MOBILE MONEY IN TANZANIA
USE, BARRIERS AND OPPORTUNITIES

THE FINANCIAL INCLUSION TRACKER SURVEYS PROJECT, FEBRUARY 2013
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EXECUTIVE SUMMARY

In 2011, the Bill & Melinda Gates Foundation’s (BMGF) Financial Services for the Poor (FSP) program commissioned InterMedia to design and implement a project to track the uptake, use and market potential of mobile money (m-money) services in Pakistan, Uganda and Tanzania.

The findings from the Financial Inclusion Tracker Surveys Project (FITS), which includes annual panel-based surveys conducted on a national scale, are intended to support the m-money activities of the BMGF, development organizations, mobile operators, regulators and others who play active roles in m-money ecosystems. The surveys also are designed to facilitate analyses of m-money’s relationship to household financial behaviors, particularly a household’s ability to manage economic shocks.

This summary presents the key findings from the first annual FITS survey of 2,980 households in Tanzania conducted in April and May 2012. The first annual FITS Uganda survey report, published October 2012, is available on AudienceScapes.

TANZANIA AND MOBILE MONEY
Based on the current rate of access to mobile phones, the Tanzanian market shows potential for further m-money adoption. Sixty-three percent of surveyed households have access to a mobile phone. Fifty-six percent of households own at least one active SIM card which is required for opening an m-money account. Even among rural, unbanked and poor households (those living on less than $2 a day), about one-half of households have access to a mobile phone and own a SIM card.

Based on users’ perspectives, the leading challenge to m-money uptake is the inconsistent service quality offered by m-money agents. The large majority of registered users reported they had encountered problems with agents. In particular, they cited agents’ absenteeism and insufficient e-float or cash to help with a transaction. Another impediment to m-money uptake suggested by the survey findings is an insufficient understanding of m-money applications by potential and current users.

Thirty-five percent of households in Tanzania have at least one m-money user; 33 percent of households have at least one registered m-money user.

Vodacom M-Pesa is the leading provider of m-money services (representing 53 percent of the m-money market) and has broad national coverage. Tigo Pesa (18 percent of the m-money market) and Airtel Money (13 percent of the m-money market) are the second and third ranked providers.

While m-money services have been available since 2008, most registered users said they didn’t sign up for an m-money account until 2010 or 2011. The number of early adopters of m-money services (those who started using m-money before 2010) is small regardless of the specific provider: 16 percent of current registered users of Airtel Money and 9 percent of registered users of Vodacom M-Pesa. Tigo Pesa was not in operation until late 2010.
Awareness of m-money services appears to be high. When asked about the top three reasons for not using m-money, only 13 percent of nonusers said they were unaware of the services.

Three-quarters of registered users learned about m-money from media sources (mainly from TV or radio), and one in five learned from friends. Friends were the most important drivers of m-money adoption.

M-money services are most frequently used to send or receive remittances as part of regular financial support to or from family members living in different households.

Twenty-one percent of Vodacom M-Pesa users and 12 percent of users of both Airtel Money and Tigo Pesa use their accounts for business transactions—primarily to buy inventory and receive payments for goods and services.

M-money is the second most popular savings instrument after a hiding place. Half of households with m-money users use an m-money account to save money; the majority saves either for a specific future purchase or for an emergency.

The use of m-money for delivering non-remittance payments is not common and the market for non-remittance payments is small. Only 14 percent of all households made or received a non-remittance payment in the past six months using any type of cash delivery, including m-money. The most common types of payments included school fees, government fees and taxes, utility bills, and salaries.

Households with m-money users engage in a wider variety of financial activities and are more likely to save money and buy insurance than households that do not use m-money services.

When responding to a negative economic shock (i.e., illness of a household member), most households first deplete their cash savings. Households that use m-money appear to receive remittances (from family and friends) in response to negative economic shocks at a slightly higher rate than households with no m-money users.

Subsequent FITS survey reports will monitor market growth and measure whether challenges to new or greater adoption have been overcome, particularly among the unbanked and those living at the bottom of the pyramid.

FITS data, reports and related analyses are disseminated to stakeholders in the financial access community, both in the countries studied and globally, to help inform policies and practices in the field of financial inclusion. InterMedia also is making the data and analyses available on AudienceScapes, www.audiencescapes.org/FITS, InterMedia’s online research knowledge base.
**Banked populations**—Households that reported saving money in at least one bank account (including microfinance institutions) in the six months prior to the survey.

**Burial societies or “akiyo/amorican/engozi”**—A “society” of friends who voluntarily contribute funds used as life insurance. Funds are paid out to family members upon the death of a member of the society for funeral and other expenses.

**“Cashbox” or “mattress method” of saving or storing money**—Savings in a hiding place at home or on a person.

**Dala dala**—Shared minibus taxi.

**Economic shock**—An unexpected event that has a major impact on a household’s finances, either positive (e.g., inheriting money) or negative (e.g., spending money on hospital care for a sick household member).

**e-float**—When accepting deposits of cash from customers, an m-money provider issues a commodity known as “e-float,” measured in the same units as Tanzanian money and held in a registered account under a user’s name. When a person sends/receives money through an agent, the agent has to have e-float (money on the agent’s account) available to transfer to the recipient’s account. Otherwise the agent cannot help with the transaction.

**Gifting circle or “nigiina”**—A group of individuals, who meet on a monthly basis, and gift each other possessions (e.g., domestic appliances or money) or services (e.g., house construction or land cultivation) to help each other save money or boost each other’s incomes. Gifts, money and services are offered on a revolving basis.

**Kutenga Pa Ngongole**—A credit at a local store with the expectation the customer will pay the bill at the end of the month, or whenever the household has money.

**Merry-go-round**—A group of individuals who pool their savings. On a regular basis (monthly, weekly or daily), each individual puts the same amount of money “into the pot” and, on a revolving basis, one person takes the total amount of money.

