Do Women's Land Rights Promote Non-Farm Entrepreneurship in Rural Africa: New Evidence from the LSMS-ISA Dataset

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Abstract
This paper examines the relationship between women's access to land and rights to such lands on their engagement in non-farm entrepreneurship in rural Africa. We used data from the four countries (Ethiopia, Nigeria, Tanzania, and Malawi) that were featured in the LSMS-ISA dataset for the period 2013-2015. We used the logistic regression and its marginal effect component to estimate the relationship, while controlling for other important covariates that explains non-farm activities at the individual/household level. We find that overall, women's access to land and rights to such lands significantly explain their likelihood to engage in non-farm enterprises. However, this relationship is not seen across the sampled countries. In Nigeria for instance, we find that though the relationship is positive, it was not significant. While for Ethiopia, Tanzania, and Malawi, we find a positive and significant relationship. We explain our result based on two important perspectives. The policy implications of our result are included in the paper.

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1.   Introduction

In recent times, land issues in Africa and its relation to women has gained prominence in political and scholarly circles. As at 2007, 43 African countries had signed the Protocol on Women's Rights, which among other things, calls for the promotion of women's access and control over land, however, in most parts, customary systems still prevail (UNECA, 2007). Women's land rights in Africa often differ from that of their male counterparts, usually due to the patrilineal family structure obtainable in the region, particularly in the rural areas. In countries like Malawi, Ethiopia, and some parts of Nigeria, families are of the impression that land inheritance to a female child implies transference of family wealth to another clan with whom they do not share the same name. For some other countries, though women may own land via various social relations, the relation through which the land is obtained sometimes influences women's rights over the land. For instance, in rural Tanzania, though women have equal rights to land in theory, they are only informal holders of land in actual pratice, and so are unable to sell land at their freewill (Ishengoma, 2004; UNECA, 2007). In Whitehead and Tsikata (2003) refer to policy discussions suggesting that women's land rights may be weak where such land is acquired through marital ties. Likewise, others are of the belief that women's land rights under customary tenure are feeble and susceptible (Peters, 2009).

On the contrary, in sub-Saharan Africa, women make up a large part of the entrepreneurs, and even own up to one-third of all firms (African Development Bank-AfDB, 2015). The World Bank (2017) asserts that women in Africa are more active as economic agents than in other continents of the world. This is traceable to the fact that women are crucial actors on the home front when it comes to the welfare of their families, particularly in poorer households. Regrettably, these women tend to operate on a small scale, agricultural subsistence level that yields only marginal returns (AfDB, 2015; World Bank, 2017). However, AfDB (2015) reveals that since African women are economically active, the challenge lies in making them more productive in order to enhance their income generation and contribute to their households.

The literature on women's land rights auspiciously evinces that women can be empowered to be more productive economically through securing their land rights (George, Olokoyo, Osabuohien, Efobi and Beecroft, 2015). This is because women can use land as a means of physical collateral to obtain credit to run their businesses, which include non-farm related ventures. While some studies have examined the effect of women's access to land on economic empowerment (Allendorf, 2007; George et al., 2015), the findings from these studies are biased towards empowerment through farm-related activities. However, household responsibilities and societal perceptions, including constraints on the land rights of women, limit their access to the resources essential for successful ventures as entrepreneurs, and these ventures may or may not be agriculture based. Yet, little is known about the effect of women's land rights on their non-farm related businesses. In this paper, we examine whether women's land rights promote non-farm entrepreneurship in rural Africa, using cross-country household data for Ethiopia, Malawi, Nigeria, and Tanzania.

