



GENDER GAP IN ASSET OWNERSHIP: TANZANIA STATE OF PLAY.

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ABSTRACT

Purpose: This study, examined the gender gap that still exists in asset ownership and its associated factors.

Methodology/Approach: This study employs an integrative review to provide a comprehensive understanding of the phenomenon under study. The purpose of this review is to establish whether findings are consistent and generalizable across different settings in Tanzania or whether they vary significantly by particular subgroups. All studies that were fit to be included were summarised and patterns of information collected were tabulated, itemised and discussed in a systematic review. Seven (07) current papers (2017-2021) related to the study were reviewed to establish factors attributed to the gender gap in asset ownership.

Findings: The findings show that there still exists a gender gap in asset ownership in Tanzania. Using Land as a measure of asset ownership the following factors are the source of the gender-based ownership gap; lack of knowledge and awareness Lack of income and Traditions and customary norms are the most critical factors limiting women from owning assets in Tanzania. Other factors include ineffective implementation of the existing land laws and regulations and symbolic violence.

Research Limitations: Further studies can be done by broadening the scope. This can be through clustering studies done in urban and rural areas to determine any locality factors attributing to the gender asset ownership gap.

Practical Implications: The findings from this study are useful to various groups. The government can use the findings to reduce the gender gap in asset ownership by addressing key factors identified. This will help them stay more focused on the most critical factors. Further, NGOs and the society at large can utilize the findings in creating awareness campaigns regarding women's asset ownership.

Value: the findings of this study provide a better understanding of the key factors that limit women from owning assets as it integrates findings of different studies at different times.

Keywords: *asset ownership; customary norms; gender gap; Tanzania*

INTRODUCTION

Tanzania was declared a middle lower-income country in 2020. This was a result of Tanzania's Gross National Income (GNI) per capita increase from \$1,020 in 2018 to \$1,080 in 2019 (this exceeds the 2019 threshold of \$1,036 for the lower-middle-income category). To remain in this category as a country, Tanzania needs to sustain its economic growth (Battaile, 2020). A sustainable economy should as well be an inclusive economy; therefore, Tanzanian lower-middle-

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income achievement should also be inclusive economic growth where the growth is equitably shared among women and men. Inclusive economic growth is one of the 2030 agenda of the Sustainable Development Goals (SDGs) (Elson & Seth 2019).

Women's economic inclusion involves reducing the gender gap in the economy and its benefits. Several barriers exclude women from enjoying the benefits of economic growth. Idris (2018) identifies several barriers including lack of assets and access to financial services. Many women lack income of their own which limits their ownership of capital assets. Elson & Seth 2019, argue that for economic growth to benefit both women and men equally, the gender dimensions of inclusive growth should be explicit, and policies for inclusive growth should deliberately aim to improve women's well-being while addressing gender gaps. Equal ownership of different resources is important for an inclusive economy. Recently, it has been advocated that women should own assets like land, and should also exercise control over them because ownership of assets such as land and a house provides them with security and tends to moderate men's violent practices. Women who are economically empowered are likely to have greater access to economic assets like land (Panda & Agarwal, 2005).

In Africa, the land is the most important asset used to measure wealth. Women are economically and socially denied access to land. It is for this case this review focuses on land as a symbol or measure of asset ownership among women. It is a scarce resource that is relatively inexpensive to own and requires little maintenance over the ownership period. Land as an asset does not wear out or depreciate (Panda & Agarwal, 2005).

Tanzania land law provides equal rights to both women and men to own and use the land as the Constitution recognizes equality to own property for all citizens. The 1999 Land Act which was revised in 2019 establishes several principles that help to safeguard women's land rights. Although the current land laws address gender inequalities relating to women's access, ownership and control over land, the impact of such reforms has been minimal so far (Moyo, 2017). Tanzania is known to have high gender inequality index score of 0.539 (in 2017) ranking 130 out of 159 (Vyas & Jansen, 2018). Evidence shows that there exists a gender gap in land ownership as women tend to own smaller plots compared to men. This gap is due to poor implementation of land rights and lack of access to land by women (Idris, 2018).

