

Middle East & North Africa		Lower middle income	
Population, age 15+ (millions)	8.7	GNI per capita (\$)	3,690
	Country data	Middle East & North Africa	Lower middle income
Account (% age 15+)			
All adults	36.9	43.5	57.8
All adults, 2014	27.4	..	41.9
All adults, 2011	..	32.9	28.9
Financial institution account (% age 15+)			
All adults	36.8	43.0	56.1
All adults, 2014	27.3	..	40.6
All adults, 2011	..	32.9	28.9
Mobile money account (% age 15+)			
All adults	2.0	5.8	5.3
All adults, 2014	0.6	..	3.2
Account, by individual characteristics (% age 15+)			
Women	28.4	35.0	53.0
Adults belonging to the poorest 40%	21.0	35.3	50.7
Adults out of the labor force	21.5	35.0	50.8
Adults living in rural areas	28.1	36.9	57.6
Digital payments in the past year (% age 15+)			
Made or received digital payments	29.4	33.3	29.2
Made or received digital payments, 2014	17.0	..	19.7
Used an account to pay utility bills	3.6	9.8	7.5
Used an account to receive private sector wages	6.3	5.9	5.5
Used an account to receive government payments	12.3	19.5	8.3
Used the internet to pay bills or to buy something online	6.6	12.2	6.8
Used a mobile phone or the internet to access an account	4.1	10.4	8.3
Used a debit or credit card to make a purchase	13.1	16.2	10.0
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	4.3	7.1	21.6
No deposit and no withdrawal from a financial institution account	4.9	7.2	22.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	11.4	5.0	10.1
Sent or received domestic remittances through an OTC service	5.5	4.9	4.7
Sent or received domestic remittances through cash only	13.7	11.1	8.8
Saving in the past year (% age 15+)			
Saved at a financial institution	18.3	10.8	15.9
Saved at a financial institution, 2014	10.3	..	14.4
Saved using a savings club or person outside the family	3.1	8.0	13.0
Saved any money	39.4	31.3	39.7
Saved for old age	13.6	8.1	13.2
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	11.7	9.6	9.8
Borrowed from a financial institution or used a credit card, 2014	12.0	..	10.0
Borrowed from family or friends	31.7	31.1	30.4
Borrowed any money	45.1	42.6	42.9
Outstanding housing loan	8.0	8.2	5.0