



THE WORLD BANK

REMITTANCES TO UGANDA



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& Amandi
International

October 21, 2010



Methodology

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<i>Sample size</i>	2,421 interviews with Ugandan 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, Luganda, Ateso, Samia, Lusoga, Runyankore, Runyoro, Rutooro, Lango, Acholi, Ma'di, Lugbara, Luo and Kumam



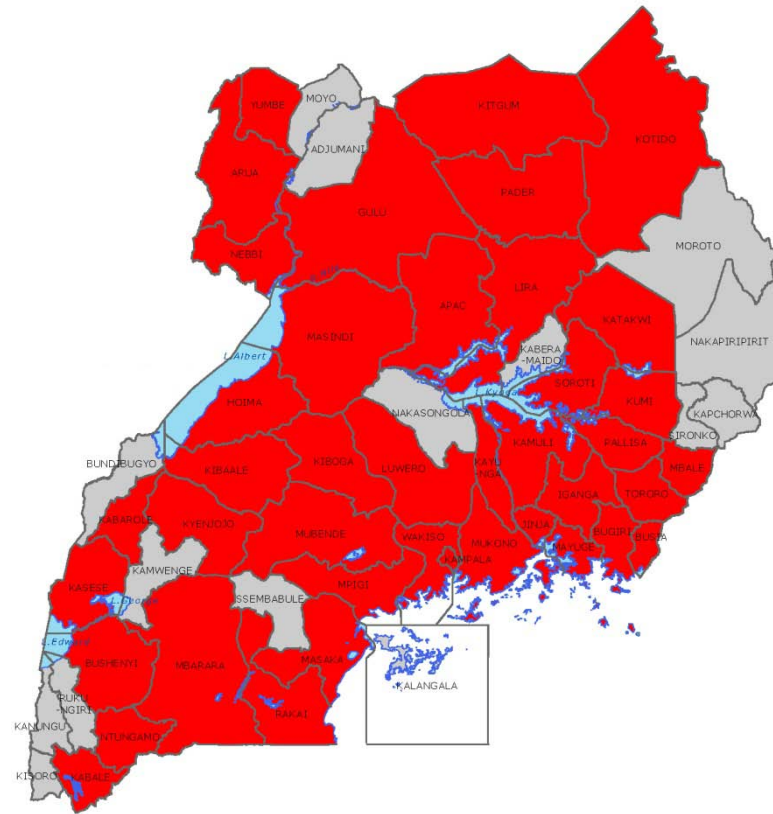
Districts

3

Apac	Arua	Bugiri	Bushenyi	Busia	Gulu
Hoima	Iganga	Jinja	Kabale	Kabarole	Kampala
Kamuli	Kasese	Katakwi	Kayunga	Kibaale	Kiboga
Kitgum	Kotido	Kumi	Kyenjojo	Lira	Luwero
Masaka	Masindi	Mayuge	Mbale	Mbarara	Mpigi
Mubende	Mukono	Nebbi	Ntungamo	Pader	Pallisa
Rakai	Soroti	Tororo	Wakiso	Yumbe	

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The survey was conducted in 41 out of 56 districts. This represents 88 percent of the population.





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DEMOGRAPHICS AND CHARACTERISTICS OF REMITTANCE RECIPIENTS

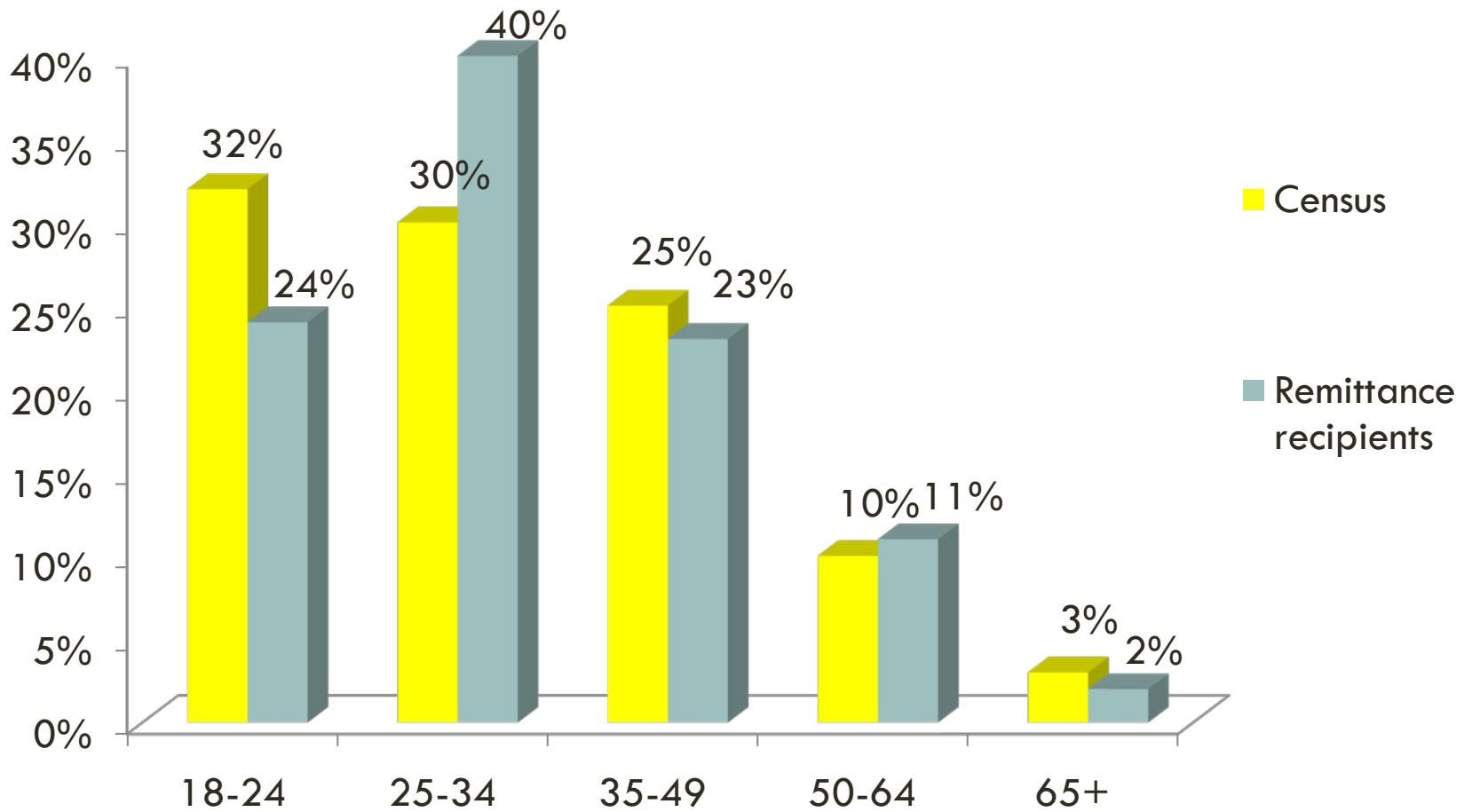


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Age

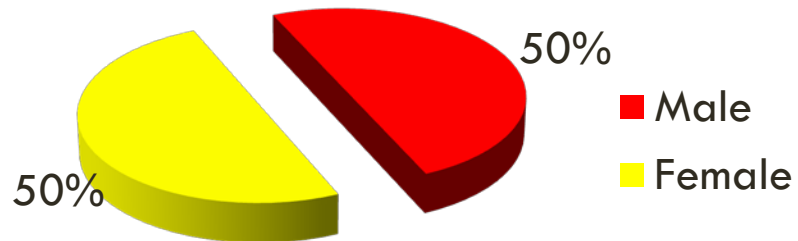
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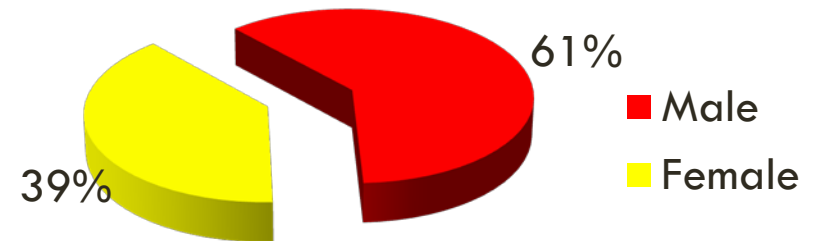
Gender

