

**THE ROLE OF PROPERTY OWNERSHIP TO WOMEN'S EMPOWERMENT:**

**THE CASE OF HOUSING IN MANDI TOWN**

**BY:**

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**ENROLMENT NO: ID1051406**

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**MASTER OF ARTS IN PUBLIC ADMINISTRATION**

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**MANDI, ETHIOPIA**

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**THIS DISSERTATION IS SUBMITTED IN PARTIAL FULFILMENT OF THE  
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**MAY, 2014**

**MANDI, ETHIOPIA**

**STATEMENTS OF DECLARATION**

I declared that this thesis is my original work and has not been presented for a degree in any other university, and that all the relevant sources of information used in this thesis have been duly acknowledged.

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## **CERTIFICATE OF APPROVAL**

I certified that the Dissertation entitled: The Role of Property Ownership to Women's Empowerment: The case of Housing in Mandi Town submitted by Amanuel Lamessa Aga is his own work and done under my supervision. It is recommended that this Dissertation be placed before the examiner for evaluation.

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## Table of contents

<b>Contents</b>	<b>pages</b>
Declaration.....	I
Certificate of Approval.....	II
Table of contents.....	III
Acknowledgements.....	VI
Abstract.....	V
Acronyms.....	VI
<b>CHAPTER ONE</b>	
<b>1. Introduction</b>	
1.1. Background of the study .....	1
1.2. Statement of the problem .....	2
1.3. Objective of the study .....	4
1.4. Significance of the study.....	4
1.5. Scope of the study .....	5
<b>CHAPTER TWO</b>	
<b>2. Related Literature Review.....</b>	<b>6</b>
2.1. Conceptual frame work.....	6
2.2. Women’s Rights in access to and control over Housing and land.....	7
2.3. Women’s decision making on properties .....	8

2.4. Women’s marriage and property ownership conflict.....	9
2.5. Law custom and tradition and property ownership.....	10
2.6. Property ownership and women Empowerment .....	12
2.7. Issues in women Empowerment in Ethiopia .....	13
2.8. Barriers and challenges to women’s property.....	13
2.9. Women’s Organization and their Role.....	15
2.10. Gender inequality and discrimination .....	16
2.11. Women Empowerment .....	19
2.12. Ethiopian constitution and policy on women .....	21
2.13. National policy on Ethiopia women /NPEW/.....	22
2.14. Oromia Regional Government Policies, Laws and Regulation .....	23
 <b>CHAPTER THREE</b>	
<b>3. Methodology.....</b>	<b>25</b>
3.1. Study Area.....	25
3.2. Study Design.....	25
3.3. Source of Data.....	25
3.4. Data Collection Instruments .....	26
3.5. Sampling techniques and procedure .....	26
3.6. Data collection methods.....	27
3.7. Data Analysis and Interpretation .....	28

3.8. Ethical Consideration .....28

**Chapter Four**

4. Presentations, analysis and interpretation of data.....29

4.1. Analysis of Demographic Features of Women.....29

4.2. Sources of the property .....34

4.3. Impact of Employment and Property Ownership.....37

4.4. Registration of property ownership .....39

4.5. Laws and Customary Laws and Property Ownership.....41

4.6. Decision Making Power and Property Ownership.....43

4.7. Challenges in Housing Ownership.....45

4.8. Institutional Assessment in relation to women property ownership.....48

**CHAPTER FIVE**

5. Conclusions and Recommendation .....52

5.1. Conclusion.....52

5.2. Recommendations.....53

6. References .....55

7. APPENDICES.....58

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## ***Abstract***

*Assets like house, land, livestock and its products, and other natural resources, as well as houses play a major role in empowering women. Property rights are increasingly put forth as a means to promote development by empowering women, increasing productivity, and improving welfare.*

*Property rights facilitate women's socio-economic independence which facilitates their progress to empowerment. As a result, the researcher focused on the significance of property ownership to women empowerment.*

*The research type used in the process was qualitative survey research and used primary data in order to get first hand information, and to substantiate the primary data the researcher used secondary source. A questioner of 286 was distributed to the respondents and the data was analyzed and interpreted.*

*The major findings of the research are; the right of women to own property, including house is recognized under international human right law. Yet, in many countries including Ethiopia, specifically Mandi town's women property rights are limited due to social norms and customs and at time by legislation. As a result, women do not enjoy equal opportunity, empowerment and status in their families and communities.*

*Based up on the findings the researcher has recommended the following;*

*The major socio-economic factors which were interrelated with each other, i.e. social, economical, political, and cultural; most properties were distributed unequally between men and women, it is on the hands of men households, and finally, increasing educational opportunities for women is critical important. Women related organizations should engage in the creation of positive attitude towards women, increase women's income-generating power to spend their resources, it is not enough, however, to increase women's percentage of house hold income; this must be accompanied by increasing women's autonomy, mobility, decision making authority and power with in the family.*

## **Acronyms**

FDRE---Federal Democratic Republic of Ethiopia

MDGs---Millennium Development Goals

NPEW---National Policy on Ethiopian Women

NGOs---Non Government Organizations

UNCHS---United Nations Center for Human Settlements

UNDP--- United Nations Development Program

UNIDO--- United Nations Industrial Development Organization

WHO----World Health Organization

# Chapter One

## INTRODUCTION

### 1.1. Background of the study

Assets like house, land, livestock and its products, and other natural resources, as well as houses play a major role in empowering women. Property rights are increasingly put forth as a means to promote development by empowering women, increasing productivity, and improving welfare. Lack of control over such assets is one of the greatest constraints that low-income women face. Strengthening their property rights over a whole range of assets in one of the most direct ways to empower such women, to improve their whole families' welfare, and to enhance overall food security (Meinzen- Dick, 2001:1).

The importance of property right for reducing poverty and enhancing the status of households is generally acknowledged. But the question of who within a household has property right is also critical. Even where women are primary responsible for food production, Land is owned or controlled by men (Meinzen- Dick, 2001:1). The right of women to own property, including land, is recognized under international human rights law. Yet, in many countries, women's property rights are limited by social norms and customs, and at times by legislation. As a result, women do not enjoy equal opportunity and status in their families and communities (Clark, 2010:1).

Empowerment is one of the impacts of property ownership in which women will successfully achieve it through owning property rights. It is the ability for a person female or male to interpret her or his situation and make informed choices and decisions affecting one self, family and community. According to this study, women empowerment refers to the process where women are facilitated so that they are able to interpret their own situation (social and economic), identify the desired needs and make efforts to change in their lives, family and community positively. That is being able to take control of their social and economic destiny (sonko, 2002:10).

Women's economic empowerment, accompanied by women's political empowerment and access to equal legal rights and status, is a critical driver of progress on the MGDs and other internationally agreed development goals(UNDP 2010:1).

Where women cannot inherit property, they and their children may be evicted upon the death of their husbands and fathers. The HIV/AIDS epidemic has contributed to an increase in such evictions, and further disempowering women (UNDP 2010:1).

The primary objective of the National policy in Ethiopian women (1993) is: “Facilitating conditions conducive to the speeding of equality between men and women so that women can participate in the political, social and economic life of their country on equal terms with men and ensuring that their right to own property as well as their other human rights are respected and that they are not excluded from the enjoyment of the fruits of their labor or from performing public functions and being decision makers.” (CARE, 2008:18).

There are different types of property ownership right in Mandi town. From this the main are housing, land, livestock’s and its products, natural resources and others.

The objective of this study is to assess the role of property ownership to women’s empowerment in the case of housing in Mandi town, West wollega zone, western Oromia region, west Ethiopia.

## **1.2. Statement of the problem**

Access to housing, land and property is one of the principal factors determining the economic and social well-being of women, especially in situations of conflict and reconstruction, when their rights are violated. The number of women headed household’s increases sharply in situations of conflict and reconstruction. Housing becomes not only a place for living, but also working, earning extra income through room rental or collateral for loans (UNCHS, 1999:iii).

There are different factors that affect or hinder the women’s property ownership. Property rights facilitate women’s socio-economic independence which facilitates their progress to empowerment. However, the concept of property rights has much wide; the legal right or ownership rights to a private property also implies the owner will be able to exercise property also implies the owner will be able to exercise that right and to have unhindered access to that property and also benefits attached to it. Because of this the property ownership will have an impact on women’s empowerment. There will be different challenges which women face may interlink with the social, economic and legal condition of the country not to exercise their property right to attain their empowerment.

Women’s lack of rights in and control over housing, land and property means that beyond certain poverty, women are excluded from participating in community decision making, even

though these decisions invariably affect women and their living conditions. In many countries ownership and control of housing, land and property commands social status, community respect and in some instances is closely linked with political power (UNCHS, 1999:13).

Education, entrepreneurship, and affirmative action will have increased the opportunity to property ownership. The educated and entrepreneur women will have access of employment which may increase their property ownership and leads to their employment which may increase their property ownership and leads to their empowerment. In addition to this, the legal protection to secure the property right will make the empowerment reliable. Isolation, ignorance and different gender related problems may face women when the access empowerment due to property right.

Every type of property whether movable or immovable has its own role in the life of the women as well as her families. This can be explained by economic, social, decision making, traditional or cultural attitudes and believe and political empowerment. But most of the time even if they have property ownership right, they wouldn't be empowered on it. They are under the control of their husbands. And those who have property ownership have not been empowered due to social, cultural, political, legal and economical, educational conditions of the country. In addition to this, the protection given legally to shaping or supporting social, economical, cultural and political condition, which is the path to the development of an empowered woman, is not easy. It necessitates continuous interventions in order to break old patterns of low self-worth and dependence, and to foster the construction of new personalities with a realistic understanding of how gender functions in their society. Further more, norms, attitudes and traditions in the surrounding marriage. e.g. patri locality, which reduces ability to control different property in a woman's natal village, and can inhibit a woman's right to seek divorce if that would entail losing access to her children.

In unregistered marriages, widows or divorcees have no legal rights and are dependent on customary rights for access to any jointly owned properties, and can depend on the length of time spent living together.

Having statements of the problem the study addressed answers to the following basic research questions:

1. How property has been owned by women in study area?
2. How assets are distributed between men and women in the household?
3. What are the factors/conditions that affect the property ownership of women?
4. What are the policy measures to strengthen women's control over assets to empower them?
5. What opportunities or provisions should be provided to women to empower them in case of Property ownership?

### **1.3. Objective of the study**

The general objective of the study was to analyze the role of property ownership in empowering women in case of Mandi town with reference to housing in Western Wollega, Ethiopia.

Specifically, the study attempted:

- To assess the distribution of housing property among men and women in the household.
- To identify the factors which influence women's property ownership?
- To examine the level of awareness and assess the performance of stakeholders like women affairs office's, with respect to property ownership empowerment.
- To identify the challenges that hinder women access to property empowerment.

### **1.3. Significance of the study**

The finding of the research had the following significance:

- Getting legal protection for the women themselves by shaping or supporting social, economical, cultural and political condition to break old patterns of low self-worth and dependence, and to strengthen empowerment and foster the construction of new personalities.
- Coordinate, encourage, facilitate and strengthen collaborators' working for poor women like women affairs in the town to equip, to own, or to generate property in order to empower themselves to access low interest credit through co-operatives and different women's groups.

- Also, the policy makers include women's property ownership right and their empowerment in their policy formulation and its implementation procedure manual by development planners, legislative and other concerned bodies in addition to policy makers.
- Furthermore, it will be a reference for further studies for other researchers.

#### **1.4. Scope of the study**

This research was delimited to property right of housing in Mandi town. It did not cover other areas of the country due to shortage of time and finance to distribute, collect, and analyze the primary data. Though there are many researches available for women empowerment, this study was focused on property ownership. Even among property ownership, it is emphasis on housing in Mandi town.

## CHAPTER TWO

### Related Literature Review

#### 2.1. Conceptual Framework

The right to housing, land and property refers to the totality of possible entitlement. This means women have legal rights in, access to and control over housing, land and property. Legal rights in housing, land and property broadly refers to security of tenure, that is, rights to own, lease, rent, mortgage or dwell on land, housing and property and the right not to be forcibly evicted. (UNCHS, 1999:10). Access to housing, land and property means that persons can use the housing, property or land but they don't necessarily have legal rights to do so. This can be through informal concessions granted by individuals to kin or friends (Agarwal, 1994:19).

In some instances access to housing and property can be bequeathed and inherited. Control over housing, land and property can have multiple meanings, such as the ability to decide how the housing and resources are used and disposed off, and whether it can be leased out, mortgaged, bequeathed, and sold and so on. Legal ownership does not necessarily carry with it the right of control. For example, in some countries a married woman requires her husband's consent to alienate land which she legally owns. Women's right to inherit housing, land and property- the chief means by which women can own ,access and control land housing and property is-regarded as an essential component of the broader rights to land, housing and property (UNCHS, 1999:9).

