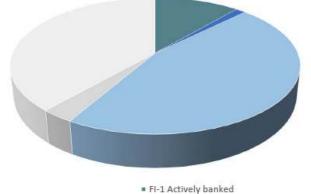
Tanzania: financial and digital connectedness

Using 2017 FinScope data we constructed three ordinal 'connectedness' variables, as follows:

Financial connectedness	Already actively banked Active with other FFIs but not banked Formally active but only via mobile money Only uses informal outside immediate home context Only operates in cash or at home
Digital connectedness	Access internet via computer or smartphone Has own phone but no internet Own SIM, various levels of access to others' phones No phone or meaningful access to one
Family connectedness	Running household (head/spouse) Young adults in parents' household Older dependent in someone else's household

Looking at financial connectedness in the 2017 FinScope we saw:



Adult population (16+ / 27.9 million in 2017)

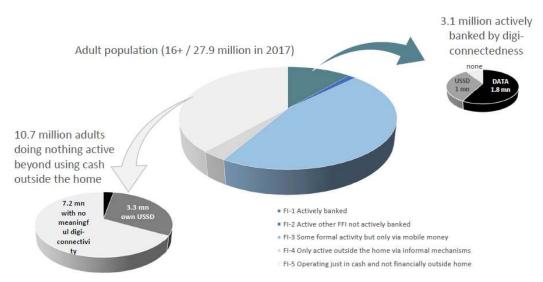
= FI-1 ACLIVELY DAILKED

FI-2 Active other FFI not actively banked

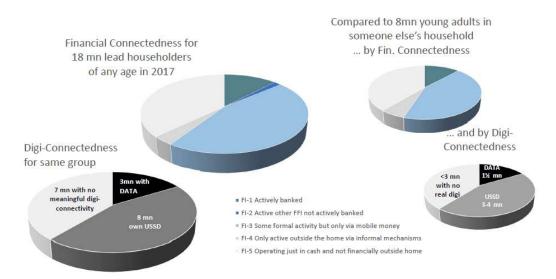
FI-3 Some formal activity but only via mobile money

FI-4 Only active outside the home via informal mechanisms

FI-5 Operating just in cash and not financially outside home



...and we can compare youth/young adults not in their own homes with householders who are:



.... and at the extremes of this we see very different patterns of digital connectedness: