



Financial Sector Deepening Trust

FinScope 2009

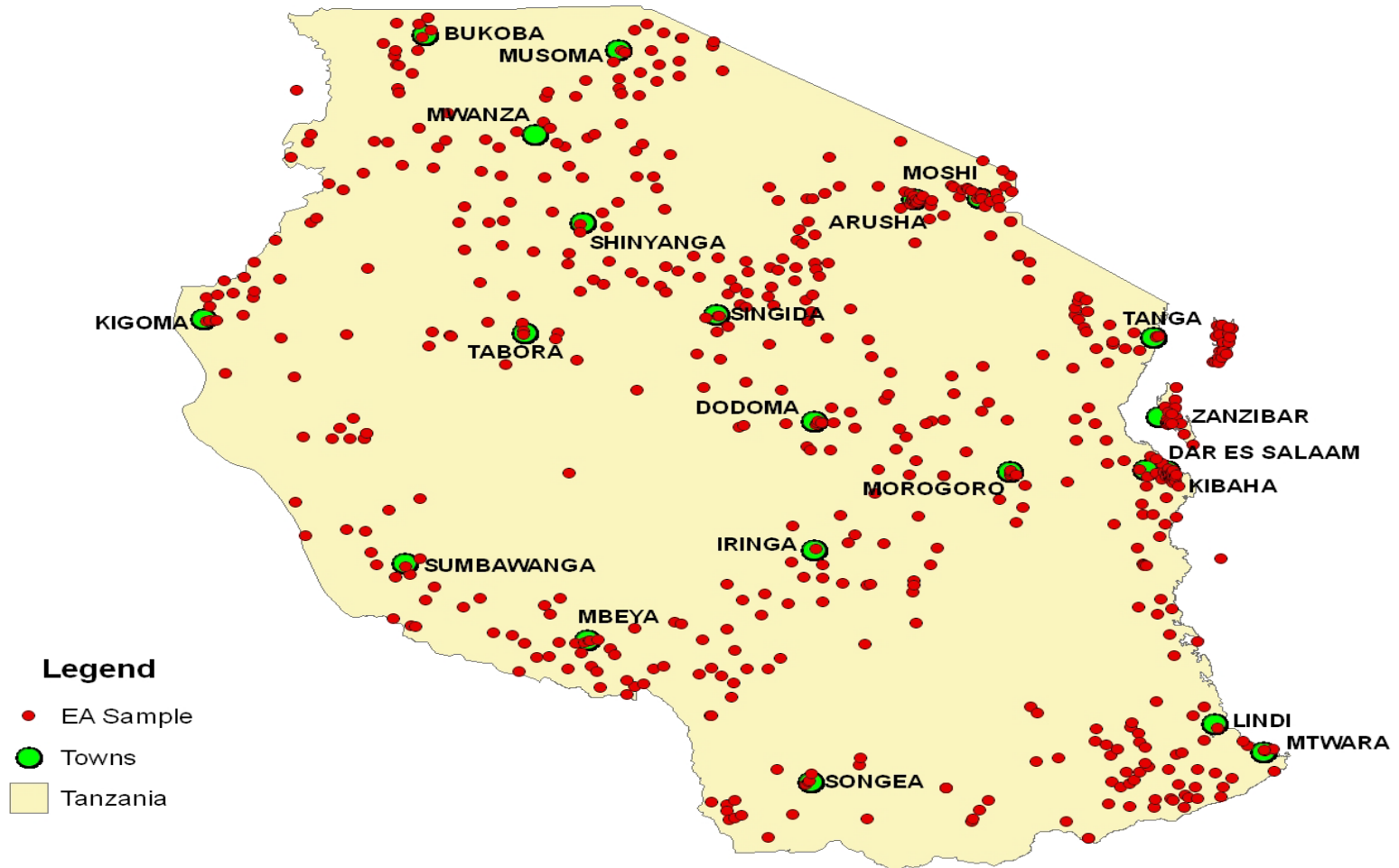


FinScope – scope of survey

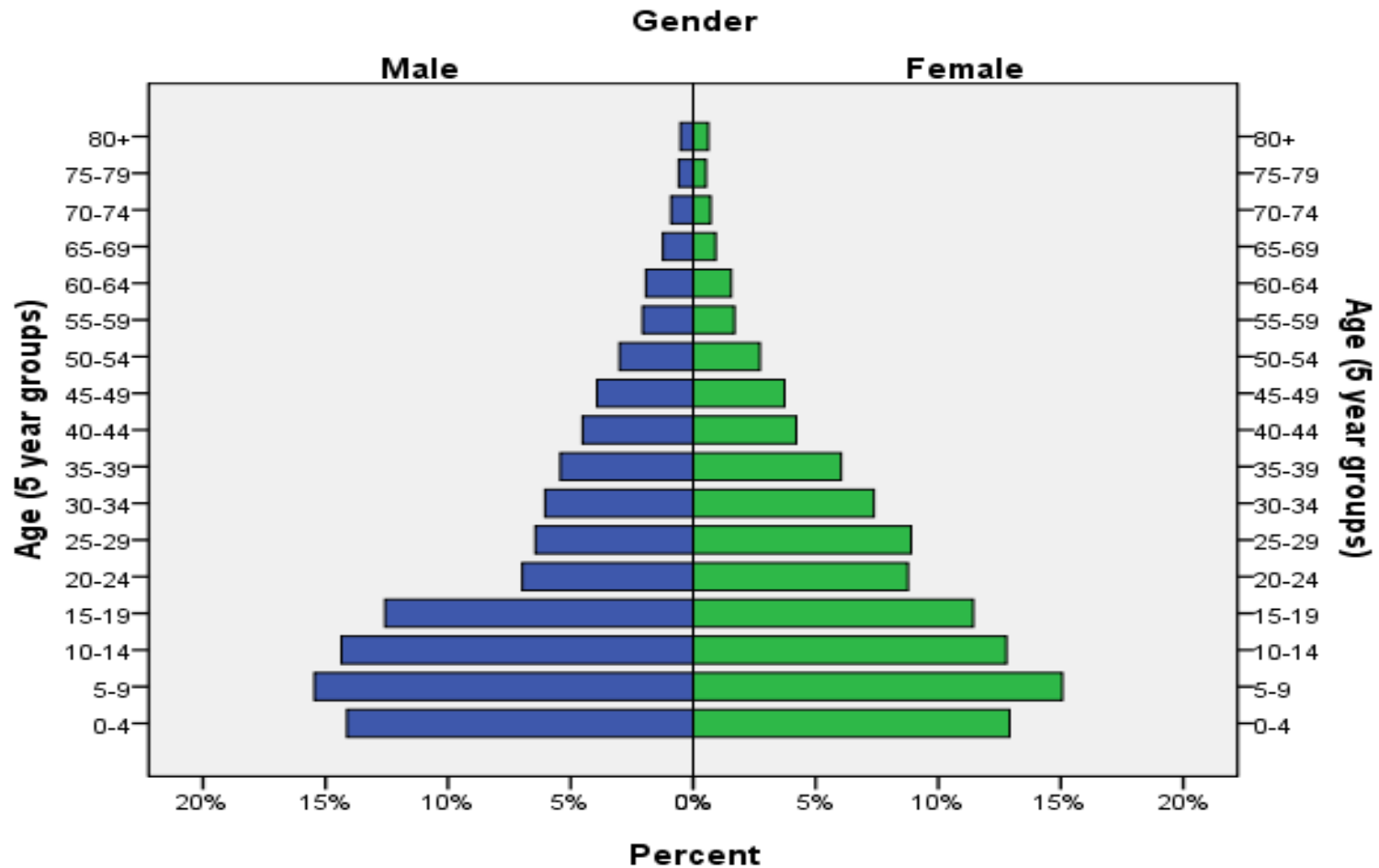
- 2006 survey: First nationally representative financial consumer perception survey
 - Sample size 4,950
- 2009 survey: regionally as well as nationally representative
 - Sample size 7,680



