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Fiji Financial Services
Demand Side Survey 2025

ADB

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WOMEN ENTREPRENEURS FINANCE INITIATIVE

Acknowledgments

The Reserve Bank of Fiji extends its gratitude to the Asian Development Bank for their funding support through the WE Finance Code Initiative allocation to assist the assessment of financial access, usage and needs, to inform evidence-based financial inclusion policy and guidance in the overall survey design. We acknowledge and thank Tebbutt Research for the support and professional guidance provided by their team who helped with survey logistics, data collection operations, data analysis, drafting of the final report and facilitating the overall research process.

Finally, our sincere appreciation is extended to all respondents and participants of the Survey for their valuable time and input.

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Preface

This Report summarises the findings of the third Financial Services Demand Side Survey in Fiji. The Survey, undertaken across the Central, Northern, Western and Eastern Divisions, is a needs assessment study of financial products and services, including digital and green products. The aim is to assess the progress made in the National Financial Inclusion Strategy (NFIS) 2022-2030 in comparison with the results from the two previously undertaken Demand Side Surveys. This assessment will also inform the upcoming mid-term review of the NFIS. The research design, data collection approach, and analysis plan for reporting were finalised in consultation with the Reserve Bank of Fiji (henceforth, RBF) and Tebbutt Research. Funding support for the survey was provided by the Asian Development Bank.

Asian Development Bank (ADB)

ADB is a leading multilateral development bank supporting inclusive, resilient, and sustainable growth across Asia and the Pacific. Working with its members and partners to solve complex challenges together, ADB harnesses innovative financial tools and strategic partnerships to transform lives, build quality infrastructure, and safeguard our planet. Founded in 1966, ADB is owned by 69 members, 50 from the region.

Through support from the Women Entrepreneurs Finance Initiative (We-Fi), a global partnership dedicated to expanding economic opportunities for women entrepreneurs. ADB is working with government agencies, financial institutions, business associations, and other ecosystem partners in Fiji to advance women's entrepreneurship and economic empowerment. This work is being implemented through ADB's Women Entrepreneurs: Data Advancing Transformative Action (WE DATA) program, which supports the implementation of the WE Finance Code in Fiji.

The WE Finance Code is a global commitment that brings together financial institutions, regulators, development partners, and other ecosystem actors to increase financing for women-led businesses by strengthening leadership, improving the collection and use of sex-disaggregated data, and advancing actions that expand access to finance for women entrepreneurs. In Fiji, the WE DATA program supports national efforts to strengthen the enabling environment for women-owned and women-led MSMEs, improve data systems and reporting, and build the capacity of financial institutions to better serve the women's market.

This publication was prepared under the WE DATA program and contributes to the ongoing implementation of the WE Finance Code in Fiji.

Tebbutt Research (Tebbutt)

Tebbutt Research (Tebbutt) is an independent, full-service market and social research agency with extensive experience across the Pacific Islands. Established in 1991, Tebbutt specialises in designing and delivering culturally appropriate research for governments, development partners, financial institutions and private sector organisations. Its work spans social and market research, public opinion polling, monitoring and evaluation, customer and staff surveys, and finance and economic research, including financial inclusion, digital and financial literacy, access-to-finance and micro-insurance studies.

Foreword

The Reserve Bank of Fiji (RBF) remains firmly committed to advancing financial inclusion for all Fijians, especially the most vulnerable members of our society. Since 2010, Fiji has made significant strides in building a more inclusive financial system, supported by successive National Financial Inclusion Strategies, strong stakeholder collaboration, innovation in digital financial services and a shared commitment to ensuring that financial services reach those who need them most.

I am pleased to present the findings of the 2025 National Financial Services Demand Side Survey (DSS), which is Fiji's foremost national diagnostic tool for understanding how Fijians access, use and experience financial services. Built on the 2014 and 2020 surveys, this third iteration of the exercise provides updated demand-side insights across urban, rural and remote communities, offering a comprehensive picture of financial inclusion from the perspective of consumers themselves, and allows us to assess progress under the National Financial Inclusion Strategy 2022-2030. For the first time, it also broadens our understanding of key issues affecting access to finance for micro, small and medium entrepreneurs among households as well as financial health and wellbeing.

The headline finding is encouraging. Fijians are more financially included than ever before as access to formal financial services increased from 64 percent in 2014 to 81 percent in 2020 and further to 87 percent in 2025. Conversely, the proportion of Fijians excluded from the formal financial sector has declined to 13 percent. Notable gains have also been recorded in digital financial services, particularly mobile money, which has become one of the most widely accessed financial services in Fiji. Women recorded higher uptake of mobile money than men, and access among youth, persons with disabilities, self-employed people and rural respondents has also improved.

The survey points to changing patterns of financial services usage. While bank account ownership was lower than in 2020, more Fijians are accessing formal financial services through digital channels, with mobile money emerging as one of the most widely used financial products in the country. On the other hand, formal credit uptake remains low, insurance coverage is limited, and while awareness of green finance and climate-related products has increased, actual uptake remains modest.

The findings of the 2025 survey also remind us that access alone is not the final measure of success. The inaugural inclusion of financial health and wellbeing indicators in this survey provides important insight into the lived realities of households across Fiji. While more Fijians are connected to the formal financial system, many continue to face challenges in meeting regular expenses, building savings, managing unexpected shocks and achieving long-term financial security. These insights point to the need to deepen meaningful and responsible use of financial services, so that access translates into improved livelihoods, stronger household resilience and better financial outcomes.

As Fiji moves into the next phase of its financial inclusion journey, the focus must therefore evolve from simply expanding access to strengthening usage, quality, consumer confidence and financial resilience. This means ensuring that financial products and services are affordable, appropriate, accessible and responsive to the needs of all Fijians. The DSS also underlines the importance of strengthening financial capability, expanding digital access and confidence, improving pathways to formal savings and credit, deepening insurance coverage and supporting MSMEs, particularly women-owned enterprises.

The DSS continues to be a cornerstone of the RBF's commitment to evidence-based financial inclusion policy development. Reliable data is essential to understanding where progress has been made, where gaps remain, and where future interventions must be targeted. On this note, I encourage policymakers, financial service providers, development partners, academia and other stakeholders to make full use of the data and findings contained in this report to inform policies, research, product design and initiatives that promote a more inclusive, resilient and sustainable financial ecosystem for all Fijians. I extend my sincere appreciation to the Asian Development Bank, Tebbutt Research, members of the National Financial Inclusion Taskforce and its four Working Groups who contributed to the design and successful completion of the DSS.

Ariff Ali
Governor, Reserve Bank of Fiji

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List of Acronyms and Abbreviations

ADB	Asian Development Bank
ATM	Automated Teller Machine
CAPI	Computer Assisted Personal Interviewing
DSS	Financial Services Demand Side Survey
EA	Enumeration Area
FJD	Fijian Dollar
FNPF	Fiji National Provident Fund; the only compulsory superannuation fund for servicing Fijians in the workforce
MSME	Micro, Small, and Medium Enterprise
pp	Percentage point; the unit used to measure the difference of two percentages
PPS	Probability Proportional to Size
PWD	People with disability
RBF	Reserve Bank of Fiji

Glossary

Some of the terms used in the DSS 2025 Research Report are defined as follows:

- **Density** refers to how concentrated the population is (urban is high density, rural is low density).
- **Fijians** and **Fijian adults** refer to individuals aged 15 years and above living in Fiji. The survey did not ask for nationality, and some survey respondents may not be native to Fiji.
- **Financial inclusion** refers to the concept that all working-age adults have effective access to banking, credit, savings, payments, and insurance services from formal service providers. Please note that while this definition refers to the whole of the concept of financial inclusion, this survey did not probe all dimensions of access.
- **Youths** refers to Fijians aged 15 to 35 years.
- **n=** The number of respondents in the entire sample or subsets of the sample that were asked specific survey questions or comprise a demographic or geographic subgroup discussed in the report.

Significance Testing

Arrows denote results that are statistically significant from the total sample average at the 95% confidence interval. We have used a Multiple Comparison Test with False Discovery Rate correction, $p \leq 0.05$.

We say that a difference between two results is statistically significant if it is mathematically unlikely to have happened purely by chance. This means it is likely there is a genuine difference between the group and the average.

A value marked with an upwards arrow (↑) indicates a result that is significantly greater than the total sample average, while a value marked with a downwards arrow (↓) means the result is significantly less than the total sample average.

↑ = Significantly greater than the average
↓ = Significantly less than the average

It is important to note that "statistically significant" does not always indicate "relevant", and not all statistically significant results are meaningful findings. Use discretion when interpreting results.

Background and Introduction

Tebbutt Research was commissioned to undertake the Fiji Financial Services Demand Side Survey (DSS) 2025, working with the Reserve Bank of Fiji (RBF) and the Asian Development Bank (ADB) on this important project.

The Fiji DSS 2025 was the third wave of the study, with previous waves conducted in 2020 and 2014. The DSS is conducted to obtain in-depth information on access to financial services, usage, quality, and welfare through the measurement of information across four key dimensions of the financial inclusion measurement framework in Fiji. The 2025 study assesses the current status of financial demand and measures progress since the last survey wave in 2020. The information and insights will be used to build the RBF's financial inclusion database to monitor and measure national financial inclusion goals and policy direction.

The primary topics explored in the DSS encompass access, use, and quality of available financial services, as well as the financial welfare of Fijians. The main objectives are to:

1. Investigate the financial needs and barriers faced by women, people with disability (PWD), youths, and MSMEs, with a focus on understanding the resilience of Fijians, including to climate change risks
2. Examine factors promoting and hindering the adoption of digital financial services to promote financial inclusion among Fijians
3. Obtain in-depth insights into the relevance of financial products and services by assessing the needs of various consumer groups
4. Track the progress of the National Financial Inclusion Strategy 2022-2030 by comparing results against the 2014 and 2020 DSS to identify emerging trends and establish new priorities for development over the next five years.

Methodology

Approach and Design

The 2025 study included a single quantitative data collection phase that replicated, where possible, the approach used in the 2020 study.

Comparability is a fundamental design principle to ensure that any change noted in results and findings in this 2025 round is due to a change in the market and not a change in the survey methodology. The survey used the same method for selection of enumeration areas (EAs) and household selection as the previous wave and adhered to the same question phrasing where possible.

Interviews were administered via CAPI[1] (face-to-face interview) using a scripted questionnaire with in-built logic checks and quality control features (e.g., GPS and GIS monitoring). The Tebbutt Research Fiji CAPI field team conducted the interviews, with all enumerators, supervisors and field management being nationals in Fiji. The work was conducted by a total of 30 enumerators/ supervisors in the field, split up into 6 teams, each comprising 4 interviewers plus 1 supervisor.

Enumerators and supervisors were overseen by our field management team, led by our Regional Operations Manager. The team included a dedicated quality assurance coordinator.

Tebbutt Research conducted n=1114 interviews nationwide across Fiji, with 112 enumeration areas of 10 households being sampled[2]. All fieldwork was conducted between 26 September and 13 November 2025. Further details on the methodology and sampling can be found in Appendix A.

A pilot survey of n=46 interviews was conducted ahead of fieldwork to obtain feedback and inform any necessary adjustments to the questionnaire or instructions. These pilot interviews were conducted following the survey methodology and completed in an EA that was not included in the main sample. These interviews and their data were independent of the final sample. The pilot data and any interviewer feedback were reviewed following the pilot surveys, and any suggestions for questionnaire adjustments were proposed to RBF ahead of the commencement of fieldwork.

Survey Questionnaire

RBF provided a draft questionnaire based on the 2020 survey questionnaire. This was reviewed and edited by Tebbutt Research in line with established international practice, and experience and knowledge conducting household surveys in Fiji. The questionnaire was finalised in consultation with RBF before fieldwork commencement. Respondents were offered the option to complete the survey in English, Fijian, and Fiji Hindi.

1 Computer-Assisted Personal Interviewing

2 The original plan was for 100 EAs of 10 households each to achieve n=1000 interviews. In 10 enumeration areas, only 8 or 9 interviews were achieved, and an adjacent EA was used to expand the sample. Another 10 enumeration areas had an oversample (each with 11 or 12 completed surveys).

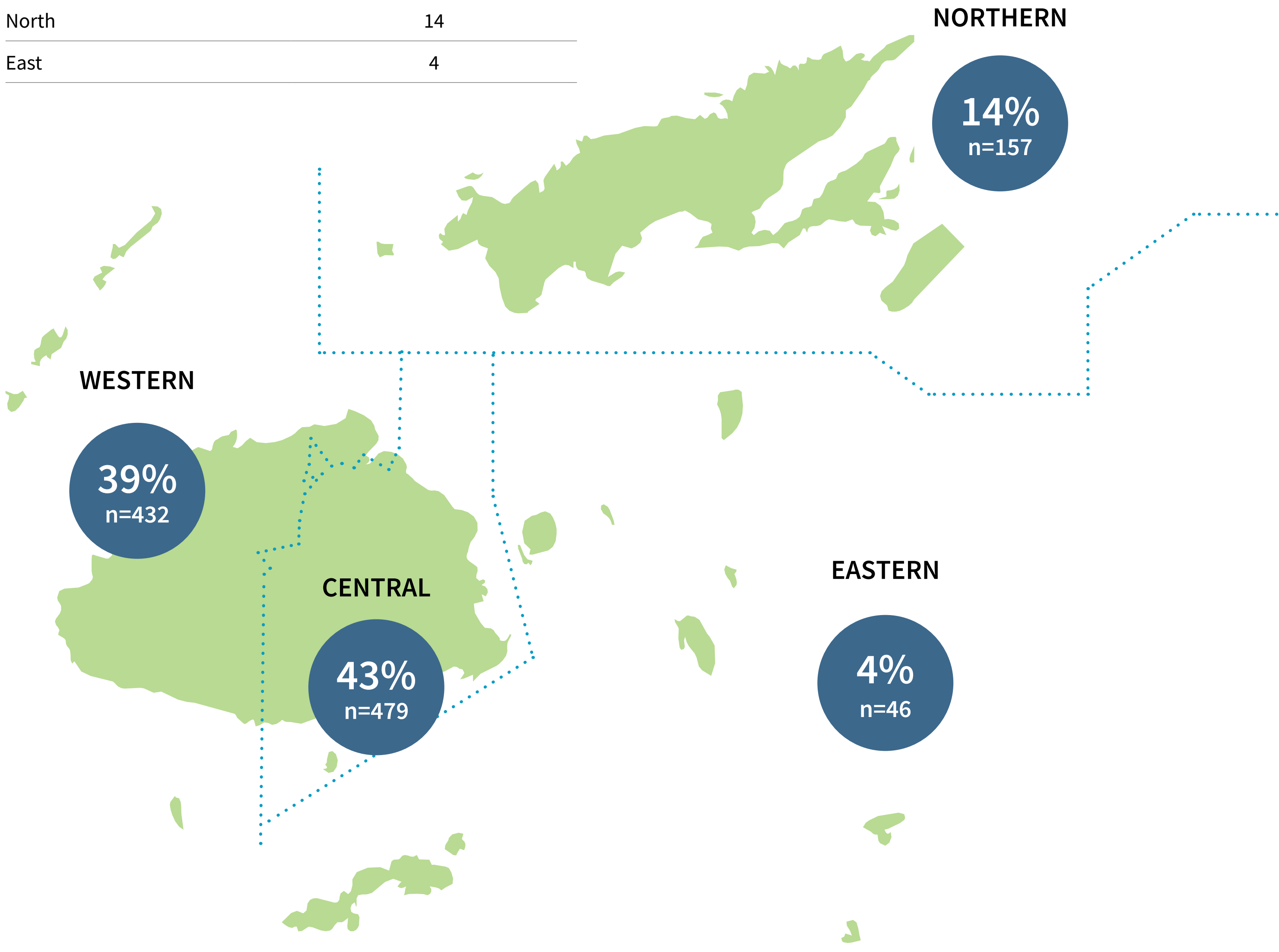
General Demographics

The map below provides a demographic snapshot of the final, weighted survey sample.

Division

Table 1: Division as a Proportion of the Final Sample

Division	Proportion of Final Sample (%)
Central	43
West	39
North	14
East	4



Respondent Profile

Women and men comprise equal proportions of the effective sample. Just under half (48%) of the sample is comprised of Fijian youths (15-35 years), another 34% are between the ages of 36 and 55 years, 11% between the ages of 56 and 65 years, and the remaining 7% over the age of 66 years.

12% of Fijians surveyed have a health condition or disability that limits their day-to-day activities, and this is marginally higher in the Northern division and in rural areas shown in Table 2.

Table 2: Respondent Characteristics (Gender, Age Group, Education & Disability Status) by Division & Density

		Division				Density	
Column %	Total	Central	West	North	East	Urban	Rural
Gender							
Male	50	50	51	51	55	53	46
Female	50	50	49	49	45	47	54
Age Group							
15-35 years	48	51	46	44	46	51	44
36-55 years	34	32	35	33	44	32	37
56-65 years	11	10	11	14	3	11	11
66+ years	7	7	7	9	6	6	9
Education							
Primary school or less	14	9 ↓	18 ↑	24 ↑	5 ↓	11 ↓	19 ↑
Secondary school	55	49 ↓	60 ↑	55	75 ↑	51 ↓	61 ↑
Vocational or technical studies	3	2	2	7 ↑	4	2	3
Some university education	17	25 ↑	12 ↓	6 ↓	13	20 ↑	12 ↓
University graduate	11	15 ↑	8	8	4	16 ↑	4 ↓
Disability Status							
People with disability[3]	12	12	12	14	7	11	14
No disability	88	88	88	86	93	89	86
Column n	1114	479	432	157	46	647	467

3 People with disability (PWD) has been defined using the Washington Group Short Set on Functioning (WG-SS) – people who answered “with a lot of difficulty” or “cannot do at all” to any of *seeing (even with glasses)*, *hearing (even with a hearing aid)*, *walking or climbing steps*, *remembering or concentrating*, *self-care*, or *communicating (including understanding or being understood)*.

Executive Summary

Formal financial inclusion has continued to grow over the last 5 years (64% in 2014, 81% in 2020, now 87% in 2025). There has been continued growth in formal financial inclusion among people with disability (10pp increase; now 91%) and those that are self-employed (14pp increase; now 97%). Rates of exclusion from financial services are higher among Fijians living in the Northern Division (19%), youths (16%), and those in rural locations (15%). Importantly, formal financial inclusion is consistent across gender.

Despite formal financial inclusion having improved over the last five years, **the proportion of Fijians that personally own a bank account has diminished** to 68%. Bank account ownership is lower among women (63%), youths (63%), and those in rural areas (61%). The gender disparity for bank account ownership has widened to 10pp.

There has been dramatic growth in the ownership of mobile money accounts (7% in 2014, 17% in 2020, now 67% in 2025). Ownership is significantly higher among Fijians aged 36 to 55 years (77%) and in Central Division (72%). Interestingly, 73% of banked Fijians, and 89% of those that are unbanked but using another formal financial service, own a mobile money account. People with disability are significantly less likely to own a mobile money account.

Similarly, **there has been a dramatic increase in the adoption of digital financial services, especially internet banking** (27pp increase among banked Fijians since 2020; now 38%). Youth, Fijians aged 36 to 55 years, and those in urban locations have higher usage of internet banking.

There is no difference in the proportion of Fijians that hold an insurance policy across the last 5 years (14%). Regardless, awareness of climate-related insurance policies has almost doubled (53%) and adoption has quadrupled (8%) since the previous measurement in the 2020 DSS.

Approximately **three-quarters of Fijians (74%) do not have any outstanding loans or credit.** Roughly **10% have formal credit** with a financial institution (primarily commercial banks at 6%), **9% have informal credit** (primarily family/friends at 6%), and **12% have some other kind of credit** (almost exclusively as hire purchase or store credit).

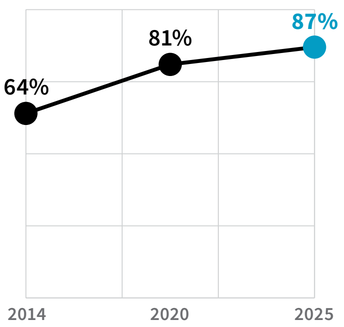
Remittances are twice as likely to be received (42%) than sent (21%) in Fiji. Most Fijians receive remittances from abroad (82%), however almost one-third (30%) get them domestically within Fiji. **Most remittances are received via formal channels** such as mobile phone transfer (72%) or using money transfer services (23%), **just 10% use an informal method**. Domestic transfer of remittance within Fiji (95%) outweighs local remittal of funds abroad (4%). Similar proportions are using formal (96%) and informal (9%) channels to deliver remittance as those receiving it.

Approximately 39% of Fijians indicate that they are always satisfied with their financial situation. Just 24% would describe their financial wellbeing as being "on-track to reach goals". Roughly one-third (33%) seem to be trapped in cyclic poverty as their income is insufficient to meet expenditure, while a further 46% have equivalent income and expenditure and are unlikely to be able to contribute to their financial savings. One-quarter indicate they always feel that their income does not cover their cost of living.

Less than half had saved or put aside money in the last 12 months. The reality for many Fijians seems to be that their income barely covers the necessities so they do not have any money left over to save. 61% of Fijians claim they would be able to cover living expenses for one month or less if they lost their main source of income, and almost half (47%) would have to borrow from family or friends if they faced an unprecedented financial emergency tomorrow.

Key Comparisons

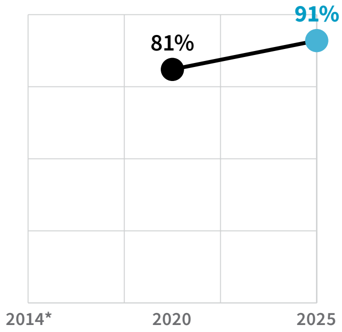
Access to Formal Financial Services



Overall

Fijians with access to formal financial services has grown by 6 percentage points (pp) since 2020, with a total growth of 23pp since the baseline research in 2014.

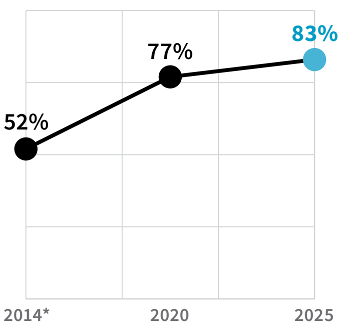
[87% women, up 7pp since 2020; 87% men, up 4pp since 2020]



People with disability

Access to formal financial services for PWD has grown by 10pp since 2020.

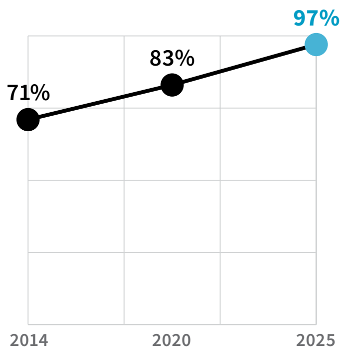
**Disability status was not captured in the 2014 research.*



Youth (15-35 years)

83% of Fijian youth have access to formal financial services, an increase of 6pp since 2020, and total growth of 31pp since 2014.

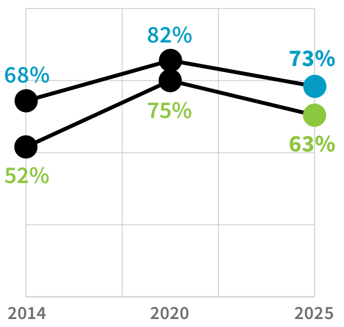
**The 2014 result is representative of youth aged 15-20 years.*



Self-employed people

Access to formal financial services is near-universal amongst self-employed people, with an increase of 14pp since 2020, and total growth of 26pp since 2014.

Bank Account Ownership

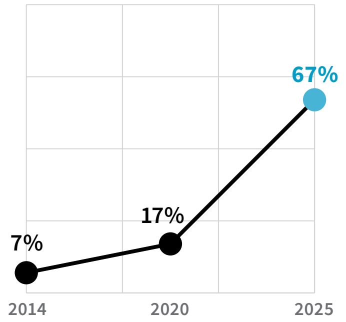


Bank Account Ownership by Gender

Bank account ownership has decreased among both **women** and **men** since 2020, however remains higher than the figures recorded in the 2014 baseline research across gender.

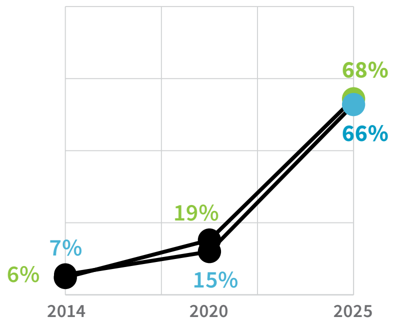
Bank account ownership has decreased by 12pp since 2020 for women, and 9pp for men. This decrease tracks with the increase seen in mobile money account ownership.

Digital Financial Services



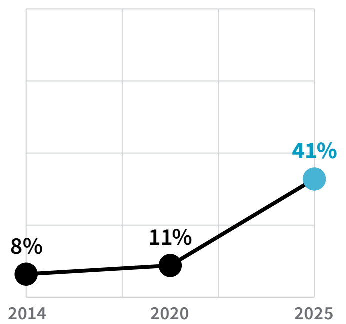
Mobile Money Account Ownership

Prevalence of mobile money accounts in Fiji has almost quadrupled since 2020, with an increase of 50pp, and total growth of 60pp since 2014.



Mobile Money Account Ownership by Gender

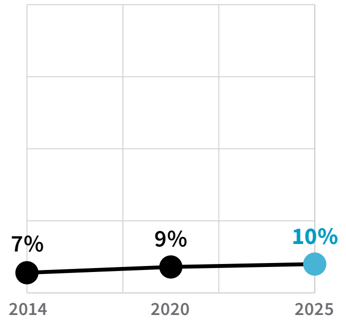
68% of women have a mobile money account, just 2pp higher than men. Both genders have shown great increases from 2020: 49pp increase for women and 51pp increase for men.



Internet Banking

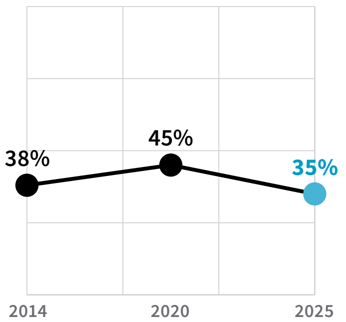
41% of banked Fijians report having access to internet banking, a 30pp increase since 2020, and total growth of 33pp from 2014.

Loans, Savings, and Insurance



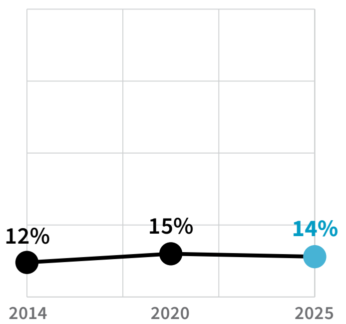
Formal Credit Taken

The number of Fijians taking formal loans or credit remains low at just 10%. This continues to grow over time, with a 1pp increase from 2020, and 3pp since 2014.



Saving Money in Formal Locations

Fijians saving money with formal financial service providers has decreased below baseline figures.



Insurance Policies Held

The number of Fijians with some form of insurance policy remains consistent since 2020.

[10% women, down 4pp since 2020; 17% men, up 1pp since 2020]

Gender Snapshot

The key differences between women and men are:

- Formal financial inclusion rates are equal between women and men, though men are significantly more likely to be banked while women have higher inclusion through another formal method (primarily mobile money).
- Personal income from employment is significantly lower amongst women than men, with 29% of women personally receiving any income from employment in the last 12 months compared to 58% of men; the proportion receiving income from remittances, gifts, etc. is significantly higher among women than men.
- Women are more likely to receive remittances than men, though they are just as likely to be sending remittances as men.
- Men are more likely than women to own an insurance policy and to have purchased it themselves.
- Equal proportions of men and women report having saved money in the last 12 months, though women are significantly more likely to report saving to pay for their children's education.

Table 3: Summary of Differences Across Key Measures by Gender

	Women	Men
Financial Inclusion	87% formally financially included 63%↓ banked 24%↑ other formal inclusion	87% formally financially included 73%↑ banked 13%↓ other formal inclusion
Ownership of Accounts	86% personally own any formal financial account 63%↓ personally own a bank account 68% personally own a mobile money account	85% personally own any formal financial account 73%↑ personally own a bank account 66% personally own a mobile money account
Income & Employment	29%↓ personally received income from any type of employment in L12M 17%↓ income from formal employment 12%↓ income from self-employment 48%↑ income from remittances, gifts, etc.	58%↑ personally received income from any type of employment in L12M 30%↑ income from formal employment 20%↑ income from self-employment 39%↓ income from remittances, gifts, etc.
Digital Services	74% access to the internet amongst those with financial account 39% of these have signed up for internet banking	74% access to the internet amongst those with financial account 43% of these have signed up for internet banking
Remittances	46% receive remittances 21% send remittances	38% receive remittances 22% send remittances
Insurance	10%↓ have any insurance policy 30% purchased insurance policy directly; 40% obtained through employer	17%↑ have any insurance policy 54% purchased insurance policy directly; 30% obtained through employer
Behaviours	46% saved money in L12M 30%↑ are saving to pay for children's education	44% saved money in L12M 17%↓ are saving to pay for children's education
Loans & Access to Credit	22% taken any loan in L12M 4%↓ taken a bank loan in L12M Average of FJD 6,138 owing on formal loans	29% taken any loan in L12M 8%↑ taken a bank loan in L12M Average of FJD 32,979 owing on formal loans
MSME Ownership	55% female-owned 21% faced difficulty accessing finance	44% male-owned 40% faced difficulty accessing finance

Disability Snapshot

The key differences between PWD and people with no disability are:

- PWD generally have higher rates of financial inclusion with 91% having formal financial inclusion and 76% being banked. Fijians with no disability have slightly lower rates of financial inclusion, are less likely to be banked, and are significantly more likely to own a mobile money account. Among people with disability, men are somewhat more likely to be banked than women; this remains consistent with the broader trend of men being more likely to be banked than women overall.
- PWD are significantly less likely to be personally receiving income overall and from formal employment than those with no disability, however are just as likely to receive income from self-employment.
- Access to the internet amongst PWD that own a formal financial account is significantly lower than people with no disability, however equal proportions among those with internet access have signed up for internet banking. Amongst those not using internet banking, just 26% of PWD are interested in using it in the future (significantly less than the 47% of people with no disability).
- Smartphone ownership, awareness of mobile money services, and interest in using mobile money services is significantly lower amongst PWD.