**M-money**—Mobile money.

**M-money deposit**—One of the transactions m-money users can perform using their own or an agent’s account to “cash-in” (i.e., put money in the account). Sometimes, when using an agent’s account, m-money customers are required to prepay an informal “deposit fee” in addition to the money they are sending via m-money and the fees they pay for using the service.

**Non-remittance payments**—Formal payments sent to the government, educational institutions, formal financial institutions (e.g., banks) or private businesses. Non-remittances include payments of taxes, fines or fees, utility bills, goods, debt or insurance payments. Payments might include formal credit disbursements and repayments.

**Remittances**—Money or its equivalent (food or goods) sent from one household to another. Remittances include any informal credit and debt repayments between family members or friends who live elsewhere, any repayment of debts, or payments for goods and services.

**Savings account at cooperatives**—Savings accounts offered by cooperatives to their members only; the accounts do not have an expiration date.

**Savings account at a Village Savings and Loan Association (VSLA)**—Members deposit small amounts of money for one year. At the end of the year, they share the money they paid into the account. A VSLA will also loan money to non-members known by the members.

**Urban and rural households**—Urban and rural households are defined according to their residence in urban or rural enumeration areas as prescribed by the National Bureau of Statistics in Tanzania.

**SIM card**—An electronic micro-card that contains a subscriber identity module, an integrated circuit that securely stores the International Mobile Subscriber Identity (IMSI), and the key used to verify subscribers’ identities on mobile phones and computers.
METHODOLOGY

The FITS household studies in Pakistan, Tanzania and Uganda are three-year panel studies consisting of annual waves of face-to-face household surveys (N=2,980 households in Tanzania) and three telephone mini-surveys per year with the same households, conducted between each annual wave.

The core of the wave questionnaire covering households’ financial behaviors is roughly the same in all three countries to allow for cross-market comparisons.

Some sections and questions, however, are tailored to the local context to allow for a more accurate assessment of the development of m-money in different financial, regulatory and socio-cultural environments.

This report presents the findings of the first wave survey in Tanzania conducted April-May 2012. Separate reports address the first wave surveys in Pakistan and Uganda.

A Note on Data Analysis and Reporting

The FITS surveys are designed to collect trend data primarily about m-money use and overall financial behavior at the household level—that is, the data represents collective usage patterns for entire households. The households for this panel were selected from a random sample frame and thus are representative of usage and behavior patterns of Tanzanian households in general.

In addition to the household-level data, the surveys gather data on behaviors and experiences with specific m-money services, based on interviews with individual registered users of those services. For these interviews, registered users of individual m-money products are randomly selected among all the users of these products in each household; if a household had only one user of a specific m-money service, this individual was interviewed.

The section of this report on the financial behaviors of individual registered users of specific m-money services reports the findings only for Vodacom M-Pesa, Airtel Money and Tigo Pesa m-money services. The number of users for Ezy Pesa m-money services, the only other provider operating in Tanzania, was insufficient for valid analysis (n=2). The results of these individual interviews are not representative of individual users throughout Tanzania because the interviewees were not chosen from a random sample frame.

The data reported for transaction costs, distances to and from m-money agents, and total amounts sent or received are based entirely on the head of household’s reporting about the activities of every member of the household. These numbers, therefore, should be treated as estimates rather than exact numbers.
TANZANIA COUNTRY PROFILE

GENERAL ENVIRONMENT

Tanzania is located south of the equator in East Africa. It borders on the Indian Ocean to the east, and has land borders with eight countries: Kenya, Uganda, Rwanda, Burundi, Democratic Republic of Congo (across Lake Tanganyika), Zambia, Malawi and Mozambique.

The country emerged in its current form in 1964 as a union between the mainland Tanganyika and the island of Zanzibar.

Tanzania’s population is estimated to be nearly 47 million, and 74 percent of Tanzanians reside in rural areas. According to the World Bank, in 2011, 35.7 percent of the population lived below the poverty line (less than $1.25 a day).

Tanzania’s economy relies mostly on agriculture; tourism and mineral production have also emerged recently as important industrial sectors.

Despite recent economic growth, Tanzania remains one of the poorest African countries. The two main challenges the country is struggling to overcome are pervasive corruption and a large but sparsely populated territory.

TELECOMMUNICATIONS ENVIRONMENT

Tanzania has two fixed-line operators (TTCL and Zantel) and eight mobile networks. The four leading mobile network operators (MNOs) are Vodacom, Tigo, Bharti Airtel (formerly Zain) and Zantel.

Tanzania’s telecommunications market is competitive. In 2011 and 2012, price wars triggered a consolidation among smaller MNOs. The most recent changes in the market include the introduction of voice over internet protocol (VoIP) telephony, the third generation (3G) of mobile services and wireless broadband networks.

Currently, there are four m-money products on the market: Vodacom M-Pesa, Tigo Pesa, Airtel Money and Ezy Pesa (Zantel Z-Pesa). In addition, the National Microfinance Bank (NMB) offers a mobile application, “Pesa Fasta,” which allows its customers to use their mobile phones to send money to any person in Tanzania, who does not have a bank account.

Among the services available to the users of m-money are domestic and international money transfers, mobile payments (airtime top-ups, merchant payments, utility bill payments, and salary transfers), and mobile banking (balance inquiries, withdrawals, deposits and credit services).

