



FINANCIAL ACCESS MAPS



GIS Census of Financial Access Points Highlights 2014

Census of Financial Access Points

Financial Access Point Census Tanzania

The Financial Sector Deepening Trust (FSDT) has completed the second round of the GIS Census of Financial Access Points in Tanzania. This census maps and shows the proximity of basic cash in and cash out points to where people live and transact. The availability of points where one can exchange cash for transferable or storable electronic value is a key driver of financial access.

This data was collected by Brand Fusion Marketing Ltd following a competitive selection process done in partnership with the Bank of Tanzania. The data collection was conducted between November 2013 and March 2014.

Key Definitions:

Financial Access Points: All physical locations around the country where one can conduct cash in and cash out transactions.

Access Areas: Area within a given distance of any financial access point.

The Types of Financial Access Points Collected include:

1. Bank Infrastructure: branches of commercial banks, community banks, ATMs (standalone and at a bank branch)
2. Microfinance Institutions
3. Mobile Money Agents of all Mobile Network Operators, both stand alone and shared agents
4. Point of Sales and Third Party Payment providers
5. SACCOS
6. Post Offices
7. Bus Stations

The Financial Access Point Census results are also accessible through

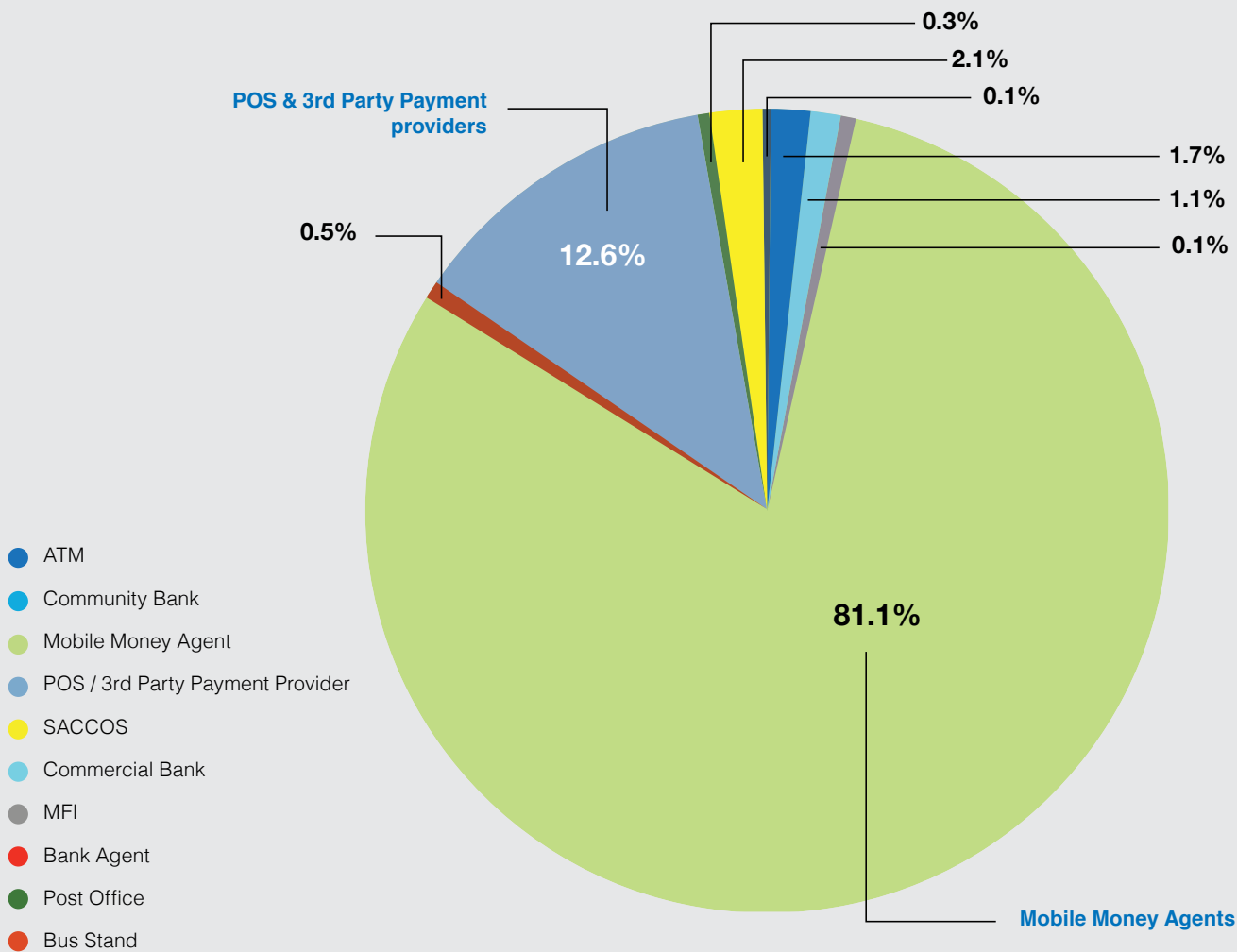
www.fsdtd.or.tz/financialaccessmapstz

Objectives

- Map the **financial sector supply** infrastructure
- Describe **proximity** of financial services
- Establish proximity **baseline** and assess **trends**
- Describe **factors influencing distribution** of financial access points

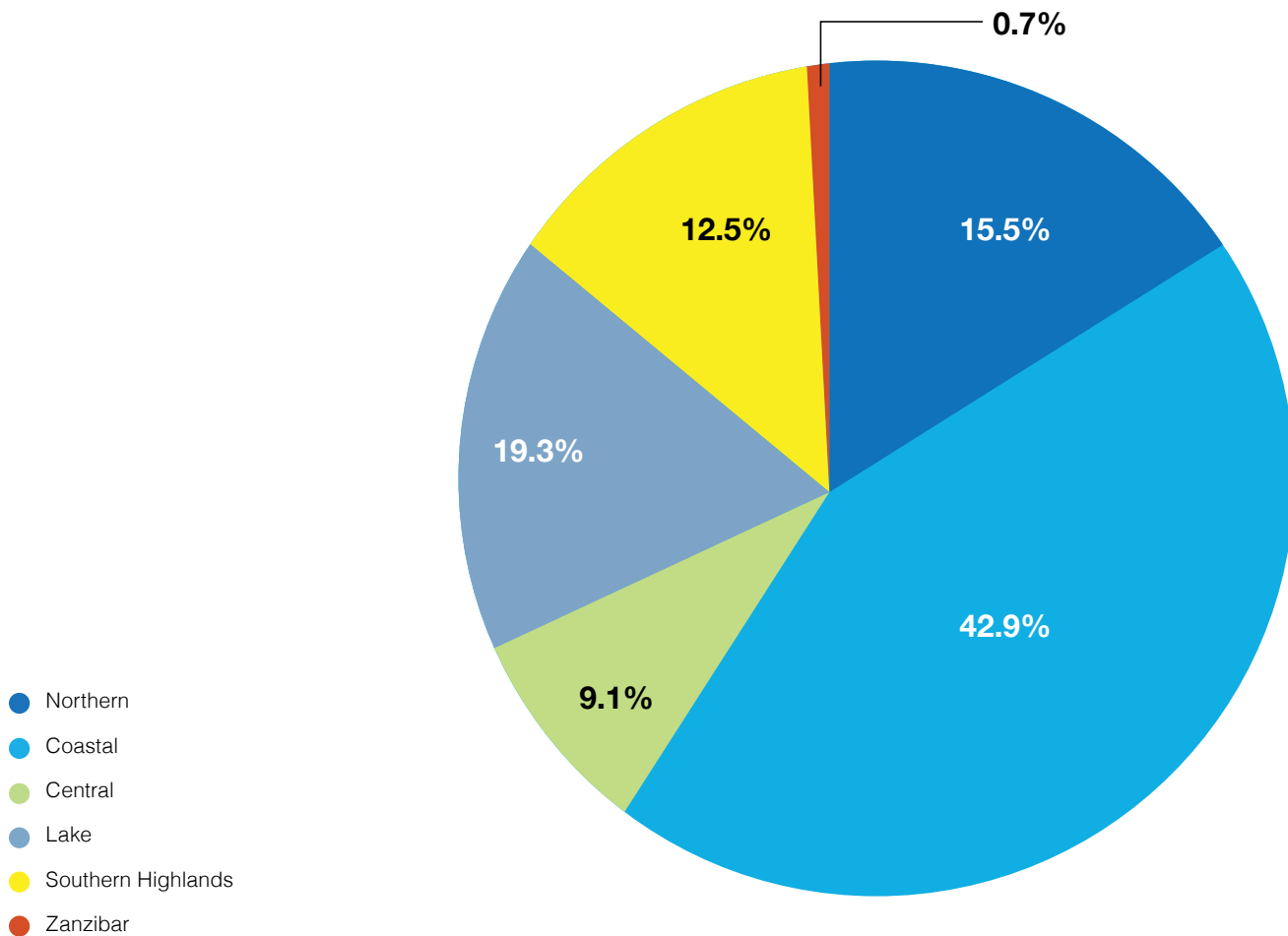
Distribution

Distribution of Financial Access Points by Type



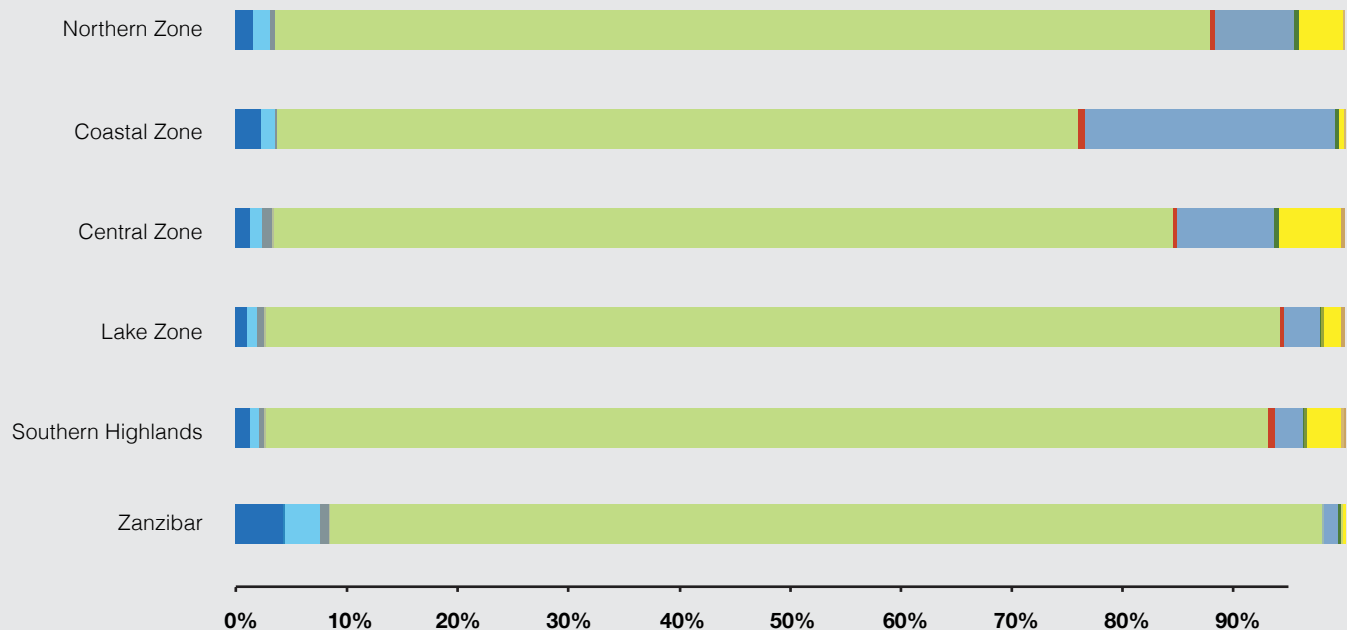
Total of 55,851 financial access points

Distribution of Financial Access Points by Geographic Zone



Total of 55,851 financial access points

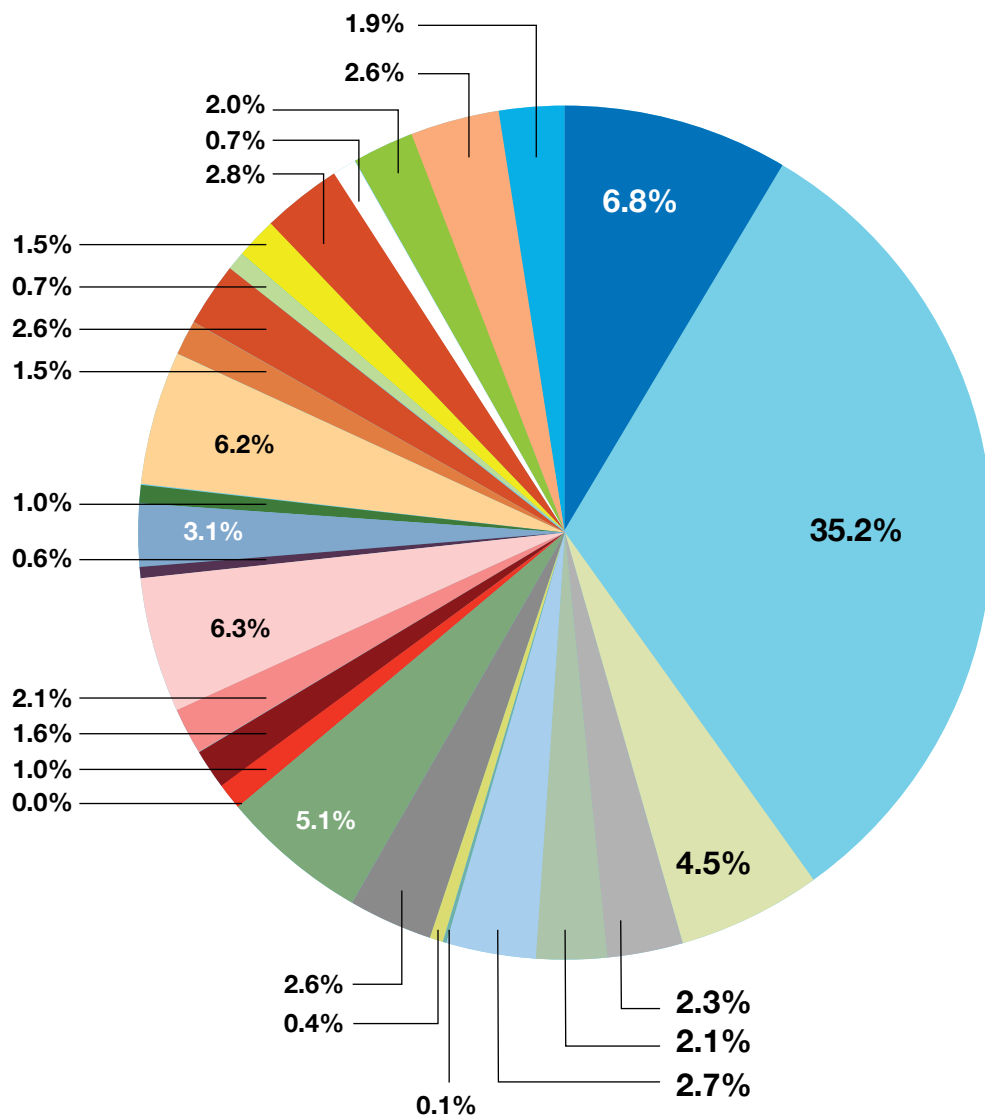
Distribution of Financial Access Point Type by Zone



