



# Financial Sector Deepening Trust

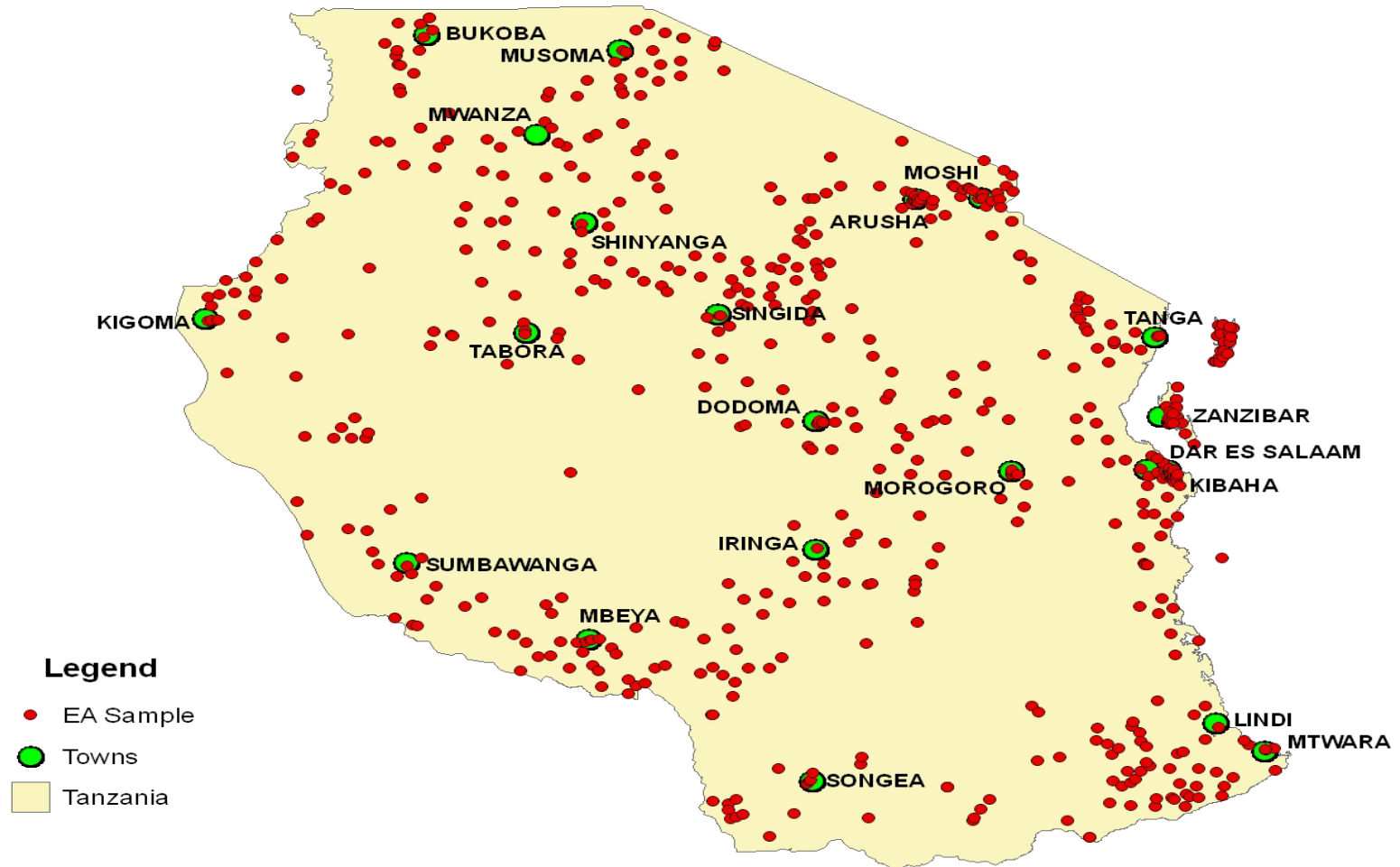
## FinScope 2009



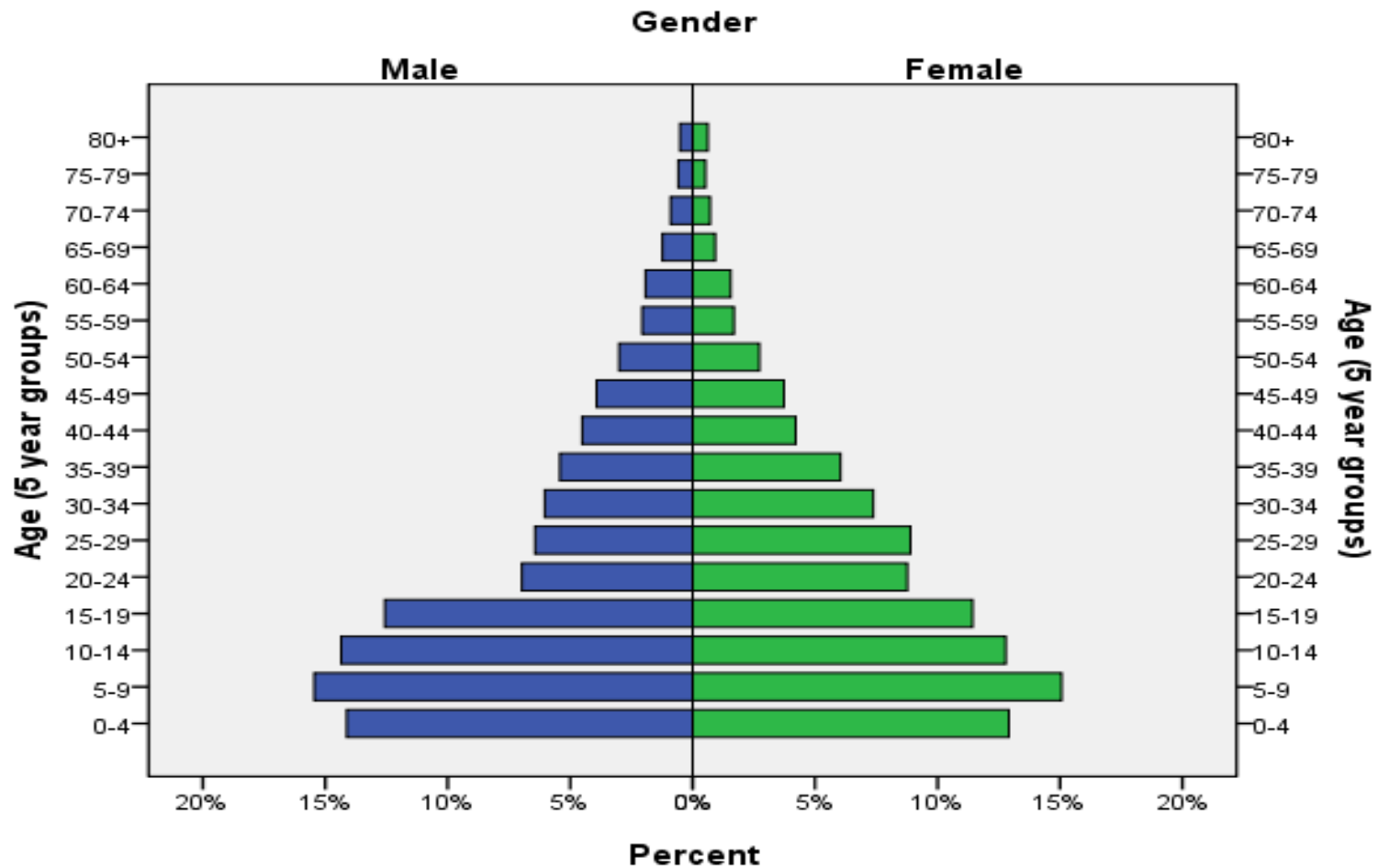
# FinScope – scope of survey

- 2006 survey: First nationally representative financial consumer perception survey
  - Sample size 4,950
- 2009 survey: regionally as well as nationally representative
  - Sample size 7,680