An M-PESA informational poster at an agent shop in Dodoma.
Airtel was the first mobile network operator to introduce a phone-to-phone airtime credit transfer service, “Me2U,” in 2005. Airtel partners with Citigroup and Standard Chartered Bank to provide m-money services, including bill payments, payments for goods and services, phone-to-phone and phone-to-bank money transfers, and mobile wallets.\(^6\)

Vodacom Tanzania launched the second East African implementation of the Vodafone m-money transfer platform, M-Pesa, in April 2008. In 2010, Vodacom re-launched M-Pesa with a simpler pricing model, better management of the distribution network, and a marketing campaign that targeted the rural, poor and unbanked populations.\(^7\)

Tigo, the oldest wireless telecommunications company in Tanzania, was the last to launch an m-money service. Tigo Pesa, launched in September 2010, focuses primarily on money transfers.\(^8\)

Zantel Tanzania introduced a mobile payment service, in 2008, called Z-Pesa. In 2012, Zantel launched a re-branded and upgraded version of its Z-Pesa, the Ezy Pesa. The upgrades allow employers to pay wages via a mobile phone, and customers to access their Cooperative Rural Development Bank (CRDB) accounts.\(^9\)

An agent shop providing both M-PESA and Airtel Money services in Dar es Salaam.
MOBILE MONEY ADOPTION AT THE HOUSEHOLD LEVEL

Based on the rate of access to mobile communication services among Tanzanian households, Tanzania appears to have the potential to expand its m-money market. Sixty-three percent of households own or have access to a mobile phone and 56 percent of households have at least one active SIM card. Even among underprivileged households—rural, unbanked and poor (living on less than $2 a day)—around one-half have access to a mobile phone and own a SIM card.

A household’s median monthly spending on mobile phone airtime is about the same as the household’s monthly spending on medical care, is much lower than what households spend, monthly, on food and water, but is higher than the household’s median monthly spending on such essentials as kerosene/firewood, school or clothing.

More than one-third of all surveyed households have at least one m-money user (35 percent), and exactly one-third of households have at least one registered m-money user (33 percent).

- Half of the households that have m-money users (52 percent) have only one account, close to one-third (29 percent) have two m-money accounts, and the remaining households (19 percent) have more than three m-money accounts.

- The pattern is similar for households that have a registered m-money user. Fifty-five percent of these households have one account, 28 percent have two registered accounts, and 17 percent have between three and nine registered m-money accounts.

The rate of m-money use is highest among urban and banked households, and households living above the poverty line. The Dar-es-Salaam region has the highest percentage of households with m-money users at 75 percent, and Kilimanjaro has the second largest percentage of households that use m-money (58 percent of the region’s population).
### Mobile Money Adoption at the Individual Level

Among individual household members, those with no formal education and those aged 55 and older were the least likely to have access to a mobile phone or to use m-money.

Unlike education and age, gender is not a key factor in m-money adoption. While males and females differ in terms of access to mobile phones and SIM-card ownership, the difference in the use of m-money between males and females is small.

### Market Share in the Tanzanian Mobile Money Services Sector

Vodacom M-Pesa is the leader in m-money services. Tigo Pesa and Airtel Money are the second and third most popular m-money products, while Zantel Ezy Pesa’s market share is a minor player.

Fifty-three percent of households with m-money users use Vodacom M-Pesa exclusively. Eighteen percent of households use only Tigo Pesa and 13 percent of households use only Airtel Money. Ezy Pesa lags behind the other three m-money providers (Figure 5).

Fourteen percent of households use two m-money products. The most common combinations are Vodacom M-Pesa and Tigo Pesa, or Vodacom M-Pesa and Airtel Money. All Ezy Pesa subscribers also use Vodacom M-Pesa. Two percent of households use three or more m-money products.

Customer demographics differ among the three leading m-money providers (Figure 6).

The highest percentages of Vodacom M-Pesa users are in Kilimanjaro, Arusha and Mwansa. The highest percentages of Airtel Money users are in Mwansa and Mara. More than half of households surveyed in Dar es Salaam reported using Tigo Pesa’s m-money services.
Figure 4. Access to mobile technologies and services among selected members of households, by demographic characteristics

- **Secondary education (n=648)**
  - M-money user: 39%
  - SIM card: 57%
  - Mobile phone: 60%
- **Primary education (n=1,925)**
  - M-money user: 19%
  - SIM card: 34%
  - Mobile phone: 42%
- **No formal education (n=402)**
  - M-money user: 5%
  - SIM card: 16%
  - Mobile phone: 25%

The more educated individuals are the more likely they are to use m-money.

Those with no formal education and older individuals (55+) have the lowest rates of m-money adoption.

Source: InterMedia FITS study of households (HH) in Tanzania, April-May 2012; N=2,980.

**Figure 5. Percent of households that use one or more m-money providers**

<table>
<thead>
<tr>
<th>M-money provider combinations</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vodacom M-Pesa only</td>
<td>53%</td>
</tr>
<tr>
<td>Tigo Pesa only</td>
<td>18%</td>
</tr>
<tr>
<td>Airtel Money only</td>
<td>13%</td>
</tr>
<tr>
<td>Vodacom M-Pesa and Tigo Pesa</td>
<td>9%</td>
</tr>
<tr>
<td>Vodacom M-Pesa and Airtel Money</td>
<td>3%</td>
</tr>
<tr>
<td>Vodacom M-Pesa and Ezy Pesa</td>
<td>0.4%</td>
</tr>
<tr>
<td>More than three m-money providers</td>
<td>2%</td>
</tr>
<tr>
<td>Airtel Money and Tigo Pesa</td>
<td>1%</td>
</tr>
<tr>
<td>Tigo Pesa and Ezy Pesa</td>
<td>0.4%</td>
</tr>
<tr>
<td>Vodacom M-Pesa and Ezy Pesa</td>
<td>0.1%</td>
</tr>
<tr>
<td>Ezy Pesa only</td>
<td>0.1%</td>
</tr>
</tbody>
</table>

Source: InterMedia FITS study of households in Tanzania, April-May 2012; N=2,980.
Households using Tigo Pesa are less likely to be poor, unbanked or rural than households using other m-money providers.

