



THE WORLD BANK

REMITTANCES TO KENYA



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& Amandi
International

October 19, 2010



Methodology

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<i>Sample size</i>	2,423 interviews with Kenyan adults
<i>Dates of interviews</i>	July 14 – September 4, 2010
<i>Margin of error</i>	2 percentage points
<i>Languages of interviews</i>	English, Swahili



Counties

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Bomet	Bungoma	Buret	Embu	Garissa	Homa Bay
Kajiado	Kakamega	Kericho	Kiambu	Kilifi	Kirinyaga
Kisii	Kisumu	Kitui	Kwale	Machakos	Makueni
Meru	Migori	Mombasa	Muranga	Nairobi	Nakuru
Nandi	Narok	Nyandarua	Nyeri	Siaya	Trans Nzoia
Uasin Gishu					

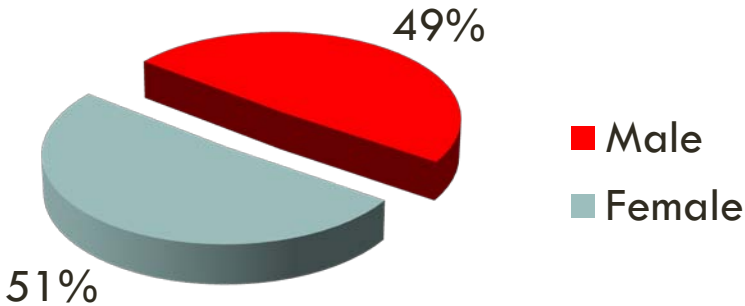


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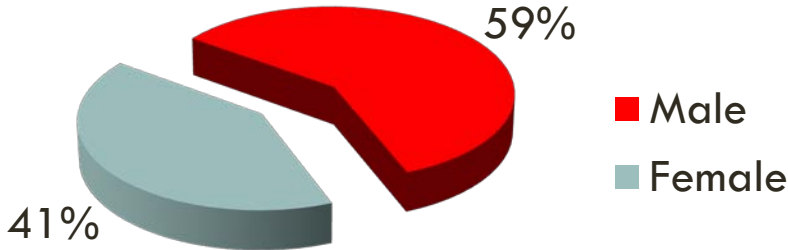
DEMOGRAPHICS AND CHARACTERISTICS OF REMITTANCE RECIPIENTS

Gender

Census



Remittance Recipients

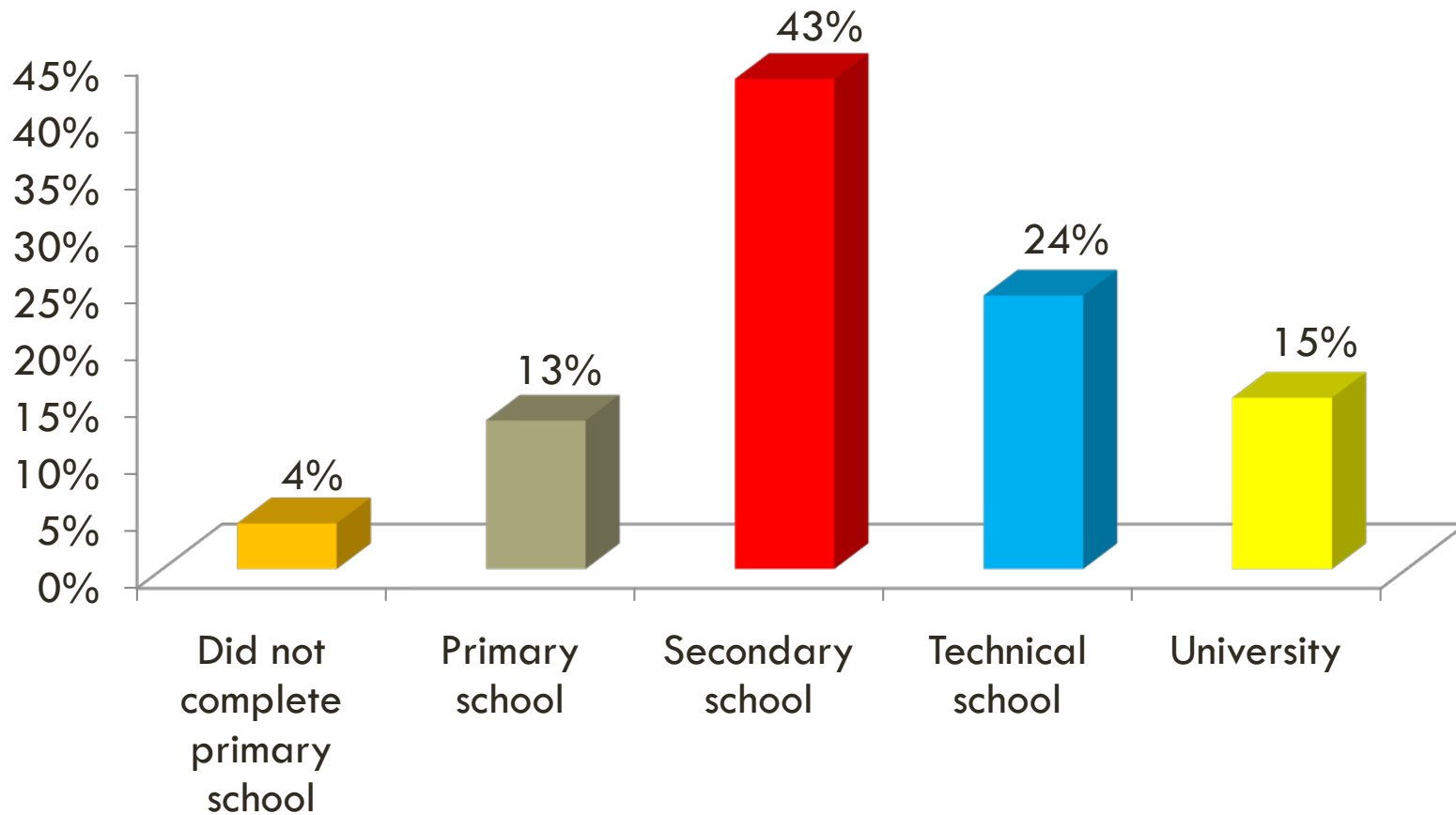




Educational Attainment

Remittance Recipients

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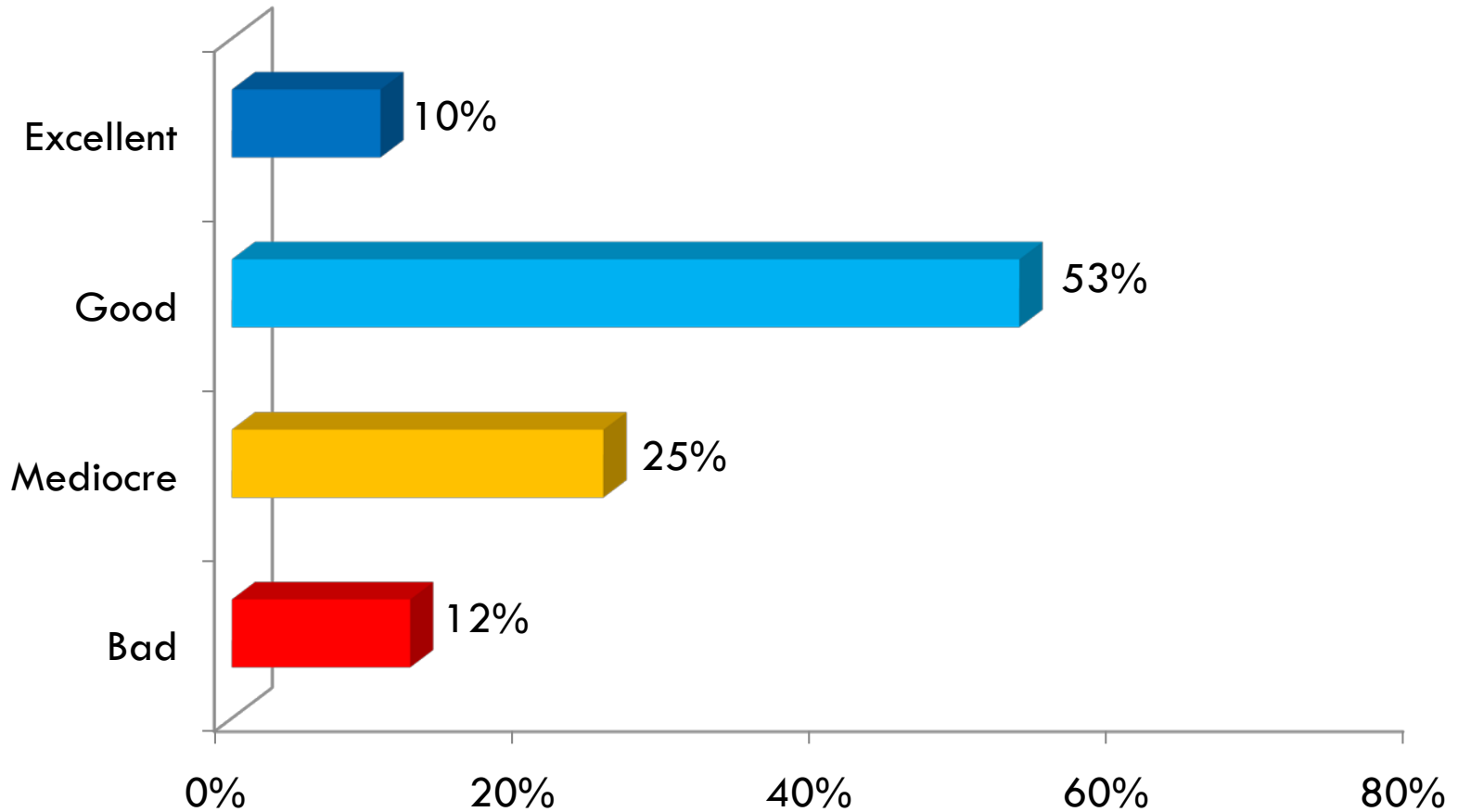




Overall, how do you see your family's personal economic situation in Kenya?

