



Land Markets and Land Access Among Female-Headed Households in Northwestern Tanzania



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ARTICLE INFO

Article history:

Accepted 29 July 2017

Key words:

gender
land markets
qualitative–quantitative methods
Tanzania

SUMMARY

Land markets can potentially improve land access for female-headed households if markets exhibit less restrictive gender norms around land ownership, as compared with non-market-based systems of allocation. At the same time, land markets may not operate in a gender-neutral manner, with restrictions beyond the market continuing to influence the options of female-headed households. Using both qualitative data and household survey data collected in 2014 and 2015, this paper explores the extent and manner in which female heads participate in the sales and rental markets in northwestern Tanzania. A qualitative analysis reveals that female heads do engage with the market, although they find it most difficult to mobilize the necessary capital to participate as buyers or renters. Women also seem to face unique restrictions on selling land. Regression results show that female heads use the market to augment a small land endowment left from their marriage, and this is particularly true for divorced or separated women. However, female-headed households remain somewhat marginalized in terms of market participation. Our study shows that female heads in Tanzania are far from sidelined in the land market, though the “rules” of market engagement are decidedly nuanced.

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1. Introduction

Land access is strongly related to economic well-being in rural sub-Saharan Africa (Jayne *et al.*, 2003; Muyanga & Jayne, 2014), and “informal” land markets that operate outside of a statutory legal framework are an important avenue through which rural households access land. However, these markets are not well understood and are often overlooked in policy discourse. As noted by Chimhowu and Woodhouse (2006, p. 364), “failure to understand the nature and extent of land markets under customary tenure regimes risks obscuring the processes through which the poor have access to land and disabling efforts to maintain or improve that access.” Land markets may be especially important for female-headed households. They can potentially improve the gender equity of land access if they provide female heads an avenue of access outside non-market channels, such as inheritance (World Bank, 2008). Conversely, land markets may marginalize female heads if their functioning remains limited by traditional gender norms around land ownership, or if gendered restrictions in other realms leave women unable to mobilize the necessary capital to participate in the market. Yet little is known about the extent to which female-headed households engage with the land market, the constraints on their engagement, or the market’s

anticipated effects on their land access (Whitehead & Tsikata, 2003). This paper begins to fill this knowledge gap by exploring the manner in which female-headed households participate in land sales and rental markets in rural Tanzania.

This paper uses qualitative and quantitative research methods to answer several questions about female heads’ engagement with the land market. We first draw from interviews with individual women and focus groups in the Kagera region of Tanzania to understand how readily female heads participate in the land market and whether they perceive that the land market functions in a gender-neutral manner (at least for female heads). These qualitative results inform the research questions to be explored. We examine whether gender of household headship is a significant correlate of land market participation, and whether female household heads use the sales and rental markets to compensate for a limited amount of land retained from their marriages. Results show that it is not uncommon for female heads to rent or have purchased land independently since the end of their marriages, evidently to secure a landholding or to compensate for a limited initial endowment. Nevertheless, compared to male-headed households, female-headed households are significantly less likely to participate in the market, suggesting that gender either directly or indirectly influences their market behavior. They appear to be

particularly marginalized in terms of land sales, and we conclude that the “rules” of market engagement are nuanced for female-headed households.

We make several contributions to the literature. First, while other studies from sub-Saharan Africa have explored the equity implications of land markets in the general population (Baland, Gaspard, Platteau, & Place, 2007; Holden, Otsuka, & Place, 2009; Jin & Jayne, 2013), the literature on female-headed households’ engagement with the market is comparatively thin. Few other papers incorporate a rigorous quantitative analysis to investigate this topic, and fewer still with consideration of both the sales and rental markets. Second, this study provides evidence on the extent of female heads’ land market participation in Tanzania where, during the Villagization program of the 1960s and 1970s, both male and female household heads were entitled to land (Daley, 2005). The Land Acts of 1999 later codified gender equality before the law in statutory land tenure, which has been viewed as a victory for women’s rights (Dancer, 2017; Pedersen, 2015). This unique historical background makes Tanzania a promising setting to explore this topic. Third, our econometric analysis of female-headed households’ market behavior is guided by a qualitative exploration of the opportunities and constraints that land markets offer women in Tanzania, providing vital insights beyond those that would arise from a purely quantitative analysis.

The remainder of this paper is organized as follows: Section 2 provides background on women and land markets, and on the land tenure systems found in the Kagera region, while Section 3 presents our conceptual framework. Section 4 introduces the qualitative data and provides an assessment of female heads’ experiences with the land market. Section 5 presents the quantitative data and descriptive statistics, and Section 6 discusses the results of our econometric analysis. Section 7 concludes.

2. Background

(a). Women and land markets

Land rights are recognized as vital for women’s economic well-being in rural contexts. In India, Agarwal (1994) cites the gender gap in ownership and control of property as an important determinant of the gender gaps found in income and levels of empowerment. Control of property affects women’s welfare through multiple pathways. Women’s possession of immovable property is found to be associated with less spousal violence in India (Panda & Agarwal, 2005). This indicates that access to land and housing outside of marriage can effectively provide wives with an “outside option”, shifting the balance of power within their households. A similar dynamic is observed in Tanzania (Dancer, 2015, p. 40), where, in some cases, men seem to perceive that women become more “arrogant” within marriage if they believe they can leave their husbands and return to their fathers’ land. Dancer specifically notes that these women are more likely to protest physical abuse. In a case study conducted in India, Agarwal (2003) observes that land ownership can also provide women with security from eviction, which may become a serious concern upon widowhood. In Tanzania, Wineman and Liverpool-Tasie (2015) find that older parents seem to utilize their bequest decisions to solicit care from their children. This suggests that, for both men and women, land bequest rights are also likely to be associated with better care in old age.

In sub-Saharan Africa, the policy discourse around land tenure often begins with an assumption that women have weaker land rights than men (Pedersen, 2015; Whitehead & Tsikata, 2003). Women’s rights are commonly found to be contingent on their position within the family, with access mediated through their

husbands, fathers, and brothers. As well, women’s rights are assumed to be “secondary”, in that they may be able to use land but rarely possess the right to transfer land to others (e.g., through sale or bequest) or to exclude others from the land (Lastarria-Cornhiel, 1997). Although some authors observe that customary practices are able to provide for women’s needs specifically because they are flexible, reflecting evolving needs and social relations (Tripp, 2004), others maintain that women’s land access within such systems is precarious. More specifically, where land scarcity is a growing problem, women’s rights to land are no longer guaranteed within customary systems. In the Arusha region of northern Tanzania, Dancer (2015) finds that the welfare of widows is contingent on the goodwill of their in-laws, while divorced women are often unable to claim any marital land (the land held jointly with their husbands during marriage). Land inherited by women is more readily subject to challenges, especially from their male relatives. And in the event of family disputes over land, women’s interests often depend on their kinship relations and the intra-family balance of power. In response to this pattern, a World Bank (2008) report on gender and agriculture cites land markets as potentially able to reduce the influence of family structure on women’s land access.

The debate over the value of land markets for women (including female-headed households) continues. Several studies have provided accounts of women independently participating in the land market in sub-Saharan Africa. In the Buganda region of Uganda, women across the wealth spectrum have been observed to purchase land (Tripp, 2004; Troutt, 1994), with female-headed households even more likely than male-headed households to do so. In areas with the most active land markets, the holdings of female heads closely resembled those of men, suggesting that land markets effectively improved women’s land access. According to Tripp (2004, p. 2), “purchasing land has, in effect, become a way of circumventing the traditional authorities.” This observation is also echoed by Gray and Kevane (1999), with reference to both East and West Africa. In a case study of one community in the Iringa region of Tanzania, Daley (2008) finds that the land market itself is not directly eroding women’s land rights, though women remain marginalized as the market privileges those with money. By the late 1990s, approximately one-fifth of all market transactions were undertaken by female-headed households. Daley concludes that there are “no absolute gender obstacles to obtaining land,” and while land access is not gender-neutral, women with adequate finances or social capital are indeed able to acquire their own land. These accounts suggest that, in a fluid land market driven by the laws of supply and demand, the impersonal nature of transactions can potentially ease female-headed households’ access to land.¹

On the other hand, a number of authors conclude that women have little to gain from land markets. In an early examination of the gender implications of privatized tenure systems, Lastarria-Cornhiel (1997) suggests that women’s customary claims to land are often diminished when all the rights associated with land ownership are claimed by a single person. In Kenya in the 1950s, Mackenzie (1990) observes that women’s claims to land grew more insecure as land became increasingly commoditized. As potential buyers, even elite women were seen to have difficulty purchasing land in their own names. Razavi (2007, p. 1486) similarly claims that “contrary to the abstract market of neoclassical textbooks, real markets are political (and social) constructs that are infused with social norms and regulations.” Along these lines, Sitko (2010) documents how the development of an informal land market in southern Zambia has excluded women from

¹ Recently, greater attention has been given to the effects of land certification on the market engagement of male- and female-headed households in sub-Saharan Africa (Bezabih, Holden, & Mannberg, 2016; Holden, Deininger, & Ghebru, 2011).

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