

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	4.4	GNI per capita (\$)	540
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	45.3	42.6	34.9
All adults, 2014	18.3	34.2	22.9
All adults, 2011	10.2	23.2	13.4
Financial institution account (% age 15+)			
All adults	34.1	32.8	24.5
All adults, 2014	17.6	28.8	16.9
All adults, 2011	10.2	23.2	13.4
Mobile money account (% age 15+)			
All adults	21.5	20.9	17.6
All adults, 2014	1.4	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	37.6	36.9	29.9
Adults belonging to the poorest 40%	34.7	31.9	25.5
Adults out of the labor force	35.3	31.4	23.4
Adults living in rural areas	45.0	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	31.3	34.4	25.6
Made or received digital payments, 2014	6.9	26.9	15.1
Used an account to pay utility bills	5.6	7.7	4.4
Used an account to receive private sector wages	3.6	5.7	3.3
Used an account to receive government payments	6.5	7.3	4.3
Used the internet to pay bills or to buy something online	6.6	7.6	4.8
Used a mobile phone or the internet to access an account	20.7	20.8	17.1
Used a debit or credit card to make a purchase	5.3	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	10.8	5.5	5.2
No deposit and no withdrawal from a financial institution account	12.1	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	17.3	22.7	16.0
Sent or received domestic remittances through an OTC service	13.6	11.0	9.6
Sent or received domestic remittances through cash only	8.0	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	11.8	14.9	11.1
Saved at a financial institution, 2014	6.7	15.8	8.9
Saved using a savings club or person outside the family	23.1	25.3	23.0
Saved any money	45.2	54.4	47.6
Saved for old age	8.4	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	9.1	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.0	7.5	6.1
Borrowed from family or friends	22.0	31.0	31.3
Borrowed any money	40.3	45.7	45.6
Outstanding housing loan	4.9	4.7	5.5