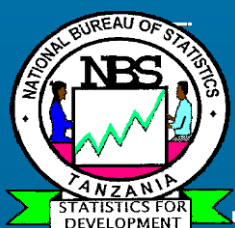




**United Republic of Tanzania**

# **2018 TANZANIA BASELINE SURVEY REPORT ON PROPERTY RIGHTS AND TENURE SECURITY**



**National Bureau of Statistics**

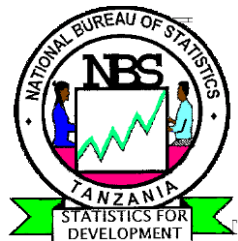
**May, 2019**



**United Republic of Tanzania**

**2018 TANZANIA BASELINE SURVEY REPORT ON  
ASSESSMENT OF LAND RIGHTS AND TENURE SECURITY FOR  
ACCOMMODATING SDG 1.4.2  
THE USE OF PRINDEX PLATFORM**

***Indicator 1.4.2: “Proportion of Total Adult Population with Secure Tenure Rights to Land, With Legally Recognized Documentation and who Perceive their Rights to Land as Secure, by Sex and by Type of Tenure”***



**National Bureau of Statistics**

*Global Land Alliance*

A joint initiative of:



Supported by:



**Dodoma**

**May 2019**



## Table of Contents

List of Tables.....	iii
List of Figures .....	iv
List of Maps .....	iv
Foreword v	
Acknowledgment.....	vii
Acronym ix	
CHAPTER ONE .....	1
Background .....	1
1.0 Introduction .....	1
1.1 Rationale and Survey Objectives - The Context of SDGs.....	1
1.2 Policy, Strategies and Plans on Gender Perspectives in Tanzania .....	2
CHAPTER TWO .....	4
Survey Methodology .....	4
2.0 Introduction .....	4
2.1 Sampling Design .....	4
2.2 Interview Process and Data Collection .....	6
2.3 Analysis and Reporting.....	7
2.4 Weights .....	7
2.5 Field Work and Quality Control .....	7
2.6 Definitions of Terms Used in This Report.....	8
CHAPTER THREE .....	10
Profile of PRIndex Survey Population. ....	10
3. Sample Demographics Compared to Population.....	10
3.1 Sex Distribution and Sex Ratio of the Sample .....	10
Access to Land .....	12
4. Tenure Type .....	12
4.1 Tenure Assessment of Dwelling .....	14
4.1.1 Tenure Length - Duration Lived in Present Dwelling .....	14
4.1.2 Future Tenure Length .....	16
CHAPTER FIVE.....	17
Legally Recognized Documentation to Prove Tenure Rights .....	17
5. Introduction .....	17
5.1 Formal and Informal Documentation .....	17
5.2 Tenure Security by Documentation .....	19
5.3 Reasons on Not Having Documents .....	20
CHAPTER SIX .....	22
Perceptions of Tenure Security .....	22
6. Introduction .....	22
6.1 Knowledge of Defending Rights to Live in or Use Property by Gender, Education and Age Domains. ....	25

6.2	Knowledge of defending rights across location, marital status and tenure classification .....	27
6.3	Experience on Losing Rights of Ownership to Any Property by Selected Social Groups .....	28
6.3.1	Experience of losing rights by gender and education.....	28
6.3.2	Experience of Losing Rights by Age, Location, Marital Status and Tenure Type. ....	29
6.3.3	Tenure Rights Protection by Gender, Location and Zones .....	30
CHAPTER SEVEN .....		32
Tenure Insecurity.....		32
7.	Insecurity Based on Likelihood of Losing Rights to Ownership or Use of Property .....	32
7.1	Reasons for Insecurity .....	33
7.2	Defending Rights to Use Current Property .....	34
CHAPTER EIGHT.....		36
Policy Implications and Conclusion .....		36
REFERENCES.....		37
Appendices .....		38

## List of Tables

Table 2.1:	Number of Primary Sampling Units within Population.....	5
Table 3.1:	Percentage distribution of survey sample characteristics compared to population by demographic characteristics .....	10
Table 4.1:	Percentage distribution of dwelling ownership by demographic characteristics .....	13
Table 4.2:	Percentage of Tenure duration of Adults for past two years by location and zone.....	15
Table 4.3:	Percentage of adults reported future tenure by selected characteristics .....	16
Table 5.1:	Percentage distribution of adults with Formal and Informal documentation by selected characteristics .....	18
Table 6.1:	Percent distribution of respondents with knowledge to defend on property challenges by gender, education and age.....	26
Table 6.2:	Percent distribution of respondents with knowledge to defend on property challenges by location, marital status and tenure classification.....	28
Table 6.3:	Losing current and other property by gender and education.....	29
Table 6.4:	Percent distribution of respondents' perceptions in experiencing loss of rights using current and other properties by age groups, location, marital status and tenure classification .....	30
Table 7.1:	Percentage distribution of respondent's perceptions on insecurity by the selected characteristics .....	32
Table 7.2:	Percentage of respondents with reasons for insecurity based on perceived likelihood to lose right of using present property in the next five years. ....	34
Table 7.3:	Percentage distribution of respondents who do not know how to defend their rights by selected characteristics .....	35

## **List of Figures**

Figure 4.1: Ownership of dwelling living in by gender and location.....	14
Figure 4.2: Percentage of respondents lived more than 10 years in present dwellings across zones .....	15
Figure 5.1: Percentage distribution of respondents with documentation class by tenure security.....	20
Figure 6.1: Proportion of security levels of respondents .....	23
Figure 6.2: Security level of other characteristics .....	24
Figure 6.3: Knowledge on defending rights against tenure rights by age groups	27
Figure 7.1: Percentage of respondents who do not know how to defend their rights by selected operational zones .....	35

## **List of Maps**

Map 1: Survey sample Points.....	5
Map 2: Individuals with no documentation in Tanzania .....	19
Map 3: Perceptions of insecurity in Tanzania .....	25
Map 4: The levels of insecurity by regions in Tanzania.....	33

## **Foreword**

This report on land rights and tenure security signifies Tanzania's commitment made to engaging the use of Global Property Rights Index (PRIndex) in reporting indicator 1.4.2 on Sustainable Development Goals (SDGs).

PRIndex is a collaborative initiative between Global Land Alliance based in USA and the UK based Overseas Development Institute (ODI) that aims to develop and roll out the first global measurement of peoples' perceptions of their property rights. PRIndex is looking to establish a global and national-level baseline of individual's perceptions of land tenure and security, which will provide the grounding for a global conversation and movement around securing the property rights of billions who currently lack them.

Pilots and testing efforts in 2016 and 2017 were aimed at developing and identifying the most methodologically robust and accurate way of measuring perceptions of tenure security. The summer of 2018 marked the worldwide rollout of the Prindex survey, beginning in 15 countries in Latin America, sub-Saharan Africa and Southeast Asia. Data collection continued in a second wave of 18 countries, bringing a total coverage to 33 countries including Tanzania which covered a total sample of nearly 4000 individual respondents, representative of a combined population of over 44 million adults. The report therefore marks the first baseline results on land rights and tenure security in addition to other socio-economic and demographic domains which may be used for confirming the reliability of sampling relating the actual population characteristics.

Hence, Tanzania expects to start reporting on SDG 1.4.2 and with this motive and engagement, Tanzania will be among African states trying to report this indicator of the SDG. The Government of the United Republic of Tanzania therefore urges Development Partners worldwide to support this initiative which aims not only to report this indicator but also to transform citizen's perceptions of land rights and tenure security across gender and other demographics due to the current data void and as it builds its medium and long-term infrastructure for collecting these data. Tanzania wants to consider PRIndex, as a vehicle to establish a baseline and start reporting on SDGs through this platform.



In Tanzania, the National Bureau of Statistics (NBS) is coordinating the reporting of SDGs indicators on behalf of the Government and therefore makes sure that fundamental statistical methodologies and standards are met. I therefore recommend the use of NBS in coordinating these initiatives. This report outlines PRIndex's work and findings for the year 2018 in the United Tanzania Republic of Tanzania.

The Ministry of Lands, Housing and Human Settlements Development and other land rights and tenure security stakeholders in the country recommend using these findings as benchmark for the continued assessment of land rights and tenure security from time to time in response to SDG 1.4.2.



**Hon. William Lukuvi (MP)**

Minister for Lands, Housing and Human Settlements Development

## **Acknowledgment**

Production of this report is a collective effort from a number of individuals with valuable inputs. In this regard, I wish to extend my sincere appreciation to Development Partners, particularly the Department for International Development (UKaid) and the Omidyar Network for their technical and financial support extended to NBS through the US based think tank Global Land Alliance Inc. and the UK based Overseas Development Institute (ODI).

Likewise, I applaud the UN-Habitat, the World custodians on SDG indicator 1.4.2 for their joint efforts with other Development Partners in making sure the initiation of PRIndex in Tanzania is made feasible. The PRIndex platforms on land rights and tenure security will be used not only for reporting these indicators but also on informing sound policies on land administration.

Appreciation is also hereby extended to the President's Office – Regional Administration and Local Government (PO-RALG) in particular the Offices of the Regional and District Administrative Secretaries for their close guidance of field visits to areas of research country wide.

I commend substantial technical supports from Dr. Malcolm Childress, Dr David Ameyaw from Global Land Alliance and Anna Locke from ODI for their tireless efforts since 2016/17 when the study was piloted for the first time in Tanzania. From NBS, I wish to extend my heartfelt appreciation to Mr. Ephraim Kwesigabo - Director of Population Census and Social Statistics for his tireless efforts overseeing the implementation of this program. I recommend work done by members of the Tanzania technical team under the cordial leadership of Mr. Fred Matola from NBS. Other members of the national technical team with their institutions in brackets include: Mr Erasto Mosha (Ministry of Lands, Housing and Human Settlements Development); Mr. Ahmed Makbel (Prime-Ministers' Office, Labour, Youth, Employment and Disabled); Ms. Hanifa Selengu (Ministry of Health, Community Development, Gender, Elderly and Children); Mr. Harvey Kombe (President's Office - Property and Business Formalization Program); Ms. Florentina Sumawe (Office of the Attorney General), Mr Godfrey Massay (Dar es salaam based charitable organization on secure land rights matters known as LANDESA), Mr. Mohamed Gharib (Office of Chief Government Statistician -

Zanzibar) and a team of Statisticians and analysts from NBS included; Mr Bakilla Hassan Bakilla, Mr. Ludovick Materu, Mr. Elienea Mnguruta, Mr. Cosmas Stephano, Ms. Hellen Mtove, Ms. Margreth Jacob, Mr. Titus Mwisomba, Ms. Ruth Minja and Mr. Novati Buberwa.

Equally, I wish to extend my appreciation to all NBS Staff who in either way have contributed to the success of this report. Last but not least in order of importance, I express my gratitude to all survey respondents, enumerators and local leaders who devoted their valuable time to enable data collection affordable from their localities.



**Albina Chuwa (PhD)**

Statistician General

## Acronym

CAPI	Computer Aided Personal Interview
CCROs	Certificate of Customary Rights of Occupancy in village lands
FAO	Food and Agriculture Organization
FYDP	Five Year Development Plan
IAEG	Inter - Agency Experts Group
MKURABITA	Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge Tanzania
MoHCDGEC	Ministry of Health, Community Development, Gender, Elderly and Children
MP	Member of Parliament
NBS	National Bureau of Statistics
NPAVAWC	National Plan of Action to End Violence against Women and Children
NSGD	National Strategy for Gender Development
NSGD	National Strategy for Gender Development
OAG	Office of the Attorney General
OCGS	Office of Chief Government Statistician
ODI	Overseas Development Institute
PHC	Population and Housing Census
PMO -LYED	Prime Minister's Office – Labour, Youth, Education and Disabled
PO – RALG	President's Office – Regional Administration and Local Government
PRIndex	Global Property Rights Index
PSUs	Primary Sampling Units
SDGs	Sustainable Development Goals
SPILL	Strategic Plan for Implementation of Land Laws
UKaid	United Kingdom aid
USA	United States of America
WGDP	Women and Gender Development Policy.



## **CHAPTER ONE**

### **Background**

#### **1.0 Introduction**

Tanzania recognizes that, secure land rights is key factor for achieving economic development, reducing poverty, increasing food security and empowering women. It is committed to strengthening land rights under the SDGs. As its commitment for policy guidance, Tanzania needs to collect nationally representative data to establish a baseline and start tracking progress. As is the case with most countries, Tanzania does not yet have an adequate statistical infrastructure to produce these data through its portfolio of surveys and administrative or routine systems.

This document describes PRIndex's methodology and its findings. Assessment by World Custodians on SDG 1.4.2 (UN-Habitat and the World Bank) ensures sound methodological practices are used in compiling and analyzing this SDG indicator. Mostly, assurance on sample design that reciprocates to the true population especially in terms of the fundamental demographics of age distribution, sex, marital status and geographical locations of urban and rural land.

This kind of official baseline survey on property rights and tenure security has also been conducted elsewhere in the world, including; Latin America, Sub-Saharan Africa and South-East Asia. This baseline survey in Tanzania is a nationally representative and was conducted in both Tanzania Mainland and Zanzibar from September to November, 2018.

#### **1.1 Rationale and Survey Objectives - The Context of SDGs**

Property rights are prerequisites for economic transformation and social justice. A direct way of grasping the strength of property rights is through citizens' perceptions of the security of their land and homes or dwellings. To date, there is no established scientific method for comparing citizens' perceptions about property rights over time or across countries. This initiative seeks to fill the existing global data gap, with the hope that the data will help others build a

secure future for people who feel some existing likelihood about losing their dwelling or lands.

The lack of comparative routinely obtainable data for assessing citizen's perceptions on property rights and tenure security for policy formulations has prevented the country from better understanding the measure of tenure insecurity and knowing how to improve it. This has also led to inability of reporting to global SDG 1.4.2. These study findings will therefore give the base from which assessment will be done routinely for tracking the desired goals not only for SDGs but also within the country development frameworks mainstreamed in the Second Five Year Development Plan – FYDP II and other development frameworks.

## **1.2 Policy, Strategies and Plans on Gender Perspectives in Tanzania**

The Study presents results by gender perspectives as an emphasis to ensure gender concern in all government policies, programs, and strategies as per Women and Gender Development Policy, 2000.

Gender-responsive implementation of the 2030 Sustainable Development Goals offers an opportunity to not only achieve SDG 5 on gender equality, but also contributes to progress on all 17 Sustainable Development Goals (SDGs) including SDG indicator 1.4.2 which states “*Proportion of total adult population with secure tenure rights to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure*”. Tanzania has a role as a nation and as part of the global community to make sure that the SDG indicators are reported as agreed.

The Government Developed Women and Gender Development Policy (2000) and National Gender Machinery (MoHCDGEC) charged with the responsibility of ensuring Gender Equality and promote women empowerment. Both men and women need to participate and contribute in socio-economic development based on their particular gender needs.

Implementation of the policy led to various achievements including increased awareness on gender equality as a development concern among policy makers, implementers and actors at all levels; influencing national, sectoral and local government programs to address gender equality issues; strengthening partnerships for the advancement of gender equality and women's empowerment and increased impetus in gender activism. The Government also has the National Strategy for Gender Development (NSGD). The goal of the Strategy is to achieve gender equality and equity in Tanzania and guide further implementation of the Gender Development Policy (2000), global commitments including Conventions, Sustainable Development Goals, and national Laws and Programs.

