

Tanzania

IFS Focus Country Comparison 2017 & 2021 Analysis

Project Overview

The goal of this work has been to **examine a set of barriers inhibiting women's access to and usage of financial services**. We seek to determine **which barriers are most resonant to different segments of women in different markets** and to **make recommendations about** the kinds of **interventions** that could address them.

Ultimately, **our goal is to remove barriers to women's economic empowerment in the financial inclusion arena**.

IFS' WEE-FI Vision Statement

By 2030, women will have near ubiquitous (80% adults worldwide, 60% of those who earn <\$2 a day), equal access to DFS, and can easily, safely, and confidently use them to manage their complex daily lives and aid in their aspirations, over which they have agency and control.



The general sentiment is that *many barriers contribute to an inequitable financial system* that makes it difficult for women to access and use services and products in ways that will allow them to *achieve economic empowerment*.

All barriers are *important* and play a role in a woman's lack of ability and access to choose and use a financial product or service.



Ultimately, our intention was to try to help focus efforts in each market as we asked the following question:

Can we identify barriers that are relevant and not yet resolved so program officers and partners can *center their programs and interventions on critical issues* facing women?

Full List of Barriers (1 of 2)



Prerequisites

Broader legal constraints
(e.g. male signature)

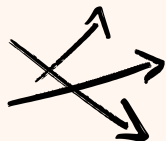
Internet/Mobile connectivity

KYC requirements

Lack of credit history
(for credit products only)

Digital/Foundational ID

Phone/SIM ownership



Accessibility

Mobility constraints (e.g.
legal curfews, norms)

Distance from bank/
FSP/CICO agent



Cost

Cost of mobile/internet

Cost of using DFS
(incl. transaction cost)

Perceived and/or
lack of money

Non-transparent fee
structures / hidden costs



Information Availability & Capability

Lack of peers/family/
network who use DFS

Basic literacy and numeracy

Digital literacy

Financial literacy

Unclear or unavailable
info about products/uses

Unclear or difficult
process to open account

Full List of Barriers (2 of 2)



Product & Service Quality

Reliability of payments system and network

Reliability and quality of in-person services

Lack of products that meet women's needs

Lack of products and services that create value

Navigability of user interface of the digital product



Consumer Protection

Potential (or actual) privacy violations

Predatory lending

Over-charging

Fraud and scams

Fear of making mistakes

Online/Phone/Social media harassment

Difficulty resolving complaints



Human Resources

Lack of women in leadership at DFS providers and policy-makers

Lack of female agents



Social Norms

Ambivalence or antagonism towards women's financial independence

Expectation that men control HH finances

Women's disproportionate time burden

Biases that center men as financial customers

Financial Inclusion Segments

In 2021, BMGF asked Mathematica to create a segmentation model that would allow us to analyse and compare women across different markets.

01

Excluded, marginalized

02

Excluded, high potential

03

Included, underserved

04

Included, not underserved



Lower potential for inclusion

Greater potential for inclusion

Financial Inclusion Segments

This represents the segmentation approach as defined by Mathematica.

01. Excluded, marginalized

Does **not own** a financial account
and

Has not conducted **certain transactions** in the past 12 months
and either

Does **not have** an **income source**
(neither in the workforce nor have received a G2P payment)
or

Cannot access financial services
(does not have a mobile phone, and financial institutions are too far away)

02. Excluded, high potential

Does **not own** a financial account
and either

Has conducted **certain transactions** in the past 12 months
or

Has an **income source** (from being in the workforce or receiving a G2P payment)
and

Can access financial services
(does have a mobile phone and financial institutions are not too far away)

03. Included, underserved

Owns a financial account
and

Has not conducted more than one type of **advanced transaction** in the past 12 months

04. Included, not underserved

Owns a financial account
and

Has conducted more than one type of **advanced transaction** in the past 12 months

Lower potential for inclusion

Greater potential for inclusion

Barriers Relevant Across All Four Segments

Prerequisites

Broader legal constraints (e.g. male signature)

Cost

Cost of using DFS (incl. transaction cost)