7

Census



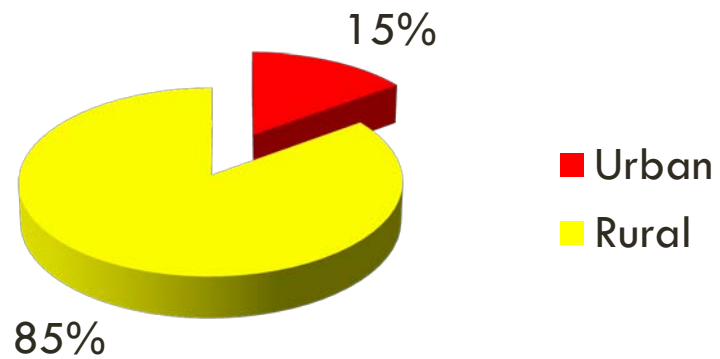
Remittance Recipients



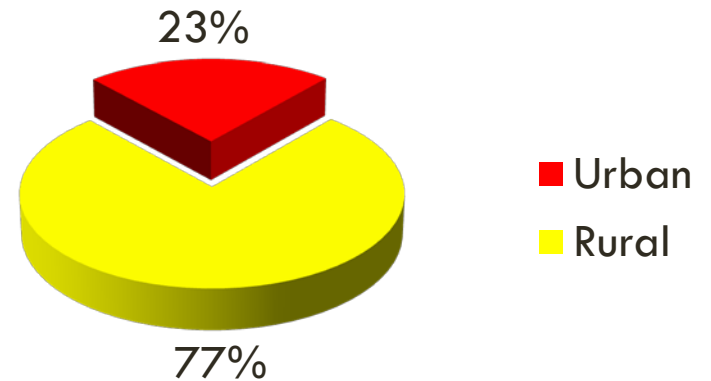
Urban / Rural

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Census



Remittance Recipients

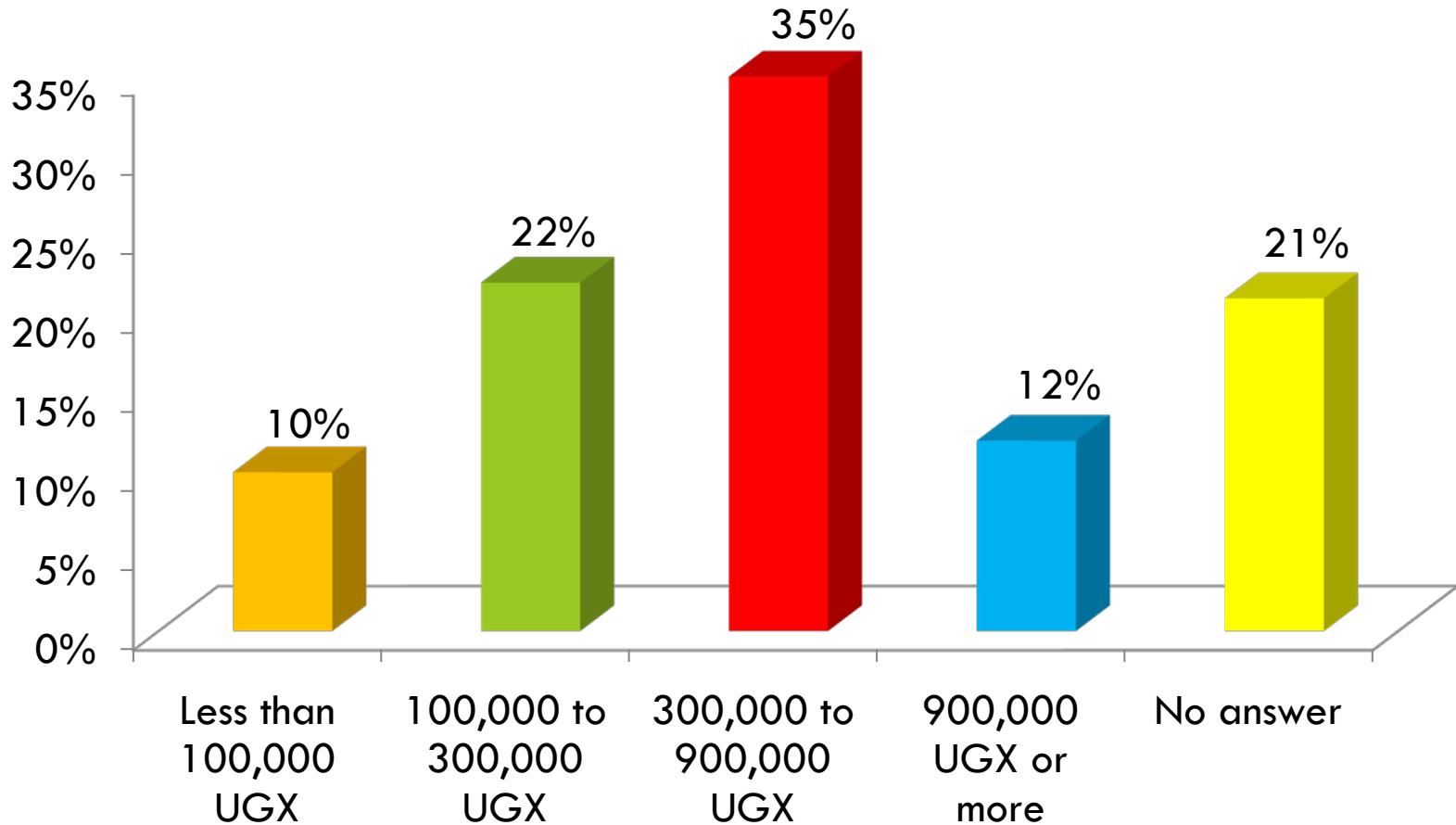




Monthly Household Income

Remittance Recipients

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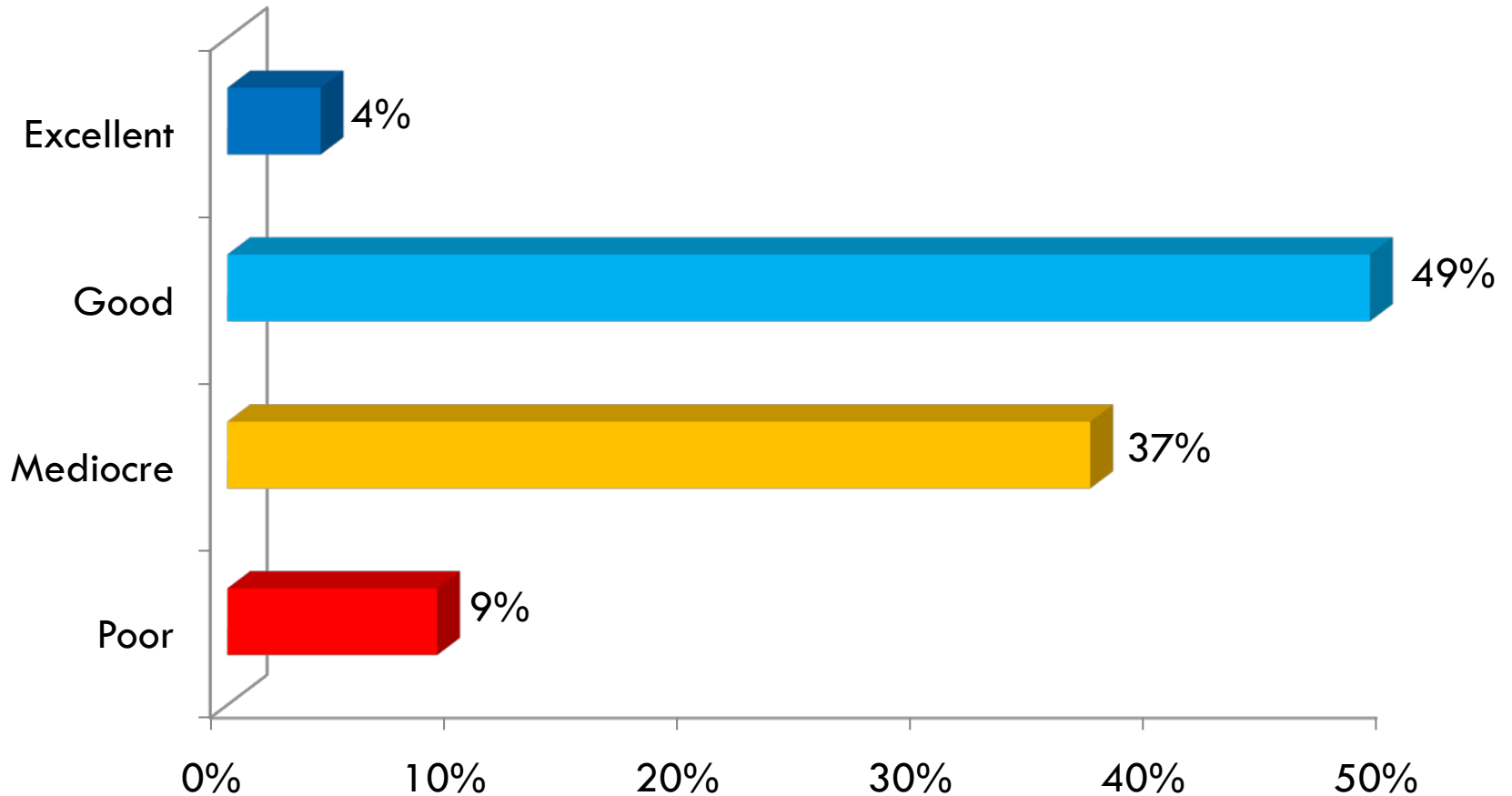




Overall, how do you see your family's personal economic situation in Uganda?

Remittance Recipients

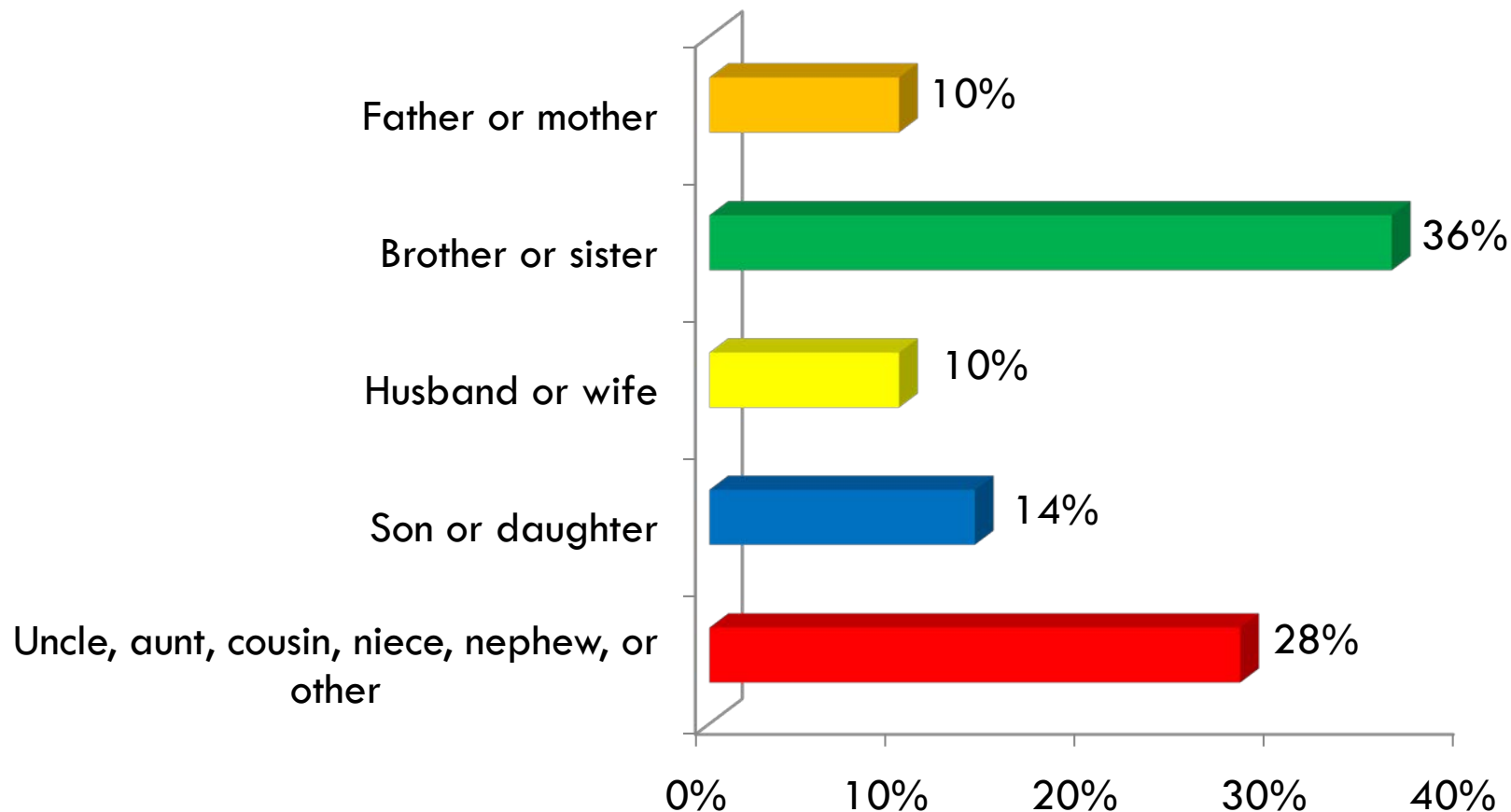
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What is your relationship to the person who sends you money?