The paper draws a relation between women's land rights and entrepreneurship in non-farm enterprises, advocating that securing women's land right will have a spill-over effect on their ability to engage in other non-farm business. The intuition is that apart from the collateral advantage land offers to entrepreneurs, land has other favorable

benefits that can translate to increased investment and enterprise activities for its owners. For instance, land ownership can raise the social relation of land owners, especially in the community where the land exist, which then enhances the owners access to participate in decision making over important issues like employment, on- and off-farm contract, and other forms of services that can be rendered in periods of new investment within the community. Some studies (see Hermann and Grote, 2015; Hermann, 2016) have shown that foreign land/agricultural investors prioritize employment opportunities to individuals and households who have land compared to those without lands. Land can also be sold or leased, and the income from such can be used as capital to invest in other businesses. Land can also serve as a business location, implying lower overheads, as the entrepreneurs who own the land will pay no rent. Further, where the land is close to the home, and is being used as the business location, it reduces transportation cost as a result of proximity. Another plausible factor is the critical role of women in the home, which means they may prefer to use their land for business if it is close to their house, as they will be able to cater for both their family and business needs simultaneously. These points mean increased non-farm activities for rural female entrepreneurs with access to land.

The choice of the study area is motivated by the prevalence of rural poverty in the four countries (Ethiopia, Malawi, Nigeria, and Tanzania) and the most hit in the rural communities are women. For instance, while the proportion of the population living below the poverty line in rural Ethiopia is 30.4 percent, it is estimated to be 25.7 percent in the urban region (Ministry of Finance and Economic Development, 2013). Nigeria records 64 percent rural poor, and 43 percent urban poor in 2013 (UNICEF, 2013), while in Tanzania, 70 percent of the population live in rural areas that account for up to 80 percent of the country's poor (Ministry of Health and Social Welfare, 2014). Similar trend is seen in Malawi where three out of every five individuals in the rural area are poor compared to one out of every five urban individuals (National Statistic Office, 2012). A higher percentage of the poor in these countries are women, which constitute more than 60 percent of the total rural population, and are confronted with economic constraints – in terms of land rights and ownership. Therefore considering that agricultural dependence may not be sustainable for their development – due to the intensity of subsistence farming in rural Africa, there is an urgency to consider non-farm entrepreneurship in these countries, and how land right/ownership can be an important intervention.

The remainder of this paper includes five sections. Section two is a brief review of theories associated with land rights and entrepreneurship. In section three, the data and methodology employed for the analysis are discussed. The fourth section comprises the empirical results and the policy discussions, while the fifth section concludes the paper.

2.   Theoretical Review

From the theoretical papers on the determinant of non-farm entrepreneurship there are important factors highlighted as the motivating factors. The theoretical literature divides these determinants into two main groups - the 'push' and the 'pull' factors (see for example Reardon et al, 2006; Rijkers and Soderbom, 2013; Nagler and Naude, 2014).

Some important indicators of the push factors include the business risk that surrounds the environment of the entrepreneurs, the structural socio-economic environment, and

even the immediate family conditions of the individuals that drive them towards entrepreneurship. Rijkers and Soderbom (2013) for example considers the high degree of risk in some sectors in Africa, which drives individuals working in such sectors to seek for other alternative source of income – and hence, entrepreneurship. Ackah (2013) found that in Ghana, households in the agricultural sector (for example), may anticipate shocks in their harvest, and as a result, will tend to engage in other non-farm activities to offset the income that may be lost from the shocks from their crop yield. Seasonality is another example of risk that face particular sector and which drives households in such sectors to seek for alternative source of income. Socio-economic factors for instance include issues of unemployment in certain sectors that drive labour supply households to begin to seek for alternative sources of income.

For the 'pull' factors, authors have highlighted that household characteristics, capacity, capabilities, and economic abilities are important determinant of non-farm entrepreneurship. For instance, Abdulai and Delgado (1999), Rijkers and Costa (2012), and Bayene (2008) underscores the importance of characteristics like education, marital status, age, size of the household, among others, are some important determinant of non-farm entrepreneurship. Our paper focus on the 'pull' factors and considers land ownership/rights as an important determinant that has hitherto been overlooked. Our consideration of land access/rights for the African context is important considering that it is an important measure of individual's/household capacity in the light of economic advantage that can motivate non-farm entrepreneurship.