Ownership is considered to be the remedy for all of the aid-dependent continent's development misery. Ownership is the foremost procedure for achieving aid effectiveness and a range of development outcomes (Harper-Shipman, 2019). Economic inclusion depends on how equally assets are owned and used between women and men. It is therefore important to identify factors for the gender gap in ownership of assets which excludes women from benefiting from economic growth.

THEORETICAL REVIEW

This review identified factors limiting women to own assets/land and establish the existing gender gap in the area. The study uses the theory of access by Ribot & Peluso 2003 revisited in 2020. They

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define access as “the *ability* to derive benefits from things. This definition was broadened from the classical one which defined access as the *right* to benefit from things (Ribot & Peluso, 2003). The relevancy of the theory of access to this study is centred on the fact that women need to be able to derive benefits from different resources/assets. It is not enough to address the ownership problem through the rights. Rights alone do not give women the ability to derive benefits. Access includes a bundle of powers than rights. Peluso & Ribot (2020) view power as an effect that emerges from social relations and ongoing struggles within them. The theory focuses on important mechanisms that influence who can enjoy benefits from resources, environment, or other “things. This will unveil what influences women to own assets. The theory argues that formal rights, including property rights, do not guarantee access to property/assets, because not all formal claims are enforceable, as property theorists pointed out. For that reason, ownership, title-holding, or rights-based benefits are only part of the access catalogue. Access in this view considers who can benefit from things, under what conditions, mobilizing what relations of power, and through what set of mechanisms. However, the theory fails to clearly explain *what constitutes* “the ability to benefit” from a resource. The theory does not tell what gives access power or what hinders one to access the property. This would answer why the gender gap exists in asset ownership.

Empirical Review

Asset Ownership is the legal ownership of material assets by an individual or entity. Assets are important because they have financial benefits, and can improve people’s life chances and social relations. Balanced asset ownership is important for inclusive economic development (Khan, 2009). When women are assured of access to property rights, it transforms gender relations by empowering them to protect themselves from poverty, domestic violence and hunger (Panda & Agarwal, 2005). Therefore, asset inequality should be a concern of policymakers.

Najjar, Baruah & El Garhi (2020) conducted a research in Egypt to identify patterns, opportunities, and constraints of ownership of land and other assets like houses, livestock, poultry, and gold by women and men in the Old and New Lands of Egypt. Using survey and qualitative interview Najjar et al (2020) found that women are disadvantaged in land ownership and that, men own and control more land and housing while women own and sometimes control (liquefiable) livestock and gold. The study found that Men underestimate women’s preferences for owning immovable property (land and housing) where 20 percent of land titles are distributed to women. They further established that Women who owned land are unwilling and hesitant to enable their daughters to inherit land as compared to their sons.

Recently different programmes have been established to increase financial women's financial inclusion. It is believed that if women are financially included it’s likely that they would have greater access to capital assets. However financial inclusion of women has put women at risk of losing their capital assets which increases the gender gap in asset ownership (Zulfiqar, 2017).

In Tanzania, most land in informal settlements is owned by men. This leads to a gender gap in asset ownership. Unequal property ownership can lead to unequal wealth distribution in households and inefficiencies in the allocation of income which are can cost economic output,



women's control over household resources and decisions in spending. All of these have implications for the welfare of this generation and the next. For shared prosperity and poverty alleviation, women's ownership, control and use of land, livestock, and other assets matter (O'Sullivan, 2017).

To establish the current status of the asset ownership gender gap in Tanzania previous studies were reviewed as summarized in Table 1.

Table 1: Selected Previous Studies in Tanzania and Major Findings

	Author(s)	Title	Major Findings
1.	Lusasi, & Mwaseba, (2020).	<i>Gender inequality and symbolic violence in women's access to family land in the Southern Highlands of Tanzania</i>	<ul style="list-style-type: none"> i. Women lack knowledge and awareness of the laws and regulations that affirm their rights ii. Symbolic Violence iii. Limited involvement in land transactions iv. Ineffective implementation of the existing land laws and regulation
2.	Wineman, & Liverpool-Tasie, (2017).	<i>Land markets and land access among female-headed households in northwestern Tanzania.</i>	<ul style="list-style-type: none"> i. Women lack funds to purchase land from the market. ii. Unequal participation in the land market
3.	Makota, (2018).	<i>Impact of land regularization on empowerment of women in developing countries: A case of urban informal settlements in Tanzania</i>	<ul style="list-style-type: none"> i. Lack of awareness ii. Women lack power and confidence iii. Traditions and customary norms
4.	Moyo, (2017).	<i>Women's Access to Land in Tanzania: The Case of the Makete District</i>	<ul style="list-style-type: none"> i. Majority of women are illiterate ii. Women lack awareness iii. Limited involvement in land administration institutions



			<ul style="list-style-type: none"> iv. Inadequate knowledge about women's property rights v. Outdated customs vi. Conflicting interests in-laws
5.	O'Sullivan, (2017).	<i>Gender and property rights in Sub-Saharan Africa: a review of constraints and effective interventions. World Bank Policy Research Working Paper, (8250).</i>	<ul style="list-style-type: none"> i. Tenure insecurity ii. Lack of income/low income
6.	Kongela, (2020).	<i>Gender Equality in Ownership of Agricultural Land in Rural Tanzania: Does Matrilineal Tenure System Matter? African Journal on Land Policy and Geospatial Sciences, 3(4), 13-27.</i>	<ul style="list-style-type: none"> i. Awareness on Land Related Laws ii. Traditions and customary norms iii. Ineffective implementation of the existing land laws and regulation
7.	Haule, (2021).	<i>Climate Variability and Feminization of Poverty in Tanzania: The Contribution of Gendered Ownership and Access to Household Assets. Tanzania Journal for Population Studies and Development, 28(1).</i>	<ul style="list-style-type: none"> i. Culture ii. Access to finance

Source: Literature Review, 2021

Conceptual Framework

From the reviewed literature different factors have been identified as causative of the gender gap in asset ownership in Tanzania. The dependent variable of the study is women's asset ownership in Tanzania. This dependent variable is affected by independent variables which include: Lack of awareness of their rights, Lack of income, Traditions and Customs etc. The author believes that the gender gap in asset ownership is caused by the low level of education, poverty and low level of awareness regarding ownership rights among women. This is depicted in figure 1.