11

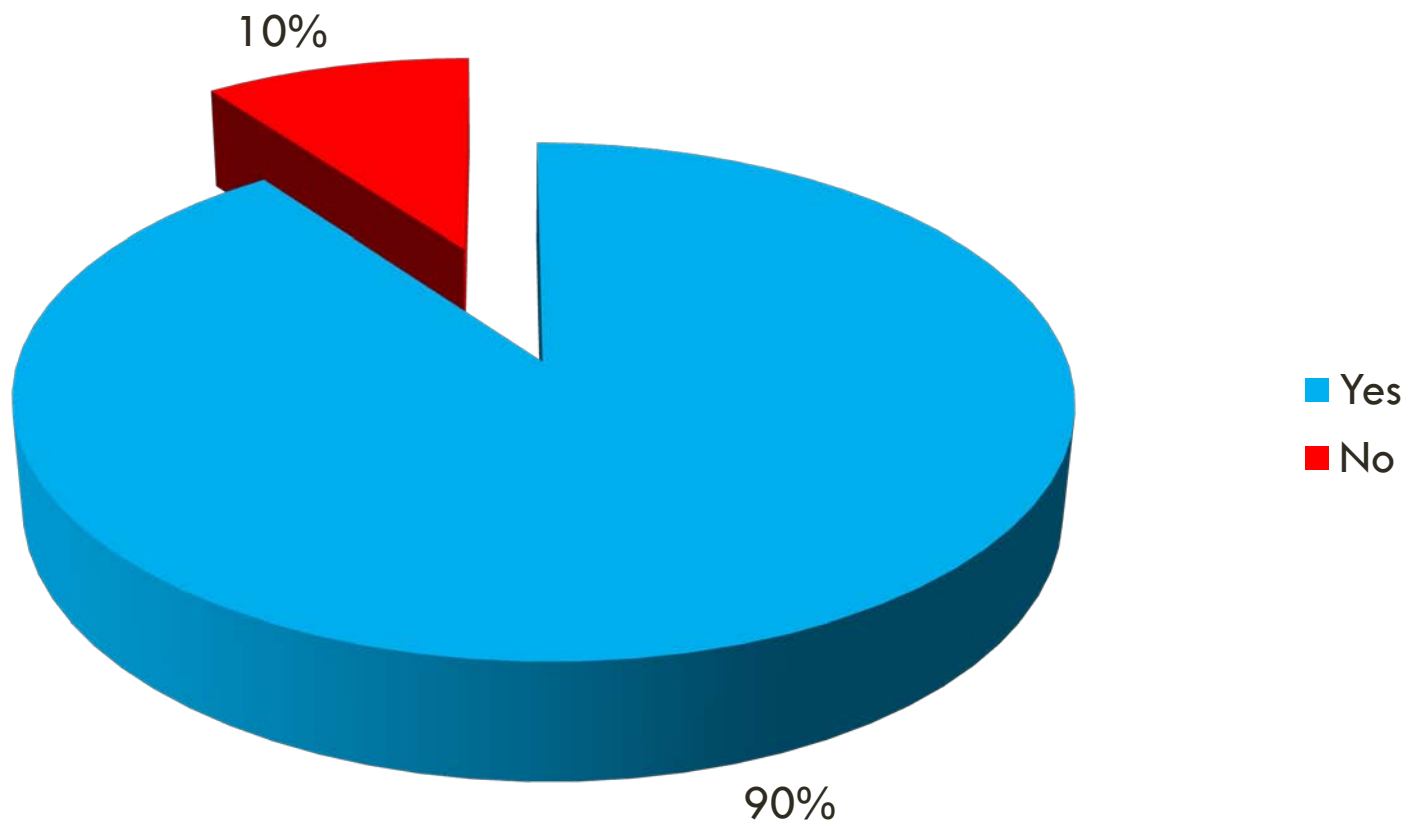




Do you own a mobile phone?

Remittance Recipients

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THE STATISTICS OF REMITTANCES

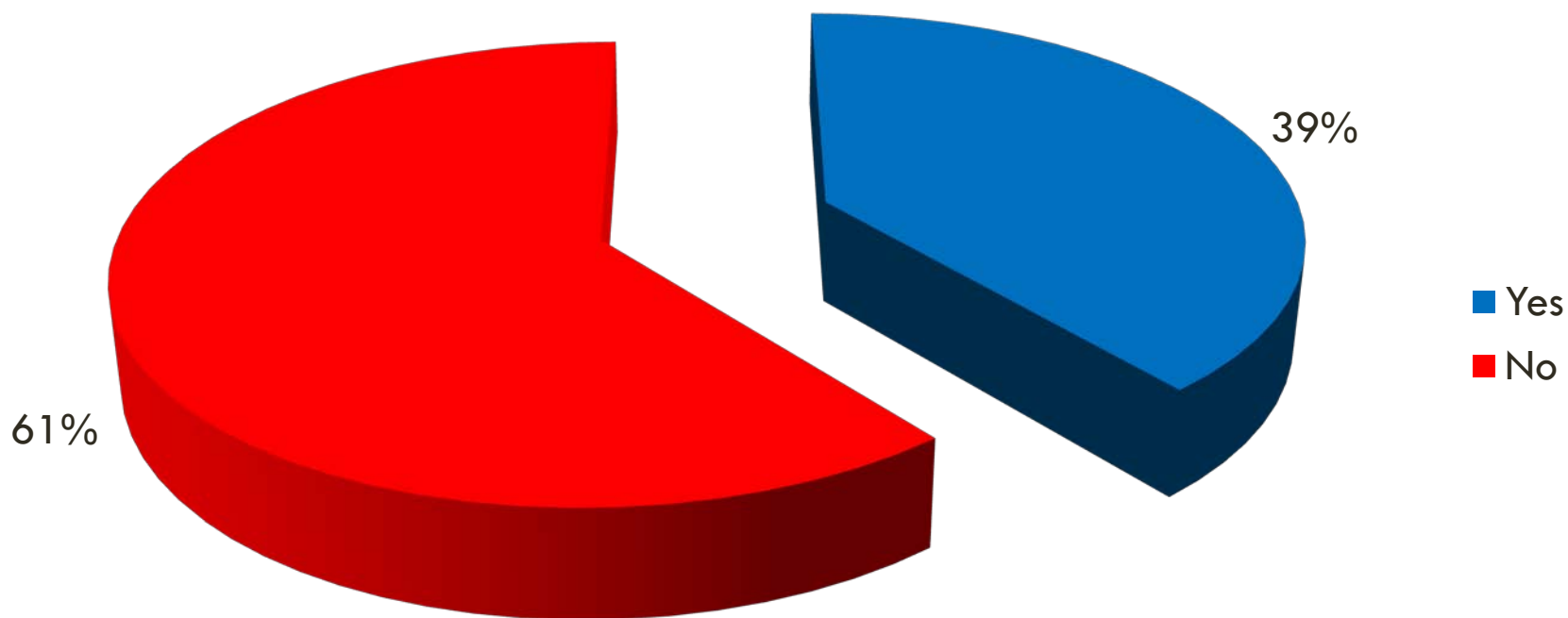


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Do you have any family members or relatives living in another country outside Uganda?

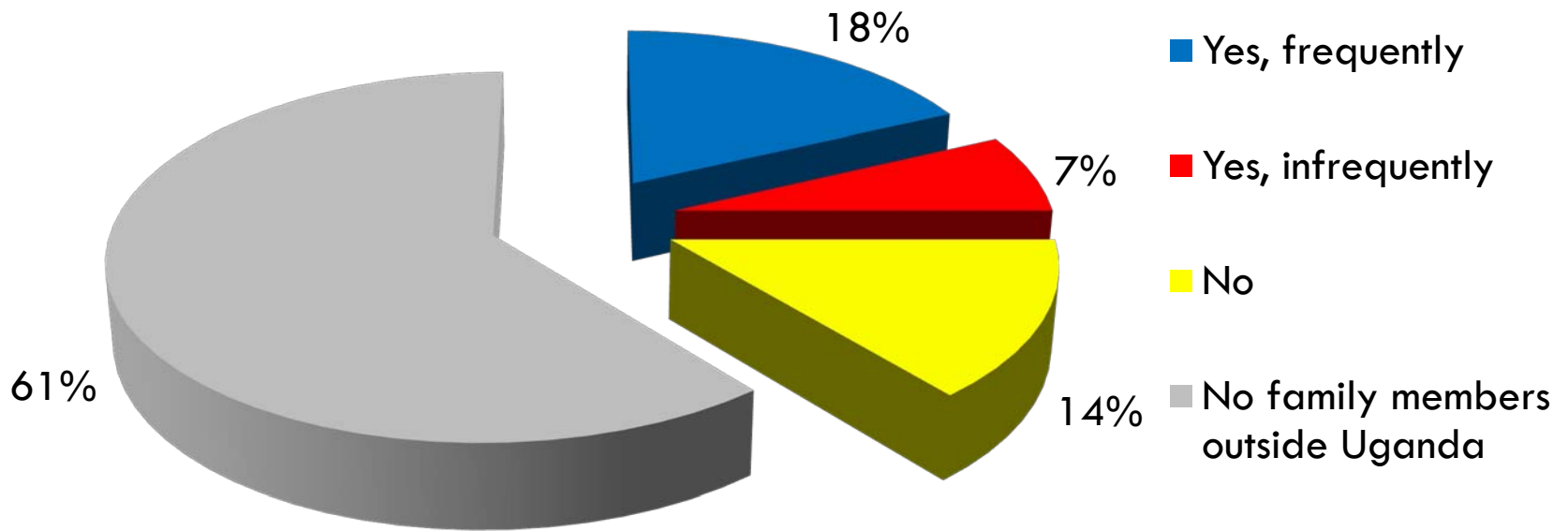
14





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

15



18% of Ugandan adults are regular remittance recipients



In what country does your relative live?