3.   Data and Methodology
Data
The data for this study is from the survey of the World Bank Living Standards Measurement Study-Integrated Surveys in Agriculture (LSMS-ISA) database that covers six countries in Sub-Saharan Africa, namely – Ethiopia, Malawi, Niger, Nigeria, Tanzania, and Uganda. We exclude samples from Niger and Malawi because the data and variable codes were posing challenge to synchronize with the survey from the remaining countries. More so, the Niger data were in French, which was further challenging.

The survey data from these countries are sectionalized into three – the agriculture, community and household section, with each of the section focusing on different data interest. For instance, the community questionnaire is focused on access to public infrastructure and services, and other social network that is hosted by the communities. The household and agricultural section of the survey records data that relates to household demographics, education, and living standard, and other farm activities that the household (members) engage in. The LSMS-ISA data also contains unique feature that records each community's geo-references like distances from major landmarks, roads, and even urban centres.

The uniqueness of our data source is that it is new, unique and can be used for comparability across households and countries in similar region. However, there are some minor shortcomings identified with the data [interested readers can refer to Nagler and Naude, 2014, for further information]. Despite, our study used the LSMS-ISA data in two ways. First, we project some differences in the extent of non-farm entrepreneurship across countries and across women with land rights. Second, we run the marginal effect of the logistic regression to identify if there is a significant

relationship between women land rights and their engagement in non-farm entrepreneurship. Before proceeding to the econometric results, we discuss the estimation methods in the subsequent sub-section.

Estimation Method
The econometric relationship is estimated using the logistic regression approach, and the marginal effect is computed afterwards to highlight the conditional change in our outcome variable as a result of change in the individual explanatory variable, when holding other variables constant. Therefore, the underlining logistic regression estimation for this study is formally presented in equation (1) as:

$$p(x) = P(y = 1|x) = P(y = 1|x_1, x_2, \ldots, x_n) \qquad (1)$$

Where the dependent variable "y" is a binary variable if the household female operates a non-farm enterprise, and zero otherwise. The identifiers "x" represent the vectors of the individual characteristics of the household female, including their rights to land. Some of the other individual characteristics include age, education, marital status, health status, household size, exposure to any of the household shocks, and the distance of the individual household to the nearest major road. Some other important individual characteristics like access to credit, and a measure of wealth are not included in our battery of control variables because of three reasons. First, we included in our model only those important variables that have consistently shown to improve non-farm entrepreneurship in Africa (see Ackah, 2013; Nagler and Naude, 2014). Second, we do not deem it fit to include measures of wealth, for example, in our model since the focus of this study is on women's right to land, and landed property is an important measure of economic empowerment, wealth and wellbeing in developing countries like those in our sample (see Daley et al, 2013; Behrman et al, 2011). In addition, owning landed property is an important form of financial security since it can be used as collateral to access credit/load (Nikaido, Pais, and Sarma, 2015; Ali, Deininger, and Duponchel, 2014). Third, since the focus of this study is not on estimating the determinant of non-farm entrepreneurship in rural Africa, but on the relevance of land rights, we only consider few control variables that will significantly improve our estimate and reduce the incidence of omitted variable bias. Further details of the variables and their measurements are presented in Table 3.1.

4.   Results and Discussions
Brief Descriptive Statistics
We briefly present the variables that were included in our econometric model, their measurements, and their mean and standard deviations in Table 4.1. The essence of Table 4.1 is to have a clear overview of the different variables and their indicators as discussed in the previous section. Focusing on the brief descriptive statistics of each of the variables, it is evidence that there is a strong similarity in the experiences of each of the female in the different sampled countries. The standard deviation statistics shows that the individual women across the sampled countries are similar based on the variables that are presented in Table 4.1. This is apart from the extent to which the individual's household experienced some form of shock in the previous 12 months, which recorded a very high standard deviation that was three times distance from the lower and upper bound around the mean. Therefore, the estimated coefficient from our regression can be generalized across our sampled countries. The mean statistics of the variables are as presented in Table 4.1.

