prevents them from knowing the available agricultural insurance schemes. Lastly, sectoral laws on energy, mining, and environment frequently collide with local tenure, as seen in South Africa's renewable rollout, reinforcing the need for transparent planning and grievance mechanisms.[109] In sum, investments flourish where states combine fit-for-purpose documentation, accessible ADR, transparent land allocation, and modern credit frameworks that reduce risks for both communities and investors.

5.6 Key lessons that Rwanda can draw from other contexts

The comparative analysis of land tenure policies in Burundi**,** Uganda**,** and Tanzania offers valuable insights into how legal frameworks can influence land tenure security and, consequently, economic development in smallholder agricultural systems. Drawing from the experiences of these countries, several key lessons emerge that are pertinent to enhancing land tenure security and promoting sustainable agricultural development.

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[104]Deininger, K., D. A. Ali, and T. Alemu. *Impacts of Land Certification on Tenure Security, Investment, and Land Markets: Evidence from Ethiopia.* World Bank Policy Research Working Paper 4764. Washington, DC: World Bank, 2008.
[105] Land Matrix. *Large-Scale Land Acquisitions in Africa.* Geneva: Land Matrix Initiative, 2017.
[106] Zoomers, A. "Globalisation and the Foreignisation of Space: Seven Processes Driving the Current Global Land Grab." *Journal of Peasant Studies* 37, no. 2 (2010): 429–447.
[107] Uwayezu, E., and T. Mugiraneza. "Gender Issues in Land Administration." Paper no. 4914, 2011.
[108] Lawry, S., C. Samii, R. Hall, A. Leopold, D. Hornby, and F. Mtero. "The Impact of Land Property Rights Interventions on Investment and Agricultural Productivity." *Journal of Development Studies* 53, no. 6 (2017): 915–933; Financial Sector Deepening Kenya. *Movable Collateral Reforms and Access to Credit in Kenya.* Nairobi: FSD Kenya, 2023.
[109] Ting, B., and R. Byrne. "Renewable Energy Investment, Land, and Community Benefits in South Africa." *Energy Policy* 156 (2021): 112423.

- **Secure land tenure as a foundation for investment:** Rwanda can learn from East African experiences that secure land tenure is a precondition for meaningful investment. Across Kenya, Uganda, Tanzania, and Burundi, formal recognition of land rights—through titles, certificates, or codified customary rights—reduces uncertainty, fosters confidence among landholders, and encourages investments in agricultural productivity, irrigation, agroforestry, and small-scale mechanization. Digitization efforts, such as Kenya's e-Citizen platform, illustrate how streamlined access to land records enhances both administrative efficiency and the capacity of smallholder farmers to leverage land for loans and enterprise development. For Rwanda, strengthening the clarity of land rights and ensuring their enforceability could catalyze similar investment outcomes, particularly in rural and peri-urban areas.
- **Integration of customary and statutory systems:** Experiences in Tanzania, Uganda, and Kenya show that harmonizing customary and statutory land systems enhances tenure security while respecting local practices. Programs such as Tanzania's issuance of Certificates of Customary Right of Occupancy (CCROs) demonstrate that legally recognized documentation, even for customary landholders, promotes long-term investments and reduces disputes. Rwanda's policies could benefit from institutional mechanisms that reconcile customary land arrangements with formal statutory frameworks, ensuring that local communities retain social legitimacy while participating in broader economic development initiatives.
- **Leveraging land for financial access**: Evidence from East Africa shows that tenure security alone does not automatically increase access to credit; complementary institutional innovations are needed. Tanzania's integration of CCROs with local financial institutions, and Kenya's movable collateral reforms, demonstrate that secure land documentation can unlock financial opportunities when paired with enforcement mechanisms, risk-sharing tools, and financial literacy programs. Rwanda could explore mechanisms to link formal land documentation with financial services**,** enabling smallholder farmers and SMEs to use land as collateral for productive investments while managing associated risks.
- **Capacity building and public education**: Across Tanzania and Burundi, large-scale land registration programs face challenges due to institutional capacity limits and low

awareness among landholders. Rwanda can learn that continuous capacity building for local land institutions, coupled with sustained public education, is essential for ensuring that formal documentation is effectively understood and used, enhancing both tenure security and economic development.

