



Factors Associated with Land Ownership by Women in Uganda: A Cross-Sectional Study

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Author's contribution

The sole author designed, analyzed, interpreted and prepared the manuscript.

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ABSTRACT

Aims: There is growing evidence concerning the significance of asset ownership by women. However, in Sub-Saharan Africa, asset ownership is lower for women compared to men. This study investigated factors associated with land ownership by women in Uganda.

Study Design: Cross-sectional study.

Place and Duration of Study: The Uganda Demographic and Health Survey 2016 data was collected by the Uganda Bureau of Statistics from 20 June to 16 December 2016.

Methodology: The logistic regression model was fitted to determine factors significantly associated with land ownership.

Results: The likelihood of a woman owning land increased with an increase in her age and reduced with improvement in her household's wealth index. Furthermore, the likelihood of owning land was lowest for women; aged 18-19 years, residing in the Central region, residing in urban areas, of single status, with no account in a bank or other financial institution, in the richest wealth index category, and those currently not working.

Conclusion: There is a need to develop more effective strategies to empower women regarding land ownership and control. There is a need to sensitize women about their rights to land ownership, about saving with registered financial institutions which increases their likelihood of accessing alternative funding sources to support their purchase of land and other valuable assets.

Keywords: women; land ownership; Uganda; logistic regression.

ABBREVIATIONS

ADB : Asian Development Bank
FAO : Food and Agricultural Organization
EA : Enumeration Area
NPHC: National Population and Housing Census
UBOS: Uganda Bureau of Statistics
UDHS: Uganda Demographic and Health Survey

1. INTRODUCTION

Asset ownership is an important component and indicator of the economic welfare of individuals and households [1]. Facilitation of asset ownership is one of the avenues being used to reduce poverty levels, especially in developing countries [2]. Land is the most important economic resource for the vast majority of rural households that rely on agriculture for their livelihoods [3,4,5]. Ownership and control of assets including land and housing offer numerous benefits to persons and households. These include among others, a safe place to live, livelihoods, protection during emergencies, and collateral for borrowing from financial institutions [5]. Additionally, asset ownership can be used as a measure of economic empowerment and serve as a store of wealth, in particular, land or house ownership [6,7,8].

There is growing evidence confirming that asset ownership by women is essential to reducing gender inequality [9] and is linked to positive growth outcomes at household and individual levels [10]. However, in Sub-Saharan Africa, asset ownership is lower for women compared to men [11] with assets owned by women usually being non-income-producing assets with only a few instances of women owning livestock with many restricted to small ruminants and relatively low-value assets [12]. Gender gaps emerge notably in ownership of land and housing property, which are vital assets for the poor in Africa and the main means to store wealth [13].

Given that majority of households in Sub-Saharan Africa rely on agriculture as the main source of household income [14,15]; this makes land ownership a critical issue to consider when devising ways of addressing the high poverty levels in Sub-Saharan Africa. Women are considered to perform the majority of agricultural work, especially in Africa with estimates ranging from 60-80% [16] although only 15% of landowners are women [17]. In the case of Uganda, only 31% of women own land alone or

jointly [18]. Therefore, this calls for the need to promote asset ownership especially land by women. This will not only improve agricultural productivity but also improve the livelihoods of households stemming from increased spending on food, housing, durable goods, and schooling for children [19] among others.

Several studies have identified the barriers to land ownership by women. These include; the patriarchy and conservative social setup where men are deemed traditionally to be the main decision-makers in households, limited information on policies and legal practices regarding land registration and inheritance, high costs incurred throughout the process of land registration, discriminatory formal land, and property laws, policies, and regulations as well as weaknesses in their implementation, limited access to capital and information by women limiting their ability to purchase land among others [20,21,22,23,24]. Factors associated with land ownership include age, marital status, residence (rural/ urban), wealth status, region, employment type, household size, educational level, gender of the household head among others [1,12,18,25].

Although there have been numerous studies concerning land ownership, few studies have explored the factors affecting or associated with land ownership especially in Sub-Saharan Africa compared to the rest of the world. Furthermore, most of these have been descriptive with no in-depth analysis to explore the extent to which these factors influence land ownership [18,25,26]. The rest of the studies have either focused on land rights [19] or the association between land or asset ownership and; intimate partner violence [27,28], children's nutrition status [29], etc. Therefore this study aims to identify which factors, individual and household-related that encourage or discourage land ownership among women in Uganda. The findings will contribute to the existing body of knowledge about asset ownership generally and specifically to land ownership as well as provide recommendations to help address the low levels of land ownership by women.

