

Tajikistan

Europe & Central Asia		Lower middle income		
Population, age 15+ (millions)	5.7	GNI per capita (\$)		1,110
	Country data	Europe & Central Asia	Lower middle income	
Account (% age 15+)				
All adults	47.0	65.3	57.8	
All adults, 2014	11.5	57.8	41.9	
All adults, 2011	2.5	44.8	28.9	
Financial institution account (% age 15+)				
All adults	47.0	65.1	56.1	
All adults, 2014	11.5	57.8	40.6	
All adults, 2011	2.5	44.8	28.9	
Mobile money account (% age 15+)				
All adults	..	3.2	5.3	
All adults, 2014	0.0	0.2	3.2	
Account, by individual characteristics (% age 15+)				
Women	42.1	62.5	53.0	
Adults belonging to the poorest 40%	38.5	56.3	50.7	
Adults out of the labor force	37.3	52.8	50.8	
Adults living in rural areas	46.3	61.7	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	43.9	60.4	29.2	
Made or received digital payments, 2014	8.3	46.1	19.7	
Used an account to pay utility bills	21.7	23.0	7.5	
Used an account to receive private sector wages	6.3	21.2	5.5	
Used an account to receive government payments	22.7	28.8	8.3	
Used the internet to pay bills or to buy something online	12.8	30.6	6.8	
Used a mobile phone or the internet to access an account	8.3	23.1	8.3	
Used a debit or credit card to make a purchase	10.8	38.5	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	9.4	6.6	21.6	
No deposit and no withdrawal from a financial institution account	9.4	6.7	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	11.7	12.8	10.1	
Sent or received domestic remittances through an OTC service	7.8	7.0	4.7	
Sent or received domestic remittances through cash only	10.2	8.0	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	11.3	14.4	15.9	
Saved at a financial institution, 2014	1.5	11.0	14.4	
Saved using a savings club or person outside the family	8.8	5.0	13.0	
Saved any money	32.8	37.0	39.7	
Saved for old age	11.2	15.0	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	15.5	24.2	9.8	
Borrowed from a financial institution or used a credit card, 2014	4.2	22.3	10.0	
Borrowed from family or friends	21.6	24.5	30.4	
Borrowed any money	33.7	44.0	42.9	
Outstanding housing loan	12.6	11.6	5.0	