- ATM
- Commercial Bank
- Community Bank
- Mobile Money Agent
- MFI
- Bank Agent
- POS / 3rd Party Payment Provider
- Post Office
- SACCOS
- Bus Stand

% Distribution of Financial Access Points by Region

- Arusha
- Kaskazini Pemba
- Kusini Unguja
- Morogoro
- Ruvuma
- Dar es Salaam
- Kaskazini Unguja
- Lindi
- Mtwara
- Shinyana
- Dodoma
- Katavi
- Manyara
- Mwanza
- Simiyu
- Geita
- Kigoma
- Mara
- Njombe
- Singida
- Iringa
- Kilimanjaro
- Mbeya
- Pwani
- Tabora
- Kagera
- Kusini Pemba
- Mjini Magharibi
- Rukwa
- Tanga



Total of 55,851 financial access points

Distribution on Maps

LEGEND



Commercial Banks Branches



ATMs



Bank Agents



Community Bank Branches



Microfinance Institutions (MFIs)



SACCOS

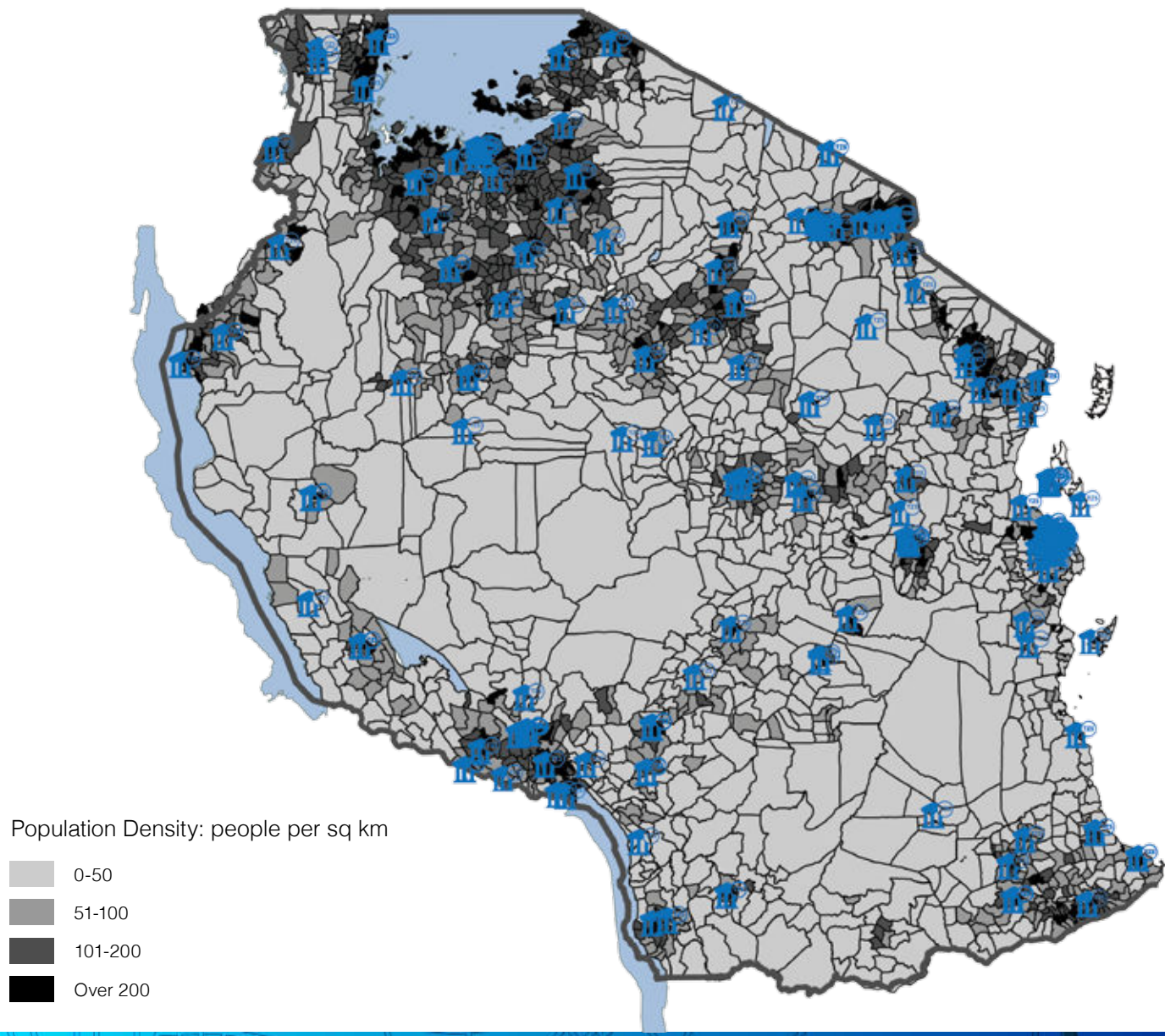


3rd Party Payment Providers

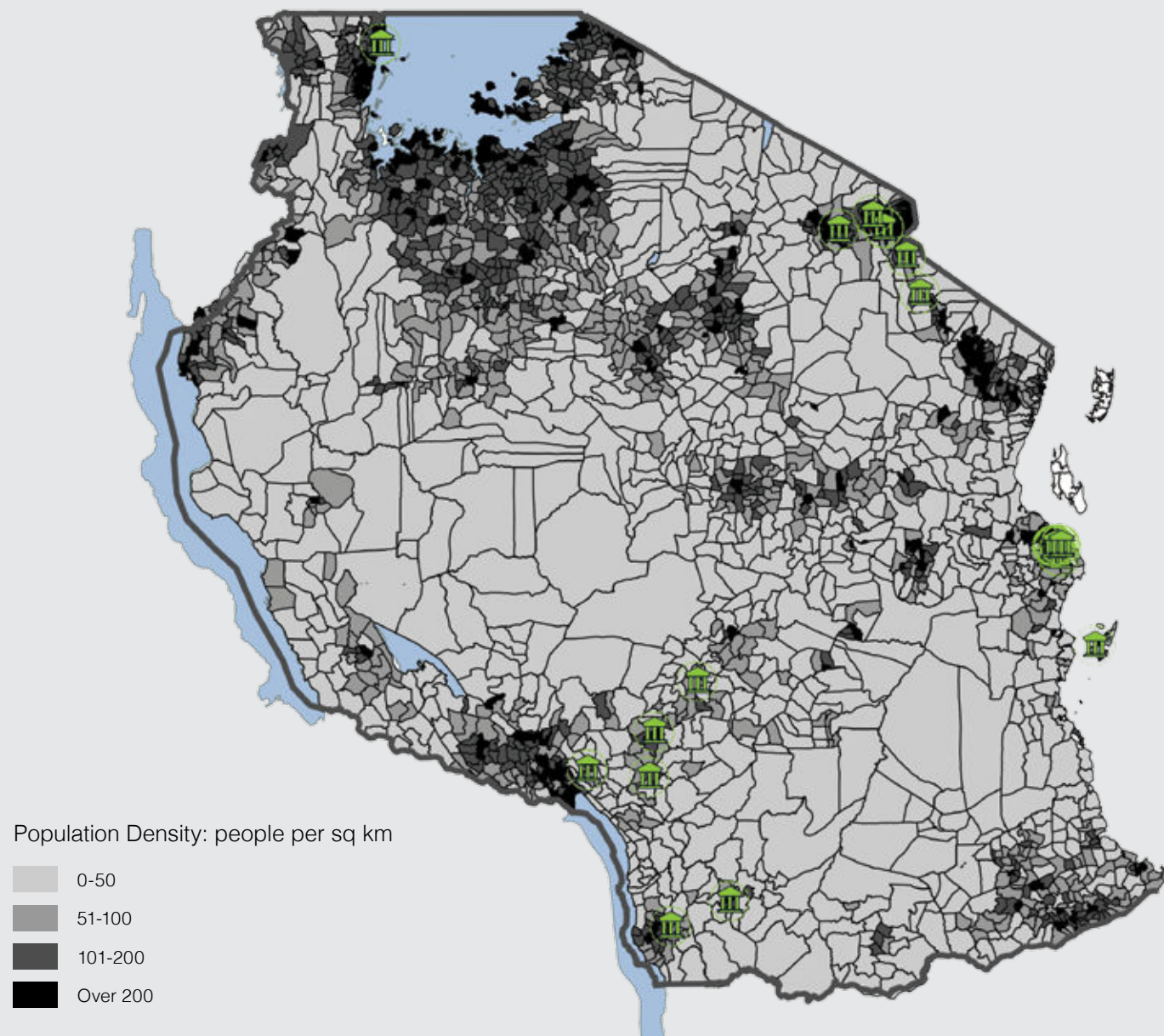


Mobile Money Agents

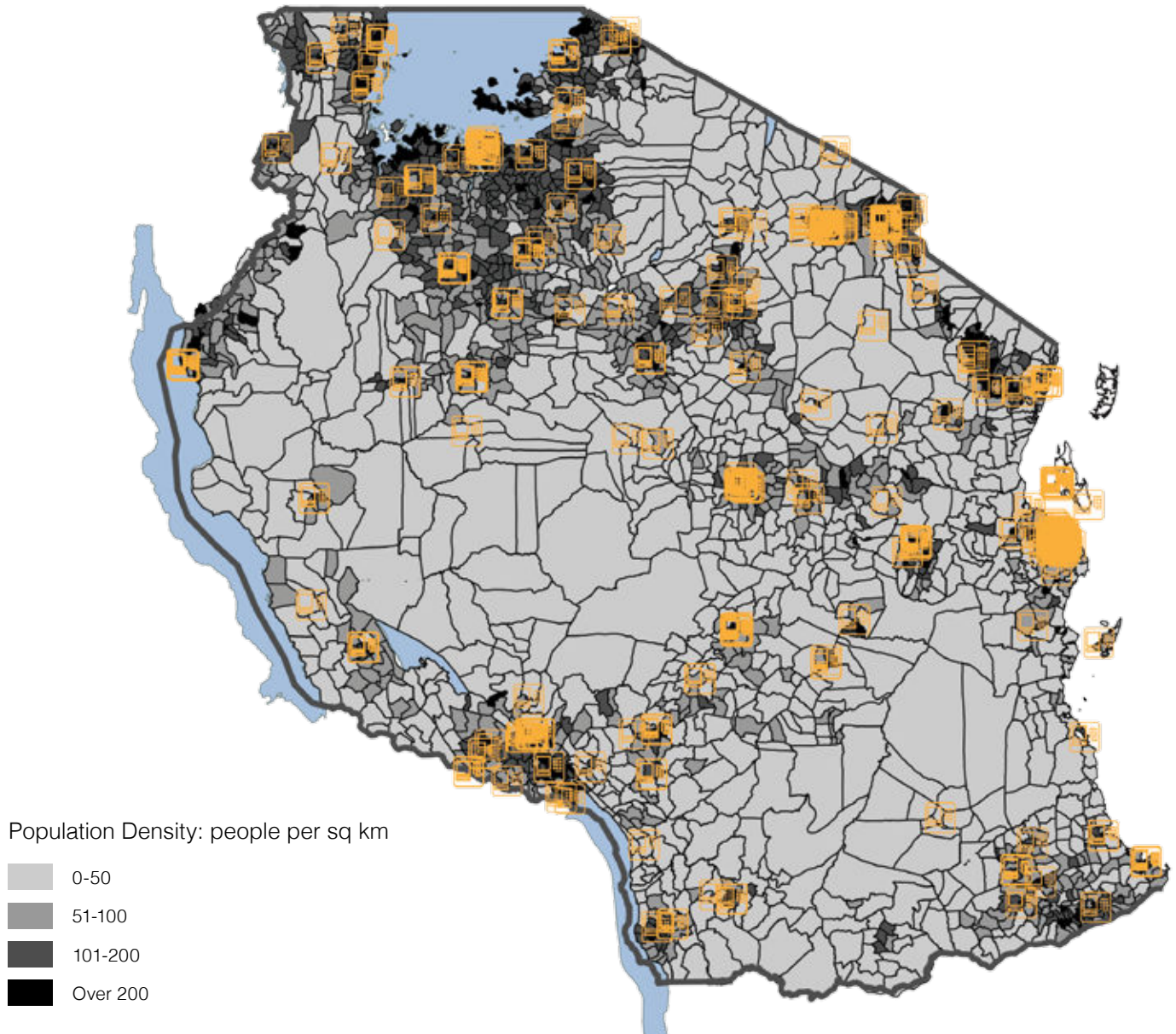
Commercial Bank Branch Infrastructure



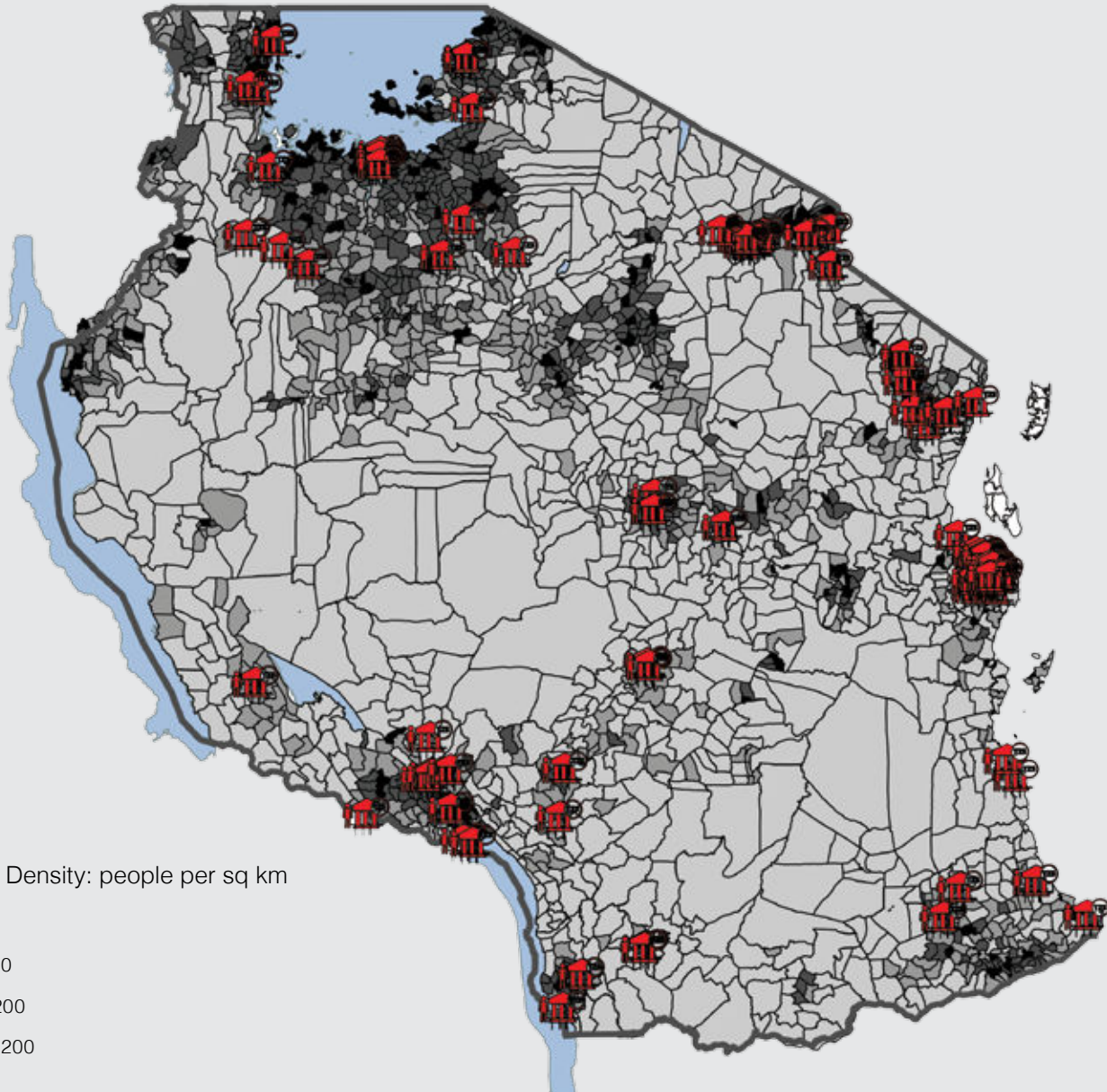
Community Bank Branch Infrastructure