# Nationally representative sample



# Population pyramid: age & gender

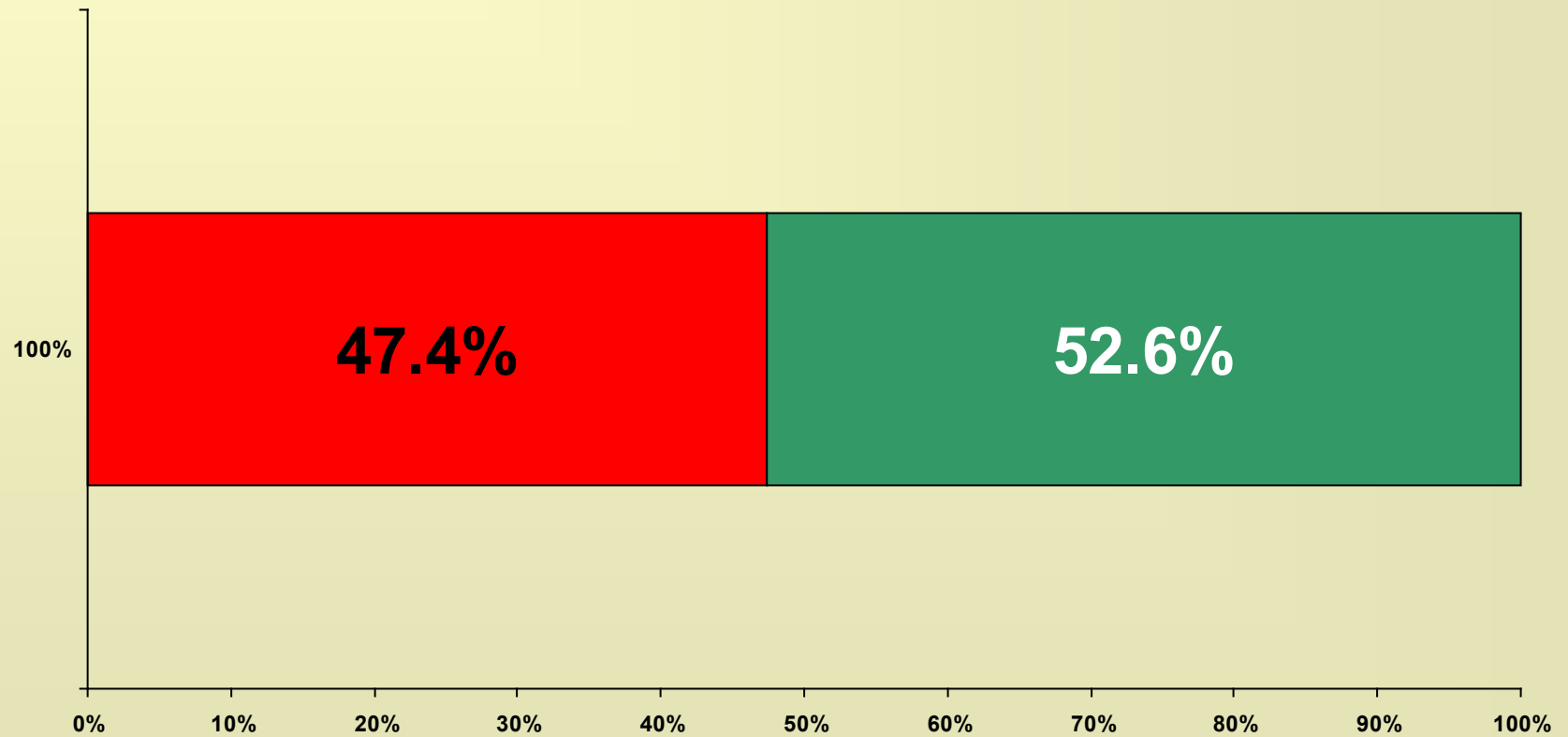




# Demographics

## female – male adult population

■ male ■ female

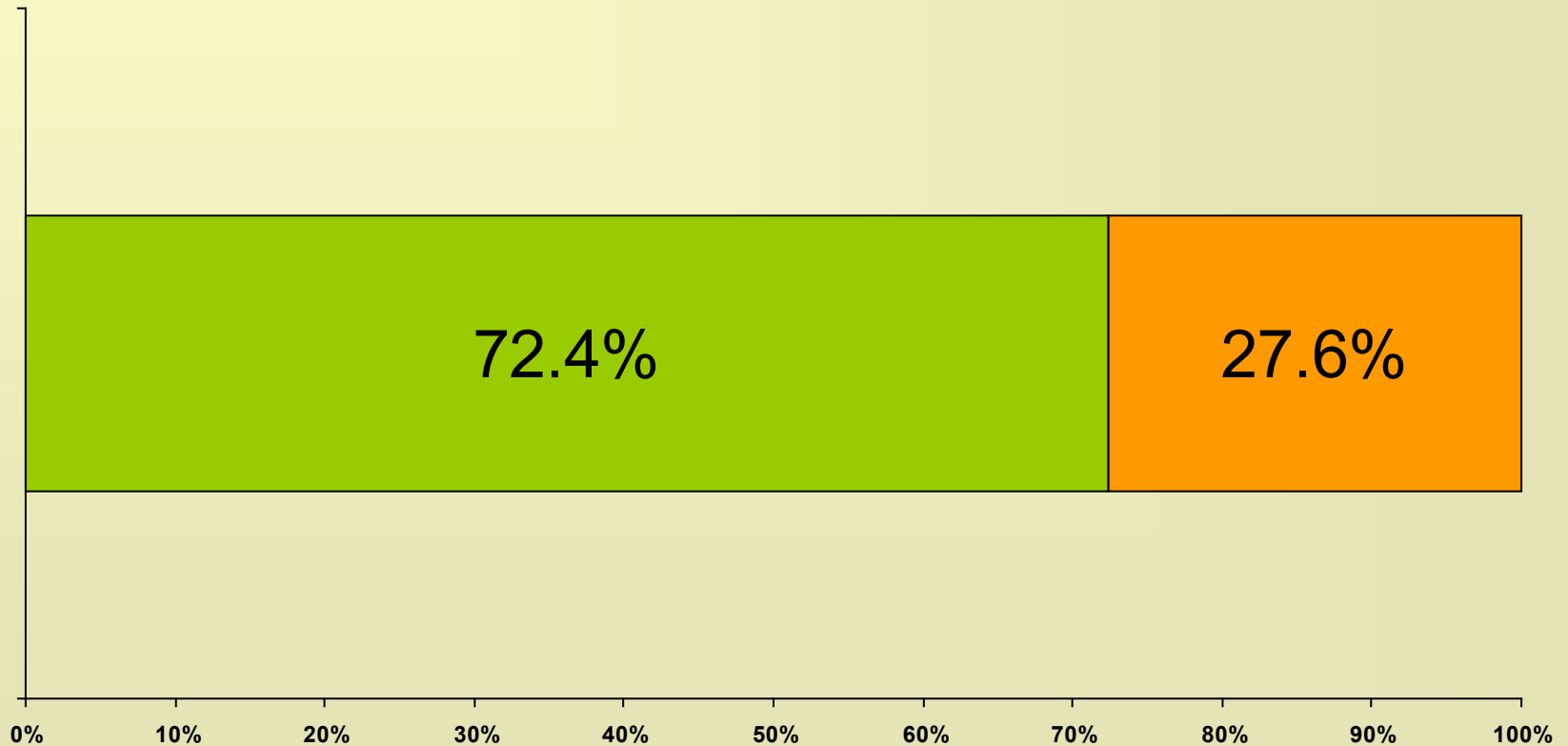




# Demographics

## urban – rural population

■ Rural ■ Urban

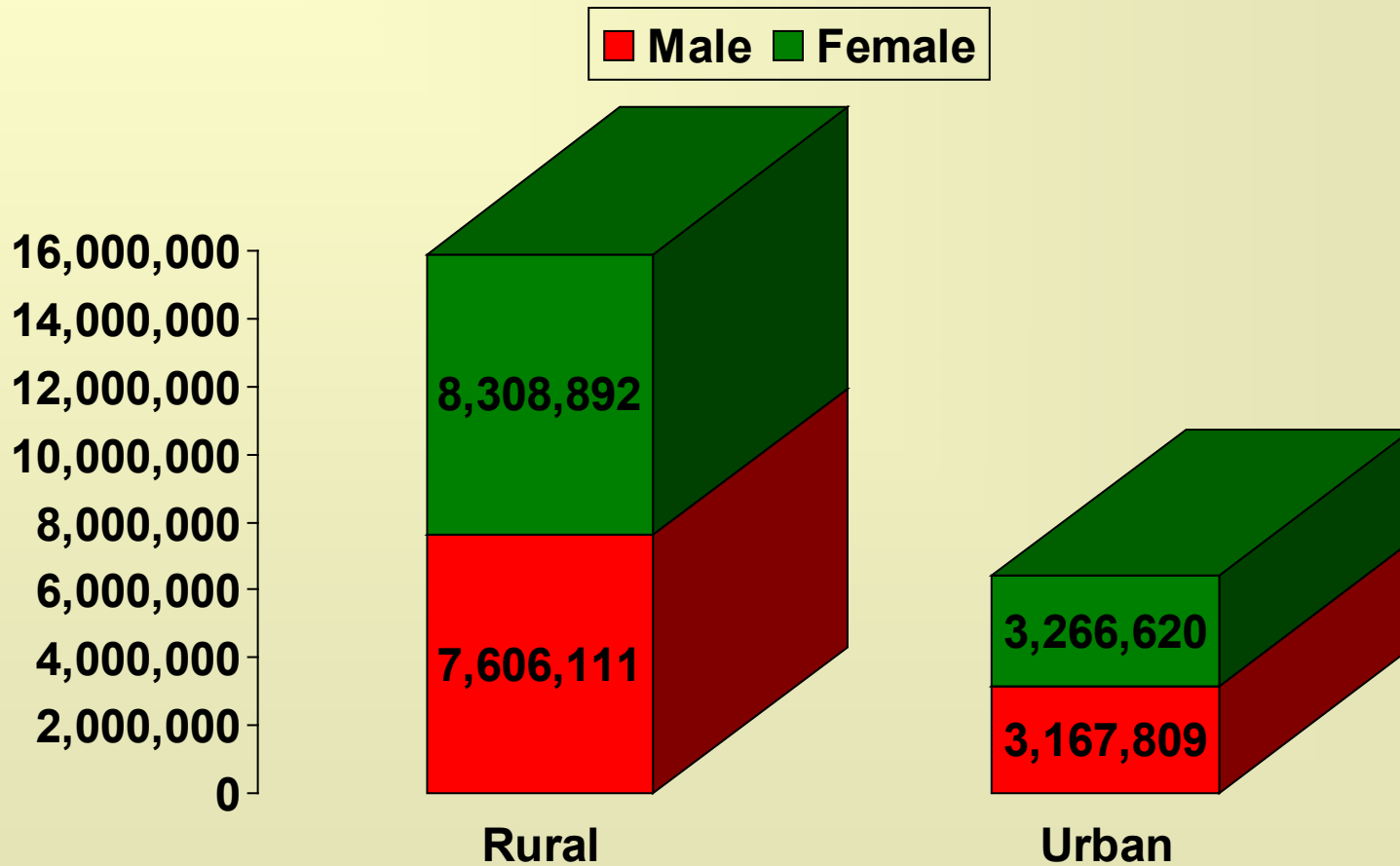