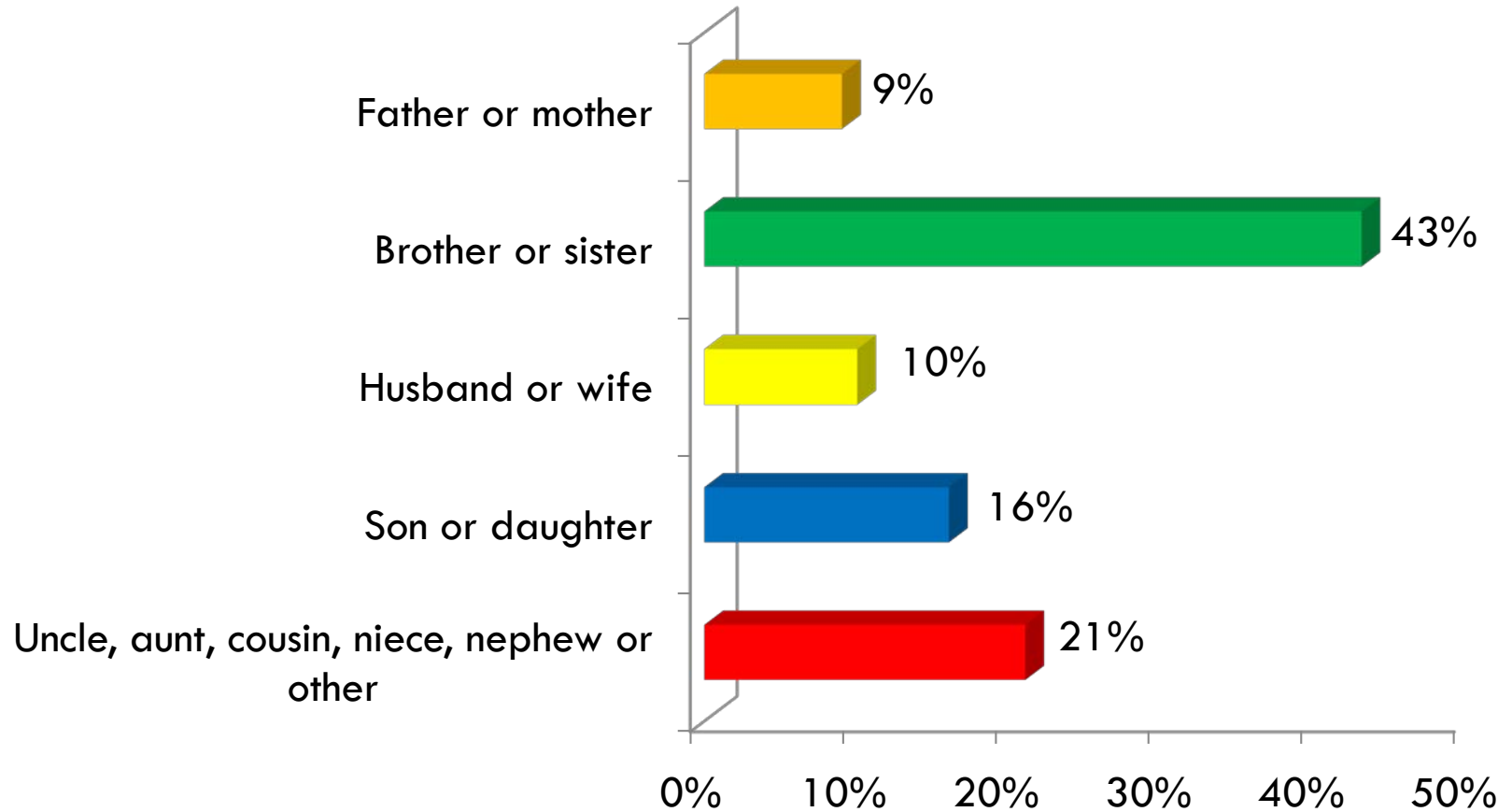
Remittance Recipients

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What is your relationship to the person who sends you a remittance?

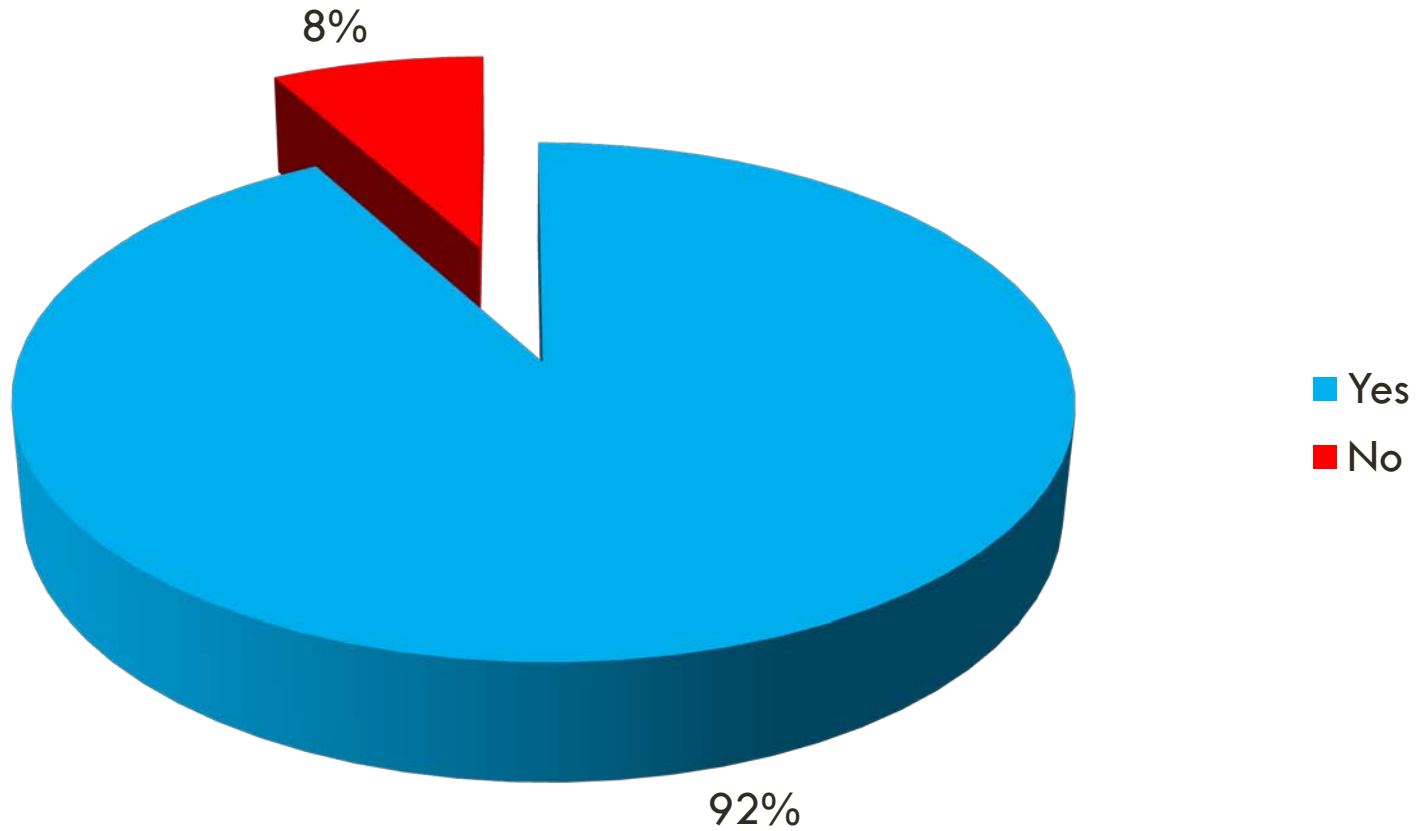




Do you own a mobile phone?