Here the term "property", refer to immovable property. The term "housing" is used as it has been defined in international human rights law and refers to a physical structure in which people can reside, as well as the attributes required in order for housing to be adequate, in particular: legal security of tenure, availability of services, materials facilities and infrastructure, affordability, habitability, accessibility, and cultural adequacy. Also in this study when it is said "land" it means a land owned for construction of house, business and small urban farm. (UNCHS, 1999:11).

Housing play equally significant roles in women's overall economic and social well being and that land and housing are interconnected such that a woman's relationship with land will often inform her relationship to housing, especially in situations of reconstruction where by the denial of a woman's right in, access to and/or control over land will often simultaneously mean that she lacks a right in, access to and/or control over housing (ibid).



Access to housing, land and property is one of the principal factors determining the economic and social well-being of women, especially in situations of conflict and reconstruction, when their rights are violated. The number of women headed household's increases sharply in situations of conflict and reconstruction. Housing becomes not only a place for living, but also working, earning extra income through room rental or collateral for loans (UNCHS, 1999:iii).

Furthermore, ensuring individual ownership is one of the most important social requisites that have been safeguarded, respected and protected legally and through customary laws. However, achieving such protection, while guaranteeing the desired balance and harmony between the prerequisites of individual ownership protection and the needed requirements to perform its social function, has always been a target that people are striving to achieve. In some place, laws or customs prevent women from owning land or other productive assets, from getting loans or credit, or from having the right to inheritance or to own their home, they have no assets to leverage for economic stability and cannot invest in their own or their children's futures (Rubina, 2005:9)

Those multidimensional problems are not totally let for their continuity, nations of the world have been taking measure in different scope just from developing policy and signing international convention and empowering women in different aspects become an intervening strategy towards the those challenges by participating different governmental and nongovernmental institution and community.

## **2.2 Women's Rights in access to and control over Housing and land**

There is a huge difference between access to and ownership and control of property such as land and housing. Strengthening women's right to land and other assets is a key to economic independence and security. Tools designed to address land issues such as land reform, land management and security of tenure should be designed to benefit both women and men. (UNIDO, 2010.4).

Women's rights in, access to and control over housing, land and property is a determining factor in women's overall living conditions, particularly in developing countries. It is essential to women's every day survival, economic security and physical safety and, some would argue, it is the most critical factor in women's empowerment and their struggle for equality in gender relations. (UNCHS, 1999:12).

Despite the importance of housing, land and property to women. The overriding feature of women's relationship to housing, land and property is women's lack security of tenure. This is largely a result of economic and social discrimination against women, more particularly, gender biased laws, policies and traditions which prevent women from renting, leasing, owning, and inheriting land, housing and property independently or at all and which render women's access to and control over land, housing and property dependant on their link to a man. (ibid).

Rights in, access to and control over land and housing have direct and indirect bearings on poverty. The direct advantages stem from production possibilities and the indirect advantages include facilitating access to credit from institutional and private sources and serving as assets that can be sold. For women, ownership of housing and land can increase women's status within her community and increase her bargaining power within her household. Without rights in, adequate access to and control over housing and land, and with waged labor difficult to obtain and low paying at best, women do not have the means to meet subsistence needs for themselves and their families. In turn, women have to rely on the goodwill of their spouses or male relatives to share their earnings and household resource. This rarely works to women's advantage as intra-household inequalities in the sharing of benefits from the household resources are common (ibid).

### **2.3 women's decision making on properties**

It has been clearly observed that men of the world predominantly seize decision making power within the household: this means men control how household resource and income are utilized and men are represented on decision making bodies and they are responsible for making decisions regarding community resources, planning and politics. The virtual absence of women from decision making processes and bodies' means that men's experiences are taken for the experiences of the entire community or household, male interests and needs are promoted and the group interests of women are not prioritized. It is unlikely that men and women will have the same interests given the gender division of labor which exist in almost every society, where women are responsible for maintaining the household, childrearing and subsistence farming and men are responsible for cash crops or income generation and other public activities.

Women's lack of rights in and control over housing, land and property means that beyond certain poverty, women are excluded from participating in community decision making, even though these decisions invariably affect women and their living conditions. In many countries ownership

and control of housing, land and property commands social status, community respect and in some instances is closely linked with political power (UNCHS, 1999:13).

Also like other communities of the world, women in Ethiopia own less power in both household and political sphere as Sosna and other described on the review of national police on women and it has recognized that women of Ethiopia participate in decision making position is still very low (Taye, 2008:45)

#### **2.4 Women's marriage and property ownership conflict**

While living together with husband's women face marital disagreement and such action leads to different consequences. In the case of divorce, desertion, separation or widowhood where, without rights in or access to independent economic resources like land and without rights in or access to housing, women are extremely economically vulnerable- often left destitute.

Women's lack of rights in, access to and control over land, housing and property can so contribute to women's experience of violence. Without security of tenure means that women can be forcibly evicted from their homes and lands on the whim of an angry spouse or male relative, upon marriage breakdown or widow hood which invariably leads women to homelessness, landlessness and destitution, exposing them to further violence (UNCHS, 1999:14).

In some countries married women's rights to land, housing and property are ostensibly protected by laws relating to the family, marriage and marriage breakdown, where by law women are granted a share in land, housing and property upon the dissolution of marriage. However this share is often not "equal" to that of her husband's or is not commensurate with her income (or lack thereof) and her contributions to the household. Even the most progressive of these laws tend to be inadequate in their reach as they are often exclusive to women who are legally married, leaving women living in common law without protection. Furthermore, they tend to tie women's rights to those of her husband (Thai, 1999:60)

In Ethiopia today land disputes can be resolved by local social court, by appealing to the woreda court, and if the two first decisions are different it is possible to appeal to the higher court. Note that mutual agreements and local elders can be used to resolve conflicts. Amendments in 2007 said that land disputes should be solved locally with the help of elders. If dissatisfied with the case it can go to the woreda court and to higher Courts after that 'rolling -out' of the policy still has far to go in practice (Fiona and et al.; 2008:34).

## **2.5. Law custom and tradition and property ownership**

Women's insecure tenure and lack of right in, access to and control over land, housing and property is often rooted in and exacerbated by statutory law and policies related to housing land and property, customary law (including religious law), and tradition which discriminate against women, which assume that men are the supporters and heads of households and which treat women as minors and subordinate to men. Exactly how law and economic policies, custom and tradition negatively impact upon women's access to and control over land, housing and property is described below (UNCHS, 1999:15)

Property Rights Facilitate Women's economic independence which facilitates their progress to empowerment. In the west, the legal right or ownership right to a private property also implies the owner will be able to exercise that right and to have unhindered access to that property. Even if a person may have ownership right to private property such as land he or she may be prevented from exercising that right in absence of customary right. Hence, legal right in absence of customary rights does not serve any useful purpose to the owner. But, when the issue of the lack of property rights of women is raised in public forum, it is usually understood as being the lack of legal rights (Royt and Tisdell, 2000:1).

In the democratic nations of the world law creates and governs most social and economic relations and structures in society, including women's rights in, access to and control over housing, land and property. As it stands, in many instances, law and the legal system act as barrier between women and rights to housing, land and property. Law obstructs women's rights to housing, land and property. Most immediately when legislation explicitly forbids women from owning, inheriting, purchasing, leasing, renting, bequeathing land or property. Fortunately, today such legislation is more the exception than the rule (Susana, 1997:1321). In fact, increasingly it appears that women's rights to land, housing and property are protected in law either through antidiscrimination provisions in constitutions or other national legislation such as that dealing with marriage and divorce (UNCHS, 1999:15)

The international family law indicates that husband and wife have equal rights and duties toward their common property, and that all acts of trade related to land and housing should have the agreement of both husband and wife (their, 1999:60). Even in those instances where law appears to protect women's rights to land, housing and property regardless of marital status, obstacles may still appear because law is open judicial interpretation. For example, in many instances statutory law pertaining to land and housing ownership appears gender neutral- land, housing and

property rights either do not explicitly refer to women and/or refer to “all persons” or “every individual” or some other generic grouping. The absence of women in the legislation can leave their rights to land; housing and property open to the discretion of a judge. Needless to say, “Gender neutral” laws applied by predominantly privileged, male judges, applied in a social and cultural context where women are relegated to the private realm, accorded second-class status, and regarded as minors, results in legal decisions which do not benefit women (UNCHS,1999;16).

Legislation which prohibits discrimination based on the ground of “sex” is a possible solution to overcoming at least some of these obstacles to women’s rights to housing, land property and, increasingly, anti-discrimination provisions are emerging in constitutions around the world. These provisions are vital for women’s equality and may go some distance in ensuring that community leaders, the judiciary and other involved in the allocation of land, housing and property do not discriminate against women. At the same time, however, ant-discrimination laws do not provide complete protection for women’s interests for in many countries women are faced with a further legal impediment to the realization of their rights to land housing and properties. Furthermore, legal house, land ownership is based on an individual’s ability to pay. For women who constitute the poorest segments of society purchasing and owning land and/or a house is an unattainable dream (Susana 1997:1317).

In other aspect custom and tradition have a bearing on women’s right to land, housing and property in two ways one through customary law (both of which are based in patriarchy )and second through the everyday social and culture manifestations of patriarchy. Where there is no statutory entitlement, custom and tradition tend to restrict women’s rights to housing, land, and property. Even when there is formal statutory entitlement, custom and tradition can restrict this in practice (ibid).

In many regions of the world including part of Africa, Asia, the Pacific and the Middle East land and housing is regulated by customary law. Though customary law is not uniform across regions and nations, common factor can be elicited. Customary law tends not to be codified; it is unwritten social rules and structures of a community ostensibly derived from shared community values and based on tradition, though it can be argued that customary law has come to be defined by men and does not reflect women’s interpretation of custom (Adetoun, 1994:26). Customary law pertaining to women’s access to land control over housing, land and property, like much statutory law, is based on social relations between men and women, and more specifically,

husband and wives. Customary law seems to have few provisions for divorced women and even fewer for single women (UNCHS, 1999: 19).

Under most systems of the customary law women-regardless of their marital status- cannot own or inherit housing, land and property in their own names. In Africa, for example, men control household land (and the house on that land )because community authorities (who are predominantly male) have allocated the land to male household heads and these lands and houses on them are then passed down to male heirs. For most women, access to and housing depends on their relation to male relatives. A husband, for instance, has an obligation to provide arable land to his wife to farm but decides which piece of land the women can use and for how long (Susana, 1997:1321).

## **2.6. Property ownership and women Empowerment**

Property rights are often viewed in the narrow sense of ownership-the right to completely and exclusively control a resource. However, as Meinzen Deck et al (2005) explain, property rights are better understood as overlapping ‘bundles’ of rights, which can be grouped simply as: use rights; and control or decisions making rights. Rights may be conditioned by the amount, timing and other aspects of resources use and management. They are flexible and dynamic depending on factors such as social relations, the weather conditions and the resource/ property concerned.

It has been shown that low-cost land reform including land registration has contributed to increased perceptions of tenure security for both women and men. The women’s names on land certificates increased the perception that the women would be able to keep the land after the divorce or death of their husband. Also right authorizes the owner to exploit it, use it or dispense with it. There is no much distinction between exploiting and using. The owner uses the property, while others exploit the property. The owner might damage the property, but others are required to safeguard what they exploit since they are not the owners (Ibid, 8).

Moreover, the owner can use what he owns in whatever manner he or she sees fit whereas the non-owner is committed to use property according to law. In addition, authorities to operate properties, the law allow the owner to dispense with his or her property he owns by transferring ownership partly or in it’s entirely. Thus no restrictions are imposed up on the owner unless what the law stipulates.

## **2.7. Issues in women Empowerment in Ethiopia**

There are critical issues bounded by strategies especially after the world conference that was held in Beijing 1995 united nation member government were called upon to formulate a national action plan to further promote gender equality in their respective countries .So in Ethiopia specially identified five critical areas (Taye ,2008; 45) that were included in the national plan.The objective of this action plan in the nation plan of Ethiopia was to ensure that women would secure independent and sustainable lively hood and fairly participate in the social and economical development of the nation (ibid)and in addressing women poverty and economic empowerment , some specific activities like income generating activities and women network were initiated.

## **2.8 Barriers and challenges to women's property**

National laws and legislation exist that could facilitate more equal property rights, in communities. However, in reality this is not the case: and in many parts of the country in rural and urban areas women's rights to property are considered to be less than those of men. These barriers and challenges to the women's property rights will be considered in relation to societal, institutional, community, relational, individual levels (USAID, 2008:40).