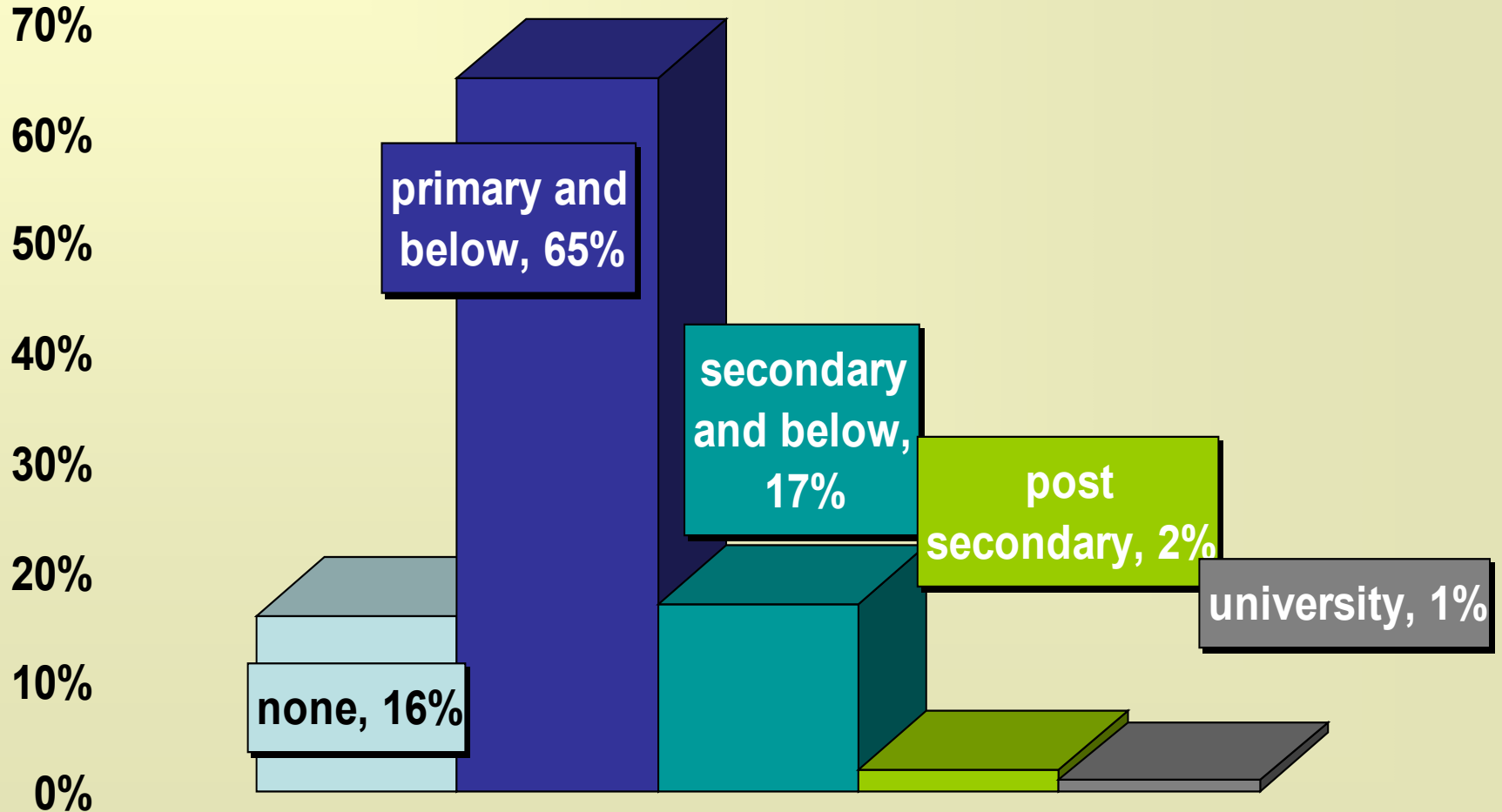
# Demographics

## Urban–rural/ male-female

Based on the national estimates for 2009



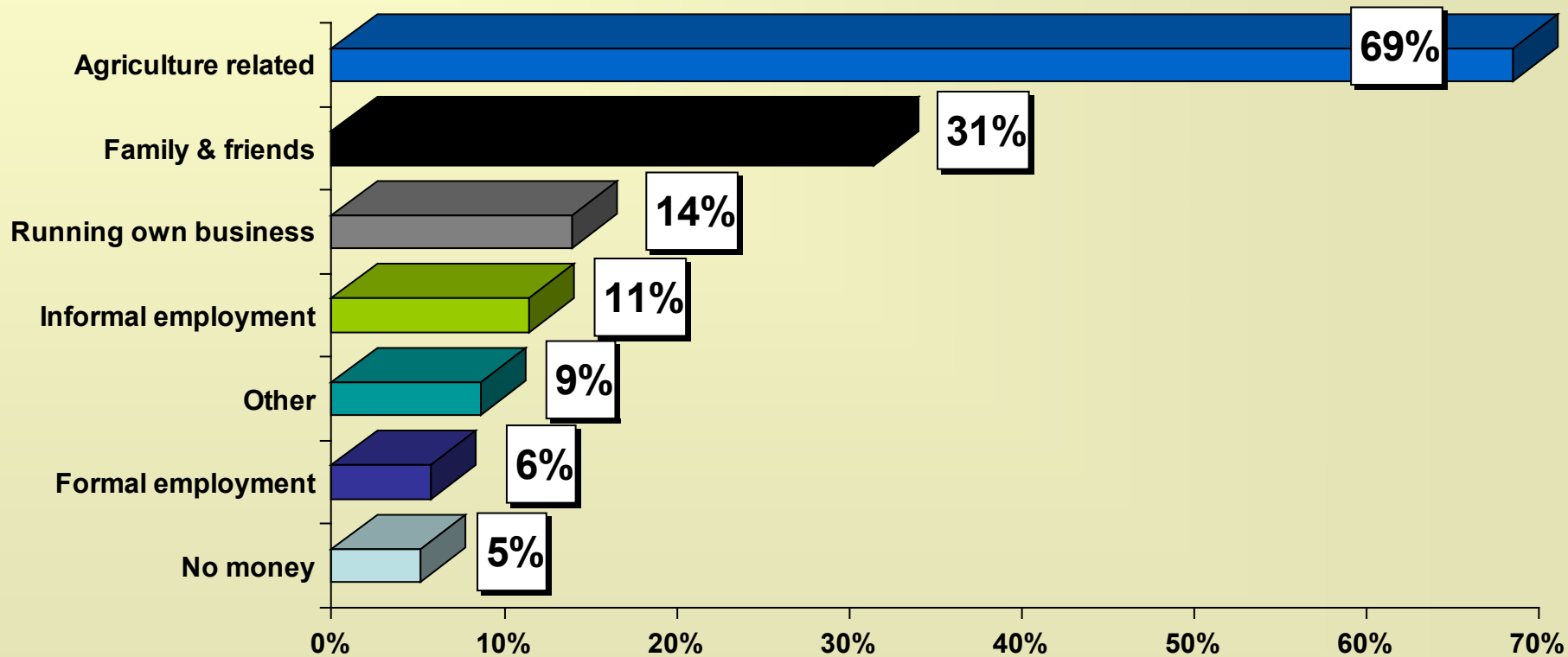
# Highest level of education reached







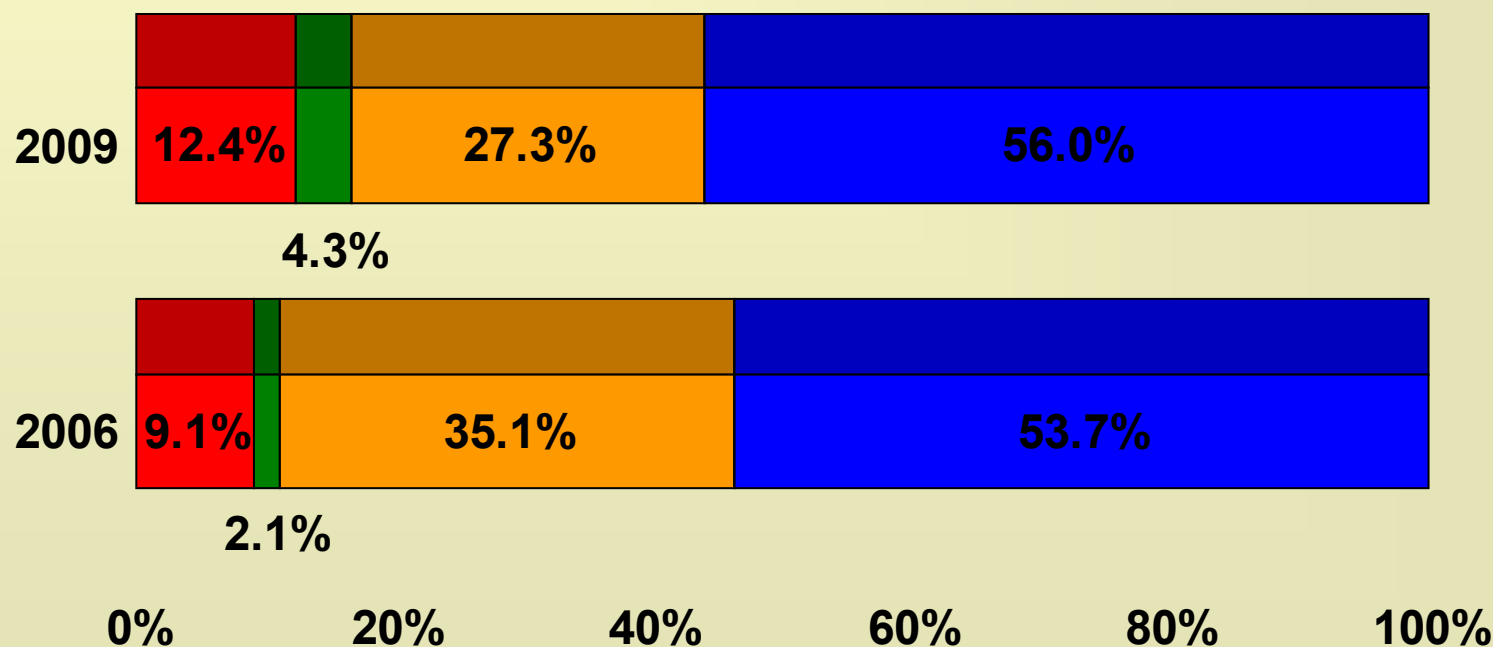
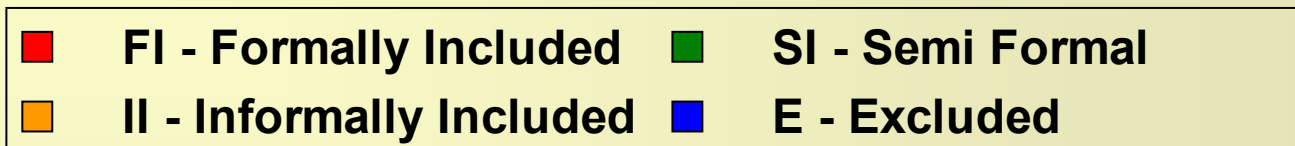
# Source of income





