

MIDLANDS STATE UNIVERSITY



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

**WOMEN AND PROPERTY OWNERSHIP, A CASE OF
TONGOGARA RURAL DISTRICT.**

BY

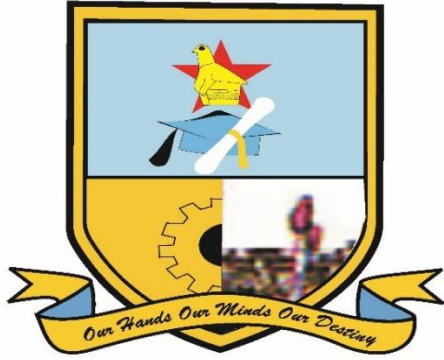
BRENDA TARUVINGA

R144323T

*This dissertation is submitted to the Midlands State University in
partial fulfillment of the requirements for a Bachelor of Science
Honours Degree in Local Governance Studies*

Gweru, Zimbabwe

May 2018



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

APPROVAL FORM

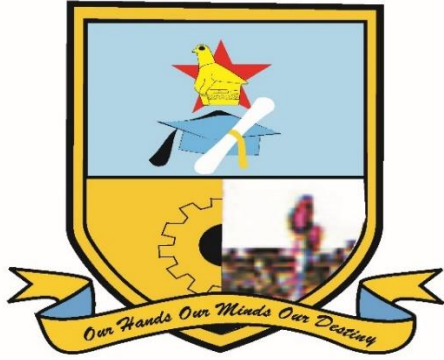
The undersigned confirm that they have supervised and recommended to Midlands State University for acceptance of the dissertation entitled: **“Women and property ownership. A case of Tongogara Rural District”**. The project was submitted in partial fulfillment of the requirements of the Bachelor of Science Honours Degree in Local Governance Studies.

SUPERVISOR

DATE

CHAIRPERSON.....

DATE.....



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

RELEASE FORM

Name of Student: Brenda Taruvinga

Registration Number: R144323T

Dissertation Title: Women and property ownership. A case study of Tongogara Rural district

Degree Title: Bachelor of Science Honours Degree in Local Governance Studies

Year of Completion: 2018

Permission is hereby being granted to Midlands State University Library to produce copies of this dissertation, lend copies for private, scholarly or scientific research only. The author reserves the publication rights. Neither the dissertation nor extensive extracts from it may be printed or reproduced without the author's written permission.

Signed..... **Date.....**

Contact Details: 16704/10ext Mbizo Kwekwe

Email address: brendataven94@gmail.com

DECLARATION

I Brenda Taruvunga do hereby declare that this research is my original work and all the sources used have been extensively acknowledged in full and that this research has not been submitted to any other learning institution before.

Signature

Date

DEDICATION

I dedicate this work to the Almighty God, who gave me the strength, perseverance and endurance to make my work a success. This dissertation is also dedicated to my beloved mother, my dearly siblings and friends who gave me a shoulder to lean on during my struggle. Thank you so much for your support and motivation, I love u so much.

ABSTRACT

The main thrust of the study is to access the relationship between women and property ownership. To bring to light gender inequalities that exists in property ownership and allocation. The research focused on Tongogara Rural District's ward eight the ward which is poverty prone and one of the causes of poverty being that of lack of property ownership in which affects mostly women. The main aim of the research it to bring to light the disparities in property ownership in Tongogara Rural District, accessing the factors that influences property ownership, examining the barriers to women's property ownership and suggesting measures that can be taken to alleviate gender inequalities in property ownership and do away with the disparities. The women property ownership issue was contextualized and conceptualized, that is showing the status of women in property ownership worldwide, the factors that influence property ownership and the inequalities and inaccuracies that exist in property allocation and ownership were also discussed. The factors that hinder women to own property and measures that can be taken to do away with the disparities in property ownership have been also discussed. The property inheritance rights were discussed also to shed light on who have rights to property inheritance between females and males whether, daughters, wives, sons and husbands to be able to identify the root cause of disparities in property ownership. Empirical studies were also used to strengthen the study where Nepal was used as a case study and it provided an insight on women and property ownership and also Latin America. As such the study subscribe to a descriptive approach of doing the research where the population size was 77 460 which is comprised of 24 wards, 9 wards from Shurugwi North and 15 wards from Shurugwi South with 24 councilors and 4 chiefs and the. Stratified random sampling and purposive sampling techniques were employed to come up with a total sample of 30 respondents. Stratified sampling was used to come up with three strata of respondents, the community, councilors and chiefs and purposive sampling was used to pick up the chiefs and councilors and the householders. A participatory approach was used in form of focused group discussion which was used to elicit data from householders, and questionnaires were used to the community members and councilors. A total of 25 respondents responded and participated in the study and the data provided is presented in tabulations and narratives. The results of the research reflected that women are being marginalized in property ownership and are being deprived of their rights to own property and that there is gender inequality in property ownership and it reviewed that it is because of variety factors like culture, institutional, legal, patriarchy. The results also reviewed that women in rural areas needs to be educated about their rights so that they will know their entitlements and able to fight for them. It is clear from the research that men dominate in property ownership and there are no effective ways to do away with the inequality and there is need to come up with measures to do away with this disparity in which this research has reflected measures that can be employed so as to create gender equality in property ownership, some measures of which are to enforce laws that has to do with gender equality and the law enforcement should reach rural areas like Tongogara and also to make sure bride price is a two way stream so that men will not view women as their property and women should also occupy high posts in workplace so that they will have access to resources and among others.

ACKNOWLEDGEMENTS

My special thanks go to the Almighty the only true God who has unquestionably bestowed in me the knowledge to become a student at Midlands State University and assemble this research project. Thank you my Lord God it can only be you that made me reach this far, your grace is sufficient enough for me.

I also extend my unwavering gratitude to a number of people for their contributions without which the study would not have been a success. I would like to express my immense gratitude to my dedicated supervisor Mrs. A. Sithole for her relentless guidance throughout the entire study period. Indeed without her academic excellence and diligence the study might not have seen the light of the day. It is her dedication and commitment that gave me the urge to keep on going. I am extremely grateful to the chairperson Mr Chakaipa and all my lecturers in the department of Local Governance Studies for the guidance and their direct and indirect assistance during my study time at Midlands State University. I want to extend my unwavering gratitude to Midlands State University my institution of choice for being a home of excellence to me.

Great acknowledgement is also directed to my family; always urged me to keep on going, and are always there for me. Special gratitude goes to my mother, my heroine for her priceless assistance emotionally and financially throughout the most difficult times of my academic career. I would also like to thank my siblings for their unwavering support during the period of my study and not forgetting my dearest friends for their contributions towards the success of my degree course.

God bless you all for making this project a success.

Contents	
RELEASE FORM.....	iii
APPROVAL FORM	ii
DECLARATION	iv
DEDICATIONS.....	v
ABSTRACT	vi
ACKNOWLEDGEMENTS.....	vii
CHAPTER I	1
INTRODUCTION.....	1
1.0 INTRODUCTION	1
1.1 BACKGROUND OF STUDY	1
1.2 STATEMENT OF THE PROBLEM.....	3
1.3 RESEARCH QUESTIONS.....	4
1.4 RESEARCH OBJECTIVES	4
1.5 ASSUMPTIONS	4
1.6 SIGNIFICANCE OF THE STUDY	5
1.7 DELIMITATION OF THE STUDY	5
1.8 LIMITATIONS	6
1.9 SUMMARY	6
CHAPTER II.....	7
LITERATURE REVIEW	7
2.0 INTRODUCTION	7
2.1 LITERATURATURE REVIEW	7
2.2 CONCEPTUAL FRAMEWORK.....	8
2.1.1 STATUS OF WOMEN’S PROPERTY RIGHTS WORLDWIDE	8
2.1.2 GENDER INEQUALITY AND PROPERTY OWNERSHIP	9
2.1.3 WOMEN’S RIGHTS TO PROPERTY	10
2.1.4 LEGISLATION AND ITS IMPACT ON WOMEN AND PROPERTY OWNERSHIP ..	11
2.1.4.1 CONSTITUTION OF ZIMBABWE	11

2.1.4.2 INHERITANCE ACT (2001).....	12
2.1.4.3 LEGISLATION IN KENYA.....	12
2.1.4.4 LAWS, PROTOCOLS, POLICIES RATIFIED ON WOMEN PROPERTY OWNERSHIP IN ZIMBABWE.....	13
2.1.5 BARRIERS TO WOMEN’S PROPERTY OWNERSHIP	14
2.1.5.1 SOCIAL AND RELIGIOUS PRACTICES UNDERMINING WOMEN’S RIGHTS TO PROPERTY	14
2.1.5.2 INSTITUTIONAL	15
2.1.5.3 CULTURAL.....	15
2.1.6 MODELS	16
2.1.6.1 WOMEN IN DEVELOPMENT (WID).....	16
2.1.6.2 WOMEN AND DEVELOPMENT	16
2.1.6.3 GENDER AND DEVELOPMENT	17
2.1.7 THEORETICAL FRAMEWORK.....	18
2.1.7.1 FEMINIST THEORIES	18
APPLICATION OF THE LIBERAL FEMINIST THEORY AND RELEVANCE TO THE STUDY	19
2.1.7.3 MARXIST- FEMINIST THEORY.....	19
2.1.7.4 THIRD WORLD COUNTRIES POLITICAL ECONOMY APPROACH	20
2.1.7.5 GENDER LINKS (GL)’S THEORY OF CHANGE	21
2.1.8 EMPIRICAL FRAMEWORK.....	23
2.1.8.1 WOMEN AND PROPERTY OWNERSHIP IN KENYA.....	23
2.1.8.2 WOMEN AND PROPERTY OWNERSHIP IN LATIN AMERICA.....	24
2.1.8.3 GAPS IN LITERATURE.....	25
2.1.9 SUMMARY	26
CHAPTER III	27
RESEARCH METHODOLOGY	27
3.0 INTRODUCTION	27
3.1 RESEACH METHODOLOGY.....	27
3.2 RESEARCH DESIGN	28
3.3 TARGETED POPULATION.....	29
3.4 SAMPLING METHODS	29

3.4.1 PROBABILITY AND NON PROBABILITY SAMPLING	29
3.5 SAMPLING TECHNIQUES	29
3.5 RESEARCH INSTRUMENTS	31
3.6 PRIMARY DATA	31
3.6.1 QUESTIONNAIRES	32
3.6.2 FOCUSED GROUP.....	32
3.6.3 OBSERVATION	33
3.7 SECONDARY DATA.....	34
3.8 ETHICAL CONSIDERATION.....	34
3.9 REALIBITY AND VALIDITY	35
3.10 PRE-TEST.....	35
3.11 SUMMARY	35
CHAPTER IV	37
DATA PRESANTATION, ANALYSIS AND INTERPRETATION	37
4.0 INTRODUCTION	37
4.1 RESPONSE RATE.....	37
4.2 SEX OF THE RESPONDENTS	39
4.3 LEVEL OF EDUCATION OF THE RESPONDENTS	Error! Bookmark not defined.
4.4 MARITAL STATUS OF THE RESPONDENTS.....	41
4.5 STATUS OF WOMEN IN PROPERTY OWNERSHIP	42
4.6 PERCENTAGE OF RESPONDENTS TO INHERITANCE RIGHTS	43
4.7 GENDER AND PROPERTY OWNERSHIP	46
4.7.1 Who owns more property between men and women?	Error! Bookmark not defined.
4.9 FACTORS INFLUENCES PROPERTY OWNERSHIP	47
4.10 BARRIERS TO WOMEN PROPERTY OWNERSHIP	49
4.11 SOLUTIONS TO ADDRESS GENDER INEQUALITIES IN PROPERTY OWNERSHIP	51
4.12 SUMMARY	52
CHAPTER V	53
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	53
5.0 INTRODUCTION	53

5.1 SUMMARY	53
5.2 CONCLUSIONS	55
5.3 RECOMMENDATIONS	56
REFERENCE LIST	58
APPENDICES	62

LIST OF TABLES

Table 3. 1 table of respondents	31
Table 4. 1 RESPONSE RATE FOR QUESTIONNAIRES AND FOCUSED GROUPS	37
Table 4. 2 TOTAL RESPONSE RATE	38
Table 4. 3 AGE OF RESPONDENTS	Error! Bookmark not defined.
Table 4. 4 RESPONDENTS MARITAL STATUS	41

LIST OF FIGURES

Fig 4. 1 SEX OF RESPONDENTS	39
Fig 4. 2 RESPONDENTS LEVELS OF EDUCATION	40
Fig 4. 3 STATUS OF WOMEN IN PROPERTY OWNERSHIP	42
Fig 4. 4 INHERITANCE RIGHTS	43
Fig 4. 5 PROPERTY OWNERSHIP RATE BETWEEN MEN AND WOMEN	46
Fig 4. 6 FACTORS THAT INFLUENCES PROPERTY OWNERSHIP	47
Fig 4. 7 BARRIERS TO WOMEN PROPERTY OWNERSHIP	49
Fig 4. 8 SOLUTIONS TO GENDER INEQUALITY IN PROPERTY OWNERSHIP	51

LIST OF PLATES

Plate 4. 1 A PROPERTY OWNED BY A WOMAN..... 45

Plate 4. 2 LAND OWNED BY WOMEN AGAINST THOSE OWNED BY MEN.... **Error! Bookmark not defined.**

ABBREVIATIONS AND ACRONYMS

FAO.....	Food and Agriculture Organization
GAD.....	Gender And Development
GL.....	Gender Links
NGO.....	Non Governmental Organization
PGN.....	Practical Gender Needs
SGN.....	Strategic Gender Needs
SADC.....	Southern African Developing Countries
UCA.....	Urban Councils Act
USAID.....	United States Agency for International Development
WAD.....	Women And Development
WHO.....	World Health Organisation
WID.....	Women In Development
WLSA.....	Women and Law in Southern Africa

CHAPTER I

INTRODUCTION

1.0 INTRODUCTION

Properties like land are the key social, economic and political asset for families especially those in rural areas as there are primary vehicles for creating and transferring wealth within their families and enable them to provide sustenance and generation of income so as to gain social status and claiming political voice. The issue of property ownership is currently one of the tropical issues talked about in governance circles and before independence it was the issue of black people being deprived of accessing estates by the whites and many institutions, laws, protocols and policies have been established correct the colonial injustice and the blacks have property ownerships now. However, the discrimination or post-colonial injustices are emerging where men are discriminating women and deprive them their property rights. Therefore, the study is focusing on women and property ownership, whether or not women do own property and this chapter explores the background of the study which focuses on the historical background of the study, statement of the problem, objectives that guides the study, research questions, delimitations, limitations, methodology and significance of the study to explain why the study has to be done.

1.1 BACKGROUND OF THE STUDY

Regionally, most of Africa society if not all are strongly patriarchal. The relationship between men and women is one of male domination and female subordination, Kambarami (2016), which in general deprives women of the power to determine their survival. Women have less access to shelter, income, water, food, education and healthcare when compared to men, leading to what is called the feminization of poverty of which women are increasingly becoming house heads due to a high percent of men running away from responsibility. Today women and girls make up 70 percent of the estimated 1.2 billion people living in absolute poverty, defined as living on less than 1 dollar a day and women hold only an estimated from 1-2 percent of all titled land in the developing world (Grown et al 2003). The plight of women in poverty is distinct to continue unless there is significant reform and strengthening of laws, policies, and practices relating to

ownership and control of poverty, and among approaches taken by donors and implementers supporting these reforms.

In Kenya as in many parts the world, poverty is inextricably related to lack of production, the main one being land. Unequal distribution of land to men was a key reason for some election violence (Kenya Land Alliance 2003). In countries like Nigeria, South Africa and Kenya where the mainstay of most communities is agriculture and livestock production, women contribute up to 80% of the workforce yet they only hold an estimates of 1% of registered land titles in their names and around 5-65 of registered titles held in joint names (Grown 2003). Women, survive more through Agriculture but it's a pity women rarely own land and do not even make major decisions to allocation and use of land. The Federal Women of Lawyers appreciates that women's rights to property are unequal to those of men in Kenya and their right to own, inherit, manage and dispose of property are under attack from customs, laws and individuals including government officials who think women cannot be trusted or cannot and does not need property.

Chigwedere (2000) quoted in Mushunje (2001), noted that in the African tradition women had clearly property rights spelled out and these were eroded after 1890 when colonialists arrived in the country and he argues that the dispossession of properties like land from women is more of a colonial legacy than a traditional one. During the colonial period blacks were deprived of their rights to own properties and they were slaves of the whites where only whites had access to property and blacks if they owned they owned under the white people. Therefore, the Land Acquisition Act of 1992 was established to correct the colonial injustice and Moyo (2000) stipulated that the Land Acquisition Act of 1992 was a government initiative which shows that the first land reform process was not satisfactory such that there was need for corrections. However, Mushunje (2000) noted that while colonial injustices are being corrected, post-colonial injustices are emerging and these have manifested through the discrimination against black women by black men. Policies and laws have been established to end the discrimination against women and as Moyo (2000) stipulated that the government of Zimbabwe have been consistently implementing many policies but with little fulfillment.

