



THE WORLD BANK

REMITTANCES TO ETHIOPIA



Bendixen
& Amandi
International

October 27, 2010



Methodology

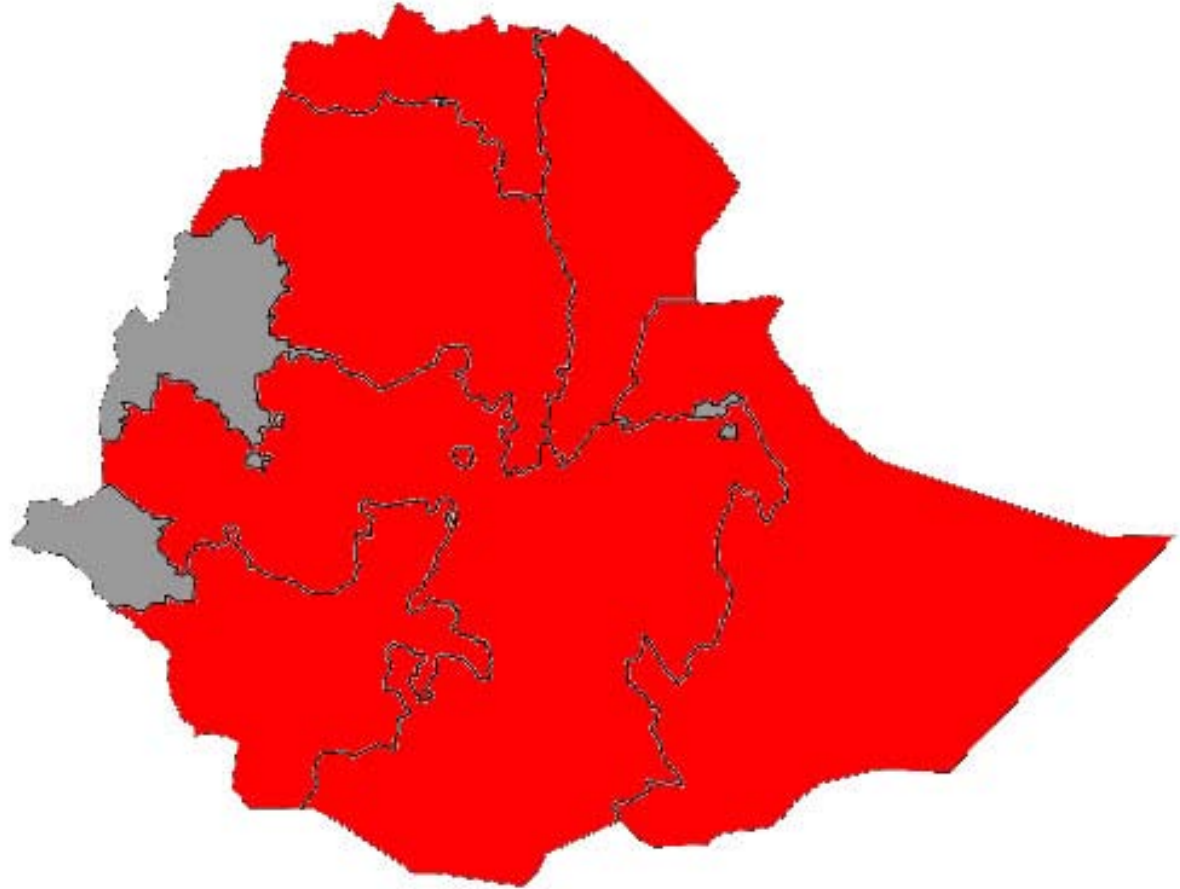
2

<i>Sample size</i>	2,412 interviews with Ethiopian adults
<i>Dates of interviews</i>	July 14 – September 4, 2010
<i>Margin of error</i>	2 percentage points
<i>Language of interviews</i>	Amharic

Regions

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The survey was conducted in regions that represent 97 percent of the Ethiopian population.





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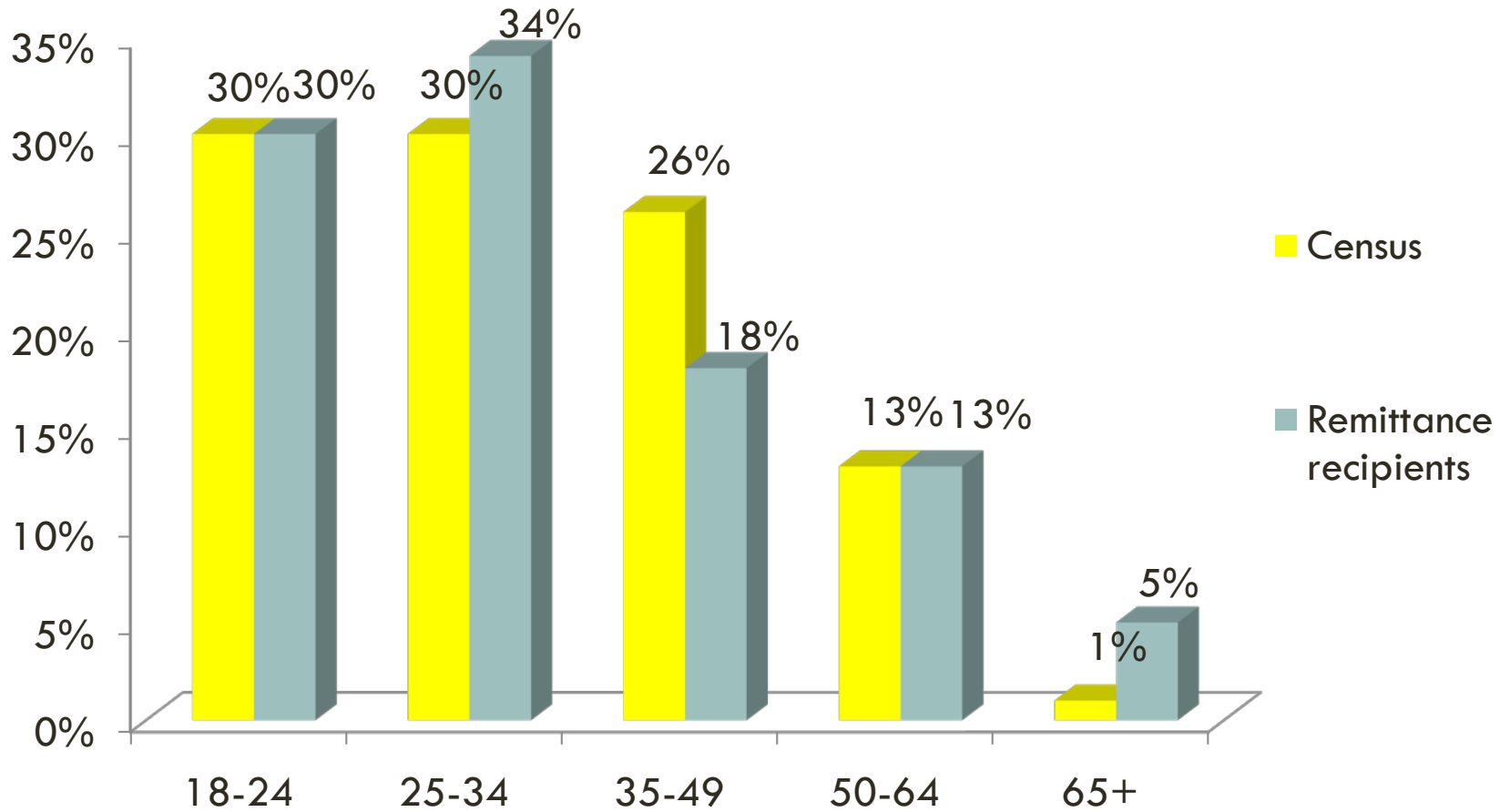
DEMOGRAPHICS AND CHARACTERISTICS OF REMITTANCE RECIPIENTS



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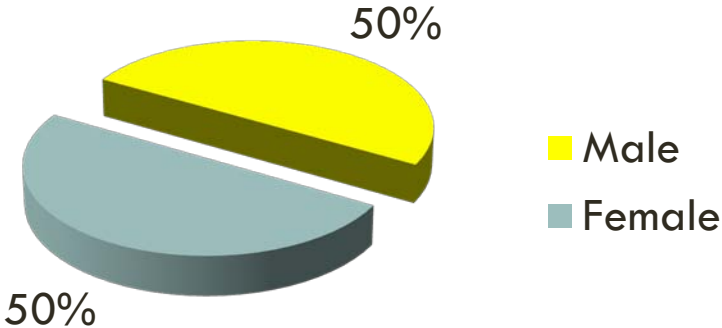