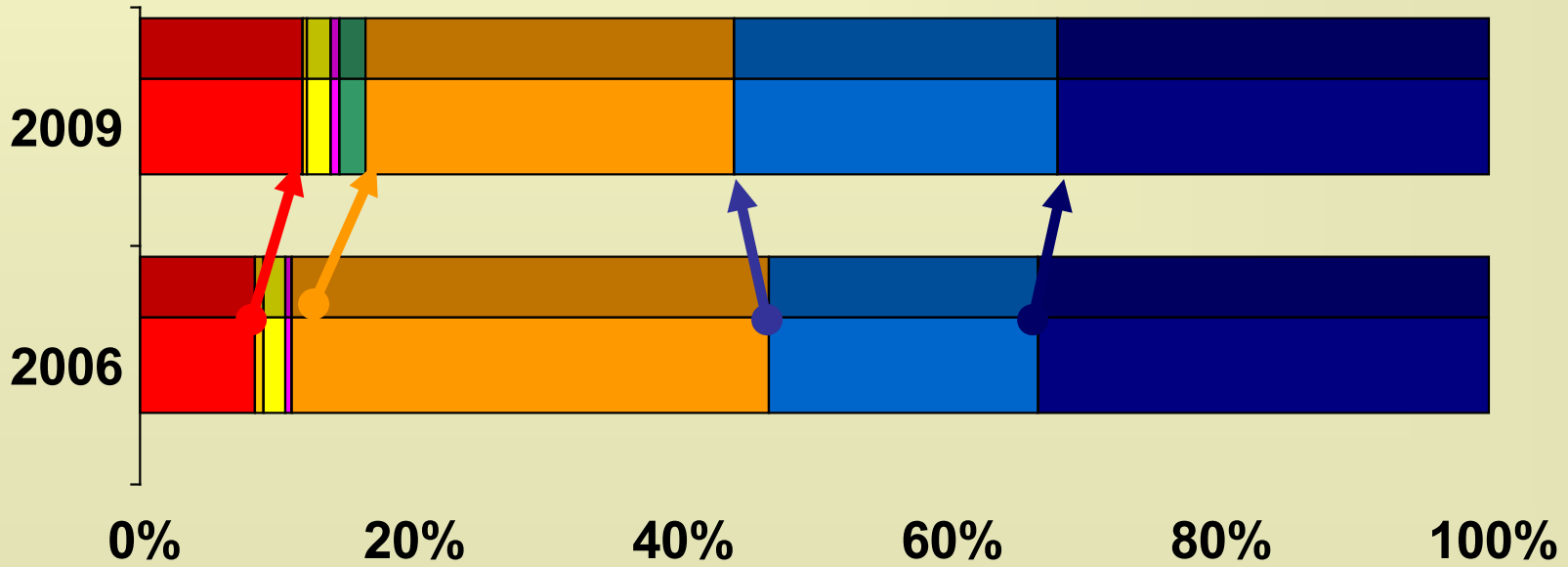
# Access Strand

# Changes of the access strand since 2006



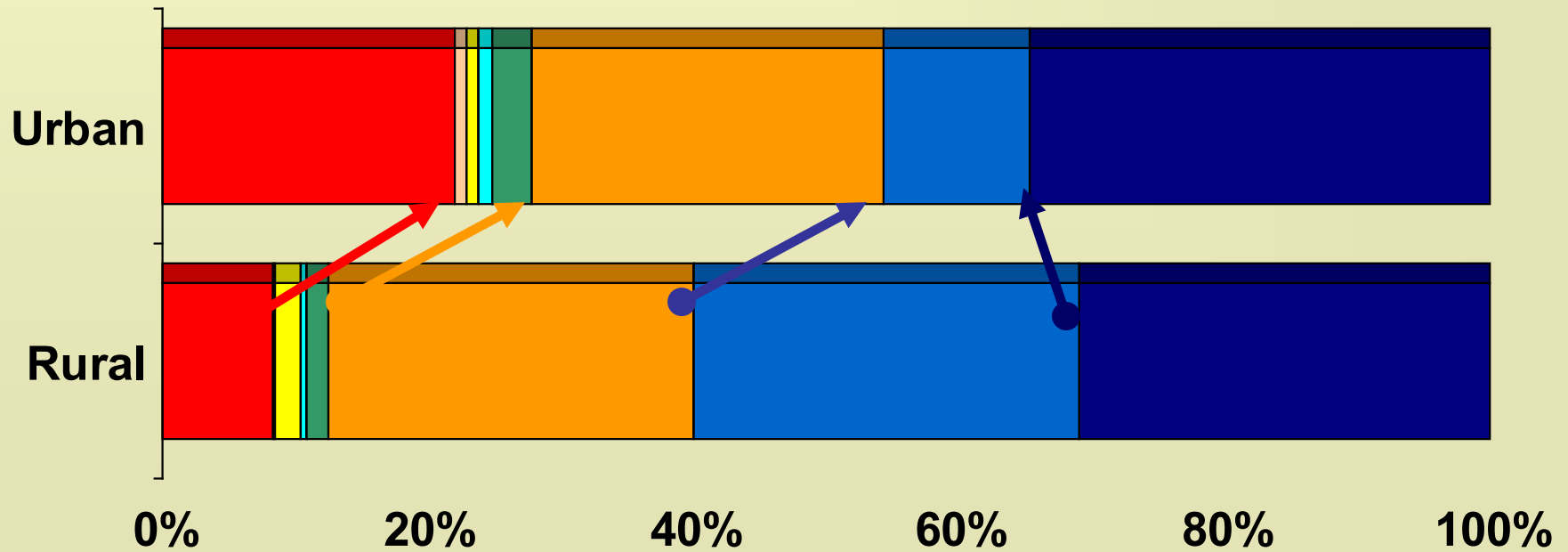
# Changes of the detailed access strand

- FI - Banks/Insurance
- FI - Other
- SF - SACCOs
- SF - MFIs
- Semi Formal Other
- Informal
- E - Non Monetary
- E - Totally Unserved

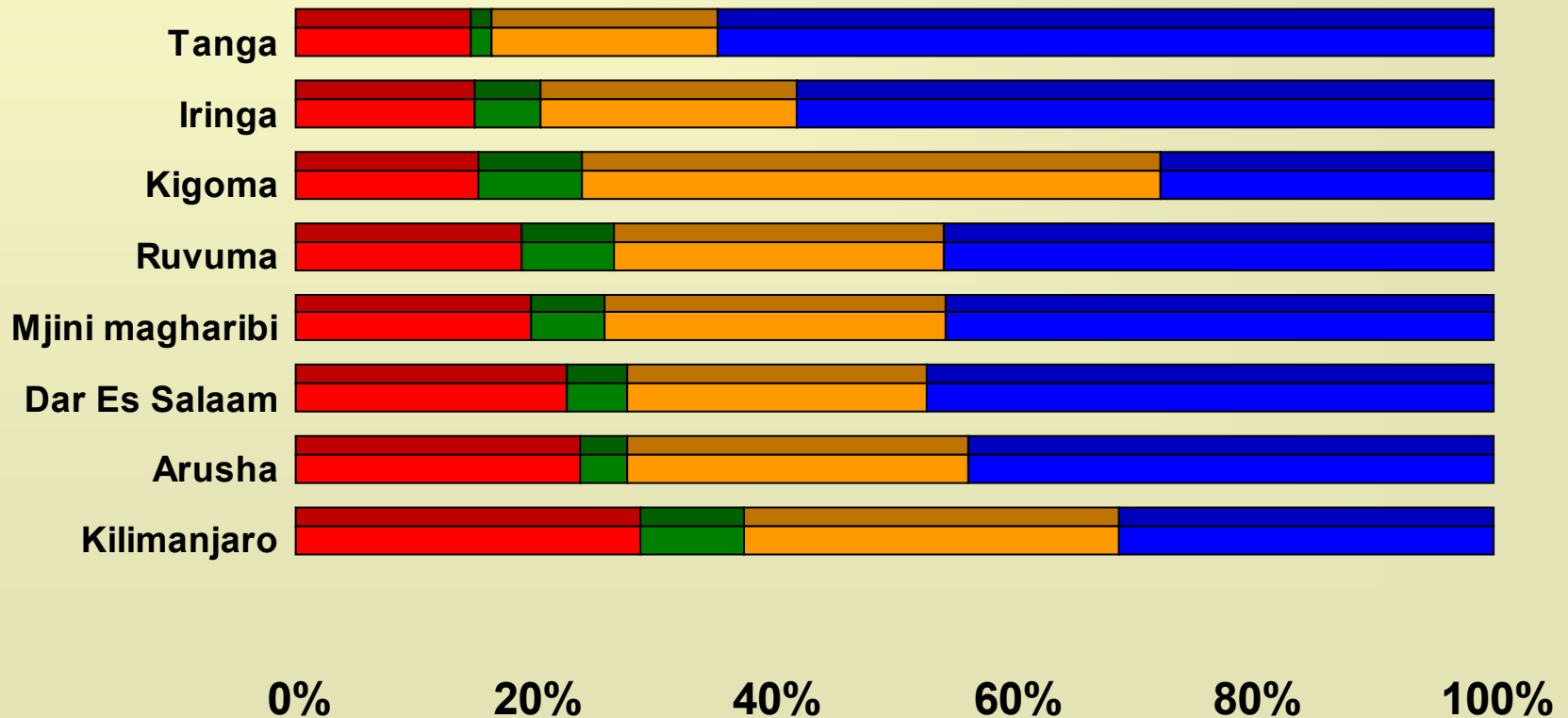
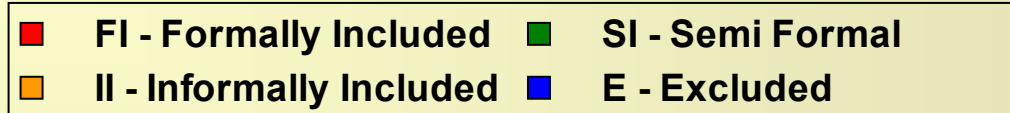


# The detailed access strand – urban/rural

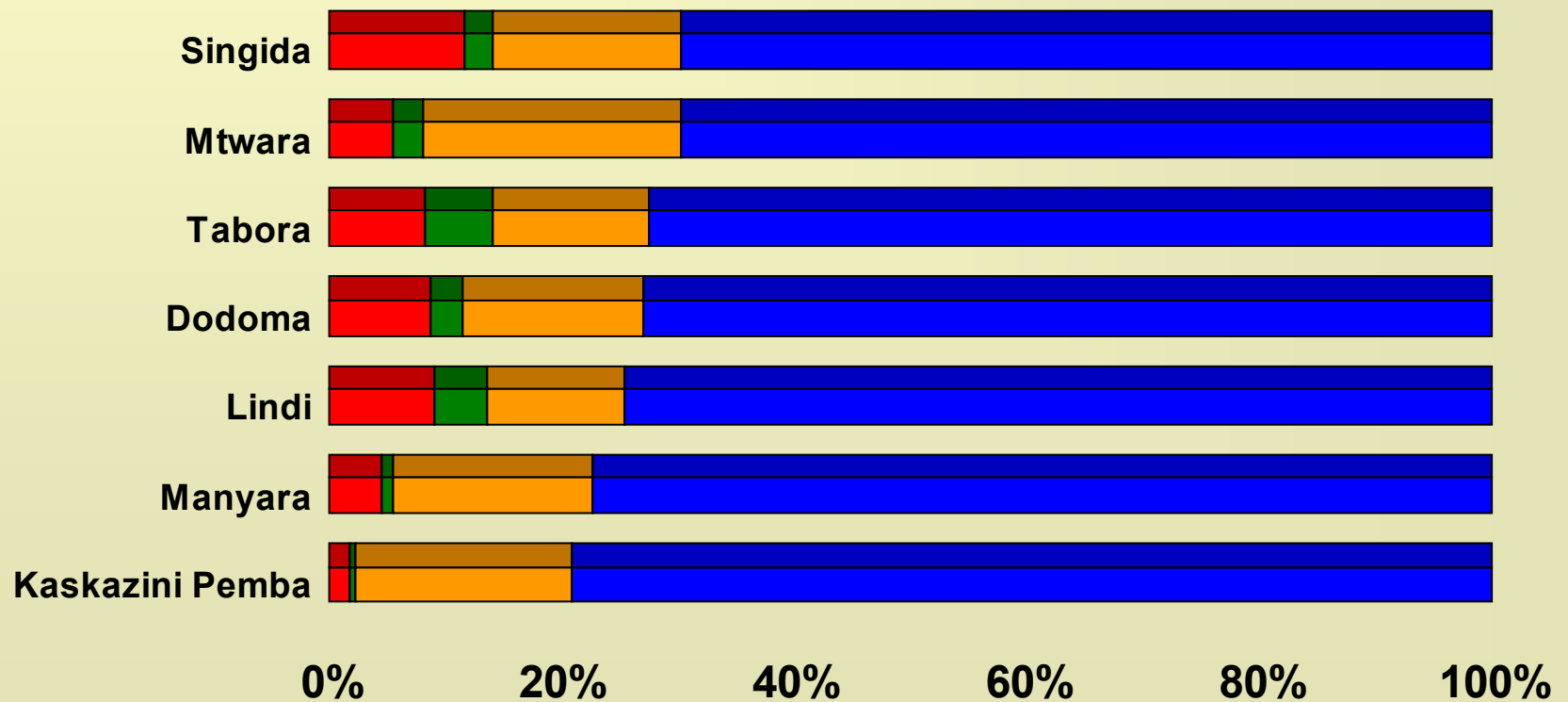
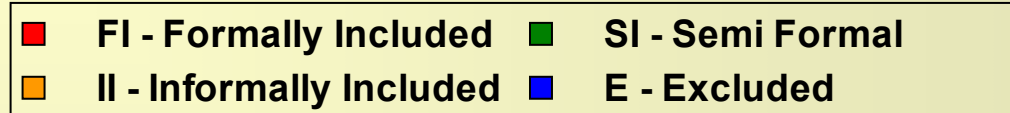
- FI - Banks/Insurance
- FI - Other
- SF - SACCOs
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- Semi formal other
- Informal
- E - Non-monetary
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# Regions with more than 14% of their population being formally included