### **A. The problem of law Enforcement**

Without adequate enforcement mechanisms and access to those mechanisms, women's rights to land, housing and properties will remain illusory. For example, in some post conflict situations women's rights to land, housing and property and/or their right to be free from discrimination are specifically codified in the Constitution or within legislation dealing specifically with land and housing. To enforce these newly entrenched rights, governments often rely on the courts and the judiciary. As we have already seen, in order for a woman to access court she must know her rights; she must be literate or have the assistance of someone who is literate; she must have the resources- including legal representation-to go forward with acclaim; once in the system she must navigate often complex procedures; if she is a rural dweller, she will require transportation to the city where the court is most likely to be located; and she must be patient as the process could take several year (UNCHS, 1999:44)

Needless to say, for most women courts are not a viable mechanism to claim their rights to land, housing and property in post conflict situations, more than ever, most women are preoccupied with survival and basic livelihood issues which are dependent on the immediate realization of

their land, housing and property rights there is no time for extensive legal education, accumulating the necessary resources and wading through lengthy court procedures (Makumi, 1998:10)

## **B. Cultural Factors**

Culture is a primary factor in defining the division of property. Customary rules and regulations control access and 'ownership' most people are guided by the same law and customs. According to many cultures men are the leaders and protectors of their family, households, the society itself and its properties. Property is divided up according to the ability and strength to take care of the properties. Men are responsible for the household and are the strongest, facing more hardships. In general access is not restricted by ownership: everyone is able to access much of the property of the others in the household. Women can access the property under her husband's control. For example, land is said to be owned, controlled and managed by men despite government regulations/ policies stating that women should have equal rights.

At community level there are a number of barriers and challenges to women's more equitable access to property, based on practical factors such as division of work and ability to look after property. In some communities property is said to be divided based on work division (how men and women use properties), contact with the property and physical strength and ability to look after the property.

## **C. Lack of adequate Education**

Worldwide women contribute the largest illiteracy rate and most women lack basic and formal education, this has created multifarious challenges on the life of women in general. Recent experiences indicate that education of all people on the status of women's national, regional and international rights to land, housing and property is essential to the realization of these rights for women. The ultimate goal of education is to work toward the erosion of patriarchal, male based structures which keep women from enjoying their rights. It is a dominant factor contributing to their lack of rights to property (CARE, 2008: 60). As a starting point, awareness rising regarding women's urban, rural, young, elderly, married, single, widowed. If women do not know and understand their rights, there is little chance their rights will be enforced. It cannot be assumed that women know their rights instinctively or even as a result of their hardships and personal experiences, because, as noted previously, women (like men) have been socialized to believe that they are not entitled to rights in, access or control over land, housing and property (UNCHS, 1999:46).



As an overall goal, education should be combined with consciousness rising and should provide women with the knowledge, skills self-confidence and self esteem required to claim and enforce their rights to land, housing and property (Florence, 1991:56)

### **2.9. Women's Organization and their Role**

Women's organizations have proven to be essential to women's overall empowerment and to their enjoyment of their human rights including their rights to land, housing and property. Women's organizations provide a safe place for women, where they can dream, organize, strategize, build confidence and seek comfort and support from others with similar experiences and concerns. Women's organizations are a key arena for the deployment of empowerment strategies (UNCHS, 1999:48). Separate women's organizations are important in terms of their role in building confidence and allowing women the space to discuss issues that affect them (Shamim, 1997:7)

Through organizing and working with each other, women learn the value of their work and they discover new skills and recognize personal capabilities. In this way, these organizations contribute significantly to women's overall empowerment and increased self-esteem. During conflict and reconstruction, women's organizations are required to ensure that the issue of women's access to and control over land, housing and confides these right. Once codified, women's organizations are required to ensure that these legal rights are translated into on the ground realities (Arias Foundation: 1998, 10). The influence of women's organizing on women's lives is reflected in the effect that it has had on women's' empowerment and the realization of women's' rights to land, housing and property during and after conflict. For example since the liberation war in Zimbabwe, women's organizations have played a central role in pressuring the government to ensure equality between men and women with respect to land, housing and property matters (UNCHS, 1999:48).

From this, we know that if women's organizations are to continue to exist and advocate for change, they need to be strengthened through skills training, contract with outside networks and by providing women with support in their domestic and chills rearing responsibilities and basic survival.

### **2.10. Gender inequality and discrimination**

The gender inequality was created due to different reason. Therefore, the societies must strive to understand how the particular conditions of each individual or social group shape their ability to

achieve equal fulfillment and create tailored opportunities for each to succeed (CARE, 2008:2). In preventing the gender inequality, build the capacity of the society, especially those are key stakeholders to understand and promote gender equality, promote equal participation in decision-making and to ensure that both men and women have equal access to and control over their properties- housing (Flintan, 2008: 37-38). Biased stereotypes and social norms prevent women's and men from exercising their free choice and taking full and equal advantage of opportunities for individual development, contribution and reward. The traditional system does not recognize girls rights to property inheritance, that women are considered inferior to men or do not have equal access to community resources. (CARE, 2008:2)

Others argue that customary norms and laws are unfair to women. For example, oromo proverbs support community perceptions of women's role and place. For example: ' Harreen Moonaan qabdu moonaa loonii galti, beerti da'oon qabdu da'oo dhiiraa gali' (Just as donkeys do not have their own kraal and thus sleep in that of cattle, women do not have their own abode and thus dwell in that of men). This discourages women from claiming equal access to economic resources and other household rights. It disenfranchises women from their entitlement to household decision- making. "More to the point the proverb shows how in a society where one group is dominant and the other is subordinate, language is used to perpetuate subordination" (Hussein, 2004: 103-147).

### **2.10.1. Meaning and Concepts of Gender**

The word gender was used by Ann Oakley and others in the 1970s to describe those characteristics of men and women which are socially determined, in contrast to those which are biologically determined. Like race and ethnicity, gender is a social construct. It defines and differentiates the roles, rights, responsibilities, and obligations of women and men. The innate biological differences between females and males from the basis of social norms that define appropriate behaviors for women and men and determine the differential social, economic, and political power between the sexes. Although the specific nature and degree of these differing norms vary across societies and across time, at the beginning of the twenty-first century they still typically favour men and boys, giving them more access than women and girls to the capabilities, resources, and opportunities that are important for the enjoyment of social, economic and political power and well-being.

Gender is a dynamic concept: gender roles for women and men vary greatly from one culture to another and from one social group to another within the same culture. Race, class, economic

circumstances, age-all of these-influence what is considered appropriate for women and men. Furthermore, as culture is dynamic and socio-economic conditions change over time, so gender patterns change with them. Sudden crises, like war or famine, can radically and rapidly change what men and women do-although sometimes (as women ex-combatants in liberation struggles have found) after the crisis, the old attitudes may return. But sometimes the changes have a permanent impact (ibid).

### **2.10.2. Sex and Gender**

The distinction between sex and gender is made to emphasize that everything women and men, do and everything expected of them, with the exception of their sexually distinct functions (childbearing and breast feeding; impregnation) can change, and does change, over time and according to changing and varied social and cultural factors. As working definition of gender; people are born female or male, but learn to be girls and boys who grow into women and men. They are taught what the appropriate behavior and attitudes, roles and activities are for them, and how they should relate to other people. This learned behavior is what makes up gender identity, and determines gender roles.

Discrimination is an activity against women is: .... any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field. Discriminatory inheritance practices have negative consequences for these households. Women suffer partial or total loss of assets, including their land and homes, to relatives of the deceased spouse leaving such households destitute and more vulnerable to further consequences. (CARE, 2008:1)

Women's lack of rights in and control over land, housing and property means that beyond certain poverty, women are excluded from participating in community decision making, even though these decisions invariably affect women and their living conditions. In many countries ownership and control of land, housing and property commands social status (Tsehainesh, 1998:12), community respect and in some instances is closely linked with political power. In turn, it is those who own land, housing and property predominantly men-who are decision makers within the household and in the income are utilized. Within the community or village this means men are represented on decision making bodies and they are responsible for making decisions regarding community resources, development, planning and politics. The virtual absence of

women from decision making processes and body's means that men's experiences are taken for the experiences of the entire community or household, male interest and needs are promoted and the group interests of women are not prioritized. It is unlikely that men and women will have the same interests given the gender division of labor which exist in almost every society, where women are responsible for cash crops or income generation and other public activities (UNCHS, 1999:13-14).

Women's lack of rights in, access to and control over land, housing and property can also contribute to women's experiences of violence. Without security of tenure it is difficult for women to leave abusive and violent households (Leilani, 1999:516). At the same time, a lack of security of tenure means that women can be forcibly evicted from their homes and lands on the desire of an angry spouse or male relative, upon marriage breakdown or widowhood which invariably leads women to homelessness, landlessness and destitution, exposing them to further violence (ibid).

All people, by virtue of their shared humanity, carry inherently equal dignity and rights. Therefore, there should always affirm and uphold the equal rights, opportunities and Status of men and women. Each person, by virtue of her or his particular character and Context, has a unique identity and combination of aspirations and abilities. As recognized that gender equity is complex and dynamic. It will progress at different rates and different means around the world. Feeling that this may require changes in the way they Work, and how they design intervention strategies. NGOs, societies and partners must develop innovative approaches that provide responsible support to communities to explore gender dynamics and advance gender equity. This includes continuing to expand Societies knowledge of and commitment to gender issues, through a deep rooted Awareness creation in research, documentation and sharing of lessons learned (CARE USA, 2007:undated; a, b and c). This study on the significance of property Rights Contributes to women's Empowerment (CARE, 2008:2)

In all direction different societies will strive to promote the gender equality and eliminate Discrimination of women, the empowerment of women and men ,and put into place Specific measures in order to advance and attain gender equality and sustainable Development and it will focus on increasing women's and men's leadership in political And socio-economic arenas (Ibid). Employ gender equity means adjusting the playing Field to account for women's disadvantaged position and status. There would be use Equity measures to support and empower women to be full and equal players: politically, economically and socially. Women should be

support as individuals. As members of social groups to understand and improve the dynamics of power that affect their lives (CARE, undated :a, 1-2).

### **2.11. Women Empowerment**

Empowerment is the ability for person female or male to interpret her or his situation and make informed choices and decisions affecting one self, family and Community (sonko, 2002:10). The World Bank has defined empowerment as “the Process of increasing capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes” to ‘build individual and collective Asset, and to improve the efficiency and fairness of the organizational and institutional Context which govern the use of these assets” and the “ expansion of assets and Capabilities of poor people to participate in , negotiate with, influence, control, and hold Accountable institutions that affect their lives” (WHO,2006:17).

Empowerment includes both processes and outcomes, with empowerment of Marginalized people an important outcome in its own right, and also an intermediate Outcome in the pathway to reducing health disparities and social exclusion. Women’s Positions of power, for example, may differ considerably between the public and private Spheres. They may be an important income generator for the household, but have little Say in household decision-making (ibid, 19).

Empowerment is defined broadly with a feminist, gendered perspective as “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institutions that affect their lives.” Notable in this definition is the recognition of empowerment as a process of building capability (and not simply the material outcomes visible in CARE’s impact frameworks to date).and of the importance of structure as represented by the institutions affecting people’s lives (Picard, 2005:18).

If women simply work on someone’s land as paid hired lab our or I family land as unpaid lab our, they do not have any opportunity to invest on plot of land and cannot have a significant voice in the family’s expenditure plan (Royt & Tisdell,) 200:1.Empowerment strategies, therefore, need to focus on enabling marginalized groups to create and recreate their social norms, to seek changes in inequitable conditions, to develop cultural and cross-boundary identities, and to gain access to social resources that promote health (WHO,2006:19). Women empowerment refers to the process where women are facilitated so that they are able to interpret their own situation (social, lives, family and community positively. That is being able to take control of their social, economic and political destiny (Sonko, 2002:10).

The right of women to own property, including house, is recognized under international human rights law. Yet, in many countries, women's property rights are limited by social norms and customs, and at times by legislation. As a result, women do not enjoy equal opportunity and status in their families and communities (Clark, 2010:1).

Women's economic empowerment, accompanied by women's political empowerment and access to equal legal rights and status, is a critical driver of progress on the MDGs and other internationally agreed development goals. Where women cannot inherit land, they and their children may be evicted upon the death of their husbands and fathers. The HIV/Aids epidemic has contributed to an increase in such evictions, and further disembowels women (UNDP: 1).

It is becoming widely accepted in the international community that women's ownership and control of immovable property (house) is a significant factor contributing to women's overall empowerment and welfare. House and land access and control increase women's economic options and her sense of empowerment. These effects can contribute to decreasing a woman's experience of violence by enhancing her economic security and reducing her tolerance of aggression (Misra,2007:1).However, despite the prominence that women's property ownership has achieved in the international development sphere , the data relating to the gender asset gap is light (Ibid). The concept of empowerment is related to gender equality but distinct from it. The core of empowerment lies in the ability of a woman to control her own destiny. This implies that to be empowered women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (as land and employment), but they must also have the agency to use those rights, capabilities, recourses, and opportunities to make strategic choices and decisions (such as is provided through leadership opportunities and participation in political institution). And for them to exercises agency, they must live without the fear of coercion and violence. Because of the historical legacy of disadvantage women have faced; they are still all too often referred to as a vulnerable minority. In most countries, however, women are a majority, with the potential to catalyze enormous power and progress.

