

RESEARCH PROJECT ON

// *PROPERTY OWNERSHIP TRENDS AMONG
YOUNG WOMEN IN NAIROBI* //

BY

NDIGA, ENID MUTHONI

PREPARED AND PRESENTED IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE
DEGREE OF MASTERS OF AF. . IN GENDER AND
DEVELOPMENT OF THE UNIVERSITY OF NAIROBI

University of NAIROBI Library



0444719 9

DECLARATION

This Gender and Development Research project is my own original work and has not been presented for a degree in any other University

Signed  Date 17/9/07

NDIGA, ENID MUTHONI

N/50/P/7903/04

This Research Project has been submitted for examination with my approval as the University Supervisor

Signed  Date 20th/09/2007.

DR. WILFRED SUBBO (UNIVERSITY SUPERVISOR)

INSTITUTE OF AFRICAN STUDIES (IAS)

UNIVERSITY OF NAIROBI

DEDICATION

To my beloved husband Daniel Irungu and my sons; Nigel Jessee Irungu and Dean Mwenda Irungu for being my source of support and inspiration.

ACKNOWLEDGEMENT

I would like to thank my supervisor Dr. W. Subbo for his patience and guidance and his meticulous and constructive critique. To the staff of Institute of African Studies (IAS) for all the support throughout this process.

Lastly, my appreciation to my colleagues Lydia Muchiri and Linnet Miriti of the MA Gender and Development Class of 2004 for their encouragement and for acting as sounding boards in my designing of the project.

Table of Content

| | |
|----------------------------------------------|-----------|
| DECLARATION | i |
| DEDICATION..... | ii |
| ACKNOWLEDGEMENT..... | iii |
| ABSTRACT | iv |
| List of Tables and Charts | v |
| Chapter 1: Introduction..... | 1 |
| 1.2 Problem Statement | 2 |
| 1.3 Research objectives | 5 |
| 1.4 Justification of the Study..... | 5 |
| Chapter 2: Literature Review..... | 8 |
| 2.2 Theoretical Framework..... | 15 |
| 2.3 Assumptions | 18 |
| 2.4 Conceptual Definition of Terms | 19 |
| 2.5 Operationalization of Variables..... | 20 |
| 2.6 Limitations of the Study..... | 21 |
| Chapter 3: Research Methodology | 22 |
| 3.2 Study Area and Population..... | 22 |
| 3.3 Sampling | 23 |
| 3.4 Data Collection..... | 23 |
| 3.5 Data Analysis..... | 24 |
| 3.6 Ethical Considerations..... | 25 |

| | |
|-----------------------------------------------------|-----------|
| Chapter 4: Findings and Discussions..... | 27 |
| 4.2 Sample Characteristics | 27 |
| 4.3 Types of properties owned by younger women..... | 31 |
| 4.4 Factors influencing property ownership..... | 33 |
| 4.5 Effect of property ownership | 41 |
| Chapter 5: Conclusions | 44 |
| 5.2 Recommendations | 45 |
| References..... | 47 |
| Annexure..... | 49 |

ABSTRACT

The study explores property ownership trends among young women in Nairobi. The main objective of the study is to determine property types owned by young women and to establishing these property ownership trends.

The theoretical framework guiding this study is the empowerment theory in feminist literature and the concepts of access to and control of resources as a means of empowering women in society. The study illustrates the important linkages between access to or control of resources and empowerment of women. A total of 100 respondents, 80 females and 20 males were randomly sampled and interviewed using structured open ended and close ended questionnaires.

The analysis showed that there is a wider range of types of property that younger women can own. The study also shows a clear correlation between the type of property owned and controlled by younger women to the age and marital status of the woman. Educational levels of the women on the other hand had no direct correlation to the types of property that younger women own.

The study recommends the setting up of a proper policy and regulatory framework that will address gender inequities in accessing and controlling property. Awareness creation is necessary to change negative cultural attitudes and practices that inhibit women's access to and control of resources.

LIST OF TABLES AND CHARTS

| | |
|-------------------|---------|
| Table 1 | Page 28 |
| Table 2 | Page 28 |
| Pie Chart 1..... | Page 29 |
| Pie Chart 2..... | Page 29 |
| Bar Graph 1 | Page 30 |
| Bar Graph 2 | Page 30 |
| Table 3 | Page 32 |
| Table 4 | Page 33 |
| Table 5 | Page 34 |
| Table 6 | Page 35 |
| Table 7 | Page 38 |
| Bar Graph 1 | Page 39 |
| Bar Graph 2 | Page 40 |
| Table 8 | Page 42 |
| Table 9 | Page 43 |

CHAPTER 1

1.1 Introduction

Negative cultural attitudes, norms and practices that propagate patriarchy and which entrench the subordination of women; and discriminatory legal frameworks and policies have negatively affected women's property ownership in the world over. In Kenya the situation is not any different. In many communities women did not traditionally own property but they had access to means of production for purposes of enabling them to fulfill their gender roles in society. These rights were based on the women's relationship obtaining between them and either their husbands, fathers, brothers or such other male relatives (FIDA Kenya, 2002).

Despite progress in the demand for gender equality and in women's empowerment in several sectors like in the area of women's representation in leadership and decision making and increases in women's access to employment and education, the situation has not changed much in terms of the percentage of women owning traditional forms of property in the country. For example studies show men own over 56% of immovable property like Land, agricultural produce, big livestock while women own small livestock like ducks, chicken and rabbits and owned 67% of the kitchenware (FIDA Kenya, 2002).

The contention of this study is that due to changes in the socio-economic situations, younger women are now able to access property more easily than their older counterparts. The study also contended that these properties owned by younger women nowadays may not necessarily be the same traditional forms of property as was owned by men.

That the continued emphasis on property in the traditional forms that we know like land and things found on land as the only property worth owning is largely to blame for the bleak picture portrayed of women and property ownership above. This study proposes to examine property (Asset) ownership trends among younger women with a view to establishing newer forms of property that women easily access and control due to the changing social and economic circumstances.

1.2 Problem Statement

Property ownership in any part of the world is influenced by several factors. Key among these is the legal framework prevailing in a country and the customary laws and practices informing the life of the people in that community.

In many Kenyan Communities women's access to and control of property is not equal to that of men. The rights of women are under constant threats from customs, laws and individuals who believe that women do not deserve to own

property (HRW, 2003) For most part men own the properties while women are only able to access the property for purposes of fulfilling their gender roles of food production, energy, fuel and provision of agricultural labour. A woman's access to the property is mostly linked to her social standing relative to men. She will access property belonging to her father, husband and may be the lineage and clan. When these relationships end, the woman will most likely lose her home, land, livestock, household goods, money, vehicles etc (HRW, 2003).

Women have also for a long time lacked the decision-making capacity to decide on the disposal of these properties that are traditionally associated with male ownership. In any event even the means by which women can get to own these mainstream forms of property are hindered by unequal gender power relations and the systemic gender inequalities entrenched by discriminative legal regulations and provisions that still exist in some of our laws and policies. For example, women's right to inherit immovable property upon the death of their spouses is limited to a life interest¹. The law limits inheritance of agricultural land by women in unadjudicated agricultural regions, and limits women's inheritance of livestock in certain nomadic areas gazetted by the Minister². In many cases women are unable to access credit facilities as titles which are required as collateral are mainly in the names of the men or the man makes

¹ The Law of Succession Act Cap 160 Laws of Kenya

² Ibid S. 32

decisions on how to utilize and dispose such property. Ultimately, men may also make decisions on the disposal of property owned by women.

More so upon dissolution of marriages some women are rendered destitute as they are evicted from the matrimonial homes which are assumed for most part to belong to the husband and which are in most cases registered in the name of the husband. Men have in certain cases sold matrimonial property registered in their names without the consent of the woman thereby rendering her and her children destitute. Widows have also been known to be forced into the harmful practices like widow inheritance in a bid to retain family property ownership.

The problem associated with the emphasis on traditional forms of properties as indicators of social status may contribute to the low status and subordination of women to their male counterparts and continued disempowerment seen in the lack of esteem and self confidence by women who do not own these traditional forms of property.

The problem further contributes to the continued lack of economic empowerment of women which has been linked to the lack of other opportunities for women in all other aspects of their lives.

Thus with changing socio-economic conditions it is important to examine what property younger women of 35 years and below can own. The study will also aim at establishing the factors influencing such ownership with a view to assessing and mainstreaming their potential to redefine women's status in society.

1.3 Research Objectives

1.3.1 Main objective

To explore property ownership trends amongst young women in Nairobi.

