



MIX Microfinance World: Mapping Africa Financial Inclusion- Overview



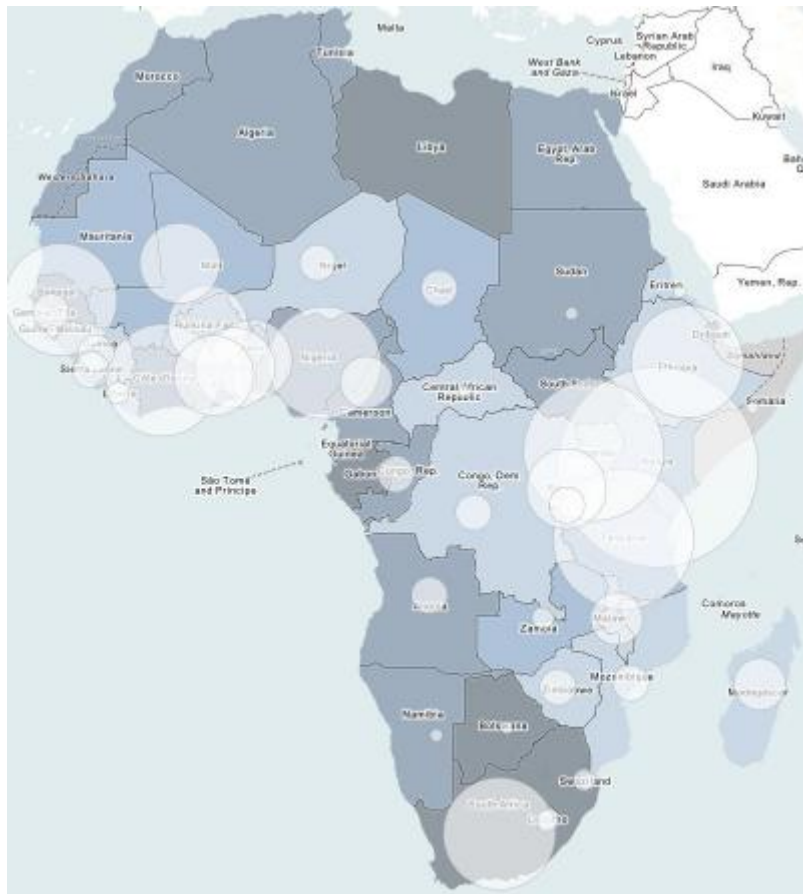
Mapping the supply of financial services for the poor in Africa

A first step in understanding access to financial services for the poor is measuring this access. Broad-based supply information helps answer basic ‘who / what / when / where / how’ questions in regards to these services. To better understand the landscape of institutions that provide financial services to the poor in sub-Saharan Africa, we have aggregated and organized data across dozens of sources to build a comprehensive dataset that yields the following results:

- Financial institutions targeting the poor manage over 71 million accounts across sub-Saharan Africa.
- The sector has a reach that covers 44 million deposit accounts and 20 million loans.
- Savings products are mostly offered through networks of thousands of cooperatives that reach 18 million people, but also through savings banks, commercial banks, postal savings banks, regulated MFIs and informal savings groups, each of which provide between 4 to 6 million more accounts. Most credit comes from banks and specialized microfinance institutions.
- Mobile banking services reach at least 18 million, although concentrated in a few flagship markets.
- Overall, we count almost 23,000 institutions serving the poor across the continent. The vast majority are small credit unions, and it is thus more meaningful to count outreach and scale than the number of providers.
- There are high concentrations of service providers in East Africa and West Africa, but significant gaps in Central Africa and parts of Southern Africa.

The following three resources are the result of MIX's effort to provide a comprehensive view of the state of financial inclusion to the poor in sub-Saharan Africa:

1. The africa.mixmarket.org site provides maps and data by country detailing the supply of financial services to the poor.
2. The [raw data](#) behind the country-level estimates depicted in the map is also available for download by practitioners seeking more detail.
3. The written analysis which describes the methodology, major trends, and prospect for future data is available in the following three sections:
 - A.) [Historical Efforts and MIX's New Approach](#)
 - B.) [Data Methodology](#)
 - C.) [Results Review and Next Steps](#)



While the map and data can be useful tools for practitioners and researchers, the approach we have taken is also designed to help identify future likely sources of high-quality and timely data. Given the [high reporting burden](#) and [high cost of labor](#) in sub-Saharan Africa, any efficiency gains in data collection and reporting will benefit the region.