

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	7.1	GNI per capita (\$)	700
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	50.0	42.6	34.9
All adults, 2014	42.1	34.2	22.9
All adults, 2011	32.8	23.2	13.4
Financial institution account (% age 15+)			
All adults	36.7	32.8	24.5
All adults, 2014	38.1	28.8	16.9
All adults, 2011	32.8	23.2	13.4
Mobile money account (% age 15+)			
All adults	31.1	20.9	17.6
All adults, 2014	18.1	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	45.0	36.9	29.9
Adults belonging to the poorest 40%	38.7	31.9	25.5
Adults out of the labor force	42.5	31.4	23.4
Adults living in rural areas	48.8	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	38.9	34.4	25.6
Made or received digital payments, 2014	27.4	26.9	15.1
Used an account to pay utility bills	7.2	7.7	4.4
Used an account to receive private sector wages	9.1	5.7	3.3
Used an account to receive government payments	7.0	7.3	4.3
Used the internet to pay bills or to buy something online	4.6	7.6	4.8
Used a mobile phone or the internet to access an account	28.8	20.8	17.1
Used a debit or credit card to make a purchase	..	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	6.2	5.5	5.2
No deposit and no withdrawal from a financial institution account	9.8	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	24.2	22.7	16.0
Sent or received domestic remittances through an OTC service	10.7	11.0	9.6
Sent or received domestic remittances through cash only	10.2	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	18.9	14.9	11.1
Saved at a financial institution, 2014	25.5	15.8	8.9
Saved using a savings club or person outside the family	46.1	25.3	23.0
Saved any money	63.8	54.4	47.6
Saved for old age	10.7	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	8.1	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	8.4	7.5	6.1
Borrowed from family or friends	42.9	31.0	31.3
Borrowed any money	65.7	45.7	45.6
Outstanding housing loan	6.6	4.7	5.5