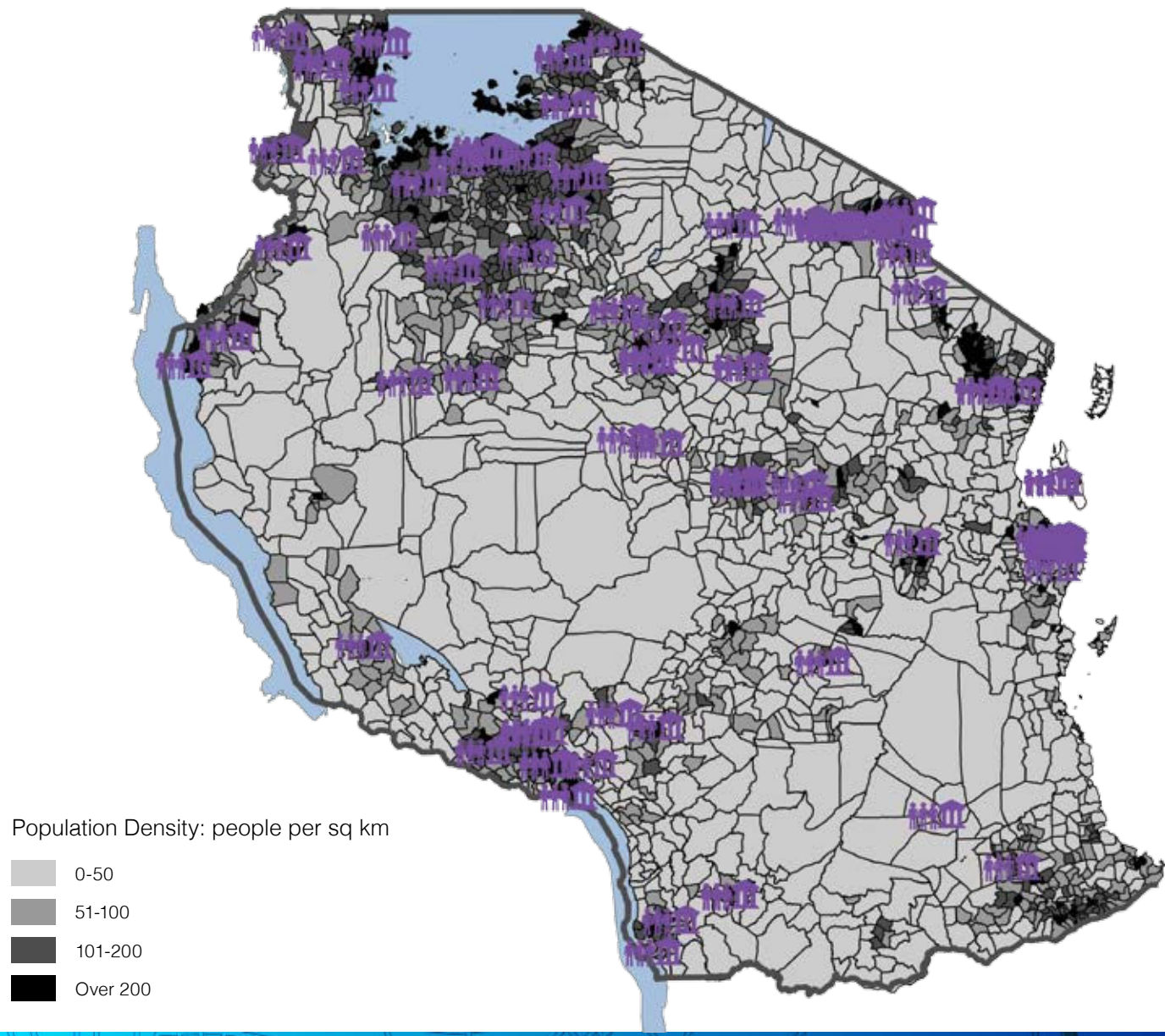
ATM Infrastructure

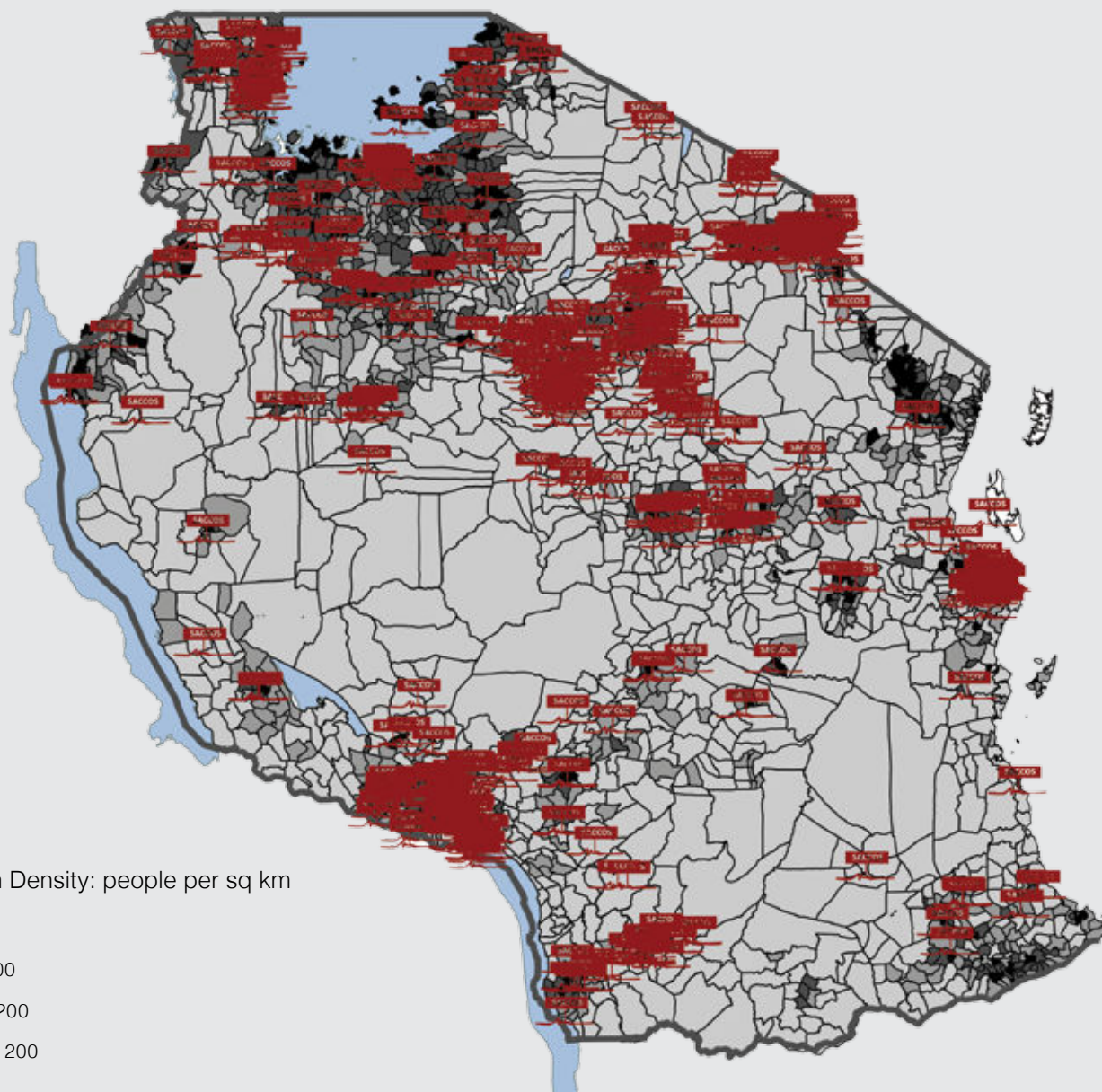


Bank Agent Network

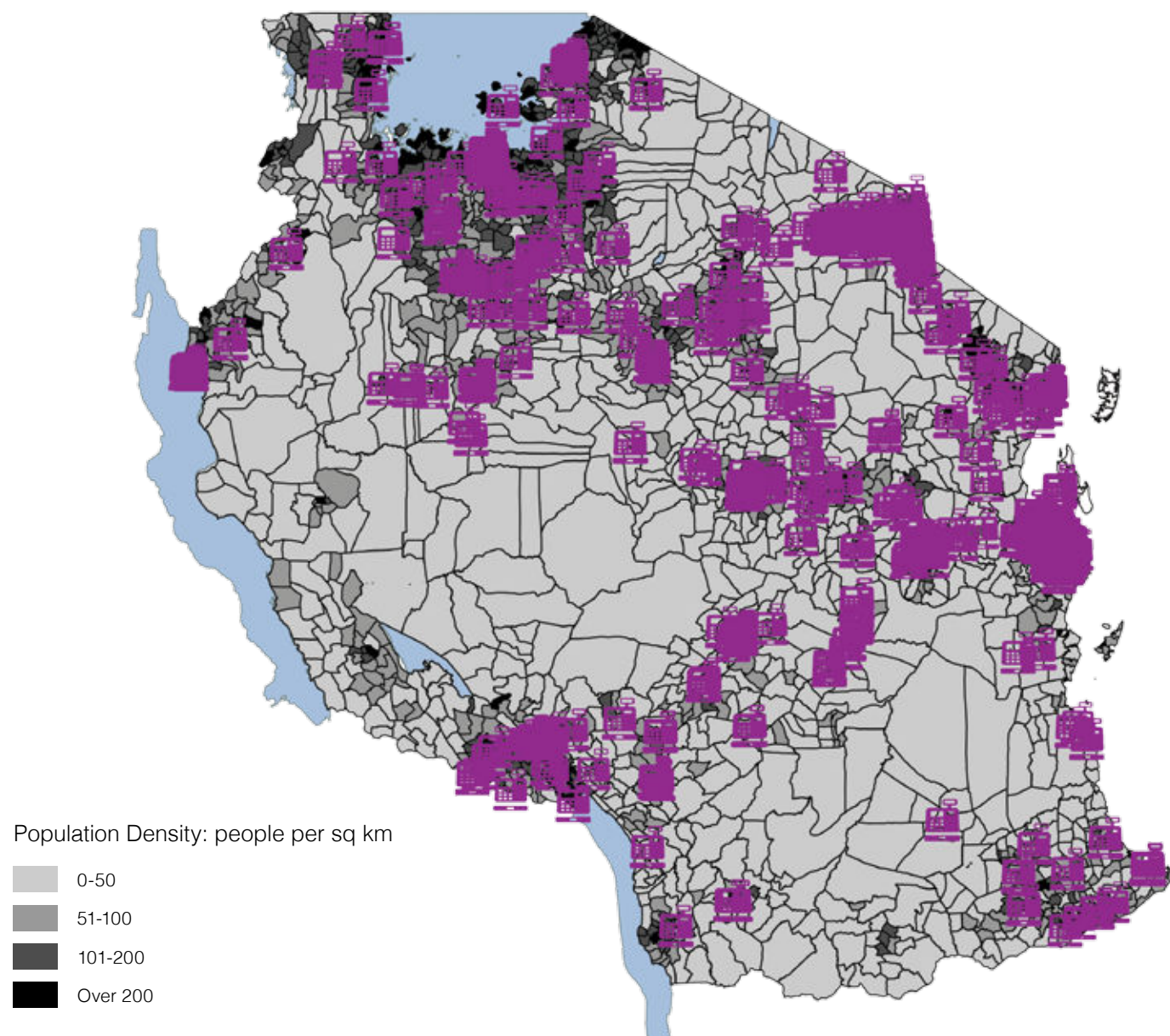


Microfinance Institutions Infrastructure

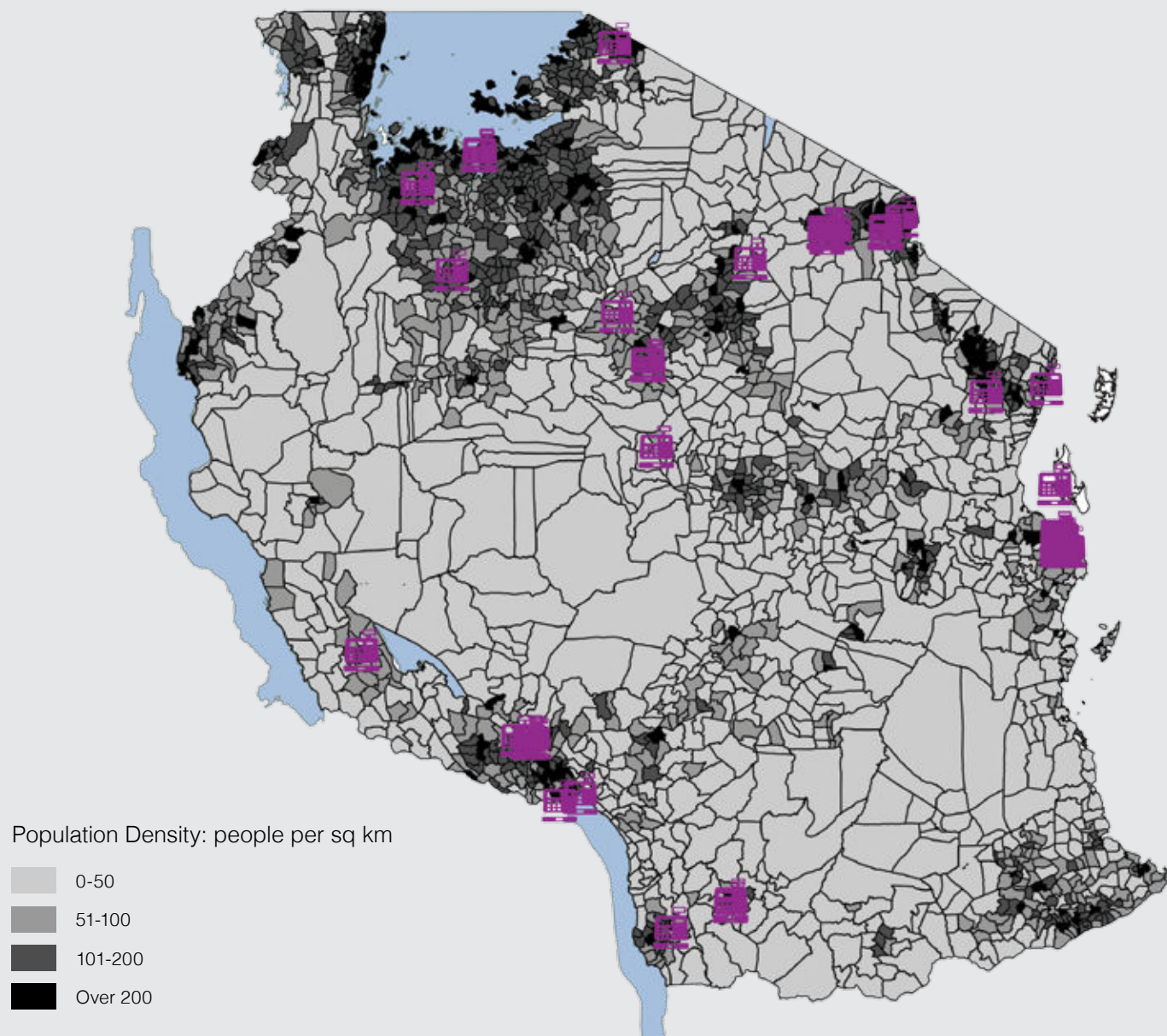




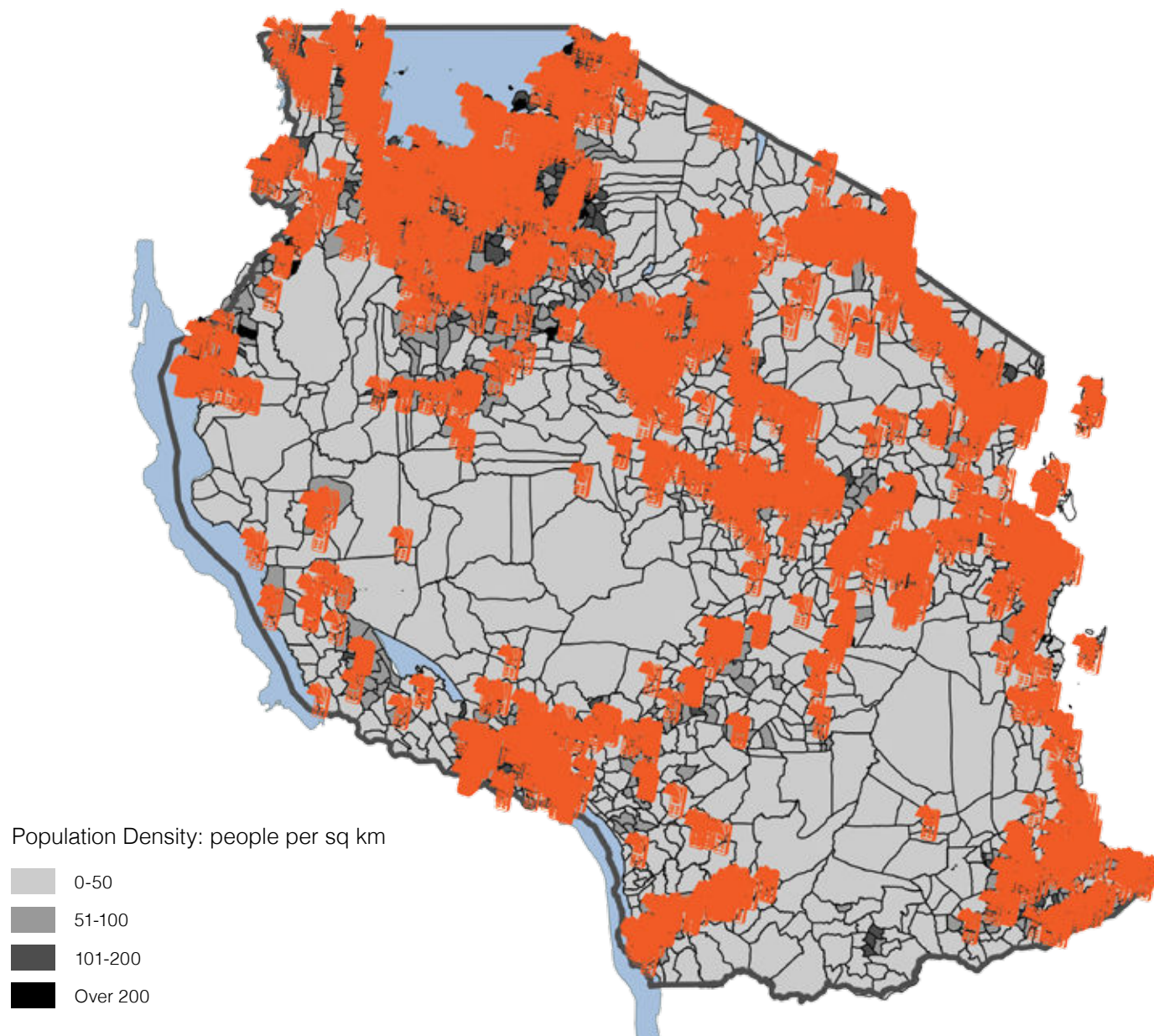
3rd Party Point of Sale



Bank Point of Sale Network

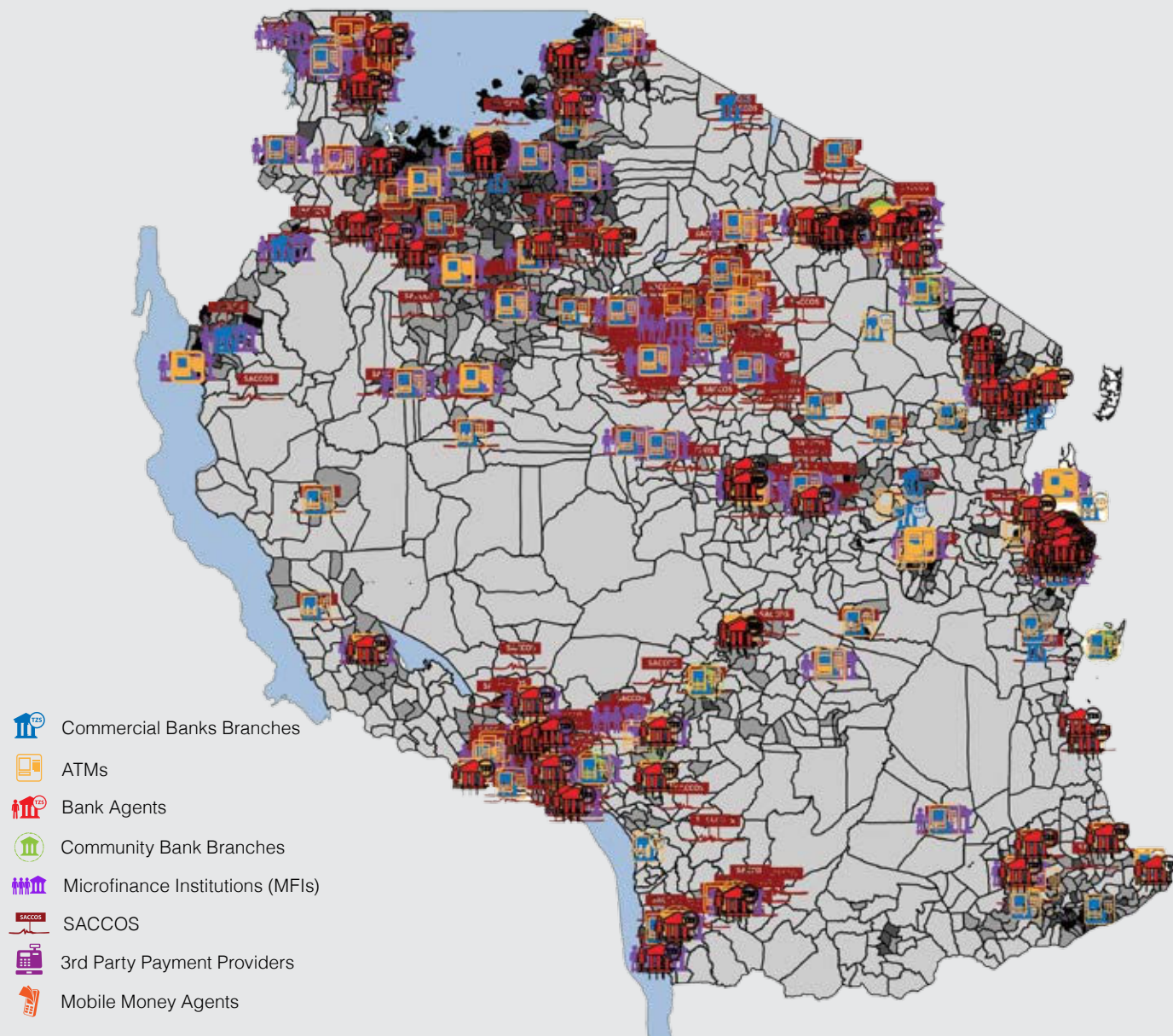


Mobile Money Agents Network



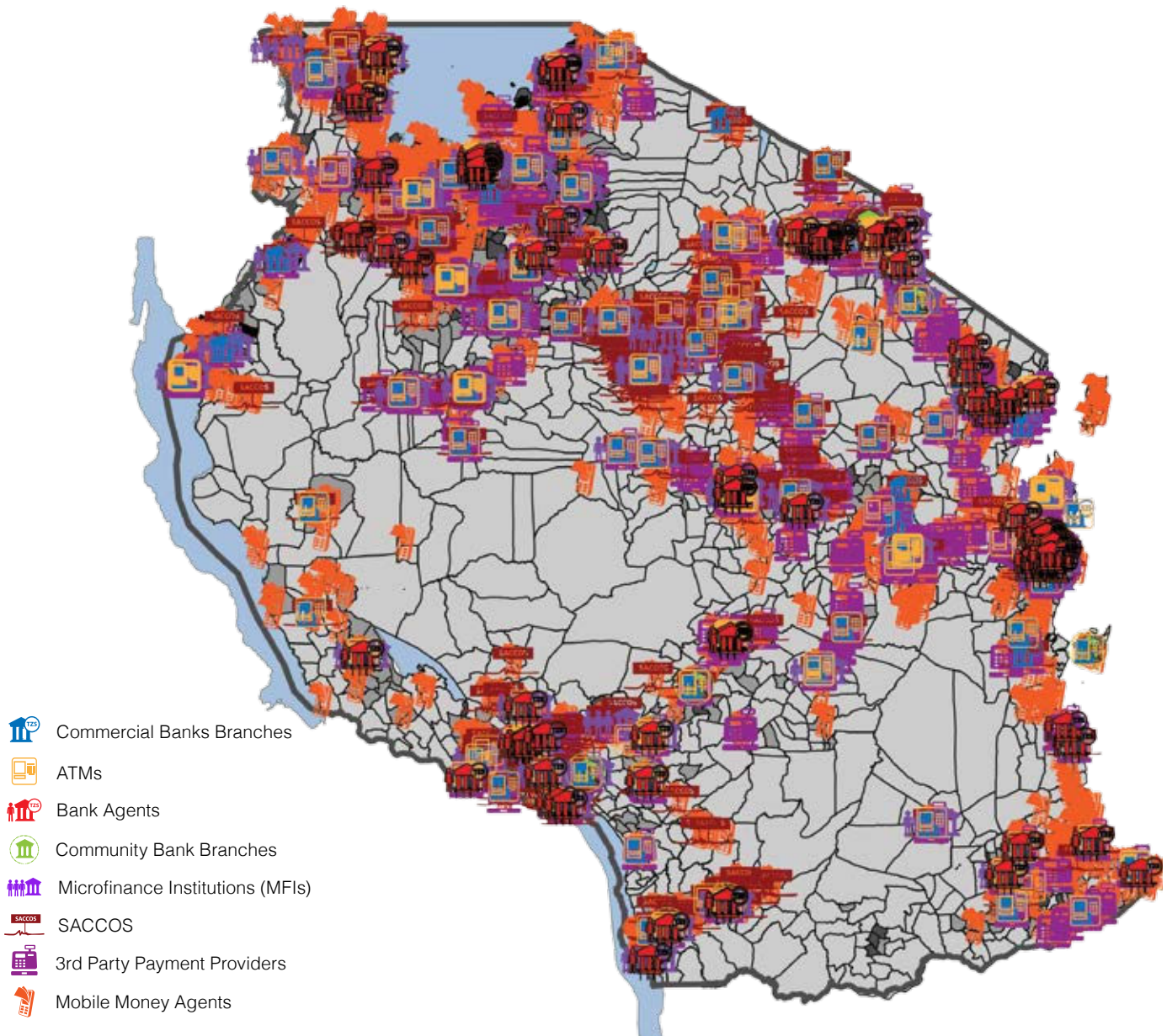