Remittance Recipients

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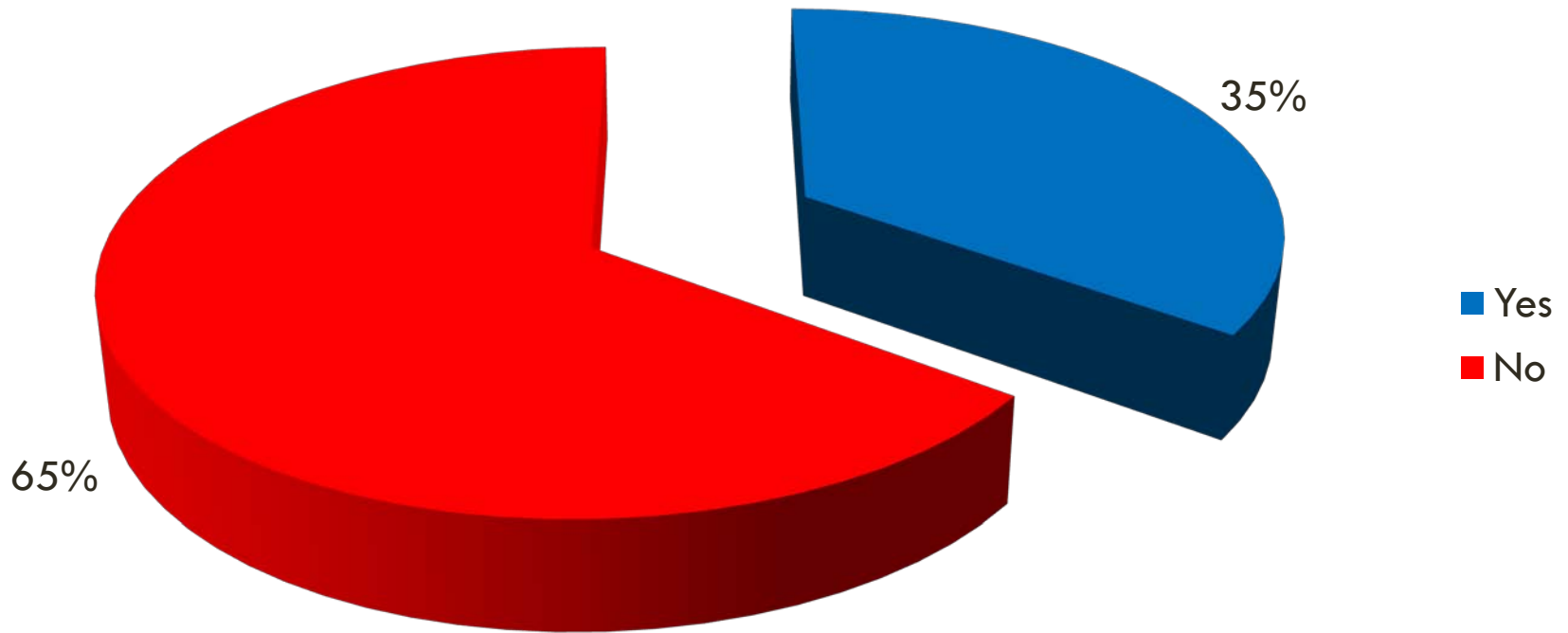
THE STATISTICS OF REMITTANCES



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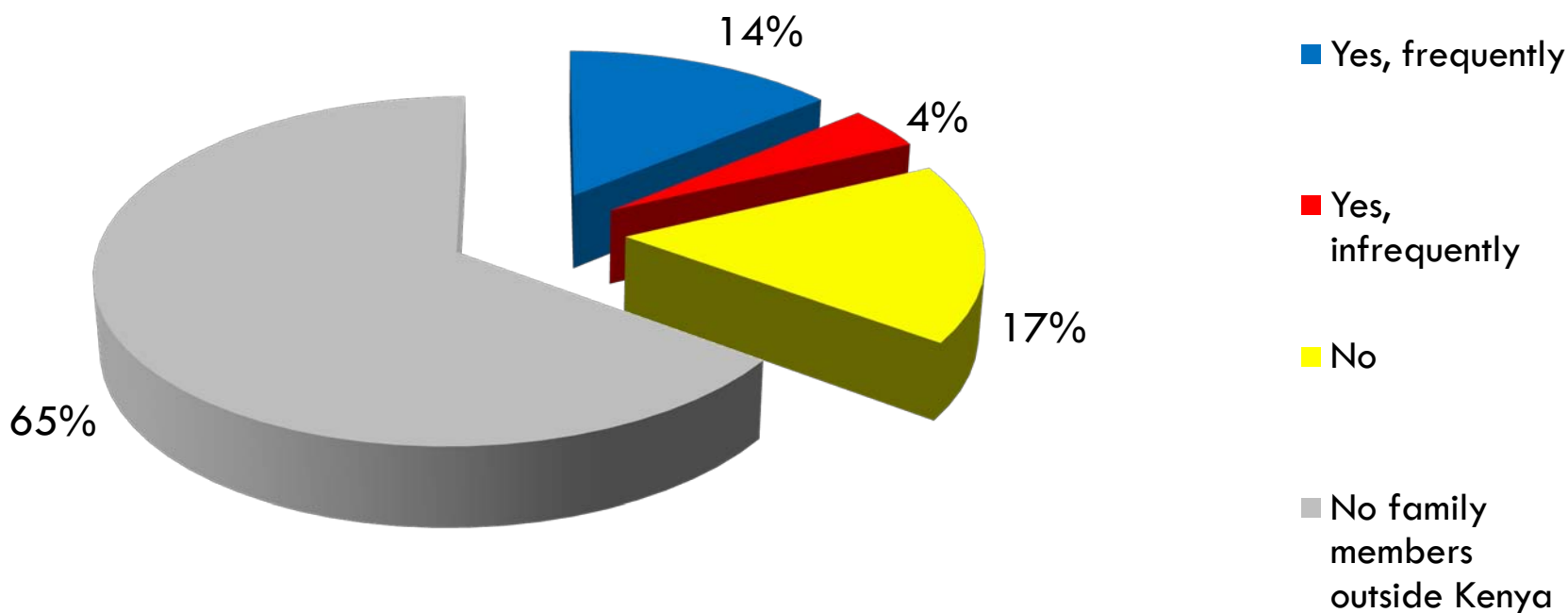
Do you have any family members or relatives living in another country outside Kenya?





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

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14% of Kenyan adults are regular remittance recipients



In what country does your relative live?

Remittance Recipients

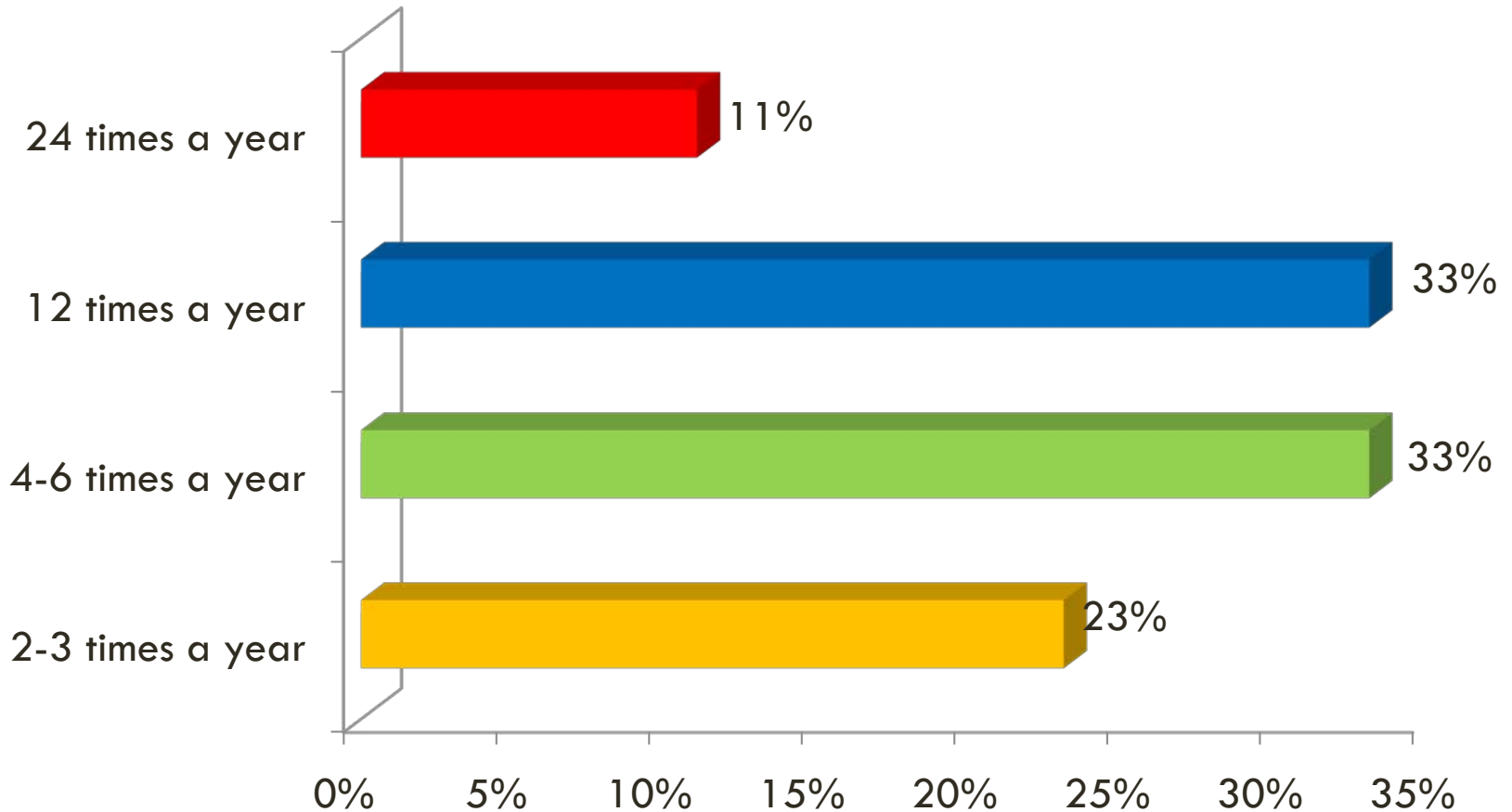
13

North America	38%	Europe	25%	Other Africa	25%
United States	35%	England	8%	Uganda	9%
Canada	3%	Germany	4%	Tanzania	7%
Mexico	<1%	Netherlands	2%	South Africa	4%
		Spain	2%	Botswana	1%
Asia / Middle East	12%	France	2%	Sudan	1%
UAE	6%	Switzerland	2%	Rwanda	1%
Saudi Arabia	2%	Italy	1%	Ethiopia	<1%
India	2%	Norway	1%	Chad	<1%
China	1%	Denmark	1%	Egypt	<1%
Japan	<1%	Sweden	1%	Somalia	<1%
Qatar	<1%	Poland	1%	Ivory Coast	<1%
North Korea	<1%	Ireland	<1%	Namibia	<1%
		Finland	<1%	Nigeria	<1%
Australia	<1%				



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

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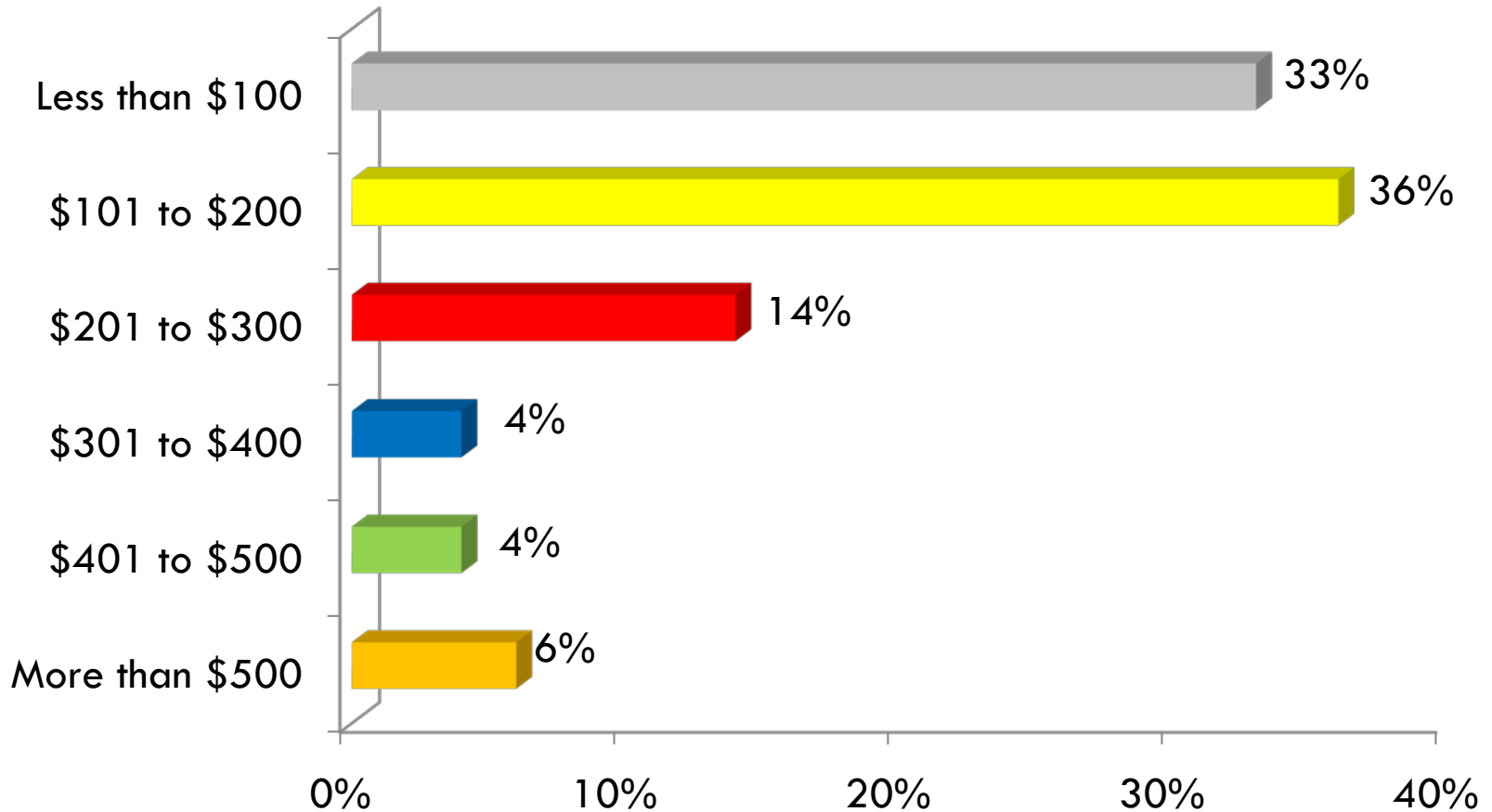


AVERAGE: 7 TIMES A YEAR



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

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Remittances to Kenya

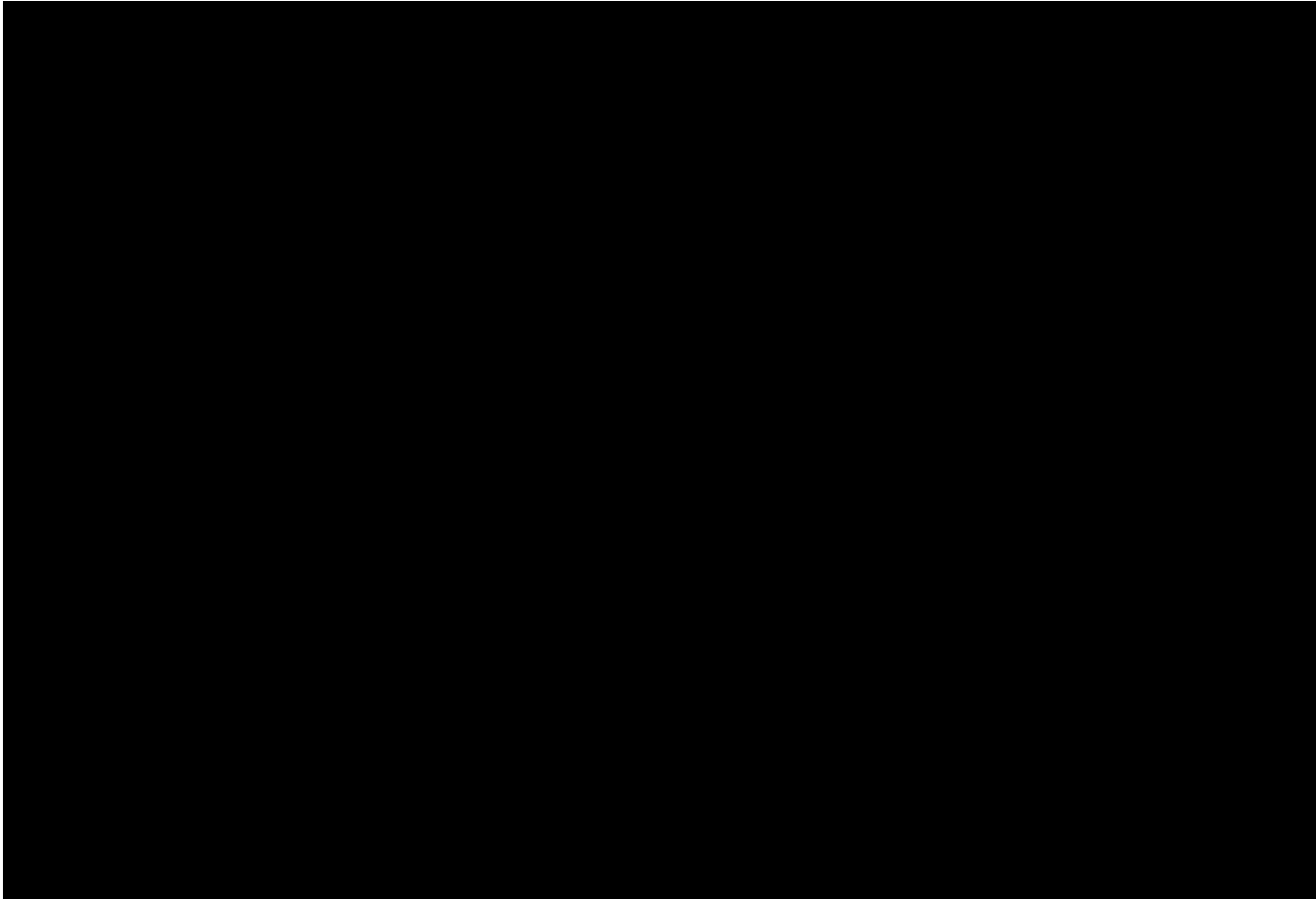
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Adult population (Census 2009)	18,660,000
Percent receiving international remittances regularly	14%
Adult population receiving international remittances regularly	2,612,000
Frequency of remittances	7 times a year
Average remittance received	US\$105
Total amount per year	US\$1.9 billion



