

# Land markets and women's land access in northwestern Tanzania



Ayala Wineman

Lenis Saweda Liverpool-Tasie

December 9, 2015

Gender, Justice, and Environmental Change (GJEC) seminar

**MICHIGAN STATE**  
**UNIVERSITY**

# Misperceptions regarding land markets

“On a practical level, the authority that remains with village and regional authorities over the country’s so-called village lands has resulted in **very limited opportunities to buy, sell, consolidate or improve those smaller plots of land that are most accessible to smallholder farmers.**”

“Most land transactions occur on the informal market, and **these tend to be leases.**”

—USAID, 2011 (Property rights & resource governance, Tanzania country profile)



# Background on gender and land markets

- Land markets are an important, but poorly understood, avenue of land access (Chimhowu and Woodhouse 2006).
- Land markets can have **potentially divergent effects** on the gender equity of land access:
  - Avenue of access outside traditional channels
  - May be limited by traditional gender norms
  - Requires mobilization of capital
- Minimal evidence (especially quantitative) on whether and how women participate in land markets.

# Background on gender and land markets

- Importance of land rights for women
  - Land = economic well-being
  - Security from eviction
  - Better 'outside option' for wives → Less spousal violence
  - Bequest rights → Better elder care  
(Agarwal 2003; Panda and Agarwal 2005; Wineman and Liverpool-Tasie 2015)
- Assumption that women in SSA have **weaker land rights** than men (Whitehead and Tsikata 2003).
  - Access mediated through men





# Background on gender and land markets

- Do customary (non-market) systems provide for women's needs?
  - Yes and no
  - Divorced women often cannot claim marital land
  - Widowed women's welfare contingent on the goodwill of their in-laws
  - Inherited land subject to challenges (especially from male relatives) (Dancer 2015)
- Can land markets reduce the influence of family structure?



# Background on gender and land markets

## Evidence of women participating in land markets

- In Tanzania, by the late 1990s,  $\frac{1}{5}$  market transactions undertaken by female-headed households (FHHs) (Daley 2008).
  - “*No absolute gender obstacles to obtaining land,*” though land access still not gender-neutral.
- In Uganda, in the 1990s, women across the wealth spectrum seen to purchase land (Troutt 1994; Tripp 2004).
  - “*Purchasing land has, in effect, become a way of circumventing the traditional authorities.*”

# Background on gender and land markets

## Women have ‘little to gain’ from land markets

- Markets are **gendered** (Razavi 2007, 2009)
  - In southern Zambia, an illegal (‘clandestine’). land market excludes women (Sitko 2010).
  - *“The market system of land allocation is not free and impersonal, but rather deeply embedded within local power structures”* that effectively sideline women.
- Markets require **cash**.
  - *“Often women enter the market system with no property, little cash income, minimal political power, and a family to maintain”* (Lastarria-Cornhiel 1997).

# Summary statistics (Kagera region)

	MHHs	FHHs
Head's age	42	57
No. working age adults	2.3	1.6
HH rents/ borrows land	18%	11%
Land accessed per capita (acres)	1.07	1.01
HH has sold land in past 6 years	12%	6%
HH has bought land in past 6 years	30%	16%
HH head has sales rights to any plot	67%	54%
Observations	668	629





# Summary statistics (Kagera region)

	MHHs	FHHs
Head's age	42	57
No. working age adults	2.3	1.6
HH rents/ borrows land	18%	11%
Land accessed per capita (acres)	1.07	1.01
HH has sold land in past 6 years	12%	6%
HH has bought land in past 6 years	30%	16%
HH head has sales rights to any plot	67%	54%
Observations	668	629

## Female-headed HHs

	Has purchased land	Has not purchased land
Head is widowed	59%	77%
Years since marriage ended	16	12
Head's age	54	58
Land owned (acres)	3.0	2.5
Land accessed per capita (acres)	1.06	1.2
Land purchased since marriage ended (acres)	2.1	0.0
Land rented/ borrowed (acres)	0.1	0.2
Land retained from marriage (acres)	0.6	2.0
Observations	145	457

# Quantitative analysis

$$Y_{iv} = \alpha + \beta_1 [\text{Acres\_FHH}_{iv}] + \beta_2 X_{iv} + \beta_3 V_v + \varepsilon_{iv}$$

Land area purchased

Land area retained from marriage

Individual and village characteristics

## Tobit regressions

	Land purchased since marriage ended (acres)		
	(1)	(2)	(3)
	All FHHs	Widowed FHHs	Divorced/ separated FHHs
→ Land retained from before marriage ended (acres)	-1.0***	-0.8***	-1.8**
→ Land inherited since marriage ended (acres)	-1.0**	-0.9**	-0.8
No. years head has been single	0.1***	0.1***	0.04
HH demographic/ wealth controls and migrant status; village controls	Y	Y	Y
Observations	602	446	156
Uncensored observations	145	88	57

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

# Quantitative analysis

## Tobit regressions

	Land rented/ borrowed (acres)		
	(1)	(2)	(3)
	All FHHs	Widowed FHHs	Divorced/ separated FHHs
→ Land retained from before marriage ended (acres)	-0.7**	-0.3	-2.8***
Land inherited since marriage ended (acres)	-0.1	-0.2	-0.7
No. years head has been single	0.01	0.04	0.02
HH demographic/ wealth controls, migrant status, village controls	Y	Y	Y
Observations	602	446	156
Uncensored observations	145	33	46