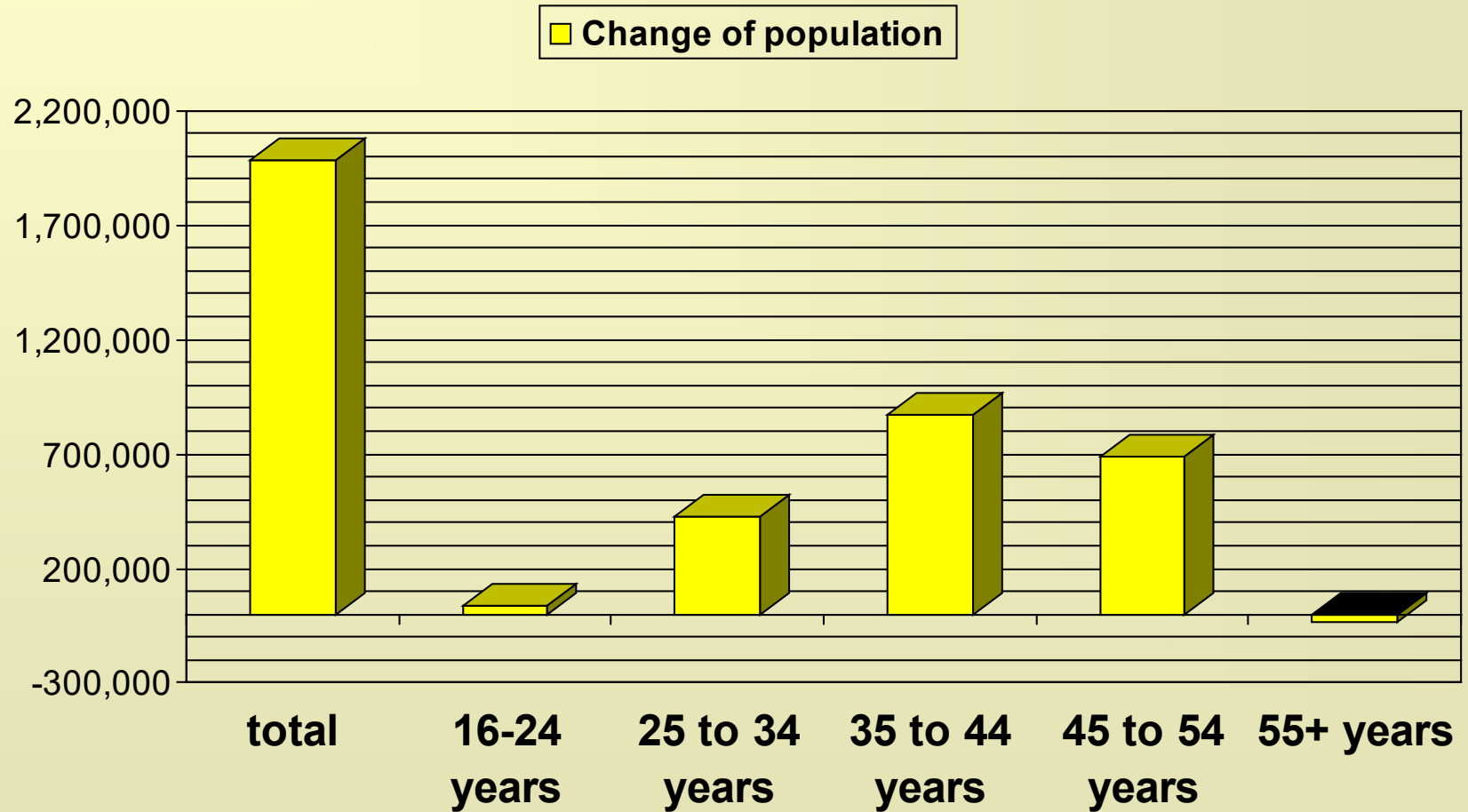
Nationally representative sample



Population pyramid: age & gender



Changes of total population 2006 - 2009

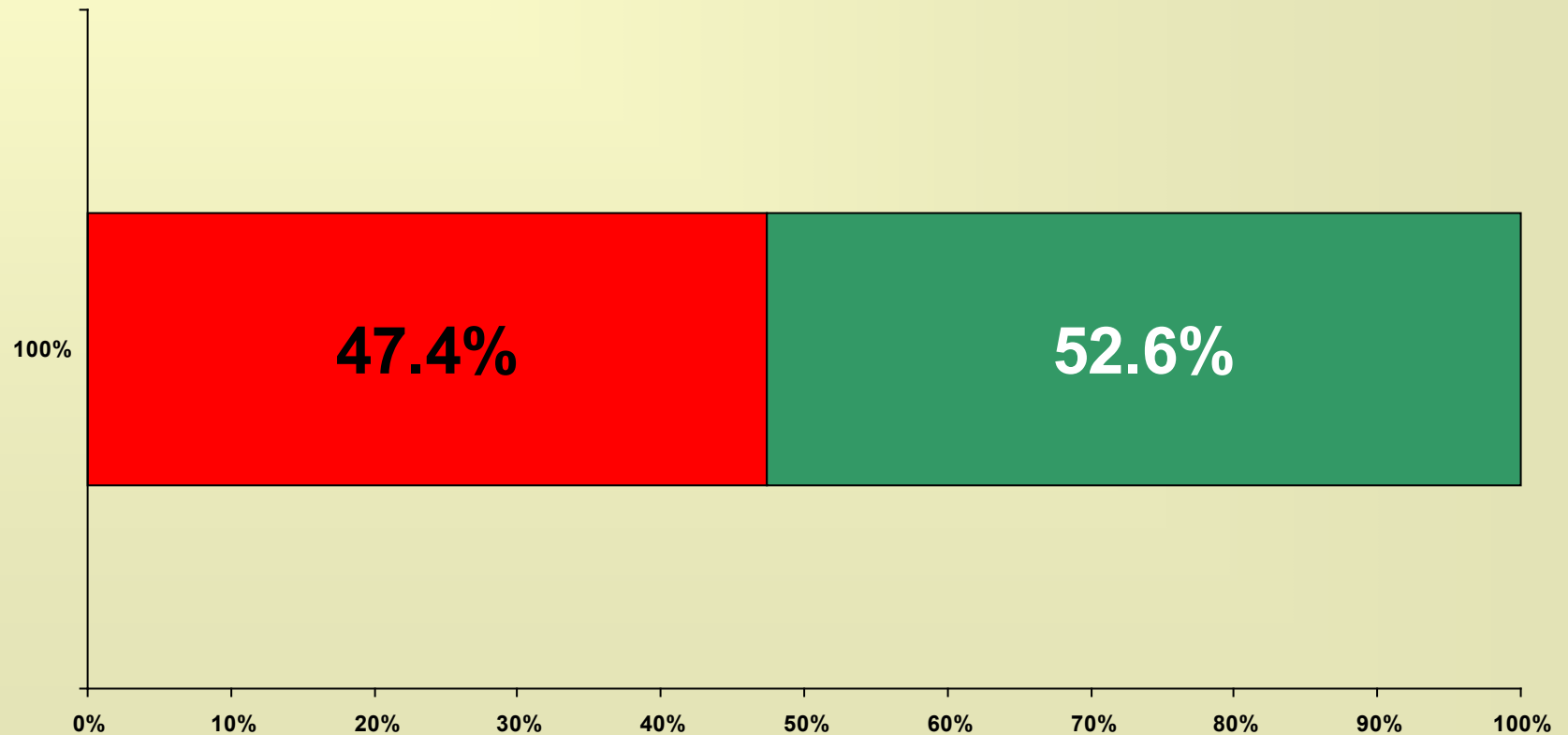




Demographics

female – male population

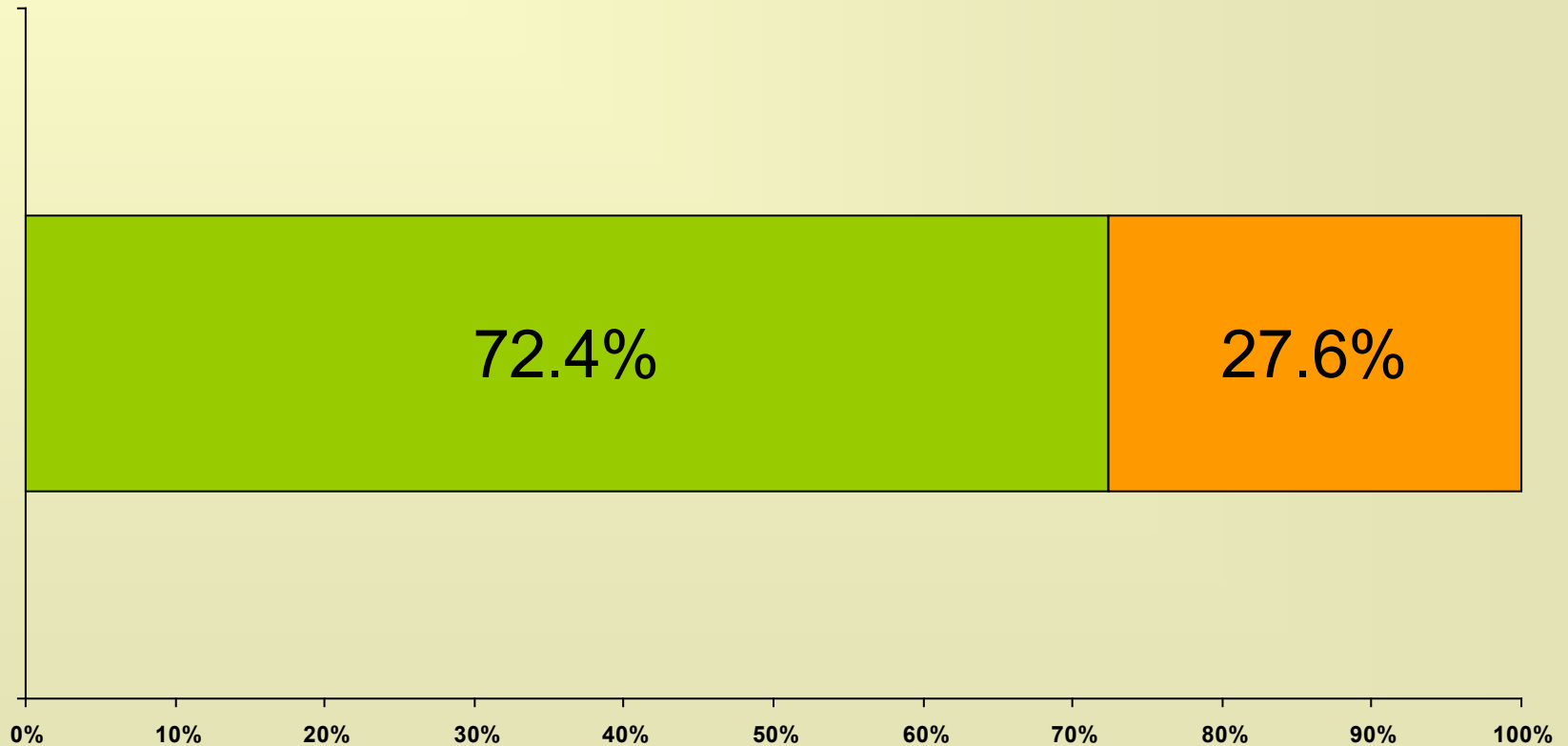
■ male ■ female



Demographics

urban – rural population

■ Rural ■ Urban

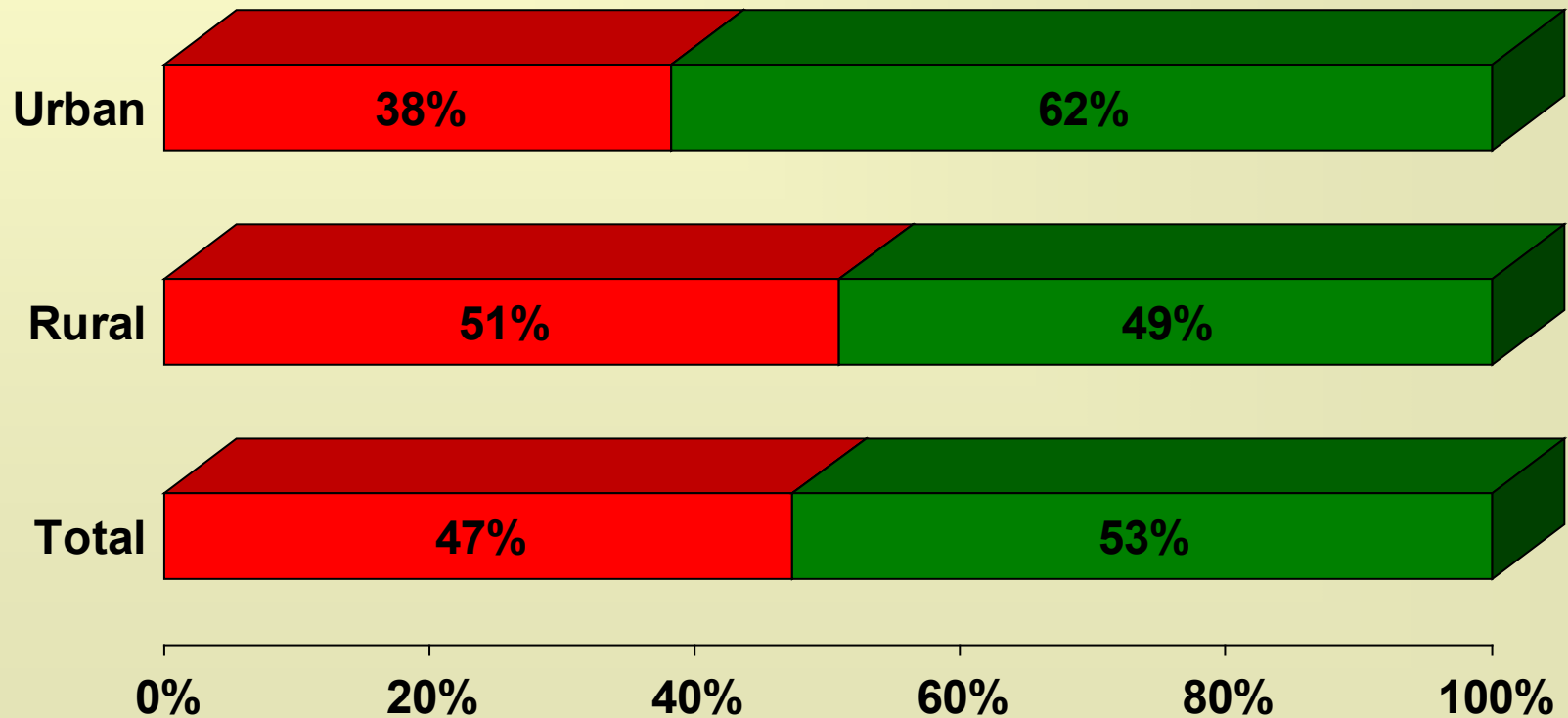