The Statistics of Remittances

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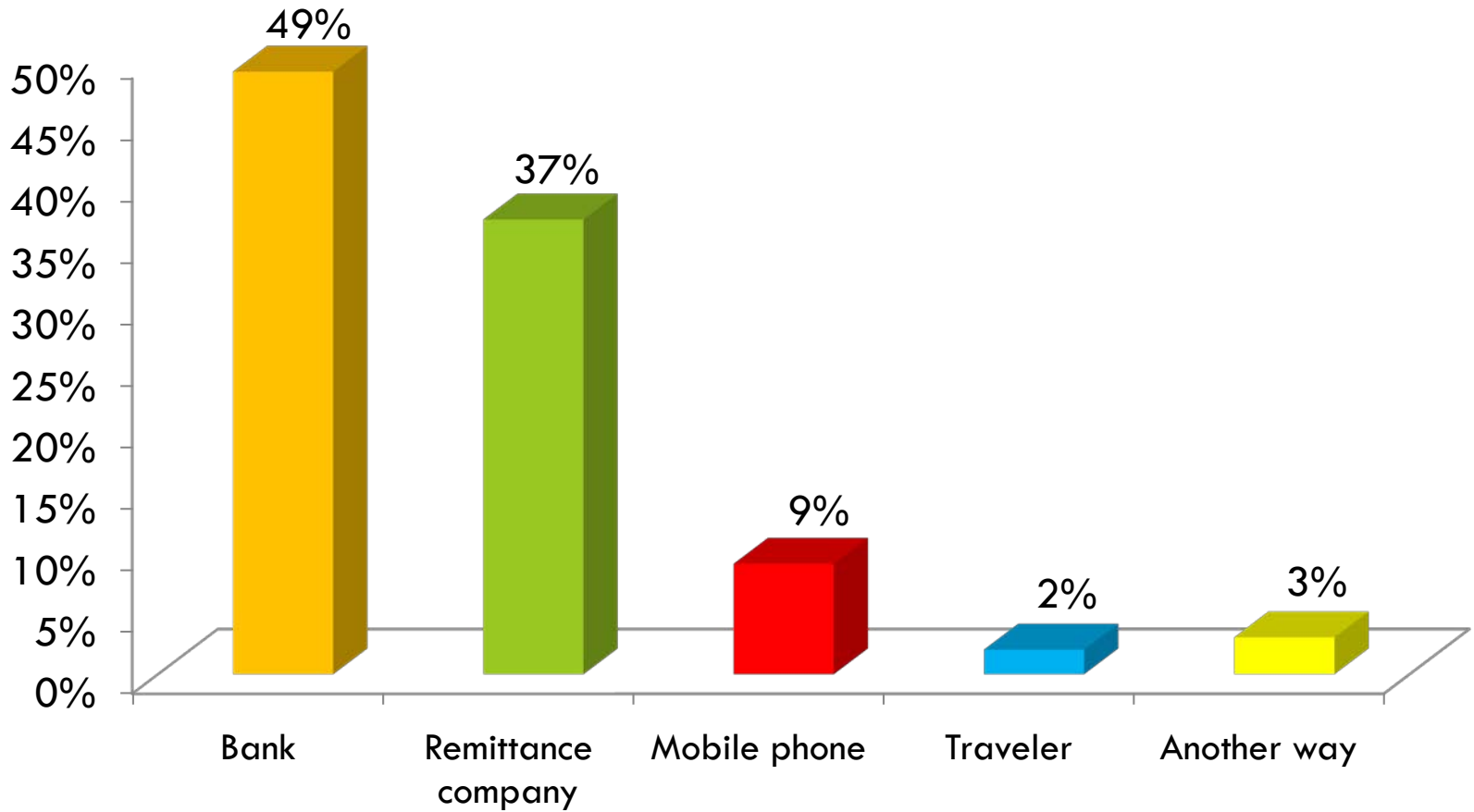
THE REMITTANCE PROCESS



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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 (37%)

- Western Union 31%
- MoneyGram 6%

Banks (49%)

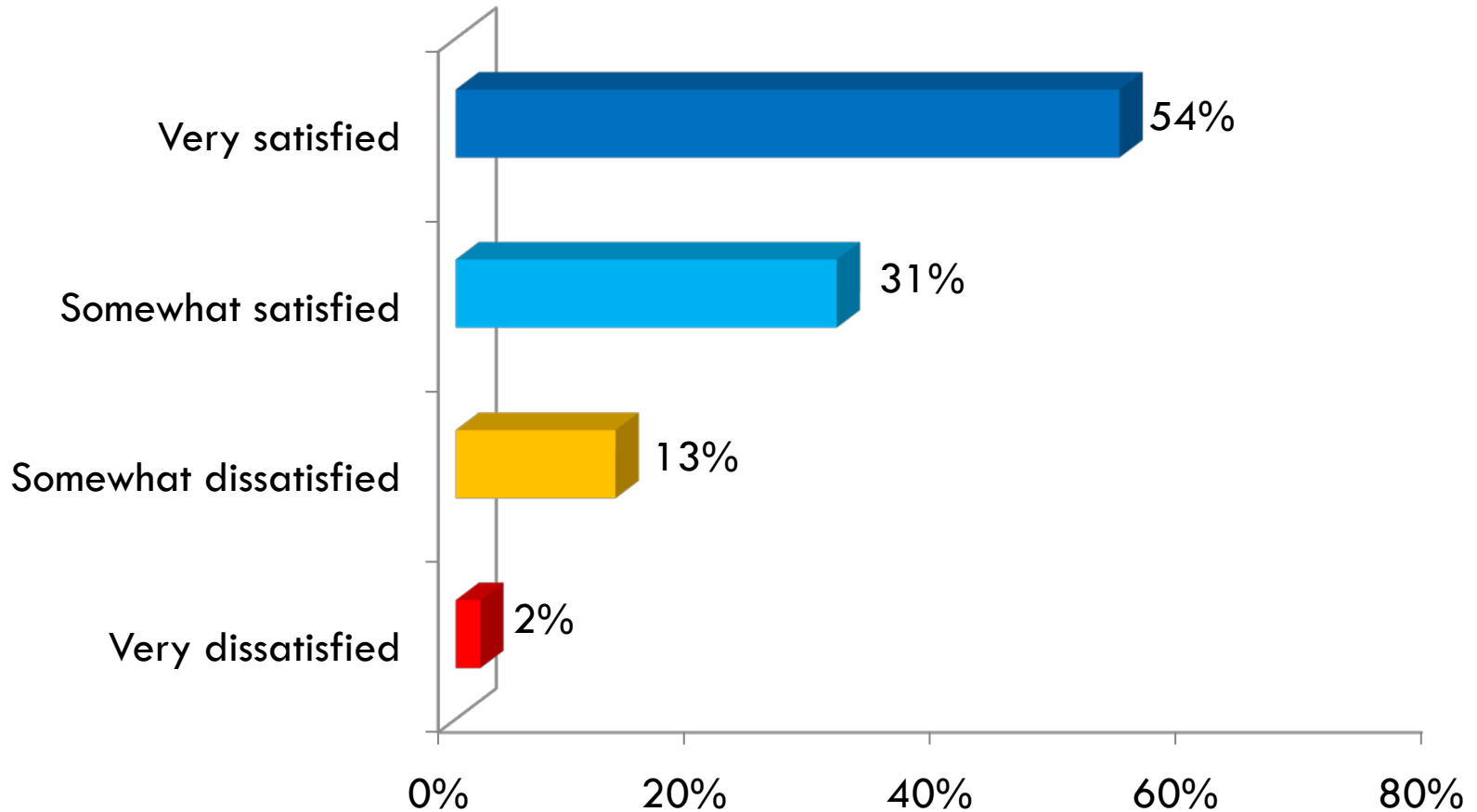
- Equity Bank 14%
- Barclays Bank 14%
- Cooperative Bank of Kenya 6%
- Post Bank 5%
- Kenya Commercial Bank 3%
- National Bank of Kenya 1%
- Other bank 6%

Receive money through other means 14%



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

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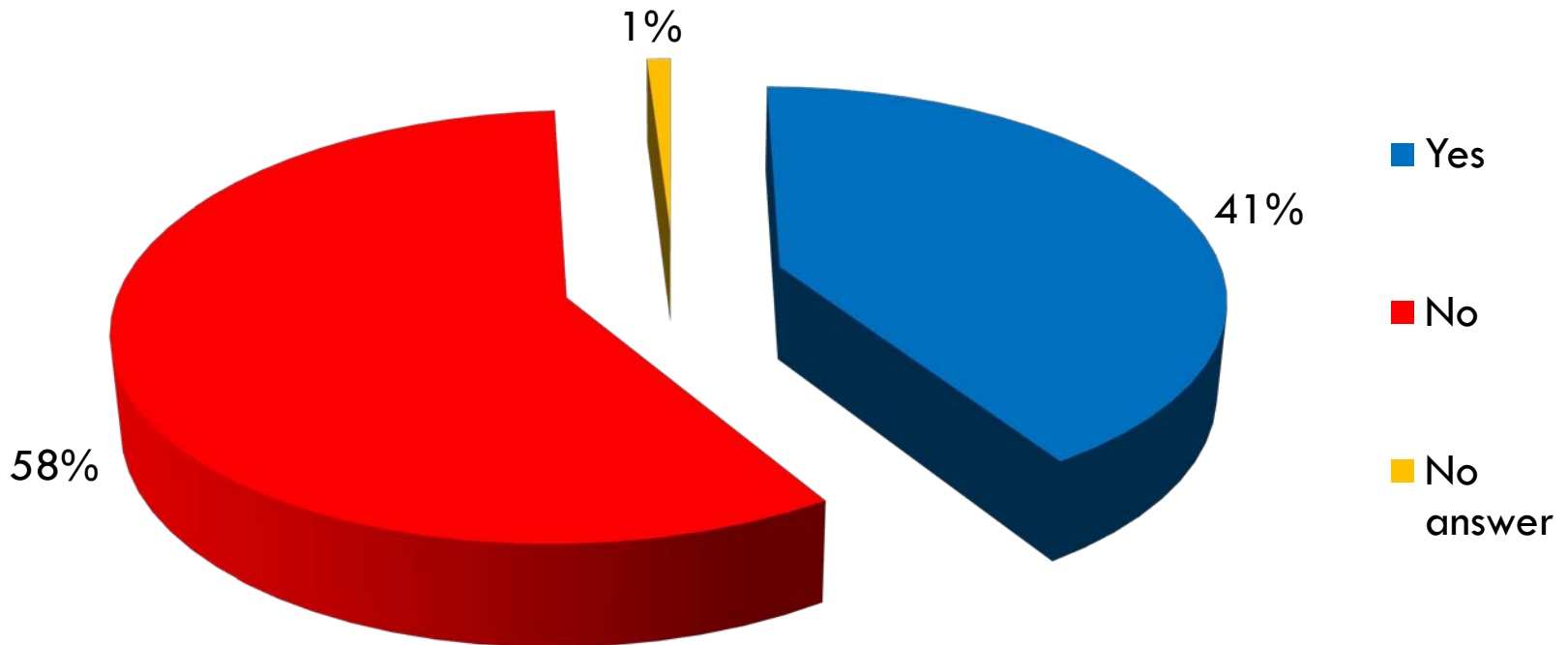
RELATIONSHIP WITH REMITTANCE SENDERS



