

Nicaragua

Latin America & Caribbean		Lower middle income		
Population, age 15+ (millions)		4.3	GNI per capita (\$)	
				2,100
	Country data	Latin America & the Carib.	Lower middle income	
Account (% age 15+)				
All adults	30.9	54.4	57.8	
All adults, 2014	19.4	51.4	41.9	
All adults, 2011	14.2	39.3	28.9	
Financial institution account (% age 15+)				
All adults	28.4	53.5	56.1	
All adults, 2014	18.9	51.2	40.6	
All adults, 2011	14.2	39.3	28.9	
Mobile money account (% age 15+)				
All adults	3.9	5.3	5.3	
All adults, 2014	1.1	1.7	3.2	
Account, by individual characteristics (% age 15+)				
Women	24.8	51.3	53.0	
Adults belonging to the poorest 40%	19.9	41.9	50.7	
Adults out of the labor force	20.9	43.3	50.8	
Adults living in rural areas	33.8	52.6	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	24.6	45.1	29.2	
Made or received digital payments, 2014	13.4	37.7	19.7	
Used an account to pay utility bills	7.2	14.0	7.5	
Used an account to receive private sector wages	5.9	12.6	5.5	
Used an account to receive government payments	7.1	15.9	8.3	
Used the internet to pay bills or to buy something online	6.7	14.9	6.8	
Used a mobile phone or the internet to access an account	4.5	11.1	8.3	
Used a debit or credit card to make a purchase	8.6	27.6	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	5.8	9.0	21.6	
No deposit and no withdrawal from a financial institution account	5.8	9.3	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	6.1	8.9	10.1	
Sent or received domestic remittances through an OTC service	8.7	4.8	4.7	
Sent or received domestic remittances through cash only	5.0	3.9	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	8.1	12.2	15.9	
Saved at a financial institution, 2014	8.1	13.4	14.4	
Saved using a savings club or person outside the family	6.8	7.5	13.0	
Saved any money	44.8	37.2	39.7	
Saved for old age	14.1	11.8	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	13.4	20.8	9.8	
Borrowed from a financial institution or used a credit card, 2014	15.5	24.8	10.0	
Borrowed from family or friends	10.2	15.2	30.4	
Borrowed any money	29.7	37.6	42.9	
Outstanding housing loan	4.8	5.2	5.0	