



Analysis for the Q & A session of the launch

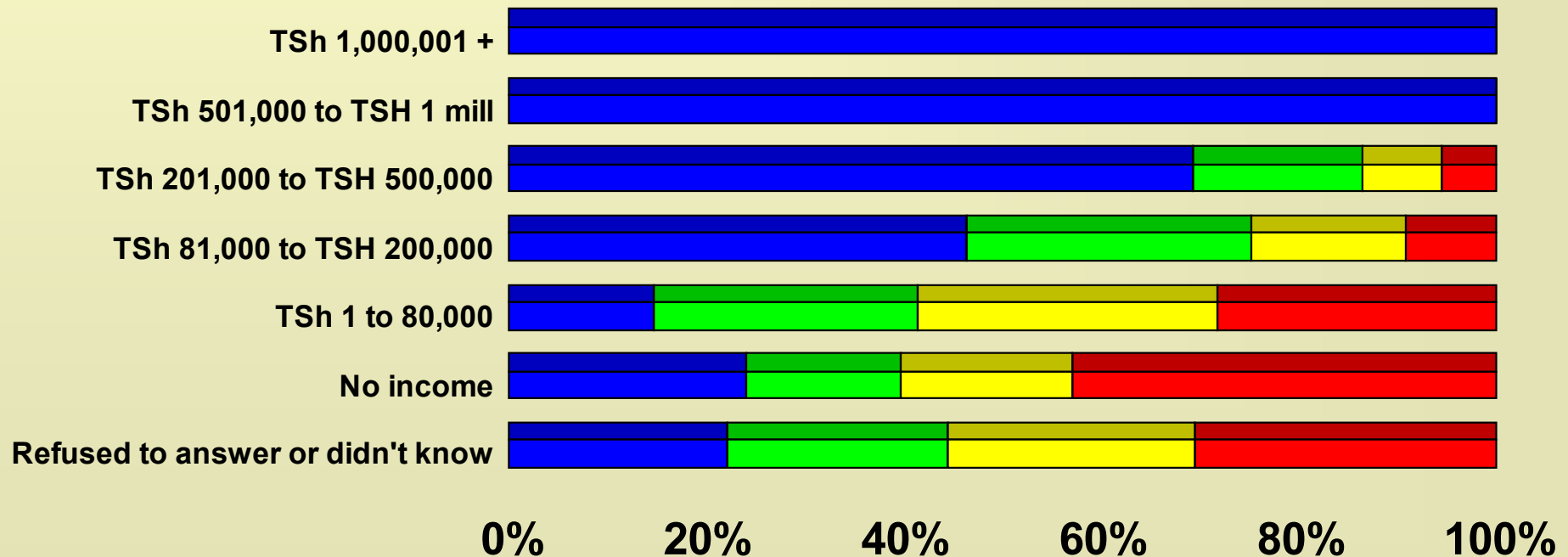
FinScope 2009



Access and income

Access Strand by personal monthly income brackets

■ Formal
 ■ Semi-formal
 ■ Informal
 ■ Excluded





October 2009



October 2009



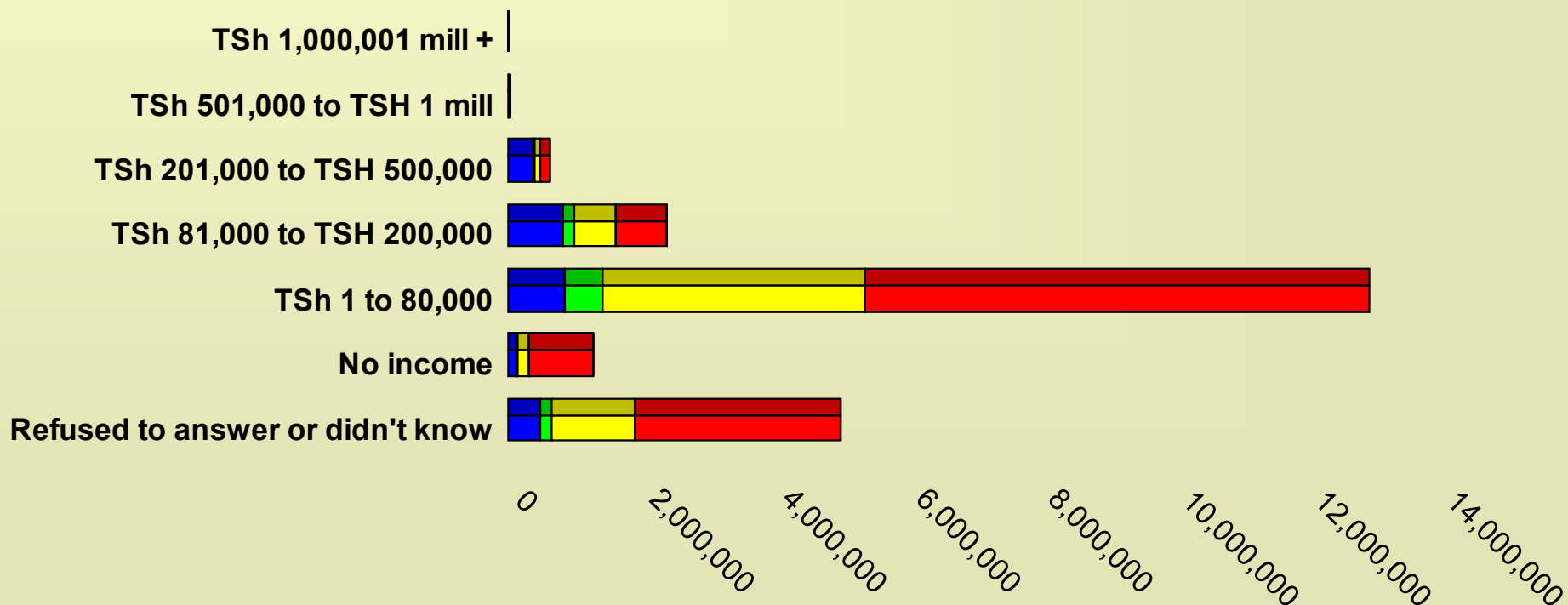
Access Strand by personal monthly income brackets