Table 4: Summary of Differences Across Key Measures by Disability Status

	PWD	No disability
Financial Inclusion	91% formally financially included *(95% men, 88% women)* 76% banked *(84% men, 71% women)* 15% other formal inclusion *(11% men, 17% women)*	87% formally financially included *(87% women, up 7pp since 2020; 87% men, up 4pp since 2020)* 67% banked *(72% men, 62% women)* 19% other formal inclusion *(14% men, 26% women)*
Ownership of Accounts	91% personally own any formal financial account 76% personally own a bank account 56%↓ personally own a mobile money account	85% personally own any formal financial account 67% personally own a bank account 68%↑ personally own a mobile money account
Income & Employment	33%↓ personally received income from any type of employment in L12M 13%↓ income from formal employment 16% income from self-employment 45% income from remittances, gifts, etc.	45%↑ personally received income from any type of employment in L12M 25%↑ income from formal employment 16% income from self-employment 43% income from remittances, gifts, etc.
Digital Services	51%↓ access to the internet amongst those with financial account 40% of these have signed up for internet banking 26%↓ interested in using internet banking in the future (of those not using)	78%↑ access to the internet amongst those with financial account 41% of these have signed up for internet banking 47%↑ interested in using internet banking in the future (of those not using)
Mobile Phones & Mobile Money	83%↓ own a smartphone 87%↓ aware of mobile money services 41%↓ interested in using mobile money in the future (of those not using)	93%↑ own a smartphone 93%↑ aware of mobile money services 64%↑ interested in using mobile money in the future (of those not using)
Remittances	42% receive remittances 16% send remittances	42% receive remittances 22% send remittances
Insurance	7% have any insurance policy	14% have any insurance policy
Behaviours	38% saved money in L12M 40% report the most important reason for saving is in case of emergency	46% saved money in L12M 27% report the most important reason for saving is in case of emergency
Loans & Access to Credit	23% taken any loan in L12M 3% taken a bank loan in L12M	26% taken any loan in L12M 6% taken a bank loan in L12M

Youth Snapshot

The key differences between Fijian youth and those aged 36 years and older are:

- Formal financial inclusion is somewhat lower among Fijian youths than those aged 36 years and older. Youths are significantly less likely to own any type of formal financial account, including bank accounts, and men are somewhat more likely to own bank accounts than women. Ownership of mobile money accounts is similar across both groups.
- Among formal financial account owners, internet access is significantly higher among the youth than their older counterparts, and particularly those aged 56 years or older. Similarly, interest in using internet banking is significantly higher amongst youth.
- Smartphone ownership, awareness of mobile money services, and interest in using mobile money is significantly higher among youth.
- Fijians aged 36 years and older have a significantly higher preference for using cash, whereas a significantly higher proportion of youth indicate they prefer digital payment methods.

Table 5: Summary of Differences Across Key Measures by Age

	Youth	Fijians aged 36+ years
Financial Inclusion	83% formally financially included *(82% men, 83% women)* 63%↓ banked *(68% men, 58% women)* 19% other formal inclusion *(14% men, 25% women)*	91% formally financially included *(up to 96% for those aged over 66 years)* 73%↑ banked 18% other formal inclusion
Ownership of Accounts	80%↓ personally own any formal financial account 63%↓ personally own a bank account 66% personally own a mobile money account	90%↑ personally own any formal financial account 73%↑ personally own a bank account 67% personally own a mobile money account
Income & Employment	44% personally received income from any type of employment in L12M 26% income from formal employment 12%↓ income from self-employment 6%↓ income from government benefits	43% personally received income from any type of employment in L12M 22% income from formal employment 20%↑ income from self-employment 23%↑ income from government benefits *(up to 81% for those aged over 66 years)*
Digital Services	88%↑ access to the internet amongst those with financial account 43% of these have signed up for internet banking 61%↑ interested in using internet banking in the future (of those not using)	63%↓ access to the internet amongst those with financial account *(down to 39% for those aged over 56 years)* 38% of these have signed up for internet banking 33%↓ interested in using internet banking in the future (of those not using) *(down to 17% of those aged over 56 years)*
Mobile Phones & Mobile Money	96%↑ own a smartphone 95%↑ aware of mobile money services 79%↑ interested in using mobile money in the future (of those not using)	88%↓ own a smartphone 90%↓ aware of mobile money services 41%↓ interested in using mobile money in the future (of those not using)
Remittances	42% receive remittances 24% send remittances	42% receive remittances 19% send remittances
Insurance	13% have any insurance policy 39% purchased insurance policy directly; 39% obtained through employer	14% have any insurance policy 52% purchased insurance policy directly; 30% obtained through employer
Behaviours	47% saved money in L12M 55%↓ prefer to use cash 42%↑ prefer to use digital payments 50%↑ plan to use savings for retirement	44% saved money in L12M 61%↑ prefer to use cash 31%↓ prefer to use digital payments 49%↑ plan their children will care for them in retirement
Loans & Access to Credit	25% taken any loan in L12M	26% taken any loan in L12M *(up to 31% of 36-55 years and down to 16% of 56+ years)*

Detailed findings

Financial Inclusion

Four financial inclusion strands have been adopted from the previous DSS survey rounds. These categories are based on respondents' usage of various financial services and are referenced throughout the research report shown in Table 6.

Table 6: Definitions for Financial Inclusion Strands

Financial inclusion strand	
Banked	**The respondent personally has a bank account.**
Other formal	The respondent does not personally have a bank account, but has engaged with at least one of the following formal financial services: 1. Personally has another type of formal financial account (including mobile money, credit unions or co-operatives, and microfinance institutions) 2. Currently has money saved in a formal financial service such as a microfinance institution, mobile wallet, FNPF, long-term investments, or Solé Fintech 3. Has taken a loan from a formal financial service, such as a credit institution, credit union, finance company, microfinance institution, or credit card, in the last 12 months 4. Currently has any type of insurance, including climate-related insurance policies
Other informal	The respondent does not personally have a bank account and has not used any of the aforementioned formal financial services, but has used at least one of the following informal financial services: 1. Has taken a loan from an informal financial service, such as a savings group or moneylender, in the last 12 months 2. Has taken a loan in some other form, such as hire purchase, store credit, or layby, in the last 12 months 3. Currently has money saved in an informal savings club
Excluded	The respondent has not used any financial services in the aforementioned three categories, but may have borrowed from or lent money to family and friends, saved money in the house, pawned goods, borrowed money from an employer, etc.

Financial inclusion has continued to grow over the last five years with 87% of Fijians now considered included in some capacity, whether through bank accounts, other formal financial services, or informal lenders. Overall, the financial inclusion figure has risen by 6pp since the previous measurement in the 2020 DSS.

There has been a large shift in the landscape with fewer Fijians personally owning bank accounts than five years prior, however significantly more are now accessing digital services including mobile money accounts[4]. Importantly, reliance on informal financial services remains low; almost all Fijians are either using formal financial services, or not using any at all shown in Figure 1.

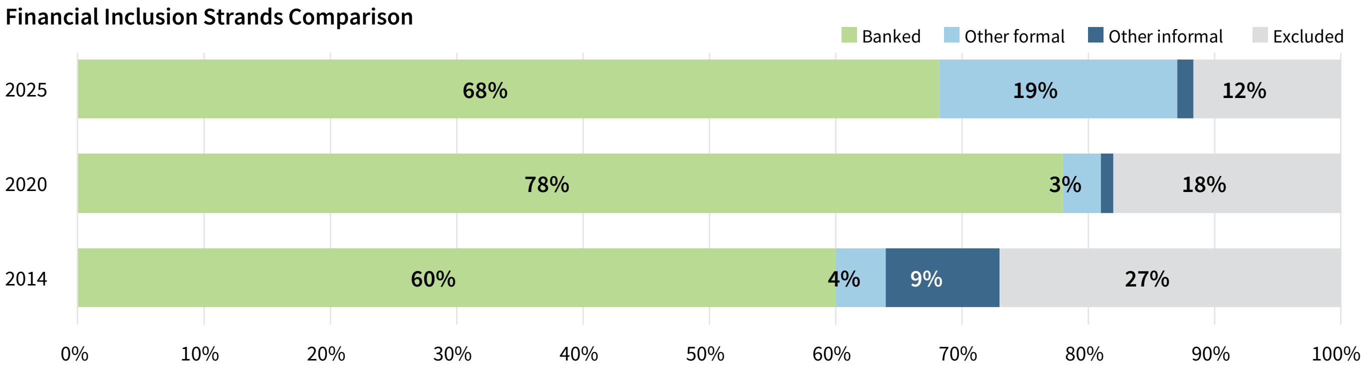


Figure 1: Financial Inclusion Strands Comparison – 2014, 2020 & 2025

4 It is important to note that the traditional definition of formal financial services used in the 2014 DSS did not include mobile money services; the definition was revised in the 2020 DSS to incorporate mobile money as part of the "other formal" financial inclusion strand, which has been maintained in the 2025 DSS. In a scenario where mobile money is not considered a formal financial service, the figures shift to 68% banked, 7% other formal, 4% other informal, and 21% excluded.

Fijians living in the Northern Division (19% excluded), in rural locations (15%), and youths (16%) are among the most financially excluded groups. There is little difference in access to formal financial services across gender; while less women are banked, there is a higher proportion accessing other formal services shown in Figure 2.

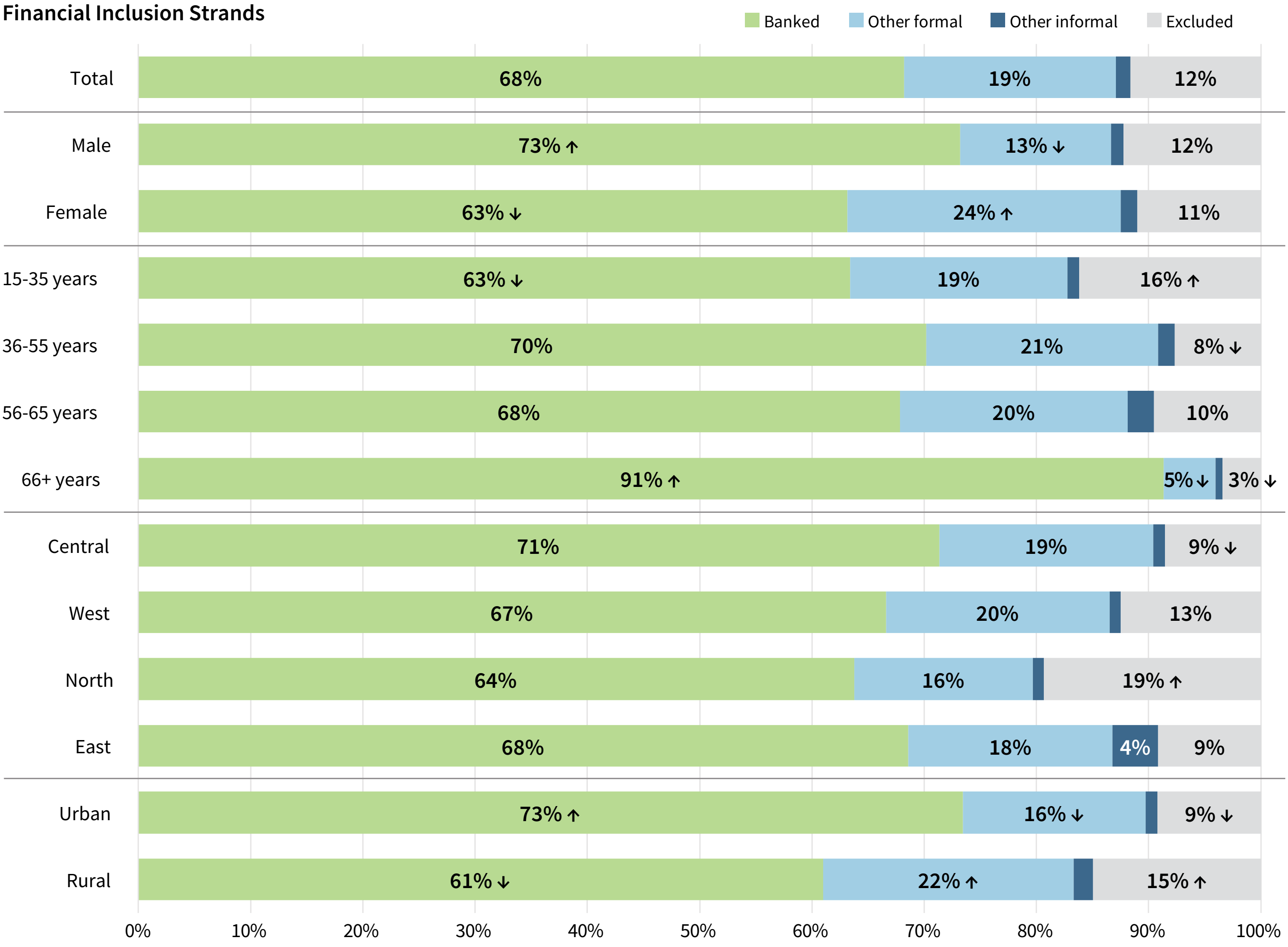


Figure 2: Financial Inclusion Strands by Gender, Age Group, Division & Density

Financial Accounts

- 85% of Fijians personally own some kind of formal financial account.
- Formal financial accounts are primarily used to facilitate personal transactions such as receiving money for work, sending or receiving remittance, or receiving government benefit payments.
- Bank accounts and mobile money accounts are held by approximately two-in-three Fijians, whereas accounts with credit unions and microfinance institutions are very rarely owned.
- Women are less likely to own a bank account, and women with formal financial accounts are more likely to use them to exchange money with family members.
- The main drivers for opening bank accounts and mobile money accounts is to receive payments and to keep money safe, however making electronic transfers also features for mobile money.
- ATMs are the most common method for making withdrawals whereas branch visitation is most common for making deposits. Money is typically deposited and withdrawn at higher frequencies for mobile money wallets than bank accounts. 17% of formal financial account holders indicated they do not make deposits into their accounts.
- A majority of Fijians prefer to use cash over digital payments since it is easier for budgeting, many retail stores only accept cash, and there are no additional fees. However, the majority of those that prefer cash indicate they use digital payments for paying bills and sending money to people located elsewhere.
- Among the 15% that do not own any formal financial account, the prominent barriers are inadequate documentation, having insufficient money to maintain an account, accessibility, and a perceived lack of need since a family member has an account.
- Account sharing is relatively common with 21% of Fijians having used someone else's mobile money wallet and 9% using another person's bank account to make or receive a payment.

Ownership

85% of Fijians personally have some form of account with a formal financial service provider whether it be a commercial bank, mobile money service (such as M-PAiSA or MyCash), credit union, or microfinance institution. Fijian youths aged 15-35 years, those living in the Northern Division, and in rural locations are significantly less likely to have a formal financial account. There is little difference overall in account ownership by gender shown in Figure 3.

Formal Financial Account Ownership

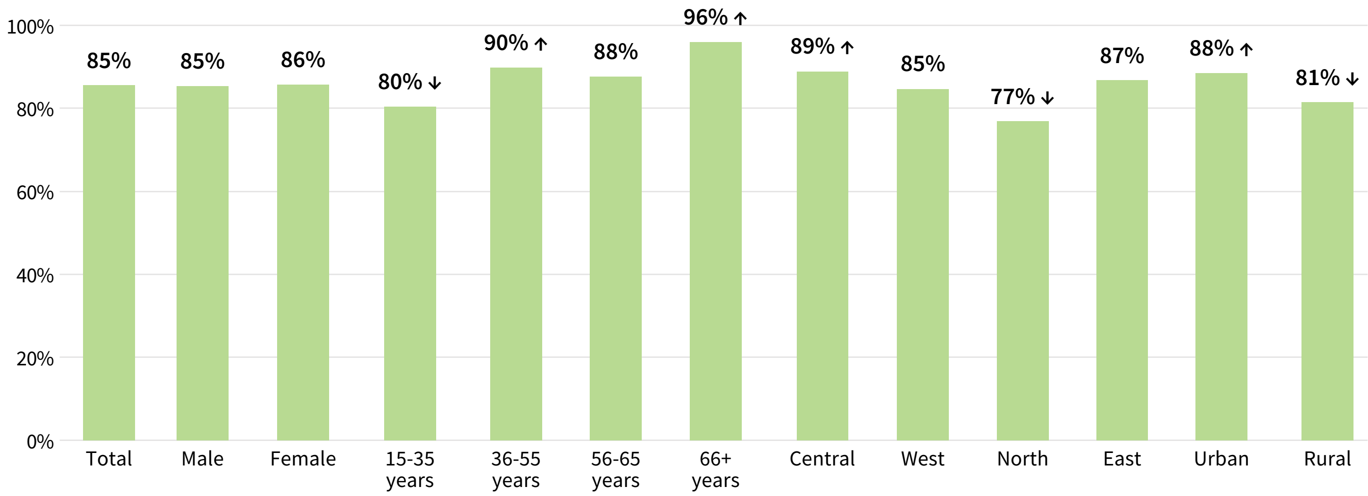


Figure 3: Formal Financial Account Ownership by Gender, Age Group, Division & Density

Bank accounts and mobile money accounts are the main types of formal financial accounts owned by Fijians at 68% and 67% ownership, respectively. Just 2% have a personal account with a credit union or cooperative, 1% with a microfinance institution, and 1% with some other type of formal finance organisation. Bank ownership for men is significantly higher compared to women (73% to 63%), while women are somewhat more likely to own a mobile money account. Bank account ownership is also significantly higher for Fijians aged 66 years or over than youths (91% to 63%), and for those living in urban areas than rural areas (73% to 61%). Contrarily, ownership of mobile money accounts is higher among middle-aged Fijians and those living in Central Division shown in Figure 4.

Bank Account & Mobile Money Account Ownership

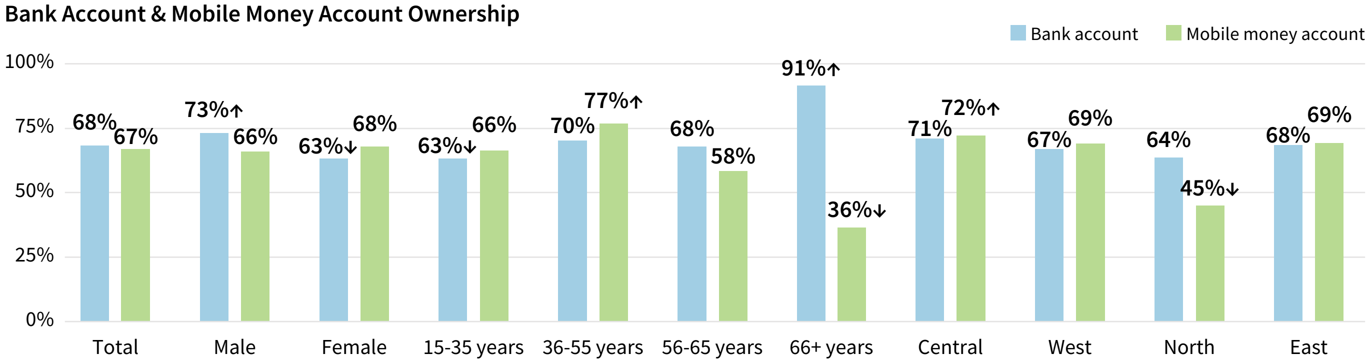


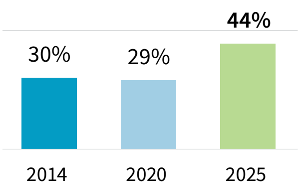
Figure 4: Bank Account & Mobile Money Account Ownership by Gender, Age Group & Division

Interestingly, 73% of banked Fijians and 89% of those that are unbanked but using other formal financial services own a mobile money account. People with disability are slightly more likely to own bank accounts and significantly less likely to own mobile money accounts compared to those without disability.

The drivers for opening formal financial accounts revolve around necessity, security, and convenience but differ slightly by account type. The primary reasons for opening a bank account are because they are prerequisites to receive payments (49%), and to keep money safe and secure (33%). Mobile money accounts are typically opened to transfer money electronically (39%), in addition to receiving payments (26%) and keeping money safe (19%). There is little difference in drivers between male headed and female headed households shown in Figure 5.

44% of unbanked Fijians indicate that they had previously owned a bank account (47% men, 42% women); among these individuals, the most common reason for account closure was inactivity (75%). Similarly, a further 22% indicated that they had only opened a bank account to fulfil a specific purpose, such as receiving a payment or salary, and no longer needed one.

Approximately one-in-four Fijians that are currently excluded from financial services have previously owned a bank account.



Trend[5]
The proportion of unbanked Fijians that previously had a bank account has increased since 2020, with 15pp more reporting previous bank account ownership.

Reason for Opening Bank Account & Mobile Money Account

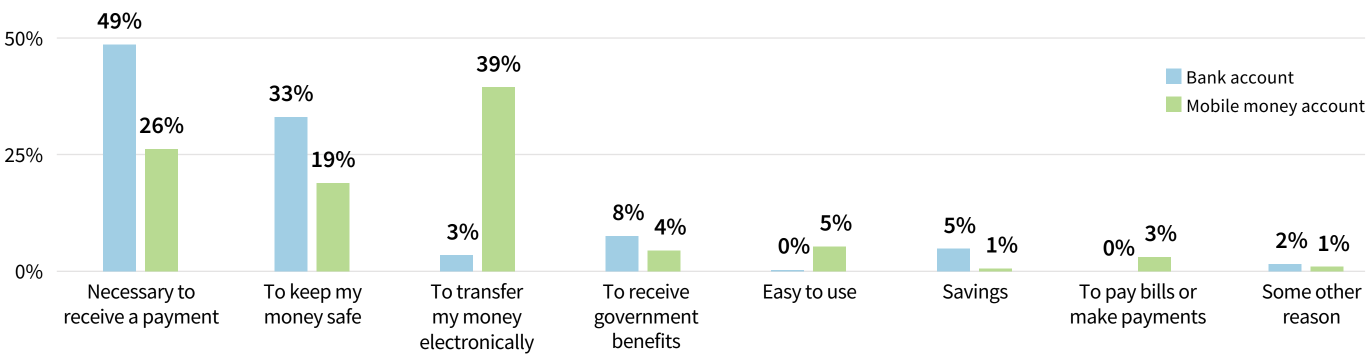


Figure 5: Reason for Opening Bank Account & Mobile Money Account (Amongst Account Holders)

5 Note that the 2014 and 2020 data has been inferred from questions or responses that are similar but not identical to the 2025 survey. Exercise caution in interpreting this result.

Usage Behaviours

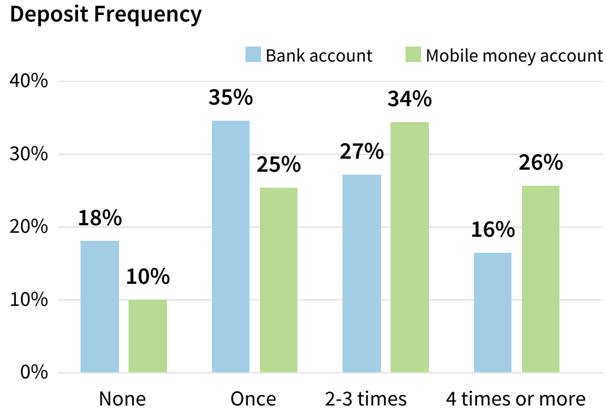
Financial accounts are predominantly used for personal transactions, however approximately one-in-seven Fijians use them for a mixture of personal and business transactions. The majority of Fijians with formal financial accounts use them to receive money from work or selling goods, however considerable proportions also use them to receive financial support (i.e. remittances) from family living elsewhere (38%), provide financial support to family living elsewhere (26%), and receive funds from the government such as social welfare, pensions, or grants (23%).

Women are less likely to use their accounts to receive money for work or selling goods, and are instead more likely to be using them to exchange money with family members. Fijian youth are more likely to need accounts to receive money for work and exchange money with family members, and less likely to receive payments from the government, than Fijians aged 66 years or older and people with disability.

Funds are typically deposited into, and withdrawn from, mobile money accounts at higher frequencies than that of bank accounts shown in Figure 6.

Fijians typically use different methods for withdrawing and depositing cash into their financial accounts. ATMs are the most common method for withdrawing money, whereas personal visitation to a bank branch is most common for making deposits. Interestingly, use of agents or retail stores is the second highest method for both making withdrawals and deposits shown in Figure 7.

Approximately one-in-six Fijians with a financial account expressed that they do not make cash deposits into their account, whereas only 2% indicated that they never withdraw cash from their accounts.



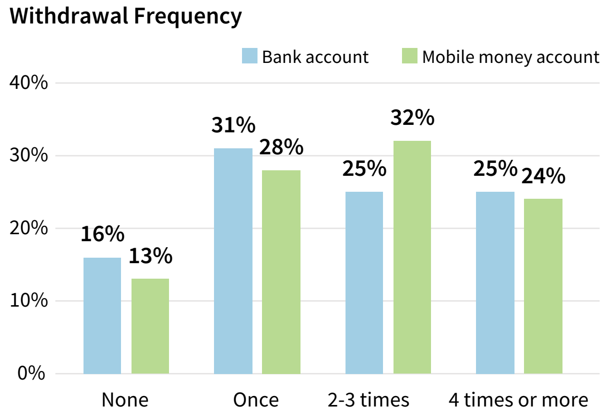


Figure 6: Monthly Deposit & Withdrawal Frequencies for Bank Accounts & Mobile Money Accounts (Amongst Account Holders)

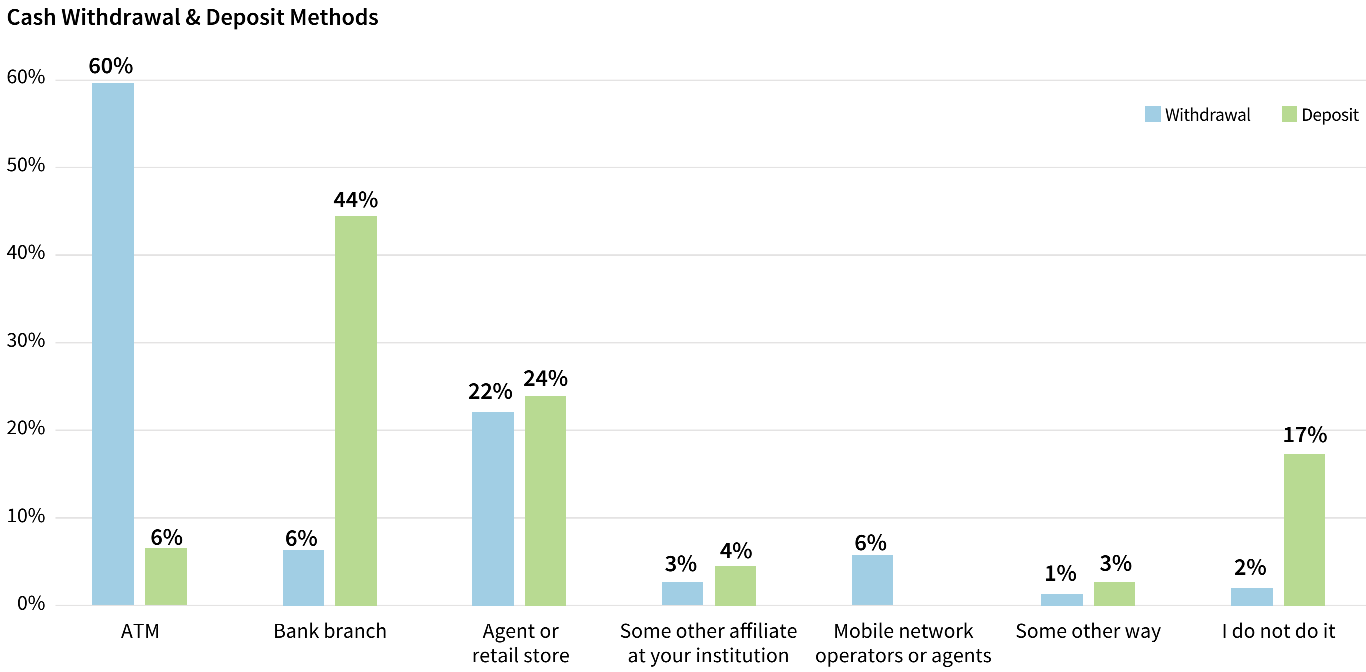


Figure 7: Cash Withdrawal & Deposit Methods (Amongst Formal Financial Account Holders)

Barriers

Among Fijians that do not personally own any of the formal financial accounts measured in the DSS, the prominent obstacles are inadequate documentation to open an account, insufficient money to maintain an account, inaccessibility, and a perceived lack of need since a family member already owns an account. Men are somewhat more likely to list access issues as a barrier to bank account ownership while more women report that someone else in the family already has an account; the same trend is observed for mobile money account ownership shown in Table 7.