The Agenda 2030 makes an explicit, bold, and universal commitment to ending violence against women and children in all its forms as part of an integrated agenda for investing in the protection and empowerment of women and children. The Government developed Five-year National Plan of Action to End Violence against Women and Children (NPAVAWC 2017/18 – 2021/22), Tanzania will now focus on building systems that both prevent violence against women and children in all its forms, and respond to the needs of victims/survivors.

By interviewing random members of the household, rather than the household head or the most knowledgeable member, Prindex aligns with Tanzania's strategy on gender. The methodology thereby ensures that the data is representative of women's perceptions of land rights.



## CHAPTER TWO

### Survey Methodology

#### 2.0 Introduction

Tanzania recognizes the role played by PRIndex on the methodological aspects, of course after more than two pilots conducted worldwide since 2015 for testing the most suitable, most efficient, most economical and of suitable definition to measuring tenure security. Trials have been made using different vendors with varying data platforms until lastly the Inter Agency Experts Group on SDG (IAEG-SDGs) recommended the inclusion of this platform in assessing SDG 1.4.2 Worldwide.

PRIndex ensures a nationally representative data including measures of perceptions on tenure security, which are largely absent from other surveys; and it is representative of the adult population not simply of household heads. This study does not target households or a household head but focuses on individuals. It is based on nationally representative sample of the adult population aged 18 years or above.

#### 2.1 Sampling Design

The survey measures perceptions and self-reported documentation to properties for the purpose of understanding perceived tenure security on the premise that it may influence individuals' behaviors. The sample therefore gathered data that is representative of all adults not just focusing on the household head or most knowledgeable person. This is critical given that tenure security may vary within the household and that the goal is to protect most vulnerable adults. Throughout the survey individuals aged 18 years or above here referred to as **“Adults”** were involved. This is the age where most Tanzanians start their own living and able to acquire their own possessions including lands and dwellings.

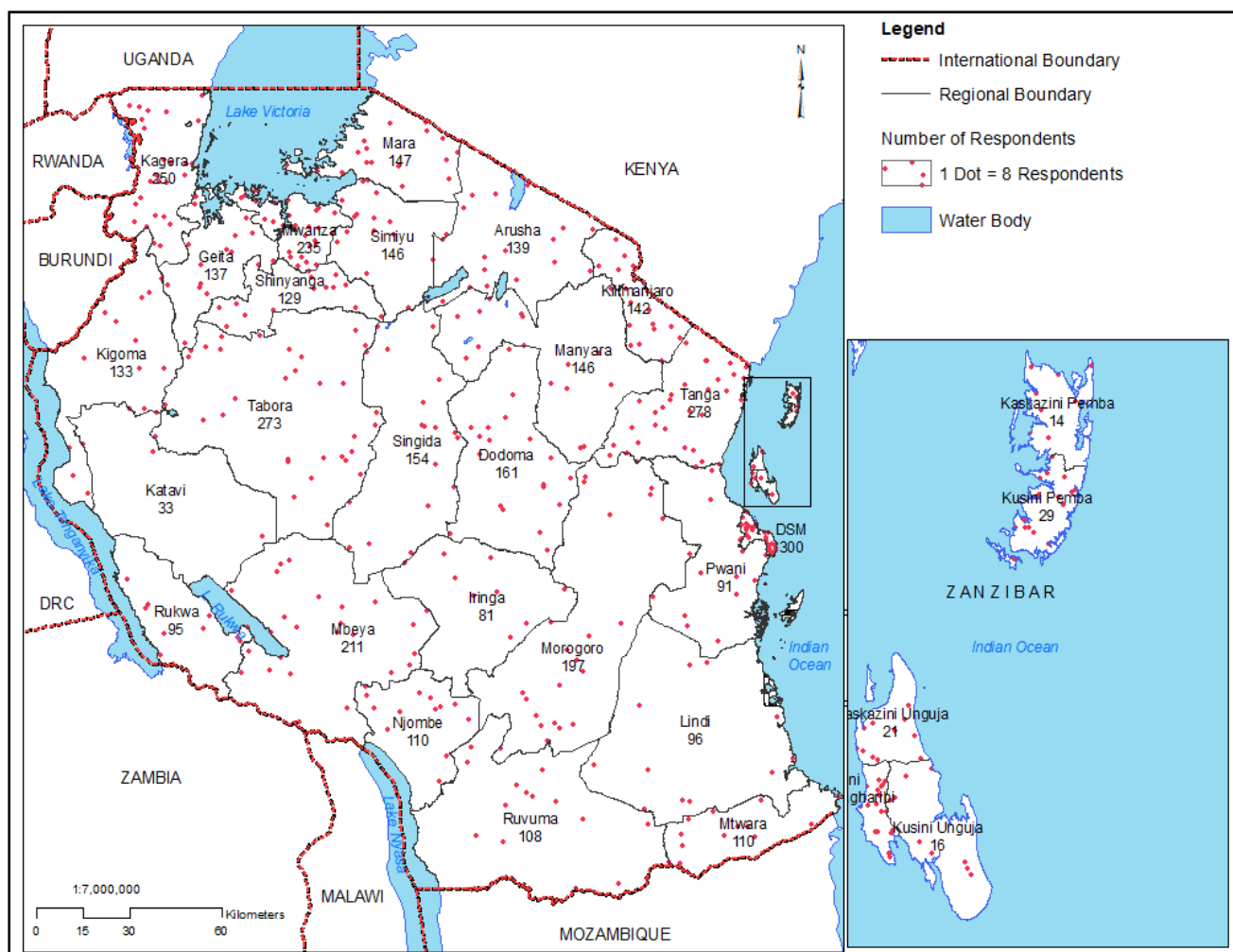
Based on methodology used, a total of 4,000 individuals selected from 400 Primary Sampling Units (PSUs) at Ward level were interviewed. The selection took into account a sizeable population representative on age, sex, education, marital

status and location as summarized in table 2.1 and map 1. (*Refer Annex IV for details*).

**Table 2.1: Number of Primary Sampling Units (PSUs) within Population**

<b>Zones</b>	<b>Regions</b>	<b>Total population of 2012 PHC</b>	<b>Percent of population</b>	<b>Number of PSUs</b>
Central	Dodoma, Morogoro, Singida	5,672,717	12.6	50
Coastal	Dar es Salaam, Pwani, Tanga	7,508,414	16.7	67
Zanzibar	Kaskazini Pemba, Kusini Pemba, Kaskazini Unguja, Kusini Unguja, Mjini Magharibi	1,303,569	2.9	12
Lake	Geita, Kagera, Mara, Mwanza, Simiyu	10,298,049	22.9	92
Southern Highlands	Iringa, Katavi, Mbeya, Njombe, Rukwa	5,919,888	13.2	53
Northern	Arusha, Kilimanjaro, Manyara	4,759,528	10.6	42
South	Lindi, Mtwara, Ruvuma	3,512,397	7.8	31
Western	Kigoma, Shinyanga, Tabora	5,954,361	13.3	53
<b>Total</b>		<b>44,928,923</b>	<b>100</b>	<b>400</b>

**Map 1: Survey sample Points.**



## 2.2 Interview Process and Data Collection

A face to face approach assisted by the Computer Aided Personal Interviewing (CAPI) gave more time for probing and minimized time required for data processing as data were sent straight from field to Server. CAPI was built in the Android mobile handsets of interviewers. No more paper work was involved during data collection. As the aim was to interview a representative sample of the adult population, not the head of household or the most knowledgeable person about the dwelling or land, a randomization process was used to select which household adult was interviewed. This process also ensured an equal- as possible probability that a female respondent was interviewed. Interviewing individuals allows us to present results for both men and women, and young and old people, and compare their situations.

As insisted, questions on individual perceptions and documentation were asked as it is recommended for the purpose of meeting the SDGs requirements for this indicator. As for the SDGs requirement on asking for any land, PRIndex asked for all forms of land including dwellings and other properties used (e.g for agricultural purposes), which gives more room for analysis for domestic policy purposes.

### **2.3 Analysis and Reporting**

After data processing was accomplished by vendors in the United States, the analysis was done concurrently in Tanzania and in Washington by Land Alliance. Analysis and data management teams in the US and NBS (Tanzania) continuously exchanged with each other for common understanding and in order to settle any emerging data related issues. The Tanzania technical team consisted of data analysts, land tenure specialists, legal experts, gender specialists, land reforms and formalization specialists, just to list a few.

### **2.4 Weights**

The Sample was adjusted to match marginal distributions on age, gender, education and locality domains using the 2012 Tanzania Population and Housing Census frame. We maintained the 2012 figures for stability purposes. Weights are relative normalized (*Refer technical report in Annex IV*).

### **2.5 Field Work and Quality Control**

Interviews were conducted in person from September 29 to November 7, 2018 using English and Kiswahili as survey languages. For both languages, on average, one interview took about 18 minutes with a total response rate of 70 percent. As part of the quality assurance process, a total of 806 validations by re-contacting people in-person or over the phone were completed.

## 2.6 Definitions of Terms Used in This Report

**Prindex:** is a baseline, multi-national dataset measuring how secure people feel about their rights to the land and property on which they live and work.

**Legal Documentation of rights:** refers to the recording and publication of information on the nature and location of land, rights and right holders in a form that is recognized by government and is therefore official.

**Perceived security of tenure:** refers to an individual's perception of the likelihood of involuntary loss of land, such as disagreement of the ownership rights over land or ability to use it, regardless of the formal status and can more optimistic or pessimistic.

**Formal document:** refers to a written or printed paper that bears the original, official, or legal form of something and can be used to furnish decisive evidence or information.

**Informal document:** An informal document could be a utility bill, a letter or memo if you will. It possesses information along without the threat of harassment (usually), lawsuit, or other form of legal repercussions.

**Land tenure:** the institutional (political, economic, social, and legal) structure that determines how individuals and groups secure access to the productive capabilities of the land.

**Use rights:** the power to use land/dwelling in accordance with its designated purpose.

**Kish grid:** this is a way of randomly choosing household 's survey respondents. The method avoids selection bias, which is usually a result of not using the correct procedures to choose your participants. The Kish Grid addresses this problem by assigning numbers to each member of the household, based on age.

**Baseline survey:** "a descriptive cross-sectional survey that mostly provides quantitative information on the current status of a particular situation – on whatever study topic – in a given population. It aims at quantifying the distribution of certain variables in a study population at one point in time. (FAO, 2013)".

**Property rights:** a bundle of power to possess, use and transfer land and other natural resources. Different rights within the bundle may be distributed in various combinations among people, legal entities, and units of government. Transfers may occur through selling, leasing, inheritance and other means.

## CHAPTER THREE

### Profile of PRIndex Survey Population.

#### 3. Sample Demographics Compared to Population

Demographic information is intended to compare important variables with the population domains. Most used sample characteristics were those involved in weighting the sample to represent the true population. Table 3.1 shows the distribution of respondents in sample areas aligns closely with the population of Tanzania.

**Table 3.1: Percentage distribution of selected sample demographic domains**

Demographics	Survey (unweighted) in %	Survey (weighted) in %	2012 Population Census in %
<b>Gender</b>			
Male	53.7	49.5	48.7
Female	46.3	50.5	51.3
<b>Location</b>			
Urban	26.0	23.7	29.6
Rural	74.0	76.3	70.4
<b>Age group</b>			
18 – 24	21.9	26.1	25.8
25 – 34	35.4	29.0	28.1
35 – 44	18.7	20.1	19.4
45 – 54	11.8	11.6	12.1
55 – 64	6.5	6.6	6.9
65 +	5.5	6.3	7.7

#### 3.1 Sex Distribution and Sex Ratio of the Sample

According to the 2012 Tanzania Population and housing Census, age structure showed 49 percent and 51 were males and females respectively. This is a common pattern to most African countries whereby female population dominates male population. Which is a common pattern to most African countries. The Prindex weighted sample population of adults aged 18 years and above shows that 49.5 percent were males and 50.5 percent were females (Table 3.1). The sample age - sex structure reflects similar general population of Tanzania.

Sex ratio which is defined as the total number of males per 100 females was 95 for United Republic of Tanzania and 94 for Zanzibar in 2012. The similar pattern was observed in the sample areas whereby sex ratio for the adult's population aged 18 and above in 2018 was 98 males per 100 females (Table 3.2) This also depicts similar pattern to that of the 2012 census.

**Table 3.2: Prindex Sample population by sex – weighted**

	<b>Frequency</b>	<b>Percent</b>
Male	1,989	49.5
Female	2,031	50.5
Total	4,020	100.0

Source: Tanzania Prindex Survey 2018



## **CHAPTER FOUR**

### **Access to Land**

#### **4. Tenure Type**

Access to land refers to the ability to use land and other natural resources, to control the resources, to transfer the rights to the land, and take advantage of other opportunities. Access rights can also be defined in terms of location, time, use and the individual's relationship to the community. Access rights may be obtained through family, group membership, or legally sanctioned processes such as allocation, purchase, inheritance, etc.

For the requirement of SDGs, individuals were asked about their status of ownership of dwelling or property they are currently living in. When this was analyzed across demographics, 24.6 percent of respondents reported living on their own land or property. The share was higher among male respondents (30.3 percent) than female ones (19.0 percent). Across all categories of marital status, widowed adults (64.6 percent) reported the highest share of living in their own land or property. Across different regions, rates of self-ownership were higher in rural areas (26.3 percent), with a particularly high share in Zanzibar (34.8 percent). (Table 4.1).