Source: InterMedia FITS study of households (HH) in Tanzania, April-May 2012; N=2,980.
MOTIVATORS FOR AND BARRIERS TO THE ADOPTION OF MOBILE MONEY SERVICES

THE DYNAMICS OF ADOPTION AND USE

The past three years have seen a rapid increase in m-money uptake in Tanzania. Nine in 10 current users report registering their m-money accounts during or after 2010, even though the first m-money service (M-Pesa) was launched in 2008.

The number of early adopters of m-money services (those who started using m-money in 2008 and 2009) is small regardless of the specific provider.

Early adopters are likely to belong to members of urban and banked households, and households living on $2 to $4 a day (6 percent of each group). Among Tanzanian regions, Mara and Mwansa have the largest proportions of households with early adopters, 14 percent and 13 percent, respectively, followed by Arusha (6 percent) and Kilimanjaro (5 percent).

- Early adopters do not differ in their financial behaviors from other registered users of m-money, including the likelihood of using their account for business or savings.

Based on interviews with registered users of Vodacom M-Pesa and Tigo Pesa, the longer individuals used their m-money accounts, the more likely they were to increase the frequency of their use.

- Among respondents who use m-money less frequently than when they first signed up for the services, the majority belongs to urban and banked households and households living on more than $2 a day. It is possible that these households have access to financial service alternatives and do not depend on m-money as much as the members of rural, unbanked and poor households do.

Among registered users, very few tried m-money providers other than the ones they currently use. Registered users of Vodacom M-Pesa were the most loyal. Only 14 percent of these users said they had used another provider in the past compared with 24 percent of Airtel Money users and 29 percent of Tigo Pesa users.

- Most registered users of Airtel Money (77 percent) and Tigo Pesa, (89 percent), who used another m-money provider, reported using Vodacom M-Pesa. Among Vodacom M-Pesa registered users who reported using another m-money service(s), four in five cited Tigo Pesa.

- Out of all the products registered m-money users have ever tried, most users said their current product was much better in terms of speed, ease of use, convenience, safety and price (Figure 8).
SOURCES OF INFORMATION ABOUT MOBILE MONEY

Three-quarters of registered m-money users learned about m-money services from a media source. Friends are the second most common source of information about m-money services.

Urban, registered m-money users were likely to learn about m-money from TV, radio and friends, while rural and peri-urban registered users were likely to cite radio and friends as the key sources of information about m-money.

MOBILE MONEY ADOPTION MOTIVATORS

Customer satisfaction is important for m-money expansion, given the role of personal recommendations as drivers of m-money uptake. One-third of registered m-money users said they were motivated to sign up for an account by another individual. Friends’ recommendations tend to be the most important motivators for m-money adoption, followed by recommendations from family members who sent money to or received money from the respondent.

M-money agents played less of a role in encouraging potential users to sign up for an m-money account. Less than 4 percent of Vodacom M-Pesa registered users and 6 percent of Tigo Pesa users said they signed up for an m-money account following an agent’s recommendation.

Based on the survey findings, existing registered users of m-money defined their experiences as positive and are very likely to recommend m-money to other people.

At least seven in 10 registered users are very likely to continue using their respective m-money providers. The same proportion is also very likely to recommend their providers to somebody else.

BARRIERS TO MOBILE MONEY ADOPTION

Insufficient understanding of the services

Regardless of the provider, most registered m-money users view m-money primarily as a service for sending or receiving money. This perception was held by registered users regardless of whether they were from rural, urban or peri-urban areas. Fifty-five percent of nonusers also think the service is for sending or receiving money only. One in five believe that m-money can be used in different ways, for example, to save money or pay non-remittance bills.

Among the top three reasons for not using m-money, 13 percent of nonusers cited lack of awareness about the services and 12 percent named insufficient understanding of m-money.
Figure 9. How did m-money registered users first learn about the services?

Most registered users first learned about m-money services from the media, mainly radio and TV.

- Media: 71% (Vodacom M-Pesa), 71% (Airtel Money), 75% (Tigo Pesa)
- Friends: 18% (Vodacom M-Pesa), 20% (Airtel Money), 16% (Tigo Pesa)
- Family: 6% (Vodacom M-Pesa), 5% (Airtel Money), 6% (Tigo Pesa)
- Colleagues, teachers or business contacts: 4% (Vodacom M-Pesa), 3% (Airtel Money), 3% (Tigo Pesa)
- TV: 25% (Vodacom M-Pesa), 30% (Airtel Money), 27% (Tigo Pesa)
- Radio: 20% (Vodacom M-Pesa), 12% (Airtel Money), 27% (Tigo Pesa)
- Newspaper: 4% (Vodacom M-Pesa), 6% (Airtel Money), 8% (Tigo Pesa)
- Magazine: 5% (Vodacom M-Pesa), 3% (Airtel Money), 4% (Tigo Pesa)
- Billboard: 5% (Vodacom M-Pesa), 5% (Airtel Money), 8% (Tigo Pesa)

Source: InterMedia FITS study of households in Tanzania, April-May 2012; N=2,980.

Figure 10. Role of personal recommendations in m-money registration

How likely are you to recommend this provider to somebody else?

- Vodacom M-Pesa (n=672): 98% (very or somewhat likely), 2% (very or somewhat unlikely)
- Airtel Money (n=148): 95% (very or somewhat likely), 5% (very or somewhat unlikely)
- Tigo Pesa (n=298): 96% (very or somewhat likely), 4% (very or somewhat unlikely)

Who recommended you use m-money? (n=376)

- Friend: 55% (very or somewhat likely), 27% (very or somewhat unlikely), 6% (very or somewhat unlikely)
- Family member who sends money: 55% (very or somewhat likely), 27% (very or somewhat unlikely), 6% (very or somewhat unlikely)
- Family member to whom I send money: 55% (very or somewhat likely), 27% (very or somewhat unlikely), 6% (very or somewhat unlikely)

Source: InterMedia FITS study of households in Tanzania, April-May 2012; N=2,980.
Problems with mobile money agents

Seventy-two percent of all registered m-money users experienced agent-related problems in the past 12 months. The top three problems were the same across all providers: the agent was absent, did not have any/did not have enough e-float, and did not have any/did not have enough cash.