1.3.2 Specific objectives

- To determine property types owned by young women
- To examine distribution of these types of property among different categories of young women
- To find out factors enhancing or hindering ownership of these properties among young women

1.4 Justification of the Study

The continued violation of women's property rights in Kenya perpetuates women's dependence on men and undermines their social and economic status (HRW, 2003). Lack of property ownership has been linked to the continued lack of women's economic empowerment. This lack of economic empowerment

contributes to other forms of gender based violations like Domestic violence, harmful practices like widow inheritance (HRW, 2003) and early marriages.

It is my contention in this study that the continued violation of women's property rights has been due to the types of property that women can own or control and the means by which such property can be accessed and controlled. A lot of emphasis has been put on property to mean land and other properties found on land to like animals, trees, crops and family homes. Secondly, such property as described here can only be owned for most part through community institutions; inheritance from ones family and/or through purchase. These means of property acquisition have since time immemorial discriminated against women due to prevailing cultural practices that limit women's inheritance of property and or purchase of such property in their individual names.

Issues of women's subordination cannot be fully addressed unless the whole question of property ownership by women is redefined. The question of defining what property is and the means by which such property is accessed and controlled by women and men must be looked at in light of the changing circumstances of women and men. Different opportunities that exist that enhance women's ownership of property must be canvassed with a view to reducing and eventually eliminating the effects of women's property rights violations.

This study proposes to redefine property and to put equal emphasis on the newer forms of properties that are more easily accessed and owned by younger women in a bid to change the community perception and valuing of women. This will enhance the status of women who own these newer forms of property in the eyes of communities generally.

2.0 CHAPTER 2:

2.1 Literature Review

2.1.1 Women's Property Ownership Trends:

Women's right to property are unequal to those of men in Kenya (HRW, 2003) as in many other parts of Africa and indeed the whole world. The rights of women to own, access and control property is largely affected by the prevailing cultural attitudes, biases and practices informed by the patriarchal norms and values that underlie our society. Violation of the right to property ownership is not exclusive to one social class, ethnic group, religion or region but is similar among illiterate, literate as well as among women with higher education degrees, among rural and urban women and among those in monogamous and polygamous marriages (HRW, 2003: 6).

A lot of emphasis has been laid by scholars and researchers on studies of women's ownership of land almost to the exclusion of any other forms of properties. Poor policies, laws, customs and land tenure systems particularly in Africa that negate women's ownership of properties have been blamed for this state of affairs (FIDA K, 2002; HRW, 2003; ICRW, 2004).

Whereas I am not contesting the findings of these very important studies, I am of the view that it is unrealistic to continue basing the status and valuing of women in the society on the ownership of these traditional forms of property. With the

changing socio-economic conditions younger generations are facing newer challenges in terms of property ownership but are also accessing newer opportunities and newer forms of properties that they can own either individually or jointly.

The high number of the younger generations born in the urban areas and who have no access to any form of land ownership through purchase or inheritance, the rising cases of intermarriages with the attendant neutralization of the cultural practices and availability of newer forms of property like bonds, shares, credit facilities from Cooperatives Societies and personal unsecured loans, salaries, pensions and businesses among others make it unrealistic and misleading to gauge the social status of young men and women relative to ownership of traditional forms of properties.

2.1.2 Type of Properties traditionally owned by younger women

After colonization, the British government expropriated land previously owned by Africans through lineages and clans. Thereafter the Government introduced titling of land which recognized men's right to allocate land for agricultural use as more akin to ownership and men thus exclusively got title deeds to the land.

Women's right to use land received no legal recognition (HRW, 2003: 7). At this historical time, land and the other properties that are found on land were the most recognized forms of property that could be owned. By men getting legal

ownership and women losing the access they previously enjoyed through clan lineage, the stage was set for women to lose ownership to the only recognized forms of property such as land, livestock etc. A woman's access to land as the main means of production and upon which all other forms of property could be accessed at this point in time thus depended on a woman's relationship with a male owner of the property (Kameri-Mbote, 2002).

Despite the shortcomings found in the land registrations and titling other laws introduced during and after the colonial period served to enhance the capacity of women to own property where they were effectively applied. For example the law of contract chapter 23 Laws of Kenya, a woman married or unmarried can acquire and deal with property just like a man can. The Married Women's property Act 1882 also confirms this position in case of a married woman. For example, Section 1 (1) of the Act provides that a married woman is capable of acquiring, holding and disposing by will or otherwise of movable or immovable property as her separate property, in the same manner as if she is a single women. In a Kenyan case,³ the court has shown that the Act is applicable to all the systems of marriage recognized under Kenya Law, and has the potential of removing inequalities experienced by women especially within the context of customary law. Thus, Justice Omollo's decision in *MaryAnne Matanu Kivuitu v. Samuel Mutua Kivuitu (1991) KAR 241* where he was of the view that non-

³ *Karanja v. Karanja*. (1976) K.L.R. 307).

monetary contribution by the housewife in preparing for the family and keeping the family going generally constituted contribution to the acquisition of matrimonial property was a confirmation of the practical application of this law in Kenya.

One would thus expect that with these legal provisions and the continued advocacy for the recognition of women's right to own property, there would be major strides made in increasing the percentage of women who own and control property with the attendant changes in women's status vis a vis that of men. The opposite is however the reality.

2.1.3 Established Trends on Women's Property Rights

Many studies on different aspects of women's property rights have been carried out by scholars and women's rights organizations. (Bashaw, Z, undated: 2) set out to analyze the trajectories of access and control over resources - mainly agricultural land by rural women in two rural communities in Ethiopia. Her study established that policy and socio-cultural factors played an important role in accounting for women's downwards trends in accessing and controlling agricultural land. This is mainly due to the Ethiopian Agrarian societal structure in which women's status is low compared to that of men who own and control the land resource. One of the key things that this study established was that land as a resource to be owned continues to dwindle. That the benefits that women

may draw from the land also lessen with time due to population pressure and the degradation of soils leading to poor yields. This leads to a vicious cycle of poverty and sometimes to conflicts with male laborers whom the women rely on to do some of the harder labour in the land ((Bashaw, Z, undated: 6). Her findings are that the prospects of relying on land ownership as a means by which to empower women are grim ((Bashaw, Z, undated: 6)

In a study on women's property rights and their status among farming communities, FIDA Kenya's findings were that women owned a meager 8% of the agricultural land that 4.7% held land jointly with their husband and that the men held over 75% titles to the land (FIDA Kenya, 2002: 50). The scenario was replicated in terms of ownership of big livestock with men owning over 61% of the larger animals like cattle, donkeys, sheep, goats etc and women owning only 7.6% (FIDA Kenya, 2002: 51) and in the ownership of machineries and equipments. The study however established an interesting trend in that when considering smaller livestock like chicken, rabbits, ducks etc, women owned over 55 %, 67 % of the kitchen ware and a higher percentage of furniture than men (FIDA Kenya, 2002: 62).

2.1.4 Justification of the Study

The basis of this study is that for long time women's ability to access and control traditional forms properties like land, livestock, forests resources, machineries etc. has been constrained by many factors. The net result of this has been the lowering of the status of women in society. This is because status is seen in most communities by the amount wealth (property) that one has to their name.

The continued emphasis on the traditional forms of property as the only types of properties worth owning and thus worth of status will continue to portray women in this weakened position. This emphasis continues to ignore the changing socio-economic realities and newer forms of resources that are more easily accessible to both women and men. These resources include education, wage employment, personal credit facilities that do not require the traditional forms of collateral, informal businesses among others.

This study intended to examine these newer forms of resources that younger women access nowadays. This is with a view to establishing the different types of resources, the level of access and control of these newer types of resources by women and factors enhancing and hindering the access to these resources. The study also intends to establish the status that women who own these newer resources have in the eyes of the younger men and women who may not care much for the older forms of properties.

The study intended to make a case for the redefining of property/resources to give equal emphasis to these newer forms of resources as that given to owning land, livestock and machinery and advocate for policy recognition of these newer forms resources as a means of enhancing the status of both women and men in society.

The study has reaffirmed the challenges that younger women like their older counterparts face in accessing and controlling the traditional forms of properties like land and livestock. The study has however also established that there are newer forms of properties that younger women access and control more easily like shares, stocks, bonds, cooperative shares, cooperatives loans, salaries and urban residential houses. The findings of this study will contribute to the advocacy for the integration of gender concerns in these newer forms of property ownership to address the still apparent stereotypes and negative attitudes towards women's ownership of property. For example the study will contribute to the integration of gender equity issues on going debates for the rules and regulations for the Small and Micro Enterprise Sector. This is the key sector where the small businesses run by women fall under. The sector also has the potential to enable younger women invest their earnings and personal and cooperative loans.

2.2 Theoretical Framework

2.2.1 The Empowerment and the Access to Control Of Resources Concepts

The theoretical framework of this study is the empowerment theory in feminist literature and the concepts of access to and control of resources as a means of empowering women in society. The literature reviewed illustrates the important linkages between access to or control of resources and empowerment of women.

