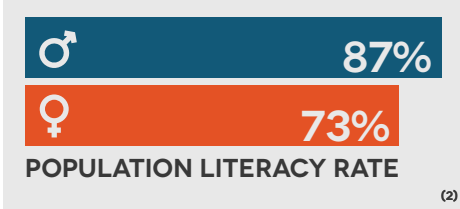


REAL ECONOMY

TOTAL POPULATION  
**6.8 MILLION**



FEMALE WAGE WORKERS EARN ON AVERAGE  
**33% LESS THAN MEN**

POPULATION BELOW THE NATIONAL POVERTY LINE  
**23%**

**US\$ 1,643**  
GDP PER CAPITA  
5.5% GDP PER CAPITA ANNUAL GROWTH  
CONSTANT US\$ (5)



47% OF LAO PDR ADULTS HAVE AN ACCOUNT AT A FORMAL FINANCIAL INSTITUTION  
53% REMAIN FINANCIALLY EXCLUDED

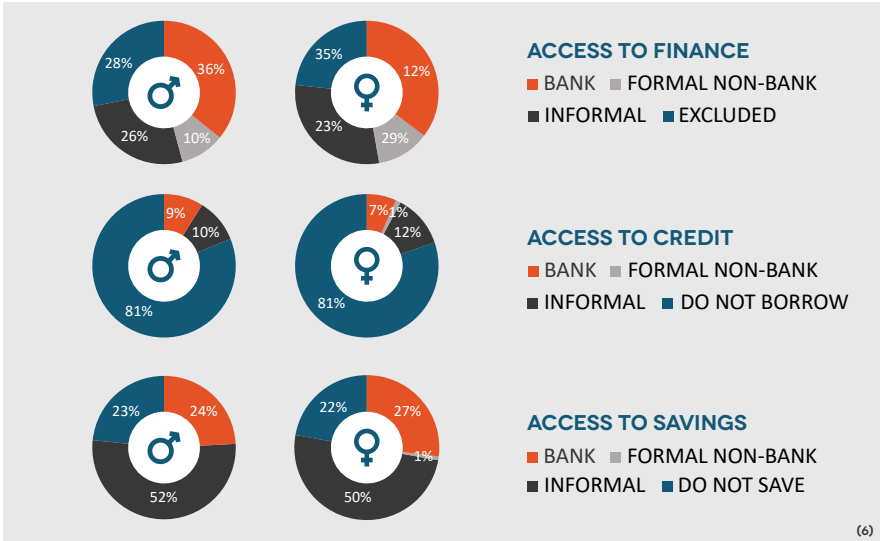
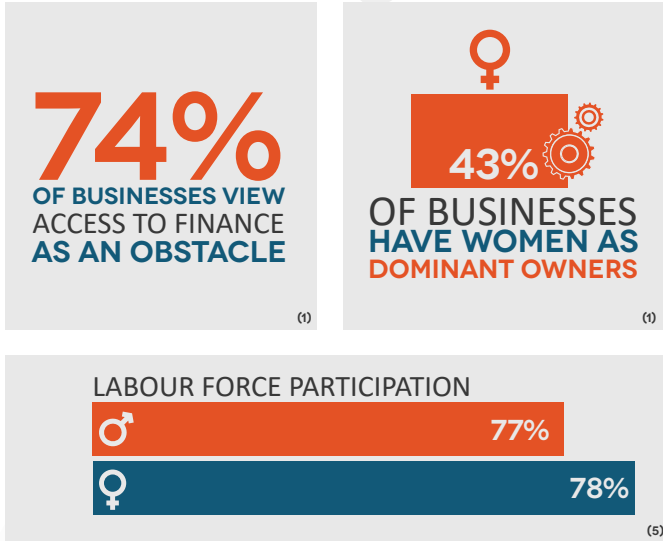
**77%**  
OF ADULTS DO NOT HAVE ANY INSURANCE

FINANCIAL INCLUSION IS PARTICULARLY LOW IN LOW-INCOME AND RURAL AREAS  
63% OF THE POPULATION RESIDE IN RURAL AREAS

THERE ARE **700,000** PEOPLE OWNING A BUSINESS IN LAO PDR

GENDER PARITY IN OWNING A BUSINESS

45% OF TOP MANAGERS FOR FORMAL SMEs IN LAO PDR ARE FEMALE  
THEY WORK PARTICULARLY IN ACCOMMODATION AND FOOD SERVICE ACTIVITIES, AND TRANSPORTATION AND STORAGE



FINANCIAL INCLUSION

**88%**  
OF BUSINESSES DO NOT HAVE A LINE OF CREDIT/LOAN

**51%** OF ADULTS SAVE IN THE INFORMAL SECTOR

**500,000** ADULTS RECEIVE REMITTANCES  
62% WOMEN

IN 2015 INTERNATIONAL REMITTANCES INFLOW MADE UP **\$60 MILLION**

SECTOR  
AGRICULTURE ACCOUNTS FOR **70%** OF EMPLOYMENT

MOST SMALL ENTERPRISES ARE CONCENTRATED IN:

Sector	Percentage
TRANSPORTATION AND STORAGE	55%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	23%
MANUFACTURING	15%

**19%** OF ENTERPRISES IN LAO PDR DO NOT HAVE A SAVINGS/CHECKING ACCOUNT

FEMALE SHARE IN FORMAL NON-AGRI EMPLOYMENT

WHOLESALE AND RETAIL TRADE: 34%  
TRANSPORTATION AND STORAGE: 37%  
ACCOMMODATION AND FOOD SERVICE ACTIVITIES: 64%

DIGITAL ECONOMY

MOBILE SUBSCRIPTION RATE IS **85%** OF THE COUNTRY'S POPULATION

AVAILABLE ATMs FOR EVERY **100,000** ADULTS

Country	Value
LAO PDR	23
ASEAN	52

**26%** OF ADULT POPULATION HAVE ACCESS TO INTERNET

1 OUT OF EVERY 3 ADULTS IS WILLING TO USE A MOBILE DEVICE TO ACCESS FINANCIAL SERVICES

FEMALE FORMAL MSME OWNERSHIP

Sector	Percentage
MANUFACTURING	16%
WHOLESALE AND RETAIL TRADE	0%
TRANSPORTATION AND STORAGE	50%
ACCOMMODATION AND FOOD SERVICE ACTIVITIES	57%

Lao PDR is the 13th fastest growing economy globally and has observed significant poverty reduction in the last decade. Although women's participation in labour force is higher than men's, there is significant wage inequality. The general population remains relatively financially excluded, with over half of adults still saving informally and 81% being excluded from access to credit. The

financial sector has recently launched digital financial services and with relatively few bank branches, there is significant demand for mobile financial services. Low access to internet is a barrier to digital finance, even though mobile phone subscription is high.