■ Formal

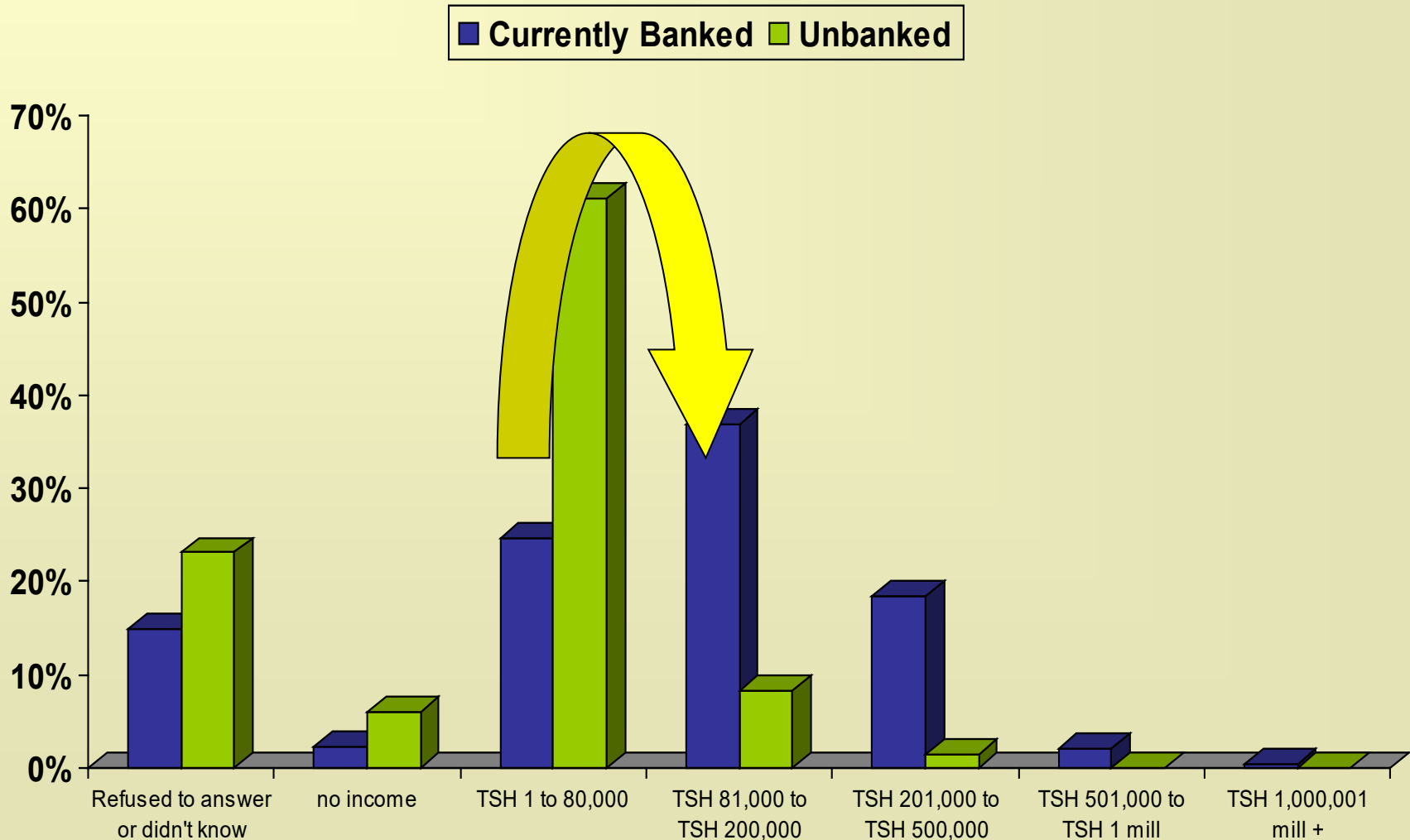
■ Semi-formal

■ Informal

■ Excluded



Transition zone

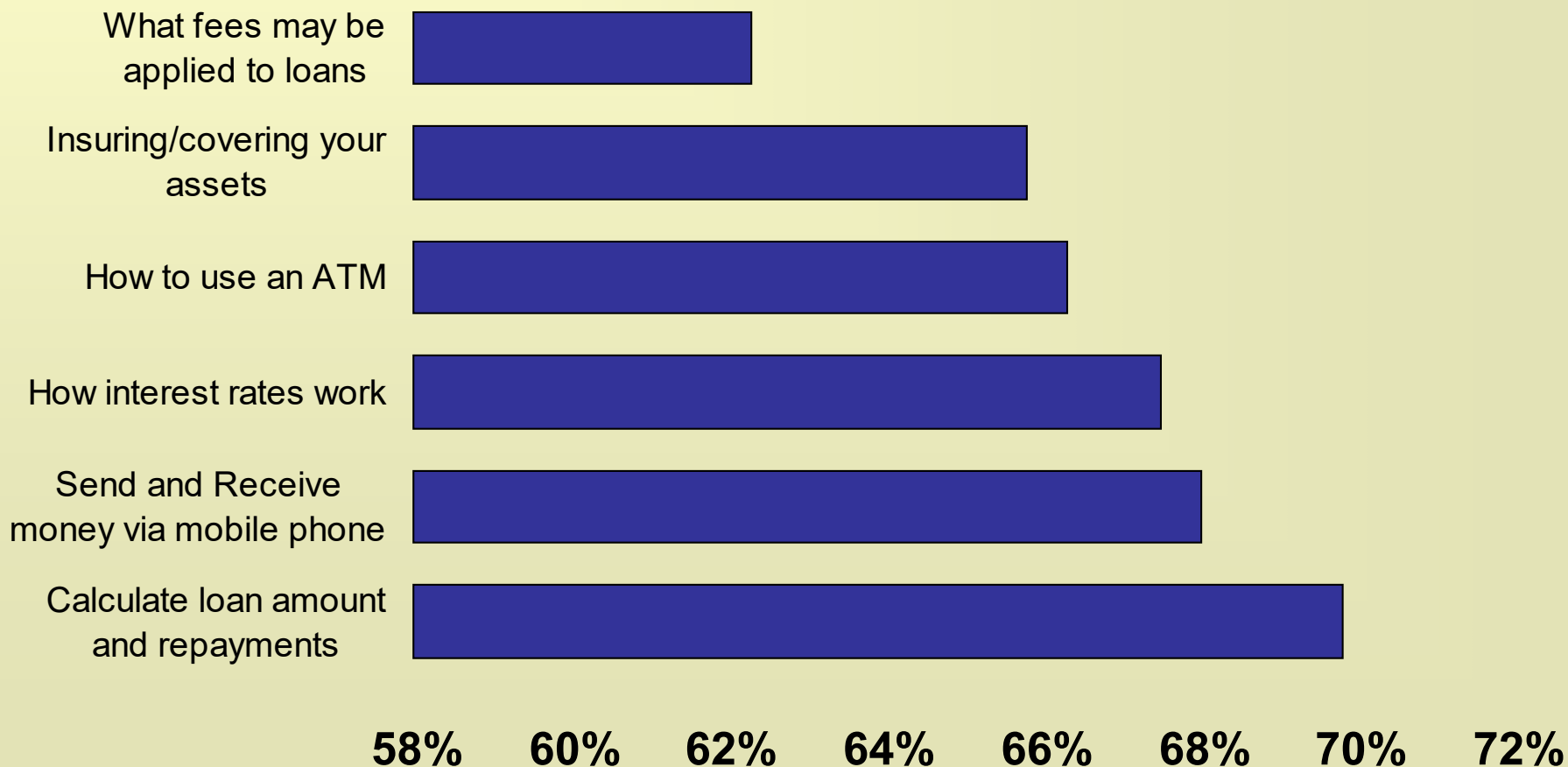




Areas of finance about which
people would like to be
educated or informed



Over 60% of the adult population wants to be educated or informed about...



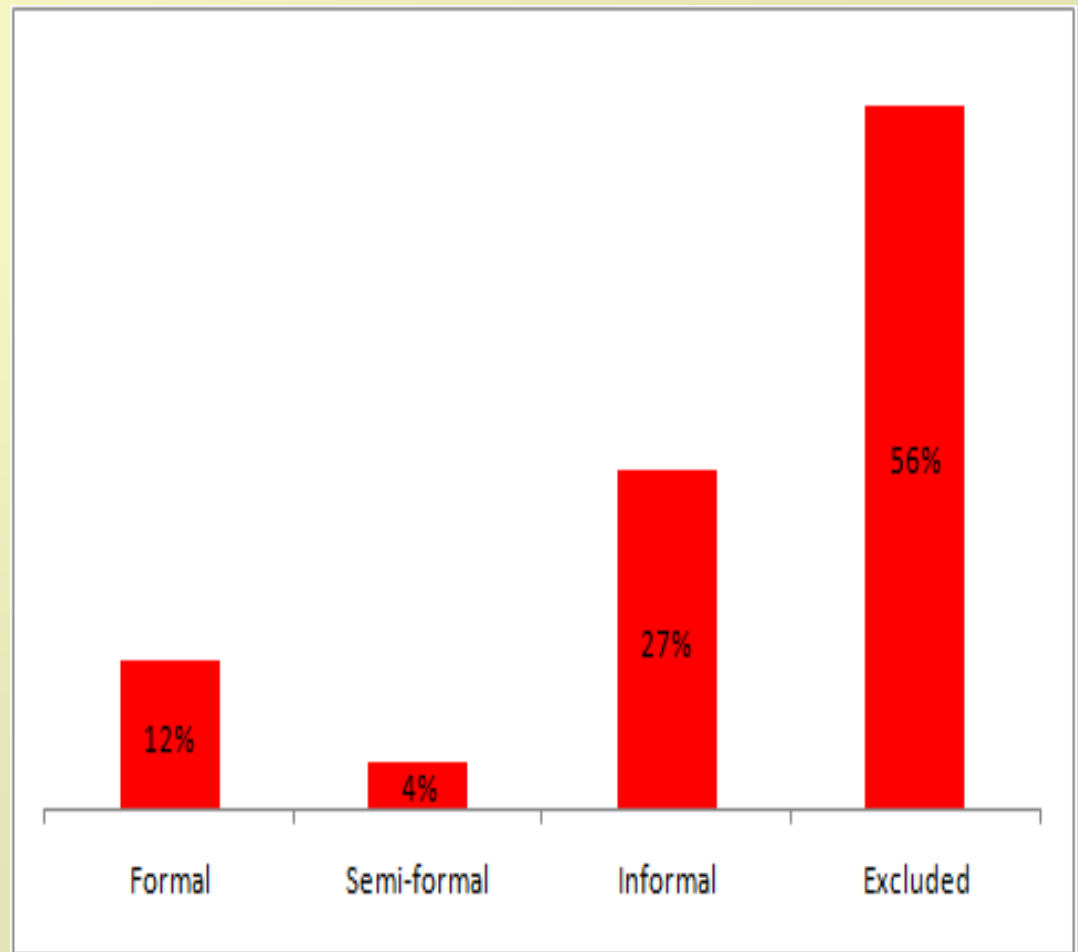


Financial education wanted

As you will see from the following slide, there is a high level of demand for financial education across the board. By examining various segments in the Access Strand we can observe the different patterns of need.

Analysis by Access Strand

- Important to understand the priority of needs by the various segments of the Access Strand.
- Following slides indicate the information needs in order of importance, for the various segments of the Access Strand.
- Data represents a chi-squared analysis and significance ranking of the variables.





Financially excluded

1. How to be able to save more
2. How to open a bank account
3. None of the above
4. How to use an ATM



Informally included

1. How to open a bank account
2. How to manage your money effectively
3. How to be able to save more
4. How to send and receive money via mobile phone



Semi-formally included

1. How to use an ATM
2. Insuring/covering your life
3. Understanding charges/fees
4. How interest rates work
5. Insuring/covering your assets
6. What fees may be applied to loans
7. Calculate loan amount and repayments
8. How to apply for a loan
9. How to open a bank account
10. How to send and receive money via mobile phone
11. How to manage your money effectively



Formally included

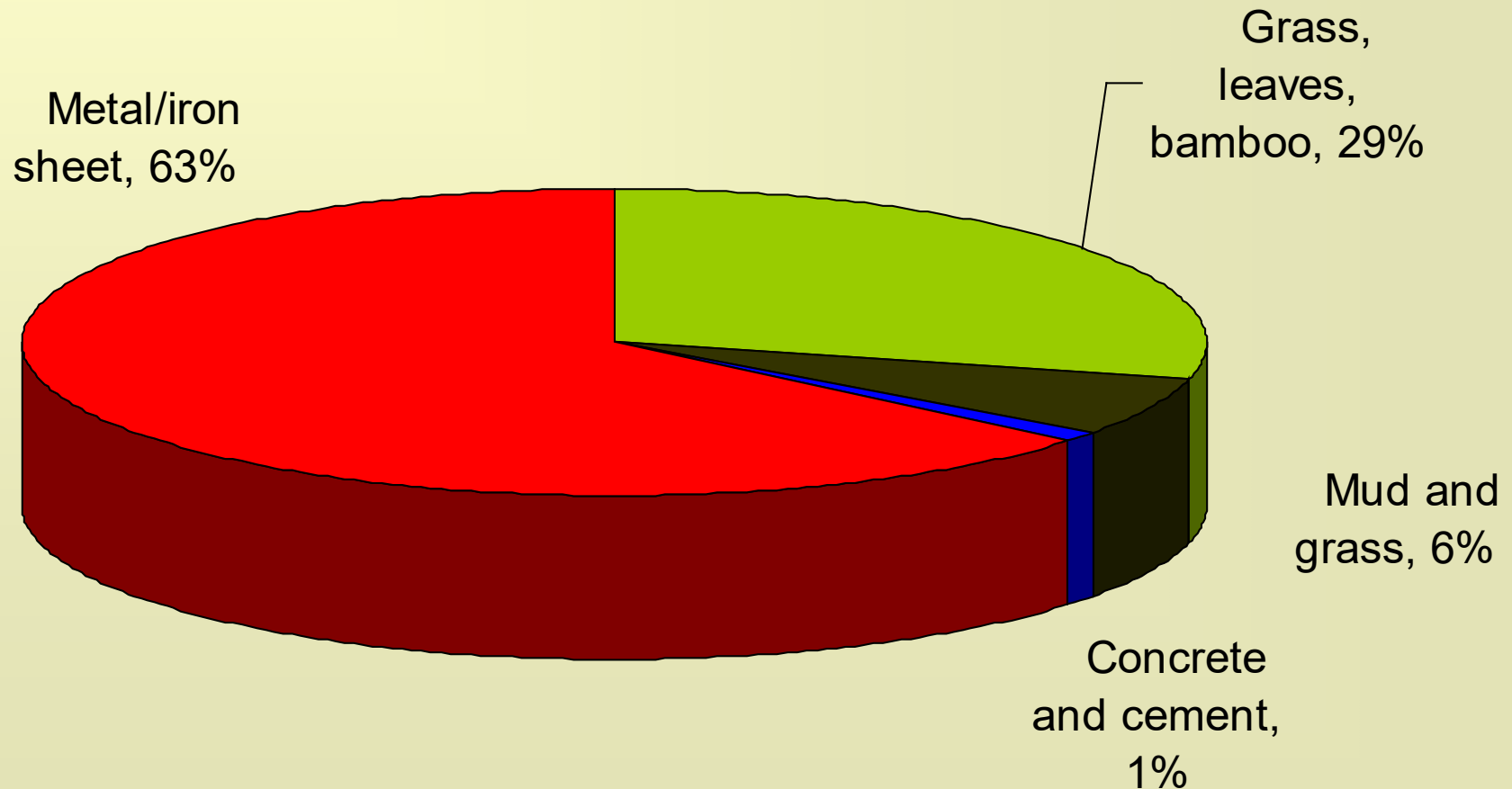
1. How interest rates work
2. How to better understand products
3. Understanding charges/fees
4. What fees may be applied to loans
5. Insuring/covering your assets
6. Insuring/covering your life