Cost of mobile/internet

Social Norms

Biases that center men as financial customers

Expectation that men control HH finances

Ambivalence or antagonism towards women's financial independence

Women's disproportionate time burden

*Human
Resources*

Lack of female agents

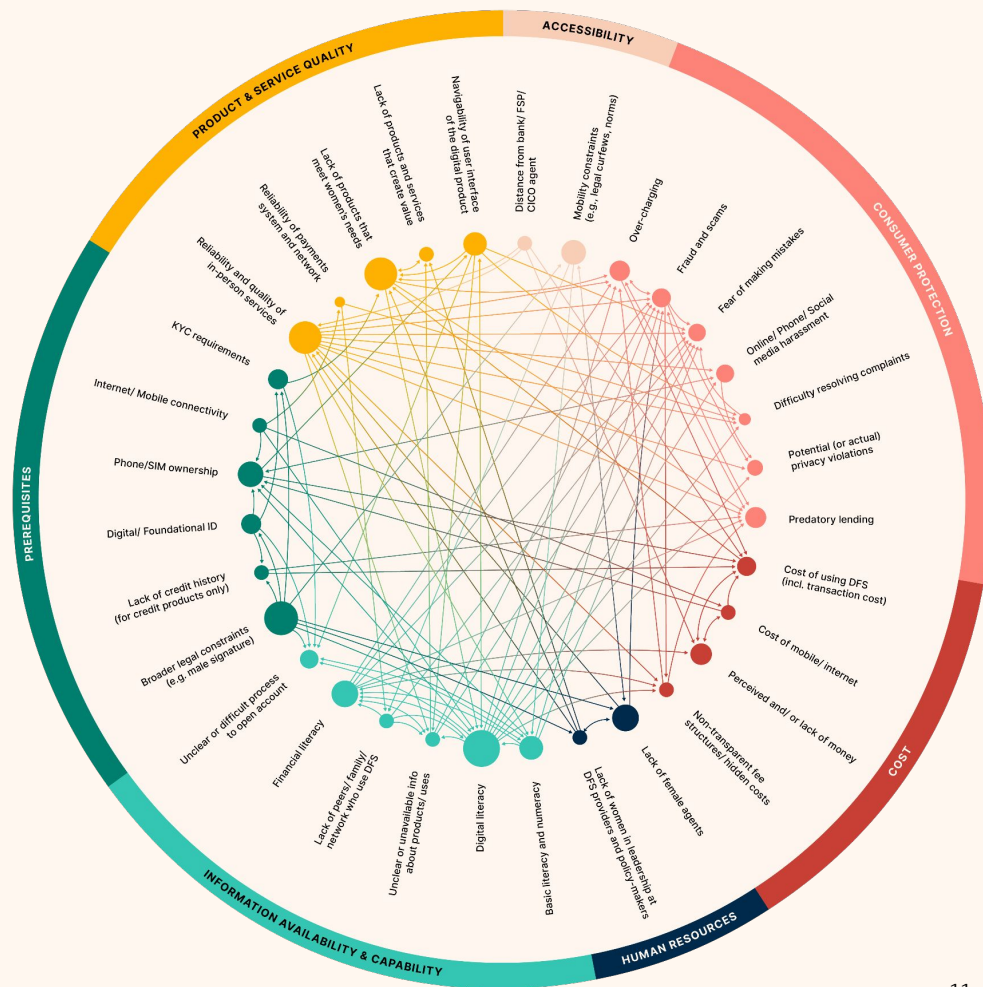
Some barriers typical for the largest segments in each market may be *more or less relevant based on local context*. This doesn't mean other barriers should be ignored or deprioritized.

Rather, in all markets, *one should take a contextualized approach* to determine which barriers need to be addressed more urgently than others based on what has already been resolved or attempted in the market.

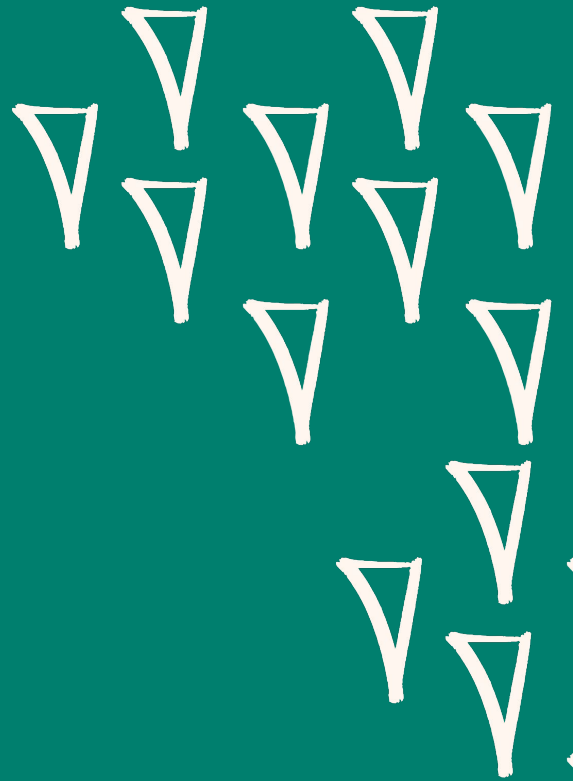
Connected Barriers Map

No barrier operates independently of other barriers.

The nodes derived from this map can serve as a guide to identify opportunities for outsized impact. For a more granular view into the connected barriers, see our project [website](#).



Tanzania



The following slides take an in-depth look at specific segments for Tanzania.

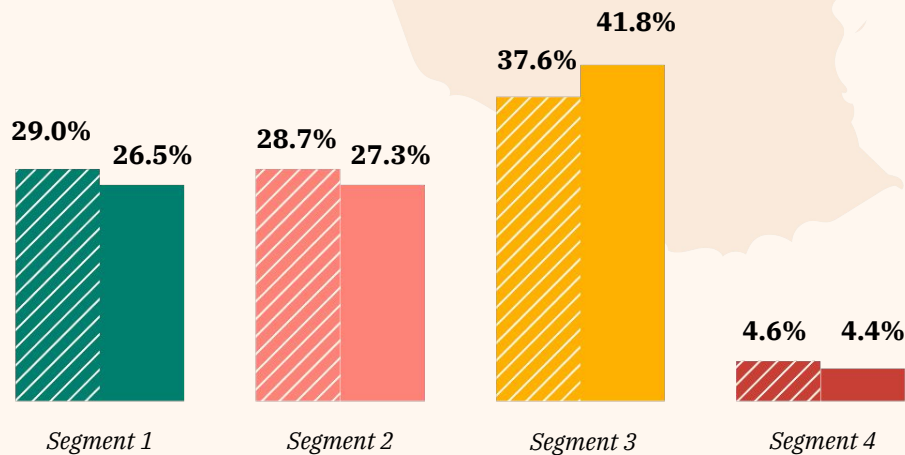
The following slides provide insights into Tanzania from the segmentation model, using 2017 and 2021 Findex data to allow for comparison over time. Note that Findex provides nationally representative data at points in time; it is not panel data on the same individuals over time.