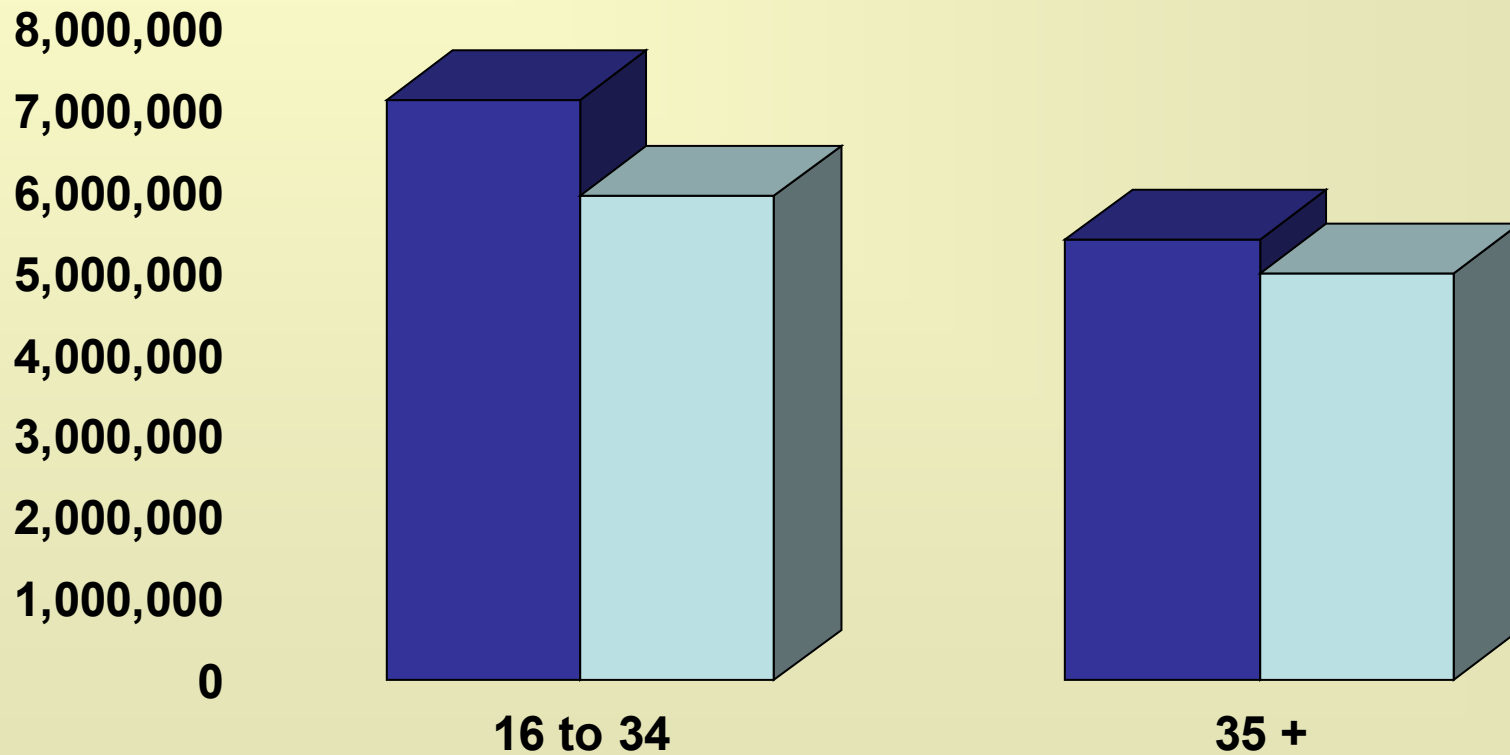
# Regions with 70% or more financially excluded





# The excluded by age groups for 2006 and 2009

■ Excluded 2009 ■ Excluded 2006





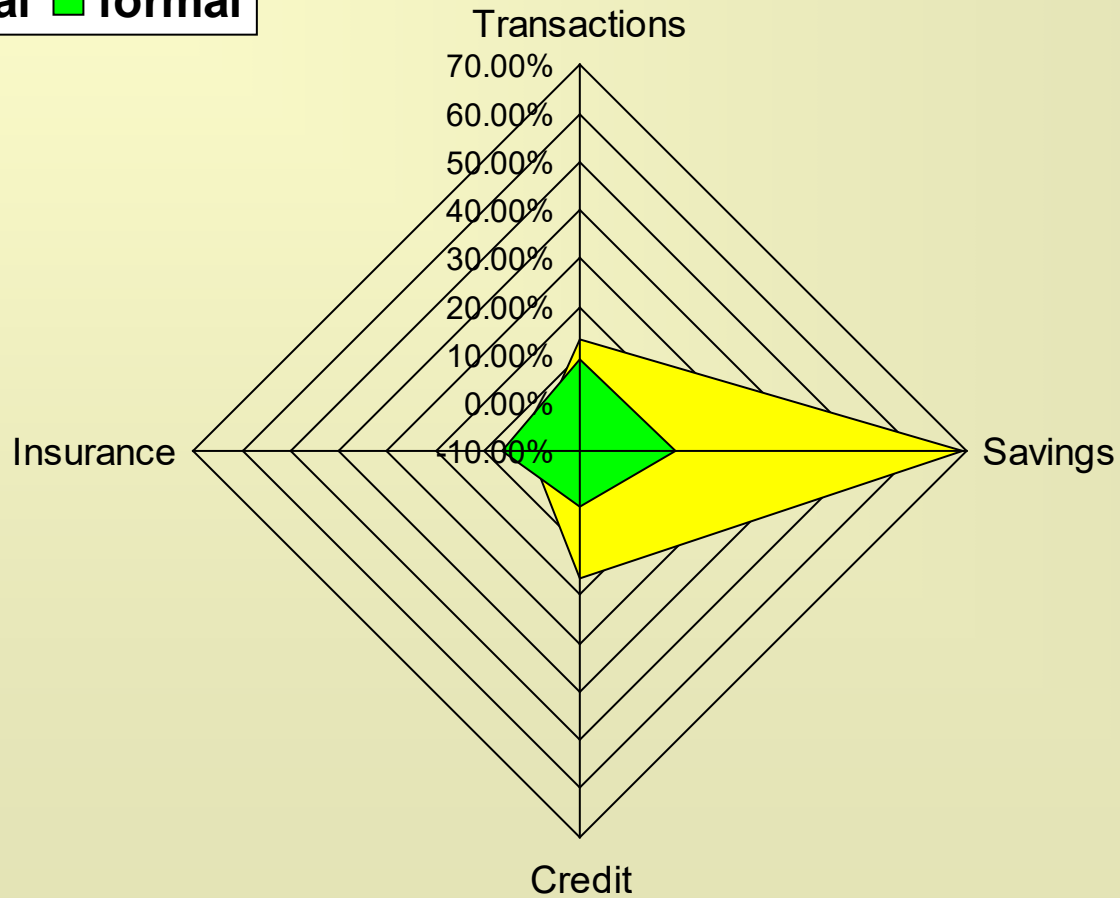


# Landscape of access



# Landscape of access

■ non-formal ■ formal





# Banking status



# Movement in adult banked population

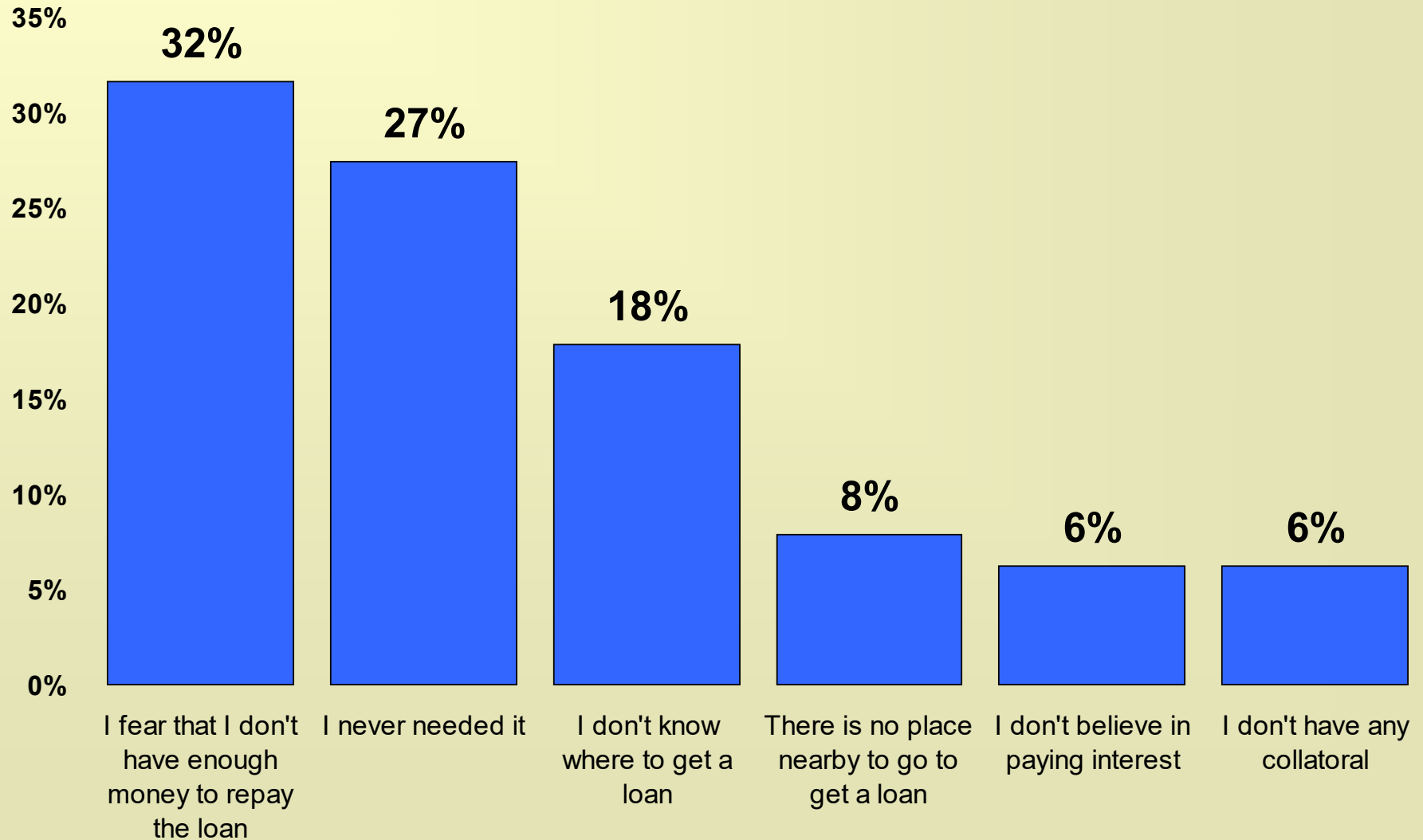
		Percentage change (reference 2006)
<b>Number of people currently banked in 2006</b>	<b>1,467,815</b>	
<b>Number of people currently banked in 2009</b>	<b>1,951,310</b>	<b>33%</b>
<b>Number of people previously banked in 2006</b>	<b>635,792</b>	
<b>Number of people previously banked in 2009</b>	<b>776,986</b>	<b>22%</b>
<b>Number of people never banked in 2006</b>	<b>19,621,136</b>	
<b>Number of people never banked in 2009</b>	<b>18,262,202</b>	<b>-7%</b>
<b>Total adult population in 2006</b>	<b>20,365,808</b>	
<b>Total adult population in 2009</b>	<b>22,349,432</b>	<b>10%</b>