Age

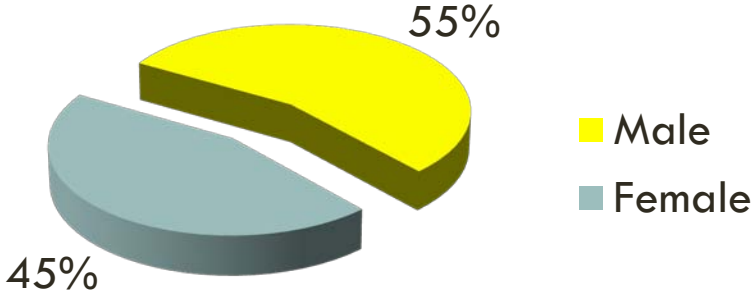


Gender

Census

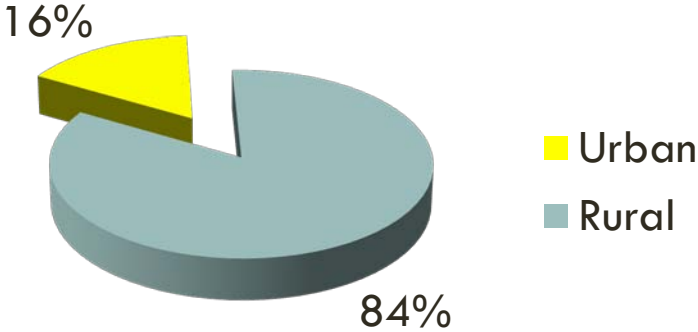


Remittance Recipients

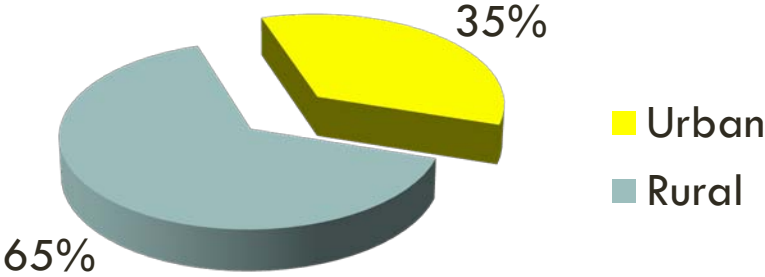


Urban / Rural

Census



Remittance Recipients

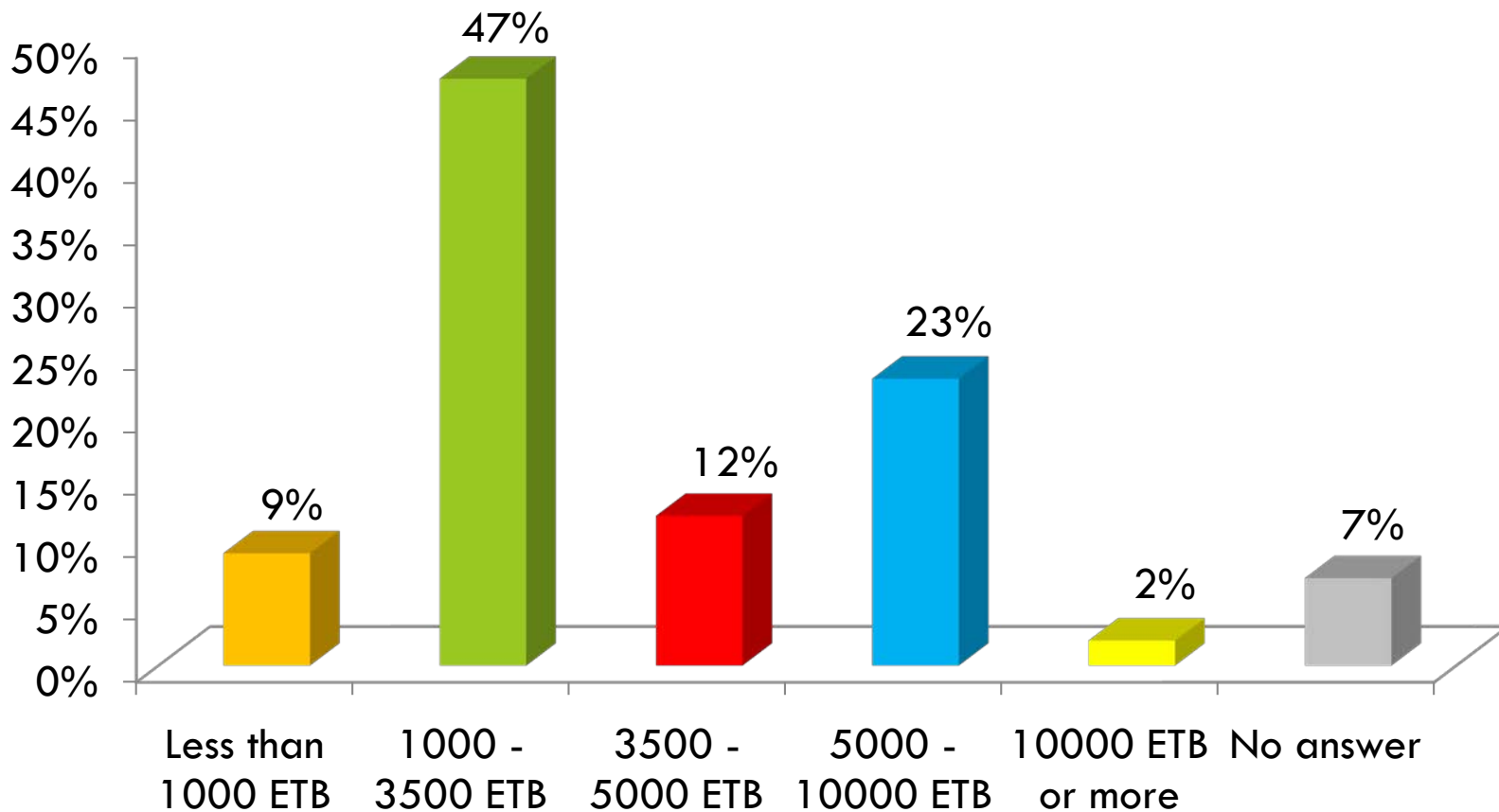




Monthly Household Income

Remittance Recipients

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THE STATISTICS OF REMITTANCES