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Did you make arrangements with this family member – that he or she would send you money – before he or she left Kenya?





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

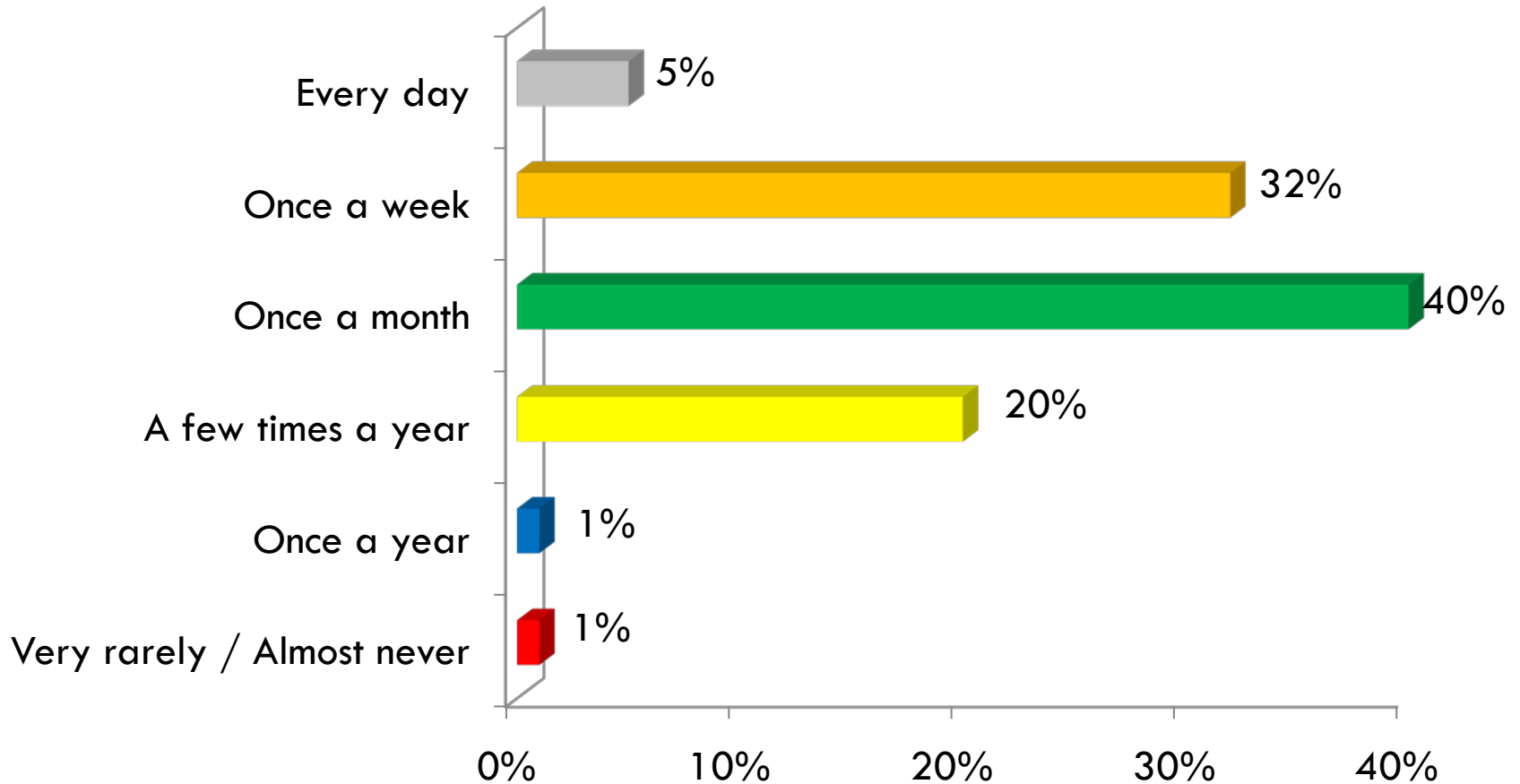
24

- To find a better job 66%
- To go to school 27%
- For business 2%
- Because of marriage 2%
- Because of an invitation 1%
- For some other reason 3%



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

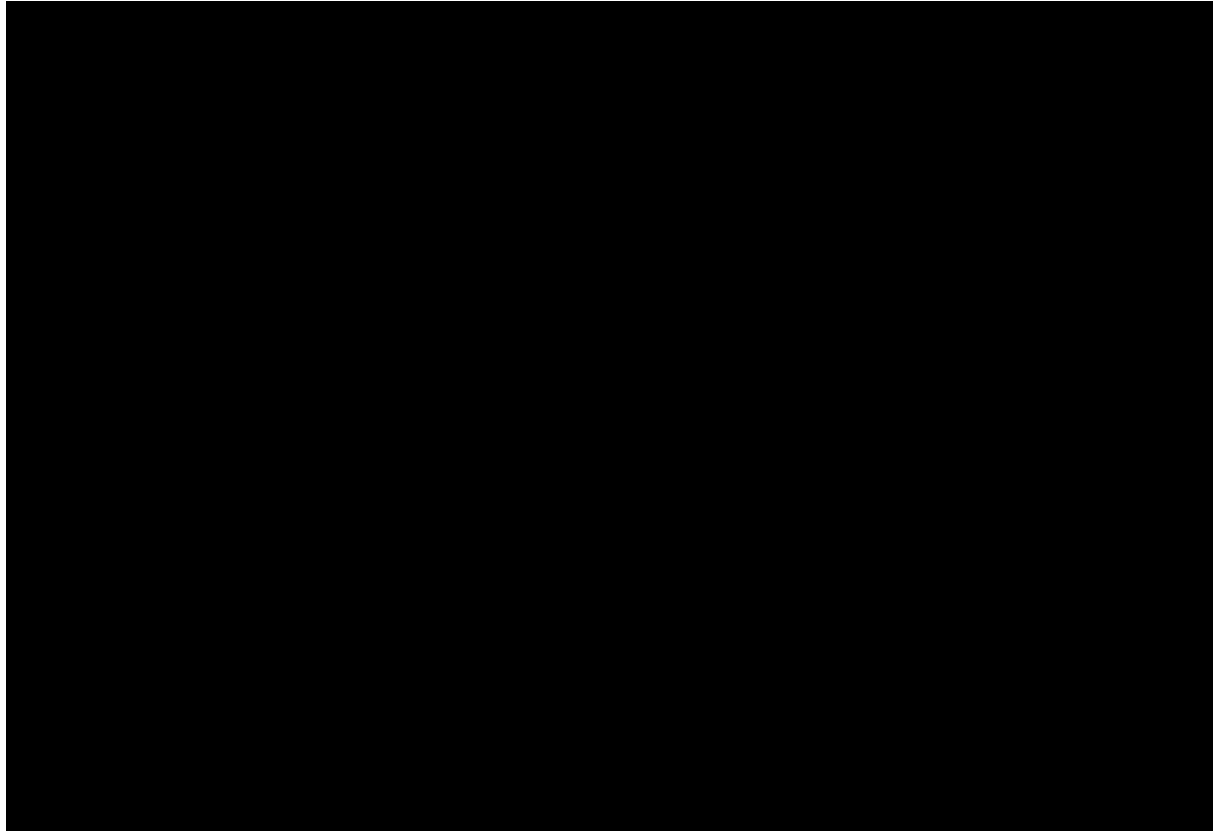
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Relationship with Remittance Senders