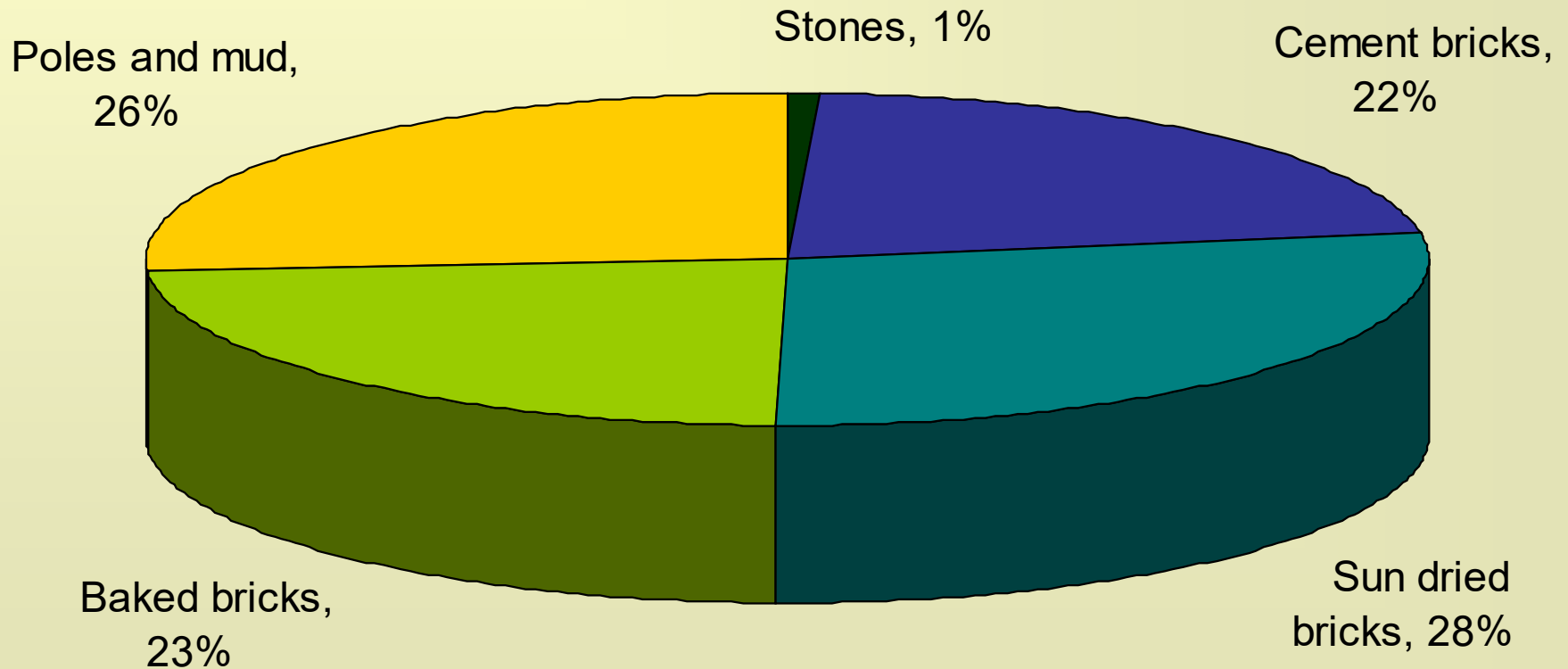
Financial education wanted

- How to be able to save more 85%
- How to open a bank account 79%
- How to manage your money effectively 77%
- How to apply for a loan 74%
- Insuring/covering your life 73%
- Understanding charges/fees 71%
- How to understand products better 71%
- Calculate loan amount and repayments 70%
- How to send and receive money via mobile phone 68%
- How interest rates work 68%
- How to use an ATM 66%
- Insuring/covering your assets 66%
- What fees may be applied to loans 62%