The access and control over property by women and the benefits deprived therein is a determining factor in their survival especially in rural areas properties like land are a source of survival of women as they survive through agriculture and also their economic and social status

depends on land, their reliance on agriculture is increasing especially in the era where women headed households are expanding. However, the social discrimination against women, more particularly gender biased laws, policies, traditions and colonial hangovers prevent women from owning property and inherit property in their own right.

More so despite the critical role women play in food production and management of natural resources, they have ownership of a very minute percentage of agricultural land. Women's lack of access to resources and basic services is computed by their unequal rights in family structure, as well as unequal access to family resources such as land. This explains why African women are not only poorer in society as a whole but also in their families and their lack of access to and control over land means less access to credit and technical assistance, essential for development such that little access to credit limit their ability to purchase goods for food security. Due to gender power imbalances, women are often denied access to available food, food production activities(labor market), and production species and tools such as land and implements. This disadvantaged position is based on the relations of, among others gender based access to social resources and opportunities, defining as well women's unequal access to these resources and opportunities. The conspicuous absence of particular reference to inventions targeting gender inequality or improving the status of women as a strategy of addressing gender equality in property allocation and ownership is one of the major gaps that exist. More, so despite policies which empowers women like Women In Development (WID) and Women And Development (WAD) and laws, protocols, women continue to be subordinates of men

1.2 STATEMENT OF THE PROBLEM

Agarwa (1994) argued that the risk of poverty and the physical well being of a woman and her children depend significantly on whether or not she has direct access to income and productive assets as land and to women land is a security against poverty. Tongogara as other African society has women who depends their survival on agriculture and small scale mining such that for them to survive they need to have access to the valuable assets and so as to gain status recognition in the community and increase their bargaining power within their households and in the society. Therefore, without guaranteed rights to property women's economic status is left at the mercy of the patriarchal system, which gives men power over everything and dictates that women have no rights to property. Hence, policies, laws and protocols has been established in

trying to create gender balances in all circles but however gender equality in property allocation has shown not to be considered especially in rural areas and it has been taken as trivial issue and has been not taken cognizance as an individual issue. Thus, the problem is that there are inaccuracies in property allocation and ownership in the era where women headed households are increasing and though policies and laws have been trying to solve the unfairness they have not been successful, thus, the study is covering the gap of defining the root cause of the problem which are the barriers to women property ownership and provide solutions because if the hindrances are not taken care of women will continue to be at the mercy of men in a era where women needs to be integrated in development and cannot be actively participate in development without resources which are accessed through properties.

1.3 MAIN RESEARCH OBJECTIVE

To demonstrate the relationship between women and property ownership

1.3.1 SUB OBJECTIVES

- To review the status of women in property ownership women worldwide
- To demonstrate gender inequalities in property allocation and ownership
- To identify the legal provisions on property rights and their impact on women property ownership
- To demonstrate the barriers to women property ownership
- To suggest solutions to gender inequalities in the property allocation and ownership

1.4 RESEARCH QUESTIONS

- What is the status of women in property ownership worldwide?
- Is gender equality considered in property allocation and ownership?
- What are the legal provisions on property rights and their impact on women property rights?
- What are the barriers to women property ownership?
- What are the solutions to gender inequalities in property ownership?

1.5 ASSUMPTIONS

The research was based on the assumption that all the participants in the study were going to cooperate and provide useful information. The assumption was that the people of Tongogara

rural district would be willing to share their experience and their feelings so as to validate the study and also assumed that all the costs needed for the research to be carried out will be affordable.

1.6 SIGNIFICANCE OF THE STUDY

The level of women's right to access and control over land determines their living conditions and their economic security and physical safety depends on that and also their position in decision making. The persistence of discriminatory laws, policies tradition, cultures and patriarchal system in various countries including Zimbabwe is still blocking women from enjoying their rights as the laws and protocols are competing with the informal regulatory system. Therefore, despite the government its strengths to establish laws which provide for gender equality in property ownership the customary practices will always override them as to people will always be governed by their customs from cultural to religion especially in rural areas. Therefore, this study is bringing out the knowledge of the status of women in rural communities which was not crystal clear whether they own property or not, so that solutions can be suggested for the betterment of women's situation in rural areas.

1.7 DELIMITATION OF THE STUDY

The study was conducted in Tongogara rural district, which is a rural area for Shurugwi town mainly located to the east, beginning 20 kilometers from the town centre particularly in ward 8 under chief Banga. The district's town and administrative center is located about 310km south of Harare, which is located on a mineral rich volcanic geological formation and which makes Shurugwi one of the important mining areas. The district is predominantly occupied by the Karanga ethnic group, however, there are other minorities like the Ndebele speaking people especially in Rockford small scale purchase farms and Dlohlo area and other ethnic people are the few remaining ex-employees of Zimasco who are predominantly of Malawian origin. Tongogara is a stagnant growth point in terms of development mainly because of poor infrastructure. Tongogara has a population of 77 460 which is composed of 24 wards and 24 councilors and 4 chiefs, with ward 8 as the targeted ward with a population of 3 594, 1 705 males and 1 889 females and 765 households (ZIMSTATS 2012). The study focused on ward 8 due to transportation challenges due to poor roads in Tongogara rural district.

1.8 LIMITATIONS

There are several limitations to the study which includes;

- The study was limited to one rural district, therefore the findings may not represent all the details as the respondents only provided what they are facing not knowing what other people who do not reside in Tongogara are facing or think on women and property ownership so by focusing on one specific selected study area it can lead to biased information or inadequate data. The researcher then used observation with the information provided and studies of other scholars and analyze them and able to come up with clear data without bias.
- The research was compromised by the lack of financial resources as the researcher used personal savings to carry out the research thus covering many wards became a challenge. However, the researcher improvised and prepared a budget and channeled money according to priorities
- The study was conducted in the community of Tongogara such that there was need for approval from the authorities to be able to collect data and the process of getting approval was long such that it was time consuming.
- The research was conducted in Tongogara rural district and the area is impeded with poor gravel roads such there are limited sources of transport, this was time consuming again and also it limited the researcher not to go around to many wards because of transport.

1.9 SUMMARY

The chapter introduced the topic under study which is women and property ownership in Zimbabwe, what it is about and the historical background to the study was explored. The problem statement was also highlighted, the problem which triggered the study, the objectives which guides the whole study, the limitations of the study also were highlighted to show what compromised the study and also the significant of the study has been addressed to state the importance of the study and its emergence to be carried out. Therefore, after addressing the introduction to the topic the next chapter will be on the literature review showing the views of other scholars, theorist and models. The chapter will conceptualize the study and will focus on the theoretical base surrounding the study and empirical evidence showing evidence of other country experiences.

CHAPTER II

LITERATURE REVIEW

2.0 INTRODUCTION

Literature review serves to distinguish what has been done from what needs to be done. This Chapter shall provide context and surveys from various scholarly articles, books, theories and case studies which are relevant to the area of research. The main thrust of the chapter is to identify gaps in current knowledge; present research problems in light of the summary of the literature, set background of what has been found so far and it intend to elaborate on how the study is adding value to the understanding and knowledge of the field. It shall provide three types of literature which consists of the conceptual context which entails of a number of academics which attempts to clarify the relationship between women and property ownership, theoretical context shall explore a theoretic base for the study and also case studies (empirical framework) provides comprehensive and reduced bias context. Gaps, strengths, weaknesses and how best the study fits shall be explored in this chapter and the attributes this study is bringing to cover the gaps and weaknesses.

2.1 LITERATURE REVIEW

Literature review presents the works of other researchers that compliment this study. Brynard et.al (1997) stipulates that literature review is essential as it guarantees a wider overview of studies related to a study phenomenon. In this section, articles, books, journals and different sources that gives valuable data on women and property ownership were brought out for the investigation and comprehension of the study under examination. Bless and Smith, (1995) defined literature review as a process that involves reading and exploring published research work of other researchers which is relevant to one's study topic, identifying and filling gaps in the process. According to Arlene (2014) the main purpose of reviewing literature is to have an

understanding of the explored sources while conducting a research on a specific topic and demonstrating how that particular topic fits within a broader study field.

In this study the researcher used books, journals, articles and previous studies on women, poverty gender and asset ownership not only in Zimbabwe but in countries like Kenya and Nepal. Moreso, gender theories were used to have a clear understanding of the link between women and poverty ownership and be able to contribute on the existing literature.

2.2 CONCEPTUAL FRAMEWORK

2.1.1 STATUS OF WOMEN'S PROPERTY RIGHTS WORLDWIDE

FAO (2012) recognized that, gender inequality is prevalent globally, especially in rights to property and women do not only have low access to land compared to men, to enjoy property rights, they depend on their male relatives. Moreover, Giovarelli (2011) stipulated that properties allocated to women are usually smaller and of poor quality compared to that of males. He further states that ensuring women have property rights is key for development, however these rights are not equally shared among women and men. In most countries, gender biased laws and cultural practices as well as traditions have classified women as passive participants who need consent from men in owning and determining property use. This has disadvantaged women from taking part and playing crucial roles in their communities as it has exacerbated social exclusion and increasing women's vulnerability to poverty and abuse.

Gupta (2006) is of the view that in some parts of Africa like Zimbabwe, there are still customary practices where men have total authority over land. Community institutions that allocate land are generally and usually controlled by males and they tend to issue land to males who also pass these properties to male heirs. Moreover, when women marry, they go and stay at their husband's home, thus a woman's property ownership status is linked to a man. In some nations where women's property rights are legally recognized, cultural practices and stereotypes prohibit the enforcement of these rights. For example, in India, women's property rights are recognized by statutory law but there are few women enjoying this right in practice. USAID (2010) indicated that religious practices and customs are a hindrance to ensuring women's rights to property. This is taking for example, the Land Use Act in Nigeria which disadvantages women from owning

property as the land or house titles must be registered on a man's name only. Thus, this shows that women are marginalized in property ownership and they do not have ownership despite the provisions of their rights to ownership, such that there is need to integrate women and property ownership especially in order to talk about gender equality in most parts of the world.

2.1.2 GENDER INEQUALITY AND PROPERTY OWNERSHIP

Costa et al (2008) stipulated that various studies on property ownership in developing countries are centered on household property and the gender paradigm is usually an attempt to depict the difference in male and female ownership of property. Kambarami (2016) noted that the relationship of a male and female revolve around males' control and females' subjection to that control which automatically hinders women from exercising their right to property and limits them from accessing basic needs like food, shelter and healthcare among others as compared to males. Grown et al (2005) stipulated that despite the increase of women who are household heads, females in developing nations make up 70 percent of the 1.2 billion estimated numbers of people surviving on less than \$1 a day. Grown et al (2005) continue to state that the higher number of women living in poverty can be attributed to their lack of land ownership. Land is considered to be a key resource that represents up to 75% of a nation's wealth. It is stated that globally, women own only 1-2% of titled land. Thus, even if women want to develop themselves they are at a disadvantage because they do not have power in land ownership which is a key resource for agricultural practices which sustains a lot of rural women. FAO (2002) states that despite insufficient data on the levels of gender inequality in terms of land access and ownership as well as property rights, various studies have indicated extensive disparities. If laws and policies relating to property ownership are not strengthened, the sidelining of women is set to continue in developing nations. Ensuring the improvement of and strengthening of women's property rights is fundamental for inclusive economic development.

In addition Rabenhorst et al (2005) alluded that lack of property rights for women is closely linked to other development challenges like lack of education, poverty and poor health. If women's property rights are legally prioritized and put into practice, such that they also own land individually or jointly and with a right to inherit land, their incomes may improve leading to eradication of poverty and other development challenges. Rabenhorst et al (2005) further state that the donor community's aim of eradicating poverty and improving human living conditions

in Africa must be cognizant of the close link between development problems and lack of gender equality in property rights. Women must participate with utmost social and legal protection in land use and ownership as well as the safeguarding of women's right to own and develop residential and commercial property in urban areas. Hence, the concept of women property ownership is linked with development and poverty alleviation, therefore there is need to end women's marginalization in property rights in order to meet development goals.

The scholars mentioned brought it clear that the gender inequalities which exists between men and women in property ownership despite the rights of ownership given to all human kind in different statutes of law which is mainly caused by different customary practices, gender stereotypes, religion and social traditional systems. The issues like gender stereotypes, the African societies have always marginalized women that they do not have rights to anything and they are supposed to look up to their male counterparts such that it is of no use for them to have access to assets ownership. Again the issues to do with lack of empowerment, women in most developing countries are less empowered and they hold lower posts in companies or even in governance such that this is a barrier to their success as they do not have anyone to advocate for them for to be able to own valuable properties such as housing, land and even livestock. This is taking for example the Zimbabwe parliament it has got only 3 women out of 27 cabinet members, (TheHerald of Zimbabwe 2 December 2018), hence, even in policy implementation women do not have a large voice in advocating what their rights for them to claim their rights to property ownership as enshrined in statutes of law. Women always think that men are above them such that without empowerment they will not be able to raise or rather stand up for them to be able to own their own properties.

2.1.3 WOMEN'S RIGHTS TO PROPERTY

Chigwedere (2000) stipulates that traditionally in Africa women had rights to land which were clear but the era of colonialism led to the disregard of these rights and he argues that women's lack of property rights is an attribute of colonialism and not African tradition. According to Chigwedere (2000) poverty affecting a lot of women in both rural and urban areas is closely linked to their lack of land which is a productive resource. Statistics indicate that of the estimated 70% of poor rural people 60% are women who rely on subsistence agriculture for survival.

Agarwa (1994) argues that woman's chances of living a risk free life with physical health is highly dependent on their access to sources of income such as productive land. There is need to ensure those women's rights to access and control of land are robustly safeguarded and not determined by a lineage of patriarchy. Cross (1999) argues that a failure to guarantee women's right to property, their economic fortunes are shaped by the patriarchal system, the same system that does not value the notion of promoting women's property rights and with the current Zimbabwean economic environment employment opportunities and wage increments are very unlikely especially for women.

2.1.4 LEGISLATION AND ITS IMPACT ON WOMEN AND PROPERTY OWNERSHIP

2.1.4.1 CONSTITUTION OF ZIMBABWE

The Constitution of Zimbabwe Amendment No. 20 of 2013, section 71 and section 72 provides for the rights of every person to property ownership. Though, however these sections provide for every person to have a right in property ownership, customary and religious laws always hinder women to own properties. WLSA (1995) notes that, the historical and contemporary consideration of the rights of women has not dealt with their lack of rights to land. Youssef (1995) stipulated that religious and customary laws are still a hindrance to women's access to land. Land rights which women had traditionally, have diminished over the years. Thus, no matter the provision of women's rights in property owning it will remain a dream as they will always be customary and religious laws that always undermine women, such that they will not have access to valued properties.

Section 80 of the Constitution of Zimbabwe Amendment No.20 of 2013 provides for the rights of women to equal opportunities in political, economic and social activities but this is only in paper as women still remains marginalized and they still hold lower positions in governance and in organizations such that in the end they do not have power to acquire valued properties. Section 157 provides for the system of proportional representation for the seats reserved for women subject to section 124(1)(a), this is only in paper not in practice taking for example the percentage of women in governance which is approximately 6% and looking at the current cabinet of 2017 which constitutes of 3 women out of 27 cabinet members (The Herald of

Zimbabwe December 2017) such that the proportional representation issue is only in writing and as such women do not have the upper hand in decision making in the National Assembly such that women's concerns will always be at the list of the nation's problems. Therefore, advocating for women's rights to properties will be a long struggle as they do not have majority vote in the parliament.

2.1.4.2 INHERITANCE ACT (2001)

The inheritance act although it was amended it still applies, it provides that children and women do not inherit property because it argues that property should stay in the family, hence if women inherit they will be married with other different families and enrich them. Thus, this legislation undermines women and they marginalize them such they will not be able to stand for themselves and provide for themselves as without property one cannot do anything. Therefore this law should be abolished and in fact it should not apply to people because it suppresses females to grow on their own and it promotes gender inequality

2.1.4.3 LEGISLATION IN KENYA

The supreme law of Kenya, the constitution, provides for the protection of private property. This provision pays no attention to the manner in which the land was acquired which means the gender paradigm is not considered which perpetuates a system of patriarchy that gives man absolute control over land and property transactions. In addition to that, the legal framework in Kenya with respect to land management is not consistent with international standards and provisions that emphasize equality. Federation of women lawyers (2007) notes that there is lack of congruence between the constitution of Kenya's gender equality provisions and the customary practices which discriminate against women. The federation concluded that Kenya's legislative framework in relation to property is very complicated and not satisfactory.

Kenya has a lot of instruments like the International Covenant on Economic, Social and Cultural Rights (1966), the International Covenant on Civil and Political Rights (1966) and the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) 1979 and article 62 of CEDAW highlights the discrepancies in allocation and ownership of property between women and men, especially in agrarian reforms, with Government of Kenya (2006)

stating that most women working on the agricultural sector. Njoki (2008) states that regionally, Kenya has not yet complied with the Women's Protocol to the African Charter on Human and People's Rights, which has a provision (article 15) that shows the importance of land rights in attaining food security and sustainable development.