Remittance Recipients

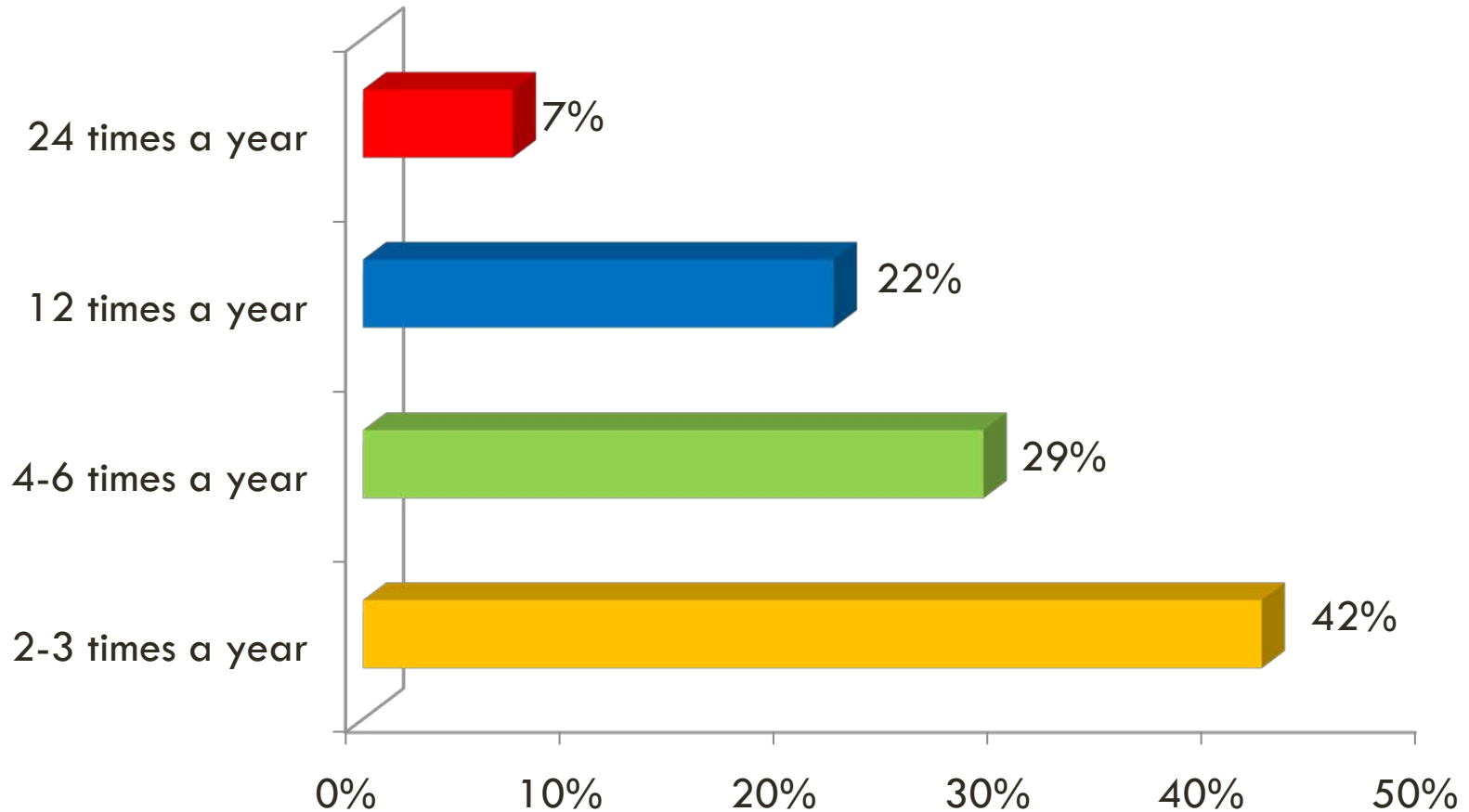
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Americas	21%	Europe	21%	Other Africa	45%
United States	18%	England	13%	Kenya	11%
Canada	2%	Netherlands	2%	Sudan	11%
Argentina	1%	Germany	1%	South Africa	8%
		France	1%	Rwanda	4%
Asia / Middle East	12%	Denmark	1%	DR Congo	4%
Iraq	7%	Sweden	1%	Somalia	3%
UAE	2%	Finland	1%	Tanzania	2%
Turkey	1%	Russia	1%	Burundi	1%
India	1%	Italy	<1%	Nigeria	1%
Japan	1%			Yemen	<1%
Yemen	<1%			Ghana	<1%
Australia	1%				



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

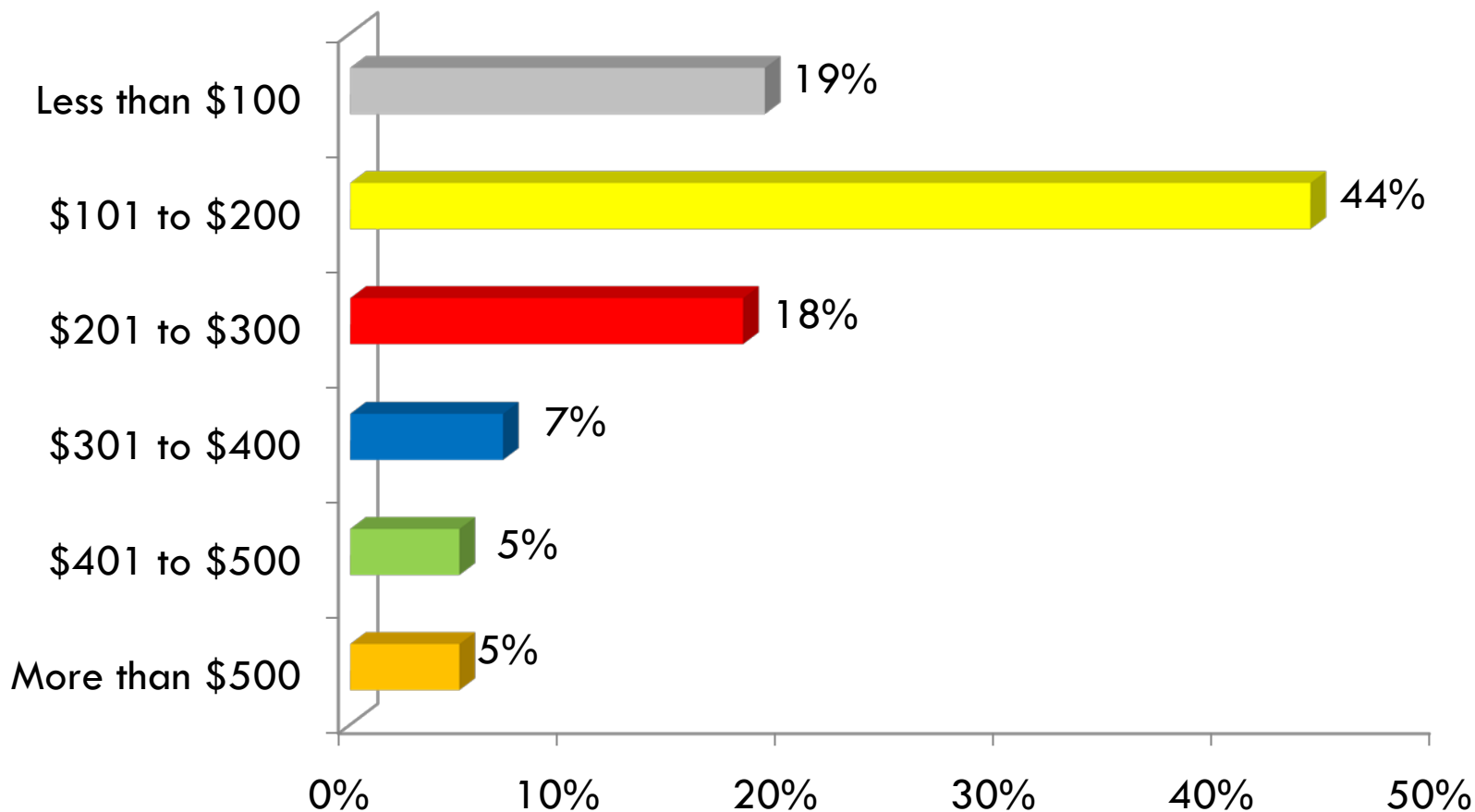
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How much money – on average – does your family member or relative send to you each time?

18





Remittances to Uganda

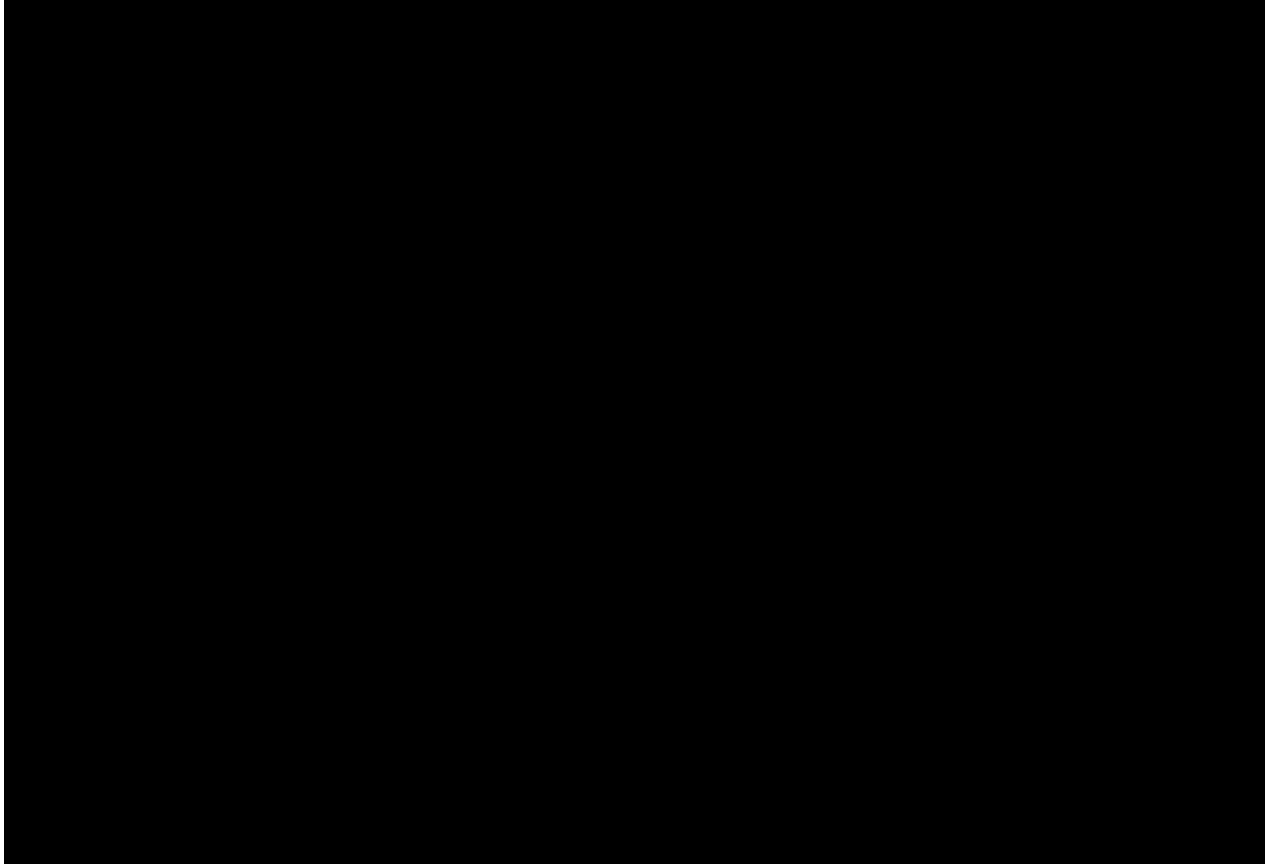
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Adult population (est.)	10,600,000
Percent receiving international remittances regularly	18%
Adult population receiving international remittances regularly	1,900,000
Frequency of remittances	6 times a year
Average remittance received	US\$160
Total amount per year	US\$1.8 billion



