



User Guide to FinScope Tanzania 2017 Main Data



General Information

FinScope Tanzania 2017 is a national survey representative of individuals, aged 16 years or older, living in Tanzania. According to the National Bureau of Statistics (www.nbs.go.tz), the size of the Tanzanian adult population (16 years and above) is currently estimated at 27,864,302 (54%) people out of a projected total population of 51,598,357. This survey considers an adult to be any Tanzanian who is 16 years or older at the time when the survey was implemented.

For more details on the actual process of the FinScope Tanzania 2017 data collection, quality assurance, stakeholder engagement as well as lessons learned, please visit the FinScope Tanzania 2017 Implementation Report.

In the interest of increasing uptake and utilization of data and promoting evidence-based decision-making in the financial sector, in particular within Tanzania, FSDT has published the FinScope Tanzania 2017 data on its website (<http://www.fsd.tz/finscope/>).

The data provided on the website is presented in its raw format. However, weights have been assigned to the data to reflect the projection of the national adult population of Tanzania, 16 years and above, according to the latest National Bureau of Statistics (NBS) population projections at the time of the survey.

This guide outlines basic information related to the nature of the data released, and provides necessary information to engage with the data.

Data File Information

The dataset is accessible in .sav, .dta and .csv format. The SPSS file is a fully labeled datafile and is the original file, which was then converted to .dta and .csv format.

Coding

The variables and value labels contained in the data file are kept as much as possible in line with the actual numbering and labeling of the PDF questionnaire.

However, to clarify exact values, a separate data map was uploaded to our website. The Excel workbook contains the variable labels and specifications from row 1 to 1216 and specifies all value labels for the variables from row 1218 to 9004.

Specially generated variables

Towards the end of the dataset, generated variables are appended. They are not part of the actual questionnaire and raw dataset, but are composite variables that form various indicators and core measurement values in the analysis. The following pages outline their composition.

BANKED

The variable “banked” indicates value 1 for all respondents who have taken up banking services. A respondent was coded 1 if any of the below was valid:

<i>Variable</i>	<i>if value =</i>	<i>Specifics</i>
F4.1_1	1	Saving
F4.1_4	1	Saving
G5.1_1	1	Borrowing
G5.1_4	1	Borrowing
H2.5_1	1	Sending
H2.5_2	1	Sending
H2.5_3	1	Sending
H2.5_4	1	Sending
H2.5_5	1	Sending
H2.5_6	1	Sending
H2.5_7	1	Sending
H5.5_1	1	Receiving
H5.5_2	1	Receiving
H5.5_3	1	Receiving
H5.5_4	1	Receiving
H5.5_5	1	Receiving
H5.5_6	1	Receiving
H5.5_7	1	Receiving
PB2_2	>1	Payment Product
PB2_3	>1	Payment Product
PB2_4	>1	Payment Product
BP2_2	>1	Payment Product
BP2_3	>1	Payment Product
BP2_4	>1	Payment Product
J1.1_1	1	Access Points
J1.1_6	1	Access Points
If MMSP8_1=1 and MMSP11.1=1		M-Pawa User

MM

The variable “MM” indicates value 1 for all respondents who have taken up mobile money services. A respondent was coded 1 if any of the below was valid:

<i>Variable</i>	<i>if value =</i>	<i>Specifics</i>
H2.5_1	4 or 5	Sending
H2.5_2	4 or 5	Sending
H2.5_3	4 or 5	Sending
H2.5_4	4 or 5	Sending
H2.5_5	4 or 5	Sending
H2.5_6	4 or 5	Sending
H2.5_7	4 or 5	Sending
H5.5_1	4 or 5	Receiving
H5.5_2	4 or 5	Receiving
H5.5_3	4 or 5	Receiving
H5.5_4	4 or 5	Receiving
H5.5_5	4 or 5	Receiving
H5.5_6	4 or 5	Receiving
H5.5_7	4 or 5	Receiving
PB2_5	>1	Payment Product
BP2_5	>1	Payment Product
MMSP2	1	General Usage
F4.1_5	1	Saving
G5.1_6	1	Borrowing
J1.1_5	1	Access Point

MFI

The variable “MFI” indicates value 1 for all respondents who have taken up microfinance institution or micro lender services. A respondent was coded 1 if any of the below was valid:

<i>Variable</i>	<i>if value =</i>	<i>Specifics</i>
F4.1_2	1	Saving
G5.1_2	1	Borrowing
J1.1_2	1	Access Point
J1.1_3	1	Access Point
<i>If MMSP8_2=1 and MMSP11.1=1</i>		Tigo Nivushe User
<i>If MMSP8_5=1 and MMSP11.1=1</i>		Airtel Timiza User

PENSION

The variable “Pension” indicates value 1 for all respondents who have taken up a pension. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
SSP1	1	Social Security Usage
F4.1_13	1	Saving
J1.1_8	1	Access Point

INSURANCE

The variable “Insurance” indicates value 1 for all respondents who have taken up insurance. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
I2	1	Insurance cover
J1.1_7	1	Access Point

SACCO

The variable “SACCO” indicates value 1 for all respondents who have taken up membership of a SACCO. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
F4.1_3	1	Saving
G5.1_3	1	Borrowing
J1.1_4	1	Access Point

CAPITALM

The variable “Capitalm” indicates value 1 for all respondents who have taken up investments in capital markets. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
F4.1_12	1	Saving

SG

The variable “SG” indicates value 1 for all respondents who have taken up membership of a savings group. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
J1.1_10	1	Access Point

SHYLOCK

The variable “Shylock” indicates value 1 for all respondents who have taken up services from informal moneylenders. A respondent was coded 1 if any of the below was valid:

<i>Variable</i>	<i>if value =</i>	<i>Specifics</i>
J1.1_11	1	Access Point

OTHER FORMAL

The variable “Other_Formal” indicates value 1 for all respondents who have taken up services from any formal service provider which is non-bank (e.g. mobile money, MFIs, pension, insurance, SACCOs, capital market investments, money remittance services). A respondent was coded 1 if any of the below was valid:

<i>Variable</i>	<i>if value =</i>	<i>Specifics</i>
MM	1	Mobile Money
MFI	1	MFI
Pension	1	Pension
Insurance	1	Insurance
SACCO	1	SACCO
Capitalm	1	Capital Markets
G5.1_6	1	Borrowing from government scheme
H2.5_1	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H2.5_2	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H2.5_3	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H2.5_4	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H2.5_5	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H2.5_6	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H2.5_7	2 or 3	Sending through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H5.5_1	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H5.5_2	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H5.5_3	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H5.5_4	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H5.5_5	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)

H5.5_6	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)
H5.5_7	2 or 3	Receiving through Post Office/Money Transfer (e.g. Western Union, Money Gram)

FORMAL

The variable “Formal” indicates value 1 for all respondents who have taken up services from any formal service provider which is non-bank or from a bank. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
Banked	1	Bank user
Other_Formal	1	Other Formal Service (non-bank) user

INFORMAL

The variable “Informal” indicates value 1 for all respondents who have taken up services from any informal service channel. A respondent was coded 1 if any of the below was valid:

Variable	if value =	Specifics
SG	1	Savings Group
Shylock	1	Informal Moneylender
G13.1	1	Supply Chain/Shop credit
F4.1_6	1	Saving
F4.1_7	1	Saving
F4.1_8	1	Saving
F4.1_11	1	Saving
F4.1_14	1	Saving
G5.1_8	1	Borrowing
G5.1_11	1	Borrowing
G5.1_12	1	Borrowing
G5.1_13	1	Borrowing
G5.1_14	1	Borrowing
H2.5_1	6 or 7 or 9	Sending
H2.5_2	6 or 7 or 9	Sending
H2.5_3	6 or 7 or 9	Sending
H2.5_4	6 or 7 or 9	Sending
H2.5_5	6 or 7 or 9	Sending
H2.5_6	6 or 7 or 9	Sending
H2.5_7	6 or 7 or 9	Sending
H5.5_1	6 or 7 or 9	Receiving



H5.5_2	6 or 7 or 9	Receiving
H5.5_3	6 or 7 or 9	Receiving
H5.5_4	6 or 7 or 9	Receiving
H5.5_5	6 or 7 or 9	Receiving
H5.5_6	6 or 7 or 9	Receiving
H5.5_7	6 or 7 or 9	Receiving
SC3.2_1	1	Informal Insurance via SACCO
SG3.2_2	1	Informal Insurance via Savings Group

FASX

The variable “fasx” is the so called “financial access strand” indicating uptake of financial services. A respondent is categorized in only one of the four categories – (1) banked, (2) other formal (non-bank), (3) informal only, (4) excluded. It is important to note, that the fasx variable does not consider uptake overlaps, meaning that a respondent categorized as (1) banked can also have taken up other formal services and/or informal services; or a respondent categorized as (2) other formal (non-bank) could still utilize informal services. However, a respondent categorized as (3) informal only, has only taken up informal channels while an (4) excluded has not taken up either 1, 2 or 3.

