

# **Inward Personal Transfers 2015**

## **Foreword**

The importance of personal transfers to an economy cannot be underestimated as they provide a source of livelihood for recipient households and the much needed foreign exchange inflows at the macro level. In Uganda, data on personal transfers is collected through an annual nationally representative survey.

This report presents findings of the personal transfers survey of 2015, which was the ninth in a series of annual surveys jointly conducted by Bank of Uganda and Uganda Bureau of Statistics. It was intended to determine the size of cash and in-kind personal transfers received, their characteristics, transfer channels used to remit the funds and how the funds were used by the recipients. .

The survey could not have been a success without the collaborative efforts with other stakeholders. Bank of Uganda therefore acknowledges and appreciates the valuable input of its key stakeholders; the public that responded to the survey, government agencies, the media and field staff. The public should rest assured that the information collected through the survey will be used for statistical purposes only. It will be treated with strict confidentiality and only published in aggregate form.

## **Management**

## Table of Contents

<b>FOREWORD</b> .....	<b>i</b>
<b>TABLE OF CONTENTS</b> .....	<b>ii</b>
<b>LIST OF TABLES</b> .....	<b>iv</b>
<b>LIST OF FIGURES</b> .....	<b>v</b>
<b>ACRONYMS</b> .....	<b>vi</b>
<b>DEFINITIONS</b> .....	<b>vii</b>
<b>EXECUTIVE SUMMARY</b> .....	<b>viii</b>
<b>PART 1: INTRODUCTION</b> .....	<b>1</b>
<b>1.1 Compilation of Personal Transfers in the Balance of Payments (BOP)</b> .....	<b>1</b>
<b>1.2 Survey Objectives</b> .....	<b>1</b>
<b>1.3 Methodology</b> .....	<b>2</b>
<b>1.4 Global Personal Transfer Flows in 2015</b> .....	<b>3</b>
<b>1.5 Trend of Personal Transfers to Uganda as a Share of GDP</b> .....	<b>4</b>
<b>1.6 Organization of the Report</b> .....	<b>5</b>
<b>PART 2: MAIN FINDINGS</b> .....	<b>6</b>
<b>2.0 Introduction</b> .....	<b>6</b>
<b>2.1 Background Information</b> .....	<b>6</b>
<b>2.2 Inward Personal Transfers.</b> .....	<b>7</b>
<b>2.3 Number of Remitters</b> .....	<b>8</b>
<b>2.4 Relationships between Remitters and Recipients</b> .....	<b>8</b>
<b>2.5 Profile of Remitters</b> .....	<b>9</b>
2.5.1 Duration of Remitter’s Stay Abroad.....	9
2.5.2 Age and Gender of Remitters .....	10
2.5.3 Marital Status of the Remitters .....	10
2.5.4 Level of Education of the Remitters .....	11
2.5.5 Region of Residence of Remitters .....	11
2.5.6 Labour Status of Remitters .....	12
<b>2.6 Personal Transfers Received in 2015</b> .....	<b>13</b>
<b>2.7 Cash Transfers</b> .....	<b>13</b>
2.7.1 Sources of Cash Transfers .....	14

2.7.2 Cash Transfer Channels by Households .....	15
2.7.3 Cash Transfer Channels by Value .....	15
2.7.4 Choice of Remittance Channel Used.....	17
2.7.5 Level of Satisfaction with the Channels .....	17
2.7.6 Flow Pattern of Cash Transfers. ....	18
2.7.7 Frequency of Cash Transfer Receipts.....	19
2.7.8 Use of Cash Transfers.....	20
<b>2.8 Personal Transfers In-Kind .....</b>	<b>21</b>
2.8.1 Personal Transfers In-Kind by Category and Source Region.....	21
2.8.2 Frequency of In-Kind Transfers .....	22
2.8.3 Channels Used for In-Kind Transfers.....	23
<b>2.9 Total Personal Transfers.....</b>	<b>24</b>
<b>PART 3: SUMMARY AND CONCLUSION .....</b>	<b>26</b>
3.1 Summary of Findings .....	26
3.2 Conclusion .....	26
<b>REFERENCES.....</b>	<b>27</b>
<b>Appendices.....</b>	<b>28</b>
Appendix I: Survey Team.....	28
Appendix II: Social-Demographic Characteristics of Household Heads .....	31
Appendix III: Up-rating Methodology.....	32

## List of Tables

Table 1: Sample Allocation by Stratum.....	2
Table 2: Number of Respondent Households by Region.....	6
Table 3: Number of Recipient and Remitter Households by Region .....	7
Table 4: Number of Recipient Households by Region .....	7
Table 5: Number of Remitters by Household.....	8
Table 6: Percentage Distribution of Remitters by Age and Gender .....	10
Table 7: Total Inward Transfers in 2014 and 2015 by Region .....	13
Table 8: Regional Distribution of Cash Transfers (US\$ million).....	14
Table 9: Source of Cash Transfers.....	14
Table 10: Use of Cash Transfer Channels by Household.....	15
Table 11: Use of Cash Transfer Channels by Value.....	16
Table 12: Reasons for Use of Channel .....	17
Table 13: Rating of Transfer Channels.....	18
Table 14: Use of Cash Transfers (Value) .....	21
Table 15: In-Kind Transfers by Category and Source Region (Value) .....	22

## List of Figures

Figure 1: Inward Personal Transfers to Uganda as a Share of GDP.....	4
Figure 2: Household Head’s Relationship to Remitter.....	9
Figure 3: Period of Stay Abroad (in completed years) of the Remitters .....	9
Figure 4: Marital Status of Remitters.....	10
Figure 5: Highest Level of Education of the Remitter.....	11
Figure 6: Residence of Remitters by Region .....	12
Figure 7: Labour Status of Remitters.....	12
Figure 8: Cash Transfers by Month .....	19
Figure 9: Frequency of Cash Transfers.....	20
Figure 10: Frequency of In-Kind transfers .....	23
Figure 11: Channels Used for In-Kind Transfers .....	24
Figure 12: Total Personal Transfers.....	25

## Acronyms

BOP	Balance of Payments
BOU	Bank of Uganda
EA	Enumeration Area
GDP	Gross Domestic Product
HH	Household
MTO	Money Transfer Operator
PPS	Probability-Proportional-to-Size
UBOS	Uganda Bureau of Statistics
UNHS	Uganda National Household Survey
EAC	East African Community
AML/CFT	Anti-Money Laundering and Combating Terrorism Financing

## **Definitions**

<b>Balance of Payments:</b>	A statistical statement that systematically summarizes, for a given time period, an economy's transactions (inflows and outflows) with the rest of the world.
<b>Commercial Banks:</b>	A company licensed under the Financial Institution Act 2004 to carry out financial institution business as its principal business in Uganda.
<b>Enumeration Area:</b>	Local council 1 which is also the smallest local government administrative unit.
<b>Household:</b>	A group of people who normally live and eat together, usually a family living in the same house or compound.
<b>In-Kind Personal Transfers:</b>	Physical items and services other than cash sent or received by resident households to or from nonresident households.
<b>Money Transfer Operator:</b>	A company authorized to engage in money transfer services.
<b>Personal Transfers:</b>	Household income from foreign economies received from people who permanently move to those economies. Consists of all current transfers in cash or in kind sent or received by resident households to or from nonresident households.
<b>Rural Area:</b>	Area where rural population reside as gazetted by the Ministry of Local Government.
<b>Remitter:</b>	An individual who sends cash or items in-kind usually, between resident and non-resident, without any economic expectations in return.
<b>Urban Area:</b>	Area where urban population reside as gazetted by the Ministry of Local Government.
<b>Region:</b>	Areas broadly divided by physical characteristics, as demarcated by UBOS(Central, Eastern, Kampala, Northern and Western)



## **Executive Summary**

The main objective of the Personal Transfers survey 2015 was to establish; the size of cash and in-kind personal transfers received, their characteristics, transfer channels used to remit the funds and the usage of the personal transfers by the recipients during 2015.

The target respondents for the Annual Personal Transfers Survey (APTS) of 2015 were all recipient households in the selected Enumeration Areas (EAs) during 2015. A two stage sampling design with EAs as primary sampling units and households as second stage units was used. Data collection was carried out through interviews of 729 household heads and was conducted between March 22<sup>nd</sup> and April 9<sup>th</sup>, 2016.

### **Remitters' Profile and Estimates**

The results revealed that 32.9 percent of the recipient households received personal transfers from their siblings, while 19.9 percent received from their children and 12.5 percent from their spouses.

Most remitters (73.3 percent) had lived abroad for periods not exceeding 10 years. The majority (81.8 percent) of remitters were reported to have attained at least secondary school education (Ordinary level). Of these, 38.0 percent were degree holders. The results further indicated that most remitters were based in Africa (45.4 percent), Europe (19.9 percent) and North America (18.9 percent).

Overall, 82.6 percent of remitters sent cash personal transfers only, while 7.2 percent sent items in kind. The rest, (10.2 percent), sent both cash and in-kind personal transfers.

### **Transfer Channels**

Consistent with the survey results of previous years, International Money Transfer Operators (Western Union and MoneyGram) were the most popular channels as reflected by 37.7 percent of the recipient households. Ease of access was a major consideration in the choice of channel as reported by 40.6 percent of the households. However, most households (48.5 percent) indicated that the transfer channels were pre-determined by the remitter.

## **Total Personal Transfers Received in 2015**

Total personal transfers received in 2015 were estimated at US\$901.9 million equivalent to 3.8 percent of GDP. The amount reflects an increase of 1.8 percent compared to the US\$885.9million estimated for 2014. In shillings terms, total personal transfers in 2015 were estimated at UGX 2,922.6 billion. This was an increase of 26.9 percent compared to the estimate of UGX 2,303 billion of 2014. The increase in total transfers was largely attributed to higher in-kind receipts in 2015, which increased by 13.7 percent from US\$133.7 million, received in 2014.

The major sources of personal transfers were Africa (37.0 percent) predominated by South Sudan and South Africa; Europe (23.9 percent) led by United Kingdom and North America (22.8 percent), majorly United States of America. Most recipient households (87.5 percent) were located in urban areas; this could be attributed to the fact that most financial institutions are located in urban areas. However, there was an increase in the number of recipients located in rural households from 9.9 percent in 2014 to 12.5 percent recipients who received in 2015.

## **Cash Personal Transfers**

Personal transfers received in cash were estimated at US\$749.8 million or 83.1 percent of the total transfers received. Central region accounted for the largest share estimated at 77.9 percent of the total cash receipts. About 68.8 percent of recipient households were reported to have received personal transfers once during 2015, while 10.6 percent received monthly transfers during the same period.

Overall, 83.4 percent of cash personal transfers were received through formal channels; this was an increase of 12.7 percentage points from the 2014 survey findings.

## **Usage of Cash Personal Transfers**

The bulk of personal transfer receipts during 2015 were used for consumption (77.1). Generally, household expenses and education were the most common expenditure categories, with about half of the cash received reported to have been spent on items in these groups. The survey results indicate that 32.8 percent of the personal transfer receipts during 2015 were used for Education, while 32.2 percent was used for general household expenses. Non-consumption expenditures accounted for 18.5 percent, most of which was spent on business related activities.

### **Personal Transfers In-Kind**

Personal transfers in kind were estimated at US\$152.0 million representing about 16.9 percent of total personal transfers received in 2015. Unlike cash personal transfers which were mainly received from Africa, the bulk of in-kind transfers were from Europe US\$50.8 million accounting for (33.4 percent). North America contributed in-kind transfers worth US\$42.7 million (28.1 percent) while US\$27.6 million (18.1 percent) was from Africa.

### **Conclusion**

Personal transfers have continued to be an important source of foreign exchange for the country as well as an alternative source of income for several households. They contribute significantly to the reduction of the deficit of Uganda's current account balance.

## **PART 1: INTRODUCTION**

The Personal Transfers Survey 2015 was the ninth annual personal transfers' survey jointly undertaken by Bank of Uganda (BOU) and Uganda Bureau of Statistics (UBOS) to provide a reliable estimate of the annual personal transfers to Uganda

### **1.1 Compilation of Personal Transfers in the Balance of Payments (BOP)**

Remittances represent a contribution to domestic household income from foreign economies arising from the temporary or permanent movement of individuals to those foreign economies. The two items in the balance of payments that substantially relate to remittances are compensation of employees and personal transfers.

Compensation of employees refers to the income of border, seasonal and other short term workers working in an economy where they are not resident; or those employed by non-resident entities such as embassies, international organizations and nonresident companies; and represents remuneration for provision of labor to the host economy.

Personal transfers on the other hand consist of all “current transfers” in cash or in-kind sent or received by resident households to or from non-resident households. Previously, the term “workers’ remittances” was used to describe such “current transfers”.

The Personal Transfers survey was aimed at compiling statistics on inward and outward current transfers between resident households in Uganda and non-residents during 2015 through various transmission channels.

This chapter highlights the objectives of the study, methodology and global personal transfers trends and developments.

### **1.2 Survey Objectives**

The overall objective of the survey was to collect data on personal transfers for Balance of Payments compilation purposes. The specific objectives of the survey were to;

1. Establish an estimate of the total value of personal transfers (inward and outward) during 2015 for compilation of BOP statistics.

2. Assess characteristics of senders of personal transfers.
3. Determine the attributes of personal transfers.
4. Establish the usage of the transfers by the recipients.

### 1.3 Methodology

The survey covered a total of 300 Enumeration Areas (EAs) spread across the country selected using a two-stage sampling design. At the first stage, EAs (primary sampling units) were selected using Probability Proportional to Size (PPS)<sup>1</sup> method, based on the 2014 Population and Housing Census Mapping Frame. The second stage entailed selection of all households within each EA that either received or remitted funds or items in-kind as established during the household listing exercise.

The sample allocation was distributed into five strata namely; Kampala, Central Region, Eastern Region, Northern Region and Western Region. The distribution of the 300 EAs among the strata is as shown in the Table 1 below.

**Table 1: Sample Allocation by Stratum**

Region	Urban	Rural	Grand Total	Percent
Northern	17	19	36	12.0
Eastern	25	25	50	16.7
Western	32	24	56	18.7
Central	56	22	78	26.0
Kampala	80	-	80	26.7
<b>Grand Total</b>	<b>210</b>	<b>90</b>	<b>300</b>	<b>100</b>

**Source:** Statistics Department, Bank of Uganda

For purposes of capacity building and equipping individuals involved in conducting the survey with the requisite skills, all supervisors and interviewers were trained prior to the commencement of personal transfers' survey<sup>2</sup>. The training workshop addressed both technical and practical aspects of the survey. Areas covered during the training included; balance of payments concepts, listing definitions and

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<sup>1</sup>The PPS method ensures that EAs with a bigger number of households stand a higher chance of being selected in the sample.

<sup>2</sup>The survey team is provided in appendix I

concepts, the survey instruments, field practice, editing, role play as well as finding solutions to challenges experienced during the previous survey exercises.

A country-wide public awareness and sensitization drive was carried out via the major print media and through radio announcements.

Field teams of 3 to 4 enumerators and a Team leader were recruited centrally and dispatched to the sampled EAs to collect the data. A complete listing exercise was done in all selected EAs. It involved recording of all households located within the EA boundaries to establish the number of households in the selected EAs. During the listing exercise, care was taken to record every household as a recipient, remitter or neither of the two. Interviews were conducted with household heads of all recipient and remitting households in the EA. Field activities were conducted between March 22<sup>nd</sup> and April 9<sup>th</sup>, 2016. The main instrument of data collection was the household questionnaire<sup>3</sup>.

Data was captured using CSPro and analyzed using STATA and MS Excel.

#### **1.4 Global Personal Transfer Flows in 2015**

According to the World Bank's Migration and Development Brief 26, globally, remittances flows in 2015 were estimated at US\$582 billion. This was a 1.7 percent decline from the US\$592 billion recorded in 2014.

Remittances flows to developing countries rose by 0.4 percent in 2015 to US\$432 billion. India was the largest remittance recipient country with US\$69 billion in 2015, followed by China and the Philippines with US\$64 billion and US\$28 billion respectively. The Sub Saharan region received US\$35.5 billion, reflecting a slight increase of 1 percent compared to 2014.

The depressed growth in remittances in 2015 was largely attributed to economic weakness in the major remittance-sending countries. In addition, weak oil prices and currencies in many remittance-source countries, especially Russia, further dampened remittance flows in US dollar terms.

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<sup>3</sup>([https://www.bou.or.ug/bou/publications\\_research/personal\\_transfers.html](https://www.bou.or.ug/bou/publications_research/personal_transfers.html))

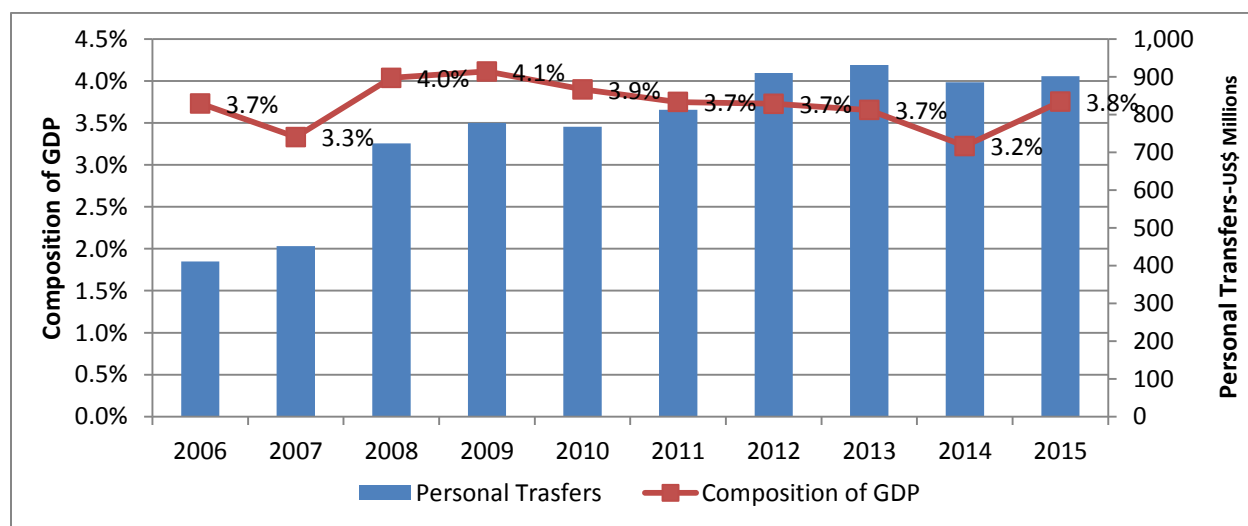
The outlook is for a rise in remittances flows to developing countries of around 4 percent a year in 2016-17. However, the World Bank points to downside risks to this forecast, the main one being the likely decline in outward remittances from oil producing countries due to continuing weakness in the price of oil. In addition, the continued widening of black market premia and imposition of capital controls could limit formal remittance inflows in some countries.

With regards to the cost of sending money, the World Bank recognized a decline in costs in 2015, with the global average cost of sending US\$200 estimated to be about 7.4 percent of the value sent, in the fourth quarter of 2015, down slightly from the previous quarter and 0.6 percentage points below the end of 2014. The cost of sending money to Sub-Saharan Africa remains the highest in comparison to other regions, with an average cost of 9.5 percent of the value sent.

### 1.5 Trend of Personal Transfers to Uganda as a Share of GDP

Total personal transfers received during 2015 as a share of Uganda’s GDP was estimated at 3.8 percent. This was a rebound from 3.2<sup>4</sup> percent estimated in 2014, the lowest level registered over the last decade. Further details are presented in Figure 1:

**Figure 1: Inward Personal Transfers to Uganda as a Share of GDP**



Source: Statistics Department, Bank of Uganda

<sup>4</sup>Personal transfers as a share of GDP increased to 3.8 percent from 3.2 percent indicated in the APTS 2014 report.

## **1.6 Organization of the Report**

The preceding part of the report provided background information about the survey. Part 2 presents the findings while a summary of the major findings and the conclusion are presented in Part 3.



## PART 2: MAIN FINDINGS

### 2.0 Introduction

The main findings of the personal transfers' survey 2015 are presented in this chapter. It includes estimates of total personal transfers received in cash and in-kind, the channels used to transfer the funds and details on how the cash transfers received were used by the recipient households.

### 2.1 Background Information

The survey targeted all recipient and remitting households in the selected EAs. A total of 782 respondent households were interviewed. Most of these households, 87.0 percent, were located in urban areas while 13.0 percent were in the rural areas. On a regional basis, Kampala region contributed the largest share of households (35.8 percent) followed by Central region (25.4 percent) and Eastern (15.1 percent) as shown in Table 2 below.

**Table 2: Number of Respondent Households by Region**

Region	Urban	Rural	Grand Total	Percent
Northern	71	21	92	11.8
Eastern	89	29	118	15.1
Western	61	32	93	11.9
Central	179	20	199	25.4
Kampala	280	0	280	35.8
<b>Grand Total</b>	<b>680</b>	<b>102</b>	<b>782</b>	<b>100</b>

Source: Statistics Department, Bank of Uganda

There were 729 (93.2 percent) recipients and 107 (13.7 percent) remitting households. Amongst these households, there are some that sent and also received transfers at the same time (54 or 6.9 percent).

**Table 3: Number of Recipient and Remitter Households by Region**

Region	Recipients				Remitters			
	Urban	Rural	Total	Percent	Urban	Rural	Total	Percent
Western	57	24	81	11.1	10	11	21	19.6
Eastern	83	27	110	15.1	22	3	25	23.4
Northern	66	21	87	11.9	20	3	23	21.5
Central	173	19	192	26.3	10	1	11	10.3
Kampala	259	0	259	35.5	27	0	27	25.2
<b>Grand Total</b>	<b>638</b>	<b>91</b>	<b>729</b>	<b>100</b>	<b>89</b>	<b>18</b>	<b>107</b>	<b>100</b>

Source: Statistics Department, Bank of Uganda

## 2.2 Inward Personal Transfers.

The inward personal transfer recipients in 2015 were predominantly based in urban areas (87.5 percent) while the rural areas accounted for only 12.5 percent of all recipient households. This is consistent with previous survey findings of 2014, which indicated that inward personal transfers are mainly an urban phenomenon (90.1 percent) and only 9.9 percent rural based.

The distribution of recipient households by region showed that Kampala accounted for 35.5 percent followed by Central (26.3 percent) and Eastern (15.1 percent). Western region reflected the least number of recipient Households (11.1 percent), as broken down in Table 4. This could be attributed to the EAs, in Western Region being Rural based.

**Table 4: Number of Recipient Households by Region**

Region	Urban		Rural		Grand Total		Percent	
	2014	2015	2014	2015	2014	2015	2014	2015
Western	100	57	7	24	107	81	16.5	11.1
Eastern	78	83	23	27	101	110	15.6	15.1
Northern	92	66	9	21	101	87	15.6	11.9
Central	131	173	25	19	156	192	24.1	26.3
Kampala	182	259	0	0	182	259	28.1	35.5
<b>Grand Total</b>	<b>583</b>	<b>638</b>	<b>64</b>	<b>91</b>	<b>647</b>	<b>729</b>	<b>100</b>	<b>100</b>
<b>Percentage Share</b>	<b>90.1</b>	<b>87.5</b>	<b>9.9</b>	<b>12.5</b>				

Source: Statistics Department, Bank of Uganda

Comparing the results of 2014 and 2015, Table 4 further indicates that both Kampala and Central had an increase in the number of recipient households while Western, and Northern regions had reductions in recipient Households.

### 2.3 Number of Remitters

Overall, the 729 recipient households received transfers from an estimated 845 remitters. The findings revealed that most of these households, (87.2 percent) received personal transfers from one remitter, while 10.2 percent of the households received from two remitters. The maximum number of remitters reported by a single household was 6. Further details are provided in Table 5 below.

**Table 5: Number of Remitters by Household**

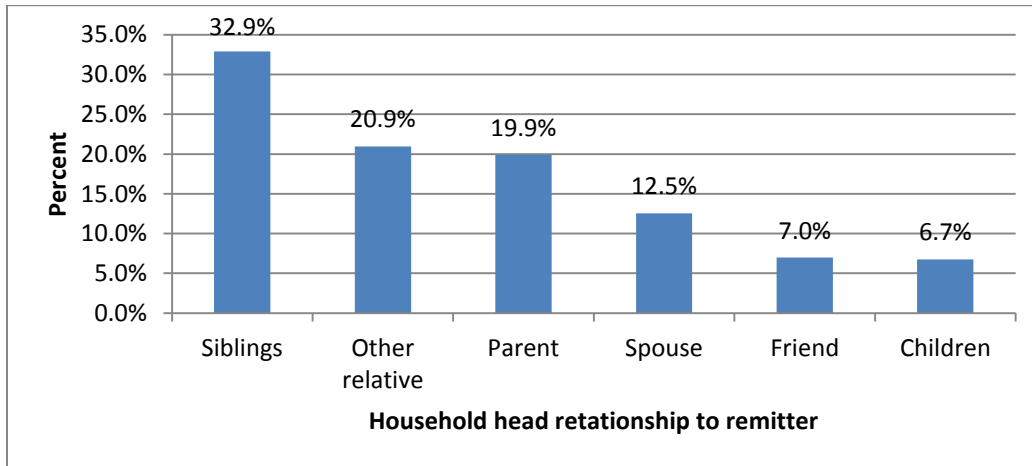
No. of remitters	No. of HH	Percent	Total Remitters
1	636	87.2	636
2	74	10.2	148
3	17	2.3	51
4	1	0.1	4
5	0	0	0
6	1	0.1	6
<b>Total</b>	<b>729</b>	<b>100</b>	<b>845</b>

Source: Statistics Department, Bank of Uganda

### 2.4 Relationships between Remitters and Recipients

Relations between senders and the household heads play a vital role in the decision to remit. The survey findings showed that most of the remitters (32.9 percent) were siblings of the household head followed by other relatives (20.9 percent) and parents (19.9 percent). Figure 2 shows the distribution of the household head's relationship with the remitter.

**Figure 2: Household Head’s Relationship to Remitter**



Source: Statistics Department, Bank of Uganda

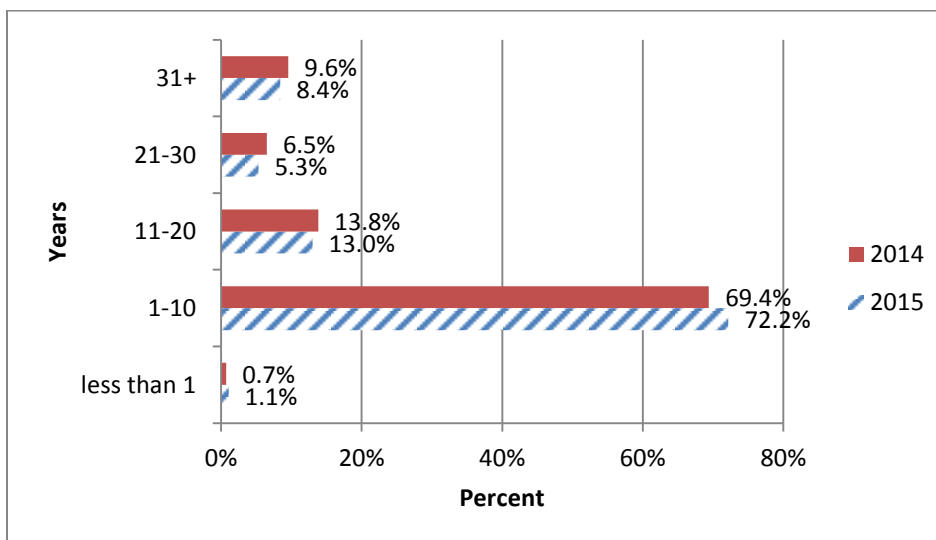
## 2.5 Profile of Remitters

In this section, the profile of remitters in terms of duration of stay abroad, age, gender, education, marital status and residence among others is presented.

### 2.5.1 Duration of Remitter’s Stay Abroad

The majority of remitters (72.2 percent) were reported to have lived abroad for a period of 1-10 years, compared to 69.4 percent in 2014, while about 26.7 percent of the remitters had lived abroad for more than 10 years, compared to about 30 percent in 2014 as highlighted in Figure 3.

**Figure 3: Period of Stay Abroad (in completed years) of the Remitters**



Source: Statistics Department, Bank of Uganda

### 2.5.2 Age and Gender of Remitters

The results showed that most of the remitters (91.0 percent), were aged between 20 and 59 years, with the highest proportion of 39.5 percent aged between 30 to 39 years. The proportions of remitters aged below 20 years or above 59 years were reported as 3.9 percent and 5.0 percent respectively. This age distribution clearly indicates that most remitters are youthful and fall within the working age group of 15 to 64 years. With respect to gender, in the period under review, 58.5 percent of the remitters were male while 41.5 percent were female as shown in Table 6 below.

**Table 6: Percentage Distribution of Remitters by Age and Gender**

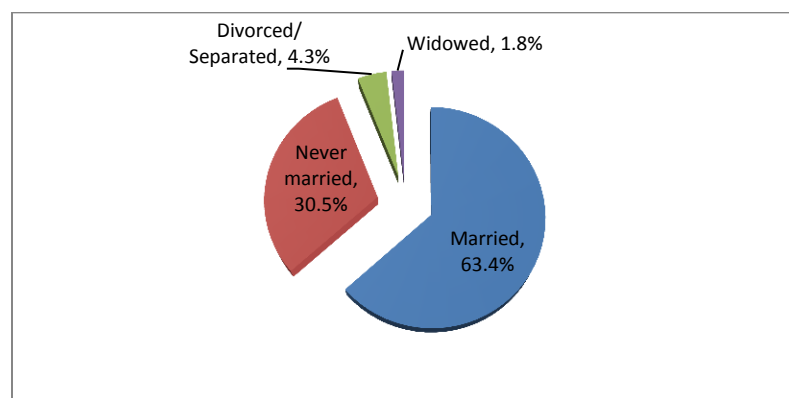
Age in completed years	Sex of Remitter		Total (Percent)
	Female	Male	
Less than 20	4.8	3.2	<b>3.9</b>
20-29	24.5	18.0	<b>20.7</b>
30-39	36.2	41.9	<b>39.5</b>
40-49	18.5	22.7	<b>20.9</b>
50-59	11.1	9.1	<b>9.9</b>
60-69	4.3	3.4	<b>3.8</b>
70+	0.6	1.6	<b>1.2</b>
<b>Total</b>	<b>41.5</b>	<b>58.5</b>	<b>100</b>

Source: Statistics Department, Bank of Uganda

### 2.5.3 Marital Status of the Remitters

The survey findings showed that the bulk of the remitters (63.4 percent) were married, followed by those that had never been married comprising of 30.5 percent of total remitters as indicated in Figure 4 below. This suggests that most of the remitters are settled in the economies where they reside.

**Figure 4: Marital Status of Remitters**

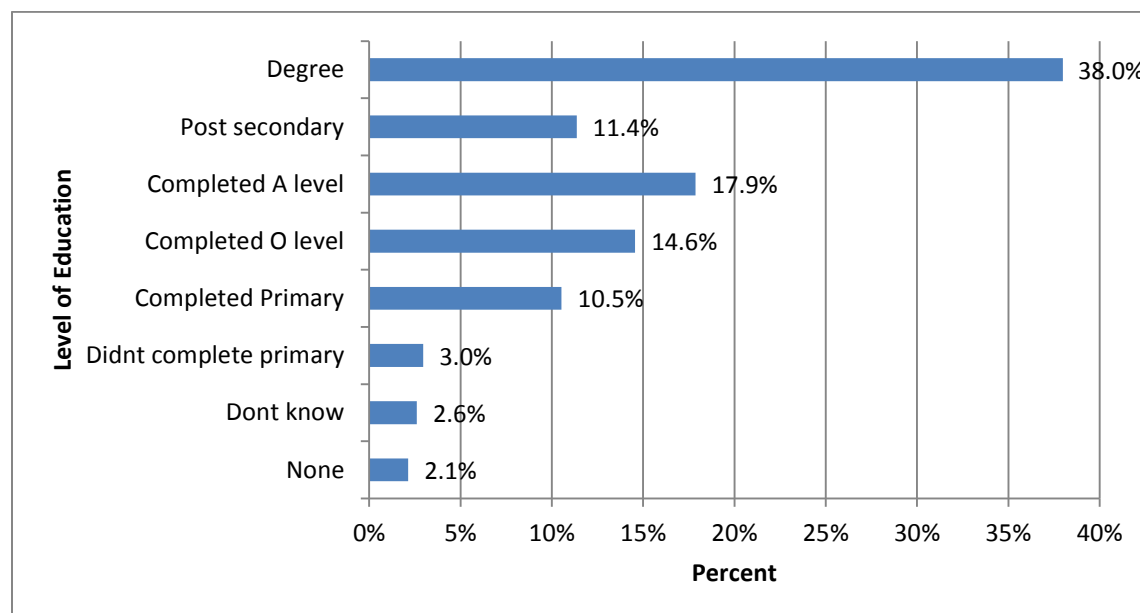


Source: Statistics Department, Bank of Uganda

### 2.5.4 Level of Education of the Remitters

With regard to the education level, the survey revealed that 81.9 percent of remitters had attained the Uganda Advanced Level of Education Certificate (or its equivalent qualification) or higher qualifications. Nearly four out of every ten remitters (38.0 percent) were graduates with a degree. Only a small proportion of remitters (3.0 percent) had not completed primary education as shown in Figure 5.

**Figure 5: Highest Level of Education of the Remitter**



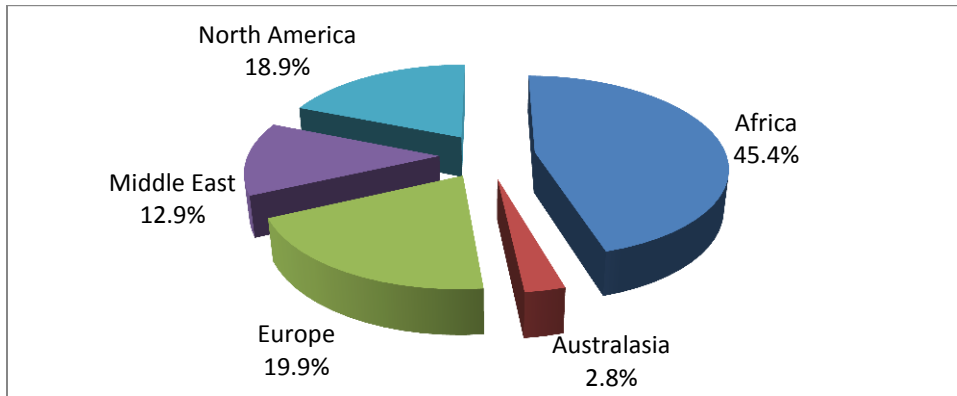
Source: Statistics Department, Bank of Uganda

### 2.5.5 Region of Residence of Remitters

Similar to the 2014 survey, Africa was reported as the main host region for remitters in 2015, accounting for 45.4 percent of all remitters, with most of them residing in South Sudan, South Africa, DRC and Kenya. Europe was reported to host 19.9 percent of all remitters, with most of them living in the United Kingdom and Germany. The share of remitters living in North America was reported as 18.9 percent, with the United States of America playing host to most of them. The Middle East (United Arab Emirates) and Australasia (Australia) regions had the least number of remitters accounting for only 12.9 percent and 2.8 percent of all remitters respectively.

The distribution of remitters by region is illustrated in Figure 6.

**Figure 6: Residence of Remitters by Region**

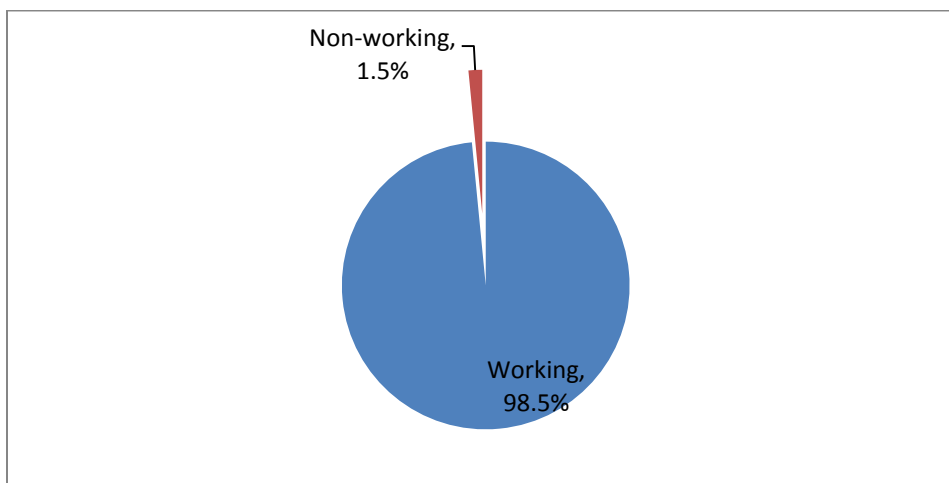


Source: Statistics Department, Bank of Uganda

### 2.5.6 Labour Status of Remitters

The finding of the survey revealed that most of the remitters were indeed employed and working. Compared to last year’s survey, the share of remitters gainfully employed rose to 98.5 percent in 2015, from 87.7 percent reported in 2014. This was supported by a drop in the share of unemployed remitters to 1.5 percent in 2015, from 9.4 percent reported in 2014. In contrast to the 2014 survey findings where about 3 percent of the remitters were said to be involved in voluntary work, there were no remitters reported in this category in 2015, as can be seen in Figure 7 below.

**Figure 7: Labour Status of Remitters**



Source: Statistics Department, Bank of Uganda

## 2.6 Personal Transfers Received in 2015

Respondents were required to specify the type of personal transfers received during 2015. The majority of recipient households, 83.1 percent, reported that they received only cash transfers while 16.9 percent reported that they received in-kind transfers.

**Table 7: Total Inward Transfers in 2014 and 2015 by Region**

Region	2014			2015		
	Cash	In kind	Total	Cash	In kind	Total
Africa	233.3	45.5	278.8	305.9	27.6	333.5
Australasia	40.3	6.7	47.0	34.0	18.3	52.3
Europe	215.1	40.5	255.6	165.2	50.8	216
Middle East	84.5	10.3	94.8	82.2	12.7	94.9
North America	179	30.7	209.7	162.5	42.7	205.2
<b>Total</b>	<b>752.2</b>	<b>133.7</b>	<b>885.9</b>	<b>749.8</b>	<b>152.0</b>	<b>901.8</b>
<b>Percent</b>	<b>84.9</b>	<b>15.1</b>		<b>83.1</b>	<b>16.9</b>	

Source: Statistics Department, Bank of Uganda

Cash transfers declined slightly in 2015 compared to 2014, while in-kind transfers increased by 13.7 percent to US\$152 million in 2015.

With regards to source regions, the value of personal transfers received from Africa and Australasia in 2015 increased by 19.6 percent and 11.3 percent respectively, compared to amounts received from these regions in 2014. There was a decline in the amount received from Europe (15.5 percent) and North America (2.1 percent), while the amount from the Middle East remained virtually unchanged in 2015.

## 2.7 Cash Transfers

Personal transfers received in cash were estimated at US\$749.8 million or 83.1 percent of the total transfers received in 2015. Among the recipient regions, Kampala received the highest amount of cash remittances of US\$415.3 million. This was over a half (55.4 percent) of the total cash receipts for the year 2015. The Central and Eastern regions jointly received US\$263.3 million (35.1 percent) of total cash transfers. The proportion of total cash transfers sent to both the Northern and Western regions was 9.5 percent, which is equivalent to US\$71 million only. Further details are presented in Table 8.



**Table 8: Regional Distribution of Cash Transfers (US\$ million)**

Region	Settlement			Percent
	Urban	Rural	Grand Total	
Central	152.1	16.4	<b>168.5</b>	<b>22.5</b>
Eastern	81.5	13.2	<b>94.8</b>	<b>12.6</b>
Kampala	415.3	-	<b>415.3</b>	<b>55.4</b>
Northern	27.4	7.0	<b>34.3</b>	<b>4.6</b>
Western	31.0	5.9	<b>37.0</b>	<b>4.9</b>
<b>Grand Total</b>	<b>707.3</b>	<b>12.9</b>	<b>749.8</b>	<b>100</b>
<b>Percent</b>	<b>94.3</b>	<b>5.7</b>	<b>100</b>	

Source: Statistics Department, Bank of Uganda

The survey results further reaffirm one of the findings from previous surveys that personal transfers are an urban phenomenon. During 2015, 94.3 percent of the total cash receipts went to households residing in urban areas. This was a slight increase from 92.3 percent registered in 2014.

### 2.7.1 Sources of Cash Transfers

The main sources of cash transfers were Africa, Europe and North America, jointly accounting for 84.5 percent of total cash receipts in 2015. Africa registered the largest share of cash transfers estimated at US\$305.9 million (or 40.8 percent), followed by Europe with US\$165.2 million (or 22.0 percent) and North America with US\$162.5 million (or 21.7 percent) as indicated in Table 9. With the exception of Africa, for which the value of cash transfers received increased by 31.1 percent in 2015, all the others source regions registered declines in the value of cash transfers in comparison to the amount received in 2014.

**Table 9: Source of Cash Transfers**

Region	Amount(US\$ Million)		Percent		Percentage Change
	2014	2015	2014	2015	
Africa	233.3	305.9	<b>31.0</b>	<b>40.8</b>	<b>31.1</b>
Australasia	40.3	34	<b>5.4</b>	<b>4.5</b>	<b>-15.6</b>
Europe	215.1	165.2	<b>28.6</b>	<b>22.0</b>	<b>-23.2</b>
Middle East	84.5	82.2	<b>11.2</b>	<b>11.0</b>	<b>-2.7</b>
North America	179	162.5	<b>23.8</b>	<b>21.7</b>	<b>-9.2</b>
<b>Grand Total</b>	<b>752.2</b>	<b>749.8</b>	<b>100.0</b>	<b>100.0</b>	<b>-0.3</b>

Source: Statistics Department, Bank of Uganda

## 2.7.2 Cash Transfer Channels by Households

Households received transfers through both formal and informal channels. The formal channels through which transfers were received included; Money Transfers Operators (MTOs), Local and International banks and the Post Office; while all other channels considered informal included; friends, relatives and traders/shopping outlets.

The majority of households (69.2 percent) reported that they received cash transfers through formal channels. This was a decline from a share of 77.7 percent reported in 2014. The main formal channels used were International MTOs with a share of 37.7 percent, Mobile Money with a share of 13.8 percent, and Bank-through Bank accounts reported by 11.1 percent of recipient households. The proportion of recipient households that reported use of informal channels increased by 5.4 percent to 37.5 percent, when compared to the share reported for the same category in 2014. The major informal channels used were friends in Uganda with a share of 21.1 percent and friends abroad reported by 9.5 percent of the recipient households.

**Table 10: Use of Cash Transfer Channels by Household**

Category	Channel	2015	2014
Formal	International MTO	37.7%	40.5%
	Bank Account	11.1%	8.1%
	Local MTO	6.5%	10.8%
	Mobile Money	13.8%	8.1%
	Post Office	0.1%	0.3%
	<b>Sub Total Formal Channels</b>	<b>69.2%</b>	<b>77.7%</b>
Informal	Friends in Uganda	21.1%	18.2%
	Friends abroad	9.5%	11.1%
	Traders	1.8%	2.7%
	Self	5.1%	0.0%
	<b>Sub Total Informal Channels</b>	<b>37.5%</b>	<b>32.1%</b>

Source: Statistics Department, Bank of Uganda

## 2.7.3 Cash Transfer Channels by Value

The transfer channels used to remit the funds were assessed based on the value of funds sent through them. The findings revealed that in 2015, the amount of cash transfers sent through formal channels decreased by 4.3 percent from US\$653.5 million in 2014 to US\$625.7 million in 2015. Similarly, the

share of cash transfers sent through formal channels to total cash transfers received dropped from 86.9 percent in 2014 to 83.4 percent in 2015.

Among the formal channels, International MTOs and Banks moved the largest amount of cash transfers, jointly accounting for US\$533.1 million, equivalent to 71.1 percent of the funds remitted through formal channels in 2015.

The value of cash transfers sent through informal channels increased by 25.9 percent, from US\$98.6 million in 2014, to US\$124.1 million in 2015. The main informal channels used in 2015 were friends living in Uganda and abroad. The total amount carried by friends was estimated at US\$99.9 million, equivalent to 80.1 percent of the total funds sent through informal channels. Further details are shown in Table 11.

**Table 11: Use of Cash Transfer Channels by Value**

	Channel	Amount (US\$ Million)		Percent	
		2014	2015	2014	2015
<b>Formal</b>	International MTO	324.1	358.1	43.1	47.8
	Bank Account	260.1	175.0	34.6	23.3
	Local MTO	46.2	42.6	6.1	5.7
	Mobile Money <sup>5</sup>	22.9	49.7	3.0	6.6
	Post Office	0.2	0.3	0.0	0.0
	<b>Sub Total Formal Channels</b>	<b>653.5</b>	<b>625.7</b>	<b>86.9</b>	<b>83.4</b>
<b>Informal</b>	Friends in Uganda	61.2	68.0	8.1	9.1
	Friends abroad	34.2	31.9	4.6	4.3
	Self	0.0	15.4	0.0	2.1
	Traders	3.2	8.8	0.4	1.2
	<b>Sub Total Informal Channels</b>	<b>98.7</b>	<b>124.1</b>	<b>13.1</b>	<b>16.6</b>
	<b>Grand Total</b>	<b>752.2</b>	<b>749.8</b>	<b>100</b>	<b>100</b>

Source: Statistics Department, Bank of Uganda

<sup>5</sup>Mobile money in this context means that the final recipients received cash transfers through this channel even though it could have been sent through other channels such as Bank Account and International MTO.

## 2.7.4 Choice of Remittance Channel Used

Respondents were requested to indicate the reasons for choosing the channels through which the funds were received. The findings revealed that in nearly half of the cases, 48.5 percent, the choice of the transfer channels was made by the remitter. The other most important considerations when choosing transfer channels were reported as ease of access for the recipient and favorable transaction charges, as can be seen in Table 12.

**Table 12: Reasons for Use of Channel**

Channel	Reason for use (%)						Grand Total
	Easy Access	Favorable exchange rate	Favorable transaction charges	Prompt Services	Security/safety	Sender's Choice	
International MTO	12.0	0.7	4.5	1.5	1.6	17.3	<b>37.7</b>
Friends in Uganda	11.4	-	1.3	0.3	0.3	7.8	<b>21.1</b>
Local MTO	2.6	-	0.6	0.1	-	3.1	<b>6.5</b>
Bank	4.4	0.1	1.9	0.1	0.6	4.0	<b>11.1</b>
Friends Abroad	2.8	0.1	0.4	0.3	-	5.9	<b>9.5</b>
Mobile money	5.9	-	1.6	0.6	-	5.7	<b>13.8</b>
Traders	0.7	-	0.3	-	-	0.7	<b>1.8</b>
Post Office	-	-	-	-	-	0.1	<b>0.1</b>
Self	0.7	-	0.3	0.1	-	4.0	<b>5.1</b>
<b>Grand Total</b>	<b>40.6</b>	<b>1.0</b>	<b>11.0</b>	<b>3.1</b>	<b>2.5</b>	<b>48.5</b>	

Source: Statistics Department, Bank of Uganda

## 2.7.5 Level of Satisfaction with the Channels

The channels through which recipient households received personal transfers were rated to ascertain respondents' level of satisfaction with the service. Overall, the majority of recipient households (88.6 percent) were very satisfied with the channels. However, there were sentiments of dissatisfaction expressed by about 2.8 percent of the respondents. Some of the reasons cited for dissatisfaction included; high transaction costs, many questions asked, many documents required and no financial institutions nearby, hence long distances travelled to withdraw money. The satisfaction ratings for the various channels are shown in Table 13.

**Table 13: Rating of Transfer Channels**

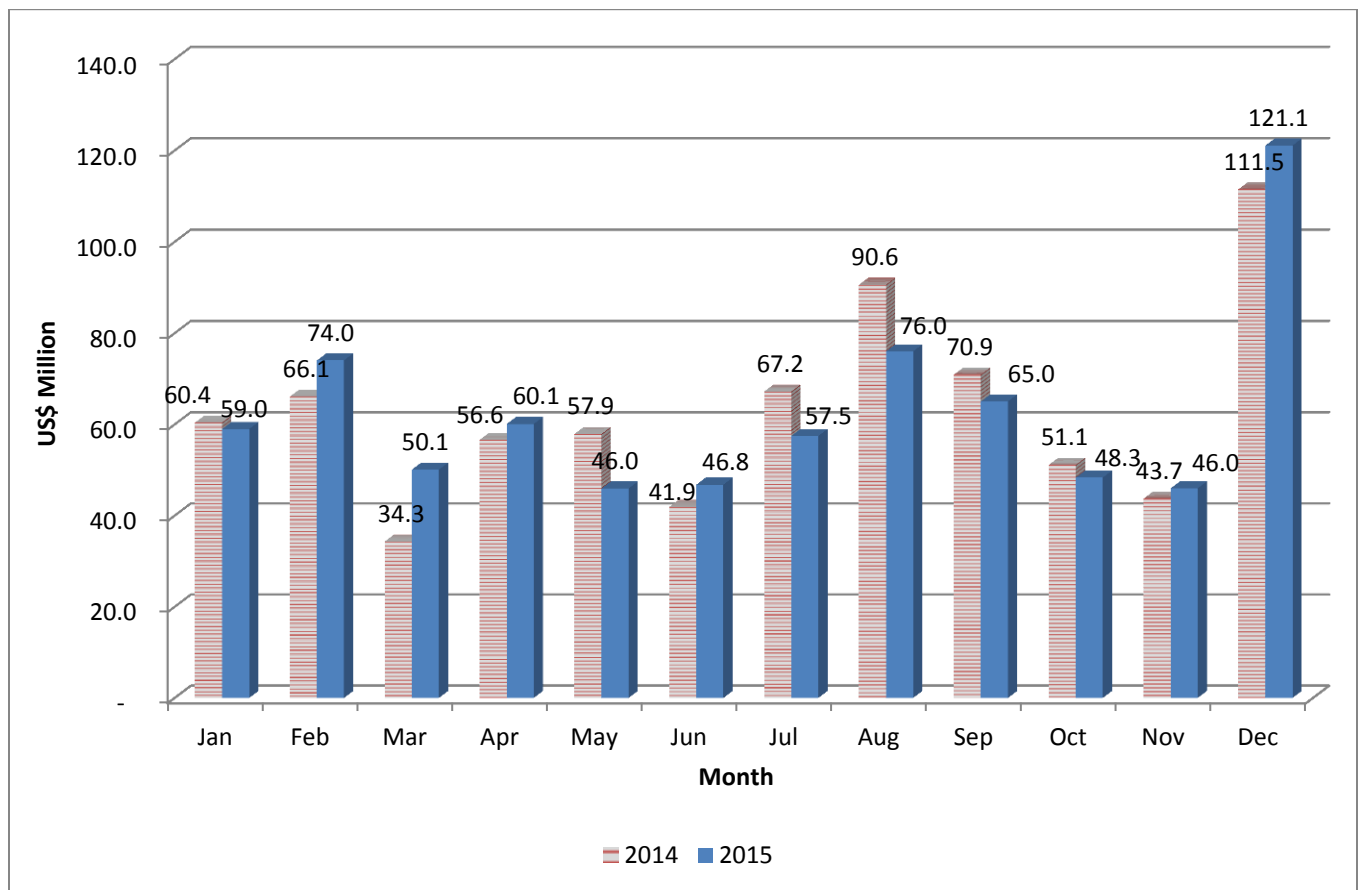
Channel	Satisfaction (%)				Grand Total
	Very dissatisfied	Somewhat dissatisfied	Somewhat satisfied	Very satisfied	
International MTO	0.7	0.9	5.1	30.9	<b>37.7</b>
Friends in Uganda	-	0.1	3.7	17.3	<b>21.1</b>
Local MTO	0.1	-	1.2	5.1	<b>6.5</b>
Bank	0.1	0.1	1.5	9.4	<b>11.1</b>
Friends Abroad	-	-	1.9	7.6	<b>9.5</b>
Mobile money	0.4	-	0.6	12.8	<b>13.8</b>
Traders	-	-	0.6	1.2	<b>1.8</b>
Post Office	-	-	-	0.1	<b>0.1</b>
Self	-	0.1	0.9	4.1	<b>5.1</b>
<b>Grand Total</b>	<b>1.5</b>	<b>1.3</b>	<b>15.4</b>	<b>88.6</b>	

Source: Statistics Department, Bank of Uganda

### 2.7.6 Flow Pattern of Cash Transfers.

Respondents were asked to declare the month of the year in which cash transfers were received for purposes of tracking the monthly pattern of personal transfers. The months with the highest cash receipts were December, August and February with US\$121.1million, US\$76.0 million and US\$74 million respectively. When compared to the 2014 position, cash receipts increased by 8.6 percent in December 2015 and 11.0 percent in February 2015, while the inflows for the month of August 2015 declined by 16.1 percent. It should be noted that the months with the highest inflows coincide with specific events of the year that are known to be supported by people living in the diaspora. These are; the Christmas festivities (December) and the beginning of the semester and school terms (August and February).

**Figure 8: Cash Transfers by Month**

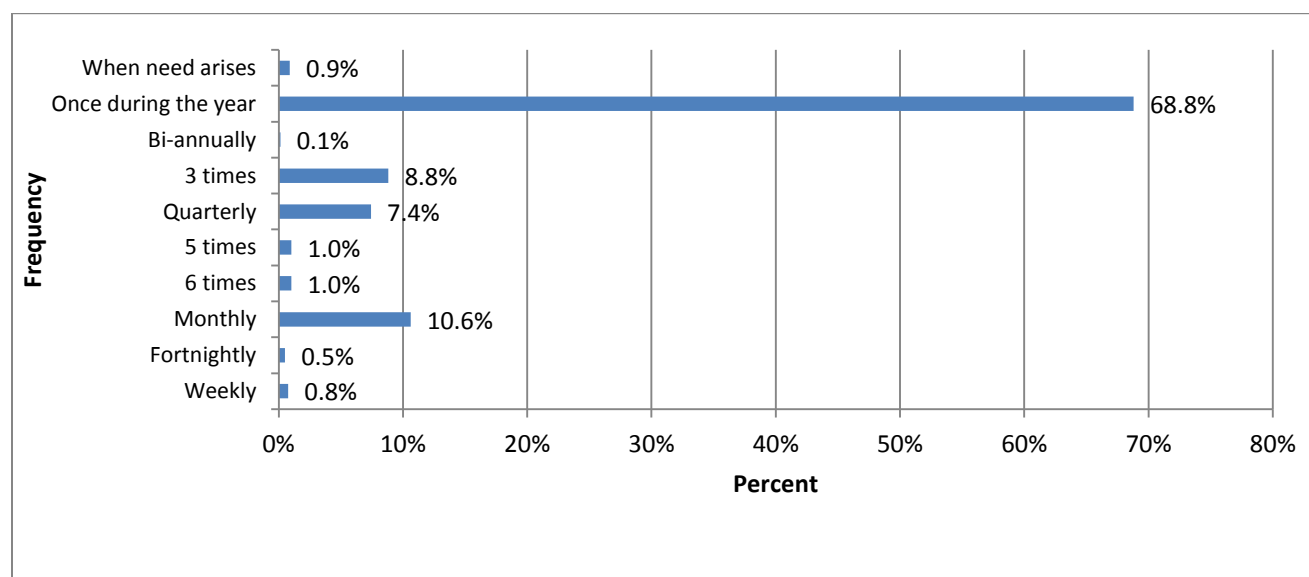


**Source:** Statistics Department, Bank of Uganda

### **2.7.7 Frequency of Cash Transfer Receipts**

The findings show that nearly seven out of every ten respondents (68.8 percent) received cash transfers only once during the year. In addition, close to one out of every five households (19.3 percent) received transfers at fairly regular intervals, i.e. weekly, fortnightly, monthly or quarterly. All other households are reported to have received transfers as and when need arises and in some cases more than once.

**Figure 9: Frequency of Cash Transfers**



Source: Statistics Department, Bank of Uganda

### 2.7.8 Use of Cash Transfers

The use of cash transfers was grouped into three main expenditure categories namely consumption, non-consumption and transfer to other households.

The findings revealed that consumption related expenditures such as household day-to-day expenses, education and social functions were the main expenditure items on which recipient households spent the funds received in 2015. These expenses accounted for 77.7 percent of total cash receipts in 2015, which is equivalent to US\$578.5 million. Non-consumption expenditures accounted for 18.5 percent, equivalent to US\$139.2 million of total receipts in 2015. The largest share of cash transfers on non-consumption items was spent on business related activities (US\$52.2 million), building works (US\$41.0 million) and land purchase (US\$33.9 million).

Households based in urban areas are known to receive transfers on behalf of other households located in other areas. The findings show that transfers to other households amounted to US\$32.2 million (4.3 percent), of which US\$26.2 million was to other rural households and US\$6.0 million was to other urban households.

In comparison to the previous year, there was an increase of 3.6 percentage points in the proportion spent on consumption and a decrease of 3.8 percentage points in the proportion spent on non-consumption activities. The summary of the expenditure analysis is shown in Table 14 below.

**Table 14: Use of Cash Transfers (Value)**

Use	Amount (Million US\$)		Percent	
	2014	2015	2014	2015
<b>Consumption</b>	<b>553.2</b>	<b>578.5</b>	<b>73.5</b>	<b>77.1</b>
General Household Expenses	252.2	241.8	33.5	32.2
Education	207.5	246.2	27.6	32.8
Health	64.2	58.8	8.5	7.8
Social functions	29.3	31.7	3.9	4.2
<b>Non Consumption</b>	<b>167.8</b>	<b>139.2</b>	<b>22.3</b>	<b>18.5</b>
Building works	67.3	41	8.9	5.5
Business	56.3	52.2	7.4	7
Land Purchase	28.6	33.9	3.8	4.5
Farming	14.7	7.9	2	1.1
Savings	1.1	3.9	0.1	0.5
Charity	0	0.3	0	0
<b>Transfer to other Household</b>	<b>31.3</b>	<b>32.2</b>	<b>4.2</b>	<b>4.3</b>
Other Rural Household	9.4	26.2	1.3	3.5
Other Urban Household	21.8	6	2.9	0.8
<b>Totals</b>	<b>752.2</b>	<b>749.8</b>	<b>100</b>	<b>100</b>

Source: Statistics Department, Bank of Uganda

## 2.8 Personal Transfers In-Kind

The survey collected data on items received in-kind by recipient households. Respondents were required to declare the items received indicating a description of the items, the quantity received and the estimated value of the items. This information was used to estimate the total in-kind transfers received in 2015.

The total in-kind transfers received in 2015 were estimated at US\$152.0 million, representing an increase of 18.3 percent from US\$133.7 million estimated for 2014.

### 2.8.1 Personal Transfers In-Kind by Category and Source Region

The survey results showed that the largest share of the estimated value of items received in-kind originated from Europe, 33.4 percent (US\$50.8 million) followed by North America and Africa with US\$42.7 million (or 28.1 percent) and US\$27.6 million (or 18.2 percent), respectively.



All the items received in-kind in 2015 were broadly grouped into five(5) categories namely; clothing and foot wear, food, general equipment, household and personal items as well as transport and communication.

The findings further showed that most of the in-kind personal transfers constituted clothing & foot wear items, with an estimated value of US\$57.0 million (or 37.5 percent); general equipment with an estimated value of US\$39.8 million (or 26.2 percent) and transport and communication items worth US\$37.3million (or 24.5 percent), respectively.

Further break down of in-kind transfers is provided in Table 15 below.

**Table 15: In-Kind Transfers by Category and Source Region (Value)**

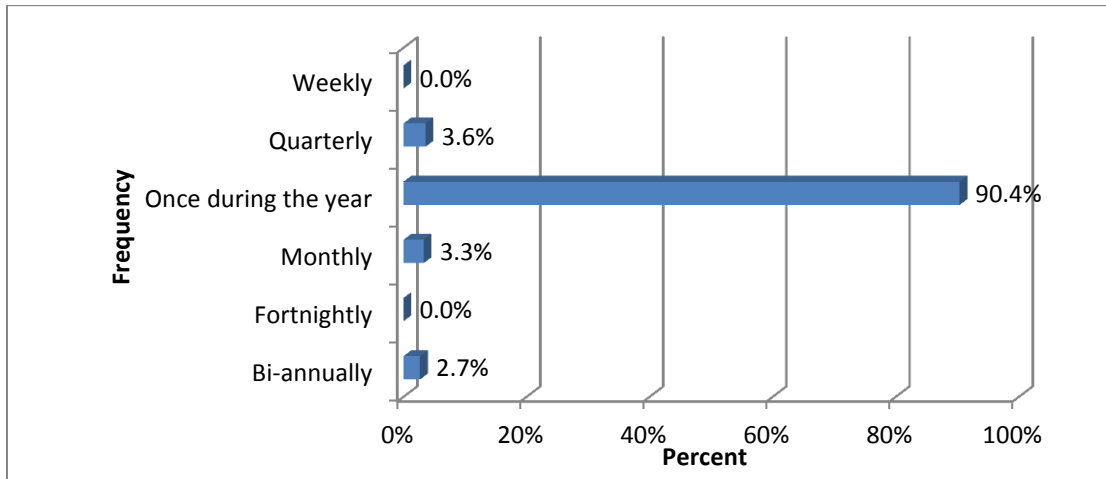
Category of items	Region						Grand Total	Percent
	Africa	Australasia	Europe	Middle East	North America			
Clothing and foot wear	8.7	0.4	17.5	1.4	29.1	57.0	37.5	
Food	4.4	0.0	0.1	0.4	-	5.0	3.3	
General equipment	9.0	6.2	19.6	2.3	2.8	39.8	26.2	
Household and personal items	1.4	3.0	4.6	1.2	2.7	12.9	8.5	
Transport and communication	4.0	8.8	9.0	7.4	8.1	37.3	24.5	
<b>Grand Total</b>	<b>27.6</b>	<b>18.3</b>	<b>50.8</b>	<b>12.7</b>	<b>42.7</b>	<b>152.0</b>	<b>100</b>	
<b>Percent</b>	<b>18.1</b>	<b>12.1</b>	<b>33.4</b>	<b>8.3</b>	<b>28.1</b>	<b>100</b>		

Source: Statistics Department, Bank of Uganda

### 2.8.2 Frequency of In-Kind Transfers

Respondents were required to indicate the frequency with which they received items in-kind. The findings showed that in-kind transfers are an infrequent phenomenon. Most households (90.4 percent) reported that they received items in-kind only once during 2015. This is consistent with findings from earlier surveys. In comparison to 2014, this was an increase from a share of 83.5 percent reported.

**Figure 10: Frequency of In-Kind transfers**



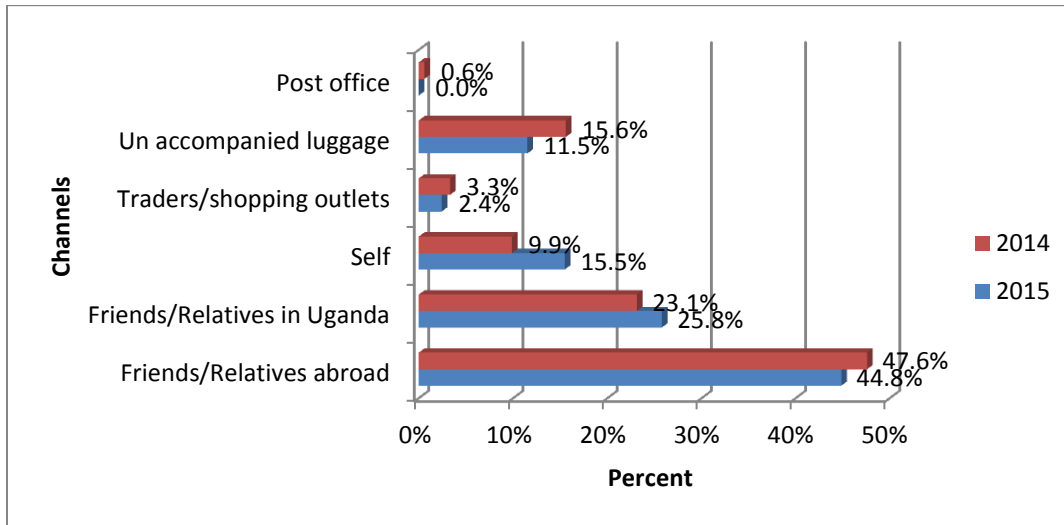
Source: Statistics Department, Bank of Uganda

### 2.8.3 Channels Used for In-Kind Transfers

The channels through which recipient households received in-kind transfers were classified into six (6) categories namely; friends/relatives abroad, friends/relatives in Uganda, unaccompanied luggage, self-delivery, post office and traders/shopping outlets.

The findings revealed that the most used channels for remitting in-kind transfers in 2015 were friends/relatives abroad, reported by 44.8 percent of respondents; friends/relatives in Uganda, reported by 25.8 percent and self-delivery by the remitters, reported by 15.5 percent of the respondents as illustrated in Figure 11. When compared to the results of 2014, there was increased usage of friends/relatives in Uganda and self-delivery by the remitters; while all other channels registered declines.

**Figure 11: Channels Used for In-Kind Transfers**



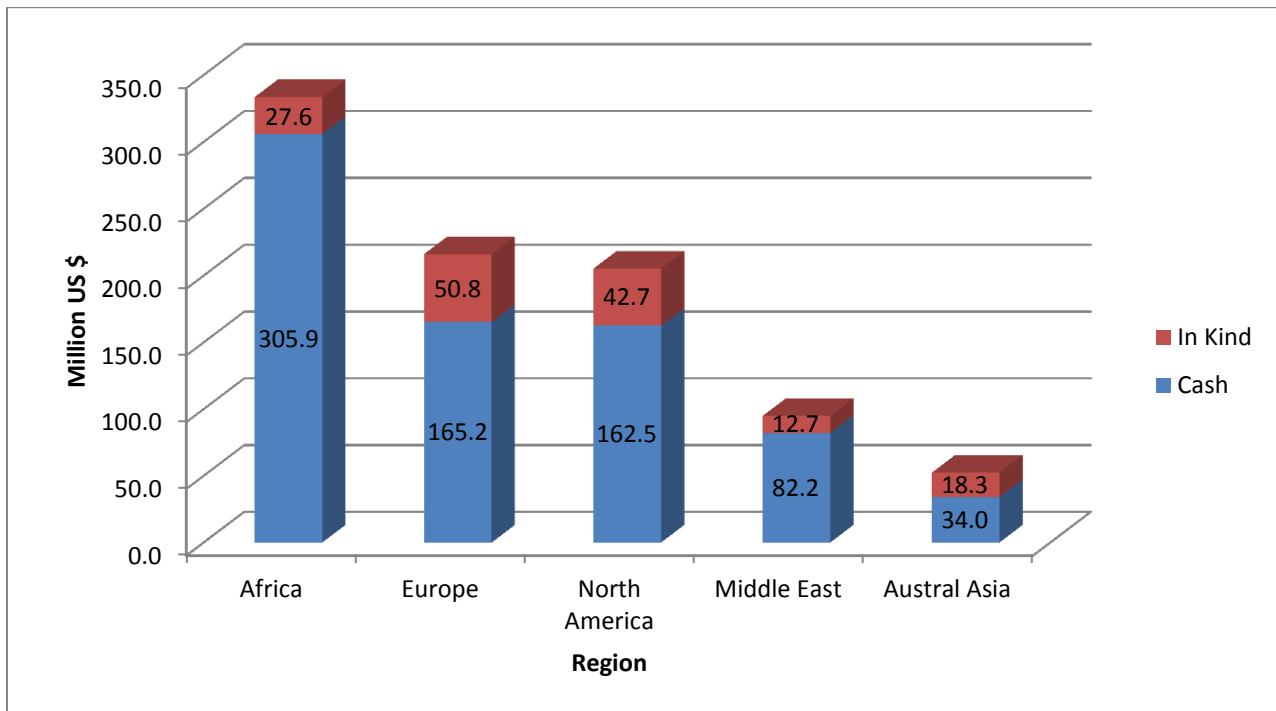
Source: Statistics Department, Bank of Uganda

## 2.9 Total Personal Transfers

The estimate for total personal transfers received in 2015 was arrived at as the sum of both cash and in-kind transfers. Total personal transfers received in 2015 were estimated at US\$901.9 million, which is about 3.8 percent of GDP. The amount reflects an increase of 1.8 percent compared to the US\$885.9 million estimated for 2014, which is higher than the average growth rates for the Sub Saharan region of 1.0 percent and the developing countries block of just 0.4 percent as reported by the World Bank.

Africa was the major source of personal transfers accounting for US\$333.5 million or 37.0 percent of total receipts, followed by Europe and North America with US\$216.0 million (24.0 percent) and US\$205.2 million (22.8 percent) respectively.

**Figure 12: Total Personal Transfers**



**Source:** Statistics Department, Bank of Uganda

## **PART 3: SUMMARY AND CONCLUSION**

### **3.1 Summary of Findings**

Personal transfers received in 2015 reflected an increase of 1.8 percent compared to the US\$885.9 million estimate of 2014. The general characteristics of personal transfers remained largely unchanged from what was reported in previous survey findings i.e. mainly received in cash; the biggest share went to urban areas, most preferred channel was international MTO's and most households received transfers only once during the year. The flow of cash personal transfers remained unchanged with high flows during the festive period and start of academic terms.

There was an increase in the share of personal transfers from Africa compared to 2014, largely driven by an increase in flows from neighboring countries. The expenditure pattern of the funds received remained unchanged from previous survey, with the largest proportion spent on consumption. Personal transfers in-kind were mainly in form of clothing and foot wear, transport and communication and food.

The remitters were youthful and educated, and the majority had lived abroad for periods under 10 years.

### **3.2 Conclusion**

The APTS remains an important source of information on personal transfers received in Uganda.

Personal transfers continued to constitute an important source of funding for household welfare as well as for the much needed foreign exchange inflows into the economy as a whole. Much as the developed countries in Europe and North America are important source regions, there has been an increased growth in the share of remittances from the neighboring countries. To further harness flows from these countries, more focus should be given to policies to address the cost of remitting funds from this region as well as other migration related issues.

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## Appendices

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## Appendix II: Social-Demographic Characteristics of Household Heads

Characteristics	Percent		
	Female	Male	Total
Age in complete Years			
less than 20	0.7	0.8	1.4
20-29	12.0	14.5	26.4
30-39	9.0	17.7	26.7
40-49	6.5	11.7	18.2
50-59	5.1	8.5	13.5
60-69	3.3	5.6	8.9
70+	2.9	2.0	4.8
<b>Total</b>	<b>39.3</b>	<b>60.7</b>	<b>100.0</b>

Can Read and Write	Female	Male	Total
No	5.2	1.7	6.9
Yes	34.1	59.0	93.1
<b>Total</b>	<b>39.3</b>	<b>60.7</b>	<b>100.0</b>

Highest level of Education	Female	Male	Total
Attended Primary but didn't complete	5.5	5.1	10.5
Completed Primary	7.0	11.6	18.6
Completed O' level	7.4	10.8	18.2
Completed A' level	4.4	7.6	12.0
Post-secondary	4.6	9.9	14.5
Degree and above	5.7	14.6	20.3
Don't know	0.3	0.0	0.3
None	4.4	1.2	5.6
<b>Total</b>	<b>39.3</b>	<b>60.7</b>	<b>100.0</b>

Activity Status	Female	Male	Total
Employer/ Own Account	21.0	33.7	54.7
Full Time student	1.0	2.9	3.9
Not working and not looking for work	6.4	2.0	8.3
Others (specify)	0.7	0.5	1.2
Paid Employee	7.7	21.2	28.9
Unpaid Family worker	2.6	0.4	3.0
<b>Total</b>	<b>39.3</b>	<b>60.7</b>	<b>100.0</b>

Level of monthly income	Female	Male	Total
N/A	10.7	5.5	16.1
Less Than Shs. 100,000	5.3	7.2	12.5
Shs. 100,000 - 299,000	10.2	12.1	22.3
Shs. 300,000 - 499,000	6.3	14.3	20.6
Shs. 500,000 - 699,000	3.0	8.9	11.8
Shs. 700,000 - 899,000	1.2	5.1	6.3
Shs. 900,000 and Above	2.7	7.7	10.4
<b>Total</b>	<b>39.3</b>	<b>60.7</b>	<b>100.0</b>

## Appendix III: Up-rating Methodology

### Background

The 2015 survey results were used to obtain estimates for both cash and in-kind transfers received during 2015. The computation of total transfers was derived as the sum of both cash and in kind transfers. The estimation procedures described below are based on data from various sources namely; the 2015 and 2014 surveys on inward personal transfers, the CPI for 2015, the most recent Statistical Abstract 2015 and the 2014 National Population and Housing Census report. The up-rating methodology and key assumptions are presented in the sections that follow.

#### Step 1: Computing Average In-Kind Transfers Receipts per Household (HH)

Respondents were asked to provide details on the type, quantity and market price of items received in kind. For cases where the respondents didn't know the price of the items, it was imputed based on similar items in the CPI for 2015. For the products that were not in the CPI, imputations were made based on local knowledge of current market prices with respective adjustments to reflect possible prices during 2015.

The data was then used to compute the value of the goods received by multiplying the quantities reported and the derived prices. For respondents who did not report quantities, it was assumed that they received only one item, (i.e. quantity = 1). With the valuation for the in kind transfers derived, a total of all in kind transfers was obtained and using a count of all respondent households to the question on in kind transfers, the average transfers were obtained. From the sample, total in kind transfers received by reporting households amounted to UGX 125,814,079. The count of all households that reported having received in kind transfers during the year was derived as 139.

The average for in kind transfers was estimated as UGX 905,137 (See Table 1).

**Table 1: Survey Estimates for In-kind Transfers Receipts in 2015**

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Number of in kind transfers recipients from the sample (HHs)	139
Total in kind receipts from the sample (UGX)	125,814,079
Average in kind transfers per household (UGX)	905,137

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## Step 2: Computing Average Cash Transfers Receipts per Household

Based on the data provided by the sample, all responses on cash transfers were summed up to obtain total cash received during 2015. Total cash transfers received by reporting households amounted to UGX 2,048,416,343. In addition, a count of all households that reported having received cash transfers during the year was derived as 682. The average cash transfers received per household during 2015 was computed as UGX 3,003,543 (see Table 2).

**Table 2: Survey Estimates for Cash Transfers Receipts in 2015**

Number of cash transfers recipients from the sample (HHs)	682
Total cash receipts from the sample (UGX)	2,048,416,343
Average cash transfers per household (UGX)	3,003,543

## Step 3: Deriving the Number of Recipient Households

According to the National Population and Housing Census (NPHC) 2014 report released by the Uganda Bureau of Statistics (UBOS), the population of Uganda was reported as 34,634,650 persons, with the total number of households in the country as 7,306,942 and an average household size of 4.7 persons per household. The report further provided the growth rate in the number of households between 2013 and 2014 as 3.0 percent. The same growth rate was assumed to have prevailed in the year 2015. Applying this growth rate to the 2014 estimates for cash and in kind transfers recipient households yielded the 2015 estimates as 548,136 for cash and 205,326 households for in-kind transfers. (see Table 3).

**Table 3: Estimates for Recipient Households- Cash and In-Kind Transfers in 2015**

Assumed household growth rate for 2015 <sup>6</sup>	3.0 percent	
	Cash	In-kind
Estimated number of recipient households in 2014 <sup>7</sup>	532,171	199,346
Estimated number of recipient households in 2015	548,136	205,326

<sup>6</sup>Assumed to be same as the household growth rate for 2014 reported in the NPHC report.

<sup>7</sup> As per the 2014 Annual Personal Transfers Survey report.

Having derived the average cash and in-kind transfers received per household during 2015 from the survey, and the estimated number of households that received transfers during 2015 as described above, total transfer estimates were computed as follows.

#### **Step 4: Computing Transfers for Household Head**

Cash transfers were computed as the product of the average cash transfers received per household and the estimate of all cash transfer recipient households.

Similarly, in-kind transfers were computed as the product of the average value of in kind transfers received per household and the estimate of all in kind transfers recipient households. The totals in Uganda shillings were then converted to USD using the average exchange rate for 2015 (see Table 4)

**Table 4: Grossed Up Estimates for Cash and In-Kind Transfers in 2015-Household Head**

	<b>Cash transfers</b>	<b>In-kind transfers</b>
Estimated number of recipient households	548,136	205,326
Average transfers per household	3,003,543	905,137
Total transfers received (UGX)	1,646,350,449,972	185,848,556,792
Average exchange rate for 2015 <sup>8</sup>	3,241	3,241
<b>Total transfers received by Household head (US\$)</b>	<b>508,380,787</b>	<b>57,349,231</b>

#### **Step 5: Computing Transfers for Other Recipients in the Households**

Respondents were asked to provide details on the number of other recipients of cash and in kind transfers during 2015 within the household.

Overall, a total of 132 cash recipient households reported 207 other recipients within the household. Similarly, 41 in-kind recipient households also reported 97 other recipients. Based on this information, the average number of other recipients in each household that had more than one recipient was computed as 1.6 for cash and 2.4 for in-kind transfers. The proportions of households with other recipients in the population for 2015 were estimated as 30 percent and 70 percent for cash and in-kind recipients respectively. These proportions were applied to the

<sup>8</sup>The exchange rate used is derived as the average of the quarterly exchange rates for 2015.

estimated number of recipient households in the population to arrive at an estimate of households with other recipients. These estimates were then used to derive the number of other recipients in the population using the average number of other recipients per household. Finally, the estimate for transfers received by other recipients was computed as the product of the average cash or in-kind transfers received by each household and the estimated number of other recipients for each category of transfers. (See Table 5).

**Table 5: Grossed Up Estimates for Other Recipients of Cash and In-Kind Transfers in 2015-Other Recipient Household Members**

	Cash transfers	In-kind transfers
Number of households with other recipients	132	41
Number of recipients in reporting household	207	97
Average number of recipients per household	1.6	2.4
Estimated proportion of other recipients	30 percent	70 percent
Average received per person in the household <sup>9</sup>	3,003,543	905,137
Estimated number of other recipients	260,898	338,992
Total transfers received by other recipients (UGX)	783,618,484,302	306,834,369,338
Average exchange rate for 2015	3,241	3,241
Total transfers received by other recipients (US\$)	241,809,341	94,683,087

### Step 6: Computing Total Transfers

The total transfers were computed as a sum of the transfers for household head and transfers for other recipients.

**Table 6: Grossed Up Estimates for Total Transfers (Cash and In-Kind) in 2015**

	Cash transfers	In kind transfers
Transfers received by household head (UGX)	1,646,350,449,972	185,848,556,792
Transfers received by other recipients (UGX)	783,618,484,302	306,834,369,338
Total transfers received (UGX)	2,429,968,934,274	492,682,926,130
Average exchange rate for 2015	3,241	3,241
Total transfers received (US\$)	749,840,897	152,032,317
The total transfers from the estimates amounted to <b>UGX 2,922,651,860,404</b> or <b>US\$901,873,214</b> .		

<sup>9</sup>It was assumed that each recipient received on average the same amount as the household head.