FinScope TANZANIA 2023

Kanda ya Kaskazini

INSIGHTS THAT DRIVE INNOVATION

Mtiririko wa uwasilishaji

- Takwimu muhimu za mikoa ya kanda ya kaskazini
- Je, FinScope Tanzania 2023 ni nini?
- Idadi ya Watu
- Je, wananchi wetu wanakidhi vigezo vya kutumia huduma za kifedha?
- Matumizi mbali mbali ya fedha
- Hali ya Upatikanaji na Utumiaji wa huduma za kifedha

Mwongozo wa Uwasilishaji

- **Vyanzo vya Takwimu:** FinScope Tanzania 2023
- **Tarehe za kukusanya :** Machi – Aprili 2023
- **Uchambuzi unalenga**: Matokeo ya kitaifa, Mkoa wa Arusha, Mkoa wa Manyara, Mkoa wa Kilimanjaro, na Mkoa wa Tanga.

Je, FinScope Tanzania 2023 ni nini?

FinScope TANZANIA

Je, FinScope Tanzania ni utafiti wa aina gani?

Utafiti wa kitaifa wa upande wa mahitaji ambao unatoa ufahamu kamili wa mazingira ya huduma za kifedha na maelezo ya mahitaji ya watumiaji, na tabia zao.

Utafiti huu ulilenga watu wazima kuanzia miaka 16 na zaidi

Kamati ya ufundi

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Mbinu zilizotumika katika kuchagua sampuli ya FinScope Tanzania 2023

Mbinu

Maeneo 667 ya utafiti yaliyochaguliwa kibahati nasibu na Tume ya Takwimu ya Taifa

Kila eneo la utafiti ni kundi la takribani kaya 100 zilizoorodheshwa

Kaya 15 zimechaguliwa kibahati nasibu

Mtu mmoja mzima (16+) anachaguliwa kutoka kila kaya

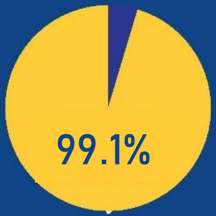
Tanzania ina maeneo 103,087 ya kitafiti

Je, tuliwatambuaje Wahojiwa wetu?

INSIGHTS THAT DRIVE INNOVATION

FinScope TANZANIA

Ukubwa wa Sampuli



Maeneo yaliyolengwa:
- Maeneo 667 ya utafiti
- Wahojiwa 15 kila eneo la utafiti

Sampuli lengwa:
- Watoa taarifa 10,005

Maeneo yaliyofikiwa:
- Maeneo 667 ya utafiti

Takwimu ujazo zinaonyesha idadi ya watanzania miaka 16 na zaidi

2023: 34,134,251

2017: 27,864,302

23%

Asilimia ya ongezeko la watu tangu 2017

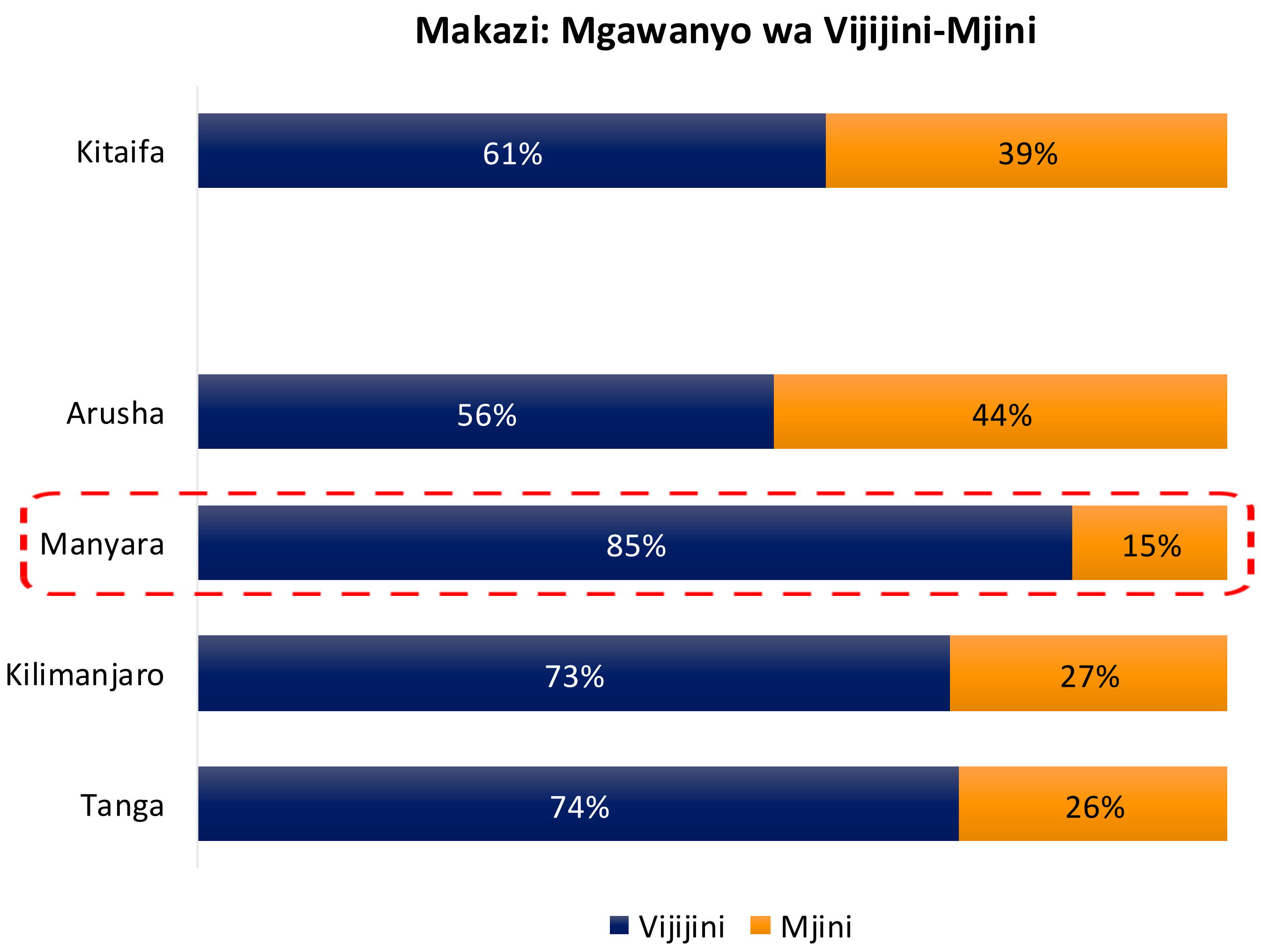
INSIGHTS THAT DRIVE INNOVATION

Idadi ya watu

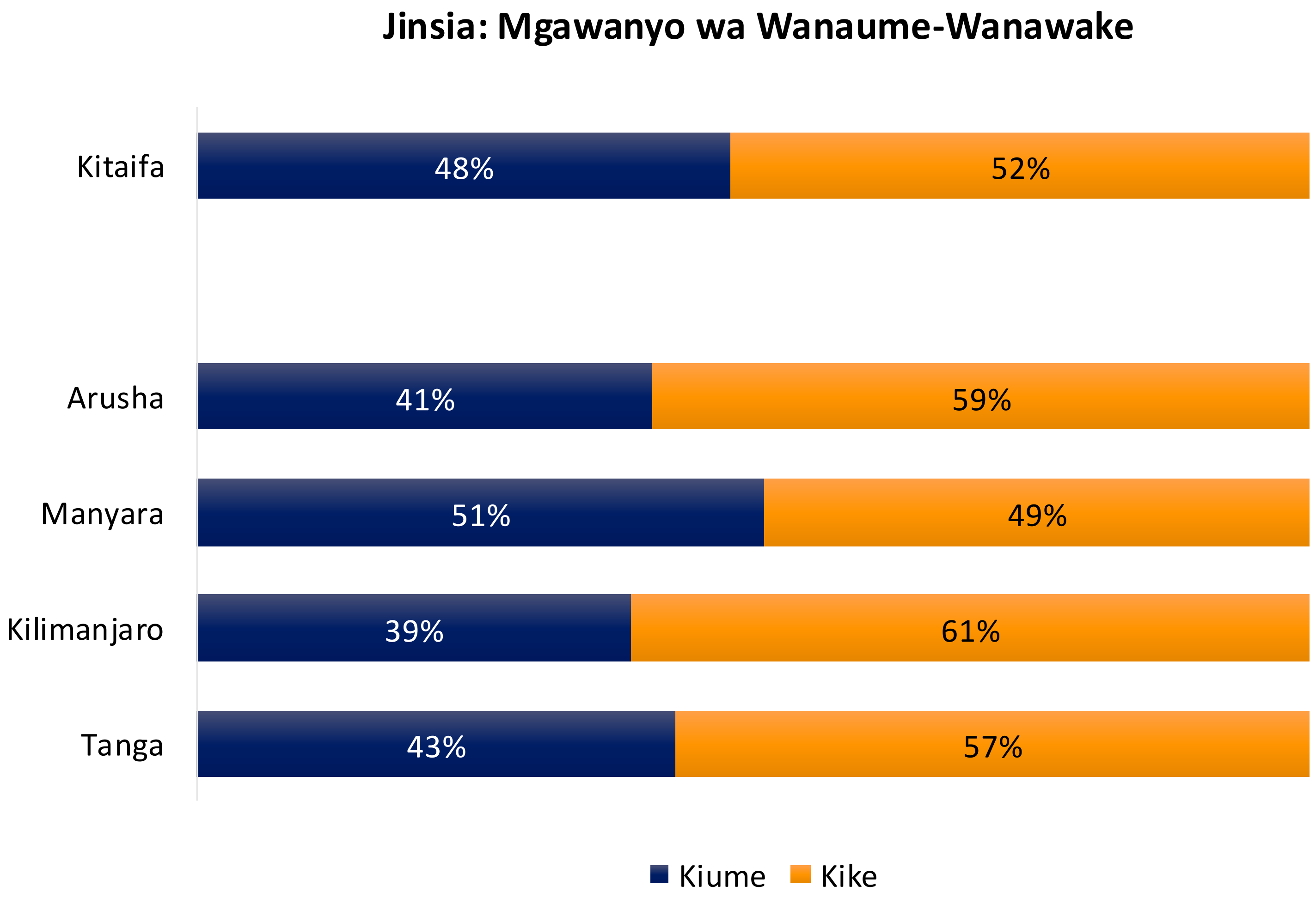
Watu wa Kanda ya kaskazini

Elimu, Umri, Jinsia na Shughuli za Kiuchumi

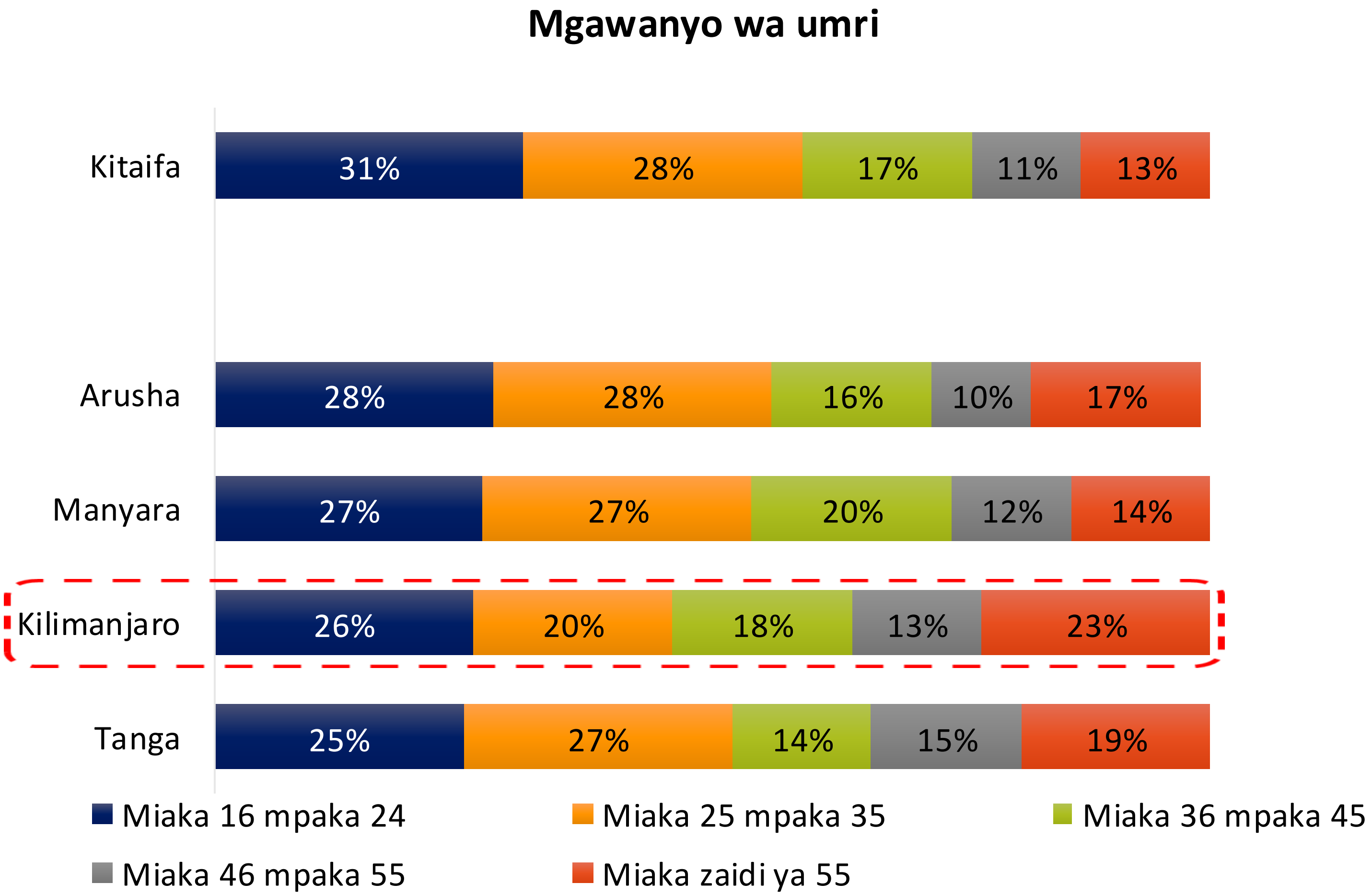
Wakazi wa Manyara walio wengi wanaishi vijijini