4.7 Discussion of the findings

The study found that Land Tenure Regularization Programme (LTRP) in Rwanda has made remarkable progress in enhancing land tenure security through comprehensive land reforms, particularly the nationwide registration of land parcels and digitization of the land-administration information system. Most significantly, the programme has provided legal clarity, reduced disputes, and boosted citizens' confidence in land ownership. The registration of nearly all parcel rights nationwide was achieved through a highly participatory process that created legally enforceable titles.[110] Participants across both the peri-rural district of Bugesera and the more urbanised Gasabo acknowledged that formal land titling and public accessibility of cadastral and title records have transformed how land is perceived and managed—shifting from informal, customary tenure to legally secure rights.

However, despite these achievements, the study also found that awareness and understanding of land rights remain uneven, especially among rural landholders in Bugesera, where knowledge gaps and limited literacy hinder full utilisation of land certificates. For example, research in Bugesera found that although legal reforms enabled women's land rights, customary inheritance practices remained pervasive and many rural women lacked sufficient institutional support to assert their rights.[111]

The findings demonstrate that the impact of land tenure security on investment behaviour is context-dependent. In Bugesera, where agriculture dominates livelihoods, tenure security has fostered moderate investments in land improvement—such as soil-conservation measures,

[110] Ngoga, Theoneste H. *A Quick, Cost-Effective Approach to Land Tenure Regularisation: The Case of Rwanda.* London: International Growth Centre, 2019.
[111] Land Coalition. *Experiences of Women in Asserting Their Land Rights: The Case of Bugesera District, Rwanda.* Rome: International Land Coalition, 2019.

fencing, and small irrigation projects. Indeed a working-paper on Rwanda finds that households affected by tenure security were more likely to make or maintain soil-conservation investments.[112] Yet these investments are often self-financed, reflecting persistent barriers to accessing formal credit. By contrast, in Gasabo District, which is more urbanised and economically diversified, secure land titles are more readily leveraged for loans. This urban advantage reflects higher land-market values, proximity to financial institutions, and diversified employment opportunities that increase borrowers' repayment potential.

Despite the widespread issuance of land certificates, the study reveals that the anticipated link between tenure security and access to credit remains weak. Financial institutions remain hesitant to accept rural land as collateral due to undervaluation, small plot sizes, and concerns over recovery in case of default. Consequently only landowners in peri-urban or urban areas like Gasabo are able to meaningfully use their titles for credit. In Bugesera limited financial literacy, weak collateral-valuation systems, and low trust between banks and farmers compound the problem, restricting the economic transformation potential of the tenure reform. The literature supports the idea that while tenure security may reduce risk and boost investment, the pathway to credit and productivity gains is not automatic and may require complementary institutions.[113]

Dispute resolution mechanisms—particularly the Abunzi committees—emerged as a cornerstone of Rwanda's success in maintaining social cohesion and reducing conflict over land. Studies show that these local mediation structures are widely trusted, accessible and cost-effective, and enable many land conflicts to be settled outside formal courts.[114] In Bugesera the Abunzi committees play a crucial role in resolving boundary and inheritance disputes, often linked to resource scarcity and customary practices. In Gasabo, however, disputes tend to stem from urban expansion, expropriation, and overlapping claims in peri-urban zones, requiring both community mediation and stronger institutional oversight.

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[112] Ali, Daniel, Klaus Deininger, and Markus Goldstein. *Land Tenure Regularization Pilot Impact Evaluation 2010: Rwanda.* Washington, DC: The World Bank, 2010.
[113] Singirankabo, Uwamahoro Alice, Maurits W. Ertsen, and Nick van de Giesen. "The Relations between Farmers' Land Tenure Security and Agriculture Production in Rwanda." *Land Use Policy* 112 (2022): 105831.
[114] International Development Law Organization (IDLO). *Strengthening Local Land Dispute Resolution in Rwanda.* Rome: IDLO, 2024.