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IMPACT OF REMITTANCES



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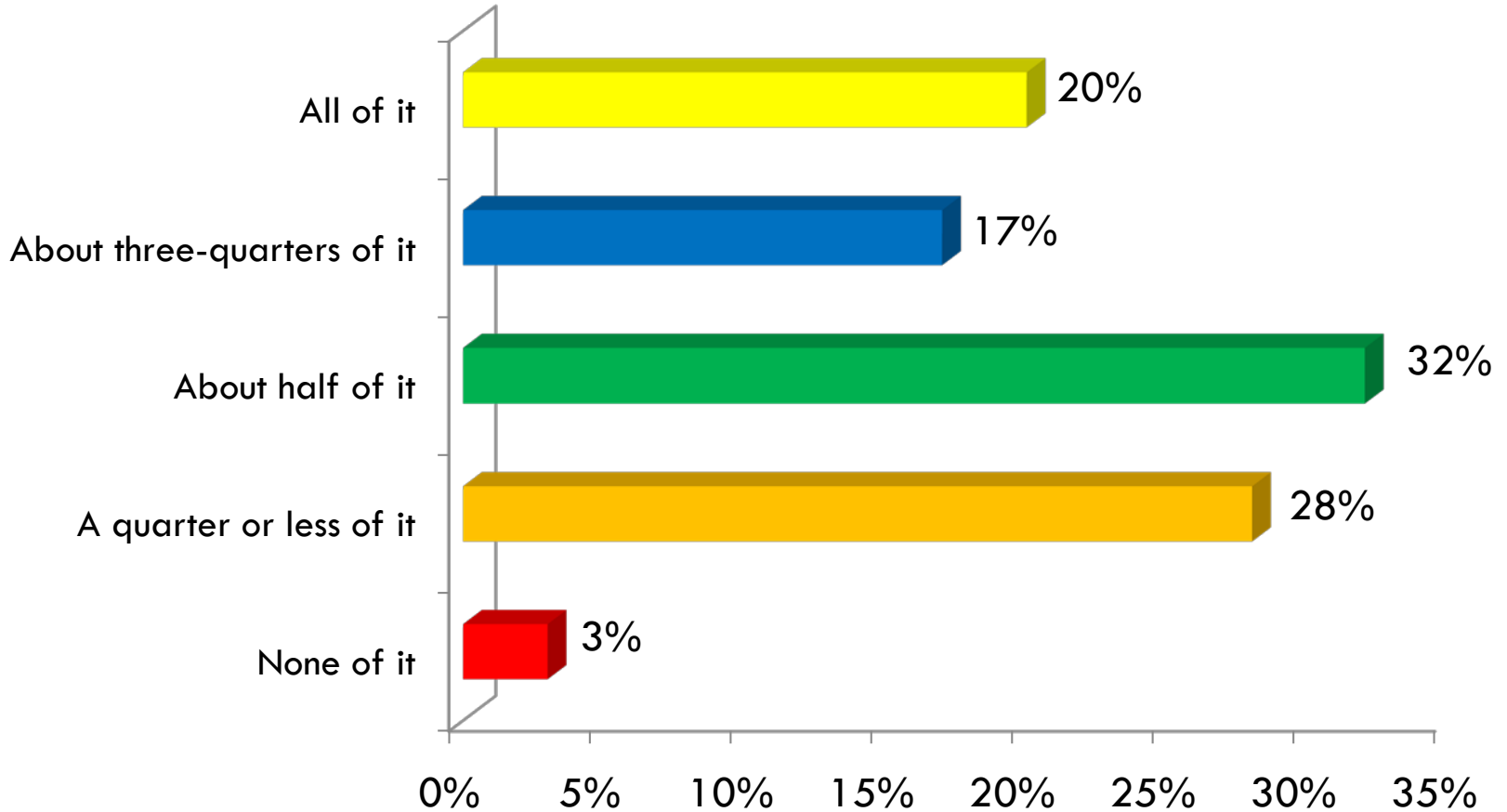
Overall, how many people benefit from the money you receive from your family member or relative?

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<input type="checkbox"/> 1	8%
<input type="checkbox"/> 2	17%
<input type="checkbox"/> 3	17%
<input type="checkbox"/> 4	16%
<input type="checkbox"/> 5	14%
<input type="checkbox"/> 6	9%
<input type="checkbox"/> 7	5%
<input type="checkbox"/> 8 or more	6%

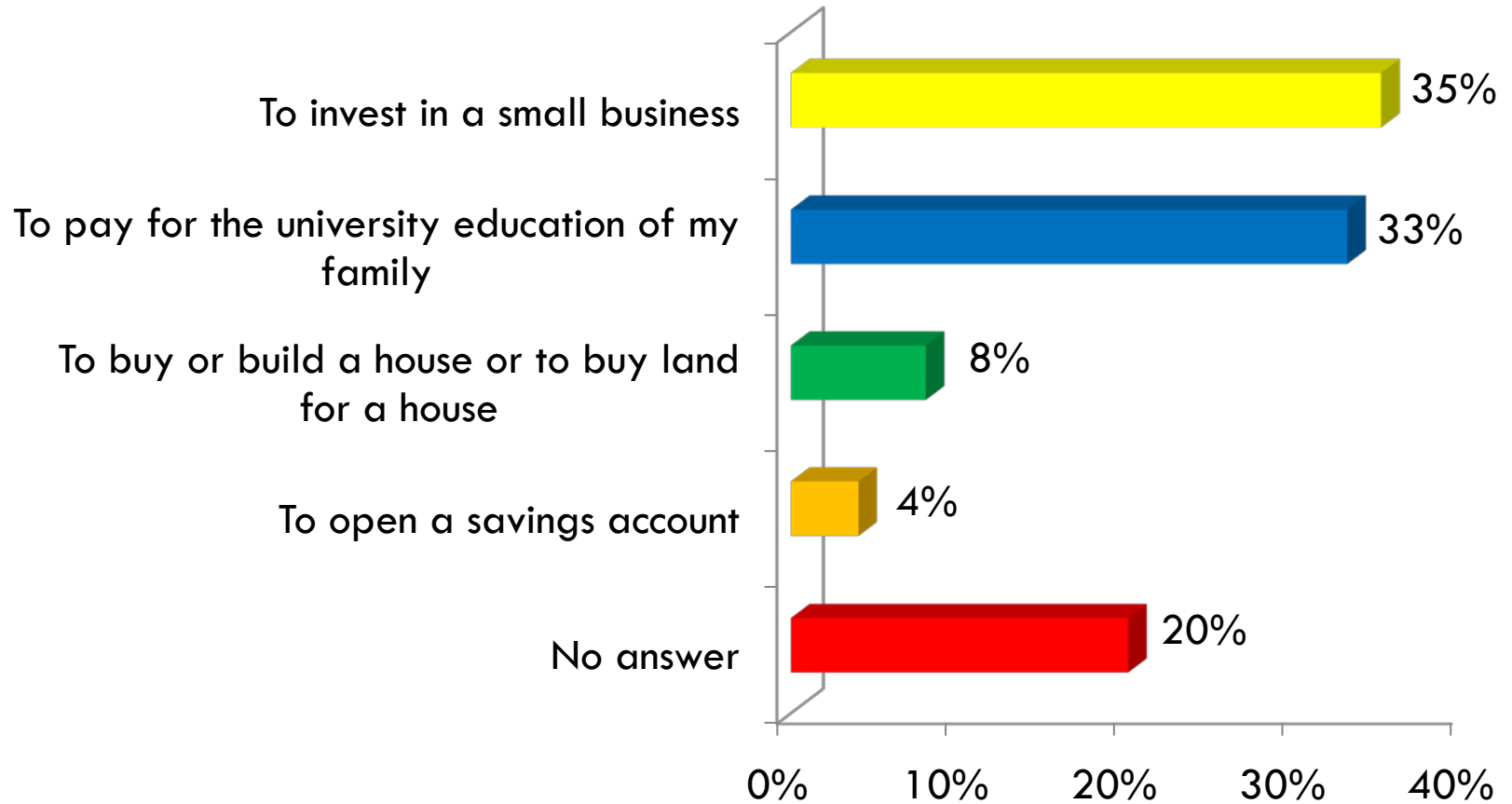


Approximately what portion of the money you receive do you spend on daily expenses such as food, clothes, housing, utilities and medicine?





Other than daily expenses, what do you use this money for?





