## Methodology

<table>
<thead>
<tr>
<th>Sample size</th>
<th>2,424 interviews with Rwandan adults</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dates of interviews</strong></td>
<td>May 11 – 26, 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>Kinyarwanda</td>
</tr>
</tbody>
</table>
Demographics of Remittance Recipients
Age

Rwandan adults

- 18-29: 47% (49% for remittance recipients)
- 30-39: 21% (22% for remittance recipients)
- 40-49: 15% (15% for remittance recipients)
- 50-64: 11% (10% for remittance recipients)
- 65+: 6% (4% for remittance recipients)
Gender

- Male: 44% (Rwandan adults), 48% (Remittance recipients)
- Female: 56% (Rwandan adults), 52% (Remittance recipients)
Province

Kigali: 9% Rwanda adults, 12% Remittance recipients
East: 35% Rwanda adults, 35% Remittance recipients
West: 19% Rwanda adults, 16% Remittance recipients
South: 27% Rwanda adults, 28% Remittance recipients
North: 9% Rwanda adults, 9% Remittance recipients
Urban / Rural

Rwandan adults
- Urban: 17%
- Rural: 83%

Remittance recipients
- Urban: 21%
- Rural: 79%
Educational Attainment

- None: Rwandan adults 10%, Remittance recipients 5%
- Some primary: Rwandan adults 9%, Remittance recipients 5%
- Primary school: Rwandan adults 15%, Remittance recipients 13%
- Some secondary: Rwandan adults 15%, Remittance recipients 19%
- Secondary school: Rwandan adults 21%, Remittance recipients 26%
- Some college: Rwandan adults 22%, Remittance recipients 31%
- University or higher: Rwandan adults 5%, Remittance recipients 4%
Estimates of Remittances to Rwanda

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

- Yes: 42%
- No: 58%
Remittances to Rwanda

- Regular remittance recipients: 42%
- Do not receive remittances: 33%
- No family in another country: 25%
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>Belgium</td>
<td>19%</td>
<td>France</td>
<td>6%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>15%</td>
<td>Tanzania</td>
<td>4%</td>
</tr>
<tr>
<td>United States</td>
<td>15%</td>
<td>Italy</td>
<td>4%</td>
</tr>
<tr>
<td>Canada</td>
<td>11%</td>
<td>Netherlands</td>
<td>3%</td>
</tr>
<tr>
<td>South Africa</td>
<td>11%</td>
<td>Germany</td>
<td>2%</td>
</tr>
<tr>
<td>Uganda</td>
<td>7%</td>
<td>Other country</td>
<td>3%</td>
</tr>
</tbody>
</table>
Frequency of Remittance

- Once a month or more: 8%
- 4-6 times a year: 8%
- 2-3 times a year: 37%
- Once a year: 47%

Average: 3 times a year
Average Remittance

- $100 or less: 16%
- $101-$200: 31%
- $201-$300: 23%
- $301-$400: 13%
- $401-$500: 11%
- $501-$750: 4%
- $751-$1000: 1%
- More than $1000: 1%

Average: $200
Calculations

- Rwandan adult population: 5,000,000
- Remittance recipients (25%): 1,250,000
- Frequency of remittance: 3 times / yr
- Average amount received: $200

- Total amount in remittances: US$750,000,000
Characteristics of the Rwanda Remittance Process
How do you receive this money?

- Remittance Company: 41%
- Bank: 28%
- Family / friend traveling: 15%
- Courier: 9%
- Mail: 4%
- Credit card: 2%
What is the name of the remittance company you receive money from most often?

- Western Union: 69%
- MoneyGram: 15%
- Other: 16%
What is the name of the bank you receive money at most often?

- Banque Commerciale du Rwanda: 29%
- Banque de Kigali: 26%
- Banque Populaire du Rwanda: 25%
- Ecobank: 11%
- Banque Rwandaise de Development: 1%
- Coge Bank: 1%
What courier service do you receive money from most often?

- DHL: 46%
- FedEx: 14%
- Skynet: 8%
- EMS (Express Mail Service): 27%
- Other: 5%