Empowerment as a concept is widely used but its definition is rather vague and imprecise depending on the context in which it is used (Rowlands, 1997: 9)

Empowerment is inescapably bound with the disempowerment and refers to the process through which those who have been denied the ability to make choices acquire such ability. Empowerment thus entails the process of change. Empowerment thus refers to the expansion of people's strategic life choices in a context where this was previously denied. The changes in the choices are made at three interrelated dimensions that make up choice i.e. Resources, which forms the basis the conditions under which choices are made; agency which form the conditions under which conditions are made; and achievements which are outcomes of choices.

Thus access to and control of resources is one aspects of empowerment. Resources are distributed through a variety of different institutions and processes and access to and control over resources will be determined by rules, norms and practices which prevail under different institutional domain (Kabeer, 2001: 19-20) ⁴

⁴ Naila Kabeer: Resources, Agency and Achievements: Reflections in Measuring women's empowerment found in SIDA STUDIES NO. 3: "*Discussing women's empowerment – Theory and Practice*"

For one to define empowerment and to show its linkages with the access to and control of resources one must start by understanding the most conspicuous feature of the term empowerment which is the word *power*. (Batliwala S, 1997)⁵ defines power as the degree of control over material, human and intellectual resources exercised by different sections of society. She gives the categories of these resources as *physical resources* (like land, water, forests); *human resources* (people, their bodies, their labour and skills); *intellectual resources* (knowledge, information, ideas); *and financial resources* (money, access to money). The control of one or more of these resources becomes a source of individual and social power.

Power in this context and particularly when applied to the question of gender relations is a relational rather than an absolute concept. It is exercised in the social, economic and political relations between individuals and groups. This link is elaborated in three perspectives. First is the agency of individuals which in relation to empowerment implies not only actively exercising choice, but also doing this in ways that challenge existing power relations. Thus for women owning property enhances their strategic choices and gives them the economic wherewithal to challenge discriminative patriarchal practices, values and norms.

⁵ <http://www.qweb.kvinnoforum.se/papers/RFSU1.htm> (downloaded on 20th June 2006)

Second is the perspective of resources through which the agency is exercised. The ability of a woman to exercise total control enhances her agency and contributes to self empowerment which in turn leads to the third perspective of empowerment which is ones achievements. The ability of a woman to own property enhances her personal and life achievements and avails to her alternatives in terms of life choices and self confidence. This will in turn lead to various forms of empowerment.

From these dimensions emphasis is laid on the process through which people get empowered as being as important as empowerment itself. Thus a woman's access to paid employment is considered empowering as an alternative and independent source of income and a fall back position upon which to bargain (Kabeer N, 2003)

Women's empowerment thus is the process and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenges the ideology of patriarchy and gender based discrimination against women in all the institutions and structures of society (Batliwala S, 1997)

I find that the concept of empowerment as defined here provides the basis for my study. That the recognition and acknowledgement of newer forms of properties accessed and controlled by younger women will lead to the elevation of the status of women which will subsequently lead to the overall empowerment of women.

2.3 Assumptions

From the literature review the study is premised on the following assumptions:

- i. That access to and control of resources enhances women's empowerment
- ii. That whereas the issue of unequal inheritance patterns among the younger generation of women and men persists the increasing investments by parents in girls education has enhanced the capacity and independence of younger women to acquire and own property individually
- iii. That there are more types of properties that younger women can now own compared to the limited recognized traditional forms
- iv. That younger a woman faces less cultural constraints and negative practices due to the changing socio - cultural circumstances.
- v. That younger woman are likely to be married to younger men who due to similar factors cited above may be more liberal towards their wife's property ownership.

2.4 Conceptual Definition of Terms

Property

In this study property is taken to be anything of value that is capable of being owned by a person. This will range from personal items like clothing, jewellery to assets like motor vehicles, business etc.

Ownership

In this study, ownership is taken to mean the capacity of women to individually own and control any property as defined above.

Younger women and men

In this study younger women and men will include women and men of the ages between 18 years to 35 years

Property ownership trends

In this study property ownership trends will refer to the patterns of property ownership among young women in terms of types of property owned and the levels or prevalence of such types of property owned.

Empowerment

In this study empowerment is defined as changing the power relations between individuals and groups in society. These relations are about social valuation and

standing of individuals which in any community is linked to ownership of property. The richer one is, the higher the social status.

2.5 Operationalization of Variables

Independent variables

Age will be defined in terms of number range of number of years

Marital status whether the young woman is married, single, divorced or separated

Location refers to the locale of the respondent in the study site. This means whether one comes from the higher income more affluent areas, middle income or informal settlements.

Socio economic factors will refer to the respondent's level of education, Religious affiliation, occupation and income

Dependent variables

Types of property owned will refer to the different forms or types of properties owned by different groups of young women

Factors influencing property ownership refers to circumstances existing in the life of each of the respondent that either makes it easier or harder to own property

2.6 Limitations of the study

The study was limited to respondents from Nairobi, which may have a significant effect on the external validity and generalization of the data collected.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter highlights the methodology used in the study. It has three sections covering study area and population, sampling and data collection.

The study was done using survey design because the study sought to get information directly from the selected participants on the various issues that were being investigated.

3.2 Study Area And Population

The area of the study was Nairobi the capital city of Kenya and which forms one of the eight Provinces in Kenya. It is located 145 Kilometers south of the Equator and covers an area of 150 sq. Km.

Nairobi was picked as an area of study because it is composed of divergent conditions and realities which presented the possibility of accessing different classes of the young women targeted for the study. The focus was on young women from the more affluent parts of the city like Kilimani, Lavington and Westlands; to the middle income areas of Buru Buru and langata, and finally to the low and poor income areas and informal settlement areas of Kibera, Korogocho and Kawangware.

3.3 Sampling

3.3.1 Sample size

The sample size was a group of 80 young women and 20 young men drawn from the different parts of the study area. All the 100 questionnaires were responded to. The selection of the people to be surveyed was arbitrary and was not based on sampling theory with an expected confidence interval. This is because the study does not emphasize on quantitative data but on qualitative data.

3.3.2 Sampling Method

Different sampling methods were used due to the difficulty in finding an already existing sampling frame for this kind of study. The study area was first divided into clusters using cluster sampling method, based on the main settlement systems found in Nairobi in terms of up market areas or settlements, middle income, low income and informal settlement areas. Equal number of female and male respondents was then interviewed from each of these clusters.

3.4 Data Collection

Both quantitative and qualitative data was collected for subsequent analysis. The data was collected from primary sources. The data was collected using two questionnaires. One questionnaire was for the female respondents and another for the male respondents.

The questionnaires had two sections; “A” and “B” (see annexure 1). “A” mainly collected the personal information on the respondents whereas “B” covered information on property ownership among young women. The questionnaire contained both open ended and closed questions.

Where it was not possible to administer the questionnaire personally for various reasons, a self administered questionnaire was given to those respondents with the requisite educational level to understand and fill the questionnaire.

3.5 Data Analysis

The data collected was first checked for consistency and completeness, cleaned and then analyzed using the Statistical Package for Social Sciences Computer Program (SPSS).

Descriptive statistics were used. Cross-tabulations, distribution tables and measures of dispersion and central tendency were used. The measures of central tendency and dispersion were used to show averages and distributions of various variables in the study.

3.6 Ethical Considerations

The study was guided by the following ethical considerations:

- i. The safety of the respondents was of paramount importance to the study. The study herein focused on collecting information from young women on the sensitive issue of property ownership. The study assumed that the younger women would be married to younger men who are more amenable to their wives owning property. I was however alive to the fact that my visit or that of the research assistant could have been construed as propagation of feminists ideologies on the young women which could well lead to violence against them. My main concern therefore was to ensure that my study did not expose the respondents to any violence.
- ii. I ensured that the benefit of the findings of the study to the women's empowerment movement were well explained and clarified to the respondents.
- iii. I ensured that the respondents gave informed and voluntary consent to participate in the study. This I achieve by ensuring that I explained the objects and aims of the study very carefully and thereafter sought their written consent of the participants by signing the annexed consent form.
- iv. I guaranteed the privacy and confidentiality of the participants. This was achieved by ensuring that the names of the respondents did not appear on the questionnaire.

v. The other consideration will be the dissemination of the research findings as widely as possible. This will be done through sharing within the women's movement as paper presentation and as statistics for future research and also wider dissemination through the gender and women's empowerment websites like *Siyanda*

CHAPTER 4: RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter broadly covers the study findings and discussions on the findings. It covers the sample characteristics, property ownership trends among young women, factors influencing property ownership among young women and effect of property ownership on the lives of young women.

4.2 Sample Characteristics

Most of the young female respondents interviewed (36.5%) were between the ages of 26-29 years with those between the ages of 34-35 (9.4) forming the least number of the respondents interviewed. Among the male respondents, the number of respondents interviewed (36.8%) were between the ages of 35 - 39 years and the lowest number (5.3%) being of between 45 - 50 years.