The Statistics of Remittances

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THE REMITTANCE PROCESS

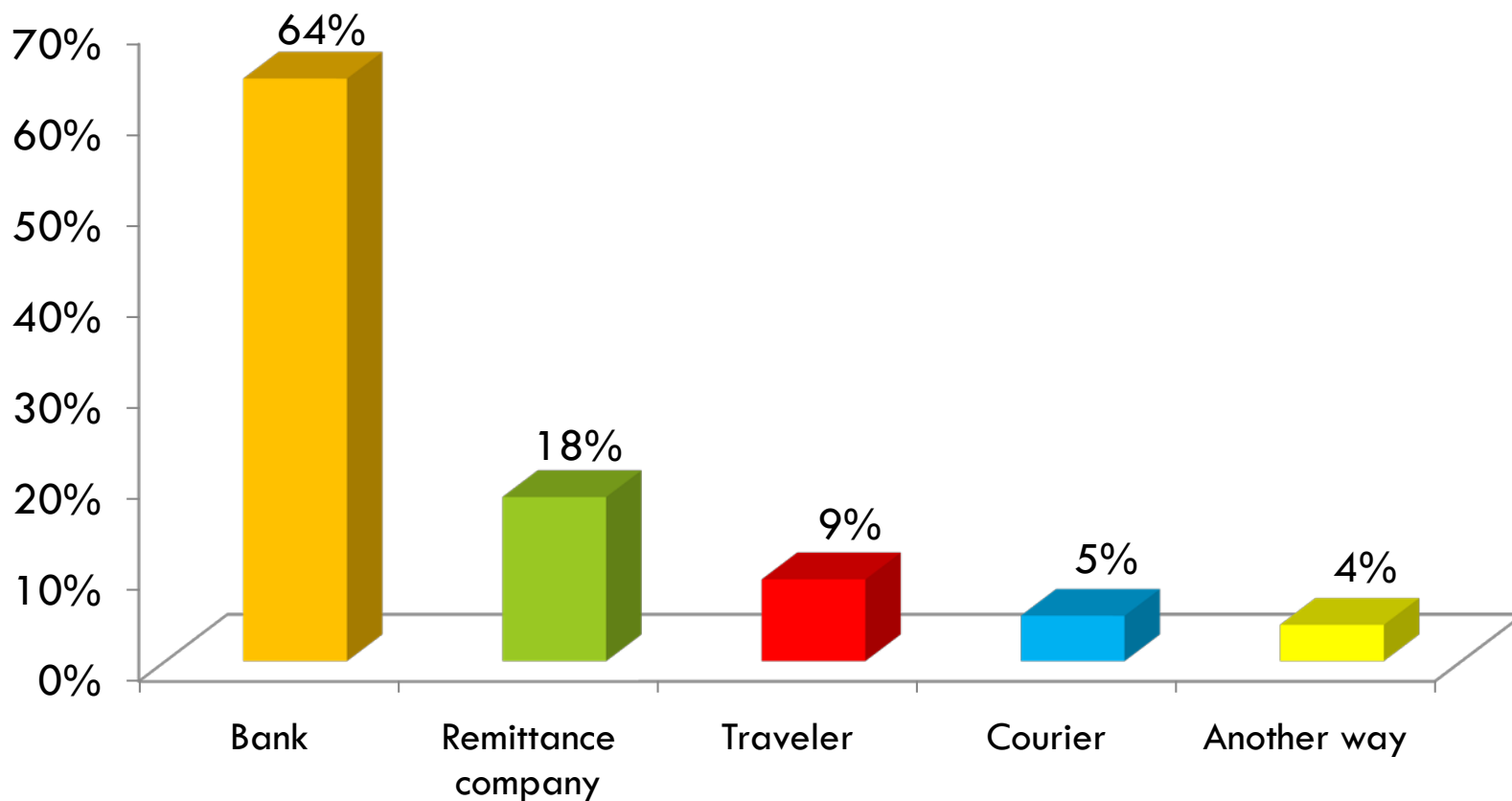


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How do you receive this money?

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What is the name of the bank or remittance company?

23

Remittance companies (18%)

- ☐ Western Union 14%
- ☐ Money Gram 3%
- ☐ Dahabshil/Amal <1%
- ☐ Other remittance company 1%

Banks (64%)

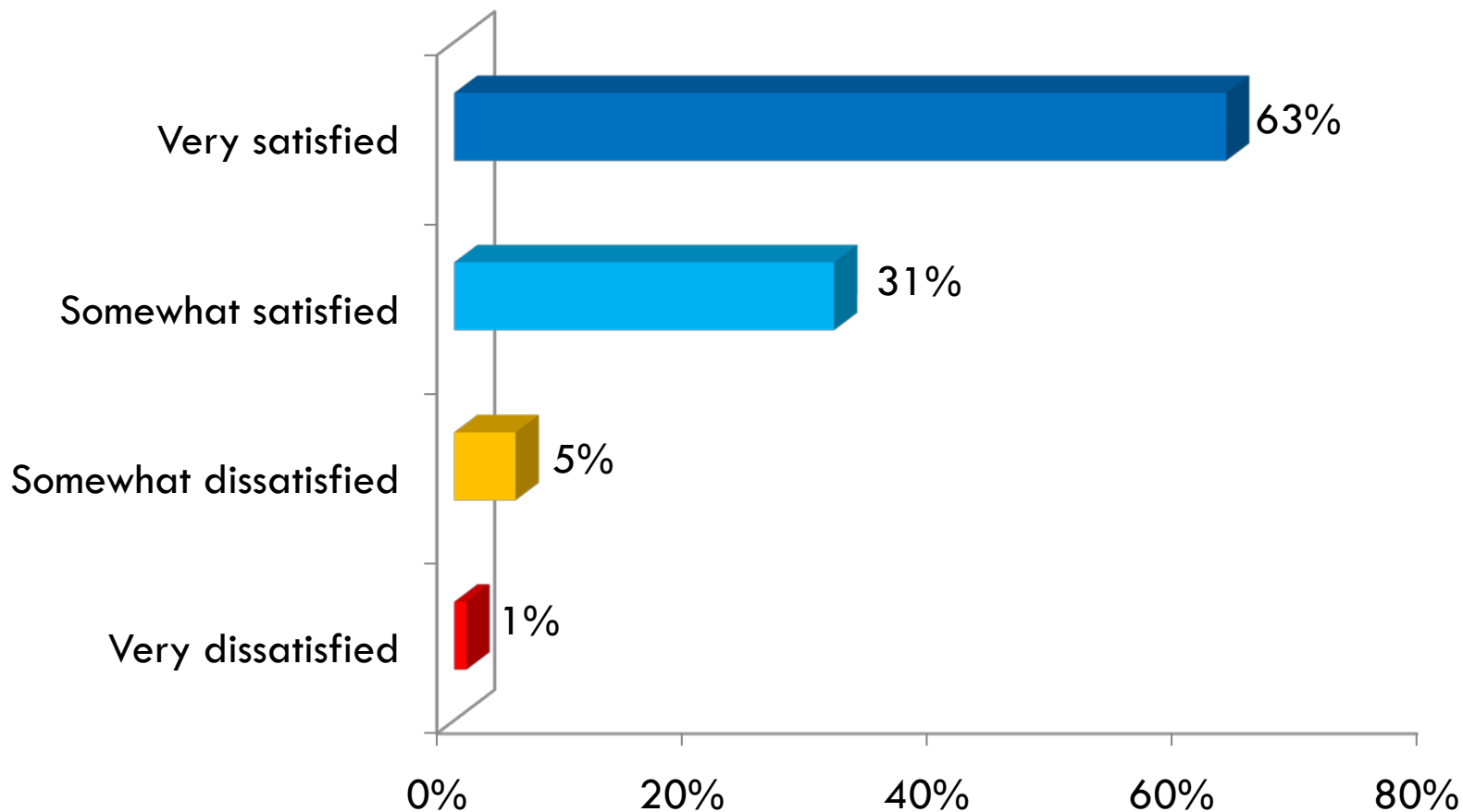
- ☐ Stanbic Bank 20%
- ☐ Centenary Bank 17%
- ☐ Barclays Bank 8%
- ☐ Crane Bank 4%
- ☐ Bank of Africa 3%
- ☐ Post Bank 2%
- ☐ Other bank 10%

Receive money through other means 18%



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

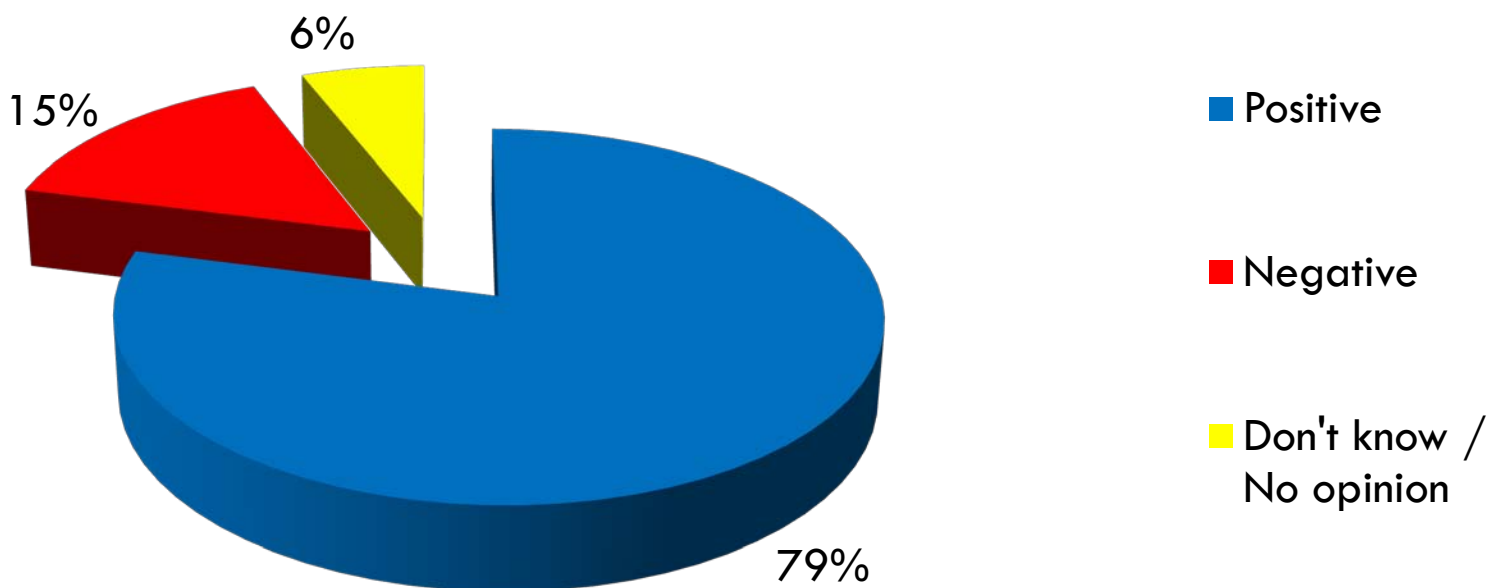
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Overall, how do you have a positive or negative opinion of the banks in Uganda?