- Slides 1-2* A breakdown of women **by segment** in 2017 and 2021 and a **gender comparison** for all segments in 2021.
- Slide 3* Insights into each segment's **demographic breakdown** in 2017 and 2021, including employment status, education level and age.
- Slide 4* A breakdown of **mobile phone ownership** by segment in 2017 and 2021.
- Slide 5* Insights into the **gender gap in mobile phone ownership** for each segment in 2021.
- Slide 6-9* An overview of **key insights into women in in each segment**, using 2021 Findex and additional sources.
- Slide 10* An analysis of the **barriers that may be more or less relevant for women in each segment in Tanzania**.

Women in Tanzania: Segmentation Breakdown

2017 & 2021

Segment 3 is the leading segment of women in Tanzania in both 2017 and 2021. In 2021, 41.8% of women in Tanzania fall into Segment 3, 27.3% into Segment 2, and 26.5% into Segment 1.

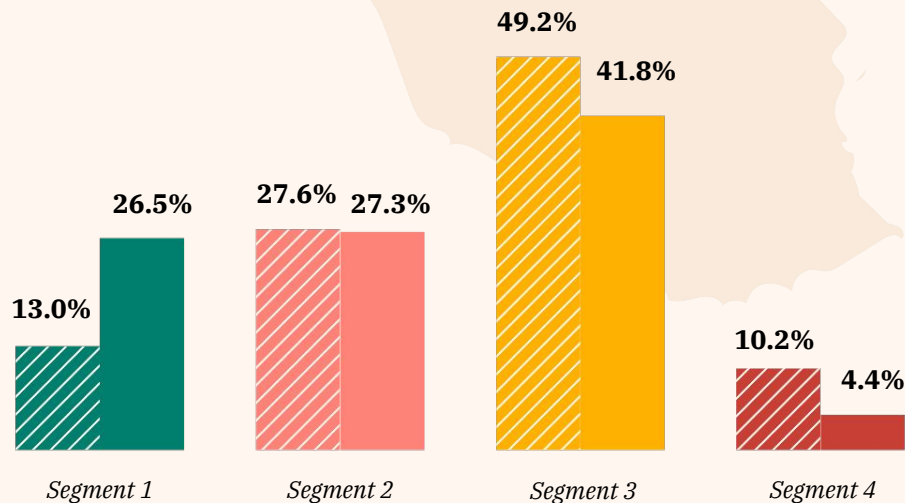
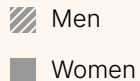


Sources: Mathematica analysis of 2021 Global Findex database data.

Women in Tanzania: Gender Comparison in All Segments

2021

In 2021, Segment 3 is the largest segment for both women and men in Tanzania. Notably, the percentage of women in Segment 3 is less than that of men.



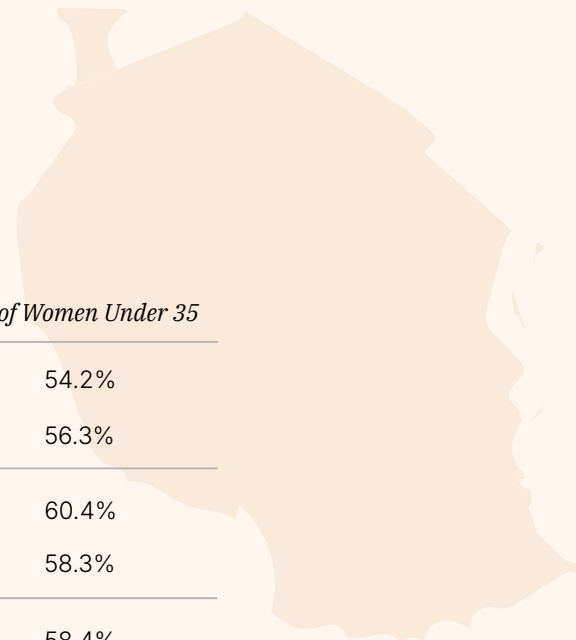
Sources: Mathematica analysis of 2021 Global Findex database data.

Women in Tanzania:

Demographic Breakdown

2017 & 2021

<i>Segment</i>	<i>Primary Employment Sectors</i>	<i>Leading Education Level</i>	<i>% of Women Under 35</i>
01	2017 Not in workforce (62.8%)	Primary or less (86.3%)	54.2%
	2021 Not in workforce (58.7%)	Primary or less (90%)	56.3%
02	2017 Working, sector unknown (44.1%)	Primary or less (88.9%)	60.4%
	2021 Working, sector unknown (69.2%)	Primary or less (89.6%)	58.3%
03	2017 Working, sector unknown (28.4%)	Primary or less (75.8%)	58.4%
	2021 Working, sector unknown (43.2%)	Primary or less (76.6%)	63.1%
04	2017 Agriculture (35.0%)	Primary or less (56.4%)	57.5%
	2021 Working, sector unknown (42.8%)	Secondary (49.2%)	67.9%



Sources: Mathematica analysis of 2021 Global Findex database data.