Of the female respondents 62% were married, 31% were single and 7% were widowed. Of the male respondents, 65.2% were married, 26.1% were single and 8.7% were divorced.

Amongst the female respondents most (28%) had a secondary education and only 17% had attained a graduate degree. Majority of their spouses 34.4% had secondary level of education. Of the male respondents, 42.9 % had a graduate level of education, 19% had acquired college diploma and with only 9% having a

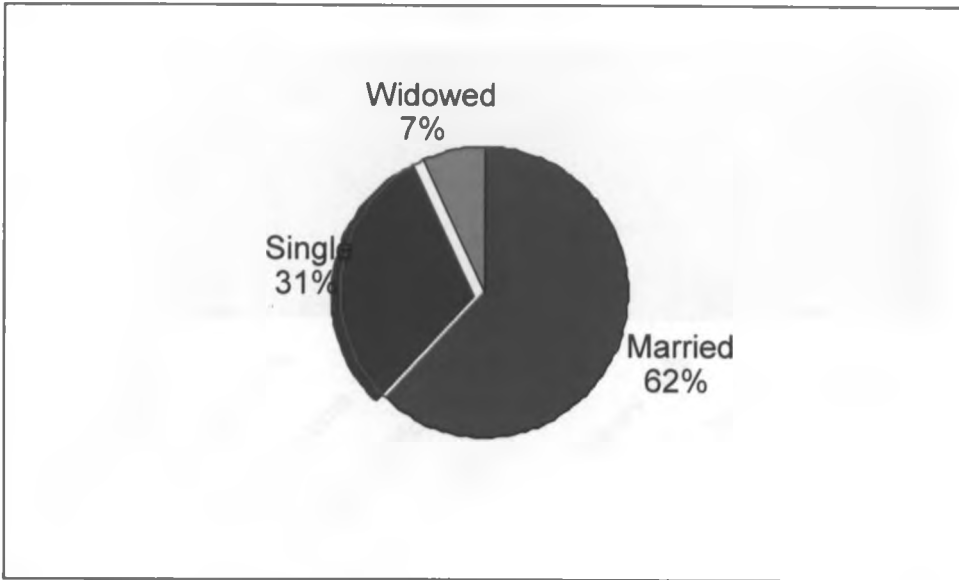
primary level education. Majority of the spouses to the male respondents (35.3%) had secondary school education.

| | Frequency | Percent | Valid Percent |
|--------------|-----------|---------|---------------|
| 18-21 yrs | 13 | 13.0 | 15.3 |
| 22-25 yrs | 17 | 17.0 | 20.0 |
| 26-29 yrs | 31 | 31.0 | 36.5 |
| 30-33 yrs | 16 | 16.0 | 18.8 |
| 34-35 yrs | 8 | 8.0 | 9.4 |
| Total | 85 | 85.0 | 100.0 |
| Non response | 15 | 15.0 | |
| Total | 100 | 100.0 | |

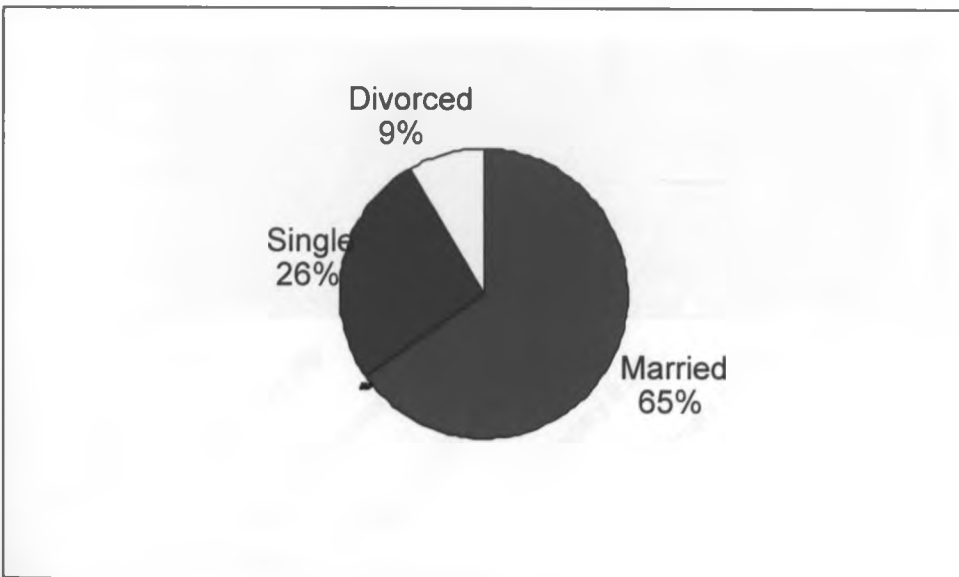
Table 1: Age group of female respondent

| | Frequency | Percent | Valid Percent |
|--------------|-----------|---------|---------------|
| 25-29 yrs | 4 | 17.4 | 21.1 |
| 30-34 yrs | 4 | 17.4 | 21.1 |
| 35-39 yrs | 7 | 30.4 | 36.8 |
| 45-50 yrs | 1 | 4.3 | 5.3 |
| Over 60 yrs | 3 | 13.0 | 15.8 |
| Total | 19 | 82.6 | 100.0 |
| Non response | 4 | 17.4 | |
| Total | 23 | 100.0 | |

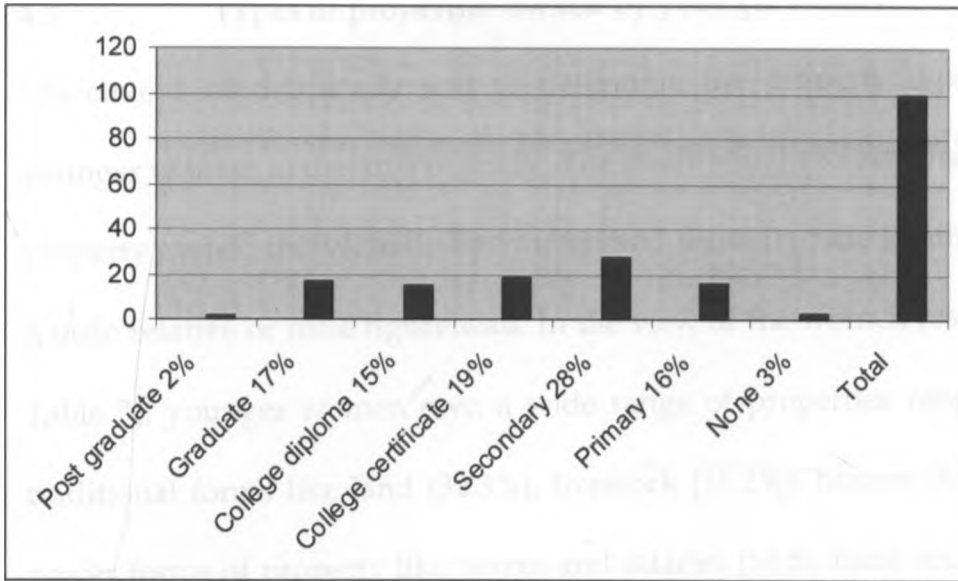
Table 2: Age group of male respondent



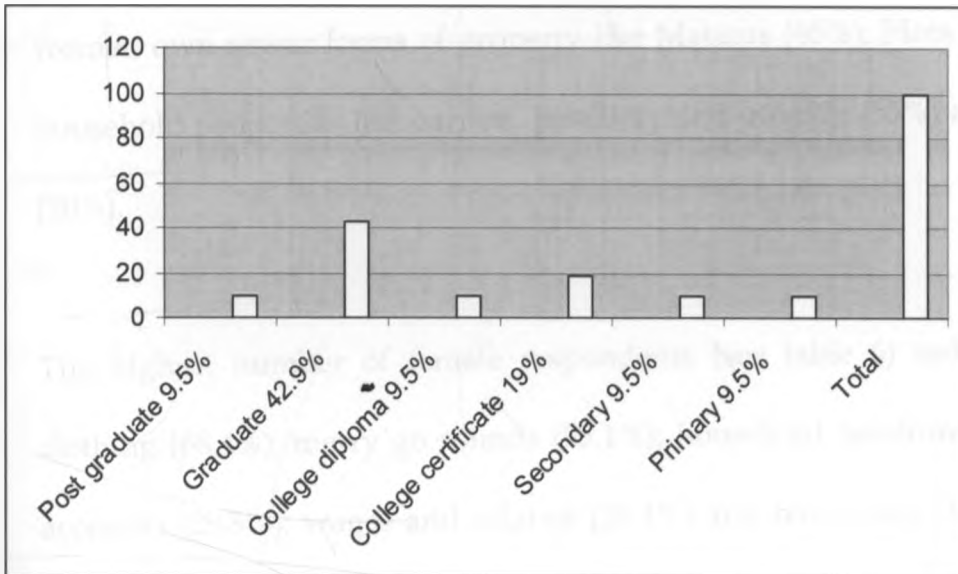
Pie Chart 1: Marital status of female respondents



Pie Chart 2: Marital status of male respondents



Bar Graph 1: The highest level of education for female respondents



Bar Graph 2: The highest level of education for male respondents

4.3 Types of properties owned by younger women

Objective 1 of this study was to determine the property types owned by younger women in the area of study. The study sought to establish the types of property owned individually by women and those that are jointly owned with a male relative or male figurehead. In the view of the women respondents (see Table 3), younger women own a wide range of properties ranging from the traditional forms like land (32.3%); livestock (16.2%); houses (61.6%) to other newer forms of property like wages and salaries (54.5), bank accounts (57.6%); businesses (85.9%); merry-go-rounds (65.7%) and shares, bonds and stocks (35.4%). A higher percentage of the male respondents were of the view that women own newer forms of property like Matatus (65%); Plots of land (45%); household properties like carpets, jewellery and utensils (55%) and businesses (20%).