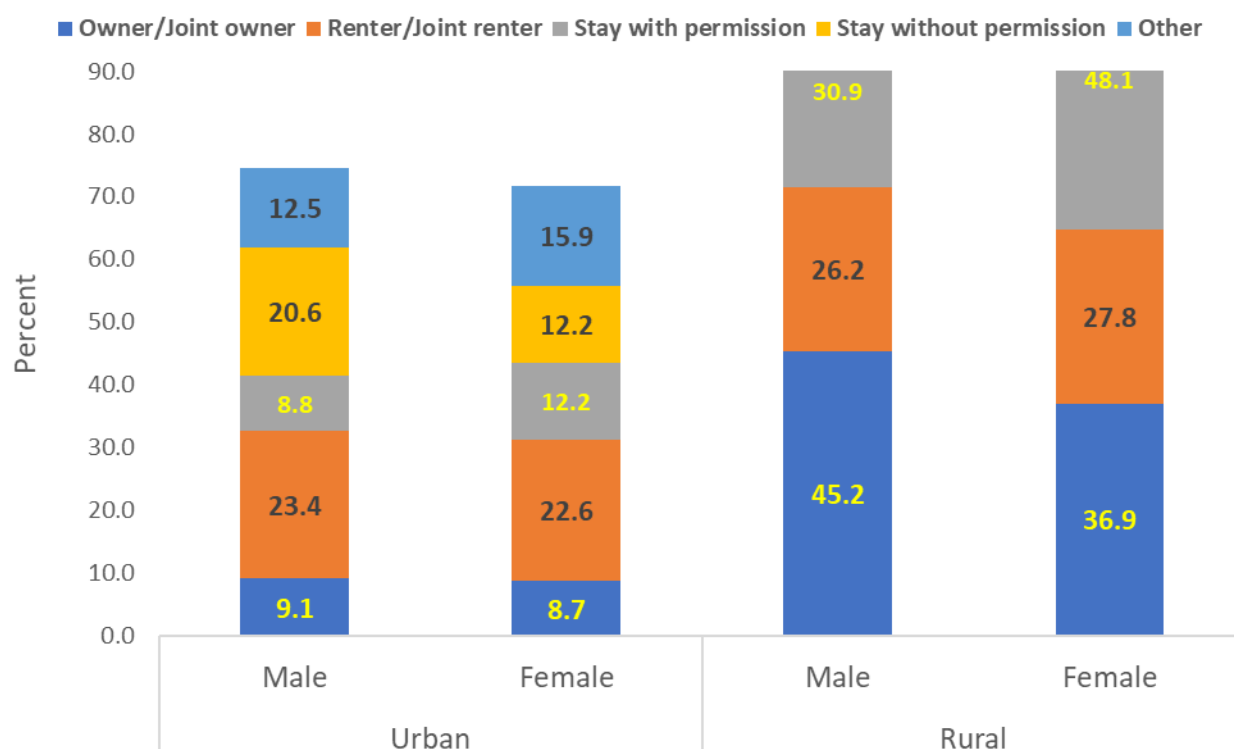
**Table 4.1: Percentage distribution of dwelling ownership by demographic characteristics**

Demographic Characteristics	Type of ownership of dwelling/property						Total
	Self-ownership (Own alone)	Own jointly with spouse	Own jointly with somebody else	Own by family member living in household	Own by family member not living in household	Own by employer, Company, Public institution, corporate, Community or others (collapsed)	
Gender							
Males	30.3	22.2	2.9	17.0	7.0	20.6	100.0
Females	19.0	16.4	10.0	21.9	8.8	23.9	100.0
Marital Status							
Single/Never married	13.9	0.0	5.3	39.2	12.6	29.0	100.0
Married/Living together	21.1	34.2	7.1	11.6	5.0	20.9	100.0
Separated	47.8	0.0	7.8	15.4	8.4	20.6	100.0
Divorced	47.8	0.0	3.5	10.9	22.8	15.0	100.0
Widowed	64.6	0.0	5.8	10.9	8.9	9.8	100.0
Location							
Urban	19.1	13.5	5.3	17.4	7.6	37.1	100.0
Rural	26.3	21.1	6.9	20.1	8.0	17.6	100.0
Zones							
Central	27.1	22.5	5.0	18.9	9.0	17.4	100.0
Coastal	23.1	8.4	5.1	16.0	9.3	38.1	100.0
Zanzibar	34.8	0.0	5.3	41.9	11.2	6.8	100.0
Lake	28.3	20.9	5.8	20.4	6.2	18.4	100.0
Southern Highlands	19.5	29.1	5.6	17.3	4.3	24.1	100.0
Northern	22.0	20.7	8.8	20.2	5.7	22.6	100.0
Southern	20.2	23.1	9.4	14.9	7.8	24.7	100.0
Western	24.8	17.9	8.7	22.2	12.9	13.5	100.0
Total	24.6	19.3	6.5	19.5	7.9	22.3	100.0

Source: Tanzania Prindex Survey 2018

From figure 4.1, More individuals in rural areas reported owning dwelling lived in than in urban areas while fewer respondents in urban areas tend to live in dwellings with permission than in rural areas.

**Figure 4.1: Ownership of dwelling by gender and location**



## 4.1 Tenure Assessment of Dwelling

### 4.1.1 Tenure Length - Duration Lived in Present Dwelling

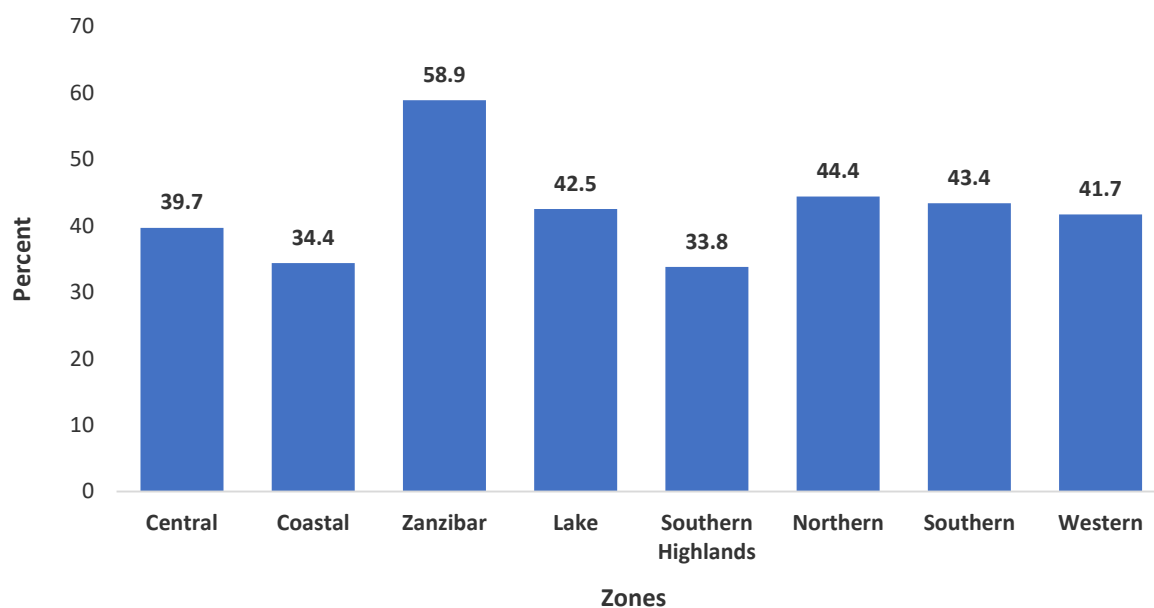
Tenure length intends to show how long respondents have been living in their current dwellings. This part endeavor to explain the tenure assessment of dwellings based on the responses from interviewed adults. It is worthy to note that this analysis provides information on the duration of stay in current dwellings, which may be a result of tenure settings in the country that may have impact in said durations.

Analysis from Table 4.2 depicts that 40.3 percent respondents reported to have lived in their current dwelling for more than 10 years. 43.5 percent of the rural dwellers reported staying for more than ten years, meaning that on average, rural dwellers have been more stable than urban ones (30 percent). Respondents in Zanzibar seem to have the most stable living arrangements where over half confirmed this scenario.

**Table 4.2: Duration of tenure of adults for the past two years by location and zone**

Demographic characteristics	Tenure duration past two years in the Current Dwelling				Total
	0 - 5 years	6 - 10 years	More than 10 years	don't know/Refused	
Location					
Urban	51.8	13.8	30.0	4.4	100.0
Rural	36.0	18.4	43.5	2.2	100.0
Zones					
Central	36.2	23.7	39.7	0.4	100.0
Coastal	48.1	13.9	34.4	3.6	100.0
Zanzibar	18.5	16.7	58.9	5.9	100.0
Lake	39.3	17.8	42.5	0.4	100.0
Southern Highlands	47.0	19.2	33.8	0.0	100.0
Northern	36.3	11.0	44.4	8.3	100.0
Southern	31.3	20.5	43.4	4.8	100.0
Western	38.4	15.9	41.7	3.9	100.0
Total	39.7	17.3	40.3	2.7	100.0

Source: Tanzania Prindex Survey 2018

**Figure 4.2: Percentage of respondents living more than 10 years in present dwellings across zones**

### 4.1.2 Future Tenure Length

On future expected tenure length, when respondents were asked for how long they expected to live in their property, 45.1 percent believed they would live in their properties for more than 10 years. Expectation is higher for residents living in rural areas whereby 48.4 percent were sure of living for that duration. Only few adults (6.4 percent) said they expected to live between 6 to 10 years. A higher share living in current dwellings for more than 10 years was reported by more than 50 percent of residents in Lake, Southern highlands and Southern Zones (Table 4.3).

**Table 4.3: Percentage of adults reported future tenure by selected characteristics**

Demographic characteristics	Expected Future Tenure of Present Dwelling				Total
	0 - 5 years	6 - 10 years	More than 10 years	don't know/Refused	
Location					
Urban	29.2	8.3	34.7	27.8	100
Rural	18.3	5.8	48.4	27.5	100
Zones					
Central	18.4	13.8	38.5	29.3	100
Coastal	26.5	3.4	32.2	37.8	100
Zanzibar	18.3	2.3	47.7	31.8	100
Lake	18.8	4.7	54.3	22.1	100
Southern Highlands	17.3	8.3	53.2	21.2	100
Northern	18.3	7.6	39.6	34.4	100
Southern	26.6	5.7	51	16.7	100
Western	22.5	4.4	44.4	28.6	100
Total	20.9	6.4	45.1	27.6	100

Source: Tanzania Prindex Survey 2018

## **CHAPTER FIVE**

### **Legally Recognized Documentation to Prove Tenure Rights**

#### **5. Introduction**

This chapter explains the concept of documentation that demonstrate the right of respondents to own, use or live in their dwelling or property. Documentation is broadly categorized into two groups namely; formal and informal documentation. In Tanzania legal documentation types and processes are provided under the land laws: “The Land Act No.4, 1999” and “The Village Land Act No.5, 1999”. In line with these laws, formal documents among others include; Certificates of Customary Rights of Occupancy in village lands (CCROs), Title Deeds, Registered Lease Agreements, Government Gazettes, Group Title Deeds, Conveyance documents, Deeds of Assignment, building rights or permits, Occupancy permits, Offer Letters and Residential Licenses.

As for the SDG 1.4.2 requirement, PRIndex asked for all forms of land including land currently in use, which gives more room for purposes of domestic policy analysis.

#### **5.1 Formal and Informal Documentation**

In practice, as shown in the baseline survey results, the majority of Tanzanians do not possess formal legal documents. They most use informal documents to prove their right of ownership or use. All documents other than those listed above, for the purpose of this survey, are therefore considered informal documents.

Analysis in Table 5.1, carried out across each category, shows that, 42 percent of respondents who were interviewed possess formal documentation to prove their rights of use or ownership to any property, 3 percent of respondents have informal documentation only for at least one property and 55 percent of respondents have no documentation to prove their rights to use or own the dwelling or property. The survey results also revealed that the percentage of respondents with formal documentation is higher in urban areas (53 percent) than in rural areas (39 percent).

It is also higher among male (46 percent) than female respondents (39 percent). Across categories of marital status, those living together or married reported the highest share of formal documentation with 48 percent. 58 percent of the people in the rural areas reported to have no documentation compared to 45 in urban areas.

The 42 percent of respondents who possess formal documentation in Tanzania may seem low because the survey, in particular, did not ask or consider Residential License and Offer Letter as belonging to the formal document category. It is important that this is to be considered in future waves of this survey.

**Table 5.1: Percentage distribution of adults with Formal and Informal documentation by selected characteristics**

Demographic Characteristics	Documentation			Total	Number of Respondents
	Formal documents exist for at least one property	Informal documents only exist for at least one property	No documents exist		
<b>Gender</b>					
Male	46	3	51	100	1,989
Female	39	3	58	100	2,031
<b>Location</b>					
Urban	53	2	45	100	952
Rural	39	3	58	100	3,065
<b>Marital Status</b>					
Single/Never married	29	1	70	100	1,114
Married/Living together	48	4	48	100	2,258
Separated	44	4	52	100	296
Divorced	43	4	52	100	70
Widowed	44	4	52	100	281
<b>Total</b>	<b>42</b>	<b>3</b>	<b>55</b>	<b>100</b>	

Source: Tanzania Prindex Survey 2018

**Legend**

- International Boundary
- Regional Boundary
- No documents exist
- 24.6 - 34.9
- 34.9 - 45.2
- 45.2 - 58.0
- 58.0 - 66.4
- 66.4 - 95.7
- Water Body

**Tanzania Regional Population Density (2002)**

Region	Population Density (2002)
Kagera	42.5
Mara	40.6
Simiyu	42.3
Arusha	44.2
Kilimanjaro	37.7
Manyara	57.6
Tanga	54.6
Dodoma	65.4
Morogoro	61.7
Lindi	66.4
Mtwara	34.9
Ruvuma	43.9
Njombe	41.5
Mbeya	56.1
Iringa	54.8
Singida	54.8
Tabora	56.4
Katawi	45.2
Rukwa	42.9
Kigoma	52
Shinyanga	55.4
Geita	64.1
Mwanza	40.9
DSM	24.6
Pwani	32.5

**Zanzibar Regional Population Density (2002)**

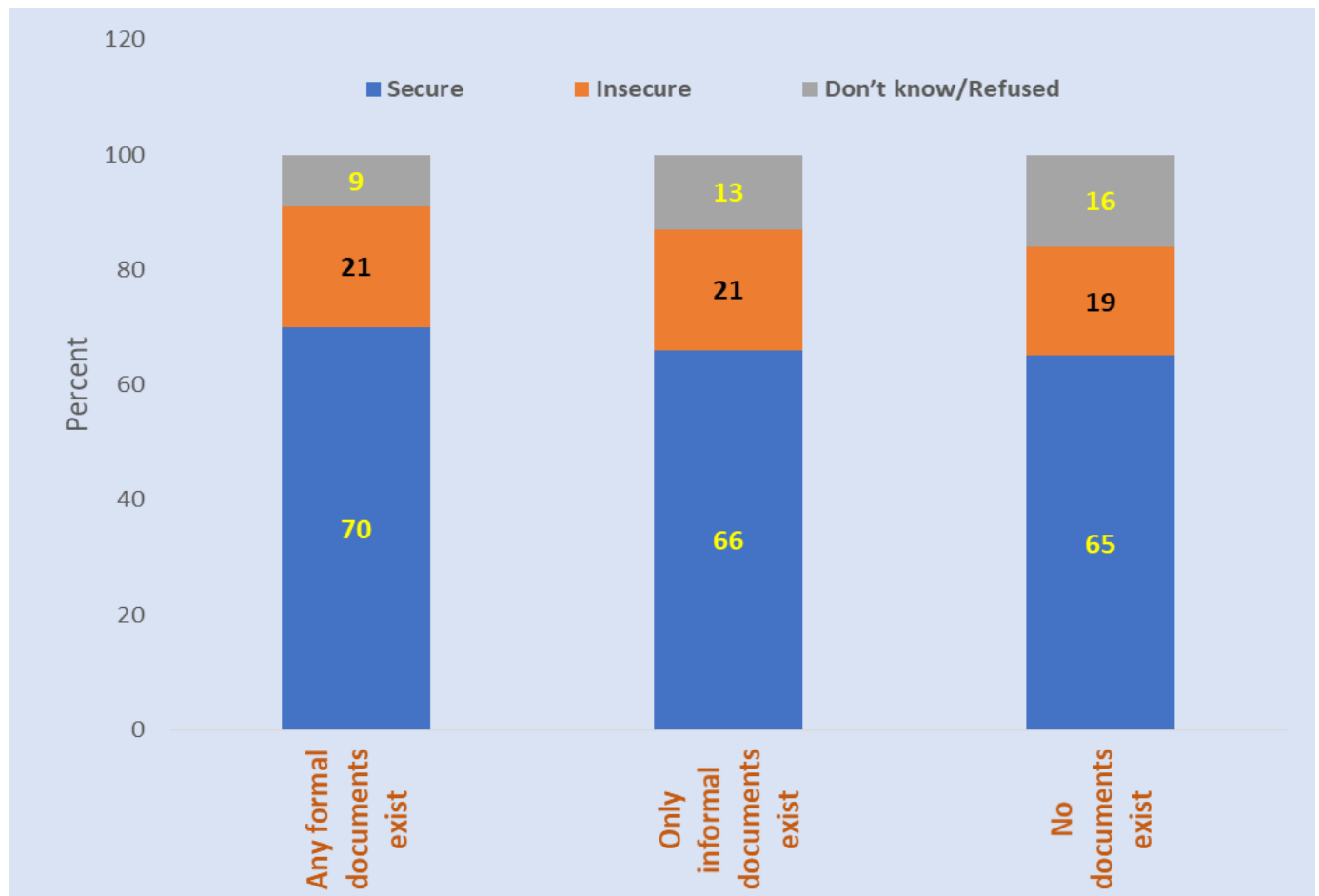
Region	Population Density (2002)
Kaskazini Pemba	28.1
Kusini Pemba	38
Kaskazini Unguja	95.7
Mjini Magharibi	83.8
Kusini Unguja	63.3

The dominant narrative on property rights is that formal documentation of ownership is evidence of more secure tenure. This is true to some extent as shown in the baseline survey results from figure 5.2 which shows that 70 percent of respondents who reported having formal documentation also reporting perceived tenure security compared to 66 percent who reported tenure security among informal document holders. However, the results from the table also show that 65 percent of people with no documentations feel tenure secure. On the other hand, an overall of 67 percent of respondents reported tenure security, regardless of documents classification.