2.1.4.4 LAWS, PROTOCOLS, POLICIES RATIFIED ON WOMEN PROPERTY OWNERSHIP IN ZIMBABWE

In Zimbabwe various laws, policies and protocols were revised so that they can address gender inequality as well recognizing property rights for all. In the same direction with Kenya, Zimbabwe adopted the 1979 CEDAW in 1991 which provided for among other things, the rights of women and ensuring they have access to technological infrastructure, agricultural loans, marketing facilities and the availing of opportunities to access land and agricultural support. Thus shows that the government was signing to the fact of zero tolerance to discrimination and give equal opportunities to both men and women. The Zimbabwean government also adopted the 1948 Human Rights Declarations as guiding principles of ensuring elimination of discrimination in all spheres of life. Therefore, this implies that the government of Zimbabwe promotes gender equality in property ownership although customs compromises these laws.

Mushunje (2001) stipulated that Article of the International Convention for Economic, social and Cultural Rights provides for the right to sufficient housing and legally secured tenure. Although Zimbabwe has ratified these progressive conventions, women in the country today cannot claim to enjoy the right to legal tenure or non-discrimination. Despite Zimbabwe's effort to align various provisions to curb gender discrimination, the situation on the ground conflicts these efforts as women are still discriminated against. The constitution of Zimbabwe Amendment No. 20 provides for gender equality, section 13, 23 and section 71 on rights. However, these provisions are not yet effective because subsidiary legislation like customary laws, are not yet aligned with the constitution. Ncube (1991) notes that land property laws are chief contributors to women problems. There is therefore a need to ensure that laws are consistent with the constitution to avoid ambiguity in recognizing women's rights to property.

2.1.5 BARRIERS TO WOMEN'S PROPERTY OWNERSHIP

Women face several barriers to accessing, owning and controlling property. While poverty is a major hindrance to property ownership, there are also other barriers related to gender that include the nature of various programs that are designed and implemented without taking women into consideration, most women are not aware of their rights and programs to promote land ownership, gender biased behavior of land officers, as well as social and cultural practices of specific communities and the study tries to identify such gender specific barriers, which are categorized as social, cultural and institutional barriers faced by women to secure properties. A woman may have legal rights to property, and yet the right may not be recognized as socially legitimate. When economic activities and social responsibilities are defined along the lines of gender, women's access to productive assets such as land are often influenced by social norms, culture and attitudes. On institutional barriers, the process of property registration and transfers are often full of red tape and time consuming, entailing high administrative cost and requiring various documents and women sometimes do not have patience to wait for the processes and others do not have knowledge of what is required especially those in rural areas. Again there are several administrative and legal difficulties faced by women when making land ownership registration.

2.1.5.1 SOCIAL AND RELIGIOUS PRACTICES UNDERMINING WOMEN'S RIGHTS TO PROPERTY

Globally, most religions put women on a lesser position than men, thus putting them at a disadvantage. Acker (1997) noted that the Islamic religion, a fervent Muslim can stop praying whenever they see a donkey or a woman in appearance. They would make a prayer thanking God that they are not a Jew and not a gentile and that they are a man and not a woman. Thus, showing that women are not considered as important such that they are marginalized in most religion and even in cultures, which many of them believe that women should always be below the men and should lean on them for survival that is why in property ownership women do not own much and they do not have a say in those property use.

More so, in Christianity, the bible records that a woman was not formed from the dust like man, but was formed using Adam's rib. Moreover Adam was given authority over all creation before a

woman was formed. It is against this background that a man in Christian circles is considered the head of the family and a woman is supposed to submit and honor the wishes of a man. The gospel of submission is also amplified in the New Testament where women are instructed to submit to their husbands, husbands are addressed as heads of the family and Christ as the head of the Church. Thus from a biblical narrative, it is unnecessary for a woman to own property because they are under man. In some religious sects women are not allowed to stand in front of men to preach which is a clear indication of women's discrimination that also goes a long way into discrimination in property ownership. Traditionally, women are not permitted to consult ancestors (*midzimu*) but can only consult stray spirits (*mashavi*). Taking care of children and husbands as well as doing domestic chores are considered prime roles of women, thus undermining their right to property ownership.

2.1.5.2 INSTITUTIONAL

The legal framework is categorized by general laws and also the customary laws enshrined through the system of traditional leadership. This means that the provisions of sections like section 71 of the Zimbabwean Constitution which provides for rights to property and even the section of Human rights it is not effective because they will always be a conflict between the institution of legal laws and the institution of traditional leaders. This is because the supreme law can advocate for human rights and gender equality but those can never be effective as long as tradition or culture is said to be free to an extent that the tradition or culture overrides the law in the sense that traditional leaders have been given powers to rule in their areas of jurisdiction such that they would not allow practices that do not fit their culture of which there are given the power in chapter 15 of the Constitution of Zimbabwe amendment No. 20 of 2013. This is taking for example on allocation of land if the customary law state that women will only own a land or property under a man it means a women will not have the ownership despite the provision in the constitution.

2.1.5.3 CULTURAL

Culture and customs continue to support male inheritance of family land and the lack of gender-sensitive family laws has created a conflict between Constitutional provisions on gender equality against customary practices that discriminate against women in relation to land ownership.

Although they are laws that provide for wives and daughters to inherit property and titles, specific socio-cultural factors hinder them from enjoying this right for example the Law of Succession Act in Kenya and the Inheritance Act in Zimbabwe and the Constitution of Zimbabwe section. Often women have been forced to surrender their inheritance rights or sell their property cheaply as a result of social pressure.

2.1.6 MODELS

2.1.6.1 WOMEN IN DEVELOPMENT (WID)

This model exclusively tackled issues related to women and not men because of the assumption that women are excluded in development. WID came into being in 1970 with an aim of ensuring that women are involved in development, boost their incomes and productivity as well as having property rights, reduction of women's marginalization in productive sectors and ensure the provision of practical gender needs (PGN) as well as strategic gender needs (SGN). The model's implementing strategies strengthen this study as the strategies targeted to empower women for them to be able to claim the rights to property ownership provided for in various pieces of legislation and also the women empowerment and anti-poverty strategy, where it had to make sure that it integrates women in development so that they develop themselves and it dealt with the issue of population which caused poverty such that they had to control fertility through fighting women's rights to properties and governance. The model however left out major factors that needs to be dealt with to enable women to be able to have property ownership and able to stand for themselves. These are issues like there is need to do away with customary practices, gender stereo types, religion and some legislative laws that put women in an advantaged position despite them having rights to own assets.

2.1.6.2 WOMEN AND DEVELOPMENT

WAD origins can be traced back to between the 1950s and 1960s when around 50 countries got their independence from colonial masters. WAD owes much of its content to Marxism drawn from the dependency theory. According to Rathbeger (1990) the approach argues that there must be a development approach that protects women from being integrated into the patriarchal system and advocates for the protection of women against the dominion of patriarchy. The central gist of WAD is women emancipation from poverty and their active participation as well as

benefit in development efforts and initiatives. Connelly et al (2005) state that the approach argues that women's role in development must be distinctly acknowledged, women have a crucial role in maintaining societies and are the key players in agricultural sector across various African countries. Their role however, has been undermined through lack of support and recognition by national and development funds from the donor community. Moyoyeta (2004) notes that WAD mainly focus on how women interact with development and not necessarily purely on measures to ensure women integration into development. Global inequalities have been viewed by WAD as the main problem facing poor countries and their citizens, therefore they suggested for the development to be meaningful and women's role have to be acknowledged.

2.1.6.3 GENDER AND DEVELOPMENT

Gender and development (GAD) emerged around early 1980s and was largely influenced by the experiences and analysis of the social feminists of the west with an interest in development. This socialist feminist approach in GAD takes lessons from WID and WAD and maximizes on their shortcomings. The approach is a result of limitations of WID policies in transforming the lives of women and aims to eradicate political, economic and social development disparities amongst women and men. According to Grown et al (1997) and Connelly (2005), GAD as an approach views women's marginalization in the society as a result of patriarchy at a national, community and household level. GAD pays particular attention to the social relationships of men and women even at the workplace in a bid to examine and solve the limited access of women to the having control and power over resources. Gender based division of labor is seen as a root cause of inequality as it renders women incapable of performing certain duties. According to Gender Mainstreaming (2005), GAD outlines the need for women to take active roles in development issues and not to be just passive beneficiaries of development initiatives. Women are encouraged to be active in political processes and taking up key political positions. Mainstreaming Gender Equity (2005) is of the opinion that GAD is also interested in curbing the oppression of women in public and private life, through an approach that scrutinizes the differences between and men in relation to legal rights, roles, power, needs and opportunities. The approach fits in the study as it stresses out that women spend most of their time doing their socially constructed roles,

therefore do not have time to fight for their rights and striving to own valuable resources, thus it therefore supports the view that women have less access to property than men.

2.1.7 THEORETICAL FRAMEWORK

2.1.7.1 FEMINIST THEORIES

According to Hooks (2000) Feminism is a movement against sexism, exploitation and oppression based on sex. Ropers-Huilman (2003) states that the theory is largely concerned with the well-being of women, it basically has three important principles namely; women's valuable contribution to every facet in the world, women have not maximized their potential because of oppression, to ensure utmost participation feminists should not be given only to criticizing but work towards transforming the society for women empowerment. Tong (2009) outlines the theory's argument that there is a misguided belief in the society that women are physically and intellectually inferior to men. The feminist theories attempt to give an overview of women's discrimination and the theory is a combination of various theories focusing on women like the Liberal feminist theory and Marxist Feminist theory.

2.1.7.2 LIBERAL FEMINIST THEORY

Giddens (2001) states that liberal feminist theory believes that poor access of women and girls to civil rights and resources like education, property and employment opportunities produces gender inequality. Magezis (1996) notes that liberal feminists are of the belief that the discrimination of women is a result socialization, bias and sexism. Women must be treated with equality with men and economic, political and social opportunities must be availed to both men and women equally. The liberal feminist theory views women as constrained by legal, social and cultural institutions. Therefore, there is need for a culture of equal participation, opportunities and fairness in issues that affect and determine the direction of societies. Proportional representation especially in is a solution proposed to curb discrimination of women in property ownership, education and access to resources. There is need for legal reforms that will make it highly possible for women to occupy key decision making positions.

APPLICATION OF THE THEORY AND RELEVANCE TO THE STUDY

The theory illustrated above provides for the clarity of the main thrust under research which is to bring to light the inaccuracies in allocation and ownership of properties between men and women. The theory brings to light that women are marginalized and are not involved in many issues that concern them such that they become vulnerable to poverty than men. However, the Liberal Feminist theory has its own shortcomings, the gap of which this study is trying to cover, the gaps which are that they do not go deeper in explaining the causes of women subordination hence cannot offer solutions for an unknown cause, it ignores power relations (structural inequalities) prevailing in society and also it calls for access to education, health, employment, legal instrument ignoring lower class women especially those in rural areas where there are poor roads which are not accessible such that they cannot easily access services and the only option to serve these rural women is giving them equal ownership of properties like land and livestock as they mainly survive from agriculture which they cannot do without property ownership.

2.1.7.3 MARXIST- FEMINIST THEORY

Marxist Feminists are various scholars who articulate the oppression of women by applying the Marxist theory of determining economic activities. The theory originated in the 1970s influenced by Women and Development (WAD) approach as well as being a critic of other theories like the modernization theory and liberal feminist theory. Sue Sharpe, Marynard and Juliet Mitchel are some of the proponents of the Marxist Feminists theory. Bryson (1992) states that Marxist feminists argue that capitalism and private property ownership are root causes of gender inequality. Men are viewed as powerful because of their control of the means of production and women's lack of control of the means of control, thus oppressed and exploited. Marxist feminists believe that women are treated as secondary providers of labor compared to men; women are only called upon as a low cost replacement of men. Sharpe in O'Donnell (1992) states that women are treated as temporary labor by employees and that they should consider it as a privilege to be having an income. Bryson (1992) states that employees do not value women, instead consider them as surplus that can be laid off anytime, men are considered as breadwinners with a prerogative of owning valuable assets and earning better wages than women. Marxist feminists argue that the exploitation of women is rampant, for example they work in factories producing at no cost but with no control of the products even if the products are a necessity to their sexuality. The need to get rid of capitalism in the economic system and

replace it with a socialist approach that will reform the control of the means of production is emphasized. Pilcher et.al (2004) stipulated that the obligation is upon women to free themselves from discriminatory and traditional gender roles as well as being dependent on men.

APPLICATION AND RELEVANCE OF THE THEORY TO THE STUDY

The theory has gaps which are that it emphasis much on capitalism forgetting that today some SADC countries have come up with national gender policies and legal instruments that enable women to access property, capital, loans and land and also that entry into wage labor by women from the 18th Century to today does not prove to be key to their liberation, it has instead increased women's labor burdens. Many societies are still male dominated with powerful posts in male hands and in countries like Zimbabwe, most women find themselves in the informal sector with low unreliable income for example in Rural areas women survive through selling their agriculture products of which they do not have control over valued properties such as land, as it belongs to men according traditional and customary laws.

2.1.7.4 THIRD WORLD COUNTRIES POLITICAL ECONOMY APPROACH

According to Welshenman, et al (1997) and McFadden, (1992) most women in third world countries like Sudan, Somalia and Uganda are based in rural areas. These women comprise of the majority that is not literate and without access to technology, information, property ownership among others. Despite the legal recognition of women's right to property ownership, most of these women have no access to productive land, capital and machinery. Marcus and Dunklin (1998) state that 90% of the agriculture sector workforce are women but they do not have access to crucial factors of production like seeds, land and credit schemes as these are male registered. They further state that production of crops like cotton, maize, palms and tobacco was done by males to marketing boards and realized significant revenue but women were excluded from that economic exchange. Women only produced controlled crops related to subsistence for commercial purposes. This theory has a focus on previously ignored third world women, these include blacks with no representation, rural populace, people with disabilities, young and low class women. Marcus and Duckling (1998) posit that women are considered to be fragmented as a result of factors like ethnicity, age, race, nationality, historical background and class among others. For this reason women have different experiences contrary to traditional feminist theories that assume women have shared experience.

2.1.7.5 GENDER LINKS (GL)'S THEORY OF CHANGE

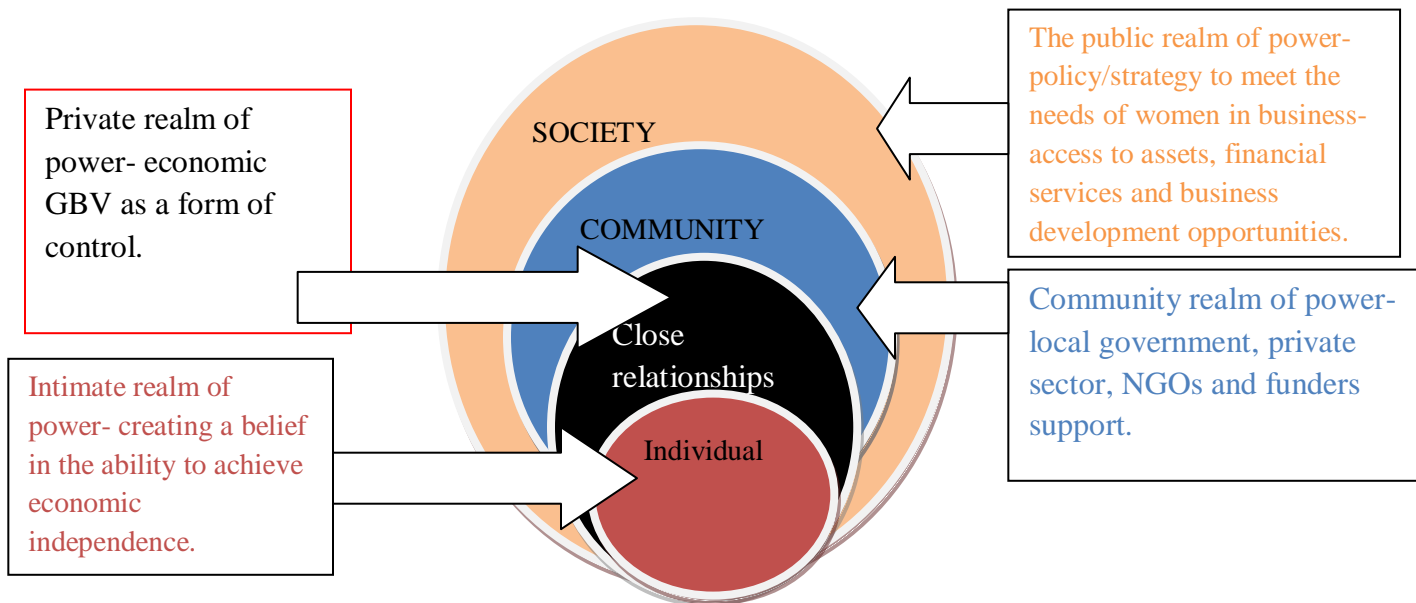


FIGURE 1 (Source: Gender Links Zimbabwe Strategy 2016-2020)

The theory attributes the origins of gender inequality to the home setup. Other factors like the school, workplace, culture, communities, religion, traditional structures, media fraternity, legal framework and others only amplify gender equality that begins from home. Generally, many forms of inequality have been identified in the society, but gender inequality has been treated as normal such that it can go unnoticed, many women have been socialized to consider themselves as inferior and dependent on men. Women tend to be followed by gender inequality especially in property ownership all of their lives regardless of legal reforms to protect them against discrimination and inequalities. The theory of change by GL points out that as much as individual, community, family and social factors affect the efforts of changing, they can be reversed into a positive virtuous cycle that can transform the status of women to that of having power and control over the means of production like valuable to survive. The campaign for the SADC Protocol on Gender and development which has 28 targets that were to be achieved by 2015, was spearheaded by the Gender Links (GL). Through its justice, media and governance

programmes, GL works to achieve these targets. It also uses Thenjiwe Mtintso's framework depicted below;

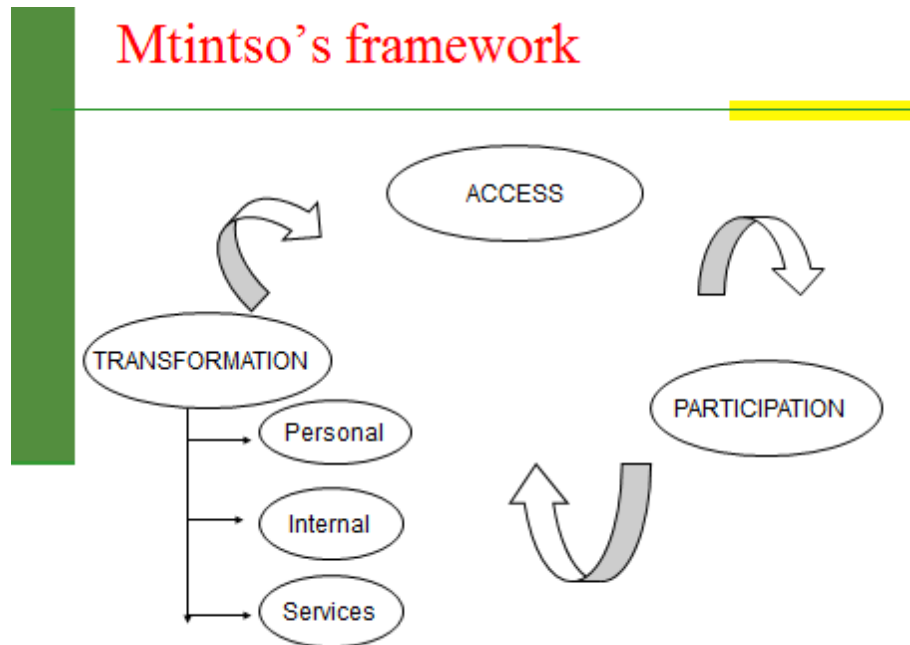


Figure 2(source: GL Zimbabwe Strategy 2016-2020)

According to Mtintso (2015), women can only make a difference when they accorded access influential positions of decision making. Globally, special measures like voluntary and legal quota systems have increased the number of women participating in political processes. Mtinsto intimates that it is inadequate to rely on women's access to decision making positions because they can still be sidelined if they are not in powerful leadership positions where structural, capacity and informal limitations can silence their voices. There is need for sterner measures to ensure and improve women's effective participation, transformation can only be a reality when women effectively participate and have access to ownership of assets. This can only be measured internally by examining changes in the culture of the institution and externally by assessing the improved support for women and changes of men's attitudes towards women.

2.1.8 EMPIRICAL FRAMEWORK

2.1.8.1 WOMEN AND PROPERTY OWNERSHIP IN KENYA

Despite the women's property rights being provided for in the Kenya constitution of 2010 and other national statutory instruments, in practice women are still at a disadvantage with continued discrimination. Customary laws are major hindrance to total women emancipation in terms of property ownership as they are still prohibited to inherit land. Most families in Kenya are sustained by agricultural and livestock production therefore land ownership becomes pivotal especially for women. Grown et al (2005) indicate that 80% of Kenya's workforce are women yet they own a meagre 1% of titles to land and 5-6% jointly registered in their names and man. Due to this ownership disparity, poverty eradication efforts have not yielded positive results in Kenya with poverty levels at 46% and women making a larger proportion of the 46%. Grown et al (2005) note that it is pitiful that women, who are above half of Kenya's population, rarely have ownership of property and are without decision making power in terms of determining land allocation and use. Male farmers have more access to agricultural education and services and women's contribution to the economy and country's GDP is considered less valuable. The reconciliation process in the pipeline seems to be addressing issues of land in Kenya, however the outstanding issue is the extent to which women's rights are prioritized in the reconciliation and land reform processes

WOMEN, PROPERTIES AND THE ECONOMY

It is critical that property rights for women are prioritized because they are critical in mapping their social and economic status as well as empowerment. The importance of land in transforming lives cannot be overstated; it is a productive resource that ensures employment provision. With land ownership farmers has access to agricultural inputs, determine their access to more productive service and resources, land is also a social asset, preserves cultural identity, gives political power and gives one access to local processes of decision making. Ensuring that women have access to other natural resources like water, firewood and products from the forest are essential for food security because land is becoming scarce. However, women in Kenya have less access to these services and despite having rights to property ownership they still in practice do not own properties especially valuable ones.

The Federation of Women Lawyers (2006) is the view that the rights of women to property are not equal to those of men. The women's right to ownership, inheritance, management and disposal of property is constantly undermined by laws, customs and individuals that include officials from government that still consider women as undeserving of owning property. Property rights violations have devastating effects like poverty, violence, diseases, homelessness and exploitation of women and their children in Kenya's economy. Sustainable use of land in Kenya is hampered by discrimination based on gender. Many communities in Kenya, women access but not ownership and control of family land, this hinders women from using land as collateral in accessing other valuable resources. Without a land title accessing credit is near impossible because collateral is a prerequisite. Thus this negatively affects women's socio-economic status.

2.1.8.2 WOMEN AND PROPERTY OWNERSHIP IN LATIN AMERICA

Household surveys conducted in Latin America and the Caribbean, provided a picture of indicators regarding gender inequalities in ownership of different assets in that region. The surveys also indicate that ownership of housing in most Latin American nations is more equitable than a household head analysis. That is, if the analysis of housing ownership was done by analyzing the sex of the household head, the results of asset ownership based on gender were going to be over estimated. It was estimated that in Nicaragua, women own 36-41% of physical wealth. On the contrary, had the analysis been done by the sex of the household head, the results would indicate that women own 20-23% of household wealth, which is significantly below the average share of households headed by females in the country. Deere et.al (2001) note that the difference in the vision of relative poverty in females is caused by the fact that some women own property either individually or jointly with their husbands but in a household headed by a male.

Buvinić and Gupta (1997) concluded that a lot of studies found households headed by females to be poor than those headed by males. This might be caused by various reasons, for example the definition of households led by females is that there is no adult male in that household which connotes fewer individuals to work and generate income for the household. There is a general sentiment that suggest women's disadvantage in the labor market because of segregation in occupations, the nature of female employment opportunities that are temporary and sporadic. Thus women tend to be economically disadvantaged compared to their male counterparts.

2.1.8.3 GAPS IN LITERATURE

Gender issues in property ownership have drowned much attention among theorists and scholars, trying to address the issue of gender inequality in many parts of the world. In the research under study the researcher looked into theories and case studies to try and see whether there is women property ownership in different countries and though these, tried by all means to bring out the inaccuracies in property allocation and ownership there are many gaps that this study seeks to fill in.

Many scholars and theories provided for the causes of women not able to own property especially valuable once and most of the causes if not all are focused on men and long constructed beliefs that put women under men. Of course those are the hindrances but literature left the major issue which is women themselves they are the cause of their marginalization in property ownership. The researcher is of the view that women themselves do not believe in themselves that they can own valuable property and be on top of men taking for example even in jobs, like in powerful posts women often do not aim for powerful or high positions as they regard those positions as of men for instance in Zimbabwe in politics both the president and the vice president are males and it is only ones where a women occupied such a high position like vice president and it can be because of the violence associated with the political environment such that women are then afraid to be involved much, a questioned can be posed that, How can women own property when they are afraid of acquiring it?. One can have property ownership through working for it and if one is not prepared, reluctant and afraid to work for it, then defiantly they will have less property ownership than men.

Literature focused more on the barriers to women property ownerships which are social, cultural, legal and institutional but it forgot to state measures to be taken to make sure that those barriers are taken care of. The empirical base of this study shows that in many countries like Kenya and Latin America women do not own property because of patriarchal society, socially constructed beliefs and the institutional provisions of the states and the scholars, academics and theorists failed to identify that there is need to do away with such customs so as to incorporate women into property. Therefore as the academics studying this study the researcher noted that there is need for legal backup on women that provide for social, cultural and institutional provisions not

to undermine women's rights as according the Constitution of Zimbabwe Amendment No. 20 of 2013 section 48 every person has a right to own property and able to exercise power over that property. Again there is need for gender awareness programs to women especially the primitive ones and their husbands, fathers and sons so that they will not marginalize women in ownership of property hiding in the cushion of culture and socially constructed views. Also scholars have been successfully able to identify poverty as a barrier but the loophole is that they did not provide the solution to address poverty on women.

Most researches were successful in identifying the existence of laws, policies and protocols that supports gender equality and provide for equal human rights especially taking for example the case studies which the researcher used, clearly stipulated the existence of gender equality law provisions. However, there are some loopholes as the studies failed to identify the fact that the real issue is not about the law existence but the enforcement of such laws. Furthermore, some women mostly in rural areas lack empowerment, therefore the need for awareness to teach them their rights and the importance of having ownership of property.

2.1.9 SUMMARY

Both the conceptual and empirical frameworks on women and property ownership have revealed the extent of patriarchal control in society from ancient ages to the present century. The studies by various scholars demonstrated that in many parts of the world women property and land rights are generally weaker and insecure in comparison with those of men. The problem is located to the fact that many countries like Zimbabwe are generally a culturally patriarchal society with glaring legal and policy gaps. It has been argued that access to secure property rights by women is critical for development given the statistics show that they make a bigger percentage of agricultural farmers in many countries. A complex mix of cultural, legal and social factors and obstacles stand in the way of women's realizing equal property right in countries like Zimbabwe and the deep rooted cultural beliefs continue to give precedence to male ownership of properties as opposed to women. Therefore, the study is going to use different methods and tools to gather data from the horses' mouths on whether or not women own property and the chapter III below will demonstrate the methods, design and tools to be used in searching reality on women and property ownership. The targeted population in the study was discussed as well and the sample size with the instruments was also discussed in the chapter.

CHAPTER III

RESEARCH METHODOLOGY

3.0 INTRODUCTION

The chapter provides the methods or ways which the researcher is to use in the research; these methods shall provide an insight on how the research is going to be conducted and where it is to be conducted. The essence of research methodology is to give out to the readers the area of study that was conducted, how the researcher conducted it and the targeted population and how that population was involved in the study and why. In carrying out the study qualitative and quantitative methods was used so as to validate the study. The study used qualitative research design to collect data pertaining the research questions and also quantitative methodology was used to show and bring out the quantity of women who have property ownership as compared to men and able to analyze the inaccuracies and imbalances in property allocation and ownership.

3.1 RESEACH METHODOLOGY

Research methodology is defined as the theoretical study of the logical basis of research, collecting data and interpretation and analyzing the findings. Strass and Corbin (1998) qualitative research is the type of research that produces findings not arrived by means of statistical procedures or other means of quantification and it is the research that uses open ended semi structured or closed structured interviews, observations and focus groups to explore and understand the attitudes, feelings, opinions and behavior of individuals or groups of people. Mouton (1996) stipulated that qualitative research concepts and constructs are meaningful words that can be analyzed in their own right to gain a greater depth of understanding of a given concept.

Mouton and Marias (1996) further indicate that to understand the complex processes that precipitate human interaction, it is necessary to obtain that which is relevant to various attitudinal, situational and environmental factors in the world of those investigated. Qualitative methodology refers to research which produces descriptive data and it allows the researcher to know the subjects personally and see them as they are to experience their daily struggles when confronted with real life situations and interpret and describe the actions of the subjects.

Therefore, this study focuses mostly on using qualitative method though quantitative method was also used. The method is used to bring out to open whether or not women do have property ownership and show the inaccuracies in property allocation and ownership between men and women and able to analyze the causes of those inaccuracies, through the collection of practical and clear data from the horses' mouths. Through qualitative data the study will be able to produce the actual quality of life women in rural areas represented by Tongogara Rural District are living compared to that of their male counterparts whereas quantitative data gives the number of the women who have property ownership and home ownerships. Thus, by the use of these two in collaboration it validates the study and it avoids duplication of some researchers' work.

3.2 RESEARCH DESIGN

Research design refers to the overall strategy that one chooses to integrate the difference components of the study in a coherent and logical way, thereby, ensuring one will effectively address the research problem and it constitutes the blueprint for the collection, measurement and analysis of data (De Vaus 2001). Strauss and Corbin (1998) views research design as the plan for the study ,which provides the overall framework for collecting the data ,outlines the detailed steps in the study and provides guidelines for systematic data gathering. Thus, it is a programme to guide the researcher in collecting, analyzing and interpreting observed facts and it is an overall plan for conceptual research problems to the pertinent empirical research therefore, in other words, it articulates what data is required, what methods are going to be used to collect and analyze the data and how all of this is to answer the research question.

The research design adopted for this study is descriptive survey which triangulated qualitative and quantitative techniques and also phenomenology design is to be adapted as the community is going to constitute the focus group which is to be interviewed using semi structured questions and interviews schedules will be utilized to obtain primary data and the information to be gathered shall be collected, analyzed and interpreted into meaningful conclusions.

It is important to note that research design is a stage where the researcher must decide how to measure the two main variables, hypothesis and the group of people, who will be used as research subjects, what their particular characteristics should be and under what circumstances the data will be gathered.

3.3 TARGETED POPULATION

Target population is the total group of individuals from which the sample might be drawn. It is the entire population, or group that a researcher is interested in researching and examining then a sampling frame is drawn from the target population. According to Parahoo (1997), target population is the aggregate units in which information can be gathered and Kitchenham and Pflieger (2002) defined target population as the group of people to whom the study applies. Therefore, Tongogara has a population of 77 460 which is composed of 24 wards and 24 councilors and 4 chiefs, with ward 8 as the targeted ward with a population of 3 594, 1 705 males and 1 889 females and 765 households (ZIMSTATS 2012) which includes the Chief Banga and councilors

3.4 SAMPLING METHODS

3.4.1 PROBABILITY AND NON PROBABILITY SAMPLING

Probability sampling is the technique that gives all the individuals in the population equal chances of being selected by the means of gathering them in a manner that they will be randomly picked with the assumption that every individual is suitable for the research. It is based on the fact that every member of the sample knows about the study and has equal opportunity to be selected and probability sampling uses random sampling technique in creating a sample whereas non-probability sampling uses non-random processes such as researcher judgment or convenience sampling (Mugo 2002). Therefore this study used both probability and non-probability sampling in creating a sample. The research used simple random sampling, purposive sampling and stratified random sampling method to create a sample.

3.5 SAMPLING TECHNIQUES

Sampling is critical in the research data collection as it determines the participants in the research project, According to Marshall et.al(1989), for a sample to be considered reliable, it must consist of a reasonable number of people. In this study, stratified sampling and purposive sampling was used.

3.5.1 STRATIFIED SAMPLING

A stratified sample is a type of random sample, in which the researcher first identifies a set of mutually exclusive categories and then uses a random election method to select the respondents

and the principle of stratified random sampling is to divide the population into different groups called strata so that each element of the population belongs to one. Therefore in each strata, random sampling is formed using random or interval sampling the technique was used both as a probability and non probability technique (westfall 2008). Therefore, the researcher put women and men in subgroups depending with their common characteristics like age and then simple randomly picking the respondents. The technique was used to make it easier for the administration of survey very easy as focus was to be made on identified strata.

3.5.2 PURPOSIVE SAMPLING

The purposive sampling technique is characterized by identifying access points or settings where subjects could more easily be reached, and by selecting knowledgeable subjects. Purposive sampling entails the researcher selecting particular elements from the population that will be representative or informative about the topic and it is using the researcher's judgment on the population and selects the samplers picking the people that the researcher thinks are relevant based on a certain criteria. It is a form of non-probability sample in which the subjects selected would meet the study's needs and were picked for a purpose, Baker et al (1995) is of the view that this form of sampling generally considers the most common characteristics of the type it is desired to investigate tries to figure out where such individuals can be found and then endeavors to study them. The researcher used the knowledge on the population and able to make a judgment was made on which participants to select to provide the best information to address the purpose of the research. Therefore, this can lead to biased data. Thakur (2009) define sample size as a segment of subpart of the whole population sample size which can be the actual number of people the researcher obtained information form. Therefore, to present the population of Tongogara rural district the researcher employed a sample of 30 to obtain clear data at a limited time where 63% that is 20 of the samples were women and 37% that is 10 were men and among those women and men there were 2 councilors, 1 chief.

3.5.3 SAMPLE SIZE

The researcher chose to conduct the study in ward 8 because the ward is among the wards that are in poverty and some of the causes are lack of property ownership. Out of a population of 3 594 the researcher came up with a sample of 30 respondents which includes men, women, chiefs

and councilors. The sample was conducted through; on women a purposive sampling technique was used where the researcher would select the respondents according to a certain attribute like age or marital status where 14 women were selected which is 46% of the total sample size. Men also they were selected through random sampling where the researcher would randomly pick the men in the village using stratified random sampling, the researcher put the men in mutually exclusive straters or categories and randomly picked the 9 men that is 30% of the total sample size. The chief was selected using purposive sampling, where chief Banga was purposively selected as he is the chief for the ward selected. Lastly the councilors were randomly selected and the researcher picked a female councilor and a male councilor for reduced bias data purposes.