Eighty-eight percent of Airtel Money users, 84 percent of Vodacom M-Pesa users and 77 percent of Tigo Pesa users experienced agent-related problems. Very few registered users filed a formal complaint, making it difficult for providers to track and address the problems.

Nine in 10 rural registered users reported agent-related issues. The percentage of urban users with complaints was also high: 80 percent for Vodacom M-Pesa, 81 percent for Airtel Money, and 79 percent for Tigo Pesa.

A small group of registered m-money users of Vodacom M-Pesa (26 percent), Airtel Money (18 percent) and Tigo Pesa (19 percent) see the same agent all or most of the time. For those who do use the same agent, trust is the most important reason (64 percent), followed by convenience (27 percent) and courtesy (18 percent).

Trust is an important consideration for a reason: One in five registered users shared their m-money PIN (password) with another person, and one in seven carried out m-money transactions with the help of an agent, and might have had to share their m-money password with the agent. However, few respondents had money stolen from their m-money account due to fraud or a scam (7 percent of Vodacom M-Pesa, 10 percent of Airtel Money, and 5 percent of Tigo Pesa registered users).

Technical issues

The majority of registered users said that registering for and using m-money services is easy. Nevertheless, one-quarter of all individual registered users said they need help from other people when performing m-money transactions. Registered users most frequently turn to m-money agents to help them with transactions.

Nine in 10 registered users of Vodacom M-Pesa, Airtel Money and Tigo Pesa said it was somewhat or very easy to sign up for and use m-money services.

- Of those who said that registering for m-money was difficult, more than one-third said they had to wait a “long time” before the account was active; urban users experienced the longest median waits.

- Of the registered users who found the use of m-money difficult, two in five said they had problems withdrawing money.

Twenty-three percent of registered Vodacom M-Pesa users, 15 percent of Airtel Money registered users, and 18 percent of Tigo Pesa registered users said that, on at least one occasion, they were unable to withdraw money when they wanted to. Regardless of the provider, the problem was resolved within half a day for the majority of users; few had to wait more than a day.

Figure 11. Top three difficulties with signing up for and using Vodacom M-Pesa, Airtel Money and Tigo Pesa

What was difficult about signing up for your m-money account? (n=82)

- I had to wait for a long time: 37%
- I had no ID: 17%
- Too many forms to complete: 12%

What is difficult about using your m-money account? (n=63)

- Withdrawing money is complicated: 41%
- Agents are far away: 22%
- Sending money is complicated: 21%

Source: InterMedia FITS study of households in Tanzania, April-May 2012; N=2,980.
• Among the top five reasons for not being able to withdraw money,\(^7\) three were due to problems with agents: the agent’s system was down (28 percent of respondents), the agent was not available (26 percent) or the agent did not have enough cash (22 percent).

• One-half of the respondents (49 percent) were unable to withdraw money because the provider’s network was down.

**MOBILE MONEY USE FOR PERSONAL SAVINGS**

*More than half (53 percent) of registered m-money users said they have left money on their accounts for more than a few days.*

Of those who reported storing money on their accounts (with any provider) for more than a few days,\(^8\) an overwhelming majority (78 percent) did so by putting money on the account with the intention of personally withdrawing it later as opposed to leaving it there after a transfer, or putting money on an account to store up for a transfer.

Vodacom M-Pesa and Tigo Pesa registered users were slightly more likely to keep money on their accounts than Airtel Money registered users.

Vodacom M-Pesa and Airtel Money registered users stored money mainly to save for a specific future purchase; Tigo Pesa registered users were setting money aside mostly for emergencies. This may reflect the demographics of each provider’s customer base: many of the Airtel Money and Vodacom M-Pesa registered users come from poor rural households and have to save to be able to afford a number of commodities.

Most of the registered users of Tigo Pesa are from urban households living above the poverty line. While these households have more cash flow, they also might be vulnerable to economic shocks because they tend to rent housing, and a cash shortfall might push them out of their homes.

Regardless of the specific provider, the two most common reasons cited by registered users for not leaving money on an m-money account\(^9\) were always needing money immediately (33 percent), or not wanting to use m-money for savings because it is not a bank (16 percent).

**MOBILE MONEY USE FOR BUSINESS**

*About one-fifth (21 percent) of registered users of Vodacom M-Pesa use mobile money for business purposes versus 12 percent each of Airtel Money and Tigo Pesa registered users.*

Of those registered m-money users who use m-money for business purposes, the majority purchased inventory. There was no difference among rural, urban and peri-urban registered users in the way they used m-money for business.
Registered users of Vodacom M-Pesa, Airtel Money and Tigo Pesa, who use their m-money accounts for business purposes, learn about and adopt m-money services in the same way as all registered users in this study. Specifically, 74 percent of business users of m-money first learned about the services from the media (TV, radio, newspapers, magazines and billboards) and 17 percent from friends.

Thirty-seven percent of the group registered because of a personal recommendation. Friends (19 percent), family members who send them money (7 percent), and family members from whom they receive money (3 percent) were the top three motivators of m-money registration for those who use m-money for business.

**LESSONS FROM REGISTERED MOBILE MONEY USERS’ RECENT EXPERIENCES WITH MOBILE MONEY AGENTS**

One-third of Vodacom M-Pesa, Airtel Money and Tigo Pesa registered users performed their most recent transactions with their regular agents. Fourteen percent said they did not have an agent they used regularly. Most chose an agent based on either seeing an advertisement or convenience (e.g., agent was nearby), and about one-quarter of registered users went to an agent they already knew.

