

Ethiopia

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	60.3	GNI per capita (\$)	660
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	34.8	42.6	34.9
All adults, 2014	21.8	34.2	22.9
All adults, 2011	..	23.2	13.4
Financial institution account (% age 15+)			
All adults	34.8	32.8	24.5
All adults, 2014	21.8	28.8	16.9
All adults, 2011	..	23.2	13.4
Mobile money account (% age 15+)			
All adults	0.3	20.9	17.6
All adults, 2014	0.0	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	29.1	36.9	29.9
Adults belonging to the poorest 40%	22.4	31.9	25.5
Adults out of the labor force	23.4	31.4	23.4
Adults living in rural areas	32.4	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	11.9	34.4	25.6
Made or received digital payments, 2014	5.4	26.9	15.1
Used an account to pay utility bills	0.0	7.7	4.4
Used an account to receive private sector wages	0.7	5.7	3.3
Used an account to receive government payments	3.0	7.3	4.3
Used the internet to pay bills or to buy something online	0.6	7.6	4.8
Used a mobile phone or the internet to access an account	0.4	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	5.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.7	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	9.7	22.7	16.0
Sent or received domestic remittances through an OTC service	4.7	11.0	9.6
Sent or received domestic remittances through cash only	9.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	26.3	14.9	11.1
Saved at a financial institution, 2014	13.6	15.8	8.9
Saved using a savings club or person outside the family	38.4	25.3	23.0
Saved any money	62.2	54.4	47.6
Saved for old age	9.0	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	10.7	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	7.4	7.5	6.1
Borrowed from family or friends	30.9	31.0	31.3
Borrowed any money	41.2	45.7	45.6
Outstanding housing loan	4.2	4.7	5.5