Demographics

urban – rural/female - male

Male Female

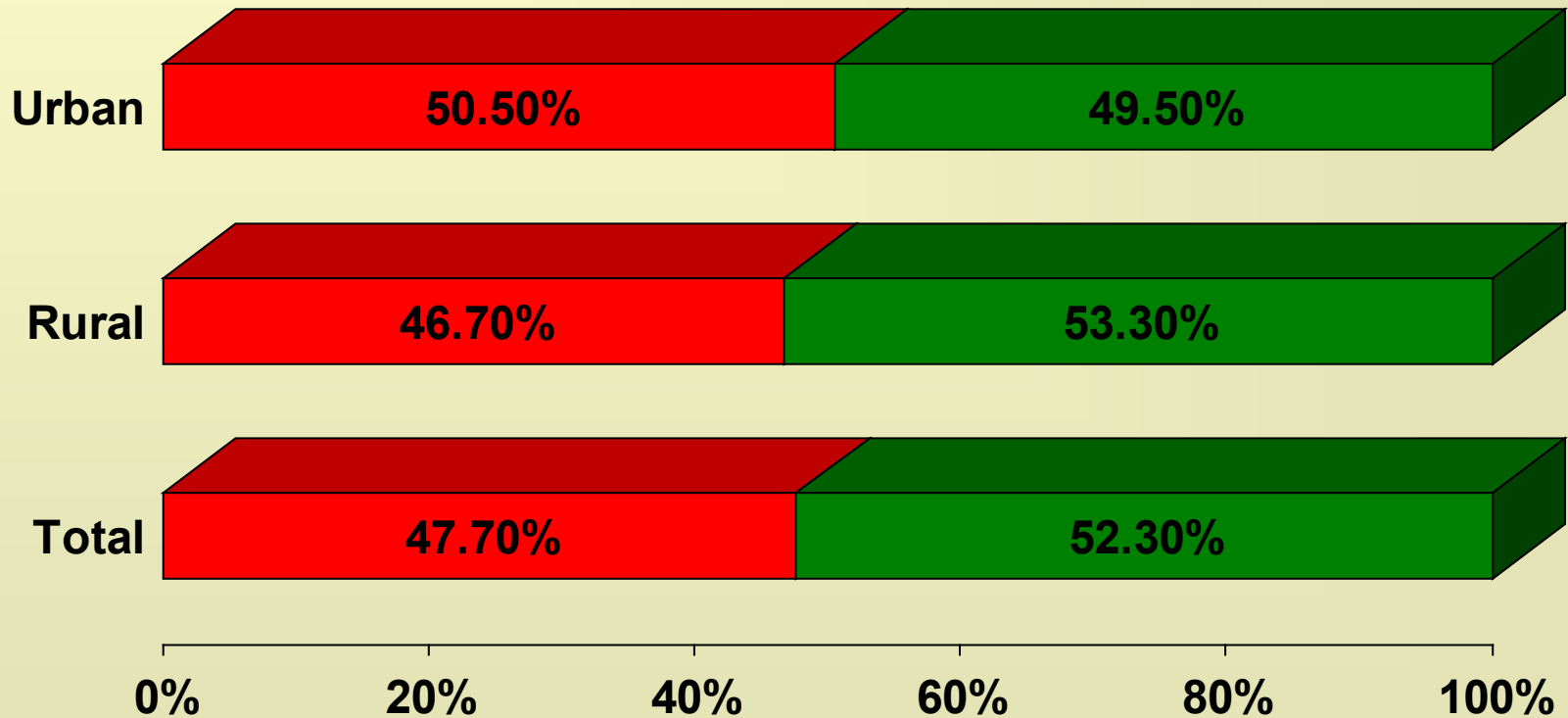




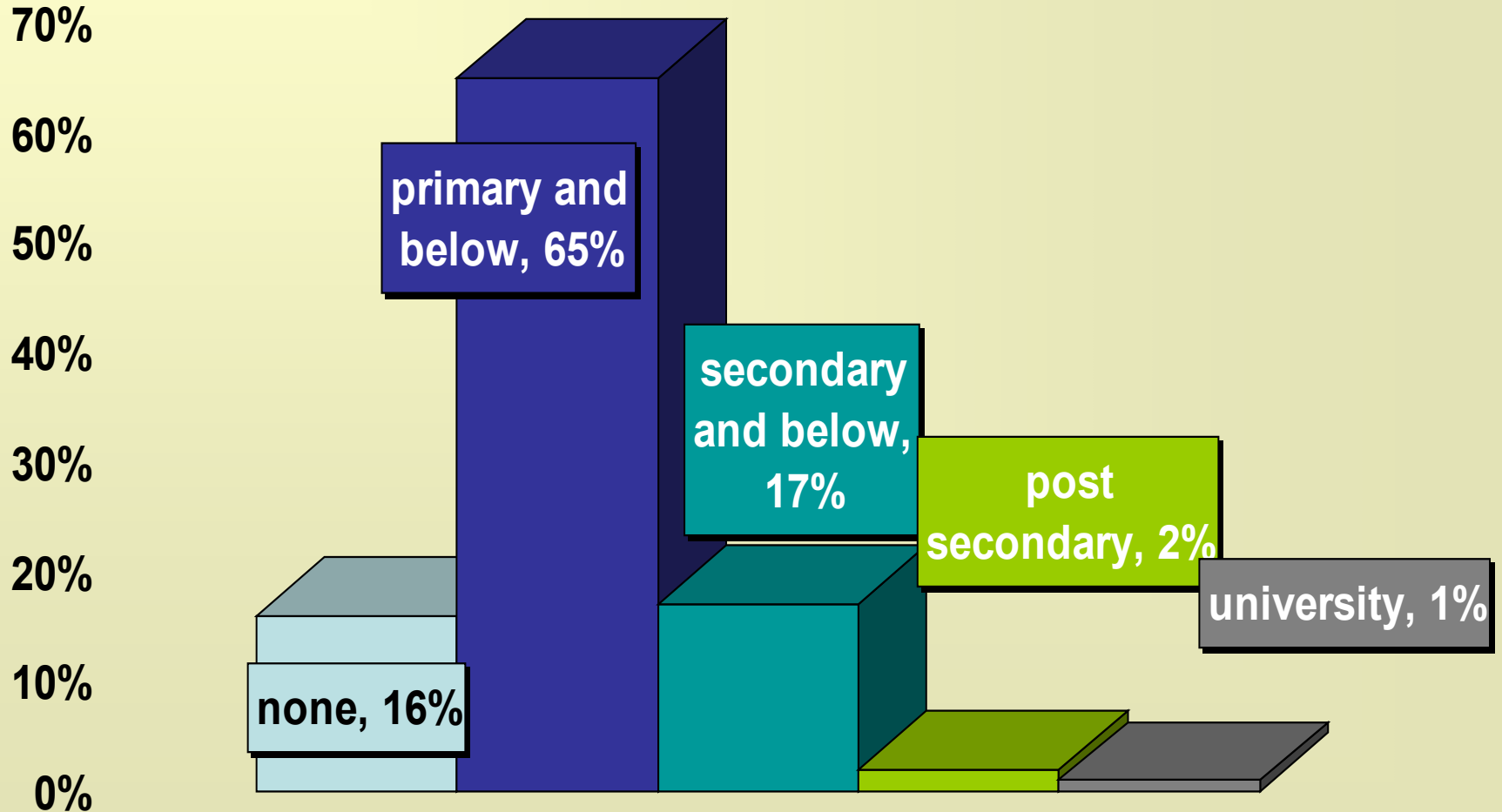
2006 Demographics

urban – rural/female - male

Male Female

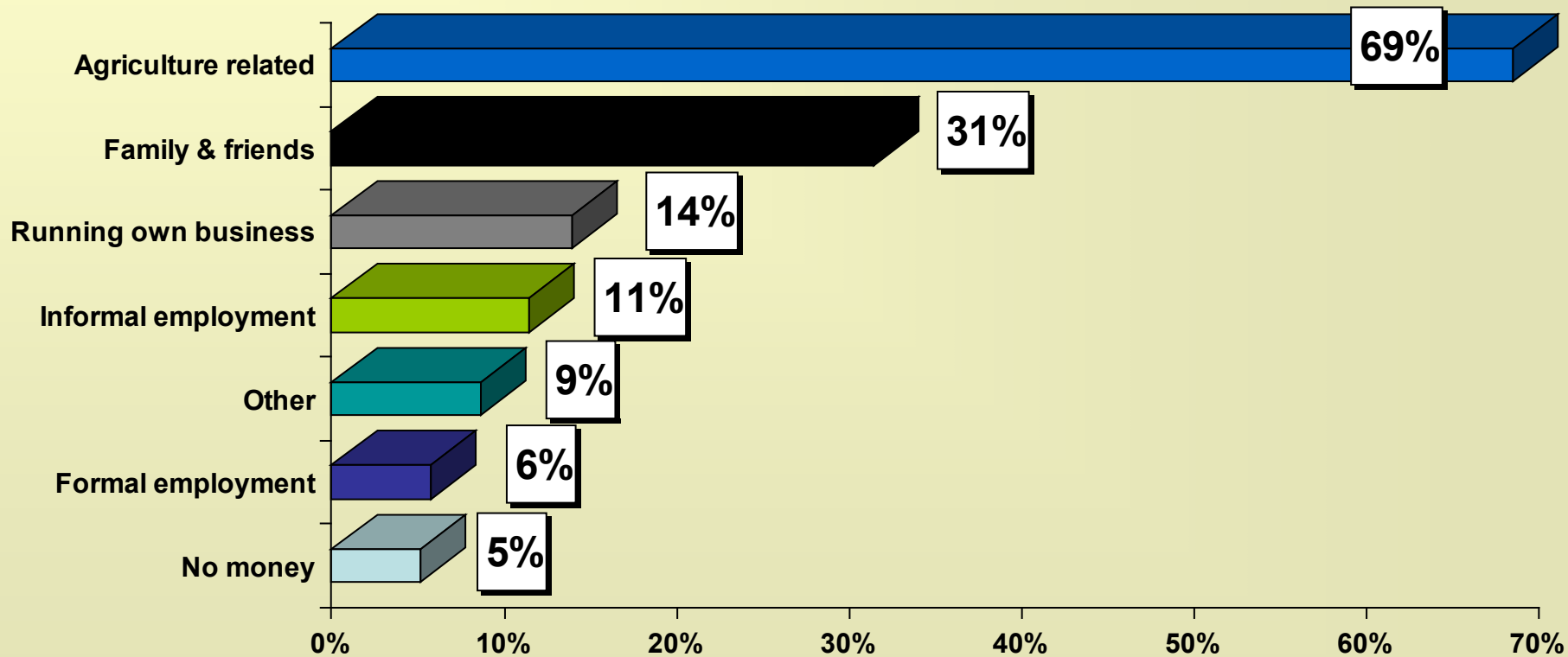


Highest level of education reached





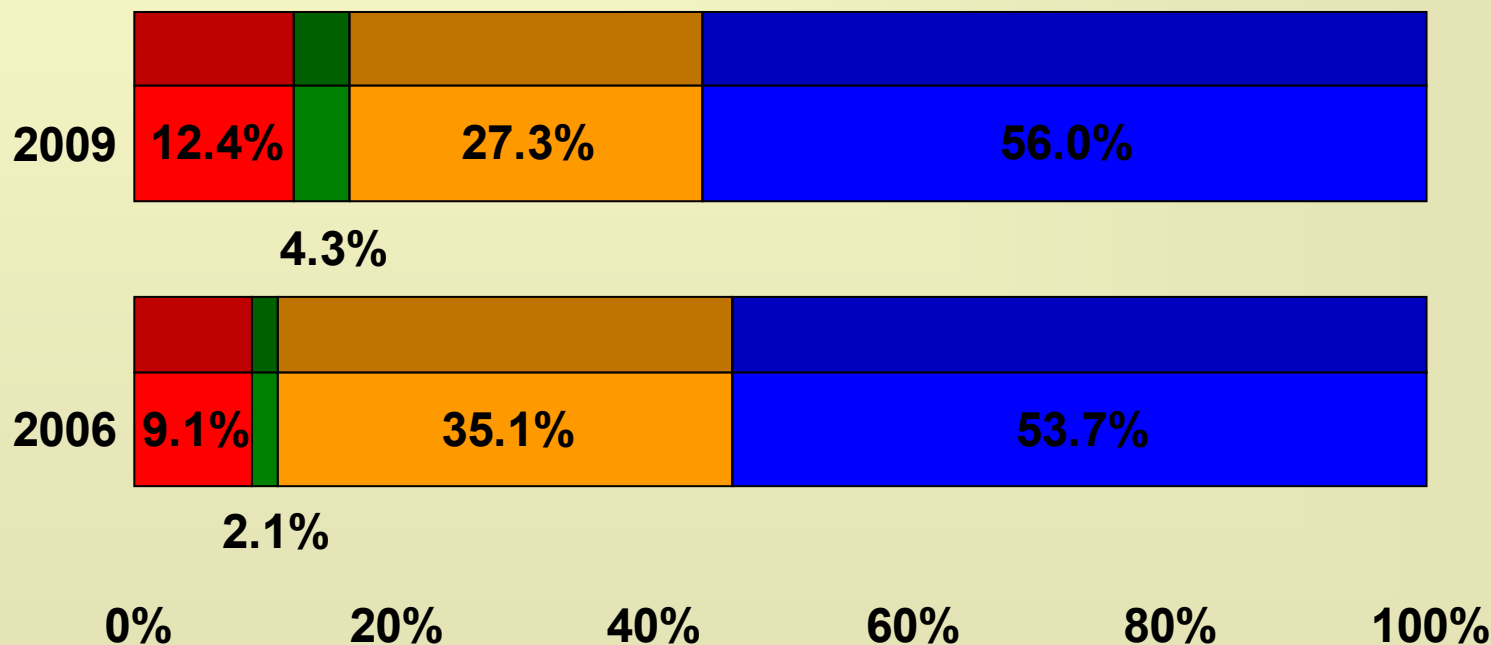
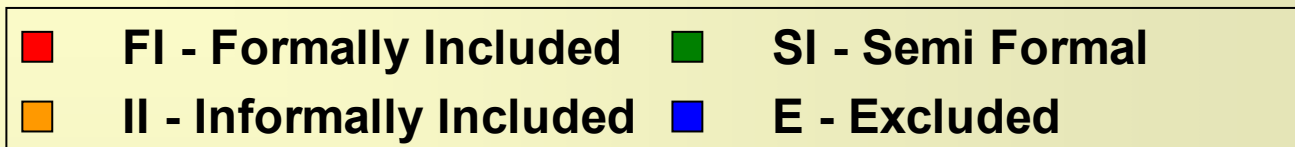
Source of income