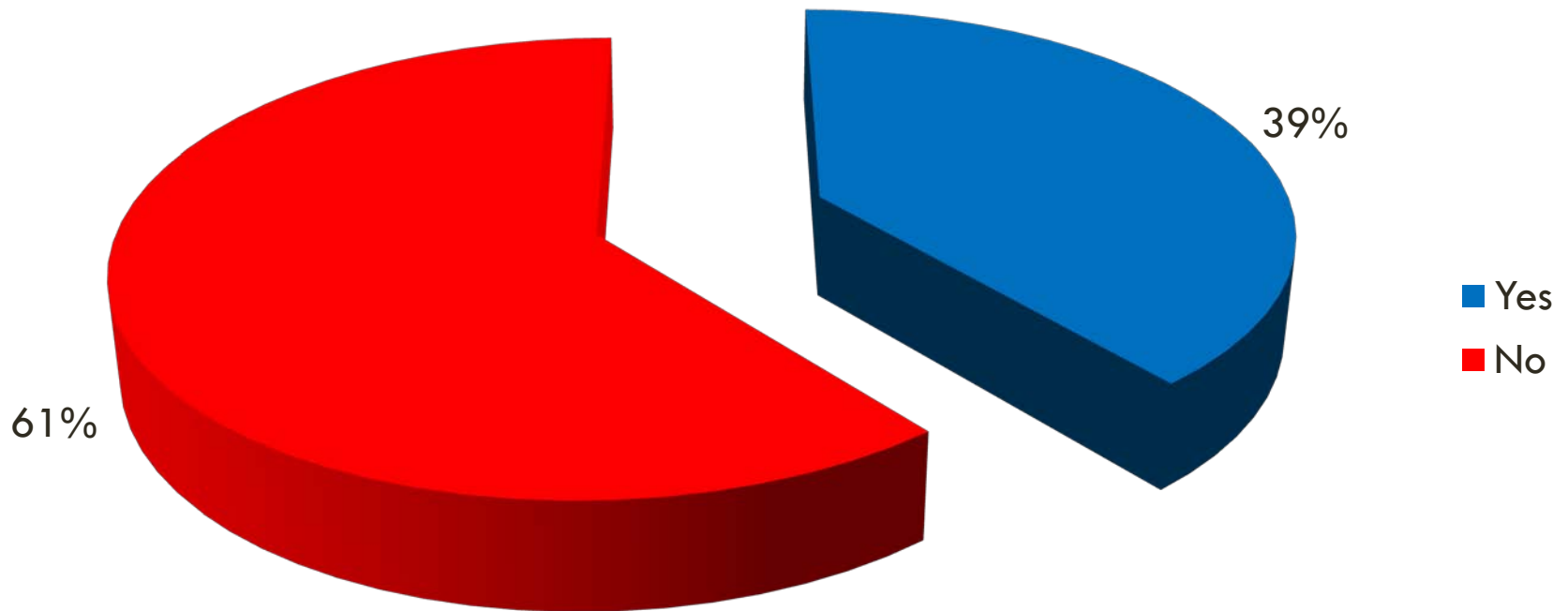


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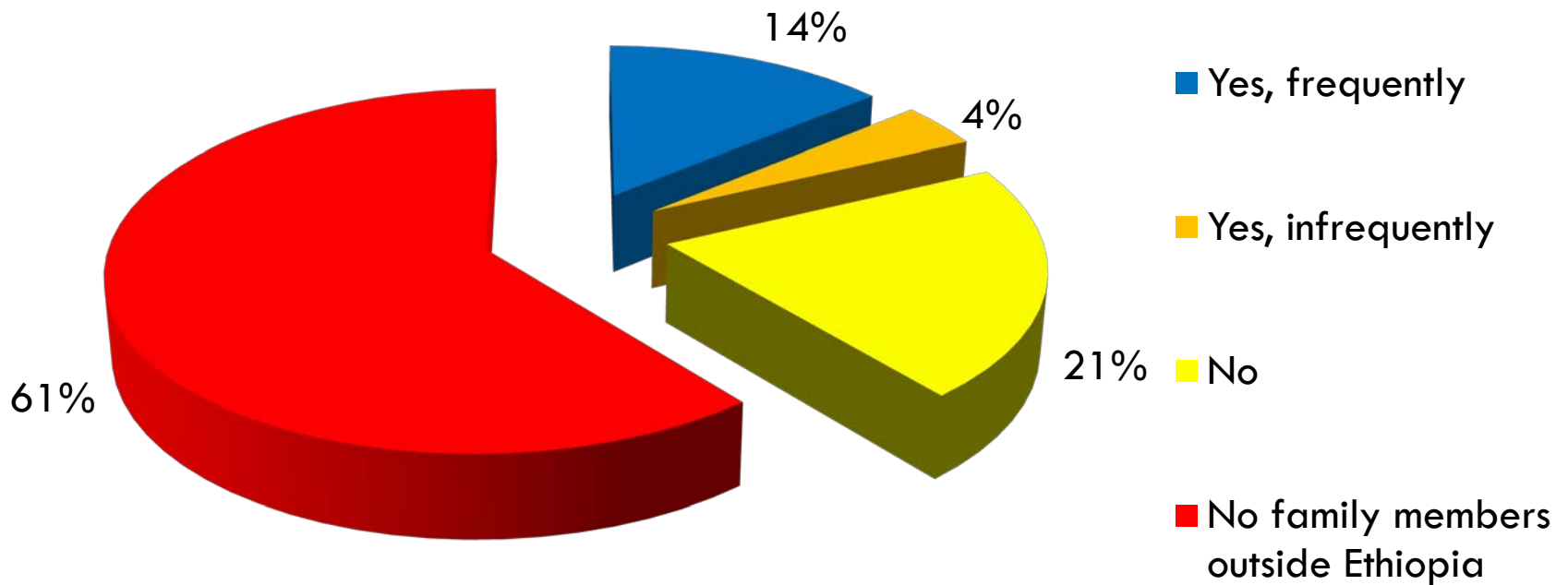
Do you have any family members or relatives living in another country outside Ethiopia?

10





Have any of your family members or relatives living in another country outside Ethiopia ever sent you money?

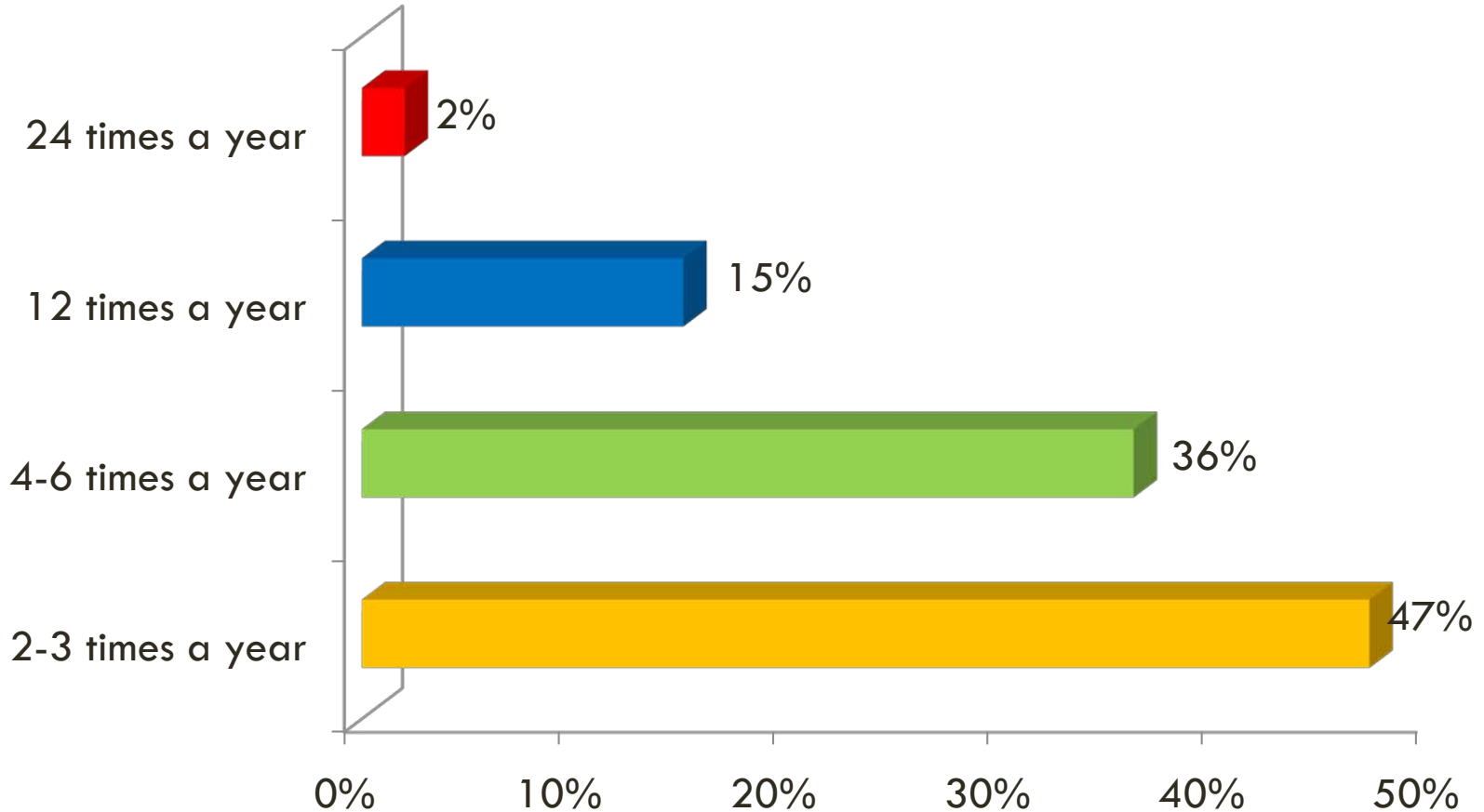


14% of Ethiopian adults are regular remittance recipients



How frequently does your family member or relative send you money?