Predominant roofing material



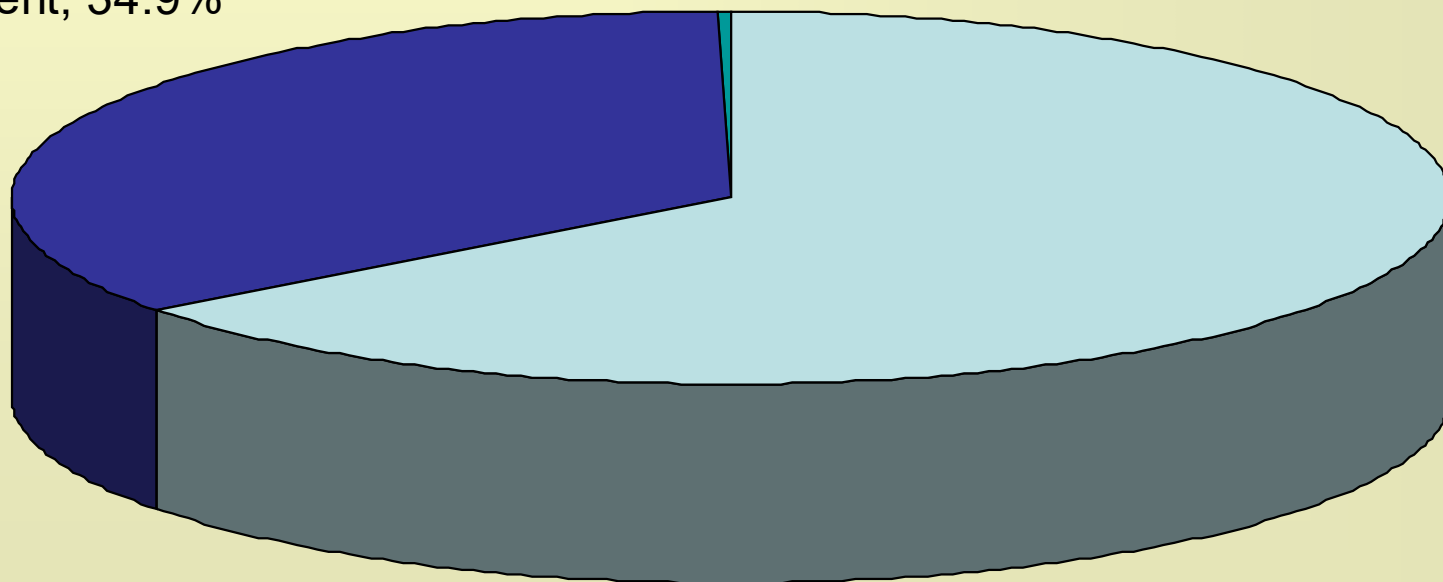
Predominant material used for walls



Predominant flooring material

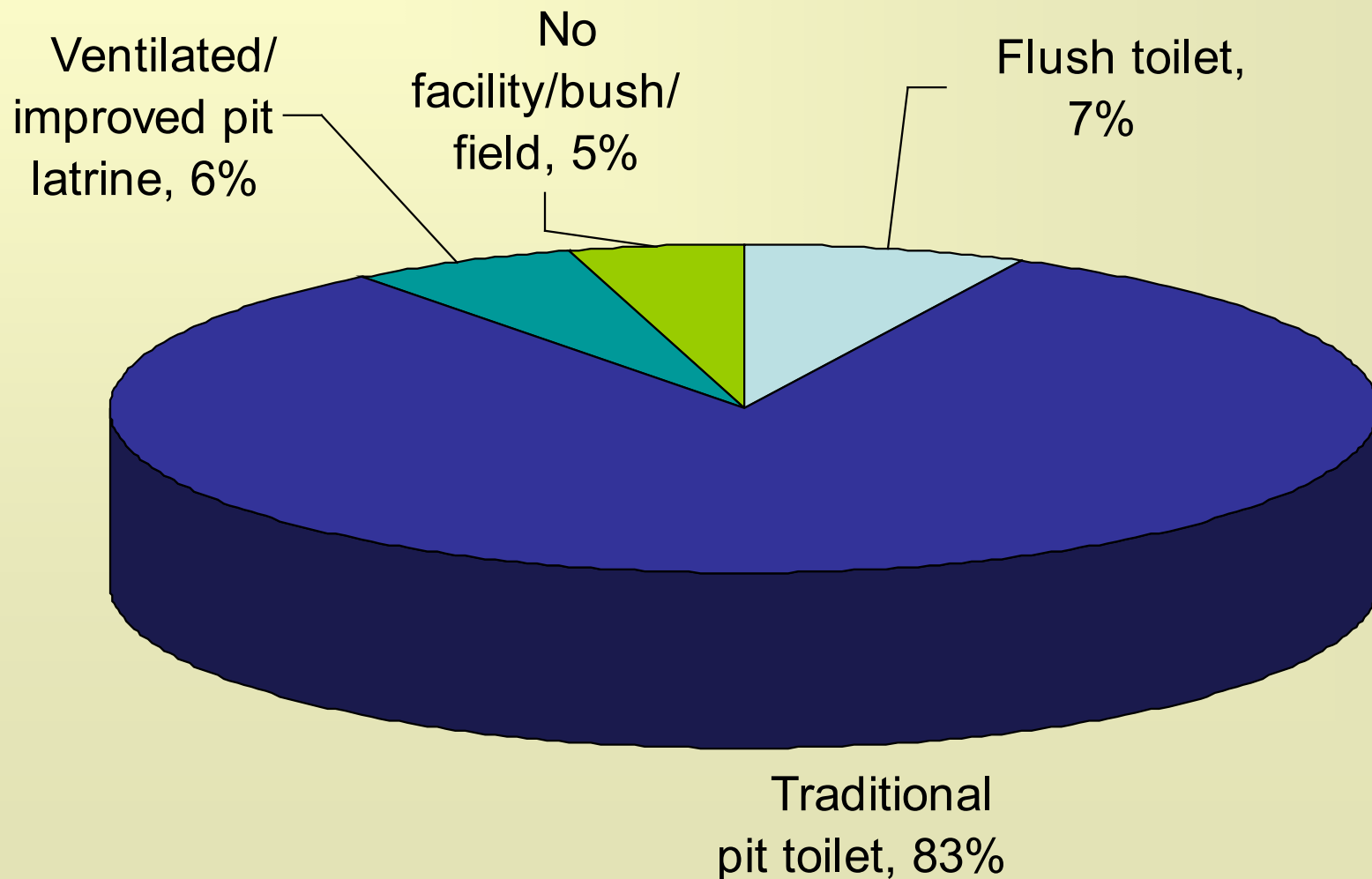
Concrete and
cement, 34.9%

Tiles, 0.4%

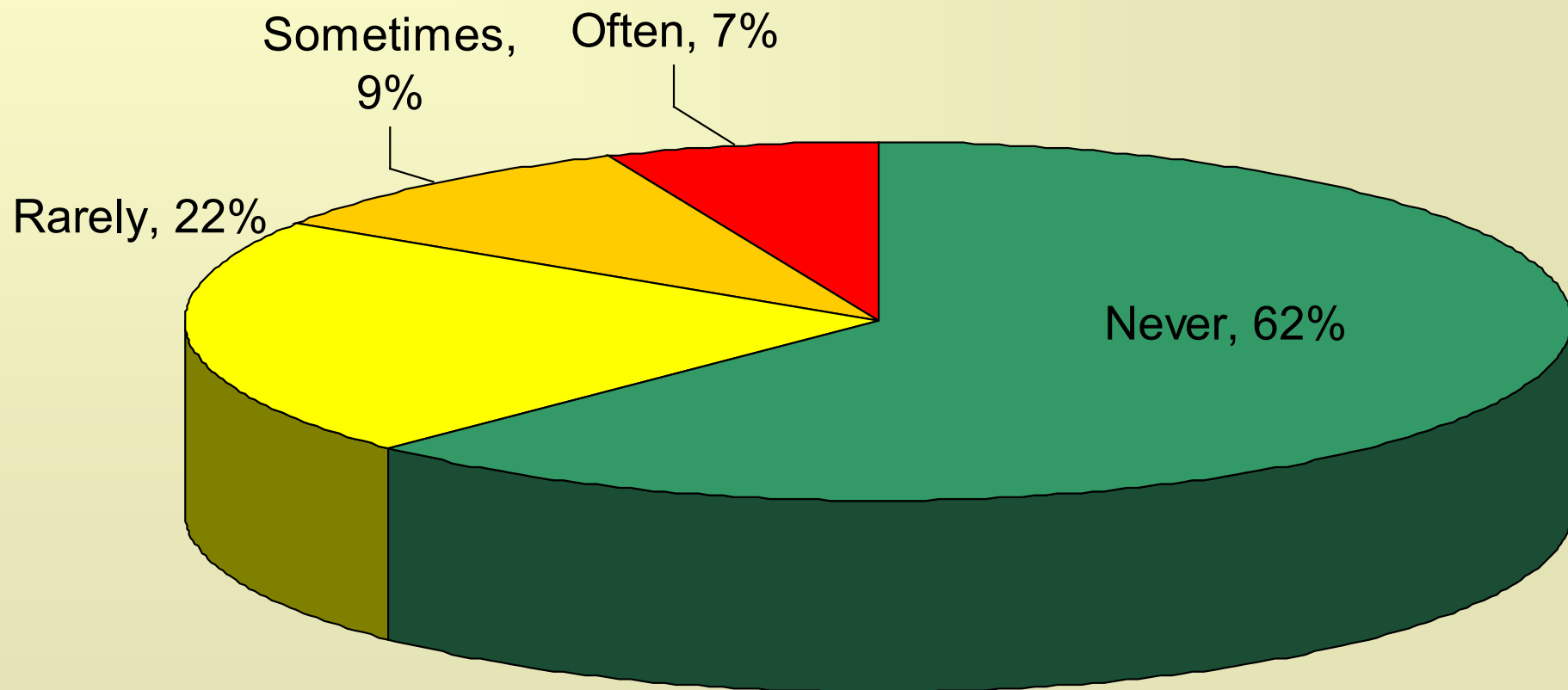


Earth, 64.7%

Toilet facility



How often did people go without food in the past year