2. MATERIALS AND METHODS

2.1 Data Source

The data used in this study was from the 2016 Uganda Demographic and Health Survey

(UDHS). The sample was stratified and selected in two stages. Firstly, 697 Enumeration Areas (EAs) were selected from the 2014 Uganda National Population and Housing Census (NPHC) comprising 162 EAs in urban areas and 535 in rural areas though one cluster from the Acholi sub-region was eliminated due to land disputes [18]. Households were selected at the second sampling stage. A list of households was generated for each of the 696 chosen and reachable EAs from April to October 2016. Every EA that was selected and had more than 300 households was segmented and one segment was selected for the survey with probability proportional to segment size and it's within these that household listing was conducted [18]. In total, a representative sample of 20,880 households (30 per EA or EA segment) was randomly selected. The allocation of the sample EAs featured a power allocation with a small adjustment because a proportional allocation would not have met the minimum number of clusters per survey domain required for a DHS survey [18]. Using probability proportional to size, sample EAs were chosen independently from each stratum. The 20,880 selected households resulted in 18,506 women successfully being interviewed, with an average of 1,200 complete interviews per domain [18]. All women aged 15-49 years either permanently residing in selected households or visitors who stayed the night before the survey in a given household were eligible for the interview. For this study, only females 18 years and above were considered since anyone below 18 years is not considered to be an adult by law in Uganda. For this study, owning land by a woman referred to whether she owned it entirely alone, with someone else, or both alone and jointly.

2.2 Data Analysis

The data were analyzed using STATA Version 14 at three stages. Firstly, a descriptive summary of all plausible independent variables and land ownership was done using frequencies and percentages. Secondly, using Pearson's chi-square test, the association between land ownership and the plausible independent variables was tested. Independent variables that turned out significant ($p \leq 0.05$) at this level were considered for further analysis. Finally, given that the dependent variable, land ownership was measured on a nominal scale, that is, either a woman had land or not; the logistic regression model was fitted to determine the significant determinants at a 5% level of significance.

3. RESULTS AND DISCUSSION

Table 1 presents a descriptive summary of the characteristics of the respondents. The majority of women didn't own land (62.26%). The highest proportion of women was; aged 30-39 years (29.22%), Catholic (40.87%), married (36.33%), in the richest wealth index (22.43%), and resided in the Eastern (26.54%) and Western (26.02%) regions. The majority of women resided in rural areas (75.87%), had attained at most primary education (56.53%), did not have an account in a bank or other financial institution (85.72%), and we're currently working (78.96%).

Table 2 provides a summary of the results of the association between land ownership and the plausible independent variables. All the plausible independent variables had a significant association with land ownership. Land ownership was highest among women aged; 40-49 years (54.83%), from the Northern region (49.35%), residing in rural areas (41.92%), with no formal education (49.83%), of other religions (42.06%), who are widows (62.38%), with bank accounts (42.38%), in the poorest wealth index (47.52%) and currently working (40.80%). Land ownership was lowest among women aged 18-19 years (85.17%), those from the Central region (79.24%), women residing in urban areas (75.39%), with secondary education (73.52%), and of the Muslim denomination (74.47%). Land ownership was also lowest among single women (93.17%), women with no bank account (63.03%), women in the richest wealth index (75.65%), and those currently not working (73.75%).

Table 3 provides a summary of the results from the logistic regression model. Apart from education level and religion, the rest of the independent variables had a significant effect ($p \leq 0.05$) on land ownership. Concerning age, the likelihood of land ownership increased with age. Women aged 20-24 years (AOR=1.43) were more likely to own land compared to those aged 18-19 years. Similarly, women aged 25-29 years (AOR=1.87), 30-39 years (AOR=2.24), or 40-49 years (AOR=3.23) were more likely to own land compared to those aged 18-19 years. As regards region, women from the Eastern region (AOR=1.73), Northern region (AOR=2.59), or Western region (AOR=2.20) were more likely to own land compared to those from the Central region. About residence, women residing in rural areas (AOR=1.45) were more likely to own land than their urban counterparts. As for marital status, women who were married (AOR=7.97),

cohabiting (AOR=5.89), widowed (AOR=9.71), or separated (AOR=2.28) were more likely to own land compared to single women. Concerning owning a bank account, women who had a bank account (AOR=1.57) were more likely to own land. As for the wealth index, women in the poorer (AOR=0.87), middle (AOR=0.87), richer (AOR=0.85), or richest (AOR=0.78) category were less likely to own land than women in the poorest category. Finally, working women (AOR=1.31) were more likely to own land compared to women who were not working.

