

### REAL ECONOMY

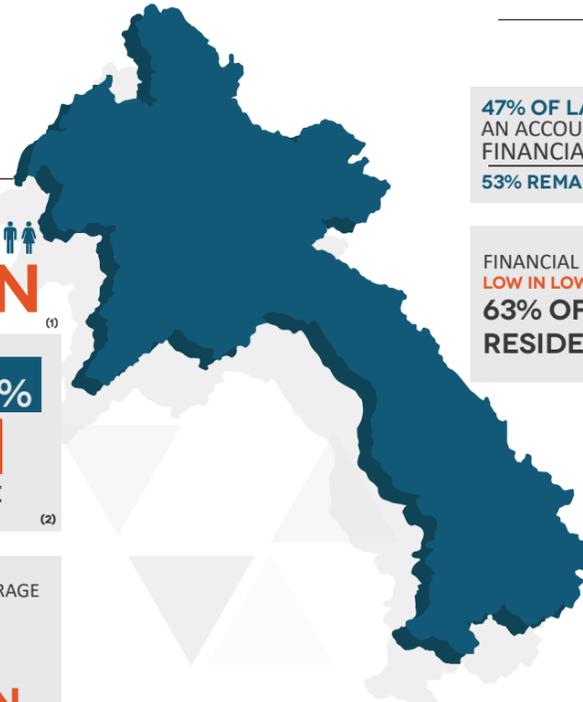
TOTAL POPULATION   
**6.8 MILLION** (1)

**87%**  **73%**   
POPULATION LITERACY RATE (2)

FEMALE WAGE WORKERS EARN ON AVERAGE  
**33% LESS THAN MEN** (3)

**23%**   
POPULATION BELOW THE NATIONAL POVERTY LINE (4)

**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** (6)

**77%**   
OF ADULTS DO NOT HAVE ANY INSURANCE (6)

FINANCIAL INCLUSION IS PARTICULARLY LOW IN LOW-INCOME AND RURAL AREAS  
**63% OF THE POPULATION RESIDE IN RURAL AREAS** (6)

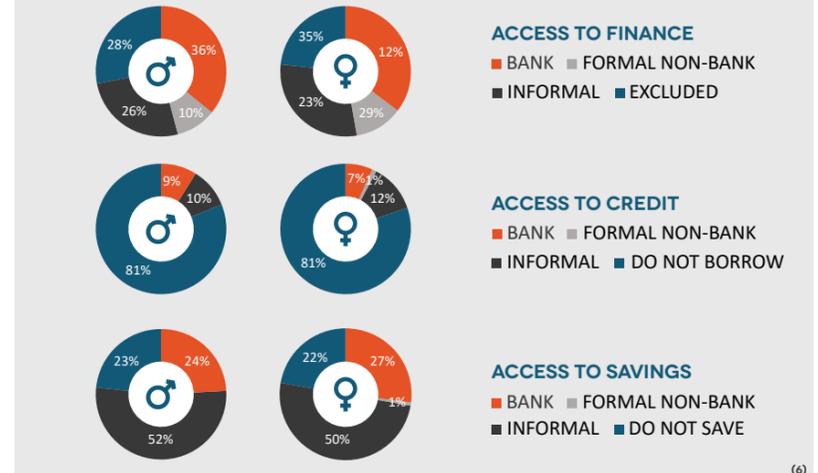
THERE ARE **700,000** PEOPLE OWNING A BUSINESS IN LAO PDR (6)

**GENDER PARITY IN OWNING A BUSINESS** (1)

**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 (1)

**74%**  
OF BUSINESSES VIEW ACCESS TO FINANCE AS AN OBSTACLE (1)

**43%**  
OF BUSINESSES HAVE WOMEN AS DOMINANT OWNERS (1)



LABOUR FORCE PARTICIPATION  
**77%**  **78%**  (5)

### FINANCIAL INCLUSION

**88%**  
OF BUSINESSES DO NOT HAVE A LINE OF CREDIT/LOAN (1)

**51%** OF ADULTS SAVE IN THE INFORMAL SECTOR (6)

**500,000** ADULTS RECEIVE REMITTANCES  
**62%** WOMEN (6)

**IN 2015** INTERNATIONAL REMITTANCES INFLOW MADE UP **\$60 MILLION** (10)

### SECTOR

AGRICULTURE ACCOUNTS FOR **70%** OF EMPLOYMENT (7)

MOST SMALL ENTERPRISES ARE CONCENTRATED IN:  
TRANSPORTATION AND STORAGE **55%**  
ACCOMMODATION AND FOOD SERVICE ACTIVITIES **23%**  
MANUFACTURING **15%** (1)

**19%** OF ENTERPRISES IN LAO PDR DO NOT HAVE A SAVINGS/CHECKING ACCOUNT (1)

FEMALE SHARE IN FORMAL NON-AGRI EMPLOYMENT (1)

WHOLESALE AND RETAIL TRADE **34%**  
TRANSPORTATION AND STORAGE **37%**  
ACCOMMODATION AND FOOD SERVICE ACTIVITIES **64%** (1)

### DIGITAL ECONOMY

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

AVAILABLE ATMs FOR EVERY **100,000 ADULTS**  
**23** LAO PDR **52** ASEAN (8)

**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 (9)

**FEMALE FORMAL MSME OWNERSHIP**

Sector	Ownership %
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.