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RELATIONSHIP WITH REMITTANCE SENDERS

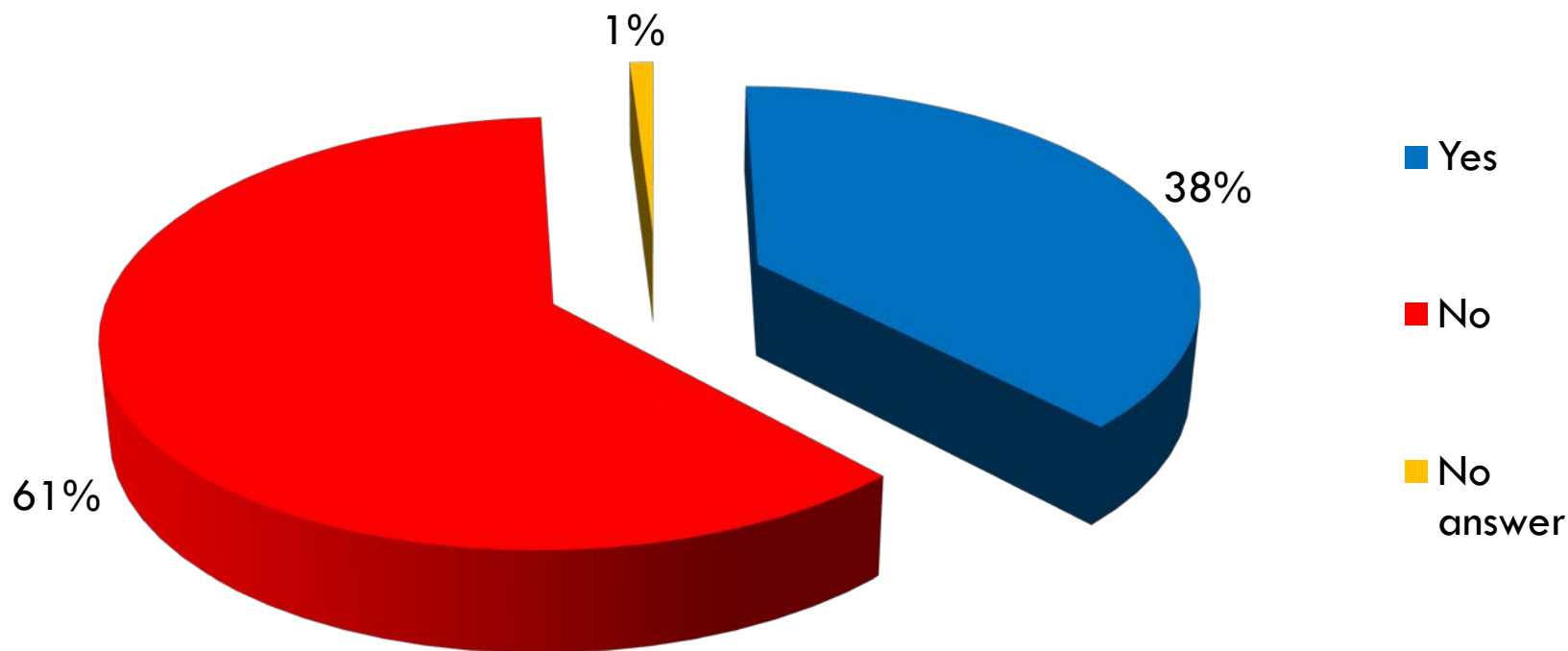


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Did you make arrangements with this family member – that he or she would send you money – before he or she left Uganda?

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

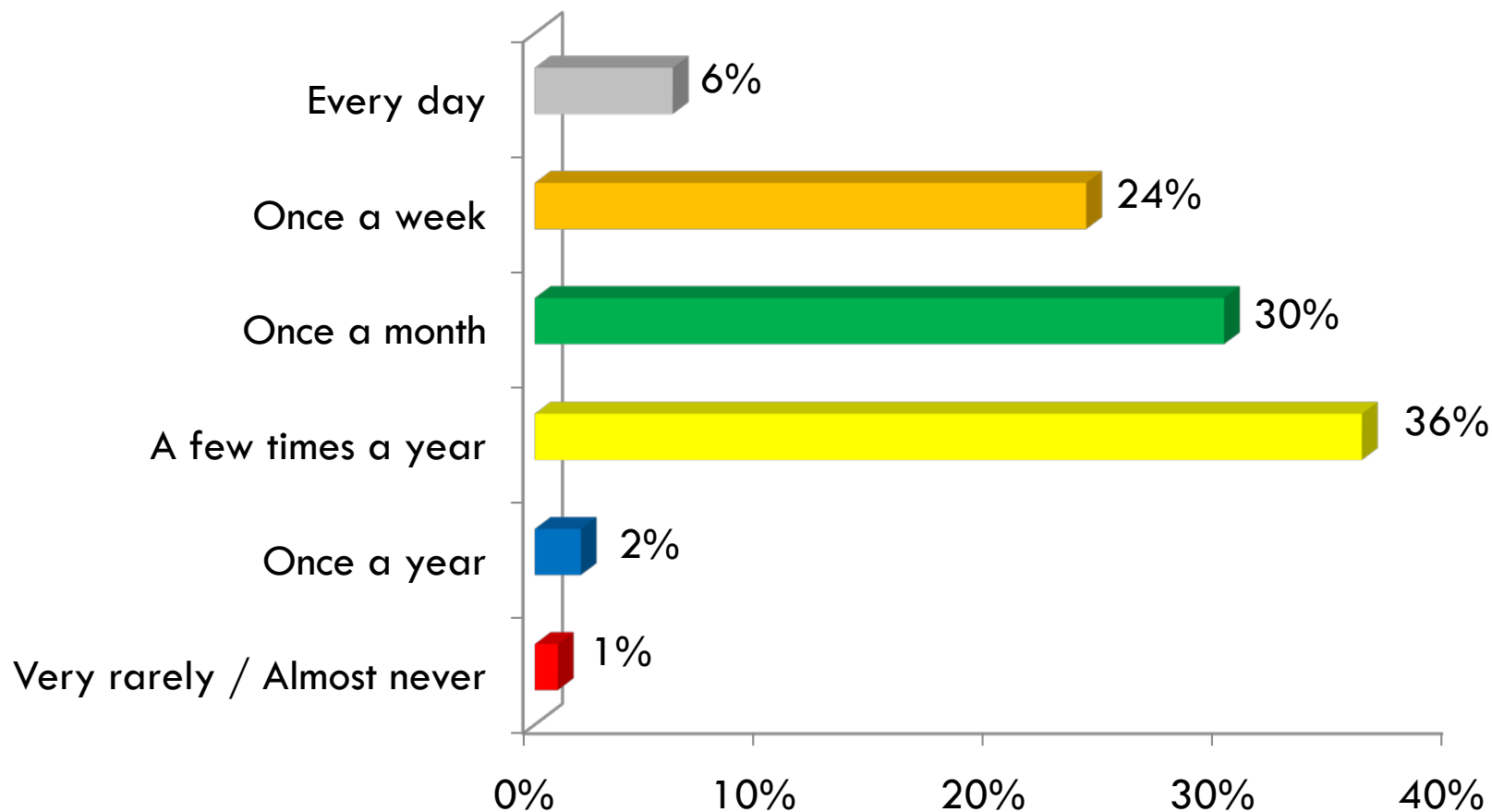
28

- | | |
|--|-----|
| ☐ To find a better job | 68% |
| ☐ To go to school | 13% |
| ☐ For some other reason | 16% |
| ☐ No answer | 3% |



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

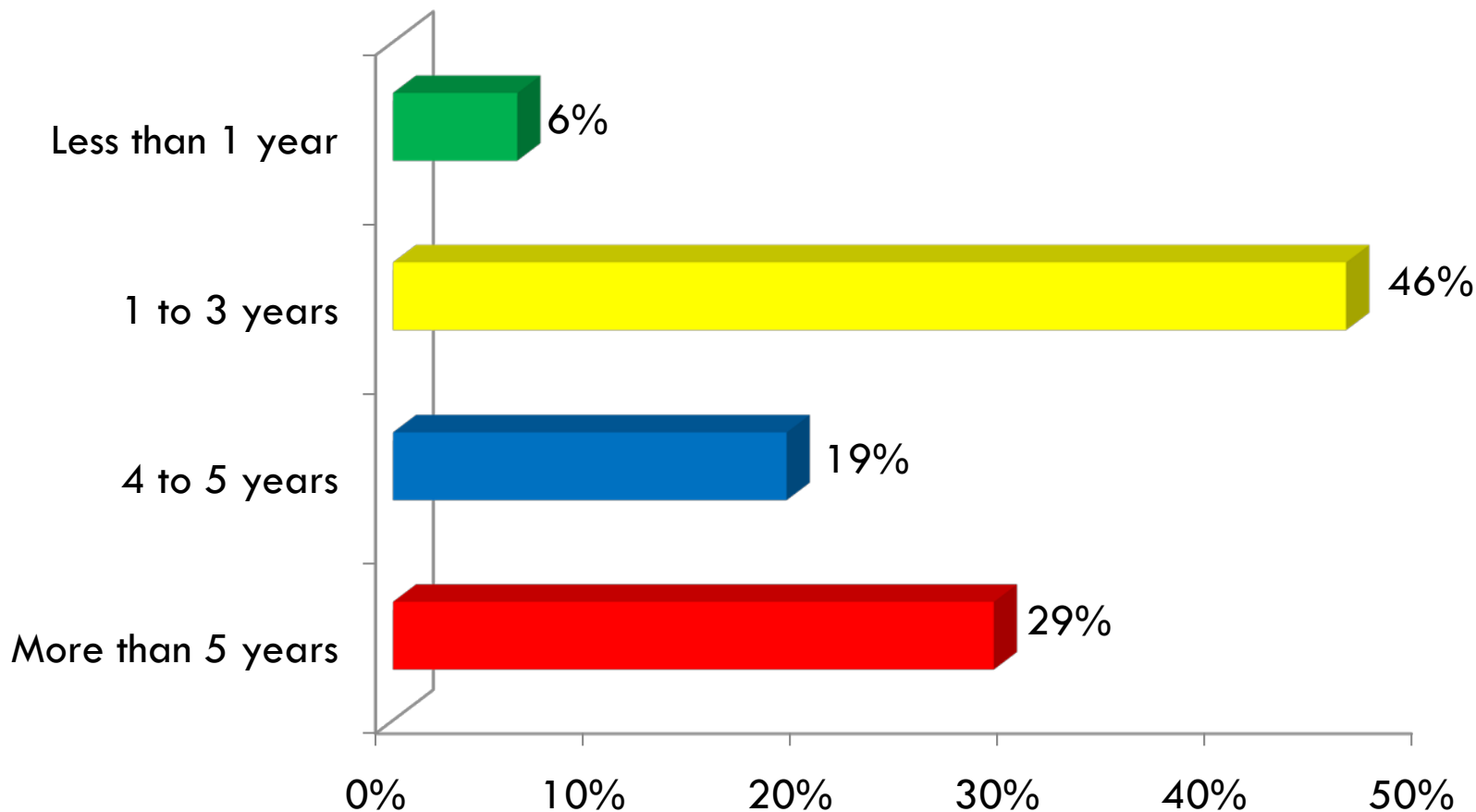
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For how many years has this family member or relative been sending you money?