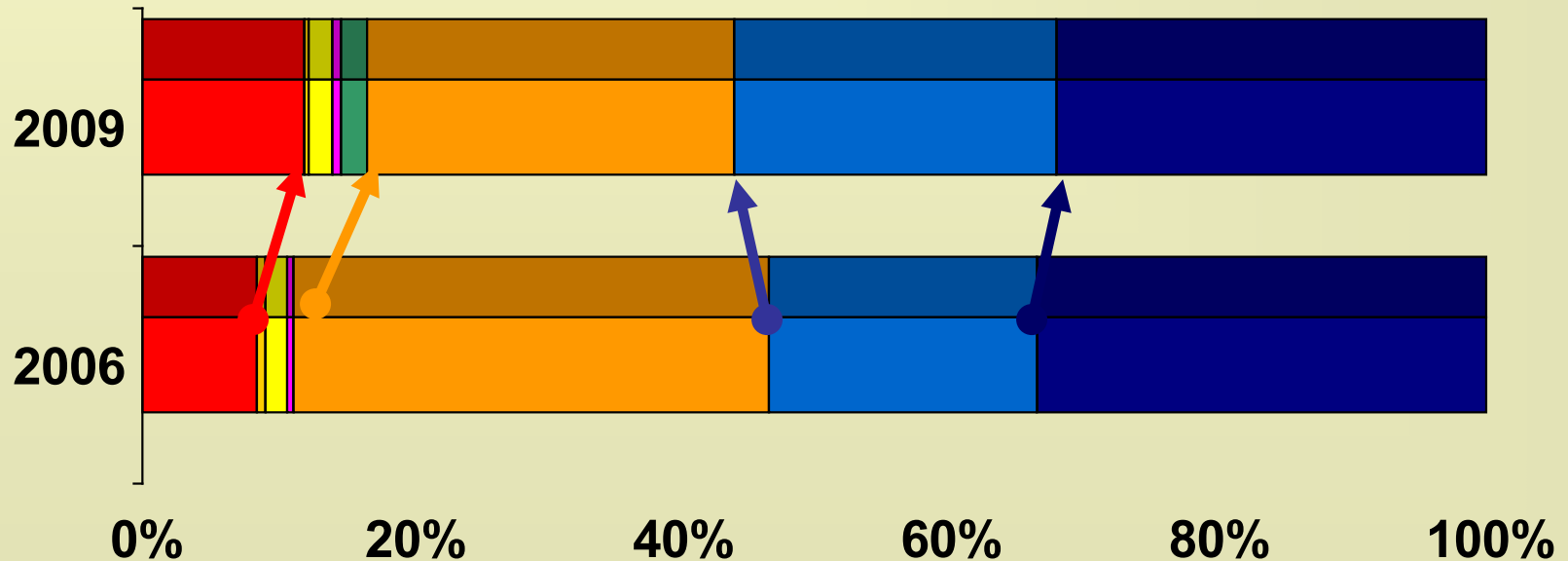
Access Strand

Changes of the access strand since 2006



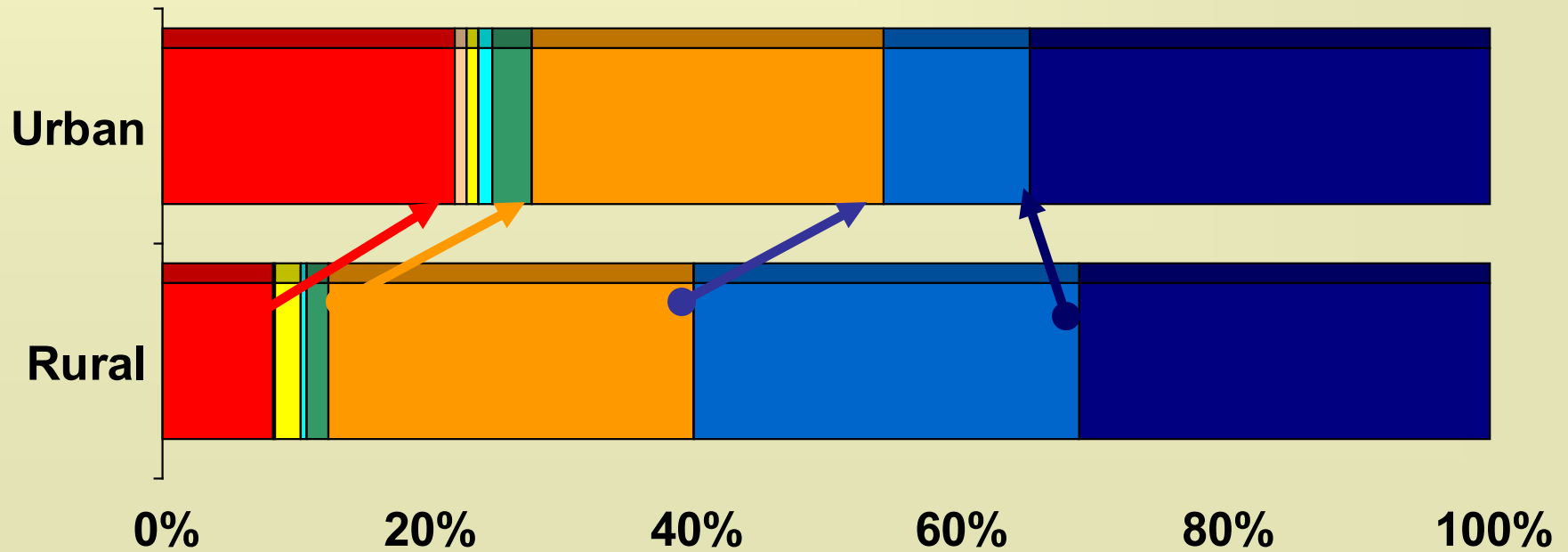
Changes of the detailed access strand

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



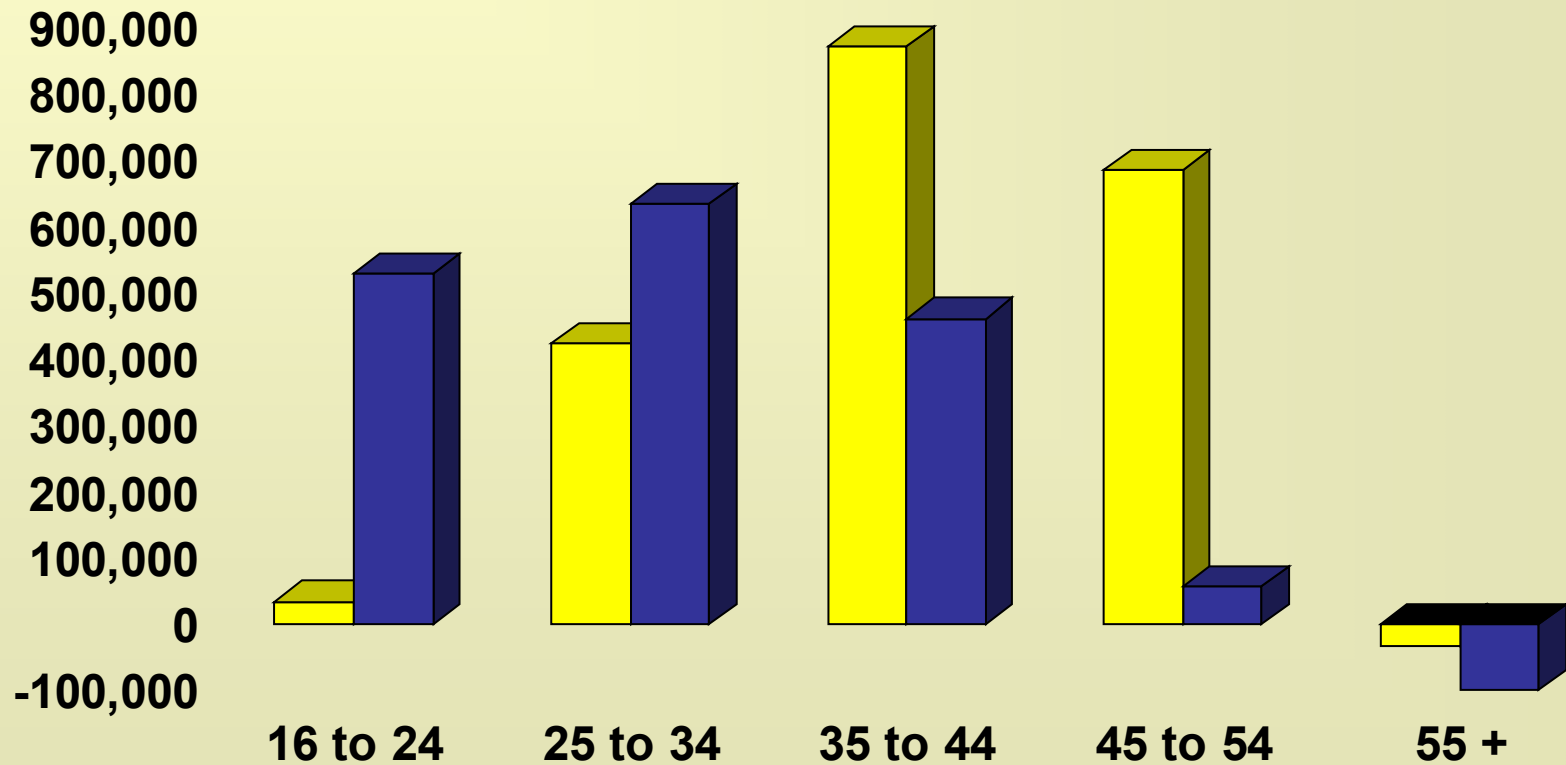
The detailed access strand – urban/rural

- FI - Banks/Insurance
 - SF - SACCOs
 - Semi formal other
 - E - Non-monetary
- FI - Other
 - SF - MFIs
 - Informal
 - E - Totally Unserved