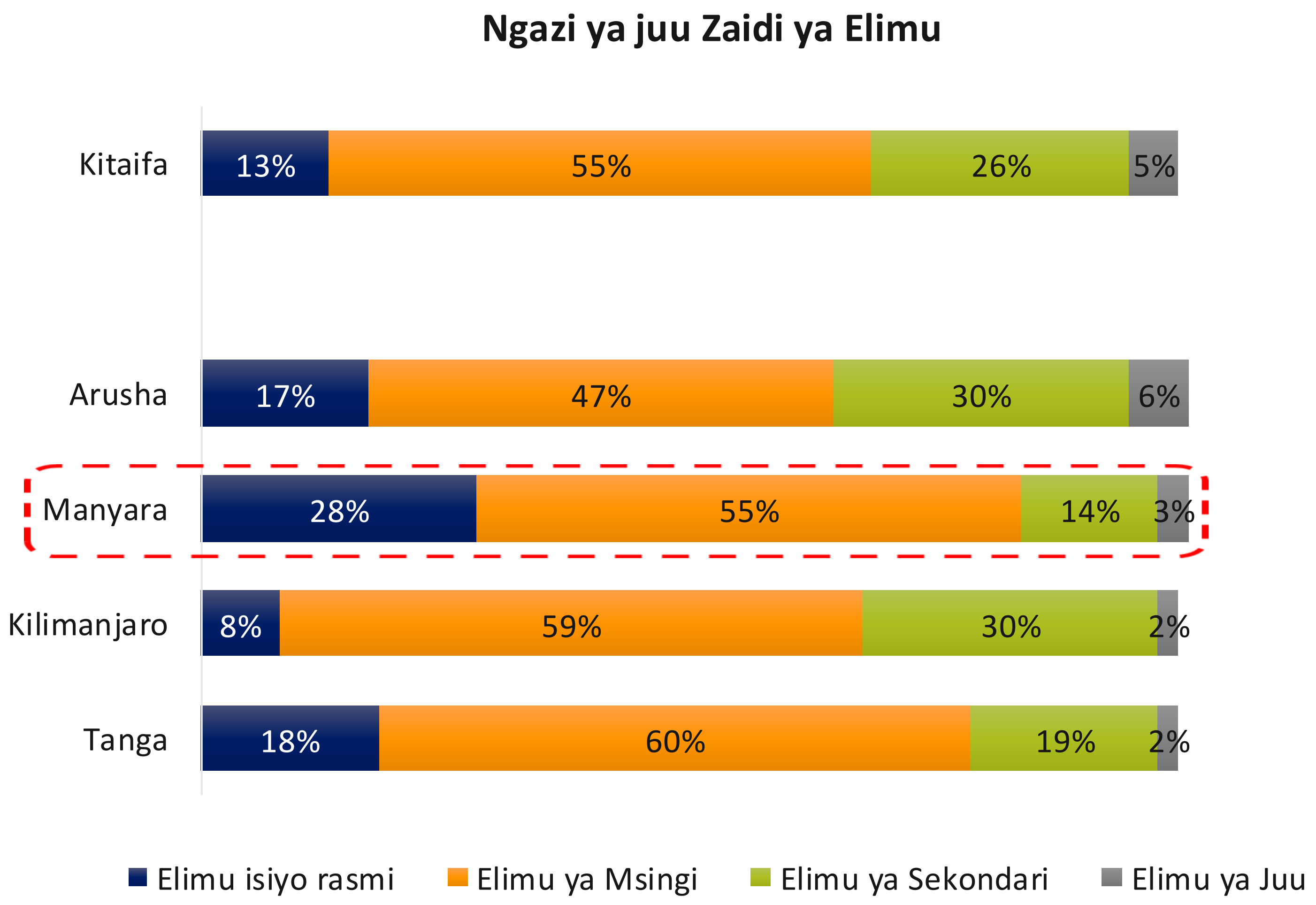
Mgawanyo wa wanawake na wanaume kwa kanda ya kaskazini



Takribani nusu ya wakazi wa kanda ya kaskazini wana umri wa miaka 16 hadi 35 huku Kilimanjaro ikiwa na wakazi 2 kati ya 10 waliyo na umri zaidi ya 55

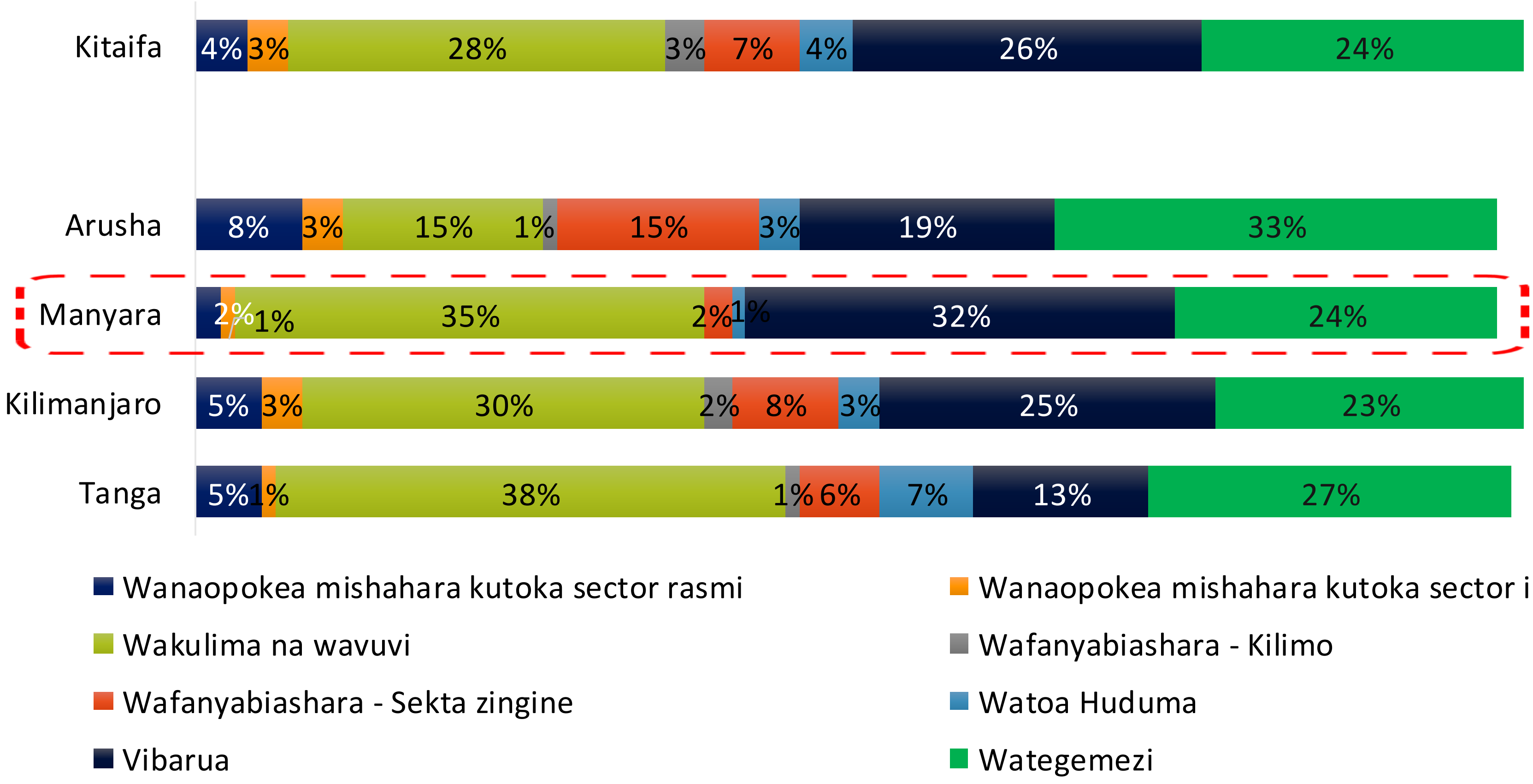


Mkoa wa Manyara unaongoza kwa kuwa na watu wasiyo na elimu rasmi



Zaidi ya watu 6 kati ya 10 ya wakazi wa Manyara hufanya kazi ya vibarua na kulima/uvuvi

Je, ni vyanzo gani vya kipato wakazi wa kanda ya kaskazini wanategemea kukidhi mahitaji yao?

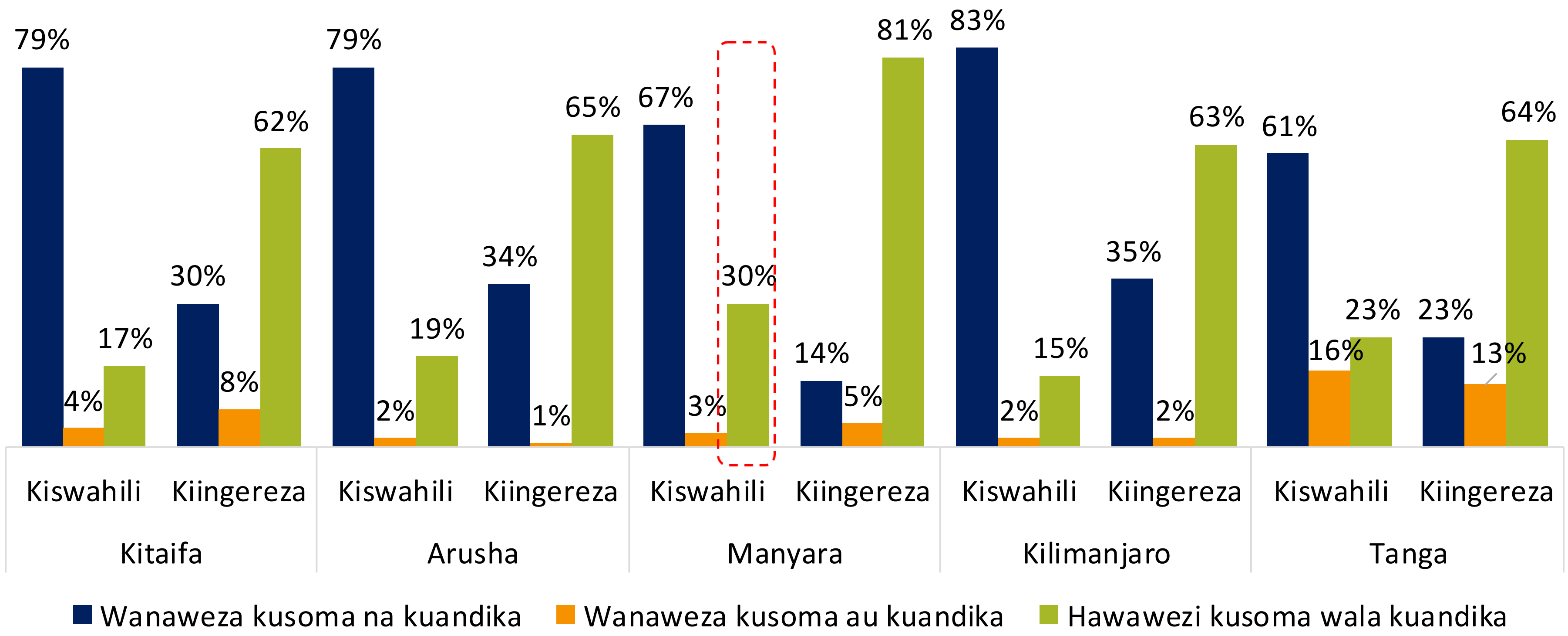


Je wananchi wa kanda ya kaskazini wanakidhi vigezo vya kutumia huduma za kifedha?

Kusoma na Kuandika, Dhamana, Vitambulisho na Upatikanaji wa Mtandao

Watu takribani 3 kati ya 10 ya wakazi wa Manyara hawawezi kusoma wala kuandika kwa lugha ya Kiingereza

Kiwango cha kujua kusoma na kuandika



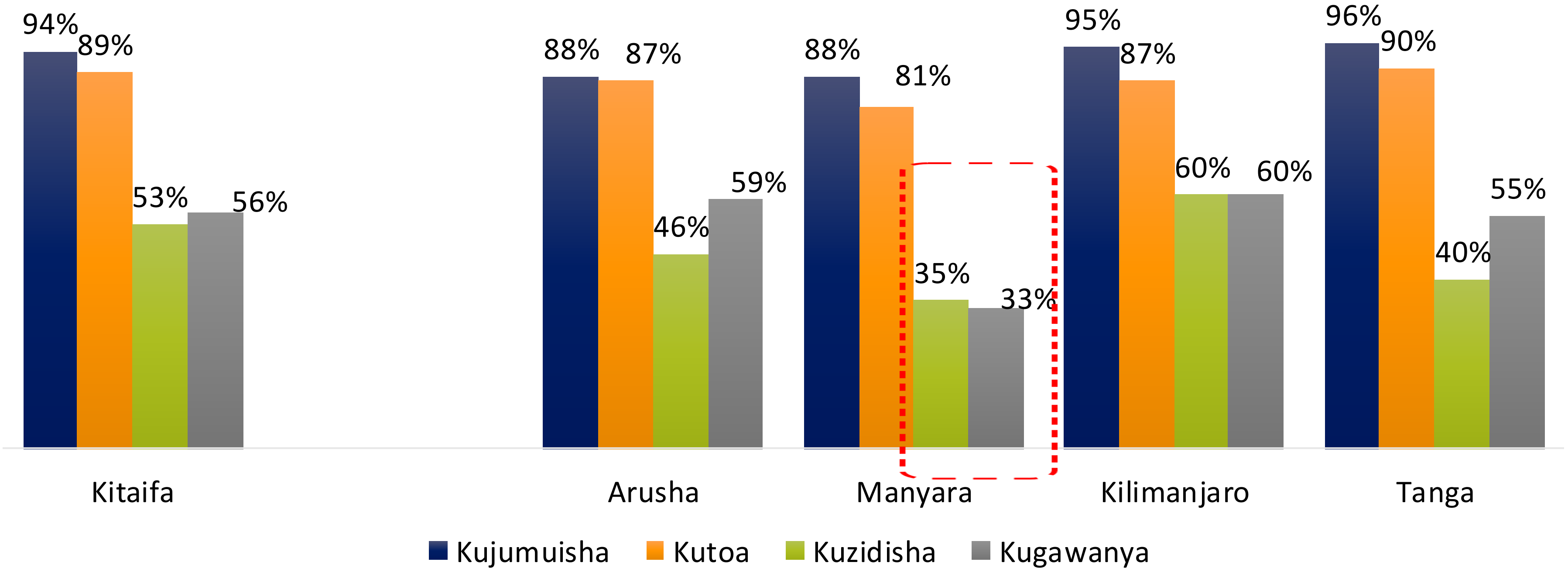
Kiswahili Test:

Unapenda chakula gani? Andika Jibu: ______

INSIGHTS THAT DRIVE INNOVATION

Wakazi wengi wa kanda ya kaskazini wanaweza hesabu za kujumlisha na kutoa, huku karibia theluthi mbili ya wakazi wa Manyara hawajui hesabu za kuzidisha na kugawanya