## **2.12. Ethiopian constitution and policy on women**

The federal constitution (1995) has embodied the right: to life; the security of the person ;to liberty to be protected from inhuman treatment; of arrested persons of accused persons; to honor and reputation; to equality; to privacy; to freedom of religious belief and opinion, thought and

expression; to assembly, demonstration and petition; to freedom of movement; to nationality; to access to justice; to vote and to be elected; to nations, nationalities and peoples; to property; to economy; to social and culture ;to labor and development.

These rights of women and children are also enumerated and equality has been laid down in. Art. 25. Personal, marital and family rights are set out. Art.35 focus on women, under its 9 sub articles (amongst others):

- The equality with men is assured.
- Equality in marriage is guaranteed.
- Laws, customs and practices that oppress or cause bodily or mental harm to women are prohibited.
- Acquisition, control and administration, use and transfer of property including land and equal treatment in inheritance are clearly stated.

Further the constitution states that every Ethiopian shall have the full right to immovable property he builds on the land and to the improvements he brings about on the land by his labor or capital .this right shall include the right to alienate, to bequeath, and where right of use expire, to remove his property, transfer his title, or claim compensation for it (Flint on, 2008:17-18).

Despite wide recognition of the right to adequate housing as a central human right in international legislation, in the previous regimes millions of people in Ethiopia were facing violations of their housing and land rights. Currently, the important dimensions of Ethiopia's urban development policy as they relate to the land policy are; ensuring the equitable distribution of land to both the rich and poor, facilitating mechanisms by which low income groups are allocated adequate land at reasonable cost, promoting urban- rural and urban –urban linkages, support for small and micro enterprise and job creation integrated housing development. Improved access to land by the poor is therefore recognized as a key to ending poverty, by the federal government of Ethiopia (Belachew, 2010:16).

In practice, although urban land policy tried to bring good sense in the land allocation process and the putting in place of various policy strategies that seek to address the needs of the poor, a numbers of challenges have been observed. For example, land supply constraints a rise in prices and demand for urban land, bureaucratic tendencies, weak monitoring and evaluation mechanisms, inadequate Databank system , shortage of financial resources, lack of participation by the poor, inadequate official records about poverty, the poor's lack of ability to pay for the

land, lack of transparency in service delivery, poor including women are being less active/not engaged in the land delivery process, most land allocation procedure based on the bidding system which favors the most affluent, existing standards requirement are still too high for the chronically poor and etc (Abuye, 2006:7)

### **2.13 National policy on Ethiopia women /NPEW/**

The main political framework that provides some legislative support for women is found in the policy for women produce by the transitional government in 1993. The primary objective of the national policy on Ethiopia women (1993) is facilitating conditions conducive to the speeding of equality between men and women so that women can participate in the political, social and economic life of their country on equal terms with men and ensuring that their right to own property as well as their other human rights are respected and that they are not excluded from the enjoyment of the fruits of their labor or from performing public function and being decision makers since its establishment ,women’s affairs offices and others have been attempting to mainstream the policy and its objectives within government at different levels to mainstream the policy and its objectives within government at different levels to varying degrees hampered by few resources and low manpower (CARE,2008:18).

### **2.14 Oromia Regional Government Policies, Laws and Regulation**

The oromia family law of 2002 (1995 E.C.) is based on the federal; family law. A regional family law cannot give fewer rights than are embodied in the constitution and international instruments ratified by Ethiopia. The recognition of religious and customary marriages (Art34 (5) and 78(5)) should be seen in conjunction with Art. 9 and 13 of the constitution and underlines the fact that any customary marriage will be null and void if it gives fewer rights than the constitution. This is the law and the principle however, the state of affairs on the ground is not always compatible. For example the oromia family law allows polygamy, despite it being forbidden in the 1960 civil code. Thanks to the oromia elected women forum and other stakeholders polygamy is now disallowed by law (enacted as an amendment). However the oromia land law still states that a husband when he receives his lands possessory his land right certificate “must register with his wives” (Woldegiorgis, 2005:33)

Further, marriages are often carried out without the consent of the wife, and include a number of family arrangements that are accepted under customary laws but illegal under the state (ibid).



Oromia region issued regional lands laws in 2002 and 2003 forming the basis for land registration and certification, with detailed implementation rules and regulations:

- Oromia rural land administration and use proclamation 56/2002 and
- Oromia rural land administration and use regulation 70/2003.

A new law strengthening the administrative system and land use planning has not yet been implemented on the ground:

- Proclamation to amend the proclamation No. 56/2002, 70/2003, 103/2005 of oromia rural land and administration No. 130/ 2007 (ibid)

In relation to gender issue, the oromia land proclamation of 2002 state that a resident of the oromia region who has reached the age of 18 and above is entitled to land. Under article 15(2) husband and wife who have common land shall receive a title deed document that contains both their names.

In the event of divorce, husband and wife have equal rights to share their holding registered under their name considering the number of children, whom either of them will take care of after divorce. Husband and wife shall be jointly certified to their common holding land. Incase of polygamy, a husband is allowed to get joint certificate with only one wife and the others get one independently (Holden and Tewodros, 2008:3)

The above laws have improved women's direct access to "an essential resource: land" and the co-registration of land will go a long way in securing land for women upon divorce. However, it is also suggested that though regulation are gender -sensitive, land is managed and administered at the kebele level. This reiterates traditional gender biases in the allocation of land and land-related resources (CARE, 2008:33-34).

## **CHAPTER THREE**

### **Methodology**

#### **3.1. Study Area**

The study was conducted in Mandi town. Mandi is the town of Mana Sibru Woreda, which is found at 596 km from Addis Ababa in West direction. The town has an area of 52.5 squares Km. It has a total of population of 30879: (F=15748 &M=15131).

#### **3.2 Study Design**

This study type uses more of a qualitative survey and uses the primary data in order to get first hand information, and to substantiate the primary data, secondary data sources were used.

Qualitative and quantitative method was used in the study in understanding the success of data through giving emphasis on determining people's words and actions. Qualitative method had an orientation that data should be gathered through qualitative methods. Whereas the quantitative methods were used to analyze the numeric data. Hence, the researcher used a descriptive survey method to analyze and organize data.

#### **3.3. Source of Data**

The study utilized both primary and secondary data sources that were related with the property ownership and women's empowerment particularly housing.

##### **3.3.1. Primary sources of Data**

The primary data was collected from women in households, divorces, widowed; women live with tier husbands, women affairs office and men to get the real information.

##### **3.3.2. Secondary sources of data**

The secondary sources of data included books, journals, bulletins, website and reports.

The secondary data was used to support primary data sources obtained from the respondents.

#### **3.4. Data Collection Instruments**

**3.4.1 Interview:** the interview was structured and unstructured and presented for key informants face to face. The personal interview was made for illiterate women and men.

**3.4.2. Questionnaire:** includes both open and closed ended type. The questionnaire was conducted for literate women, men, divorces, households, widowed and concerned bodies engaged in women affairs.

**3.4.3 Focus group discussions:** it was made especially within the same educational, social and positional status and language ability. In addition, the group discussion was the way in which one can get the exact and factual information about the property ownership, the women's power on their property, their weakness and strengthen in controlling power, to what extent they will be empowered due to their ownership on the property in the discussion between each other, which was used to get the major information to undertake the project.

The interview, questionnaire and group discussion were prepared in English language but most of the respondents may not understand it. Due to this, it was translated to local language, Afan Oromo for the sake of understanding and giving relevant information.

### **3.5 Sampling techniques and procedure**

The sampling techniques that were used in the study were the convenience and purposive sampling of non probability sampling.

As a result, the required sample size was calculated using the formula and assumptions stated in (Blalock 1997) and (Boharnstedt & Knoke 1988). The formula is

$$n = \frac{pqz^2}{e^2}$$

Where:

**n**= is the sample size or number of served population.

**P**= is proportion of population possessing the major attribute. In the absence of reliable data about the population it is recommended to use 50% (0.5).

**z**= is the two ailed critical value (critical normal deviation).

**e**= standard marginal error of the proportion.

**q**= 1-p

Due to resource constraints to undertake the survey a 90% confidentially certainly (1.654 critical normal deviations), 50 percent conservative estimate of probability, margin error 10 % to 5% non response and design effect on 2.

The minimum sample size required for the study was 286 women that were drawn from the town. And to select the respondent women heads, lists of sample kebeles were used to a sampling frame. From sample frame, women who have empowered in the town were selected using systematic sampling from each kebeles, starting with a randomly selected.

Because to secure the quality of the data that was collected, the target group was handpicked in the town. The target group that was included in the data collection was the town's property owners and empowered, town's women's affair office and the town administration.

Mathematically the result is:

$$n = \frac{0.5(1-0.05) 1.645^2}{(0.1)^2} = 68$$

and then adjusted for design is  $68 \times 2 = 136$  and again or  $(14 \times 2)$ . From this 100 is semi-structured interview and/or participatory discussion was carried out with key informants and groups of men and women, government women employee and 186 questionnaires were filled out by women only. This system provided anonymity to the respondent.

### **3.6 Data collection methods**

All data was distributed, administered and collected by the data collectors. On the other hand, in the interview and group discussion session the researcher participated face to face. The interview, questionnaire and group discussion were prepared by English language. Since most of the respondents don't understand it was translated to Afan Oromo. Each of them presented as follows:

The interview was structured and unstructured. It was presented for key informants face to face. The interview was made for illiterate women and men, divorce, widowed; women live with their husband, and households. The questionnaire was both open ended and closed type. It was conducted for literate women, men, divorces households, widowed and concerned bodies engaged in women affaires. Lastly, group discussions were made especially within the same educational, social positional status and language ability.

### **3.7 Data Analysis and Interpretation**

The collected data was sorted, organized and the relevant simple statistical methods of analysis were used in order to come up with the result to realize the data for analysis and interpretation. The analysis and interpretation of data was made by the researcher up on its accomplishment.

### **3.8 Ethical Consideration**

Ethical clearance was obtained from the concerned body. Informed written consent was obtained from each respondent after explaining the purpose of the study prior to data collection. Confidentiality was kept. Data collectors informed the respondent about the confidentiality of any information provided by them. The participants were interviewed on a voluntary basis and encourage them to be honest as much as possible, since the information given by them was useful and very important to them, to the town, to the region and to the country.

## **Chapter Four**

### **Presentations, Analysis and Interpretation of Data**

This part of the study deals with the presentation, analysis and interpretation of data collected through questionnaire and interview from the sample respondents to address the basic research questions.

In this study data was collected on the role of property ownership to women empowerment by the sample size of 286 households from women and men in Mandi town. From these, only 186 questionnaires were distributed and filled by women households. And from the remaining 100, six persons were interviewed; two women from women's affair, one woman from Mandi town administration, one man from court office, and two men from the town; the discussion had three groups and each of them included twelve persons, in the three groups 36 persons both men and women households were participated, and finally there were 40 questionnaire which was prepared for men only. The data were collected with fully the exception of 18 sampled errors. These were four persons from the interviewed part, four people from the group discussion and ten from men interviewed. The demographic backgrounds of the respondent question related to each objective were analyzed thoroughly in the part of the study. So, tabular presentation of each item and its analysis with respect to the literature and actual data collected, interpretations and implication is made sequentially throughout this part of the paper.

#### **4.1 Analysis of Demographic Features of Women**

The personal background of women respondents like age, educational background, and the marital status with respect to property ownership is presented. This helps the researcher to clearly understand, analyze and interpret by including other additional data of the respondents.

##### **4.1.1 Distribution of age of women households and property ownership**

The relationship of age of women household respondents with respect to owning the property helps the presentation and analysis as well.

**Table No.4.1.1. Age Distribution of Women and property ownership**

S.No	Age group	Number of respondents	percentage	Have house	Percentage				Cumulative percentage of house owner
				Yes	No	Yes	No		
1	18-30	24	12.9	7	17	3.8	9.1	5.4	
2	31-40	28	15.1	18	10	9.7	5.4	13.8	
3	41-50	49	26.3	36	13	19.4	7	27.7	
4	51-60	85	45.7	69	16	37.1	8.6	53.1	
5	Above 60	-	-	-	-	-	-	-	
<b>Total</b>		<b>186</b>	<b>100</b>	<b>130</b>	<b>56</b>	<b>70</b>	<b>30</b>	<b>100</b>	

**Source: survey questionnaire, 2014**

The majority of the respondents who have a house were those who aged between 51-60 years, and in contrary the lesser was owned by lower age group. There was also a significant gap in possession of property ownership among different age group. In relation to age and property ownership the study tries to relate those age category with ownership. Accordingly, when the age of the women household is increased, the number of women households owning house is also increased at an increasing rate in a doubling manner.

