This Tanintharyi region dashboard on financial inclusion gives a high-level overview of the adult population uptake and usage of financial products and services. The dashboard also describes the adult perceptions, attitudes and needs within the Tanintharyi region.

Demographics

Tanintharyi is home to about 881 thousand adults or close to 3% of the adult population in Myanmar. The largest concentration of adults are in Yangon (17%) and Mandalay (13%).

Marital status

- Married: 71%
- Divorced/Separated: 26%
- Widowed: 4%
- Single: 21%

Age (%)

- 18 - 24 years: 22%
- 25 - 34 years: 33%
- 35 - 44 years: 17%
- 45 - 54 years: 17%
- 55 - 64 years: 6%
- 65 years and older: 5%

Tanintharyi

- Male: 51%
- Female: 49%

Myanmar

- Male: 51%
- Female: 49%
% OF TANINHTHARYI HOUSEHOLDS INVOLVED IN FARMING

- 33% of these 61% are dependent on savings for their farming inputs
- 2% borrow from MADB

Household involvement in farming (%)

18% OF FARMER HOUSEHOLDS ARE MOSTLY SUBSISTENCE OR LARGELY FARMING FOR OWN CONSUMPTION

1USD = ± MMK1,320

No income 33%
$1—$100 20%
$101—$200 19%
$201—$300 6%
$301—$400 3%
$401—$500 1%
$501—$1000 1%
$2001—$10000 1%
Refused/ do not know 15%

Tanintharyi Myanmar

Monthly income USD (%)

Collection centres 20%
Middleman/agents 7%
Wholesaler 15%
Directly to consumers 18%
Retailer 40%

Markets for commercial farmers

Main source of income (%)

Farming & fishing 22%
Self-employed 18%
Formally-employed (Government) 3%
Formally-employed (Private) 3%
Informally-employed 4%
Remittances dependent 12%
Other income 16%
No income 21%

Tanintharyi Myanmar

Mean time taken to reach destination (minutes - dry season)

- Grocery store
- Public access
- Bank
- ATM
- Post office
- Market
- Medical facility
- MFI
- Mobile money

9' 10'
25'
98'
109'
53'
58'
58'
54'
26'
25'
23'
22'
24'
49'

Dealing with finances is stressful/a burden

You adjust your expenses according to your income

A budget helps to keep track of how much money you can spend

You often have to spend more money than you have available

You keep track of your income and expenditure on a monthly basis

Unplanned expenses e.g. new clothes

Irregular/unreliable income

Not enough income

Other

Don’t know

Reasons for not planning (% of those not planning)

% of households experiencing poverty symptom

OF ADULTS HAVE HAD A MAJOR EXPENSE OR EVENT

Borrow/credit

Rely on family/friends

Savings

Mechanism for paying for major expense (%)

Tanintharyi

Myanmar

Agreeing with statement (%) ✓

OF TANINTHARYI ADULTS HAVE DEPLETED HOUSEHOLD FUNDS FOR FOOD AND OTHER CRITICAL LIVING NEEDS BEFORE THEIR NEXT INCOME

Poverty symptoms reduced nationally between 2013 and 2018 (22% to 18%). Tanintharyi citizens have double the national average prevalence of hunger symptoms due to a lack of money.
Financial Inclusion

FinScope measures the perceived ownership/usage of financial products. If an adult (18 years or older) believes to currently have or use a product or service from an institution (e.g. MADB) or family/friend, the individual is classified as accessing financial services, either formally or informally. This classification may deviate from supply-side information (on formal product reporting) as one adult may have multiple products with similar institutions (e.g. savings account with two banks). FinScope only counts this adult once although having multiple products in the access strand. The ‘banked’ category has precedence over other formal channels which has precedence over informal channels. Hence, FinScope and supply-side may differ when reporting on adult perceptions versus accounts in the corresponding supply-side analysis.

Overall 48% of Myanmar adults are formally served while 50% are informally served. Comparatively, 29% of Tanintharyi adults are formally served with 43% of adults being served informally. Tanintharyi region has 16% of its households with a formal account compared to a higher 24% nationally.

Tanintharyi adult product ownership or usage is largely driven by credit from MFI (8%). Overall penetration of MFIs is 11% while MADB is 4%.

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Financial access (overall)

Bank access is much lower in Tanintharyi together with other formal (non-bank) product uptake. Low economic activity and stability, financial access points and general perceptions of financial services contribute to lower than average financial inclusion compared to national averages.