Table 3. 1 table of sample size

Targeted group	Sample size	Actual response	Sampling technique
Women	14	12	Stratified random sampling
Men	9	8	Stratified random sampling
Chiefs	1	0	Purposive sampling
Councilors	1	1	Purposive sampling
Focused group discussion	1(5)	1(4)	Purposive sampling

3.5 RESEARCH INSTRUMENTS

Data collection instruments are tools or apparatus and ways that are utilized by the researcher to assemble important information to the research and according to Parahoo (1997) they are fact finding strategies, which means that they are tools for collecting data. The study, used research instruments which include questionnaires, interviews and observation. This was necessary to eliminate weaknesses and balance the strength of the methods through triangulation.

3.6 PRIMARY DATA

Primary data is the data that is found through the field research and can be acquired through research instruments and according to Tunney et.al (1991) research instrument are the tools that are designed to collect data. The tools that are used to collect the primary data are observation,

interviews, questionnaires among others and this study used questionnaires, observations and focused group discussions to obtain the intended data.

3.6.1 QUESTIONNAIRES

According to Dillman (1994) questionnaires are a group of composed questionnaires focused to members where they are solicited and reacted in structure of writing. Questionnaires are to be expression of public thinking; hence some of the questions are open ended and some close ended. The researcher figured various questionnaires both close ended and open ended questionnaires require the respondent to define reacts through composing whilst close-ended questionnaires the respondents tick in the suitable given alternatives whilst open ended questionnaires are complicated to the respondent though they are the most effective for the study since they require explanations after ticking where appropriate such it provides clear data as compared to close ended which requires ticking only appropriate and responding yes or no without any explanation such that it becomes a challenge to the researcher to be able to analyze the data.

Questionnaires are instruments of data collection consisting of standardized series of questions to be answered in writing by the respondents. In this study, the researcher constructed a set of questions and the participants were asked to answer the questions in a self-administered form and questionnaires are used primarily in survey research, but also in experiments, file research and other modes of observations.

Since time was a challenge to the researcher to undertake the research in all wards, questionnaires were important to the study as they are not time consuming. The questionnaires were used on men and women of the Tongogara community and councilors it was easy for the researcher to gather information as councilors have a better level of literacy such that they were able to fill in appropriate boxes for closed ended questionnaires. Again it was also simple that the respondents can answer the questions in the absence of the researcher.

3.6.2 FOCUS GROUP DISUSSION

The research used focused group discussion also to strengthen the data. Kumar (2011) cited in Kadiki (2014) argues that a ‘focus group is a form of strategy in qualitative research in which attributes opinions and perceptions towards an issue, product, services or programmes are

explored through free and open discussion between members of the group and the researcher. This is to say that the researcher choose the people they assume they are suitable for the research and can provide necessary data and conduct a group discussion with them.

Therefore, this research used focused group discussion instrument which allows the researcher to get clear and detailed data as the tool allows respondent to elaborate their suggestions express their feelings and the researcher on the other hand able to ask questions where they do not understand or need for clarity. The researcher used the discussions on the heads of households and the elderly since are the ones that are mostly affected by the ownership of property and the elderly who are above 65 years could not understand the questionnaires and could not respond also such that focus group discussion made it easier for them to provide their views on the topic at hand.

3.6.3 OBSERVATION

Observation is a type of qualitative research method which not only included participant's observation, but also covered ethnography and research work in the field. In the observational research design, multiple study sites are involved and observational data can be integrated as confirmatory research great deal of what researchers do in the field, is to pay attention and listen carefully. In observation, the researcher carefully scrutinizes the physical settings to capture its atmosphere. Observational techniques were used to determine how individuals or groups of people react under specific circumstances and observe some of the things that can be seen such as observing property owned by men and that owned by women observing if they are the same or there is a difference. Every recording made should be a true reflection of what was observed at the precise moment and not of what was anticipated or predicted. Observation has the advantage that real life behavior can be perceived, studied and verified and also that any misunderstandings are clarified and verified on the spot.

The researcher had group discussions with two groups which comprised of 4 people per each group and the researcher used observation during the discussions and observed the people's reactions when they were discussing, their emotions and how they feel about the property ownership situation and was able to collaborate the observations with the information obtained through the questionnaires and the discussions. During the distribution and collection of questionnaires the researcher used observation to see property ownership situation in the area

and also during the discussions some showed the research the property they owned such as land and houses showing the difference between what men own and what men own as some respondent had assumptions that the researcher would give them property aid, that of which it is a delimitation as to the respondents could exaggerate for pity. Thus, observations were used in collaboration with the information provided in the questionnaires and during group discussions.

3.7 SECONDARY DATA

Secondary data is the data that is obtained from other researchers and scholars and it can be called desktop survey. It is obtained from books, articles, internet sources, journals among other sources of secondary data. The study used secondary data also to be able to validate the study and show that the study is not a mystery but an issue which other people has also viewed. The researcher used articles, books, journals and internet sources to bring out whether or not women own property and able to identify the barriers to women property ownership and come up with solutions.

3.8 ETHICAL CONSIDERATIONS

It must be put into consideration on the onset that carrying out a research in any discipline or area ethics needs to be observed. That is to follow the rules of the area and honesty during the research period. According to De Vos (2005), ethics is a matter of principled sensitivity to the rights of others and Hamersley et.al (2012) defines ethics as a set of principles and values that exemplify what is good or right. The researcher took recognizance of the principles and morals of the people and of the area during the data collection period like the principle of solidarity and of confidentiality as there are some information that the respondents could not share the researcher respected that and find other ways of getting the data like observing. This can be delimitation to data collection such that there is need to provide the measures to protect the respondents and those who provide data to the researcher. The rights of the people again was recognized in the collection of data and where necessary there was need to take precaution of protecting the responders through laws or other things for them to freely give information with clarity and also the researcher took note, not to use any illegal means to get information as it is unethical. Again the researcher considered the solidarity principle so as to gain popularity and trust of the responded such that the researcher was able to find clarified data.

3.9 VALIDITY AND RELIABILITY

Reliability and validity entails the extent to which the study is trustworthy and clear without bias. The research is very reliable as the researcher did a survey in the area of study and the findings are valid and clear since all the data presented were acquired from the horses' mouths, the very own people who are experience property ownership problems. The research was inclusive in nature; it involved everyone despite of gender, age and race. Thus, this makes the study valid and reliable as there was no biased information obtained since the researcher was able to weigh findings from different people and came up with clear explanations since Degu and Yigzaw (2006) views validity as the degree of closeness between a measurement and the true of what is being measured whereas reliability is referred as the repeatability of a measure that is the degree of closeness between repeated measurement of the same value.

3.10 PRE-TEST

Pretest is where a questionnaire is administered and tested on a small sample of respondents before embarking on the real study in order to identify problems and corrections like complicated wording or statements. The researcher conducted a pre-test study with the fellow students where corrections were made on the questions, such that it made the actual research easier as to the questionnaires was simplified.

3.11 SUMMARY

Research methods reflect the approach to tackling the research problem. Depending upon the need, research methods could be either an amalgam of both qualitative and quantitative or qualitative or quantitative independently. By adopting qualitative methodology, a prospective researcher was to fine tune the pre conceived notions as well as extrapolate the thought process, analyzing and estimating the issues from an in depth perspectives. Therefore the chapter presented the target population which the Tongogara community has a population of 77 460 which is composed of 24 wards and 24 councilors and 4 chiefs. The study targeted ward 8 with a population of 3 594, 1 705 males and 1 889 females and 765 households (ZIMSTATS 2012) which includes the Chiefs and councilors and a sample size of 30 was selected. In conducting the study the researcher used the tools discussed in this chapter which are focus group discussion, questionnaires and observational methods are sometimes, supplemental means for collaborating research findings. The chapter that follows discussed the data presentation, analysis and

interpretations. The chapter explored the findings during the field survey and the data is presented using data tabulation, graphs and pictures for the data to be translated into meaningful explanations.

CHAPTER IV

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 INTRODUCTION

Data analysis is the process of developing answers to questions through the examination and interpretation of Data and it also plays a crucial role in data quality assessment by pointing to data quality problems in a given survey. Presentation, analysis of data is the process of organizing data into logical, sequential and meaningful classifications so as to make them meaningful to the study. The previous chapter explained the methodology used to conduct the survey for accurate data and it provided for the tools to be used in the collection of data. Therefore, the data presentation and analysis chapter serves to explain and analyze the findings from 30 respondents who were provided with questionnaires and discussions which were contacted with 2 focused groups on women and property ownership, whether or not women own property, into meaningful explanations. The research was conducted in Tongogara rural in pursuing to find out if women own property and if that is the case what property they own and if they do not own the property what would be the barrier or cause. In presenting the findings the researcher shall use graphs, tabular and pie charts to present the data.

4.1 RESPONSE RATE

The response rate is the actual population which was able to respond to the study or participate in the study against the sample size. There is need for a high percentage rate of respondent so as to maximize reliability and viability of the study and reduce bias as Birmingham (2000) is of the view that an ideal focused group should not have fewer than four and more than twelve participants therefore, the table below summarizes the response rate for questionnaires and focused group discussions.

Table 4. 1 RESPONSE RATE FOR QUESTIONNAIRES AND FOCUS GROUPS DISCUSSION

Targeted group	Sample size	Actual response	Response rate
Women	14	12	87%
Men	9	8	90%
Chiefs	1	0	0%
Councilors	2	1	50%
Focused group discussion	1(5)	1(4)	100%

Total	30	25	83%
--------------	-----------	-----------	------------

Source: Research data (2018)

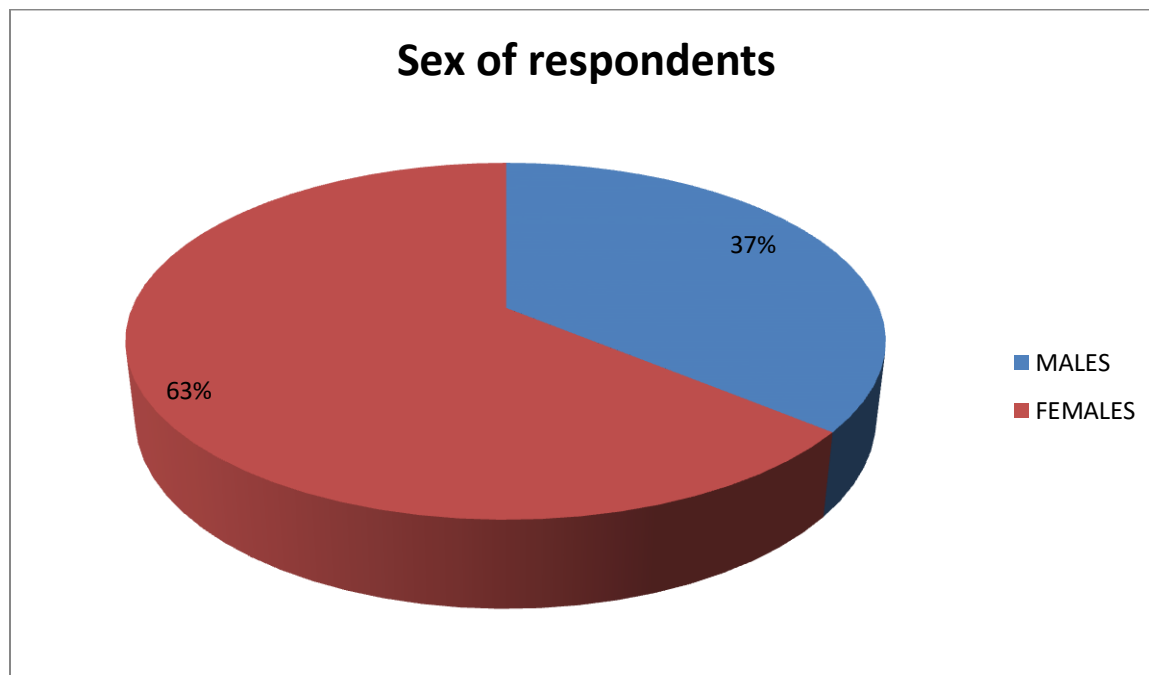
The table above shows the targeted population, sample size and response rate. The researcher targeted a population of 30 people, 27 of which were community members (men and women), 2 councilors and 1 chief. The actual population is 25 where 4 of the questionnaires from the community were returned unanswered and 1 also from the chief was also returned unanswered. The table shows that women were the ones which constitute the majority respondents with the number of 12 respondents which is 86% out of 14 distributed questionnaires and chiefs being the least respondents who failed to respond to the questionnaire which is 0%. Focus group discussion was done with one group of house heads where 4 people participated including 2 females and 2 males and since Birmingham (2000) argue that it is important for a group to be 4 or and not more than 12 participant the discussion was reliable. Therefore, a conclusion can be drawn to say that women participated more in the study because most women are unemployed in rural areas such that when the research was conducted women were the ones available mostly.

Table 4. 2 TOTAL RESPONSE RATE

Sample size	Actual participated respondents	Response rate
30	25	83%

Out of 30 people of the sample size 25 which is 83% participated in the study and this reduced information bias as the responds rate is higher than the percentage rate of those who did not respond.

Fig 4. 1 SEX OF RESPONDENTS

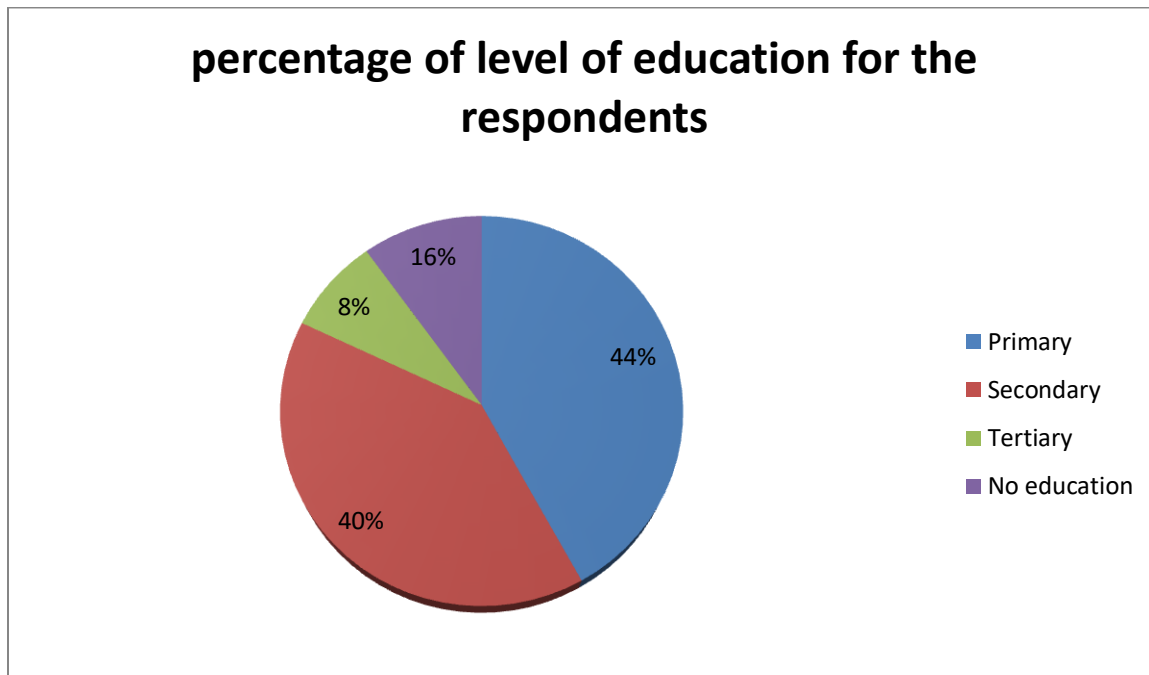


Source: Research data (2018)

4.2 SEX OF THE RESPONDENTS

The pie chart below represents the sex of the respondent where females have a major percentage of 64% that is 16 compared to that of males which is 36% (9). Women participated more in the study as because women in Tongogara rural district occupies more unemployment percentage rate than men as head of families. Therefore, when the researcher moved around with questionnaires more women were found to be available at homes and men would be at work. This is evidence that women occupy a highest rate of unemployment in rural areas which implies that they are not able to acquire property because they do not have access to resources.

Fig 4. 2 RESPONDENTS LEVELS OF EDUCATION



Source: Research data (2018)

4.3 LEVELS OF EDUCATION FOR THE RESPONDENTS

The chart above represent the level of education for the respondents showing that the respondents with no education were 4 which is 16%, with primary education 11 respondent which is 44%, with secondary education 10 respondents which is 40% and with tertiary education 2 respondents which is 8% of the respondent. It is evidenced that the respondent with primary level education constitutes the majority of the respondents with its 44% and those with tertiary education constituting the least number with the rate of 8%, this is justified since the study was conducted in Tongogara rural district most people in rural areas have primary and secondary education and only a few has tertiary education. Therefore, it was kind of a limitation to the study as some respondents would not understand the questions and some would answer wrongly.

For the 25 (83%) respondents out of 30 questionnaires distributed only 8 that is 32% were able to define property ownership as they all defined it as having legal and social rights on land, building or any other assets and that are registered in one's name and able to claim them. This constitute those amongst those who attended secondary school and those who have tertiary

education and the remaining which are 16% who do not have education and 44% of which have primary level education could not understand property terms in the actual academic way but rather as having mere properties like stoves and pot, therefore, this implies that majority of people in rural areas do not understand what really property ownership is such that it is difficult to give them what they do not understand it is of value.