Among Fijians that do not personally own a financial account, usage of other people's accounts is moderate. Roughly 21% had ever used a family member or friend's mobile money account to deposit money, facilitate payments, or transfer money; 9% had ever shared a bank account for similar purposes shown in Figure 8.

Use of Someone Else's Formal Finance Account

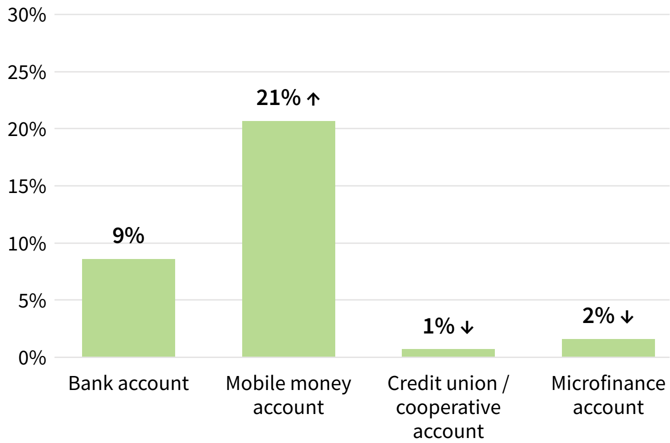


Figure 8: Use of Someone Else's Formal Financial Account (Amongst Those Without a Formal Financial Account)

Table 7: All Reasons for Not Personally Owning a Formal Financial Account (Amongst Those Without a Formal Financial Account)

Column %	Bank Account	Mobile Money Account	Credit Union/ Cooperative Account	Microfinance Account
Don't have necessary documentation	24	22	26	31
Don't have enough money	27	17	18	15
No access / lives too far away	20	12	21	20
Someone else in the family has an account	17	19	9	5
Too expensive	8	4	9	8
Does not have a phone	1	15 ↑	-	-
Does not need account	4	3	3	4
Too young to open account	6	4	7	6
Unemployed	8	-	3	3
Not aware of service / how to use	-	3	4	3
Do not trust service	1	5	1	-
Previous bad experience	4	1	-	2
Religious reasons	2	2	1	1
Other	4	1	1	1
None of these	3 ↓	7	16	17

Preference for Cash

The majority of Fijians prefer to use cash rather than digital payments including EFTPOS, mobile money, and internet banking. There is little difference across gender, with women marginally more likely to prefer cash use. Fijians living in the Northern division, in rural areas, and older Fijians are significantly more likely to prefer using cash while Fijian youths, those living in Central division, and urban areas prefer using digital payments. There is little mention of preferring digital payments but being unsure how to use them. Interestingly, not knowing how to use mobile money and finding it too complicated are mentioned as barriers to use.

Just 40% of Fijians that use formal financial services prefer using digital payments over cash shown in Figure 9.

Amongst Fijians that prefer cash use, primary drivers include ease of budgeting (42%), merchants and stores mainly using cash (25%), to avoid bank charges or fees (16%), and for emergency purposes (13%). In the North and East Divisions, merchants mainly using cash is significantly more common.

People with disability are significantly more likely to report preferring cash for payments as they do not know how to use or have difficulty using digital banking services (8%), compared to those without disability (2%). Accessibility is also more of a challenge for this group (11% difficult to access ATM or bank branch).

Of those that prefer using cash, 39% report they prefer cash use for all payments while 59% would prefer not using cash in certain situations – the majority of which are for bill payments, followed by sending money to individuals or clients in other locations. Older Fijians aged over 66 years (67%) and lower-educated individuals (60%) are significantly more likely to prefer cash for all types of payments.

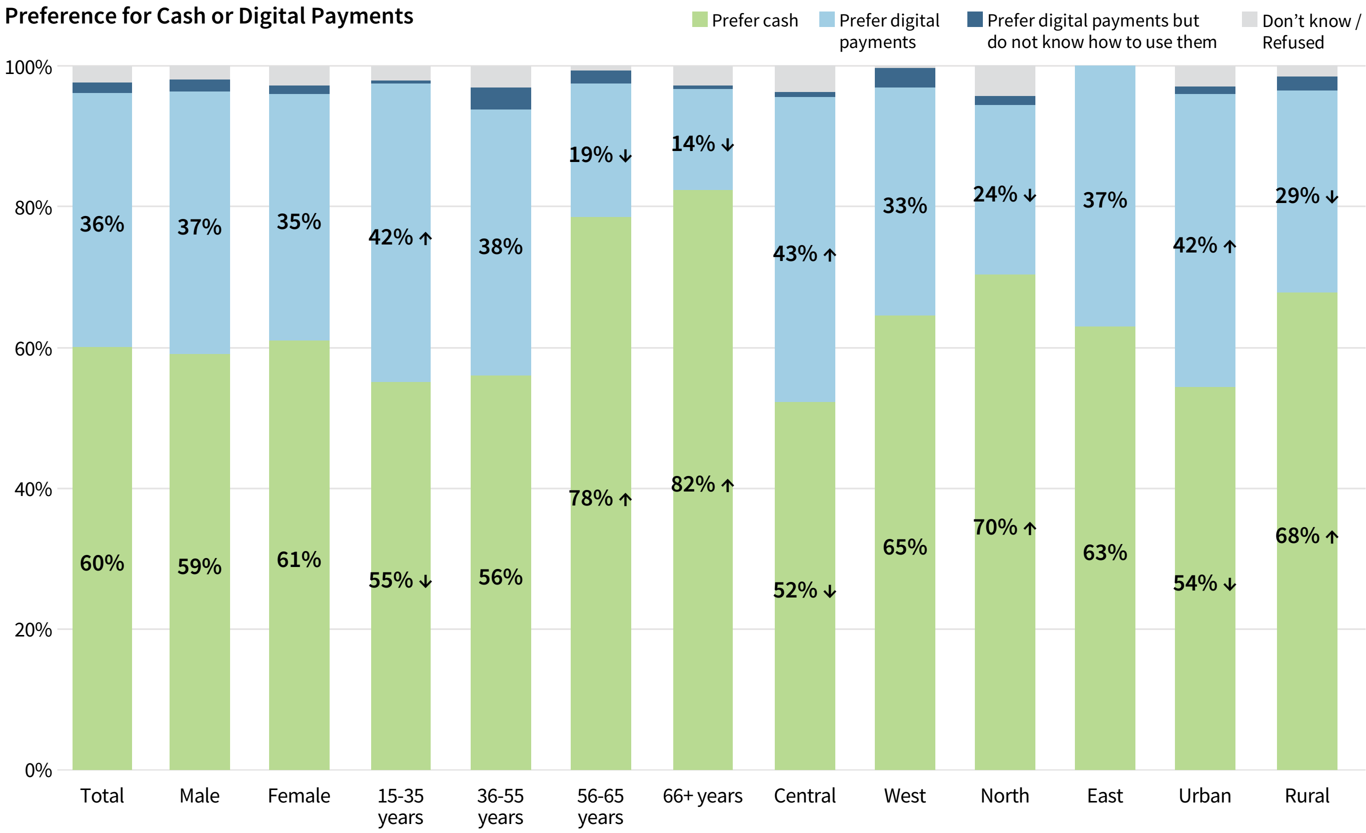


Figure 9: Preference for Cash or Digital Payments by Gender, Age Group, Division & Density

Digital Banking Services

- 68% of Fijians that have a formal financial account have a payment card associated with it. The most common type of cards owned are local debit cards which are used an average of 3.1 times per month. Women are less likely to own payment cards and generally use them less often.
- 74% of formal financial account holders have access to the internet with mobile data being the dominant connection method (89%).
- Less than half (41%) of formal account holders with internet access had signed up for internet banking; the key barrier was awareness that these services exist or concerning how to use them.
- 87% of those that had signed up for internet banking had used it in the last 12 months.
- 44% of non-users indicate that they would be interested in using internet banking or a mobile banking app in the future, particularly to pay bills or transfer money.

Debit & Credit Cards

Two-thirds of Fijians with some type of formal financial account have a local debit card, and this proportion rises to 83% among those that personally own a bank account. As might be expected, there is similarity between the profiles of local debit card holders and bank account owners with males, Fijians aged 66 years or older, and those living in urban areas being significantly more likely to have these products. Amongst those that have access to formal financial accounts, women are significantly less likely to own a local debit card, which is likely linked to their increased likelihood of owning mobile money accounts over bank accounts shown in Figure 10.

Much fewer (12%) have an international debit card and these are more common among youths (17%), in Central Division (18%), those living in urban areas (18%), and university-educated individuals (33%). These groups may be more likely to participate in activities that require an international debit card, as opposed to a solely local card, such as conducting business or online shopping and hence have higher need for this product.

Just 3% of Fijians have a credit card. Similar to international debit card ownership, university-educated individuals (10%) and those living in urban areas (5%) are significantly more likely to own a credit card.

Card Ownership

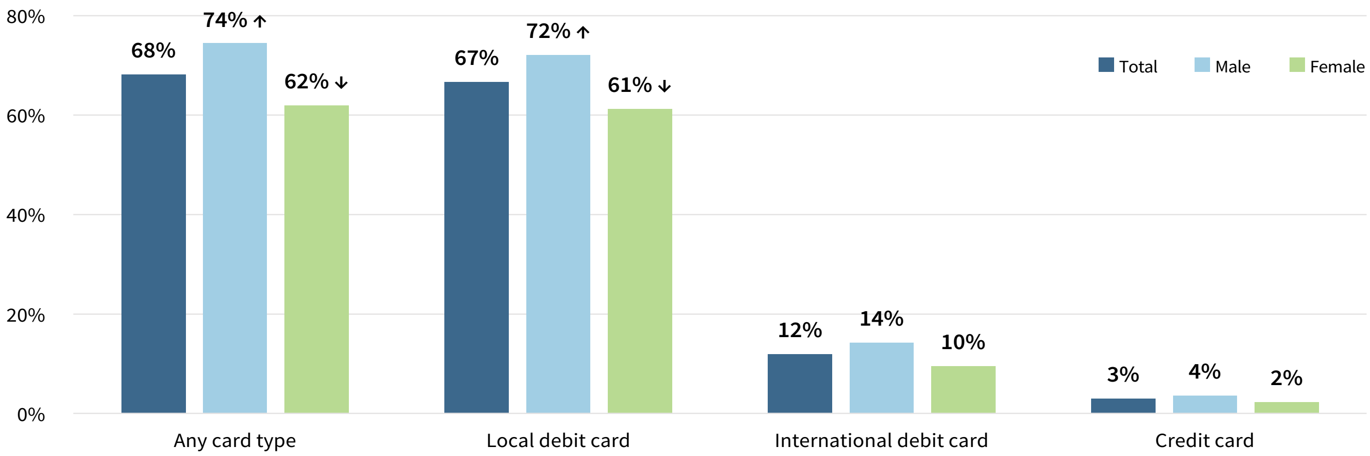
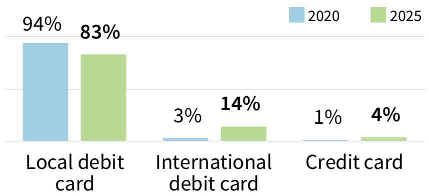


Figure 10: Card Ownership by Gender (Amongst Formal Financial Account Holders)



Trend
Among banked Fijians, local debit card ownership has decreased by 11pp since 2020, while ownership of an international debit card or credit card has increased (11pp increase for international debit cards and 3pp increase for credit cards).

In addition to being the most common card type, local debit cards are used more times in a typical month than international debit cards and credit cards. Local debit cards are used 3.1 times in a typical month on average; however usage is significantly higher among men (3.4 times) and lower among women (2.7) that own one. International debit cards are used approximately twice per month and more by men, whereas credit cards are used 1.9 times in a typical month and more by women shown in Figure 11.

Mean Number of Card Uses in a Typical Month

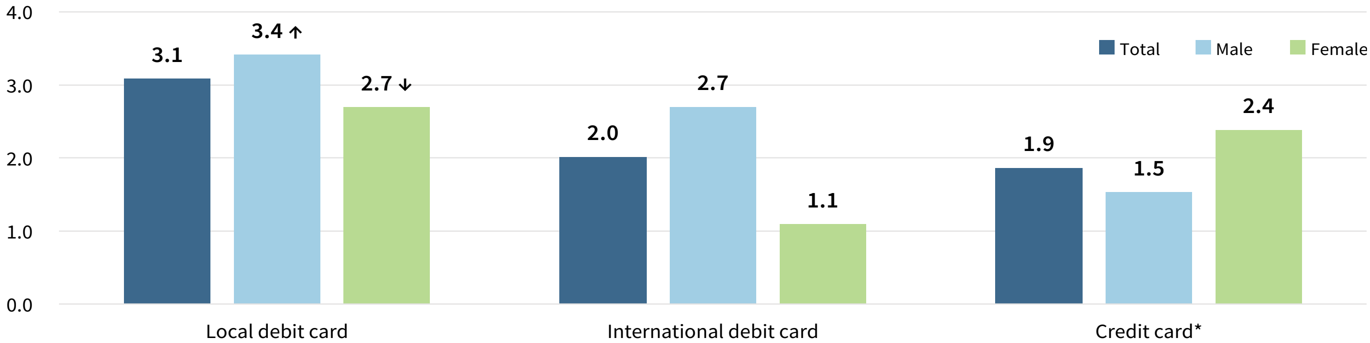


Figure 11: Mean Number of Card Uses in a Typical Month by Gender (Amongst Card Holders)

Internet Banking

Three-quarters of Fijians with a formal financial account have access to the internet, either using a mobile phone, tablet, laptop, or desktop computer. Access to the internet is highest among the youth and deteriorates among the older age groups.

Fijians with disability and those living in rural locations are also disadvantaged in their access to the internet shown in Figure 12.

Internet Access

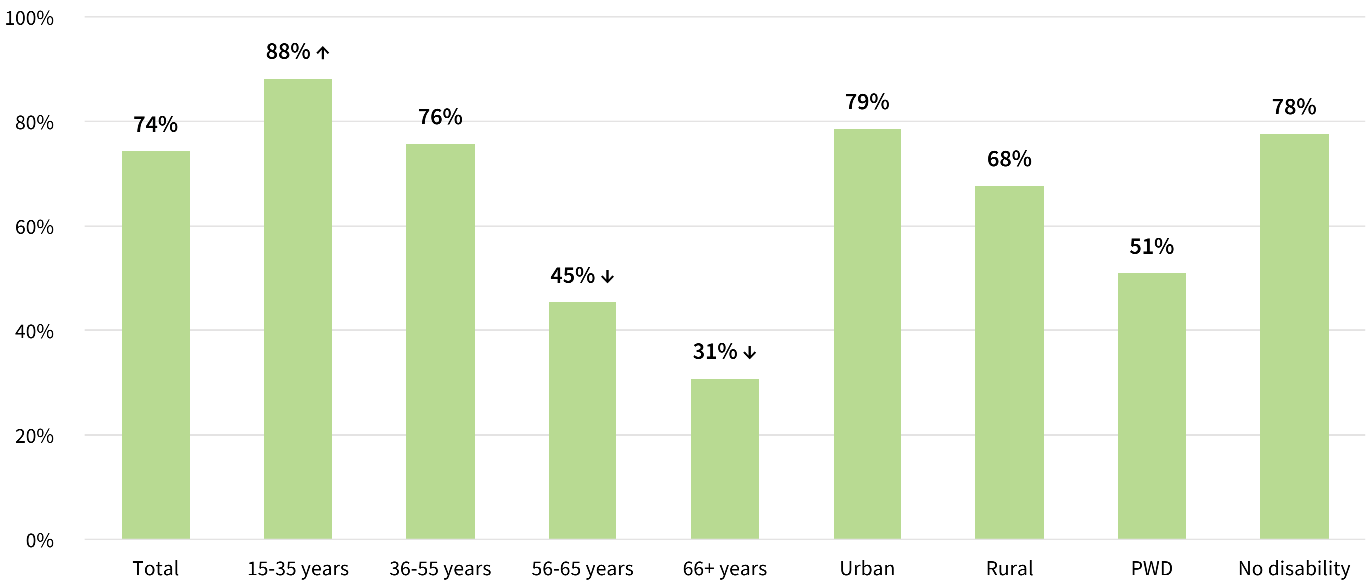


Figure 12: Internet Access by Age Group, Density & Disability Status (Amongst Formal Financial Account Holders)

89% of Fijians that own formal financial accounts and have internet access most commonly use mobile data to connect to the internet. Significantly fewer (7%) indicate that they usually use an internet connection at home, presumably involving a modem, router, or similar device. A further 2% rely on public Wi-Fi, and 1% connect to the internet at their workplace shown in Figure 13.

Internet Access Method

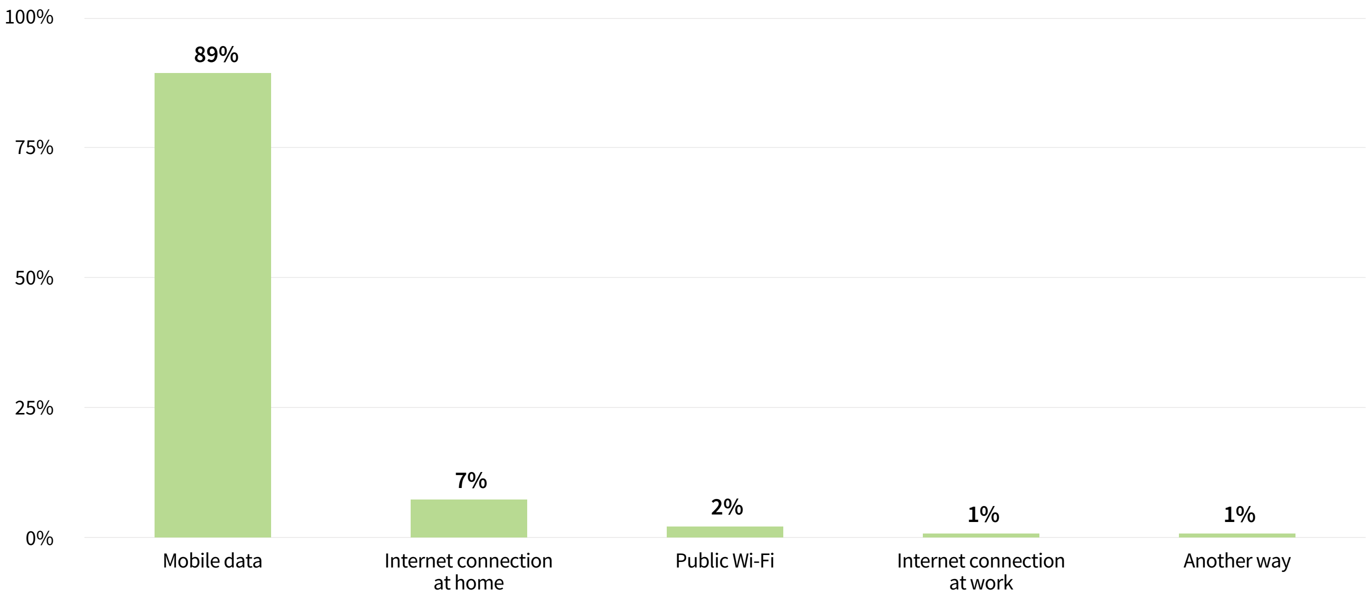


Figure 13: Internet Access Method (Amongst Those With Internet Access)

Less than half (41%) of those that personally own a formal financial account and have access to the internet have signed up for internet banking in any of their accounts. Fijians living in Central Division and in urban areas are significantly more likely to have signed up for internet banking, whereas those aged 66 years or older or living in the North or East Divisions are significantly less likely to have done so shown in Figure 14.

Have Signed Up for Internet Banking

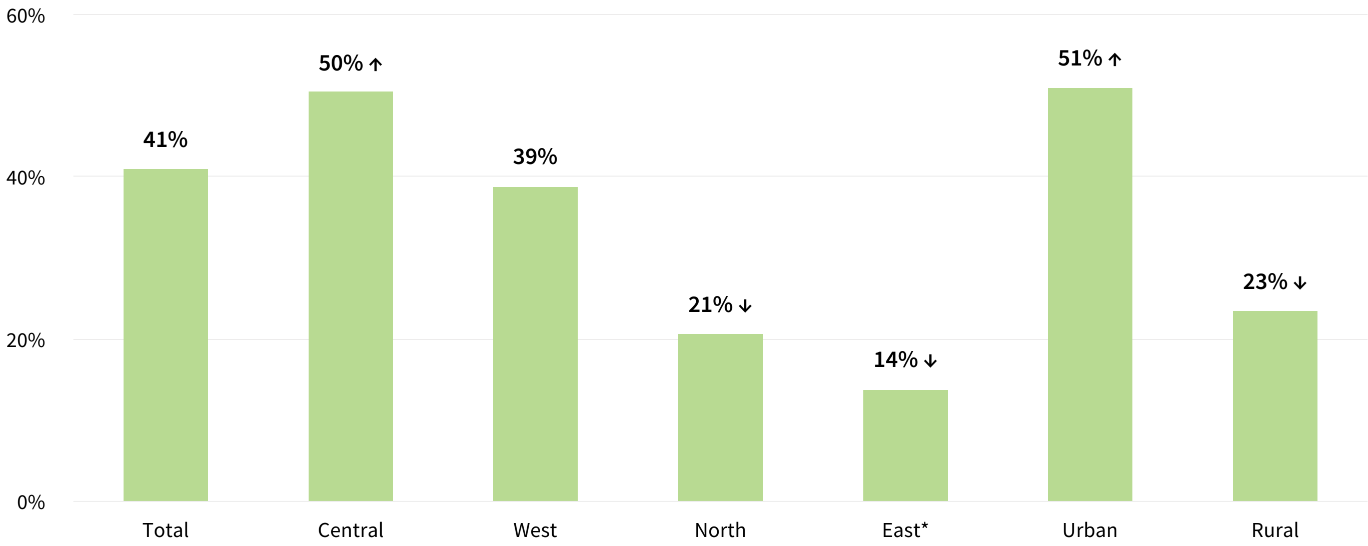


Figure 14: Have Signed Up for Internet Banking by Division & Density (Amongst Those With Internet Access)

Among those that have signed up for internet banking with any of their formal financial accounts, usage is high with 87% indicating that they had used an online service such as internet banking, a mobile banking app, or mobile money wallet in the last 12 months. Usage is higher in the Central Division and lower in the West Division shown in Figure 15.

Most internet banking users access these services an average of 9.1 times a month; usage is significantly less frequent for Fijians aged 56 years or older (4.4 times on average) and living in rural areas (4.5 times). Men are using internet banking services an average of 1.8 times more than women in a month (9.9 times for men, 8.1 times for women).

Used Internet Banking in the Last 12 Months

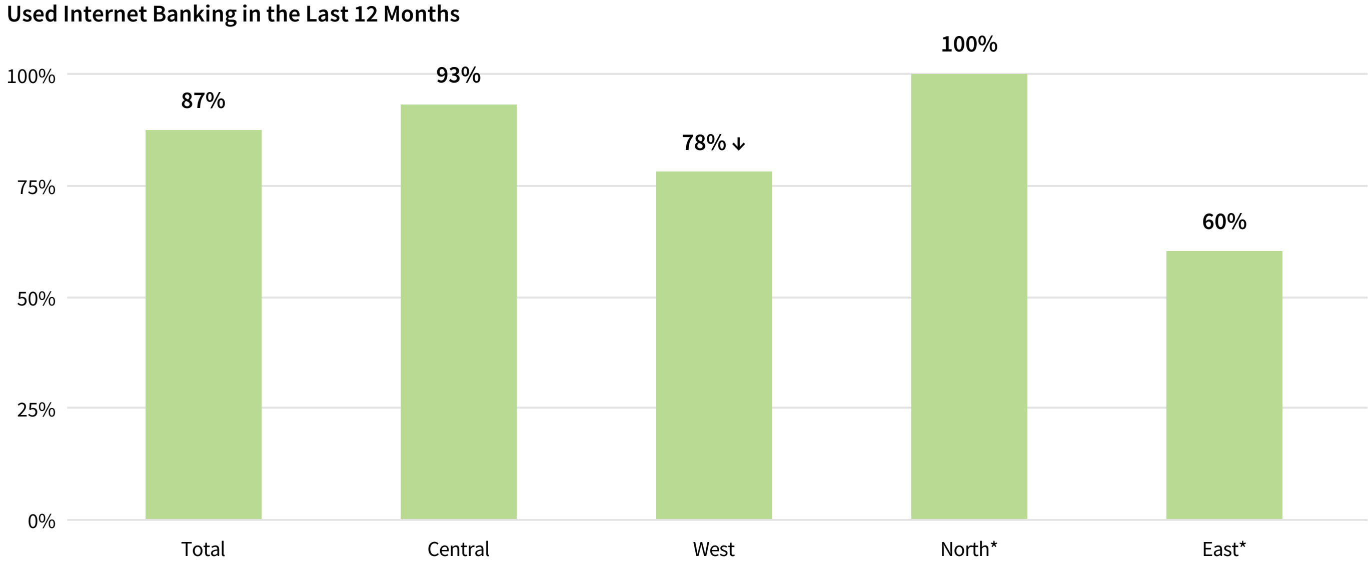


Figure 15: Used Internet Banking in the Last 12 Months by Division (Amongst Those Signed Up for Internet Banking)

The most prominent barrier to the use of internet banking among those with formal financial accounts and internet access is improper awareness about online banking services and how to use them. Approximately one-third indicate that they are unaware of online banking services altogether, and a similar proportion mentioned they do not know how to use them.

Men are somewhat more likely to be unaware of online banking services compared to women (36% men, 28% women), while women are somewhat more likely to not know how to use these services (32% women, 26% men). General inaccessibility and not having an internet connection at home are both obstacles to internet banking for approximately 10% shown in Figure 16.

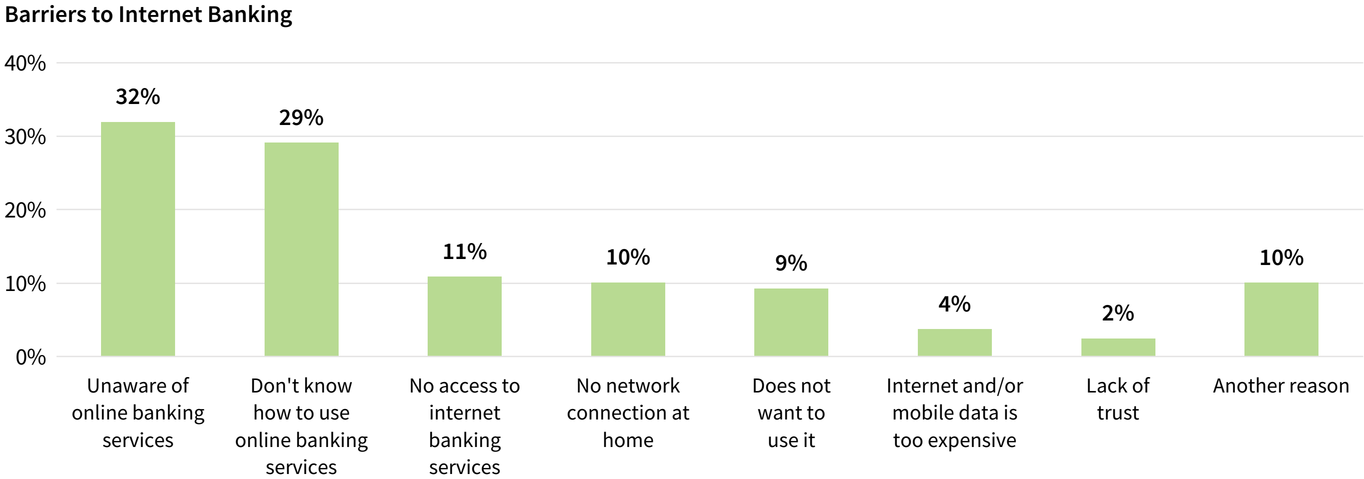


Figure 16: Barriers to Internet Banking (Amongst Formal Financial Account Holders That Do Not Use Internet Banking)

There is moderate interest in using internet banking in the future among Fijians that personally own a formal financial account but are not using online services. Interest is higher among youths and those living in urban locations, whereas it is lower in rural areas and among the older age groups. Fewer Fijians with disability are interested in using online banking services. Those interested in using online banking services in the future would primarily like to use them for paying bills (63%), to transfer money electronically (54%), and for online shopping (27%) shown in Figure 17.

There is a major opportunity to improve the adoption of online banking services in Fiji by raising awareness of the financial services currently available, explaining the benefits that they can provide during day-to-day life, and demonstrating how to use them properly to enhance financial wellbeing.