12

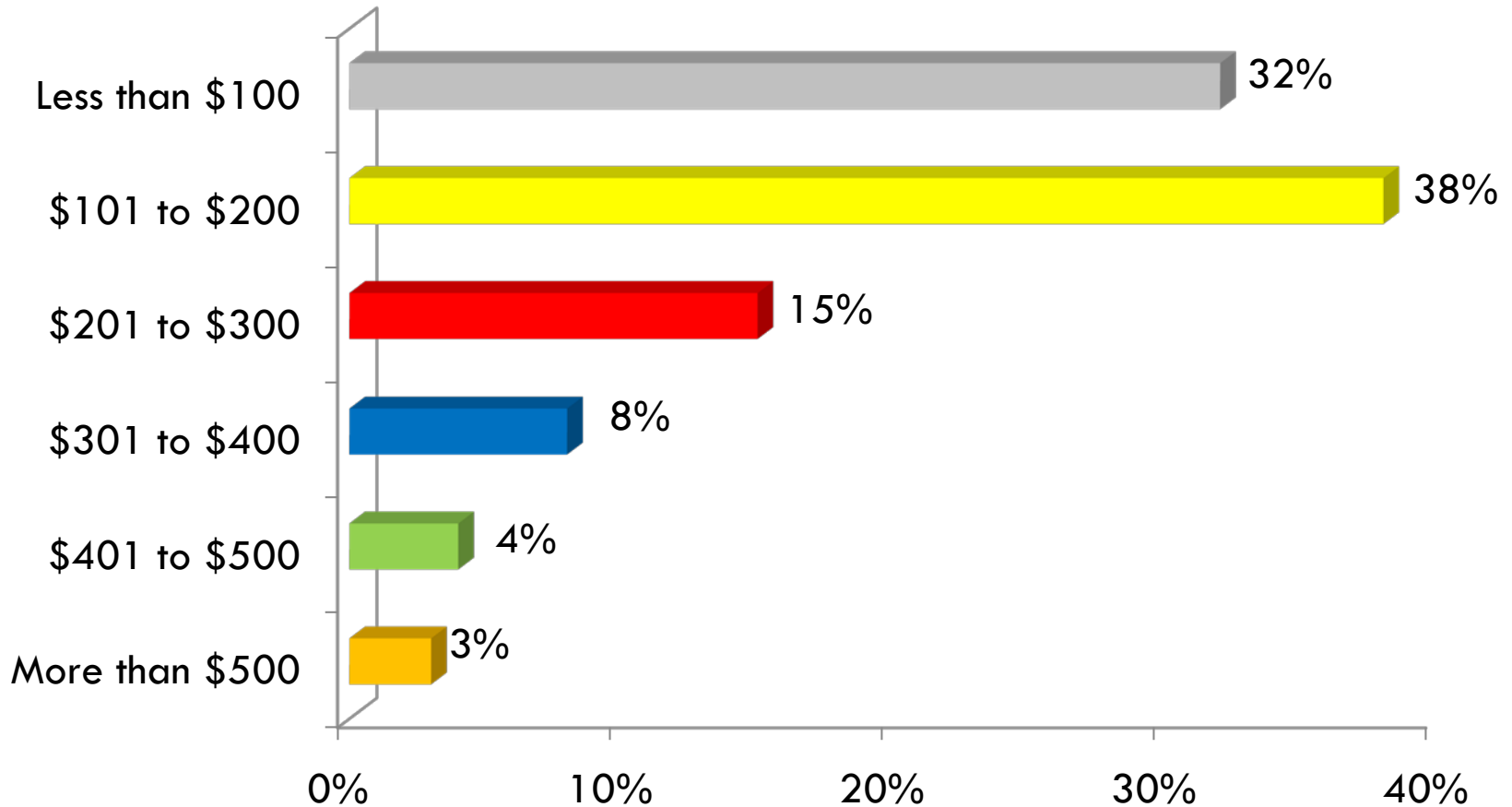


AVERAGE: 5 TIMES A YEAR



How much money – on average – does your family member or relative send to you each time?

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Remittances to Ethiopia

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Adult population (est.)	38,500,000
Percent receiving international remittances regularly	14%
Adult population receiving international remittances regularly	5,400,000
Frequency of remittances	5 times a year
Average remittance received	US\$120
Total amount per year	US\$3.2 billion



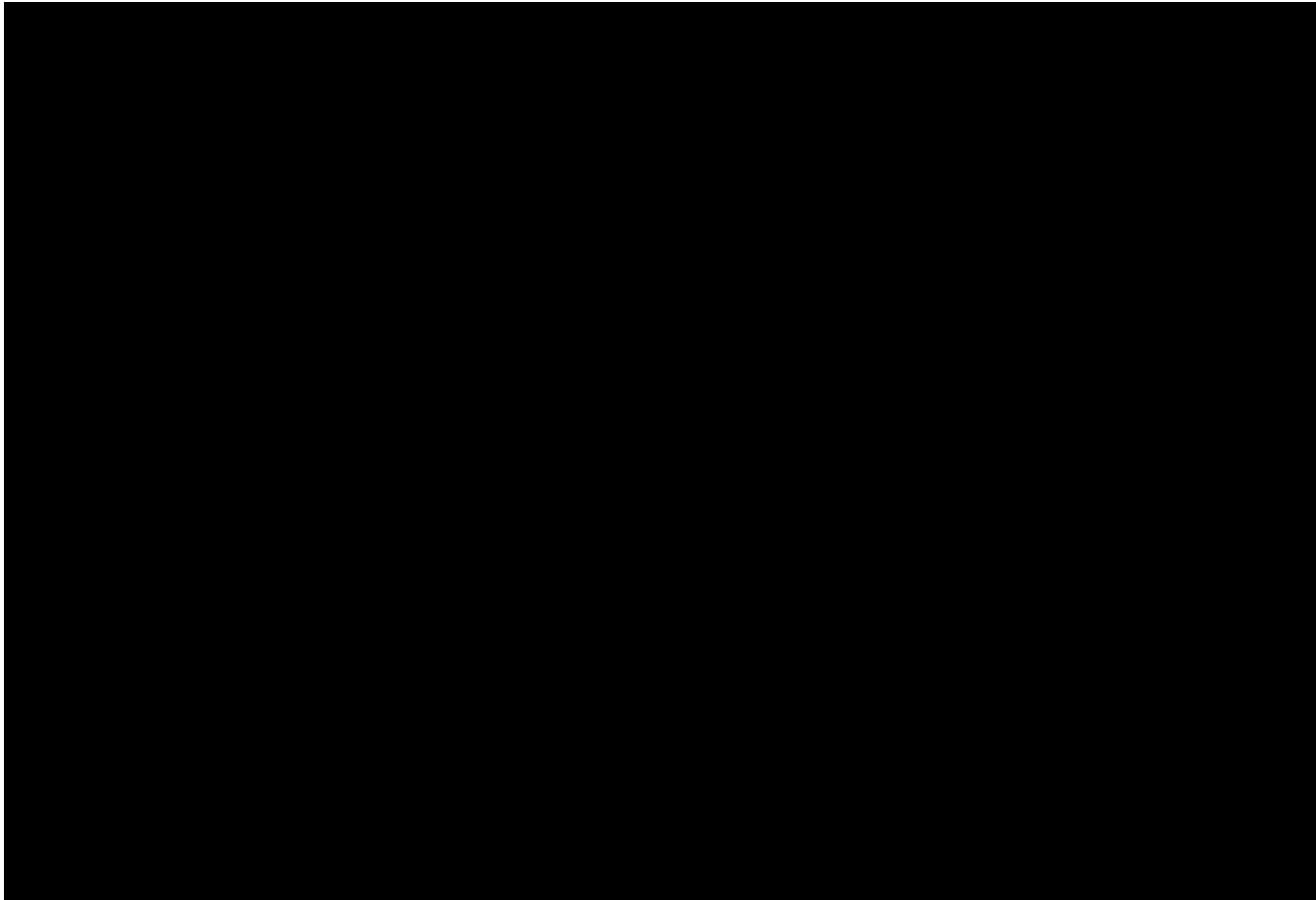
Origin of Remittances

North America	40%	Europe	22%	Other Africa	5%
United States	35%	England	7%	Djibouti	2%
Canada	5%	Germany	5%	South Africa	1%
		Italy	3%	Sudan	1%
Asia / Middle East	30%	Norway	2%	Kenya	1%
UAE	23%	Sweden	2%		
Israel	3%	Netherlands	1%		
Lebanon	2%	France	1%		
Yemen	1%	Switzerland	1%		
Saudi Arabia	1%	Denmark	<1%		
Qatar	<1%	Greece	<1%		
		Spain	<1%		
Australia	3%				