4.4 MARITAL STATUS OF THE RESPONDENTS

The marital status of the respondents is presented below to be able to analyze the reason of some of the responses in the study as the marital status of someone influences the way he or she answers the questionnaires. Robards (2012) stipulated that it is crucial to consider marital status in explaining living arrangements, thus, the importance of considering marital status in the study of women and property ownership.

Table 4. 3 RESPONDENTS MARITAL STATUS

Marital Status	Frequency	Percentage
single	2	8%
married	11	44%
divorced	4	16%
widowed	8	32%
Total	25	100%

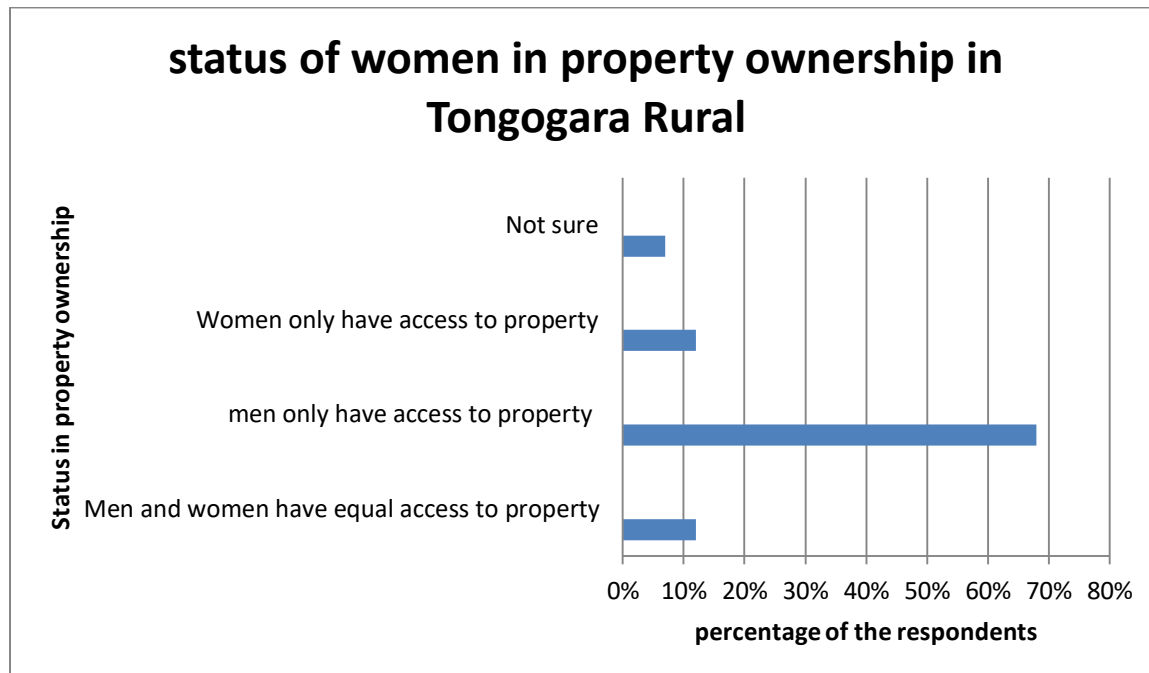
Source Field Research 2018

The table above shows the percentages of respondents' marital status which shows that the respondent who are single were 2 which is 8%, those who are married were 11 which is 44%, those divorced were 4 which is 16% and the widowed ones were 8 which is 32% and of all these respondents married people are the ones that are the most respondents with the percentage rate of 44% and the single people being the least respondent. Thus, this could mean that the young single people are moving from rural areas to urban areas and rural area have a large number of people who are married and are clinging on to their husbands or wives, which then means that the information provided on women property ownership was based on experience and is valid.

4.5 STATUS OF WOMEN IN PROPERTY OWNERSHIP

The graph below represents the percentage of the situation of women in property ownership in Tongogara rural district were 92% of the them respondent and only 7% of them were not sure what is the situation like.

Fig 4. 3 STATUS OF WOMEN IN PROPERTY OWNERSHIP



source :Raw data 2018.

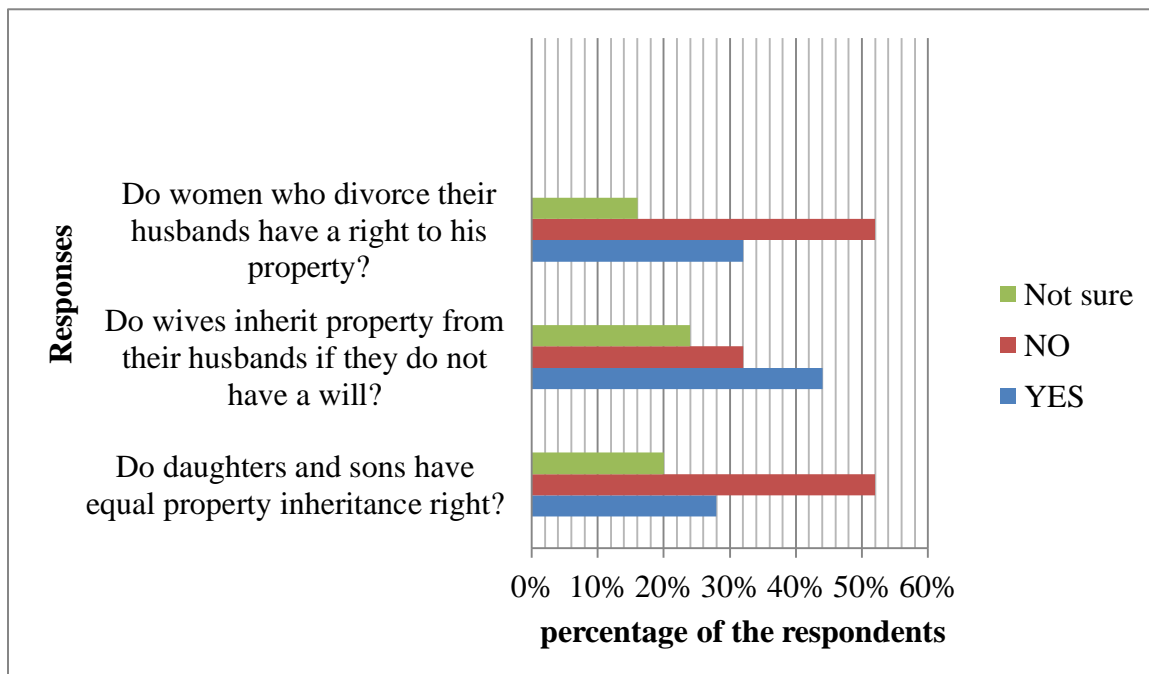
Of the 25 respondent who were able to respond to the questionnaires 3 which were men that is 12% respondent that men and women have equal access to property, the other 12% again said that men only have access to property, 7% were not sure who actually have more access to property than men and the other 68% (17) that is 10 women and 7 men said that men are the ones that have more access to property. The research shows that the majority respondents were of the opinion that men have more access to property and the least goes to those who were not sure.

Of the majority 68% who said that men have more access to property than men, 40% which were women said that their reason of saying men have more access than men is that men have got the resources as they are the most employed group especially in well paying jobs, thus can purchase and posses property as many as they want. They argue that this is in contrast with women who

majority of them are not employed and if employed do not hold high post like those of men so do not have resources like money to be able to occupy properties. The other remaining 28% which were men of the total 68% respondents also lies their argument on the fact that Tongogara rural district is a patriarchal society and men are considered to be the heads of families such that they have to own properties and women do not need to own property because they are under men and they can be taken care of and they argue that women are men's property such that a property cannot own another property. Thus, this shows that men have more access to property than men in Tongogara rural district and are because of a patriarchal society which leaves women at the mercy of men.

4.6 PERCENTAGE OF RESPONDENTS TO INHERITANCE RIGHTS

Fig 4. 4 INHERITANCE RIGHTS



Source: field research 2018

On the question “Do wives inherit property from their husbands if they do not have the will?” 11 which are 44% responded **YES** and they explained that as long as the couple wedded the woman will have a right to the property as they are entitled to equal share according to the Marriage Act. Of the 44% (11) 5 were women and 6 were men and women mentioned that if there is no

wedding certificate then the wife will not inherit the husband property and according to the law she is not entitled to anything despite the fact that they probably worked together to acquire those properties. 8 which is 32% of the respondents that is 5 women and 3 men responded **NO** and they went on to explain that they do not think women have the right of inheriting the property because in many instances especially if the widow do not have a male child she will not inherit anything especially if she did not wed and even they wed, the relatives of the deceased denies the widow her right claiming that she will get married again and squander their family properties with other men strangers. The respondents were also of the opinion that if the widow is not denied her right the relatives take all valuable properties like land, livestock and estates. Of all the respondents 6(24%) of them responded **NOT SURE** and they explained that since it is in rural area (Tongogara) they do not understand the issue of inheritance, if the husband dies they just continues with their lives as before and they do not know whether they inherit or not and whether they have the right to inherit or not.

More so, on the question also as illustrated on the graph above which asks whether daughters and sons have equal property inheritance rights 7 of the respondents which is 28% responded **YES** and they explained that as long as she or he is a child of that house, they inherit the same and are given the same right to the properties unless of course if there is a will that states otherwise. 52% of the respondents that is 13 respondents which 6 were men and 7 women answered **NO**, women explain that of course daughters and sons are all children but they are never equal in inheritance as Zimbabwe is a patriarchal society so sons will always have an upper hand in inheritance than daughters. Also men claimed and explained that sons are the ones that should inherit property as they will grow it and it will remain in the family than making the daughter inherit who will get married and squander the property with strangers. Moreover, the other remaining respondents of 20% they respond **NOT SURE** saying that they do not think they know what happens on inheriting between daughters and sons they think inheritance is for wives and husbands not involving children.

On the question that asks whether women who divorce their husbands have the right to his property or not 32% of the respondents that is 8 people responded **YES** and of the 8, 4 women respondent and explained that it is according to the law that when a married couple (wedded) they are entitled to equal shares of everything that was acquired in the course of the marriage.

Also, they explained that in some instances if the woman is to have the children custody she inherits more. 52% of the total respondents that is 13 of them, respondent **NO** and they explained that if the wife decides to divorce a husband, the husband will not allow her to take away his properties on the basis that she will get married and give another man his property (the men respondents said). The remaining percentage of 16% which is 4 respondents they answered **NOT SURE**.

Plate 4. 1 A PROPERTY OWNED BY A WOMAN

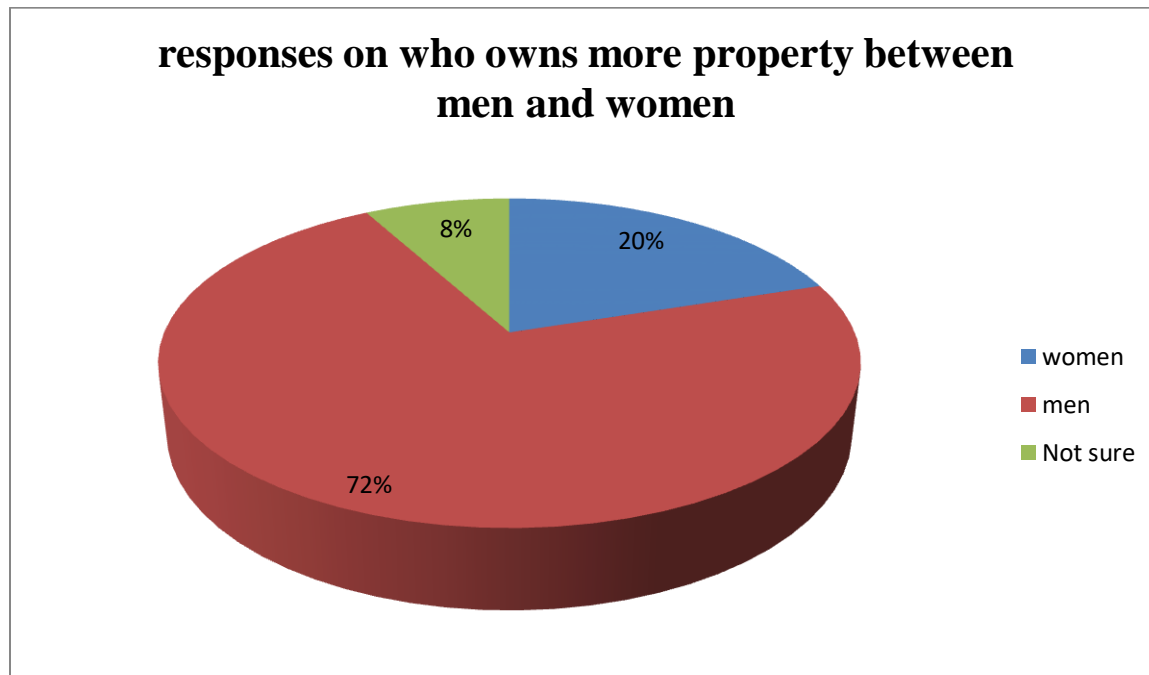


Source: Field research 2018

The plate above shows a woman standing in front of her substandard hut and few chickens. The researcher observed that women who are heads of houses suffers most in acquiring property due to the nature of the houses they are living and the property they own. This is so because according to the focus group discussion done by the researcher women own property under men in Tongogara rural district such that widows have less access to property than men.

4.7 GENDER AND PROPERTY OWNERSHIP

Fig 4. 5 PROPERTY OWNERSHIP RATE BETWEEN MEN AND WOMEN



Source: Research data 2018.

The chart above shows that 72% (18 people) of the respondents responded that it is **men** who have more access to property, the 53% of the 72% were women who responded and explained that men believe they are head of houses such that they think they should have more access to property than women. Further of those 72%, 8 of them that is 32% who were men explained that women are called to be helpers of men and their duty is to look after the family and to take care of the kitchen so there is no need for them to own property and men are the ones who are mostly employed such that they can afford property and can take care of it. Thus, the data shows that women are being marginalized and have less access to property and such they are the ones that suffers more in case of natural disasters like poverty. This however validates the study in the sense that it brings out the inaccuracies in property ownership between women and men.

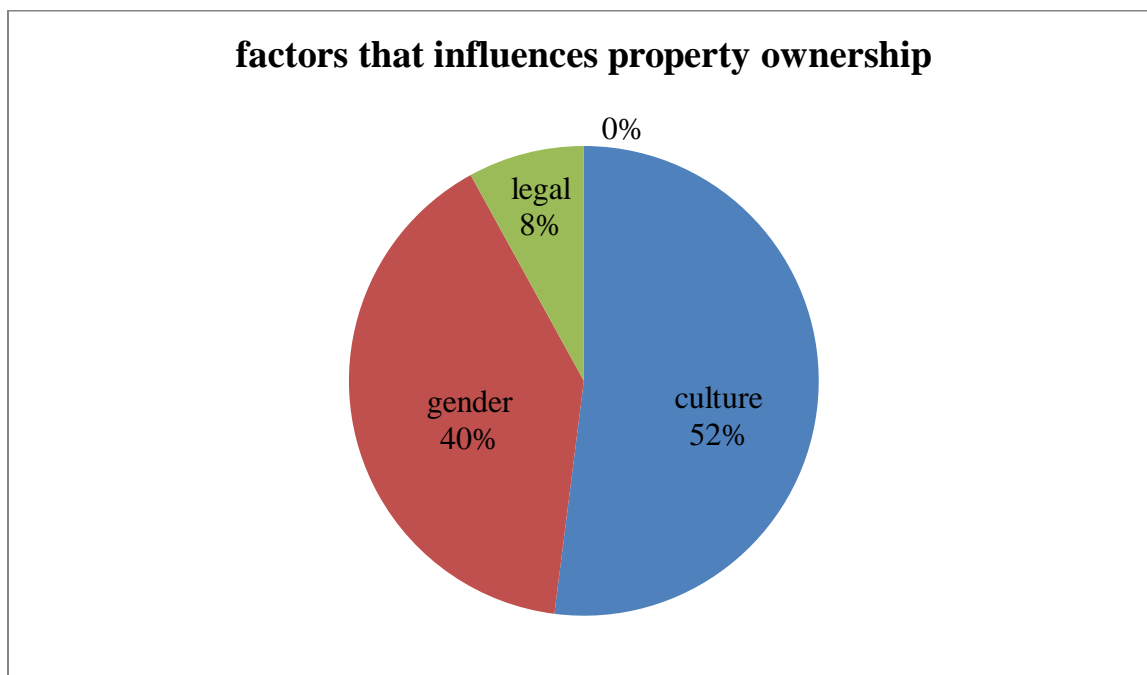
Of the total respondents of 25 people 20% of them that is 5 respondents who were men responded that **women** have more access to property. The respondents explained that the gender policies, protocols and laws are giving women more power to property ownership forgetting men exist, 1 of the respondent (a Councilor) quoted the constitution of Zimbabwe amendment No. 20

of 2013 section 17 (Gender balance) explaining that it is all about women. 8% of the respondent answered **not sure**.