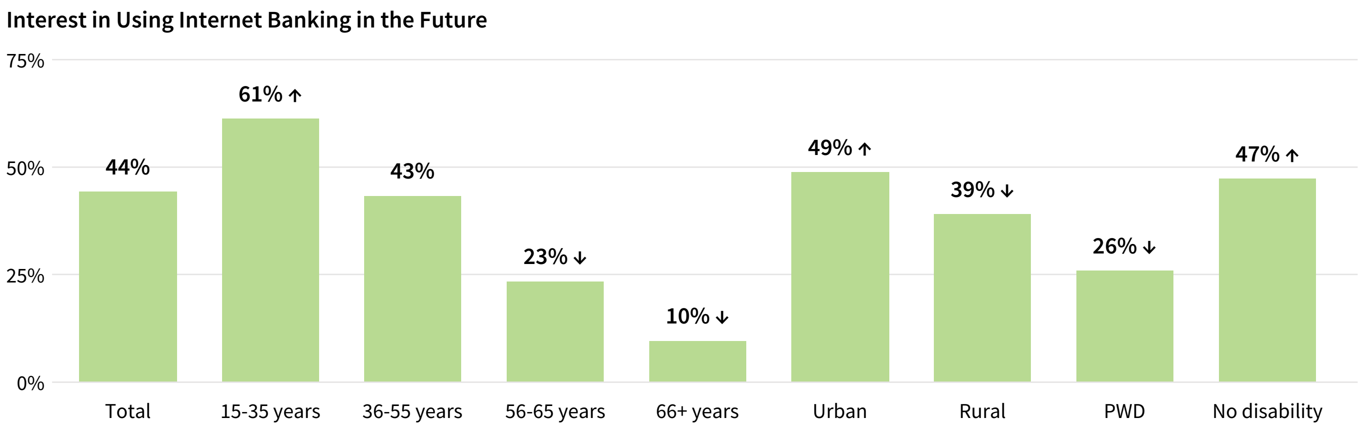


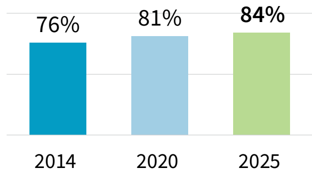
Figure 17: Interest in Using Internet Banking in the Future by Age Group, Density & Disability Status (Amongst Formal Financial Account Holders That Do Not Use Internet Banking)

Mobile Phones

- 84% of Fijians personally own a mobile phone. Among those that own a mobile phone, 92% own a smartphone and just 8% own a simple phone.
- Exclusion from formal financial services is significantly higher among Fijians that do not personally own a mobile phone (39% as opposed to 12% across the total sample).
- 68% of those that do not own a mobile phone indicated that they regularly use someone else's mobile phone. The most common purposes are for communication (76%) and accessing the internet (51%). Only 14% of this group had ever used the shared device to make payments.
- Women are slightly less likely to own a mobile phone and significantly more likely to use someone else's phone regularly.

Ownership

Personal mobile phone ownership is very high in Fiji at 84%. Ownership is highest among Fijians aged 36-55 years at 89% and declines to 72% among those aged 66 years or older. Individuals living in urban locations are significantly more likely to own a mobile phone than those in rural areas; Fijians living in the North Division are also significantly less likely to own a mobile phone shown in Figure 18.



Trend

Mobile phone ownership continues to grow in Fiji, with a 3pp increase from 2020, and a total growth of 8pp since 2014.

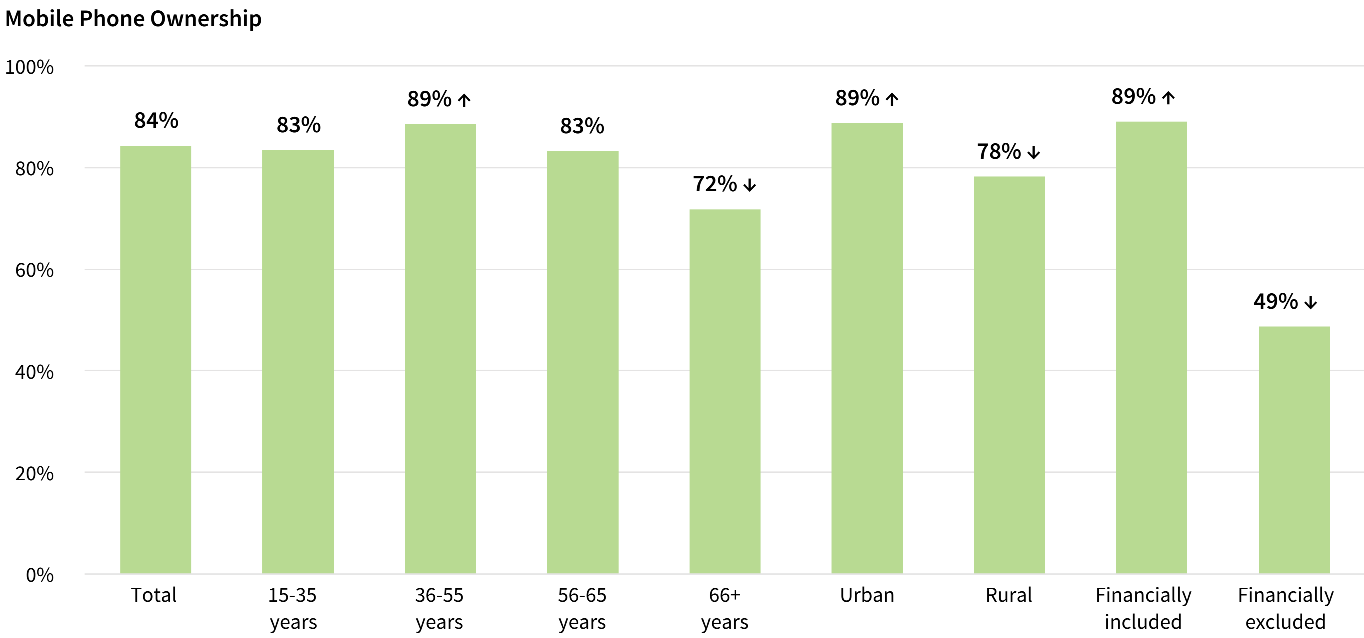


Figure 18: Mobile Phone Ownership by Age Group, Density & Financial Inclusion

Financial exclusion is significantly higher among Fijians who indicate that they do not personally own a mobile phone (39% versus 7%); this emphasises the important role that mobile phones are currently playing to enable Fijians to not only access, but leverage, the digital formal financial services that are currently available to them shown in Figure 19.

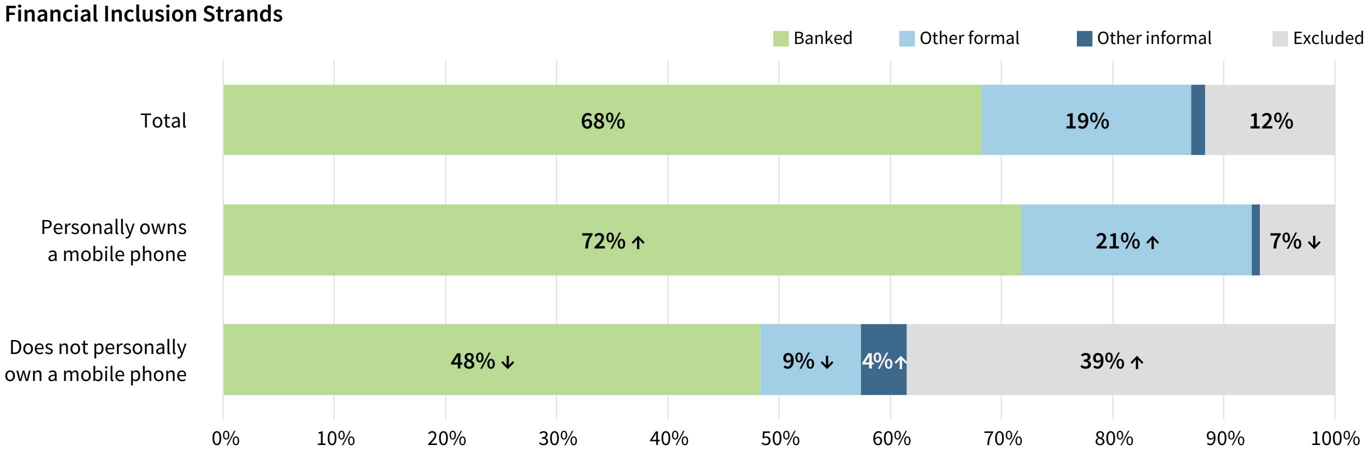


Figure 19: Financial Inclusion Strands by Mobile Phone Ownership

Among Fijians that personally own a mobile phone, smartphones (92%) are significantly more common than simple phones (8%) and very few have both types. Ownership of smartphones is significantly higher among women, youths, and those living in urban areas, whereas simple phones are more commonly owned by Fijians aged 56 years or older, those in rural areas, and people with disability shown in Figure 20.

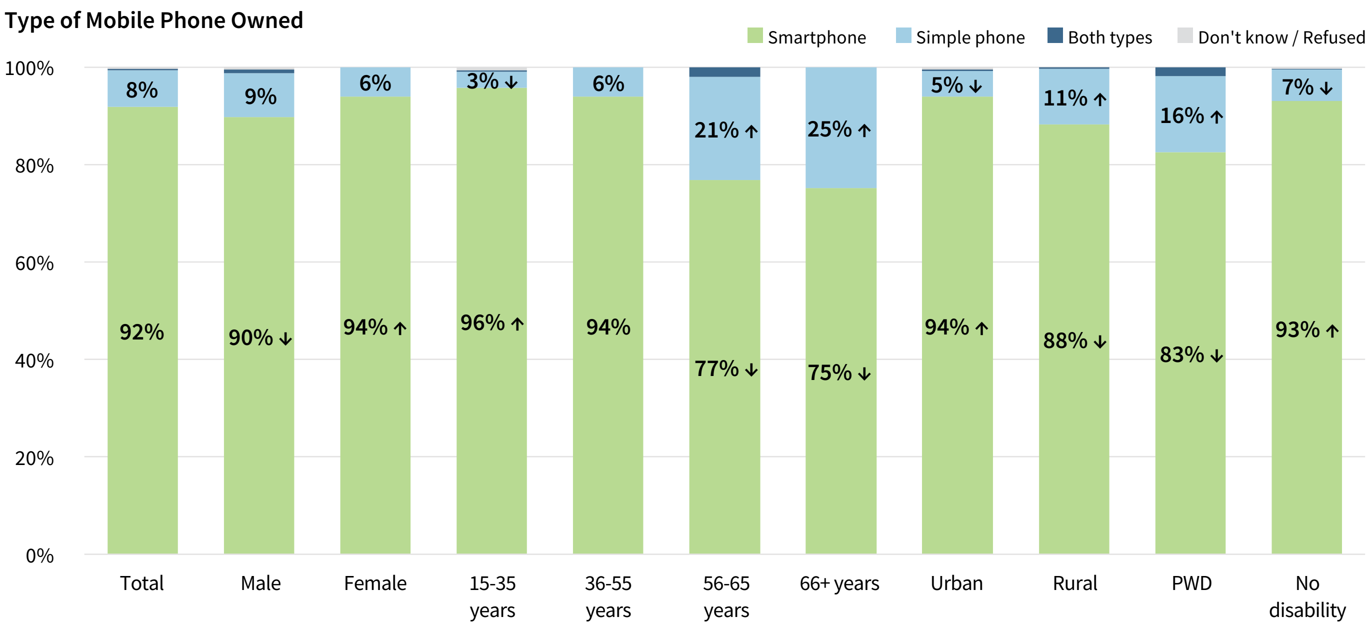


Figure 20: Mobile Phone Type by Gender, Age Group, Density & Disability Status (Amongst Mobile Phone Owners)

Device Sharing

Approximately two-thirds (68%) of Fijians that do not personally own a mobile phone mentioned that they regularly use someone else's phone. Women, youth, and people living in rural areas are less likely to personally own a mobile phone and are more likely to regularly use someone else's mobile phone.

This may indicate that there is more need for mobile phones among these groups and they are using someone else's device out of necessity, whereas those that do not own mobile phones in other demographic subgroups may have inherently less need for one shown in Figure 21.

Regularly Use Someone Else's Mobile Phone/SIM

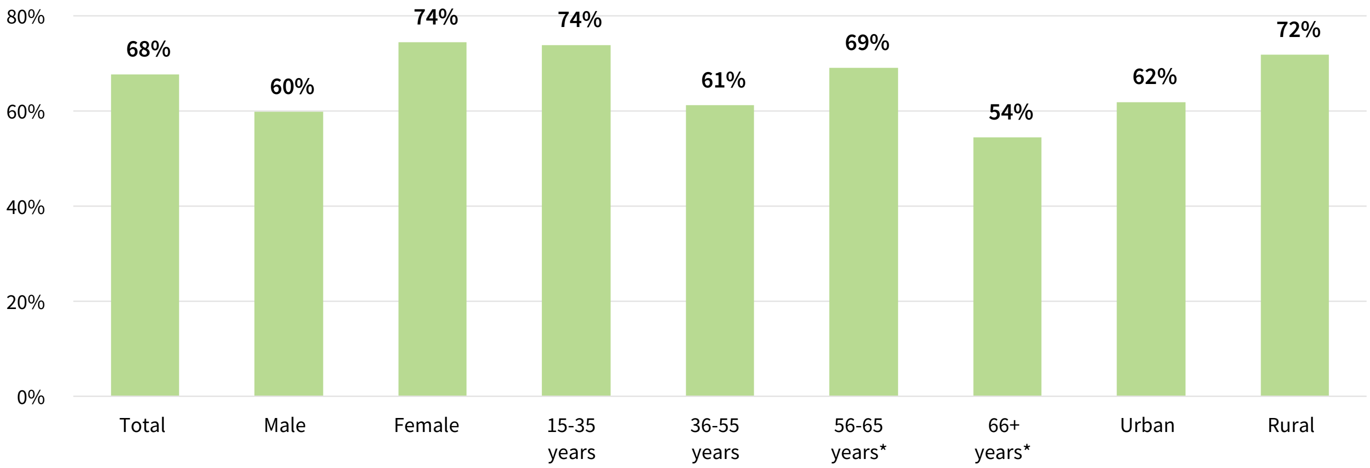


Figure 21: Regularly Use Someone Else's Mobile Phone/SIM by Gender, Age Group & Density (Amongst Non-Mobile Phone Owners)

The primary reasons for regularly using another person's mobile phone are to make calls or send messages and to access the internet, however a small portion are using them for financial purposes including sending or receiving money, making payments, or using mobile money accounts. On average, youths are significantly more likely to use someone else's mobile phone to access the internet and less likely to make calls or send messages. Women are slightly more likely to be sharing someone else's phone to access the internet, make payments, or send and receive money shown in Figure 22.

Among Fijians that do not own a mobile phone, 14% report having ever used another person's mobile phone to make a payment and considerably fewer (3%) are doing so regularly.

Reason for Regularly Using Someone Else's Mobile Phone/SIM

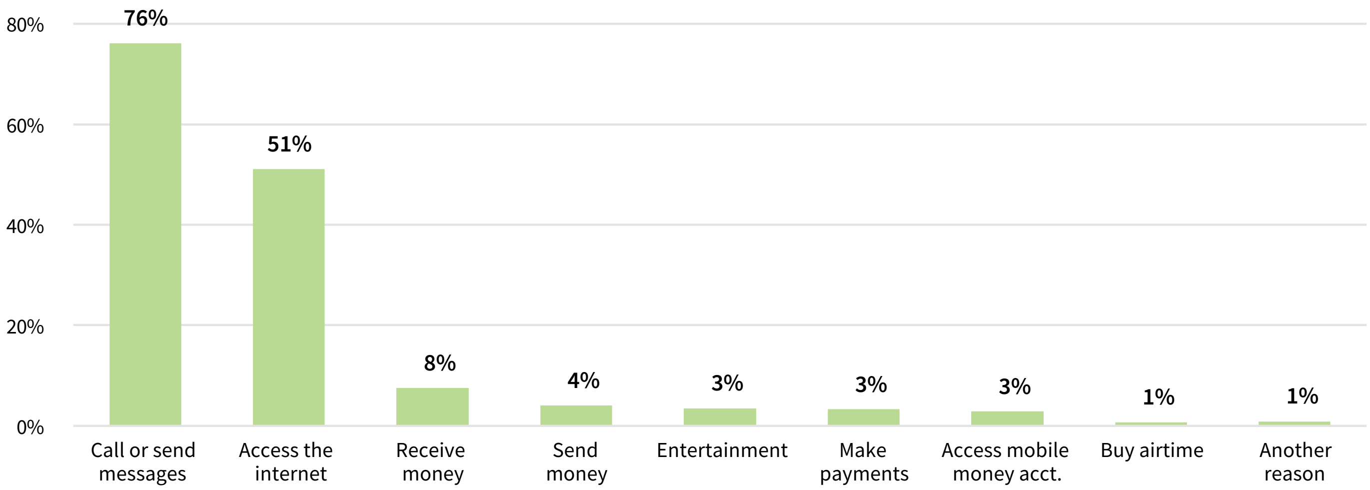


Figure 22: Reason for Regularly Using Someone Else's Mobile Phone/SIM (Amongst Non-Mobile Phone Owners who Regularly Use Someone Else's Mobile Phone)

Mobile Money

- While 92% of Fijians have heard about mobile money services, approximately 67% personally own a mobile money account.
- Among mobile money account holders, 96% have an M-PAiSA account and 13% have a MyCash account.
- 87% of mobile money account holders had used their account to make a payment in the last 12 months. Common mobile money account uses among that group were making payments, receiving money, and sending money.
- Almost one-third of mobile money users that use their account for payments had experienced a problem sending or receiving mobile money, with the most prominent being network outages, followed by sending money to the incorrect phone number.
- Barriers to mobile money account use include not owning a mobile phone (29%), not knowing how to use mobile money services (19%), a perceived lack of need (16%), and preferring to use cash (11%).
- Interest in using mobile money services in the future is high among those that are aware but currently do not have an account, especially among youths and those that are excluded from financial services.

Awareness about mobile money is extremely high in Fiji with 92% indicating that they had heard about mobile money services such as M-PAiSA and MyCash. Awareness of mobile money services is significantly higher among youths and middle-aged Fijians and declines among the older age groups. Fijians with a primary school or lower education are significantly less aware (81%) of mobile money services compared to those with higher education (97% among tertiary-educated Fijians). Significantly fewer people with disability have heard of mobile money.

Fijians that are currently excluded from financial services are significantly less likely to have heard about mobile money. This highlights an important opportunity to nurture financial literacy and inclusion by generating awareness about the mobile money products that are available in Fiji, how to use them effectively, and the financial health benefits they can offer as a result shown in Figure 23.

Aware of Mobile Money

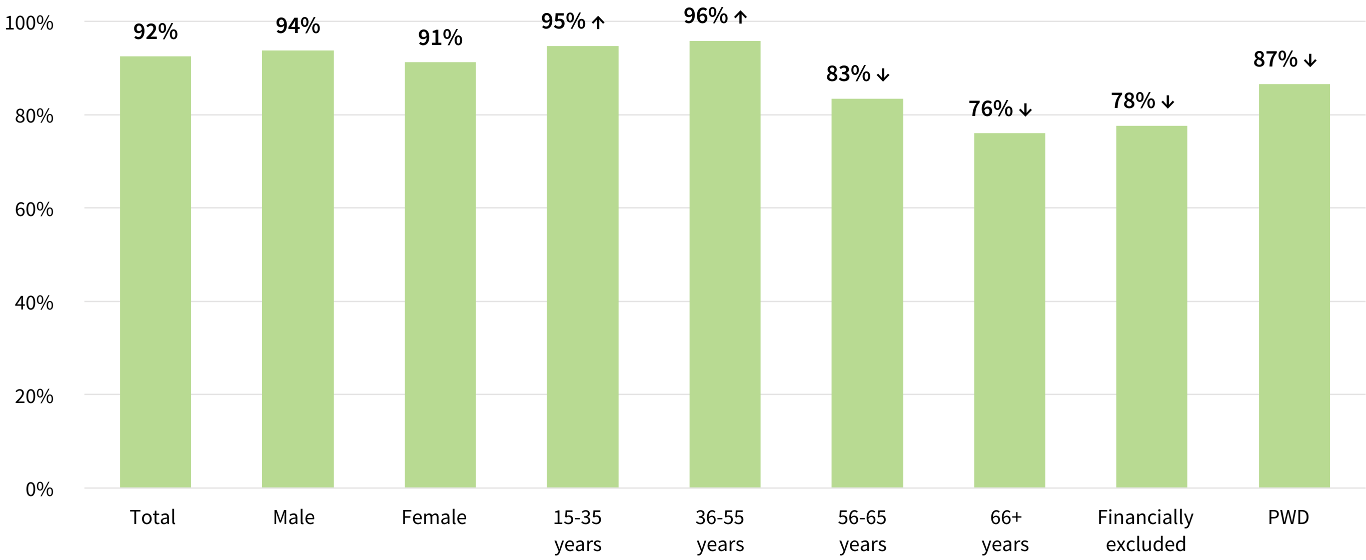


Figure 23: Mobile Money Awareness by Gender, Age Group, Financial Exclusion & PWD

M-PAiSA is the leading mobile money service in Fiji with 96% of mobile money account owners holding a M-PAiSA account, while considerably fewer (13%) have a mobile money account with MyCash. Those living in the East Division are less likely to have a M-PAiSA account and more likely to have a MyCash account than those in other divisions. Youths are also somewhat more likely to have a MyCash account shown in Figure 24.

87% of mobile money account holders report using their account to either make payments or transfer money in the last 12 months, however Fijians aged 66 years or older or living in the East Division are significantly less likely to have done so. There is little difference by gender (89% men, 85% women).

Mobile Money Account Type

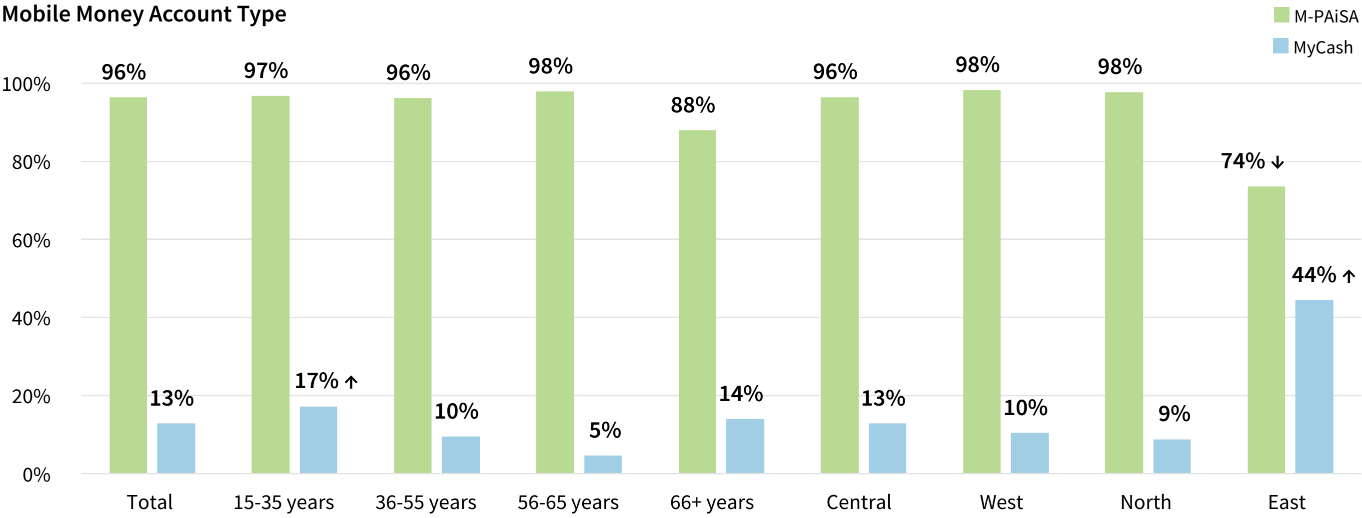


Figure 24: Mobile Money Account Type by Age Group & Division (Amongst Mobile Money Account Holders)

Approximately two-thirds of mobile money account holders use these services to facilitate payments (66%) and receive money (65%), while slightly fewer use them to send money (56%), and one-quarter to top up their mobile phone balance (25%). Using mobile money accounts to make payments is significantly higher among those in Central Division. Individuals living in rural areas are more likely to use their mobile money account to receive money compared to those living in urban areas. There is little difference by gender, though women are somewhat more likely to use their mobile money account to buy airtime (29%) than men (20%) shown in Figure 25.

Around one-third (30%) of Fijians that have ever sent or received money using their mobile money account indicated that they had encountered a problem with these processes. The most common issues were network outages (64%) and sending money to the wrong phone number (18%), however a variety of smaller issues were raised involving mobile money agents, delays, account security, and fees.

Mobile Money Account Usage

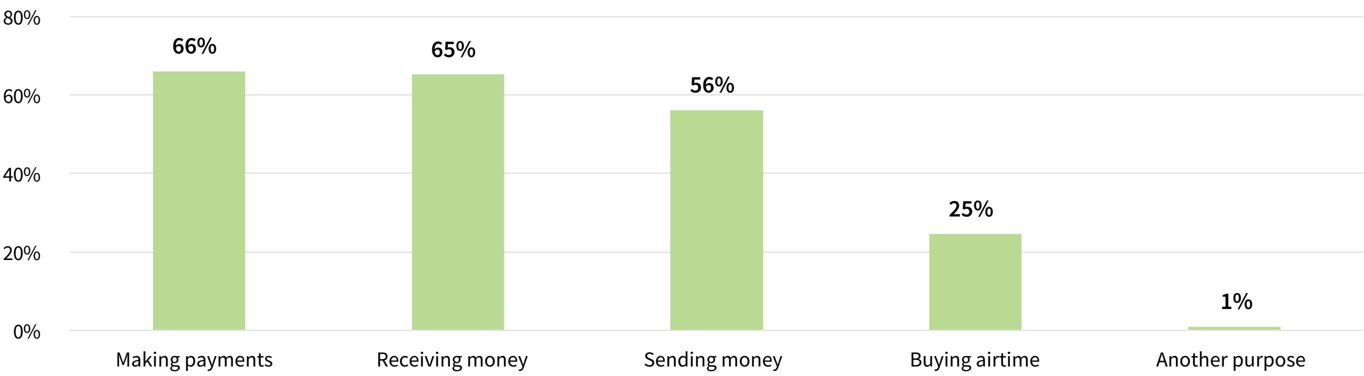


Figure 25: Mobile Money Account Usage (Amongst Mobile Money Account Holders who Have Made Payments, Sent, or Received Money in the Last 12 Months)

Opportunities to enhance the mobile money user experience may include better communication of planned network outages, improving platform stability to minimise unplanned service interruptions, and campaign development to educate customers about agent services, fees, and account security shown in Figure 26.

Problems Encountered Sending or Receiving Mobile Money

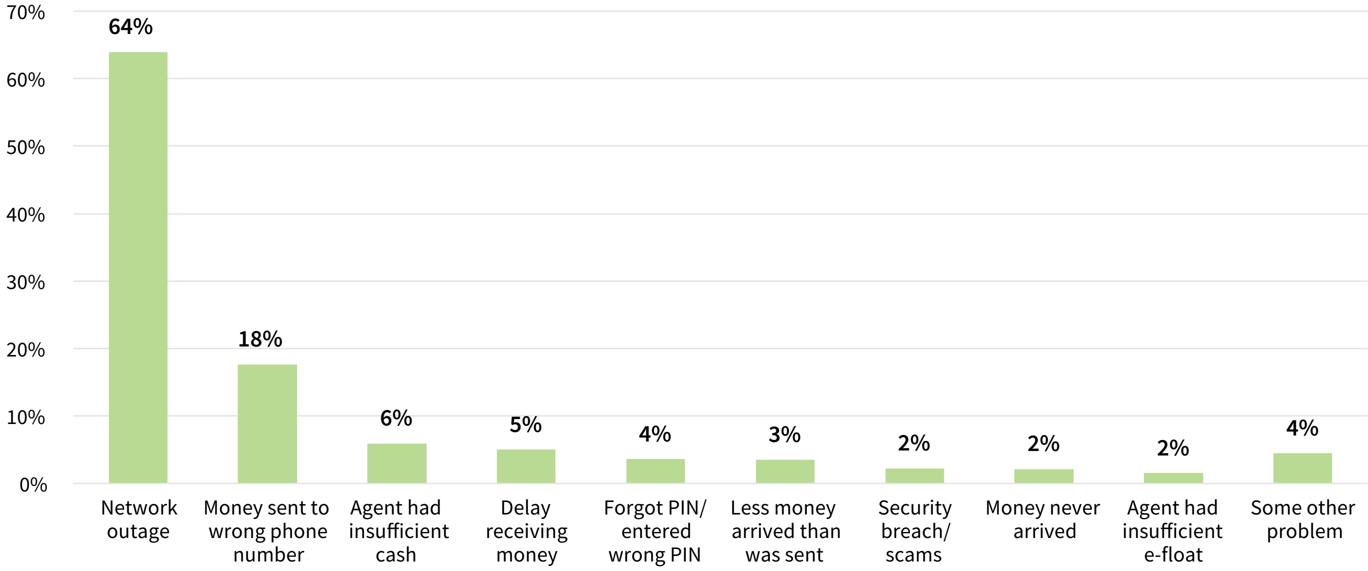


Figure 26: Problems Encountered Sending or Receiving Mobile Money (Amongst Those who Have Ever had a Problem Sending or Receiving Mobile Money)

For those who do not currently have a mobile money account, the prominent barriers are not owning a mobile phone (29%), not knowing how to use mobile money services (19%), a perceived lack of need for mobile money services (16%), and preferring to use cash (11%) shown in Figure 27.