Table 4.1: Variables, Measurements, and Brief Descriptive Statistics

Variables	Measurement	Mean (SD)
Non-farm enterprise	=1 if the individual has a running non-farm enterprise, and 0 otherwise.	0.452 (0.498)
Land right	=1 if the individual owns a land and has legal rights to such land (either to sell or take legal possession of the land)	0.603 (0.489)
Age	Count variable that captures the age of the individual. It can also act as a proxy for experience.	24.448 (19.466)
Education	=1 if the individual can read and write, and 0 otherwise.	0.616 (0.486)
Marital status	=1 if the individual's marriage is monogamous or polygamous, and 0 otherwise.	0.358 (0.479)
Health status	=1 if the individual was sick, injured or hospitalized in the last 30 days, and 0 otherwise.	0.157 (0.364)
Household size	A count variable that captures the number of individuals that are living in the woman's household.	7.435 (3.762)
Household shock	=1 if the individual's household has experienced certain shocks in the last 12 months, and 0 otherwise. Some of the shocks include death of household member, natural disasters like drought, price changes, death of livestock and agricultural losses, etc.	0.050 (0.217)
Distance to road	The distance in kilometer between the individual's household and the nearest major road.	9.093 (15.616)

The descriptive statistics of the percentage of women in rural areas that are engaged in non-farm entrepreneurship across countries and across women's land right status is presented in Figure 4.1. From Figure 4.1, there is a somewhat difference in the number of rural women with non-farm enterprise who have rights to landed property compared to those who do not have rights to landed properties. This somewhat difference cuts across the sampled countries apart from Nigeria, where there is a tie in the number of rural women with non-farm enterprise, and across their land right status. In Tanzania and Uganda, rural women with land rights have about 30 and 76 percent more non-farm enterprise than their counterpart who do not have rights to land. Clearly, these differences are not seen in Ethiopia and Nigeria.

Figure 4.1: Percentage of Women with Non-farm Enterprise across the Land Right Status
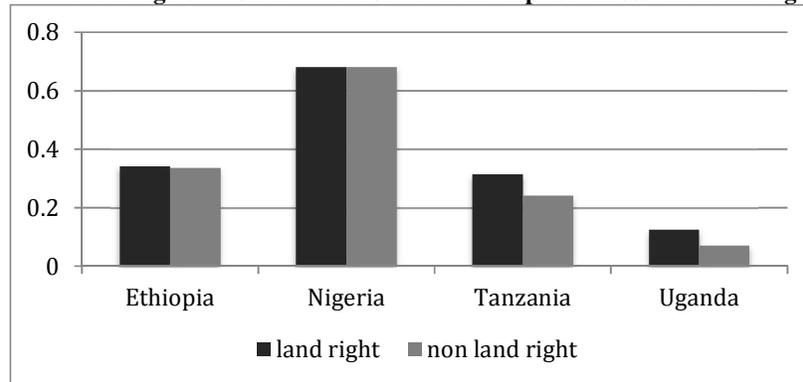
Econometric Results

In the econometric estimations, we first run the logistic regression (using the *logit* model) for the aggregated sample to have a first overview of the relationship between land right ownership of rural women and their non-farm entrepreneurship in the African

context. We then run a separate regression for the four different countries of our sample to identify the country specific relationship between women's land right and their non-farm entrepreneurship. The two sets of regressions are estimated in relation to the other control variables as identified from the literature. We present the results of the logistic regression (including the marginal effect) for both the entire samples and the country specific samples in Table 4.2.

We first discuss the explanatory variable of interest. From Table 4.2, we find evidence to suggest that women's access to land rights have a significant and positive impact on their non-farm entrepreneurship. For the entire sample, there is a significant indication to show that rural women who have legal rights to the ownership and decision over their landed properties are on average about 81 percentage point more likely to have a non-farm enterprise that is running along side their other income earning activities. For countries like Nigeria, we do not find this compelling evidence, in terms of the level of significance. Although the land right coefficients are positive in Nigeria (for both the '*logit*' and '*mfx*' model), they were not significant at the 1, 5, and 10 percent levels of significance. We find significant relationship for the land right variable and women's non-farm entrepreneurship in rural Ethiopia, Tanzania, and Malawi. For these three countries, the evidence in Table 4.2 suggest that women that own land and have legal rights to such lands are almost definitely going to engage in other non-farm entrepreneurship – i.e. 83 and 94 percentage point more likely to engage in non-farm enterprise, respectively.