In SPSS syntax code the variable has been generated by:

```
if informal=1 fasx=3.  
if other_formal=1 fasx=2.  
if banked=1 fasx=1.  
execute.
```

```
recode fasx (sysmis=4).  
execute.
```

```
Val lab fasx  
1 “Banked”  
2 “Other formal (non-bank)”  
3 “Informal only”  
4 “Excluded”.
```




OVERLAPX

The variable “overlapx” indicates uptake of financial services while considering overlaps in uptake. A respondent is categorized in only one of the seven categories:

- 1 Bank only
- 2 Informal only
- 3 (Non-bank) other formal only
- 4 Bank and other formal
- 5 Bank and informal
- 6 Informal and other formal (non-bank)
- 7 All, meaning that a respondent has taken up bank and other formal services as well as informal channels

The variable “overlapx” does not consider the excluded population. The respondents classified as excluded by the fasx variable remain without any value in the overlapx variable.

In SPSS syntax code the variable has been generated by:

```
if banked=1 and other_formal=0 and informal=0 overlapx=1.  
if banked=0 and other_formal=0 and informal=1 overlapx=2.  
if banked=0 and other_formal=1 and informal=0 overlapx=3.  
if banked=1 and other_formal=1 and informal=0 overlapx=4.  
if banked=1 and other_formal=0 and informal=1 overlapx=5.  
if banked=0 and other_formal=1 and informal=1 overlapx=6.  
if banked=1 and other_formal=1 and informal=1 overlapx=7.  
execute.
```

Val lab overlap

- 1 “Bank only”*
- 2 “informal only”*
- 3 “non-bank formal only”*
- 4 “bank/formal”*
- 5 “bank/informal”*
- 6 “informal/formal”*
- 7 “all”.*

INCOMEMAIN

The "IncomeMain" variable displays the main income-generating activity of a respondent. It is a composite variable generated from the responses provided in section D of the dataset.

In SPSS syntax code the variable has been generated by:

```
Compute Main=D2.4.  
execute.
```

```
recode Main (sysmis=10).  
execute.
```

```
if (Main=1 and D3.1<3) IncomeMain=1.  
if (Main=1 and D3.1>2) IncomeMain=2.  
if (Main=2 and D4<5) IncomeMain=3.  
if (Main=2 and D4=5) IncomeMain=4.  
if (Main=2 and D4>5) IncomeMain=5.  
execute.
```

```
recode IncomeMain (sysmis=0).  
execute.
```

```
if (Main=2 and IncomeMain=0) IncomeMain=5.  
execute.
```

```
if Main=3 IncomeMain=6.  
if Main=4 IncomeMain=7.  
if Main=5 IncomeMain=8.  
if Main=6 IncomeMain=9.  
if Main=7 IncomeMain=10.  
if Main=8 IncomeMain=11.  
if Main=9 or Main=10 IncomeMain=12.  
execute.
```

```
recode IncomeMain (0=14).  
execute.
```

Val lab IncomeMain

- 1 "Formal sector salaried"
- 2 "Informal sector salaried"
- 3 "Farmers and fishers"
- 4 "Traders - agricultural products"
- 5 "Traders - non-agricultural"
- 6 "Service providers"
- 7 "Piece work/casual labor"

- 8 "Rental income"
- 9 "Interest from savings, investments, stocks, unit trusts etc."
- 10 "Pension"
- 11 "Welfare"
- 12 "Dependents"
- 14 "Other".

BusO

The "BusO" variable is derived from the IncomeMain variable and indicates whether the respondent is considered a business owner, based on the main income-generating activity.

