

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	10.1	GNI per capita (\$)	320
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	33.7	42.6	34.9
All adults, 2014	18.1	34.2	22.9
All adults, 2011	16.5	23.2	13.4
Financial institution account (% age 15+)			
All adults	23.0	32.8	24.5
All adults, 2014	16.1	28.8	16.9
All adults, 2011	16.5	23.2	13.4
Mobile money account (% age 15+)			
All adults	20.3	20.9	17.6
All adults, 2014	3.8	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	29.8	36.9	29.9
Adults belonging to the poorest 40%	21.2	31.9	25.5
Adults out of the labor force	19.5	31.4	23.4
Adults living in rural areas	31.8	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	11.4	26.9	15.1
Used an account to pay utility bills	4.5	7.7	4.4
Used an account to receive private sector wages	4.9	5.7	3.3
Used an account to receive government payments	4.4	7.3	4.3
Used the internet to pay bills or to buy something online	8.3	7.6	4.8
Used a mobile phone or the internet to access an account	20.1	20.8	17.1
Used a debit or credit card to make a purchase	2.0	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.4	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.9	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	15.1	22.7	16.0
Sent or received domestic remittances through an OTC service	8.9	11.0	9.6
Sent or received domestic remittances through cash only	3.3	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	8.7	14.9	11.1
Saved at a financial institution, 2014	7.1	15.8	8.9
Saved using a savings club or person outside the family	31.0	25.3	23.0
Saved any money	51.8	54.4	47.6
Saved for old age	4.0	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.6	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	6.9	7.5	6.1
Borrowed from family or friends	25.3	31.0	31.3
Borrowed any money	52.0	45.7	45.6
Outstanding housing loan	5.6	4.7	5.5