19



**Figure 5.1: Percentage distribution of respondents by documentation class and tenure security**

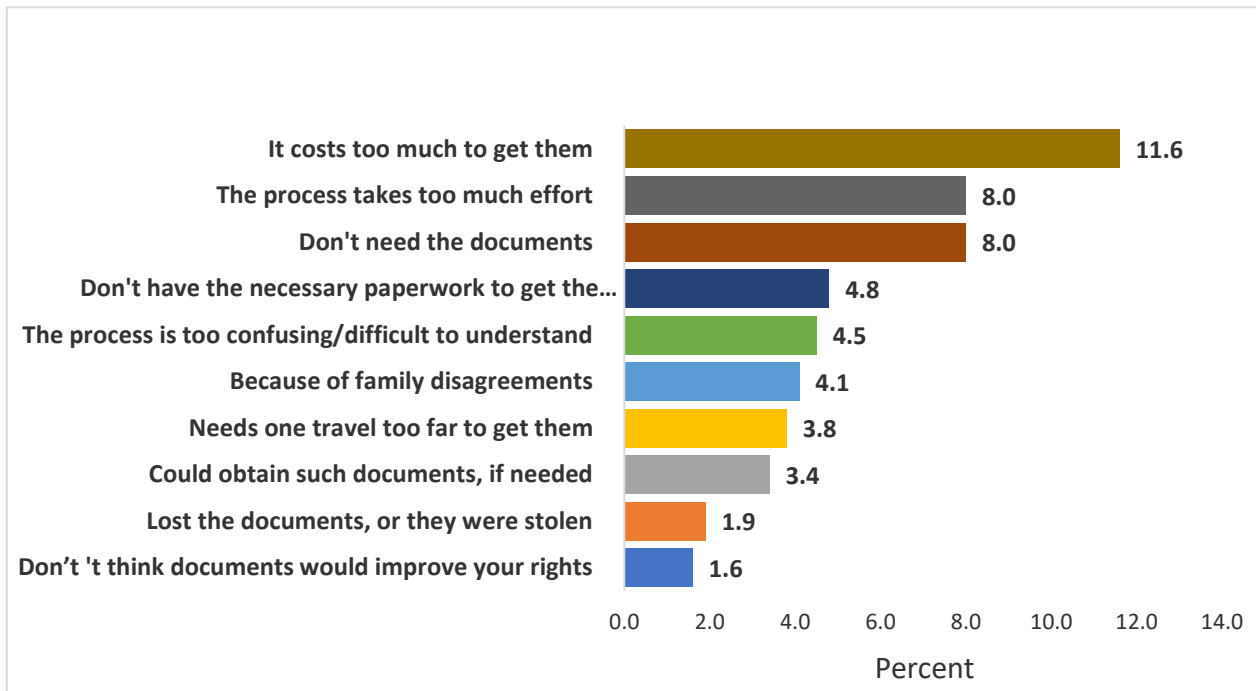


### 5.3 Reasons on Not Having Documents

The sub chapter intends to capture the reasons why owners and renters do not have documentations to use or live in their dwelling or property.

Figure 5.3 shows that among the reasons reported by respondents, the three most mentioned reasons were; 1) costs too much of getting the document (11.6 percent); 2) that the process takes too much effort (8.0 percent) and; 3) that respondents do not need the document (8.0 percent).

**Figure 5.3: Percentage distribution of reasons stated by respondents for not having documentation.**



## **CHAPTER SIX**

### **Perceptions of Tenure Security**

#### **6. Introduction**

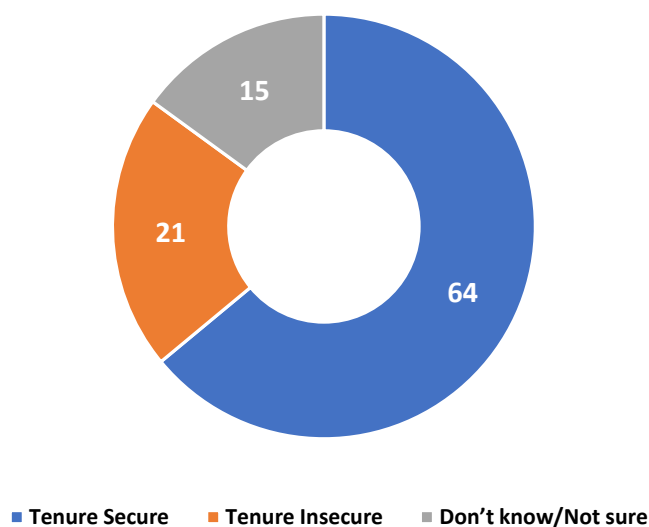
Land tenure security refers to the right of individuals and groups to effective protection by their government against forcible evictions. On the other hand, it refers to a situation in which landholders consider their continued occupancy rights to be guaranteed whether by virtue of formal rights, customary rules or some other form of assurance.

Land tenure systems in Tanzania and many Sub-Saharan African countries is dualistic where there is Customary Right of Occupancy (CRO's issued in village land) and Granted Rights of Occupancy (GRO's issued mainly in general land, mostly in cities, towns, townships and all declared urban or planned areas). Security of land tenure in Tanzania is covered in documented policies, land laws, national plans and in adopted international goals.

For the purpose of gender mainstreaming in Tanzania, the right of every woman to acquire, hold, use and deal with land shall be subject to the same restrictions and be treated by the same rights as that of man. The chapter explains the second sub-indicators to report under SDG 1.4.2 based on someone's perceptions on likelihood to lose right of using any property or part of it.

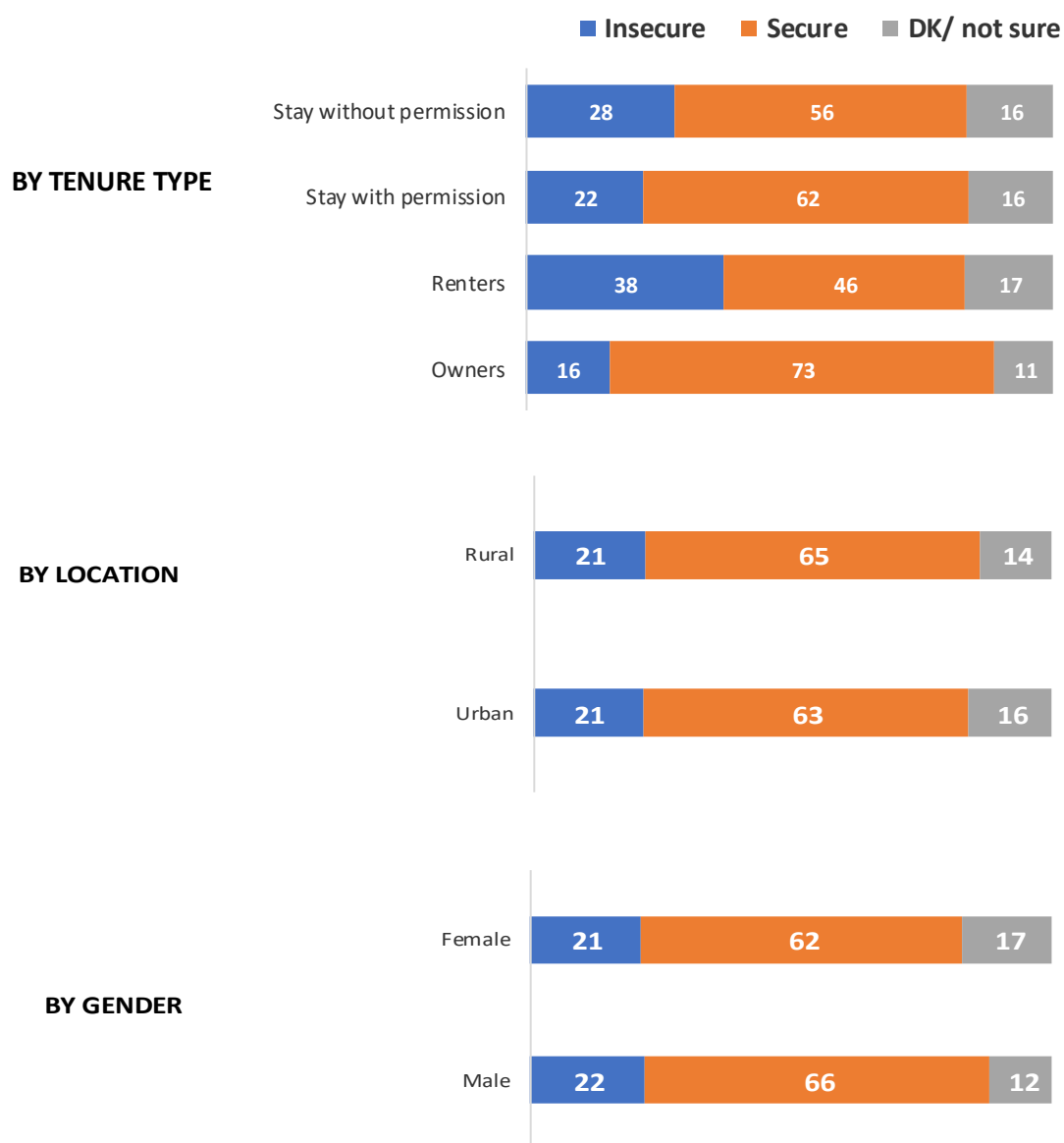
The overall proportion of individuals who reported tenure security for at least one property was 64 percent against 21 percent who reported tenure insecurity. This is reported out of the total weighted sample and refers to either dwelling or any other property used or owned.

**Figure 6.1: Proportion of security levels of respondents**



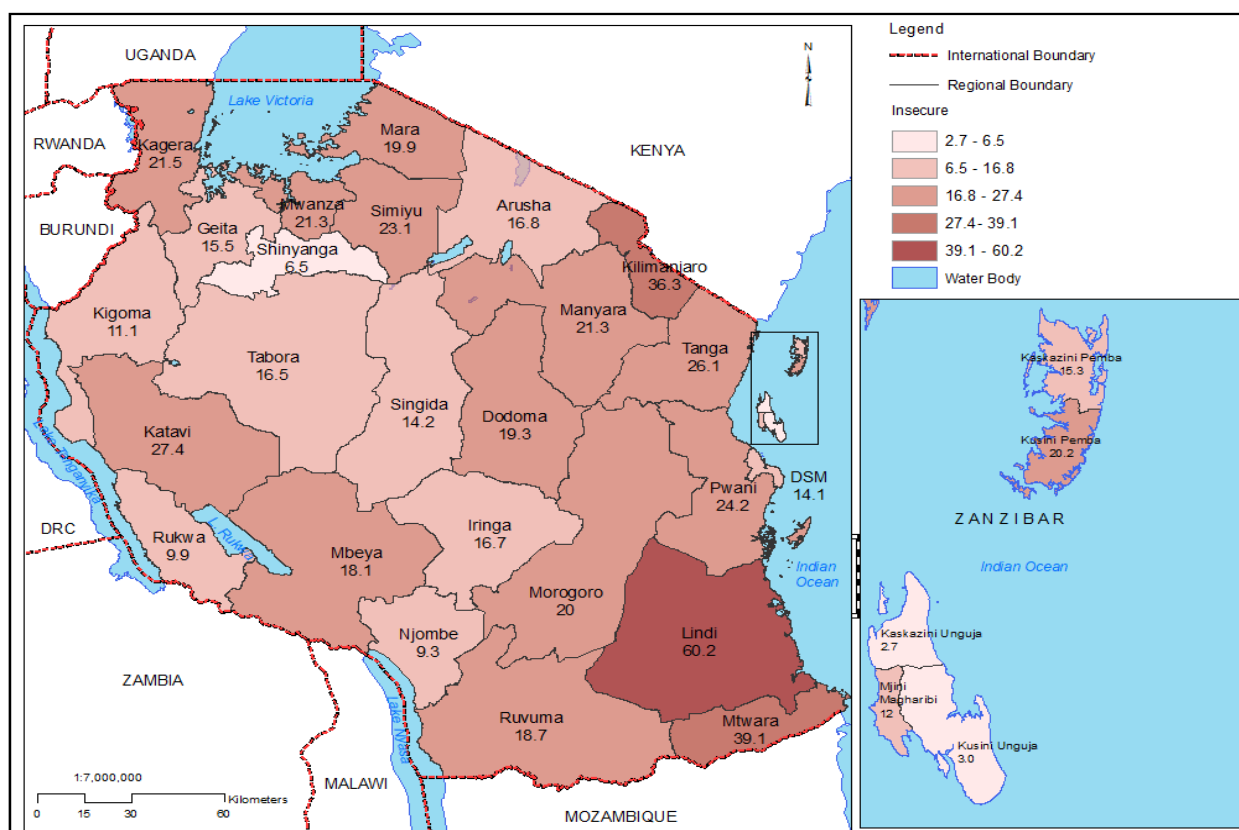
When looking across other demographic variables, the level of tenure security is higher among owners and those who stay with permission. Higher insecurity is reported among renters (38 percent). There were no significance differences in tenure security among individuals living in urban and rural areas. There were no remarkable disparities of insecurity across gender either.

**Figure 6.2: Security level of other characteristics**



Across all regions in Tanzania, comparable higher insecurity was reported from Lindi and Kilimanjaro with 60 percent and 36 percent of respondents respectively. On other hand, the lowest 6.5 percent of individuals with insecurity was reported from Shinyanga region (map 3).

**Map 3: Perceptions of insecurity in Tanzania**



## 6.1 Knowledge of Defending Rights to Live in or Use Property by Gender, Education and Age Domains.

The survey results reveal that, 72.6 percent of respondents perceived that they have knowledge on how to defend themselves when it comes to defending their rights to live in or use a property.

The results also show that more than 75 percent of male respondents observe that they have knowledge of defending themselves in face of property rights challenges compared to 69.9 percent of female respondents, while 19.2 percent of male respondents did not have this knowledge compared to 23.3 percent of female counterparts. The survey results indicate that, an average of 72 percent of the individual respondents who completed primary education and above, were knowledgeable on how to defend when challenged on their rights to live in or use their property.

*More male than female adults have knowledge to defend against property rights challenges Knowledge to defend against property rights increasing with age*

Hence, education might be not a significant contributing factor for an individual's ability to defend their property rights. On the other hand, 73.6 percent of individuals who refused to mention their education status said they were capable of defending their rights against challenges to dispossess their property.