Relative changes in population and exclusion

Change of population Change of excluded

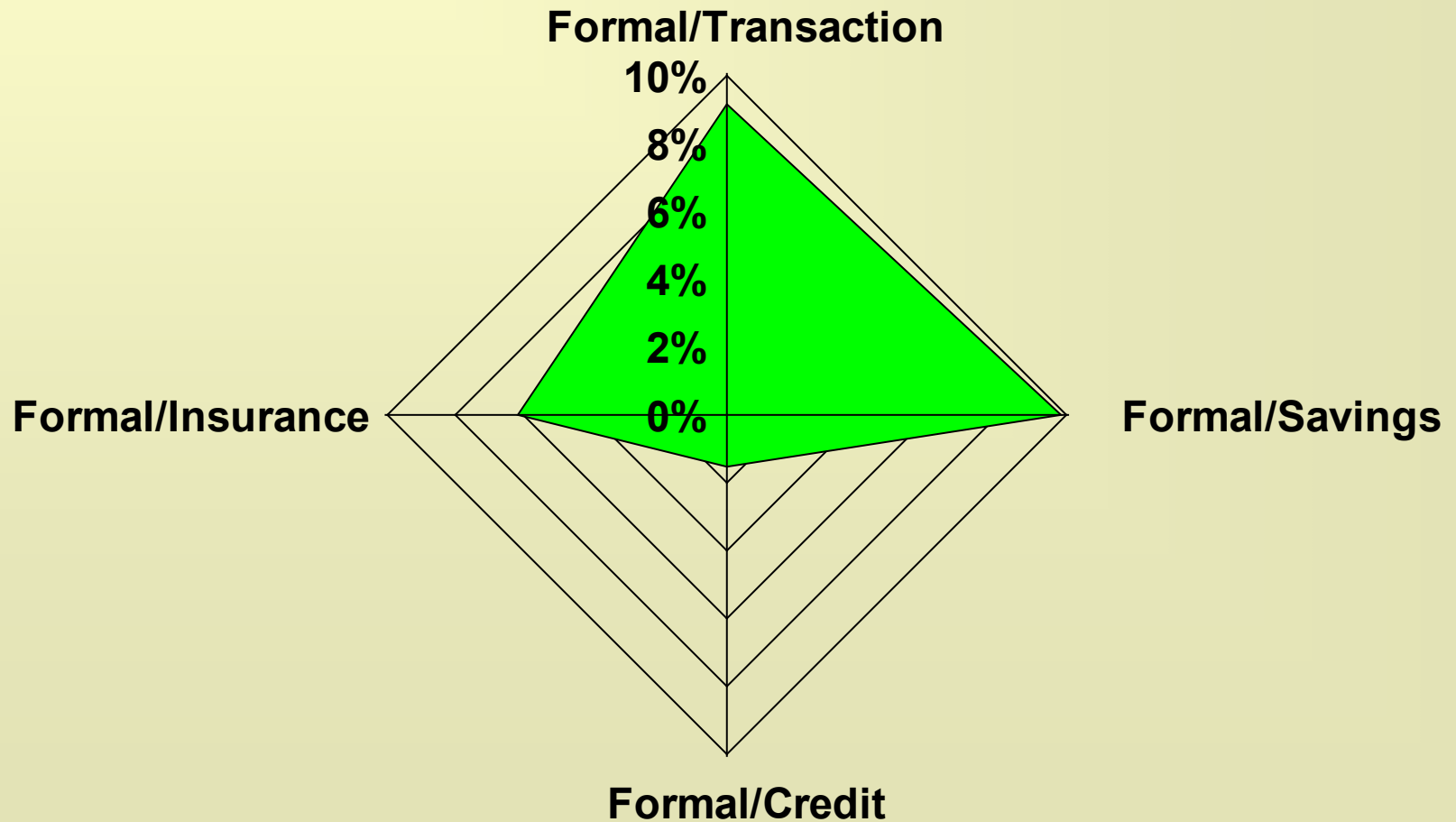




Landscape of access

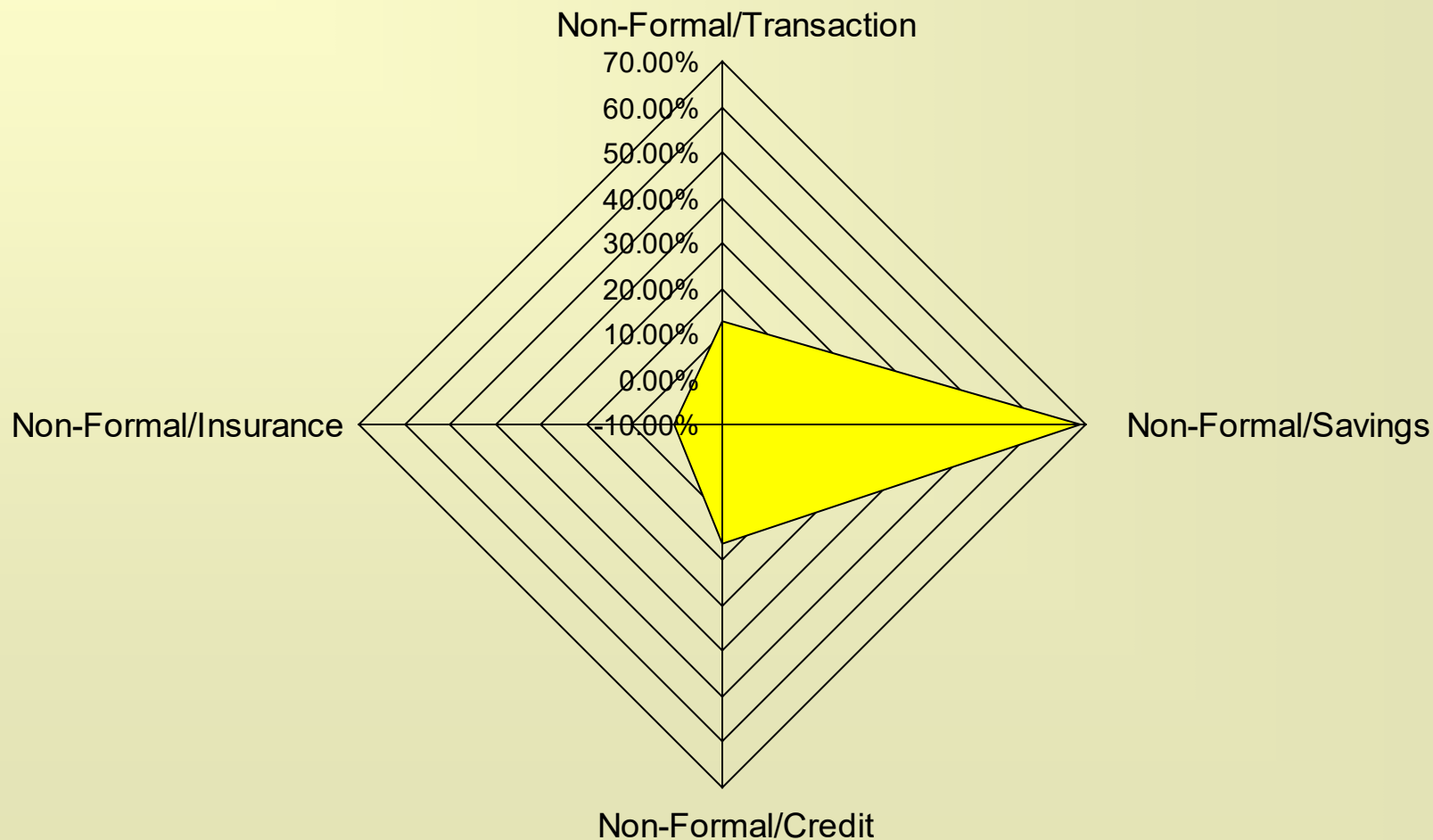


Landscape of access: Formal



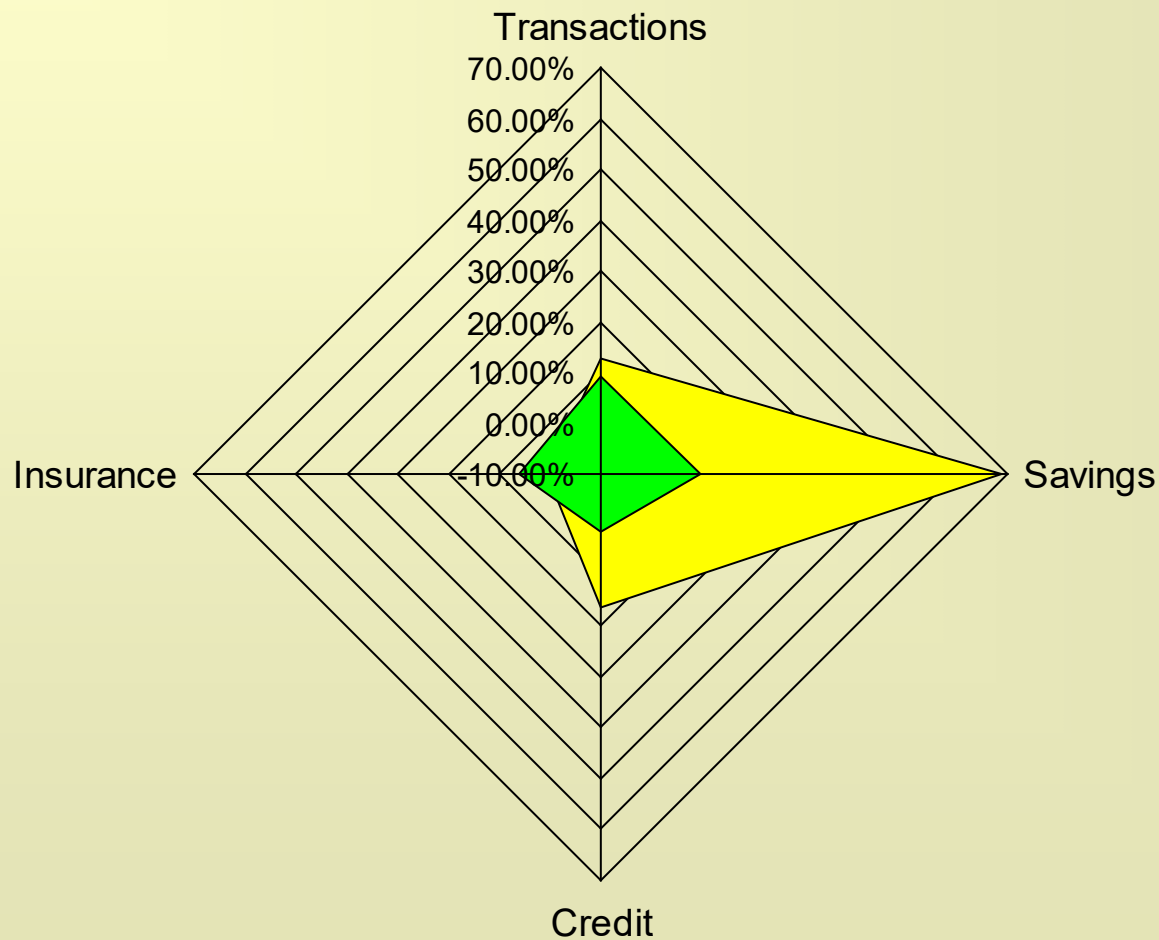


Access landscape: non-formal





Landscape of access



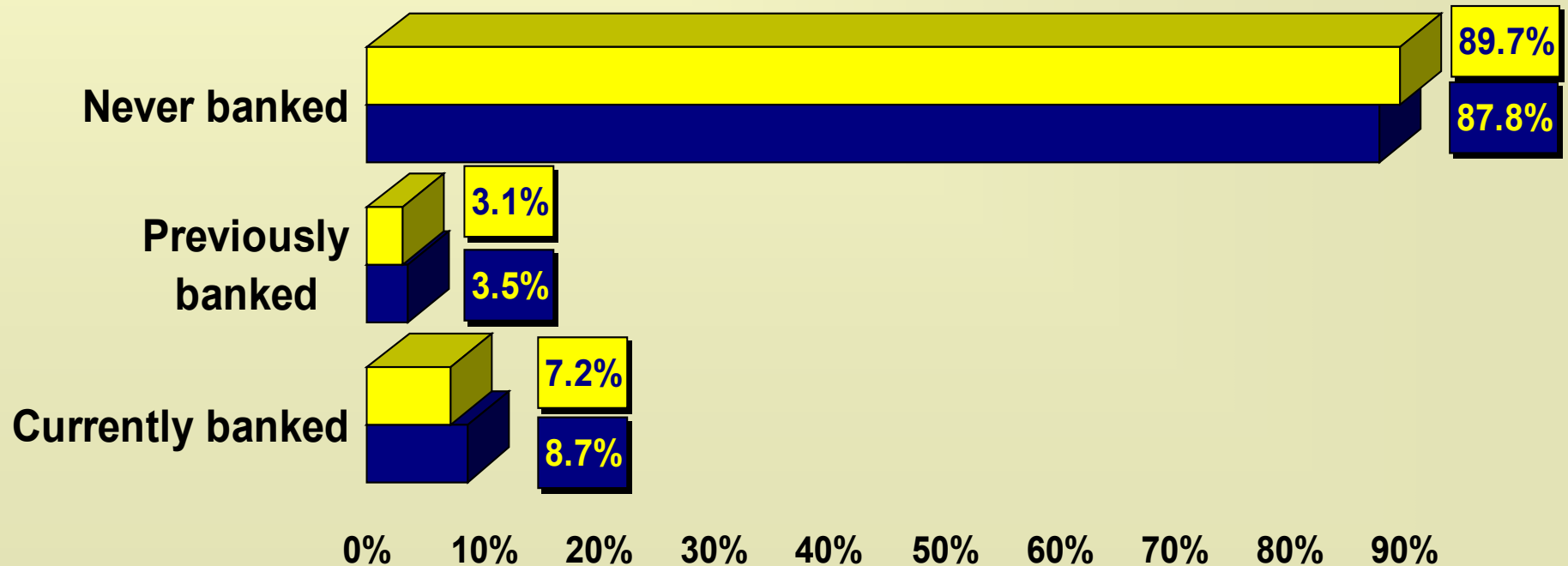


Banking status



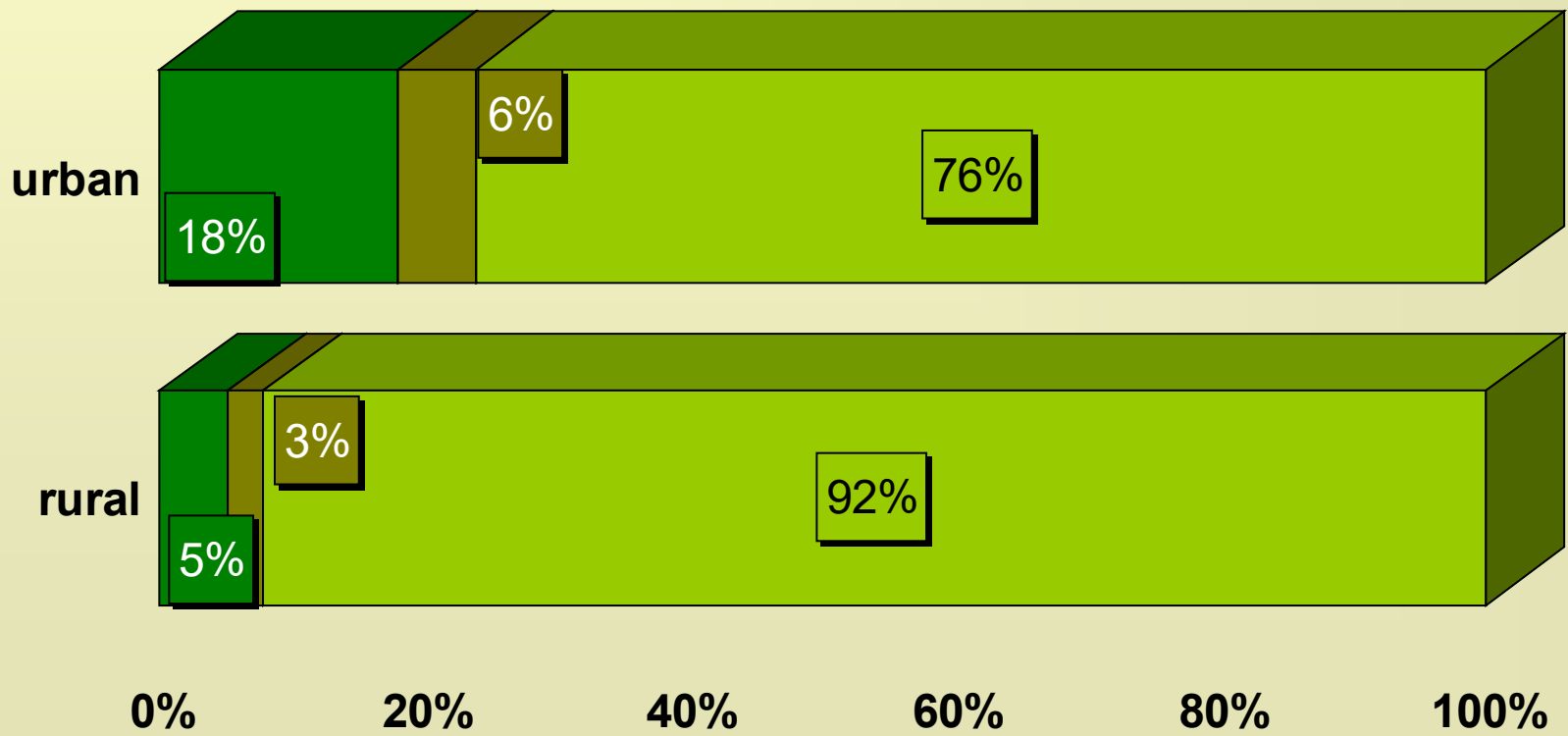
Bank status adult population Tanzania 2006 & 2009

