

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	2.7	GNI per capita (\$)	370
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	35.7	42.6	34.9
All adults, 2014	..	34.2	22.9
All adults, 2011	18.8	23.2	13.4
Financial institution account (% age 15+)			
All adults	21.6	32.8	24.5
All adults, 2014	..	28.8	16.9
All adults, 2011	18.8	23.2	13.4
Mobile money account (% age 15+)			
All adults	20.8	20.9	17.6
All adults, 2014	..	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	28.2	36.9	29.9
Adults belonging to the poorest 40%	26.6	31.9	25.5
Adults out of the labor force	28.1	31.4	23.4
Adults living in rural areas	32.9	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	27.6	34.4	25.6
Made or received digital payments, 2014	..	26.9	15.1
Used an account to pay utility bills	2.5	7.7	4.4
Used an account to receive private sector wages	2.6	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	2.4	7.6	4.8
Used a mobile phone or the internet to access an account	21.1	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	5.1	5.5	5.2
No deposit and no withdrawal from a financial institution account	6.0	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	16.7	22.7	16.0
Sent or received domestic remittances through an OTC service	12.3	11.0	9.6
Sent or received domestic remittances through cash only	23.8	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	10.9	14.9	11.1
Saved at a financial institution, 2014	..	15.8	8.9
Saved using a savings club or person outside the family	42.9	25.3	23.0
Saved any money	68.1	54.4	47.6
Saved for old age	10.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.1	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	..	7.5	6.1
Borrowed from family or friends	35.9	31.0	31.3
Borrowed any money	55.6	45.7	45.6
Outstanding housing loan	6.1	4.7	5.5