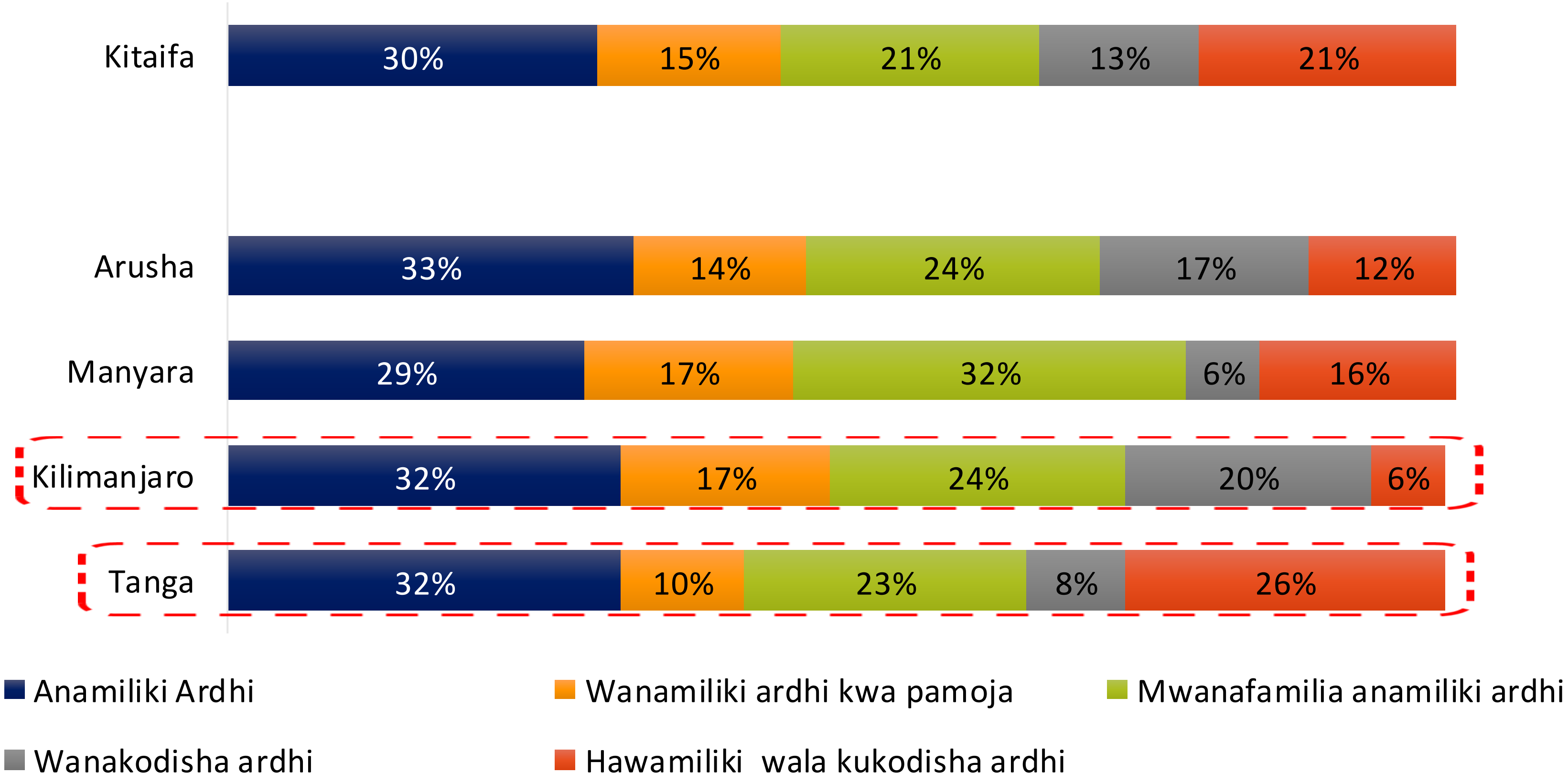
Kiwango cha kujua kufanya hesabu



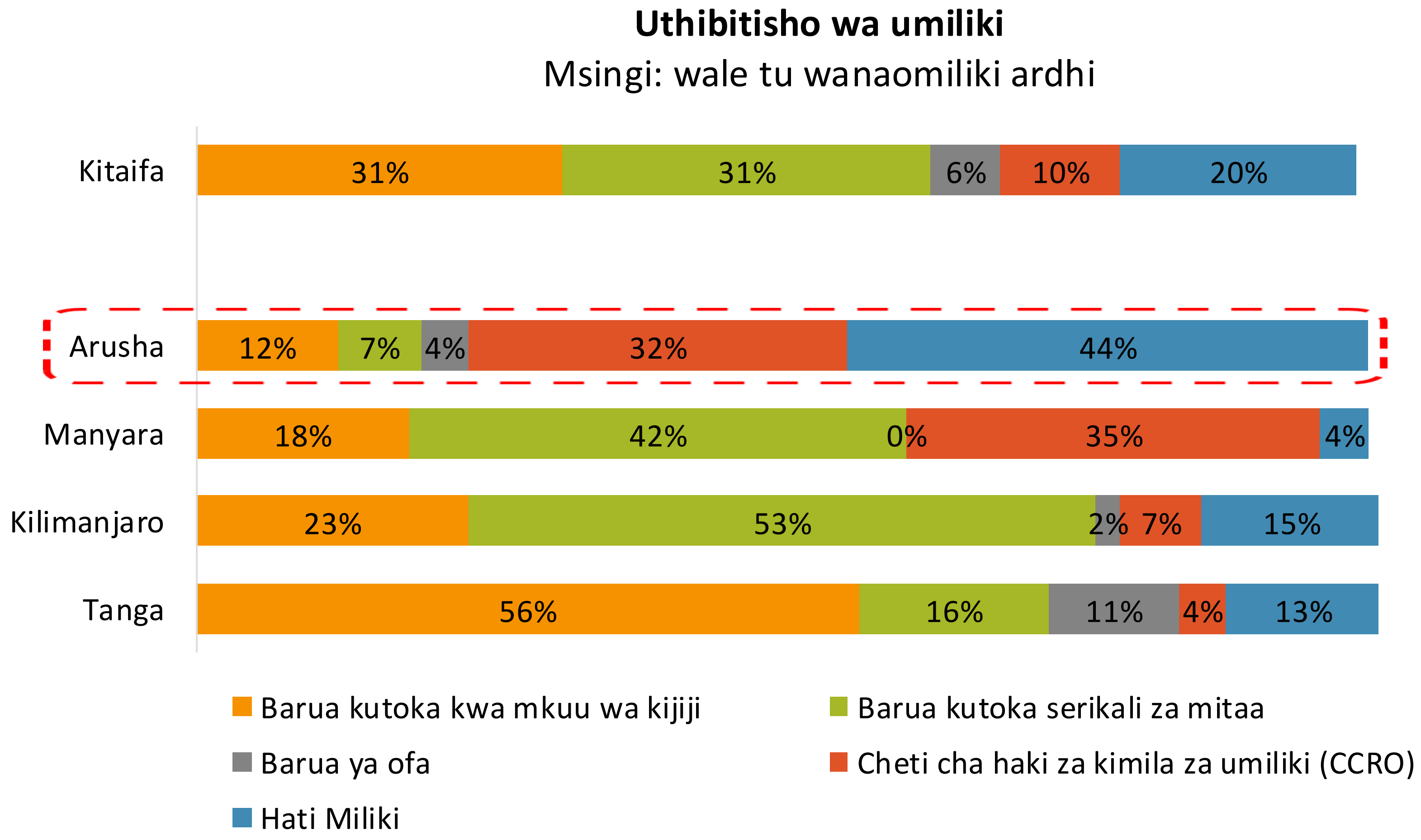
Swali la hesabu 2: Kuna mtu ana elfu 50,000 ambayo anaitumia kununua chakula cha shilingi 13,000 na nguo za 8,000. Je atabaki na kiasi gani?

Karibia nusu ya wakazi wa Kilimanjaro wanamiliki ardhi wanayoishi, huku watu zaida ya 2 kati ya 10 ya wakazi wa Tanga hawamiliki wala kukodisha ardhi

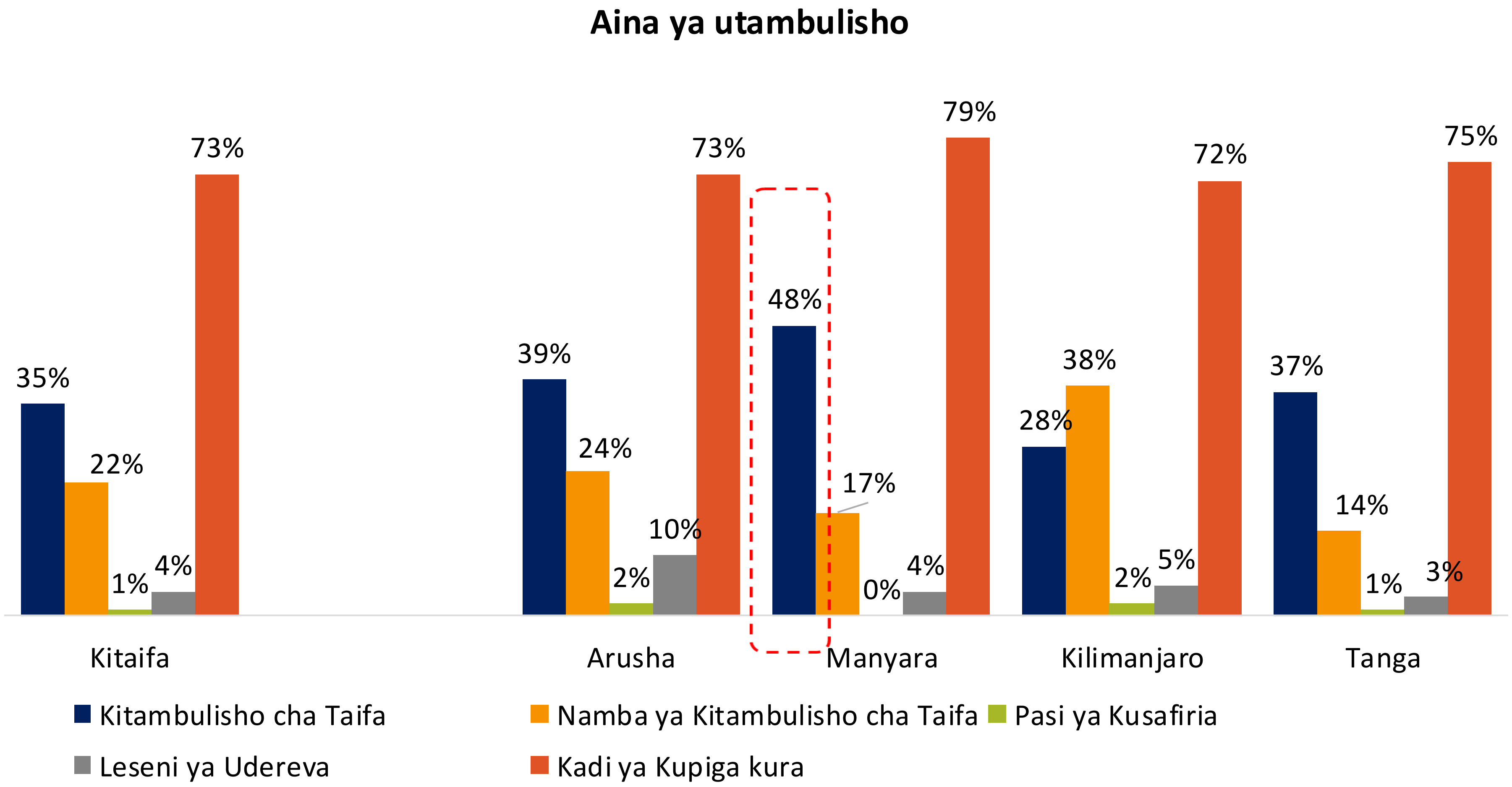
Umiliki wa ardhi wanayoishi



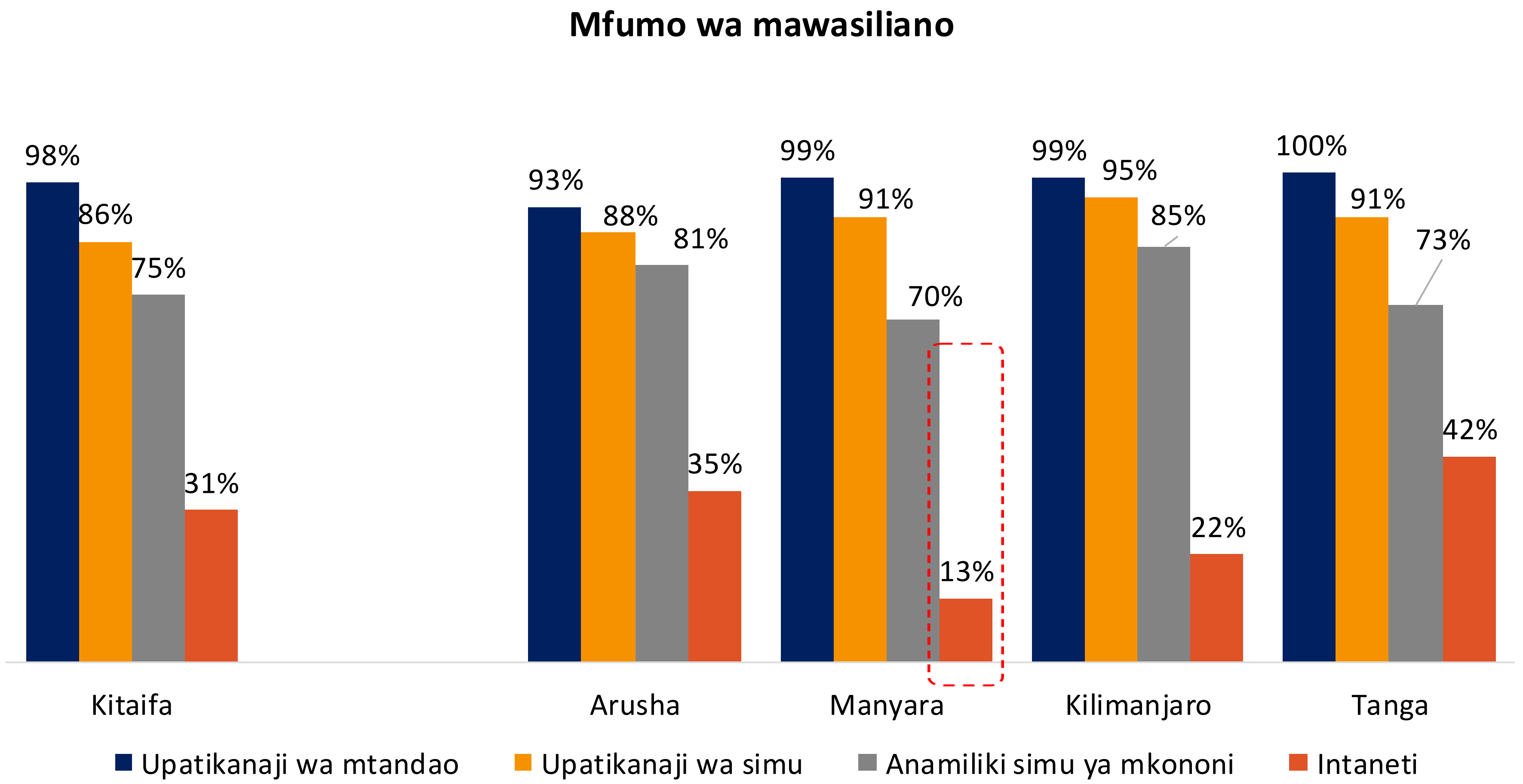
Zaidi ya watu wa 4 kati ya 10 ya wakazi wa Arusha wanamiliki ardhi kupitia hati miliki



Wakazi wengi wa kanda ya kaskazini wana kitambulisho cha mpiga kura kama aina ya utambulisho na ni mkoa wa Manyara unaongoza kuwa na kitambulisho cha Taifa



Wakazi wa kanda ya kaskazini wameunganishwa kwenye mifumo mbalimbali ya mawasiliano, ila upatikanaji wa intaneti niwashida kwa mkoa wa Manyara



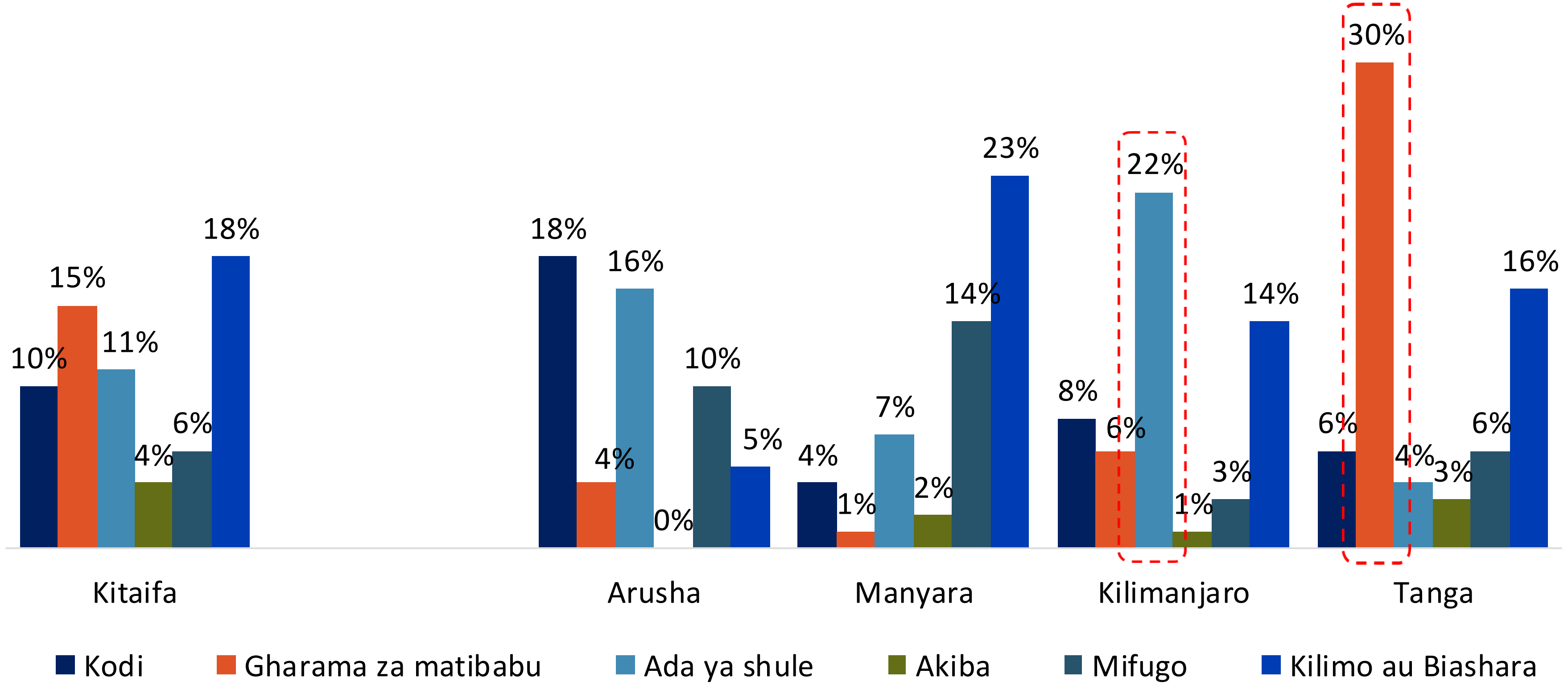
Matumizi Mbali Mbali ya Fedha

Ni kwa njia gani wananchi wanasimamia pesa zao?

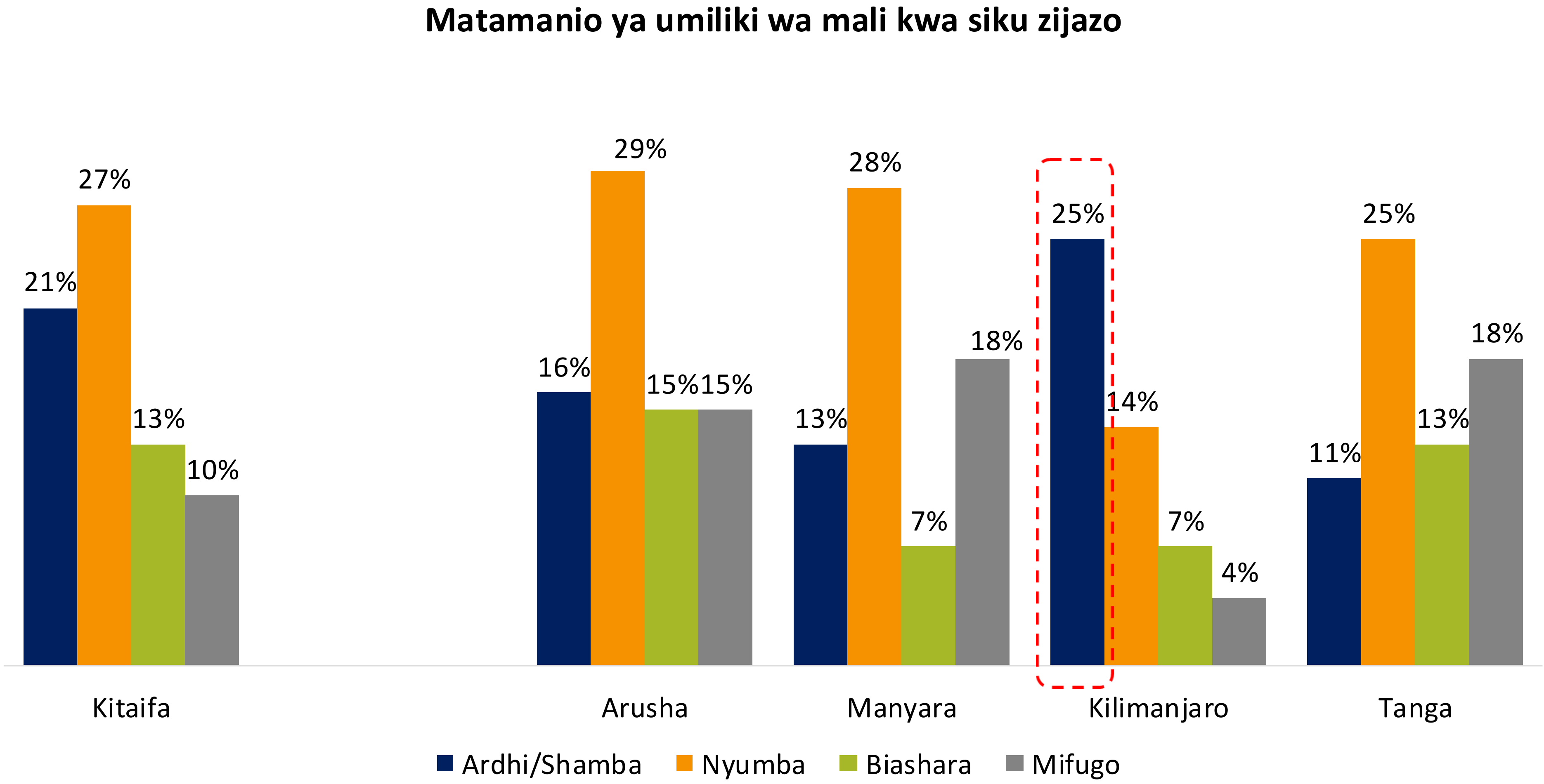
Vyanzo, Gharama, Vipaumbele na Njia za Kujikimu

Katika mikoa ya kanda ya kaskazini gharama kuu ni za kilimo au biashara huku kwa mkoa wa Kilimanjaro gharama kuu ni ada ya shule na Tanga ni gharama za matibabu

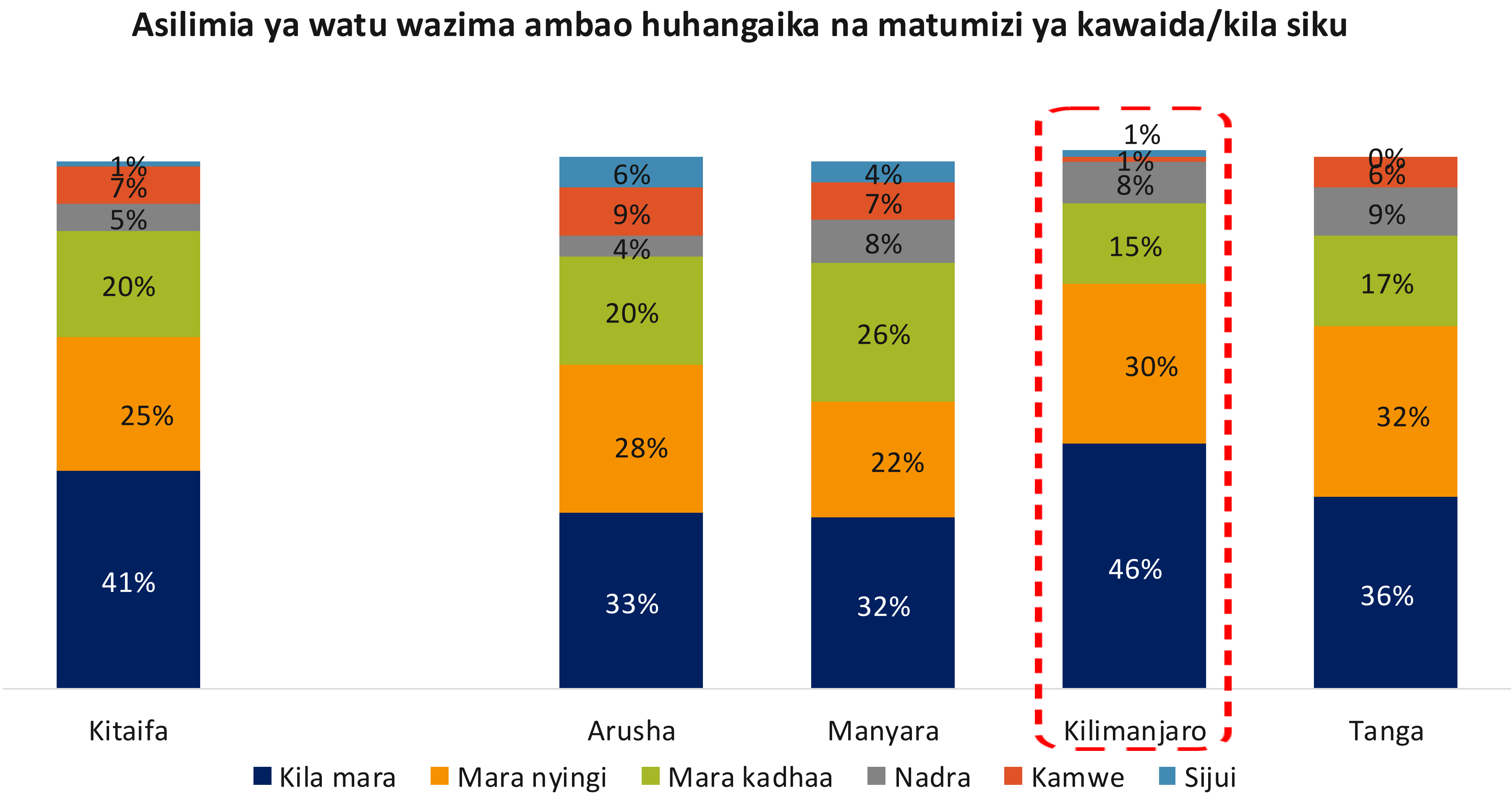
Gharama za juu kwa mikoa yote ya kanda ya kaskazini (ukitoa chakula na mavazi)



Wakazi wengi wa mikoa ya kanda ya kaskazini wanatamani kumiliki nyumba huku zaidi ya watu 2 kati 10 ya wakazi wa Kilimanjaro wanatamani kumiliki Ardhi/Shamba

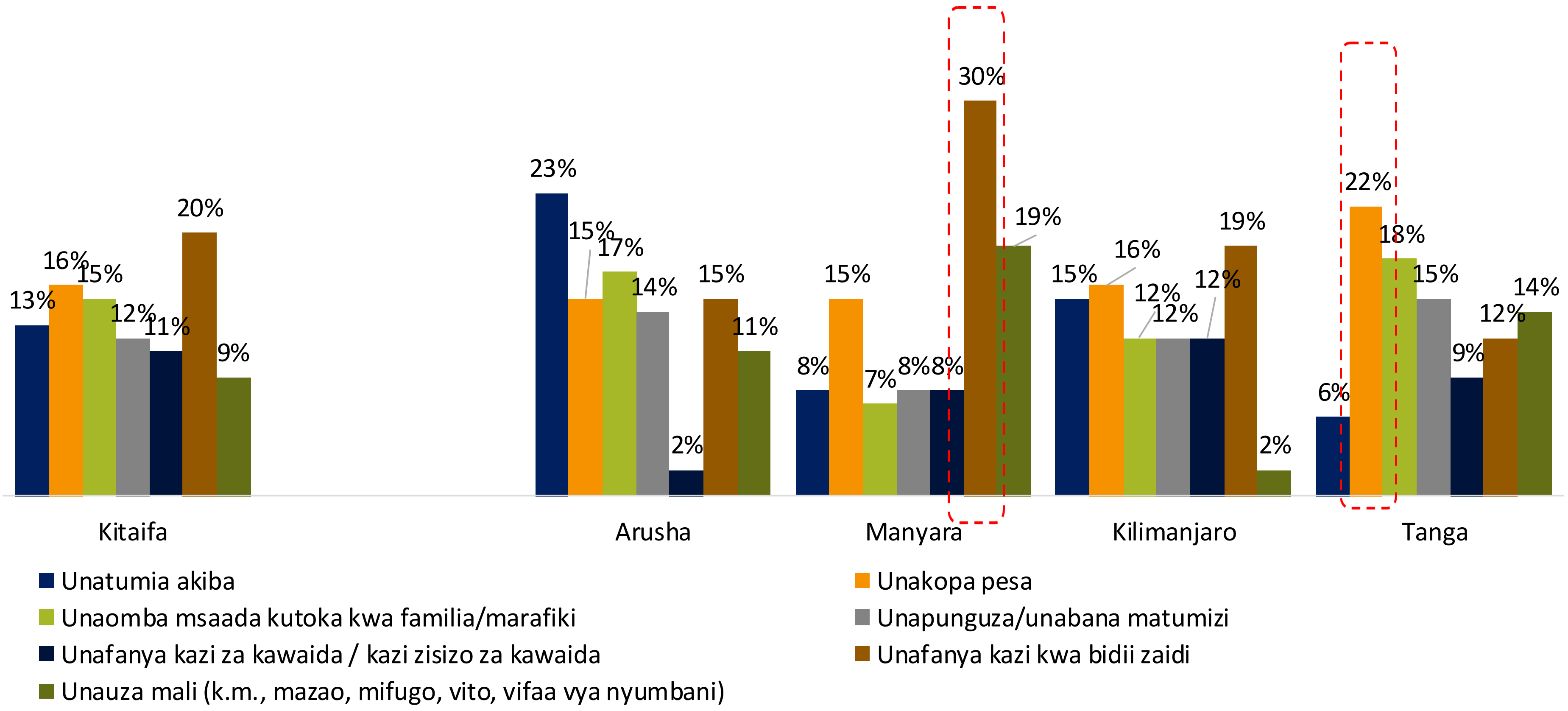


Karibia nusu ya wakazi wa Kilimanjaro wanahangaika kulipia matumizi ya kila siku, kila mara



