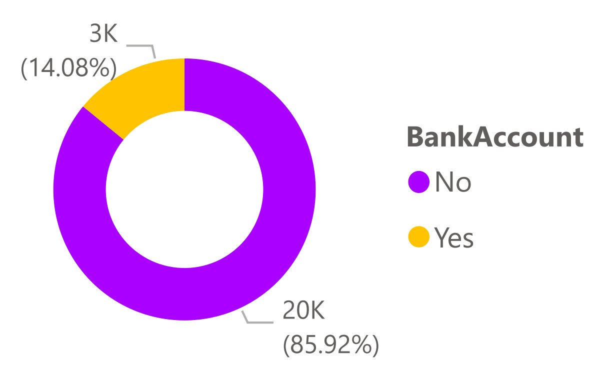
FINANCIAL INCLUSION SURVEY IN 4 AFRICAN COUNTRIES

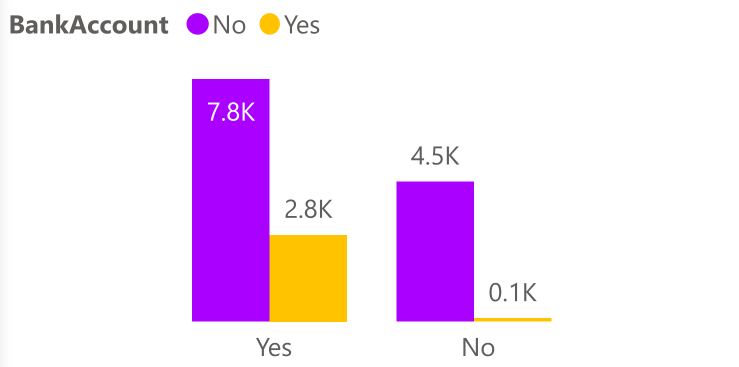
Kenya	Tanzania
Rwanda	Uganda

2016	2017	2018

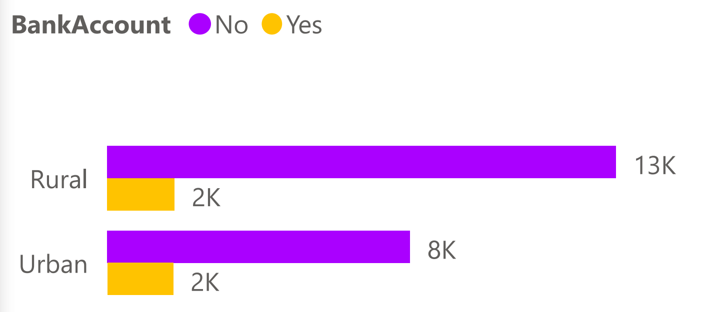
Respondents with Bank Accounts



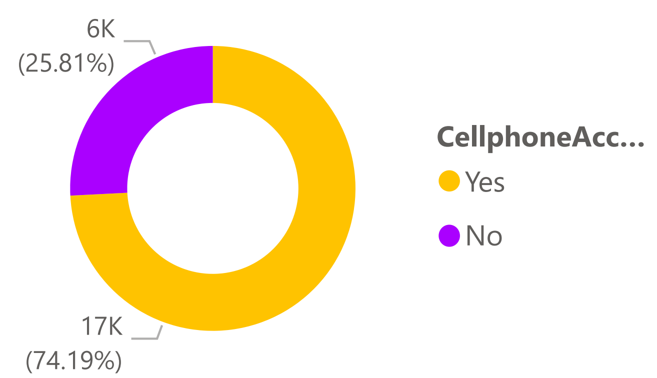
Financial Inclusion by Cellphone Access



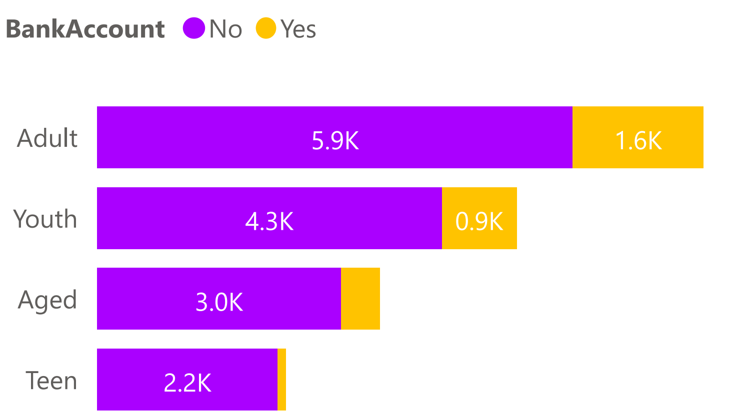
Financial Inclusion by Location



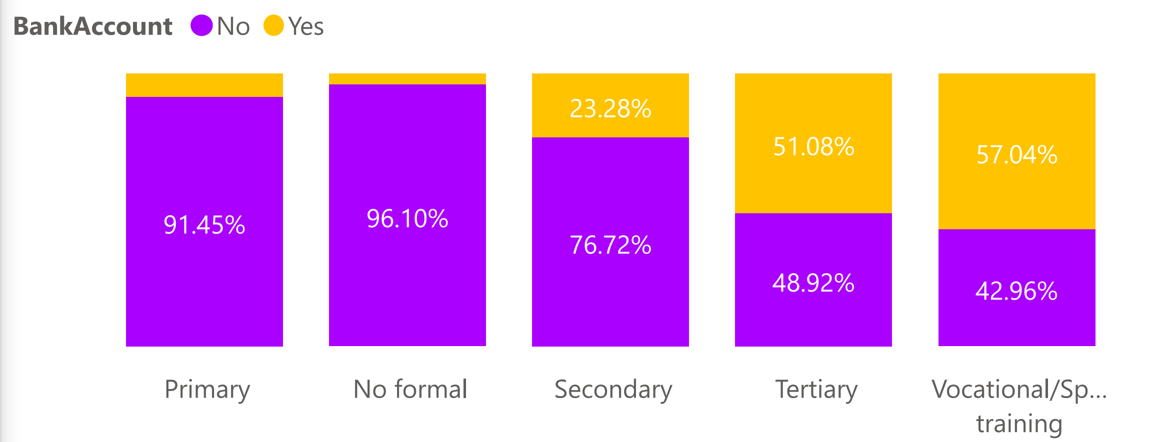
Respondents with Cellphone Access



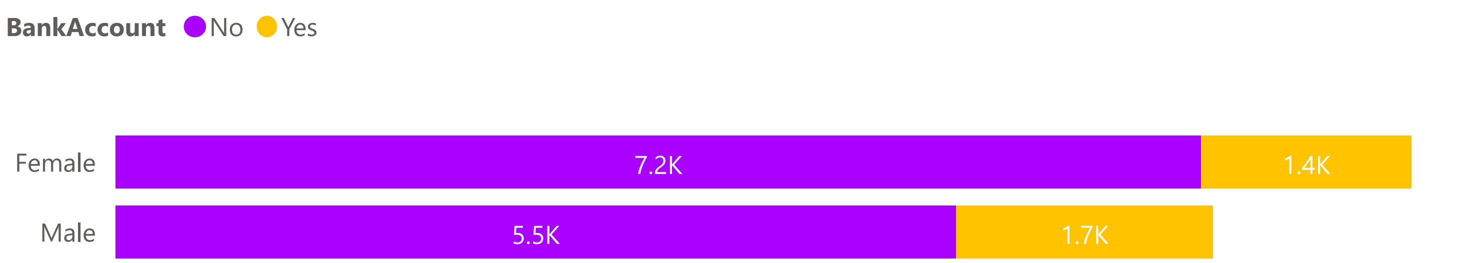
...by Age Category



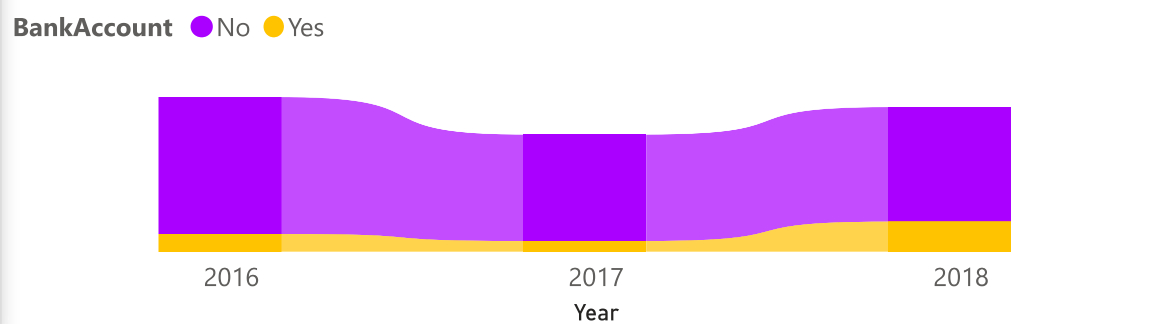
...by Education Level



...by Gender



...by Year



OBSERVATIONS

--> The survey was carried out in 4 different countries over 3 years. **2016** in **Rwanda**, **2017** in **Tanzania**, **2018** in **Kenya** and **Uganda.**

--> Majority of the people in all 4 countries are not financially inclusive i.e. have no bank accounts.

--> In all 4 countries, majority of the people have access to cellphones. So this cannot be classified as the main reason for not being financially inclusive. But then cellphone access is not the same as internet access...

--> There's almost no difference in Financial Inclusion by Location type i.e. Urban and Rural area as would be otherwise expected.

--> Adults (31-55yrs) and Youths (21-30yrs) are more financially included than the Aged (>55yrs) and Teenagers (15-20yrs)

--> By Education level, it can be observed that people with vocational/special training are the most financially included, even though they are the least populated. Followed by Tertiary, Secondary and Primary. This shows that education is an important factor to being financially inclusive.

--> Although there's more females than male in the selected African countries, the males are more financially inclusive than the females.

--> There's an increase in Financial Inclusiveness in 2018, this could be because the survey was carried out in 2 different countries (Uganda and Kenya) in the year 2018.