Traditional Financial Access Infrastructure

Commercial Banks, Community Banks, Bank Agents, ATMs, Microfinance Institutions and SACCOS



Traditional Financial Access Points with Mobile Money Agents

Commercial Banks, Community Banks, Bank Agents, ATMs, Microfinance Institutions, SACCOS and Mobile Money Agents



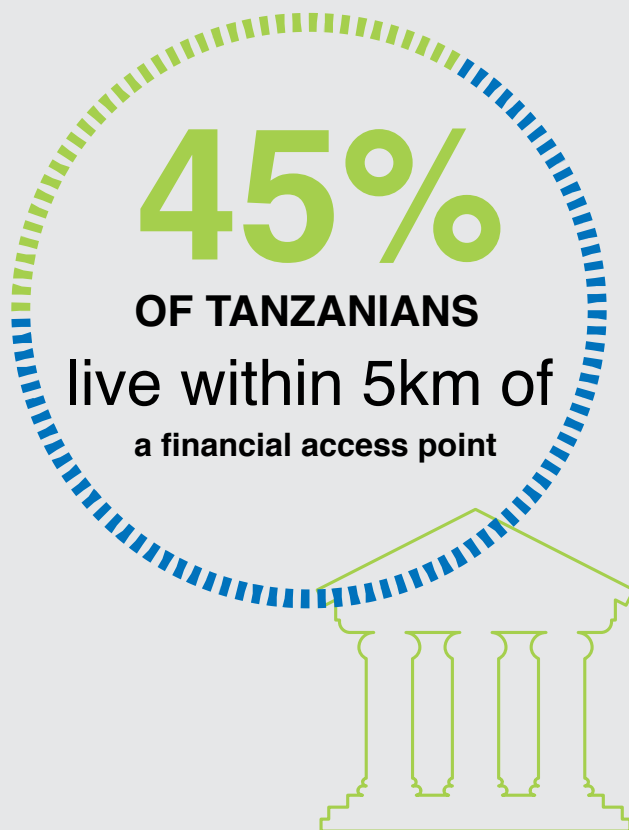
Proximity

Proximity Indicator

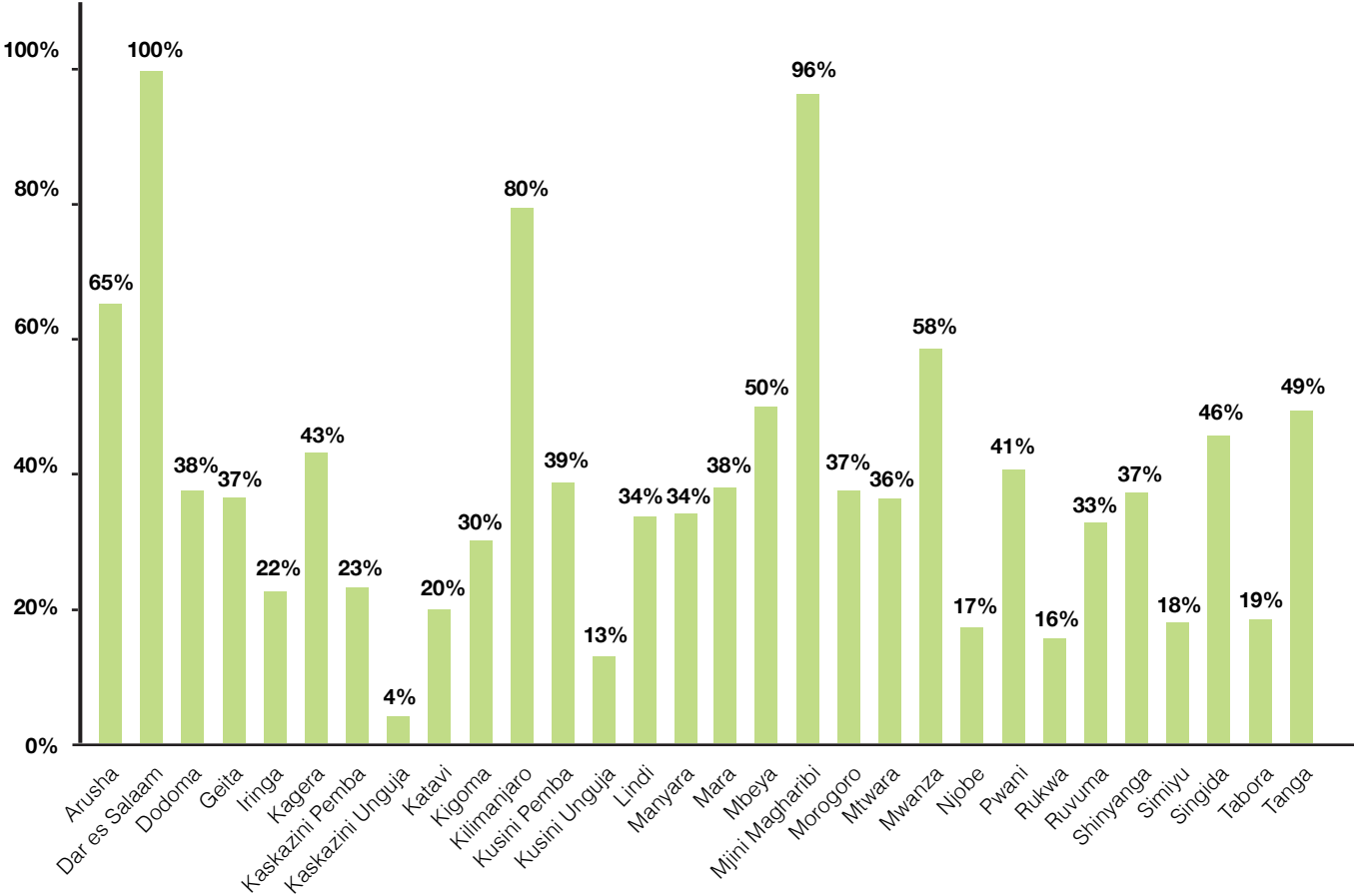
Measures the proximity of financial services to where people and businesses live and transact