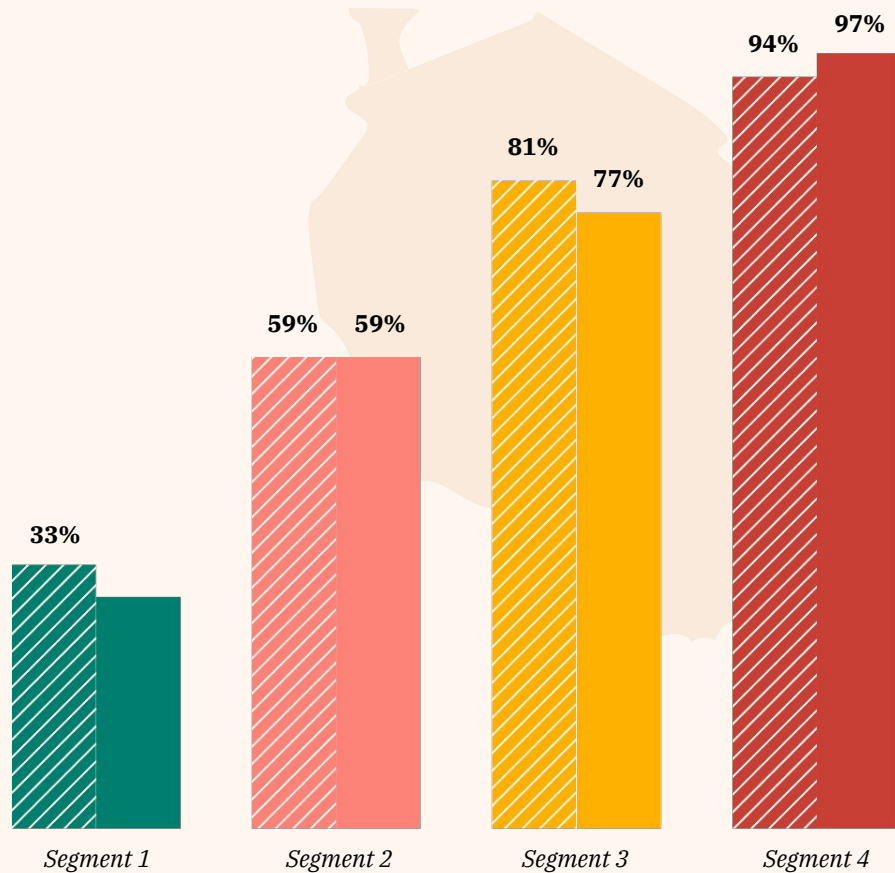
Women in Tanzania: Mobile Phone Ownership

2017 & 2021

Women's mobile phone ownership decreased from 2017 to 2021 for Segments 1 and 3, remained unchanged for Segment 2, and increased slightly for Segment 4.

▨ 2017



■ 2021

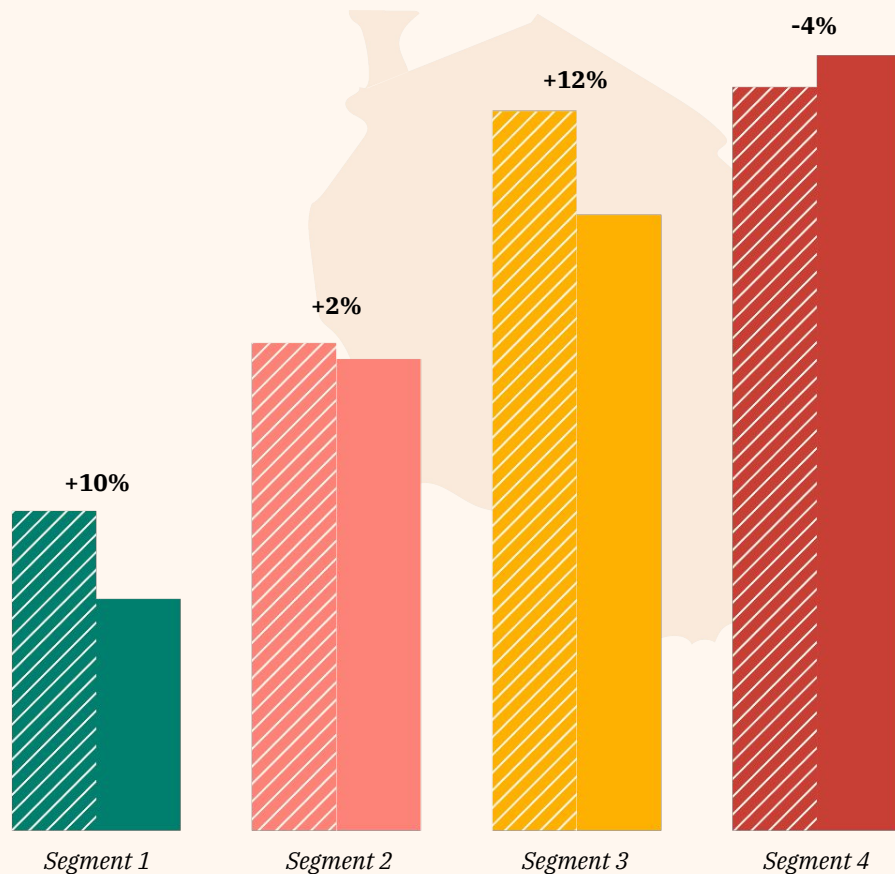


Sources: Mathematica analysis of 2021 Global Findex database data.