Wakazi wa 3 kati ya 10 wa mkoa wa Manyara wanafanya kazi za bidii zaidi kama njia ya kumudu maisha huku wakazi wa Tanga hukopa pesa ili kujikimu

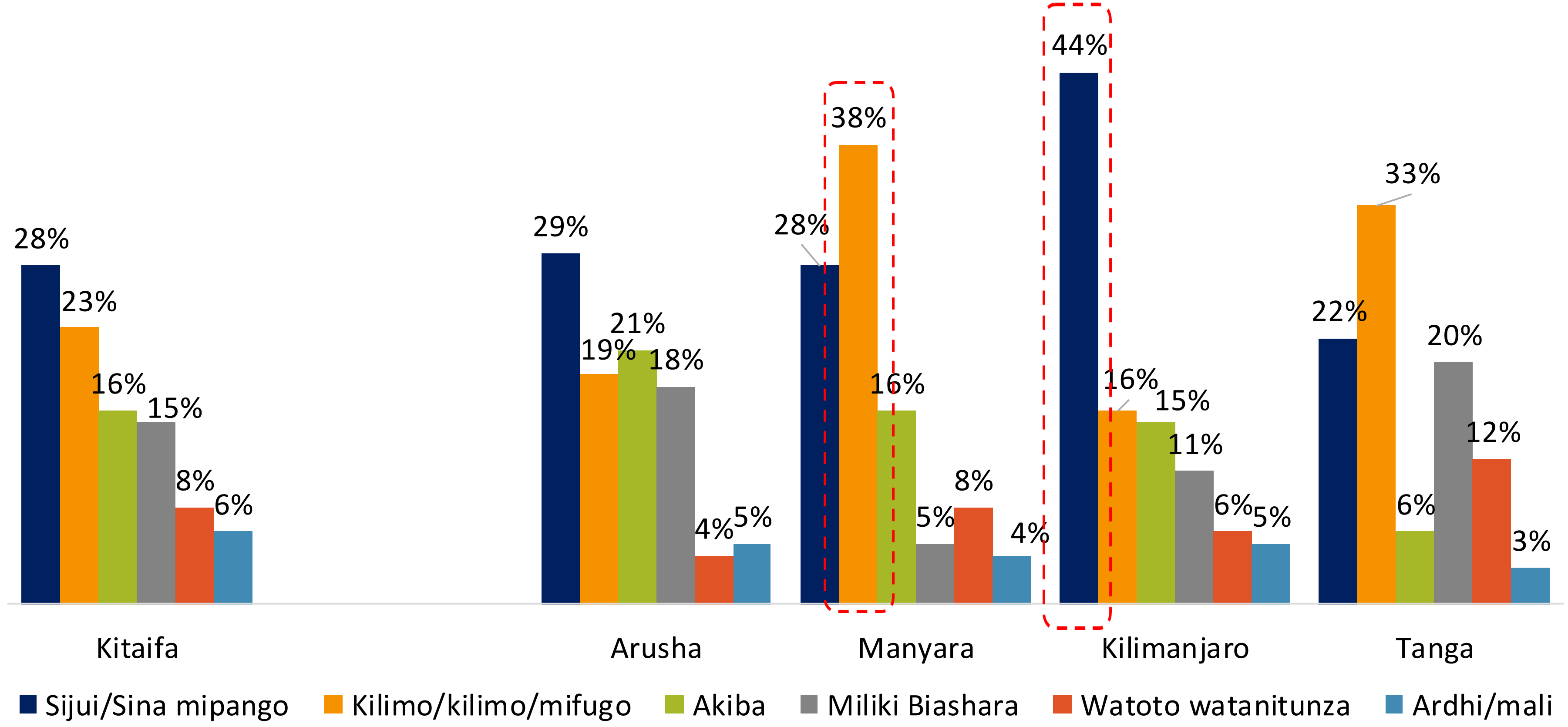
Unapoona unakaribia kuishiwa na pesa, unahakikishaje unamudu maisha hadi pale utakapopata pesa tena?



Wakazi zaidi ya wa 4 kati ya 10 mkoani Kilimanjaro hawajui nini cha kufanya baada ya kustaafu huku wakazi wa Manyara wakitegemea akiba

Je, watanzania wenye miaka 55 na kushuka wanajipangaje na kustaafu?

Msingi: Wale tu wenye miaka 55 na kushuka



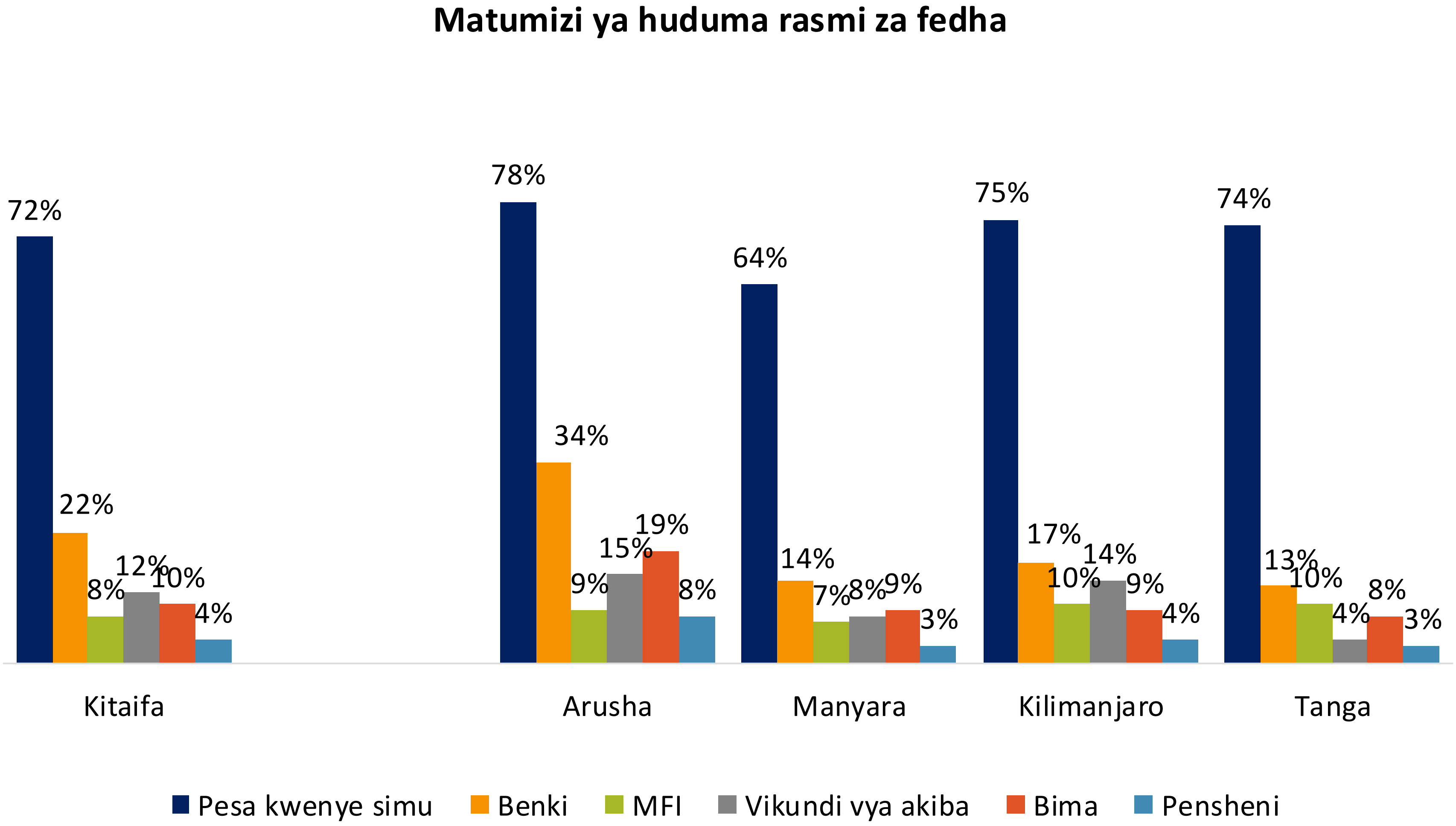
INSIGHTS THAT DRIVE INNOVATION

Huduma jumuishi za kifedha

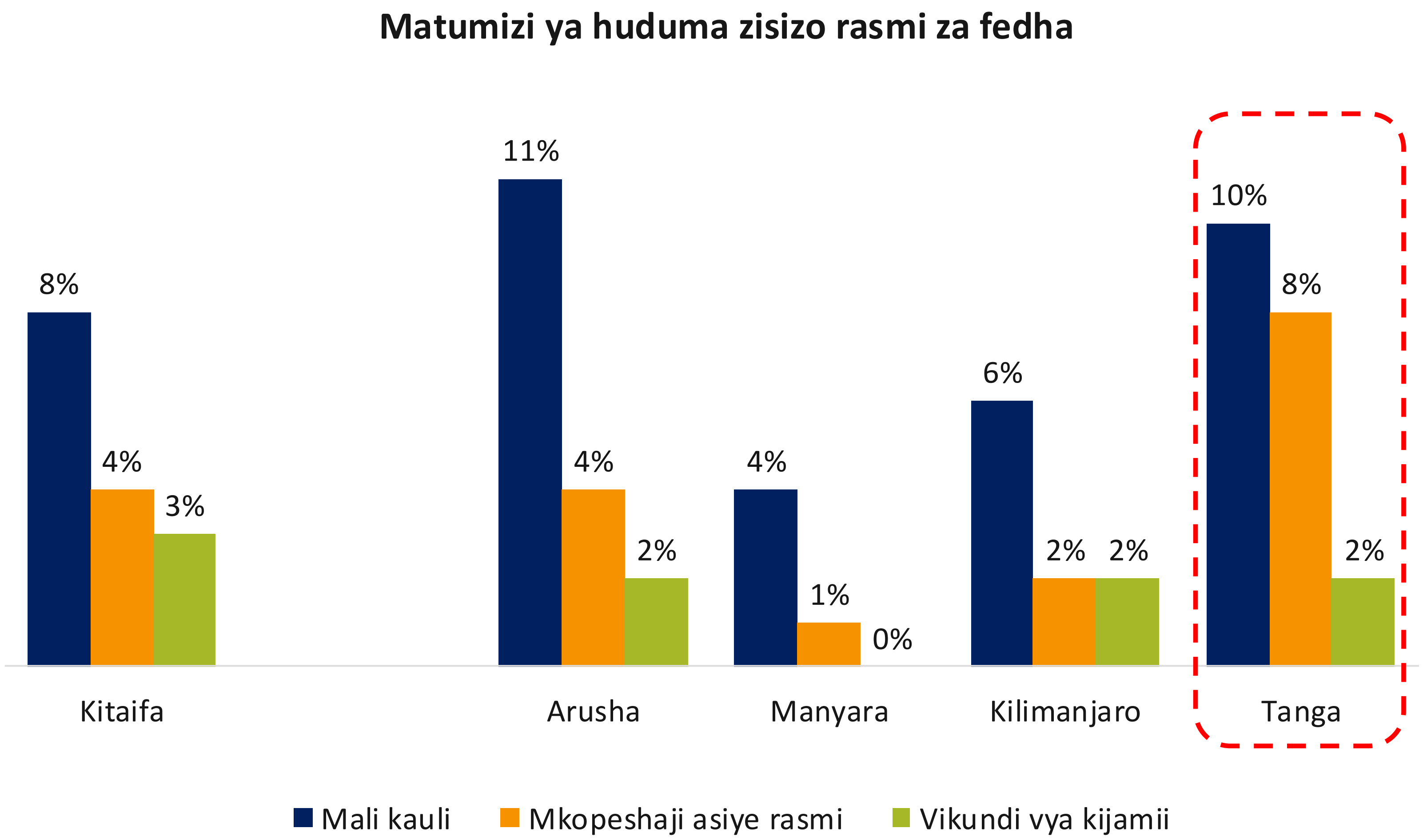
Hali ya upatikanaji na utumiaji wa huduma za kifedha?

Matumizi ya huduma za kifedha

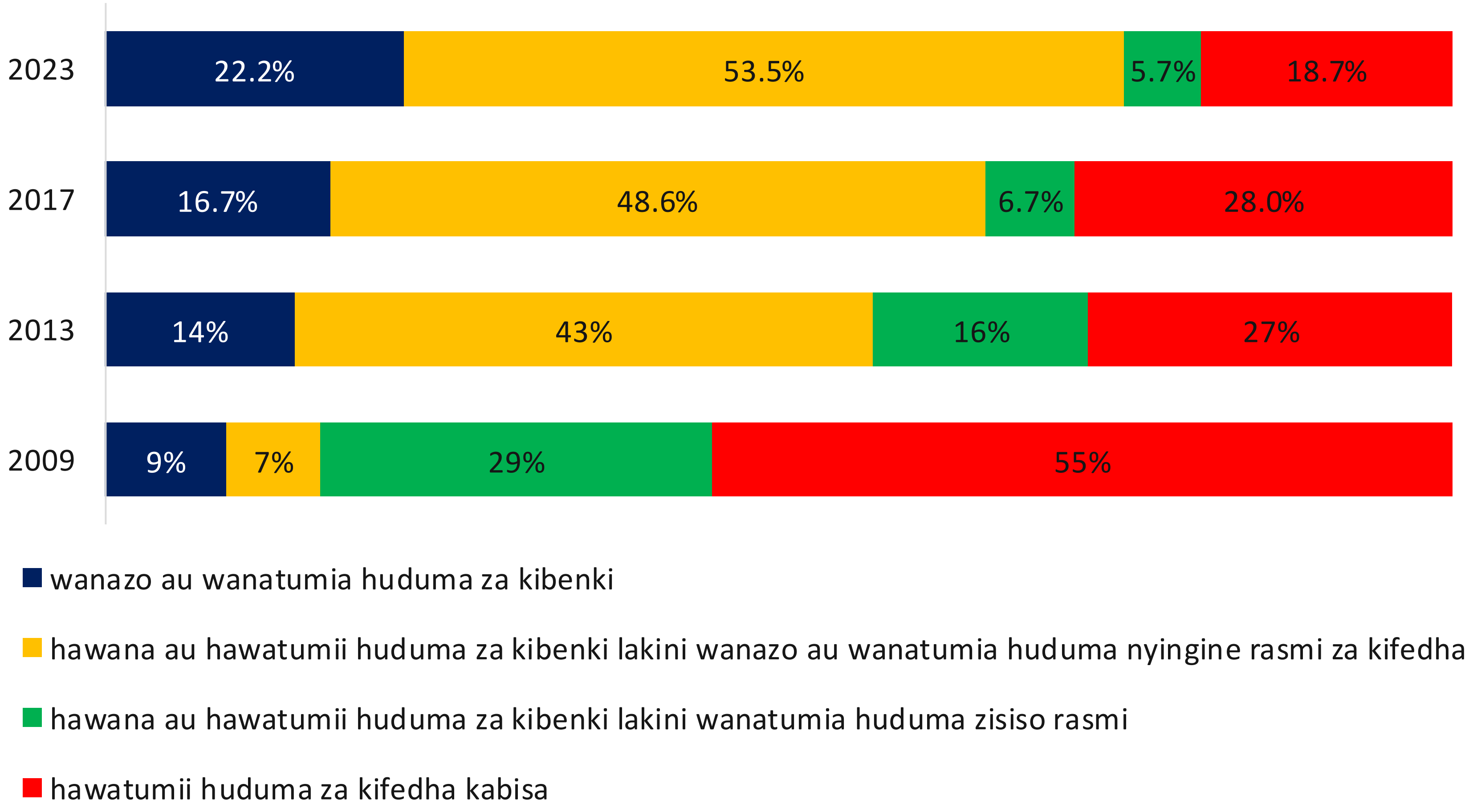
Makampuni ya simu za mkononi yamesaidia kupanua matumizi ya huduma za fedha kwenye mikoa ya kanda ya kaskazini