The highest number of female respondents (see table 6) individually own clothing (68.4%); merry go rounds (35.1%); household furniture (31.6%); bank accounts (29.8%); wages and salaries (28.1%) and businesses (19.3%). A small number (12.3%) own land with another percentage (15.8 %) owning the newer forms of fixed assets like flats and houses. The highest percentage of jointly owned property is land (22.2%); Kitchenware and household goods (16.7%); 11.1% of the respondents jointly owned houses, plots and cooperative loans. The properties that are least owned jointly by women are bank accounts and

jewellery (5.6%). The jointly owned property (See table 6) is owned with spouses (83.3%); with siblings (11.1%) and 5.6% with others including parents and friends.

| PROPERTY TYPE | Percentage of total | Total responses |
|--------------------------|----------------------------|------------------------|
| Land | 3.5 | 32.3 |
| Livestock | 1.7 | 16.2 |
| Houses/flats | 6.6 | 61.6 |
| Motor vehicles | 4.6 | 42.4 |
| Businesses | 9.2 | 85.9 |
| Wages and salaries | 5.9 | 54.5 |
| Bank accounts | 6.2 | 57.6 |
| Household | 7.2 | 66.7 |
| Shares, bonds and stocks | 3.8 | 35.4 |
| Cooperative shares | 5.5 | 51.5 |
| Cooperative loans | 4.6 | 42.4 |
| Bank loans | 3.9 | 36.4 |
| Personal bank loans | 4.6 | 42.4 |
| Household furniture | 6.5 | 60.6 |
| Merry go rounds | 7 | 65.7 |
| Kitchenware | 6 | 55.6 |
| Jewellery | 4.9 | 45.5 |
| Clothing | 8 | 74.7 |
| Others | 0.5 | 5.1 |
| Total responses | 100 | 923 |

Table 3: Types of property owned by young women

| Type of Assets/Properties | Percentage of Responses | Total Responses |
|---------------------------|-------------------------|-----------------|
| Business | 9.3 | 26.3 |
| Personal bank loan | 2.8 | 7.9 |
| Clothing | 25.2 | 71.1 |
| Jewellery | 10.3 | 28.9 |
| Household | 1.9 | 5.3 |
| Household furniture | 7.5 | 21.1 |
| Merry go round | 5.6 | 15.8 |
| Land | 1.9 | 5.3 |
| Kitchen ware | 5.6 | 15.8 |
| Bank accounts | 3.7 | 10.5 |
| Land | 13.1 | 36.8 |
| Motor vehicles | 2.8 | 7.9 |
| House | 6.5 | 18.4 |
| Shares | 3.7 | 10.5 |
| Total responses | 100 | 281.6 |

Table 4: Types of properties individually owned by younger women

4.4 Factors influencing property ownership among younger women

The specific objective 3 sought to establish factors affecting property ownership by young women.

4.4.1 Age group of women and types of property owned

From the data collected, there seems to be no significant linkages with the types of property owned and capacity of young women to own such property with the age of the female respondents. Ownership of both the newer forms and more traditional forms of property seems to be evenly spread between the ages of 22 years to 33 years. A younger woman of 34 - 35 years owns the more traditional forms of property like wages and salaries (37.5%) and houses/flats (33.3%). This is comparable to younger women (18 - 25 years) who own newer and more

accessible forms of property like cooperative loans (100%); personal bank loans (50.0%); merry go rounds (42.1%); jewellery (46.7%) and household furniture (37.5).

| Type of property | 18 – 21 years | 22 – 25 years | 26 – 29 years | 30 – 33 years | 34 – 35 years |
|-------------------------|---------------|---------------|---------------|---------------|---------------|
| Clothing | 8.1 | 27 | 24.3 | 21.6 | 18.9 |
| businesses | 0 | 0 | 50.0 | 50.0 | 0 |
| Bank accounts | 0 | 26.7 | 46.7 | 20.0 | 6.7 |
| Cooperative loans | 0 | 100 | 0 | 0 | 0 |
| Land | 42.9 | 0 | 0 | 57.1 | 0 |
| Merry go round | 0 | 42.1 | 26.3 | 21.1 | 10.5 |
| Kitchen ware | 0 | 33.3 | 33.3 | 25.0 | 8.3 |
| House hold furniture | 0 | 37.5 | 25.0 | 25.0 | 12.5 |
| jewellery | 0 | 46.7 | 26.7 | 13.3 | 13.3 |
| Household utensils | 0 | 83.3 | 0 | 0 | 16.7 |
| Wages and salary | 0 | 18.8 | 31.3 | 12.5 | 37.5 |
| House/flats | 0 | 22.2 | 0 | 44.4 | 33.3 |
| livestock | 0 | 100 | 0 | 0 | 0 |
| Personal bank loans | 0 | 50.0 | 50.0 | 0 | 0 |
| Shares, bonds and stock | 0 | 0 | 50.0 | 50.0 | 0 |
| Cooperative shares | 0 | 0 | 100 | 0 | 0 |
| Motor vehicles | 0 | 0 | 0 | 100 | 0 |

Table 5: Percentage Property ownership by age

4.4.2 Age of spouse and types of property owned

Younger women married to younger spouses below the age of 36 own a wider range of properties than their counterparts who are married to spouses above 36 years. In fact younger women married to spouses aged 46 and over only own clothing and wages and salaries. This clearly shows that there is a correlation between the age of the spouse and the types of property that young women own.

| Type of property | % by age group | | | | |
|-------------------------|----------------|--------------|---------------|---------------|---------------|
| | 30 – 31 years | 31- 35 years | 36 - 40 years | 46 - 50 years | Over 50 years |
| Clothing | 17.6 | 29.4 | 23.5 | 11.8 | 17.6 |
| businesses | 0 | 66.7 | 33.3 | 0 | 0 |
| Bank accounts | 0 | 50.0 | 50.0 | 0 | 0 |
| Cooperative loans | 100.0 | 0 | 0 | 0 | 0 |
| Merry go round | 22.2 | 66.7 | 11.1 | 0 | 0 |
| Kitchen ware | 33.3 | 66.7 | 0 | 0 | 0 |
| House hold furniture | 33.3 | 66.7 | 0 | 0 | 0 |
| jewellery | 33.3 | 66.7 | 0 | 0 | 0 |
| Household utensils | 50.0 | 50.00 | 0 | 0 | 0 |
| Wages and salary | 9.1 | 18.2 | 27.3 | 18.2 | 27.3 |
| House/flats | 0 | 0 | 0 | 0 | 100 |
| Personal bank loans | 0 | 0 | 100 | 0 | 0 |
| Shares, bonds and stock | 0 | 100 | 0 | 0 | 0 |
| Cooperative shares | 0 | 100 | 0 | 0 | 0 |

Table 6: Property ownership by age group of spouse

4.4.3 Marital status of the woman and the types of property owned

The marital status of the woman has a direct correlation to the type of property they own. Married women own more of the traditional forms of property like clothing (51.3%); household furniture (50.0%); household utensils (57.1%); livestock (75%); wages and salary (68.8%); houses/flats (55.6%); livestock (75%); shares, bonds and stocks (60%) and cooperative shares (100%). A higher percentage of the newer forms of properties are owned by single women. These include businesses (63.6%); bank accounts (52.9%); cooperative loans (66.7%); jewellery (53.3%) and personal bank loans (66.7%).

The other possible correlation between the marital status of young women is the question of control and decision-making as to when, how and what type of property a woman can own. Young single women seem to have the capacity to decide on issues of ownership of land (42.9%); to take personal loans (66.7) and cooperative loans (66.7%) more than their married counterparts who though having bank accounts and cooperative shares do not have any cooperative or personal bank loans. Widowed women own higher percentage of land (57.1%); houses and flats (44.4%) and shares, bonds and stocks (40%).