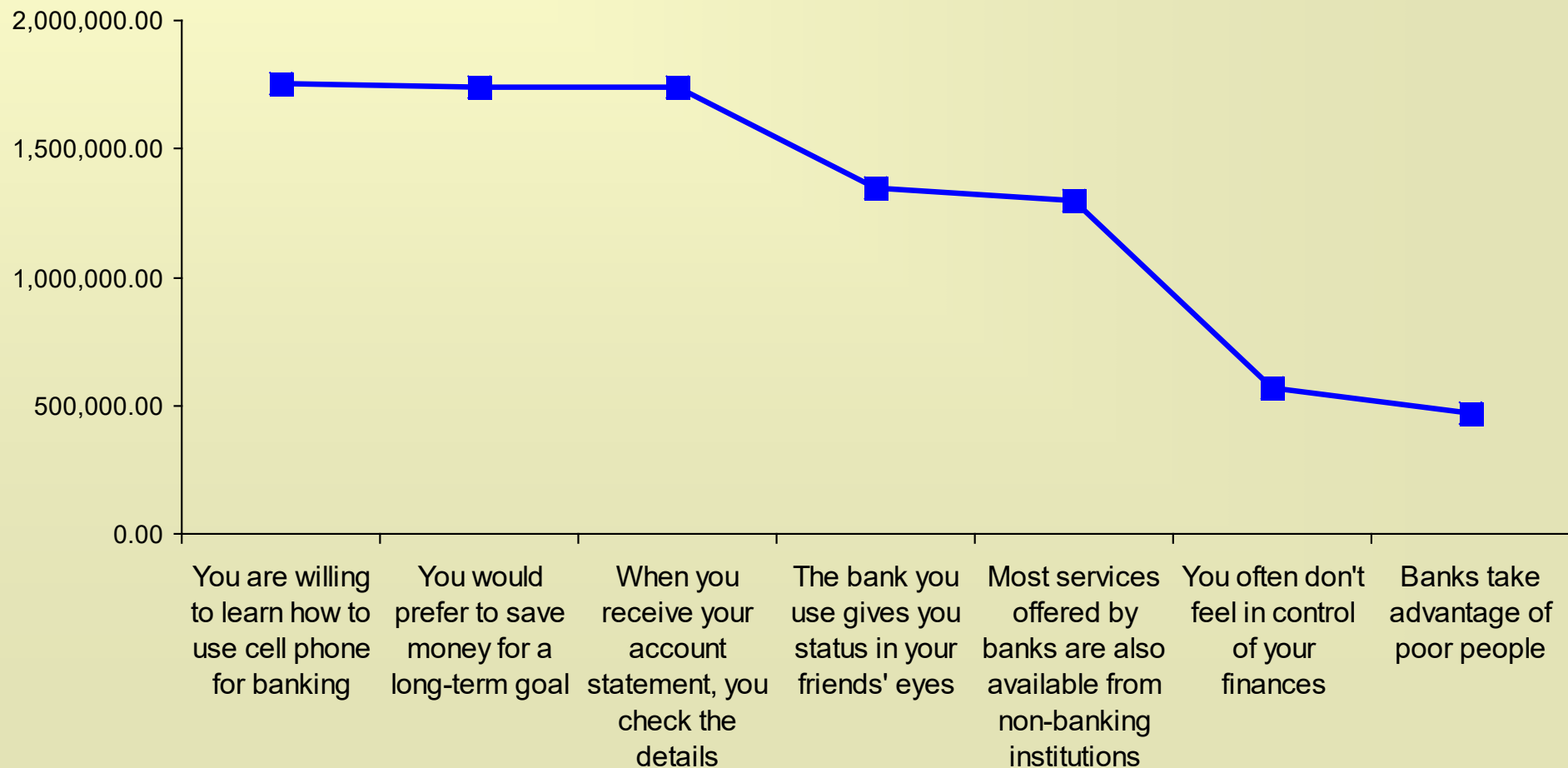




**Banking statements of
1.9 million account
holders**

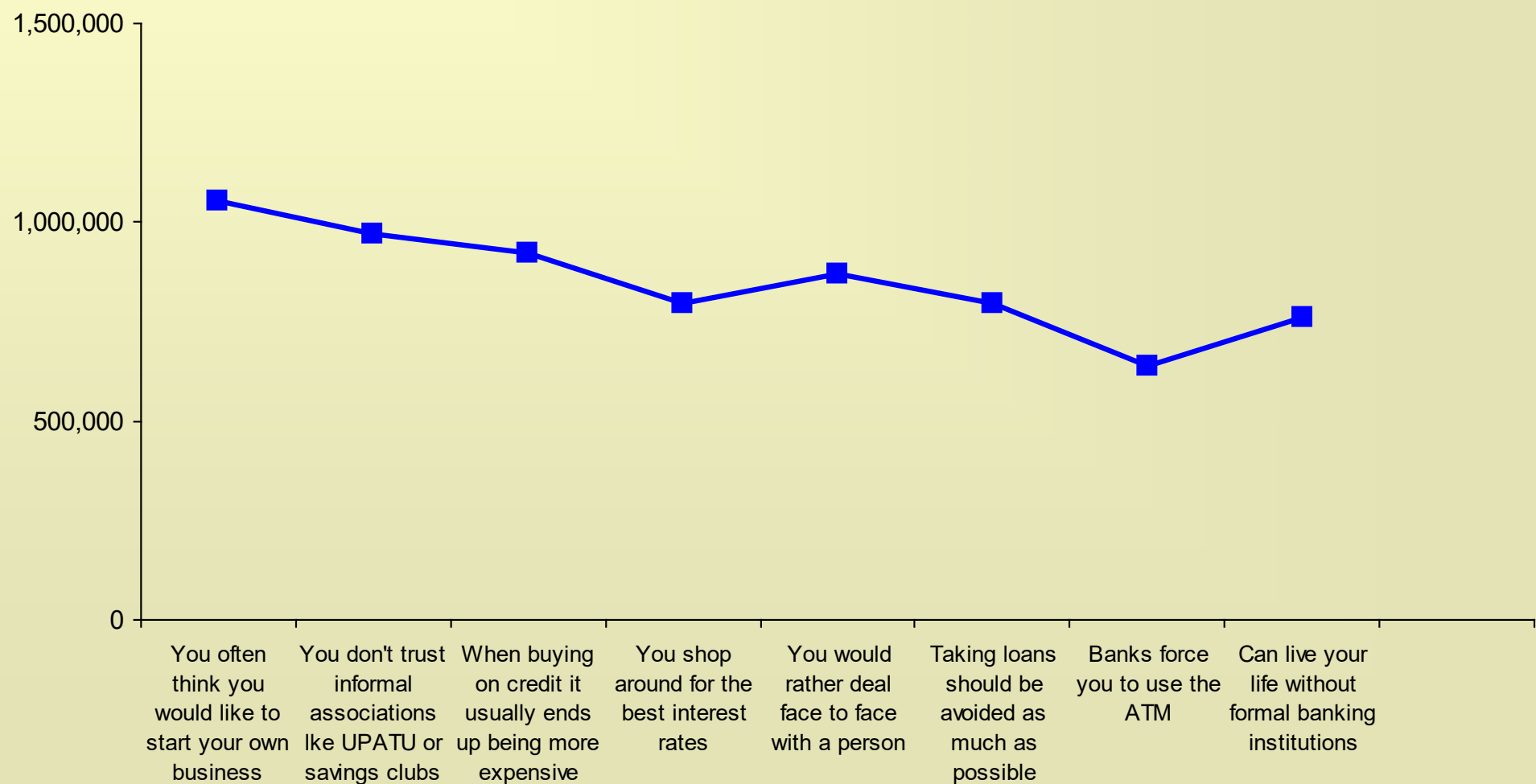


Banking statements of 1.9 million account holders





Banking statements of 1.9 million account holders

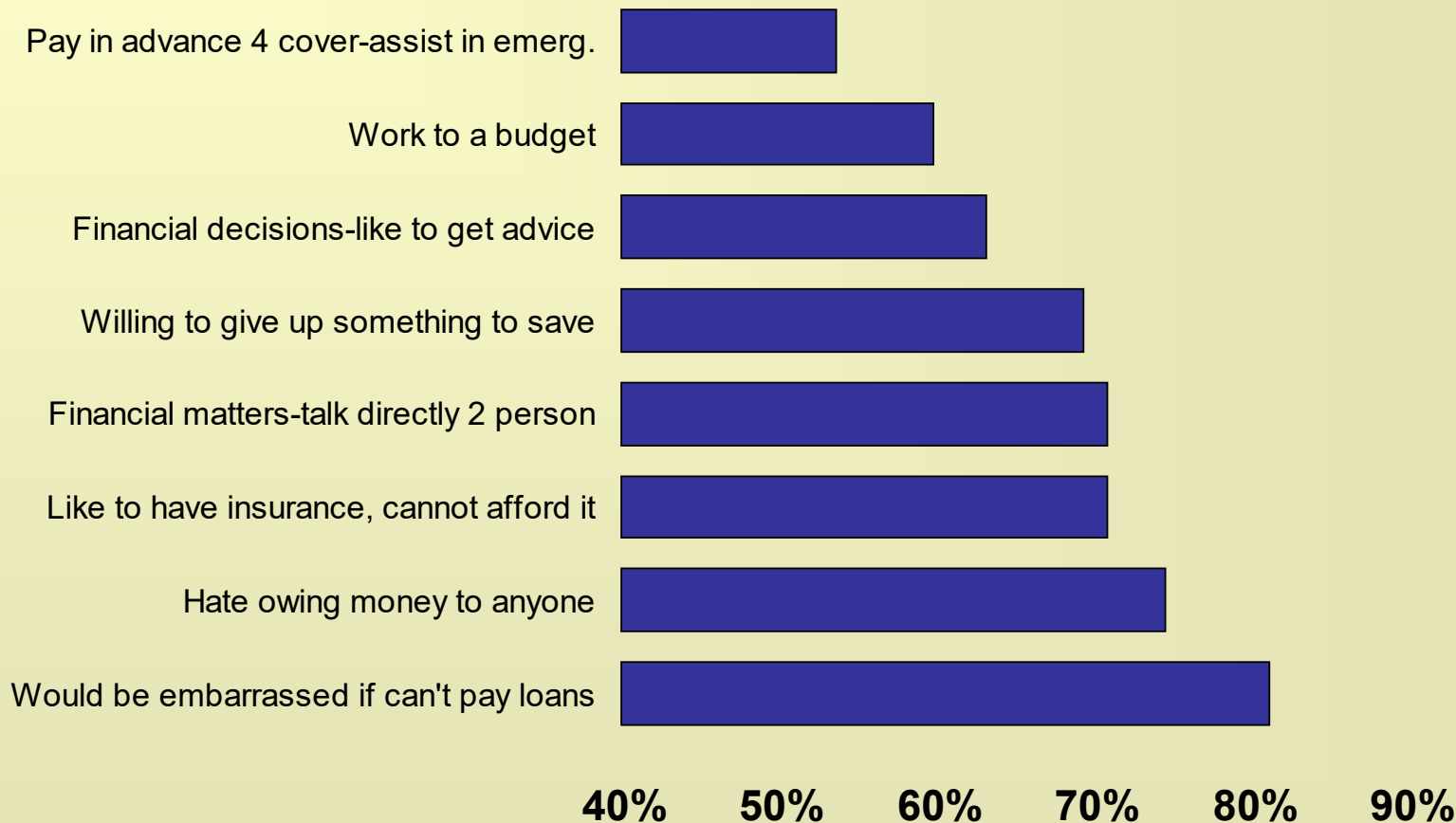




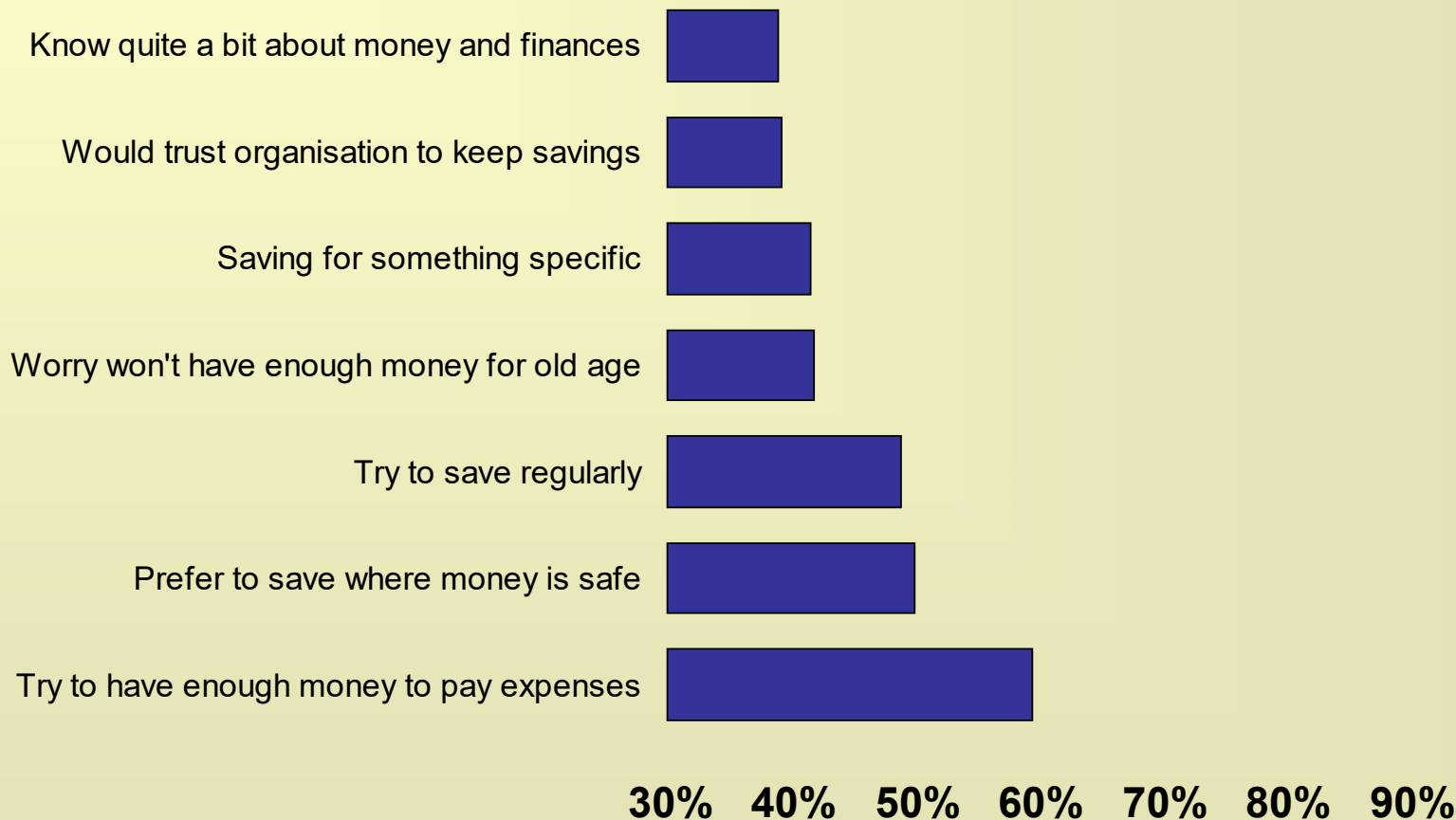
Financial perceptions of the adult population