# Barriers to access

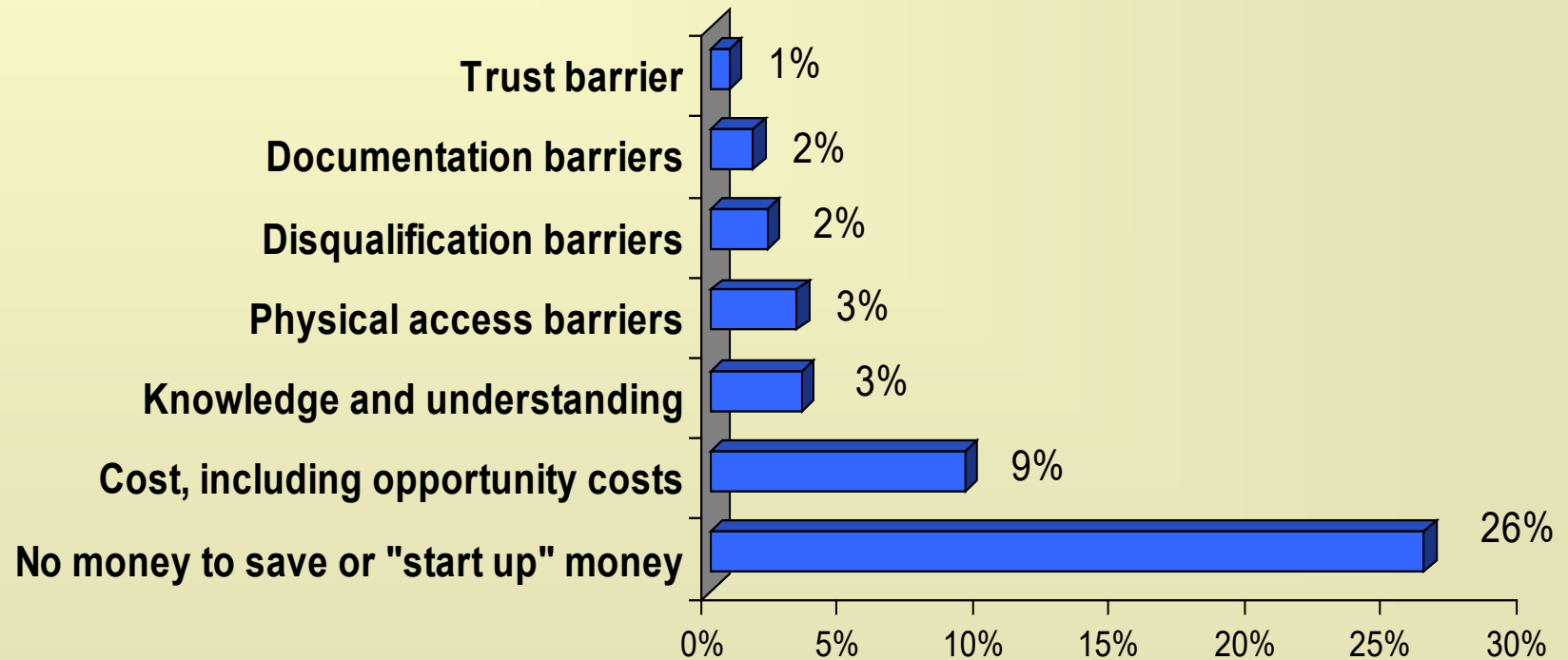


# Reason for never applying for a loan



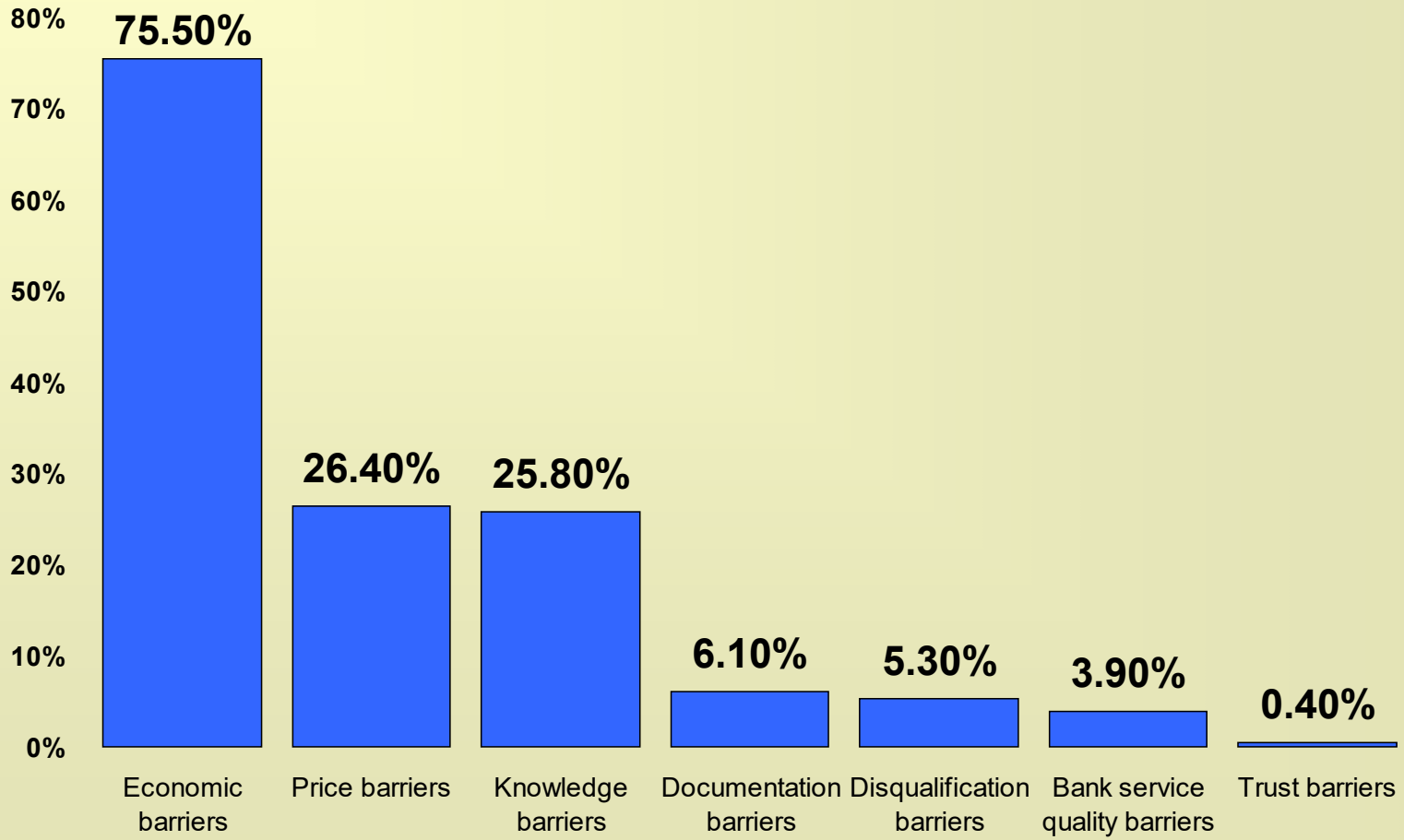


# Reasons for not having savings and investment products





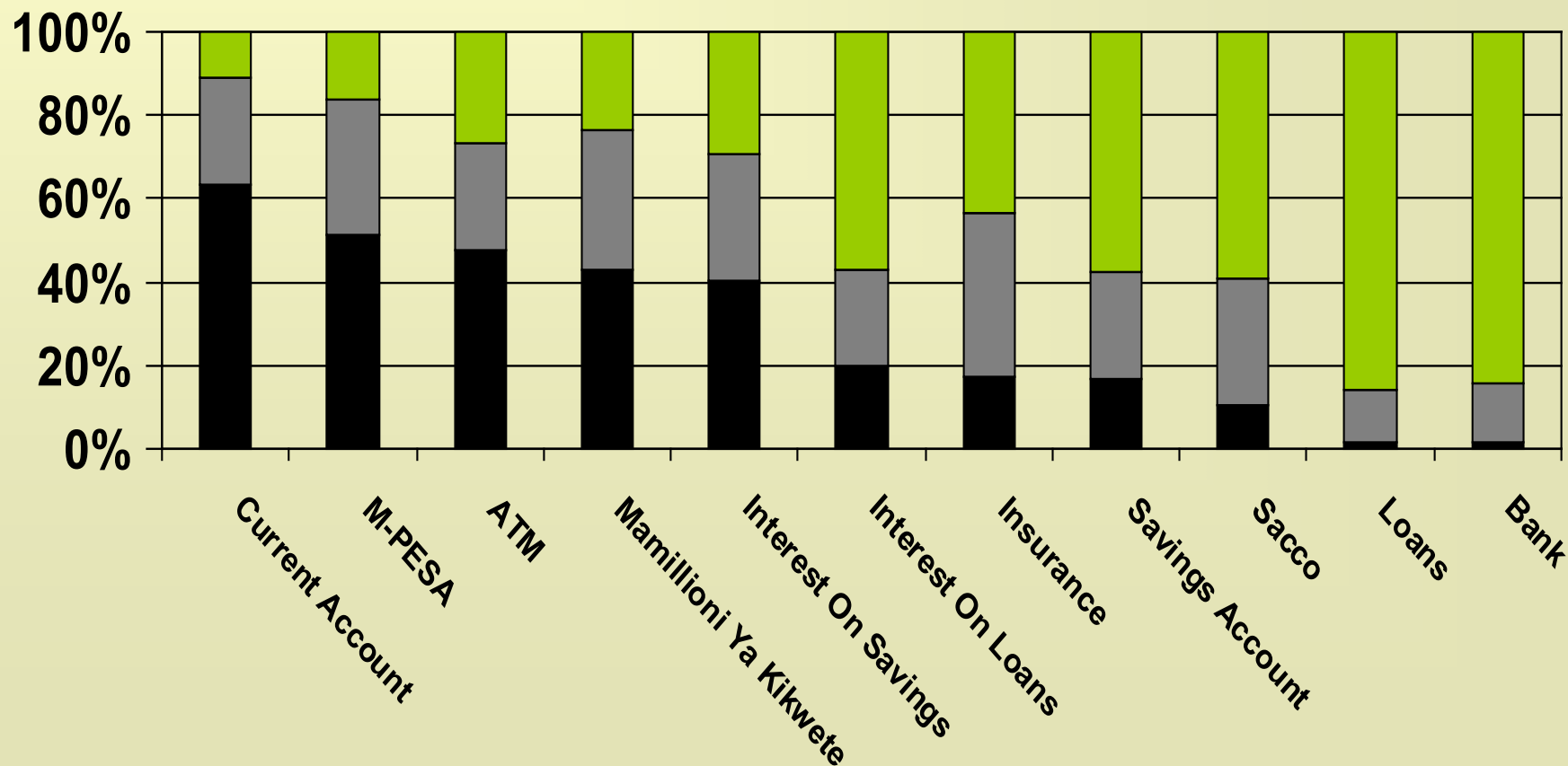
# Reason for not having a bank account





# Financial literacy 2009

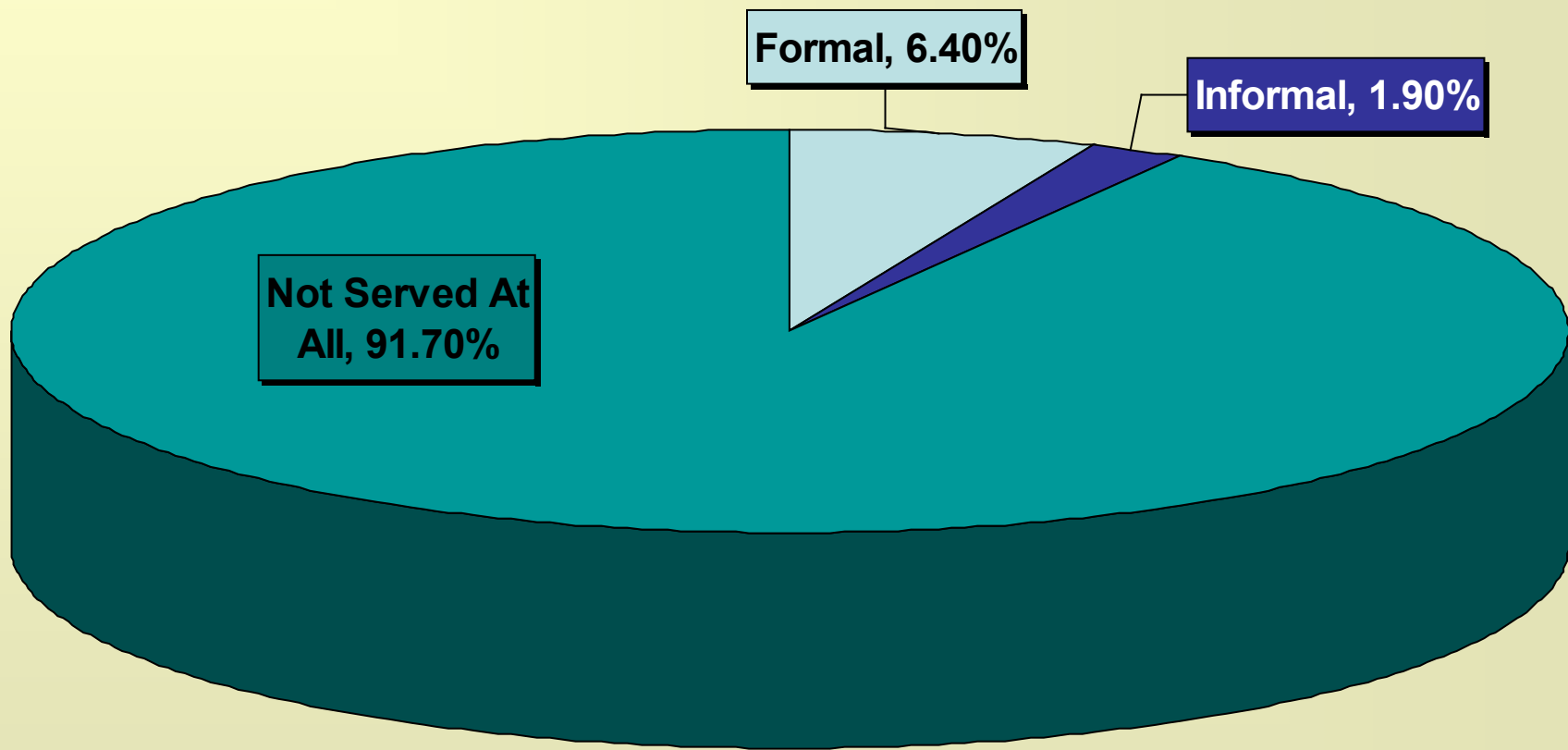