4.4.4 Level of education and type of property owned

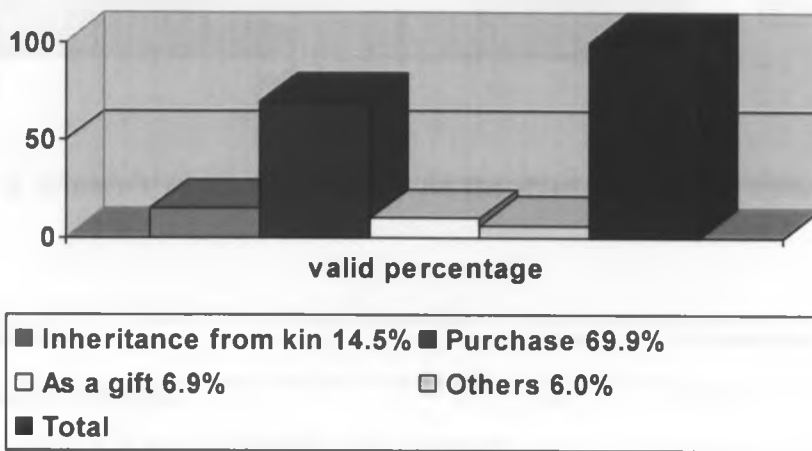
Women with college diploma, college certificate and secondary level of education own the wider range of properties. Women with postgraduate education only own clothing (5.1%) and shares and stocks, and wages (2.5% each). There is however no direct correlation between the level of education and property ownership. Women with secondary level of education own a higher percentage of land (42.9%) while graduate women own only (28.6%); women with primary level education own 50% of the livestock while graduate women own none. Women with graduate and college diplomas however own a higher percentage of the newer forms of properties like wages and salaries; houses and flats; shares, bonds and stocks; cooperative shares and motor vehicles.

| Type of property | Post graduate | Graduate | College diploma | College certificate | secondary | primary |
|-------------------------|---------------|----------|-----------------|---------------------|-----------|---------|
| Clothing | 5.1 | 50.5 | 10.3 | 28.2 | 28.2 | 7.7 |
| businesses | 0 | 0 | 9.1 | 72.7 | 18.2 | 0 |
| Bank accounts | 0 | 23.5 | 29.4 | 29.4 | 5.9 | 11.8 |
| Cooperative loans | 0 | 0 | 0 | 100 | 0 | 0 |
| land | 0 | 28.6 | 0 | 28.6 | 42.9 | 0 |
| Merry go round | 0 | 0 | 25.0 | 45.0 | 25.0 | 5.0 |
| Kitchen ware | 0 | 0 | 15.4 | 38.5 | 46.2 | 0 |
| House hold furniture | 0 | 11.1 | 16.7 | 27.8 | 33.3 | 11.1 |
| jewellery | 0 | 0 | 13.3 | 46.7 | 40.0 | 0 |
| Household utensils | 0 | 0 | 14.3 | 28.6 | 28.6 | 28.6 |
| Wages and salary | 12.5 | 37.5 | 18.8 | 25.0 | 6.3 | 0 |
| House/flats | 0 | 55.6 | 0 | 22.2 | 0 | 22.2 |
| livestock | 0 | 0 | 25.00 | 25.0 | | 50.0 |
| Personal bank loans | 0 | 0 | 33.3 | 33.3 | 33.3 | 0 |
| Shares, bonds and stock | 0 | 40 | 60 | 0 | 0 | 0 |
| Cooperative shares | 0 | 0 | 100 | 0 | 0 | 0 |
| Motor vehicles | 0 | 100 | 0 | 0 | 0 | 0 |

Table 7: level of education and types of property ownership

4.4.5 Means of acquiring property by young women

The capacity of the majority of the women respondents to acquire the properties listed depended on the purchasing power of the woman (56%). Only 12% of the female respondents acquire the property through inheritance from kin while 8% acquired the property as a gift.

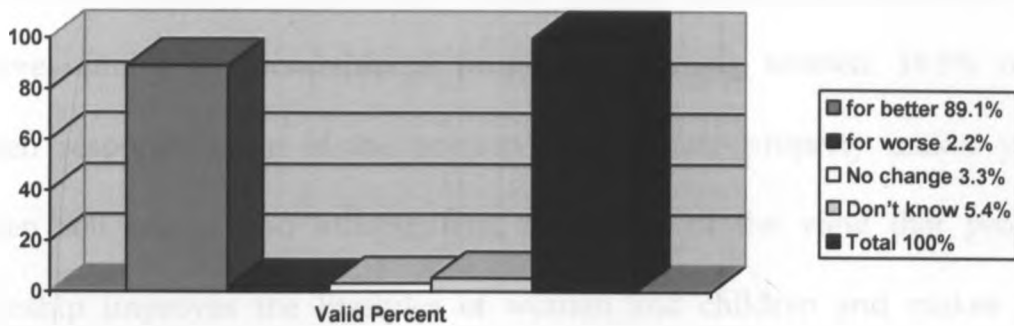


Bar 1: Means by which women young women acquire property

4.4.6 Opinion on ownership of property by younger woman

82% of the female respondent were of the opinion that owning property has changed their lives for the better; 2% felt that their lives had changed for the worse, 3% felt property ownership had not changed their life at all and 5% said that they did not know what effect property ownership has on their lives. Although 28% of the male respondents felt that women should own property freely, 21.9 % felt that only married women can own property because they are

being financed by their husbands. 21.9% are of the view that owning property makes women proud and that single women should not own property (12.5%)



Bar Graph 2: Women's respondent opinion on the effect of property ownership on their lives

| Dichotomy label | count | Pct. responses | Pct of cases |
|-----------------------------------------------------------------------------------|-------|----------------|--------------|
| To single women it is not fair | 4 | 12.5 | 21.1 |
| To married women it is possible because they are being financed by their husbands | 7 | 21.9 | 36.8 |
| In slums young women are single with low income so they only own domestic assets | 3 | 9.4 | 15.8 |
| They are supportive | 2 | 2 | 6.3 |
| Makes them proud | 7 | 7 | 21.9 |
| Women should freely own property | 9 | 28.1 | 47.4 |
| Total responses | 32 | 100 | 168.4 |

Table 8: Men's' Views on women Property Ownership

4.5

Effect of property ownership by younger women

The opinion on the effect of ownership of property by young women differed between the female and male respondents. Women respondents generally had a positive opinion to ownership of property by young women. 18.9% of the women respondent are of the opinion that owning property makes young women self reliant and independent; 14.9% are of the view that property ownership improves the lifestyles of women and children and makes them responsible and work hard. 6.8 % of the respondents viewed property ownership by young women as one of the ways to gain recognition in the community. The male respondents did not have such positive opinion. 33.3% were of the view that if young women own property, they would get used to single life and not opt for marriage. 19% feel that ownership of property will take up the time of women and they will not get married. 19% however also feel that owning property will help them prepare for the future and improve the living standards in the society.

| Dichotomy label | Count | Pct of responses | Pct of cases |
|-----------------------------------------------------------------------|-------|------------------|--------------|
| Improves lifestyle of women and children | 11 | 14.9 | 2.0 |
| Makes young women not to be married | 3 | 4.1 | 5.5 |
| Should own properties instead of depending on men | 5 | 6.8 | 9.1 |
| It avoids misunderstanding in their family | 6 | 8.1 | 10.9 |
| Allows women to be self employed | 3 | 4.1 | 5.5 |
| Incase of death or separation she will be able to bring up her family | 2 | 2.7 | 3.6 |
| For Self reliance/independence | | 14 | 18.9 |
| Makes them responsible/work hard | 11 | 14.9 | 20.0 |
| Gives them freedom out of stress | 1 | 1.4 | 1.8 |
| Makes them recognized in the society | 5 | 6.8 | 9.1 |
| It depends on how old she is | 2 | 2.7 | 3.6 |
| Improves their financial status and live | 7 | 9.5 | 12.7 |
| Educated my younger sister | 1 | 1.4 | 1.8 |
| To assist one another | 1 | 1.4 | 1.8 |
| A law should be passed to help women own property | 2 | 2.7 | |
| Total responses | 74 | 100 | 134.5 |

Table 9 : Effects on young women's property ownership

| Dichotomy label | Count | Pct of Responses | Pct of cases |
|----------------------------------------------------------------------|-------|------------------|--------------|
| They wont manage because they are in the minority | 4 | 19.0 | 23.5 |
| Get used to single life hence do not opt for marriage | 7 | 33.3 | 41.2 |
| To be disrespectful to the society | 2 | 9.5 | 11.8 |
| They should be prepared to encourage the others to also own property | 4 | 19.0 | 23.5 |
| Helps improve living standard in the society | 4 | 19.0 | 23.5 |
| Total responses | 21 | 100 | 123.5 |

Table 10: Male respondent opinion on the Effects of women Property Ownership

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

This study sought to establish the property ownership trends among younger women of between ages 18 to 35 years. In addition to the traditional forms of property like land; livestock younger women have a wider range of properties that they own as compared to their older counterparts. The newer forms of property include Personal Bank loans; cooperative bank loans, jewellery; flats and residential houses and cooperative shares.

