

Important User Information for FinScope Tanzania 2023 Data



General Information

FinScope Tanzania is a comprehensive financial sector demand-side survey of Tanzanian adults aged 16 years and above. It provides an understanding of the financial services uptake landscape across the country and is a reliable measure for demand and usage of financial services across various population segments. Further, FinScope Tanzania's insights clearly present barriers and levers to financial inclusion.

For both, the NFIF II and the FSDMP FinScope Tanzania 2023 provide endline, as well as interim, assessment measures respectively. Hence, together in a public-private sector collaboration -- spearheaded by the Ministry of Finance and Planning Tanzania and Zanzibar, Bank of Tanzania, the Financial Sector Deepening Tanzania (FSDT), National Bureau of Statistics (NBS) and the Office of Chief Government Statistician Zanzibar (OCGS), key partners were incorporated to design, implement, and analyze the FinScope Tanzania Survey. These key implementation partners include financial services provider (FSP) industry associations, other financial sector regulators, government organizations, and academia and development partners to design, implement and analyze FinScope Tanzania 2023.

FinScope Tanzania 2023 is the fifth wave in the FinScope Tanzania series with previous waves in 2006, 2009, 2013 and 2017.

The FinScope Tanzania 2023 Survey is a national representative demand-side survey of adults (those aged 16 years or older) living in Tanzania. Using the latest population census from 2022 by the National Bureau of Statistics, the size of the Tanzanian adult population is currently estimated to be 34,134,251 and this accounts for 55% of the total Tanzanian 2022 Census population of 61,741,120.

Data File Information

There is one main dataset which contains the 9,915 individual survey interviews conducted during the FinScope Tanzania 2023 survey as well as 8 rosters, that provide further disaggregated information on specific sub-topics. The questionnaire provided with the data also refers to all rosters respectively.

The rosters can be merged with the individual main data information through the SN "Serial Number" variable which cuts across all data files.

All datasets are accessible in .sav, .dta and .csv format. The SPSS file is a fully labelled datafile and is the original file, which was then converted to .dta and .csv format.

In addition, for each file a datamap in excel format has been developed.

Weighting

The FinScope Tanzania 2023 data targeted a sample of 10,005 individuals and achieved a 99% response rate of 9,915 interviews in total. The data was weighted by NBS, based on the latest population projections available at the time of data collection completion, and represents 34,134,251 people. Furthermore, the weights took into consideration gender, as well as the rural-urban split of the actual population distribution. In the dataset the weight variable is labelled "population_wt".

Particular attention needs to be drawn to the weights of the 2023 FinScope Tanzania data, since they also adjust for the oversampling which took place in the various agro-economic zones.

FinScope Tanzania 2023 over-sampled specific districts in nine regions to enable richer sub-level analysis. The selection of districts was oriented on the agro-economic zones of Tanzania to ensure a broad representation, considering the close relation between financial behaviours and economic

activities. The regional selection was based on size of the region in the specific agro-ecological zone, how the region is representative in terms of agro-ecological features, poverty incidence as well as levels of financial exclusion during the FinScope Tanzania 2017.

As this oversampling in these areas skews the unweighted data towards them, it is therefore important to always apply the weights provided to avoid an inaccurate national or regional level statistical output.

Statistical accuracy

Results from the survey can be disaggregated by main economic activity (here defined by the main source of income, such as farming and/or small business activities) as well demographics (e.g. gender, age group) and location (rural or urban) of adults. Furthermore, the sample is representative on a regional level for all regions surveyed.

When disaggregated at this level, the survey results will maintain a maximum margin of error of 5% and a confidence interval of 95%.

Specially generated variables

Towards the end of the main individual dataset, generated variables are appended. They are not part of the actual questionnaire and raw dataset but are composite variables that form various indicators and core measurement values in the analysis. The table below iterates the variables meaning and calculation.