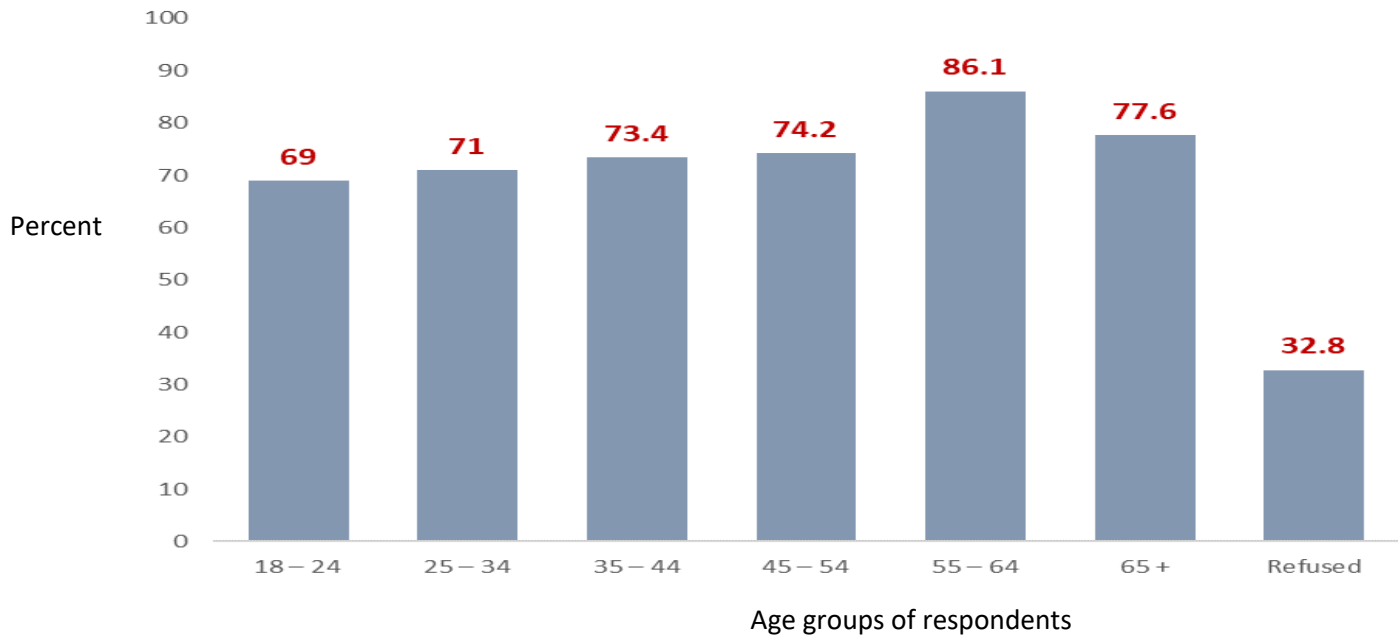
**Table 6.1: Percent distribution of respondents with knowledge of defending property rights challenges by gender, education and age**

Background Characteristics	Knowledge of defending challenges			Total	Number of respondents
	Can't defend	Can defend	(Don't know /Refused)		
<b>Gender</b>					
Male	19.2	75.4	5.4	100	1,989
Female	23.3	69.9	6.8	100	2031
<b>Education</b>					
No formal education	20.2	70.4	9.4	100	646
Incomplete primary education	24.7	68.1	7.2	100	258
Complete primary education	22.1	71.8	6.1	100	2,288
Complete secondary education	18.4	78.0	3.6	100	564
Post-secondary education, other than university	17.4	77.7	5.0	100	106
Complete university education	15.7	82.2	2.1	100	78
Post graduate education	21.9	70.9	7.3	100	26
Refused	26.4	73.6	0.0	100	54
<b>Age</b>					
18 – 24	23.9	69.0	7.2	100	1,049
25 – 34	23.3	71.0	5.7	100	1,167
35 – 44	20.0	73.4	6.6	100	809
45 – 54	19.0	74.2	6.8	100	464
55 – 64	11.4	86.1	2.6	100	264
65 +	17.4	77.6	5.0	100	254
Refused	67.2	32.8	0.0	100	13
<b>Total</b>	<b>21.3</b>	<b>72.6</b>	<b>6.1</b>	<b>100</b>	<b>4,020</b>

Source: Tanzania Prindex Survey 2018

A vast majority of adults aged 55 years and above reported that they were informed about how to defend their property rights when challenged. The youngest age group of 18 – 24 years reported the lowest ability (69 percent) to defend themselves against property rights challenges. In general, knowledge of how to defend property rights increase with age.

**Figure 6.3: Knowledge of defending rights against property rights challenges by age groups**



## **6.2 Knowledge of defending rights across location, marital status and tenure classification**

The survey also collected information on the marital status of respondents against their knowledge on how to defend property rights challenges. Divorced couples showed the highest (76.5 percent) share of knowledge on how to defend property rights in the event of tenure disputes.

Across tenure type, the analysis reveals that 76.6 percent of individuals who own their dwelling solely or jointly have knowledge of defending property right in the event of disputed rights to ownership. Generally, more than half of the respondents across all tenure classifications have knowledge of defending their property rights.



**Table 6.2: Percentage distribution of respondents with knowledge of defending property challenges by location, marital status and tenure classification**

Background Characteristics	Can't defend	Can defend	Don't know /Refused	Total	Number of Respondents
<b>Location</b>					
Urban	22.2	71.3	6.5	100	952
Rural	21.0	73.0	6.0	100	3,065
<b>Marital Status</b>					
Single/Never married	24.3	68.4	7.3	100	1,114
Married/Living together	20.5	74.2	5.3	100	2,258
Separated	18.1	74.3	7.6	100	296
Divorced	13	76.5	10.5	100	70
Widowed	20.7	73.4	5.9	100	281
<b>Tenure classification</b>					
Owner/Joint owner	18.9	76.6	4.5	100	2,023
Renter/Joint renter	22.7	73.6	3.7	100	588
Stay with permission	23.2	67.3	9.5	100	1,139
Stay without permission	22.0	73.0	5.0	100	133
Other	34.1	53.2	12.7	100	136
<b>Total</b>	<b>21.3</b>	<b>72.6</b>	<b>6.1</b>	<b>100</b>	<b>4,020</b>

Source: Tanzania Prindex Survey 2018

## 6.3 Experience on Losing Rights of Ownership to Any Property by Selected Social Groups

### 6.3.1 Experience of losing rights by gender and education

Individual respondents were asked on their experience of losing property. On one hand they were asked about their experience of losing right to live in a “current property” against their will, while on the other hand, they were asked about their experience of losing right to use “other property” against their will. The survey results show that, the majority of the respondents had never experience losing their rights, while around 6 percent experienced losing the right to live in a current property against their will.

Among the few respondents who experienced losing their rights to live in a current property against their will, 7.5 percent were male while 4.7 percent were women. The same trend continued on the experience of the respondents on losing their rights to use “other property” against their will, where by males were the most affected group, followed by females.

**Table 6.3: Losing current and other property by gender and education**

Background Characteristics	Current property				Other property				Number of respondents
	Never lost	Ever lost	Refused	Total	Never lost	Ever lost	Refused	Total	
Gender									
Male	91.6	7.5	0.9	100	90.9	8.2	0.9	100	1,989
Female	95	4.7	0.3	100	94	5.7	0.3	100	2,031
Total	93.3	6.1	0.6	100	92.5	7	0.6	100	4,020
Education									
No formal education	92.8	6.2	1	100	92.6	6.9	0.5	100	646
Incomplete primary education	93.6	6.3	0.2	100	90.9	8.3	0.8	100	258
Complete primary education	94.4	5.4	0.2	100	93.3	6.4	0.3	100	2,288
Complete secondary education	91.5	8.1	0.4	100	91.5	8	0.5	100	564
Post-secondary education, other than university	90.1	6.1	3.8	100	89.7	6.4	3.9	100	106
Complete university education	88.2	10.8	0.9	100	89	9	2	100	78
Post graduate education	96.4	1.2	2.4	100	95.9	2.9	1.2	100	26
Refused	84.9	8.3	6.8	100	85.4	12.8	1.8	100	54
Total	93.3	6.1	0.6	100	92.5	7	0.6	100	4,020

Source: Tanzania Prindex Survey 2018

### 6.3.2 Experience of Losing Rights by Age, Location, Marital Status and Tenure Type.

The findings reveal that most youth aged 25 – 34 years have shown higher experience in losing rights against their current property and other property (7.8 percent and 8.6 percent respectively). Higher percentages of divorced 18.9 percent and separated couples' 15.2 percent were the most affected groups of individuals who experienced losing their rights to live in their "current property". Also results indicates that same groups of marital status have shown higher percentage of losing right to use or live in other property by 19.8 percent and 17.0 percent in that order (*Table 6.4*).

Analysis across types of tenure depicts that 17.7 percent of respondents who stay without permission had experienced losing their rights to live in their dwelling. 19.1 percent of the same group of respondents reported losing rights to stay in any other property.

**Table 6.4: Percent distribution of respondents' experience of losing rights to live or use current and any other property by age, location, marital status**

Demographic Characteristics	Current property				Other property				Number of respondents
	Never lost	Ever lost	Refused	Total	Never lost	Ever lost	Refused	Total	
Age Group									
18 – 24	94.7	4.9	0.4	100	94.0	5.5	0.5	100	1,049
25 – 34	91.3	7.8	0.8	100	90.6	8.6	0.8	100	1,167
35 – 44	93.1	6.5	0.4	100	92.5	7.2	0.3	100	809
45 – 54	93.4	5.6	1.0	100	91.6	7.6	0.8	100	464
55 – 64	95.8	4.2	0.0	100	94.1	5.5	0.4	100	264
65 +	96.0	3.9	0.1	100	94.2	5.2	0.6	100	254
Refused	80.8	19.2	0.0	100	97.5	2.5	0.0	100	13
Location									
Urban	92.5	6.7	0.7	100	92.2	7.4	0.4	100	952
Rural	93.7	5.8	0.5	100	92.7	6.7	0.6	100	3,065
Marital Status									
Single/Never married	93.8	5.4	0.8	100	93.7	5.5	0.8	100	1,114
Married/Living together	95.1	4.7	0.2	100	93.8	5.9	0.3	100	2,258
Separated	83.2	15.2	1.6	100	80.9	17.0	2.1	100	296
Divorced	80.4	18.9	0.7	100	79.5	19.8	0.7	100	70
Widowed	91	7.3	1.7	100	92.4	7.6	0.0	100	281
Tenure classification									
Owner/Joint owner	93.7	5.9	0.4	100	92.5	7.0	0.6	100	2,023
Renter/Joint renter	90.9	8.6	0.5	100	89.3	10.4	0.3	100	588
Stay with permission	95.5	3.7	0.8	100	96.0	3.6	0.4	100	1,139
Stay without permission	80.3	17.7	2.0	100	79.0	19.1	1.9	100	133
Other	92.8	6.4	0.8	100	90.1	7.9	2.0	100	136
Total	93.3	6.1	0.6	100	92.5	7.0	0.6	100	4,020

Source: Tanzania Prindex Survey 2018

### 6.3.3 Tenure Rights Protection by Gender, Location and Zones

Respondents were asked to air their views on whether people in this country are protected against rights to their properties. The results reveal that, 68.8 percent of the respondents thought people were protected while 19.8 percent were not protected at all.

More male respondents (70.2 percent) reported that property rights were well protected against 21.7 percent of them who thought that they were not. Results reveal that female respondents (67.5 percent) thought people were well protected

Among the respondents who thought that property rights were not well protected, shares were higher among Urban respondents (22.2 percent) than rural ones (19 percent) slight difference was observed between urban and rural when it come to perceptions about whether they thought the Government can protect her people. In addition, the highest share of respondents (25.9 percent) who thought

Government protection was unsatisfactory were located in the Northern zone. Higher number of respondents' equivalent of 75.1 percent and 72.9 percent from Zanzibar and Western zones respectively, commented that Government protects people against rights of ownership (Table 6.6).

**Table 6.6: Percentage distribution of adults by different social groups with feelings on property protection from Government organs/systems**

Background Characteristics	Level of protection			Total	Number of Respondents
	Not protected	Protected	Don't know/Refused		
Gender					
Male	21.7	70.2	8.1	100	1,989
Female	18.0	67.5	14.5	100	20,31
Location					
Urban	22.2	68.2	9.6	100	952
Rural	19.0	69.0	12.0	100	3,065
Zone					
Central	19.7	70.0	10.3	100	512
Coastal	20.9	67.1	12.0	100	669
Zanzibar	10.2	75.1	14.7	100	116
Lake	18.7	70.0	11.3	100	914
Mountain	20.5	67.4	12.1	100	529
Northern	25.9	64.6	9.5	100	427
Southern	18.1	65.6	16.3	100	314
Western	17.7	72.9	9.4	100	535
Total	19.8	68.8	11.4	100	4,020

Source: Tanzania Prindex Survey 2018

## CHAPTER SEVEN

### Tenure Insecurity

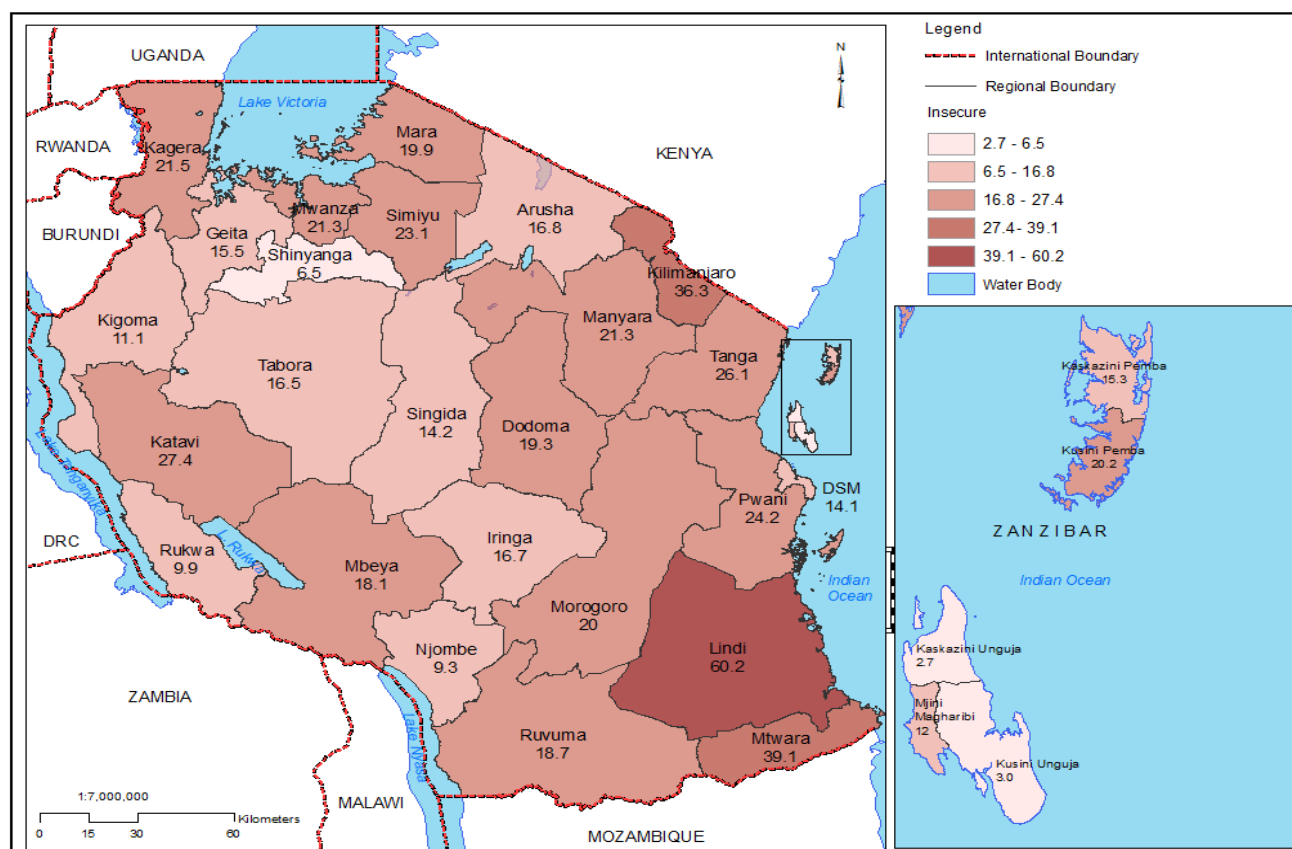
#### 7. Insecurity Based on Likelihood of Losing Rights to Ownership or Use of Property

The chapter explains perceived tenure insecurity of ownership or use of property across selected demographic variables. Generally, no significant difference of tenure insecurity was observed between women and men as well as across respondents located in urban and rural areas (Table 7.1). About one in four of the respondents from Northern zones and about four in ten from southern zone reported feeling insecure about their property. Perceived tenure insecurity was also to be higher among renters and individuals staying on dwellings without permission.