Property ownership results in the economic and social empowerment of women. A high percentage (89%) of the women are able to decide the use to which to put the property that they own compared to 8% who are unable to. 84% of the female respondent indicate that they have the capacity to individually and independently make decisions as to the use and disposal of property.

From the data analyzed several factors have contributed to the capacity of younger women to own and control these newer forms of properties. These factors include marital status of the woman in question; the age of the spouse; the age of the woman and the increased purchasing power of younger women. From the data analyzed, there are however negative attitudes towards property

ownership by young women especially from male members of the community. There are still widely held perceptions that property ownership by women will make them proud and affect their capacity to get married. Property ownership has been interpreted by the younger women themselves as translating into more independence and self reliance (18.9%) and to contribute to improving the status of young women in society (6.8%).

Interestingly the study established no correlation between higher levels of education and the capacity of women to own property or to the type and range of properties that young women own.

5.2 Recommendations

1. There is still tendency for women to put emphasis on ownership of traditional forms of property that seem to be more valued in society like land and livestock. There is thus need to publicize these newer forms of property that women are able to access and control more easily.
2. Given that majority of the female respondents indicated that they are able to decide on the use and disposal of property that they own, there is need for targeted education and capacity building for the young women on sustainable use of these properties to enhance their empowerment.

3. There is great need to address societal attitudes and biases towards women's ownership and control of property. This should be done through sustained awareness creation and education on the value added to society when women are able to own and control properties. The potential that these newer forms of property have to empower women is enormous. There is therefore need to lobby and advocate for Government to put in place a regulatory framework to ensure that there is proper mainstreaming and integration of women's concerns in accessing and controlling these newer forms of property.

4. The question of lack of a proper or adequate legal system to counter the existing discrimination and exclusion of women from property ownership needs to be addressed. It is therefore necessary to revise existing property ownership laws and put in place in legislation that enhances women's ownership of both the traditional and the newer forms of properties.

5. Women's access to and control of property for married is still very tied to relationships between the women and their spouses. The matrimonial property ownership laws should also be harmonized to avoid discrimination or unequal treatment of women based on their marital status.

REFERENCES

INTERNET REFERENCES

1. Bashaw Z. N (Undated). Trajectories of Women, Environmental degradation and scarcity: Examining access to and control over resources in Ethiopia. Available at: <http://www.codesria.org/Links/conferences/gender/ZENEBE.pdf>
2. Batliwala Srilatha, (1997). Defining women's empowerment: a conceptual framework, unpublished. Available at [http://www.genderatwork.org/updir/Batliwala empowerment framework.ork.htm](http://www.genderatwork.org/updir/Batliwala_empowerment_framework.htm)
3. Human Rights Watch, (2003). Double Standards: Women's' property Rights Violations in Kenya, Vol. 15, No. 5 (A) – March 2003. Available at: <http://www.hrw.org>
4. Meinzen-Dick et al. (1997), Gender Property rights and Natural resources: FCND discussion paper No. 29. International food policy research institute: Washington DC. Available at <http://www.ifpri.org>

BOOKS AND JOURNALS REFERENCES

1. FIDA Kenya (2002). Women and Property Rights in Kenya: A study on Trends in ownership, control and access to land and productive resources in Agricultural communities in Select Districts; Dr. Kameri-Mbote and Kamau Mubuu.
2. International Center for Research on Women, (2004). To have and to hold: Women's Property rights and inheritance rights in the context of HIV/AIDS in sub-Saharan Africa
3. Kameri-Mbote P. The Proprietary Status of Women in Kenya: Towards greater recognition of Ownership rights. A paper presented at the National Conference on "*Women, Land and Property Rights in Kenya*". Held on 11 - 12th March 2002 at the Garden Hotel Machakos. (Unpublished)
4. Naila Kabeer (2003). Gender Mainstreaming in Poverty eradication and the Millennium Development Goals: A handbook for Policy Makers and other Stakeholders. Commonwealth Secretariat/IDRC/CIDA
5. Naila Kabeer: "*Resources, Agency and Achievements: Reflections in Measuring women's empowerment*" in SIDA STUDIES NO. 3 (2001): Discussing women's empowerment - Theory and Practice
6. Rowlands Joanna (1997). Questioning Empowerment: Working with Women in Honduras

ANNEXTURE

1. Questionnaires
2. Consent form
3. Map of the study area

QUESTIONNAIRE FOR MALE RESPONDENTS

The study herein aims to establish property ownership trends among younger women of between ages 18 years to 35 years.

It also aims at establishing the factors that hinder or enable younger women to own and control properties.

The question for male respondents aims at establishing the views of male members of society on the ownership of property by younger women. This is premised on the fact that gender relations are the most likely hindrance to general women's ownership of property.

The questionnaire has mostly open-ended questions to give the respondent a chance to give their opinions as widely and as openly as possible

SECTION A ABOUT THE RESPONDENT

1. Age of Respondent

2. Residence (Please specify name of the estate)

- a) Upmarket
- b) Middle income
- c) Low income
- d) Slum area

3. Marital Status (Please tick the appropriate one)

- a) Married
- b) Single
- c) Divorced
- d) Separated
- e) Widowed

4. If married how old is your spouse

5. Religious affiliation (Please tick one)

- a) Christian
- b) Muslim
- c) Hindu
- d) Other (Please specify)

6. What is the highest level of education that you have achieved (Please tick one)

- a) Post Graduate
- b) Graduate
- c) College Diploma
- d) College Certificate
- e) Secondary
- f) Primary
- g) None
- h) Others (Please specify)

7. If you are married what is the highest level of education that your wife has acquired?

- a) Post Graduate
- b) Graduate

- c) College Diploma
- d) College Certificate
- e) Secondary
- f) Primary
- g) None
- h) Others (Please specify)

8. Where have you been brought up?

- a) In Urban area
- b) In rural area

9. Who brought you up?

- a) Both Parents
- b) Single parent (Please specify)
- c) Grandparents
- d) Relatives (Please specify)
- e) Others (Please specify)

SECTION B PROPERTY/ASSET OWNERSHIP

1. What are your views on young women’s individual ownership of property or assets in your community?

2. What in your view are the most common forms of property or assets owned by young women in this community?

3. What in your view is the effect of young women's individual ownership of property or assets on the family and on the lives of young women themselves?

4. What recommendation would you make on young women's ownership of property or resources?

THANK YOU FOR FINDING TIME TO FILL THE QUESTIONNAIRE

QUESTIONNAIRE FOR FEMALE RESPONDENTS

The study herein aims to establish property ownership trends among younger women of between ages 18 years to 35 years.

It also aims at establishing the factors that hinder or enable younger women to own and control properties.

The question for female respondents aims at establishing the views of younger women towards property ownership, the types of properties owned by younger women as well as the effect this ownership of property has on their lives.

The questionnaire has mostly open-ended questions to give the respondent a chance to give their opinions as widely and as openly as possible.

SECTION A ABOUT THE RESPONDENT

1. Age of Respondent

2. Residence (Please specify name of the estate)

- a) Upmarket
- b) Middle income
- c) Low income
- d) Slum area

3. Marital Status (Please tick the appropriate one)

- a) Married
- b) Single
- c) Divorced
- d) Separated
- e) Widowed

4. If married how old is your spouse

5. Religious affiliation (Please tick one)

- a) Christian
- b) Muslim
- c) Hindu
- d) Other (Please specify)

6. What is the highest level of education that you have achieved (Please tick one)

- a) Post Graduate
- b) Graduate
- c) College Diploma
- d) College Certificate
- e) Secondary
- f) Primary
- g) None
- h) Others (Please specify)

7. If you are married what is the highest level of education that your husband has acquired?

- a) Post Graduate

- b) Graduate
- c) College Diploma
- d) College Certificate
- e) Secondary
- f) Primary
- g) None
- h) Others (Please specify)

8. Where have you been brought up?

- a) In Urban area
- b) In rural area

9. Who brought you up?

- a) Both Parents
- b) Single parent (Please specify)
- c) Grandparents
- d) Relatives (Please specify)
- e) Others (Please specify)

SECTION B **PROPERTY/ASSET OWNERSHIP**

10. Do you think it is important for women to own assets/property individually?

- a) Very Important

- b) Important
- c) Not important
- d) Women should not own any assets
- e) Do not know