In SPSS syntax code the variable has been generated by:

```
if IncomeMain=4 or IncomeMain=5 or IncomeMain=6 BusO=1.  
execute.
```

```
recode BusO (sysmis=0).  
execute.
```

```
value labels BusO  
0 nor  
1 Business owners.
```

FARMERS

The "Farmers" variable is derived from the IncomeMain variable and indicates whether the respondent is considered a farmer based on the main income-generating activity.

In SPSS syntax code the variable has been generated by:

```
if IncomeMain=3 Farmers=1.  
execute.
```

```
recode Farmers (sysmis=0).  
execute.
```

```
value labels Farmers  
0 not  
1 Farmers.
```

RU

The “RU” variable is derived from the region and cluster variables and indicates whether the respondent is based in Dar es Salaam, any other urban setting on the Mainland or in a rural setting on the mainland or on the islands of the Zanzibar Archipelago.

In SPSS syntax code the variable has been generated by:

```
If Region=7 RU=1.  
If Region>26 RU=4.  
execute.
```

```
recode RU (sysmis=0).  
execute.
```

```
If (RU=0 and Cluster=2) RU=2.  
execute.
```

```
recode RU (0=3).  
execute.
```

```
Value labels RU  
1 Dar es Salaam  
2 Other urban  
3 Rural  
4 Zanzibar.
```

MZ

The “MZ” variable is derived from the RU variable and indicates whether the respondent is based in the Mainland or on the islands of the Zanzibar Archipelago.

In SPSS syntax code the variable has been generated by:

```
If RU<4 MZ=1.  
execute.
```

```
recode MZ (sysmis=2).  
execute.
```

```
value labels MZ  
1 Mainland  
2 Zanzibar.
```

Weighting

The FinScope Tanzania 2017 data targeted a sample of 10,000 individuals and achieved a 95% response rate of 9,459 interviews in total. The data was weighted by NBS, based on the latest population projections available at the time of data collection completion, and represents 27,864,302 people. Furthermore, the weights took into consideration gender, as well as the rural–urban split of the actual population distribution. In the dataset the weight variable is labeled “Final_weight”.

Particular attention needs to be drawn to the weights of the 2017 FinScope Tanzania data, since they also adjust for the oversampling which took place in five mainland regions, namely Iringa, Rukwa, Mwanza, Singida and Mtwara. A total of 2,000 additional interviews were conducted, oversampling the districts in such a way as to create sufficient statistical accuracy to provide district level analysis.

As this oversampling in the five mainland regions skews the unweighted data towards them, it is therefore important to always apply the weights provided to avoid an inaccurate national or regional level statistical output.

Statistical accuracy

Results from the survey can be disaggregated by main economic activity (here defined by the main source of income, such as farming and/or small business activities) as well demographics (e.g. gender, age group), location (rural or urban) and the socio-economic status of adults. Furthermore, the sample is representative on a regional level for all regions surveyed.

In addition, the scope for FinScope Tanzania 2017 has been expanded to allow results to be representative at district level for five regions in the Mainland, Singida, Iringa, Rukwa, Mtwara and Mwanza.

When disaggregated at this level, the survey results will maintain a maximum margin of error of 5% and a confidence interval of 95%.

Data Use Agreement

By the act of downloading and employing this data, the user agrees to the following:

- FinScope Tanzania 2017 data is freely provided in its “raw” form, for the purpose of legitimate non-profit research only.
- FSDT provides no warranty, expressed or implied, as to the accuracy, reliability or completeness of this data.
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- FinScope Tanzania 2017 data has received NBS approval under the 2015 Statistics Act. Authors of any academic papers, reports or other published work based on this data are required to acknowledge FinScope Tanzania 2017 in the text as follows:
 - For papers, reports, other outputs: “The findings in this report /output are based on data collected by FinScope Tanzania 2017. The findings, interpretations, and conclusions expressed in this report/output are entirely those of the authors and do not necessarily represent the views of FinScope Tanzania 2017.” This acknowledgement should be in a prominent place.
 - For stand-alone graphs, tables, stand-alone facts: “FinScope Tanzania 2017” below the graph, table or fact.
- Users are kindly requested to inform FSDT of any publication based on FinScope Tanzania 2017 data by sending an email to info@fsdt.or.tz. Please enclose a soft copy of the report or publication.