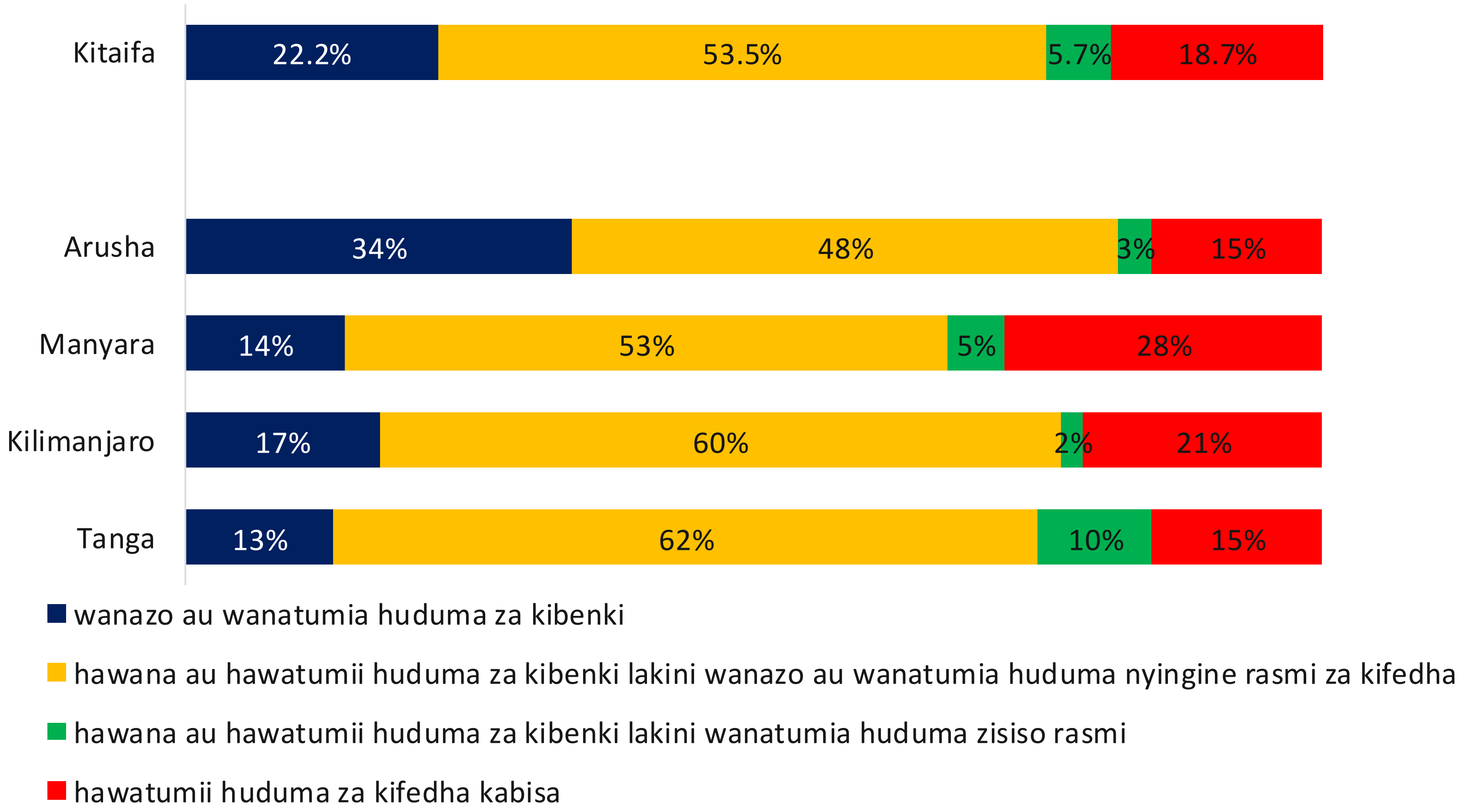
Wakazi wa mkoa wa Tanga, wanaongoza kwa matumizi ya huduma zisizo rasmi za fedha



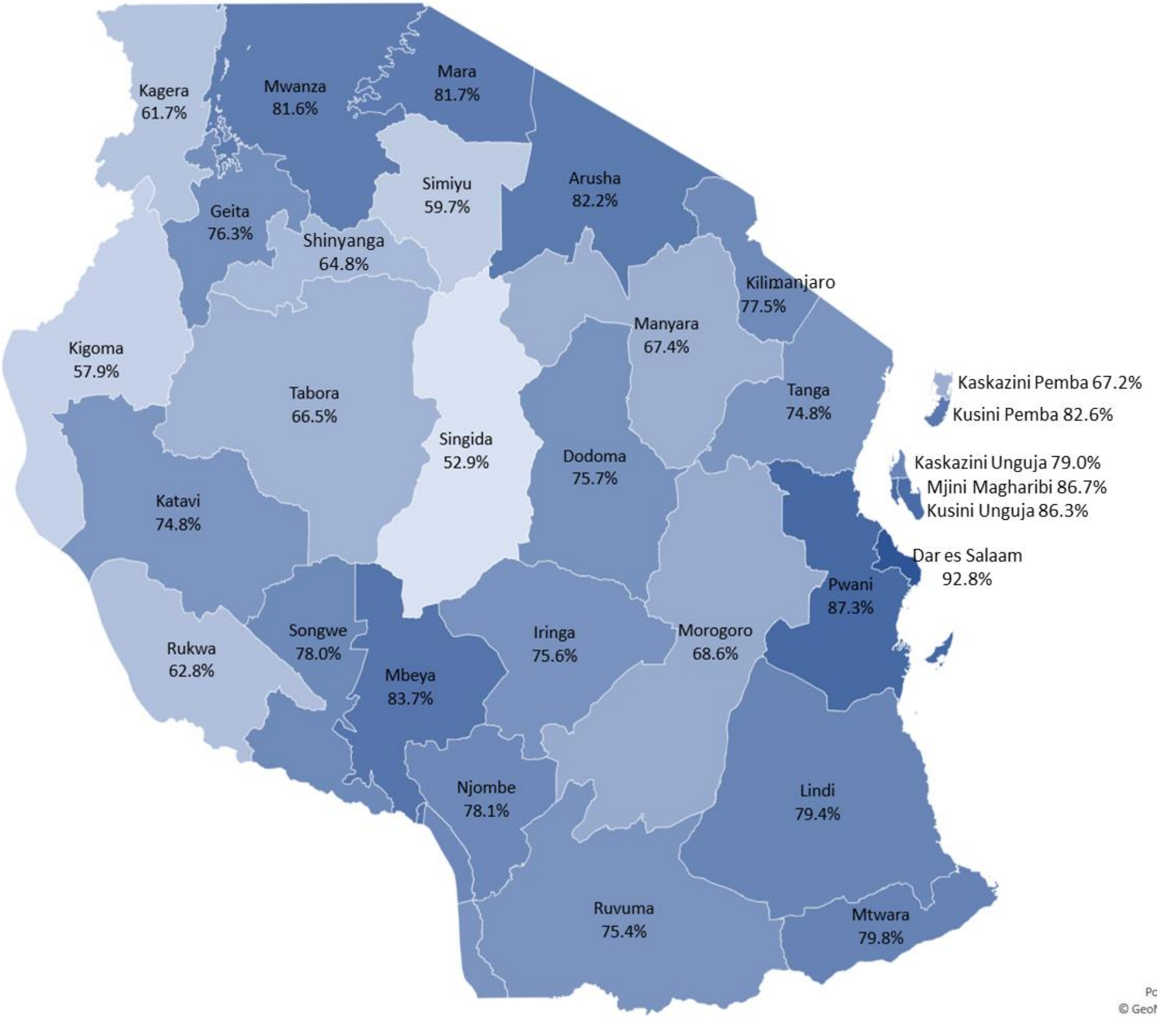
Picha ya kitaifa – Matumizi ya huduma za kifedha zilizo rasmi yameongezeka kutoka 65% mpaka 76%



Utumiaji wa huduma jumuishi za kifedha ki-mikoa



Utumiaji wa huduma jumuishi za kifedha ki-mikoa



INSIGHTS THAT DRIVE INNOVATION

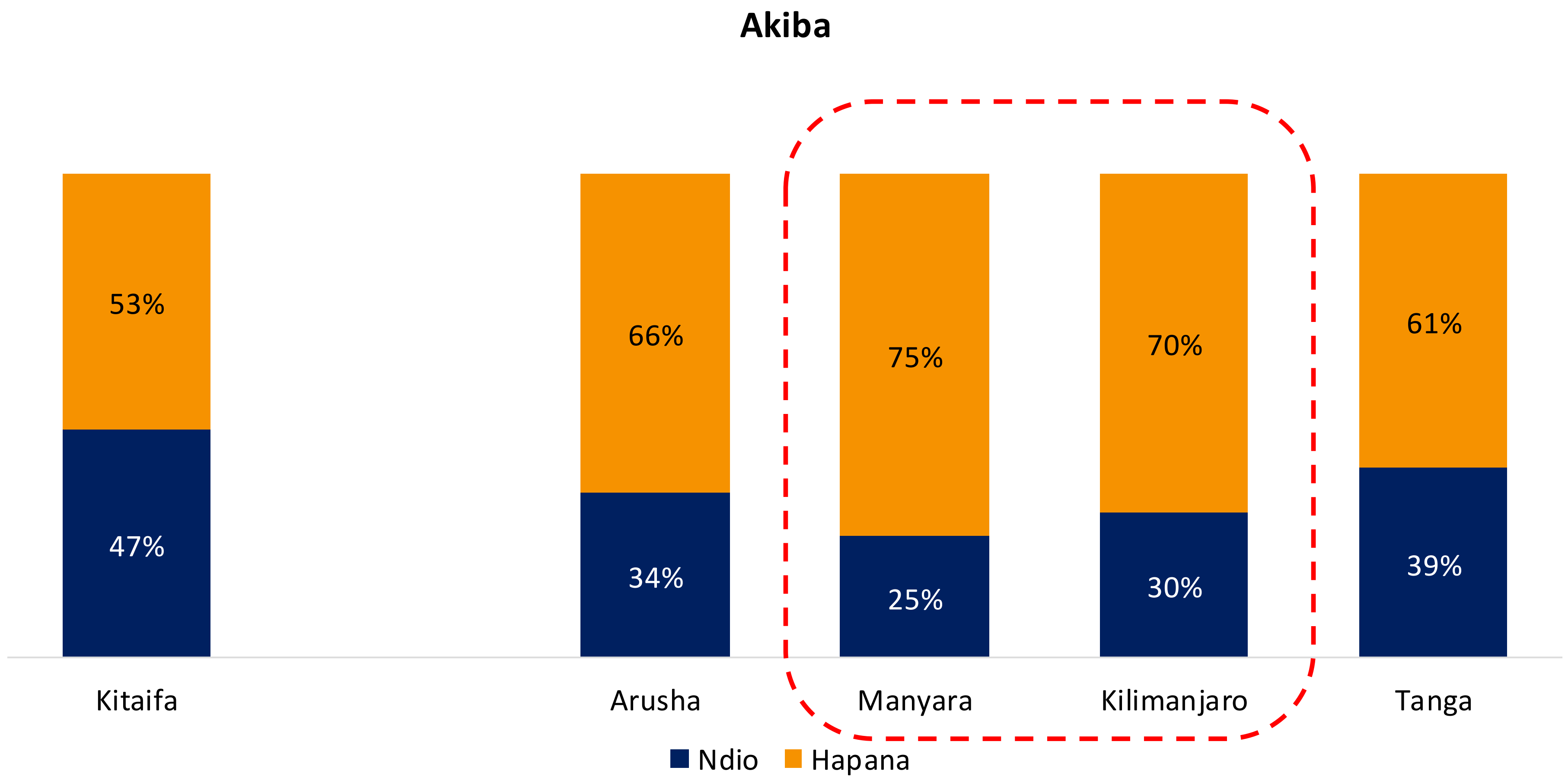
Matumizi

Je, ni watoa huduma gani wanatumika zaidi?

Matumizi, akaunti hai
na Nani ameachwa nyuma

Je, wakazi wa mikoa ya kanda ya kaskazini huweka akiba?

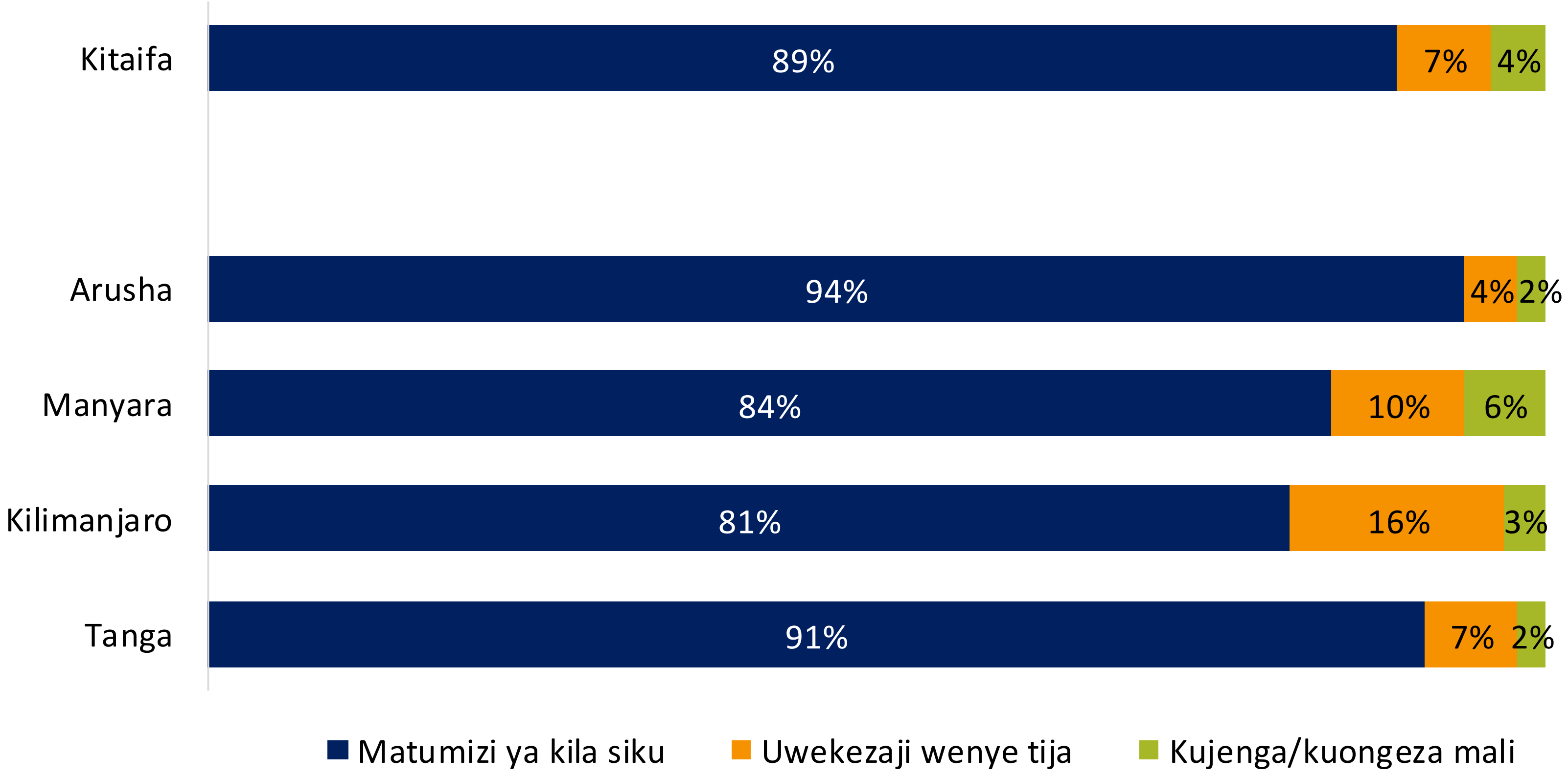
Wakazi wa mikoa ya Manyara na Kilimanjaro zaidi ya watu 7 kati ya 10 hawaweki akiba



Wakazi wengi wa kanda ya kaskazini huweka akiba kwa ajili ya matumizi ya kila siku

Je, huweka akiba kwa ajili ya nini?