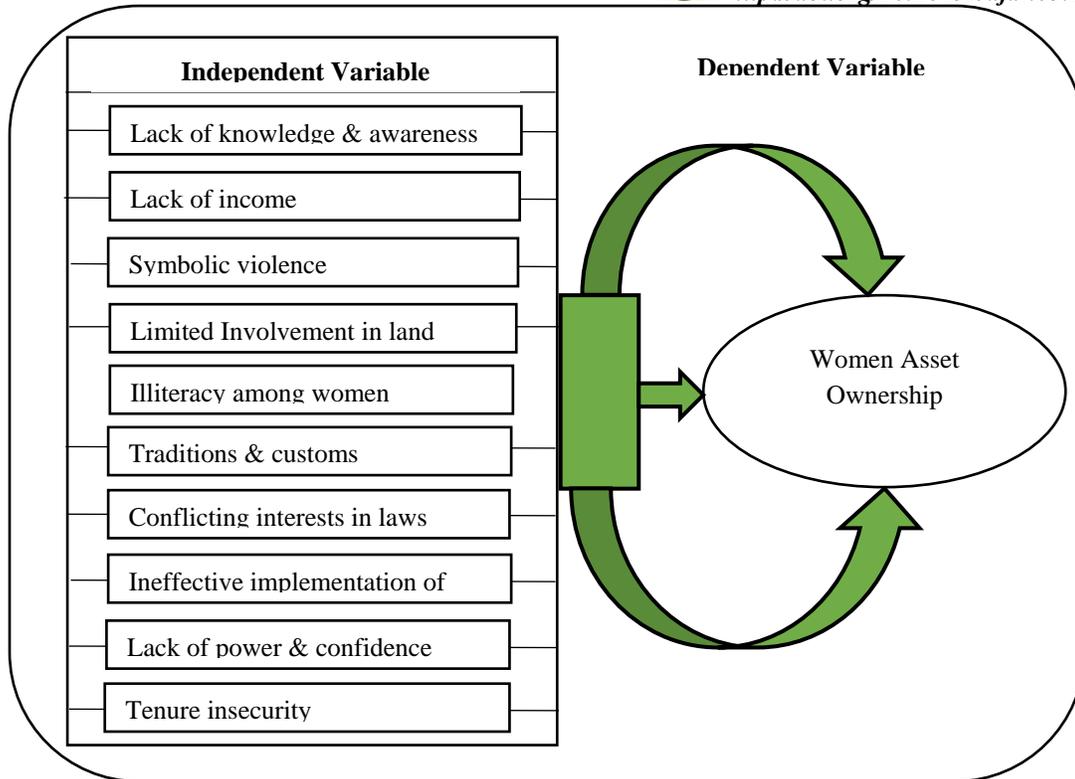


Figure 1: Conceptual Framework

RESEARCH METHODOLOGY

An integrative literature review was conducted to obtain the current status of asset ownership by women and men in Tanzania. Researchers reviewed different empirical studies from across the world relating to asset ownership disparity between women and men. Thereafter researchers focused on Tanzanian studies relating to the subject under study. Literature was limited to the most recent five years i.e 2017-2021. A sample of seven (07) papers was included for their relevance to the study. The papers are selected using predetermined criteria including: Subject matter (fit for purpose), locality and year of publication. These papers were used to establish the current status of asset ownership by gender and identify reasons for any existing gap. We use a quantitative approach to establish the gender gap in asset ownership in Tanzania. Using descriptive analysis factors contributing to the existing gap are tabulated. Frequencies and percentages are calculated to conclude. From the literature ten (10) variables were identified. These variables are: Lack of knowledge & awareness, Lack of income, Symbolic violence, Limited Involvement in the land, Illiteracy among women, Traditions & customs, Conflicting interests in-laws, Ineffective implementation of land, Lack of power & confidence and Tenure insecurity



FINDINGS AND DISCUSSION

From the literature reviewed the following factors in table 2 are the major factors to the existing asset ownership gap between women and men in Tanzania. The shaded area represents the factor identified by the specific study as a source of the existing asset ownership gap.

Table 2 Factors affecting women's asset ownership in Tanzania

AUTHOR	VARIABLE/FACTOR									
	LAK	LOI	SV	LILT	ILL	T&C	CIL	IILL	LPC	TI
Lusasi, & Mwaseba, (2020).										
Wineman, & Liverpool-Tasie, (2017).										
Makota, (2018).										
Moyo, (2017).										
O'Sullivan, (2017).										
Kongela, (2020).										
Haule, (2021).										

Source: Literature Review, 2021

Key: [1] **LAK**= Lack of Awareness and Knowledge [2] **LOI**= Lack of Income [3] **SV**= Symbolic Violence [4] **LILT**= Limited involvement in land transactions [5] **ILL**= Illiteracy [6] **T&C**= Traditions and customary norms [7] **CIL**= Conflicting interests in-laws [8] **TI**= Tenure insecurity [9] **LPC**= Lack power and confidence [10] **IILL**= Ineffective implementation of the existing land laws and regulation

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From table 2, the following frequencies of the variables are extracted and presented in table 3.

Table 3 Frequencies and Percentages of Factors affecting women’s asset ownership in Tanzania

Variable	Frequency	Percentage
Lack of knowledge & awareness	4	57.1*
Lack of income	4	57.1*
Symbolic violence	1	14.3
Limited Involvement in the land transaction	3	42.9
Illiteracy among women	1	14.3
Traditions & customs	4	57.1*
Conflicting interests in-laws	1	14.3
Ineffective implementation of land	2	28.6
Lack of power & confidence	1	14.3
Tenure insecurity	1	14.3