Primary Barriers to Mobile Money Services

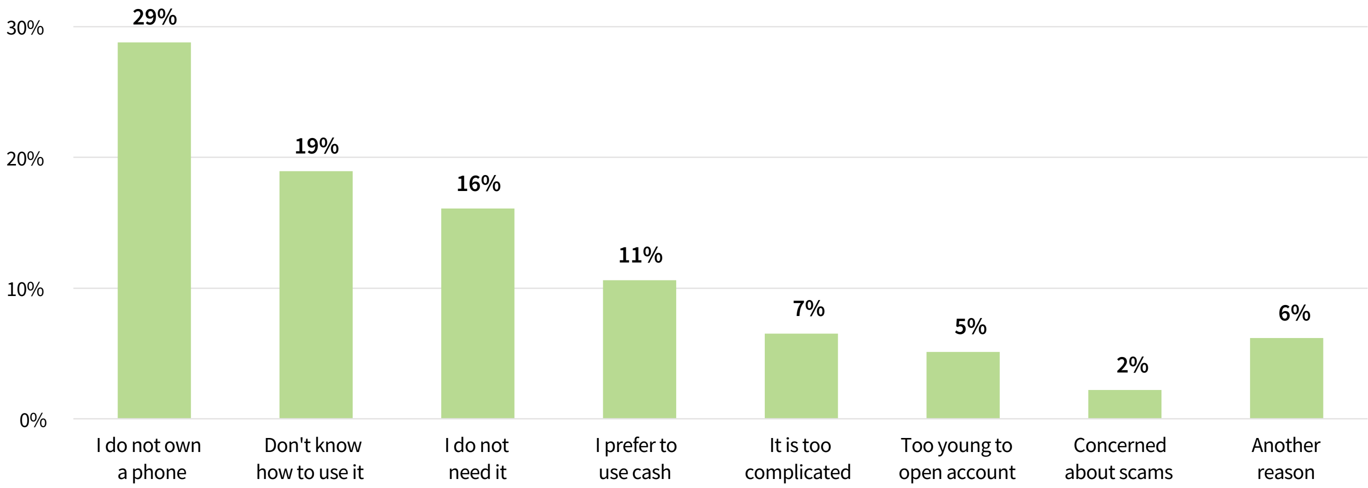


Figure 27: Primary Barriers to Mobile Money Services (Amongst Those who do not Own a Mobile Money Account but are Aware of Mobile Money Services)

Not owning a mobile phone is a barrier to mobile money services for significantly more Fijians living in rural locations (39%), whereas not knowing how to use them is a larger obstacle among those aged 66 years or older (47%). Approximately 10% of Fijian youths surveyed expressed that they are too young to open an account.

Roughly three-in-five (61%) of Fijians who are aware of but do not currently have a mobile money account indicate that they would be interested in using mobile money in the future. Interest is significantly higher among youths (75%) and those excluded from financial services (66%), but lower among those aged 56 years or older (22%) and people with disability (34%) shown in Figure 28.

Interest in Using Mobile Money in the Future

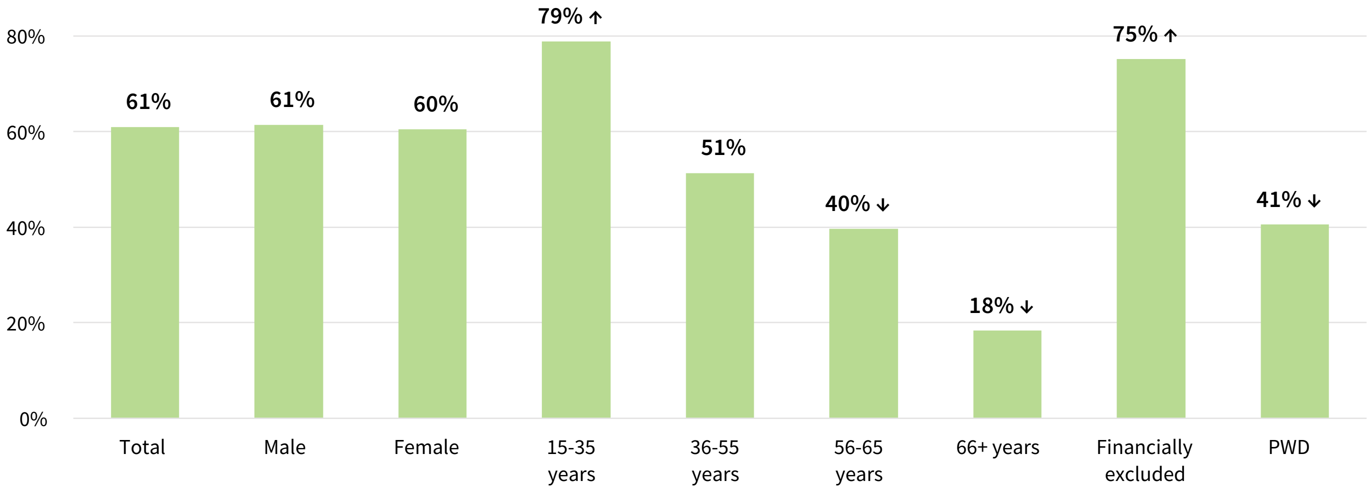


Figure 28: Interest in Using Mobile Money in the Future by Gender, Age Group, Financial Exclusion & PWD (Amongst Those who do not Own a Mobile Money Account but are Aware of Mobile Money Services)

Sources of Income

- 81% of Fijian households received income from employment in the last 12 months whether it be through formal employment, self-employment, or casual labour.
- Considerable proportions had also received money from other sources in the last 12 months through remittance or gifts (48%) and pension or government benefits (39%).
- Women are significantly less likely to have received income from employment and are more likely to have received money from remittance in the last 12 months than men.
- 63% of Fijian households earned FJD $15,000 or less within the past year; people with disability and those that are excluded from formal financial services tend to have lower household incomes.

81% of Fijian households had received income from either formal employment, self-employment, or casual labour or odd jobs in the last 12 months. Formal employment was the most prevalent source of household income, with 60% of Fijian households receiving this income. Other common sources of household income include remittances, old-age pension or government benefits, self-employment, and casual labour or odd jobs. Just 2% of households are earning income from capital market investments shown in Figure 29.

Household Income Sources in the Last 12 Months

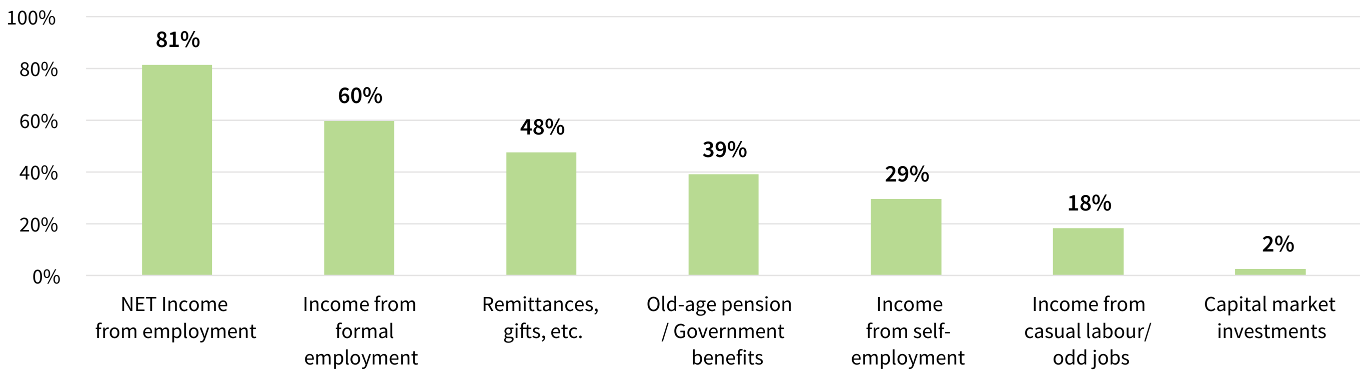


Figure 29: Household Income Sources in the Last 12 Months

There is no difference in total income from employment between male headed and female headed households, though female headed households are significantly more likely to receive income from remittances or old-age pension and government benefits than their male counterparts shown in Figure 30.

29% of Fijian households are receiving income from self-employment; 41% of these households are earning income from farming-related work, and those in the Northern division (67%) and rural areas (66%) are significantly more likely to be earning self-employment income from farming.

Household Income Sources by Head of Household Gender in the Last 12 Months

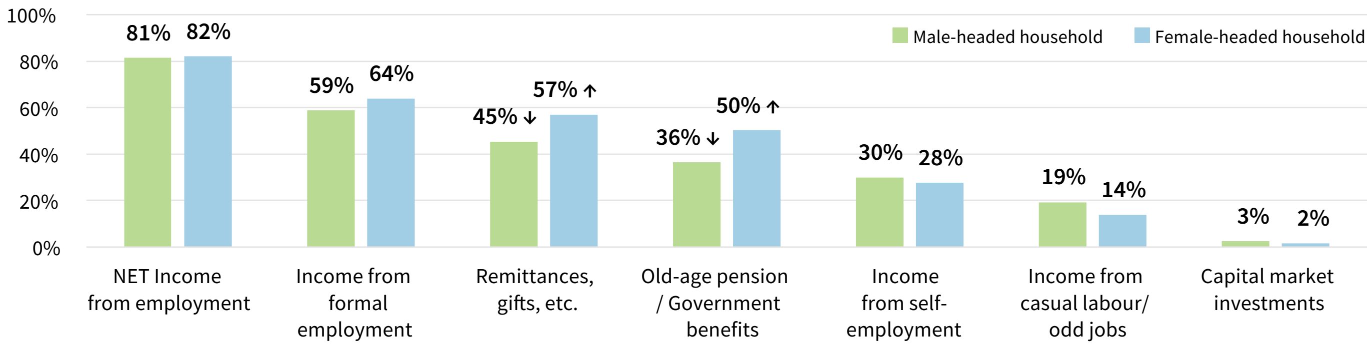


Figure 30: Household Income Sources by Head of Household Gender in the Last 12 Months

On a personal level, men are significantly more likely to be receiving income from all employment sources (formal employment, self-employment, and casual labour/odd jobs).

Women are significantly more likely to be personally receiving income from remittances shown in Figure 31.

Personal Income Sources in the Last 12 Months

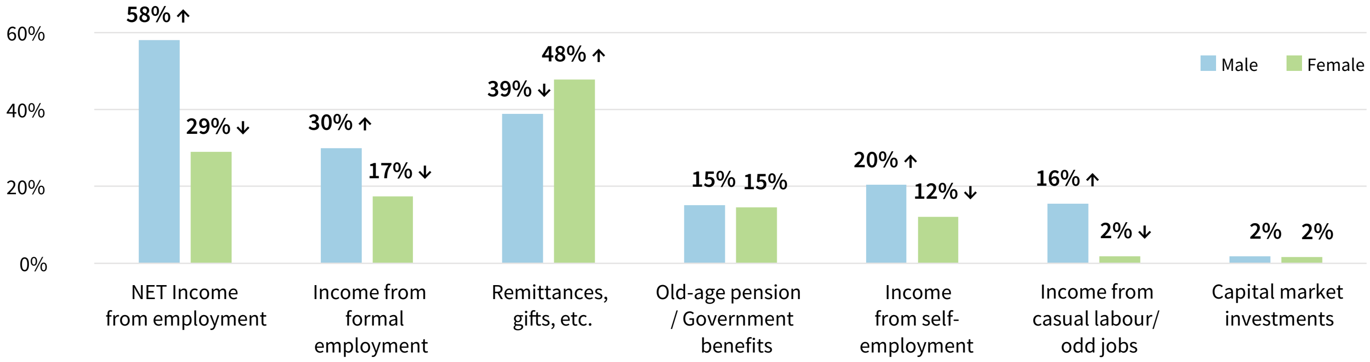


Figure 31: Personal Income Sources in the Last 12 Months by Gender

The majority of Fijian households (63%) earned less than FJD $15,000 in the past year, while one-quarter (25%) earned more, and 10% did not know their household income. Household incomes were significantly lower in the Eastern and Northern Divisions where 83% and 54% of households, respectively, had earned less than FJD $5,000. Household incomes were more moderate in the Western Division with significantly fewer in the lowest income bracket and significantly more earning between FJD $5,001-15,000. There were significantly more households in the Central Division that had earned more than FJD $30,000 in the past year shown in Figure 32.

Higher-educated Fijians and those living in urban areas tended to have higher household incomes than their counterparts. Those excluded from formal financial services and people with disability tended to have lower household incomes.

Total Annual Household Income

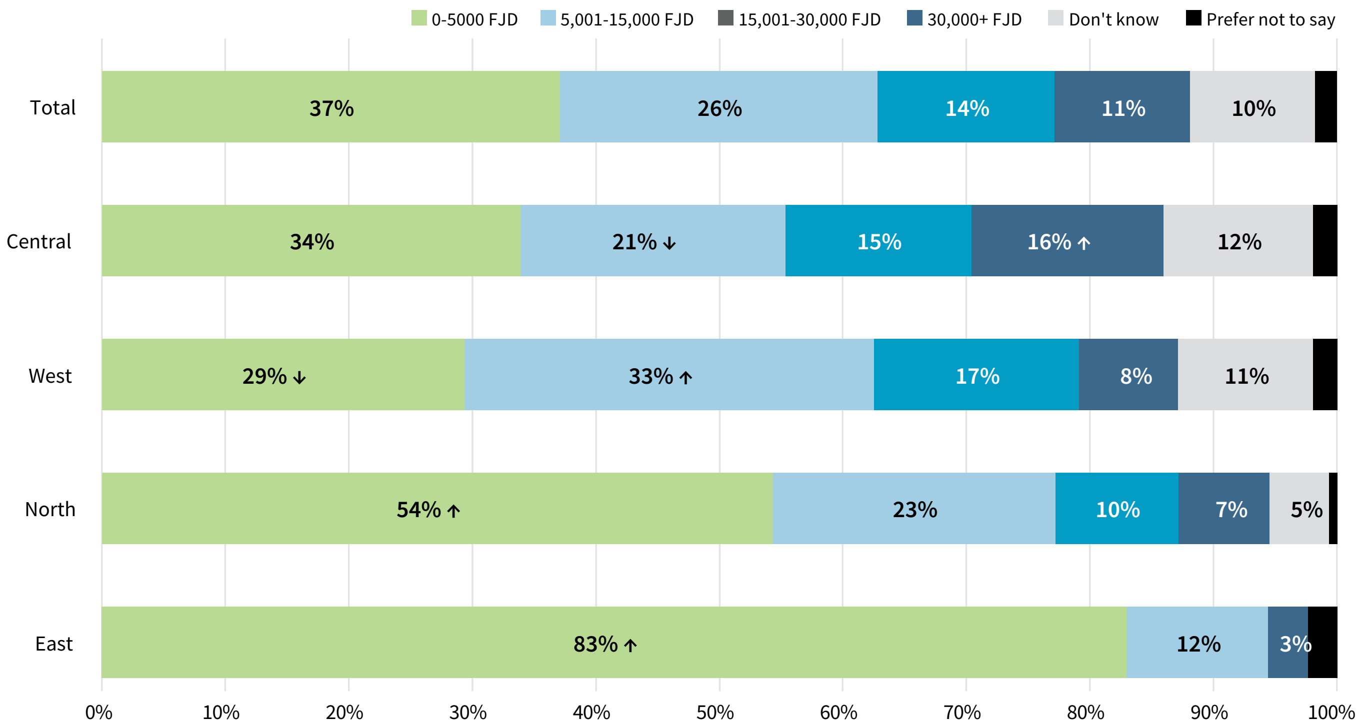


Figure 32: Total Annual Household Income by Division

MSMEs

- Approximately 1-in-10 Fijian households own an MSME business, the majority of which are women-owned.
- Most MSMEs primarily operate out of personal homes, deal mainly in cash, and employ an average of 2.1 staff. The most common MSME industries are food sales and agriculture.
- 70% of MSMEs generate FJD $500 or less each week, however those operating in urban locations tend to earn more than those in rural areas.
- One-quarter of MSMEs had taken a loan or grant, most of which were taken with the Fiji Development Bank or a microfinance organisation and are used to buy equipment or stock.
- 29% of MSMEs expressed they find it difficult to access finance for the business with having inadequate documentation being the most common challenge. More women find it difficult to access finance for their business compared to men.

Just 9% of households have an MSME business owner; 55% of which are female, and 44% male. Most MSMEs are primarily operating daily from home, receiving cash payments from their customers, and employing an average of 2.1 staff shown in Figure 33.

The majority of MSMEs are registered (75%) by attaining a Business Name Registration Certificate; female-owned MSMEs (77%) are somewhat more likely to be registered compared to male-owned (70%). The most prevalent MSME sectors are food sales (48%) and agriculture (24%). For most MSME founders, the primary driver for starting their business was to support their family (82%), and as an additional source of income (38%).

Household MSME Ownership

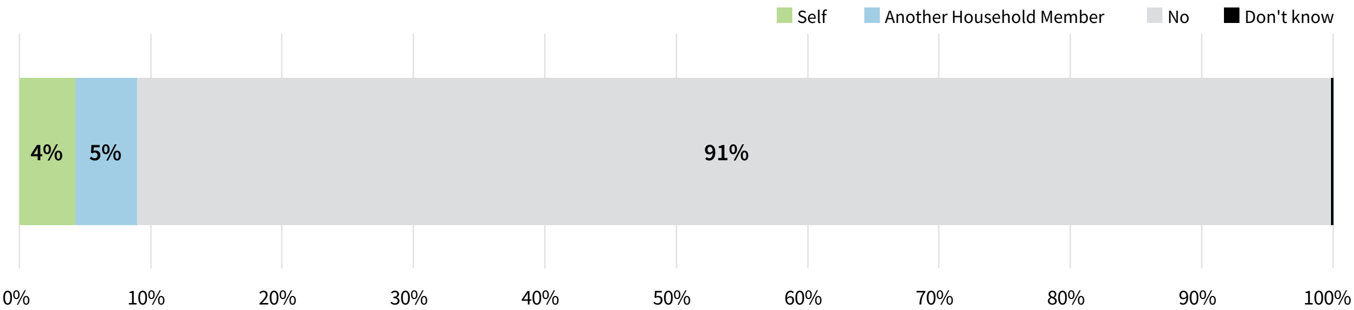


Figure 33: Household MSME Ownership

MSMEs owned by women or operating in rural areas are generally earning less per week than those that are male-owned or located in urban areas, with 89% of female-owned and 92% of rural MSMEs earning 500FJD or less a week compared to 50% of urban and 44% of male-owned MSMEs shown in Table 8.

Table 8: Weekly MSME Revenue by Gender and Density (Amongst Those Involved in Household MSME)

		Gender of the Owner		Density	
Column %	Total	Male	Female	Urban	Rural
0 – 500 FJD	70	44 ↓	89 ↑	50 ↓	92 ↑
501 – 1,000 FJD	17	33 ↑	5 ↓	25	8
1,001 – 1,500 FJD	5	10	0	8	0
1,501 – 2,000 FJD	3	7	0	6	0
More than 2,000 FJD	1	2	0	2	0

The majority of MSMEs are usually operating from home (75%); fewer are operating in town/the city (19%) or somewhere else in the local neighbourhood (5%). Male-owned MSMEs are somewhat more likely to be operating in town/the city (25%) than female-owned businesses (14%), while more female-owned businesses operate from home (79% female-owned, 70% male-owned). On average, an MSME will generate 2.1 jobs, however 55% of MSMEs only have 1 employee working in the business.

Just 25% of MSMEs have taken a loan or grant to support the business (30% female-owned, 17% male-owned), with most loans received from the Fiji Development Bank (33%) or a microfinance organisation (29%). Government grants (22%) and loans from a commercial bank (16%) are used somewhat less. Loans were primarily used to pay for equipment needed for the business (47%) or to buy stock for the business (40%).

Most MSMEs report having no difficulty accessing finance for the business, though whether they had tried to access any finance was not measured. 29% of MSMEs have had difficulty accessing finance (21% a little difficulty, 8% a lot of difficulty); with a higher proportion of female-owned MSMEs and those in urban areas reported experiencing difficulty accessing finance compared to male-owned and rural MSMEs shown in Figure 34.

Generally, difficulties experienced surrounded insufficient financial records or documentation (36% of those who had experienced difficulties), complex or time-consuming application processes (29%), lack of collateral/security required by lenders (20%), and low credit score or poor financial history (20%).

30% of MSMEs report using the internet to market or sell their products or services, and male-owned and urban MSMEs report somewhat higher use of the internet compared to their counterparts (34% male-owned, 26% female-owned; 40% urban, 18% rural). The proportion of business activity conducted online is varied, with 7% of MSMEs considering the business fully digital, and a further 31% using the internet to conduct business extensively. Just over half of MSME businesses accept online payments, and the vast majority of these are through M-PAiSA (91%).

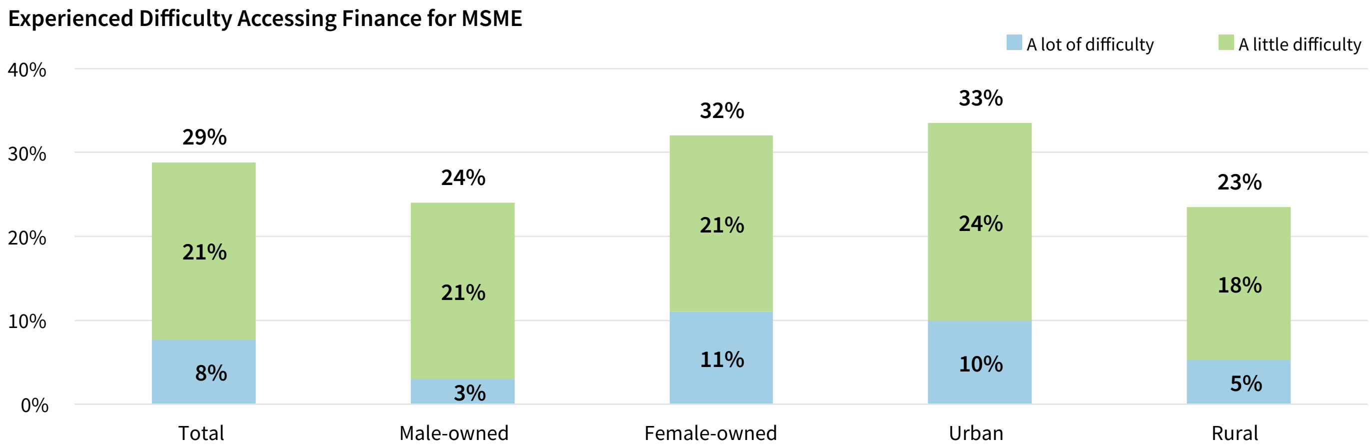


Figure 34: Experienced Difficulty Accessing Finance for MSME by Gender & Density (Amongst Those Involved in Household MSME)

Saving

- 55% of Fijians indicated that they had not saved or put money aside in the last 12 months, largely because they spend money as soon as they get it and have nothing left over to save.
- The other 45% had saved or put money aside in the last 12 months, and most of those individuals were saving money monthly or more often.
- The most important driver for saving money is to be prepared in case of an emergency, followed by having money available to cover everyday expenses. Saving to pay for children's education is a significantly higher driver among women than men.
- Commercial banks are the prominent location that Fijians save money as they have confidence that their money will remain safe there. Saving at home is also common as it is convenient and quick to access funds when needed. Voluntary FNPF contributions and mobile wallets are other methods widely used to house savings.

Fewer than half of Fijians (45%) report having saved or put money aside in the last 12 months. The proportion of Fijians that are saving rises with education level; university graduates and those with some university education are significantly more likely to have saved money in the last 12 months. Just one-third of Fijians with a primary school or lower education report having saved money in the last 12 months. Similarly, households earning over 30,000 FJD annually are significantly more likely to report having saved. There is little difference between gender, with 44% of men and 46% of women having saved in the last 12 months shown in Figure 35.

"Money comes money goes for family expenses"
(Male, Central Division)

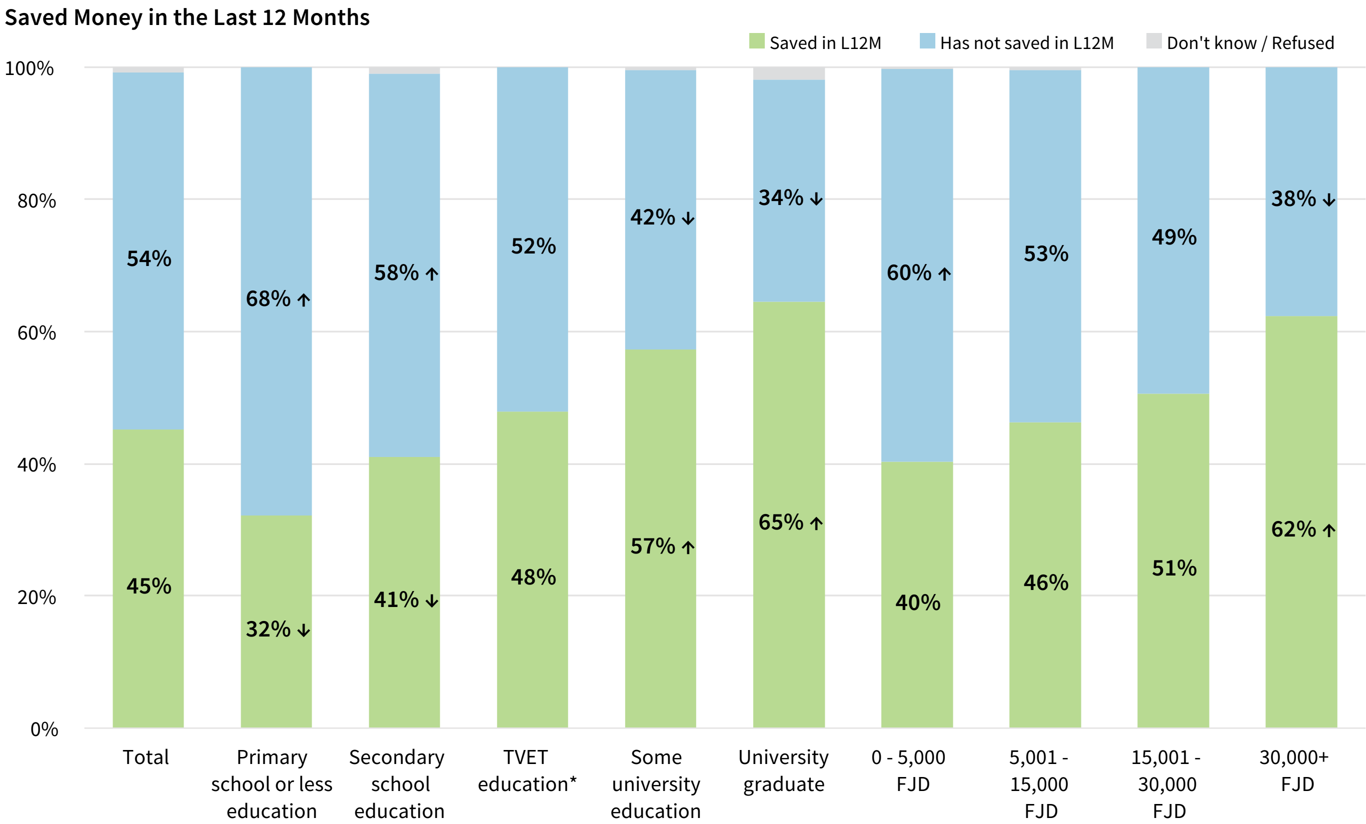


Figure 35: Saved Money in the Last 12 Months by Education & Household Income

"[The] money received from old-age pension isn't enough and I don't have any other sources of income" (Male, Western Division)

The majority of Fijians who are saving money are doing so at least once a month (37% once a month, 16% more than once a month). 39% are saving less than once a month.

The primary driver for saving is to be prepared in case of emergency, with 29% of savers indicating that is the most important reason that they are saving. Paying for children's education is the next most important driver for saving among women, who are more than twice as likely to report this as their top reason for saving than men. Contrarily, men are just as likely to state their main driver for saving is to invest in a personal or household business as paying for children's education (both 12%) shown in Figure 36.