Financial perceptions I

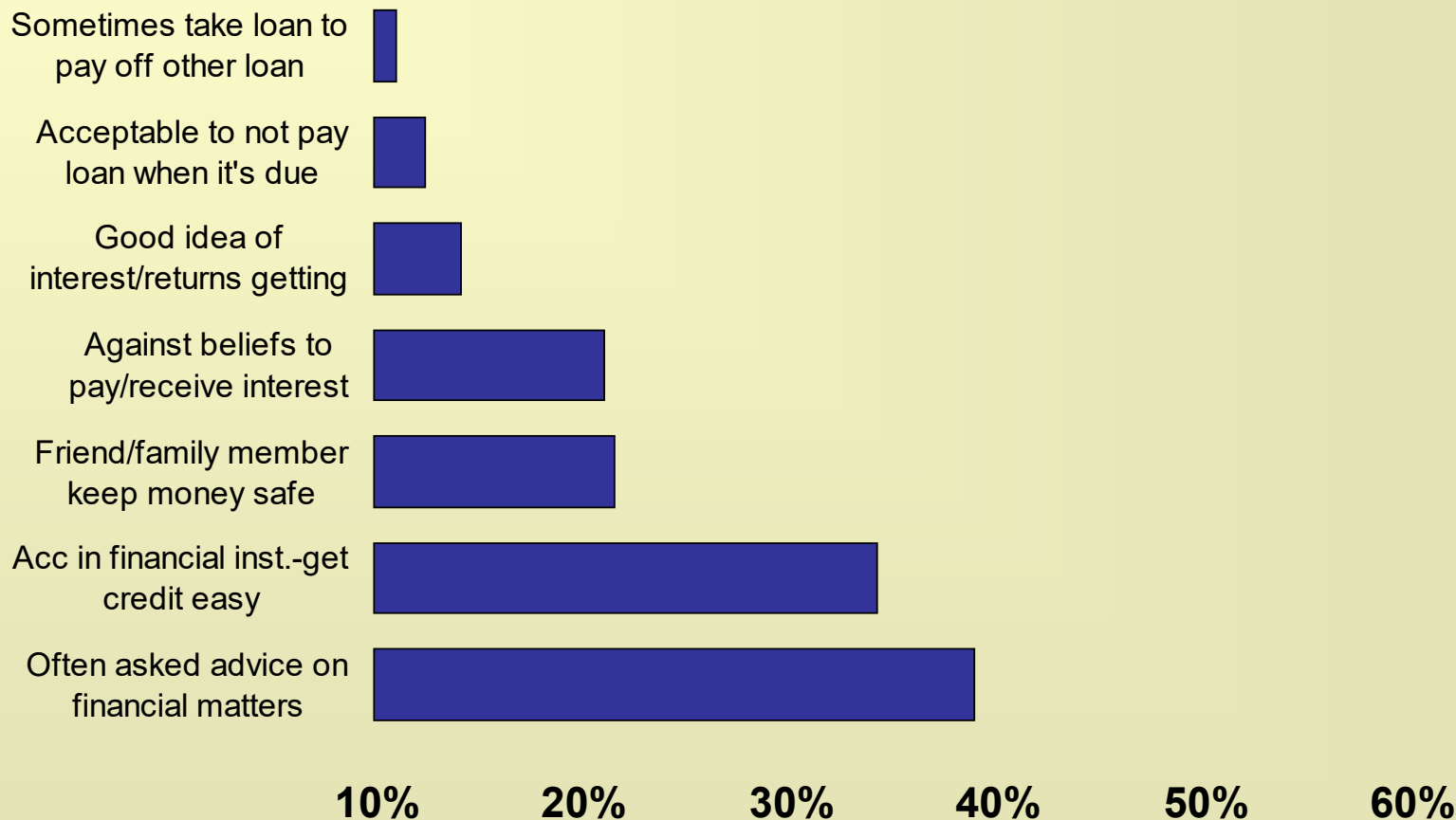


Financial perceptions II



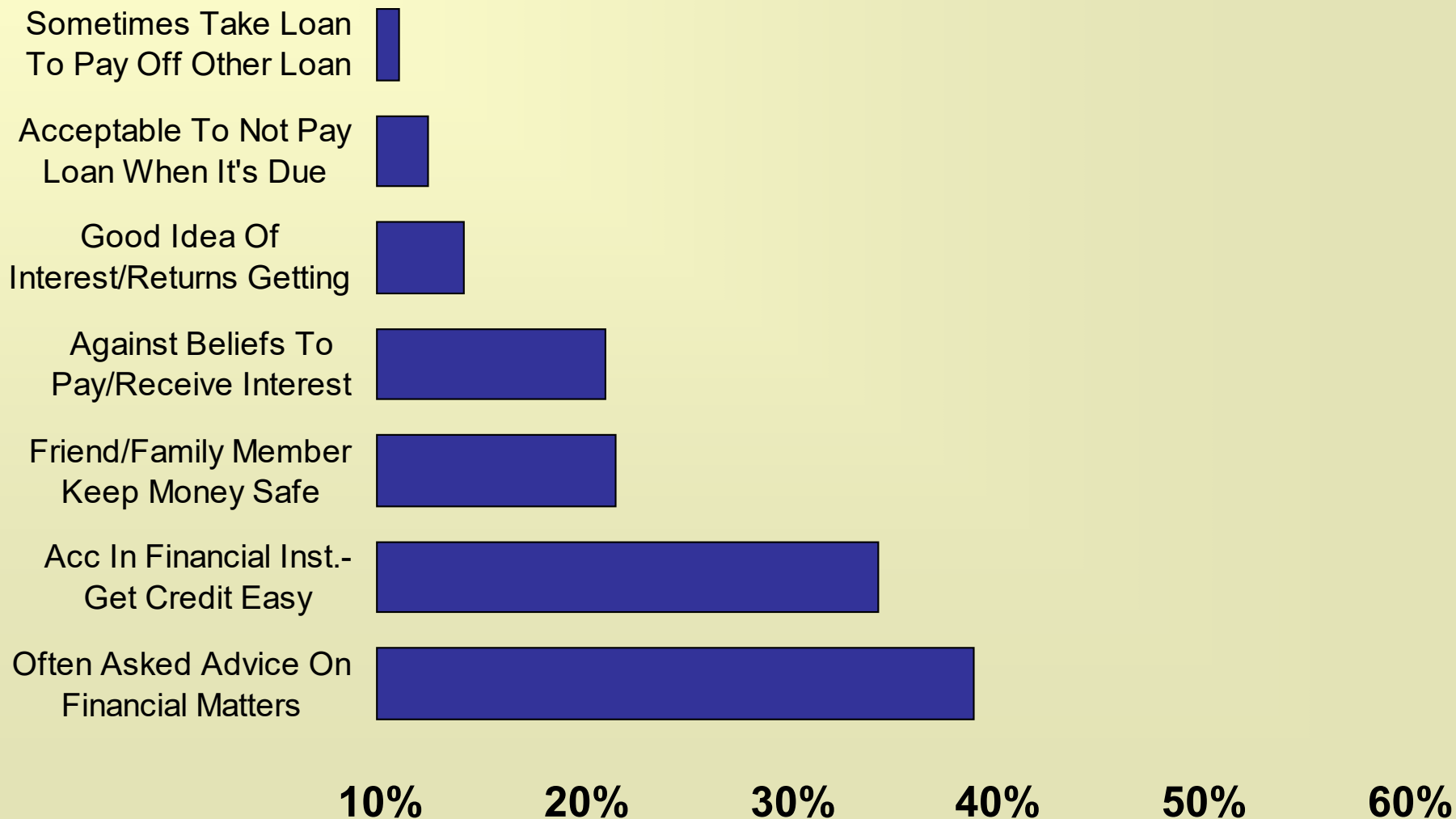


Financial perceptions III





Financial perception III

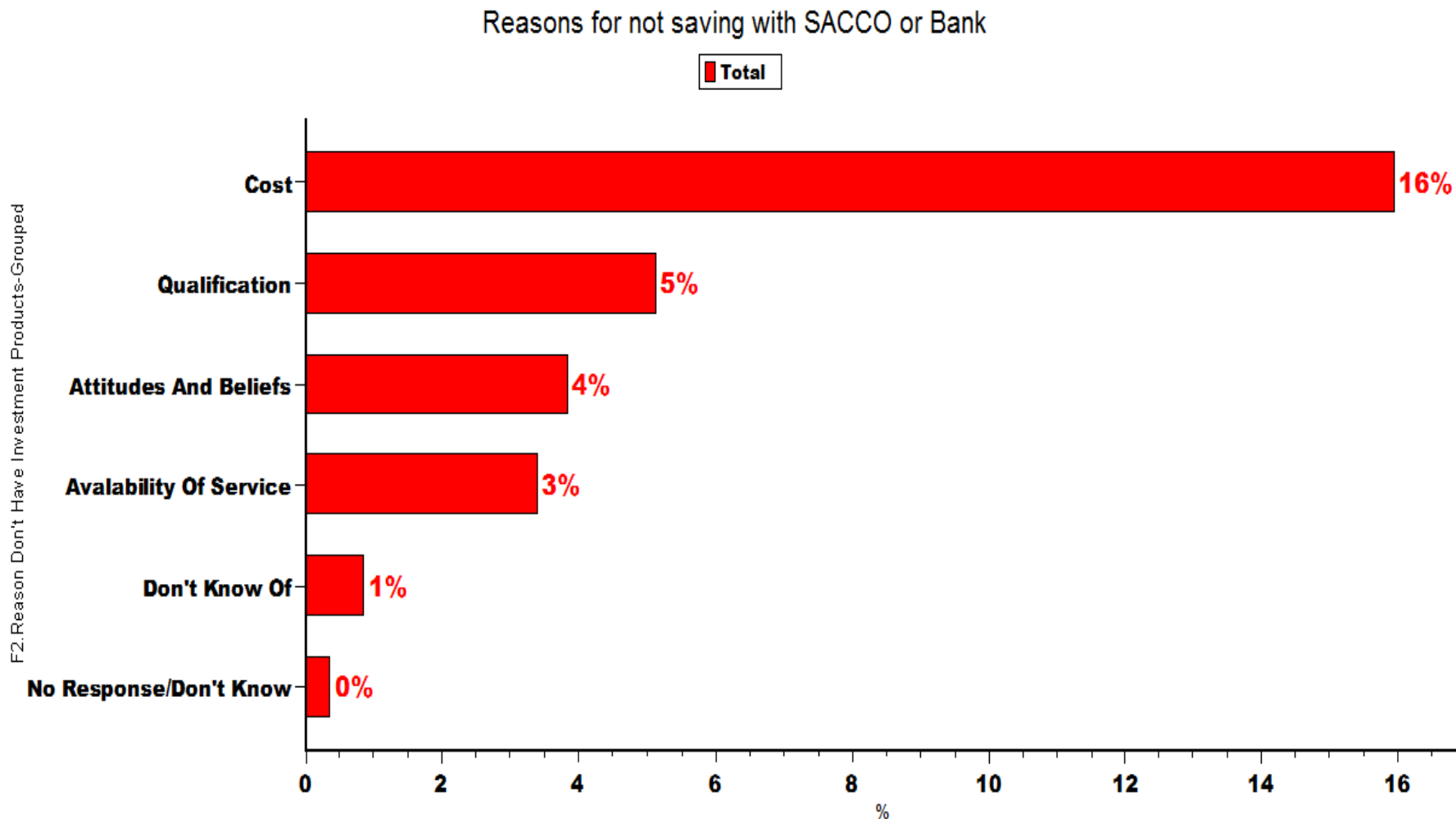




Access frontiers

SACCOS or bank saving

Reasons for not saving at SACCOS or bank



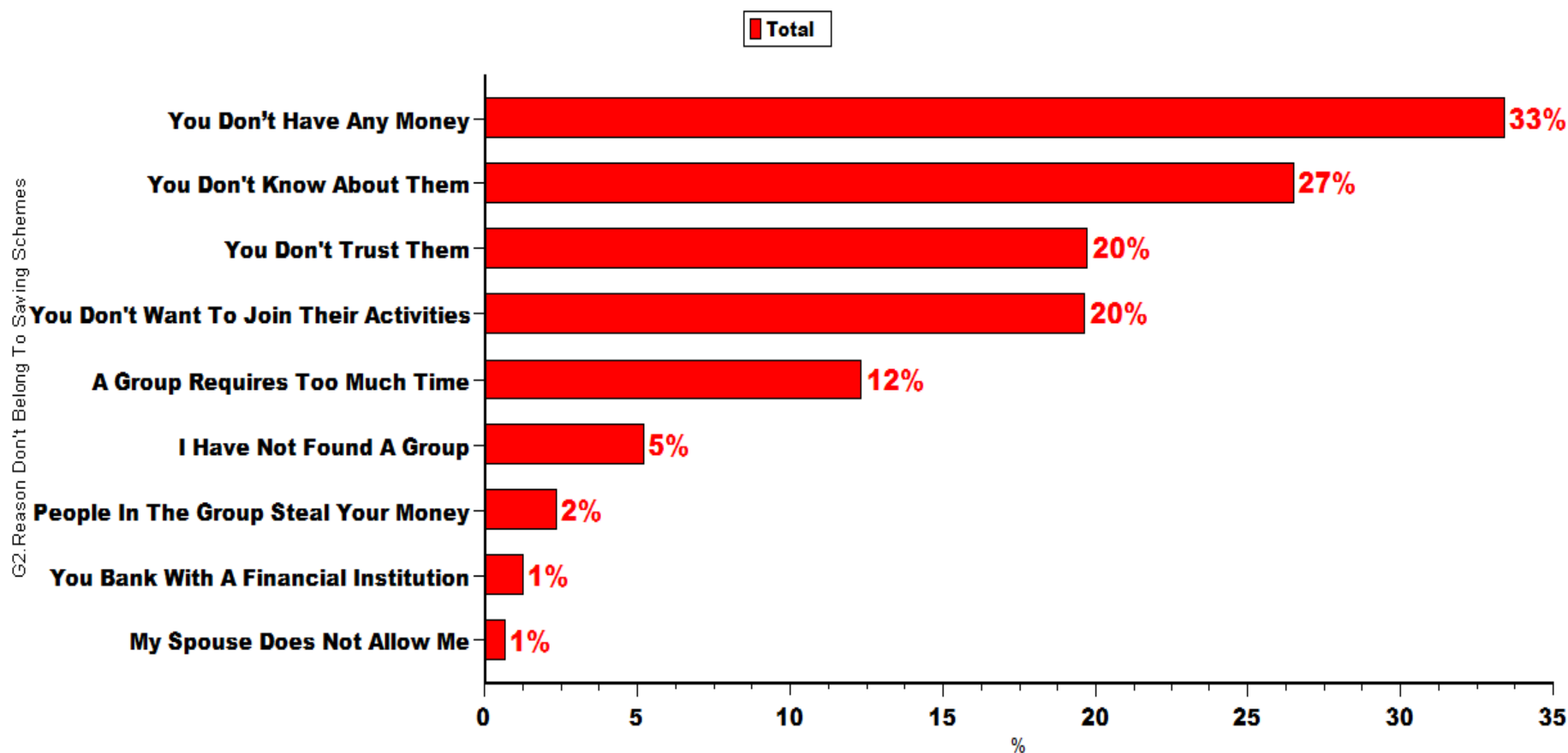


Access Frontiers