The Statistics of Remittances

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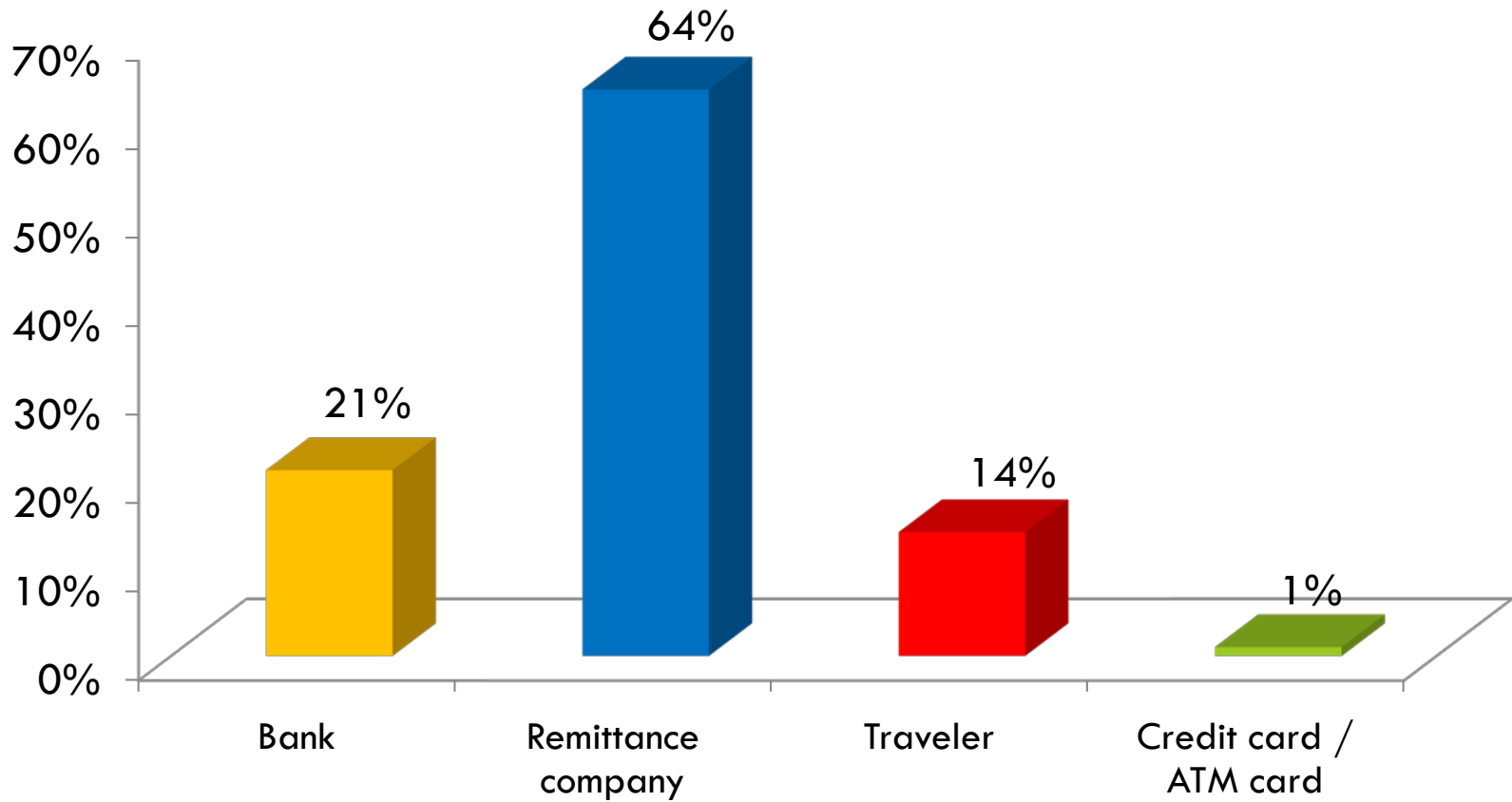
THE REMITTANCE PROCESS



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How do you receive this money?



What is the name of the bank or remittance company?

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Remittance companies (64%)

- Western Union 59%
- MoneyGram 4%
- Dahabshiil 1%

- *OTHER MEANS* 15%

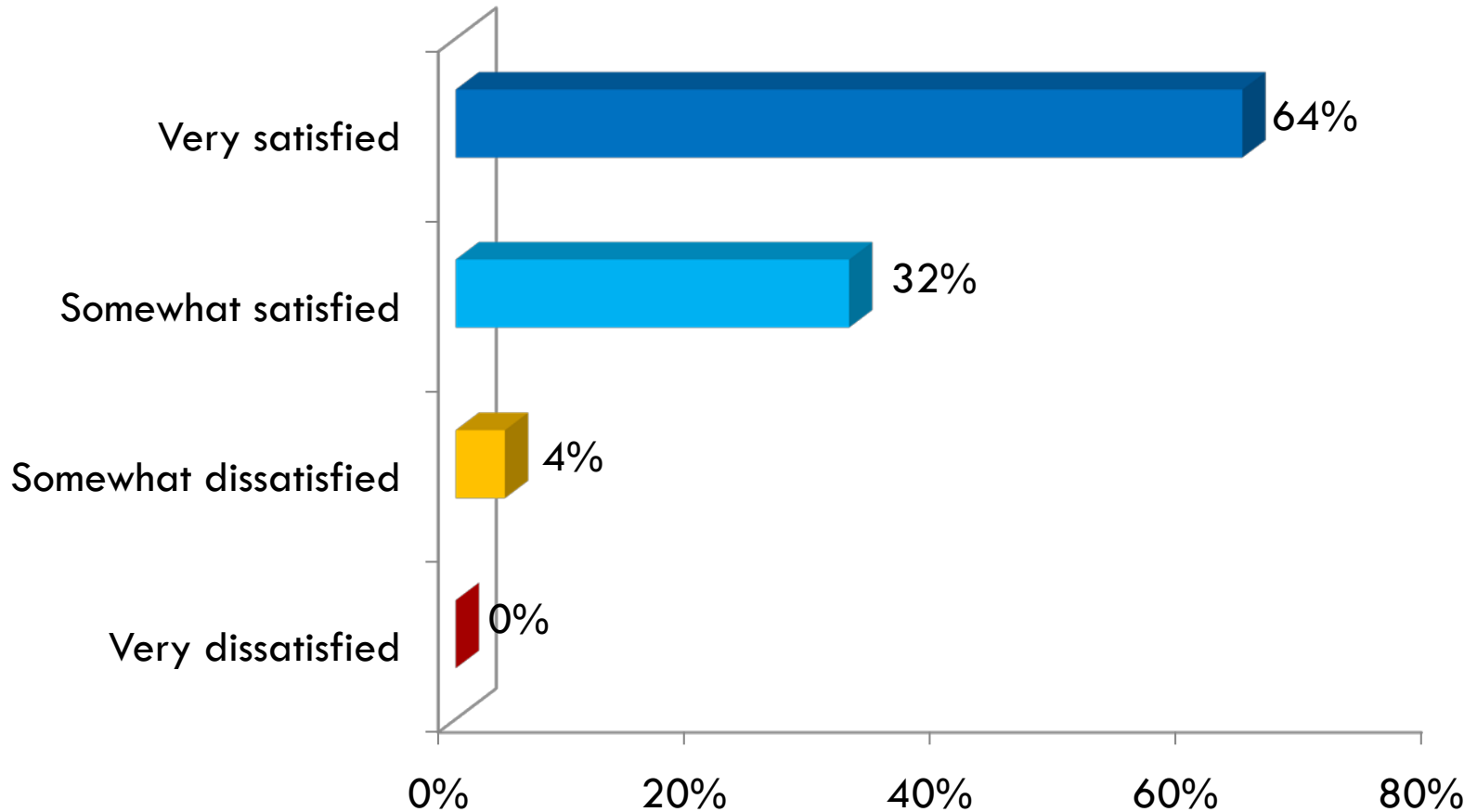
Banks (21%)

- Dashen Bank 8%
- Commercial Bank of Ethiopia 6%
- Hiberet / United Bank 4%
- Awash International Bank 1%
- Other banks 2%



How satisfied are you with the services of your bank or remittance company?