**Table 7.1: Percentage distribution of respondent's perceptions of tenure insecurity by the selected characteristics**

<b>Demographic characteristics</b>	<b>Insecure</b> <i>(Somewhat likely/ Very likely)</i>	<b>Number of respondents</b>
<b>Gender</b>		
Male	21	1,989
Female	20	2,031
<b>Location</b>		
Urban	20	952
Rural	20	3,065
<b>Zone</b>		
Central	18	512
Coastal	20	669
Zanzibar	12	116
Lake	21	914
Southern Highlands	15	529
Northern	25	427
Southern	39	314
Western	13	535
<b>Marital Status</b>		
Single/Never married	21	1,114
Married/Living together	20	2,258
Separated	22	296
Divorced	23	70
Widowed	14	281
<b>Tenure classification</b>		
Owner/Joint owner	14	2,023
Renter/Joint renter	37	588
Stay with permission	21	1,139
Stay without permission	27	133
Other	18	136
<b>Total</b>	<b>20</b>	<b>4,020</b>

Map 4 shows the percentage of individuals reporting tenure insecurity based on the likelihood of losing right to live or use any property from across regions in Tanzania. Note that these regions are those that were in existence in 2012 as, this was the year of the last national population and housing census.



For respondents who reported tenure insecurity, table 7.2 shows the reasons why they believe it is likely that they lose their rights. Most respondents (24 percent) believe they may be asked by others to leave their property while the next most mentioned reason (18 percent) is that the Government may seize the dwelling, followed by those who believe it's due to disagreement with relatives or family (16 percent).

**Table 7.2: Percentage of respondents with reasons for insecurity based on perceived likelihood to lose right of using present property in the next five years.**

<b>Reasons</b>	<b>Percent</b>	<b>Number of Respondents</b>
The owner/renter may ask me to leave	24	235
Disagreements with family or relatives	16	153
Death of a household member	7	69
Companies may seize this dwelling/property likely that you could lose)	7	66
Other people or groups may seize this dwelling/property	3	31
Lack of money or other resources needed to live in this dwelling/property	9	90
Government may seize this dwelling/property	18	177
Issues with local/customary authorities (e.g., officials/chiefs, elder)	2	19
Missing or inaccurate land records	3	34
Conflict or terrorism	3	28
Difficulty of reclaiming land if I had to leave due to a natural disaster (e.g., flood, fire, earthquake)	2	15
Don't know	9	87
Refused	2	23

Source: Tanzania Prindex Survey 2018

## **7.2 Defending Rights to Use Current Property**

When adults' individuals were asked on whether they understand approaches to defend their rights against any kind of disposition, a considerable number of respondents indicated that they did not know how to defend their rights. More Women (23.3 percent) do not know the mechanisms of defending their properties against unwillingly disposition than men (19.3 percent). For those who do not know how to defend their rights, higher percentage (24.3) were those living single and from urban areas. When this was tested across zones, more residents about 30 percent were from central zone and the least 10.5 percent from Zanzibar didn't know how to defend their property or dwelling rights.

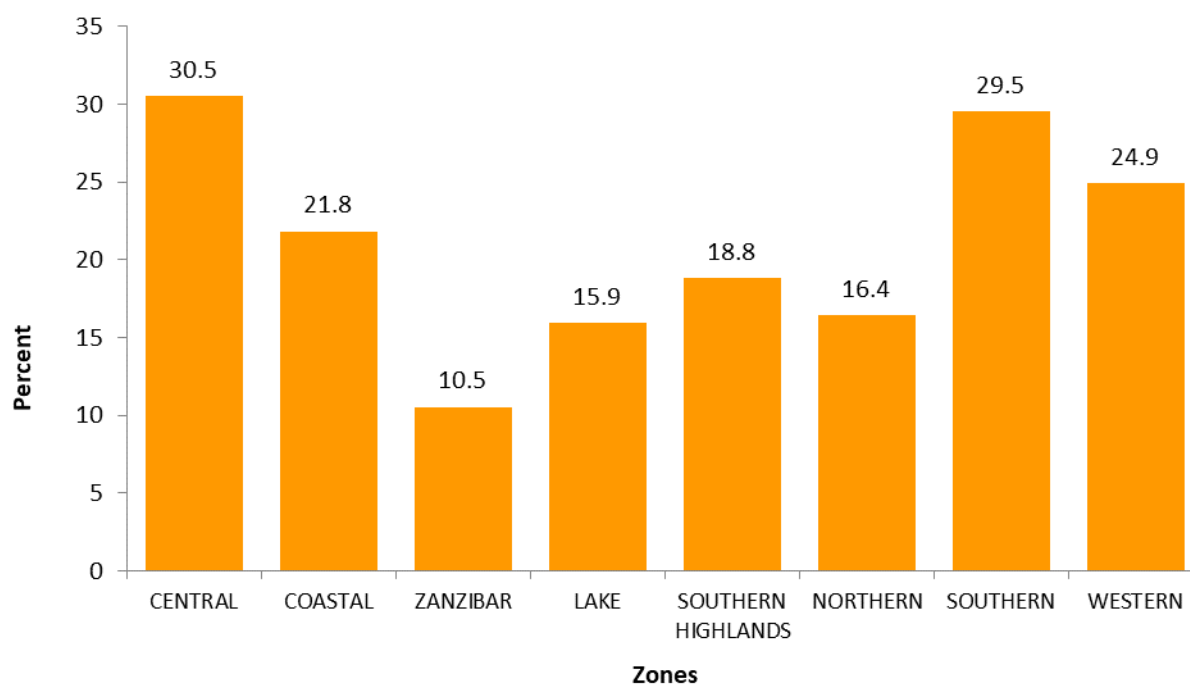
On the other hand, the survey results reveal that 23.2 percent of individuals staying in present dwelling on permission only do not know much of their rights to defend against unwillingly disposition (Table 7.3).

**Table 7.3: Percentage distribution of respondents who do not know how to defend their rights by selected characteristics**

<b>Demographic Characteristics</b>	<b>Do not know how to defend their rights</b>
<b>Gender</b>	
Male	19.2
Female	23.3
<b>Marital Status</b>	
Single/Never married	24.3
Married/Living together	20.5
Separated	18.1
Divorced	13.0
Widowed	20.7
<b>Location</b>	
Urban	22.2
Rural	21.0
<b>Tenure Classification</b>	
Owner/Joint owner	18.9
Renter/Joint renter	22.7
Stay with permission	23.2
Stay without permission	22.0

Source: Tanzania Prindex Survey 2018

**Figure 7.1: Percentage of respondents who do not know how to defend their rights by selected operational zones**





## **CHAPTER EIGHT**

### **Policy Implications and Conclusion**

This report includes the first baseline information of Tanzanian's perceptions on land rights and securities on property across gender and other categories of demographics. It's from this report that Tanzania start formally engaging in reporting SDG 1.4.2 in 2018. Reporting on SDG is a global requirement in efforts to leave no one behind by 2030 in respect of all important and prerequisites for better living including rights and security of resources ownership.

The 2018 Tanzania Prindex database is available at NBS for anyone who needs much more in-depth analysis and researching on relevant facts. The globally comparative data was launched in Washington in March during the 2018 World Bank Forum on Land and Poverty that involve 33 countries. Country info graphics are also available in website along side with the comparative country reports. The website from which these may be accessed is *<http://www.prindex.net>*.

The authors of this report recommend the use of these indicators along with others for complementing representative information. Bigger samples of this survey will be improved in future to enable sound sub-national representation. This report complements to a full coverage of indicators on land and gender issues within the SDGs which include SDG 1.4.2, SDG 5a.1 and 5a.2.

These survey findings are the beginning of a new way of looking at the challenges facing the land and property rights community, one that brings more shade and detail to the land and property rights debate that paves way for actions that are more targeted, effective and measurable. We seek to use Prindex findings as a launch pad for deepening and intensifying processes of policy review and reform in Tanzania.

## REFERENCES

### A. POLICIES

The National Land Policy, 1995.

National Human Settlements Development Policy, 2000.

United Republic of Tanzania, (2000) *Women and Gender Development Policy* (WGDP).

### B. LAWS AND REGULATIONS

The Land Act No. 4, 1999.

The Village Land Act No. 5, 1999.

The Valuation and Valuers Registration Act No. 7, 2016.

Land Acquisition Act No. 47, 1967.

The Courts (Land Disputes Settlements) Act No. 2, 2002.

The Land (Forms) Regulations, 2001.

### C. REPORTS

Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDGEC) [Tanzania Mainland], Ministry of Health (MoH) [Zanzibar], National Bureau of Statistics (NBS), Office of the Chief Government Statistician (OCGS) and ICF. 2016. *Tanzania Demographic and Health Survey and Malaria Indicator Survey, (TDHS-MIS) 2015-16* Dar es Salaam Tanzania and Rockville, Maryland USA. ,MoHCDGEC, MoH, NBS, OCGS and ICF.

### D. NATIONAL AND GLOBAL FRAMEWORKS

United Nations, *Transforming Our World; the 2030 Agenda for Sustainable Development Goals*.

President's Office, Planning Commission [Tanzania] 1999, *National Development Vision 2025*.

United Republic of Tanzania, *The Second Five Year Development Plan (FYDP II) 2016/17 – 2020/21*.

Chama cha Mapinduzi, *The CCM Election Manifesto of 2015*.

Ministry of Lands Housing and Human Settlement Development, *Strategic Plan for Implementation of Land Laws (SPILL 2013)*.

Ministry of Lands Housing and Human Settlement Development, *Medium Term Strategic Plan 2019/2020-2023/2024*.

URT, *The Five-Year National Plan of Action to End Violence against Women and Children (NPAVAWC 2017/18 – 2021/22)*.

United Republic of Tanzania, *National Strategy for Gender Development (NSGD) 2005*.

## Appendices

### Appendix I: Percent distribution of respondents by demographic characteristics and tenure type with feelings on property protection from government organs/systems.

Background Characteristics	Level of protection						Total	Number of respondents
	Not protected at all	Not well-protected	Somewhat well-protected	Very well-protected	(Don't know)	(Refused)		
<b>Gender</b>								
Male	3.4	18.3	43.9	26.3	7.8	0.4	100	1,989
Female	2.7	15.3	44.6	22.9	14.2	0.3	100	2,031
<b>Education</b>								
No formal education	3.6	11.2	45.3	23.9	14.8	1.2	100	646
Incomplete primary education	3.7	19	39.2	24.1	14	0	100	258
Complete primary education	2.8	16.5	44	26.1	10.5	0.1	100	2,288
Complete secondary education	2.7	21	47.8	21.2	7.2	0.1	100	564
Post-secondary education, other than university	2.3	22.8	40.8	22.9	11.2	0	100	106
Complete university education	3.1	22.5	48.1	24.1	2.2	0	100	78
Post graduate education	4	21.7	38.1	23.9	8.2	4.1	100	26
Refused	4.1	18.3	30.4	12.4	31.5	3.3	100	54
<b>Age Group</b>								
18 – 24	2.4	16	45.6	22.4	13.5	0.1	100	1,049
25 – 34	3.8	17.5	45.3	23.3	9.7	0.4	100	1,167
35 – 44	2.7	19.3	42.3	24.1	11.5	0.1	100	809
45 – 54	3	14.8	46	27.1	7.9	1.2	100	464
55 – 64	2.2	14.9	43.9	30.6	7.7	0.7	100	264
65 +	3.4	14.5	38.2	29.2	14.6	0	100	254
Refused	0	19.1	10.1	40.6	30.2	0	100	13
<b>Location</b>								
Urban	2.6	19.6	40.1	28.1	9.6	0	100	952
Rural	3.1	15.9	45.5	23.5	11.5	0.4	100	3,065
<b>Zone</b>								
Central	1.2	18.5	39.2	30.8	10.2	0.1	100	512
Coastal	4.2	16.7	30.4	36.7	11.5	0.5	100	669
Islands	1.6	8.6	55.7	19.4	11.9	2.7	100	116
Lake	3.5	15.2	52.5	17.5	10.9	0.3	100	914
Mountain	3.1	17.4	48.5	18.9	11.9	0.1	100	529
Northern	4.1	21.8	36.7	27.9	9	0.5	100	427
Southern	0.4	17.7	49.7	15.9	16.1	0.3	100	314
Western	3.1	14.6	48.1	24.8	9.4	0	100	535
<b>Marital Status</b>								
Single/Never married	3.2	19.3	42.1	22.5	12.7	0.3	100	1,114
Married/Living together as if married	2.9	15.9	46	25.7	9.4	0.1	100	2,258
Separated	2.8	19.6	42.4	23.4	11.2	0.6	100	296
Divorced	8	14.5	33.8	31.1	12.6	0	100	70
Widowed	2.6	11.8	42.5	23.4	17.7	2	100	281
<b>Tenure classification</b>								
Owner/Joint owner	3.1	16.4	45.3	26.1	8.9	0.2	100	2,023
Renter/Joint renter	3.2	21.9	39.1	26.2	9.3	0.3	100	588
Stay with permission	2.5	14.6	45	23.1	14.5	0.4	100	1,139
Stay without permission	4.8	19.6	47.4	12.8	14.1	1.3	100	133
Other	3.9	16.6	40.3	19.5	19.3	0.5	100	136
<b>Total</b>	<b>3</b>	<b>16.8</b>	<b>44.2</b>	<b>24.6</b>	<b>11.1</b>	<b>0.3</b>	<b>100</b>	<b>4,020</b>