Therefore, the largest percentage is on the fact that men have more access to property than women which is 72% and the least percent is at those who respondent not sure which is 8%. Thus, this shows that men have more access to property than women and despite the struggle to gender balance which is stated in section 17 of the constitution of Zimbabwe amendment No.20 of 2013 women are still marginalized and are rejected their rights to property which are stated in section 71 of the constitution of Zimbabwe amendment No.20 of 2013.

4.9 FACTORS INFLUENCES PROPERTY OWNERSHIP

Fig 4. 6 FACTORS THAT INFLUENCES PROPERTY OWNERSHIP



Source: Field research 2018

The chart represents the percentage of respondents on factors that influences property ownership in Tongogara rural district. 13(52%) respondents both women and men out of the 83% total respondents responded that it is culture that influences property ownership that is 8 women and 5 men. They stated that in Zimbabwe there are different cultures and each has its way of doing things and they pointed out that Tongogara rural just like many other rural areas in Zimbabwe it is a male dominated society which give respect to men as heads of families such if one is a man

it gives him high probability of getting access to property than women. One of the male respondents actually pointed out that, 'In our culture a woman should only know her role as wife and looking after the family and leave the property issues to the head of the house "baba vemusha" in shona language, he also explained that if women get equal access to property with that of men they will disrespect their husbands and see themselves as equals which is not accepted to their culture. This shows that the culture of Tongogara rural district subordinates women and put women in a place where they are at the mercy of men.

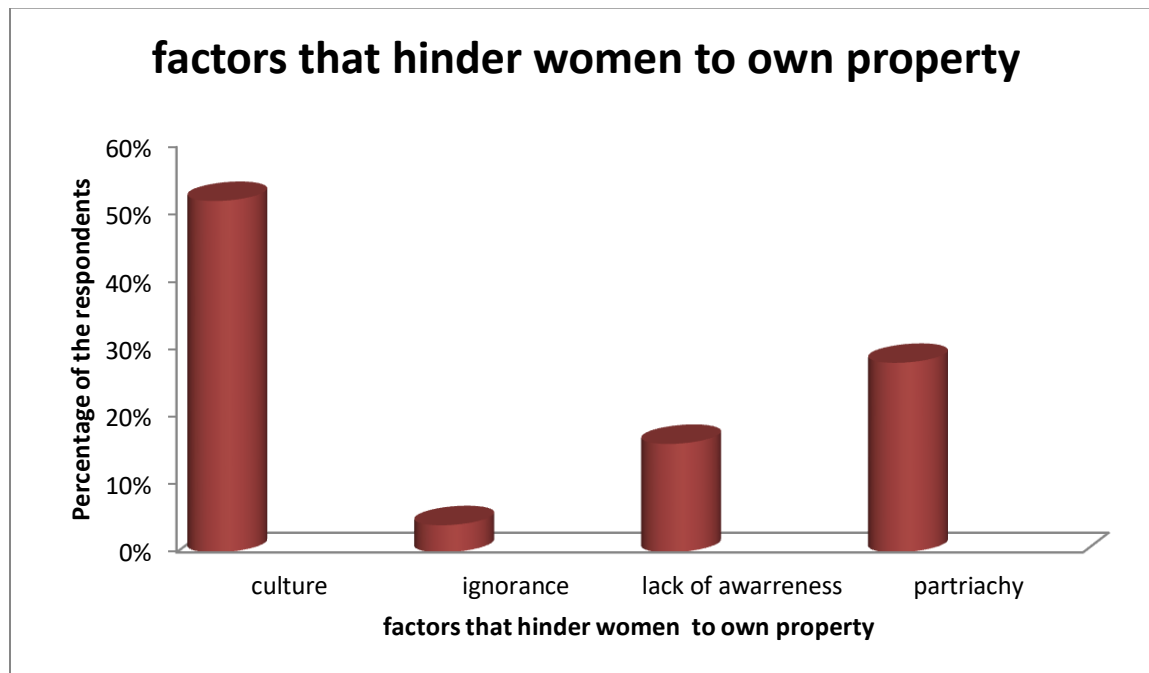
The findings also show that 40% of the total 83% respondents say gender influences property ownership. They explained that their socially constructed roles determine property ownership, therefore, women are regarded as weak and cannot handle things like property and of the 40% 24% were men and they stated that, as they say it 'women are our property and even from the creation God said a woman is the helper, so a woman is there to help me as a man not to own a property because I take care of her'. Thus, depriving women their right to property because of socially constructed views on them (gender) as World Health Organization (WHO) (2013) refers to gender as the socially constructed characteristics of women and men such as norms, roles and relationships of between groups of men and women. The remaining 16% of the respondents who said gender influences property ownership were women and they explained bringing out their grief saying that the socially constructed roles are being a stumping block to their success. 10% says legal factors; they were of the opinion that if legally a person is entitled to something then nothing should stop them from taking the thing because no one is above the law which means that the law is the one which determines property ownership, though a question can be paused, Is the law being applied in property ownership.

From the research findings culture was the most factors that was said to influence allocation of property and property ownership with a percentage of 52% with men occupying 20% and women 32%, this is so because culture influences many things that hinders women property ownership, things like patriarchy and gender as the respondents stipulated. This is so because it is the culture that determines gender (the socially constructed views on men and women) which affects women in property ownership. Thus, make it the most factor which influences property ownership in Tongogara community. Therefore, it is crucial to note that women are being marginalized in

societies in terms of property ownership and it is because of cultures that believes that women are always under men and do not need to own property as they are also a men's property.

4.10 BARRIERS TO WOMEN PROPERTY OWNERSHIP

Fig 4. 7 BARRIERS TO WOMEN PROPERTY OWNERSHIP



Source: Research data (2018)

The findings on the barriers to women property ownership show that 13(52%) of the respondent responded that culture is the factor that hinders women to own property. The respondents explained that Tongogara rural district has the culture that gives respect to men as heads of families and it such the culture does not see women fit to have property ownership for whatsoever reason. The women explained that cultural they are men's properties and they are owned by men such that men are supposed to have more access to property than women. Therefore, women are supposed to be submissive to their husbands and only them such that they cannot own property because when they have property just as of men, they will think they are equals said the other men respondents who stated that, 'It is wrong for women to own property just as of us because they will become disrespectful and they will think we are equals and we are not'.

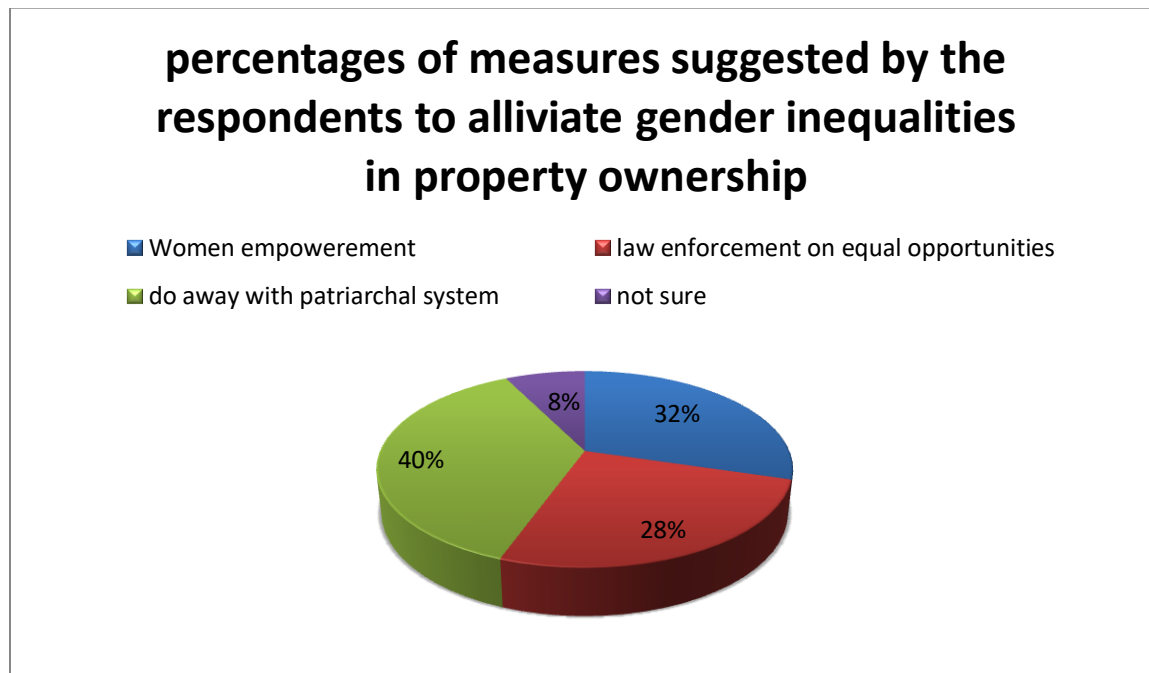
Of the total respondent percentage of 83% that is 25 people, 1 person (4%) of the respondents answered that it is ignorance that hinders women to own property. The respondent explained that women usually those in rural areas are not aware of their rights not only to property but even human rights in general, such that they are easily manipulated and marginalized and they always accept their position in the society. To add on, the woman responded that sometimes they are aware of their rights but they do not know how to stand up for their rights or how to get what they are entitled to get for example on issues of inheritance. 16% that is 4 people answered lack of awareness; their opinion is that women needs to be educated for their rights especially in rural areas, most learned women are in urban areas and those in rural areas like Tongogara rural district. This shows that people in rural areas needs awareness on property rights so that they will not be rejected of their rights and begin to own property.

The remaining 7 people which are 28% of the total respondents responded that it is patriarchal society that hinders women not to own property. They explained that Tongogara like other Zimbabwean societies it is a male dominated society and the norms and values of the community are that women are under men and if she wants to own property they should own it under a man. Women in Tongogara are used that men are the ones which are supposed to own valued assets because they are the ones who takes care of the family and if it is a female headed household they stated that the properties will be registered in the son's name and in the case where the son does not exist male relatives will have their name on those properties.

The most percentage is on culture which is 52% of the respondents, this shows that culture is the major obstacle in hindering women to own property as it is the same culture that promotes patriarchy and gender inequalities as Newman (2018) in *Sex and Gender: What is the difference*, stated that gender is referred to the role of a male or female in society and tends to denote the social and cultural role of each sex within a given society. Thus, there is need for a solution for how to deal with the cultures that stand in the way of gender equality. Ignorance is the factor which received least percentage of respondents which shows that external forces are hindering women to own property not that they are not aware of their rights or they are relaxed. Thus, shows that the laws that preach the gospel of gender equality should be enforced in all parts of Zimbabwe and rural areas should be reached also.

4.11 SOLUTIONS TO ADDRESS GENDER INEQUALITIES IN PROPERTY OWNERSHIP

Fig 4. 8 SOLUTIONS TO GENDER INEQUALITY IN PROPERTY OWNERSHIP



Source: Field research data (2018)

The findings of the research provide that 10 (40%) that is 1 councilor, 7 women and 2 men of the respondents suggested that there is need for a society free from patriarchy. They explained that ‘let every person be treated with integrity as we are all equal above the Lord’ as stated in the Constitution of Zimbabwe amendment No. 20 of 2013 section 56 (stated the law). The respondents (women) respondent that they respect their male counterparts but they should also get same opportunities with that of the men in mines, in owning livestock and land for agriculture mostly as they explained that ‘we women we are the ones looking after the children and if hunger strikes we are the ones to deal with the disasters’ so they were saying that it is important for women to own property than men because women are the ones who looks after families thus, it only makes sense for them to have valuable properties. The respondents also explained that they are capable of developing from those properties like land such that they just want access to property and they will develop their community.

Of all the respondents 32% said that there is need for women empowerment, these 8 which were 4 men who explained in different ways but meaning the same thing saying of course it can be said there is women empowerment in the nation but they said that it is not reaching the rural people. The remain 4 who were women said that “We need to know how we can get access to the property we are just rural women who do not know anything about rights and if there is anything that can be done please do” the female respondents noted. This shows that empowerment is there but some are left out and they need to be educated on their rights and how they ought to fight for them. The 28%(7) of the respondents says there is need for law enforcement on issues to do with gender equality as pointed in the laws, policies and protocols because to them it is not applying because all what they know is the African culture dominates and it influence property ownership especially in rural areas like Tongogara.

Doing away with patriarchal society is a solution which have the most percentage of 40% out of the total respondents saying that if patriarchal is removed then everyone despite race or gender will be able to own property as provide for in the constitution of Zimbabwe section 71. Not sure received least percentage of 8% (2).

4.12 SUMMARY

The chapter explores the data collected in Tongogara rural district on women and property ownership. The purpose of the chapter is to interpret and analyze the data and put them into meaningful conclusions, which graphs, pie charts and tabular was used to present the data so as it can be understandable to the readers and for academic use. The response rate for the study was 83% of the total sample and of this 37% were men and 63% men and findings shows that despite the rights women have in property ownership they do not have access to property especially compared to men. The finding shows that men have more access to property than men showing that the status of women in property ownership is critical and that legal, culture and gender are the factors that influences property ownership. Ignorance, lack of awareness, culture and patriarchy are the factors that were evidenced to be the hindering factors to women property ownership. Therefore the next chapter, chapter V will summarize and conclude the study of women and property ownership and give recommendations which will be linked with the data found and the empirical evidence and conceptual frameworks and methods used to collect data.

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 INTRODUCTION

The chapter serves to summarize the major highlights of the study explored in the preceding chapters. This means that the chapter is going to summarize all the chapters of the study women and property ownership. Conclusions also are going to be drawn on the findings of the study which the survey was done in Tongogara rural district and some set of recommendations will be given that the researcher came up with in trying to cover the study gaps according to the empirical evidence and conceptual framework.

5.1 SUMMARY

The topic under study is women and property ownership in Tongogara rural district and the first chapter of this study explored the background of the study where it explained the history of ownership of property by women and how it came by so as to appreciate the context in which the study was carried out. The chapter also exposed the statement of the problem which is the research problem that drove the researcher to want to survey or study the area through the empirical findings. Objectives of the study were also identified which led this study and acted as the guide, the research questions also helps in answering the problems at hand and answering of the questions guided the research through. Chapter 1 also explored the delimitation, limitations and the significance of the study. The objectives of the study explored in the first chapter are to identify the status of women in property ownership, where the study explained the situation of women in property whether or not they own property or not. The other objective is to demonstrate the barriers to women property ownership in Zimbabwe, where the causes of women not to have property ownership and hindrances where explored which were classified as cultural, social, gender and institutional systems. The other objective is to demonstrate the gender inequalities in property ownership and property allocation, where the inequalities in allocation of property and ownership were explored in different ways. The last objective is to establish measures to alleviate inequalities in property ownership. The objectives guide the findings whether women own property or not and if they do not own what might be the cause.

This helped the study to have a direction and focus and have clear data. The significance of the study and justification of the study was also part of the first chapter. It states the importance of the research, why the study had to be done, whether or not the study was necessary to be carried out where the researcher explored the importance of integrating women in property ownership such that if there are gender inequalities in property allocation and ownership the study is a necessity.

The chapter that followed consists of the conceptual framework, empirical evidence and theoretical evidence. This chapter explained the literature review, where the study of other academics was used to see the viability of the study and to be aware of what other scholars think and suggest on women and property ownership. The chapter is in three categories, the conceptualization of property ownership and find out its connection with women where the status of women in property ownership, gender and property ownership, women's rights in property and barriers to women property ownership were contextualized. Theories and case studies were also used to cement the study and Kenya and Latin America was used. The literature review chapter cements the study in the sense that due to empirical evidence, the study was able to find facts about other countries on women and ownership, how the situation is and how the laws of different countries say about the rights of women in property so as to come up with viable conclusions. Again the theoretical base helps with the facts established by theorists where the study used the Gender links theory of change and feminist theories.

The methods used to collect data and findings were explained in Chapter 3. The study used a combination of qualitative and quantitative techniques in the research which had a sample size of 30 respondents. The chapter provides the preparations of the field work and provides the sampling techniques to be used in the survey therefore, purposive sampling and random sampling was used and the data collection instruments used were Questionnaires and focused group discussions to get the data. In order to test the viability of the study a pre-test was conducted with fellow students.

Finally, the chapter that contains the field work, where the researcher did the survey in Tongogara rural district in finding the connection between women and property whether they own property or not. The sample size for the research was 30 and the actual respondent was 25 which makes the respondent rate 83%. The respondents comprised of 37% who were men and

63% who were women and the findings were presented using graphs, tables and summaries and some of the findings were that gender equality is not considered in property allocation, women are being denied their rights. The finding shows that men have more access to property than men showing that the status of women in property ownership is critical and that legal, culture and gender are the factors that influences property ownership. Ignorance, lack of awareness, culture and patriarchy are the factors that were evidenced to be the hindering factors to women property ownership only to mention a few findings which are going to bring out the conclusions that follow.

