

Pakistan

| South Asia | | Lower middle income | | |
|---|--------------|----------------------------|-------------------|----------------------------|
| Population, age 15+ (millions) | 125.8 | GNI per capita (\$) | | 1,500 |
| | | Country data | South Asia | Lower middle income |
| Account (% age 15+) | | | | |
| All adults | | 21.3 | 69.6 | 57.8 |
| All adults, 2014 | | 13.0 | 46.5 | 41.9 |
| All adults, 2011 | | 10.3 | 32.4 | 28.9 |
| Financial institution account (% age 15+) | | | | |
| All adults | | 18.0 | 68.4 | 56.1 |
| All adults, 2014 | | 8.7 | 45.6 | 40.6 |
| All adults, 2011 | | 10.3 | 32.4 | 28.9 |
| Mobile money account (% age 15+) | | | | |
| All adults | | 6.9 | 4.2 | 5.3 |
| All adults, 2014 | | 5.8 | 2.6 | 3.2 |
| Account, by individual characteristics (% age 15+) | | | | |
| Women | | 7.0 | 64.1 | 53.0 |
| Adults belonging to the poorest 40% | | 14.2 | 65.6 | 50.7 |
| Adults out of the labor force | | 12.7 | 61.7 | 50.8 |
| Adults living in rural areas | | 18.8 | 69.2 | 57.6 |
| Digital payments in the past year (% age 15+) | | | | |
| Made or received digital payments | | 17.7 | 27.8 | 29.2 |
| Made or received digital payments, 2014 | | 7.8 | 16.7 | 19.7 |
| Used an account to pay utility bills | | 8.4 | 7.1 | 7.5 |
| Used an account to receive private sector wages | | 2.3 | 4.8 | 5.5 |
| Used an account to receive government payments | | .. | 7.1 | 8.3 |
| Used the internet to pay bills or to buy something online | | 8.0 | 4.5 | 6.8 |
| Used a mobile phone or the internet to access an account | | 7.6 | 7.1 | 8.3 |
| Used a debit or credit card to make a purchase | | .. | 10.0 | 10.0 |
| Inactive account in the past year (% age 15+) | | | | |
| No deposit and no withdrawal from an account | | 2.7 | 31.2 | 21.6 |
| No deposit and no withdrawal from a financial institution account | | 3.3 | 31.6 | 22.0 |
| Domestic remittances in the past year (% age 15+) | | | | |
| Sent or received domestic remittances through an account | | 5.1 | 7.6 | 10.1 |
| Sent or received domestic remittances through an OTC service | | 2.8 | 1.9 | 4.7 |
| Sent or received domestic remittances through cash only | | 9.0 | 8.3 | 8.8 |
| Saving in the past year (% age 15+) | | | | |
| Saved at a financial institution | | 6.1 | 17.2 | 15.9 |
| Saved at a financial institution, 2014 | | 3.3 | 12.7 | 14.4 |
| Saved using a savings club or person outside the family | | 21.1 | 10.2 | 13.0 |
| Saved any money | | 35.1 | 33.2 | 39.7 |
| Saved for old age | | 14.5 | 11.4 | 13.2 |
| Credit in the past year (% age 15+) | | | | |
| Borrowed from a financial institution or used a credit card | | 2.6 | 7.8 | 9.8 |
| Borrowed from a financial institution or used a credit card, 2014 | | 1.6 | 8.6 | 10.0 |
| Borrowed from family or friends | | 28.6 | 31.3 | 30.4 |
| Borrowed any money | | 37.4 | 41.5 | 42.9 |
| Outstanding housing loan | | 1.1 | 5.1 | 5.0 |