Table 1. Characteristics of respondents

Variables	Frequency	Percent
Land ownership		
No	9,863	62.26
Yes	5,979	37.74
Woman's age		
18-19	1,612	10.18
20-24	3,782	23.87
25-29	3,014	19.03
30-39	4,629	29.22
40-49	2,805	17.71
Region		
Central	3,849	24.30
Eastern	4,205	26.54
Northern	3,666	23.14
Western	4,122	26.02
Residence		
Urban	3,823	24.13
Rural	12,019	75.87
Education level		
No education	2,013	12.71
Primary	8,955	56.53
Secondary	3,557	22.45
Higher	1,317	8.31
Religion		
Anglican	4,955	31.28
Catholic	6,475	40.87
Muslim	1,857	11.72
Pentecostal	2,070	13.07
Others	485	3.06
Marital status		
Single	2,341	14.78
Married	5,755	36.33
Cohabiting	5,387	34.00
Widowed	521	3.29
Separated/Divorced	1,838	11.60
Bank account		
No	13,579	85.72
Yes	2,263	14.28
Wealth index		
Poorest	3,325	20.99
Poorer	3,054	19.28
Middle	2,956	18.66
Richer	2,954	18.65
Richest	3,553	22.43
Currently working		
No	3,333	21.04
Yes	12,509	78.96

Table 2. Association between land ownership and plausible independent variables

Variables	Land ownership			p-value
	No	Yes	n	
Woman's age				
18-19	85.17	14.83	1,612	0.00
20-24	73.32	26.68	3,782	
25-29	62.81	37.19	3,014	
30-39	55.24	44.76	4,629	
40-49	45.17	54.83	2,805	
Region				
Central	79.24	20.76	3,849	0.00
Eastern	62.33	37.67	4,205	
Northern	50.65	49.35	3,666	
Western	56.65	43.35	4,122	
Residence				
Urban	75.39	24.61	3,823	0.00
Rural	58.08	41.92	12,019	
Education level				
No education	50.17	49.83	2,013	0.00
Primary	59.45	40.55	8,955	
Secondary	73.52	26.48	3,557	
Higher	69.40	30.60	1,317	
Religion				
Anglican	61.88	38.12	4,955	0.00
Catholic	58.47	41.53	6,475	
Muslim	74.47	25.53	1,857	
Pentecostal	65.07	34.93	2,070	
Others	57.94	42.06	485	
Marital status				
Single	93.17	6.83	2,341	0.00
Married	47.66	52.34	5,755	
Cohabiting	61.44	38.56	5,387	
Widowed	37.62	62.38	521	
Separated/Divorced	77.97	22.03	1,838	
Bank account				
No	63.03	36.97	13,579	0.00
Yes	57.62	42.38	2,263	
Wealth index				
Poorest	52.48	47.52	3,325	0.00
Poorer	58.25	41.75	3,054	
Middle	59.78	40.22	2,956	
Richer	63.78	36.22	2,954	
Richest	75.65	24.35	3,553	
Currently working				
No	73.75	26.25	3,333	0.00
Yes	59.20	40.80	12,509	

