IGR Scorecard Development - ICT Trend Analysis

Indicator: Access to digital financial services | Sierra Leone | 2017, 2023 and 2025

Strategic objective

Increase the supply of communications, technology and innovation services, improving access and affordability so digital services are integrated into development, growth, innovation, entrepreneurship and the digital economy.

2017 BASELINE

11%-15%

Range reported by World Bank Global Findex / BSL

2023 POSITION

25.0%

Digital financial literacy survey result

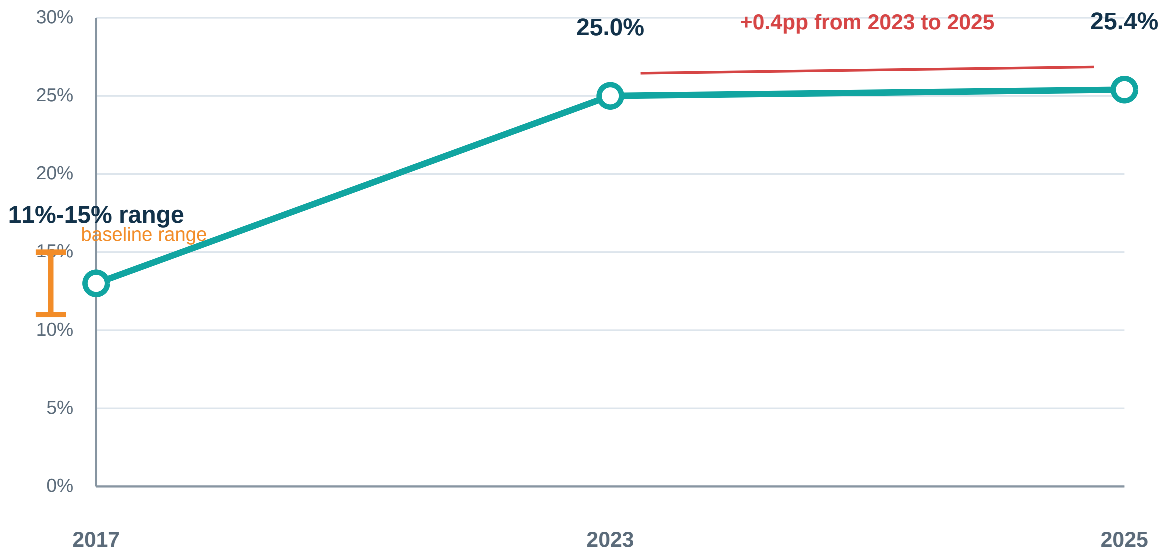
2025 POSITION

25.4%

Small improvement from 2023

Trend: access to digital financial services

2017 baseline shown as midpoint of reported 11%-15% range; range is annotated.



Scorecard interpretation

50% increase target from 2017 appears exceeded

- **Strong long-term growth:** access rose from a 2017 range of 11%-15% to 25.4% in 2025. Using the 13% midpoint, this equals a 12.4 percentage-point gain.
- **Recent momentum is weak:** movement from 2023 to 2025 is only 0.4 percentage points, suggesting growth has slowed after the initial expansion.
- **Main constraint:** the issue is likely not only service availability or connectivity. Low uptake, financial literacy gaps, and general literacy barriers may be limiting usage.
- **IGR implication:** deeper inclusion requires citizen education, trust-building, local language content, and agent/network support.

Next scorecard action: Track active usage, rural/urban split, gender split, affordability and digital literacy interventions annually.

Prepared as an infographic system output for IGR development scorecard. Values are based on figures supplied by the user and cited sources.

Sources: MTNDP 2024-2030 p.126; World Bank Global Findex Database; Bank of Sierra Leone; UNCDF National Digital Financial Literacy Survey