

Zambia

Sub-Saharan Africa		Lower middle income		
Population, age 15+ (millions)		9.1	GNI per capita (\$)	
			1,360	
	Country data	Sub-Saharan Africa	Lower middle income	
Account (% age 15+)				
All adults	45.9	42.6	57.8	
All adults, 2014	35.6	34.2	41.9	
All adults, 2011	21.4	23.2	28.9	
Financial institution account (% age 15+)				
All adults	35.8	32.8	56.1	
All adults, 2014	31.3	28.8	40.6	
All adults, 2011	21.4	23.2	28.9	
Mobile money account (% age 15+)				
All adults	27.8	20.9	5.3	
All adults, 2014	12.1	11.6	3.2	
Account, by individual characteristics (% age 15+)				
Women	40.3	36.9	53.0	
Adults belonging to the poorest 40%	31.2	31.9	50.7	
Adults out of the labor force	33.4	31.4	50.8	
Adults living in rural areas	40.9	39.5	57.6	
Digital payments in the past year (% age 15+)				
Made or received digital payments	38.7	34.4	29.2	
Made or received digital payments, 2014	28.6	26.9	19.7	
Used an account to pay utility bills	12.8	7.7	7.5	
Used an account to receive private sector wages	8.1	5.7	5.5	
Used an account to receive government payments	9.8	7.3	8.3	
Used the internet to pay bills or to buy something online	11.3	7.6	6.8	
Used a mobile phone or the internet to access an account	26.2	20.8	8.3	
Used a debit or credit card to make a purchase	9.0	7.5	10.0	
Inactive account in the past year (% age 15+)				
No deposit and no withdrawal from an account	6.5	5.5	21.6	
No deposit and no withdrawal from a financial institution account	8.8	7.1	22.0	
Domestic remittances in the past year (% age 15+)				
Sent or received domestic remittances through an account	21.8	22.7	10.1	
Sent or received domestic remittances through an OTC service	15.2	11.0	4.7	
Sent or received domestic remittances through cash only	4.5	9.4	8.8	
Saving in the past year (% age 15+)				
Saved at a financial institution	13.6	14.9	15.9	
Saved at a financial institution, 2014	16.8	15.8	14.4	
Saved using a savings club or person outside the family	23.5	25.3	13.0	
Saved any money	58.7	54.4	39.7	
Saved for old age	8.1	10.3	13.2	
Credit in the past year (% age 15+)				
Borrowed from a financial institution or used a credit card	10.4	8.4	9.8	
Borrowed from a financial institution or used a credit card, 2014	5.7	7.5	10.0	
Borrowed from family or friends	31.0	31.0	30.4	
Borrowed any money	48.7	45.7	42.9	
Outstanding housing loan	7.8	4.7	5.0	