Most Important Drivers for Saving (Top 5)

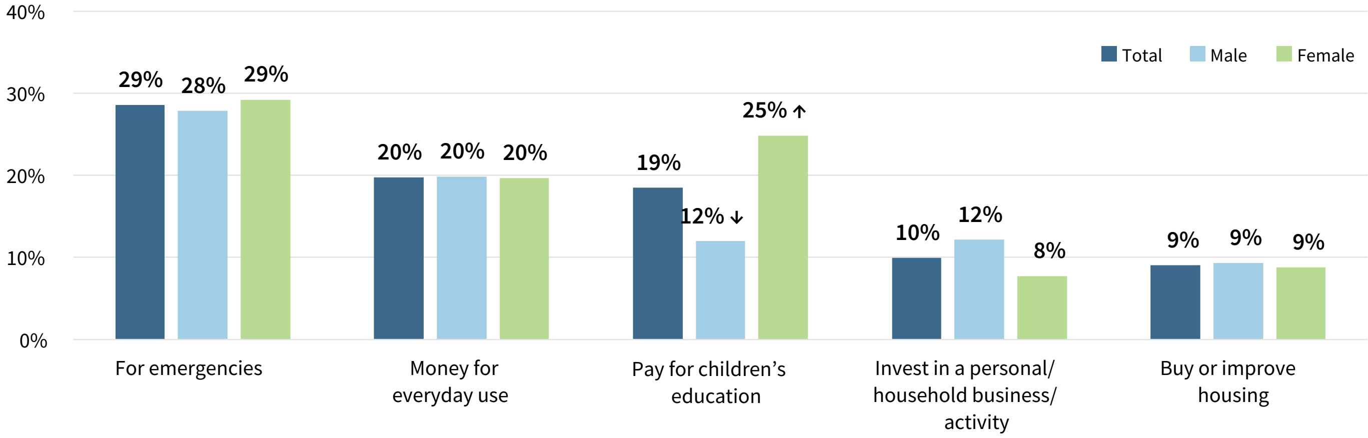


Figure 36: Most Important Drivers for Saving (Top 5) by Gender (Amongst Those who Have Saved Money in the Last 12 Months)

Looking more broadly at the reasons that Fijians are saving, there is consistency across demographic subgroups in preparation for emergencies and to have money available when needed are common considerations. There is little mention of saving for old age, to purchase land or equipment, for funerals, or to pay off debt shown in Table 9.

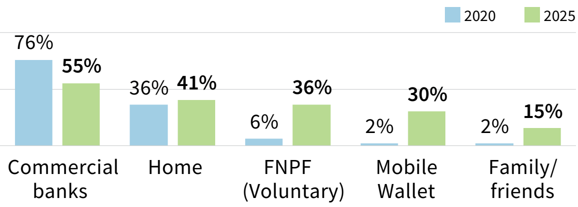
Table 9: All Reasons for Saving Money in the Last 12 Months by Gender (Amongst Those who Have Saved Money in the Last 12 Months)

		Gender	
Column %	Total	Male	Female
To be prepared in case of an emergency	42	40	43
To have money available for everyday use	37	37	36
To pay for children's education	24	17 ↓	30 ↑
To invest in a personal/household business or activity	14	18	11
To buy or improve housing	13	16	10
For holidays/ceremonies etc	11	11	12
To put aside for old age	6	6	6
To purchase land	4	5	2
To purchase equipment	3	2	3
For funerals	3	3	2
To pay off debt	2	3	1
Other	1	1	-

Commercial banks are the most common location that Fijians have money saved (55% of those that had saved or put aside any money in the last 12 months), however saving at home, making voluntary contributions to FNPF, and using mobile wallets is also common. Fijians in the Central Division and in urban areas are significantly more likely to have money saved in FNPF (45%) and long-term investments (15%). Half of those in rural areas that had saved in the last 12 months report currently having money saved at home, compared to just 35% of those in urban areas.

"[I have] plenty of family commitments which include village and religious obligations" (Female, Western Division)

Men who had saved money in the last 12 months were somewhat more likely to currently have money saved in commercial banks and to have made a voluntary FNPF contribution; a higher proportion of women currently have savings in a mobile wallet. There is little difference by gender in savings at home or with family or friends shown in Figure 37.



Trend

Amongst Fijians who have saved in the last 12 months, saving in commercial banks has decreased since 2020, whereas higher proportions are now saving at home, through voluntary FNPF contributions, mobile wallets, or with family and friends.

The primary driver for saving in commercial banks is safety (72%), while the top reason for those saving at home is that it is the quickest to access (63%). Most saving in mobile wallets also consider it the quickest to access (62%).

More than half of Fijians report not saving any money in the last 12 months, and 85% of these indicate being unable to save because they spend money as soon as they get it. This sentiment is applicable across all demographic subgroups that are not saving, with Fijians in the Western Division even more likely to list this as a barrier (92%). 7% report being unable to save as they have no source of income, which doubles in the Northern Division (14%).

Current Savings Locations

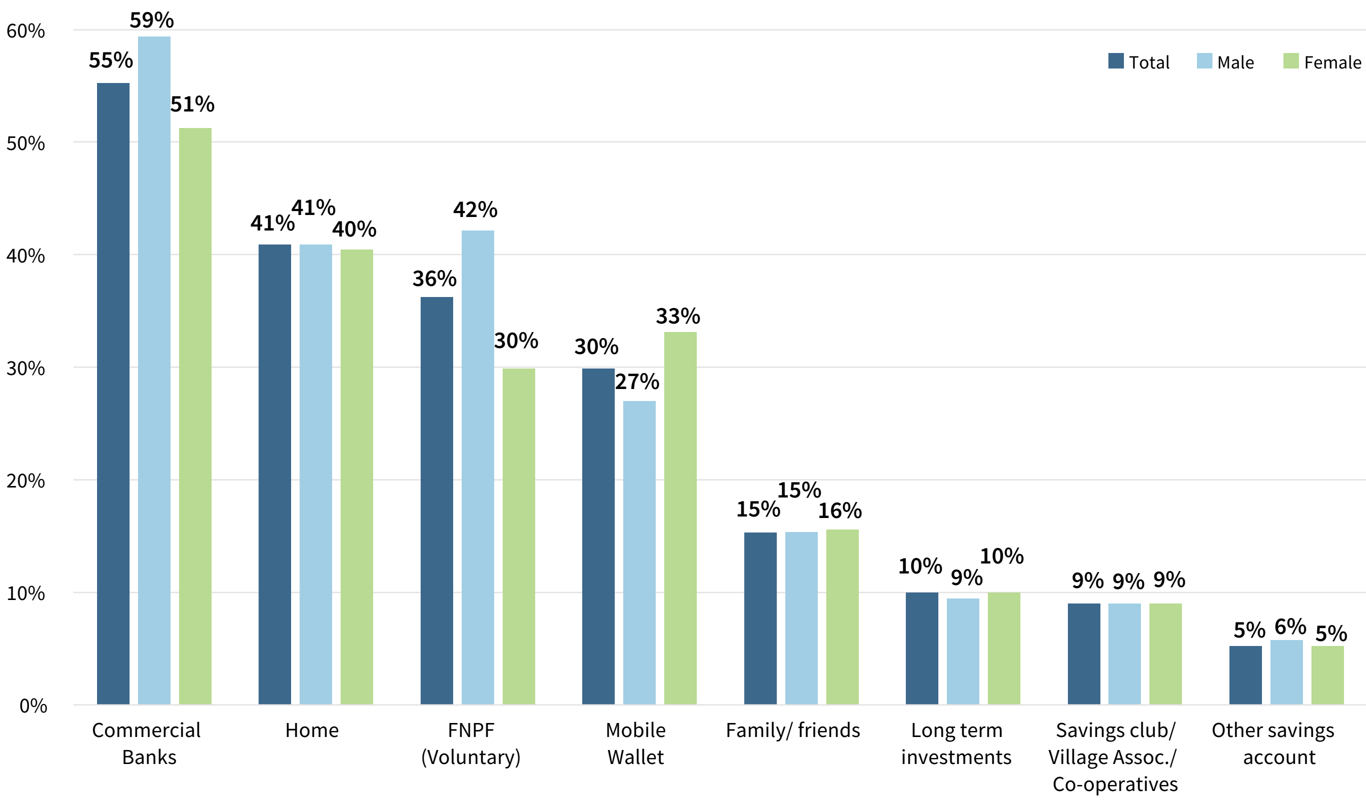


Figure 37: Current Savings Locations by Gender (Amongst Those who Have Saved Money in the Last 12 Months)

Financial Health & Wellbeing

- 33% of Fijian households have insufficient income to meet their expenditure entirely, and a further 46% indicate that their income is only adequate to cover regular expenses.
- 39% of Fijians indicate that they are always satisfied with their financial situation.
- 55% would describe themselves as "setting long-term financial goals and striving to achieve them".
- 24% are on-track to reach their financial goals, and a further 52% are attaining at least some of their financial goals.
- The majority indicate that they could only cover their living expenses for up to one month if they lost their main source of income.
- Most would borrow from family or friends (47%) or use their personal savings (44%) if faced with an unexpected financial emergency.
- Less than half of Fijians ask for advice on money matters, and those that do commonly turn to household members, family, or friends.

Two similar questions were asked about whether income was able to cover expenses. One at the household level, and a second at the personal level; overall, the responses were similar. Just 18% of Fijians indicate their household income is more than their regular expenses. Just under half of Fijians report their household income is only enough to cover expenses (46%), and one third describe their total household income as less than their regular expenses.

There is similarity in household income sufficiency by head of household gender with 18% of both male – and female headed households stating their income was higher than expenses. Female headed households are somewhat more likely to indicate their income is less than their expenses (39% female headed, 32% male headed), whereas more male headed households indicate their income is equivalent to their expenses (47% male headed, 40% female headed).

Fijians in the Western Division are significantly more likely to be unable to cover their expenses, with 49% of households earning less income than is needed for their expenses. The opposite is true for those in Central Division, where only 21% express their household income being less than expenses; just 24% earn more income than their expenses shown in Figure 38.

Household Income Compared to Regular Expenses

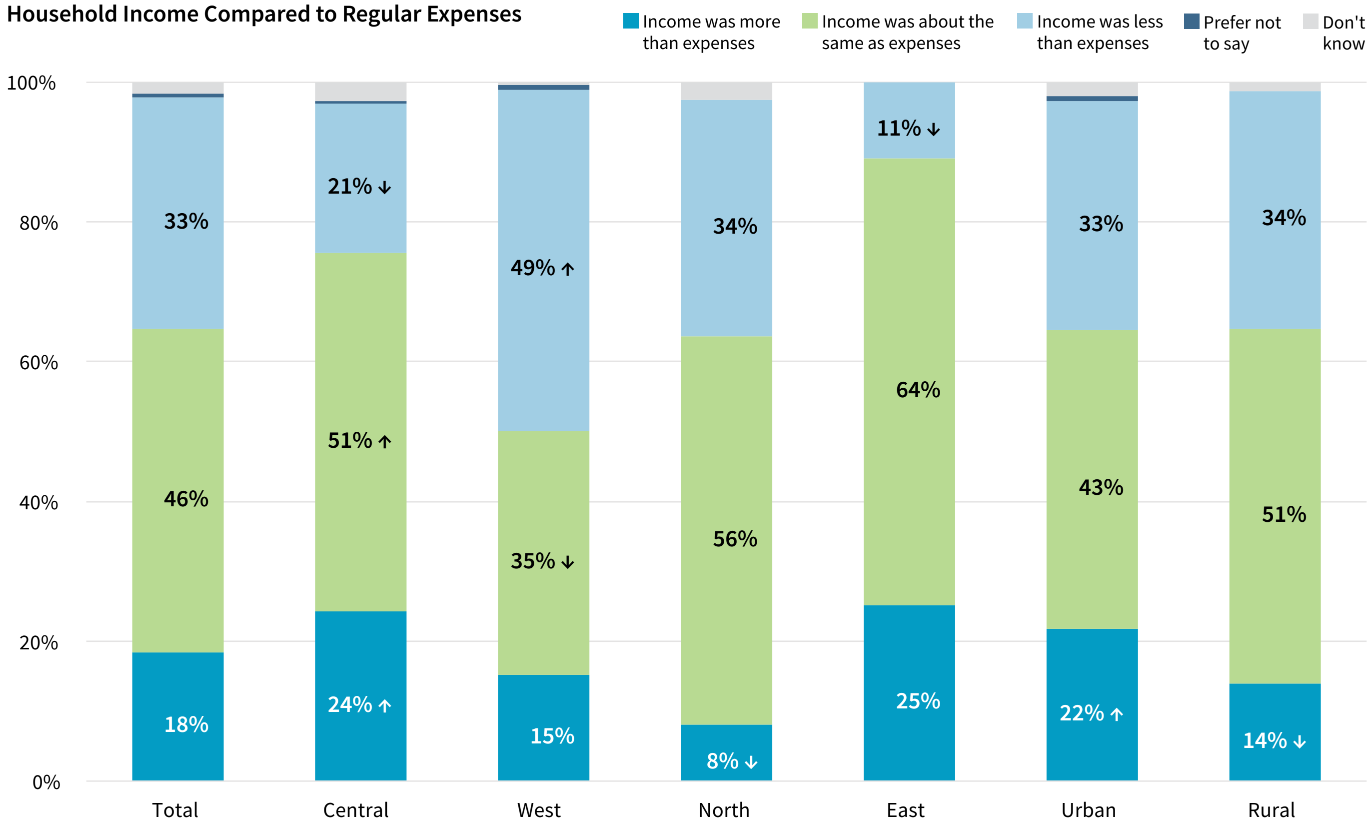


Figure 38: Household Income Compared to Regular Expenses by Division & Density

Just 39% of Fijians are always satisfied with their financial situation, and 11% are rarely or never satisfied. The majority (55%) of Fijian adults describe themselves as setting long term financial goals and striving to achieve them; this decreases with age, with Fijian youth the most likely to agree (59%) and those over 66 years of age the least likely (43%). Lower-educated individuals are significantly more likely to disagree with the statement, with 17% believing the description does not fit them at all.

Approximately one-quarter of Fijians (24%) are on-track to reach their financial goals, and a further 52% are attaining at least some of their goals. One in five Fijians have lost track of their financial goals due to overcommitments, and people with disability are significantly more likely to have lost track of these goals (31%).

Most Fijians claim they could cover their living expenses for up to 1 month if they lost their main source of income – with 28% able to cover expenses for only 1 week or less, and 33% between 1 week and 1 month. Just 10% could cover their expenses for 6 months or more. Fijians that are excluded from financial services are significantly more likely to not know how long they could cover their living expenses for if they lost their main source of income. This may be attributable to a lack of monitoring or budgeting tools which are often linked with formal financial services shown in Figure 39.

Time Able to Cover Living Expenses Without Main Income Source

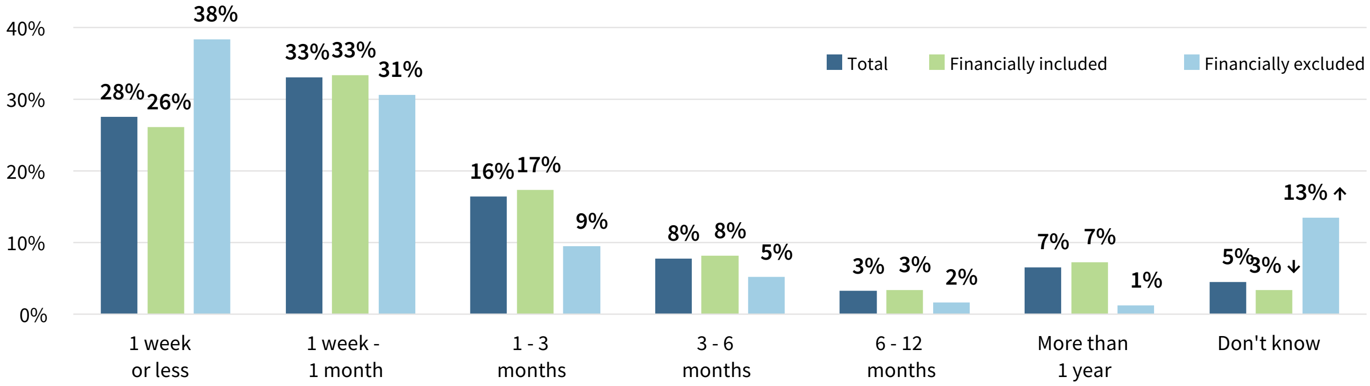


Figure 39: Time Able to Cover Living Expenses Without Main Source of Income by Financial Inclusion

When Fijians are running out of money, the most common resolution to make it last is to cut down on expenses, use savings, and ask from family or friends. Those in rural areas also mention working for additional income (19%) shown in Figure 40.

Budgeting Behaviour if Running Low on Money

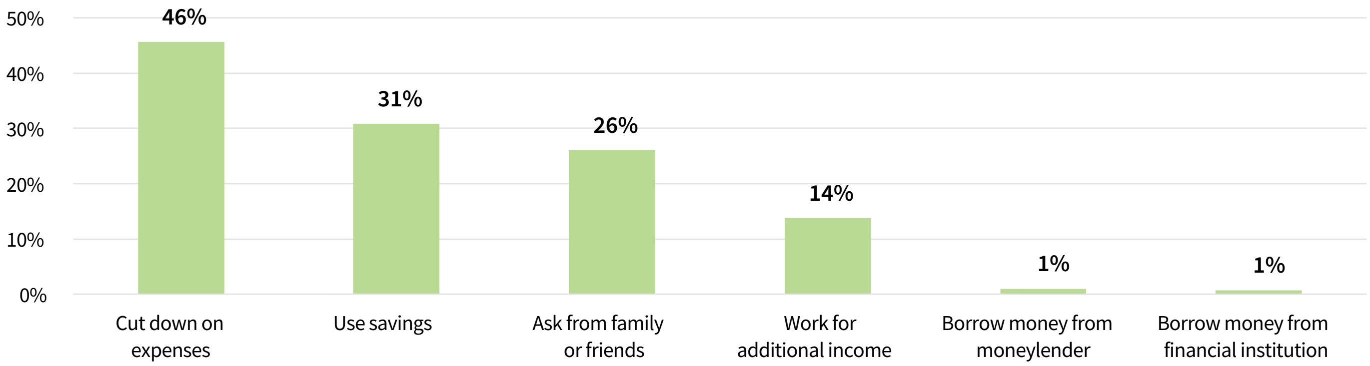


Figure 40: Budgeting Behaviour if Running Low on Money

If faced with an unexpected financial emergency, most indicate they would borrow from family or friends, or use their savings to manage the situation. Fijians 66 years or older (62%), people with disability (60%), and those that are financially excluded (66%) are significantly more likely to manage the situation by asking from family and friends than to use savings. There is little difference by gender in how Fijians expect to manage an unexpected financial emergency shown in Figure 41.

Management of Unexpected Financial Emergency

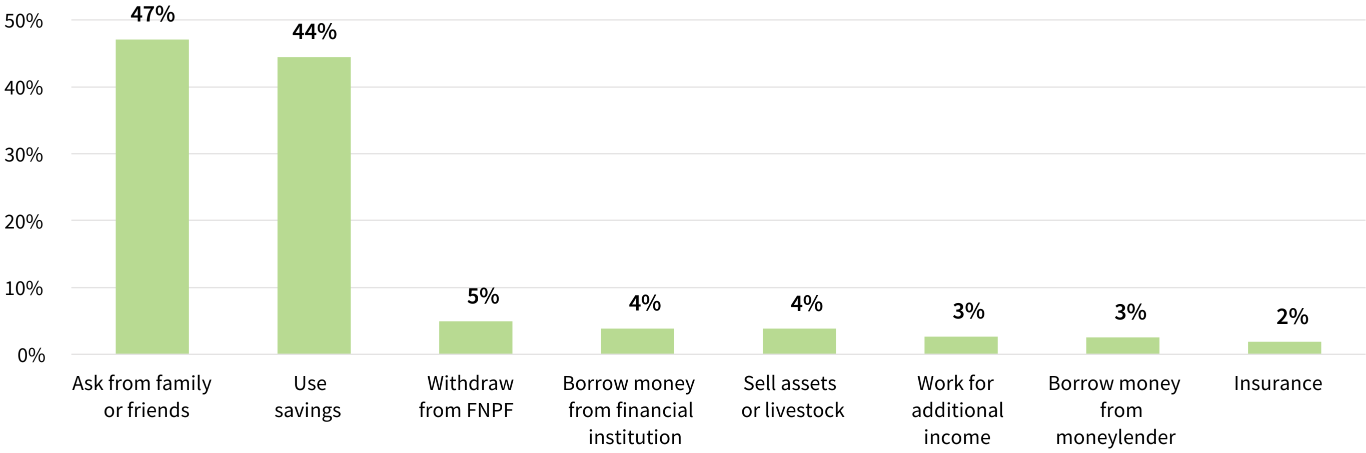


Figure 41: Management of Unexpected Financial Emergency

Just under one-third (31%) of Fijian adults report having experienced a distressful event in the last 12 months, and people with disability are significantly more likely to have experienced this (44%). The majority of those that had experienced a distressful event indicate that they financially coped by asking from family or friends (53%) or using their savings (31%).

47% of Fijians indicate that they sometimes ask other people for financial advice; the vast majority of those who ask others for advice are asking a household member, family, or friend.

Asking for advice decreases with age, with 53% of Fijian youth sometimes asking for financial advice compared to 28% for those aged 66 years or older. There is little difference by gender shown in Figure 42.

The majority of those who do not ask others for financial advice report that they do not want or need advice from others (64%). 15% do not have anyone to ask for advice and 17% do not trust the advice of others.

Ask Others for Financial Advice

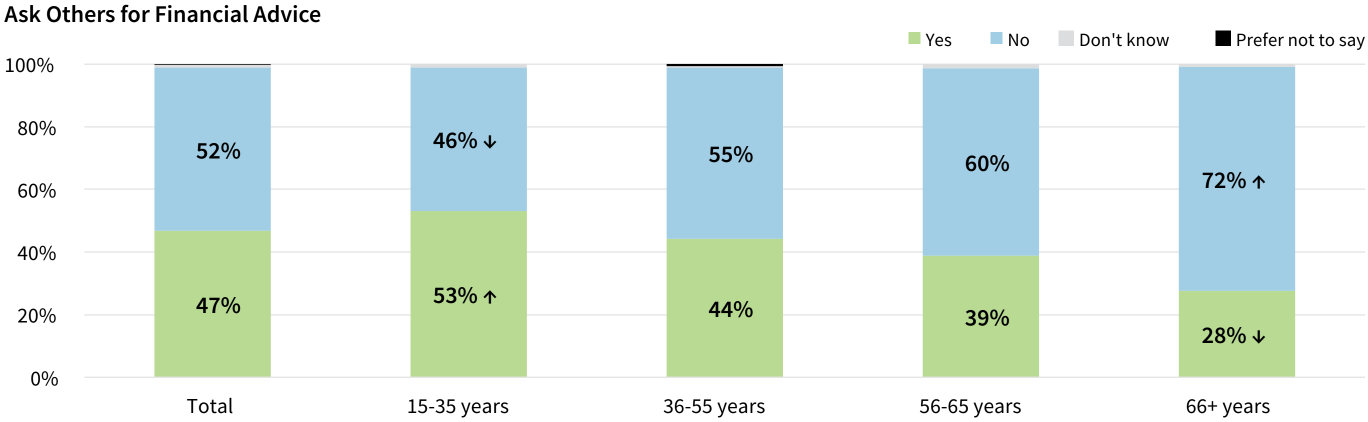


Figure 42: Ask Others for Financial Advice by Age Group

Loans & Credit

- One-quarter had taken a loan or credit in the last 12 months. The most common type being small credit (12%), followed by formal loans (10%), and then informal loans (9%). Men are somewhat more likely to have taken out any kind of loan in the last 12 months than women.
- Commercial bank loans were the most common type of formal loan, while borrowing from family or friends was most common for informal loans, and hire purchase was the most taken small credit in the last 12 months.
- It appears that different loan providers are approached for different purposes – formal loans are typically taken for buying property, vehicles, and business ventures, whereas informal loans and other credits are taken to alleviate general expenditure pressures. Reasons for using one loan provider over another mainly centred around ease and convenience.
- The average value owing on formal loans is significantly higher than for informal loans and other credits. Men with outstanding loans owed significantly greater sums than women across the three loan types.
- Almost one-quarter of those that had taken a loan in the last 12 months indicated that they experienced difficulty making repayments. The prominent obstacles were needing to cover emergency expenses and repayment instalments being too expensive.
- 74% had not taken a loan in the last 12 months. Three-fifths of this group expressed that they had no need for a loan, one-third mentioned they did not want to be indebted to others, and one-quarter believed they would not be able to meet repayments.

One quarter (26%) of Fijians had taken a loan or credit in the last 12 months. The most common type of loans taken were small credit in the form of hire purchase, layby, or store credit. Approximately one-in-ten (10%) had taken a loan with a formal financial institution, and a similar proportion (9%) had taken a loan with an informal credit provider.

Men are slightly more likely than women to have obtained a formal loan, informal loan, and other kind of credit in the last 12 months. Fijians aged 36-55 years are more likely to have obtained loans, especially formal loans, while those aged 66 years or older are less likely to have taken a loan or credit. Interestingly, younger Fijians are slightly more likely to have obtained an informal loan in the last 12 months than older Fijians. Those living in urban locations were significantly more likely to have taken a formal loan than their rural counterpart, however similar proportions of both groups had taken an informal loan and another type of small credit shown in Table 10.

Table 10: Loans or Credit Taken in the Last 12 Months by Gender, Age Group & Density

		Gender		Age Group				Density	
Column %	Total	Male	Female	15-35 years	36-55 years	56-65 years	66+ years	Urban	Rural
NET Any loans	**26**	**29**	**22**	**25**	**31** ↑	**18**	**12** ↓	**27**	**24**
Formal loans	10	11	8	8	14 ↑	7	3	13 ↑	5 ↓
Informal loans	9	10	7	10	8	7	4	8	9
Other credit	12	14	10	13	14	7	5 ↓	12	13

Commercial banks were the most prominent formal loan provider among those measured in the 2025 DSS, servicing approximately 6% of Fijians in the last 12 months. The second most common provider of formal loans in the last 12 months were credit institutions; there are a variety of other organisations offering formal loans including microfinance institutions, credit unions, and finance companies, albeit used to a lesser extent.

Twice as many men report taking a loan from a commercial bank in the last 12 months than women. Women are somewhat more likely than men to have taken credit from a microfinance institution, credit union, or using a credit card shown in Figure 43.

Source of Formal Loans Personally Taken in the Last 12 Months

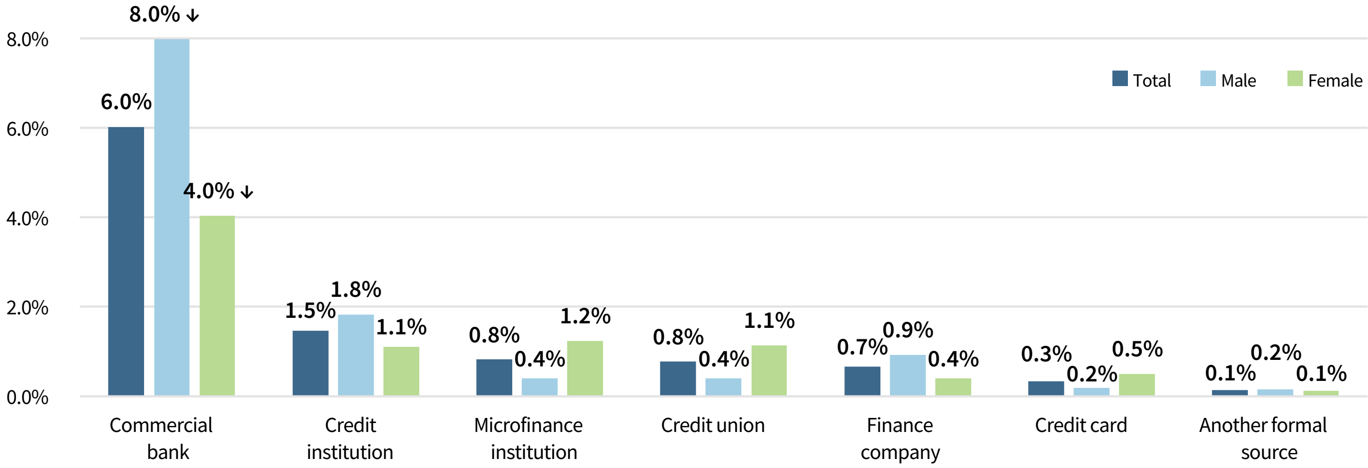


Figure 43: Source of Formal Loans Personally Taken in the Last 12 Months by Gender

Men are significantly more likely than women to have taken a loan from a commercial bank in the last 12 months, and individuals living in urban areas are more likely to have done so than those in rural areas. Participants with higher educational attainment were also more likely to have taken a loan from commercial banks shown in Table 11.

Table 11: Taken a Commercial Bank Loan in the Last 12 Months by Gender, Education & Density

		Gender		Education				Density	
Column %	Total	Male	Female	Primary or less	Secondary	Some university	University graduate	Urban	Rural
Yes	6	8 ↑	4 ↓	2 ↓	4	10	13 ↑	8 ↑	3 ↓
No	93	91	95	98 ↑	95	90	86 ↓	91 ↓	97 ↑
Don’t know	0	0	0	-	1	-	1	1	-
Refused	0	0	0	-	0	-	0	0	-

The most common source of informal loans within the last 12 months was family or friends, loosely trailed by employers, clients, and moneylenders, with savings groups being the least used source. Men are somewhat more likely than women to have taken an informal loan with family or friends shown in Figure 44.