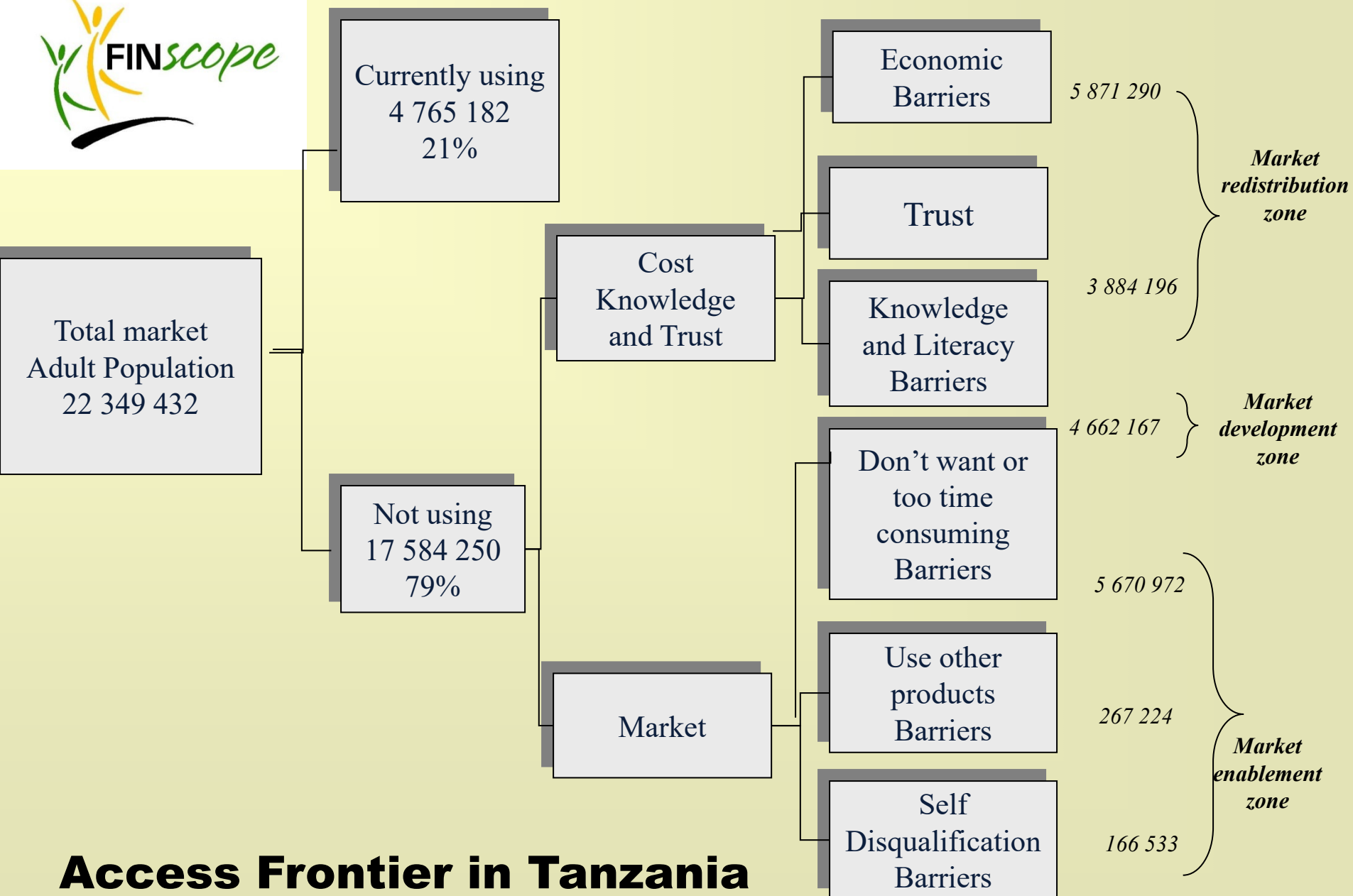
Informal Saving

Reasons for not belonging to an Informal Group

Reasons not belonging to Informal Savings Groups



Base - No



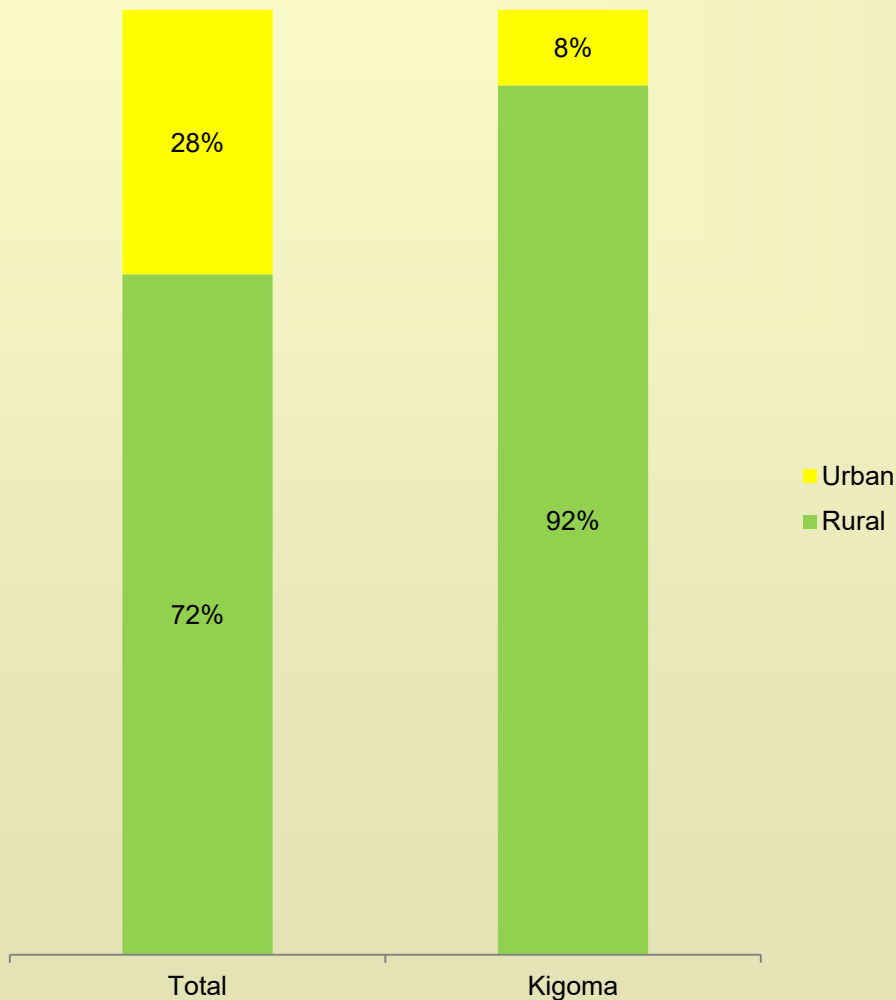
Access Frontier in Tanzania for Informal Savings Groups



KIGOMA

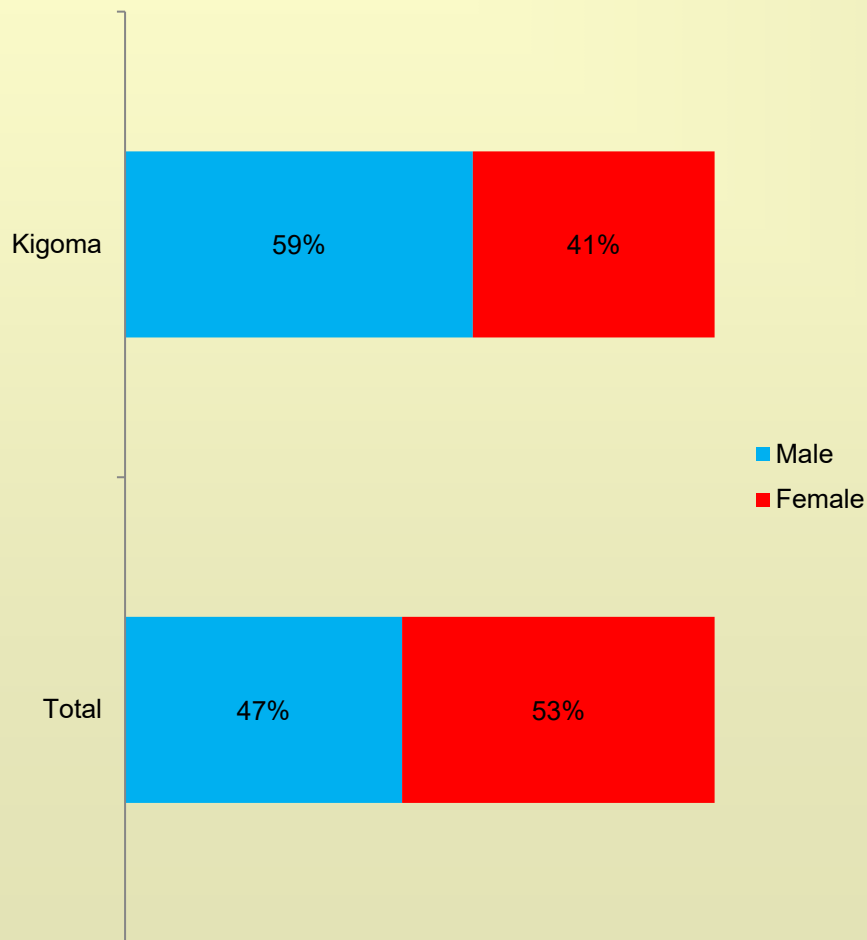
Addressing the anomalies in the financial penetration