This implies that, throughout the life time, human beings in general, women in specific were accumulating their wealth in order to own a new one or increase additional property (house). Whatever the type of employment, as the life of women increased the accumulation of additional wealth is also increase which helps to own property. The main reason behind this issue was the women's knowledge for saving was very high.

#### **4.1.2 Educational status of women**

Educational background is one way of describing the demographic background of respondents. It mainly explains the women's level of education and its implication on the property ownership and empowerment.

**Table No. 4.1.2 Educational Back Ground of Women**

S.No	Educational status	Number of respondents	%	Housing ownership			
				Yes		No	
				Number	%	Number	%
1	Illiterate	50	26.9	39	21.1	6	3.2
2	Primary education	25	13.4	17	9.2	6	3.2
3	Elementary	12	6.5	12	6.4	-	-
4	High school	31	16.7	6	3.2	25	13.4
5	Certificate	13	7	17	9.2	-	-
6	Diploma	43	23.1	22	11.7	19	10.2
7	Degree	12	6.5	17	9.2	-	-
8	Master and above	-	-	-	-	-	-
	<b>Total</b>	<b>186</b>	<b>100</b>	<b>130</b>	<b>70</b>	<b>56</b>	<b>30</b>

**Source: survey questionnaire, 2014.**

When comparing the relationship of educational background and property ownership, more than one fourth, the larger, of the women were illiterates, and the high school complete women property empowered were lesser.

No one was not excluded from being ownership of property due to lack of educational qualification. But, its existence is a very crucial to support, increase or improving the quality and quantity of the property. Knowing the work done deeply in different aspects legal, social, economical, political, and environmental and its benefit and dangerous for the individual, country as well as global is very important. It improves the way to understand about the business in all dimension to improve and diversification of it. It makes them skill full, self-esteemed and self confident in whatever the activities they are engaged in. acquiring these skills can help them to protect and use their right to access and use their properties.

What is interesting in this issue is to just relate educational status with property ownership, usually women worldwide lacks enough education and literatures boldly witnessed high number of women illiteracy worldwide, however, and the contribution of education believed that it has contributed for their benefits in general.



The majority of women who do not have house were the high school complete women. And just to study whether this variable really influence or challenge women in having property. Surprisingly, the result of this survey shows that women who are illiterate (can not write and read) have the higher percentage with respect to all respondents. Additionally, all first degree holders of women respondents have their home and registered. This shows that, their intention to have a property which can help them as an asset and for uncertain futurity as a security. They constructed it before marriage or after marriage or either they made it together with their husband or alone.

The two distinct feature presented by the frequency distribution, is women who have no education-illiterate have significant percent in owning home ;and women who have degree also have high percentage within the degree group data(there were 12 in number but all have house) so both back ground ignite some more question and analysis.

Education influence property ownership like housing but the respondents mentioned other variables that can possibly make women have not got registered property (housing) in their name; they stressed the underpinning culture value, especially male dominancy, since a male who is believed to have property than female in the study area. Within husbands alive, no property registration was made by women. So, if this believes and culture sustain, it will influence women in the study area in empowering on property ownership.

#### **4.1.3. Marital status and property ownership (housing)**

Marital status is the main factor which influences the significance of property ownership to women empowerment. It can positively or negatively affect property ownership. In case of conflict and property transfer, women face serious challenge if they are not empowered on the property during the marriage time.

**Table No.4.1.3.1 Marital status and property ownership- women.**

S.No	Respondents			Housing ownership			
	Marital status	Number	%	Yes		No	
				Number	%	Number	%
1	Single	21	11.2	6	3.3	15	7.9
2	Married	136	73.14	101	54.77	35	18.37
3	Divorced	12	6.6	6	3.3	6	3.3
4	Widowed	17	9	17	9	0	0
	<b>Total</b>	<b>186</b>	<b>100</b>	<b>130</b>	<b>70</b>	<b>56</b>	<b>30</b>

**Source: survey questionnaire, 2014.**

Marriage has significant contribution among women to own property, while getting marriage women share their own income to construction or possession of additional property. Also, the legal ground ensures women to possess property that already possessed by their husband. This study ascertains the above reality, because women who are studied possess or claim on owning housing. So, the married women had high proportion from the total on owning property. In addition, those who were single, divorced and widowed were own much lower than that of married women .they are less access to control and use of property that married. Probably, this is due to many factors. Lack of sufficient income to own property, women doesn't have better job due to education, cultural influence, attitudinal, believe and impact. Beside to this, socio-economic responsibilities of those women, they were required for feeding and wearing of children's themselves and other relatives. Generally, female took high burden in the household. This leads to women dependency on men.

**Table No.4.1.3.2 Marital status and property ownership- Men.**

Ser. No	Respondents			Housing ownership			
	Marital status	Number	%	Yes		No	
				Number	%	Number	%
1	Single	5	12.5	1	2.5	4	10
2	Married	31	77.5	28	70	3	7.5
3	Divorced	4	10	3	7.5	1	2.5
4	Widowed	0	0	0	0	0	0
	<b>Total</b>	<b>40</b>	<b>100</b>	<b>32</b>	<b>80</b>	<b>8</b>	<b>20</b>

**Source: survey questionnaire, 2014.**

Here married men own the largest portion of property comparing with other marital status.

It is believed that men seem own more property than women. But, after marital relationship women have share of the resource as the law says. This thought is confirmed by high percentage of married women possess more property then other marital status. So, comparing women and men with respect to marital status, both married men and women possess larger proportion of property that single, divorced and widowed status. But, what must be questioned is, does women accessed and empowered on property ownership? If yes, women in the studied area have high decision power on property, this will make easy or less challenging for women during property ownership conflict and transfer. Unless, the high proportion content by women mean nothing than big quantity of ownership.

The less proportion of property possession among divorced and windowed is because of the previous (during marriage) empowerment status. That means women who were divorced and windowed would have less percentage of property because they were not empowered during the marital relationship; therefore, women usually neglected or denied to own property ownership.

#### **4.2 Sources of the property**

There are different kinds of sources of property for women. The sources may be personal income, family, husband or other actors of development, through loan and other service. Today large number of women involved in informal sectors to generate their personal income and therefore, the source of property for women increased from time to time and the role of government and non government organization also contribute to the empowerment of women

property ownership. Even if, it requires maximum effort from different actors to empower women more on property. Theoretically, if the source (the economy of women) increase or guaranteed it has big implication on the general empowerment scheme.

#### 4.2.1. Sources of the property (housing)

The sources of the property vary from place and from person to person. This is also determined by the environment found in particular area. The following table shows the sources of property among women in the studied area.

Knowing the impact of the source of property owned by women makes themselves not to exclude from the benefit gained from it, empowerment

**Table No .4.2.1 sources of income for property (housing)**

S.No	Source	House (yes)		House (No)		Total Respondents	
		Number	%	Number	%	Number	%
1	Personal income	26	20	-	-	26	20
2	Family	11	8	-	-	11	8
3	Husband	93	72	-	-	93	72
4	Loan	-	-	-	-	-	-
5	other	-	-	-	-	-	-
	<b>Total</b>	<b>130</b>	<b>100</b>	<b>56</b>	<b>-</b>	<b>186</b>	<b>100</b>

**Source: survey questionnaire, 2014.**

According to this study almost three fourth of women property has gained from their husband. This shows that most of women did not have their own initial property rather their property came from their husband. However as mentioned earlier because of informal sectors and other actors of development support, there are women who have created their own personal income; this study probe that there are few (20%) women who have their personal income. So, with increasing effort of those actors and with economic and social change the political capability of women to own a resource will increase. But this study shows no women made advantageous of any type of loan form any kind of financial institutions. The issue of loan can be a source of income, but no households were got it, or use it to improve her life. This is not because the banks less trust women than men's, due to less experience in business and not returned back to the bank on time, or women did not qualify the criteria of banks to get it. But it is the requirement which

is expected from the loaner. Most of the time banks require any of its credit customers a house or ownership certificate of automobile as collateral. This is also additional challenge to get the source of income for women. As we have seen, women who do not possess such properties by themselves can't get loan. Mostly, that was the reason not to borrow money. Because of this women and men are in equal to perceive the benefit of loan in order give a better life for their household. Due to this opportunities should be available for them in order to get loan through public private partnerships.

To solve the problem of inequality of distribution of properties among women and men households, the concerned body should avail a credit from micro and small scale enterprises in order to help themselves to empower economically, socially, politically and culturally and give the authorities to make a decision on it and in order to engage in a diversified business. This can resolve their day to day problem to improve their whole families' welfare, and to enhance overall food security. In the study area it is possible to conclude that the role of other actors of development in empowering women towards ownership is less significant. This magnitude of concern given to women/ girls is not only in property ownership but in all socio-economic aspects; one of them was sending them to the school, which makes them efficient or adequate person in education, knowledgeable, social, skill, psychological, economical, political, and moral; that made them adequate for getting a job with good salary as of men; that leads them independence from male relatives or makes them owner of property. Because of this, affirmative action will be seriously made through women Affairs, NGOs other concerned bodies.

#### **4.2.2. The relationship of marital status and property ownership**

As women are engaged in marriage their ownership to housing, land and other properties would be increased. Most of women who were married have property and even its increment is increasing in quantity and quality of wealth. Due to this the relationship between marital status and property ownership is strong.

**Table No. 4.2.2. Stage of marital status Vs property ownership (housing)**

S. No	Stage of attaining ownership	Yes		No		Total	
		Number	%	number	%	number	%
1	Before marriage	22	17	-	-	22	17
2	After marriage	69	53	-	-	69	53
3	It doesn't consider me	39	30	-	-	39	30
	<b>Total</b>	<b>130</b>	<b>100</b>	<b>56</b>	<b>30</b>	<b>186</b>	<b>100</b>

**Source: survey questionnaire, 2014.**

These studies analyze property ownership visa-a-visa with the time of marriage and most women as shown in the above analysis. Most of women possess the property after their marriage. That confirms the earlier analysis that more married women possess property than the unmarried or single one.

This shows women are usually empowered on property after they engaged in marriage and on the other hand this study shows that the issue of property among women highly related with men. So, marriage contributes to women property ownership.

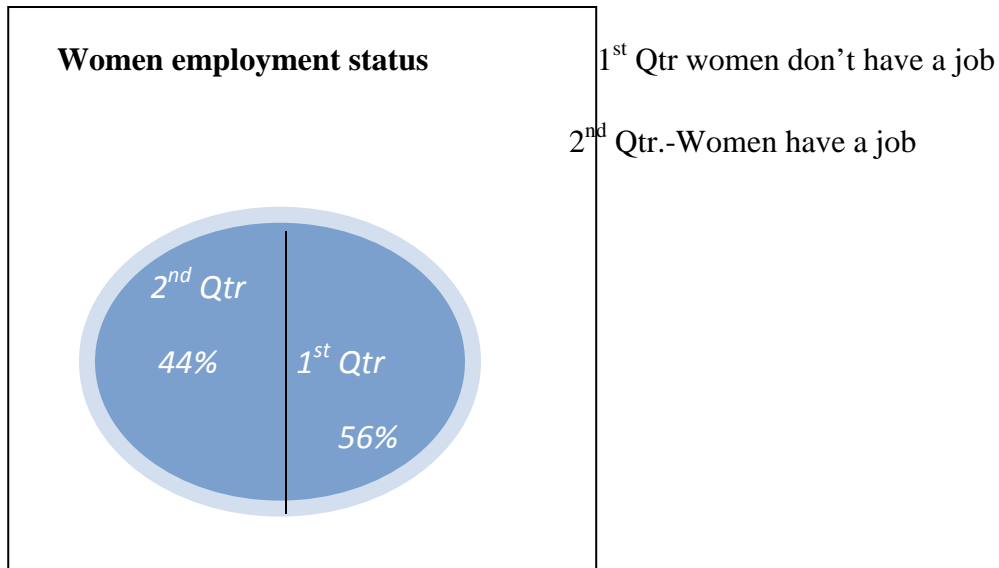
### **4.3. Impact of Employment and Property Ownership**

Employment is one source of income in which women can generate their properties. It has an advantage to secure their daily needs and necessities. Either it can create or increase the wealth through different ways. From this housing is the first important. Due to this, there was strong relationship between employment and housing ownership.

#### **4.3.1 Women employment and property ownership**

Women's employment opportunity influences the property ownership and to see to what extent these women employment status over property ownership. In this study about 44% of women have some kind of income. But, about 57% have no any kind of income personally, even if they get some kind of income from other party. This shows in the studied area majority of women live unemployed. This implies the role of women in economic aspect is less and needs some kind of effort from concerning bodies to assign them on different kinds of economic activities and large portion of women found in informal sectors and unpaid work need to be transferred to formal sectors, to make women have some kind of regular income.