Msingi: wale tu wanaoweka akiba?

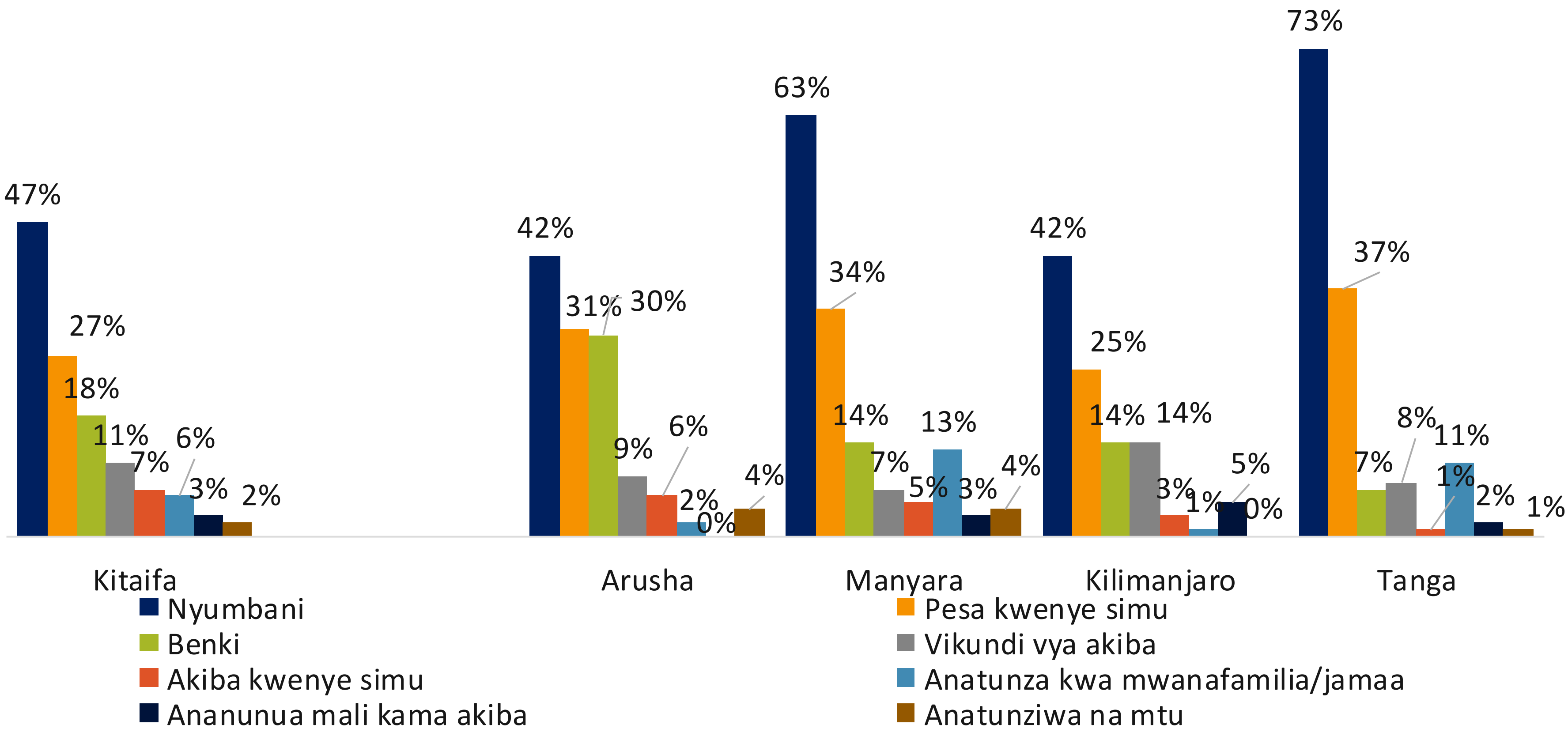


Wakazi wengi wa mikoa ya kanda ya kaskazini huweka akiba yao nyumbani huku wengine wakihifadhi kama pesa kwenye simu zao za mkononi

Je, huweka akiba wapi?

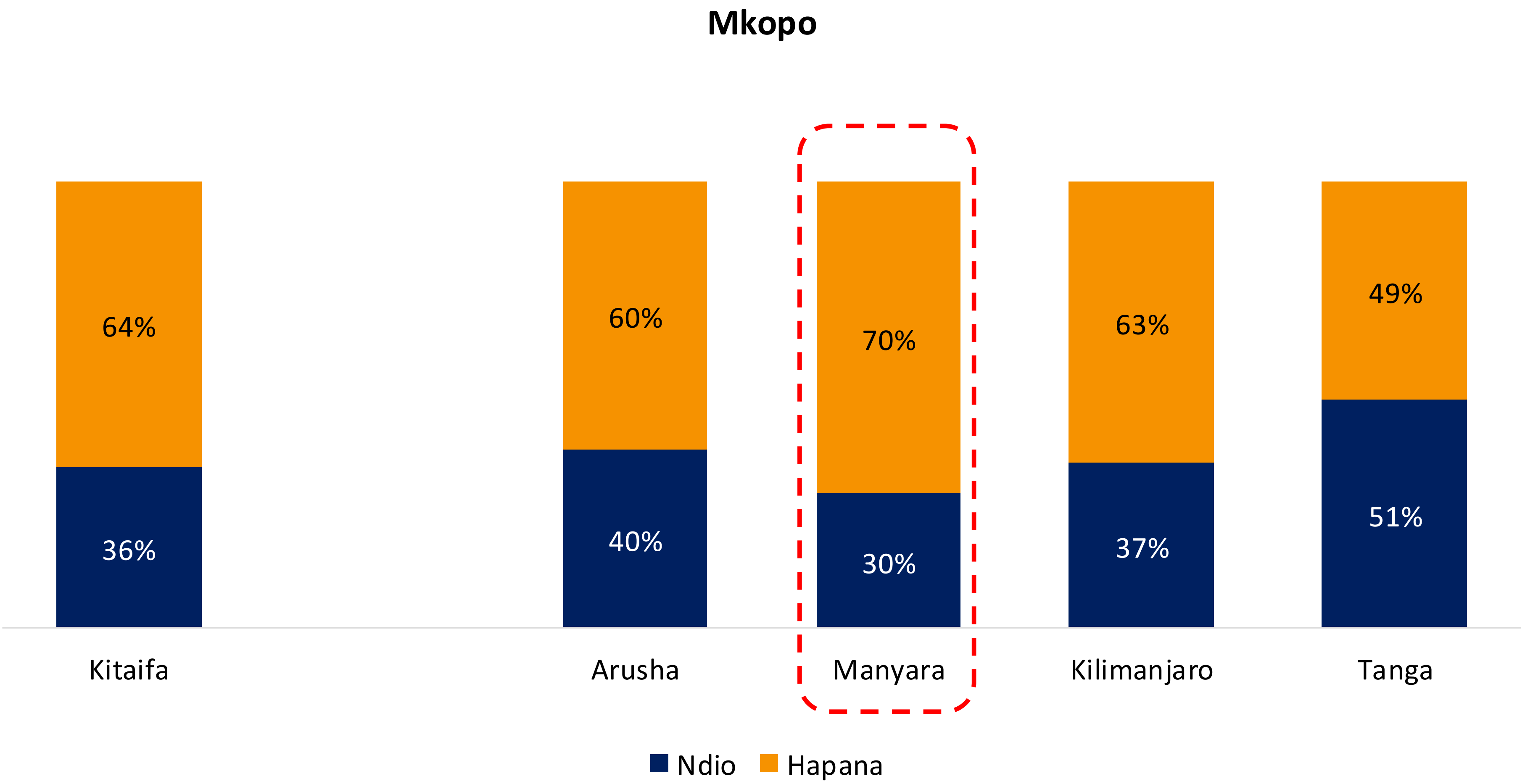
Msingi: wale tu wanaoweka akiba

Upatikanaji haraka; usalama wa pesa, kigezo kikuu cha kuchagua



Je, wakazi wa mikoa ya kanda ya kaskazini huchukua mkopo?

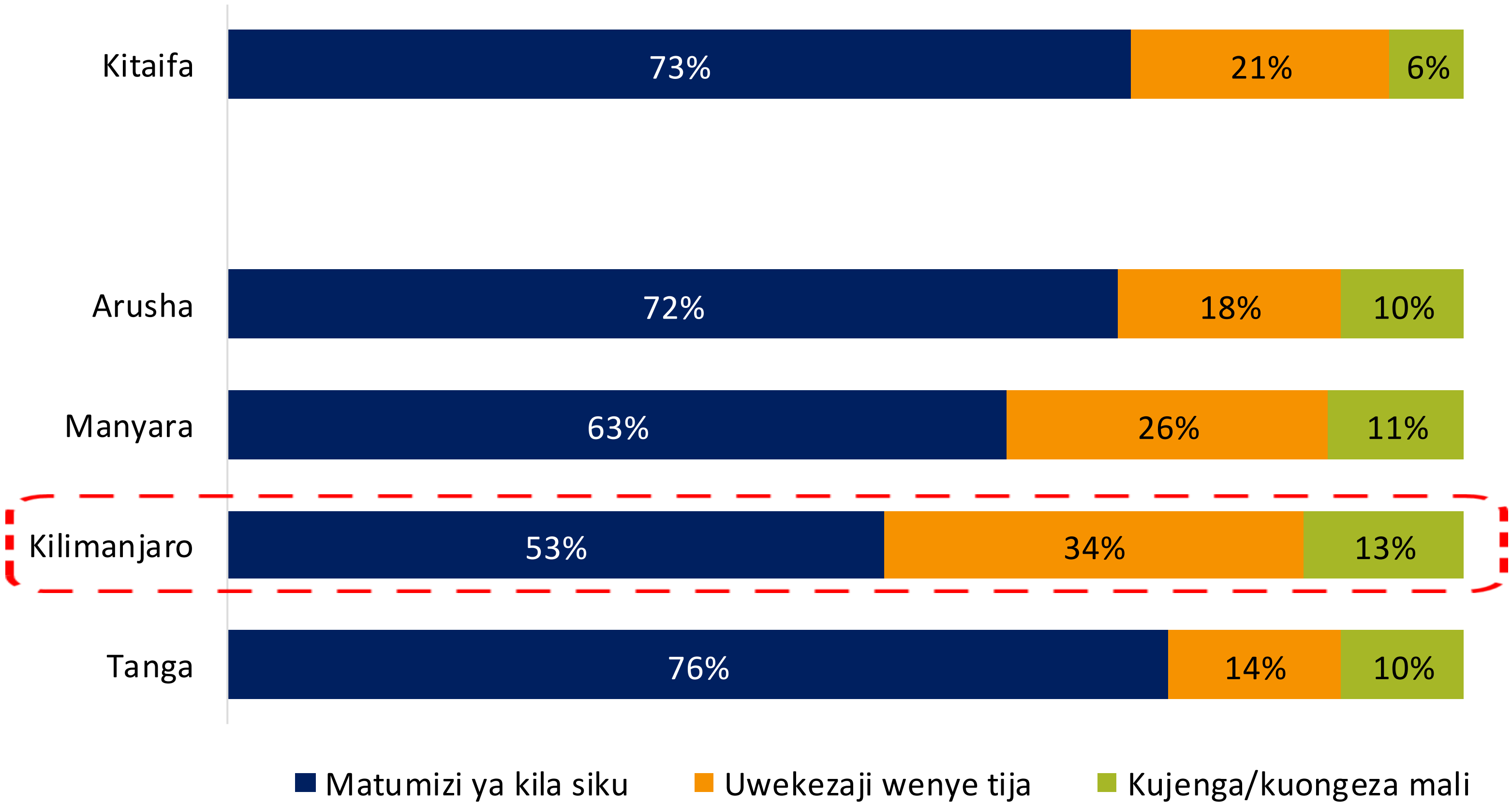
Zaidi ya nusu ya wakazi wa Manyara wanachukua mkopo



Wakazi wa kanda ya kaskazini hukopa kwa ajili ya kurahisisha gharama za matumizi ya kila siku, theluthi ya wakazi wa Kilimanjaro hukopa kwaajili ya uwekezaji wenye tija

Je, hukopa kwa ajili ya nini?