Interest in Financial Products

“Very interested” answers only

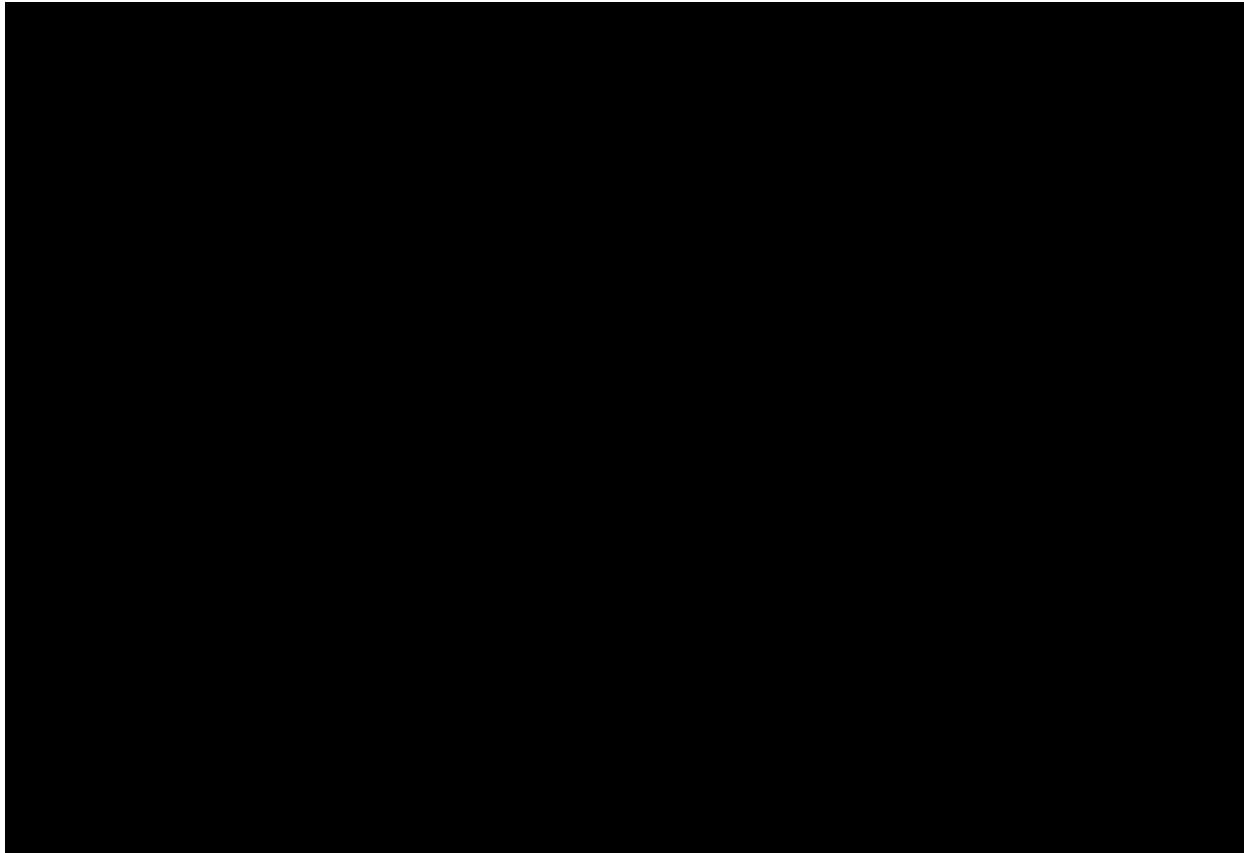
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Health or life insurance	71%
Business loans	68%
Savings account	68%
University education loans	61%
Home mortgage	61%



Impact of Remittances

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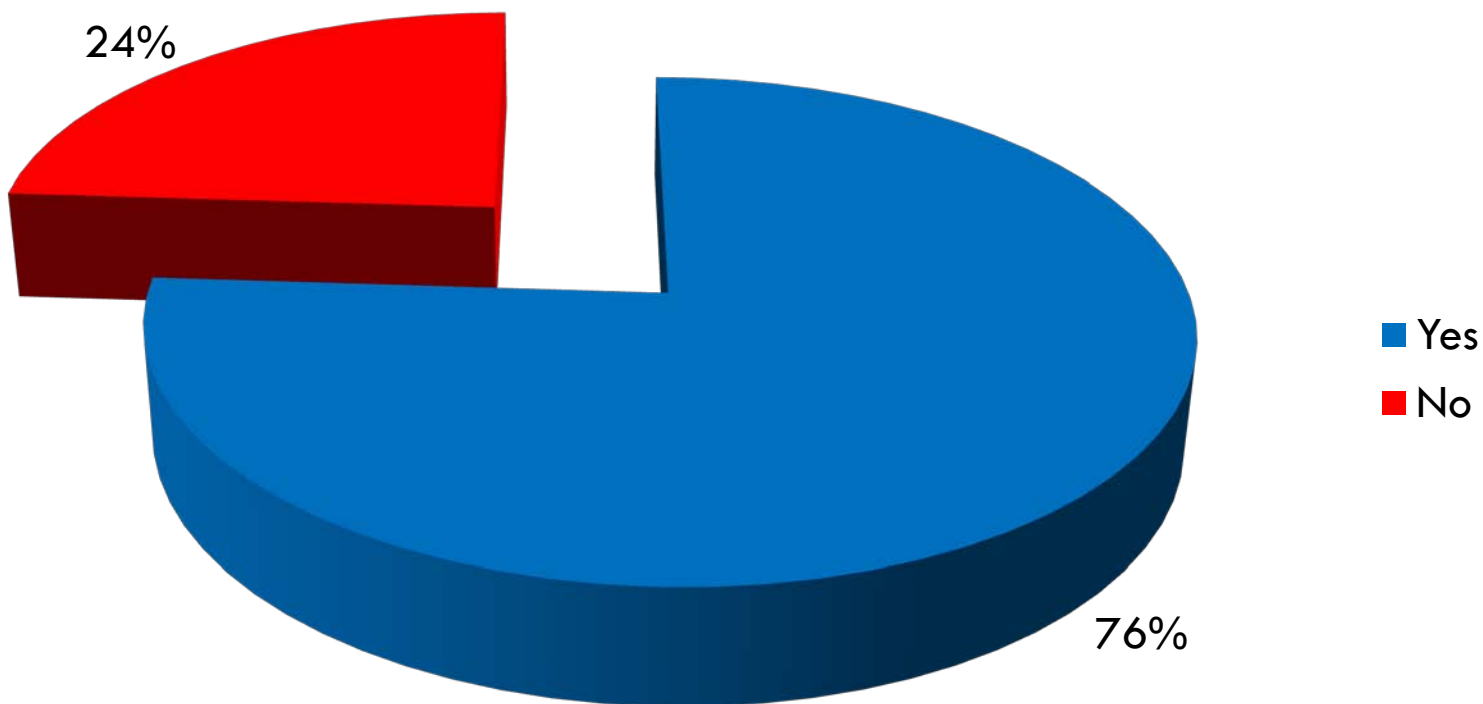
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INTERNAL REMITTANCES



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

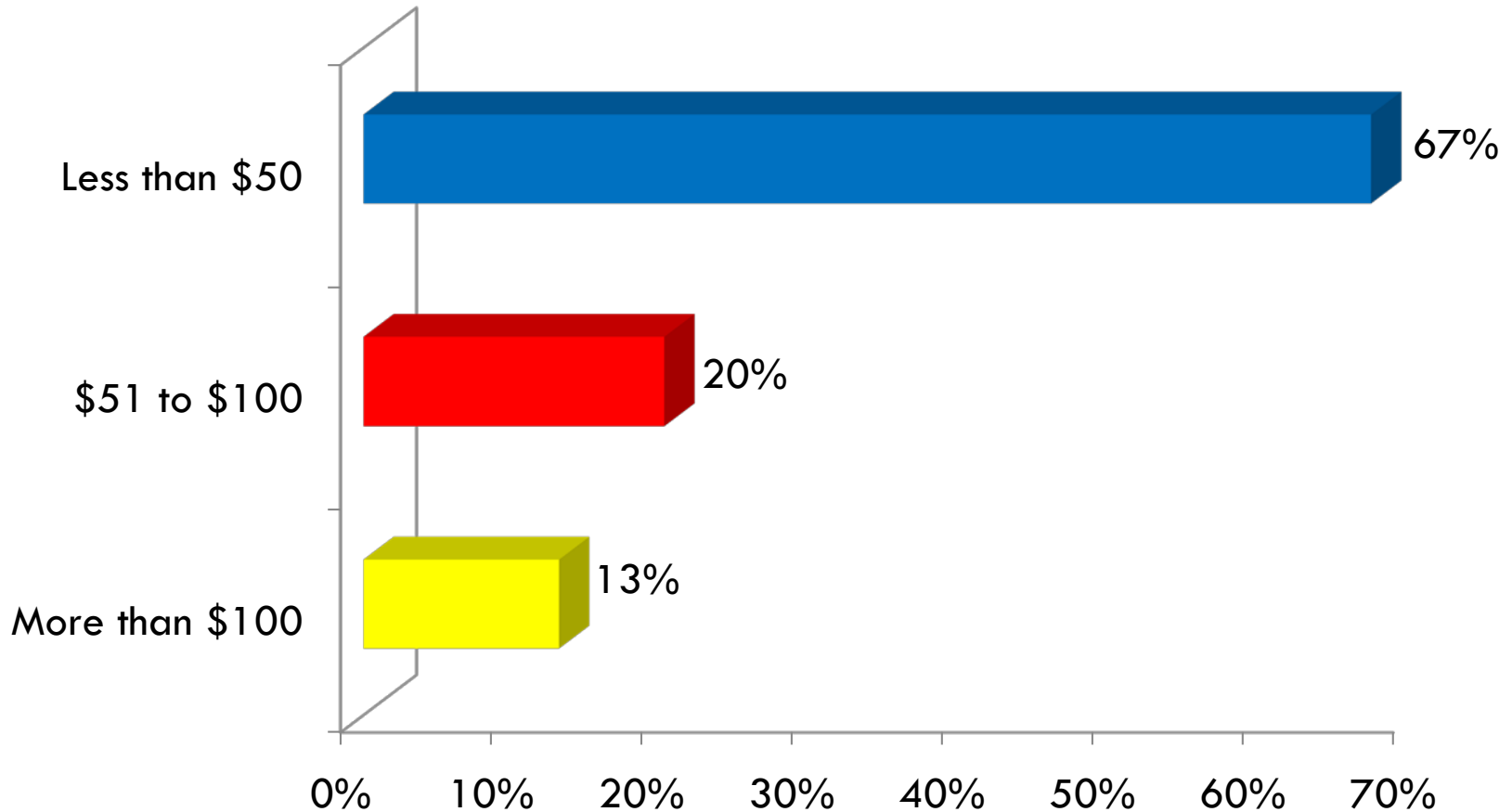
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How much money – on average – does your family member or relative send to you each time?

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How do you receive this money?

