

Ghana

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	17.3	GNI per capita (\$)	1,380
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	57.7	42.6	57.8
All adults, 2014	40.5	34.2	41.9
All adults, 2011	29.4	23.2	28.9
Financial institution account (% age 15+)			
All adults	42.3	32.8	56.1
All adults, 2014	34.6	28.8	40.6
All adults, 2011	29.4	23.2	28.9
Mobile money account (% age 15+)			
All adults	38.9	20.9	5.3
All adults, 2014	13.0	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	53.7	36.9	53.0
Adults belonging to the poorest 40%	48.3	31.9	50.7
Adults out of the labor force	48.4	31.4	50.8
Adults living in rural areas	52.5	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	49.5	34.4	29.2
Made or received digital payments, 2014	25.1	26.9	19.7
Used an account to pay utility bills	8.6	7.7	7.5
Used an account to receive private sector wages	9.0	5.7	5.5
Used an account to receive government payments	10.8	7.3	8.3
Used the internet to pay bills or to buy something online	7.8	7.6	6.8
Used a mobile phone or the internet to access an account	35.5	20.8	8.3
Used a debit or credit card to make a purchase	6.3	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.7	5.5	21.6
No deposit and no withdrawal from a financial institution account	11.3	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	32.2	22.7	10.1
Sent or received domestic remittances through an OTC service	17.8	11.0	4.7
Sent or received domestic remittances through cash only	5.6	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	16.2	14.9	15.9
Saved at a financial institution, 2014	18.6	15.8	14.4
Saved using a savings club or person outside the family	19.0	25.3	13.0
Saved any money	50.2	54.4	39.7
Saved for old age	15.1	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.6	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	8.3	7.5	10.0
Borrowed from family or friends	22.8	31.0	30.4
Borrowed any money	40.3	45.7	42.9
Outstanding housing loan	7.5	4.7	5.0