5.2 CONCLUSIONS

Based on the findings of the study the following conclusions were drawn;

- ❖ The research found that most of the people in Tongogara rural district knows about property but do not really understand what it means to have ownership and how important is.
- ❖ It also found out that there is no gender equality in property allocation and ownership as the men are the ones that were said to have more access to property than women showing that men and women do not have equal access to property.
- ❖ The research also found that women are suppressed in property ownership and the causes are cultural beliefs, patriarchy, ignorance, lack of awareness and poverty.
- ❖ Women according to the findings mostly own houses only and in many cases if the woman is married and the husband is alive the women might possess the house but will not have control over it and if there is no husband but there is a son, the son will have a say on the house than the women, such that it shows that the people in rural area like Tongogara rural district lack awareness because how can someone not have a say on a property or asset that they own.
- ❖ The findings shows that women are being deprived of their rights in property as the people in Tongogara considers their culture that men owns everything which is valuable because they are the head of families and are the ones that take cares of the family.
- ❖ Women are considered to be men's property through the issue of paying bride price of which in Tongogara just like in many African societies it is the man that pays bride prices

such that men considers women their property and another property cannot own the other property because they will be no need, according to the findings.

- ❖ The research found that women in Tongogara rural district survive most through agriculture though some of them are now involved in illegal mining, therefore land is a necessity to them but unfortunately in many instances the land that they grow their crops is not theirs and sometimes after selling the products they need again to pay the owners of the land or to give the money to the husband for him to decide what to do with the money as the head of the house and owner of the land such that women cannot develop their selves if they keep on working for man in rural areas
- ❖ The findings shows that the property inheritance rights of women are there in the laws but are not applied in the lives of the people in rural areas like Tongogara, this is so because a wedded women when her husband dies and she does not have a male child then the husband's relatives will in many cases deny the women to take the inheritances, she may use the inheritances but they will not be in her name, they claim that a woman will be married again and squander their relative's money with another man.
- ❖ The research findings shows that most men in rural areas do not want their wives to own property because they say that if they own property they will start to think they are equal to men and start to disrespect them

5.3 RECOMMENDATIONS

- ❖ There is need for a shift from a patriarchal society to a matriarchal society where there is no dominator in the society
- ❖ Property ownership should be according to the rights in the constitution of Zimbabwe amendment No. 20 of 2013 section 71 which provide for everyone despite race or gender to acquire, hold, occupy, lease, dispose property and property inheritance. Thus there is need for law enforcement in property allocation and ownership
- ❖ Bride prices should be banned or they should come from both women and men so that women will not be treated as men's assets, because the fact that men pays bride prices they start to own women which affects women not only in property ownership but also in development.

- ❖ There should be law enforcement to those cultures that subordinates women, there is need to get rid of those cultures and make sure there is gender equality
- ❖ Fewer women occupy high posts in organizations which mean that at workplace there is need for recruitment on merit.
- ❖ Women in power should encourage and empower other fellow women to pursue for high positions. Thus, there is need for women to empower each other
- ❖ Gender equality should be promoted at all levels and everywhere, that is to say people in rural areas need to be educated about gender equality so there is need for gender awareness
- ❖ Women empowerment should reach to rural areas
- ❖ For gender equality to be achieved it does not have to be one sided but there is need also for a change in university entry points reduction, since women want equal rights which means men also must get the same equal rights such that there is need for students to be enrolled equally and no points reduction for women.
- ❖ Women should be educated on their property rights and know how to fight for them
- ❖ There is need for institutions that educate women in rural areas about property ownership and gender equality.

REFERENCE LIST

BOOKS

Balleis, P (1993), A Critical Guide to ESAP, Mambo Press, Gweru.

Bless and Smith (1995) Fundamentals of Social Research; An African Perspective: SA Juta and Company

Buvinić, M. and Geeta Rao Gupta (1997). Female-Headed Households and Female-Maintained Families: Are They Worth Targeting to Reduce Poverty in Developing Countries? *Economic Development and Cultural Change* 45(2): 259–280.

Connell R.W. (2005), Gender and Power. Stanford, CA: Stanford University Press.

Doss, C. Grown, C and Carmen, D (2008). Gender and Asset Ownership: A Guide to Collecting Individual-Level Data. *Policy Research Working Paper 4704*. Washington, DC: The World Bank. <http://econ.worldbank.org/docsearch>.

FAO (2003), HIV/AIDS and Agriculture: Impacts and Responses, Rome, Italy.

Grown, C et al, (2005). Taking Action: Achieving Gender Equality and Empowering Women: Earthscan Publications, Oxford, UK.

Hooks, B. (2000). Feminism is for everybody: Passionate politics. Cambridge, MA. South End Press.

Jackson, Cecile (1996). Rescuing Gender from the Poverty Trap. *World Development* 24(3): 489–504.

Kurmar R (2001), Research Methodology 3rd Edition, London Sage Publishers.

Moyo, S (1995), The Land Question in Zimbabwe, SAPES Books, SAPES, Harare.

Moyo, S. (2000) Land Reform under Structural Adjustment in Zimbabwe, Stockholm: Elanders Gotab

Neumann L (2000), Social Research Methods. 4th Edition, Pearson's.

Mouton, J. (1996), The Practice of Social Research. OUP, Cape Town

Marshall, C. (1989), Designing Qualitative Research, Sage, Newbury Park. CA 45

Ropers-Huilman, B. (Ed). (2003) Gendered futures in higher education: Critical perspectives for change. Albany, NY: SUNY.

Todaro (1982) Economics for a Developing World, Longman, London

Tunney, D et.al (1991), Choosing Research Methods, London, Oxfam.

RESEARCH PAPERS

Agarwal, B. (1994), “Gender and Command over Property” A Critical Gap in Economic analysis and policy in South Asia.”World Development 22(10).

Agarwal B. (2002) “Are we not peasants too?” Land Rights and Women’s claims in India: SEEDS Number 21. Population Council, New York.

Arlene, F. (2014) “Conducting Research; Literature Reviews: From the Internet to Paper”, Fourth edition. Thousand Oaks, CA: SAGE.

Chigwedere, E. (2000) “The historical Background to Women’s Land Rights in Zimbabwe”. Paper presented at a Women and Lobby Group workshop.

Cross, C. (1997) “Women and Land in the Rural Crisis in Agenda” Empowering Women for Gender Equity.

FAO (2010), “Gender and Land Rights: Understand Complexities, Adjusting Policies” Economic and Social Perspectives, Policy Brief 8

Federal of Women Lawyers (2007), ‘Women and Land Rights’: FIDA

Giovarelli, R. and Wamalwa, B (2011). “Land Tenure, Property Rights and Gender”: Issue Brief

Government of Zimbabwe (1994) Poverty Alleviation Action Plan, Government Printers, Harare.

Gupta, J. (2006), “Property ownership Of Women as Protection for Domestic Violence” The Best Bengal.

Haddad, L. and Harold, A.(1997). “Intrahousehold Resource Allocation in Developing Countries: Models, Methods, and Policy. Baltimore: The Johns Hopkins University Press.

Hart, C. (1998) “Doing a literature review: Releasing the social science research imagination” Getting started on your literature review, London, Sage, The Learning Centre, and UNSW.

Kaseke, E (1993) "A Situation Analysis of the Social Development Fund", Ministry of Public Service, Labor and Social Welfare and UNICEF, Harare.

Medeiros,M. and Costa, J (2008). “Is There a Feminization of Poverty in Latin-American?” *World Development* 36(1): 115–127.

Steinzor N. (2003) “Women’s Property and Inheritance Rights: Improving Lives in a Changing Time.”USAID, Washington DC.

Straus, S. and Corbin, R.G. (1998), *Basic Qualitative Research Techniques and Procedures for Developing Grounded Theory*, Thousand Oaks.

Tong. R (2009). “Feminist thought”: A more comprehensive introduction. Philadelphia, PA: Western Press.

UNICEF (1994) “A Situational Analysis of Women and Children in Zimbabwe”, UNICEF, Harare.

USAID (October 2005) “Enhancing Women’s Access to Markets: An Overview of Donor Programs and Best Practices”.

USAID(2010). Property Rights and resource governance: USAID country profile, Nigeria.

ARTICLES AND JOURNALS

Bryman, A.(1999), *Qualitative Research*, Vol 1, Sage Publication, London.

Kumar, V. (2007), “Factors for Successful E-Governance Adoption A Conceptual Framework”. *The electronic journal of e-government*, 5,1,63-67

Quisumbing, Agnes R, (2001). “Are Women Overrepresented among the Poor?” An Analysis of Poverty in 10 Developing Countries. *Journal of Development Economics* 66(1): 225–269.

UNICEF(2004) “Gender Equality the big Picture” Accessible at:http://www.unicef.org/gender/index_bigpicture.html

World Health Organisation, "Gender, Women and Health: Gender Inequalities and HIV". Available online at:<http://www.who.int/gender/hiv-aids/en/>[last accessed 3December 2012].

STATUTES

Constitution of Zimbabwe Amendment (No. 20) of 2013, Harare, Government printers

Constitution of Kenya 2010, National Council for law

Inheritance Act (2001)

Land Acquisition Act (No. 17) of 1992, Harare Government printers.

APPENDICES
MIDLANDS STATE UN.IVERSITY



FACULTY OF SOCIAL SCIENCES
DEPARTMENT OF LOCAL GOVERNANCE STUDIES

DATA COLLECTION INSTRUMENTS

APPENDIX I Questionnaire for Tongogara community women

My name is Brenda Taruvinga Registration number R144323T a student at Midlands State University currently studying for a BSC Honours Degree in Local Governance Studies. I am researching on **Women and property ownership, a case study of Tongogara Rural District** and the topic under study is in partial fulfillment of the mentioned programme. Therefore, you have been selected to participate in the study and your cooperation will be greatly appreciated. Please be rest assured that the information obtained under this questionnaire will be strictly kept confidential as it will be used only for academic purpose

INSTRUCTIONS:

a) Indicate your answer by ticking (√) in the space provided

b) Fill in the dotted lines

1. Age

20-30	
31-40	
41-50	

51-60	
61 and above	

2. Marital Status

Single	
Married	
Divorced	
widowed	

3. Level of education

Primary	
Secondary	
Tertiary	

4. What is meant by property ownership?

Having legal and social rights on land, building or other items	
Having a right to possess assets	
To have assets that are registered in one's name and able to claim them	

5. What is the situation of property ownership in your community?

Men and women have equal access to property	
Men only have access to property	
Women only have access to property	
Not sure	

6. What property do women own?

Land	
Houses	
Livestock	
None	

Other properties (specify).....

Gender and property ownership

7. Who do you think have more access to property between men and women?

Women	
Men	
Not sure	

Explain your answer.....
.....
.....

8. Is equality considered in property allocation and ownership in your community?

Yes	
No	
Not sure	

Women's rights

9. Women's rights are rights that promote a position of legal and social equality of women with men.

Strongly agree	
----------------	--

Agree	
Disagree	
Not sure	

10. Below are women's property rights, which ones are being recognized in Tongogara community. Tick the ones that are recognized

to acquire property	
To hold property	
To occupy property	
To lease property	
To dispose property	
Property inheritance	
Not sure	

Other rights which are recognized but not mentioned in the above table

.....

Barriers to women property ownership

11. Below is the list of what causes women not to own property, tick the factors that you think causes women not to own property.

Causes	agree	disagree	Not sure
Culture			
Religion			
Ignorance			
Lack of awareness			
Lack of education			

Other factors that causes women not to own property

.....

12. Do you think it is fair for women not to own property?

Yes	No
-----	----

--	--

Explain your answer.....

.....

.....

.....

.....

13. Below are possible solutions to address the inequalities in property allocation and ownership in Tongogara community, tick what you think are the solutions.

Women empowerment	
Awareness campaigns	
Law enforcement on equal opportunities	
Do away with male domination society	
Not sure	

Other

solutions.....

.....

.....

.....

MIDLANDS STATE UNIVERSITY



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

DATA COLLECTION INSTRUMENTS

APPENDIX II Questionnaire for Tongogara community men

My name is Brenda Taruvinga Registration number R144323T a student at Midlands State University currently studying for a BSC Honours Degree in Local Governance Studies. I am researching on **Women and property ownership, a case study of Tongogara Rural District** and the topic under study is in partial fulfillment of the mentioned programme. Therefore, you have been selected to participate in the study and your cooperation will be greatly appreciated and be assured that the information obtained under this questionnaire will be strictly kept confidential as it will be used only for academic purposes.

INSTRUCTIONS

a) Provide your answers by ticking (√) in the space provided

b) Fill in the dotted lines

1. Age

20-30	
31-40	
41-50	

51-60	
61 and above	

2. Marital Status

Single	
Married	
Divorced	
widowed	

3. Level of education

Primary	
Secondary	
Tertiary	

4. What is meant by property ownership?

Having legal and social rights on land, building or other items	
Having a right to possess assets	
To have assets that are registered in one's name and able to claim them	

5. What property do women own?

Land	
Houses	
Livestock	
None	

Other properties (specify).....

Gender and property ownership

6. Who do you think have more access to property between men and women?

Women	
Men	
Not sure	

Explain your answer

.....

Barriers to women property ownership

8. Below is the list of what causes women not to own property, tick what you think causes women not to own property in your community.

Causes	agree	disagree	Not sure
Culture			
Religion			
Ignorance			
Lack of awareness			
Lack of education			

Other causes

.....

.....

.....

9. Below are possible solutions to address the inequalities in property allocation and ownership in your community, tick the possible solutions.

Women empowerment	
Awareness campaigns	

Law enforcement on equal opportunities	
Do away with male domination society	

Other solutions other than those mentioned above.....

MIDLANDS STATE UNIVERSITY



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

DATA COLLECTION INSTRUMENTS

APPENDIX III Questionnaire for Tongogara community Traditional Leaders

My name is Brenda Taruvunga Registration number R144323T a student at Midlands State University currently studying for a BSC Honours Degree in Local Governance Studies. I am researching on **Women and property ownership, a case study of Tongogara Rural District** and the topic under study is in partial fulfillment of the mentioned programme. Therefore, you have been selected to participate in the study and your cooperation will be greatly appreciated and be assured that the information obtained under this questionnaire will be strictly kept confidential as it will be used only for academic purposes.

INSTRUCTIONS

a) Provide your answers by ticking (√) in the space provided

b) Fill in the dotted lines

1. Women’s property rights are rights that promote a position of legal and social equality of women with men.

Agree	
Strongly agree	
Not sure	
Disagree	

2. The patterns and rights of property ownership are influenced by many factors, below are some of the factors, tick the factors that influence property ownership in your community.

cultural	
religion	
Racial	
Gender/sex	
legal	

Other factors other than the above mentioned.....

.....

3. How are women treated in your community?

Equal to men	
Not equal to men	
Not sure	

Explain your answer.....

.....

.....

4. Below is the list of the factors that causes women not to own property, what are the causes in Tongogara. Tick where appropriate

Lack of education	
culture	
religion	
Patriarchal system	
Lack of awareness	

Other causes.....

.....

5. Below are possible solutions to address the inequalities in property allocation and ownership in your community, tick the possible solutions.

Women empowerment	
Awareness campaigns	
Law enforcement on equal opportunities	
Do away with male domination society	

Other solutions other than those mentioned above.....
.....
.....

MIDLANDS STATE UNIVERSITY



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

DATA COLLECTION INSTRUMENTS

APPENDIX IV Questionnaire for Tongogara community councilors

My name is Brenda Taruvinga Registration number R144323T a student at Midlands State University currently studying for a BSC Honours Degree in Local Governance Studies. I am researching on **Women and property ownership, a case of Tongogara Rural District** and the topic under study is in partial fulfillment of the mentioned programme. Therefore, you have been selected to participate in the study and your cooperation will be greatly appreciated and be assured that the information obtained under this questionnaire will be strictly kept confidential as it will be used only for academic purposes.

INSTRUCTIONS

a) Provide your answers by ticking (√) in the space provided

b) Fill in the dotted lines

1. Women's rights are rights that promote a position of legal and social equality of women with men

Strongly agree	
Agree	
Not sure	
Disagree	

2. The patterns and rights of property ownership are influenced by many factors, below are some of the factors, tick the factors that influence property ownership in your community.

cultural	
religion	
Racial	
Gender/sex	
legal	

Other factors which are not mentioned above.....

3. What is your view on women property ownership?

Should have property ownership just as those of men	
Should not own property	

Explain your answer.....

4. Below are women's property rights, which ones are being recognized in Tongogara community, tick the ones that are recognized.

to acquire property	
To occupy property	
To lease property	
To dispose property	
Property inheritance	

Not sure	
----------	--

12. Do you think it is fair for women not to own property?

Yes	No

Explain your answer.....

13. Below are possible solutions to address the inequalities in property allocation and ownership in Tongogara community, tick what you think are the solutions.

Women empowerment	
Awareness campaigns	
Law enforcement on equal opportunities	
Do away with male domination society	
Not sure	

Other solutions.....

MIDLANDS STATE UNIVERSITY



FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF LOCAL GOVERNANCE STUDIES

APPENDIX V Focused Group Discussion Guide For Househeads

I am Brenda Taruvinga Registration number R144323T an undergraduate student at Midlands State University studying for a BSC Honors Degree in Local Governance Studies. In fulfillment of the above mentioned degree program I am carrying out a research on **Women and property ownership in Tongogara Rural District** and you have been selected to participate in the survey. Your contribution will be greatly appreciated as it will help in the completion of the study. Take note that the information provided will be used for academic purposes and treated with confidentiality.

1. How does your community treat women in property ownership?
2. Is gender considered in property allocation and ownership?
3. Based on your observations what is the situation like in your community in terms of property ownership?

4. What can you say about women property rights as a house head?
5. What influences property ownership in Tongogara community?
6. What do you suggest should be done for women and men to have equal access to property ownership?