- Heard word or phrase and know what it means
- Heard word or phrase but don't know what it means
- Never heard this word or phrase



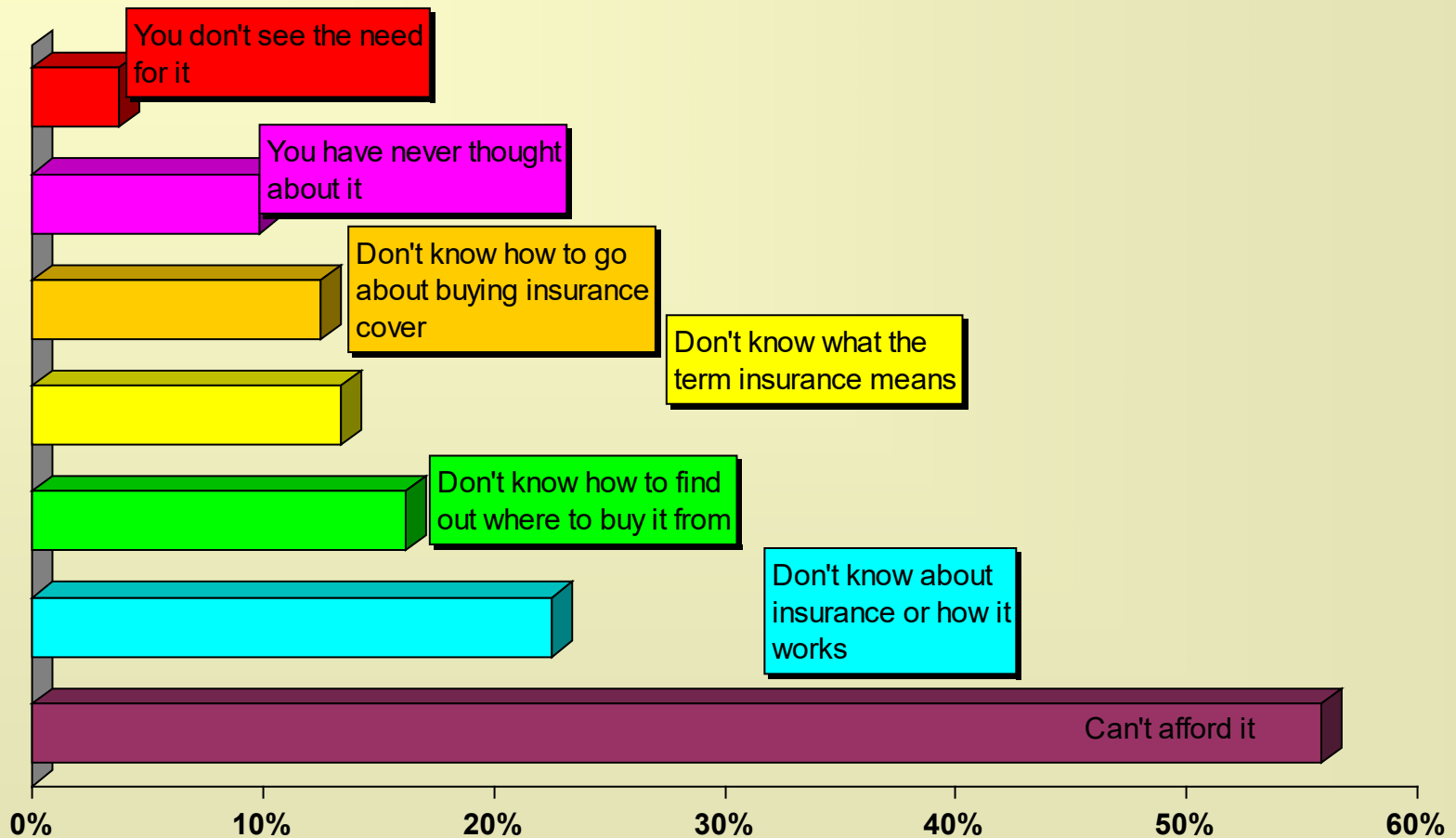


# Insurance

# Insurance



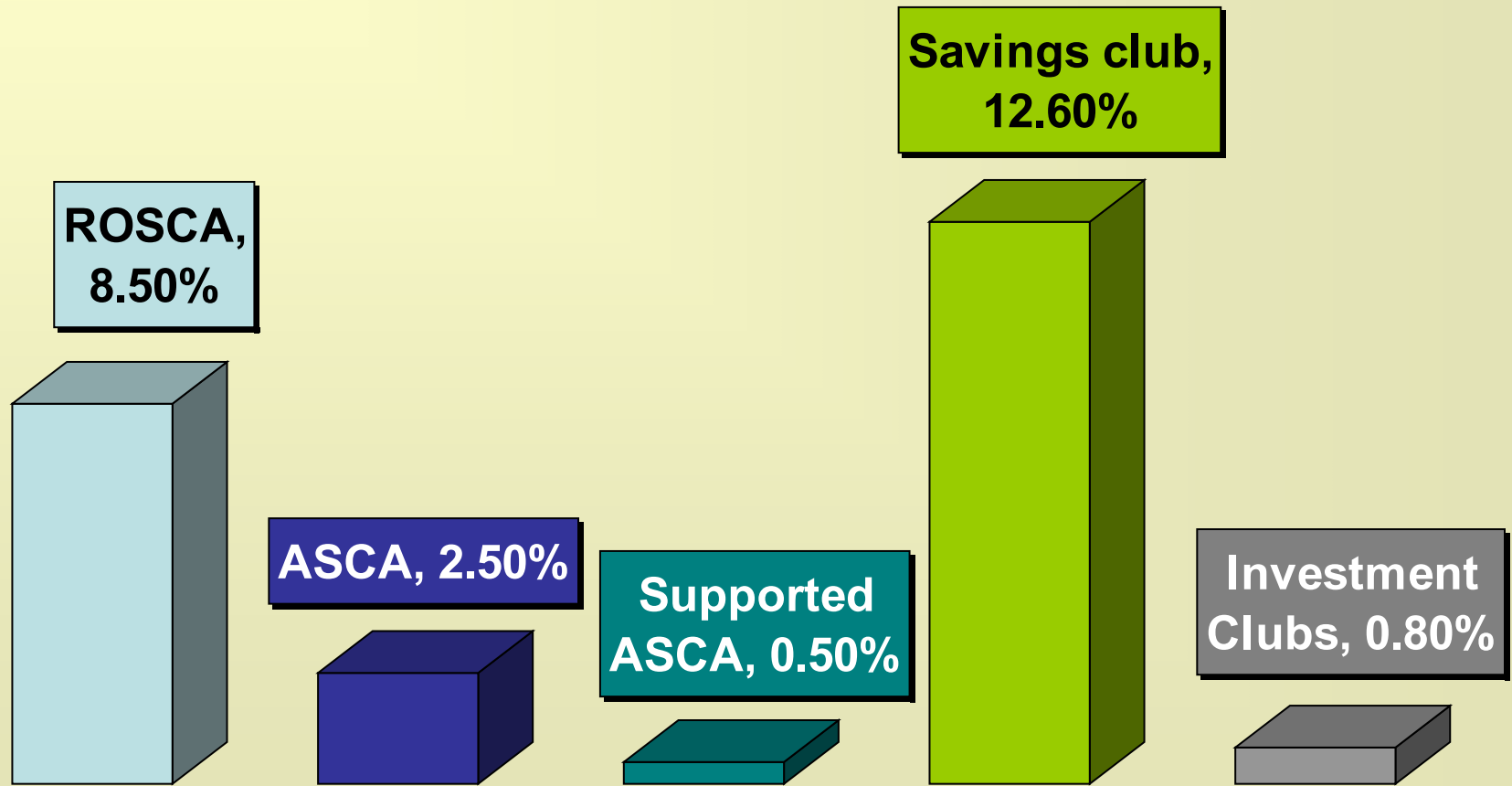
# Reason for not having and insurance product