Urban versus rural split



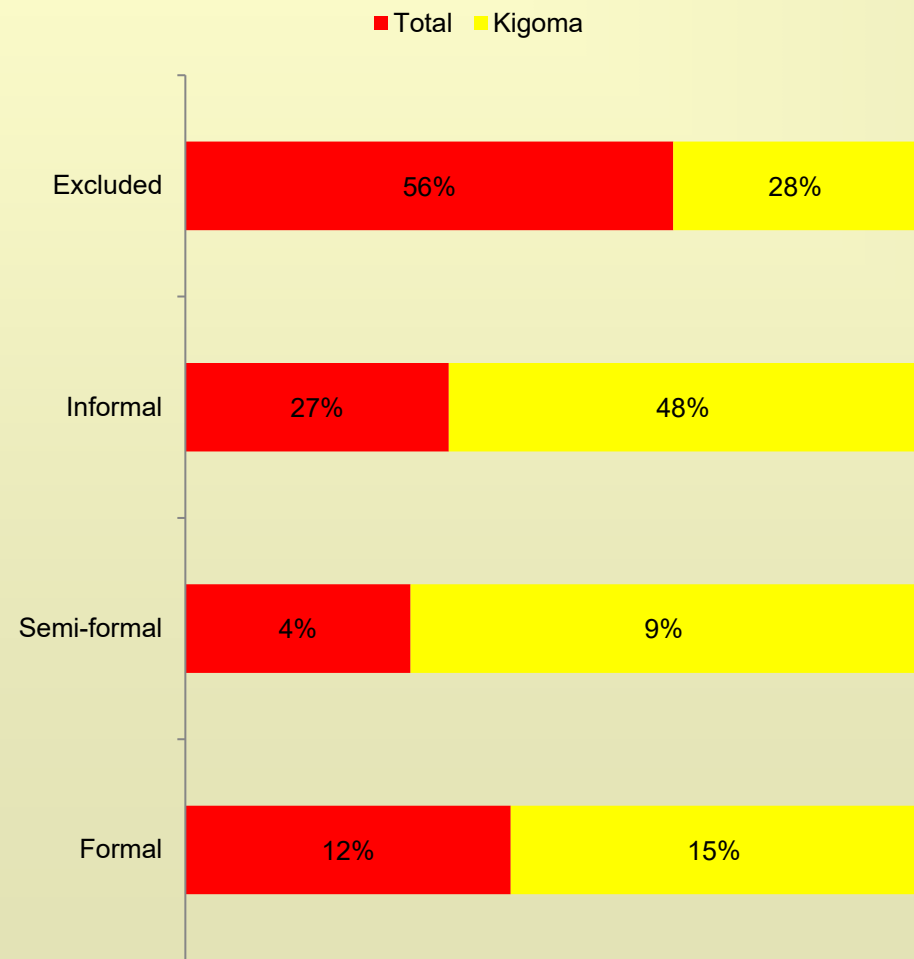
- Kigoma is significantly more rural than the national average
- Conventional wisdom would say that the access to financial services should be more limited

Gender split



- Kigoma has a significantly higher male population compared to the national average.
- Traditionally more males than females have access to finance

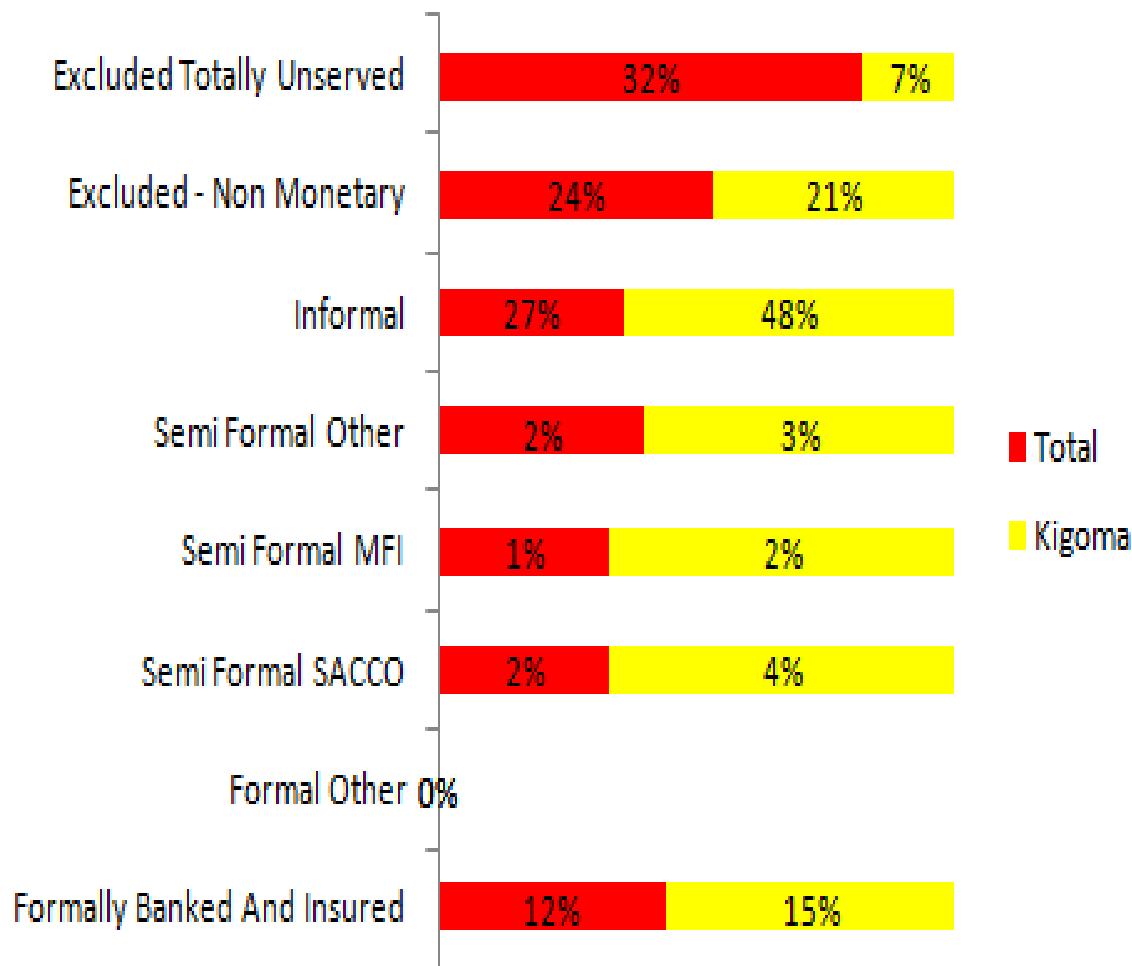
Comparison: headline Access Strand Kigoma versus total Tanzania



- Slightly more formal than national average (only 3% and perhaps not scientifically significantly different)
- 5% more semi formal included than national average
- 21% more informally included than national average
- Therefore significantly fewer excluded than national average

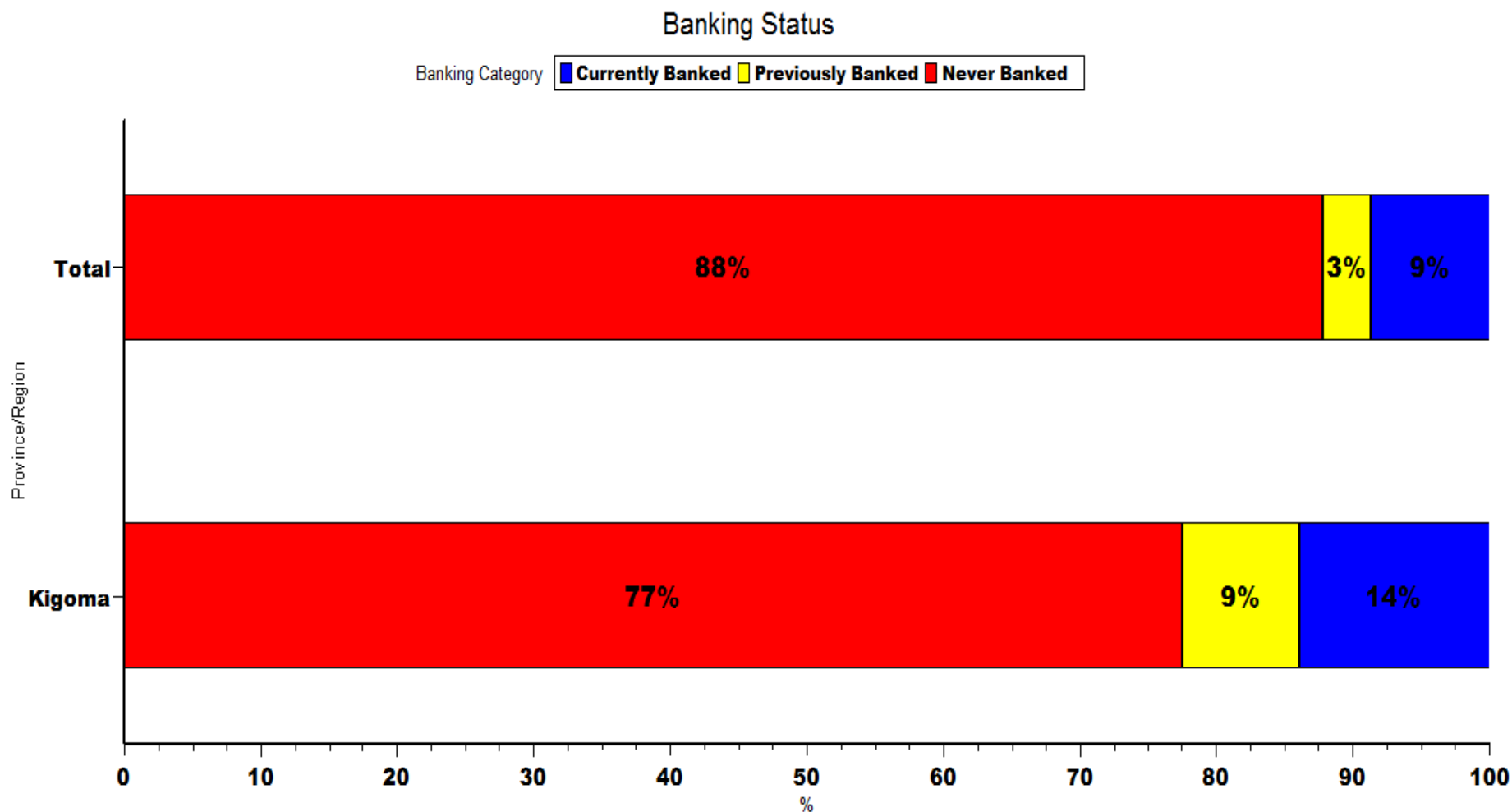
Comparison: detailed Access Strand

Kigoma versus total Tanzania



- There is a significantly greater penetration of informal product usage compared to the national average

Banking status



- Working for a salary is one of the biggest drivers of access to banking
- There are skews in the aspects of working full time for a salary in Kigoma
- Also for working part-time for a salary