Registered users’ most recent experiences with m-money services were generally positive. However, 51 percent of rural registered users and 31 percent, each, of urban and peri-urban registered users reported previous problems with their agents.

Among all registered m-money users, the most cited problems with agents were: the agent was absent (26 percent), did not have any or enough cash (24 percent), or did not have any or enough e-float (23 percent).
Households with m-money users (either registered or non-registered) are more active users of financial services than households with no m-money users. Households with m-money users also engage in a wider variety of financial operations, and are more likely to try to reduce risk through insurance or by saving money.

Households with at least one m-money user (registered or non-registered) are four times more likely to report sending or receiving remittances in the past six months than households that have no m-money users. This is possibly a reflection of the fact that households with m-money users are more likely to be urban, banked and relatively well-off.

Households with m-money users are almost three times more likely to report sending or receiving a non-remittance payment compared with households with no m-money users.

Finally, households with m-money users are more likely to store money and own insurance compared to households with no m-money users.

**Figure 15. Households’ financial activities in the past six months**

<table>
<thead>
<tr>
<th>Basic financial activities</th>
<th>Advanced financial activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saved/stored money</td>
<td>Have a bank account(s)</td>
</tr>
<tr>
<td>Sent/received remittances</td>
<td>Own insurance</td>
</tr>
<tr>
<td>Sent/received non-remittance payments</td>
<td>Have an unpaid loan</td>
</tr>
</tbody>
</table>

Households with m-money users (n=1,041) vs. HHs with no m-money users (n=1,939)

Source: InterMedia FITS study of households (HH) in Tanzania, April-May 2012; N=2,980.

**Remittances: Sending and Receiving Patterns**

Nearly a third of all households sent and received remittances in the past six months. Households that use m-money were more likely to send and receive cash than households with no m-money users, 55 percent versus 13 percent, respectively.

**Common methods of sending and receiving remittances**

Three in five households that sent or received remittances in the past six months used an m-money account to send or receive money. However, m-money was used for relatively small transfers, while senders and recipients used bank deposits and services of the National Microfinance Bank (NMB) for larger sums.

Nine in 10 households with m-money users, who sent cash remittances in the past six months, used a type of m-money account for at least one of the last three trans-
actions. Most used a household account, while some also sent money using an account of a friend or that of an agent.

• By comparison, one-half of the households with no m-money users sent money using personal delivery by self or by a friend; one-third sent money by bus with a friend.

Remittances received by the surveyed households were delivered by similar methods. Nine in 10 households with m-money users used a type of m-money account to receive the last three remittances, while almost half (45 percent) of households with no m-money users chose hand-delivery (by self or by friend) and 16 percent used dala dala delivery.

Households with no m-money users occasionally use m-money for their remittance-related activities, indirectly, by turning to friends with m-money accounts or m-money agents for help.

Remittance delivery methods

Delivery via an m-money account had the lowest transaction costs, based on households’ reports of their most recent sent or received remittances. This may be due to the fact that the median amounts transferred via m-money were lower than those reported for other types of delivery.

For large transfers, households use formal financial institutions, including banks, the NMB, Western Union or MoneyGram. This is despite the fact that all three m-money providers have fairly high transaction limits. For example, Vodacom M-Pesa allows its subscribers to send 630,000 TZS ($400) per transaction.22

Regardless of their chosen delivery methods, most households that sent or received cash remittances in the past six months23 used a specific method because it was easy to use (40 percent cited this factor), safe (22 percent) or fast (17 percent).
In most cases when both remittance-sending and remittance-receiving households had an m-money user,24 an m-money account (any type, any provider) was used for delivering cash remittances, even for larger amounts.

Although the safety of remittances is one of the top concerns, only 4 percent of households that sent or received cash remittances in the past six months25 had remittances lost (2 percent) or stolen (2 percent).

Common reasons for remittance-related activities

About one-third of all remittances sent or received by surveyed households were intended for regular financial support (specifically, 36 percent of sent remittances26 and 35 percent of received remittances).27 Emergency help was a close second.

Twenty percent of all sent or received remittances in the past six months28 were in response to an emergency. Twelve percent of all remittances were business-related transactions.

The top three reasons for sending and receiving remittances in the past six months were the same regardless of the delivery method (Figure 18).

Common groups of remittance senders and recipients29

Parents and children permanently or temporarily living in other locations are among the top three groups of senders and recipients of remittances. In addition, friends, peers and acquaintances are an important part of remittance-related activities.

The top three recipients and senders for hand-delivered remittances,30 and remittances delivered using m-money,31 were the same: family members currently living in different households, or friends and acquaintances.

Money transfers among friends, peers and acquaintances32 were equally likely to be sent or received for business, regular support or emergency help. Sixty-six percent of these remittances were delivered using an m-money account.

Distance patterns for remittances33

Almost all remittances sent or received by the surveyed households were to destinations within Tanzania; only 1 percent were sent to or received from abroad.
Distances for remittances sent and received in the past six months varied significantly by the type of delivery method. Remittances sent or received using a type of m-money account were likely to travel the farthest, compared with hand-delivered remittances, and remittances sent or received using bus/dala dala delivery.

More than one-half of hand-delivered remittances were sent to or received from a location less than 50 km away, with a pronounced peak at 2 km to 9.9 km (54 percent for remittances sent and 63 percent for remittances received). By comparison, about one-half of remittances sent or received using an m-money account (any type) reached distances between 50 km and 200+ km. The distances for bus/dala dala delivery varied, most travelling between 10 km and 199.9 km.

NON-REMITTANCE PAYMENTS: SENDING AND RECEIVING PATTERNS

Currently, only 14 percent of all households reported sending or receiving at least one non-remittance payment in the past six months. Households with m-money users were more likely to send or receive non-remittance payments in the past six months.

The senders and recipients of non-remittance payments, and the reasons for the most recent payments, were similar for all households, regardless of their m-money status.