20





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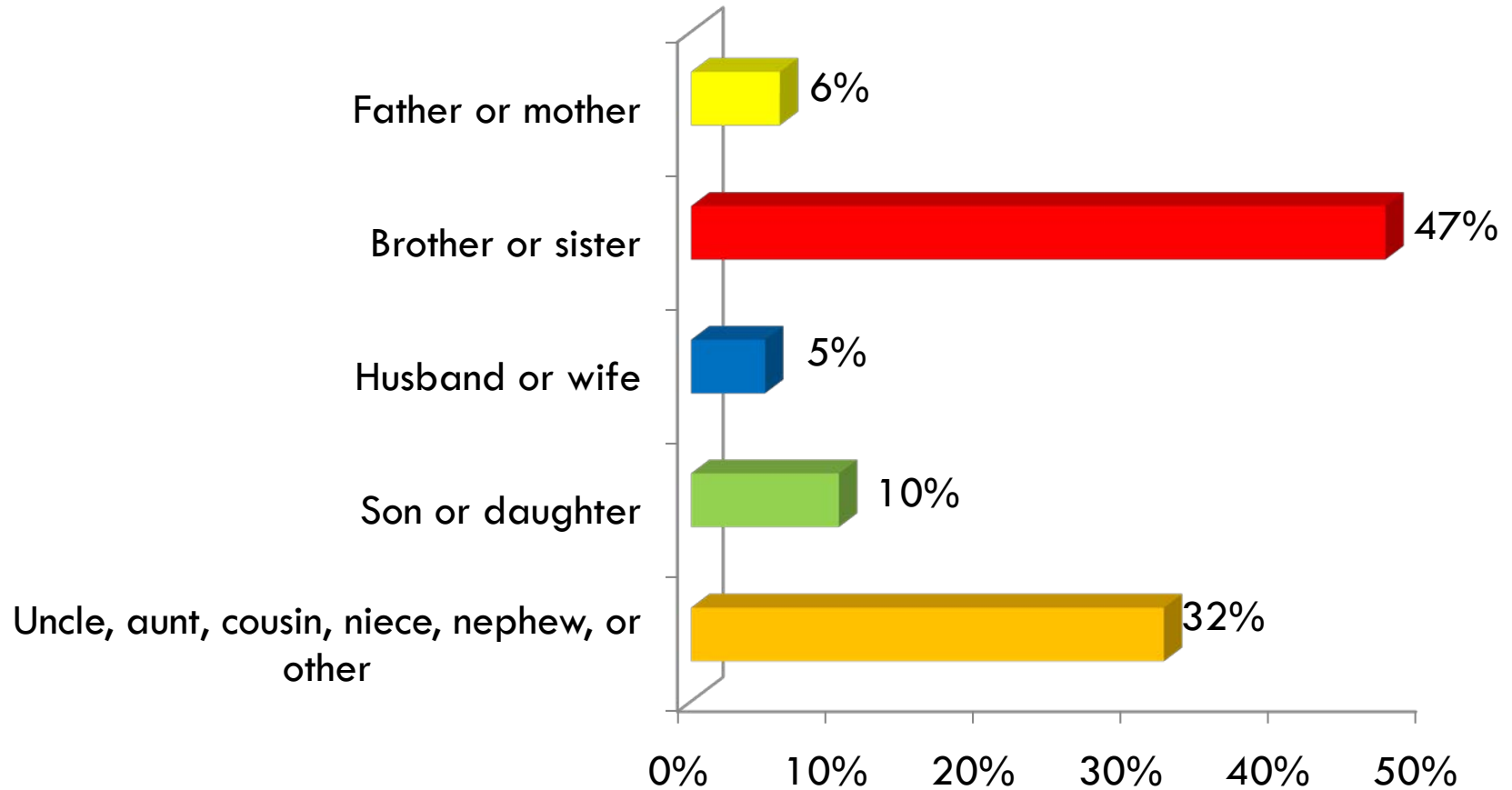
RELATIONSHIP WITH REMITTANCE SENDERS



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What is your relationship to the person who sends you money?





Which of the following best describes the main reason your relative who sends you money left Ethiopia?

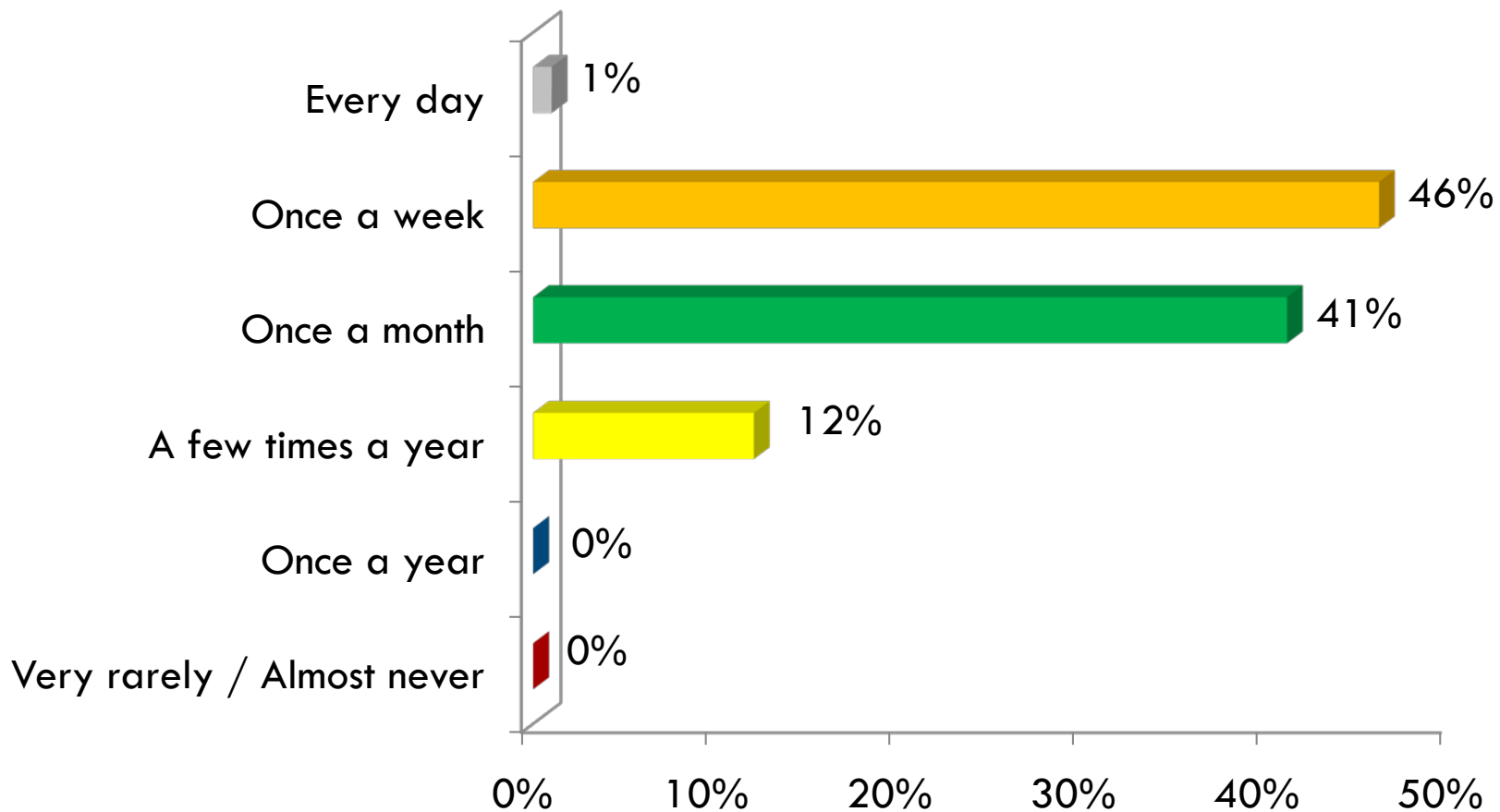
23

- | | |
|--|-----|
| <input type="checkbox"/> To find a better job | 85% |
| <input type="checkbox"/> To go to school | 10% |
| <input type="checkbox"/> For some other reason | 3% |
| <input type="checkbox"/> No answer | 2% |



How often do you communicate with this family member or relative – the one that sends you money?

24





Overall, how many people benefit from the money you receive from your family member or relative?

25

<input type="checkbox"/> 1	20%
<input type="checkbox"/> 2	21%
<input type="checkbox"/> 3	24%
<input type="checkbox"/> 4	16%
<input type="checkbox"/> 5	11%
<input type="checkbox"/> 6	3%
<input type="checkbox"/> 7	3%
<input type="checkbox"/> 8 or more	2%



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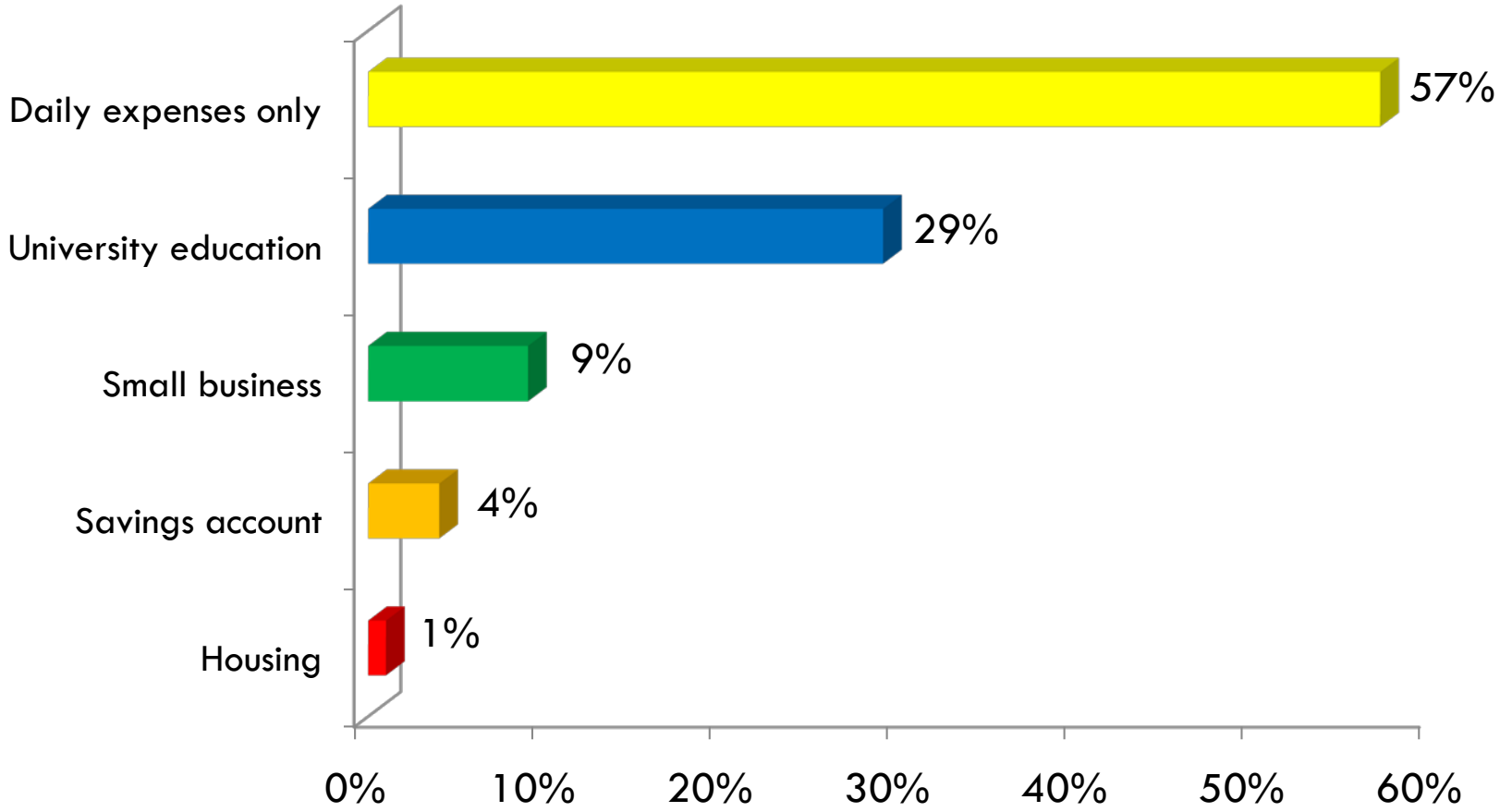
IMPACT OF INTERNATIONAL REMITTANCES