We like to discuss our result in two main contexts. The first is on the non-agricultural opportunities that are available to rural dwellers in the different sampled countries, and how it may explain the results from our regression. The second is based on the business environment and how individuals can rely on landed properties for collateral to obtain loans for other non-agricultural activities. First, the positive relationship between land right ownership and non-farm enterprise can be traced to the looming opportunities that are available to rural women in Ethiopia, Tanzania, and Malawi (such as contract jobs, non-farm services, and even non-farm backward linkage opportunities). As a result of the increase in foreign presence and foreign agricultural investors, and the access that landowners will have in the foreign investment compared to non-landowners[1], we infer that having land will provide more non-farm advantages to land owners. Hence, land ownership in these three countries tend to be an additional advantage for rural women as they can perform their agricultural activities and still set-up non-farm enterprises to provide essential services to the growing rural market. The Oakland Institute (2011) study provides further insight on the institutional and regulatory context that makes land ownership attractive for both nationals and non-nationals in Ethiopia. While Valderrama (2012) discuss important regulatory frameworks and steps by the Tanzanian government that supports foreign investment.

The business environment of Ethiopia, Tanzania, and Malawi, in relation to the ease of bank financing, is another important issue to consider when interpreting the relationship between land ownership and non-agricultural enterprises. For instance, focusing on the percentage of firms that have access to a line of bank loan/credit, and those with bank

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[1] In some of these countries, landowners are largely involved in stakeholder groups that mediate between foreign investors and the communities. In addition, foreign investors purchase the land of these landowners. This of course grants land owners unusual access to the foreign investor's, which includes employment opportunities and the provision of other non-agricultural services.

financing for their investment, there is a low rating for Nigeria compared to these other countries. The data from the World Bank Enterprise survey shows that in 2013/2015 11.4% and 6.9% of Nigerian firms have access to a line of bank loan/credit, and bank financing for their investment. This is lower than the proportion of firms in Ethiopia (32.8% and 12.9%, respectively), Malawi (26.7% and 30.3%, respectively), and slightly lower than the Tanzanian experience (11.4% and 18.5%, respectively) [World Bank, 2017]. This statistics is indicative that rural women who own lands and have the right to such lands in countries like Nigeria may have less chances of securing finance (despite collateral), compared to those women in Ethiopia, Tanzania and Malawi. In the later countries, bank depth is more visible due to the financing role that bank play in firm activities.

The remaining control variables are discussed briefly in the light of the determinant of non-farm entrepreneurship. The first two columns of Table 4.1 shows that the age of the rural woman, marital status, household size, education, and distance to the road of the woman's household dwelling is a positive and significant determinant of their probability of participating in non-farm activities. On the other hand, women that are exposed to shocks (as described in Table 4.1), and who have health challenges (such as injury or admission in the hospital) are less likely to engage in non-farm activities. These results are similar to the findings from earlier studies like Abdulai, and Delgado, (1999), Ackah (2013), Nagler and Naude (2014), who found significant relationships for most of the variables in our study.

In the remaining column of Table 4.1, which contains the country specific relationship between the control variables and non-farm entrepreneurship we also find significant country-level heterogeneity. The probability of a woman being involved in running a non-farm enterprise is determined by age, marital status, household size, education, and the distance of the woman's household to the nearest road. For Nigeria, we find that age, household size, the education status, exposure to shock, and the health status are important determinants, while for Tanzania, and marital status is an important determinant, while exposure to shock, and health status are not important determinant. For Malawi, only household size, and health status are the important determinants. From the country specific analysis, we see that the determinants of non-farm entrepreneurship vary across countries. Hence, country specific analysis is encouraged when considering issues that are gender sensitive.

