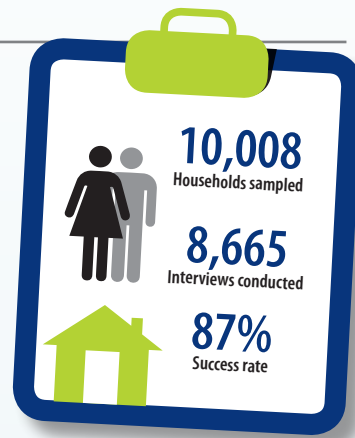




The 2016 FinAccess household survey

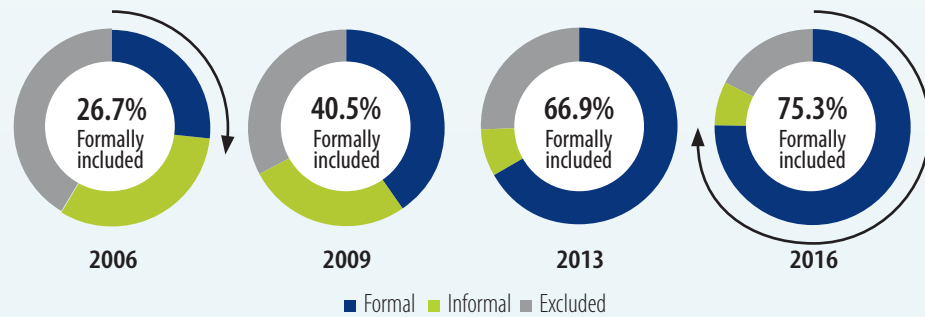
Overview

The 2016 FinAccess Household Survey is the fourth in a series of surveys done since 2006 that measure the financial inclusion landscape (access, usage, quality and impact) in Kenya. It provides data on who uses what services and for what purposes, as well as insights into barriers, attitudes and perceptions.

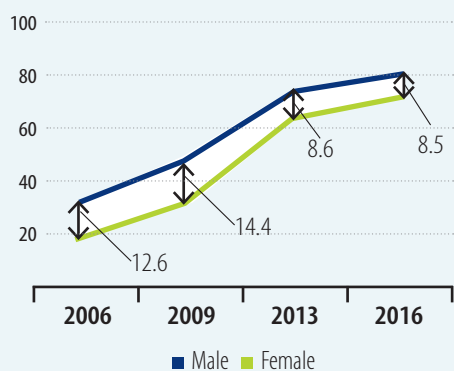


Where we are today?

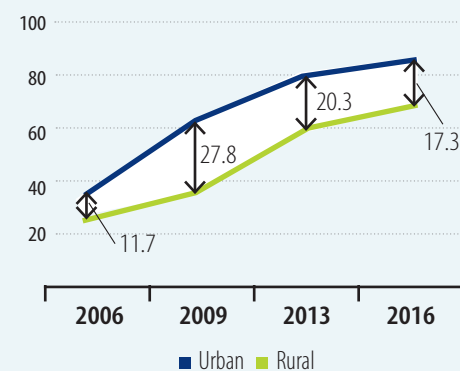
75.3% of Kenyans are now formally included; a 50% increase in the last 10 years. Financial exclusion, which is now down to 17.4%, has more than halved since 2006.



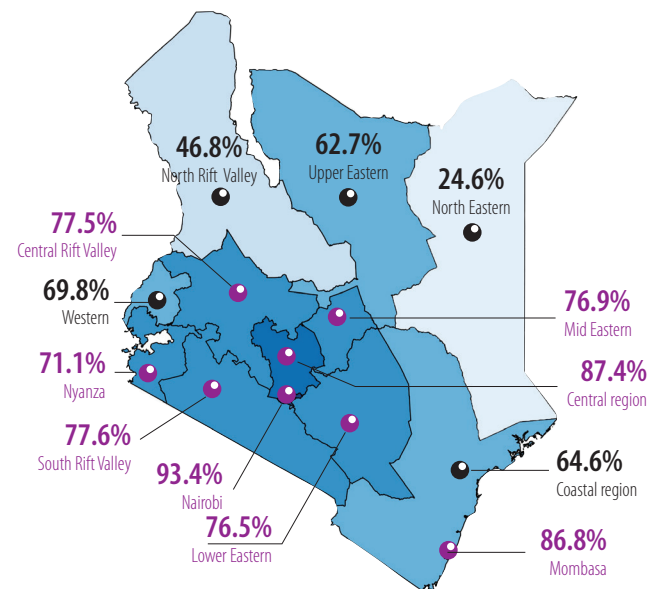
Formal financial access gap by gender (%)