■ 2009 ■ 2006



Bank status by urban/rural

■ Currently banked ■ Previously banked ■ Never banked





Movement in adult banked population

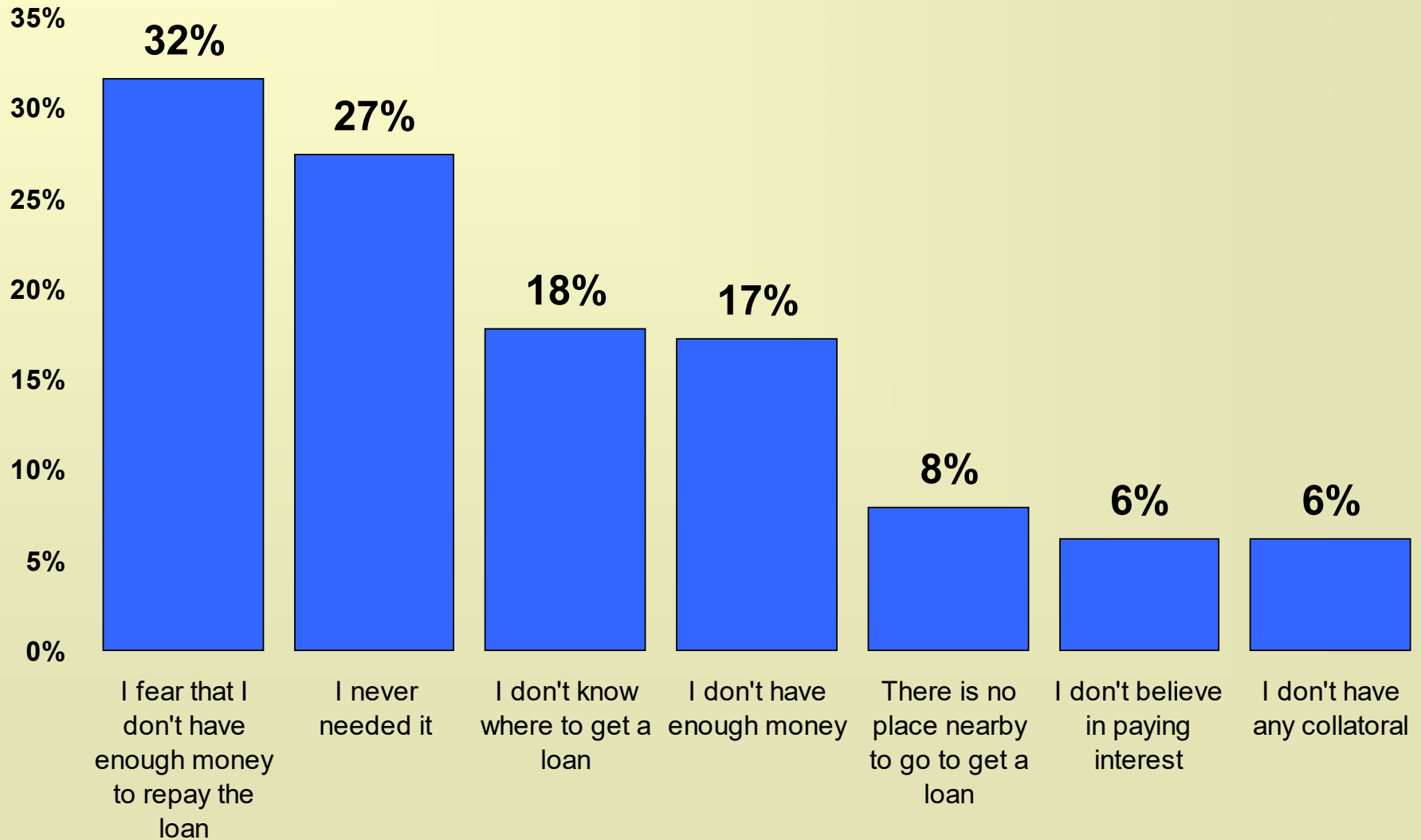
		Percentage change (reference 2006)
Number of people currently banked in 2006	1,467,815	
Number of people currently banked in 2009	1,951,310	33%
Number of people previously banked in 2006	635,792	
Number of people previously banked in 2009	776,986	22%
Number of people never banked in 2006	19,621,136	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



Barriers to access

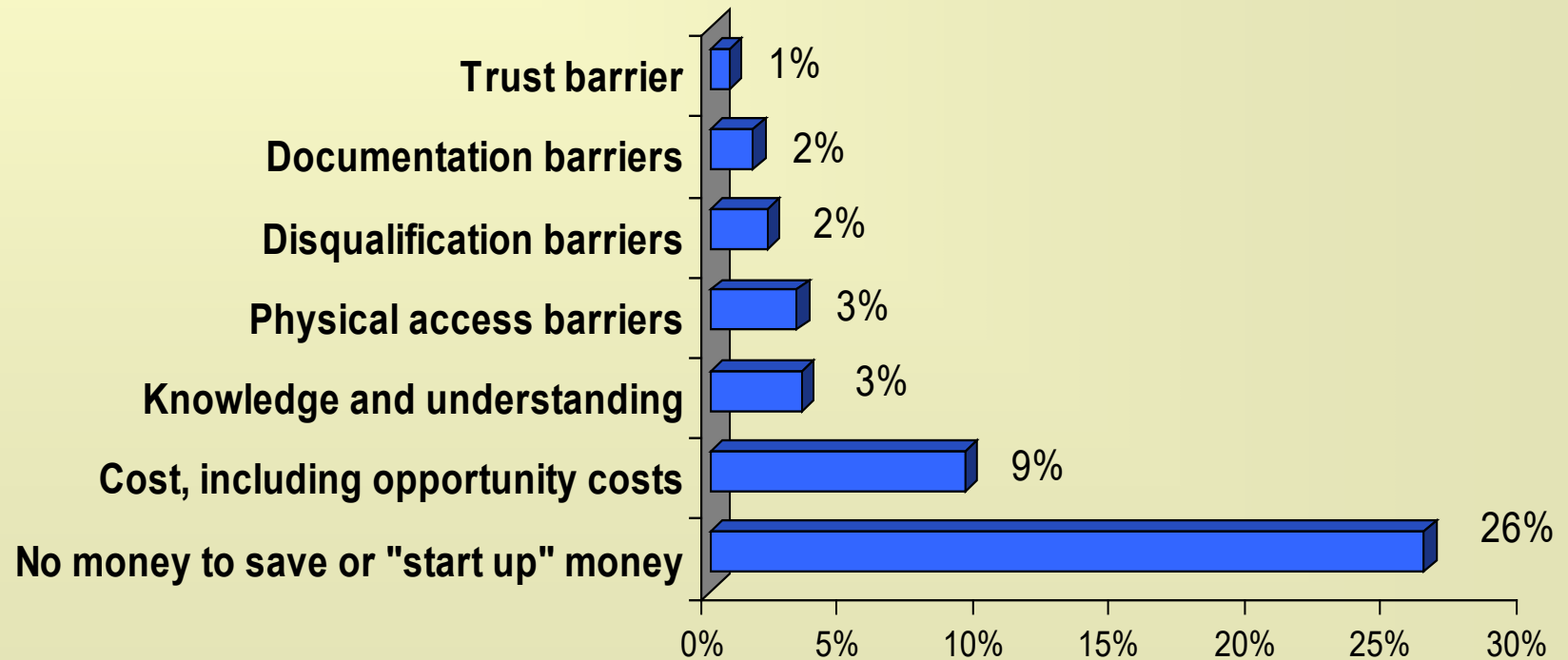


Reason for never applying for a loan



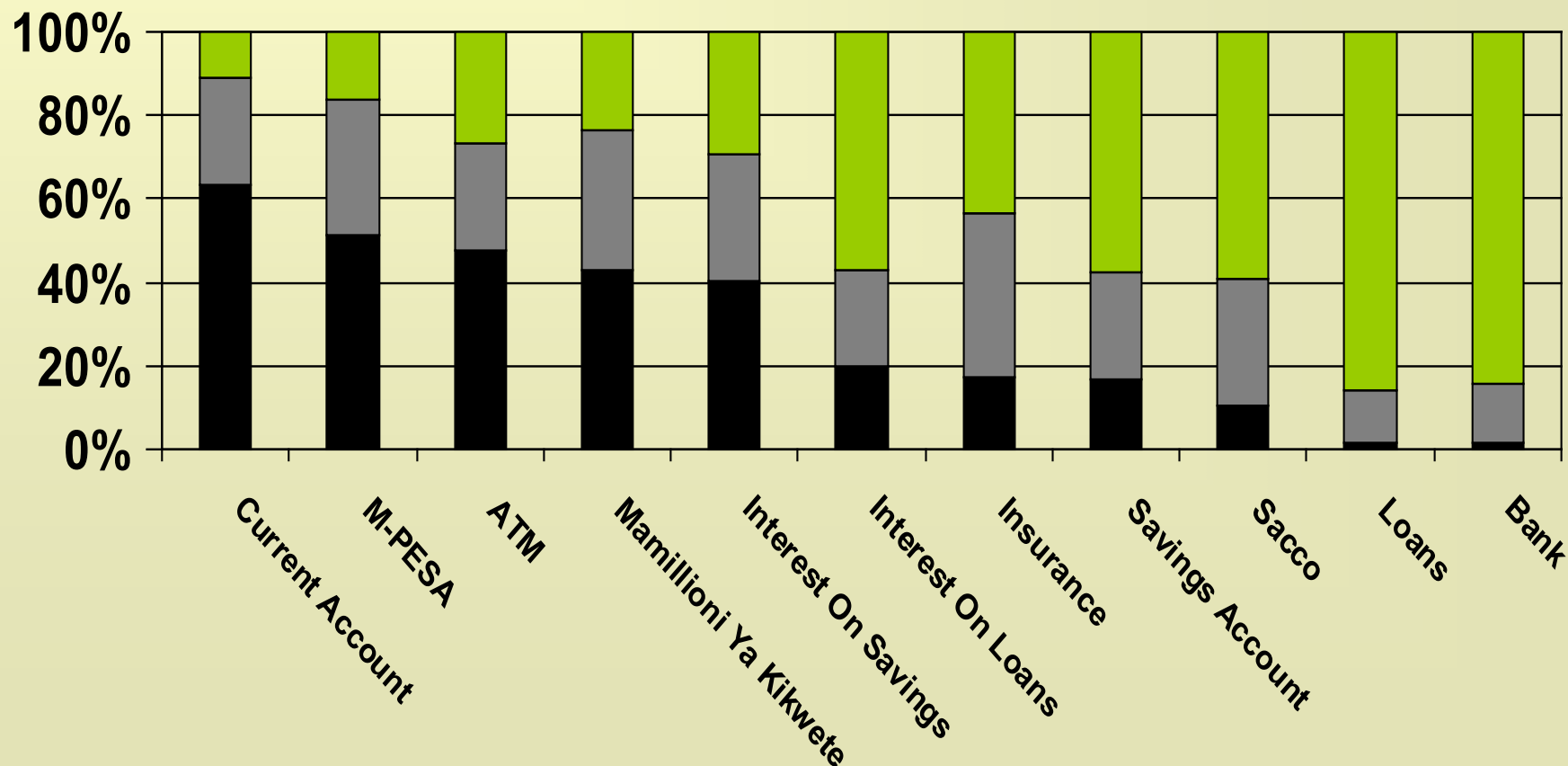


Reasons for not having savings and investment products



Financial literacy 2009

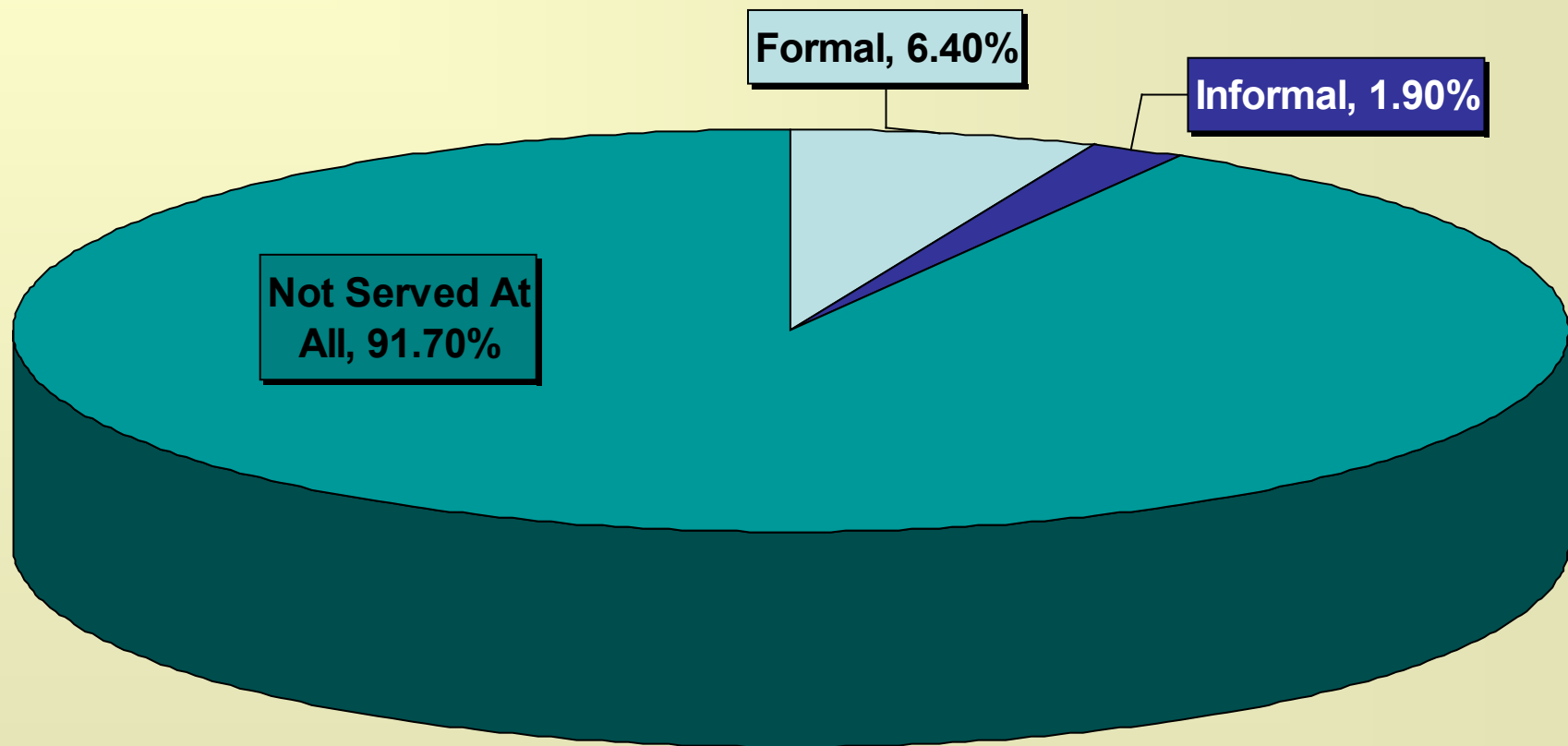
- Heard word or phrase and know what it means
- Heard word or phrase but don't know what it means
- Never heard this word or phrase