11. What types of assets or properties do women own in this area? Please tick

- a) Land
- b) Livestock
- c) House/flats
- d) Motor vehicles
- e) Businesses
- f) Wages and salaries
- g) Bank accounts
- h) Household
- i) Shares, bonds and stocks
- j) Cooperative shares
- k) Cooperative loans
- l) Bank loans
- m) Personal bank loans
- n) Household furniture
- o) Merry go rounds
- p) Kitchenware

- q) Jewellery
- r) Clothing
- s) Others (Please specify)

12. Do you yourself own any of the above properties? If yes please list the types from the most valuable to the least valuable and indicate the approximate value

13. How did you acquire the properties you have listed above

- a) Inheritance from kin
- b) Purchase
- c) As gift
- d) Others (Please specify)

14. Do you own the properties listed alone or jointly with other people?

Individually owned (Please List)

Jointly Owned (Please List)

15. If you own any of the properties jointly, whom do you own them with?

- a) Husband
- b) Siblings
- c) Parents
- d) Others (Please specify)

16. Does your husband/father (if unmarried) know that you own the properties listed above?

- a) Yes
- b) No
- c) Never told him
- d) Don't Know

17. How has your husband/father (if unmarried) reacted to your owning these properties?

- a) He is supportive
- b) Does not like it

- c) Does not care
- d) Do not know

SECTION C EFFECT OF PROPERTY OWNERSHIP

18. Are you able to decide the use to which you can put the properties you own on your own?

- a) Yes
- b) No

19. Are you able to decide on the disposal of the assets that you own?

- a) Yes
- b) No

20. Who decides what to do with the proceeds from the disposal of the resources that you own?

- a) Myself
- b) Husband
- c) Father
- d) Others (Please Specify)

21. Has your life changed in any way due to the ownership of these property/assets?

- a) Yes For the better (Please Specify)
- b) Yes For the Worse (Please specify)
- c) No change
- d) Don't Know

22. What in your view is the effect of young women's individual ownership of property or assets on the family and on the lives of young women themselves?

23. What recommendation if any would you make on young women's ownership of property or resources?

THANK YOU FOR FINDING TIME TO FILL THE QUESTIONNAIRE

CONSENT FORM

Project Title: PROPERTY OWNERSHIP TRENDS AMONG YOUNG WOMEN IN NAIROBI

Principal Researcher: ENID MUTHONI NDIGA
MASTERS STUDENT,
INSTITUTE OF AFRICAN STUDIES UNIVERSITY OF NAIROBI

Introduction

This study aims at examining property ownership trends among younger women in Kenya. The study shall use Nairobi as the study site. The data collected will be used to lobby for recognition of newer forms of properties that younger women access more easily than the older forms of properties like land and livestock among others. The study findings will lead to the enhancement of women's empowerment through the acknowledgement of status based on ownership of these newer forms of property.

You are being asked to participate in a research study because you are a young woman/Man falling within the age definition of the study. You were picked randomly from among a group of other young women and women from this area for purposes of responding to the Questionnaire/interview herein.

There will be 99 other young women and women from different parts of Nairobi responding to the study.

Procedures

The study herein will be conducted by way of Questionnaire/interviews. I or my assistant will ask you the questions as listed on the questionnaire whereby you will respond to the same.

I may at times ask further questions to clarify any point or to ask for more information on any point of interest that may come up during the interview. The study herein will take a total period of two months but I shall only require one session with you to go through the questionnaire/interview. The interview will last for a period of one hour.

At any time in the study, you may decide to withdraw from the study. If you withdraw no more information will be collected from you. When you indicate you wish to withdraw the investigator will ask if the materials already collected in the study can be used.

Risks

Your participation in this study does not involve any physical risk or emotional risk to you. If you are uncomfortable answering any of the questions please indicate this to me at any point of the interview

Benefits:

This study will in the long run benefit all the young women in this country. The study findings will be used to create awareness on the property ownership by young women thereby emphasizing the economic worth and enhancing status of young women. The study will also make recommendations on how to enhance the opportunities for young women to benefit from the new forms of property that can enhance the economic and social standing.

Confidentiality:

Your confidentiality in this study will be fully protected. At no place in the study will I use your real name for identification purpose. The data will be coded for identification purpose. The findings that will be disseminated will not have your name or identity but the allocated code. Where actual names have to be used I shall use pseudo names and not your real name.

Your participation in this study will not cost you anything. Conversely no payments will be made to you for participating in this research.

Consent:

I have read this form and the research study has been explained to me. Any questions I had have been answered satisfactorily. I will receive a copy of this consent form after I sign it.

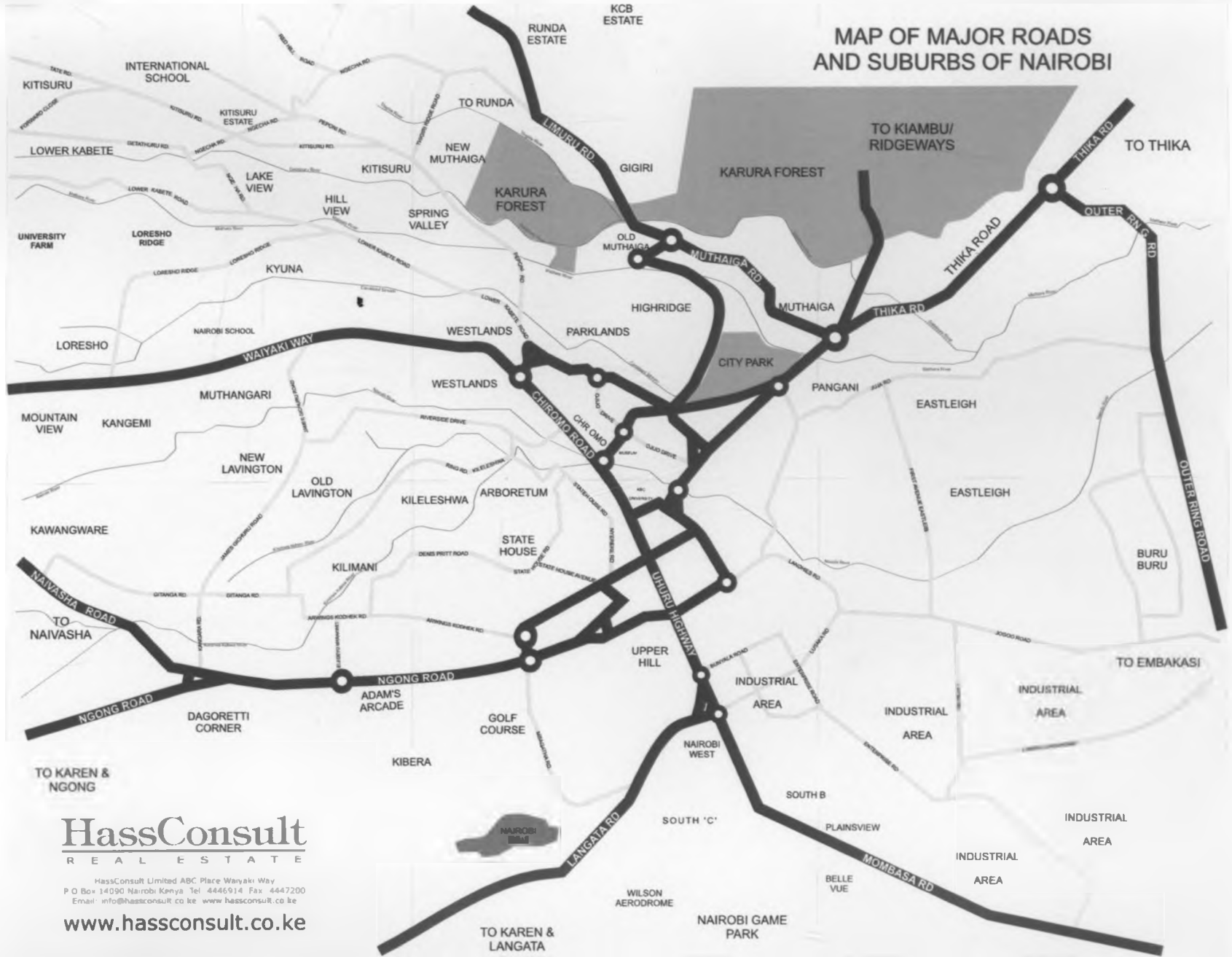
Respondent's name (printed) and Signature

Date

Name (printed) and Signature of Person Obtaining Consent

Date

MAP OF MAJOR ROADS AND SUBURBS OF NAIROBI



HassConsult
REAL ESTATE

HassConsult Limited ABC Place Wanyaki Way
P O Box 14090 Nairobi Kenya Tel 4446914 Fax 4447200
Email info@hassconsult.co.ke www.hassconsult.co.ke

www.hassconsult.co.ke