Remittances to Uganda

June 12, 2008
**Methodology**

<table>
<thead>
<tr>
<th><strong>Sample size</strong></th>
<th>2,389 interviews with Ugandan adults</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dates of interviews</strong></td>
<td>May 7 – June 8, 2008</td>
</tr>
<tr>
<td><strong>Margin of error</strong></td>
<td>2 percentage points</td>
</tr>
<tr>
<td><strong>Languages of interviews</strong></td>
<td>English, Luganda, Luo, West Nile, and Runyakitara</td>
</tr>
<tr>
<td><strong>Dialects</strong></td>
<td>Ateso, Samia, Lusoga, Runyankore, Runyoro, Rutooro, Lango, Acholi, Ma’di, Lugbara, and Kumam</td>
</tr>
</tbody>
</table>
Remittance Recipients
Demographics of Remittance Recipients
Age

Ugandan adults

Remittance recipients
Gender

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remittance recipients</td>
<td>45%</td>
<td>55%</td>
</tr>
<tr>
<td>Ugandan adults</td>
<td>43%</td>
<td>57%</td>
</tr>
</tbody>
</table>
Region

- Northern: 21% Ugandan adults, 15% Remittance recipients
- Central: 39% Ugandan adults, 27% Remittance recipients
- Eastern: 27% Ugandan adults, 28% Remittance recipients
- Western: 25% Ugandan adults, 18% Remittance recipients
Ugandan adults: 76%
Remittance recipients: 68%
Educational Attainment

- None: 3% (remittance recipients), 6% (Ugandan adults)
- Some primary: 7% (remittance recipients), 14% (Ugandan adults)
- Primary school: 9% (remittance recipients), 14% (Ugandan adults)
- Some secondary: 9% (remittance recipients), 16% (Ugandan adults)
- Secondary school: 18% (remittance recipients), 27% (Ugandan adults)
- Some college: 15% (remittance recipients), 22% (Ugandan adults)
- University or higher: 14% (remittance recipients), 22% (Ugandan adults)
Employment Status

- Working full-time: 17% (Ugandan adults), 20% (Remittance recipients)
- Working part-time: 10% (Ugandan adults), 11% (Remittance recipients)
- Self-employed: 38% (Ugandan adults), 37% (Remittance recipients)
- Student/Housewife: 18% (Ugandan adults), 20% (Remittance recipients)
- Unemployed/Disabled/Retired: 17% (Ugandan adults), 12% (Remittance recipients)
Estimate of Remittances to Uganda

2008
Do you have any family members living in another country?

- Yes: 42%
- No: 58%
Do any of your family members *currently* send you money on a regular basis?

- Yes: 46%
- No: 42%
- No family in another country: 12%
What country do your family members live in?

*Regular Remittance Recipients*

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.K.</td>
<td>15%</td>
<td>Rwanda</td>
<td>4%</td>
</tr>
<tr>
<td>United States</td>
<td>14%</td>
<td>Germany</td>
<td>4%</td>
</tr>
<tr>
<td>South Africa</td>
<td>11%</td>
<td>Tanzania</td>
<td>3%</td>
</tr>
<tr>
<td>DR of Congo</td>
<td>11%</td>
<td>Denmark</td>
<td>2%</td>
</tr>
<tr>
<td>Kenya</td>
<td>10%</td>
<td>Canada</td>
<td>2%</td>
</tr>
<tr>
<td>Sweden</td>
<td>10%</td>
<td>UAE</td>
<td>2%</td>
</tr>
<tr>
<td>Sudan</td>
<td>5%</td>
<td>Australia</td>
<td>2%</td>
</tr>
<tr>
<td>Other country</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Frequency of Remittance

Average: 4 times a year
Average Remittance

- $100 or less: 36%
- $101-$200: 25%
- $201-$300: 14%
- $301-$500: 13%
- $501-$750: 5%
- $751-$1000: 4%
- More than $1000: 3%

Average: $215
Calculations

- Ugandan adult population: 13,500,000
- Remittance recipients (12%): 1,620,000
- Frequency of remittance: 4 times / yr
- Average amount received: $215

- Total amount in remittances: US$1,400,000,000
Which of the following best describes your current situation?

- I receive more money this year than last year: 23%
- I receive about the same amount of money this year as last year: 53%
- I receive less money this year than last year: 9%
- Don't know / No answer: 15%
Relationship to Relative Living Abroad

- Mother or father: 27%
- Sister or brother: 13%
- Wife or husband: 12%
- Daughter or son: 41%
- Aunt or uncle: 7%
For how many years has this family member been sending you money?