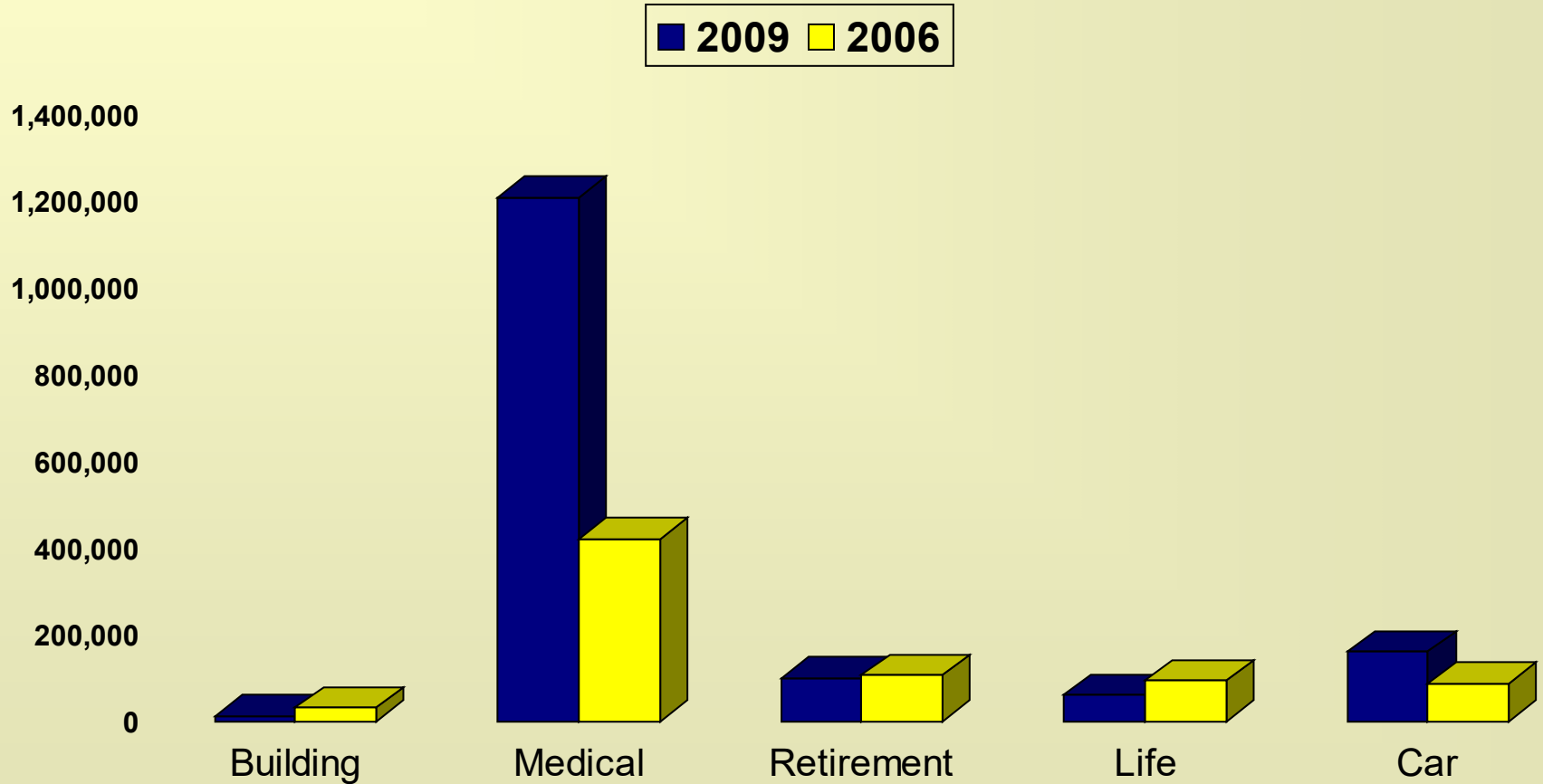
Insurance

Insurance



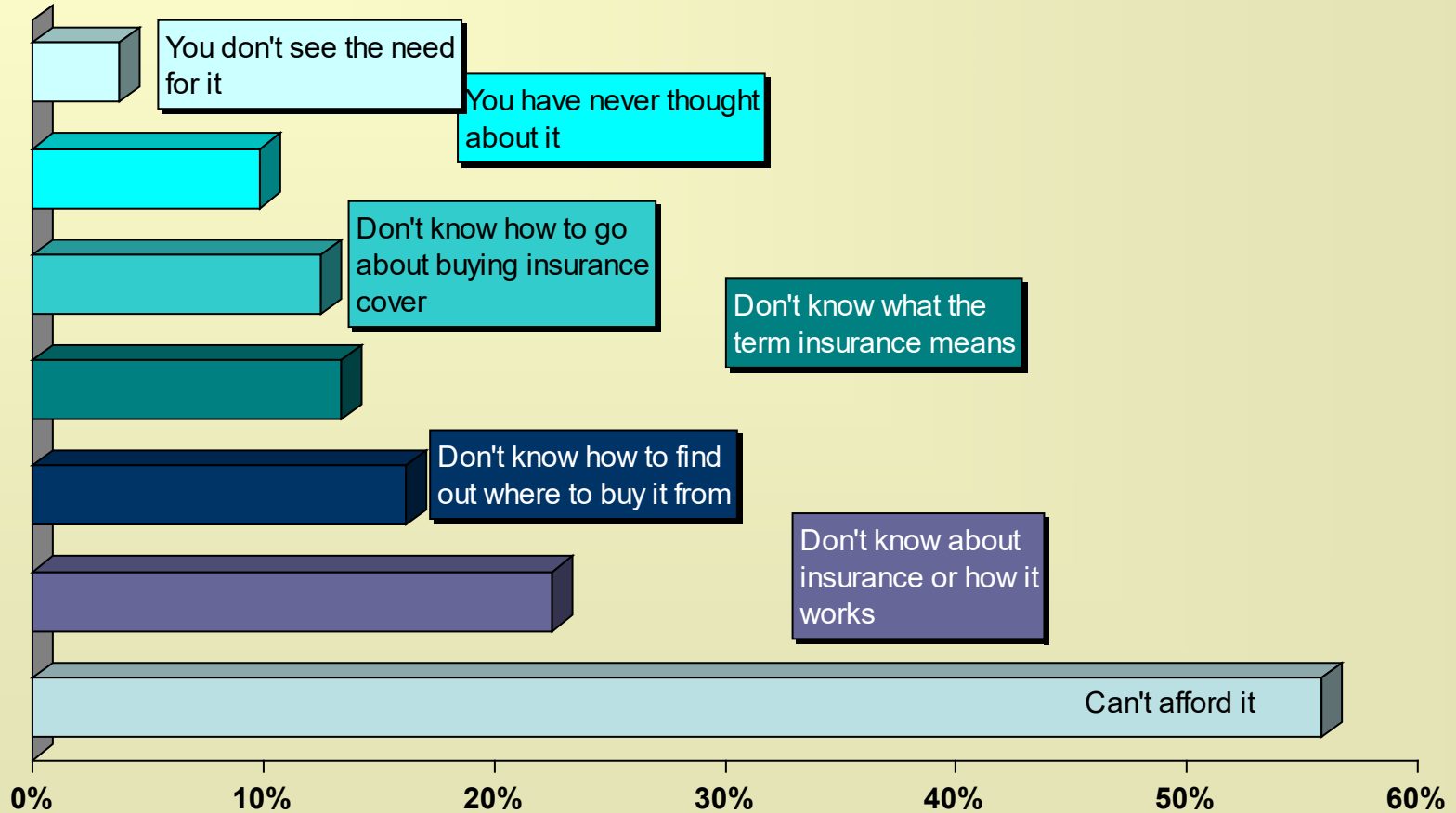


Insurance trend since 2006





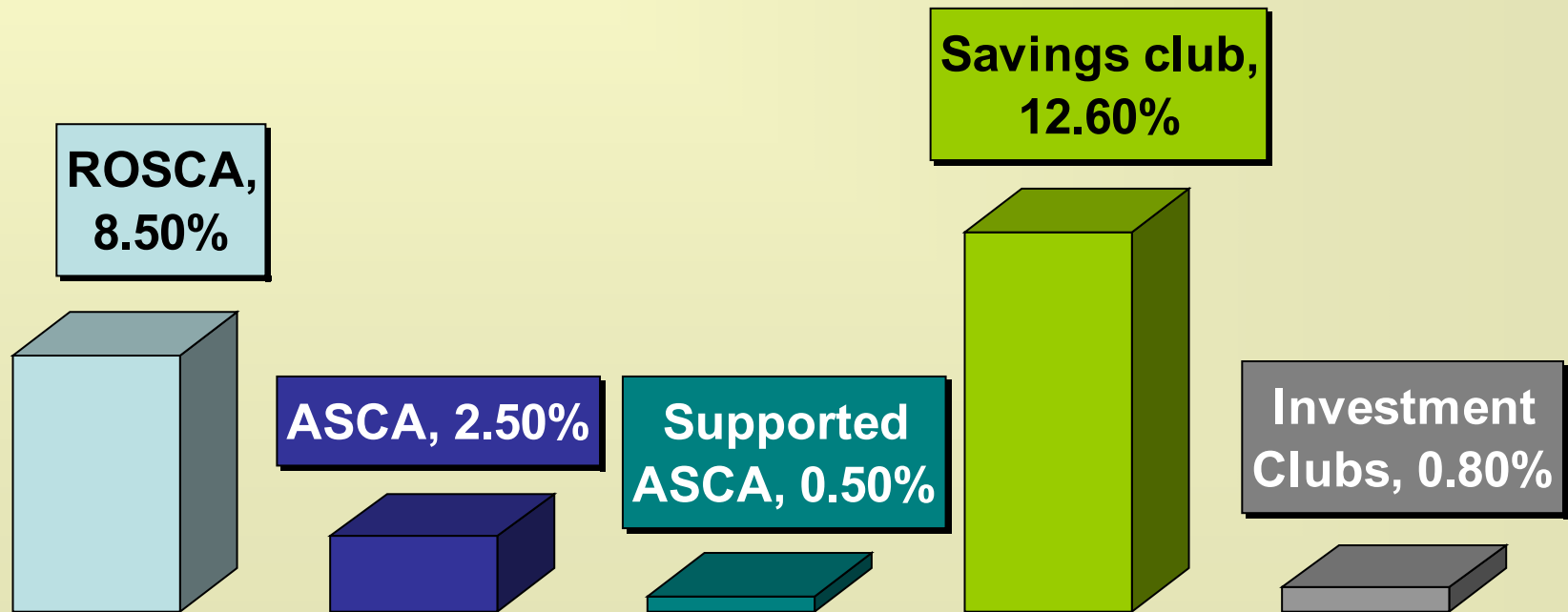
Reason for not having and insurance product



