

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

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

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 ADUKTS)**
 - **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**