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What do you use this money for?





Interest in Financial Products

“Very interested” answers only

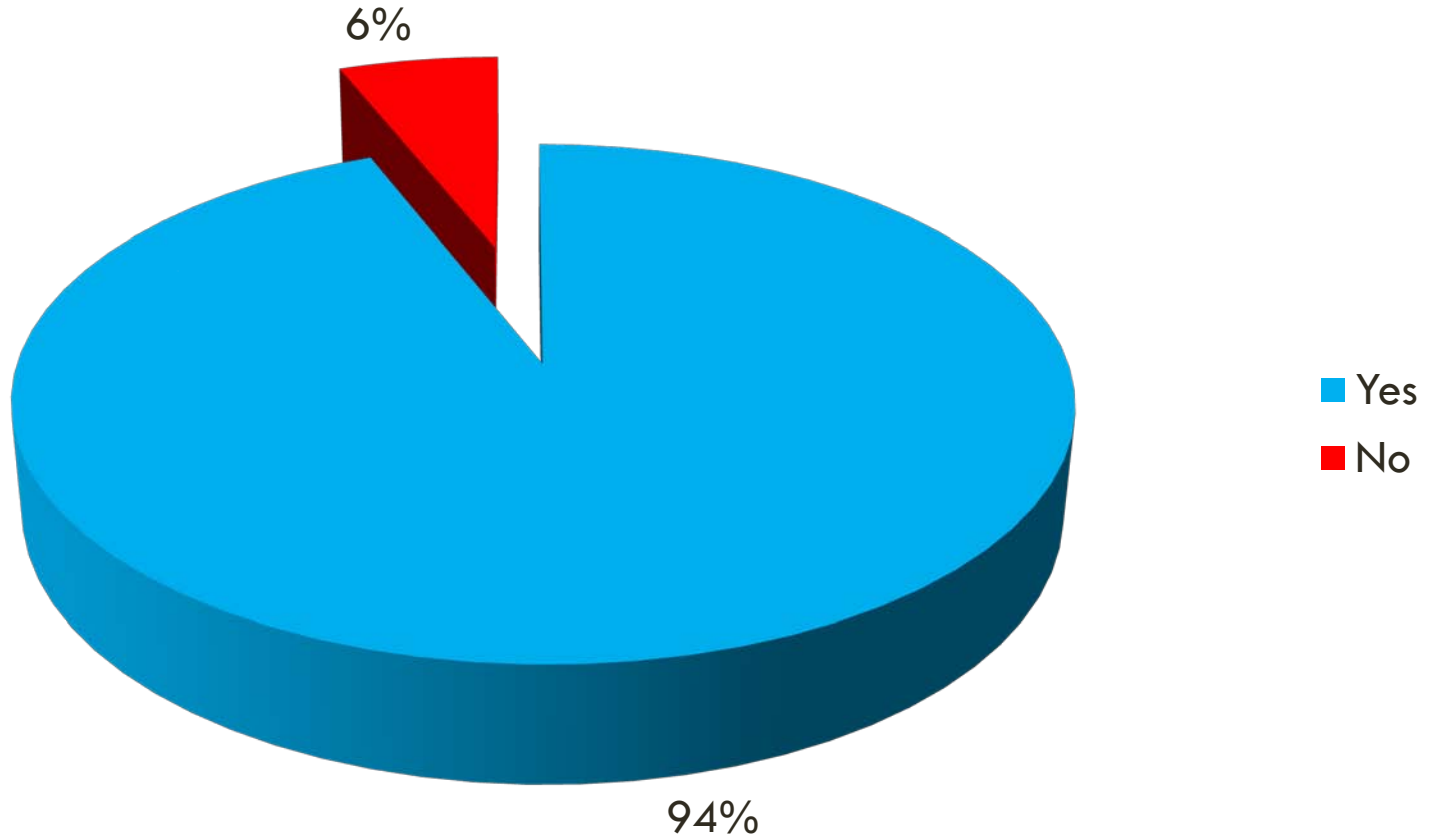
28

Savings account	79%
Business loans	71%
University education loans	69%
Home mortgage	60%
Health or life insurance	56%



Do you own a mobile phone?