Women in Tanzania: Gender Gap in Mobile Phone Ownership

Segment 3 has the largest gender gap of 12%, followed by Segment 1 with a gap of 10%. Women in Segment 4 have higher levels of phone ownership than men, with a gap of -4%.

 Men
 Women



Sources: Mathematica analysis of 2021 Global Findex database data.

Women in Tanzania: Barrier Prioritization for *Segment 1*



What we know:

- 86.1% of women in Segment 1 say they don't have an account because they **don't have enough money to use financial institutions**
- 58.7% of women in Segment 1 say they don't have an account because **financial services are too expensive**
- 56.6% of women in Segment 1 say they don't have an account because they **lack documentation**
- 53.3% of women in Segment 1 say they don't have an account because there is **no financial institution nearby**
- 70.6% of women in Segment 1 **do not have a mobile phone**

Sources: Mathematica analysis of 2021 Global Findex database data.

Women in Tanzania: Barrier Prioritization for *Segment 2*



What we know:

- 83.8% of women in Segment 2 say they don't have an account because **they don't have enough money to use financial institutions**
- 43.5% of women in Segment 2 say they don't have an account because **financial services are too expensive**
- 89.6% of women in Segment 2 have **primary levels of education or less**

Sources: Mathematica analysis of 2021 Global Findex database data.

Women in Tanzania:

Barrier Prioritization for *Segment 3*



Sources: Mathematica analysis of 2021 Global Findex database data.

What we know:

- **Digital savings, P2P transfers, and utility payments are common, but digital payments remain low.**
 - **45.5%** of women sent money, **20.6%** saved, and **23%** paid utility bills using a mobile phone.
 - **6.9%** of women made a purchase online and **3.2%** received wage payments through a mobile phone.
- **Provider fees and taxes as a percentage of transaction amount are high** and complex.
- **Only 32% of agents are female.**
- **The cost of mobile data is relatively low.**
- **There are over 40 million mobile money accounts.**
- Tanzania ranks **low on the digital skills gap.**

Women in Tanzania:

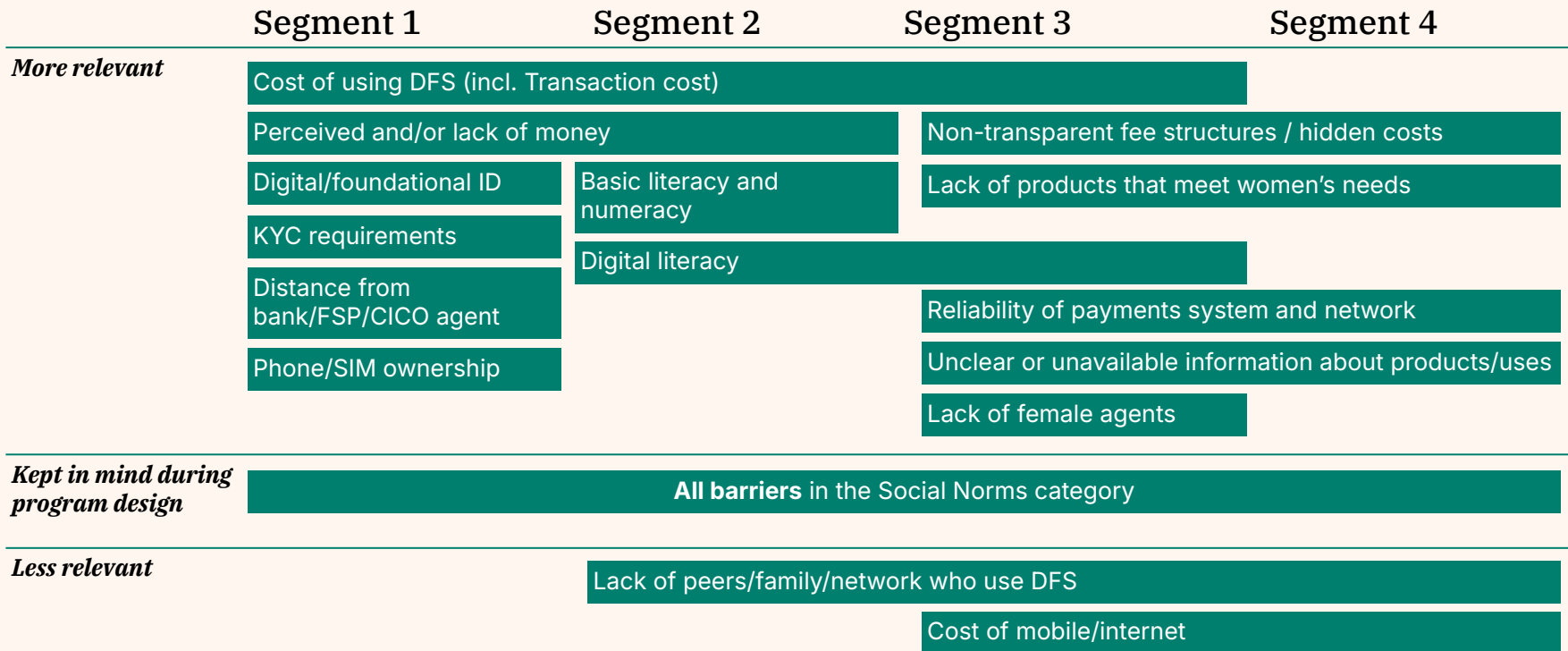
Barrier Prioritization for *Segment 4*



What we know:

- **As with Segment 3, digital savings, P2P transfers, and utility payments are common, but digital payments remain low still remain low.**
 - **73.2%** of women sent money, **55.9%** saved, and **88%** paid utility bills using a mobile phone.
 - **14..5%** of women made a purchase online and 24.2% received wage payments through a mobile phone.
- **The cost of mobile data is relatively low but provider fees and taxes as a percentage of transaction amount are high and complex.**
- **There are over 40 million mobile money accounts.**

Barrier Prioritization by Segment in Tanzania



Exemplars & Opportunities Analysis

Our exemplar analysis maps rigorously tested successful interventions and programs to the barriers and customer segments they address.

With an understanding of the most relevant barriers for a specific customer segment in a specific market, exemplars can *inspire and inform opportunities* for adapting and designing *evidence-based programs* in other markets.

A key part of our exemplar analysis was identifying the design principles that were inherent in each activity, program, and intervention.

Design principles are a set of ***guiding rules and elements to be considered during program conception and design.*** These principles will help create intentional, effective, and valuable interventions and activities that work for women.

Five design principles emerged as the most common principles throughout our exemplar research.

Interventions that adopted one or more of these principles were also found to be successful in addressing barriers to WEE-FI and meeting their intended objectives.

These five design principles should be considered when designing programs and activities specifically for women given their popularity in existing programming and impacts on improving access and usage of financial services.

The five key design principles we identified are:

- 01 Bundling a product/service rollout with capacity-building training
- 02 Targeting both supply- and demand-side actors under one program
- 03 Leveraging multiple communication channels for recruitment, and trusted community members for program implementation
- 04 Using women-centered design models
- 05 Making interventions affordable

Sample Exemplars

The following slides provide *two sample exemplars* that could *inspire activities* to address the key barriers to women's financial inclusion in Tanzania.

The first provides lessons from a project implemented in Tanzania and Kenya that addresses a key barrier affecting Segment 3: lack of products that meet women's needs. The second provides lessons from Bangladesh in addressing two barriers affecting women in Segment 3 in: unclear or unavailable info about products/uses and lack of products that meet women's needs.

There are 43 other exemplars in the extended resources that may provide additional inspiration for service providers working on women's financial inclusion and economic empowerment in East Africa. These resources can be found on our website.

Farm to Market Alliance (FtMA)

"FtMA is a public-private consortium of organizations seeking to transform food value chains in emerging markets by building long-term linkages between suppliers (farmers), buyers and other key market players. FtMA is a multi-stakeholder partnership that supports smallholder farmers through a network of Farmer Service Centers (FSCs). It currently operates in Rwanda, Tanzania, Zambia and Kenya. FtMA takes a demand-led and holistic approach, tackling farmer challenges with partners through a recently launched, innovative FSC model. Since its launch in 2017, FtMA Kenya has been delivering a full set of services through a network of FSCs that are led by influential local business leaders and groups, and serve as key service hubs linking private and public sector partners with smallholder farmers. Prior to late Q4 2019, farmers were on-boarded onto FtMA service streams through FtMA field officers or Agribusiness Coordinators (ACs) that worked through local farming groups. These groups were predominantly self help groups that served as a platform for offering farming services and products... FSCs earn income by delivering to smallholder farmers quality agricultural products and service at the village level, thus reducing extra cost and inconvenience faced due to last mile delivery challenges. FtMA aggregates local smallholder farms through established agribusiness entrepreneurs, while driving revenue for these entrepreneurs. FtMA supports 394 FSCs across 12 counties well above the FtMA 2020 target of 360. The FSCs are projected to serve 72,500 farmers by the end of 2020." (Mercy Corps, 2021).

Quick facts

Barriers addressed



Prerequisites

Lack of credit history



Cost

Perceived and/or lack of money



Social norms

Ambivalence or antagonism towards women's financial independence



Product & Service Quality

Lack of products that meet women's needs
Lack of products and services that create value

Segment focus

1 2 3 4

Customer Journey Relevance



Geography

Rwanda, Tanzania, Zambia and Kenya

Key stakeholders involved

Mercy Corps AgriFin
AGRA
Bayer
Rabobank Group
Syngenta
WFP
Yara International ASA
223,848 farmers

Sources

[GSMA, 2022;](#)
[Mercy Corps, 2021.](#)
[FtMA.](#)

Farm to Market Alliance (FtMA)

Key activities

“FtMA offers a range of services to support farmers centering on: capacity-building and training, access to affordable finance, access to inputs and mechanization, and access to markets and post harvest support. FtMA Kenya has also launched digital services to support its FSCs and farmers, which include Interactive Voice Response (IVR) calls, SMS and Kuza Leadership Academy—to provide digital trainings—digital loans, YARA Connect and Hello Tractor to enhance access to inputs and mechanization respectively, as well as Twiga Foods and Farm2Go to enhance market facilitation.” (Mercy Corps, 2021).

Outcomes/results

Cited from Mercy Corps, 2021:

“Women farmers have seen improved yields and productivity given the FtMA training on good agronomic methods and practices such as the best time to plant, and when and how to use inputs. Increased access to certified and quality seeds and inputs from agrovets run by FSC leads closer to home and input partners—

—such as Yara, has facilitated increases in yields. Women farmers have been able to diversify their farming practices and now practice mixed farming, crops and livestock.”

“FtMA trainings have encouraged FSC leads and farmers to shift from subsistence to commercial farming, and facilitated the shift by enhancing access to markets, which has resulted in higher incomes. FtMA has helped women FSC leads diversify income streams. Additionally, FSC leads gain commission for every farmer they onboard, increasing their income streams. Women FSC leads have reported enhancement of their entrepreneurship and business skills through mentors and training on good business practices such as bookkeeping.”

“There is increased decision-making power by women in the household as spouses trust the knowledge received from the trainings, and therefore allow women to make more contributions to farming decisions.”

Farm to Market Alliance (FtMA)

Key enabling environment factors for the intervention

“FtMA’s use of FSC leads, who are local entrepreneurs, enhances women farmers’ trust of FtMA and subsequent joining. FSC leads are local community members who are familiar to farmers—often trusted and even looked up to—which helps in gaining trust and buy-in from women farmers who typically have lower trust of new services compared to men farmers. The physical presence and familiarity of the FSC leads helps to get women farmers’ buy-in. Success of FSC leads and group leaders’ farms sparks interest among women farmers and generates awareness and trust of FtMA.” (Mercy Corps, 2021).

Key design elements and principles that led to successful outcomes

Cited from Mercy Corps, 2021:

“The provision of relevant and targeted content drives usage through Interactive Voice Response (IVR) and SMS to the value chains that women engage in. Women farmers mentioned that they value the availability of this content as it enables them to plant more effectively and better protect the crops they are farming. Farmers also indicated the content was simple, easy to understand and—

—practical, as the content clearly highlighted which products (e.g. pesticides) to use.”

“FtMA’s non-digital registration process through FSC leads encourages women farmers’ registration. FtMA’s registration process involves a non-digital form for farmers to fill with a few basic questions. The forms require the farmer’s name, ID number, phone number, location, and farming activities. The non-digital nature of registration eases the process for women farmers as it eliminates the *Digital literacy* barrier.”

“The availability of in-person support in the registration process (through FSC leads), facilitates women farmers’ registration, as they have a trusted source of information for guidance and reassurance, as well as support for literacy challenges.”

Potential for scale/replicability

FtMA already operates on a large scale and in four countries. In each country of operation, FtMA engages with a range of value chain actors, including private sector business, governments, farmer groups, markets off-takers and aggregators, farm input companies, financial institutions, insurance providers and extension service practitioners.

Farm to Market Alliance (FtMA)

Challenges encountered during the program

Cited from Mercy Corps, 2021:

- “Household responsibilities and required permission from husbands can limit women’s attendance to trainings.” “Limited awareness of digital loan providers by FSC leads drives lower applications for digital loans.”
- “Gendered roles determine women’s attendance of the trainings. Fewer women, compared to men, participated in the Crop Protection Trade fairs because it was viewed as more of a man’s responsibility.”
- “Limited sole ownership of collateral drives women farmers’ risk aversion to both non digital and digital loans. Negative past experiences with group loans, as well as with insurance payouts, have made farmers, particularly women, reluctant to take more input loans and trust insurance.”

Recommendations from the research

Cited from Mercy Corps, 2021:

- “Work with Implementation Partners to proactively recruit more women through channels such as farming groups and cooperatives.”
- “Ensure FSC leads are aware of all loan provider options through trainings, IVR, or SMS to ensure they recommend the full range of provider options to farmers.”
- “Follow up IVR calls with a summary on SMS for farmers to have a repository of content for reference.”
- “Work with Implementation Partners and FSC leads to offer more trainings at the local level for farmers to address challenges of attending distant trainings for women farmers.”
- “Encourage FSC leads to collect produce from women from their farm or homes as additional support to help address women’s time and mobility constraints from accessing markets.”

Paving the Way for Women from the Inside Out (TARA Program)

BRAC Bank in Bangladesh saw gaps in financial inclusion as “an opportunity to accelerate Bangladeshi women’s access to financial services, and become the country’s leading bank for women... Leadership at BRAC recognized that increasing female representation within its workforce was a crucial first step to becoming a first mover in the market. When CEO Selim Hussain came on board in 2015, women represented just 13% of total employees and 5% of senior managers. While the share of women mirrored women’s underemployment in Bangladesh at large, it was far from reflecting the general population. Hussain made it a goal to create a more diverse and inclusive workplace.” (Financial Alliance for Women, 2020).

