

Zimbabwe

Sub-Saharan Africa		Low income	
Population, age 15+ (millions)	9.5	GNI per capita (\$)	890
	Country data	Sub-Saharan Africa	Low income
Account (% age 15+)			
All adults	55.3	42.6	34.9
All adults, 2014	32.4	34.2	22.9
All adults, 2011	39.7	23.2	13.4
Financial institution account (% age 15+)			
All adults	28.2	32.8	24.5
All adults, 2014	17.2	28.8	16.9
All adults, 2011	39.7	23.2	13.4
Mobile money account (% age 15+)			
All adults	48.6	20.9	17.6
All adults, 2014	21.6	11.6	9.9
Account, by individual characteristics (% age 15+)			
Women	51.7	36.9	29.9
Adults belonging to the poorest 40%	43.6	31.9	25.5
Adults out of the labor force	47.5	31.4	23.4
Adults living in rural areas	47.6	39.5	32.3
Digital payments in the past year (% age 15+)			
Made or received digital payments	52.5	34.4	25.6
Made or received digital payments, 2014	30.0	26.9	15.1
Used an account to pay utility bills	13.4	7.7	4.4
Used an account to receive private sector wages	10.1	5.7	3.3
Used an account to receive government payments	7.4	7.3	4.3
Used the internet to pay bills or to buy something online	9.5	7.6	4.8
Used a mobile phone or the internet to access an account	45.5	20.8	17.1
Used a debit or credit card to make a purchase	13.9	7.5	..
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	1.7	5.5	5.2
No deposit and no withdrawal from a financial institution account	5.0	7.1	6.5
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	36.7	22.7	16.0
Sent or received domestic remittances through an OTC service	9.3	11.0	9.6
Sent or received domestic remittances through cash only	8.6	9.4	8.0
Saving in the past year (% age 15+)			
Saved at a financial institution	5.3	14.9	11.1
Saved at a financial institution, 2014	5.2	15.8	8.9
Saved using a savings club or person outside the family	21.3	25.3	23.0
Saved any money	53.6	54.4	47.6
Saved for old age	4.7	10.3	8.9
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	4.7	8.4	7.9
Borrowed from a financial institution or used a credit card, 2014	4.3	7.5	6.1
Borrowed from family or friends	37.9	31.0	31.3
Borrowed any money	47.5	45.7	45.6
Outstanding housing loan	2.9	4.7	5.5