- Of all non-remittance payments sent by participating households, the majority of these were made as a payment for either a fee-based bill (tax, fine or fee) or a non-fee bill (not tax, fine or fee). School and government were the two most frequently named recipients of formal payments.
Of non-remittance payments received by households in the past six months, a majority of the payments were wages, making employers the leading senders of formal payments, followed closely by the government.

Contrary to what might be expected, households that received wages from their employer via m-money were equally split between urban and rural, with a plurality concentrated in the Dar es Salaam region, followed by Kilimanjaro and Arusha.

Of households that made or received a payment in the past six months, 14 percent used an m-money account; specifically, 10 percent used a household’s account, while 2 percent, each, used a friend’s or an agent’s account.

Non-remittance payments sent using m-money in the past six months were most likely to be sent to the government as payment for a non-fee bill (not a tax, fee or fine). Payments received via m-money were likely to be wages, and employers were the leading senders of those payments.

A majority of households used hand-delivery (by friend or by self) to send or receive payments, followed by direct deposit to a bank and a household’s m-money account.

Based on the reports of households engaged in payment-related activities in the past six months, the costs associated with sending formal payments were similar across various delivery methods. In addition, m-money accommodated payment amounts comparable to those sent using other delivery-methods. In the absence of a pronounced trend in payment-delivery methods, the choice of a given method might depend on availability and user-perception and/or understanding of that method.

**MECHANISMS FOR HOUSEHOLD SAVINGS**

Three in five households in Tanzania save money using one or more methods. Households that use m-money are more likely than households with nonusers to save money in formal financial institutions (as opposed to hiding places). One-half of households with m-money users save money on m-money accounts.

The majority of households (68 percent) that save money use only one financial instrument. Twenty-eight percent of the households use two to three instruments and 4 percent use between four and seven savings instruments. A slim majority of households save money in a hiding place. An m-money account is the second most popular savings instrument followed by a bank account.

Saving behaviors of households with and without m-money users are dramatically different:

- Households with m-money users are nearly twice as likely to save money compared to households with no m-money users.

---

**Figure 20. Cost of sending non-remittance payments using selected delivery methods (n=429 households)**

<table>
<thead>
<tr>
<th>Delivery method</th>
<th>% of households using this method</th>
<th>Total amount sent (median)</th>
<th>All-inclusive cost of sending (median)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>TZS $</td>
<td>TZS $</td>
</tr>
<tr>
<td>Hand-delivery (by self or by friend)</td>
<td>66</td>
<td>48,800 31.09</td>
<td>1,000 0.64</td>
</tr>
<tr>
<td>Direct deposit into a bank account</td>
<td>17</td>
<td>80,000 50.97</td>
<td>1,000 0.64</td>
</tr>
<tr>
<td>M-money delivery via household’s account (any provider)</td>
<td>10</td>
<td>80,000 50.97</td>
<td>1,000 0.64</td>
</tr>
<tr>
<td>National Microfinance Bank (Pesa Fasta)</td>
<td>10</td>
<td>62,500 39.84</td>
<td>1,250 0.80</td>
</tr>
<tr>
<td>Bus/dala dala delivery with a friend or a driver/courier</td>
<td>4</td>
<td>58,000 36.97</td>
<td>1,000 0.64</td>
</tr>
<tr>
<td>M-money delivery via an agent’s account (any provider)</td>
<td>2</td>
<td>49,750 31.71</td>
<td>1,000 0.64</td>
</tr>
<tr>
<td>M-money delivery via a third-party account (any provider)</td>
<td>2</td>
<td>200,200 127.62</td>
<td>1,500 0.96</td>
</tr>
</tbody>
</table>

Source: InterMedia FITS study of households in Tanzania, April-May 2012; N=2,980.
Households using m-money are almost five times more likely than non-using households to employ institutional savings instruments, including bank accounts, stocks and pension plans.

Less than one-third of households with m-money users save money in a hiding place, while two in five households with no m-money users do so.

Saving money with another person is unpopular among all household subgroups. Among different methods of saving money with another person, advance purchases or deposits with a shopkeeper were the least secure. Eighteen percent of households using these savings methods reported their money lost or stolen in the past 12 months.

Households’ savings kept in village-level savings groups also appeared at risk. For example, 18 percent of households saving money with a merry-go-around lost some of their savings in the past 12 months. Only 3 percent of households that saved their money in a bank reported money lost or stolen.

Among households that saved money using an m-money account, 10 percent reported some of their savings lost or stolen. This is comparable to the average proportion of saving households who reported losing some money from their savings in the past 12 months across different types of savings mechanisms (9 percent).

**INSURANCE AND LOANS**

M-money is not a regular feature of households’ lending and insurance activities but is used in some cases. Currently, 6 percent of all households that own insurance, and 11 percent of households that have engaged in any type of loan-related activities, used an m-money account for related transactions, including credit and payment transfers.

Eight percent of all surveyed households owned any type of insurance in the past six months. The majority of those households have only one type of insurance, with medical insurance mentioned most frequently (6 percent). The percentage of households reporting any other insurance is at or below 2 percent.
Loan-related activity is similarly scarce. Ten percent of households reported any lending activity in the past six months; 8 percent of households took or extended a credit and 2 percent lent money to somebody else.

M-money use related to loan activity only occurs between individuals. Of the 26 households that used m-money to either borrow money or make loan payments, 15 households borrowed money from friends and acquaintances, and six households borrowed from informal lenders.

Lending activities mainly take place between informal lenders, including friends, acquaintances and relatives, with occasional borrowing occurring at a community level through a merry-go-round. Formal financial institutions have a marginal role in the households’ lending activities.

Most of the loans reported by the surveyed households in the past six months were either taken from or given to friends of the household, 39 percent and 75 percent of loans, respectively.
Of all reported loans taken out by households in the past six months, 12 percent were given out by a formal agency, including banks, microfinance institutions or an employer.