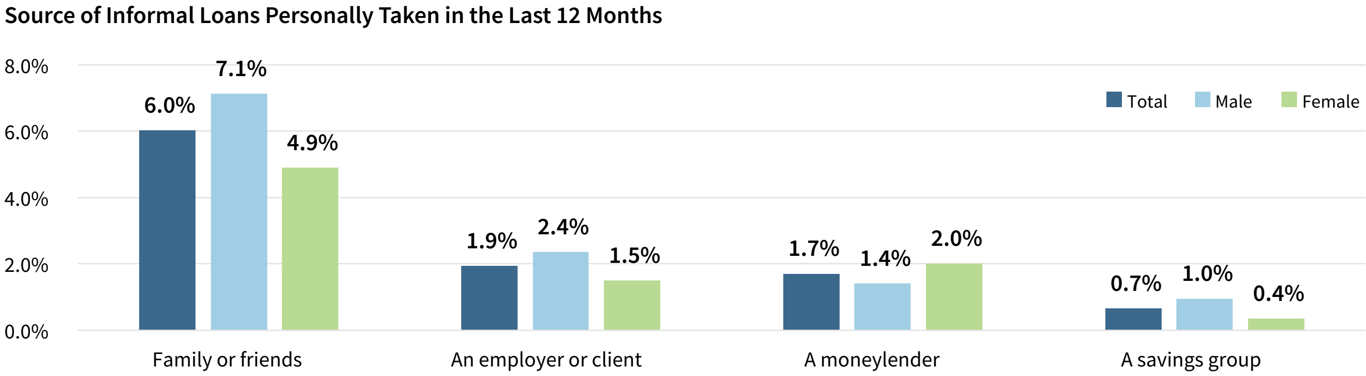


Figure 44: Source of Informal Loans Personally Taken in the Last 12 Months by Gender

Roughly 8% of Fijians had accessed credit in the form of hire purchase, making it the most common form of finance utilised within the last 12 months, surpassing both formal loans from commercial banks and informal loans from family and friends. Store credit was another common form of credit obtained (4%), while layby and pawning are hardly used. Men are somewhat more likely to have accessed credit in the form of hire purchase or store credit than women shown in Figure 45.

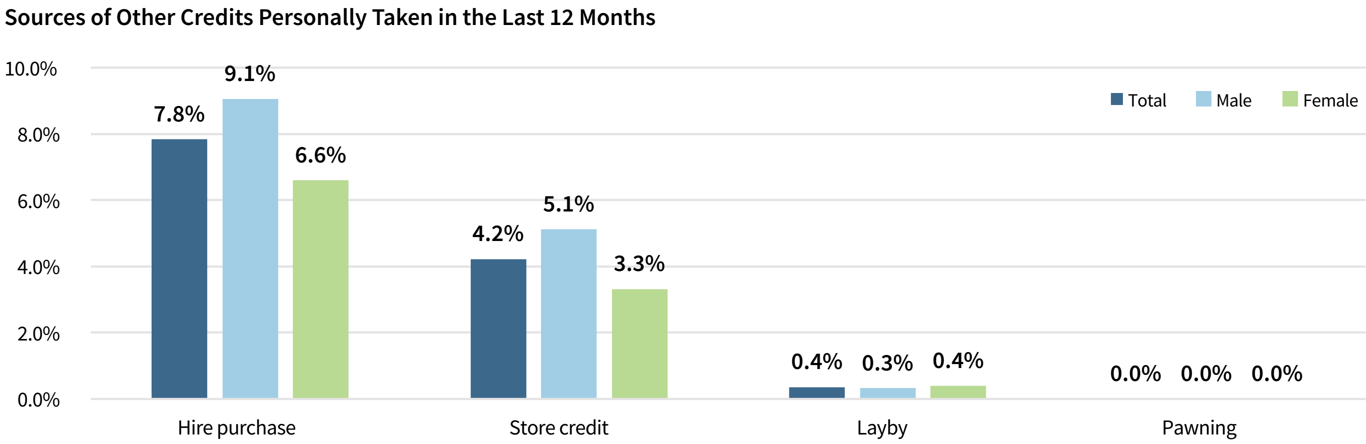


Figure 45: Source of Other Credits Personally Taken in the Last 12 Months

Individuals living in rural areas and in the Eastern Division were significantly more likely to have taken credit for small things at a store, whereas university-educated Fijians were significantly more likely to have utilised hire purchase.

Among those that had taken a loan within the last 12 months, the average value owed was FJD $21,362 for formal loans, FJD $1,467 for informal loans, and FJD $1,816 for other credits. Notably, the mean value owed on formal loans is significantly greater than that of informal loans and other credits. On average, men with outstanding loans owe considerably greater sums of money than women shown in Figure 46.

Average Value Owing on Loan Types (FJD)

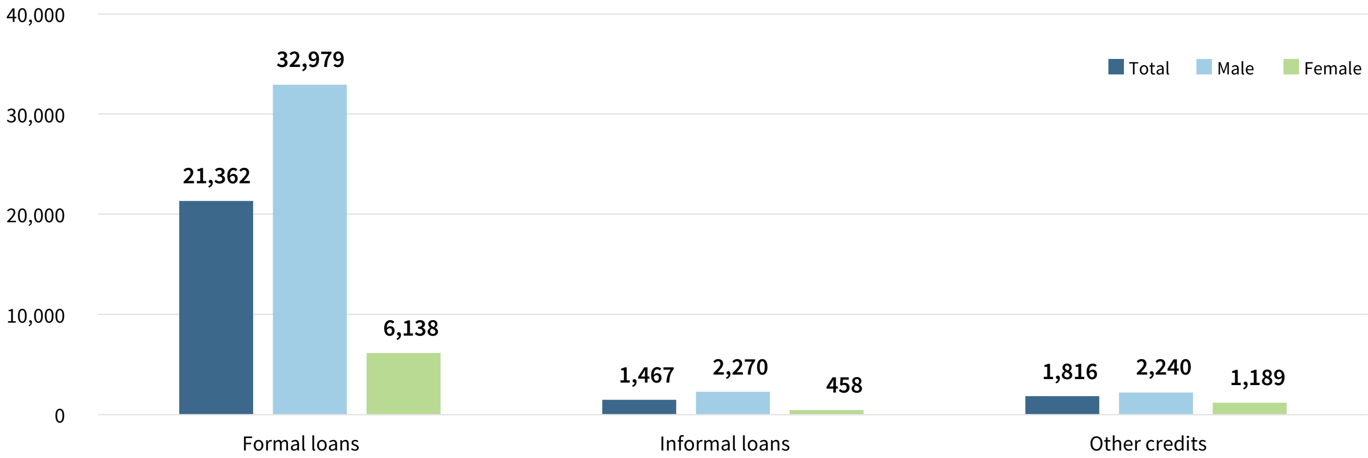


Figure 46: Average Value Owing on Loan Types (FJD) by Gender (Amongst Loan Borrowers in Last 12 Months)

Fijians appear to be approaching different types of loan providers based on the purpose of their loan. Formal loans are typically taken to address a wide variety of specific purposes such as buying property, vehicles, and investing in business, while informal loans and other credit are taken more to help with general expenditure. Interestingly, other credits like hire purchase and store credit are most often put towards regular expenses or buying home appliances shown in Table 12.

Table 12: Main Purposes for Taking Loan by Loan Type (Amongst Loan Borrowers in Last 12 Months)

Column %	Formal Loans	Informal Loans	Other Credits
To help with regular expenses	7	41	41
To cope with unexpected expenses	10	23	11
Social ceremonies & celebrations	22	14	1
Buying property	19	7	4
Invest in business	11	6	1
Buy vehicle for personal transportation	17	5	1
Buy appliances	6	4	41
Pay for education	6	3	-
General travel costs	5	3	-
Repairs	-	3	-
To repay other loans	1	-	-
Some other reason	1	2	1

When asked directly about the reasons that respondents borrowed from that particular loan provider rather than any other kind of lender, mentions centred around ease and convenience. A higher proportion of informal loan providers were labelled as trusted or the quickest way to access money, while ideal repayment terms featured higher for other credits shown in Table 13.

Table 13: Main Reason for Borrowing from Loan Source by Loan Type (Amongst Loan Borrowers in Last 12 Months)

Column %	Formal Loans	Informal Loans	Other Credits
Easy to use	30	28	37
Convenient access / proximity	28	19	23
Quickest access to money	12	22	8
Repayment terms suit me	10	8	20
Trust	3	21	6
Interest rates are low	13	9	3
Some other reason	5	3	3

Almost one-quarter (23%) of Fijians that had obtained a loan within the last 12 months indicated that they experience difficulty repaying their loans. The primary obstacles to loan repayment were needing to cover emergency expenses such as funerals or accidents (38%), or repayment instalments being too high (30%); though a reduction in employment security also featured with job loss (16%) and reduced pay (10%) impacting considerable proportions. Men are somewhat more likely to have experienced difficulty meeting repayments due to an unexpected event (41% men, 31% women), while a higher proportion of women facing challenges indicated they had lost their job (25% women, 12% men) shown in Figure 47.

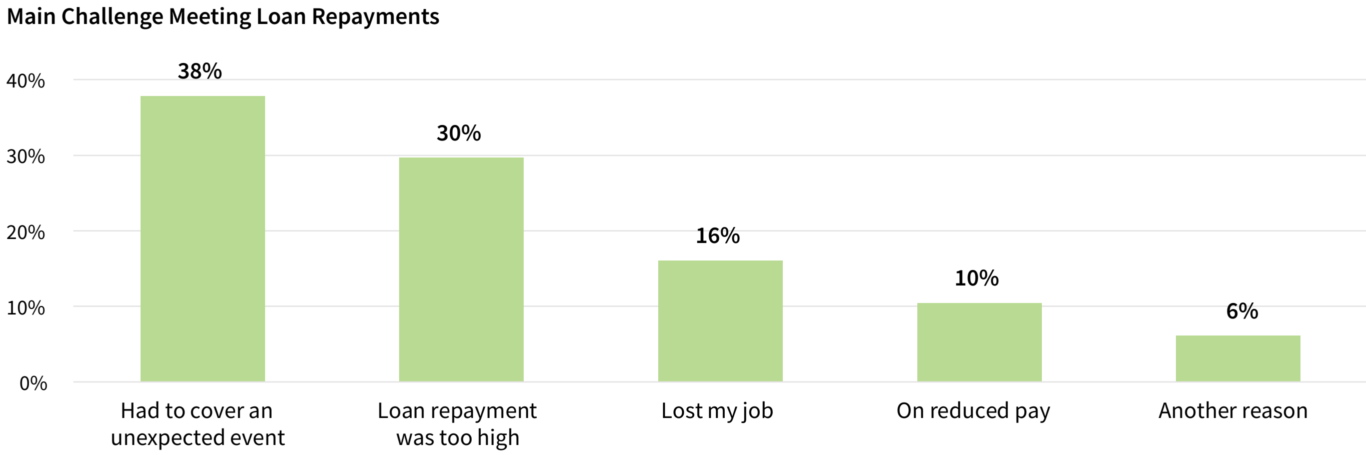
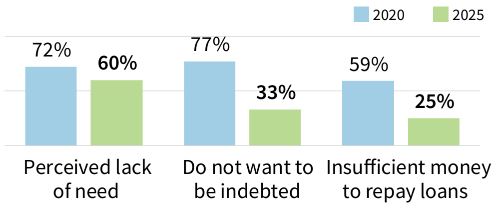


Figure 47: Main Challenge Meeting Loan Repayments (Amongst Those Experiencing Difficulty Repaying Loans)

Among those who had not taken any kind of loan or credit within the last 12 months, there was consistency in the reasons why. The dominant reason is that many perceive themselves as not needing credit (60%), though one-third (33%) mention that they do not want to be indebted to others, and one-quarter (25%) believe they do not have enough money to repay loans. Perceived lack of need for loans is significantly higher among Fijians living in urban areas, and lower among those in rural locations shown in Figure 48.



Trend

Amongst Fijians who have not taken out any type of loan in the last 12 months, the primary barriers are consistent with those in 2020, though at smaller proportions. In 2020, not wanting to be indebted was the primary barrier to loans while in 2025, the primary barrier is a perceived lack of need.

Reasons for Not Taking Loans in the Last 12 Months

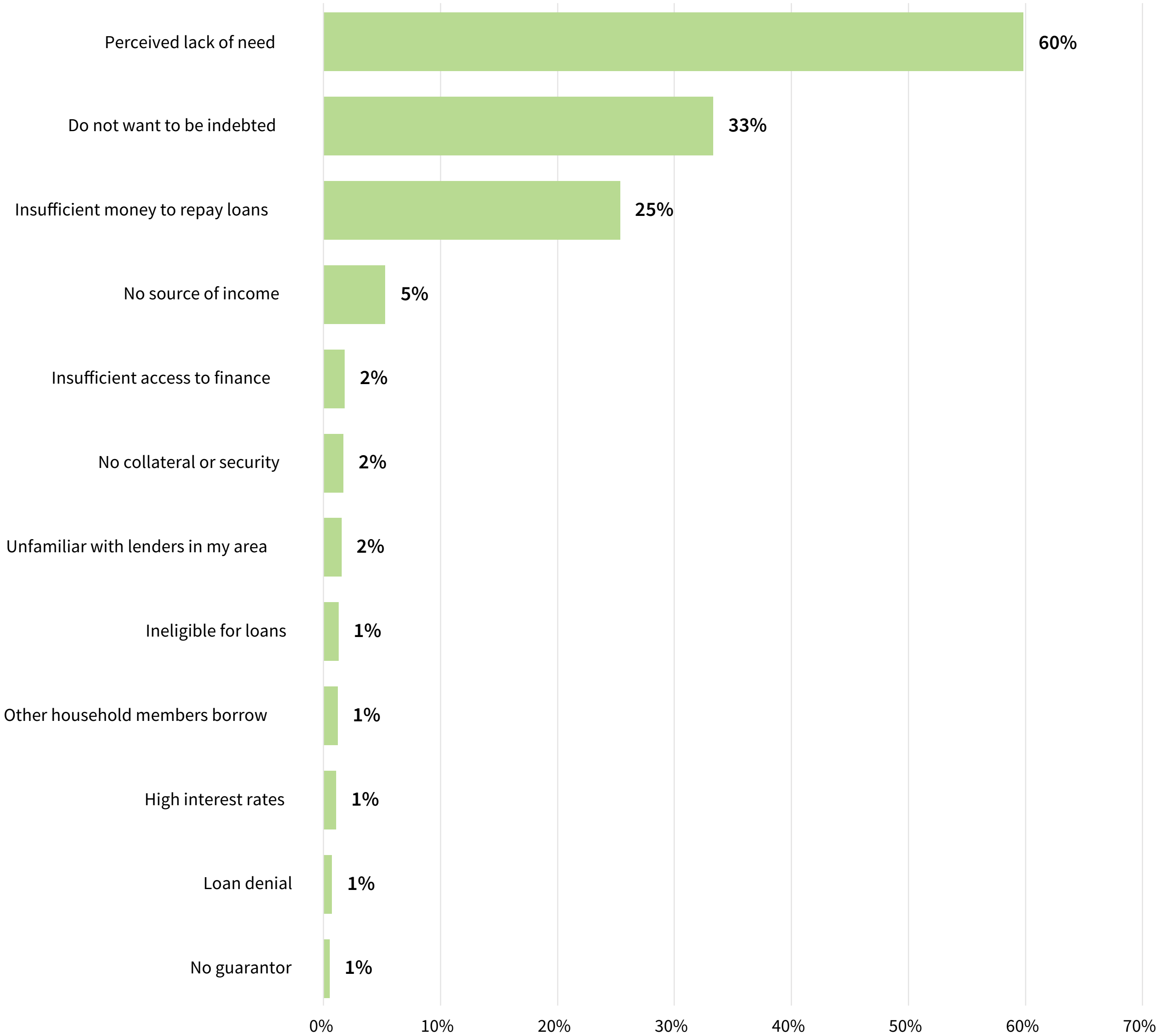
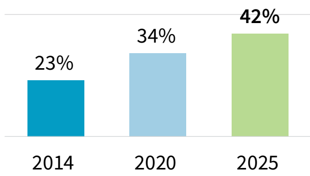


Figure 48: Reasons for Not Taking Loans in the Last 12 Months (Amongst Non-Loan Borrowers in Last 12 Months)

Remittances

- 42% of Fijians receive remittances, while fewer (21%) regularly send remittances. Women are more likely to be receiving remittances than men.
- 82% of Fijians receiving remittance indicate they receive money from abroad, whereas considerably fewer (30%) receive it from elsewhere within Fiji. Contrarily, 93% of those sending remittances are providing for family and friends domestically.
- Most remittances are being sent and received through formal financial service channels including mobile wallets, money transfer services, bank transfer, and through the post office. Approximately one-in-ten are using informal methods.

Twice as many Fijians are receiving remittances as are sending them. Women, Fijians aged 66 years or older, and those in the Eastern Division are more likely to be receiving remittances than men, younger Fijians, and those in other divisions. Fijians aged 66 years or older are the least likely to be regularly sending remittances at 8% shown in Figure 49.



Trend

The proportion of Fijians receiving remittances has increased since 2020 (up 8pp). Since 2014, there has been a growth of 19pp in the proportion of Fijians receiving remittances.

Women who do not receive remittances are significantly more likely to indicate that their household income is insufficient to meet expenses (39% versus 26% of women who receive remittance).

Remittances: Receive & Send

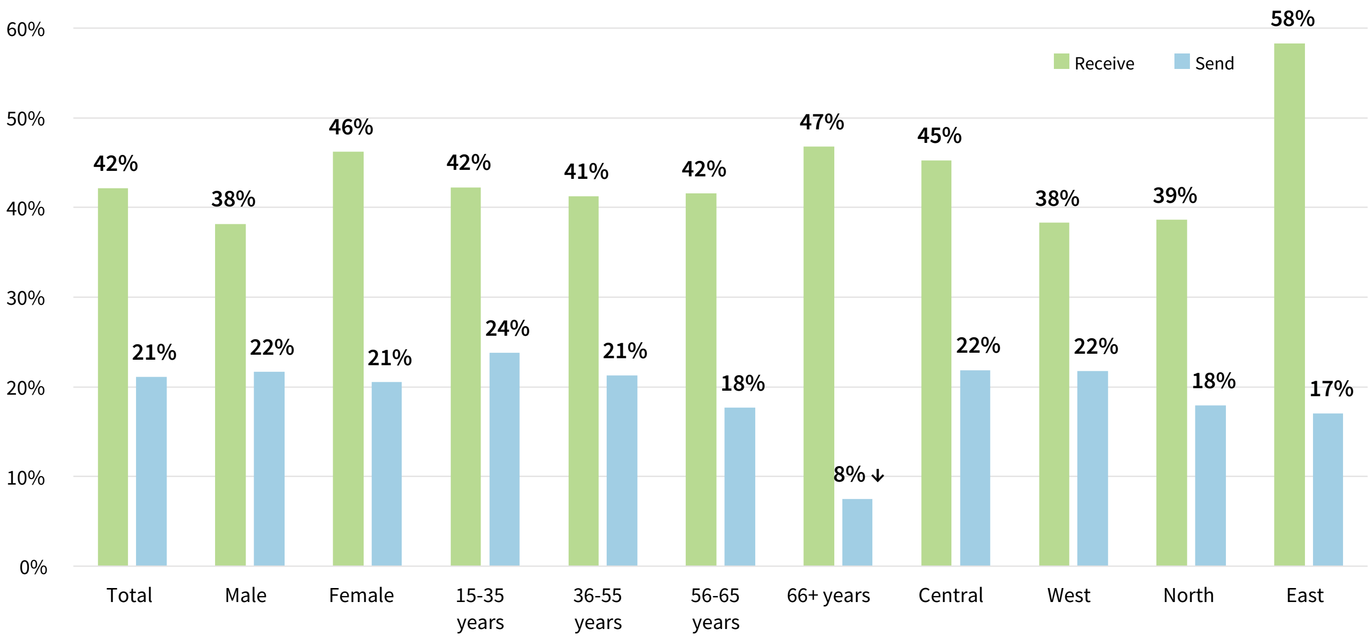
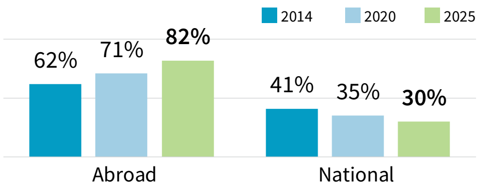


Figure 49: Remittances: Receive & Send by Gender, Age Group & Division

The vast majority of Fijians receiving remittance get it from overseas (82%), however a considerable proportion receive them nationally in Fiji (30%) mainly from the Central and Western Divisions. Those living in Central Division are significantly more likely to receive remittances from abroad, whereas those in the Northern Division are more likely to receive them from elsewhere in Fiji, especially from Central Division shown in Table 14.



Trend[6]

Over time, there has been growth in the proportion of Fijians receiving remittance from abroad, while the proportion receiving remittances from within Fiji continues to decline.

On the contrary, Fijians that are sending remittances are almost wholly sending these domestically (93%); just 4% are sending money out of Fiji.

Most remittances are received via formal channels such as mobile phone transfer (72%) or using money transfer services (23%), just 10% use an informal method. Similar proportions are using formal (96%) and informal (9%) channels to deliver remittance as those receiving it shown in Table 15.

Money transfer services such as Western Union are mostly used for remittances from abroad compared to those sent within Fiji (27% from abroad), though mobile phone transfer remains the top method across both groups.

Table 14: Where Remittances Originate From by Division (Amongst Those Receiving Remittance)

Column %	Total	Division			
		Central	West	North	East*
Abroad	**82**	**91** ↑	**78**	**63** ↓	**79**
NET National	**30**	**23**	**32**	**49** ↑	**29**
Central Division	16	13	12	35 ↑	25
Western Division	12	8	19 ↑	3	10
Northern Division	4	4	2	8	4
Eastern Division	2	1	1	4	5

Table 15: How Remittances are Received and Sent (Amongst Those Receiving Remittances)

Column %	How remittances are received	How remittances are sent
NET Formal Method	**94**	**96**
To/from your mobile phone	72	89
Through Western Union, MoneyGram, or another online money transfer service	23	5
To/from your bank account	8	5
To/from the Post Office	1	3
NET Informal Method	**10**	**9**
Electronically, through a relative or acquaintance	8	8
By cash, through a relative or acquaintance	2	1

6 Note that the 2014 and 2020 data has been inferred from questions or responses that are similar but not identical to the 2025 survey. Exercise caution in interpreting this result.

Insurance

- Approximately 14% of Fijians have some type of insurance with women being significantly less likely to hold policies than men.
- The most common types of insurance policies are life insurance (held by 57% of insured Fijians), health insurance (37%), and motor vehicle insurance (23%).
- Most insured Fijians either purchased the insurance policy themselves (46%) or were offered it through their employer (34%).
- 42% of uninsured Fijians believe that they do not need insurance. Other prominent barriers to insurance include awareness (what it is and how it works) and price. There is high interest in life, health, and home insurance policies among this group.
- Roughly half (53%) are aware of at least one financial product that includes coverage for climate-related events including natural disasters. The most familiar products were motor vehicle insurance, building or home insurance, and housing loans.
- Despite moderate awareness of climate-related financial products, uptake is considerably lower with just 8% owning any of these policies. Policyholders believe the best way to improve existing climate-related products would be to reduce the cost of premiums and simplify the application process.
- 46% of Fijians that do not currently have a climate-related insurance policy state that they are interested in them; interest in climate-related home insurance is particularly high.

General Insurance

Roughly one-in-seven (14%) Fijians have some kind of insurance policy. Women, Fijians aged 56 years or older, and those living in rural areas were significantly less likely to hold insurance policies; while men, Fijians aged 36 to 55 years, those living in Central Division, and in urban areas were significantly more likely to have insurance. There are also noteworthy relationships between having insurance with the level of educational attainment and household income band – higher educated Fijians and those with higher household income are more likely to have insurance shown in Figure 50.

Insurance Ownership

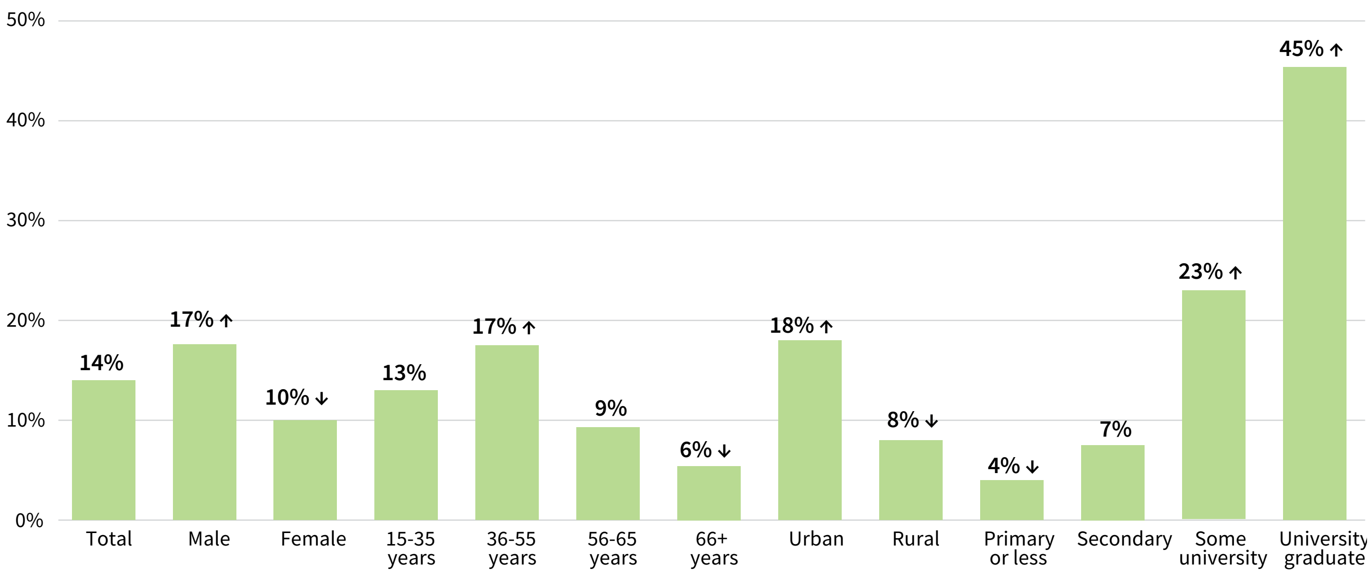


Figure 50: Insurance Prevalence by Gender, Age, Density & Education

Life insurance (57%), health insurance (37%), and motor vehicle insurance (23%) are the three most common types of insurance policies held by Fijians. However, there are a range of policy types that are held by smaller proportions of the population including micro insurance, home insurance, death benefit or funeral policies, and travel insurance shown in Figure 51.

Type of Insurance Policy

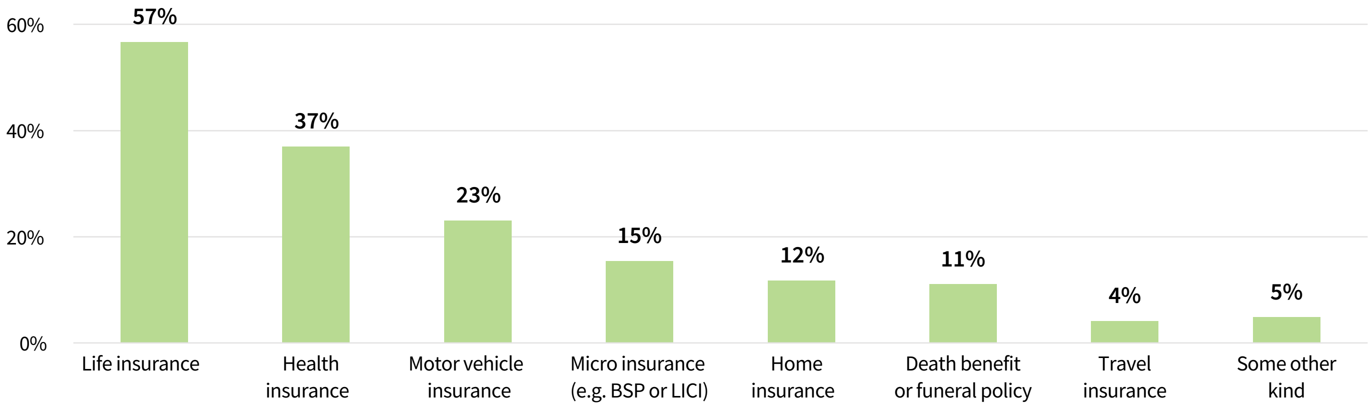
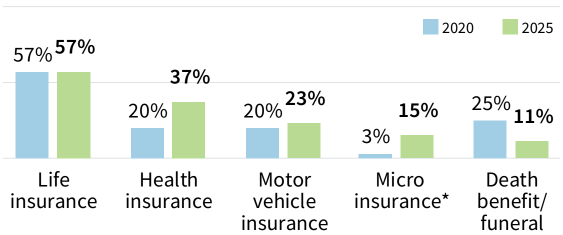


Figure 51: Type of Insurance Policy Held (Amongst Those Covered by Any Insurance Policy)

There is consistency between gender in the types of insurance policies held. Men are somewhat more likely to have home or motor vehicle insurance policies, while women are somewhat more likely to hold insurance policies for life, health, microinsurance, or death benefit and funerals.

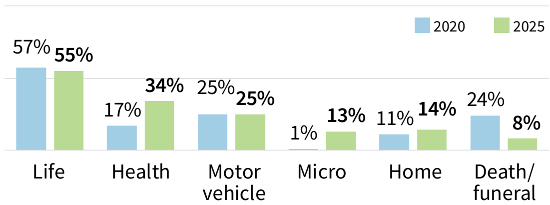


Trend[7]

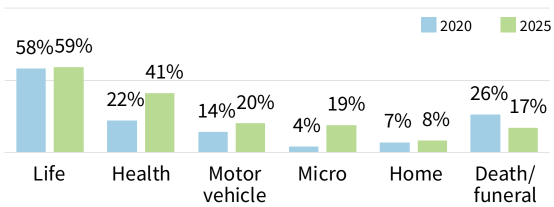
In both 2020 and 2025, most insured Fijians were holding life insurance policies, and this number remains consistent. There have been increases in health insurance (17pp), motor vehicle insurance (3pp), and microinsurance (~12pp), and a decrease in death benefit or funeral policies (14pp).