**Table No. 4.3 women employment status with respect to property ownership**



Type of organisation						Total %
Government		NGO		Private business		
Number	%	Number	%	Number	%	
72	88.9	1	1.16	8	9.9	100
-	-	-	-	-	-	-
72	88.9	1	1.16	8	9.9	100

**Source: survey questionnaire 2014**

Women who are employed in governmental organization are greater than other sectors. With respect to the organization type in which women involved in the study clearly put majority of employed women found in governmental institutions. Comparing with other sectors, like private business and non governmental institutions the role of women is greater in government institutions. This show the government institutions are more open than other sector to employee women. Women usually lack quality or high standard education, therefore, they left incompetent in non governmental organizations. Further, women fear to have their own business since the environment can not allow them to be efficient and effective towards creation and innovation of their own personal businesses. These features hinder women to own property and it influences women to have any kind of income in the studied area.

#### 4.4 Registration of property ownership

Registering a property means securing a property. Especially, for women households it has a significant meaning at the occurrence of death; divorce and other situation registration of property by women make them advantageous. In this situation women secure even their families' history.

##### 4.4.1 Name of the owner in registration

Property can be registered by either men or women or both. Recently with the recommendation of laws and regulation, registration by both husband and wife is taken as mandatory. But, because of early features like culture and customary laws it is possible to have property registered by different parties.

**Table No.4.4.1: Women's registration of property**

S.no	Name of ownership registered	Yes		No		Total	
		Number	%	Number	%	Number	%
1	Women only	30	16.7	-	-	30	16.7
2	Husband's name only	50	26.9	-	-	50	26.9
3	Both name (husband & wife)	50	26.9	-	-	50	26.9
4	Family	-	-	-	-	-	-
5	Other	-	-	-	-	-	-
	<b>Total</b>	<b>130</b>	<b>70</b>	<b>56</b>	<b>30</b>	<b>186</b>	<b>100</b>

**Source: survey questionnaire 2014**

According to the study almost equal amount of property were owned and registered by husband only and by both (husband and wife) name. But, there is less number of women relatively who have registered property or house with their name. This is because women have less income, employment opportunity, and the over all environments hinder to own property in general.

Earlier in this study, women claim of property already possessed by their husbands as their own. Because, women know that any property in the hands of marital relationship considered as their own property that means even if it is not registered in their names, they claim as their own property. Of course, such kind of mental set up is considered as good quality among women. And this characteristic need to be accustomed more in the future, being concurrent with existing



law. But, the challenge is when the women face conflict, property transfer, and other kind of trouble on property ownership.

The apparent law, concerning property registration has been contributing a lot. Different governmental and other financial institutions strictly follow up the marital status of individual while selling or transferring property. For instance, if a husband needs loan from financial institutions being registering his house as collateral for the loan; the financial institutions required to check the marital status of the husband. That means there must be agreement between two parties (husband and wife) for collateral acceptance. This feature also enforced in other organizations and institution. Therefore, such kinds of effort by government play a significant role in securing and empowering women on property ownership. However, such culture – registering property by both names (husband and wife) should be expanded well in the community in the study area. But, the existing culture, that men usually construct house before being involved in marital relation ship make more portion of registration of property in the hands of husband.

**Table No.4.4.2: Housing Ownership of Men**

Alternative Responses	House Ownership by men	
	Number	%
Yes	32	80
No	8	20
<b>Total</b>	<b>40</b>	<b>100</b>

**Source: Survey Questionnaire, 2014.**

According to this study high number of men in separate study show that they do possess property in their name. This is the prevailing fact existing globally. But, the magnitude seems higher in the study area. Because, there is a male supremacy over the counterpart- female. This feature caused by multiple factors; education, culture, attitude, poverty and so on.

**Table No.4.4.3: Men’s Registration of Property**

Se r. No	Name of ownership Registered	Yes		No		Total	
		Numbe r	%	Numbe r	%	Number	%
1	My Name (men) only	-	-	-	-	-	-
2	Husband’s name only	9	28.12	-	-	9	28.12
3	Both name (husband and wife)	23	71.9	-	-	23	71.9
4	Family	-	-	-	-	-	-
5	Other	-	-	-	-	-	-
	<b>Total</b>	<b>32</b>	<b>80</b>	<b>8</b>	<b>20</b>	<b>40</b>	<b>100</b>

**Source: Survey Questionnaire, 2014.**

This study on men regarding property registration shows that, majority of registration made in the hands of two parties (both husband and wife). This result become concurrent with existing law as mentioned and appreciated in the above description as good quality, even if, there is a significant number of property being registered in the name of husband only. And this again recall what this study mentioned earlier that property accumulated before marriage, specially male construct home, they look for family for marriage become challenge for women to register property in both name.

#### **4.5. Laws and Customary Laws and Property Ownership**

Law, rule and customary laws are the process in which women are granted property ownership. Usually in developing world till recently societies abide by customary law. Even though, customary laws are accepted under constitutional law, some where the enactment and enforcements such law regarding women property ownership forwarded as a challenge in empowering women on property.

##### **4.5.1. Impact of Laws and Customary Laws on Property Ownership**

In this study legal issues, culture influence, approach to court and municipal office relation as considered with women property ownership and empowerment.

**Table No. 4.5.1. Issues in Court and Municipality on Women Property registration**

No.	Questions	Yes		No		Don't know		Total	
		Numb er	%	Numb er	%	Numbe r	%	Numb er	%
1	Legal issues	186	100	0	-	0	0	186	100
2	Cultural Influence	173	93	13	7	0	0	186	100
3	Approaching Court	12	6.7	162	86.7	12	6.7	186	100
4	Approaching municipal for reg.	56	30	130	70	0	0	186	100

**Source: Survey Questionnaire, 2014**

All women households understand the legal concepts in relation to property right. From these very less number of women was approaching the court. The cultural influence the maximum number of women households were challenged in relation to property ownership. Above one fourth of women property owner was approaching town administration for registration.

This show how much women are, granted on property. Of course, Ethiopia had implemented the rural land registration in rural area and women have right to be awarded the land possession certificate. And law claim, as property should be registered by both husband and wife. Even if, women have a knowledge concerning the law that is already enacted, knowing by itself can't solve a particular situation. Because, the existing believe and tradition requires vast mobilization effort to get things implemented.

Culture as mentioned in many parts of this research, its influence is multidimensional. The society has culture to solve conflict, traditional conflict management approaches held by elderly is one example. During conflict, even the court refers the issue of dispute as it first consider in the hands of elders. In this case, this traditional disputes resolving system lacks some kind of rational decision and usually male influence the elderly in his power of advocacy. So, women face serious challenge in sharing property fairly during conflict. This situation has found in the study area and such problem also prevails in this area. If women fail to refer their cases for dissatisfaction on decision made by customary laws, they left victimized.

But, according to this study there is less number of women to who take their cases to the court regarding to property ownership cases. This dose not imply women have no case of conflict on

property but, there are conditions and situation that enforce women take their cases left unreached to court office, like what has mentioned in the above customary law case and economic and other interrelated factors.

The number of women went to municipal office is less than studied area. This implies that women have less case that invites them go to municipal office. If women have property they must register they usually go to the municipal office for registration. But, usually there husband already facilitated the registration process on his name. There fore, less number of women goes to the municipal office.

But, recently with development of new policies and regulation, with rising awareness among women and right guaranteed by the constitution. Fore instance, the family law proclaim property owned by husband and wife should be registered by the name of the two; so the discussants indicates the changing culture to own property legally has been observed.

#### **4.6. Decision Making Power and Property Ownership**

Empowerment is the ability for a person female or male to interpret or his situation and makes informed choices and decision affecting one self, family and community. It is also not only making available and accessing resource to women. Rather women empowerments in accompanied with psycho-social components that must go parallel with it. Women need moral support, their right must be guaranteed and there must be fair justice on property owning, dispossession and decision making towards their needs and interest.

##### **4.6.1. The Impact of Decision Making Power of Women on Property**

Usually decision are related with power and if there is power given to women they possibly decide what they should have and not have, this culture more accustomed as discussions and open and transparent relationship extend in relationships. No body hates possession or owning property. But if property is owned other interests will soon emerge. This study analyzes these issues with respect to property ownership.

**Table No.4.6.1. Decision making Power of Women on Property**

S. No.	Questions	Yes		No		Total	
		Number	%	Number	%	Number	%
1	Decision making power	155	83.3	31	16.7	186	100
2	Discussion on registration	143	76.7	43	23.3	186	100
3	Interest to registering home	174	93.3	12	6.7	186	100

**Source: Survey Questionnaire, 2014.**

Empowerment is not something that avail resource to women, but the mental process that grant right, increase moral value and confidence is crucial to empower women. So, this research observes whether sampled respondents have a decision making power in owing and denying, in other expression to buy or sell a particular property possessed in the household. Accordingly, majority of women households have decision making power in possession and dispossession of property. Almost all of women respondents have an experience of knowing about property and its registration. And the researcher even investigates the culture of discussing on such issue (property possession and dispossession) and according to this study 76.7% said, as husband and wife discuss on property owning and selling it, more than half of the women respondent usually discuss on issues of property while, less number of the respondent never discussed on such issue. In addition, women who are educated had great value for property ownership registration. According to this analysis large number of respondents valued as it is very essential thing for women in general. Finally, the above table shows or gives the existence of decision making power among women

Here the researcher assessed the variable among men respondents 96.7% do have ascertained their capability in deciding to own and dispossess property. Even though, the data gather shows as women's have a decision power in owning and selling property, in reality most of the time men relatives have dominate the women or households. From the majority, if cases in polygamy women were disempowered from not to decide on property. As per the data most housing was dominated (accessed and possessed) by men, in this cases women's decision making power is less and sometimes have no power.

#### 4.7. Challenges in Housing Ownership

There are many challenges that hinder women status to property ownership and empowerment. The following table shows some obstacles which are expected in the samples area of respondents.

**Table No. 4.7.1: Challenges in housing**

No.	Attitude variables	Yes		No		Don't know		Total	
		No	%	No	%	No	%	No	%
1	Lack of education	93	50	93	50	0	-	186	100
2	Cultural Influence	161.3	86.7	18.6	10	6.1	3.3	186	100
3	Lack of transparency	12.5	6.7	173.5	93.3	0	-	186	100
4	Legal acceptance	173.5	93.3	12.5	6.7	0	-	186	100
5	Fear	6.1	3.3	174	93.3	6.1	3.3	186	100

*Source: Survey questionnaires, 2014*

There are different factors that impede women from being empowered. Different scholars in this area explain their own belief and investigate causes that disempowered women. Totally, cultural components, political arena, the low income status of women, low educational level of women and institutional failure in empowering women are among few causes that influence the overall participation and decision making power of women. And there are too much such principal causes to women in the sampled area, have of the respondents claim lack of education among women influence housing registration and the remaining half don't agree with this factor. And again among all respondents, the majority of the respondents indicate that there is a cultural impact found in the society that determines housing registration, and the maximum number of respondents seemed aware of the law that guaranteed to them (women and men should register home/land together), because less number of the respondent disagree with in provision of property ownership through laws.

Women face a challenge in property ownership. Like housing is under the mandate of husbands. They usually involved in activities outside the home; so, using the opportunity they do it without knowledge or consent of women and they (husband) tell after the property has already been registered in husband's name. Accordingly, less number of women may face or kwon such problem in their life experience, while the majority of them either the registration is still not

known or their relatives were innocent or transparent for their marriage or the women's have a decision making power in the household.

Again the aggressive relationship in existing in marriage also induces a women feel in confident, and submissive. Because feeling attack/ violence in the household silence of women agitates male to deny property for them (women). This study shows that less number of the respondents agree the existence of this particular event in the household. And to have a very strong belief in the above ideas, especially in the eyes of concerned officials' respondents in exclusive interview on officials clearly belief factors that hinder women from owing property in their names or together with husbands. Culture is the stressed issue in this aspect by an official, women are considered as subordinate, housemaid and childrearing and other home centered activities, this is what the society were growing, because of this women not only suffer from property ownership right, but their total life style involves misery and discrimination. However, with the development of technology, social life worldwide, the magnitude of those challenges seems reducing, but in little manner "that ,mean it will yet requires many things out of concerned bodies; government, non-government and the society in general. And the persons interviewed also raised the previous regime constitutional and legal exercise. This time the government policies and newly adopted laws and legislation allow women to own property in their name, but this issue also requires the enforcement of the law and practical implementation of officials has to give due emphasis.

In accessibility, ignoring resource and right respectively influenced women from owing property, especially women lack of education and directly related with asking and claiming of right. Because of these, women even fail to exercise the right given to them by the constitution. But the official interviewed is optimistic that they look for better empowerment of women, since women are coming to the almost all plat form earlier confined to men. `

#### **4.7.2. Attitudes of Women towards Empowerment**

Women's attitude towards empowerment of social values, acquiring of additional property and political participation and their future expectation concerning the property registration helps for women empowerment.

