

Sierra Leone

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	4.3	GNI per capita (\$)	490
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	19.8	42.6	34.9
All adults, 2014	15.6	34.2	22.9
All adults, 2011	15.3	23.2	13.4
Financial institution account (% age 15+)			
All adults	12.4	32.8	24.5
All adults, 2014	14.1	28.8	16.9
All adults, 2011	15.3	23.2	13.4
Mobile money account (% age 15+)			
All adults	11.0	20.9	17.6
All adults, 2014	4.5	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	15.4	36.9	29.9
Adults belonging to the poorest 40%	12.9	31.9	25.5
Adults out of the labor force	20.0	31.4	23.4
Adults living in rural areas	14.4	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	15.6	34.4	25.6
Made or received digital payments, 2014	12.7	26.9	15.1
Used an account to pay utility bills	3.1	7.7	4.4
Used an account to receive private sector wages	..	5.7	3.3
Used an account to receive government payments	..	7.3	4.3
Used the internet to pay bills or to buy something online	4.1	7.6	4.8
Used a mobile phone or the internet to access an account	9.8	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	3.6	5.5	5.2
No deposit and no withdrawal from a financial institution account	4.5	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	10.0	22.7	16.0
Sent or received domestic remittances through an OTC service	7.7	11.0	9.6
Sent or received domestic remittances through cash only	14.5	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	5.2	14.9	11.1
Saved at a financial institution, 2014	10.9	15.8	8.9
Saved using a savings club or person outside the family	33.6	25.3	23.0
Saved any money	54.2	54.4	47.6
Saved for old age	8.8	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	5.2	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.1	7.5	6.1
Borrowed from family or friends	29.1	31.0	31.3
Borrowed any money	49.0	45.7	45.6
Outstanding housing loan	5.0	4.7	5.5