% of Tanzanians live **within 5km** of a financial access point

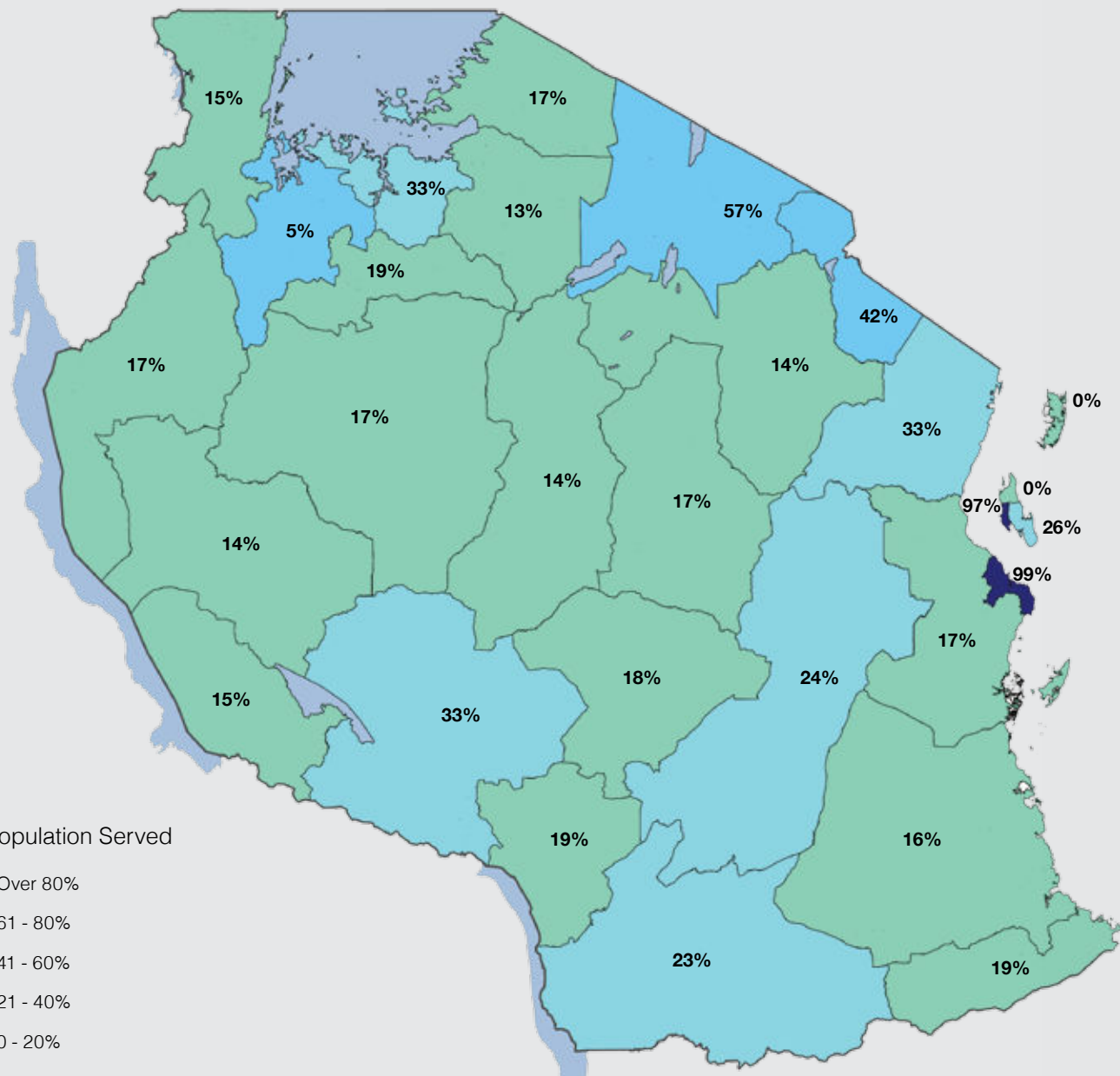
Access/Proximity Current Status



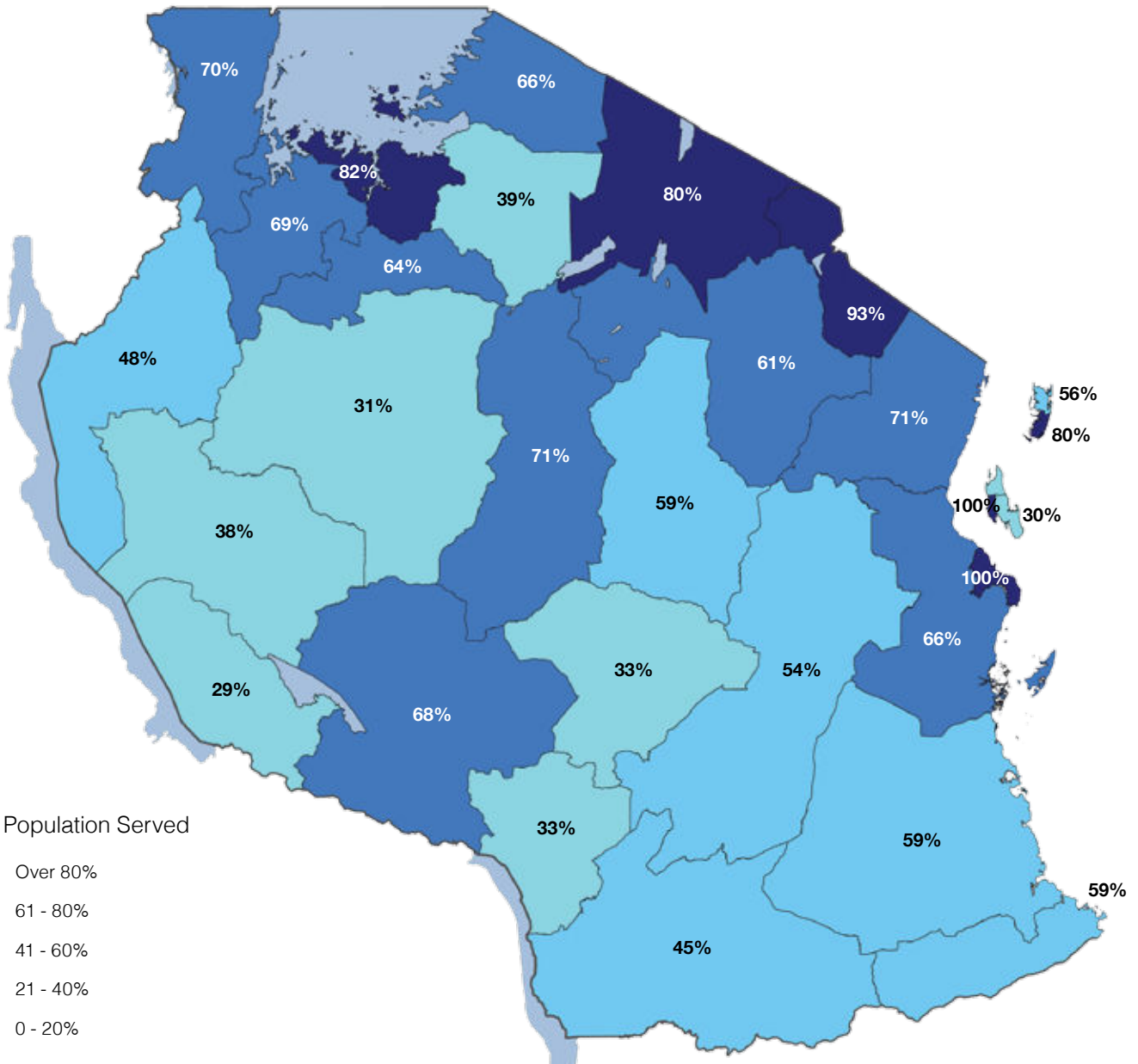
% of Tanzanians that live within 5km of a financial access point by region



% of Population living within 5km of a commercial bank branch



% of Population living within 5km of a Mobile Money Agent



Proximity : Change over time

5km Access Areas		2012	2013
Bank Branches, ATMS, Bank Agents	% Population Served	10,981,535	11,795,843
	% of Population Served	24%	26%
Bank Branches, ATMS, Bank Agents, MFIs, SACCOS	% Population Served	12,771,712	13,975,928
	% of Population Served	28%	30%
POS (including 3rd Party Payment)	% Population Served		12,017,381
	% of Population Served		26%
Mobile Money	% Population Served	15,458,222	20,649,397
	% of Population Served	35%	45%
All (Excluding Mobile Money)	% Population Served	13,193,004	15,213,633
	% of Population Served	29%	33%
All (Including Mobile Money)	% Population Served	15,706,061	20,912,663
	% of Population Served	35%	45%

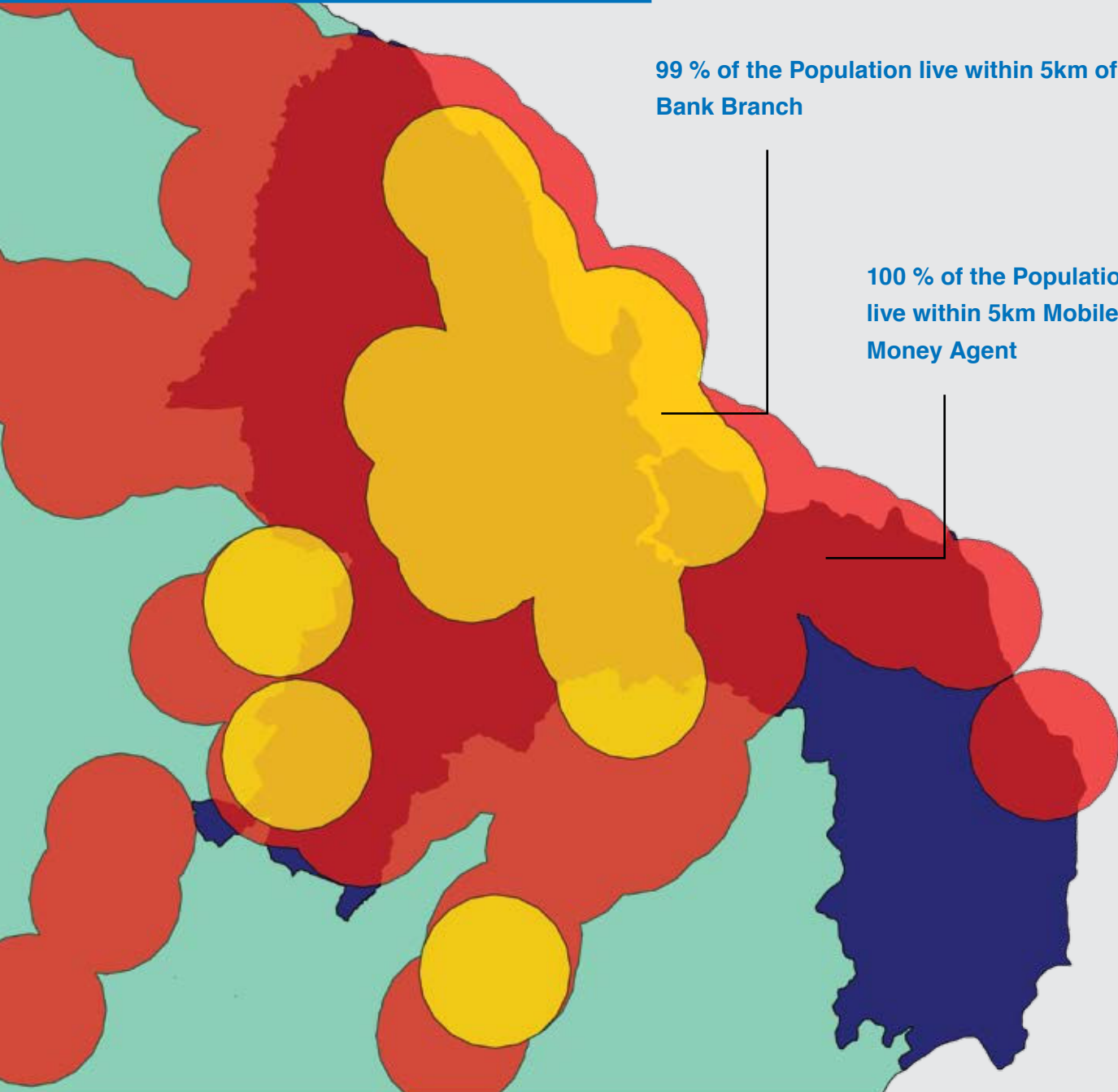
CASE: DAR ES SALAAM

High Access Area









**Highest % of the Population living within 5km
of a Financial Access Point within**

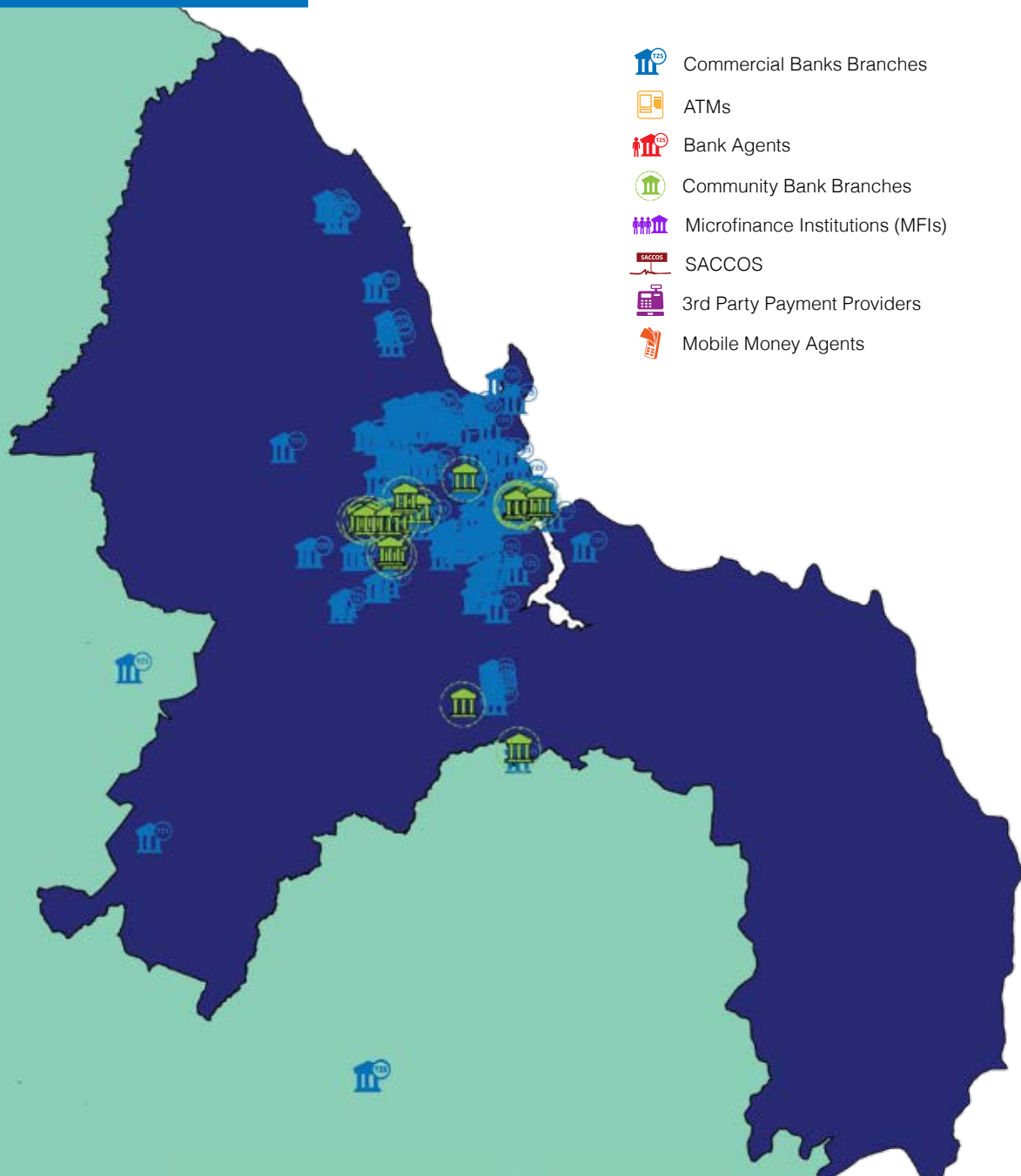
**99 % of the Population live within 5km of a
Bank Branch**

