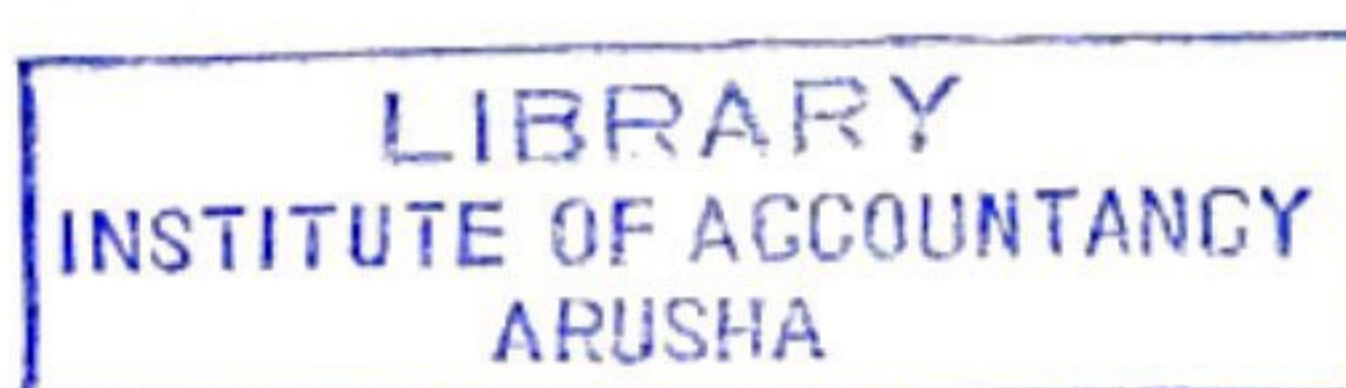# ABSTRACT

This research report is about the assessment if risks associated with real estate investment in Tanzania. The study has analyzed different types of risks which are associated to real estate investment like business risk, financial risk to the level of debt, inflation as another risk, interest rate risk, management risk, legislative risk, environmental risk, liquidity risk, fire and many more. Apart from there the study has explored different measures used to overcome these risks, such measures includes the use of insurance, diversification, increase in rent charges and many more. Also the study has focused on the comparison of real estate investment and other investments in terms of risk and return, where the real estate investment is less risky with more return than other security investments. Moreover the benefits of real estate investment have been discussed.

This is a descriptive study that has used qualitative Research procedures. The members in the sample have been chosen randomly by simple technique within National Social Security Fund in its department of Investment and Projects, the sample constitutes the respondents not exceeding to 35 who obtained in four different areas, of NSSF head quota, NSSF Ilala district, NSSF Kinondoni district and NSSF Temeke District. The data have been obtained mainly through questionnaires to the respondents accompanied by documentation, and all research ethics has been followed accordingly.

In this study the questionnaires were open ended questions and few of them were to select the answer, and the findings obtained were valid and relevant since most of respondents are knowledgeable enough on real estate investment. Not only that, but the study used excel to formulate tables for data presentation and being analyzed in percentage.

The researcher has discussed about the literature review of the study, involving in depth readings of what different Authors talked about the risks facing the real estate investments, other empirical studies, conceptual framework of the study, the research model give a depth understanding of the topic.

Chapter three it talks about research design, population sample, data collection techniques, data processing techniques highlighting of how the data has been collected and processed. Also it explains the validity and reliability of data.