Formal financial access gap by rural vs urban (%)

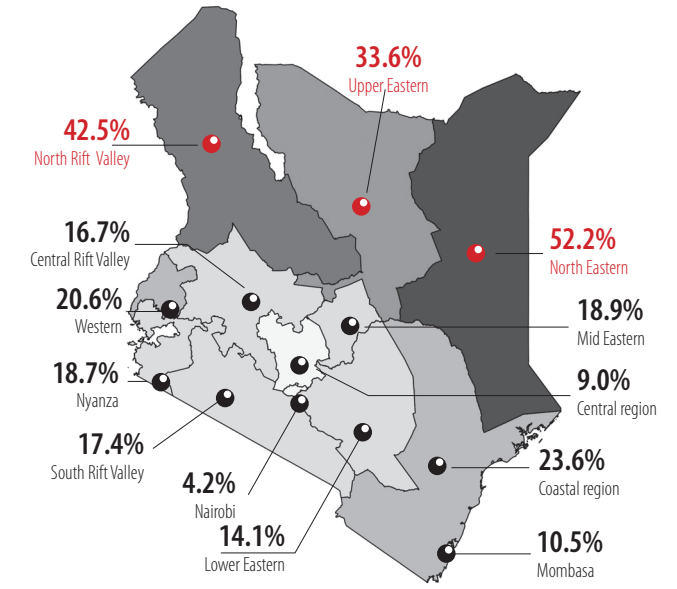


Sub regional map on formal inclusion*



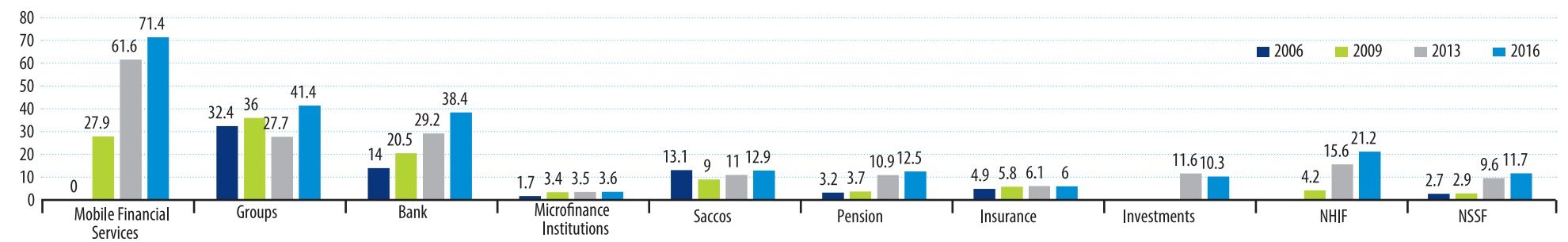
The 2016 survey sample was divided into sub-regions representing all counties. The sub-regions were demarcated according to similarities in key geographic, demographic and economic indicators.

Sub regional map on exclusion*



* North Rift region: Turkana, Samburu and West Pokot. Central Rift region: TransNzoia, Baringo, Uasin Gishu, Elgeyo Marakwet, Laikipia, Nakuru and Nandi. South Rift region: Kajiado, Narok, Bomet, Kericho. Nyanza region: Kisumu, Siaya, Migori, Homa Bay, Kisii, Nyamira. Western region: Kakamega, Vihiga, Bungoma, Busia. Central region: Nyandarua, Nyeri, Kirinyaga, Murang'a Kiambu. Lower Eastern region: Kitui, Machakos, Makeni. Upper Eastern region: Marsabit, Isiolo. Mid-Eastern region: Meru, Tharaka Nithi, Embu. Coastal region: Tana River, Lamu, Taita Taveta, Kwale, Kilifi. North Eastern region: Garissa, Wajir, Mandera.

Use of financial service providers 2006-2016 (%)



Key saving instruments (%)

	2006 (%)	2016 (%)
Banks	12.4	24.0*
Saving in a secret place	27.4	35.8
Saving through savings group (chama)	29.3	33.8

Key credit instruments (%)

	2006 (%)	2016 (%)
Sacco loan	4.0	5.0
Shopkeeper loan	22.8	9.9
Credit from social networks, family and friends	12.6	6.6

* The growth in personal bank loans is driven by mobile bank accounts such as M-Shwari, Equitel, KCB M-Pesa, MCo-op Cash. 16.8% of these



For more information

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