This study sought to explore factors associated with land ownership by women in Uganda. The significance of age is inconsistent with findings by a study in rural Nigeria [12]. The likelihood of land ownership increasing with age is consistent with findings by [25] in Northern Uganda. This can be attributed to women having more autonomy in the decisions they make as they grow older. This in turn enables them to have

access to material resources such as food, income, land, and other forms of wealth [30]. The significant regional differences can be attributed to high variations in access to and control over land across the different regions and genders [31]. USAID [31] reported land inequality as being the highest in the Central region consistent with findings in this study that reported women residing in the Central region as having the least

likelihood of owning land. The high likelihood of rural women compared to urban women owning land can be attributed to rural people having rights to their land through customary tenure arrangements though most of it is not formally registered [31]. Furthermore, given the high costs of acquiring land in urban areas, the majority of women have limited access to credit, formal employment opportunities among other limitations, making it harder for them to acquire and own property in urban areas as opposed to rural areas where they could acquire property either through; purchasing at relatively low costs, inheritance from relatives or jointly through marriage. As regards marital status, widowed and married women had the highest likelihood of land ownership consistent with findings by [26]. This can be attributed to them acquiring land rights through their husbands. However, this was inconsistent with findings by [12] who reported that being married reduced the likelihood of asset ownership by women compared to their single counterparts. Concerning bank account ownership, women who have an account in a bank or any other financial institution are more likely to have access to credit as well as have

savings to acquire land. The reduction in the likelihood of asset ownership with the increase in household wealth status was inconsistent with findings by [27] who reported that women from wealthier households had a higher likelihood of owning assets. The lower likelihood of owning land by women in wealthier households may be attributed to the property being registered and controlled by their husbands. Therefore, the actual wealth status of a woman may be evident in scenarios such as separation, divorce, or death of the husband, where the property will be claimed solely by the husband or his relatives respectively leaving the divorced or widowed woman with nothing substantial for survival or to earn a living from. The increased likelihood of owning land by currently working or employed women compared to their unemployed counterparts reaffirms the importance of formal/ semi-formal employment in empowering women [32]. Through paid employment, women are in a position to have access to credit from financial institutions such as salary loans as well as be in a position to save part of their income which in turn can be used to purchase land or any other assets [33].

Table 3. Determinants of land ownership

Variables	AOR	95% CI	
Age			
18-19 (ref.)	1.00		
20-24	1.43**	1.20	1.69
25-29	1.87**	1.57	2.22
30-39	2.24**	1.90	2.66
40-49	3.23**	2.70	3.86
Region			
Central (ref.)	1.00		
Eastern	1.73**	1.54	1.95
Northern	2.59**	2.27	2.94
Western	2.20**	1.96	2.47
Residence			
Urban (ref.)	1.00		
Rural	1.45**	1.30	1.62
Education level			
No education (ref.)	1.00		
Primary	1.01	0.91	1.13
Secondary	1.03	0.89	1.18
Higher	1.12	0.92	1.36
Religion			
Anglican (ref.)	1.00		
Catholic	1.07	0.99	1.17
Muslim	0.67**	0.59	0.77
Pentecostal	0.99	0.89	1.12
Others	1.27**	1.03	1.56
Marital status			

Single (ref.)	1.00		
Married	7.97**	6.65	9.56
Cohabiting	5.89**	4.92	7.05
Widowed	9.71**	7.50	12.58
Separated/Divorced	2.28**	1.85	2.80
Bank account			
No (ref.)	1.00		
Yes	1.57**	1.39	1.76
Wealth index			
Poorest (ref.)	1.00		
Poorer	0.87**	0.78	0.97
Middle	0.87**	0.77	0.98
Richer	0.85**	0.75	0.96
Richest	0.78**	0.66	0.91
Currently working			
No (ref.)	1.00		
Yes	1.31**	1.19	1.44

** $p \leq 0.05$, (ref.) – reference category, AOR - Adjusted Odds Ratio, CI – Confidence Interval

4. CONCLUSION

The low proportion of women who own land shows the need to come up with more effective strategies to empower women concerning ownership and control over land or any other valuable assets. The likelihood of a woman owning land increased with her age and reduced with improvement in her household's wealth index. Furthermore, the likelihood of owning land was lowest for women; aged 18-19 years, those from the Central region, women residing in urban areas, and single women. The likelihood of land ownership was also lowest among women with no account in a bank or other financial institution, those in the richest wealth index, and currently not working. There is a need to sensitize women especially younger women about their rights to land ownership, about saving with registered financial institutions such as banks which increases their likelihood of accessing alternative sources of finances such as bank loans, mortgages, etc. which may help them to acquire assets such as land.

CONSENT

It is not applicable.

ETHICAL APPROVAL

It is not applicable.

COMPETING INTERESTS

Author has declared that no competing interests exist.

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