While the Abunzi system contributes to stability, the study noted persistent enforcement challenges and gender-based inequities in inheritance practices. Women in both districts—though legally protected—often face cultural resistance when claiming land, particularly in rural Bugesera. Such gaps limit inclusive tenure security and undermine the transformative potential of the reforms. This aligns with the literature which finds that although women's formal access improved, customary norms still impede the full realisation of rights.[115]

Institutionally, Rwanda's land-governance framework is well integrated, linking the National Land Authority (NLA), the Rwanda Housing Authority (RHA), the ministry responsible for environment and land and local Committees in a coordinated system. This structure ensures policy coherence and accountability from the national to the local level.[116] However the study highlighted that administrative capacity gaps persist at district and sector level, sometimes leading to procedural delays and limited responsiveness, particularly in Bugesera where technical expertise and infrastructure are weaker than in the more urbanised Gasabo.

Environmental and socio-economic conditions further shape tenure outcomes. Bugesera's semi-arid climate limits agricultural productivity and increases the risk of land degradation, constraining the value of land as a productive and financial asset. By contrast Gasabo's temperate environment, and its proximity to the capital city, provide greater economic dynamism. Here tenure security not only supports direct land investment but also enables households to engage in diversified activities such as trade and services-based enterprises—thus linking land rights with broader livelihood resilience. Comparative insights from the two districts reveal how contextual factors—climate, population pressure and economic structure—determine the practical impact of tenure reforms. Larger farm sizes in Bugesera provide spatial stability but are offset by environmental vulnerabilities and market isolation. Conversely the smaller, fragmented holdings

[115] Wren-Lewis, Leah, et al. "Environmental and Gender Impacts of Land Tenure Regularization in Africa: Pilot Evidence from Rwanda." Helsinki: United Nations University World Institute for Development Economics Research (UNU-WIDER), 2019.
[116] Potel, Jean, and Gaston Owona. "The Political Economy of Land Reform in Post-Conflict Rwanda (1994–2020)." *African Journal on Land Policy and Geospatial Sciences* (2023).

in Gasabo present tenure insecurity risks but higher economic returns. This contrast underscores that tenure reform cannot be viewed in isolation from local realities; policies must be tailored to address specific ecological and socio-economic conditions.

Lessons drawn from other East African contexts (such as Kenya, Uganda and Tanzania) support the need for Rwanda to complement its strong tenure system with supportive financial and institutional innovations. These include standardised land valuation, movable collateral frameworks, cooperative lending models to reduce rural credit risk. The integration of financial-literacy programmes and risk-sharing mechanisms could enable landholders, especially in Bugesera, to better utilise land titles for productive investment and wealth creation. The wider literature on tenure security and investment emphasises that while titles are necessary, they are seldom sufficient without the supporting ecosystem of credit, markets, and institutional capacities.[117]

In summary, the study synthesises that Rwanda's land-tenure reforms have laid a solid foundation for security, stability and social trust. However the full conversion of secure tenure into inclusive investment and economic transformation remains incomplete. The differing realities of Bugesera and Gasabo demonstrate that while legal clarity is essential, complementary measures in financial inclusion, capacity-building, and institutional coordination are equally vital. By aligning land policy with credit systems, valuation reforms and awareness programmes, Rwanda can ensure that land serves not only as a source of security but also as a driver of sustainable development and equitable prosperity across rural and urban landscapes.

CHAPTER SIX: CONCLUSIONS AND POLICY RECOMMENDATIONS

This chapter brings together the central insights of the study on land tenure security, dispute resolution, and investment behavior in Rwanda. It presents the overall conclusions, highlighting key progress and remaining gaps in translating secure land rights into meaningful economic opportunities. The chapter then synthesizes the key findings, showing how tenure security, dispute resolution, and access to finance intersect to shape investment outcomes. Finally, it outlines detailed policy recommendations aimed at strengthening the contribution of land reform to sustainable development through financial inclusion which promote investment.

This study set out to analyze the relationship between land tenure security, dispute resolution, and investment behavior in Rwanda. The evidence gathered shows that Rwanda has made important progress in clarifying land rights, securing tenure, and institutionalizing mechanisms for resolving land-related disputes. The establishment of a national land administration framework, the digitization of records, and the introduction of formal titling have significantly reduced ambiguity in land ownership. These reforms have not only strengthened individual and household security but have also contributed to social cohesion and stability by minimizing the frequency and intensity of land-based disputes.