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Overview of financial access (%)

Tanintharyi

<table>
<thead>
<tr>
<th>Financial Provider(s)</th>
<th>Access (Tanintharyi)</th>
<th>Access (Myanmar)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank</td>
<td>29%</td>
<td>25%</td>
</tr>
<tr>
<td>Savings groups, jewellery, livestock, money lenders</td>
<td>43%</td>
<td>40%</td>
</tr>
<tr>
<td>MFI</td>
<td>11%</td>
<td>23%</td>
</tr>
<tr>
<td>Money lenders</td>
<td>31%</td>
<td>22%</td>
</tr>
</tbody>
</table>

Tanintharyi access strand by gender (%)

Tanintharyi access strand by location (%)
Tanintharyi adults use different financial mechanisms (both formal and informal), ranging from borrowing and pawning of goods to saving and investing, to meet their top three needs which are medical, living, and education expenses.

### Formal vs. informal usage of financial products

Tanintharyi adults have a high use of informal products with only payments/remittances being largely formal (16%). Informal savings and credit are both popular informal mechanism largely used.

Informal credit comprises mostly current borrowing from money lenders, employers and getting goods in advance from shop/store. Informal insurance largely comprises community based groups or solidarity systems and funeral or burial societies referred to as Nar yay athin. Informal savings comprises village savings groups such as Su Jay or Su-mae, savings in livestock and jewellery.

### Savings and Investments

A significant proportion of Tanintharyi adults save mainly through informal mechanisms (22%) compared to a higher national average of 34% overall.
Borrowing and Credit

Borrowing from informal (mainly driven by money lenders) in Tanintharyi is marginally higher at 23% compared to 22% nationally.

Remittances and mobile money

Bank remittances – both banked and unbanked users (over the counter) – constitute one of the two main drivers of formal remittances.

Insurance and risk management

The most common income security risks encountered by Tanintharyi adults in the past 12 months was major illness (33%). The main coping mechanism for this risk was pawning goods or borrowing money.

Formal insurance is largely driven by social security benefit while informal insurance is largely driven by informal funeral funds and solidarity systems.
Product Depth Strand

The product depth strand classifies adults with their current number of different regulated (formal) products across the four main categories of credit, savings, payments (transactions and remittances), and insurance. The last two tiers are those only using informal (unregulated) products and the excluded (those that do not have/use any financial product/service).

Tanintharyi

<table>
<thead>
<tr>
<th>Products</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have one regulated product</td>
<td>21%</td>
<td>14%</td>
</tr>
<tr>
<td>Have/use two regulated products</td>
<td>22%</td>
<td>3%</td>
</tr>
<tr>
<td>Have/use three regulated products</td>
<td>3%</td>
<td>41%</td>
</tr>
<tr>
<td>Informal product(s) only</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Do not use any formal/informal product(s)</td>
<td>39%</td>
<td>42%</td>
</tr>
</tbody>
</table>

Landscape of Access

The Landscape of Access is used to illustrate the extent to which financially included individuals have/use financial products/services (excluding those borrowing from family/friends and those who save at home/saving in secret place). The population here would include those formally included as well informally included.
Key findings

» Tanintharyi formal financial access notably lags the nation at 29% compared to 48% nationally. Formal financial access is driven mainly by MFI credit (11%), in line with the national average, MADB, and formal remittance channels.

» Tanintharyi has a lower than national average uptake of informal financial products (43% versus 50%) largely driven by borrowing from money lenders, village savings groups and informal funeral funds/solidarity systems.

» Tanintharyi has a higher proportion of adults (31%) dependent only on informal mechanisms as compared to the national average (22%).

» Most adults only use one formal product (17%) with less using two or three regulated products (11%).

» The proportion of households with one account is at 16% for Tanintharyi which is eight percentage points lower than the national average of 24%.

» Rural adults in Tanintharyi are more formally included at 30% when compared with urban formal inclusion at 25%. Urban adults that are informally served sit at 37% while rural adults sit at 28% indicating higher urban dependency on the informal services alone. A higher excluded population is in rural areas (42%) compared to urban areas (38%).

Note to Reader: The data displayed depicts the understanding, perceptions and responses to questions of the surveyed adult population asked by well-trained enumerators. The dashboard reflects the demand-side data on financial inclusion for understanding consumer perceptions and behaviour. Disparities emerging between the FinScope findings and supply-side are due to measurement differences, duplication, literacy, awareness, etc. Some of these disparities are explored for follow-up investigation in the MAP Diagnostic Report. Some graphs are not meant to be added due to multiple mention/overlaps. Some of the numbers in the graphics may add to less or more than 100% due to rounding off.