## Appendix II: Owner / joint owners' economic use of property by location

	Location				Group Total	
	Urban		Rural		Number	Percent
	Number	Percent	Number	Percent		
<b>Rent out the dwelling/property</b>						
Could not decide to do	92	25.4	391	23.5	482	23.9
Could decide together with spouse	119	33.0	599	36.1	718	35.5
Could decide together with somebody else (other than spouse)	61	16.8	319	19.2	380	18.8
Could decide alone	58	16.1	204	12.3	262	13.0
(Don't know)	15	4.2	72	4.4	87	4.3
(Refused)	16	4.5	76	4.6	92	4.5
Group Total	360	100.0	1,661	100.0	2,021	100.0
<b>Sell the dwelling/property</b>						
Could not decide to do	84	23.3	411	24.8	495	24.5
Could decide together with spouse	118	32.8	571	34.4	689	34.1
Could decide together with somebody else (other than spouse)	81	22.4	345	20.8	426	21.1
Could decide alone	47	13.2	179	10.8	227	11.2
(Don't know)	13	3.7	70	4.2	83	4.1
(Refused)	17	4.6	85	5.1	102	5.0
Group Total	360	100.0	1,661	100.0	2,021	100.0
<b>Use the dwelling/property as collateral to get credit/financing</b>						
Could not decide to do	99	27.4	411	24.8	510	25.2
Could decide together with spouse	118	32.8	572	34.4	690	34.1
Could decide together with somebody else (other than spouse)	60	16.7	308	18.5	368	18.2
Could decide alone	49	13.5	192	11.5	240	11.9
(Don't know)	17	4.6	95	5.7	112	5.5
(Refused)	18	4.9	83	5.0	101	5.0
Group Total	360	100.0	1,661	100.0	2,021	100.0
<b>Transfer the dwelling/property to a family member</b>						
Could not decide to do	95	26.5	425	25.6	521	25.8
Could decide together with spouse	120	33.2	556	33.5	675	33.4
Could decide together with somebody else (other than spouse)	58	16.1	329	19.8	387	19.2
Could decide alone	55	15.2	223	13.4	277	13.7
(Don't know)	17	4.7	77	4.6	94	4.6
(Refused)	15	4.2	51	3.1	67	3.3
Group Total	360	100.0	1,661	100.0	2,021	100.0
<b>Decide who will inherit the dwelling/property after my death</b>						
Could not decide to do	98	27.2	397	23.9	495	24.5
Could decide together with spouse	112	31.2	543	32.7	655	32.4
Could decide together with somebody else (other than spouse)	69	19.0	338	20.3	407	20.1
Could decide alone	54	15.0	253	15.2	307	15.2
(Don't know)	19	5.3	96	5.8	115	5.7
(Refused)	8	2.3	35	2.1	43	2.1
Group Total	360	100.0	1,661	100.0	2,021	100.0

### Appendix III: Reasons for insecurity by gender

Reason for insecurity		Gender				Group Total	
		Male		Female		Number	Percent
		Number	Percent	Number	Percent		
The owner/renter may ask me to leave	No	132	93.1	90	87.8	222	90.9
	Yes	10	6.9	12	12.2	22	9.1
Group Total		142	100.0	102	100.0	244	100.0
Disagreements with family or relatives	No	121	85.3	85	83.4	206	84.5
	Yes	21	14.7	17	16.6	38	15.5
Group Total		142	100.0	102	100.0	244	100.0
Death of household member	No	131	91.8	92	89.9	222	91.0
	Yes	12	8.2	10	10.1	22	9.0
Group Total		142	100.0	102	100.0	244	100.0
Companies may seize it	No	104	72.8	93	91.3	197	80.5
	Yes	39	27.2	9	8.7	48	19.5
Group Total		142	100.0	102	100.0	244	100.0
Other people or groups may seize it	No	129	90.4	94	91.6	222	90.9
	Yes	14	9.6	9	8.4	22	9.1
Group Total		142	100.0	102	100.0	244	100.0
A lack of money or other resources needed to maintain it	No	136	95.6	96	93.6	232	94.8
	Yes	6	4.4	6	6.4	13	5.2
Group Total		142	100.0	102	100.0	244	100.0
The government may seize it	No	119	83.7	71	69.8	190	77.9
	Yes	23	16.3	31	30.2	54	22.1
Group Total		142	100.0	102	100.0	244	100.0
Issues with local/customary authorities (e.g., officials/chiefs, elder)	No	132	92.5	99	97.2	231	94.5
	Yes	11	7.5	3	2.8	14	5.5
Group Total		142	100.0	102	100.0	244	100.0
Poor land administration (e.g., missing or inaccurate land records)	No	137	96.5	101	98.7	238	97.4
	Yes	5	3.5	1	1.3	6	2.6
Group Total		142	100.0	102	100.0	244	100.0
Conflict or terrorism	No	135	95.2	100	97.6	235	96.2
	Yes	7	4.8	3	2.4	9	3.8
Group Total		142	100.0	102	100.0	244	100.0
Difficulty of reclaiming land if I had to leave due to a natural disaster (e.g., flood, fire, earthquake)	No	141	98.8	102	99.4	242	99.1
	Yes	2	1.2	1	0.6	2	0.9
Group Total		142	100.0	102	100.0	244	100.0
Other, please specify	No	120	84.5	87	84.7	207	84.6
	Yes	22	15.5	16	15.3	38	15.4
Group Total		142	100.0	102	100.0	244	100.0
(Don't know)	No	133	93.4	92	89.9	225	91.9
	Yes	9	6.6	10	10.1	20	8.1
Group Total		142	100.0	102	100.0	244	100.0
(Refused)	No	142	100.0	99	97.1	241	98.8
	Yes			3	2.9	3	1.2
Group Total		142	100.0	102	100.0	244	100.0

## Appendix IV: Reasons for insecurity by location

Reason for insecurity		Location				Group Total	
		Urban		Rural		Number	Percent
		Number	Percent	Number	Percent		
The owner/renter may ask me to leave	No	50	88.3	170	91.6	220	90.8
	Yes	7	11.7	16	8.4	22	9.2
Group Total		57	100.0	186	100.0	243	100.0
Disagreements with family or relatives	No	47	82.5	158	84.9	205	84.3
	Yes	10	17.5	28	15.1	38	15.7
Group Total		57	100.0	186	100.0	243	100.0
Death of household member	No	49	86.7	171	92.2	221	90.9
	Yes	8	13.3	15	7.8	22	9.1
Group Total		57	100.0	186	100.0	243	100.0
Companies may seize it	No	48	84.3	147	79.2	195	80.4
	Yes	9	15.7	39	20.8	48	19.6
Group Total		57	100.0	186	100.0	243	100.0
Other people or groups may seize it	No	50	88.5	170	91.6	220	90.9
	Yes	7	11.5	16	8.4	22	9.1
Group Total		57	100.0	186	100.0	243	100.0
A lack of money or other resources needed to maintain it	No	51	90.2	179	96.2	230	94.7
	Yes	6	9.8	7	3.8	13	5.3
Group Total		57	100.0	186	100.0	243	100.0
The government may seize it	No	50	87.7	139	74.6	188	77.7
	Yes	7	12.3	47	25.4	54	22.3
Group Total		57	100.0	186	100.0	243	100.0
Issues with local/customary authorities (e.g., officials/chiefs, elder)	No	51	90.5	178	95.6	229	94.4
	Yes	5	9.5	8	4.4	14	5.6
Group Total		57	100.0	186	100.0	243	100.0
Poor land administration (e.g., missing or inaccurate land records)	No	54	95.8	182	97.8	236	97.4
	Yes	2	4.2	4	2.2	6	2.6
Group Total		57	100.0	186	100.0	243	100.0
Conflict or terrorism	No	56	98.7	179	96.4	235	96.9
	Yes	1	1.3	7	3.6	7	3.1
Group Total		57	100.0	186	100.0	243	100.0
Difficulty of reclaiming land if I had to leave due to a natural disaster (e.g., flood, fire, earthquake)	No	56	99.3	184	99.0	240	99.0
	Yes	0	0.7	2	1.0	2	1.0
Group Total		57	100.0	186	100.0	243	100.0
Other, please specify	No	53	92.5	152	82.0	205	84.5
	Yes	4	7.5	33	18.0	38	15.5
Group Total		57	100.0	186	100.0	243	100.0
(Don't know)	No	54	94.9	169	90.9	223	91.8
	Yes	3	5.1	17	9.1	20	8.2
Group Total		57	100.0	186	100.0	243	100.0
(Refused)	No	56	98.1	184	99.0	240	98.8
	Yes	1	1.9	2	1.0	3	1.2
Group Total		57	100.0	186	100.0	243	100.0

## Appendix V: Reasons for not having documents by demographic characteristics

Gender	It costs too much to get them.	You'd have to travel too far to get them.	You don't have the necessary paperwork to get the documents (i.e. receipt of payment, etc.)	The process takes too much effort.	The process is too confusing /difficult to understand	Family disagreements	You don't need the documents	You don't think documents would improve your rights.	You lost the documents, or they were stolen	You could obtain such documents, if needed	Some other reason, specify	Don't know	Refused	Total
Male	11.8	3.9	5.5	8.3	4.1	3.9	7.1	1.4	1.7	3.5	28.9	14.9	4.9	100
Female	9.4	3.8	3.5	6.6	3.9	3.6	6.8	1.2	1.9	1.9	27.8	25.3	4.3	100
<b>Percent</b>	<b>10.7</b>	<b>3.9</b>	<b>4.6</b>	<b>7.5</b>	<b>4</b>	<b>3.8</b>	<b>7</b>	<b>1.3</b>	<b>1.8</b>	<b>2.8</b>	<b>28.4</b>	<b>19.7</b>	<b>4.6</b>	<b>100</b>
<b>Location</b>	10.7	3.9	4.6	7.5	4	3.8	7	1.3	1.8	2.8	28.4	19.7	4.6	100
Urban	8.3	1.3	5.1	4.2	3.2	3.4	5	1.9	2.4	2.3	24.9	29.9	8.1	100
Rural	11	4.2	4.5	8.1	4	3.7	7.4	1.2	1.7	2.9	29.2	18	4	100
<b>Percent</b>	<b>10.6</b>	<b>3.8</b>	<b>4.6</b>	<b>7.5</b>	<b>3.9</b>	<b>3.7</b>	<b>7</b>	<b>1.3</b>	<b>1.8</b>	<b>2.8</b>	<b>28.6</b>	<b>19.8</b>	<b>4.6</b>	<b>100</b>
<b>Age Group</b>														
18 - 24	5	2.2	2.3	3	2.3	1.9	4.5	0.2	0.6	1.9	14.7	11.5	50	100
25 - 34	10.8	5.3	3.6	9	4.6	4.6	8	1.6	1.5	2.5	23.6	22.2	2.6	100
35 - 44	11.2	1.3	5.8	7.8	2.5	2.1	4	1	1.8	4.2	31.2	18.3	9	100
45 - 54	11.1	6	3.5	8.2	6.1	4	7.1	1.6	2.6	1.3	27.3	16.8	4.4	100
55 - 64	13.9	3.1	4.7	6.6	2.3	5.8	6.8	2.4	2	2.4	31.5	15.2	3.3	100
65 +	7.3	3	5.9	4.8	3.7	2.3	8.8	1.2	2.1	2.1	34.1	21.1	3.8	100
Refused	0	0	0	0	0	29.4	7.1	7.1	7.1	7.1	7.1	35	0	100
<b>Percent</b>	<b>9.5</b>	<b>3.4</b>	<b>4</b>	<b>6.7</b>	<b>3.5</b>	<b>3.3</b>	<b>6.2</b>	<b>1.2</b>	<b>1.6</b>	<b>2.5</b>	<b>25.3</b>	<b>17.5</b>	<b>15.2</b>	<b>100</b>
<b>Marital Status</b>														
Single/Never married	8.6	5	4.5	5.3	3.5	0.9	11.1	1.6	1.9	3.6	27.3	21.5	5.2	100
Married/Living together as if married	11.8	3.8	4	8.4	4	4.6	6	1.5	1.6	2.9	29.2	18.2	4.2	100
Separated	9.4	1.3	9	6.2	2.5	1.3	8.4	0	3	1.8	26.2	21.3	9.7	100
Divorced	13.7	4.2	0	7.1	8.6	4.3	6	3.2	0	1.9	23.3	22.6	5.3	100
Widowed	6.8	4.9	5.9	5.3	4.6	3.5	7.3	0.3	2.6	2.1	27.8	26.2	2.5	100
<b>Percent</b>	<b>10.7</b>	<b>3.9</b>	<b>4.6</b>	<b>7.5</b>	<b>4</b>	<b>3.8</b>	<b>7</b>	<b>1.3</b>	<b>1.8</b>	<b>2.8</b>	<b>28.4</b>	<b>19.7</b>	<b>4.6</b>	<b>100</b>
<b>Education</b>														
No formal education	9.6	5.4	7	10.5	2.7	2.1	5.7	1.6	2.5	1.3	29.1	17.5	4.9	100
Incomplete primary education	11.8	0.9	6.3	4.8	6.8	8.7	6	3.2	1.9	2.9	26.3	18.4	2	100
Complete primary education	11.1	3.9	3	7.2	4	3.4	7.8	1	1.6	2.9	28.4	21.2	4.5	100
Complete secondary education	10.3	2.3	7.7	5.9	4.5	6.4	5.2	1.2	0.9	3.7	28.8	15.7	7.3	100

Gender	It costs too much to get them.	You'd have to travel too far to get them.	You don't have the necessary paperwork to get the documents (i.e. receipt of payment, etc.)	The process takes too much effort.	The process is too confusing /difficult to understand	Family disagreements	You don't need the documents	You don't think documents would improve your rights.	You lost the documents, or they were stolen	You could obtain such documents, if needed	Some other reason, specify	Don't know	Refused	Total
Post secondary education, other than university	12.2	0	6.7	5.3	5.6	3.8	5.3	0	0	5.8	39.5	9.9	5.8	100
Complete university education	3.5	4.4	5.6	0	0	0	14.5	6.2	6	6.9	9.6	43.2	0	100
Post graduate education	5.9	16.1	0	5.9	0	0	0	0	11.6	17.4	37.4	5.9	0	100
Refused	8.4	0	19.5	0	10.8	0	0	0	0	10.8	31.6	9.8	9.1	100
<b>Percent</b>	<b>10.7</b>	<b>3.9</b>	<b>4.6</b>	<b>7.5</b>	<b>4</b>	<b>3.8</b>	<b>7</b>	<b>1.3</b>	<b>1.8</b>	<b>2.8</b>	<b>28.4</b>	<b>19.7</b>	<b>4.6</b>	<b>100</b>
<b>Region</b>														
Central	18.5	5	1	11.7	8.8	1.9	14.8	1.2	1.8	1.2	20.3	13.3	0.4	100
Coastal	2.6	1.7	4.1	5	2.4	1.3	4.5	1.8	2.8	3	24.3	33.1	13.3	100
Islands	12.8	0	10.9	0	0	1.9	1.3	0	0	0	43.5	29.5	0	100
Lake	8.3	0.8	6.9	4	2.3	6.2	2.8	1.7	2.6	2.2	28.4	27.1	6.8	100
Mountain	7.7	2.5	8.4	11.5	4.8	4.3	5.4	1.5	1	6.1	37.5	7.2	2.1	100
Northern	14.4	11.4	3.8	8.1	4.1	5.1	16.6	1.5	0.8	3.8	18.6	10.4	1.4	100
Southern	10.1	4.5	1.4	5.1	4	2.5	0	0	2.2	1	46.9	16.2	6.2	100
Western	11.1	2.9	3	7.7	0.4	2.8	2.7	1	1.5	2.2	31.4	29	4.4	100
<b>Percent</b>	<b>10.6</b>	<b>3.8</b>	<b>4.6</b>	<b>7.5</b>	<b>3.9</b>	<b>3.7</b>	<b>7</b>	<b>1.3</b>	<b>1.8</b>	<b>2.8</b>	<b>28.6</b>	<b>19.8</b>	<b>4.6</b>	<b>100</b>
<b>Region</b>														
Arusha	12.9	11.9	0.8	8.5	8.7	0	14.1	2.2	0	0	23.9	15	2	100
Dar es Salaam	0	2.4	0	3.1	5.8	0	4.9	0	5	4.3	49.5	18.9	6	100
Dodoma	10.1	4.1	0.5	7.5	6.5	0	33.8	2.1	0	0	26.2	8.7	0.5	100
Geita	5.2	0	3.1	6.3	4.6	4.2	1.8	1.6	5.6	2.1	25	20.3	20.3	100
Iringa	10.2	2.7	6.9	11.7	2.9	0	13.6	6	1.5	8.5	24.1	6.4	5.5	100
Kagera	16.6	0.4	9.2	3.7	1.6	1.9	5.5	2.3	0	1.9	13.4	41	2.6	100
Katavi	8.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	0	0	69.3	8	0	100
Kigoma	1.3	0	1.9	2.5	0	0	3.2	2.6	0	0	51.6	34.5	2.6	100
Kilimanjaro	12.6	7.7	4.8	3.6	2.7	2.1	31.5	1.6	0	10.7	7.5	12.8	2.5	100
Lindi	5.6	0	4.8	3.1	7.4	0	0	0	1.4	3.3	63.6	10.7	0	100
Manyara	17.1	14.1	5.4	11.6	1.3	12	6.4	0.8	2.3	1.4	23.3	4.5	0	100
Mara	0	0	14.4	3	9.6	15.3	0	1.6	8.4	8.7	8.2	19.4	11.4	100