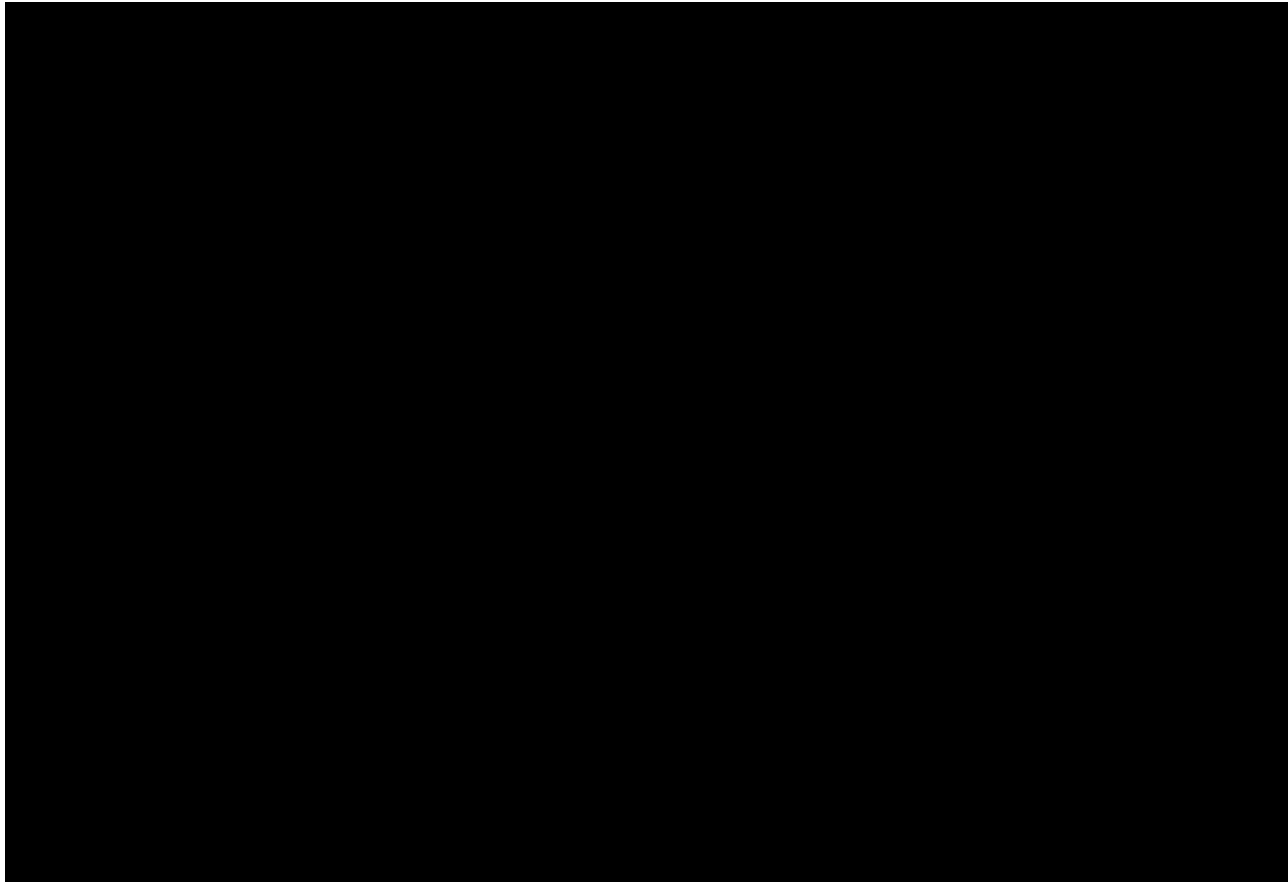
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Relationship with Remittance Senders

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IMPACT OF INTERNATIONAL REMITTANCES



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

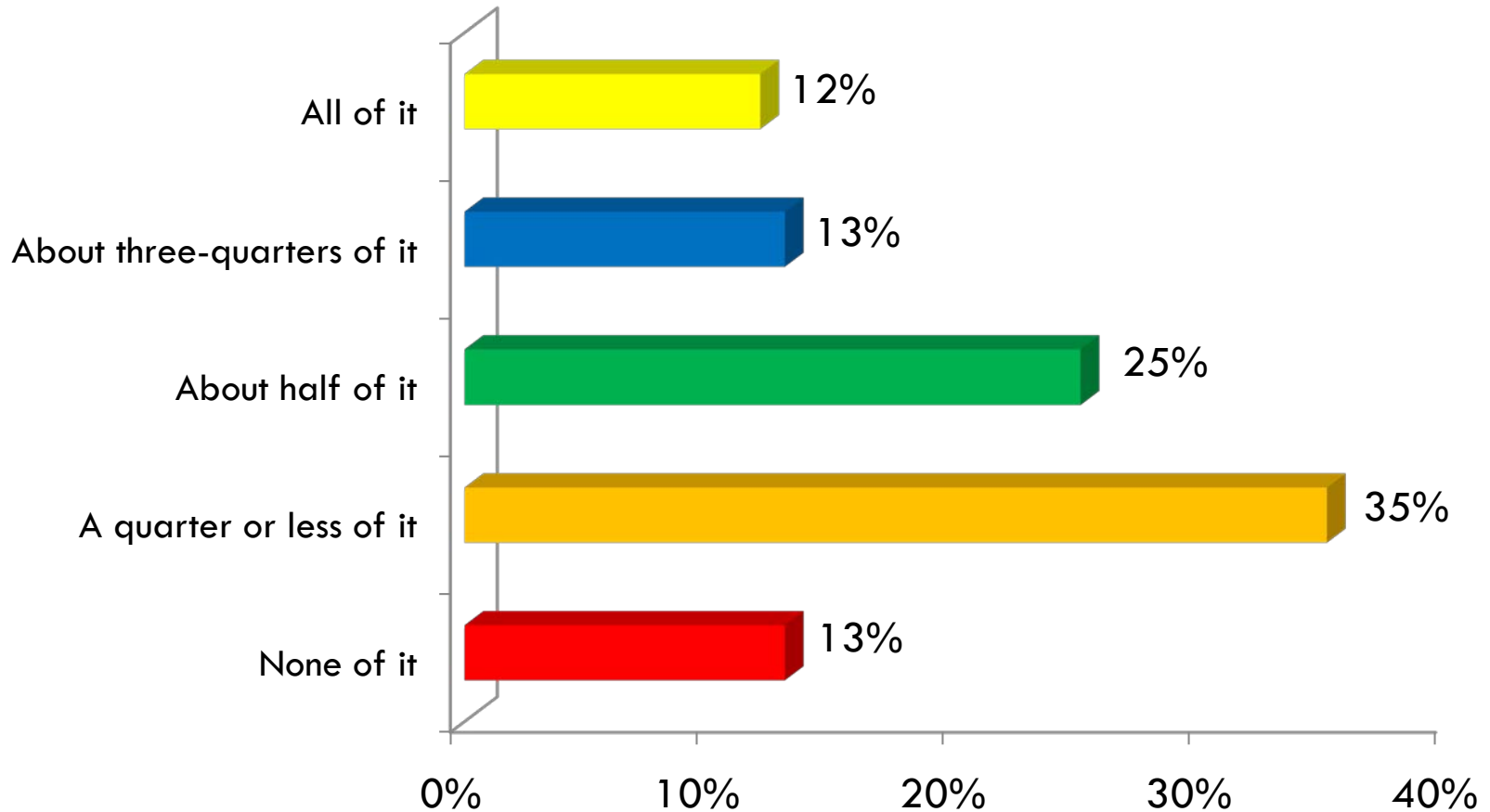
33

☐ 1	14%
☐ 2	17%
☐ 3	14%
☐ 4	11%
☐ 5	10%
☐ 6	10%
☐ 7	6%
☐ 8 or more	13%



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

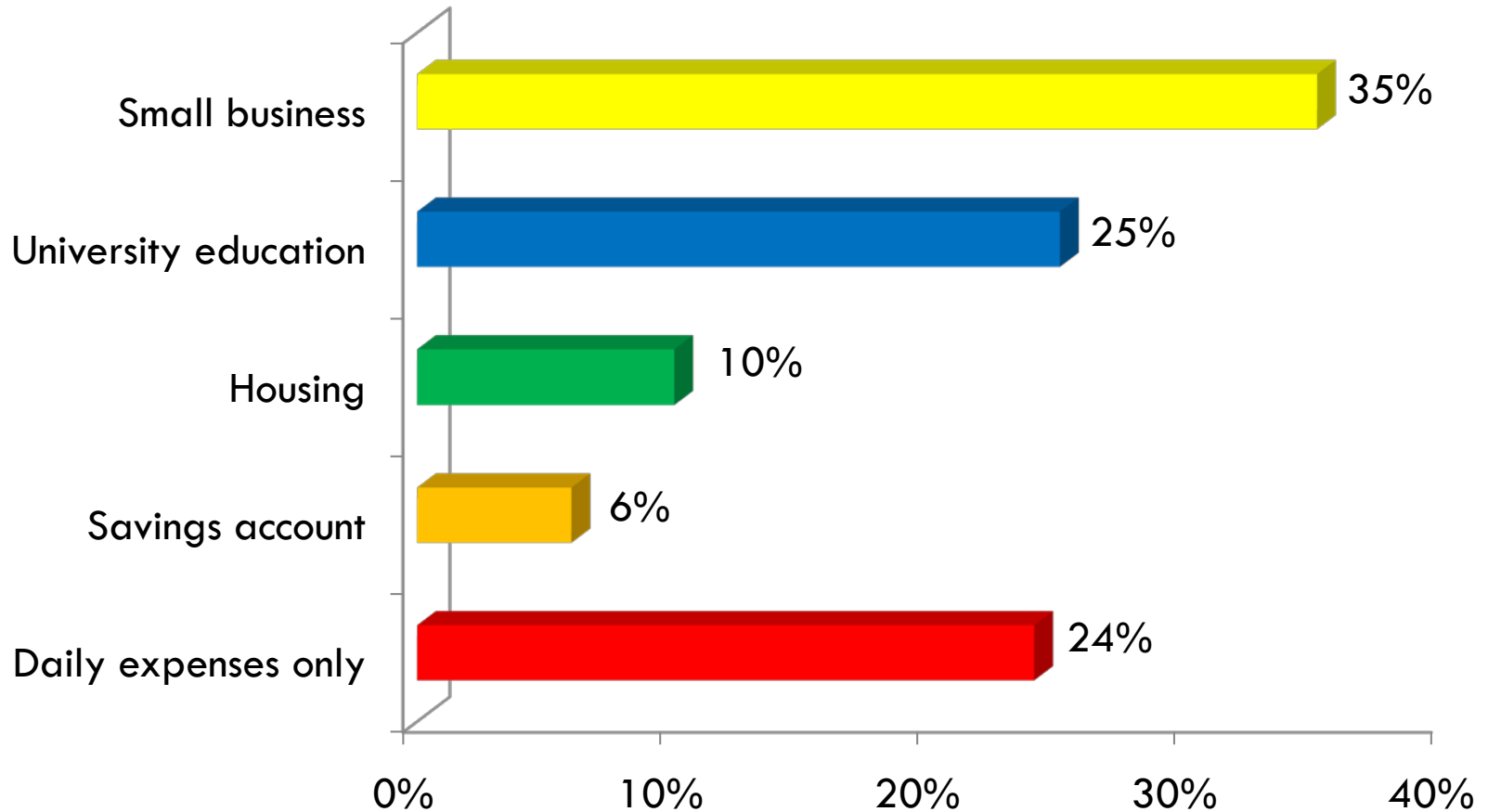
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Other than daily expenses, what do you use this money for?