Table 4.2: Logistic Regressions – Complete and Sub-samples (Coefficients and Average Marginal Effects)

Variables	All countries		Ethiopia		Nigeria		Tanzania		Malawi	
	logit	*mfx*	*logit*	*mfx*	*logit*	*mfx*	*logit*	*mfx*	*logit*	*mfx*
Land right	0.212***	0.809***	0.656**	0.936**	0.015	0.985	0.602***	0.826**	0.665***	0.944***
	(0.001)	(0.000)	(0.023)	(0.016)	(0.187)	(0.185)	(0.002)	(0.020)	(0.009)	(0.004)
Age	0.103***	0.902**	0.130**	0.878*	0.004*	1.004*	1.501***	4.484***	0.285	0.752
	(0.002)	(0.040)	(0.019)	(0.100)	(0.053)	(0.053)	(0.000)	(0.000)	(0.256)	(0.193)
Married	0.110**	1.116*	0.169**	1.184*	0.006	0.994	0.445*	1.560*	0.132	0.876
	(0.023)	(0.088)	(0.046)	(0.076)	(0.114)	(0.113)	(0.066)	(0.061)	(0.320)	(0.280)
Hh. size	0.050***	1.051***	0.003**	0.997**	0.007***	0.993***	0.168*	0.845***	0.045**	0.956**
	(0.000)	(0.008)	(0.024)	(0.023)	(0.009)	(0.008)	(0.063)	(0.005)	(0.037)	(0.036)
Shock	-0.231*	-0.794**	0.183	1.201	-0.160**	-0.852***	-0.212	0.809		
	(0.064)	(0.024)	(0.296)	(0.356)	(0.037)	(0.002)	(0.404)	(0.327)	----	----
Education	0.163**	0.850**	0.217*	0.805*	0.130*	0.878*	0.856*	2.354*	0.246	1.279
	(0.013)	(0.050)	(0.056)	(0.094)	(0.090)	(0.079)	(0.069)	(0.093)	(0.287)	(0.368)
Health	-0.063**	-1.065*	-0.107	-0.899	-0.0436	-0.957*	-0.090	-1.094	-0.486*	0.615*
	(0.034)	(0.089)	(0.170)	(0.153)	(0.114)	(0.100)	(0.276)	(0.302)	(0.087)	(0.076)
Distance to road	0.011***	0.989***	0.001***	0.998***	0.008***	0.992***	0.002**	0.998**		
	(0.002)	(0.002)	(0.003)	(0.002)	(0.005)	(0.005)	(0.021)	(0.021)	----	----
Constant	0.453***	1.574***	-0.0244	-0.976	1.039***	2.826***	6.405***	0.002***	-1.427	-0.240
	(0.000)	(0.000)	(0.442)	(0.431)	(0.000)	(0.001)	(0.001)	(0.002)	(0.882)	(0.212)
Observations	4,237	4,237	1,318	1,318	2,551	2,551	368	368	867	867

Note: The probability values are in parentheses. The superscripts imply *** p<0.01, ** p<0.05, * p<0.1

The variables 'shock' and 'distance to road' are not included in the regression estimation for Malawi because we were not able to locate the data in the LSMS-ISA dataset for the households.

5. Conclusion and Policy Implications (Still under Constrution)

The relationship between women access to land and the rights over such land, and their non-farm entrepreneurship activities in rural Africa have been neglected in the scholarly literature. In this paper we address this lacuna by providing new empirical insights using the World Bank's LSMS-ISA data set for four countries (Ethiopia, Nigeria, Tanzania, and Malawi) that were featured in the LSMS-ISA dataset for the period 2013-2015. We find that overall, women's access to land and rights to such lands significantly explain their likelihood to engage in non-farm enterprises. However, this relationship is not seen across the sampled countries. In Nigeria for instance, we find that though the relationship is positive, it was not significant. While for Ethiopia, Tanzania, and Malawi, we find a positive and significant relationship. We explain our result based on two important perspectives. The policy implications of our result are included in the paper.

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