Gender	It costs too much to get them.	You'd have to travel too far to get them.	You don't have the necessary paperwork to get the documents (i.e. receipt of payment, etc.)	The process takes too much effort.	The process is too confusing /difficult to understand	Family disagreements	You don't need the documents	You don't think documents would improve your rights.	You lost the documents, or they were stolen	You could obtain such documents, if needed	Some other reason, specify	Don't know	Refused	Total
Mbeya	11.3	0	4.7	9	3.1	1.1	1.1	1.4	0	6.8	50.6	10.8	0	100
Morogoro	31.8	6.2	1	20.3	15.3	2.3	2	0	1.8	1	13.2	5	0	100
Mtwara	34.8	16.5	0	11.3	7.4	13.5	0	0	6.7	0	0	0	9.7	100
Mwanza	3	0.6	3.3	0	0	7	0.8	0	3.5	0.7	64.6	13.4	3.1	100
Njombe	4.6	7	9	24	10.7	6.8	7.6	0	0	10.1	9.6	4.5	6.2	100
Kaskazini Pemba	0	0	0	0	0	0	0	0	0	0	100	0	0	100
Kusini Pemba	0	0	28	0	0	4.9	3.4	3.4	3.4	3.4	3.4	50	0	100
Pwani	13.9	7	0	19.3	0	0	0	0	0	15.9	29.1	5.3	9.5	100
Rukwa	0	2.8	21.7	7.2	5.7	14.9	7.9	0	4.7	0	33.8	1.4	0	100
Ruvuma	3.9	2.7	0	4	0.9	0	0	0	1	0	54.2	25	8.4	100
Shinyanga	14.4	0	10.3	4.3	0	0.8	1	0	0	0	32.9	19.4	16.8	100
Simiyu	4.3	3.8	6.3	9.8	0	12.4	2.5	3.3	0	1.2	24.9	26.7	4.8	100
Singida	11.4	4.4	1.9	5.2	2.4	4.3	4.1	1.6	4.6	3.6	21.9	33.7	0.9	100
Tabora	15.2	5.7	0.4	12.1	0.9	5.3	3.2	0.5	3.1	4.4	19.2	30	0	100
Tanga	1.1	0.5	6.1	2.6	1.9	2	5.3	2.7	2.8	0	16	42.8	16.2	100
Kaskazini Unguja	0	0	0	0	0	0	0	0	0	0	76.3	23.7	0	100
Kusini Unguja	25.7	0	0	0	0	0	0	0	0	0	36.6	37.7	0	100
Mjini Magharibi	32.4	0	0	0	0	0	0	0	0	0	67.6	0	0	100
Percent	10.6	3.7	4.6	7.5	3.9	3.7	7	1.4	1.8	2.8	28.5	19.8	4.6	100

## Appendix VI: Impacts of insecure tenure of property by demographic characteristics

Gender	I or someone in my household spends time trying to protect my dwelling/property.	I or someone in my household spends money trying to protect my dwelling/property.	I do not invest more time or money in improving my dwelling/property.	I do not invest more time or money in my business.	I can't rent out my dwelling/property.	I can't sell my dwelling/property.	I can't use my dwelling/property as collateral to get credit/a loan.	It causes me anxiety and/or negatively affects my well being.	Other, please specify.	No impact [Impact of insecurity]	Don't know	Refused	Total
Male	5.0	12.3	4.9	1.8	8.0	10.0	6.6	5.7	6.5	21.4	15.1	2.6	100.0
Female	6.8	4.4	5.1	1.4	6.8	11.2	5.3	6.6	8.9	19.3	21.9	2.4	100.0
Percent	5.9	8.3	5.0	1.6	7.4	10.6	5.9	6.2	7.7	20.3	18.5	2.5	100.0
<b>Location</b>													
Urban	7.4	9.4	7.4	1.5	6.8	8.6	4.9	5.1	7.6	17.6	21.1	2.6	100.0
Rural	5.5	8.0	4.3	1.4	7.6	11.3	6.3	6.5	7.7	21.2	17.7	2.5	100.0
Percent	5.9	8.3	5.0	1.5	7.4	10.7	5.9	6.2	7.7	20.4	18.5	2.5	100.0
<b>Age Group</b>													
18 - 24	6.5	6.6	6.0	0.9	5.6	7.3	4.3	4.7	8.0	24.6	23.5	2.1	100.0
25 - 34	5.4	11.1	4.4	1.2	7.7	10.5	8.4	6.2	7.4	19.1	16.1	2.4	100.0
35 - 44	5.5	5.1	6.7	2.6	9.2	14.4	7.0	5.4	4.7	17.5	19.4	2.5	100.0
45 - 54	5.2	9.2	3.4	4.0	5.0	8.4	3.3	7.3	14.1	24.1	13.3	2.7	100.0
55 - 64	6.9	8.7	2.3	0.5	6.4	15.3	3.9	12.2	9.1	15.6	14.8	4.2	100.0
65 +	9.7	9.0	3.7	0.0	18.5	11.9	0.0	5.5	2.8	13.0	23.4	2.6	100.0
Refused	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	35.6	64.4	0.0	0.0	100.0
Percent	5.9	8.3	5.0	1.6	7.4	10.6	5.9	6.2	7.7	20.3	18.5	2.5	100.0
<b>Marital Status</b>													
Single/Never married	7.4	8.5	3.7	0.6	6.4	8.5	4.3	2.5	7.9	21.8	24.7	3.7	100.0
Married/Living together as if married	5.9	5.6	4.9	2.0	8.8	11.4	6.6	8.2	8.1	20.9	15.5	2.0	100.0
Separated	5.6	21.7	8.7	0.8	3.7	6.9	6.3	4.7	5.8	15.0	18.6	2.2	100.0
Divorced	0.0	6.0	20.5	5.6	4.1	12.7	13.2	5.5	7.6	20.8	3.9	0.0	100.0
Widowed	1.7	15.3	0.0	2.2	4.4	18.4	3.0	5.6	5.7	14.7	25.5	3.4	100.0
Percent	5.9	8.3	5.0	1.6	7.4	10.6	5.9	6.2	7.7	20.3	18.5	2.5	100.0
<b>Education</b>													
No formal education	11.4	10.0	5.5	1.6	7.4	10.3	1.3	5.0	3.5	19.1	21.8	3.2	100.0
Incomplete primary education	4.1	4.7	9.8	0.0	6.6	11.1	4.1	8.1	10.2	19.3	21.4	0.6	100.0
Complete primary education	5.2	7.4	4.4	2.0	7.9	11.1	6.0	6.5	8.5	21.2	17.5	2.4	100.0
Complete secondary education	5.3	10.5	3.3	1.7	7.4	7.5	7.8	4.8	9.9	21.3	18.0	2.5	100.0

Gender	I or someone in my household spends time trying to protect my dwelling/property.	I or someone in my household spends money trying to protect my dwelling/property.	I do not invest more time or money in improving my dwelling/property.	I do not invest more time or money in my business.	I can't rent out my dwelling/property.	I can't sell my dwelling/property.	I can't use my dwelling/property as collateral to get credit/a loan.	It causes me anxiety and/or negatively affects my well being.	Other, please specify.	No impact [Impact of insecurity]	Don't know	Refused	Total
Post secondary education, other than university	11.8	2.2	1.2	1.7	0.0	10.0	1.5	12.7	6.6	18.9	26.8	6.6	100.0
Complete university education	7.6	14.8	9.5	0.0	8.8	15.4	10.6	10.3	4.5	12.5	3.0	2.9	100.0
Post graduate education	0.0	5.0	19.3	0.0	0.0	6.8	17.2	0.0	0.0	23.8	27.9	0.0	100.0
Refused	0.0	12.2	6.7	0.0	5.9	15.8	12.3	0.0	0.0	13.5	30.7	2.9	100.0
<b>Percent</b>	<b>5.9</b>	<b>8.3</b>	<b>5.0</b>	<b>1.6</b>	<b>7.4</b>	<b>10.6</b>	<b>5.9</b>	<b>6.2</b>	<b>7.7</b>	<b>20.3</b>	<b>18.5</b>	<b>2.5</b>	<b>100.0</b>
<b>Region</b>													
Central	9.1	9.0	6.9	0.5	4.0	12.5	8.5	6.0	7.3	14.9	18.9	2.3	100.0
Coastal	7.9	11.1	7.9	0.5	9.3	6.5	2.7	4.7	3.0	18.3	24.9	3.3	100.0
Islands	4.0	10.5	0.0	0.0	0.0	8.6	9.9	15.2	25.1	19.3	7.6	0.0	100.0
Lake	2.0	0.5	2.3	1.9	8.1	14.1	4.5	10.6	8.6	22.4	22.0	2.9	100.0
Mountain	3.7	7.0	4.6	2.4	8.6	7.9	8.6	5.2	21.7	23.0	6.4	0.9	100.0
Northern	5.8	27.2	5.9	1.0	7.5	7.5	4.7	8.0	4.9	19.6	6.2	1.7	100.0
Southern	8.1	5.0	6.9	3.0	9.7	16.9	11.0	1.7	2.4	16.1	15.2	4.0	100.0
Western	7.4	0.9	0.3	1.1	2.9	5.2	2.8	2.1	9.8	32.3	34.3	0.9	100.0
<b>Percent</b>	<b>5.9</b>	<b>8.3</b>	<b>5.0</b>	<b>1.5</b>	<b>7.4</b>	<b>10.7</b>	<b>5.9</b>	<b>6.2</b>	<b>7.7</b>	<b>20.4</b>	<b>18.5</b>	<b>2.5</b>	<b>100.0</b>
<b>Region</b>													
Arusha	5.9	7.7	4.4	0.0	3.1	7.8	0.0	12.2	20.5	13.9	23.1	1.4	100.0
Dar Es Salaam	1.6	0.0	22.6	1.6	3.7	5.0	1.8	5.9	10.9	23.2	23.0	0.6	100.0
Dodoma	0.0	8.0	7.0	0.0	3.6	12.3	7.5	11.6	17.7	29.7	2.5	0.0	100.0
Geita	1.6	0.0	0.0	3.5	11.4	24.9	1.0	8.6	4.3	25.8	19.0	0.0	100.0
Iringa	11.9	14.9	3.1	0.0	10.3	0.0	0.0	0.0	7.2	46.1	6.4	0.0	100.0
Kagera	0.0	1.4	3.0	1.4	8.3	24.5	6.1	10.8	2.8	16.9	24.9	0.0	100.0
Katavi	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.5	66.5	15.5	6.5	0.0	100.0
Kigoma	7.6	0.0	0.0	0.0	7.6	0.0	0.0	5.4	19.1	16.7	43.6	0.0	100.0
Kilimanjaro	4.5	57.2	6.6	0.9	10.6	2.7	1.0	3.2	1.7	7.8	3.3	0.5	100.0
Lindi	3.0	8.7	10.1	3.8	10.6	11.3	12.3	1.3	1.0	16.7	19.2	2.0	100.0
Manyara	7.3	2.4	6.1	1.7	6.3	13.1	11.7	11.2	0.0	36.9	0.0	3.3	100.0
Mara	2.4	0.0	0.0	0.0	1.0	3.7	15.8	6.9	0.0	18.6	33.6	18.0	100.0
Mbeya	1.1	4.3	5.3	2.9	10.2	13.7	16.3	3.8	21.4	13.2	7.7	0.0	100.0
Morogoro	23.2	11.5	9.7	1.3	0.9	13.7	4.6	6.1	3.5	11.3	14.1	0.0	100.0
Mtwara	19.2	0.0	1.0	0.0	7.3	31.2	14.3	0.0	0.0	19.5	1.5	5.9	100.0

Gender	I or someone in my household spends time trying to protect my dwelling/property.	I or someone in my household spends money trying to protect my dwelling/property.	I do not invest more time or money in improving my dwelling/property.	I do not invest more time or money in my business.	I can't rent out my dwelling/property.	I can't sell my dwelling/property.	I can't use my dwelling/property as collateral to get credit/a loan.	It causes me anxiety and/or negatively affects my well being.	Other, please specify.	No impact [Impact of insecurity]	Don't know	Refused	Total
Mwanza	4.6	0.5	0.5	2.2	4.6	6.1	0.0	17.6	18.1	24.7	18.9	2.3	100.0
Njombe	3.0	15.6	5.4	0.0	5.5	5.5	5.5	0.0	2.6	43.8	7.4	5.6	100.0
Kaskazini Pemba	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.2	10.9	0.0	27.0	0.0	100.0
Kusini Pemba	9.1	24.0	0.0	0.0	0.0	6.1	22.6	12.0	0.0	18.8	7.4	0.0	100.0
Pwani	15.2	11.9	1.4	0.0	6.2	15.6	6.2	14.6	0.0	16.2	9.3	3.4	100.0
Rukwa	5.9	0.0	7.5	9.2	13.0	8.7	4.2	19.2	27.8	4.6	0.0	0.0	100.0
Ruvuma	3.3	3.3	7.9	5.8	11.5	7.4	1.7	6.0	10.8	8.1	28.0	6.1	100.0
Shinyanga	3.9	0.0	2.1	0.0	0.0	2.0	3.2	2.0	0.0	20.2	61.1	5.5	100.0
Simiyu	1.2	0.0	7.0	2.4	15.0	9.2	3.2	4.7	12.9	28.1	16.3	0.0	100.0
Singida	0.0	6.7	3.0	0.0	8.6	11.1	14.5	0.0	1.3	4.2	42.5	7.9	100.0
Tabora	8.2	1.3	0.0	1.7	2.4	7.3	3.4	1.2	9.8	39.4	25.2	0.0	100.0
Tanga	8.4	16.7	2.6	0.0	13.5	3.6	1.7	0.0	0.0	16.5	32.3	4.7	100.0
Kaskazini Unguja	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	100.0
Kusini Unguja	0.0	0.0	0.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Mjini Magharibi	0.0	0.0	0.0	0.0	0.0	9.4	0.0	0.0	58.6	32.0	0.0	0.0	100.0
Percent	5.9	8.3	5.0	1.5	7.4	10.7	5.9	6.2	7.7	20.4	18.5	2.5	100.0