Households that have insurance are likely to have at least one mobile money user and be banked. Households with unpaid loans are likely to be unbanked and have no mobile money users. These households also are likely to be living below the poverty line.

---

**Figure 24. Demographic characteristics of households that owned insurance (n=249) and had an unpaid loan (n=236)**

<table>
<thead>
<tr>
<th>Rural</th>
<th>Unbanked</th>
<th>Poor (consumption &lt;$2/day)</th>
<th>No m-money user in HH</th>
</tr>
</thead>
<tbody>
<tr>
<td>61%</td>
<td>74%</td>
<td>65%</td>
<td>53%</td>
</tr>
<tr>
<td>64%</td>
<td>51%</td>
<td>52%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: InterMedia FITS study of households (HH) in Tanzania, April-May 2012; N=2,980.
Forty-eight percent of all surveyed households reported at least one economic shock between October 2011 and March 2012. Of those, 70 percent reported experiencing one shock, 28 percent experienced two to three economic shocks, and 2 percent experienced four to seven shocks.

Of households that reported an economic shock, 6 percent gained money as a result of a positive shock, and 78 percent needed money to respond to a negative shock. A quarter of households that experienced an economic shock responded by saying they were not sure what effect the shock had on their budgets.

The illness or injury of a household member was named most frequently among economic shocks (32 percent of all surveyed households), followed by a birth or death in the household, and the loss of a household’s assets (crop or livestock).

Households with at least one m-money user were more likely to report an economic shock in the past six months than households with no m-money users, 47 percent versus 36 percent, respectively.

NEGATIVE ECONOMIC SHOCKS

Households with m-money users, who experienced a negative economic shock, were slightly more likely to receive remittances in response to the shock than households with no m-money users.

Of all households that experienced a negative economic shock, only 11 percent received remittances to help them cope with the loss of money.
Among households with m-money users, who reported the loss of money due to an economic shock, 13 percent received remittances to help them cope with a shock compared with 9 percent of households with no m-money users.

The most common household response to a negative economic shock was to deplete the household’s cash savings, followed by decreasing expenditures on food and other necessities.

**POSITIVE ECONOMIC SHOCKS**

Of households that gained money as a result of a positive shock, only 6 percent, or five households, sent gifts or remittances to their family or friends. Four of those households reported an m-money user.

Common responses to an increased money flow were to spend more on various products/services, to rent more land, and to send children to school or send them to a better school.

**Figure 27. Mentioned among the most frequent responses to a positive economic shock (n=81 households)**

- Increased other expenditures: 27%
- Rented more land: 16%
- Sent children to school or moved them to a better school: 15%
- Bought assets: 14%
- Worked less: 6%
- Sent remittances: 6%

Source: InterMedia FITS study of households in Tanzania, April-May 2012; N=2,980.
Almost all households that use m-money have registered m-money accounts and use them for remittances. Based on the survey findings, the limited use of m-money services other than for remittances, in part, might be related to the surveyed households’ understanding of the services, the level of trust established with the m-money agents and how well the agents perform.

• Currently, the bulk of registered m-money users and a slim majority of nonusers perceive m-money as a service for informal cash transfers among friends or relatives. Few registered m-money users also use the service to save money, purchase insurance products (currently offered by Vodacom M-Pesa and Ezy Pesa only), or conduct business transactions.

• According to interviews with registered users of Vodacom M-Pesa, Airtel Money and Tigo Pesa, establishing trust is central to stable relationships with m-money agents. In addition, households engaging in cash transfers report the second most important factor in their choice of a delivery method is safety. The number one factor is convenience.

• Based on the experiences of registered m-money users, some m-money agents deliver inconsistent performances—they are absent or are not able to help with transactions due to low liquidity.

Media advertisements appear to be effective vehicles for providing initial information about m-money services and m-money agents.

Households with m-money users are twice as likely to save money (including for emergencies), and five times more likely to use formal financial institutions to store money, than households with nonusers. They also are more likely than households with no m-money users to protect their wealth by purchasing various insurance products.
ENDNOTES

3 Ibid.
4 Ibid.
5 http://www.dailynews.co.tz/business/?n=19130&cat=business.
10 For more information on the m-money use and related behaviors at an individual level in Tanzania, see “Mobile Money for the Unbanked: Lessons from Tanzania” and “Tanzania Mobile Money: Tracker Survey,” www.audiencescapes.org.
11 The analysis in the section on motivators for and barriers to the adoption of m-money services is based on the results of the interviews with registered users of Vodacom M-Pesa, Airtel Money and Tigo Pesa. Due to the small number of Ezy Pesa registered users (n=2) the analysis of those users is not possible and is not included in this section.
12 n=94
13 n=35
14 n=85
15 n=91
16 n=249 for registered users of Vodacom M-Pesa, Airtel Money and Tigo Pesa combined.
17 Due to a small number of Airtel registered users and Tigo Pesa registered users who were unable to ever withdraw money when they wanted to (n=21 and n=54, respectively), the analysis in this paragraph presents the findings for all registered users who reported this problem (n=226).
18 n=570
19 n=513

20 n=191
21 n=1,041
23 n=828
24 n=504
25 n=828
26 n=1,149
27 n=1,210
28 n=2,359
29 The “remittance recipients” question is asked of those who sent remittances. The “remittance senders” question is asked of those who received remittances.
30 n=385
31 n=1,503
32 n=701
33 The “remittance recipients” question is asked of those who sent remittances. The “remittance senders” question is asked of those who received remittances.
34 n=1,503
35 n=385
36 n=204
37 n=429
38 n=573
39 n=442
40 n=55
41 n=32
42 n=1,812
43 n=550
44 n=249
45 n=236
46 n=264
47 n=1,420
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