**Table No. 4.7.2.: Attitudes of Women Respondents to Empowerment**

S. No	Attitude variables	Yes		No		Don't know		Total	
		No.	%	No.	%	No.	%	No.	%
1	Improved social status	124	66.7	37	20	25	13.3	186	100
2	Acquire additional property	167	90	19	10	0	0	186	100
3	Political participation	105	56.3	81	43.3	0	0	186	100

**Source: Survey questionnaires, 2014**

In this study, the researcher accessed the attitude of women, regarding to property ownership and its empowering elements. In fact, attitude towards a particular idea or activity shows the practice of certain behavior. When an attitude stretched among large societies, the effect and the impact rest in those societies themselves. Accordingly, the study relate property ownership with status and it depicts that above half of the respondents have trust that property ownership adds status to women, that implies property ownership empower women socially. Further, the study analyzed how property ownership among women motivates women to generate another property. The assumption is that if women are guaranteed property ownership through constitution and the existing law, this motivate women to strive for extra resource ownership and the research assures whether property ownership empower women for the generation of additional resources and property. Accordingly, 90% of women in the study agree up on its contribution for additional property possession. Additionally, property ownership of women in the household and if a woman have own home she tries to fill her house with different facilities and furniture. But if she has no house of her, there are a lot of things that hinders whatever she likes to do; one of this is tries to own house. Moreover, consolidating this premise, that property ownership empower women socially, especially in owning property more than half of women responded that property ownership open up opportunity in representation or election in the society and near half of women do not agree to this statement in general.

Finally, the researcher forwarded the overall pattern of property (housing) registration of women's attitude by both name husbands and wife will be increased and rationally they base the law of the country for their argument. In this not only registration but also the ownership certificate should be given in the name of both.



#### 4.8. Institutional Assessment in relation to women property ownership

Assessment of Mandi town women affairs office in the implementation of their responsibilities and obligation in the case of women property ownership, resolving conflicts and makes them benefited.

**Table No. 4.8.1.: Assessment of Women Affairs office**

No.	Attitude variables	Yes		No		Don't know		Total	
		No.	%	No.	%	No.	%	No.	%
1	Know the service provided	50	26.7	136	73.3	0	0	186	100
2	Have you visited/went/	6	3.3	180	96.7	0	0	186	100
3	Provide/give solution	25	13.3	49	26.7	112	60	186	100

*Source: Survey questionnaires, 2014*

The role of women targeting organizations is believed that they contribute for overall welfare of women empowerment, especially in empowering women politically, socially and economically. In the research area there are institutions mainly of government and the researcher looks the relationship (communication), and the general perception of women towards these organizations. For instance, in case of conflict and disagreements do women contact such offices and of the respondents assessed whether women know the service that women affair office are giving now a day. Out of these respondents the maximum number does not know what kind of service menu they rendered for the Mandi town resident. Very less number of women was went to the women affairs office for advice and one fourth of the women's problem was solved, the less number of women who visited the Mandi town Women affairs office, all of them went to the office for the conflict raised due to property case.

The role of women affairs office of Mandi town did not fully accomplish its role for which it was established when compared with the Federal and other Regional women affairs office. This is because lack of experience, enough resource (financial, material), professional, the deep rooted challenges of women require strong and committed official, and coordination.

According to the above data, the researcher conclude that the office did not effectively and efficiently interacted with its customer and made on the promotion to create awareness on its services. Due to this, the women affairs office of Mandi town had a big assignment on the

creation of the awareness on the types of services of the office render including its vision, mission and value.

From the respondents who did not go to the women Affairs office, minimum number of respondents was not provided the solution for their problem, these means they do have suspected the office responsiveness. And the majority of the respondents failed to give a reason for not going to the women Affairs office.

Less number of respondents believed that, women affairs office in Mandi town has capability to give solution for women problem. While above have of women respondents failed to judge about the capability of the office. And again the researcher identified if women faced a challenge about property ownership, the majority of respondent first option to claim is to court office, and less number was mentioned women affairs office.

When women valuing this particular organization to their privilege, near to half of the respondents perceived as strong institution. Less of them stress that the organization is weak in addressing and solving women problems in general.

The services provided by the Mandi town women affairs office are to change the underpinning problem that women totally, have been facing. Currently, the office holds additional responsibility addressing issues of children. The ministers and the decentralized administration to the lower level has been believed to playing a role in addressing issues of women as a whole within the policy and the law of the state and capability of the office. In the last two decade, the participation of women in every aspect and their contribution for development increased from time to time, as has been observed few women's participation in political parties, assigned in decision making and entrepreneur and then become investors in different business sector activities. Due to this, significant change has been made in women overall life and has been recorded as officials responded about the role of office, by government commitment and other stake holders. In addition to this, women nationwide, are participating politically, economically and socially through different strategies, like to empower women by making them in group to provide and facilitate loan, then women's have been enjoyed good life from the income they will generate from micro business; again women enrolment and participation in education will dramatically increased, fighting traditional culture through different ways benefited women. So, the role of this office has magnificent as officials uttered.

Mandi town women Affairs office, addressing the problems of women with policies and regulation according to the national strategy and accomplish different activities that possibly empower women. These activities are creating favorable environment for women, and taking affirmative action for women, organizing women, supporting and counseling women, mobilizing community, creating awareness about women right and preventing women from any violence and so on. When Mandi town women affairs office was evaluated, there are challenges in implementing the policies and accomplishing its objectives; as mentioned in the challenge part of this thesis the office lack experience, enough recourse (financial, material), professionals, the deep rooted predicament and challenges of women require strong committed official, and coordination but in the absence of these input it is difficult to be successful. But with existing resource as the officials mentioned the office tried its best to empower women in all aspects, politically, economically and psycho-socially.

Concerning the offices' activity to empower women, organizing poor women for income generation activities, micro business, with collaboration to different sectors and kebele administrations also, celebrating women international day with different activities and participation which can directly or indirectly empower women knowledge wise by increasing awareness.

Finally, the researcher asked what should be done to empower women and create confidence in owning property, and officials briefed that a lot of assailments are there to create and increase the participation of women. In the country or specifically to our area there are a lot of things that require change and scaling up. Issues are interrelated if we educated women they got chance to involve in helping themselves, in knowing their rights and generally in their participating on development process increase. Therefore, we have to educate women both in urban and rural sides as officials mentioned. Again laws and regulation should be exercised accordingly and attitudinal change has to be made within the society. In addition, in some community kebele court and regular courts, there were violation of women's right, in this respect the office was discussed with the respective organs to solve it. So, if we make these implemented and adopt innovative idea for better of women, possibly women will be empowered to have and will have confidence owning property.

Creating favorable environment for, and taking affirmative action, organizing, supporting and preventing women from any violence and so on. When Mandi town women affairs office was evaluated, there are challenges in implementing the policies and accomplishing its objectives; as

mentioned in the challenge part of this thesis the office lack experience, enough resource (financial, material), professionals, the deep rooted predicament and challenges of women require strong committed official, and coordination but in the absence of these input it is difficult to be successful. But with existing resource as the officials mentioned the office tried its best to empower women in all aspects, politically, economically and psycho-socially.

## **CHAPTER FIVE**

### **Conclusions and Recommendations**

#### **5.1. Conclusion**

Factors that impede women empowerment in some kebele community and regular courts were violate women's right. Lack of education, culture, attitudes, belief, and lack of good governance –transparencies were the main reasons. This issue also require enforcement of law and the practical implementation of the rules and regulations in to action through officials has to get due emphasis.

For majority of women the source of their property was their husband. In most of the cases women are dependent upon their husband's income that caused inequality of property ownership between women and men. This has a consequence on decision making power and access to the resource. So, it is possible to conclude that, as majority of women households depend on their husbands' income, it implicitly explain men's dominance and women's dependence in generating properties. In addition, women's property ownership was influenced by education. Underpinning cultural value leading male to dominancy. As long as husbands were alive, no property registration was made by women. So, it is possible to conclude that, there was not well defined or effective and efficient decision making power of women on property ownership.

## 5.2. Recommendations

Based on the different problems, challenges, obstacles and benefits on the significance of property ownership to women's Empowerment, the case study of Housing in Mandi town, depending on the data collected, discussed, analyzed and concluded, the researcher recommended the following:

- Social, economic, political, and legal issues were interrelated in the women empowerment, if women are educated they got chance to involve in helping themselves, in knowing their rights and generally in participating on development process increases; and, we have to educate women both in urban and rural sides. Again laws and regulations should be exercised accordingly and attitudinal change has to be made within the society through implementing, them adopt legal, and create an innovative idea for betterment of women, possibly women would be confident in the owning and empowering of property.
- Affirmative action should be made for the discrimination made on women in all socio-economic aspects previously; sending women to the school, which makes them complete in education, knowledgeable, social, skill, psychological, economical, political, and moral. This in-turn makes them competitive enough for getting a job with good salary as of men; that leads them to become independent of male relatives and makes them the owner of equal distributed property. Because of the discrimination made previously, awareness creation about affirmative action would be undertaken through women Affairs, NGOs and other concerned bodies. If educate women they got chance to involve in helping themselves, aware of their rights and generally in participating on development process increases; and, educate women both in urban and rural sides. Also empowering women by making them in group to provide and facilitate loan, then women would enjoy good life from the income they will generate from micro business.
- The gap shown in the registration of properties (housing) and legal bodies, implementation of policies should be enforced by another laws to secure the women's access and use right of properties (housing).
- In relation to the property registration problem women facing, the new registration to the process should include both names (husband and wife) and rationally they base the law of the country for their argument. To implement this, the participation of development actors is very important. Due to this, women organizations like women affairs and concerned NGOs will majorly focus on the awareness creation of property registration process,

general law theories about their right and responsibilities in their life. Finally, the town municipal office in collaboration with the town land administration office and kebele's (by mentioning the relatives) would participated to set the requirement as to register in both women and men names.

- Related to institution, Mandi women affairs office did not effectively and efficiently interacted with its customer/women and made the promotion to create awareness on its services including its vision, mission and value. It should strive to work its assignment in implementing the capacity building program, on the creation of awareness and needs further deep promotion on the types of services the office render including its vision, mission and value. In addition to this, organizing poor women in income generation activities, micro business, in collaboration with different sectors and Kebele administration (development actors-public private partnership), celebrating women international day with different activities and participation which can directly or indirectly empower women by increasing awareness like their rights and responsibilities.
- Challenges or problems related to customary laws, culture, believes, and women organization starting from grass root level to the government officials through meetings, panel discussions, workshops on women's human right, as individual and group on the property (housing) ownership and empowerment should be made continuously. In addition to this, if it would be included in the educational curriculum from elementary to higher education, the female/girls and male/boys have an understanding of it .In the government offices, the gap which was shown in their implementation of policies should be bounded or enforced by another laws to secure the women's access and use right of properties (housing).
- Generally, increasing educational opportunities for women is critically important. Women related organization should engaged on the creation of positive attitude towards women, increase women's income-generating power to spend their resources, it is not enough, however, to increase women's percentage of household income; this must be accompanied by increasing women's autonomy, mobility, decision-making authority and power within the household .

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## **7. List of Appendices**

7. 1: Questionnaires

7.2: Interview Guide line (personal interview questionnaires)

7. 3: Focus group discussion plan (guide line)

## 7.1. Questionnaire

### Indra Gandhi National Open University

#### School of Social Sciences, Department of Public Administration

#### I. Please circle one of your answers for the choices. (Only for females' respondents)

1. Age

- A. 18-30                                  C. 41-50                                  E. greater than 60  
B. 31-40                                  D. 51-60

2. Material status

- A. Single    B. married    C. divorced    D. widowed

3. Educational background

- A. Cannot read and write    D. 7-8 grade / elementary/    G. diploma  
B. Only write and read    E. high school /9-12    H. first degree and above  
C. Primary education /1-6/    F. certificate

4. Do you have any job (private or government?)    A. Yes                                  B. No

5. If your answer for question no.4 is "yes", is it in

- A. private business    B. government employee    C. Private Sector employee

6. Do you have your own house?    A. Yes                                  B. No

7. Do you have land in your name?    A. Yes                                  B. No

8. Do you have any property registered in your name?    A. Yes                                  B. No

9. If your for no.8 is 'yes' what kind of property you have in your name?

- A. House    B. land    C. business activity    D. car    other, please specify \_\_\_\_\_

10. Do you have land or house certificate?    A. yes                                  B. No

11. If your response to question number 10 is 'yes' with whom you have certificate of ownership

If other, please specify \_\_\_\_\_

12. What was the source of your property that being registered in your name?

- A. my personal income      B. donation from my family      C. my husband  
D. loan      E. other, please specify

13. When did you construct your home?

- A. before marriage      B. after marriage

14. Do you have decision making power to buy or sell any property?

- A. yes      B. No

15. How often does your husband makes discussion with you about buying or selling property that assumed you own together?