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Interest in Financial Products

“Very interested” answers only

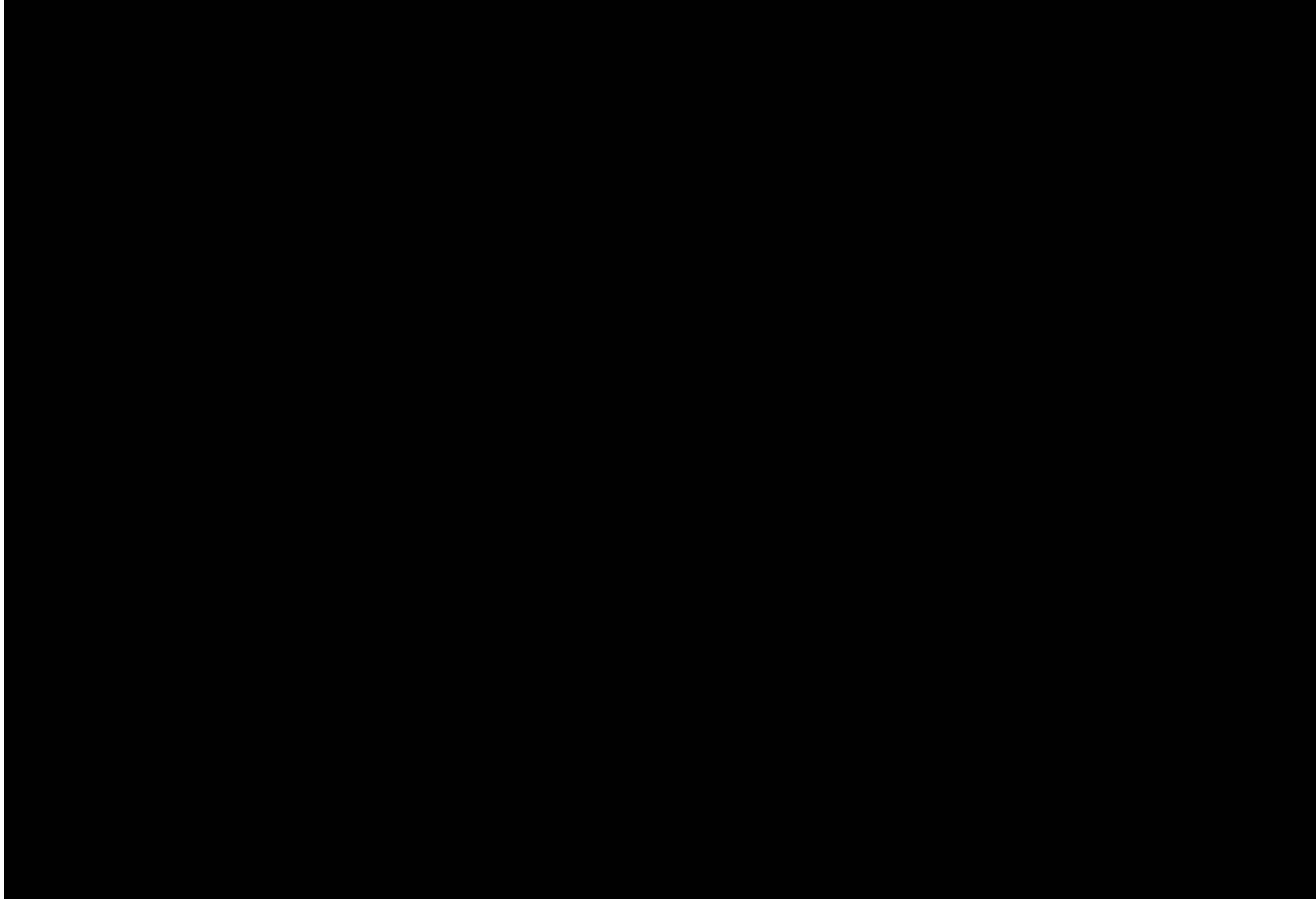
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Savings account	57%
Health or life insurance	52%
Business loans	51%
University education loans	38%
Home mortgage	38%



Impact of Remittances

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INTERNAL REMITTANCES

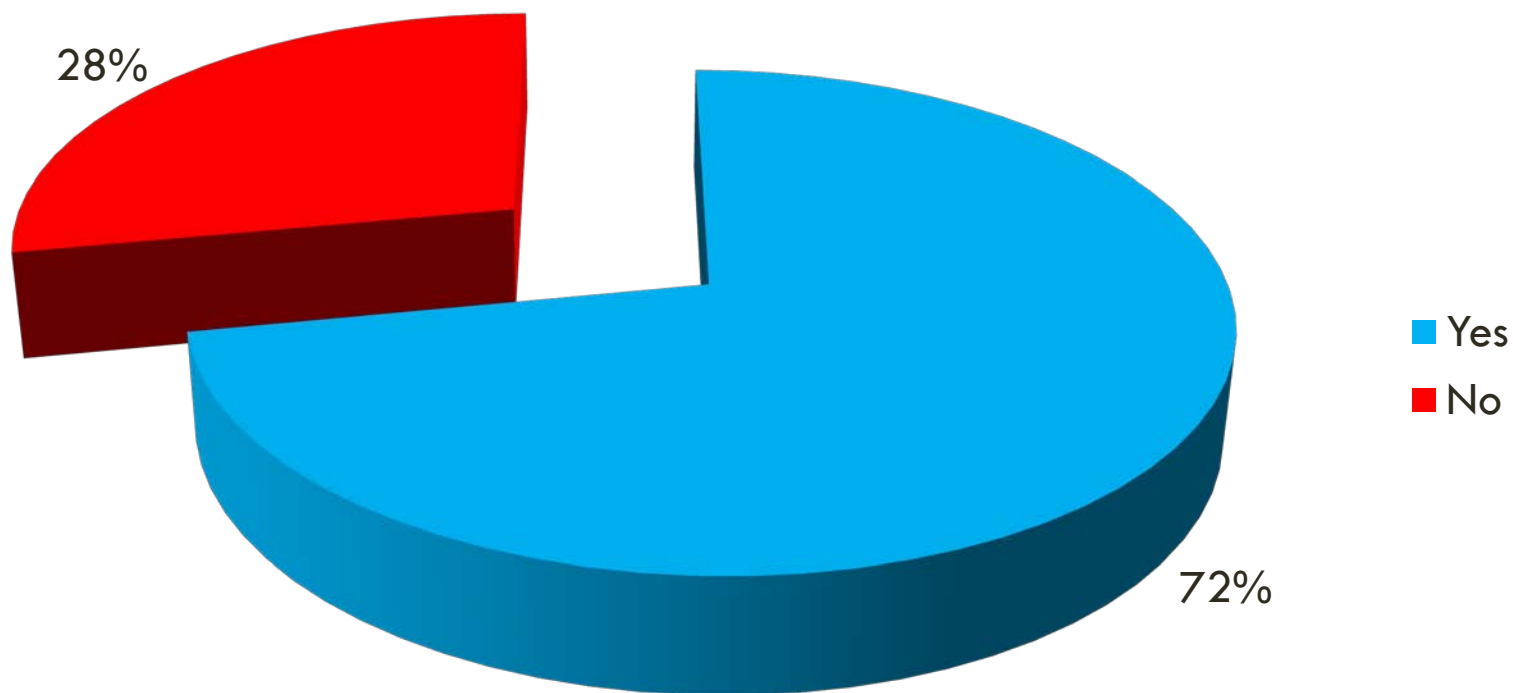


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Have any of your family members or relatives living in another part of Uganda ever sent you money?

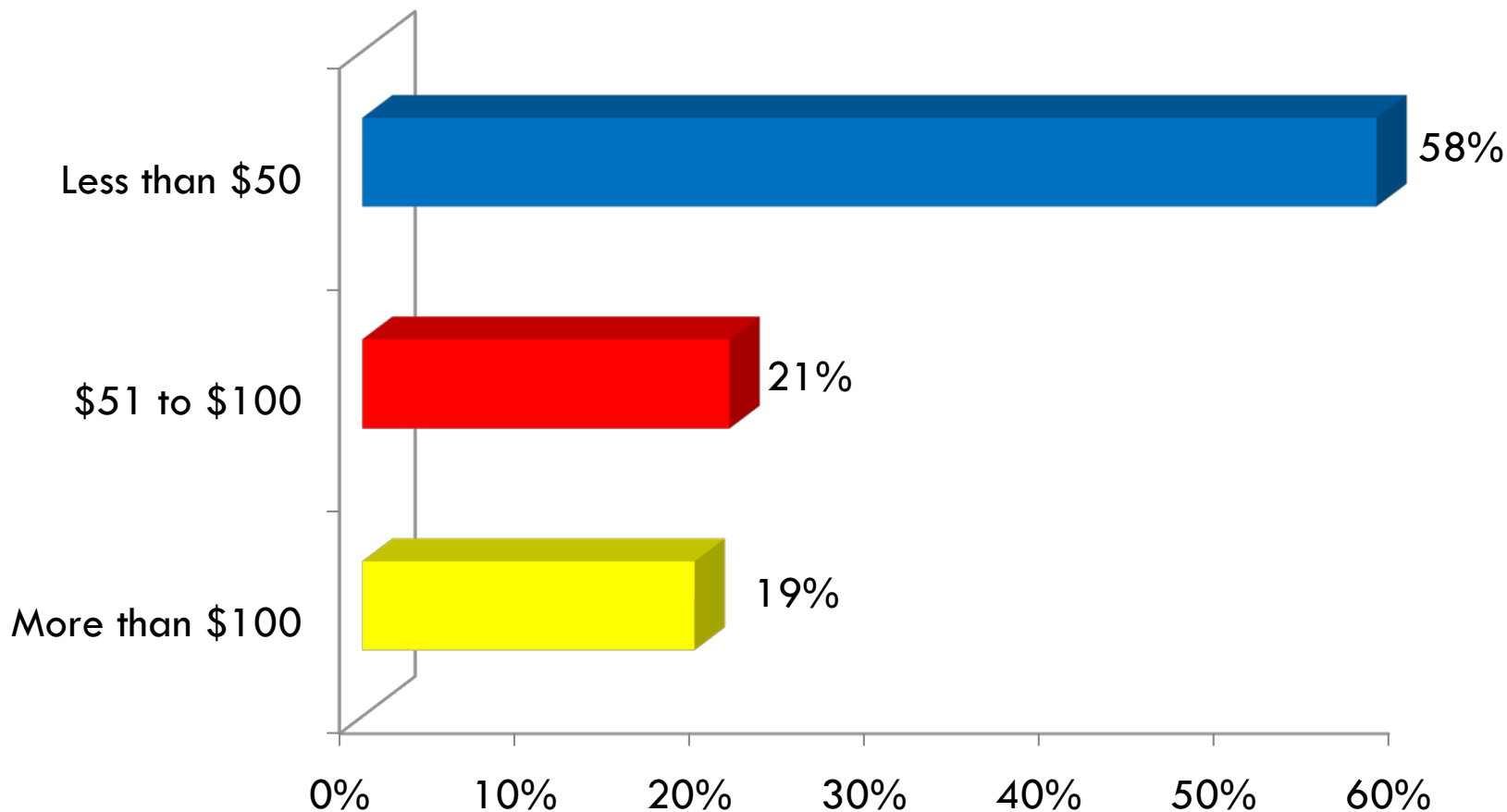
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How much money – on average – does your family member or relative send to you each time?

40





How do you receive this money?

41