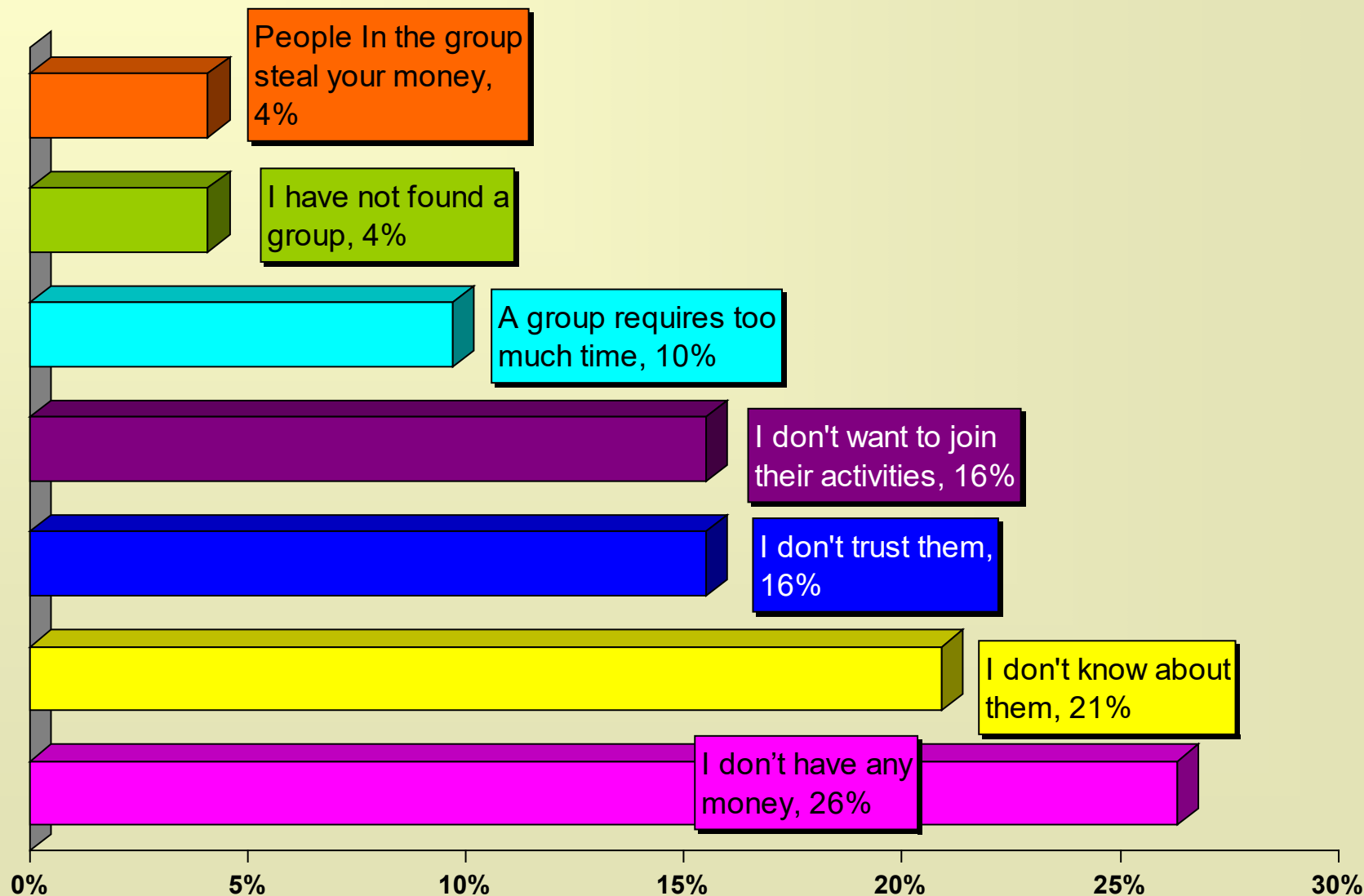
Informal

# Informally served

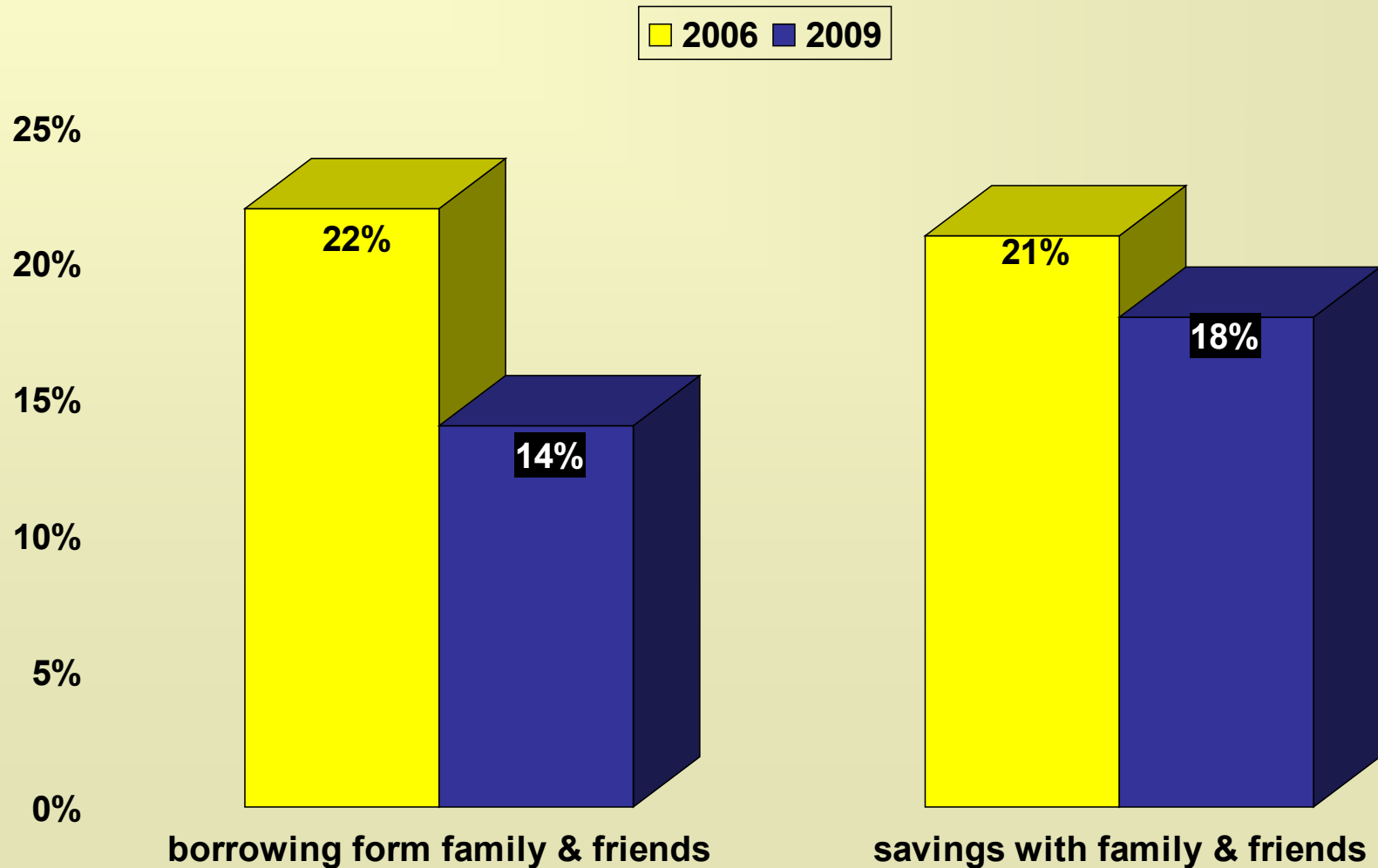




# Reason for not belong to any informal savings group or society

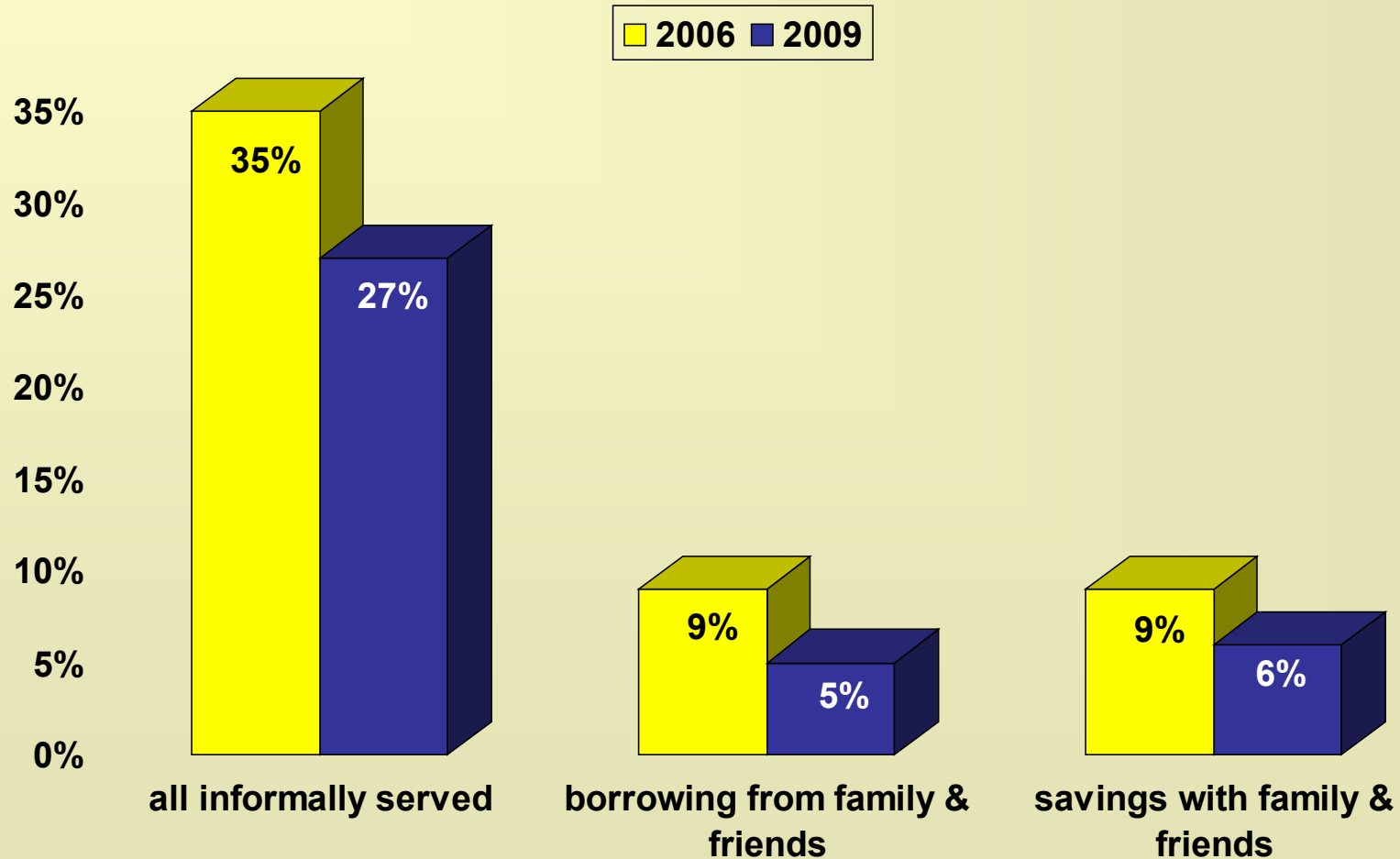


# Adult Tanzanians who save with and borrow from friends & family





# Informally served adult Tanzanians who save with and borrow from friends & family





# Mobile phones



# Mobile phones

