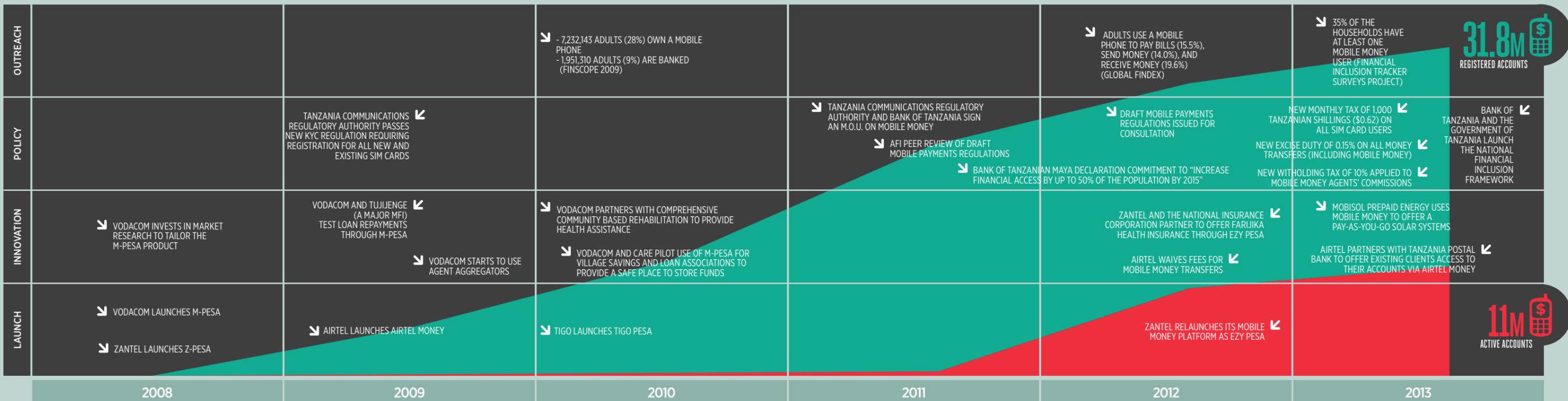
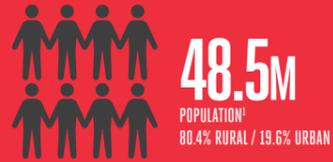
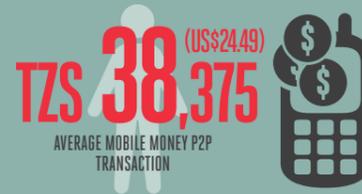
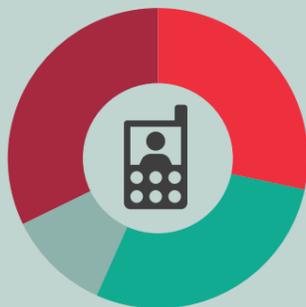




MOBILE MONEY IN TANZANIA

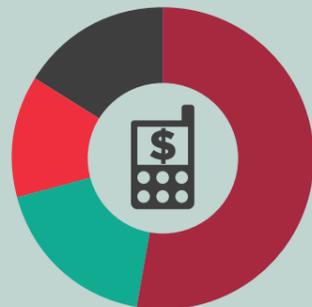


MOBILE SUBSCRIBERS MARKET SHARE - 2013



31% AIRTEL
31% TIGO
35% VODACOM
12% ZANTEL

MOBILE MONEY MARKET SHARE - 2013

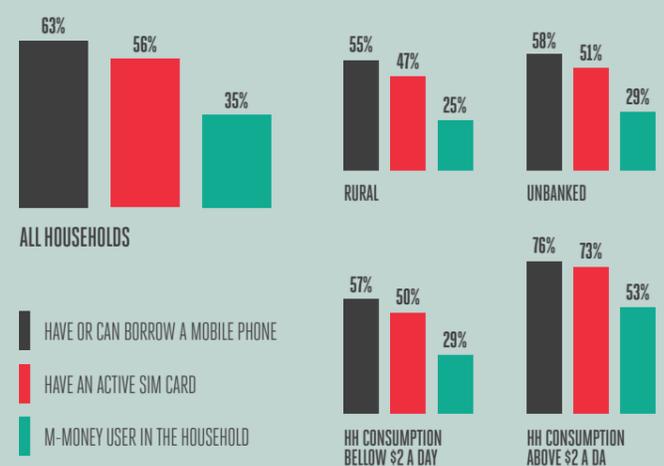


13% AIRTEL MONEY
18% TIGO PESA
53% VODACOM M-PESA
16% SUBSCRIBERS USE A COMBINATION OF TWO OR MORE SERVICES

MOBILE MONEY CUSTOMERS' OPINION ON THE SERVICE



MOBILE PHONE ACCESS, SIM CARD OWNERSHIP AND MOBILE MONEY ADOPTION RATES, BY HOUSEHOLDS' DEMOGRAPHIC CHARACTERISTICS



WHAT METHODS TANZANIAN HOUSEHOLDS USE TO SEND AND RECEIVE CASH REMITTANCES

DELIVERY METHOD