**Note that the microinsurance 2020 figure has been inferred and could be anywhere between 1% and 4%.*

Male



Female



Trend

For men, the number holding policies for health insurance, microinsurance, and home insurance has increased since 2020, while death or funeral policies have decreased, and life and motor vehicle insurance has remained consistent. Women follow a similar trend, though increases can also be seen for motor vehicle insurance policies.

7 Note that the 2014 and 2020 data has been inferred from questions or responses that are similar but not identical to the 2025 survey. Exercise caution in interpreting this result.

Most Fijians with insurance either purchased it themselves (46%) or were offered it through their employer (34%). Much fewer have insurance organised by a family member, provided by a community group, bundled with another financial product, subsidised by the government, or some other way. Men with insurance policies are somewhat more likely to have purchased it themselves, while more women obtained insurance through their employer shown in Figure 52.

Method of Obtaining Insurance

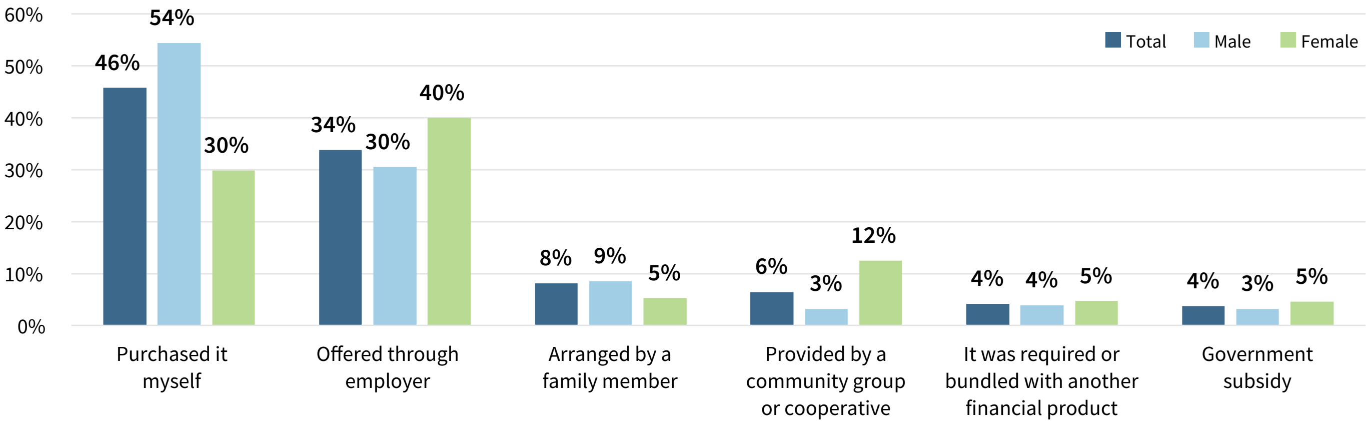


Figure 52: Method of Obtaining Insurance (Amongst Those Covered by Any Insurance Policy)

Two-fifths of uninsured Fijians do not have insurance because they believe that they do not need it. Another common reason for not having insurance involves poor awareness of insurance products including what they are, how they work, and how to apply for policies; this is especially true of Fijians living in rural locations. Affordability of insurance policies is also an obstacle for insurance with 18% suggesting that they are too expensive. There may also be a general misconception that insurance policies are only for people that are formally employed as 8% volunteered being unemployed as a barrier to insurance shown in Table 16.

Table 16: Reasons for Not Having Insurance by Gender & Density (Amongst Uninsured Fijians)

		Gender		Density	
Column %	Total	Male	Female	Urban	Rural
I do not need it	42	44	40	44	38
I don't know what it is or how it works	27	24	29	20 ↓	35 ↑
Too expensive	18	17	18	17	19
I don't know where or how to get it	14	15	13	9 ↓	20 ↑
Unemployed	8	7	8	9	6
Another household member has a policy that covers me	2	1	3	3	1
I don't trust insurance companies	2	3	1	4	1
I had a bad insurance experience	2	2	1	2	2
I was refused insurance	0	0	0	1	-
Some other reason	6	7	5	8	3
Don't know	5	2	6	4	5
Refused	0	1	-	0	-

There was great interest in a variety of insurance policies when presented with a scenario where insurance was more accessible and/or affordable, just 3% indicated that they were not interested in insurance. The most sought-after policies were life insurance (58%), health insurance (42%), and home insurance (26%), though many others were mentioned to a lesser extent. Approximately 12% of uninsured Fijians did not know which type of insurance they would be most interested in, which could suggest a need for better education involving insurance products shown in Figure 53.

Interestingly, men (14%) and those living in the Western Division (15%) are significantly more likely to be interested in motor vehicle insurance, whereas more Fijians in the Eastern Division are interested in parametric insurance (15%).

Interest in Types of Insurance Among the Uninsured

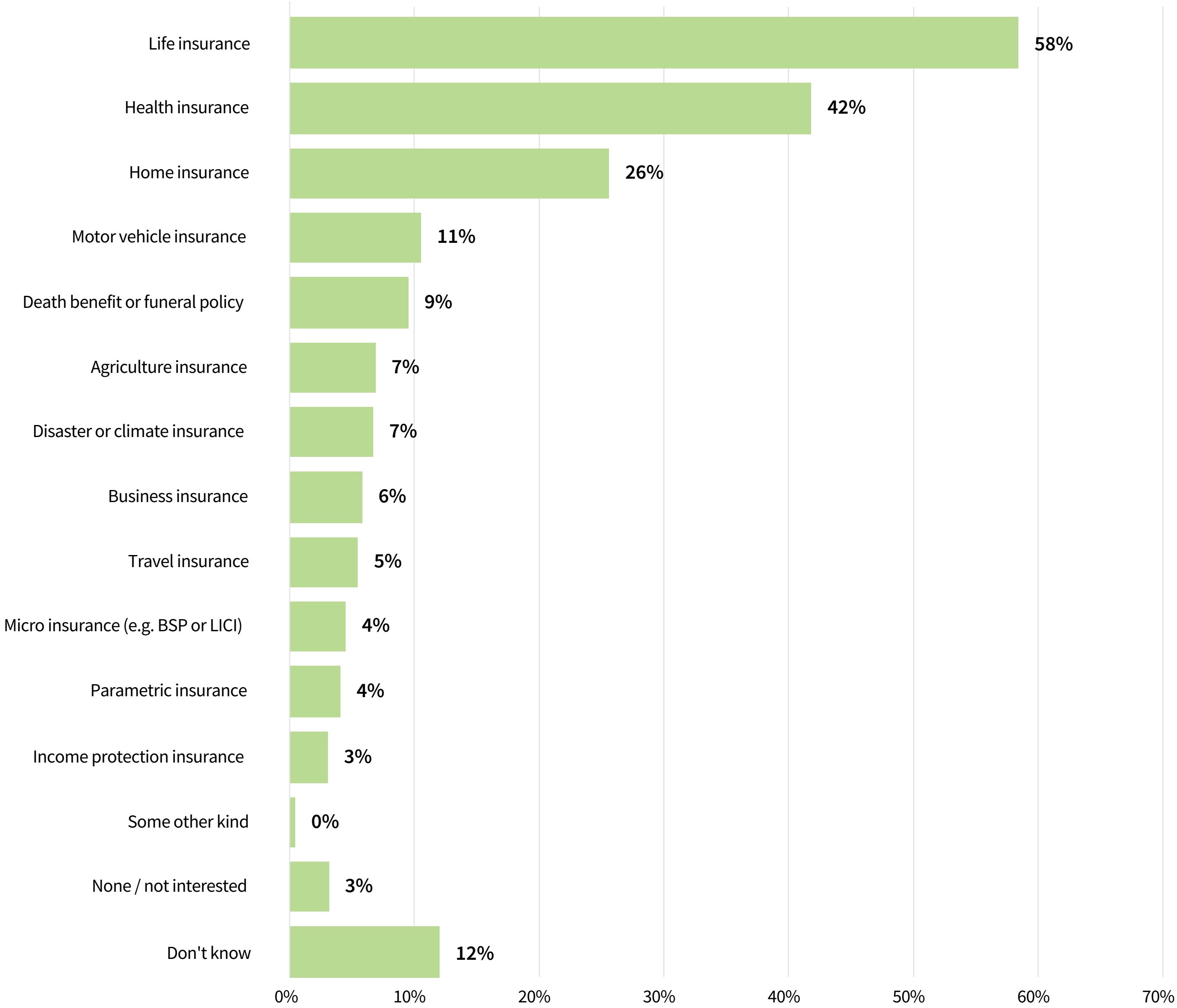
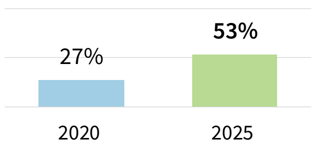


Figure 53: Interest in Types of Insurance Among the Uninsured (Amongst Uninsured Fijians)

Climate-related Insurance

Roughly half of Fijians (53%) are aware of at least one insurance or credit product that would provide protection from climate-related events including natural disasters. Awareness of motor vehicle insurance, home insurance, and housing loans is highest among the climate-related products measured in the DSS shown in Figure 54.

Higher educated Fijians and those living in urban areas were significantly more likely to be aware of most of the climate-related products measured, while less educated Fijians and those living in rural areas were less likely. Women were significantly less likely to be aware of motor vehicle insurance, while fewer Fijians aged 66 years or older were aware of any climate-related insurance or credit products.



Trend

Awareness of climate-related insurance policies has increased by 26pp since 2020. In 2020, most awareness was for climate-related life insurance policies; awareness of climate-related life insurance policies was not measured in 2025.

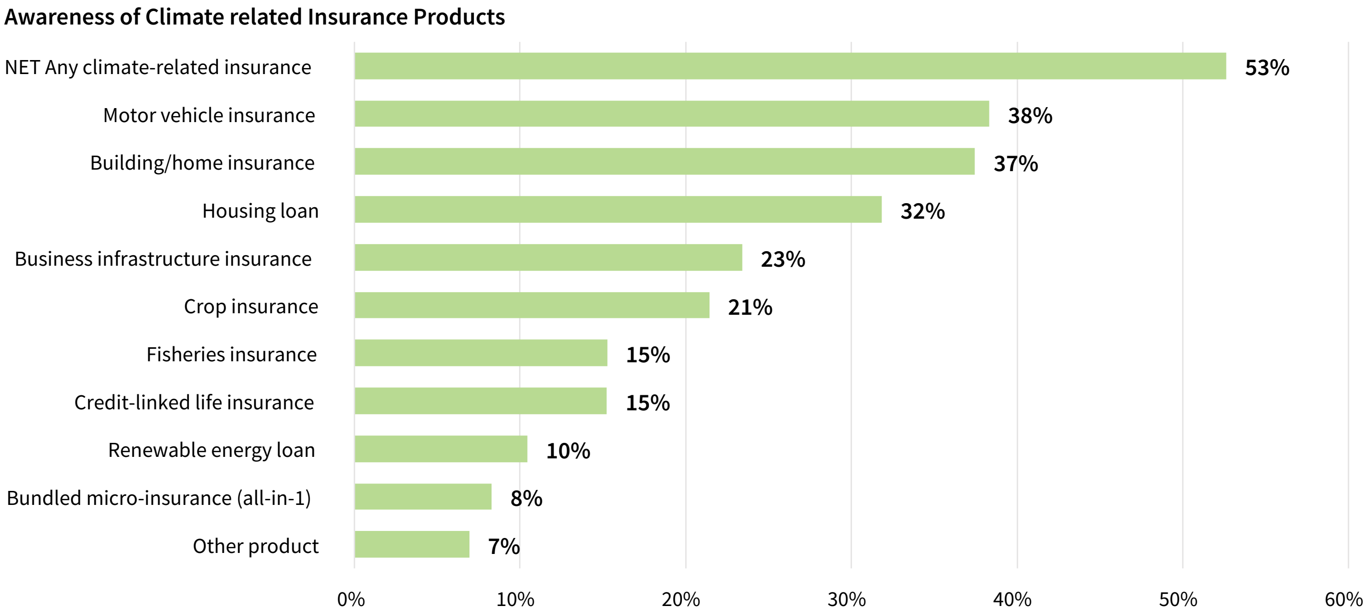


Figure 54: Awareness of Climate-related Insurance or Credit Products

While 14% of Fijians claim to have some type of insurance, much fewer have an existing insurance policy or credit product that considers climate-related incidents like flooding or cyclones, which commonly impact Fiji. Only 8% have a climate-related product overall, of which the most common are motor vehicle insurance (6%) and building or home insurance (3%) shown in Table 17.

Table 17: Have Existing Climate-related Insurance or Credit Product by Gender, Education & Density

		Gender		Education				Density	
Column %	Total	Male	Female	Primary or less	Secondary	Some university	University graduate	Urban	Rural
NET Any product	**8**	**10**	**6**	**2 ↓**	**5 ↓**	**14 ↑**	**19 ↑**	**11 ↑**	**4 ↓**
Motor vehicle insurance	6	7	4	1 ↓	3 ↓	10	18 ↑	8 ↑	2 ↓
Building/home insurance	3	4 ↑	1 ↓	-	2	5	8 ↑	5 ↑	0 ↓
Credit-linked life insurance	1	2	0	-	0	3	4 ↑	2	0
Crop insurance	1	0	1	0	1	1	1	0	1
Bundled micro-insurance	0	0	0	-	0	-	1	0	0
Fisheries insurance	0	0	0	-	0	1	-	0	0
Business infrastructure	0	-	0	-	0	1	-	0	-
Other product (i.e. parametric insurance)	0	0	-	-	-	-	0 ↑	0	-

Again, higher educated Fijians and those living in urban areas are significantly more likely to have an existing climate-related product, likely since higher proportions of these groups are aware of these kinds of products. Those living in Central Division are more likely to have some climate-related product, particularly building or home insurance. Women were significantly less likely to have building or home insurance than men.

Just 7% of Fijians with an existing climate-related insurance policy have ever made a claim against their insurance policy. A similar proportion (8%) have ever received money from the government for a climate-related event, presumably as part of a climate relief fund.

Fijians that have an existing climate-related insurance policy were specifically asked for their suggestions on how these products could be improved. Most suggestions involved improving affordability by reducing premiums (29%) or simplifying the application process (28%). One-quarter (24%) indicated they did not know how climate-related insurance policies could be improved, and a further 10% had no suggestions shown in Figure 55.

Suggestions to Improve Climate related Insurance Policies

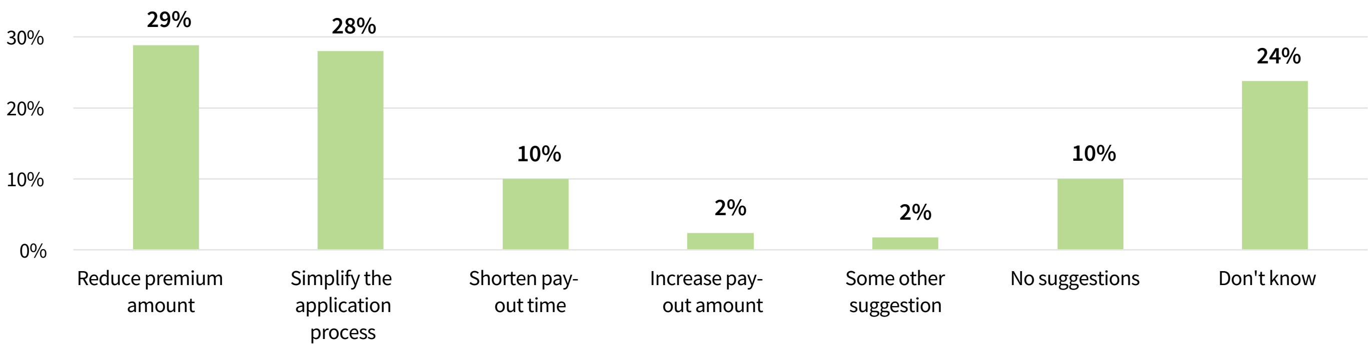


Figure 55: Suggestions to Improve Existing Climate-related Insurance Policies (Amongst Those With an Existing Climate-Related Insurance Policy)

Nearly half of Fijians (46%) that do not have an existing climate-related insurance policy indicate that they would be interested in these types of products. Interest is significantly higher among the Fijian youths and significantly lower among those aged 66 years or older. There is no difference in interest between men and women, however somewhat fewer PWD expressed interest than on average shown in Table 18.

Table 18: Interest in Climate-related Insurance by Gender, Age Group & Disability Status (Amongst Those Without Existing Climate-Related Insurance Policy)

		Gender		Age Group				Disability Status	
Column %	Total	Male	Female	15-35 years	36-55 years	56-65 years	66+ years	PWD	No disability
Yes	46	46	46	53 ↑	45	40	22 ↓	35	48
No	52	52	51	45 ↓	54	60	73 ↑	62	50
Don’t know	2	2	2	2	2	1	5	2	2
Refused	0	-	0	-	0	-	-	-	0

Home insurance is clearly the type of climate-related insurance policy that Fijians are most interested in, however considerable portions are also interested in motor vehicle insurance, crop insurance, and business infrastructure insurance.

Notably, approximately one-in-five (19%) of those interested in climate-related insurance policies mentioned that they would be interested in government assistance shown in Figure 56.

Interest in Various Climate related Insurance Products

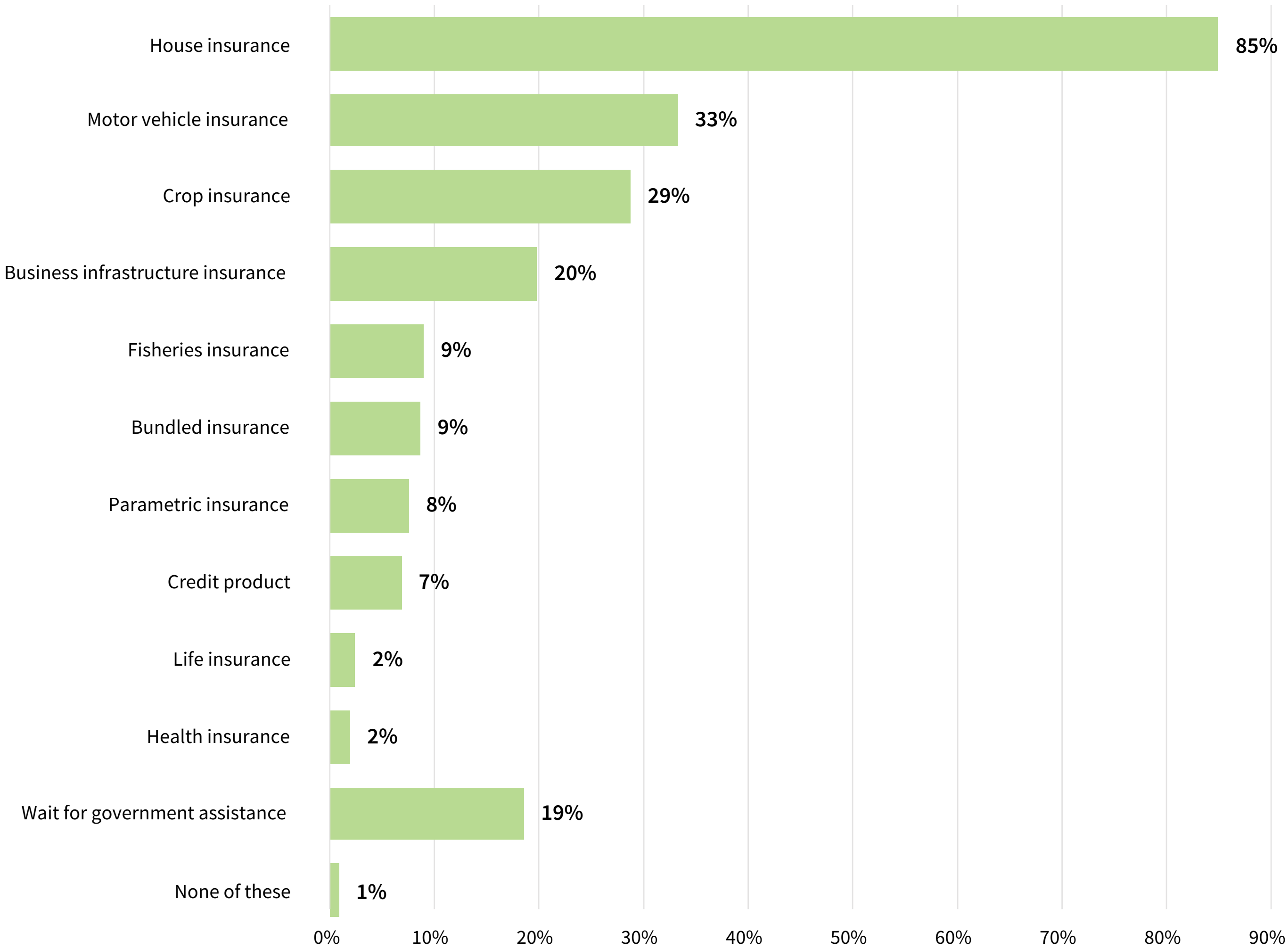


Figure 56: Interest in Various Climate-related Financial Products (Amongst Fijians That do not Have but are Interested in Climate-Related Insurance Policies)

Appendix A: Detailed Sampling Information

Sample Universe

The design of the study was n=1,000 interviews, ensuring national coverage and representation of the population aged 15 years and older. There were n=1,114 interviews achieved.

The sample universe was all adults aged 15 years and older in Fiji, and the sample frame was developed using population data from the Fiji 2017 Population and Housing Census[8].

Age	Urban	Rural	Total
15-19	42,045	32,043	74,088
20-24	46,942	26,674	73,616
25-29	41,756	27,552	69,308
30-34	40,741	28,077	68,818
35-39	37,684	27,466	65,150
40-44	30,590	22,924	53,514
45-49	27,872	21,632	49,504
50-54	26,585	22,025	48,610
55-59	23,113	18,895	42,008
60-64	16,744	13,871	30,615
65-69	11,469	9,859	21,328
70-74	7,342	6,806	14,148
75+	7,245	7,147	14,392
Total	**360,128**	**264,971**	**625,099**

Exclusions

The sample frame was designed to provide coverage of major urban, accessible rural, and remote rural areas of the Central, Eastern, Northern, and Western Divisions. Rotuma was excluded from the sample (0.9% of the total population).

Division	Province	Total Pop.	% Province Excluded
Central	Naitasiri	209,802	0.0%
	Namosi	8,584	0.0%
	Rewa	98,801	0.0%
	Serua	21,683	0.0%
	Tailevu	64,877	0.0%
Western	Ba	252,977	0.0%
	Nadroga-Navosa	62,473	0.0%
	Ra	27,381	0.0%
Northern	Bua	13,045	0.0%
	Cakaudrove	57,249	0.0%
	Macuata	62,259	0.0%
Eastern	Kadavu	10,755	0.0%
	Lau	7,584	0.0%
	Lomaiviti	15,965	0.0%
	Rotuma	1,318	100.0%
Total		**914,753**	**0.9%**

8 Available online at https://www.statsfiji.gov.fj/census-surveys/census-of-population-and-housing/#2017

Stratification of the Sample

The sample frame followed the Fiji 2017 Population and Housing Census supplied directly from Fiji Bureau of Statistics. The distribution was the same as the 2020 survey.

Division	Population	Percent of total population	Final number of interviews	Final number of sampling units
Central	403,747	99.6%	496	50
Western	342,832	96.2%	428	43
Northern	132,553	96.9%	150	15
Eastern	35,621	55.6%	40	4
Total	**914,753**	**96.2%**	**1,114**	**112**

Division	Province	Final number of sampling units (EAs)
Central	Naitasiri	23
	Namosi	1
	Rewa	15
	Serua	2
	Tailevu	9
Western	Ba	30
	Nadroga-Navosa	10
	Ra	3
Northern	Bua	2
	Cakaudrove	3
	Macuata	10
Eastern	Kadavu	1
	Lau	1
	Lomaiviti	2

Selection of Sampling Units

Primary Sampling Unit

The primary sampling units (PSUs) were the enumeration areas (EAs) used in the Fiji 2017 Population and Housing Census. All PSUs within the accessible universe were randomly selected using PPS based on the quantity of households

Sampling Point

Within urban PSUs, start points were determined randomly utilising GIS software within the EA boundary. In circumstances where the primary start point was unusable (e.g., an industrial or commercial area with insufficient households), an alternate backup start point was assigned manually. Within rural PSUs, start points were selected using a serpentine sampling pattern which passed through apparent population clusters (identified using satellite images).

Household

Dwellings were selected using a random walk technique and a sampling interval of n=3 in urban, peri-urban, and rural areas. If more than one household was found residing in a singular selected dwelling, one household was selected for participation at random by the CAPI software using a household-level Kish grid.

Individual Respondent

Within each household, respondents were selected using a respondent-level Kish grid. Interviewers recorded the names[9] of all adults aged 15 years and older currently living in the household, and the CAPI software randomly selected one respondent for participation.

Each EA was visited up to 4 times, on different days (including weekends) and at different times of day. If a selected respondent was not available on the fourth attempt, a replacement household was selected by extending the original selection by the skip interval (n=3 dwellings). All contact attempts were recorded using AAPOR disposition codes.

Weighting

Final data were post-weighted to national population statistics, using interlocked region, gender, and age-group.

Quality Assurance

Tebbutt Research employed quality control measures at multiple points in the data collection and analysis processes:

- Field staff were trained in the proper use of the data collection instruments, including confirmation of unlikely or inconsistent responses, ensuring completion of all questions, and routing through the questionnaire.
- Each team of interviewers was overseen by a supervisor who observed a sample of each interviewer's work and conducted QC checks of questionnaires on the ground (before teams left the area).
- There were regular automated checks of the data uploaded during fieldwork.
- In line with ESOMAR standards, a minimum of 10% of all interviews were validated by call-back (by telephone) or verified in-person through direct supervision at time of interview.
- Our monitoring technology allowed for regular review of GPS data collected alongside surveys, using meta-data (interviewer ID, time & date, length of interview, and GPS location) along with responses, and GIS monitoring showed precisely where and when interviews were conducted.

Privacy and Data Protection

Tebbutt Research is ISO:20252 certified.

ISO Audit Solutions ISO20252 CERTIFIED

In addition to this commitment to quality, Tebbutt Research aims to meet all data protection and data privacy requirements of the GDPR, ISO27001, ESOMAR, and The Research Society codes of practice, and relevant legislation of the countries where we conduct fieldwork and process data.

All data is anonymised prior to analysis and reporting.

9 Names were collected and used only for the purpose of selecting a random household member, or recontacting respondents. All personally identifying information was removed prior to analysis and reporting.

Limitations and Interpretation of Results

Sampling & Representation

The study was designed to approximate the target population, but all survey samples are subject to sampling error. Estimates with smaller base sizes (especially when looking at subgroups) should be interpreted with caution, as they carry a wider margin of error and are more sensitive to outliers. Some coverage limitations may also occur where certain geographic or demographic groups are more difficult to access.

Non-Response Bias

Not all individuals selected for participation were willing or able to take part. While the achieved sample reflects good coverage and high-quality fieldwork, some degree of non-response bias is still possible. In particular, individuals who were not at home during the times that interviewers visited may differ systematically from those who are. Some demographic groups, such as higher-income households, the very elderly, or highly mobile individuals may be harder to reach or less willing to participate. Multiple household return visits and established replacement procedures were used to reduce non-response bias.

Respondent & Enumerator Bias

As with all self-reported data, responses may reflect social desirability bias (especially for sensitive or normative areas), recall limitations (where respondents struggle to accurately remember past behaviours), or interviewer influence (despite training and controls designed to minimise these effects). Biases do not invalidate the data but should be considered when interpreting absolute levels rather than comparative or directional findings.

Instrument & Translation Considerations

The questionnaire was developed collaboratively and translated into Fijian and Fiji Hindi following standard quality assurance protocols. Despite these controls, subtle differences in interpretation exist across languages, particularly for more abstract or technical concepts.

Data Processing & Validation

All data were processed in accordance with ISO-aligned quality control procedures including logic checks, supervisor review, and validation through direct observation and call-backs. No dataset, however, is entirely free of measurement error, especially where open-ended responses involve transcription, translation, or coding.

Interpretation of Trends

Where comparisons are made with previous studies, it is important to consider any differences in sample composition, changes in questionnaire wording, and shifts in the environment (for example economic, political, or societal conditions). To some extent, apparent increases or decreases may represent methodological or context changes rather than genuine shifts in the population.

Sensitive Topics

The safeguarding policies of Tebbutt research emphasise the safety and dignity of participants. Despite this, some respondents may be reluctant to provide full and honest disclosure for topics around household finances, welfare, gender, vulnerability, and other culturally sensitive areas.

Interpretation

Despite the limitations of sample surveys, the study provides a robust and credible foundation for evidence-based policy and program decision-making. The findings should be viewed as directionally stable for identifying patterns and subgroup differences, suitable for strategic interpretation when considered in the context of the environment and other knowledge about Fiji, and indicative rather than definitive for small subgroups.

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