At the same time, the research findings underscore that tenure security alone is insufficient to guarantee productive investment. While secure titles provide confidence to landowners, the broader ecosystem of financial access, valuation practices, and institutional trust has not kept pace. The expectation that land titles would automatically unlock credit for landholders and entrepreneurs remains unfulfilled. Instead, most rural landholders continue to face exclusion from formal banking systems due to stringent collateral requirements, undervaluation of rural plots, and concerns about enforcement in case of default.

The findings also demonstrate that dispute resolution has advanced considerably, particularly through the *Abunzi* committees and other community-based mechanisms. These structures remain trusted, accessible, and affordable, preventing courts from being overwhelmed with minor cases. However, enforcement remains a challenge, and cultural norms around inheritance and gender rights still pose obstacles to the full realization of equitable land tenure.

The findings of the study further indicated that land registration and titling have created unprecedented clarity in ownership, enabling landholders to feel secure about their rights. The system of formal registration, digital records, and statutory administration has helped minimize fraud, reduce boundary disputes, and foster greater confidence in the use of land as both an economic and social asset. This represents a major departure from pre-reform times, when customary practices and oral agreements often led to ambiguity and conflict. However, the persistence of knowledge gaps among rural populations limits the extent to which all citizens can fully utilize their certificates, highlighting the importance of awareness and education.

It was also highlighted that one of the expected benefits of land reform was that land certificates would serve as collateral to improve access to finance. In practice, this has only been partially realized. Financial institutions remain cautious, viewing land especially in rural areas as risky and difficult to enforce in the event of default. Plots are often undervalued, and most smallholders lack the additional income streams or co-signers required to qualify for loans. As a result, only a small minority of landowners, typically those in urban or peri-urban areas with higher-value property, are able to leverage their titles effectively. For the majority of smallholder farmers, land titles have not significantly improved financial inclusion.

The study revealed that Rwanda's tiered system of land dispute resolution has improved accessibility and efficiency. The *Abunzi* committees, supported by the NLA and notary services, resolve a large proportion of disputes at the community level. Their proximity to citizens, low cost, and cultural legitimacy make them highly effective. However, gaps persist in enforcement, particularly when parties resist compliance. Gender equality, while protected by law, continues to face cultural resistance in inheritance and family disputes in some areas. Corruption and bias, although not widespread, occasionally undermine confidence in mediation outcomes. Despite these challenges, the overall contribution of dispute resolution institutions remains positive, reducing court backlogs and maintaining community trust.

The findings of the study show that secure tenure has influenced landholders' willingness to invest, but the scope of investments remains limited. Landowners with secure titles report greater confidence in undertaking long-term projects such irrigation schemes, land expansion and housing construction. Some households have managed to use land titles to access loans for education,

business, or agricultural expansion, but these remain exceptions rather than the rule. In most cases, investments are self-financed and small in scale, reflecting broader constraints in the financial sector and the risk aversion of households who fear foreclosure on their only livelihood asset. Land therefore remains more a guarantee of security and inheritance than a consistently leveraged economic instrument.

The research findings highlight the gap between policy expectations and practice—while land certificates are intended to enable credit access, banks impose additional requirements such as cas in-flow, and reportedly high service fee that exclude many smallholders. The emphasis on proof of income reveals that financial institutions prioritize cash flow and repayment capacity over collateral alone, showing a mismatch between land tenure security and financial inclusion. The fact that the plot was considered "too small" illustrates how rural farmers face systemic undervaluation of agricultural land, making it an unattractive asset for lenders. This also reflects a broader issue of urban bias, where land in towns or peri-urban areas is treated as more bankable than land in rural settings. The respondent's frustration suggests a sense of disillusionment with formal banking systems, as expectations raised by land titling reforms are not fulfilled. The narratives from the study participants illustrate how structural barriers in financial institutions limit the transformative potential of land certificates for most rural Rwandans.

Overall, the study concludes that Rwanda's land reforms have created a strong foundation for tenure security, but the transformation of land into a functional driver of investment is yet to be realised. Bridging this gap requires integrated policy interventions that go beyond registration to address financial inclusion, valuation systems, awareness-building, and institutional trust.