Msingi: wale tu wanaokopa



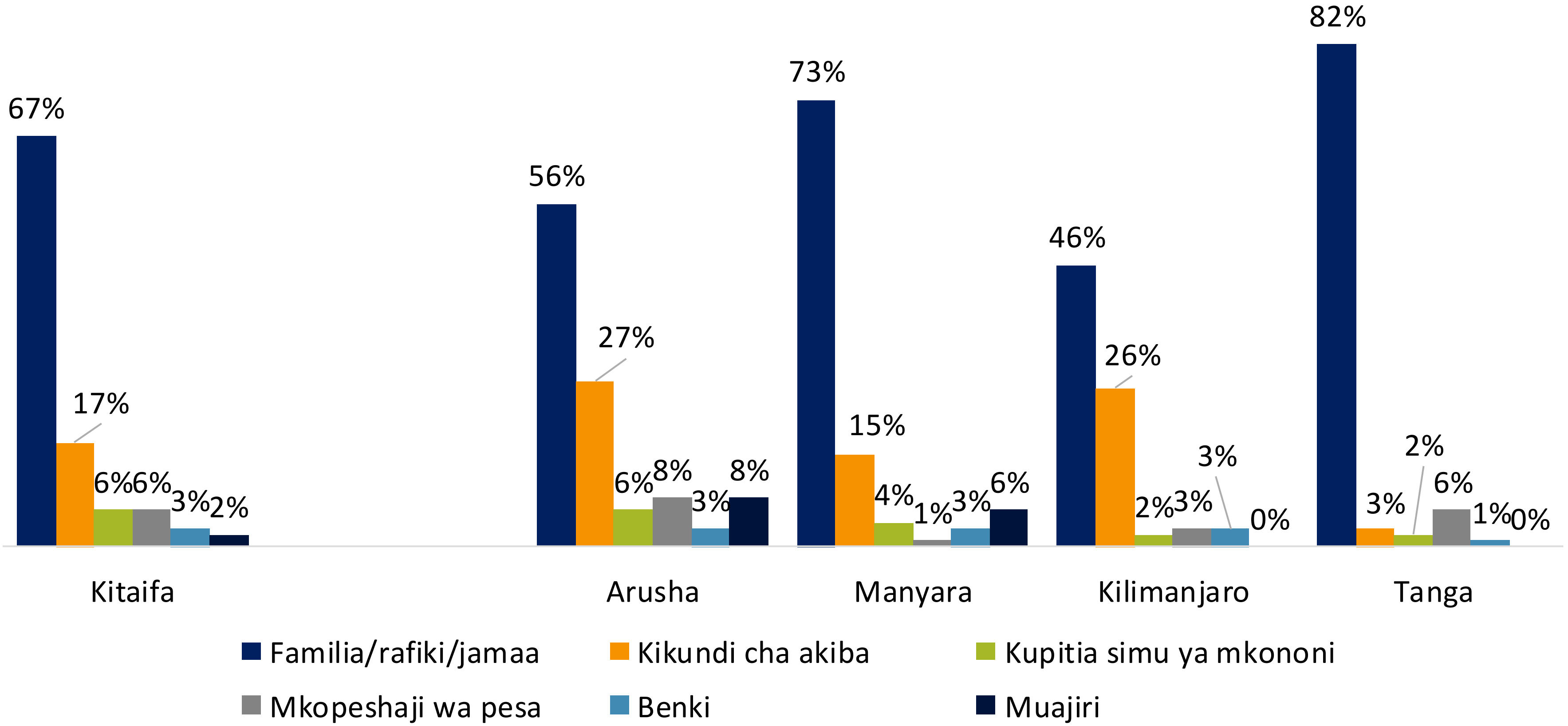
INSIGHTS THAT DRIVE INNOVATION

Wakazi wengi wa kanda ya kaskazini hutegemea mikopo kutoka kwa familia na ndugu

Je, hukopa wapi?

Msingi: wale tu wanaokopa

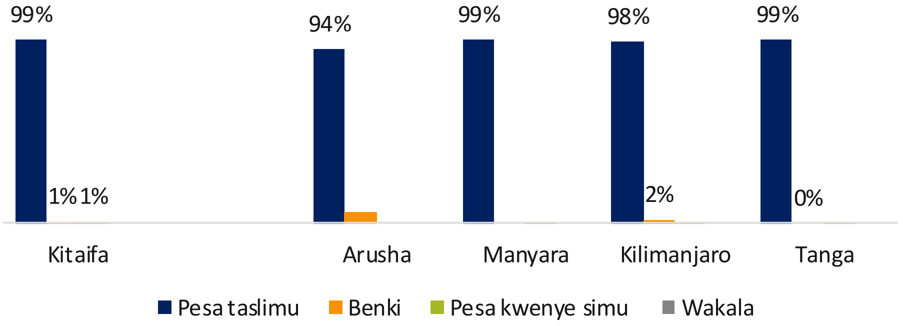
ukaribu; upatikanaji haraka; kuaminika, kigezo kikuu cha kuchagua



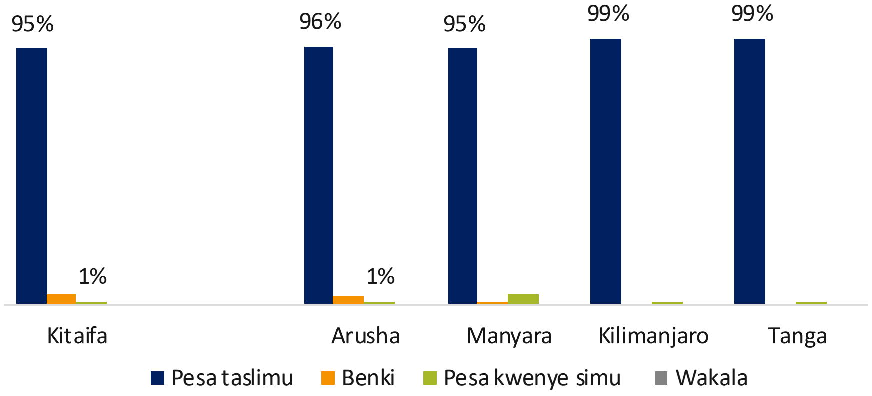
INSIGHTS THAT DRIVE INNOVATION

Wakazi wengi wa mikoa ya kanda ya kaskazini hupokea kipato chao kwa pesa taslimu

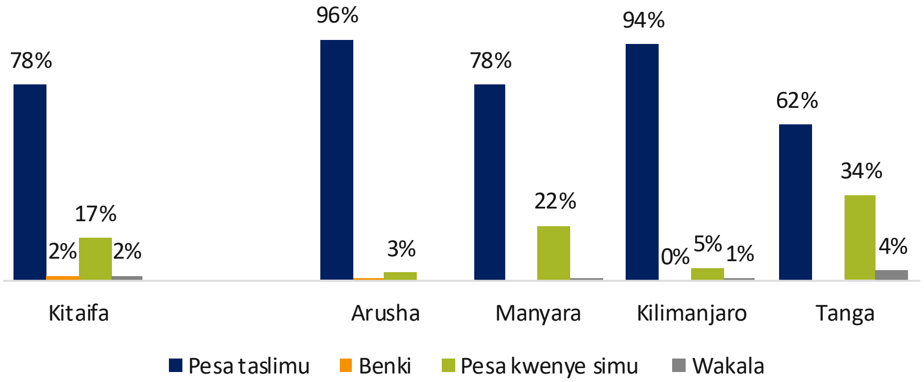
Je, wanapokeaje kipato chao? - Kazi za kawaida/muda



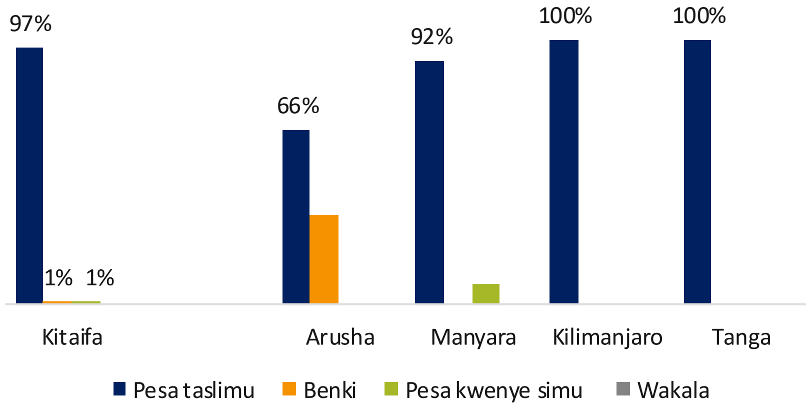
Je, wanapokeaje kipato chao? - Biashara



Je, wanapokeaje kipato chao? - Kutumiwa hela

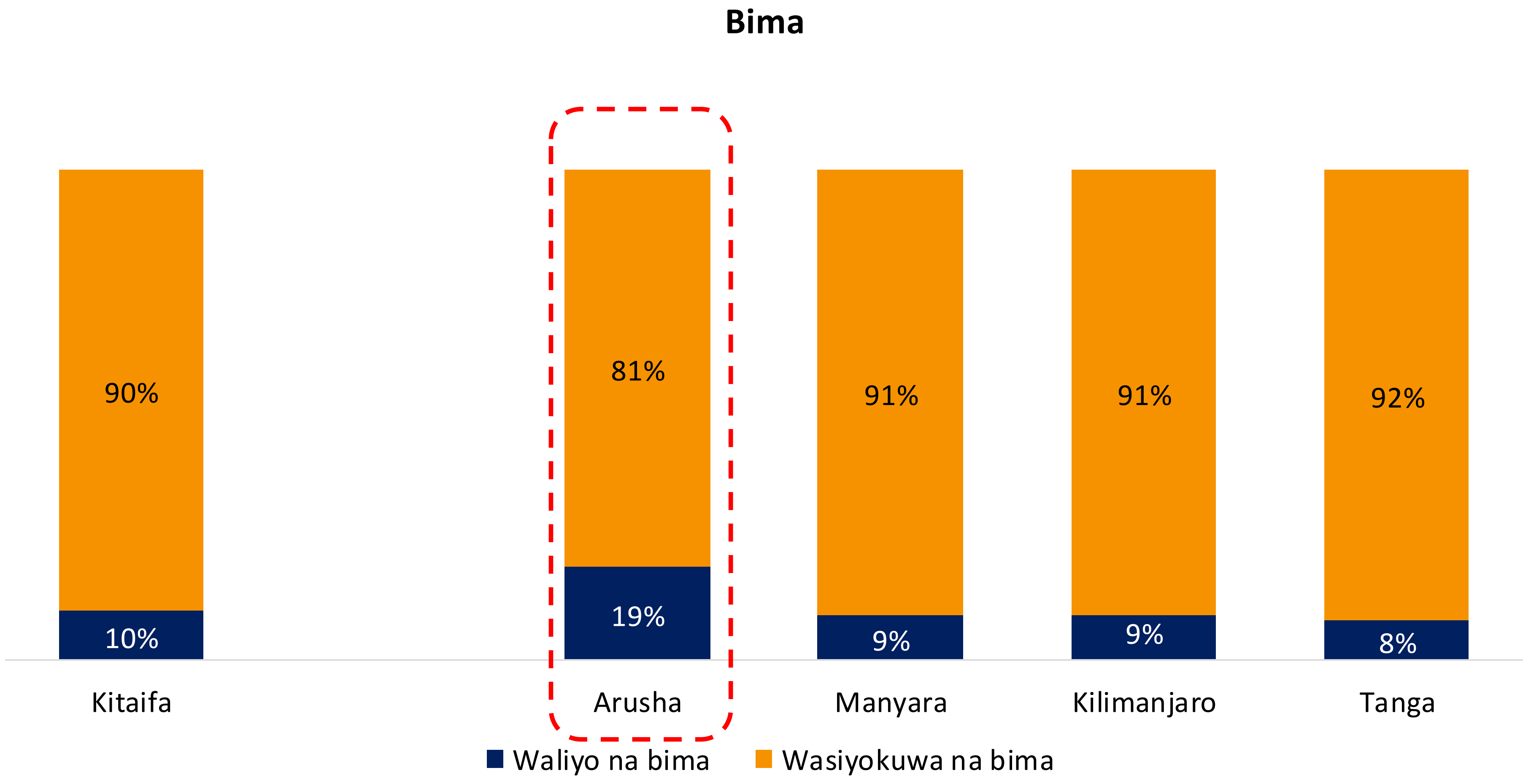


Je, wanapokeaje kipato chao? - Huduma



Je, wakazi wa mikoa ya kanda ya kaskazini wanatumia bima?

Wakazi wa mkoa wa Arusha wanaongoza kwa kuwa na Bima

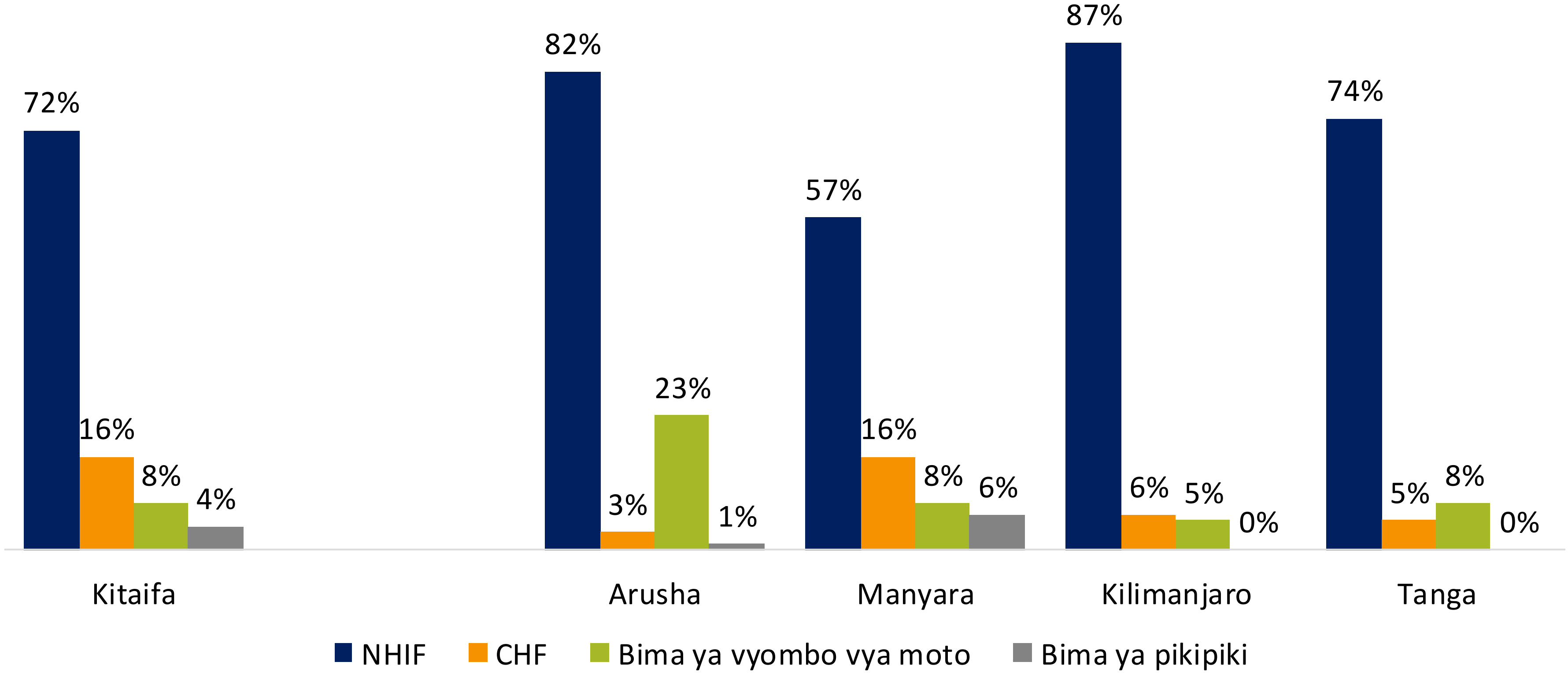


INSIGHTS THAT DRIVE INNOVATION

Wakazi wengi wa mikoa ya kanda ya kaskazini wanatumia bima ya afya kutoka NHIF

Je, wanatumia bidhaa gani za bima?

Msingi: wale tu wenye bima



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Asanteni Sana!

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