



AFRICAN DEVELOPMENT
BANK GROUP

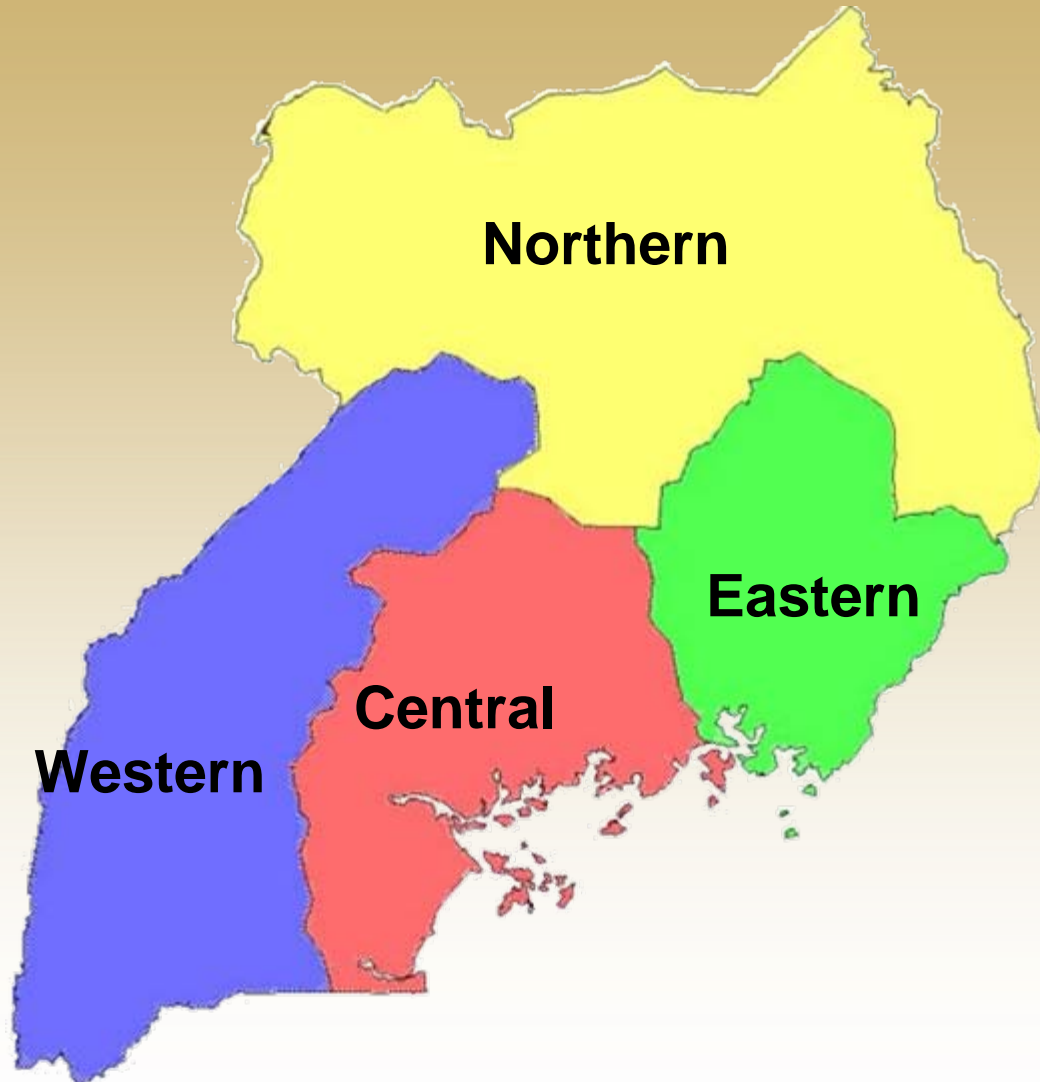
Remittances to Uganda

June 12, 2008

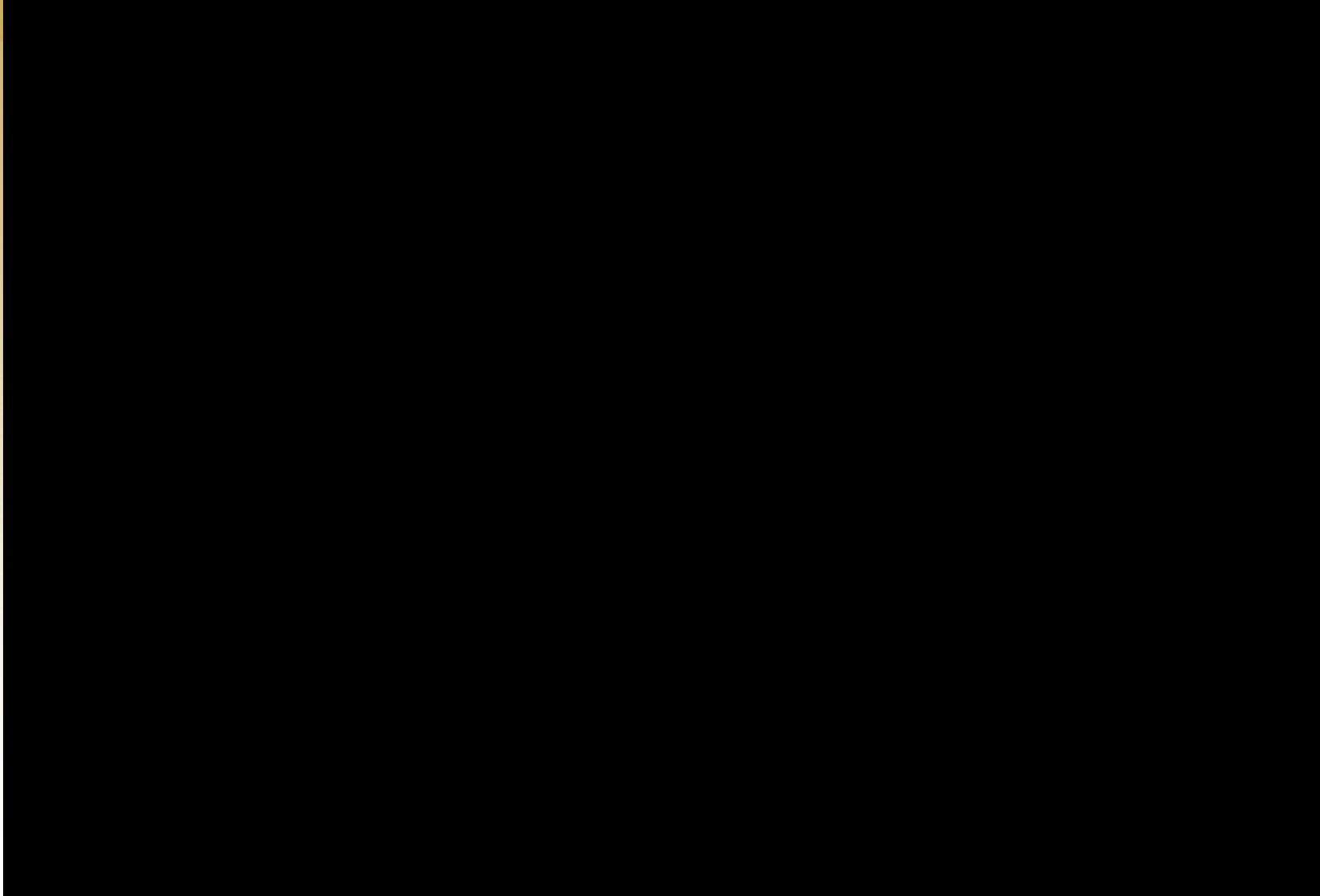
Methodology

<i>Sample size</i>	2,389 interviews with Ugandan adults
<i>Dates of interviews</i>	May 7 – June 8, 2008
<i>Margin of error</i>	2 percentage points
<i>Languages of interviews</i>	English, Luganda, Luo, West Nile, and Runyakitara
<i>Dialects</i>	Ateso, Samia, Lusoga, Runyankore, Runyoro, Rutooro, Lango, Acholi, Ma'di, Lugbara, and Kumam

Regions



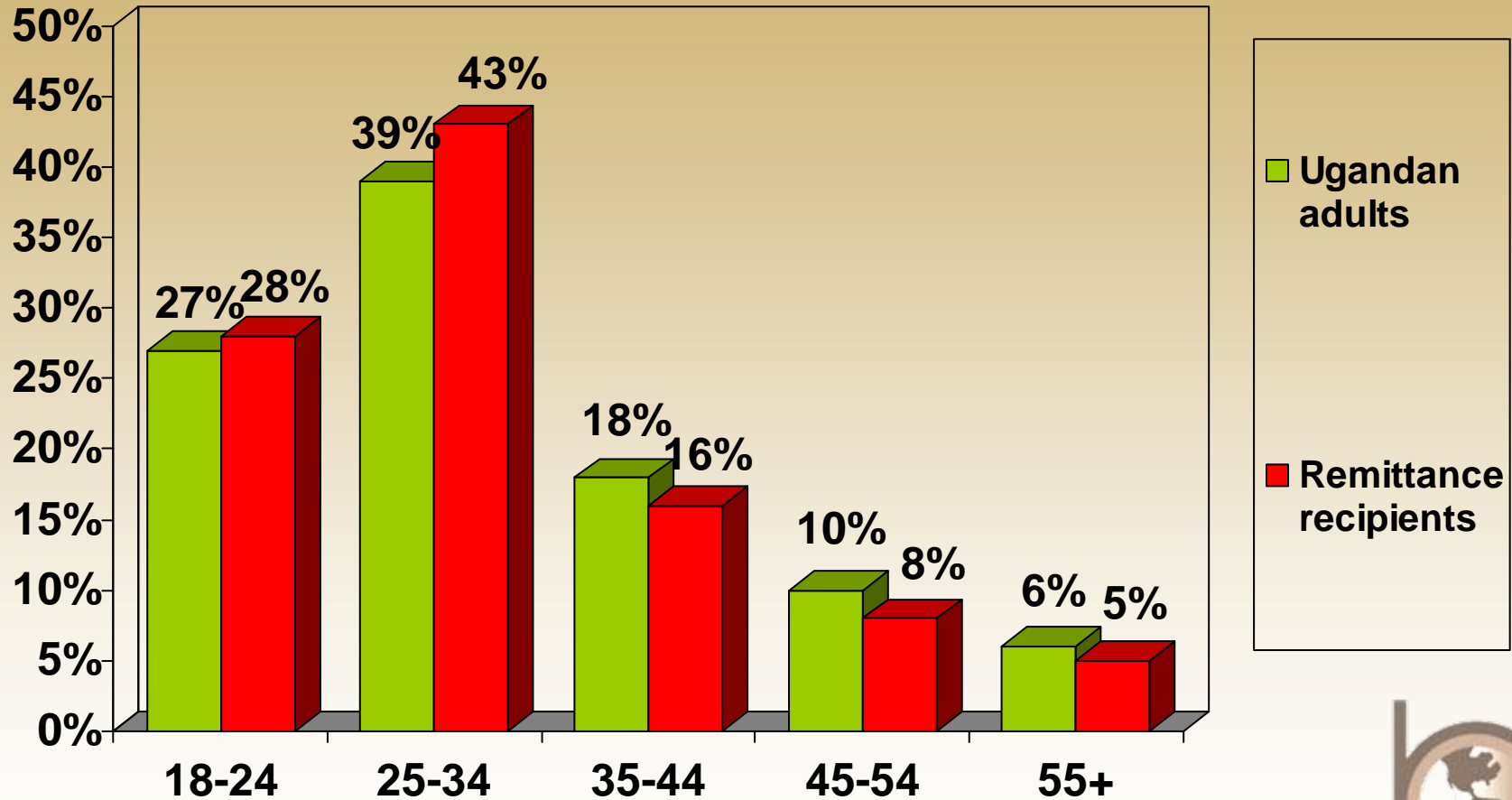
Remittance Recipients



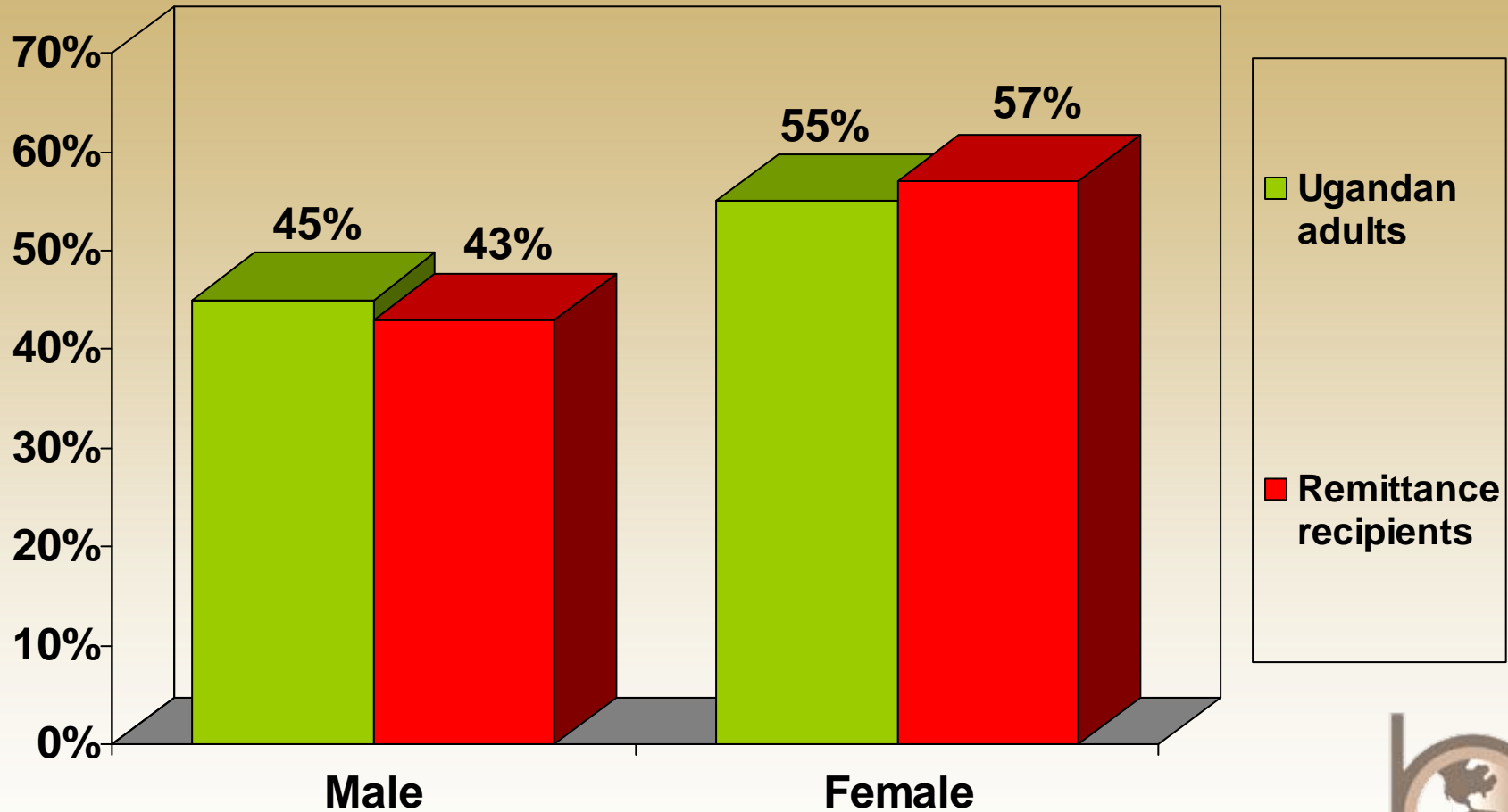


Demographics of Remittance Recipients

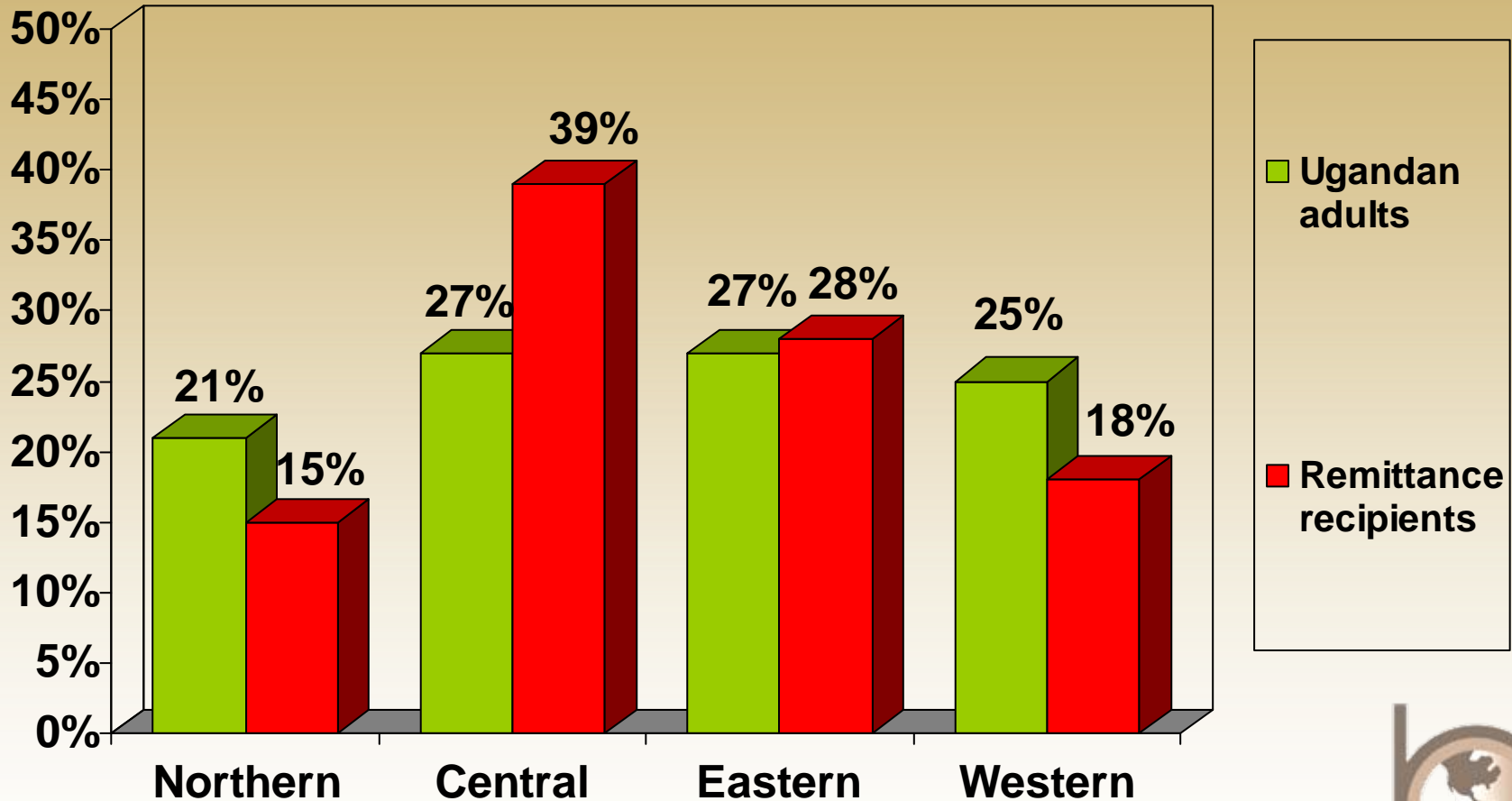
Age



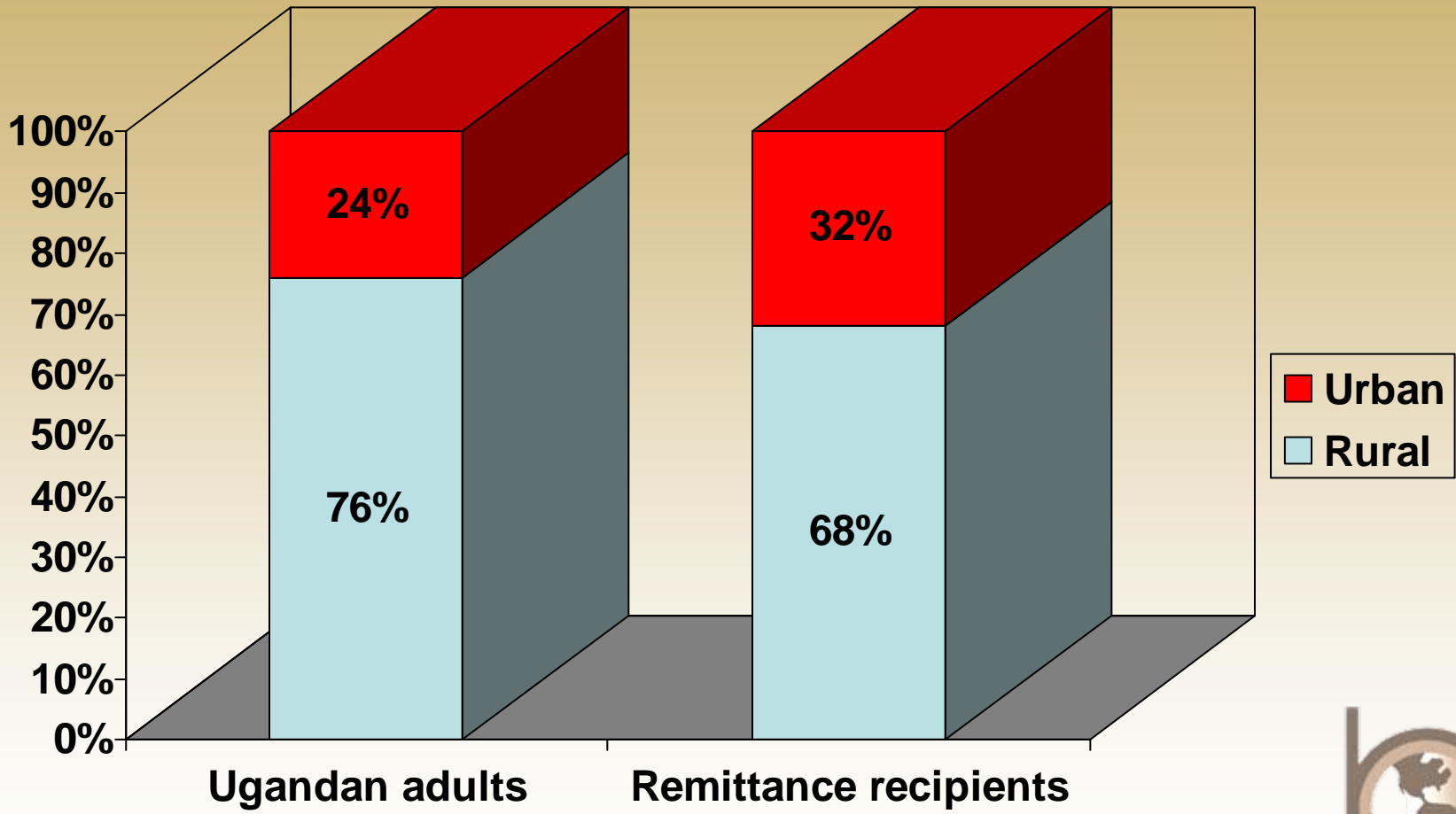
Gender



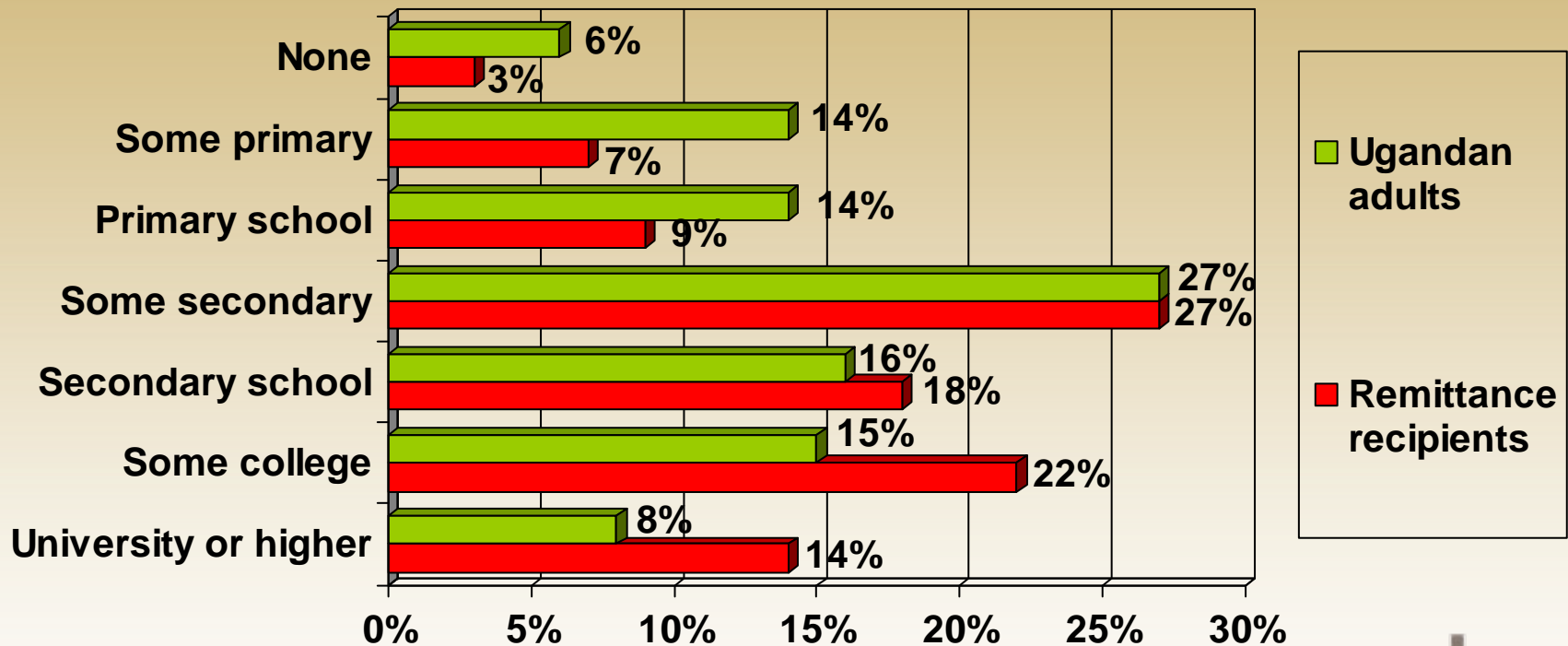
Region



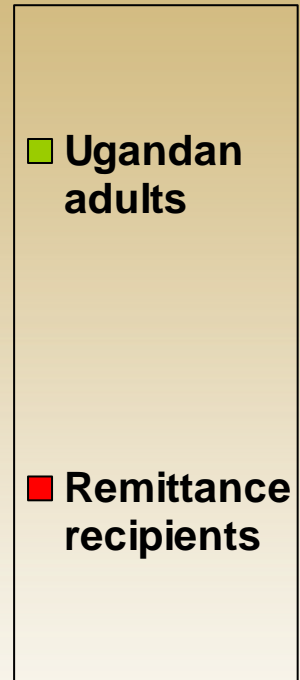
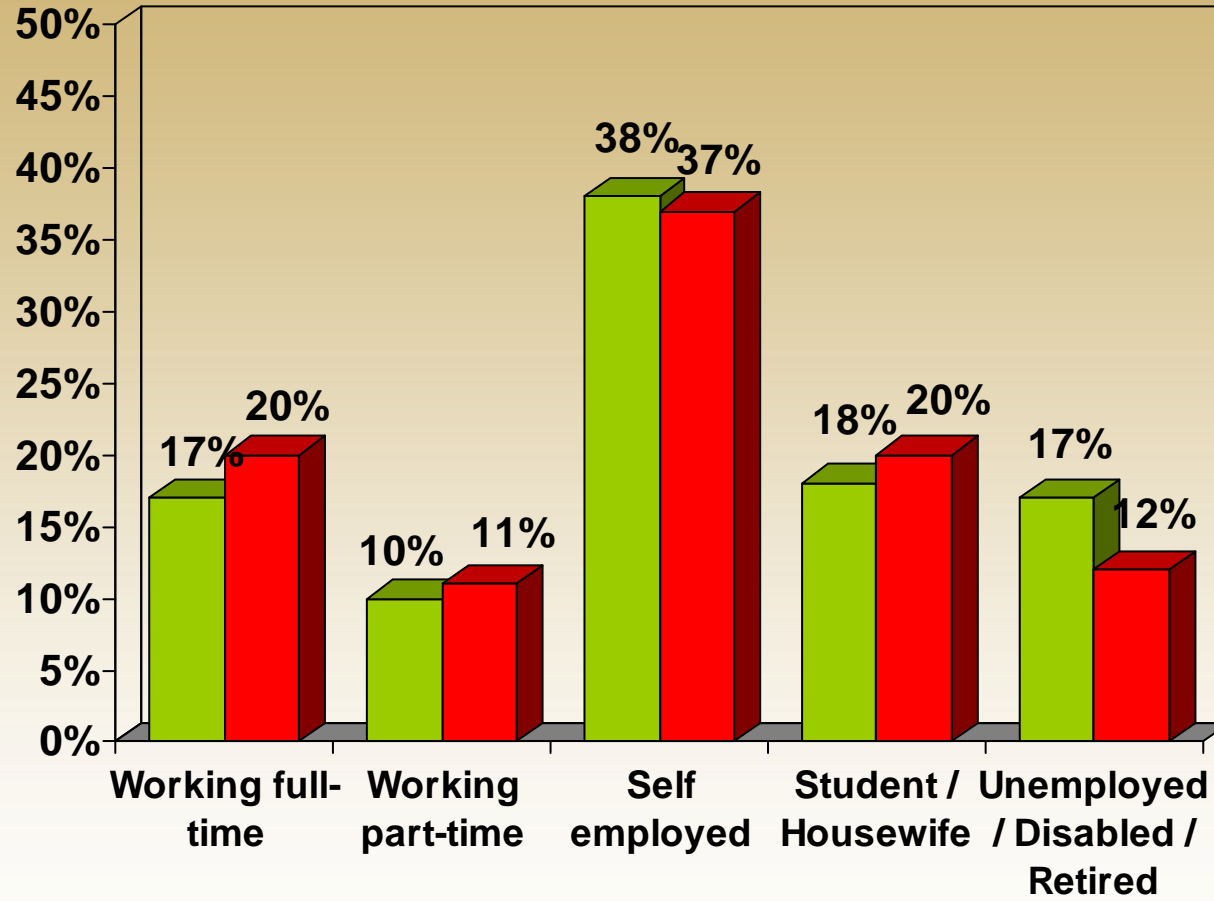
Urban / Rural

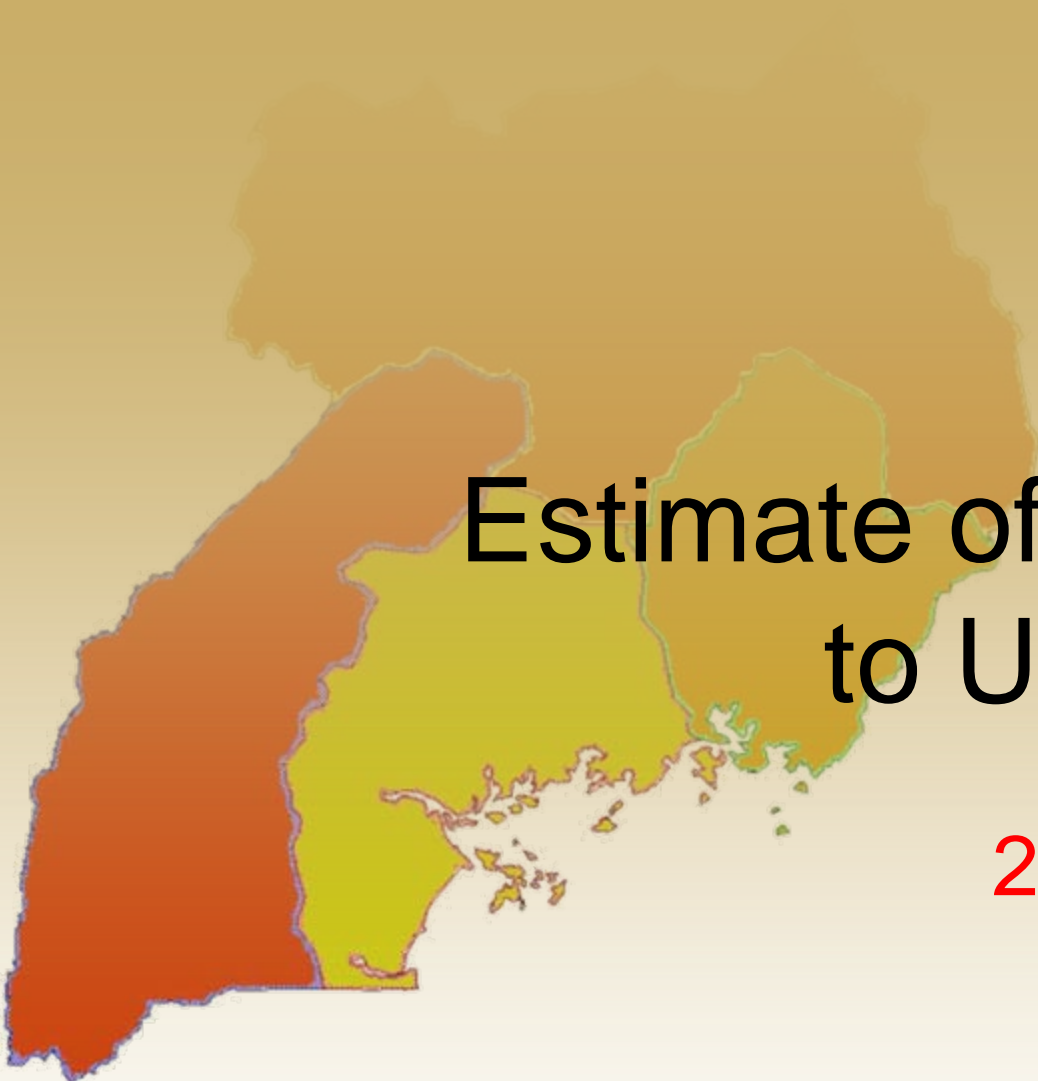


Educational Attainment



Employment Status

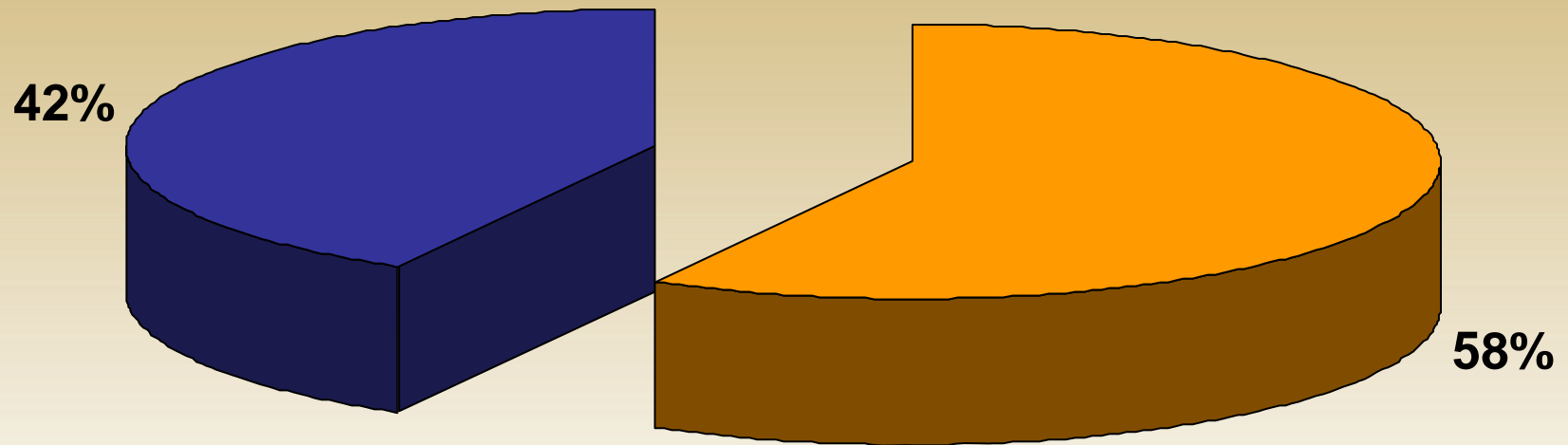


A map of East Africa is shown in the background, with different regions highlighted in various colors: a large orange area on the left, a yellow area in the center, and a light brown area on the right. The map is semi-transparent and serves as a background for the text.

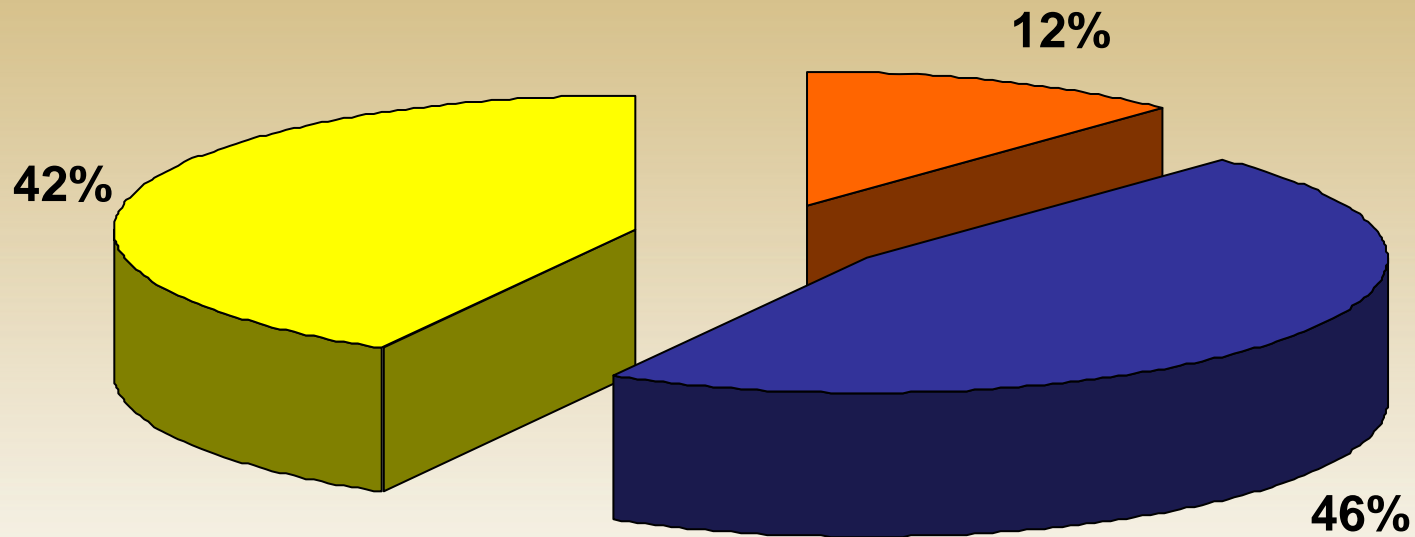
Estimate of Remittances to Uganda

2008

Do you have any family members living in another country?

















Do any of your family members *currently* send you money on a regular basis?



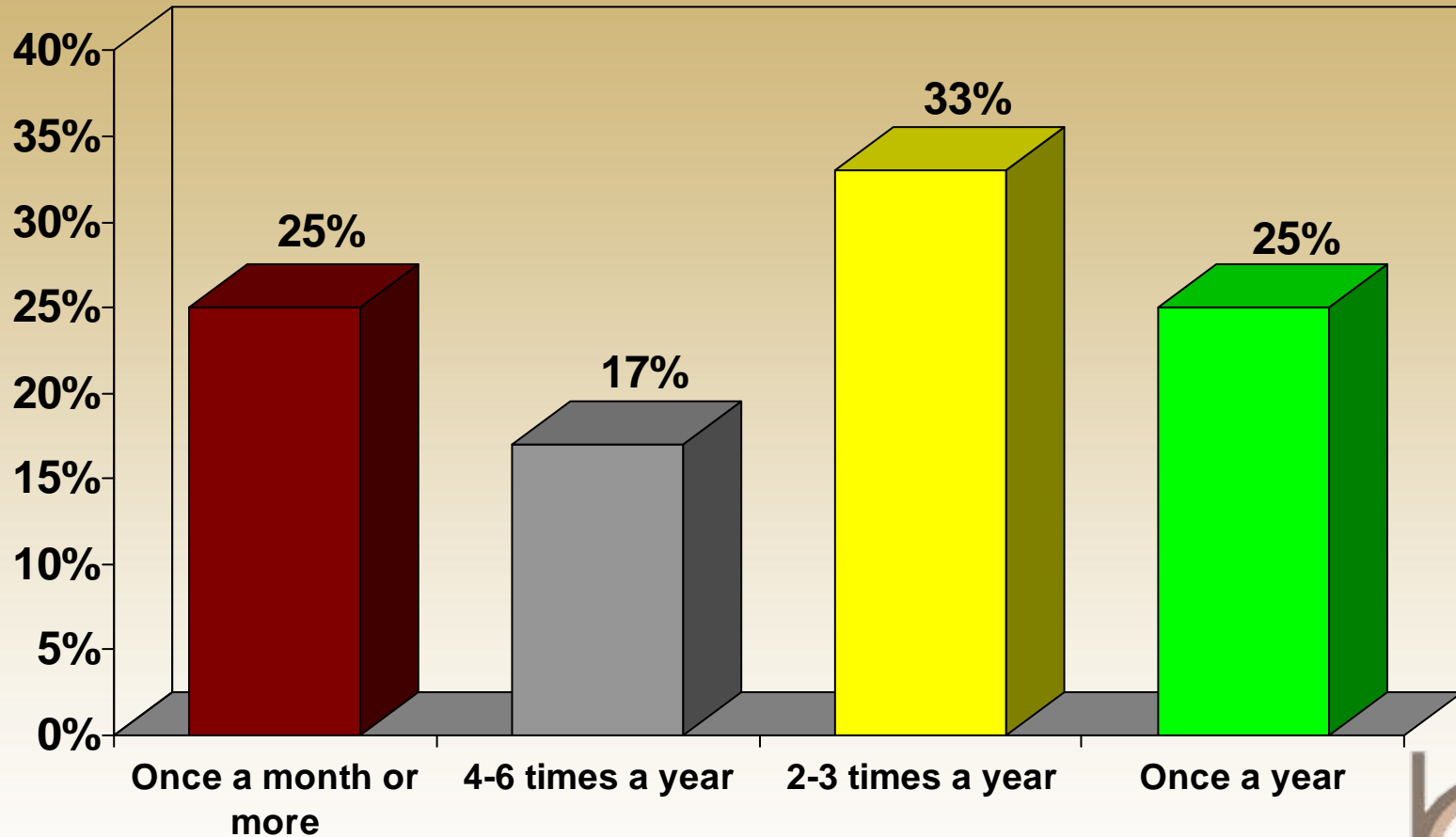
Yes No No family in another country

What country do your family members live in?

Regular Remittance Recipients

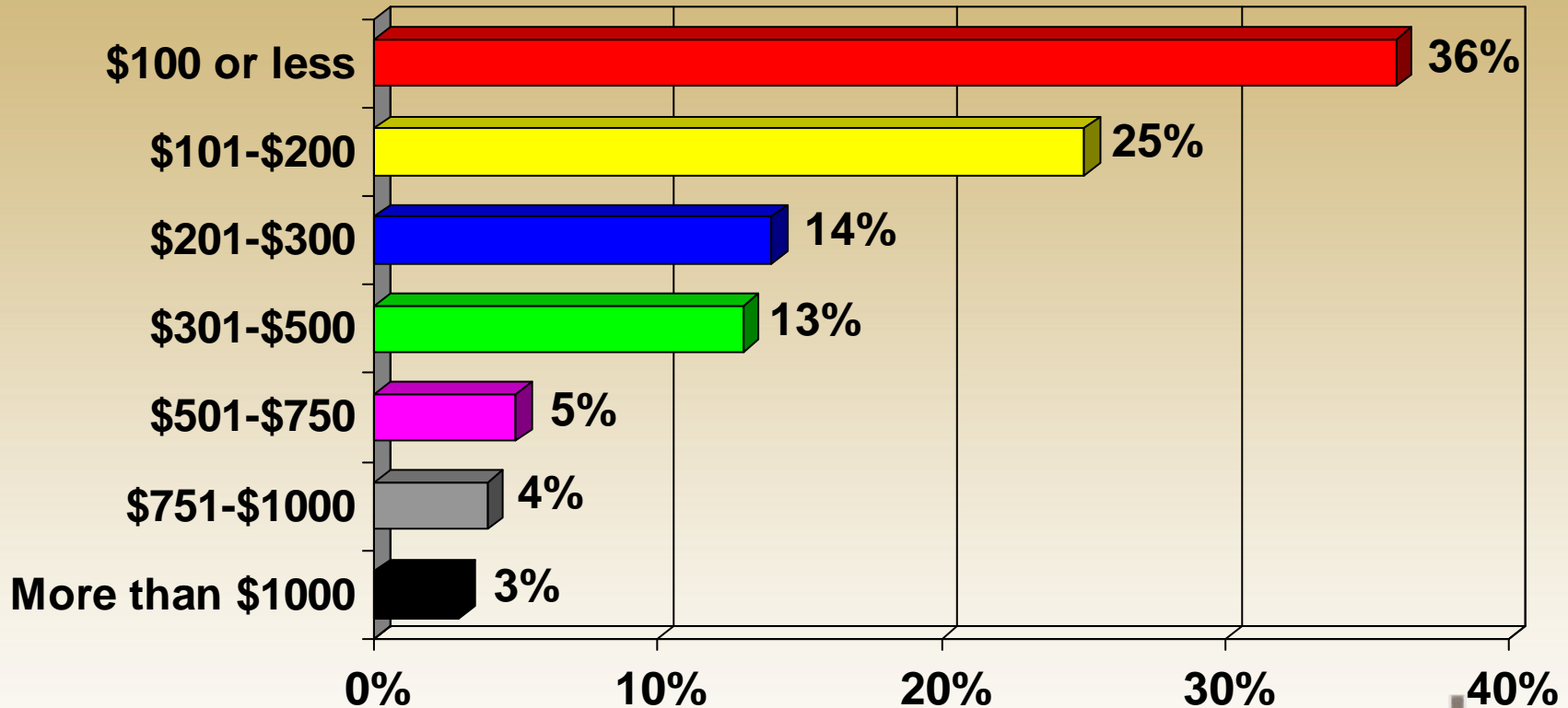
 U.K.	15%	 Rwanda	4%
 United States	14%	 Germany	4%
 South Africa	11%	 Tanzania	3%
 DR of Congo	11%	 Denmark	2%
 Kenya	10%	 Canada	2%
 Sweden	10%	 UAE	2%
 Sudan	5%	 Australia	2%
		• Other country	5%

Frequency of Remittance



Average: 4 times a year

Average Remittance



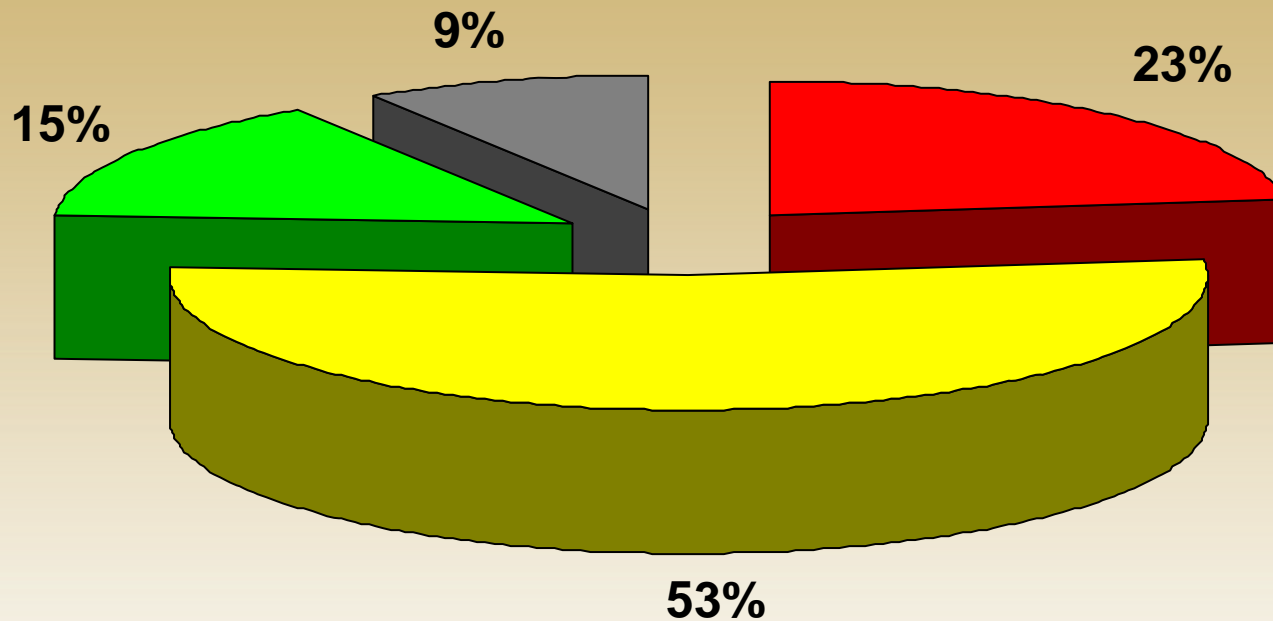
Average: \$215

Calculations

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

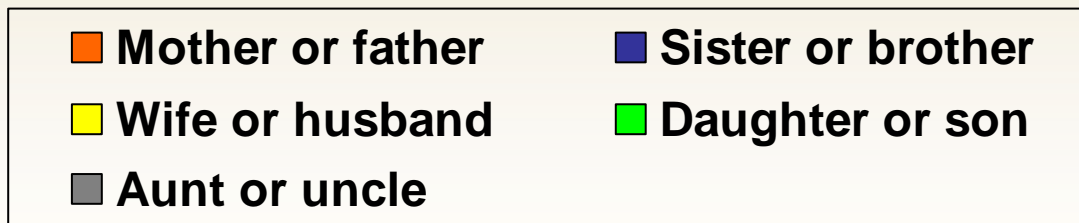
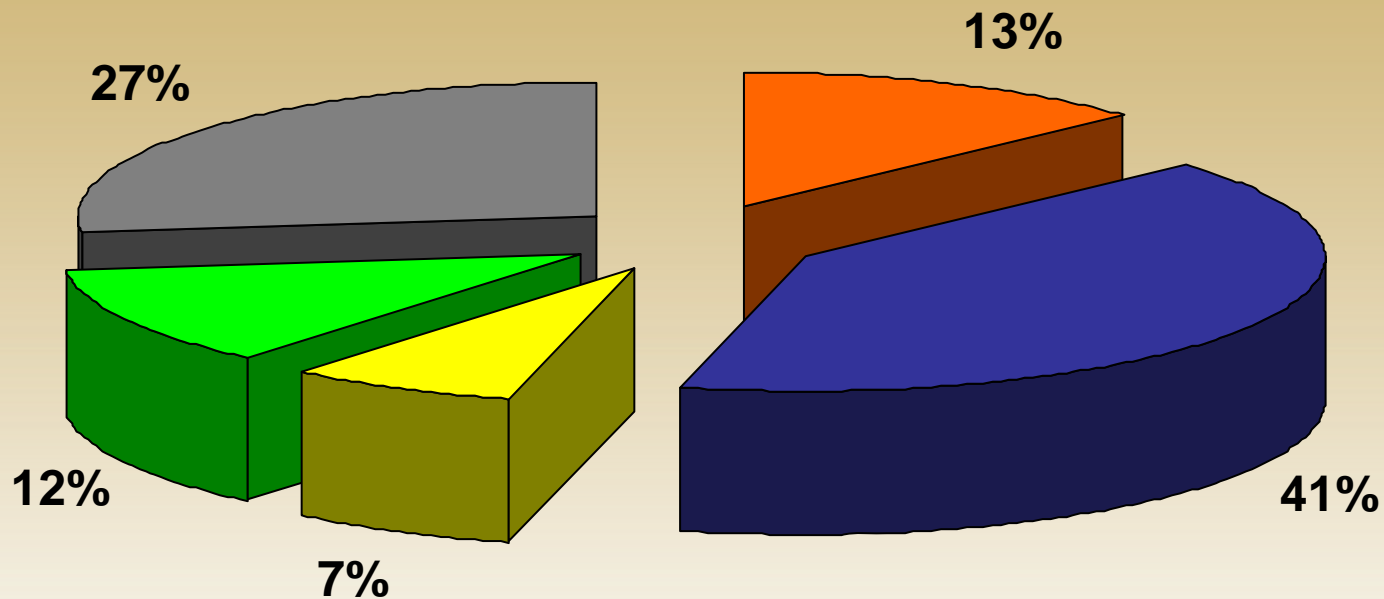
- Total amount in remittances **US\$1,400,000,000**

Which of the following best describes your current situation?

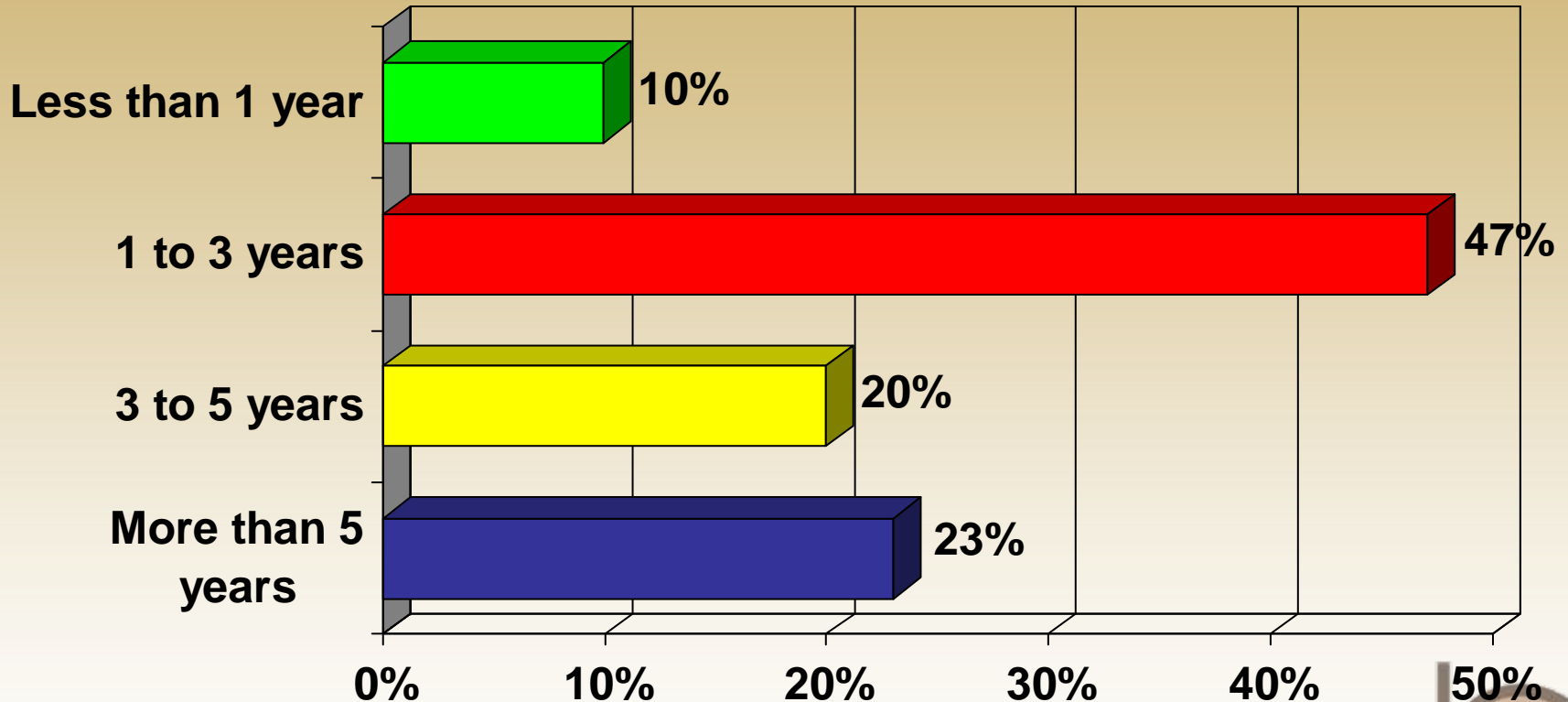


- I receive more money this year than last year
- I receive about the same amount of money this year as last year
- I receive less money this year than last year
- Don't know / No answer

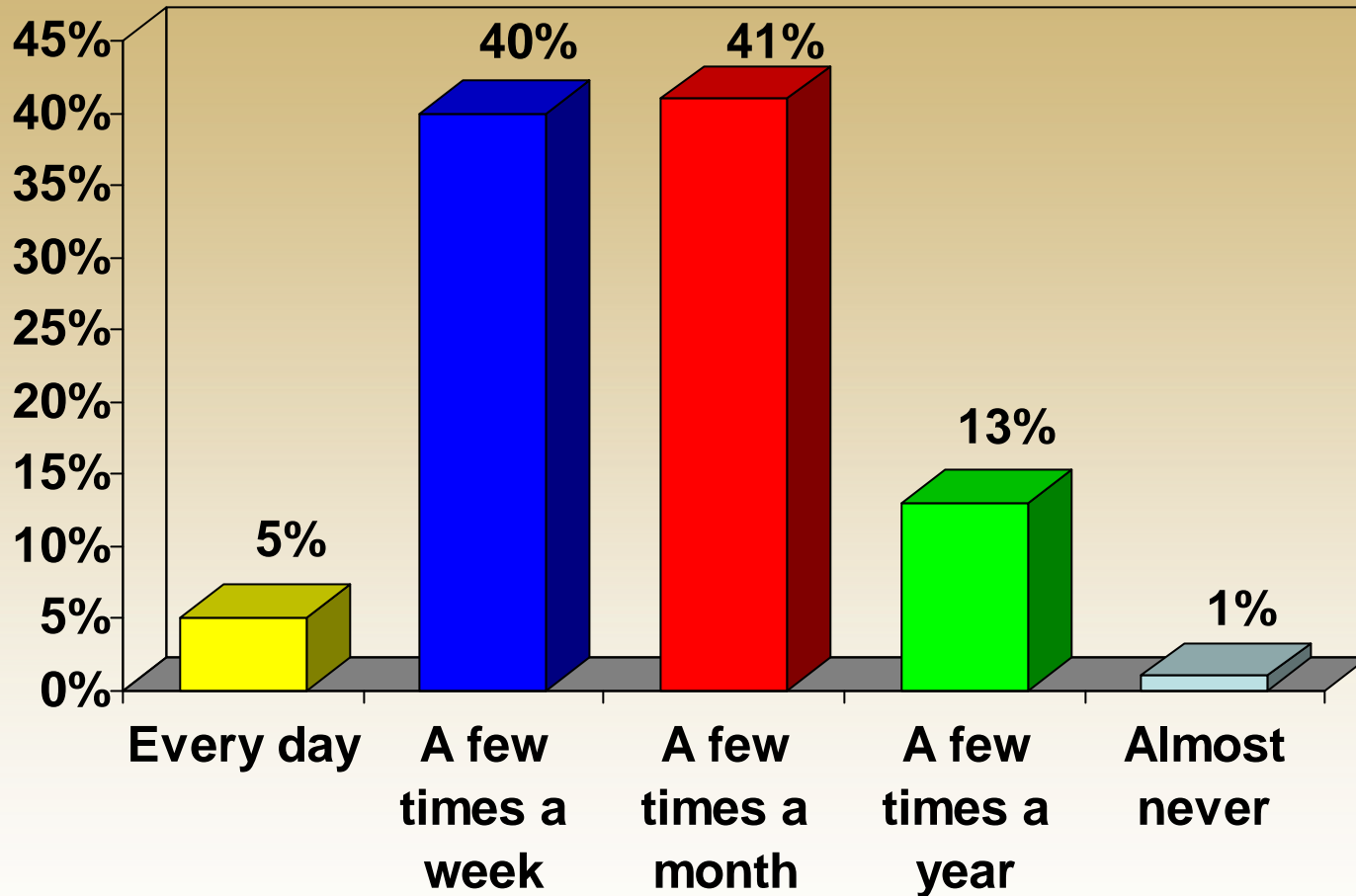
Relationship to Relative Living Abroad

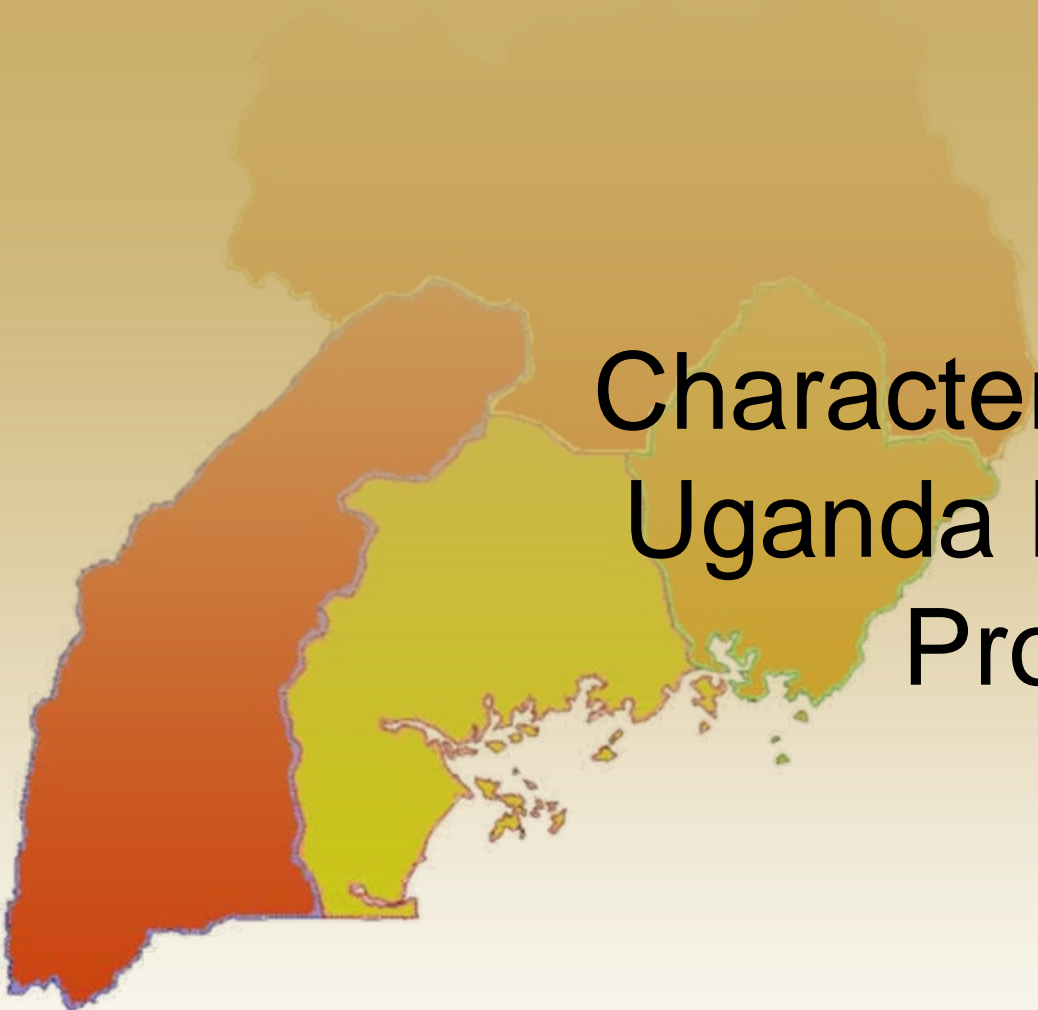


For how many years has this family member been sending you money?



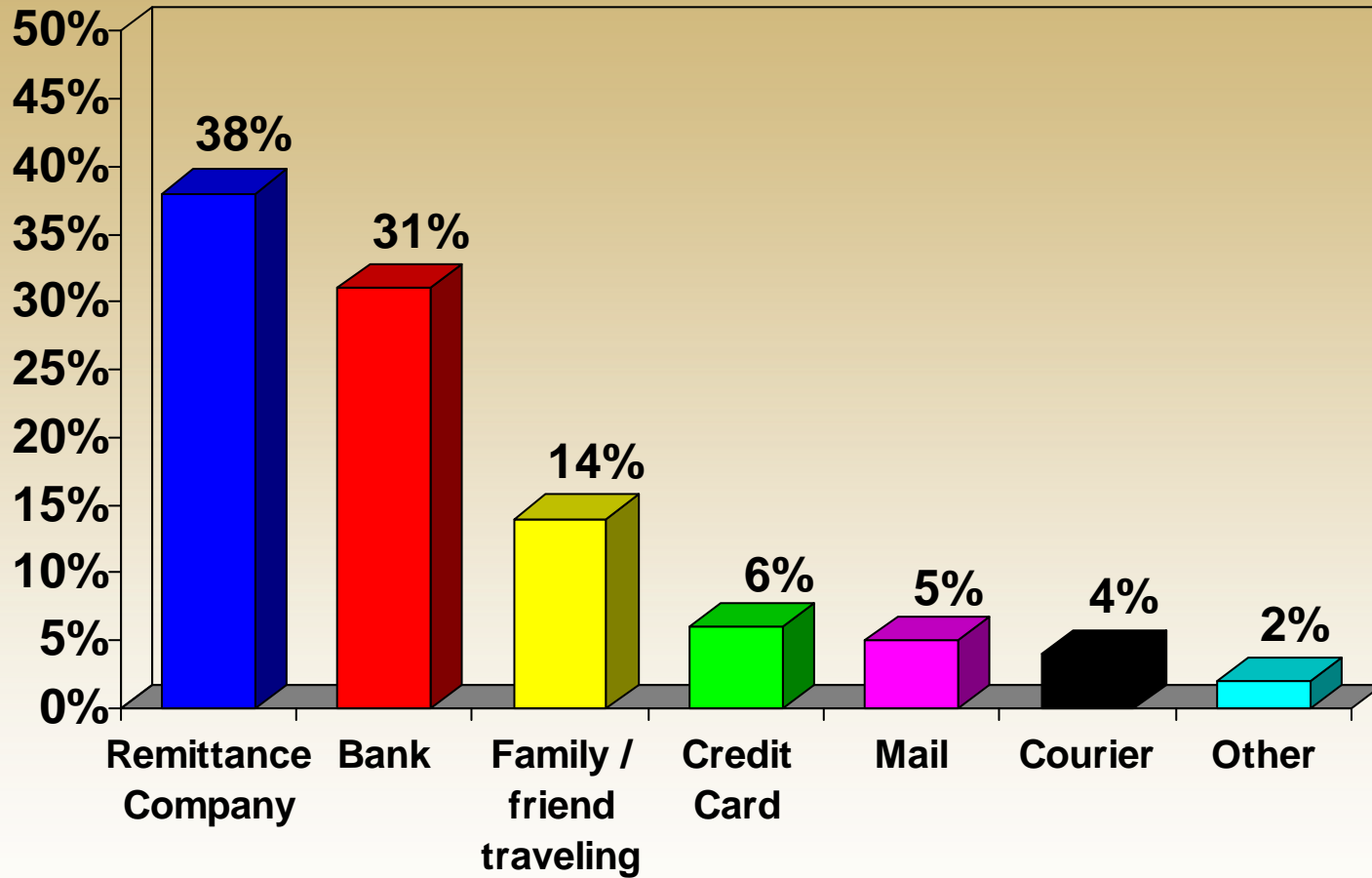
How frequently do you communicate with your relative that sends you money?



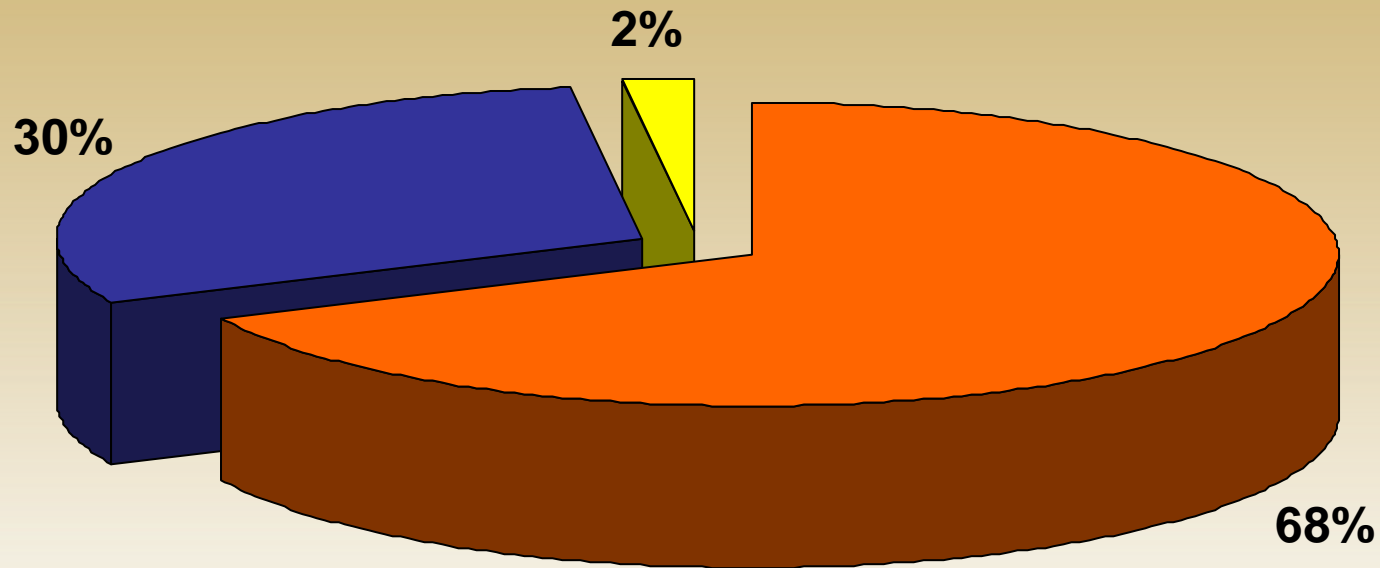
A map of Uganda is shown on the left side of the slide. The map is divided into several regions, each colored differently: a dark orange region in the west, a yellow region in the southwest, and a light orange region in the north and east. The text 'Characteristics of the Uganda Remittance Process' is overlaid on the right side of the map.

Characteristics of the Uganda Remittance Process

How do you receive this money?

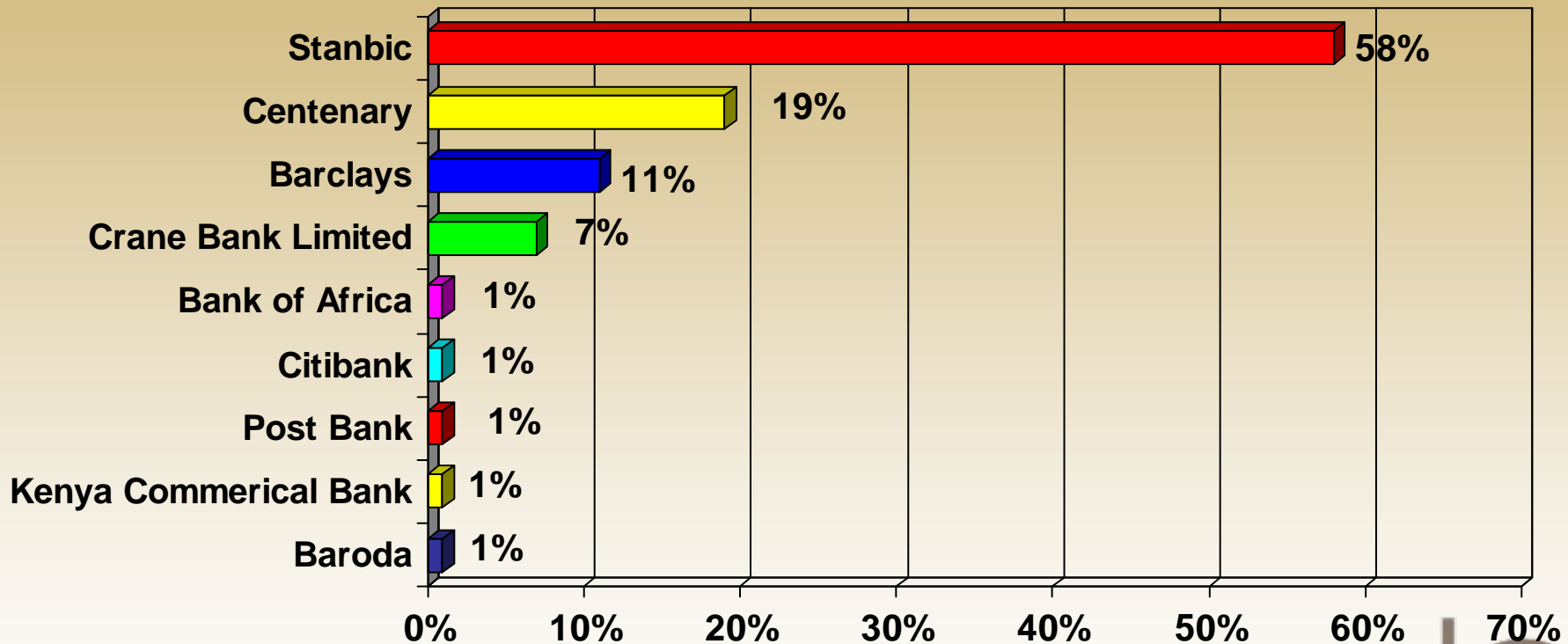


What is the name of the remittance company you receive money from most often?

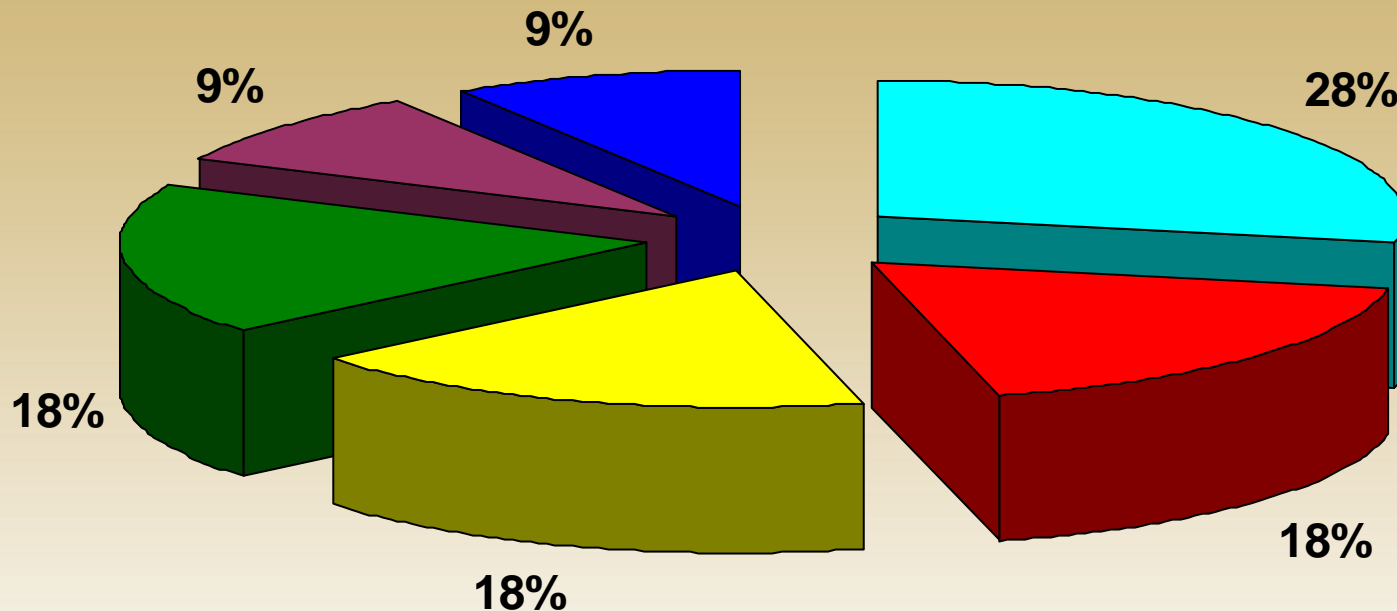


Western Union MoneyGram Dahabashli

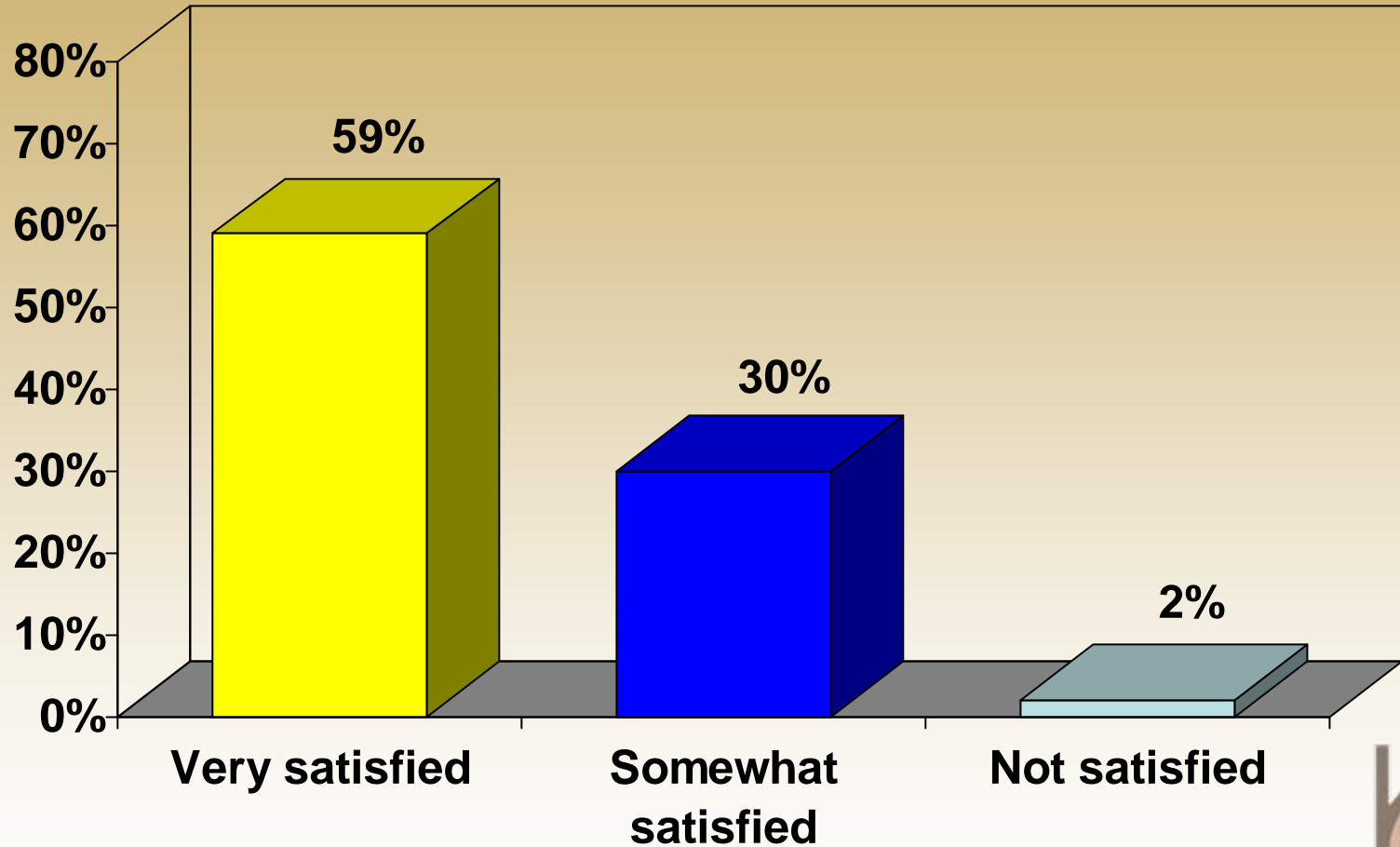
What is the name of the bank you receive money at most often?



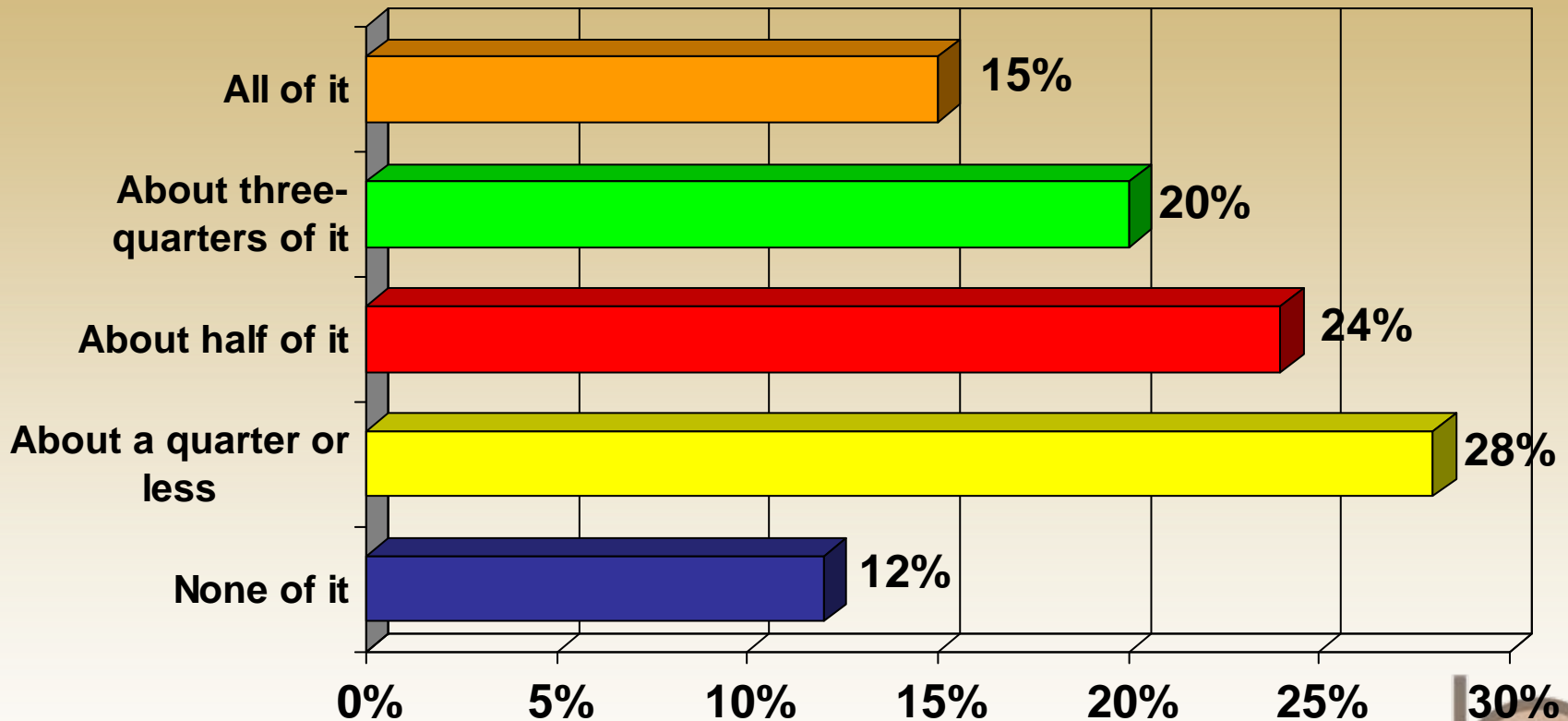
What courier service do you receive money from most often?



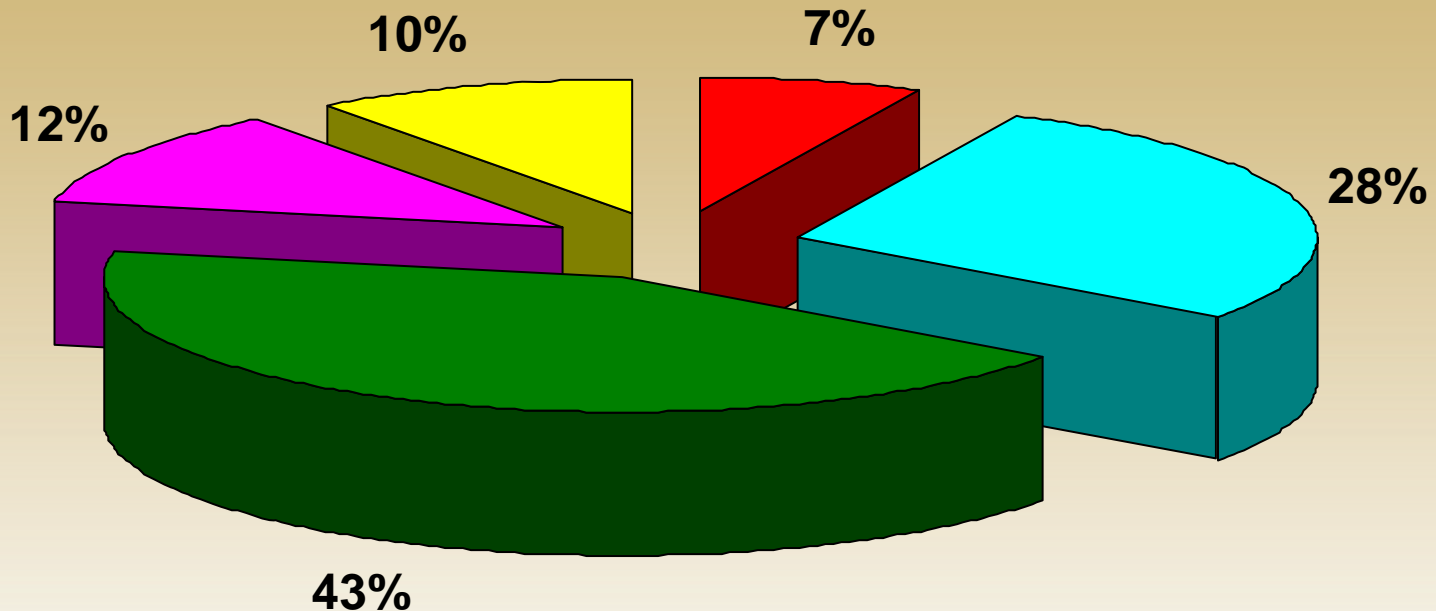
How satisfied are you with the services provided by your bank / remittance company / credit union?



What portion of your remittance do you spend on basic needs?

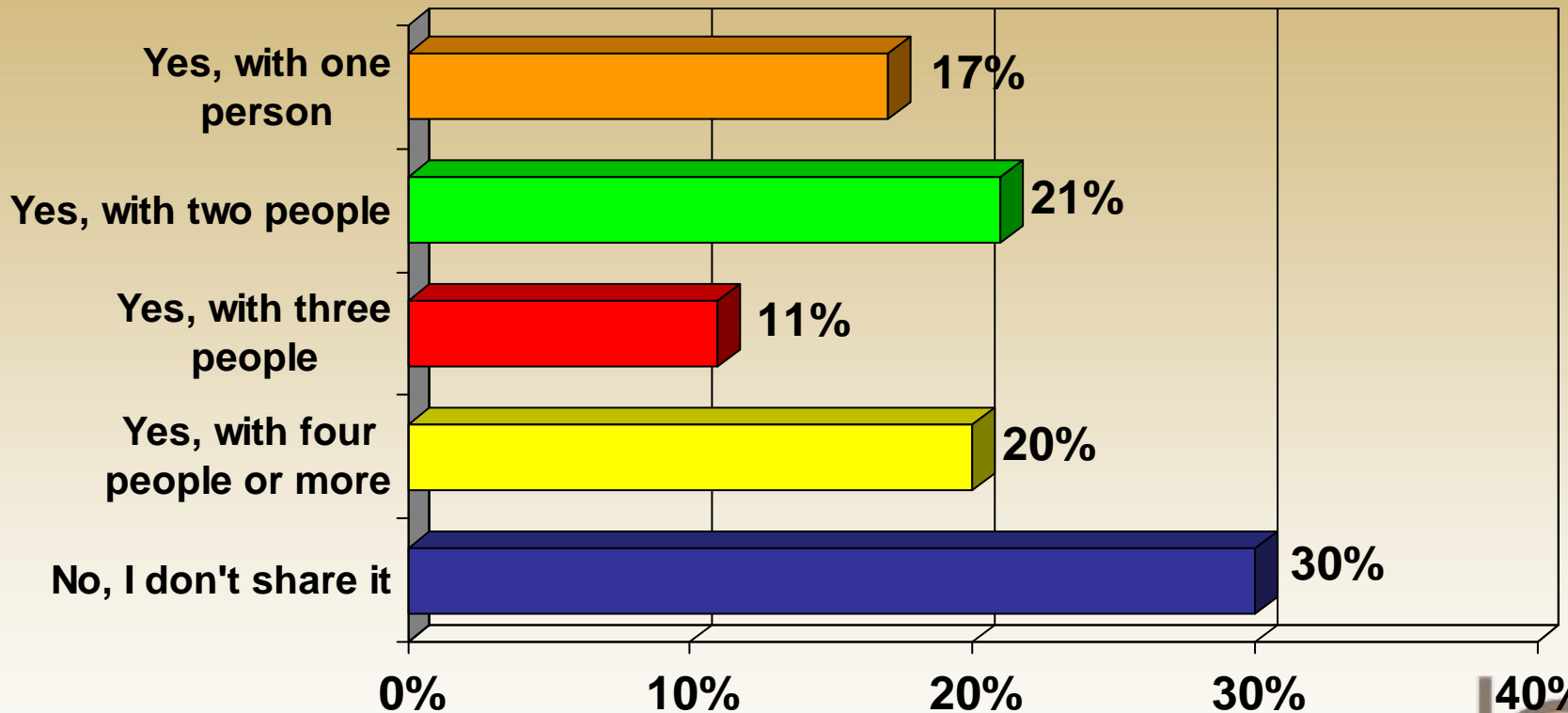


Other than daily expenses, what do you use the money for?



- To buy or build a house
- To invest in a small business
- To pay for the university education of your family
- To open a savings account
- Something else

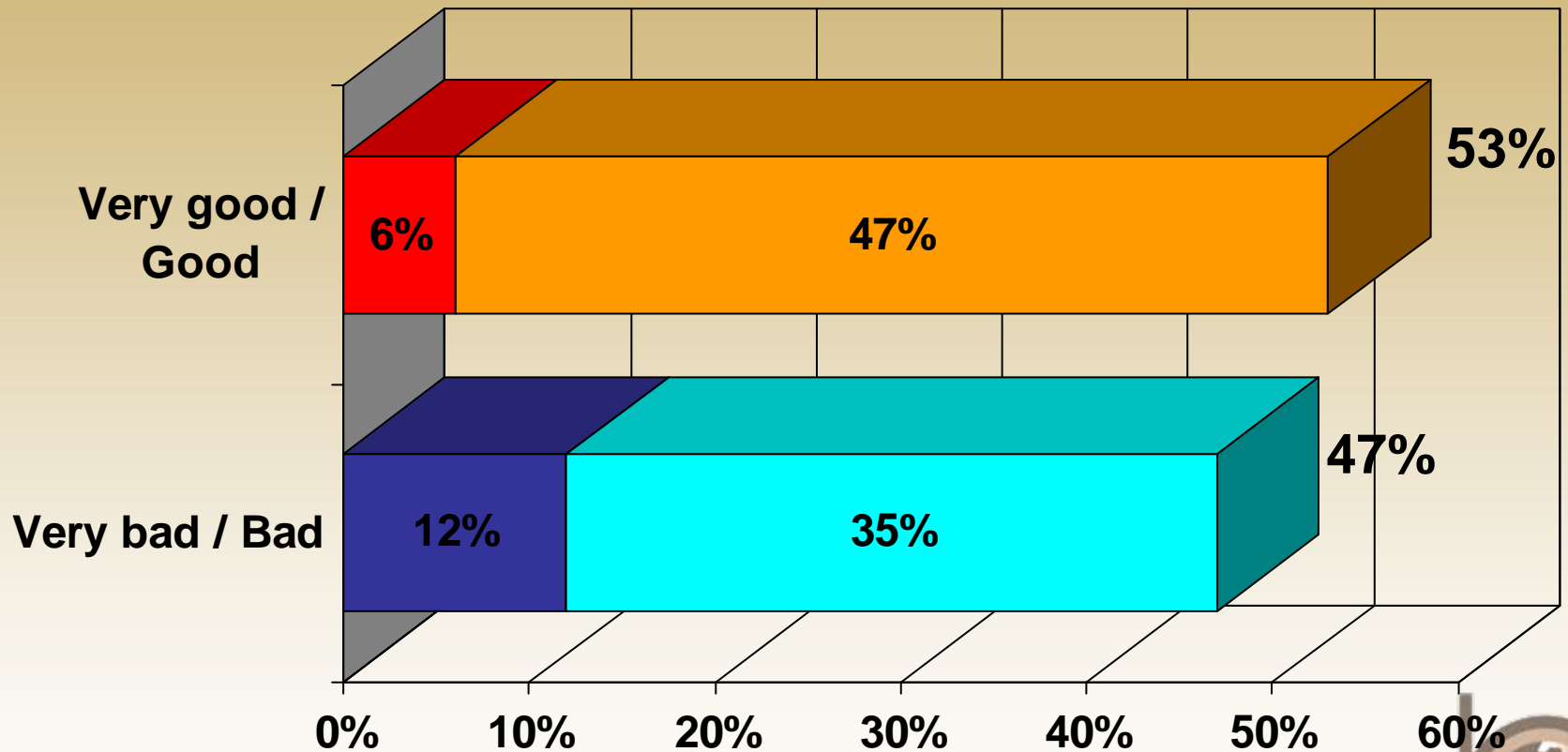
Do you share the money you receive from your family member living abroad with another person? If so, how many?



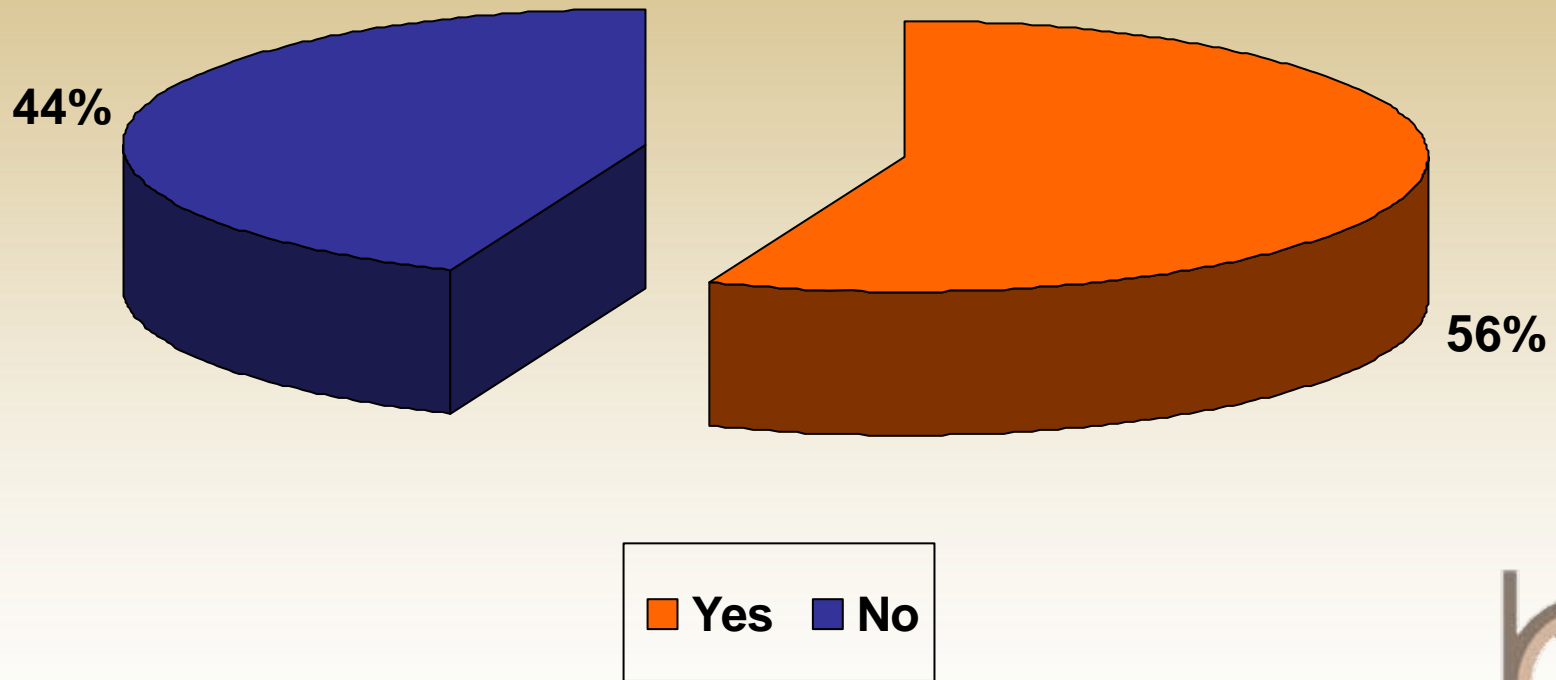
A map of Uganda is shown in the background, with different regions highlighted in various colors: a dark orange region in the west, a yellow region in the south, and a light orange region in the north and east. The title text is overlaid on the map.

Remittances and Economic Development in Uganda

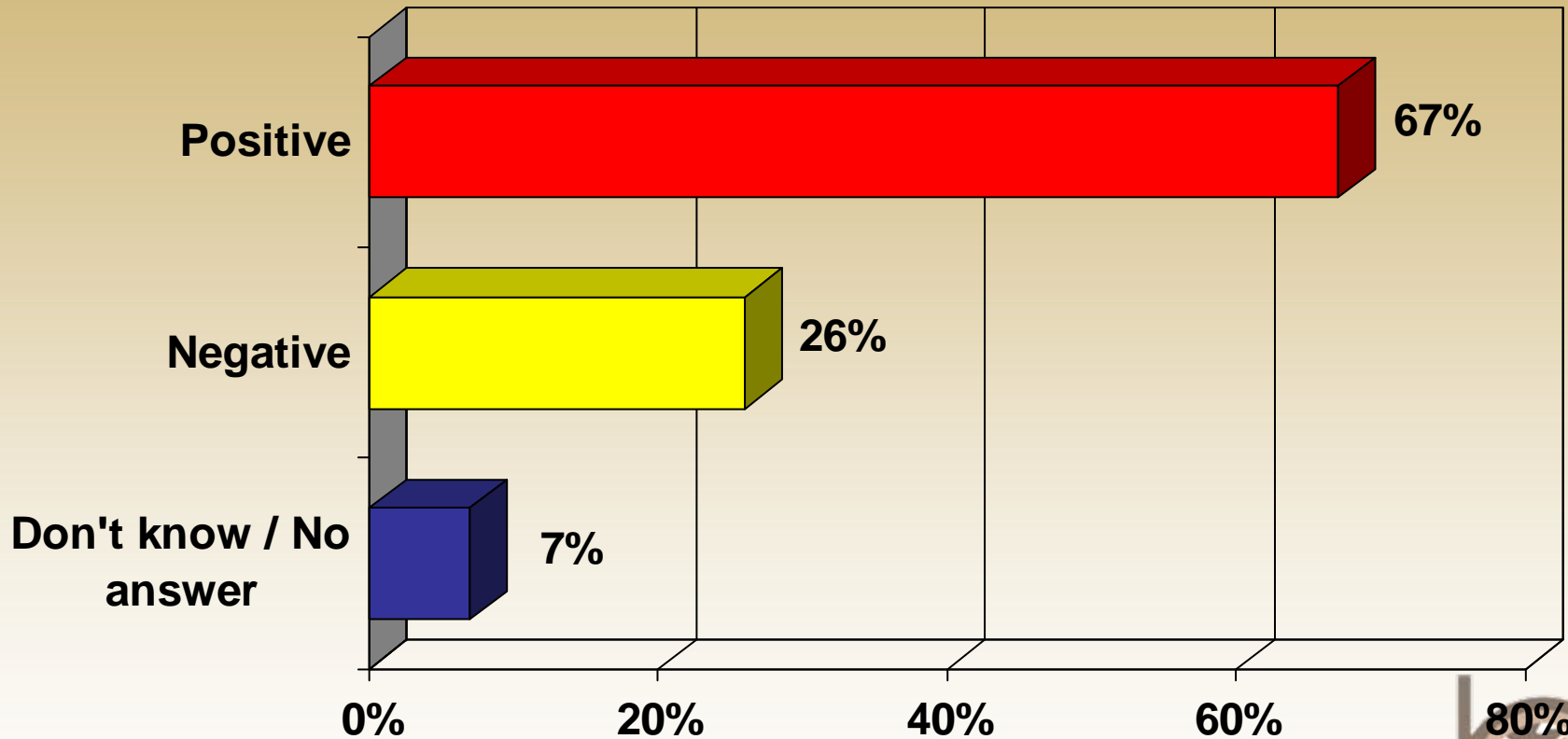
How would you rate the situation of the economy of Uganda?