- A. always      B. sometimes      C. never at all

16. Was there any discussion about property registration between you and your husband?

- A. yes      B. No

17. Have you ever thought of this matter being registered by you or your wife?

- A. yes      B. No

18. Do you believe that property ownership:-

- A. gives you special status from society    A) Yes      B) No      C) don't know  
B. they encourage you to increase your number property    A) yes      B) no      C) I Don't know  
C. is your advantageous due to your ownership to your property /housing/?  
A. Yes      B. No      C. Don't know

19. What is your opinion towards the house registered by your name?

- A. very important    B. not important    C. it has no matter being registered by either of both.

20. Why do you think that many houses do have registered in the name of the husbands/male/?

20.1 Because women have no education      A. yes I do agree      B. I don't agree

20.2 it has already accepted as a culture      A. yes I do agree      B. I don't agree

20.3. Men do it either out knowledge of wife      A. yes I do      B. I don't agree

20.4 The law and regulation doesn't allow      A. yes I do agree      B. I don't agree

20.5 women fear any attack of male      A. yes I do agree      B. I don't agree

21. What is your opinion towards property registration like house in future should be?

A. should be registered in the name of wife only

B. should be registered in the name of husband only

C. should be registered in the name of both husband and wife

D. should be registered as convenient in situations

22. Do you know what service the office of women affairs provides?      A) Yes      B) No

23. Do you believe that office of women affairs can give solution to your problem?

A) Yes      B) No      C) I don't know

24. If your response to question number 23 is "No" why Women Affairs of Mandi town failed to give solution?

A. lack of exercising power      C. lack of experience

B. lack of decision making      D. lack of other, please specify \_\_\_\_\_

25. If your answer for question no 24 is 'Yes' for what issue did you go?

A. property owner ship case      B. divorce case

C. boundary dispute      D. other case: please write here \_\_\_\_\_

26. If you faced any challenge about property owner ship, where you go for petition first?

A. Court Office      B. Police Office

C. Women Affair Office / of different level/

D. Municipality Office

E. Other, please specify \_\_\_\_\_

27. What is your opinion about the Office of Mandi town Women Office in supporting and/ or solving women problems?

A. it is very significant

B. not significant

C. I have no opinion

28. Did you go to Court Office for property registration or claiming?

A. Yes

B. No

29. Did you go to Mandi city Municipality for property registration or claiming?

A. Yes

B. No

30. Did the Municipality Registration Office challenges you during property registration?

A. Yes

B. No

C. I don't know

31. Please write problems that Mandi Women Affair has in supporting women

\_\_\_\_\_

32. Please write problems of Court Office in giving judgment to women on property ownership

\_\_\_\_\_

33. Please write problem of Mandi Town Administration in processing registration of property ownership \_\_\_\_\_

### 7.1.1. Questionnaire in local language (Afan Oromo)

#### Indra Gandhi National Open University

#### School of Social Sciences, Department of Public Administration

#### I. Gaaffilee armaan gadiif deebii sirrii ta'e filachuun itti maraa deebisaa:(Dubartoota

#### qofaan guutama)

1. Umurii: A. 18-30 B. 31- 40 C. 41-50 D. 51-60 E. 60 oli
2. Haala gaahelaa: A.qoof- jiree(single) B.gahelaan jira C.kan adda bahan D. kan irraa du'e
3. Sadarkaa barnootaa: A. dubbisuu fi barreessuu kan hin dandeenye B. dubbisuu fi barsiisuu ni danda'a. C.sadarkaa tokkoffaa (1-6) D. 7-8 (sadarkaa giddu galeessaa) E. sartifikeeta F. dippiloomaa G. digirii jalqabaa ykn isaa ol
4. Hojii qabdaa (kan dhuunfaas ta'e mootummaa ) : A. eeyyee B. lakki
5. Deebiin gaaffii lakk. 4 irratti deebiste 'eyyee' yoo ta'e dhaabbata kam keessaa hojjetta: A. waajjira mootummaa B. dhuunfaa (kan kee) C, wajjira mit mootummaa
6. Mana jireenyaa kan maqaa keetiin galmaa'ee qabdaa? A. eeyyee B. lakki
7. Maqaa keen lafa manni irratti ijaaramu qabdaa? A. eeyyee B. lakki
8. Qabeenya biroo maqaa keetiin galmaa'ee jiru jira? A. eeyyee B. lakki
9. Deebiin gaaffii saddeettaffaa irratti deebiste 'eyyee' yoo ta'e qabeenyichi maali?  
A.Dhaaba daldalaa B. konkolaataa C. deebii kan biraa yoo jiraate maaloo barreessi

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10. Ragaabaa qabeenyummaa adda addaa mirkaneessu qabdaa? A. eeyyee B. lakki
11. Deebiin gaaffii 10ffaa irratti deebiste 'eyyee' yoo ta'e qabeenyichi maali?  
A.Mana B. lafa C. biisinesii D. konkolaataa E. deebii kan biraa yoo jiraate maaloo barreessi
12. Deebiin gaaffii 10ffaa irratti deebiste 'eyyee' yoo ta'e ragaan abbaa qabeenyummaa mirkaneessu maqaa eenyuun galmaa'ee jira.



A. Maqaa koon      B. maqaa abbaa manaa koon      C. maqaa koo fi maqaa abbaa manaakoon  
D. maqaa maatiin      E. deebii kan biraan yoo jiraate maaloo barreessi

13. Qabeenyi maqaa keeti galmaa'e yoo jiraate maddi qabeenyichaa maalii?

- A. Galii ani argadhu      B. Dhaala maatii irraa  
C. Abbaan manaa koo waan gara biraa qabuuf      D. Abbaa manamaakoo  
E. Kan biraan yoo jiraate maaloo barreessi \_\_\_\_\_

14. Mana jireenya qabda yoo ta'e, yoom ijaarame ykn bitame?

- A. Wal fuudhuu keenya dura      B. wal fuudhuu keenya booda

15. Murtii qabeenyaa bitamu ykn gurguramu irratti murteessuu danda'uu qabdaa

- A. Eeyyee      B. lakki

16. Qabeenya abbaa manaa kee waliin qabdu irratti Yeroo gurguruu ykn bituu barbaaddan hagam mari'attu? A. yeroo mara      B. al tokko tokko      C. tasumaa na hin mariisuu

17. Qabeenya qabdu seeraan galmeessitee jirtaa? A. eeyyee      B. lakki

18. Abbaa manaa kee waliin waa'ee manaa irratti galmeeffamuu qabdan mari'attanii beektuu ?

- A. eeyyee      B. lakki

19. Aadaan qabeenya maqaa dubartootaan qabeenya seeraan galmeessuu baramee jiraa?

- A. eeyyee      B. lakki

20. Waa'ee manaa/lafa qabdani maqaa keetti galmeessuu fi dhiisuu yaaddee beektaa ?

- A. eeyyee      B. lakki

21. Mana jireenyaa qabdan maqaa keetti galmeessuu isaa maal yaadda

- A. Baay'ee barbaachisaadha      B. Barbaachisa miti      C. Abbaa manaattis ta'e haadha  
manaatti yoo galmaa'e rakkoo hin qabu

22. Qabeenyaan dubartootaan yoo galmeeffame:

22.1 hawaasni kabaja adda ta'e naa kenna: A. eeyyee B. lakki C. hin beeku

22.2 akkan qabeenyaa biraa qabaadhu na onnachiisa : A. eeyyee B. lakki

22.3 hawaasa keessatti filatamuuf carraa naa bana A. eeyyee B. lakki

23. maaliif qabeenyi baay'een maqaa abbaa manaa /dhiiraan galma'a jettee yaadda?

23.1 dubartoonni waan barumsa gahaa ta'e hin qabneef A. eeyyee B. lakki

23.2 haalli Kun waan odeeffameefidha. A. eeyyee B. lakki

23.3 Waan abbaan manaa/ dhiirri dhoksaan raawwatuufiidha A. eeyyee B. lakki

23.4 Seeraa fi heerri waan dubartootaaf hin eyyamnefidha A. eeyyee B. lakki

23.5 Dubartoonni waan rakkoon nurra ga'a jedhaniif yaadaniifi. A. eeyyee B. lakki

24. Gara fuula duraatti qabeenyi yoo galmaa'u maqaa eenyuun ta'uu qaba jettee yaadda?

A. Maqaa haadha manaatti B. maqaa abbaa manana qofa C. maqaa abbaa manaa fi haadha manan D. haala irratti hundaa'uu qaba

25. Tajaajila waajjirri dhimma dubartootaa Mandii kennu beektaa? A. eeyyee B. lakki

26. Waajjira dhimma dubartootaa magaalaa Mandii deemtee iyyattee beektaa? A. eeyyee B. lakki

27. Deebiin gaaffii 26ffaa' eeyyee' yoo ta'e dhimma maaliif deemte?

A. Dhimma qabeenyaa ilaalchisee B. dhimma rakkoo abba manaa fi haadha manaa  
C. rakkoo daangaa D. deebii kan biraan yoo jiraaye maloo barreessi

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28. Deebiin gaaffii 26ffaa lakkii yoo ta'e maliif hin deemne?

A. Tajaajila kan kennan hin beeku B. Rakkoo koof furmaata naa kennu jedhee waanan amanuuf  
C. deebii kan biraan yoo jiraaye maloo barreessi \_\_\_\_\_

29. dhimmi dubartoota magaalaa Mandii rakkoo dubartootaaf furmaata kenna jettee amantaa?

A. eeyyee B. lakki C. quba hin qabu (keessa hin beeku)

30. Bulchinsi magaalaa Mandii yoo dubartoonni qabeenyaa maqaa isaanitti galmeef deemu sirriitti keessummeessaa? A. eeyyee B. lakki C. quba hin qabu (keessa hin beeku)
31. Yoo deebii gaaffii 30ffaa 'lakkii' ta'ee maliif bulchiinsi magaalaa Mandii sirriitti hin keessummeessine?  
A. dubartiidhuma waan taaaneef B. rakkoo bulchiinsa gaarii waan qabuuf  
C. hojiin waan itti baay'atuuf D. hubannoo dhabuudhaani  
E. Deebii kan biraan yoo jiraate maaloo barreessi
32. Dubartiin ati beektu waldaa dubartoota Mandiitti dhiyaatee beektu jirtii?  
A. eeyyee B. lakki C. quba hin qabu (keessa hin beeku)
33. Yoo deebiin gaffii 32ffaa 'eeyyee' ta'e dhimma maaliif deemte?  
A. Dhimma qabeenyaa ilaalchisee B. Dhimma rakkoo abbaa manaa fi haadha manaa  
C. Rakkoo daangaa D. Deebii kan biraan yoo jiraate maaloo barreessi
34. Ati akka dubartii tokkootti rakkoon gama qabeenyaa galmeessuu yoo si quunname jalqaba eessatti iyyatta? A. Mana murtii B. Waajjira poolisii  
C. Waajjira dhimma dubartootaatti D. Bulchiinsa magaalatti
35. Walumaa galatti yaadni ati wajjira Dhimma Dubartootaa fi Daa'immanii magaalaa Mandiif qabdu keessumaa rakkoo dubartootaa hiikuuf furmaata kennuu ilaalchisee?  
A. Baay'ee cimaadha B. Giddu galeessa C. Laafaadha D. Kana irratii yaada gahaa hin qabu
36. Dhimma qabeenyaa galmeessuu ykn falmuu Mana Murtii deemtee beektaa?  
A. Eeyyee B. lakki
37. manni murtii magaalaa Mandii yoo dubartoonni qabeenyaa maqaa isaanitti dhiyaachuuf deeman sirriitti keessummeessaa? A. eeyyee B. lakki C. quba hin qabu (keessa hin beeku)
38. Dhimma qabeenyaan galmeessuuykn Bulchiinsa magaalaa Mandii deemtee beektaa?  
A. eeyyee B. lakki

39. Bulchiinsi magaalaa Mandii yoo dubartoonni qabeenyaa maqaa isaanitti galmeessuuf deeman sirriitti keessummeessaa? A. eeyyee B. lakki C. quba hin qabu (keessa hin beeku)

40. Rakkoo dhimmi dubartoota magaalaa Mandii dubartoota gargaaruu irratti qaba jettee yaaddu barreessi \_\_\_\_\_

41. Rakkoo Manni Murtii magaalaa Mandii dubartootaaf abbaa qabeenyummaa mirkaneessuuf qaba jettee yaaddu barreessi \_\_\_\_\_

42. Rakkoo Bulchiinsi magaalaa Mandii gama qabeenya dubartootaa galmeessuuf qaba jettee yaaddu barreessi \_\_\_\_\_

## **7.2. Personal interview questions**

1. Do assets are unequally distributed between men and women in the household?
2. What activities had been accomplished in Mandi town Women Office Affairs to empower women?
3. How do you judge the capability of Mandi town officials on empowering women on property ownership?
4. Does property empower women to have additional resources?
5. What can be done to strengthen women's control over assets in order to empower them?
6. Does women's property ownership have a significance role for their empowerment in decision making?
7. Generally, what are the problems in women empowerment on property ownership?
8. What should be done to empower women and create confidence in owning property?