Quick facts

Barriers addressed



Prerequisites

Broader legal constraints
Lack of credit history (for credit products only)



Accessibility

Mobility constraints (e.g., legal curfews, norms)



Information Availability & Capability

Financial literacy
Unclear or unavailable information about products/uses



Product & Service Quality

Lack of products that meet women's needs
Lack of products and services that create value
Reliability and quality of in-person services



Human Resources

Lack of women in leadership at DFS providers and policy-makers

Segment focus

1 2 3 4

Customer Journey Relevance



Geography

Bangladesh

Key stakeholders involved

BRAC Bank
Financial Alliance for Women
IFC

Sources

[Financial Alliance for Women, 2020.](#)

Paving the Way for Women from the Inside Out (TARA Program)

Key activities

Beginning in 2016, BRAC took several steps to foster a more diverse workforce including holding a forum to allow female employees to give feedback. “The bank’s leadership found that women did not feel supported in their career growth, nor did they feel safe, valued or heard. This forum was then formalized as an internal support group called TARA. In response, BRAC introduced new and updated policies. These included a zero-tolerance policy for workplace harassment and a new platform for safely submitting complaints, as well as mandatory training on diversity, gender and sexual harassment. BRAC also launched a pickup and drop-off service to ensure that women could travel safely to and from work. BRAC then sought to increase female representation and advancement opportunities by actively recruiting women.” The bank implemented training and mentoring programs “to help women move up the ladder and charting more defined career paths for high-potential employees.” The bank also “adopted a suite of retention efforts-based on feedback from women at the firm – including renovating its daycare center to better support working mothers, offering flexible work schedules, and installing more female—

—restrooms. Once BRAC had instituted its internal diversity and inclusion efforts, it began building an external woman-centered strategy”. BRAC conducted interviews and focus group discussions with women customers to understand their needs and preferences, which resulted in BRAC designing financial products and services that could meet their needs and be valuable to them. Some of the products and services included motorbike loans for women facing mobility issues, risk-assessment practices to provide women without credit history access to credit, training and business development for entrepreneurs, and a special TARA microsite that advertises the women-centric products and services.

Outcomes/results

“The impact of BRAC’s internal and external efforts are evident. Today, BRAC employs almost 1,000 women – more than any other institution in the Bangladeshi financial services industry and an increase of almost 20% between 2016 and 2019. In addition, the number of women in senior management positions has almost doubled in this period.”

Paving the Way for Women from the Inside Out (TARA Program)

Outcomes/results (cont.)

“Customer data also reflects the success of the bank’s TARA program. Between 2016 and 2019, its total number of female customers rose by an average of 8% annually, while women SME customers increased by an average of 3% annually.”

“When it comes to lending, bank’s retail loans to women have increased at an annual rate of 16% between 2016 and 2019, while loans to women-owned micro, small and medium enterprises have increased at an annual rate of 22%. The bank has also succeeded in extending its reach to previously unbanked women. The bank reports that they now represent around one-third of TARA Retail customers and half of TARA SME customers.”

Key enabling environment factors for the intervention

The success of BRAC’s internal and external efforts were a result of the bank’s leadership team’s willingness and determination to listen to employees and customers. The leadership team proceeded to make institutional changes based on the feedback received.

Key design elements and principles that led to successful outcomes

- BRAC addressed internal diversity and representation issues first before attempting to address external issues.
- The bank puts both women employees and customers at the forefront of its decision-making. For example, the TARA program was specifically designed to support women employees, and continues to do so by offering a grievance redressal mechanism. The program is also designed to specifically inform women customers of the products and services designed for them through its website.
- “BRAC set up an incentive system for its sales force to encourage them to work with more female customers. These include earning additional rewards toward business targets if they sell to women.”
- The bank uses feedback from customers in designing products for them – such as trainings, credit access, and mobility loans.

Paving the Way for Women from the Inside Out (TARA Program)

Potential for scale/replicability

TARA leveraged both agents and digital platforms to reach as many women as possible and scale up the program. “BRAC set up TARA desks inside its 13 busiest branches to give customers direct access to agents who are specially trained in its women-centered products and inclusive customer service approach. And at other branches or from home, customers can dial a dedicated help line to reach a TARA specialist... BRAC also gathered a team of 300 agents to target customers who live outside of its branch network. For its digital delivery, BRAC developed a specialized TARA microsite within its corporate website that promotes all of its women-centered financial and non-financial solutions. And it created the TARA Mobile Banking app to give customers more personalized information about banking services, promotions with partners and relevant community events.” Organizations seeking to replicate BRAC’s program can leverage some of these distribution channels.

Challenges encountered during the program

BRAC Bank has continuously adapted its policies, strategies, and products to address challenges that they encountered. For example, BRAC discovered that many of the branches outside of the main city weren’t serving any TARA customers. To rectify this, the bank recruited a team of 300 agents to specifically serve customers outside of the branch network. The bank also realized that many women customers distrusted the banking system. This led BRAC to design a variety of non-financial solutions to complement its extensive financial offerings, such as business trainings and mentorship programs. Even though challenges emerged during the program, BRAC was able to internalize the feedback and adjust their plans accordingly to better serve both their employees and customers.

Paving the Way for Women from the Inside Out (TARA Program)

Recommendations from the research

BRAC Bank has three key recommendations for organizations seeking to make their workplace and customer base more gender-balanced:

1. "Embrace the opportunity to become a first mover in the market.
2. Lower barriers to access by becoming a long-term partner for women.
3. Strengthen internal diversity and inclusion efforts before reaching outward."

Thank you!

For questions please contact:

info@gridimpact.org

www.wee-fi-barriers.org



BILL & MELINDA
GATES foundation