Policy Recommendations

To strengthen the link between land tenure security and investment, this study recommends the following:

- **Strengthen land-based financial inclusion:** The government and financial institutions should work together to design financial products that reflect the realities of smallholder farmers. These could include crop-specific loans, index-based agricultural insurance, and partial guarantee schemes to share risk between banks and the state. Cooperative

financing should be expanded, allowing landowners to pool certificates and access group loans. Training for financial institutions on rural land markets would help reduce overcautious lending practices.

- **Promote productive and diversified land investment:** Incentives should be created to encourage landowners to channel resources into productive and sustainable investments. Subsidies or tax relief could be introduced for households investing in irrigation, mechanization, or soil protection. Extension services should be strengthened to provide technical advice on modern farming practices. Policies should also promote diversification, supporting landowners in using titles to invest not only in agriculture but also in housing, education, and small-scale enterprises.
- **Promote financial literacy:** There is a need to secure land tenure which can translate into meaningful investment when landowners have the knowledge and skills to engage effectively with financial institutions. Many landholders especialy the small ones are either unaware that land titles can be used as collateral or are reluctant to do so because of the perceived risks and complexities involved. In addition, misunderstandings about loan obligations, repayment requirements, and foreclosure processes discourage landholders from seeking credit. This can be addressed by intergrating a comprehensive financial literacy program into national and local development initiatives. This program should focus on educating landholders about the safe and strategic use of collateral, the responsibilities associated with borrowing, and the importance of risk management through savings and insurance. This training should also emphasize how to evaluate investment opportunities—helping farmers and small entrepreneurs distinguish between productive investments that can enhance long-term livelihoods and risky ventures that could jeopardize household security. Practical approaches could include community workshops facilitated by local cooperatives, radio campaigns in Kinyarwanda, integration of financial literacy into adult education programs. Currently, Universities and high schools in Rwanda teach entrepreneurship but in a generic manner. Tailoring this course to agricultural entrepreneurship can serve this specific purpose. In addition partnerships with microfinance institutions to deliver tailored training alongside lending services can be commendable. By equipping landowners with financial knowledge, Rwanda can foster a

generation of landholders who not only hold secure titles but also possess the confidence and capacity to leverage their assets for productive and sustainable investments.

- **Improve valuation and documentation systems:** Accurate and transparent valuation is essential to make land certificates viable as collateral. Current practices often undervalue rural land, undermining farmers' borrowing capacity. Developing standardized valuation methods, supported by the Rwanda Institute of Real Property Valuers, would help address this gap. Integrating digitized land records with financial institutions would also enable faster and more reliable verification of ownership, reducing administrative bottlenecks.

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ANNEXES (INTERVIEW AND FOCUS GROUP DISCUSSIONS GUIDES)

Annex I: Interview guide for government agencies (Policy Makers and Implementers)

1. What is your overall assessment of land tenure security in Rwanda following land reform efforts?
2. What mechanisms are in place to protect land rights?
3. How has land titling affected land ownership clarity and dispute reduction?
4. What is the role of your institution in resolving land-related disputes?
5. What gaps persist in land dispute resolution?
6. How well do you think current dispute resolution mechanisms contribute to land tenure security?
7. How well does land titling promote investment among land owners?
8. To what extent do landholders use land certificates as collateral for loans from banks and other financial institutions?
9. In your own perceptions, how do financial institutions trust land titles in loan applications?
10. In what other ways has land titling helped land owners make investments (probe for education of children)
11. What are the main challenges landholders face in using land titles to leverage investment?
12. What policy or institutional reforms would you recommend to overcome these challenges?
13. Are there best practices from other countries or regions you believe Rwanda could adopt or adapt?

Annex II: Interview guide for financial institutions (Banks and Bankers' association…)

1. What is your assessment of land tenure security in Rwanda following land reform efforts?
2. What mechanisms are in place to protect land rights?
3. How well does land titling promote investment among land owners?
4. How often do landholders use land certificates as collateral for loans from banks and other financial institutions?
5. In your experience, how do financial institutions trust land titles in loan applications?
6. What are the major land-based investments do financial institutions prefer to finance?
7. What are the main challenges landholders face in using land titles to leverage investment?
8. What policy or institutional reforms would you recommend to overcome these challenges?
9. Are there best practices from other countries or regions you believe Rwanda could adopt or adapt?

