

Lesotho

Sub-Saharan Africa		Lower middle income	
Population, age 15+ (millions)	1.4	GNI per capita (\$)	1,270
	Country data	Sub-Saharan Africa	Lower middle income
Account (% age 15+)			
All adults	45.6	42.6	57.8
All adults, 2014	..	34.2	41.9
All adults, 2011	18.5	23.2	28.9
Financial institution account (% age 15+)			
All adults	33.3	32.8	56.1
All adults, 2014	..	28.8	40.6
All adults, 2011	18.5	23.2	28.9
Mobile money account (% age 15+)			
All adults	27.6	20.9	5.3
All adults, 2014	..	11.6	3.2
Account, by individual characteristics (% age 15+)			
Women	46.5	36.9	53.0
Adults belonging to the poorest 40%	32.4	31.9	50.7
Adults out of the labor force	37.0	31.4	50.8
Adults living in rural areas	45.0	39.5	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	37.8	34.4	29.2
Made or received digital payments, 2014	..	26.9	19.7
Used an account to pay utility bills	11.4	7.7	7.5
Used an account to receive private sector wages	6.1	5.7	5.5
Used an account to receive government payments	8.4	7.3	8.3
Used the internet to pay bills or to buy something online	9.6	7.6	6.8
Used a mobile phone or the internet to access an account	26.2	20.8	8.3
Used a debit or credit card to make a purchase	10.7	7.5	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.3	5.5	21.6
No deposit and no withdrawal from a financial institution account	12.1	7.1	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	21.2	22.7	10.1
Sent or received domestic remittances through an OTC service	11.4	11.0	4.7
Sent or received domestic remittances through cash only	9.2	9.4	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	8.8	14.9	15.9
Saved at a financial institution, 2014	..	15.8	14.4
Saved using a savings club or person outside the family	15.3	25.3	13.0
Saved any money	39.5	54.4	39.7
Saved for old age	8.0	10.3	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.6	8.4	9.8
Borrowed from a financial institution or used a credit card, 2014	..	7.5	10.0
Borrowed from family or friends	33.3	31.0	30.4
Borrowed any money	48.0	45.7	42.9
Outstanding housing loan	3.9	4.7	5.0