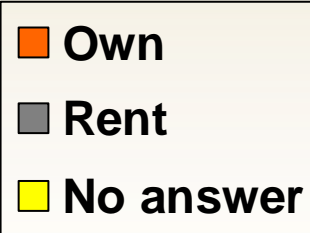
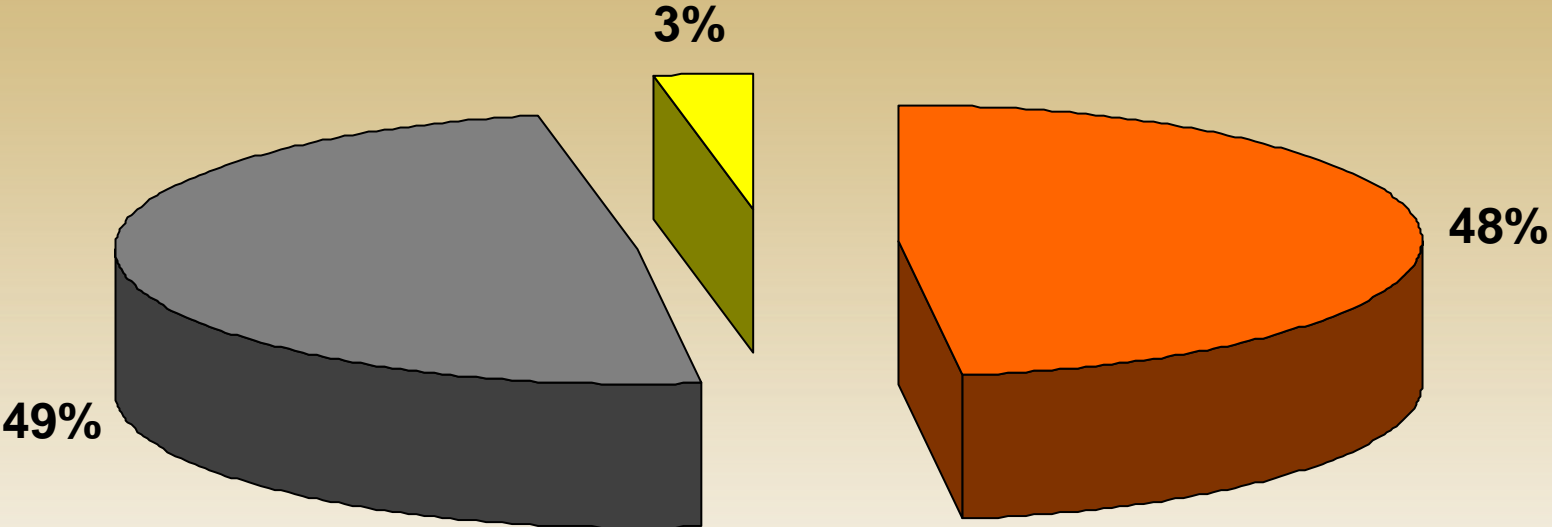
Is there a bank close by to where you live?



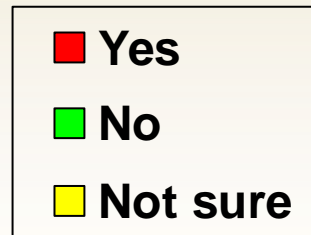
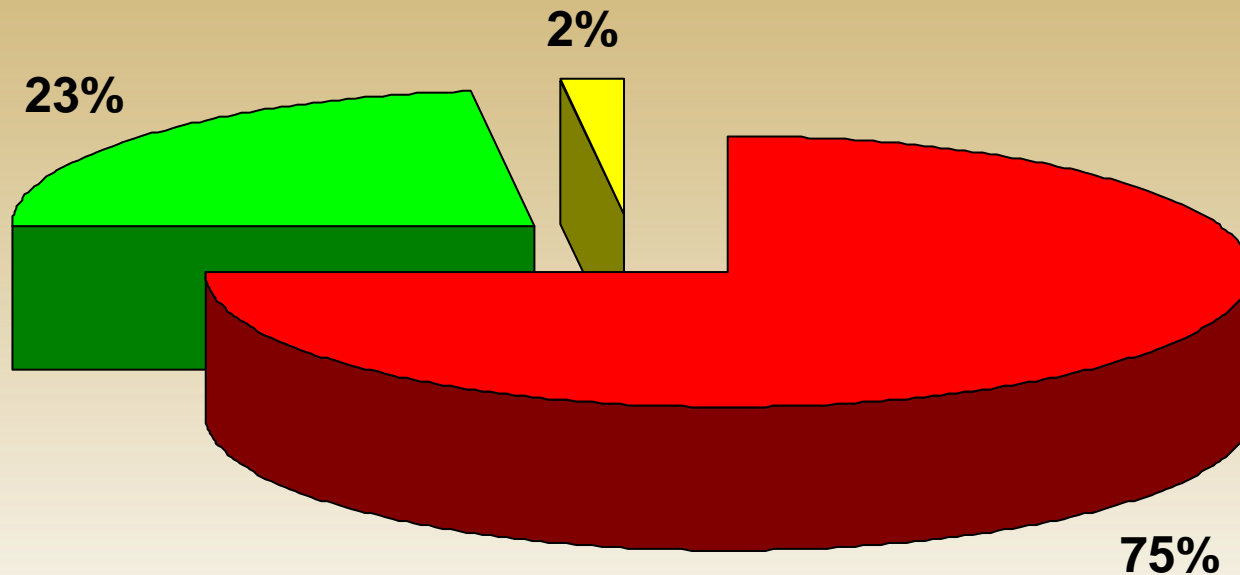
In general, do you have a positive or a negative opinion of the banks in Uganda?



Do you own or rent your home?

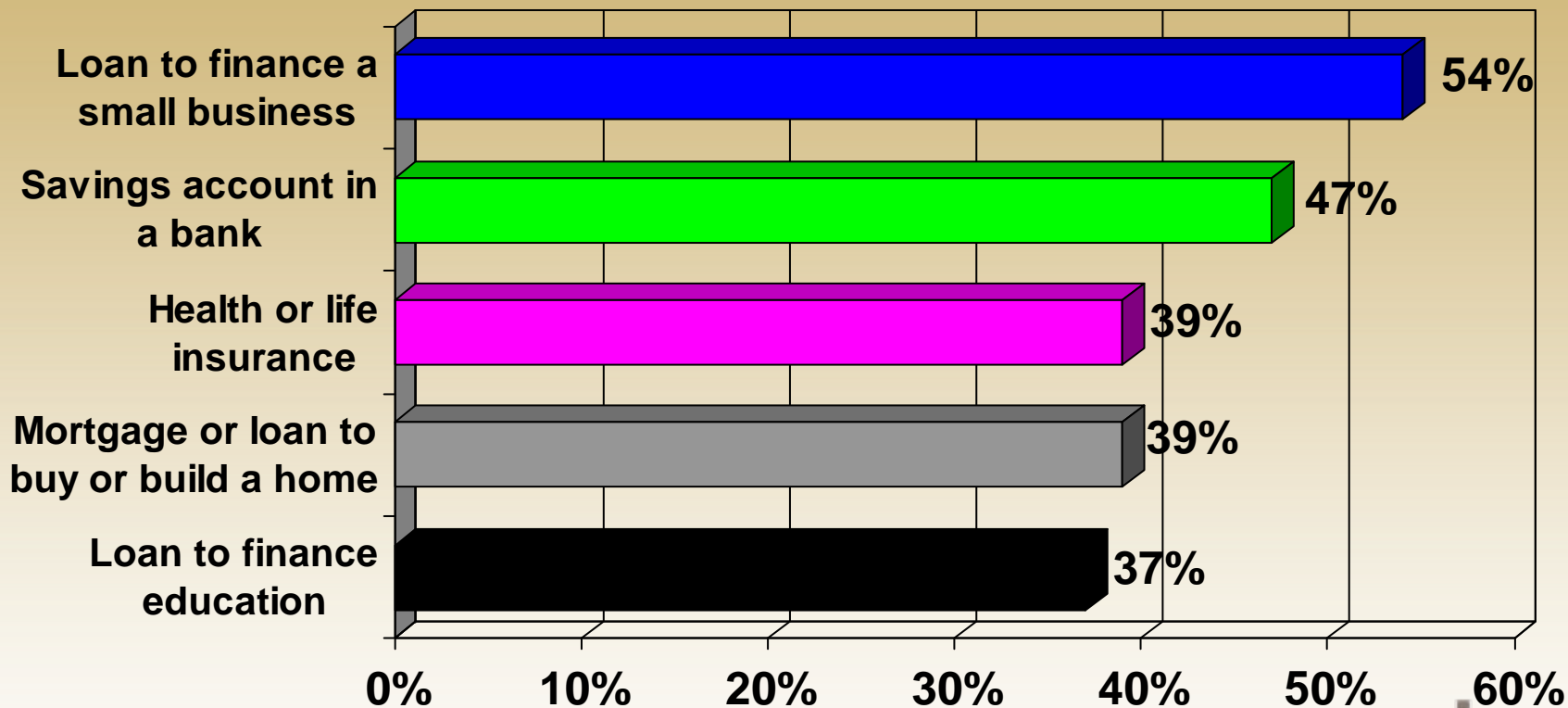


Do you plan on opening your own business in the near future?

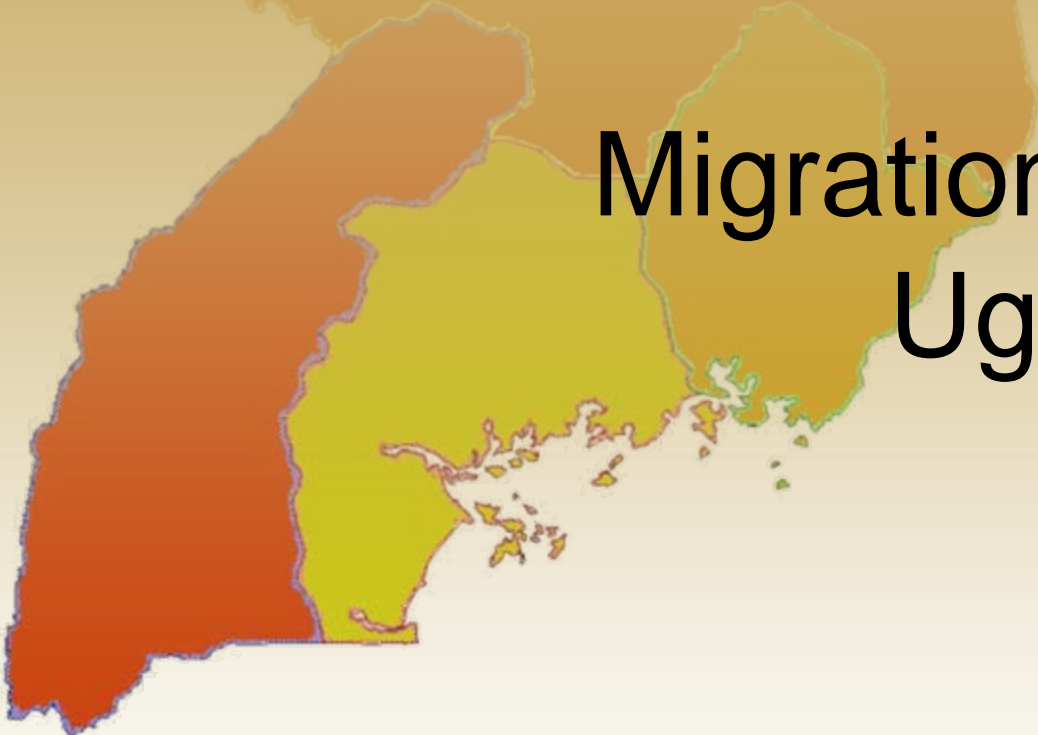


Interested in Financial Investment Products

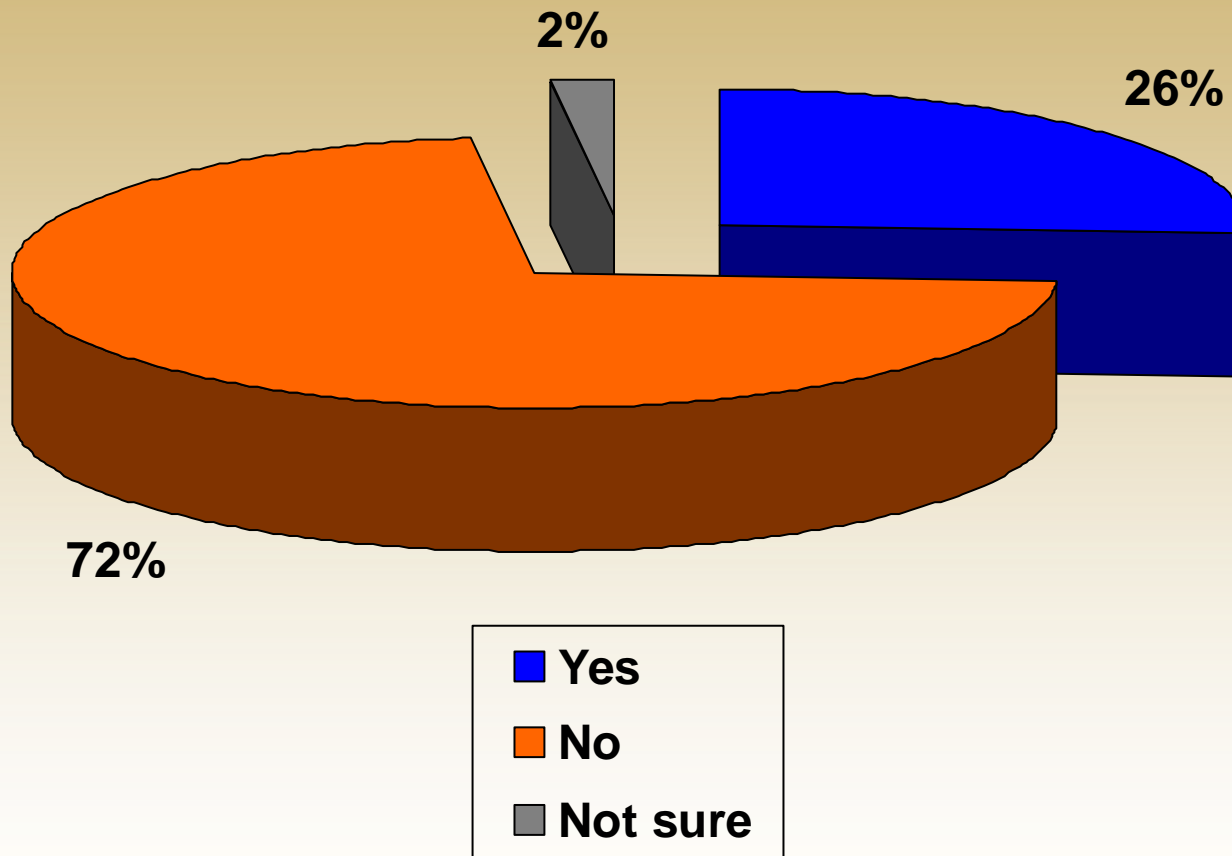
“Very interested” answers only



Migration Trends in Uganda



Do you plan on leaving Uganda and moving to another country within the next year?



What country do you plan on moving to?

United Kingdom / England	31%	Rwanda	1%
United States	21%	Tanzania	1%
Germany	7%	Japan	1%
Canada	6%	Zimbabwe	1%
South Africa	5%	Nigeria	1%
Sweden	4%	Iraq	1%
Denmark	3%	Sudan	1%
Kenya	3%	Libya	1%
Australia	2%	Spain	1%
Netherlands	2%	Democratic Republic of Congo	1%
United Arab Emirates	2%	Russia	1%

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