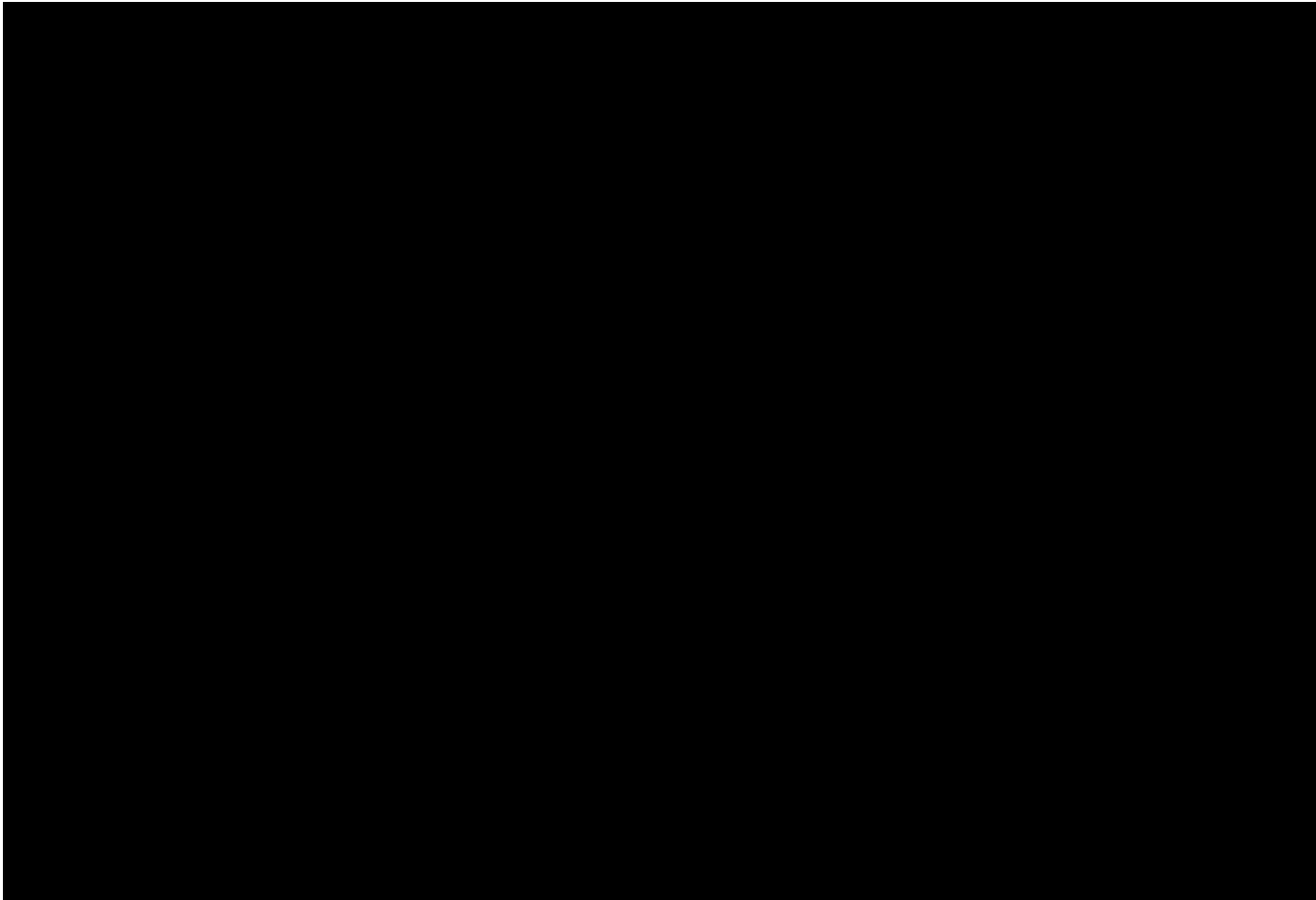
Remittance Recipients





Impact of Remittances

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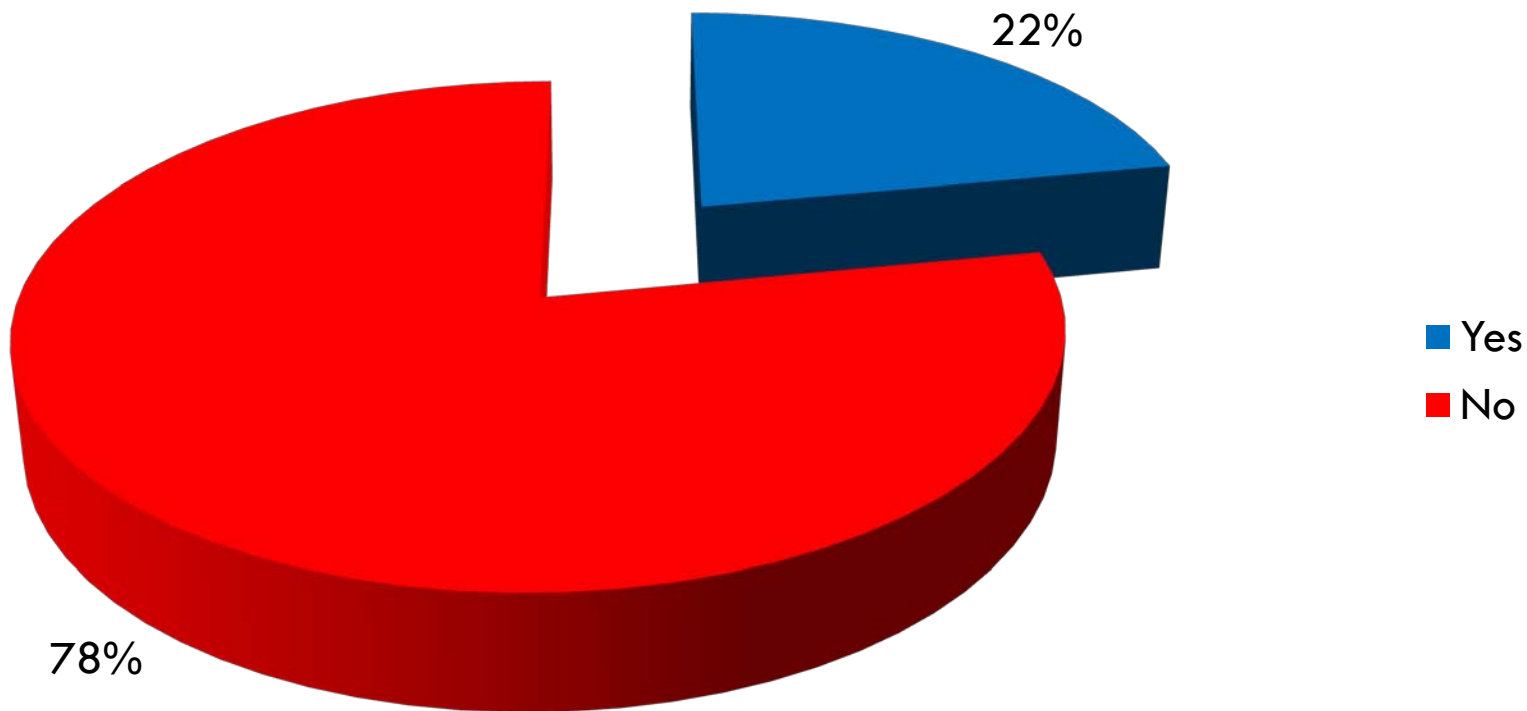
INTERNAL REMITTANCES



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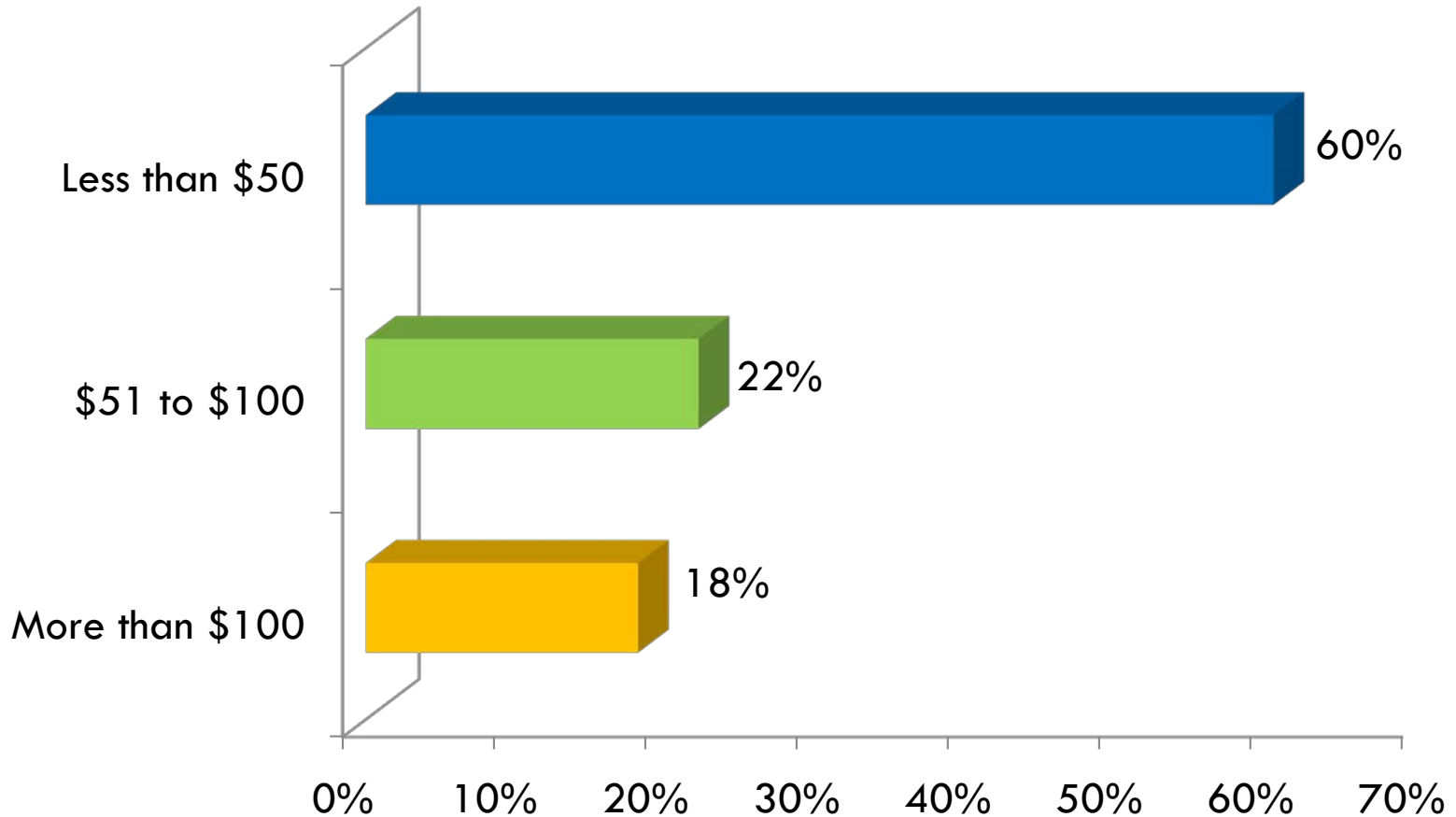


Have any of your family members or relatives living in another part of Ethiopia ever sent you money?





How much money – on average – does your family member or relative send to you each time?





How do you receive this money?

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