

Mozambique

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	15.9	GNI per capita (\$)	480
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	41.7	42.6	34.9
All adults, 2014	..	34.2	22.9
All adults, 2011	..	23.2	13.4
Financial institution account (% age 15+)			
All adults	33.0	32.8	24.5
All adults, 2014	..	28.8	16.9
All adults, 2011	..	23.2	13.4
Mobile money account (% age 15+)			
All adults	21.9	20.9	17.6
All adults, 2014	..	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	32.9	36.9	29.9
Adults belonging to the poorest 40%	26.8	31.9	25.5
Adults out of the labor force	29.0	31.4	23.4
Adults living in rural areas	38.6	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	34.1	34.4	25.6
Made or received digital payments, 2014	..	26.9	15.1
Used an account to pay utility bills	11.2	7.7	4.4
Used an account to receive private sector wages	5.4	5.7	3.3
Used an account to receive government payments	7.8	7.3	4.3
Used the internet to pay bills or to buy something online	9.5	7.6	4.8
Used a mobile phone or the internet to access an account	22.1	20.8	17.1
Used a debit or credit card to make a purchase	13.0	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.1	5.5	5.2
No deposit and no withdrawal from a financial institution account	10.1	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	19.3	22.7	16.0
Sent or received domestic remittances through an OTC service	8.4	11.0	9.6
Sent or received domestic remittances through cash only	6.6	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	10.8	14.9	11.1
Saved at a financial institution, 2014	..	15.8	8.9
Saved using a savings club or person outside the family	19.3	25.3	23.0
Saved any money	42.9	54.4	47.6
Saved for old age	6.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.0	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	..	7.5	6.1
Borrowed from family or friends	29.8	31.0	31.3
Borrowed any money	50.2	45.7	45.6
Outstanding housing loan	8.0	4.7	5.5