Variable Name	Description
RU	Provides a disaggregation by rural, urban and Dar es Salaam
MZ	Provides disaggregation by Mainland Tanzania and Zanzibar (all 5 regions are considered together)
tot	Total (national) marks all cases
Household_weight	Household weight generated
population_wt	Population weight, weights the data according to the population size – this weight should be always applied when working on the data
MM	Combines all variables that indicate mobile money uptake or usage by an individual (regardless of whether they hold their own account or not)
BANKED	Combines all variables that indicate bank service uptake or usage by an individual (regardless of whether they hold their own account or not)
MFI	Combines all variables that indicate microfinance institution (Tier 1) uptake or usage by an individual (regardless of whether they hold their own account or not)
PENSION	Combines all variables that indicate pension service uptake or usage by an individual (regardless of whether they hold their own account or not)
INSURANCE	Combines all variables that indicate any insurance uptake or usage by an individual (regardless of whether they hold their own account or not)
SACCO	Combines all variables that indicate SACCO uptake or usage by an individual (regardless of whether they hold their own account or not)

CAPITALM_FUND_MANAGERS	Combines all variables that indicate any uptake or usage of UTTs, stocks or capital market engagement by an individual (regardless of whether they hold their own account or not)
FORM_INVESTMENTS	Combines all variables that indicate formal investment mechanisms uptake or usage by an individual
CMG	Combines all variables that indicate an individual is in a community microfinance group (CMG) this excludes temporary social groups
INFORMAL_MONEYLENDER	Combines all variables that indicate an individual has taken up services from an informal money lender
SOCIAL_GROUPS	Combines all variables that indicate the individual is in a social group (not CMG) – these are groups usually formed for short term purpose i.e. wedding, funeral
OTHER_FORMAL	Combines all variables that indicate formal financial service uptake and usage by an individual, hence includes banking, mobile money, MFIs, CMGs, Pension, Insurance, SACCOs, Fund Managers, Capital Markets (regardless of whether they hold their own account or not)
OVERALL_FORMAL	Combines all variables that indicate other formal financial service uptake and usage by an individual, hence includes mobile money, MFIs, CMGs, Pension, Insurance, SACCOs, Fund Managers, Capital Markets (regardless of whether they hold their own account or not) but excludes banking
INFORMAL	Combines all variables that indicate informal financial service usage by individuals; this includes services from social groups, informal money lenders as well as supply and shop credit
fasx	Represents the traditional financial access strand indicating financial services uptake in a hierarchical manner banking, other formal, non-formal and excluded.
overlapx	Represents overlaps in the various financial service categories
IncomeMain	Shows the main source of income a respondent has indicated
BusO	Filters the data by business owner and non-business owner
DEDICATED_FARMER	Filters the data by dedicated farmer and non-dedicated farmer (a dedicated farmer is a farmer that obtains over 50% of his/her income from farming)
SMALLHOLDER_FARMER	Filters the data by smallholder farmer and non-smallholder farmer (a smallholder farmer is a farmer that farms from less than one hectare to 10 hectare)

Data Usage Agreement

By the act of downloading and employing this data, the user agrees to the following:

- FinScope Tanzania 2023 data is freely provided in its “raw” form, for the purpose of legitimate non-profit research only.
- FSDT provides no warranty, expressed or implied, as to the accuracy, reliability or completeness of this data.
- FSDT bears no responsibility for uses of the data by third parties, or for interpretations or inferences based upon such uses. Any findings and conclusions derived from this data are solely attributable to the user and do not reflect those of FSDT.
- The user will not make available, transmit, copy or reproduce the data in any form to third parties without the prior express consent of FSDT.
- FSDT prohibits use of this data for the purpose of identifying and/or reporting results at the level of any specific individual or local community (that is, the primary sampling units). If the identity of any individual or community described in the data set is discovered inadvertently, the user will make no disclosure or other use of this information and kindly inform the survey management by sending an email to info@fsdt.or.tz.

FinScope Tanzania 2023 data has received NBS approval under the 2015 Statistics Act. Authors of any academic papers, reports or other published work based on this data are required to acknowledge FinScope Tanzania 2023 in the text as follows:

- For papers, reports, other outputs: “The findings in this report /output are based on data collected by FinScope Tanzania 2023. The findings, interpretations, and conclusions expressed in this report/output are entirely those of the authors and do not necessarily represent the views of FinScope Tanzania 2023.” This acknowledgement should be in a prominent place.
- For stand-alone graphs, tables, stand-alone facts: “FinScope Tanzania 2023” below the graph, table or fact.
- Users are kindly requested to inform FSDT of any publication based on FinScope Tanzania 2023 data by sending an email to info@fsdt.or.tz. Please enclose a soft copy of the report or publication.