- Less than 1 year: 10%
- 1 to 3 years: 47%
- 3 to 5 years: 20%
- More than 5 years: 23%
How frequently do you communicate with your relative that sends you money?

- Every day: 5%
- A few times a week: 40%
- A few times a month: 41%
- A few times a year: 13%
- Almost never: 1%
Characteristics of the Uganda Remittance Process
How do you receive this money?

- Remittance Company: 38%
- Bank: 31%
- Family / friend traveling: 14%
- Credit Card: 6%
- Mail: 5%
- Courier: 4%
- Other: 2%
What is the name of the remittance company you receive money from most often?

- Western Union: 68%
- MoneyGram: 30%
- Dahabashli: 2%
What is the name of the bank you receive money at most often?

Stanbic: 58%
Centenary: 19%
Barclays: 11%
Crane Bank Limited: 7%
Bank of Africa: 1%
Citibank: 1%
Post Bank: 1%
Kenya Commercial Bank: 1%
Baroda: 1%
What courier service do you receive money from most often?

- DHL: 28%
- Elma Express: 18%
- Skynet: 18%
- TNT Express Worldwide: 18%
- FedEx: 9%
- DAKS Courier: 9%
How satisfied are you with the services provided by your bank / remittance company / credit union?

- Very satisfied: 59%
- Somewhat satisfied: 30%
- Not satisfied: 2%
What portion of your remittance do you spend on basic needs?

- None of it: 12%
- About a quarter or less: 28%
- About half of it: 24%
- About three-quarters of it: 20%
- All of it: 15%
Other than daily expenses, what do you use the money for?

- 43%: To pay for the university education of your family
- 28%: To buy or build a house
- 12%: To invest in a small business
- 10%: To open a savings account
- 7%: Something else
Do you share the money you receive from your family member living abroad with another person? If so, how many?

- Yes, with one person: 17%
- Yes, with two people: 21%
- Yes, with three people: 11%
- Yes, with four people or more: 20%
- No, I don't share it: 30%
Remittances and Economic Development in Uganda
How would you rate the situation of the economy of Uganda?

- Very good / Good: 53%
- Very bad / Bad: 47%
Is there a bank close by to where you live?

- Yes: 56%
- No: 44%
In general, do you have a positive or a negative opinion of the banks in Uganda?

- Positive: 67%
- Negative: 26%
- Don't know / No answer: 7%
Do you own or rent your home?

- Own: 49%
- Rent: 48%
- No answer: 3%
Do you plan on opening your own business in the near future?

- Yes: 75%
- No: 23%
- Not sure: 2%
Interested in Financial Investment Products

“Very interested” answers only

- Loan to finance a small business: 54%
- Savings account in a bank: 47%
- Health or life insurance: 39%
- Mortgage or loan to buy or build a home: 39%
- Loan to finance education: 37%
Migration Trends in Uganda
Do you plan on leaving Uganda and moving to another country within the next year?

- Yes: 26%
- No: 72%
- Not sure: 2%
What country do you plan on moving to?

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Kingdom / England</td>
<td>31%</td>
</tr>
<tr>
<td>Rwanda</td>
<td>1%</td>
</tr>
<tr>
<td>United States</td>
<td>21%</td>
</tr>
<tr>
<td>Tanzania</td>
<td>1%</td>
</tr>
<tr>
<td>Germany</td>
<td>7%</td>
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<tr>
<td>Japan</td>
<td>1%</td>
</tr>
<tr>
<td>Canada</td>
<td>6%</td>
</tr>
<tr>
<td>Zimbabwe</td>
<td>1%</td>
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<td>Nigeria</td>
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<td>Iraq</td>
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<td>Libya</td>
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<td>Australia</td>
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<tr>
<td>Spain</td>
<td>1%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>2%</td>
</tr>
<tr>
<td>Democratic Republic of Congo</td>
<td>1%</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>2%</td>
</tr>
<tr>
<td>Russia</td>
<td>1%</td>
</tr>
</tbody>
</table>
Why do you plan on leaving Uganda for another country?

- No work in Uganda / Improve my economic situation: 40%
- Studies / academics: 22%
- Change my life: 9%
- Business: 9%
- Live with my spouse: 8%
- Other: 12%
Remittance Recipient