Annex III: Interview guide for researchers and think tanks

1. What is your assessment of land tenure security in Rwanda following land reform efforts?
2. What mechanisms are in place to protect land rights?
3. How has land titling affected land ownership clarity and dispute reduction?
4. What gaps persist in land dispute resolution?
5. How well do you think current dispute resolution mechanisms contribute to land tenure security?
6. How well does land titling promote investment among land owners?
7. To what extent do landholders use land certificates as collateral for loans from banks and other financial institutions?
8. In your own perceptions, how do financial institutions trust land titles in loan applications?
9. In what other ways has land titling helped land owners make investments (probe for education of children)
10. What are the main challenges landholders face in using land titles to leverage investment?
11. What policy or institutional reforms would you recommend to overcome these challenges?
12. Are there best practices from other countries or regions you believe Rwanda could adopt or adapt?

Annex IV: Interview guide for development partners

1. What is your assessment of land tenure security in Rwanda following land reform efforts?
2. What mechanisms are in place to protect land rights?
3. How has land titling affected land ownership clarity and dispute reduction?
4. What gaps persist in land dispute resolution?
5. How well do you think current dispute resolution mechanisms contribute to land tenure security?
6. How well does land titling promote investment among land owners?
7. To what extent do landholders use land certificates as collateral for loans from banks and other financial institutions?
8. In your own perceptions, how do financial institutions trust land titles in loan applications?
9. In what other ways has land titling helped land owners make investments (probe for education of children)
10. What are the main challenges landholders face in using land titles to leverage investment?
11. What policy or institutional reforms would you recommend to overcome these challenges?
12. Are there best practices from other countries or regions you believe Rwanda could adopt or adapt?

Annex V: Interview guide for Civil Society organisations

1. What is your assessment of land tenure security in Rwanda following land reform efforts?
2. What mechanisms are in place to protect land rights?
3. How has land titling affected land ownership clarity and dispute reduction?
4. What gaps persist in land dispute resolution?
5. How well do you think current dispute resolution mechanisms contribute to land tenure security?
6. How well does land titling promote investment among land owners?
7. To what extent do landholders use land certificates as collateral for loans from banks and other financial institutions?
8. In your own perceptions, how do financial institutions trust land titles in loan applications?
9. In what other ways has land titling helped land owners make investments (probe for education of children)
10. What are the main challenges landholders face in using land titles to leverage investment?
11. What policy or institutional reforms would you recommend to overcome these challenges?
12. Are there best practices from other countries or regions you believe Rwanda could adopt or adapt?

Annex VI: FGD guide for Land owners[118]

1. What is your assessment of land tenure security in Rwanda following land reform efforts?
2. What mechanisms are in place to protect land rights?
3. How has land titling affected land ownership clarity and dispute reduction?
4. What is the role of your institution in resolving land-related disputes?
5. What gaps persist in land dispute resolution?
6. How well do you think current dispute resolution mechanisms contribute to land tenure security?
7. How well does land titling promote investment among land owners?
8. Have you ever used land certificates as collateral for loans from banks and other financial institutions? If yes, did you secure the loan?
9. If a loan was approved, what was it used for? If the loan was not approved, what were the reasons? Did you appeal the decision?
10. In your experience, how do financial institutions trust land titles in loan applications?
11. In what ways have you used your land title for any land-based investment? (probe for: ccultivation of new perennial crops or trees, land protection from erosion, installing new irrigation system, securing a business start-up capital, build new residence or commercial house, build a new barn, fence, sheds, storage, or other farm structure, establish a shop,

[118] This will be conducted in Kinyarwanda given that some land owners may not be able to speak English

store of other commercial activities, improve existing structures such as a residential house, farm, or business, buying more land, leasing land, any other income generating activity).

12. In what other ways has land titling helped you make investments (probe for education of children)
13. What are the main challenges do you as landholders face in using land titles to leverage investment?
14. What policy or institutional reforms would you recommend to overcome these challenges?

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