**100 % of the Population
live within 5km Mobile
Money Agent**

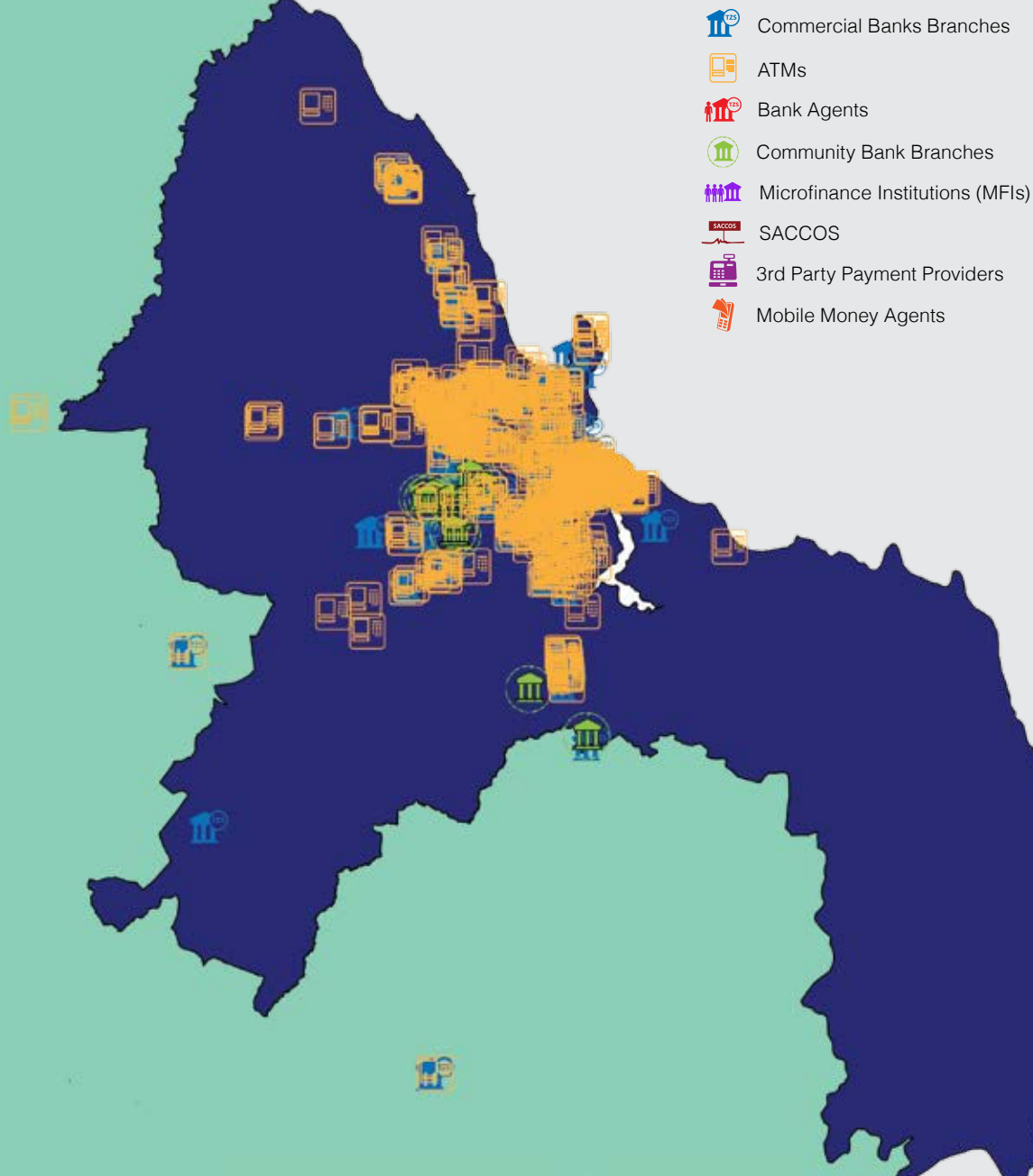


Distribution of Bank Branches

-  Commercial Banks Branches
-  ATMs
-  Bank Agents
-  Community Bank Branches
-  Microfinance Institutions (MFIs)
-  SACCOS
-  3rd Party Payment Providers
-  Mobile Money Agents



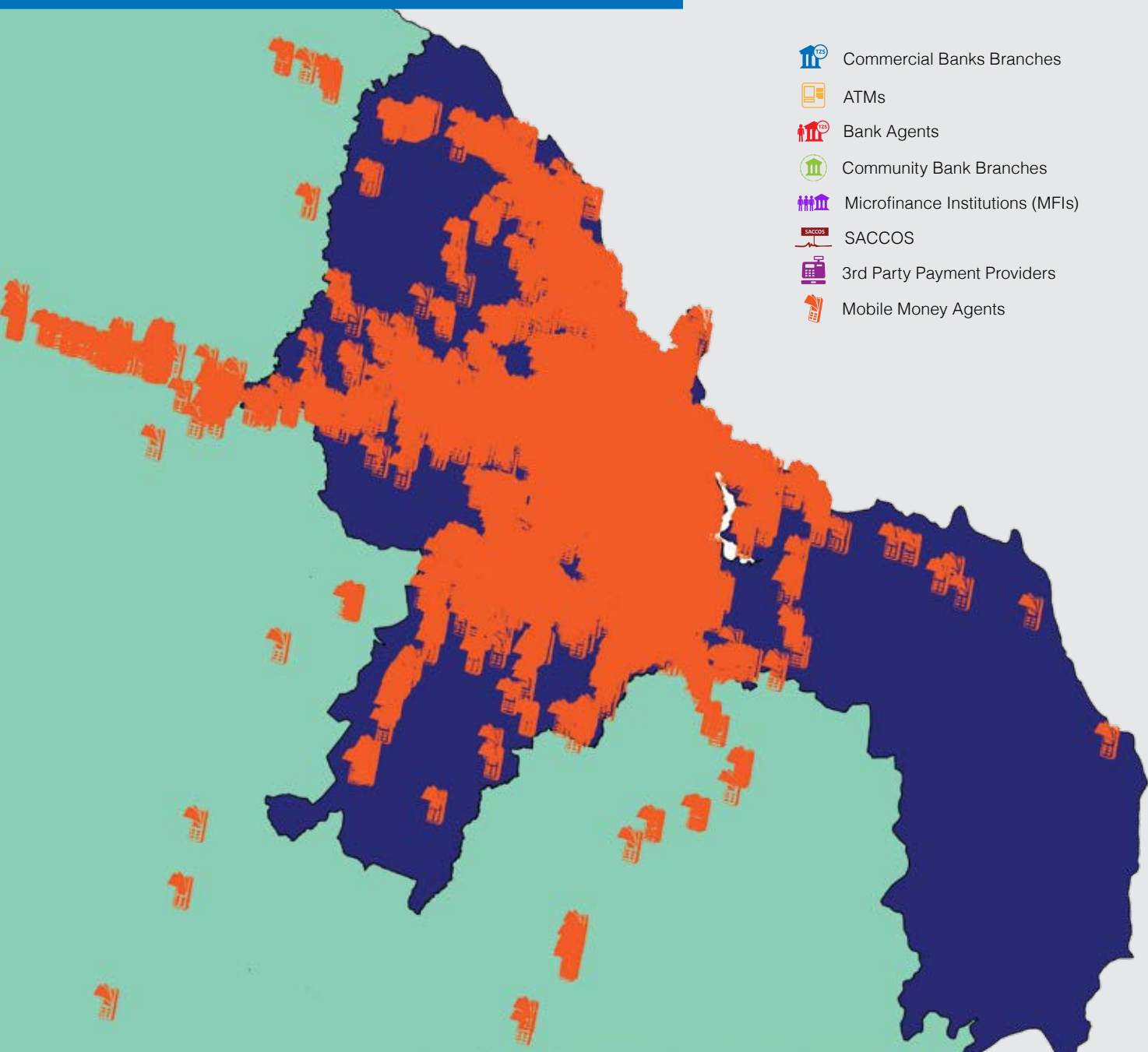
Distribution of Bank Branches and ATMs



Distribution of Bank Branches, ATMs and Agents



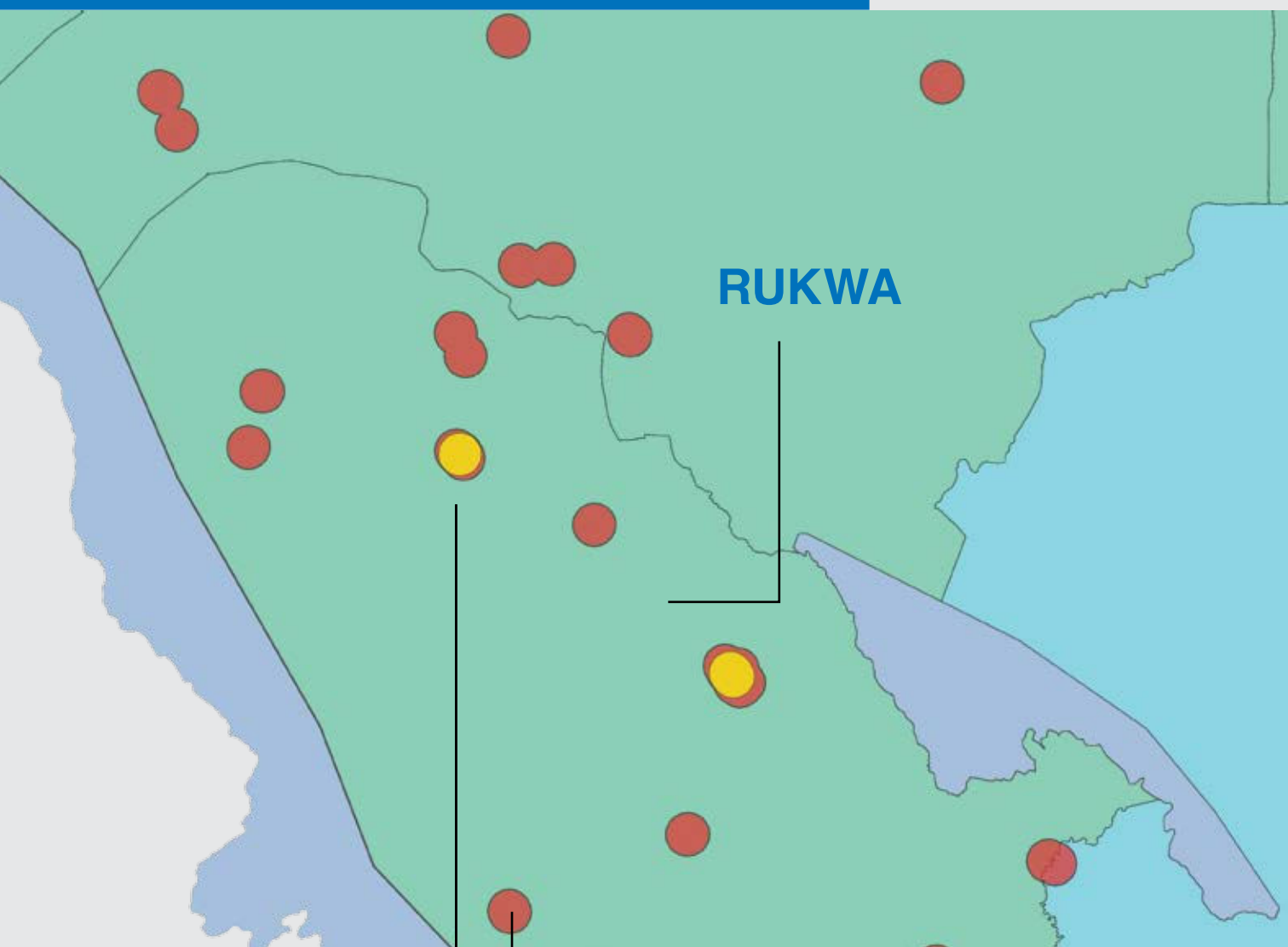
Dar es Salaam Distribution of Mobile Money Agents



RUKWA

Low Access Area

Lowest % of Population within 5km of a financial access point



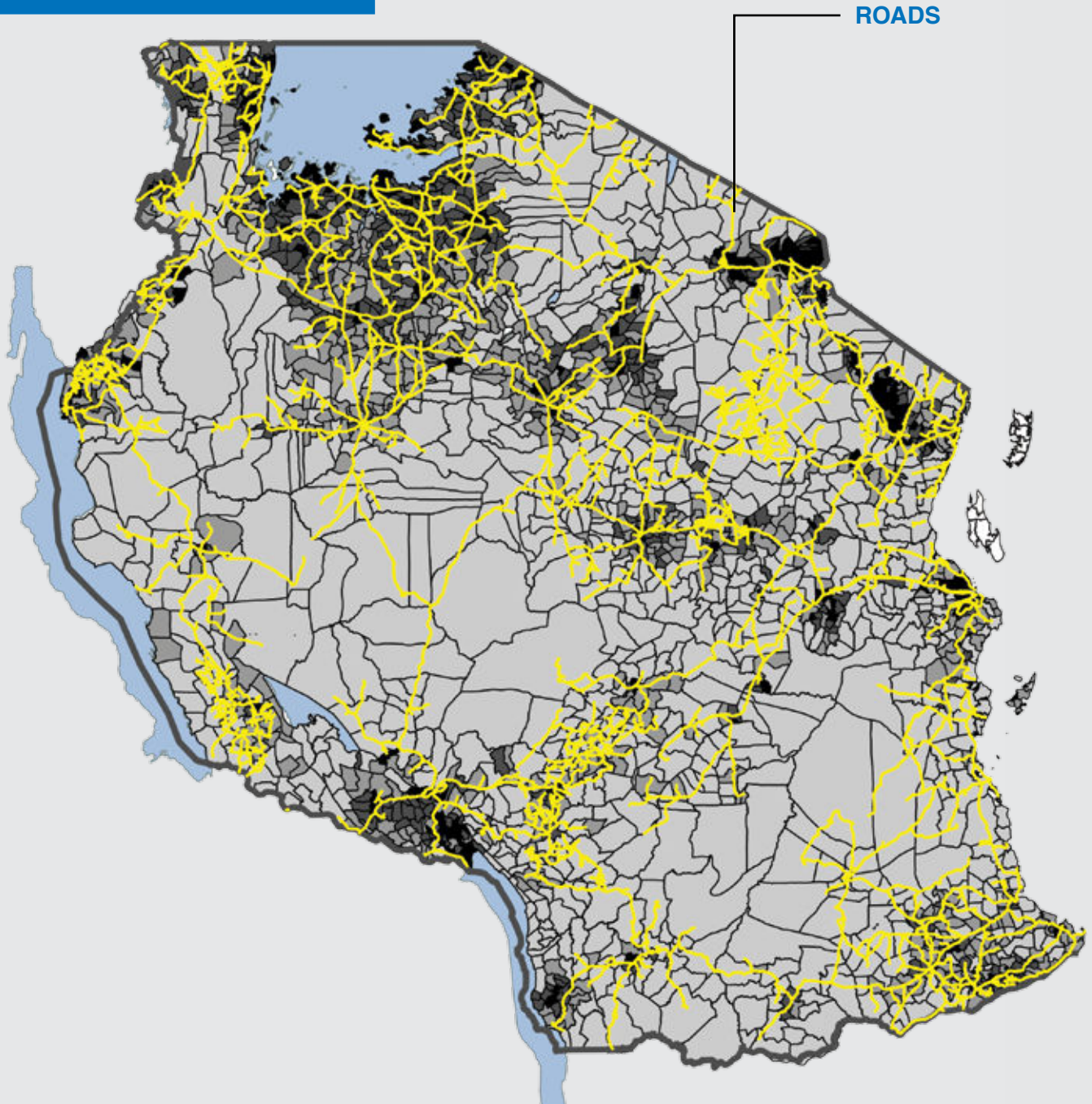
**10% of the Population
lives within 5km of a
Bank Branch**

