

Namibia

Sub-Saharan Africa		Upper middle income	
Population, age 15+ (millions)	1.6	GNI per capita (\$)	4,640
	Country data	Sub-Saharan Africa	Upper middle income
Account (% age 15+)			
All adults	80.6	42.6	73.1
All adults, 2014	58.8	34.2	71.6
All adults, 2011	..	23.2	57.0
Financial institution account (% age 15+)			
All adults	77.3	32.8	72.8
All adults, 2014	58.1	28.8	71.5
All adults, 2011	..	23.2	57.0
Mobile money account (% age 15+)			
All adults	43.4	20.9	3.2
All adults, 2014	10.4	11.6	0.8
Account, by individual characteristics (% age 15+)			
Women	80.7	36.9	69.3
Adults belonging to the poorest 40%	70.4	31.9	62.4
Adults out of the labor force	73.7	31.4	61.6
Adults living in rural areas	78.2	39.5	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	71.4	34.4	62.3
Made or received digital payments, 2014	43.9	26.9	44.4
Used an account to pay utility bills	20.6	7.7	22.6
Used an account to receive private sector wages	17.4	5.7	17.8
Used an account to receive government payments	26.9	7.3	17.9
Used the internet to pay bills or to buy something online	18.3	7.6	37.5
Used a mobile phone or the internet to access an account	46.2	20.8	30.6
Used a debit or credit card to make a purchase	37.6	7.5	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.8	5.5	10.8
No deposit and no withdrawal from a financial institution account	10.7	7.1	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	51.3	22.7	14.5
Sent or received domestic remittances through an OTC service	10.0	11.0	6.4
Sent or received domestic remittances through cash only	9.0	9.4	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	34.4	14.9	26.9
Saved at a financial institution, 2014	26.7	15.8	31.5
Saved using a savings club or person outside the family	12.1	25.3	5.9
Saved any money	62.7	54.4	46.4
Saved for old age	13.9	10.3	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	16.9	8.4	22.4
Borrowed from a financial institution or used a credit card, 2014	11.8	7.5	22.1
Borrowed from family or friends	48.0	31.0	26.1
Borrowed any money	63.3	45.7	44.4
Outstanding housing loan	9.4	4.7	11.1