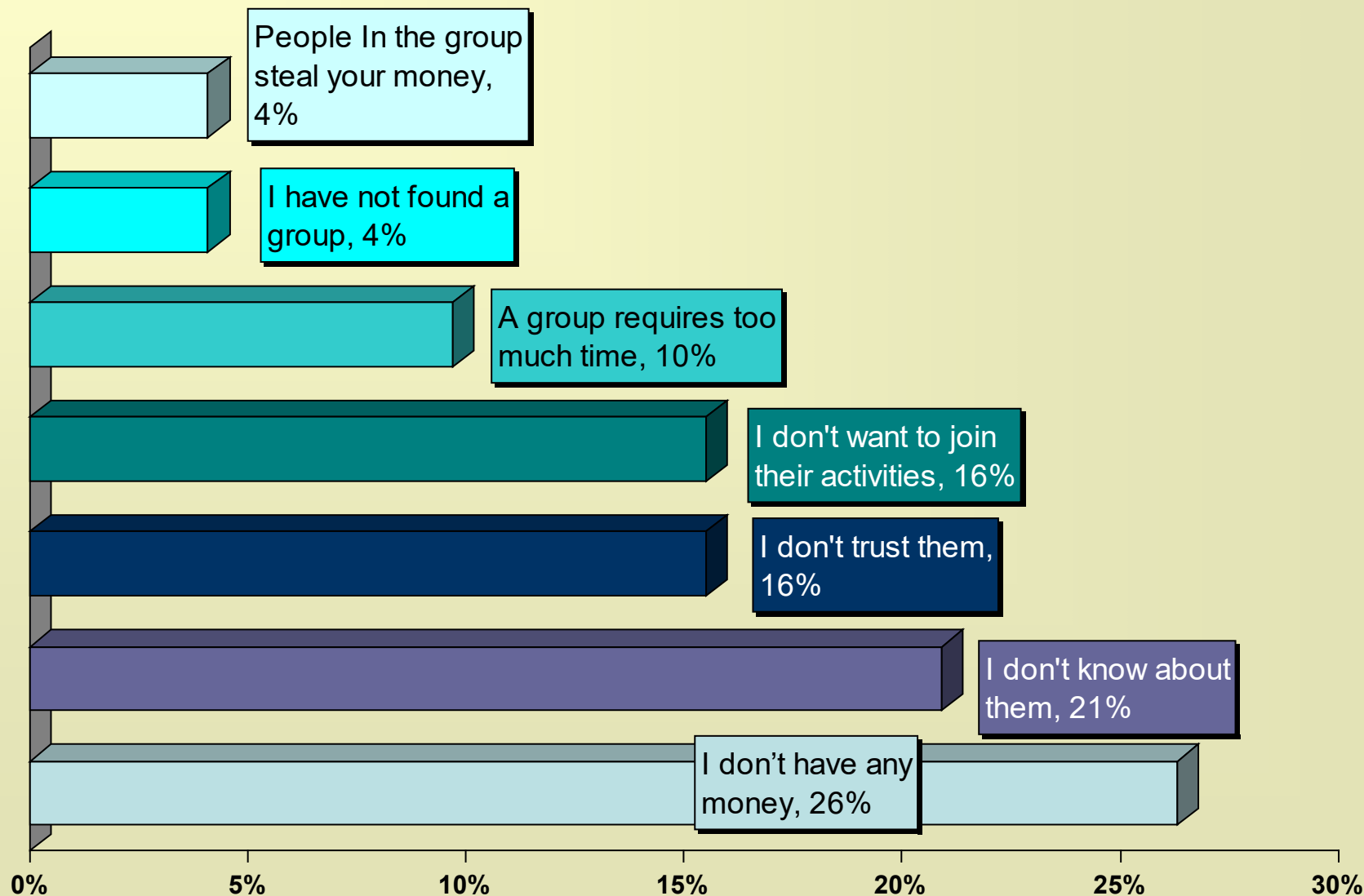


Informal

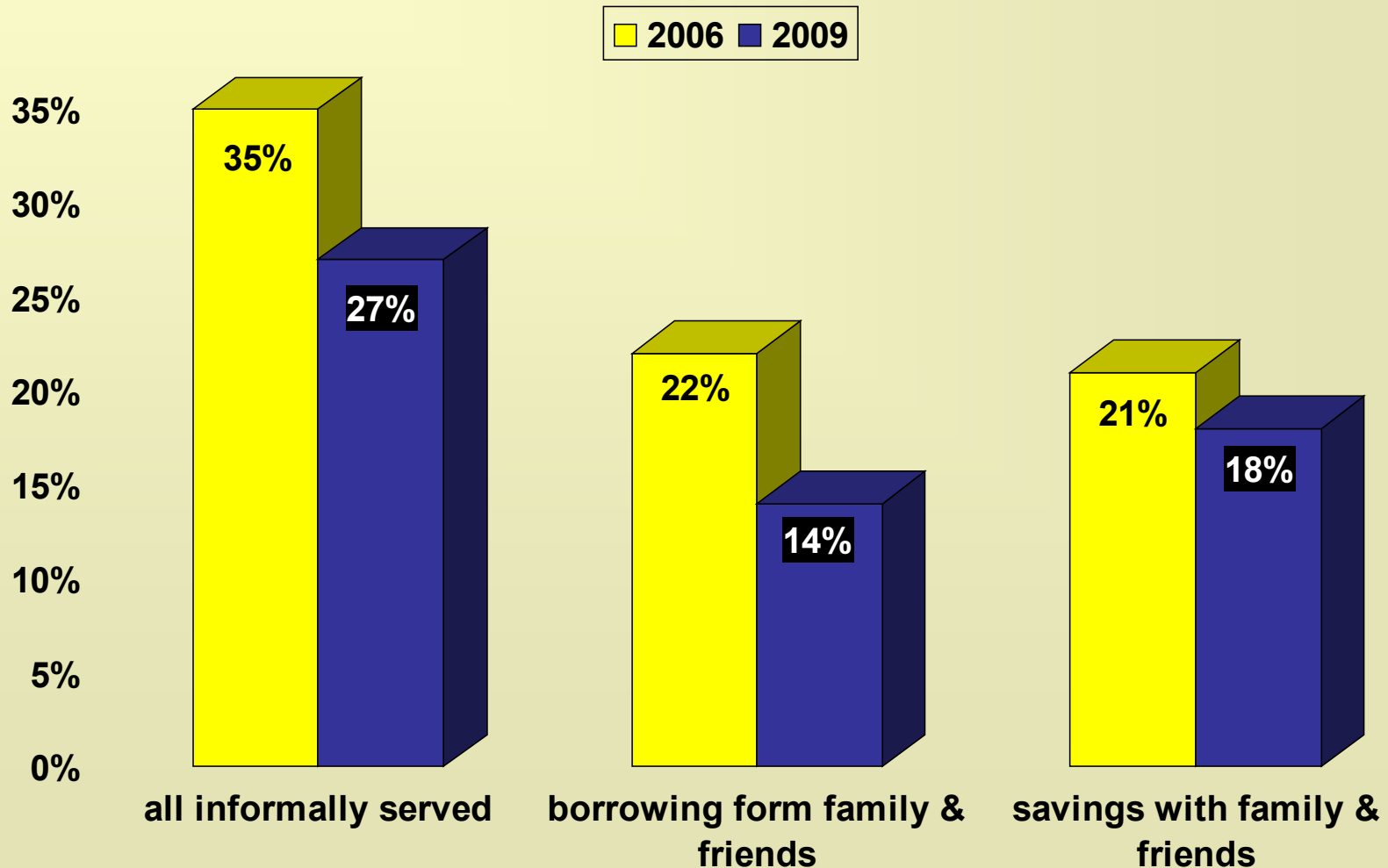
Informally served



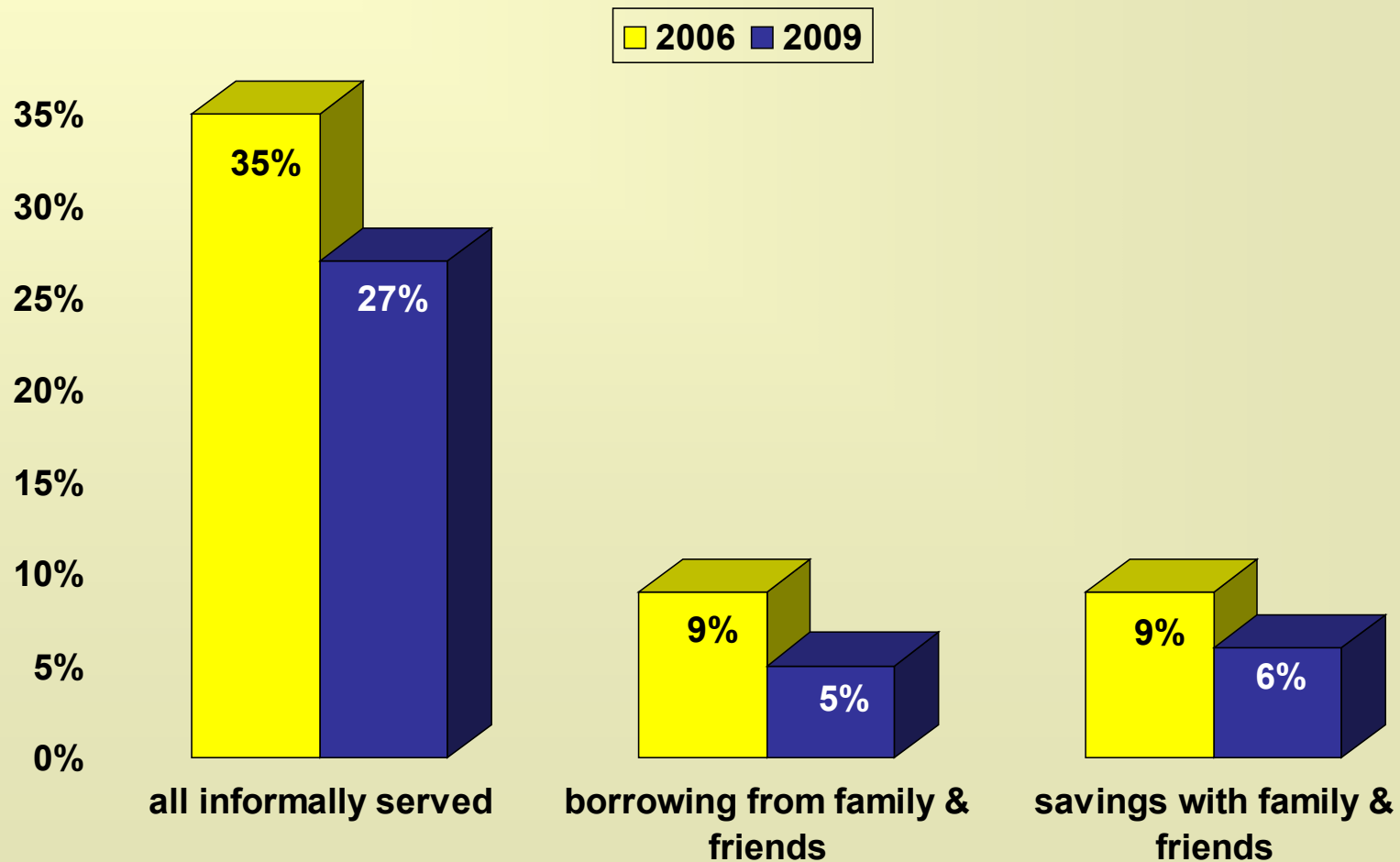
Reason for not belong to any informal savings group or society



Adult Tanzanians who save with and borrow from friends & family



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

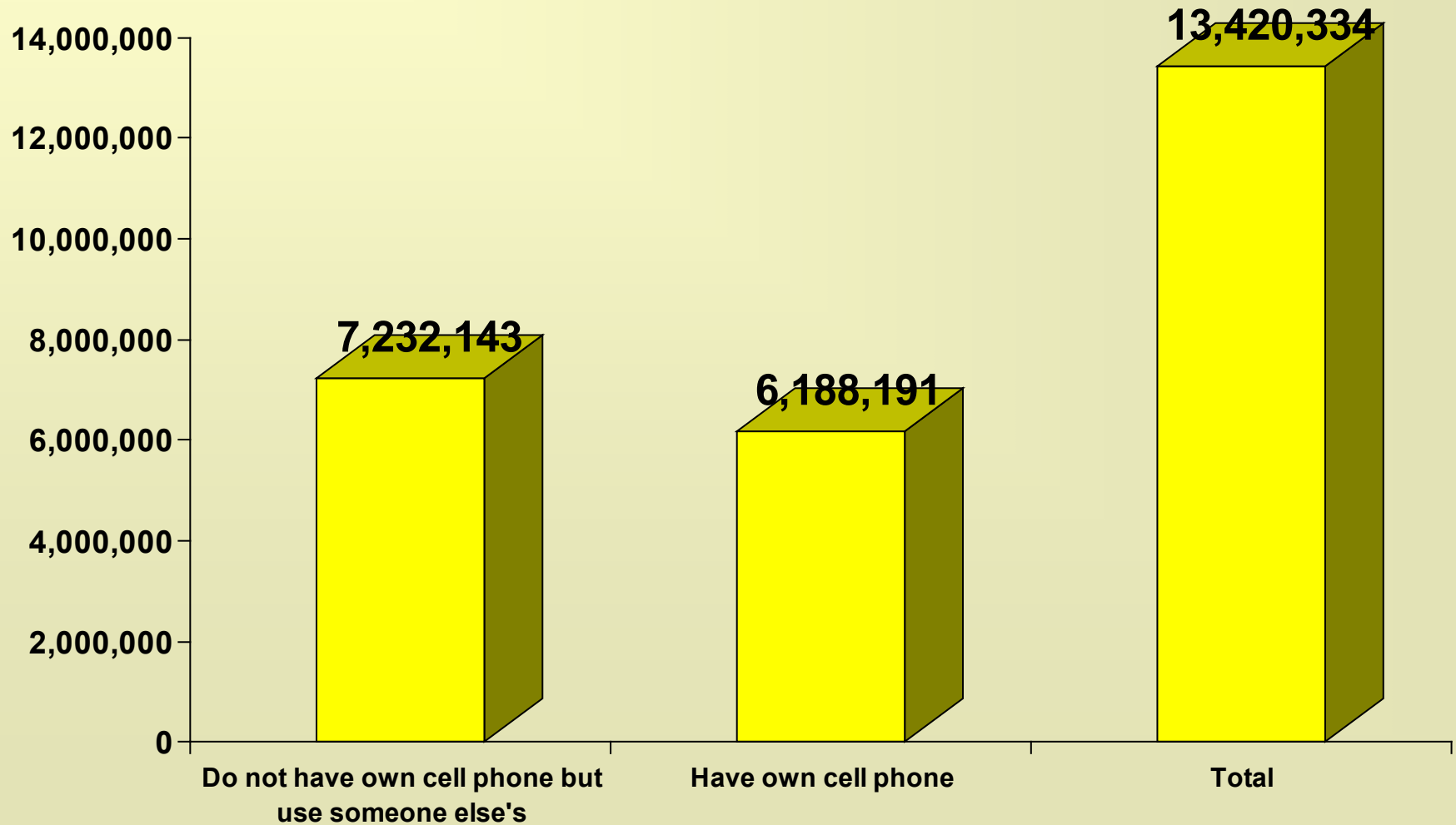




Mobile phones



Mobile phones





FinScope – a rich resource

For more information about the FinScope survey 2006 and 2009 go to the FinScope Tanzania (dgroup) platform:

- <http://dgroups.org/groups/FinScope-Tanzania>

The FinScope 2006 e-book is available on the site, where extensive analysis is grouped in themes

Institutions offering tailored analysis and research reports on the FinScope survey are:

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022 276 0260 / 022 276 0752 / 022 276 0758

2. DPC info@dpc-tz.com 022 260 0674