**16% of the Population
lives within 5km of a
Mobile Money Agent**

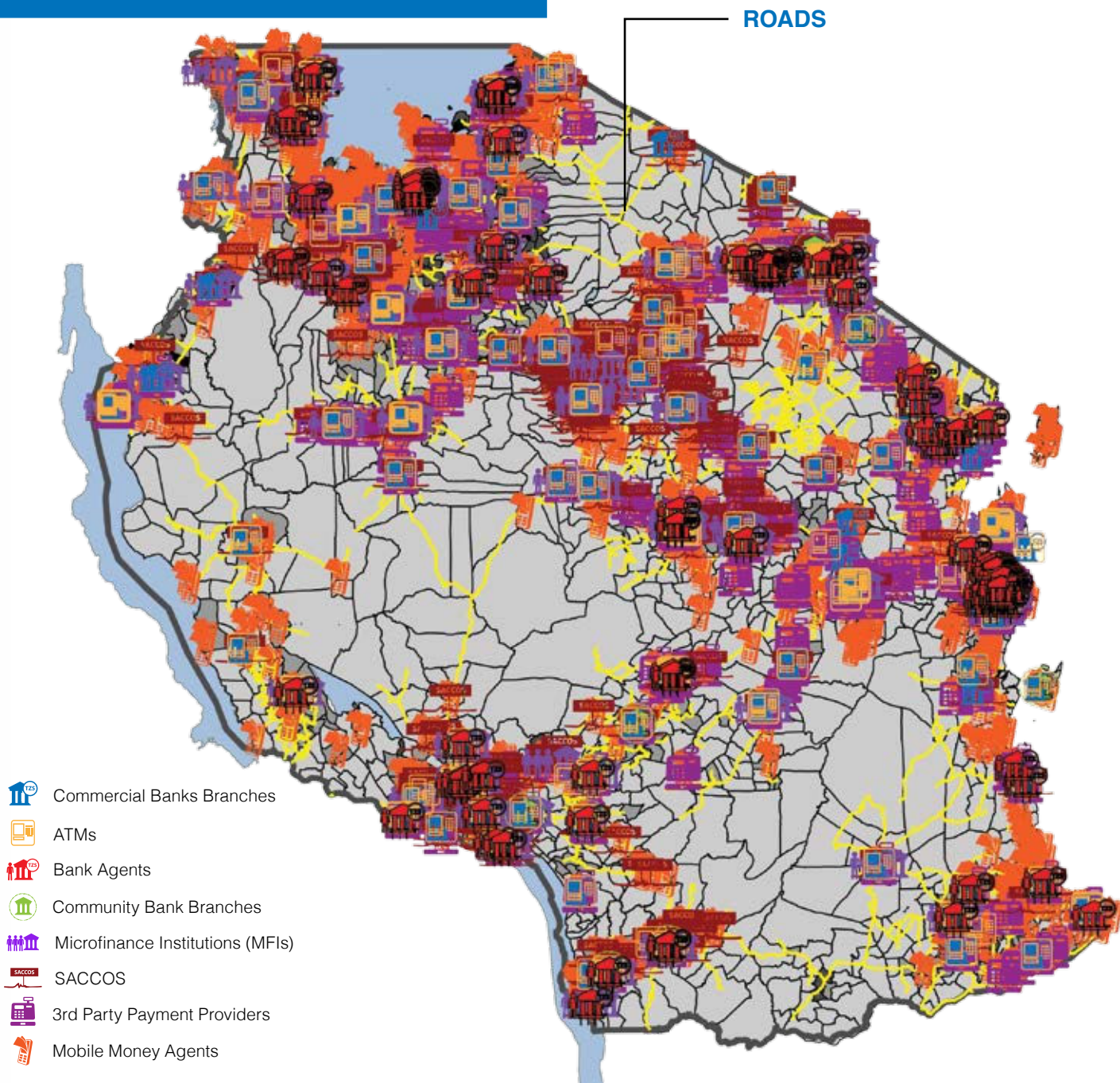
ECONOMIC INFRASTRUCTURE

Distribution and proximity largely depends on the transport (road) and electricity infrastructure

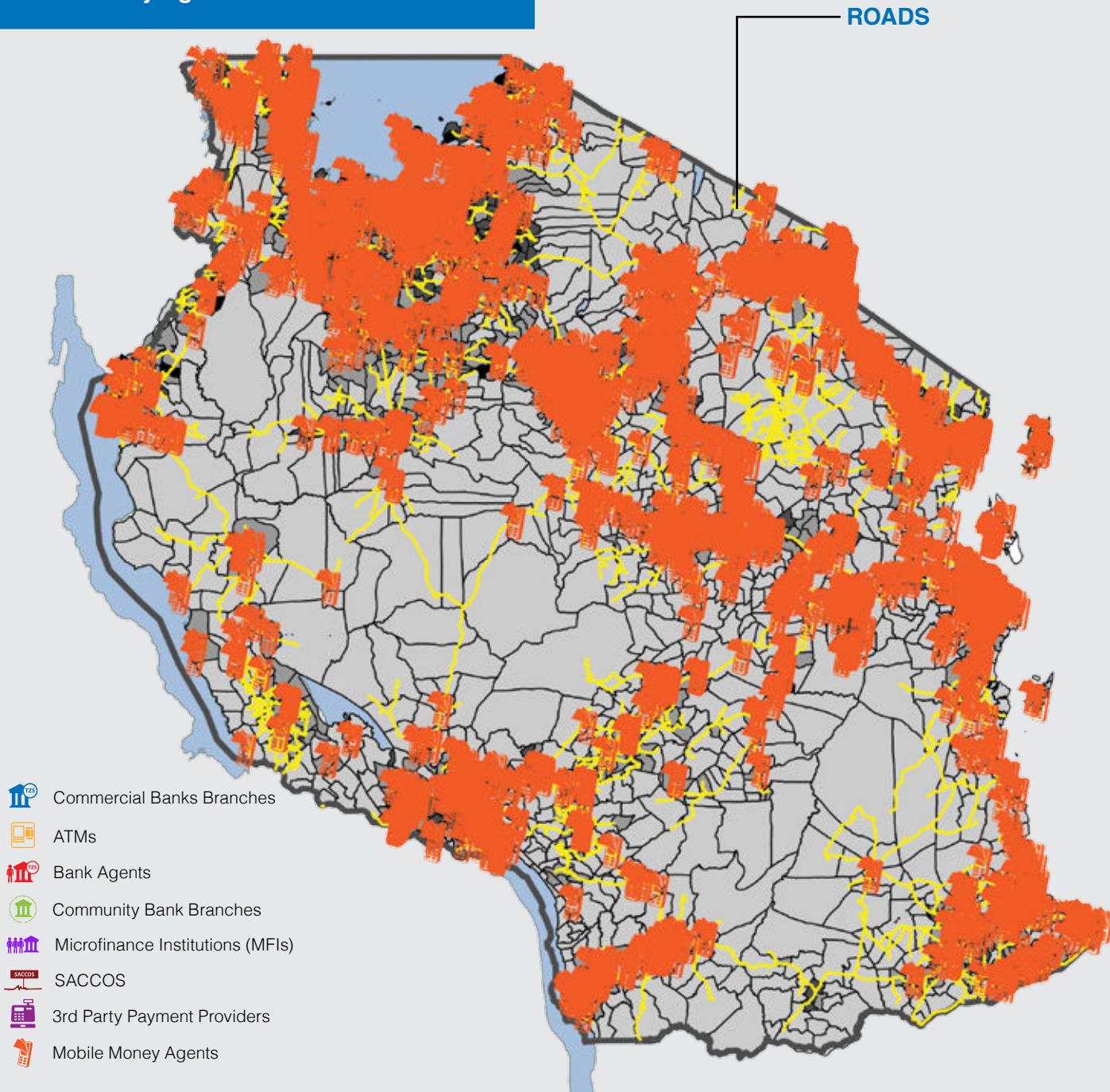
Road Network Infrastructure



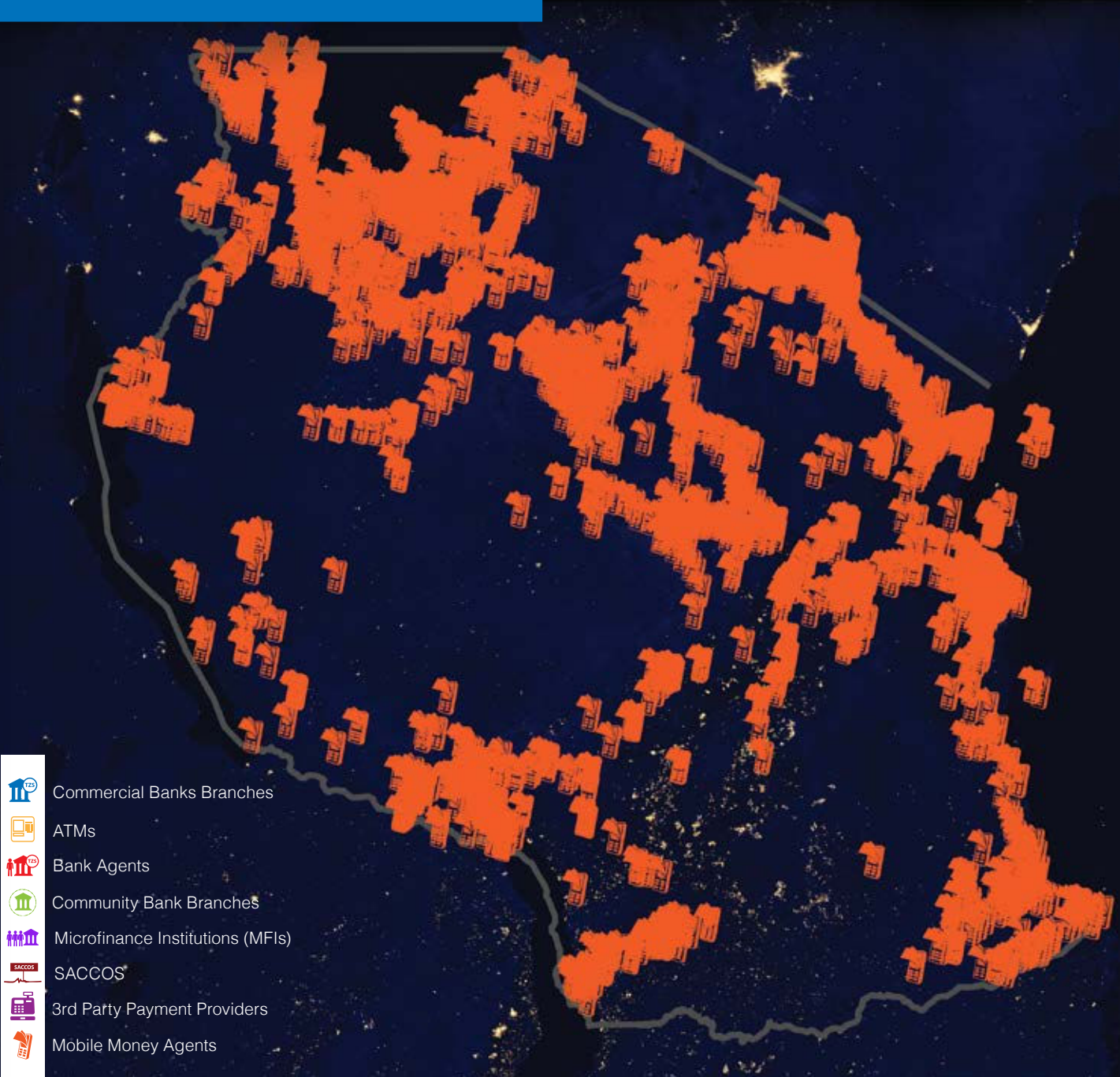
Financial Access Points and Road Network



Mobile Money Agents and Road Network



Mobile Money Agents and Electricity



Key Insights

- **45%** of Tanzanians live within 5km of a financial access points
- Coastal zone has more than **40%** of all financial access points
- Mobile money and POS / 3rd PPP have completely transformed the delivery of financial services covering **(93%)** of all access points
- **2/3** of all agents are **NOT** shared across networks
- Majority of banks are within **1km or less** from each other

About FSDT

The Financial Sector Deepening Trust (FSDT) was established in 2004 with an overall mission of improving the capacity and sustainability of the financial sector to serve the needs of individuals, households, and enterprises and contribute to economic growth. FSDT is currently funded by five development partners: DFATD-Canada, DANIDA, SIDA, DFID and the Bill and Melinda Gates Foundation.

For more information on the FSDT please see our website www.fsd.or.tz

Data Attribution

Tanzania Administrative Boundaries: National Bureau of Statistics Tanzania (www.nbs.go.tz)

Tanzania Roads: International Livestock Research Institute (www.ilri.org)

Lights at Night: NASA (www.nasa.org)

Population Density: World Pop (www.worldpop.org.uk)



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