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

# Quantitative analysis

$$Y_{iv} = \alpha + \beta_1[FHH_{iv}] + \beta_2 X_{iv} + \beta_3 V_v + \varepsilon_{iv}$$

HH has purchased, sold land since 2008, or rents land

Female-headed household

Individual and village characteristics

## Seemingly unrelated multivariate probit model

	(1) Has purchased land in past 6 years	(2) Has sold land in past 6 years	(3) Currently rents/ borrows land
→ HH has been female-headed for past 6 years	-0.2*	-0.6***	
→ Female-headed household			-0.3**
Land owned by household 6 years ago (acres)	-0.04*	0.03*	
Land owned by household 1 year ago (acres)			-0.2***
HH demographic/ wealth controls and migrant status; village controls	Y	Y	Y
Observations	1,297	1,297	1,297

\*\*\* p<0.01, \*\* p<0.05, \* p<0.1

# Qualitative data collection, 2015

- In-depth interviews and group discussions
- 4 villages (household census)
- 5 respondents per village – Women who had engaged independently with the land market
- Among 64 female-headed households,  
**66% had turned to the land market at some point:**
  - 52% independently rented in land
  - 5% rented out land
  - 25% purchased land
  - 5% sold land





# Miriam's story

“I spent a lot of effort to convince my husband to give me my portion of land so that when I have children, at least they can have something to inherit in the future. In the end, he gave me the land...”

“I had saved my money for a reason, as I knew my children were still young and they had to go to school. I bought that land as a way of keeping my money, so that I could sell it in the future to take care of my children.”



“So long as you had your money, you could purchase land.”

“...For me, I bought [the land] because my husband had already died, so I was free.”

“For women to sell land is not easy unless someone has an emergency like I had.”

# Qualitative analysis

Land is more than a factor of production. Land is security, independence, a savings mechanism, a future bequest.

“I decided to buy land because it is a permanent asset. For goats or cattle, you can lose them even the next day. But land is there to stay.”  
- *Female head*

“For me, I have daughters who are married. In case they get divorced and decide to come back home, where will they stay when I have sold their land?”  
- *Female head*

“There are some women who are widows like me. Whenever they have problems, they can sell a small plot and cover their needs.”  
- *Female head*

“No, I did not regret it, because if I had not bought land, I would have already used up all the money.”  
- *Female head*

# Qualitative analysis

Land markets are used by separated/ divorced women, sometimes as an 'exit option'.

“I had this idea because of the behavior of my husband. I knew one day we might separate, so I stayed alert...”



“Staying with your husband, all the time you have no peace at all. So I decided to separate from him and come back home. I worked very hard to raise money, and then I decided to buy land and settle. After I had separated from my husband, he confiscated the land I had been using for cultivation.”

- *Female head (divorced)*

“For me, I decided to make preparations in advance to make things easy when I decide to shift. When I got problems, that is when I decided to shift to this place.”

- *Female head (widowed)*

# Qualitative analysis

Gender not perceived as an overriding restriction for purchasing or renting-in land.

“So long as you have money, you can buy land.”

- *Female head*

“...We both buy land for the children, as part of their inheritance.”

- *Female (married)*

“If you are divorced and you work very hard on your own, people will appreciate your efforts at the end of the day.”

- *Female head*



“As long as you have money that I need, I will sell my land to you. We don’t need to give priorities based on gender because if a woman says I want to buy land, it means she has money and she intends to buy it.”

– *Male focus group participant*

# Qualitative analysis

Female heads (and women, generally) have less access to money with which to enter the market.

“The challenges are in saving money because sometimes you use the little amount you have collected to cover some other expenditure.”

- *Female head*

“Let’s say you are asked to pay 100,000 shillings for an acre. How will you manage? In my case, I have never owned 100,000 shillings as my own money. I have never, and that is the reality.”

- *Female head*

“It is very hard for a woman to own even 500,000 shillings. Because even if they cultivate crops together, it is her husband who claims the money.”

- *Female focus group participant*

“A married woman will always be under the feet of her husband... It will be hard for her to buy land or any other important asset because always she is under the control of her husband.”

- *Female head*



# Qualitative analysis

***'Split morality'*** around the land market: Many more restrictions on women's rights to sell land.

“The one who knows your problem cannot bother you. But those who don't know what you are going through will look intently upon you.”  
– *Female head*



“I felt bad but because I had no choice, I had to sell it. I had no in-law or anyone to help me. I was a father, and at the same time a mother responsible for everything.”

“For a woman to sell land, it is not easy unless you have a big problem. Otherwise you cannot do so as a woman, but a man can do so at any time without seeking permission from anyone.”  
– *Female head*

...But this divergence disappears when a woman has independently purchased land.

## Main findings

- Women are far from sidelined in the market.
  - 1 in 5 have purchased land.
  - Use the market to compensate for a small initial endowment.
- Women subject to gender-based restrictions with regard to selling land.
  - Land can temporarily 'exit' the customary system.
- Owing to gender roles, women are less able to mobilize the necessary capital.
- 'Rules' of the land market are complex.



# Thanks to...

- My committee: Drs. Lenis Saweda Liverpool-Tasie, Leah Lakdawala, Mywish Maredia, and Songqing Jin
- Research assistants: Victor Rusetta and Gilbert Ntimba
- Gender, Justice, and Environmental Change (GJEC) Dissertation Research Fellowship
- Glenn and Sandy Johnson Dissertation Enhancement Fellowship (AFRE)
- Dr. Valerie Mueller (IFPRI)

