TANZANIA
DEMOGRAPHY

- POPULATION (2012): 45 MILLION
- RURAL POPULATION: 70%
- No. OF REGIONS/PROVINCES: 30
- No. OF DISTRICTS: 170
- TOP 10 CITIES ACCOUNT FOR 7 MILLION PERSONS
AGRICULTURE

- TOTAL ARABLE LAND: 43.18 MILLION Ha.
- AREA UNDER CULTIVATION: 17.25 MILLION Ha.
- No. OF AGRICULTURAL OPERATORS: 11.28 MILLION
- CROP GROWERS ONLY: 6.77 MILLION
- CROP GROWERS + LIVESTOCK KEEPERS: 4.23 MILLION
- SUBSISTENCE FARMERS: 85%
- WIDE VARIETY OF AGRI-COMMODITIES: FOOD CROPS (CEREALS & NON-CEREALS), OILSEEDS, FRUITS & VEGETABLES, CASH CROPS (TEA, COFFEE, COTTON, SUGARCANE), FLOWERS, ETC.
- FOOD GRAIN PRODUCTION: 16.17 MILLION TONS (2015-16)
- 70% OF THE POPULATION DEPENDS ON AGRICULTURE FOR LIVELIHOOD, DIRECTLY OR INDIRECTLY
## FINANCIAL SYSTEM

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Type</th>
<th>Remarks</th>
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<tbody>
<tr>
<td>A.</td>
<td>FORMAL SECTOR</td>
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<tr>
<td>1.</td>
<td>BANKS</td>
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<tr>
<td>a</td>
<td>COMMERCIAL BANKS</td>
<td>LICENSED AND SUPERVISED/REGULATED BY BANK OF TANZANIA, THE CENTRAL BANK</td>
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<td>b</td>
<td>COOPERATIVE/COMMUNITY BANKS</td>
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<td>c</td>
<td>MICROFINANCE BANKS</td>
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<tr>
<td>2.</td>
<td>DEVELOPMENT FINANCE INSTITUTIONS</td>
<td>LICENSED AND SUPERVISED/REGULATED BY BANK OF TANZANIA</td>
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<td>3.</td>
<td>SAVINGS AND CREDIT COOPERATIVES</td>
<td>REGISTERED AND SUPERVISED/REGULATED BY THE REGISTRAR OF COOPERATIVES/TANZANIA COOPERATIVE DEVELOPMENT COMMISSION (TCDC)</td>
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<td>4.</td>
<td>MICRO FINANCE INSTITUTIONS</td>
<td>REGISTERED UNDER VARIOUS STATUTES/REGULATIONS. NOT SUBJECTED TO EFFECTIVE SUPERVISION / REGULATION</td>
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<td>B.</td>
<td>INFORMAL FINANCIAL INTERMEDIARIES</td>
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<td>1.</td>
<td>VICOBA</td>
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<td>2.</td>
<td>VILLAGE SAVINGS &amp; CREDIT ASSOCIATIONS (VSLA)</td>
<td>NO EFFECTIVE SUPERVISION / REGULATION</td>
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<td>3.</td>
<td>OTHER GROUPS (SOLIDARITY GROUPS, CHURCH GROUPS, ETC.)</td>
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OUTREACH OF THE FINANCIAL SYSTEM

• AS ON 31 DECEMBER 2015
  ➢ 57 BANKS/LICENSED FINANCIAL INSTITUTIONS
  ➢ 709 BRANCHES
  ➢ 70% (497) OF THE BRANCHES IN 07 REGIONS (OUT OF 25)
  ➢ MOST OF THESE ARE IN THE URBAN AREAS
  ➢ NO. FIVE REGIONS IN THE MAINLAND HAVE LESS THAN 10 BRANCHES EACH

• ENGAGEMENT OF AGENTS

• 4118 SACCOS WITH A MEMBERSHIP OF CLOSE TO 0.45 MILLION (AS ON 30 APRIL 2016)
ACCESS TO FINANCIAL SERVICES

- FINSCOPE 2013 (MAINLAND TANZANIA)
  - Around 14% adults use bank products & services (6.8% of the rural adults and 27.6% of the urban adults)
  - 4.9% of smallholder farmers and 7.1% of agri-business enterprises use banks
  - 34.4% adults in rural areas and 13.7% in urban areas do not have access to financial services (excluded)
  - Similarly, 35.5% of smallholder farmers and 32.5% of agri-business enterprises do not have access to financial services (excluded)
  - 70% of the people keep savings at home