Source: Literature Review, 2021

Key: * =Critical Factor

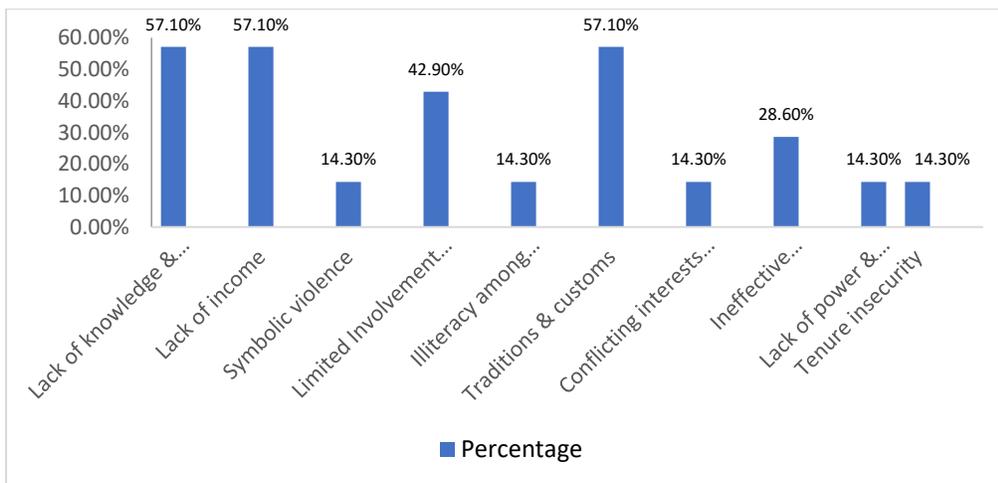


Figure 2: Frequencies of Factors affecting women’s asset ownership in Tanzania



Results in Table 3 and Figure 2 show that Lack of knowledge and awareness (57.1%), Lack of income (57.1%) and Traditions & customary norms (57.1%) are the most critical factors limiting women from owning assets in Tanzania.

In this regard, the Lack of knowledge and awareness of the laws and regulations that affirm women's rights is one of the critical factors that limit women from owning assets/land. Understanding what laws and regulations constitute is important for women to be able to claim such rights. When women lack knowledge and awareness of property rights it opens room for discrimination and other forms of violence. This is similar to what Panda and Agarwal, (2005) found regarding awareness and knowledge limiting women from owning assets.

In the case of low income, it can be argued that, for women to be able to own assets they need to have a financial resource that would enable them to participate in the market. The presence of rights may provide proper conditions for women to access and own land, but it may not give them the capability to own the same. Therefore, the existing gender gap in asset ownership indicates that men are far more financially better than women. Lack of income denies women the ability to own assets like land. Idris (2018) also identified lack of income as a barrier to women owning their capital assets.

Another critical factor is traditions and customs. Studies have revealed that traditions and customary norms still limit women from owning assets. Mhango, Malima, & Lukumay, (2014) found similar results that gender inequality in land ownership is mainly caused by traditions and customs which promote and perpetuate the patriarchal system. Such traditions have undermined women from owning land. The land is for men because women once married do not belong to their family but rather their husband's family. Such traditions and customs are also seen when women are widowed.

CONCLUSION AND RECOMMENDATIONS

This review examined factors attributing to the gender gap in asset ownership in Tanzania. It has been observed that lack of knowledge and awareness (57.1%), Lack of income (57.1%) and Traditions & customary norms (57.1%) are the most critical factors limiting women from owning assets in Tanzania. Generally, there is the consistency of findings among authors as identified factors/variables were common among authors. Therefore, to close the existing gap the government and other stakeholders should focus on the three major critical factors. Awareness campaigns and knowledge provision are important. Education and awareness campaigns should be designed to build the capacity of societies as to the necessity of equity in access to property rights.

Other measures include promoting women's businesses and other income-generating activities. Women should be empowered and supported to engage in economic activities to raise income. This would in turn give them the ability to own assets. Therefore, the government should invest in capacity building among women. More intervention in ensuring statutory and customary land tenure practices is important in enhancing gender equality in accessing land. There should be



participatory initiatives in Tanzania to help women make their voices heard when it comes to asset ownership.

Generally, the study recommends that to reduce the gender gap in asset ownership, women should be empowered to access, own and control assets. This empowerment should focus on dealing with the factors identified to be limiting women to own assets. The focus should not be on creating more policies, laws and regulations but on monitoring the implementation of the existing ones. Furthermore, societies should be sensitized to promote women's right to property.

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