

# **Inward Personal Transfers 2016**

## **Preface**

Personal transfers have continued to be an important source of finance to the economy that contributes towards the welfare of households and adds to the foreign exchange inflows at the macro level. Data on personal transfers is collected annually through a survey of households that receive these inflows.

This report presents findings of the annual personal transfers survey of 2016, which was the tenth in a series of annual surveys jointly conducted by Bank of Uganda and Uganda Bureau of Statistics. It was mainly aimed at determining 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 collaborating with other stakeholders. Bank of Uganda therefore acknowledges and appreciates the valuable input of key stakeholders in the survey; 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 and will be treated with strict confidentiality.

## **Management**

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## Acronyms

AML/CFT	Anti-Money Laundering and Combating Terrorism Financing
BOP	Balance of Payments
BOU	Bank of Uganda
EA	Enumeration Area
EAC	East African Community
GCC	Gulf Co-operation Countries
GDP	Gross Domestic Product
HH	Household
MTO	Money Transfer Operator
PPS	Probability-Proportional-to-Size
SSA	Sub Saharan Africa
USA	United States of America
UBOS	Uganda Bureau of Statistics
UNHS	Uganda National Household Survey

## **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 households resident in those economies for which there is no economic expectation in return. 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 populations reside as gazetted by the Ministry of Local Government.
<b>Remitter:</b>	An individual who sends cash or items in-kind to a resident of another economy, without any economic expectations in return.
<b>Urban Area:</b>	Area where urban populations 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 2016 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 2016.

The target respondents for the Annual Personal Transfers Survey (APTS) of 2016 were all recipient households in the selected Enumeration Areas (EAs) during 2016. 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 885 household heads and was conducted between March 11<sup>th</sup> and April 18<sup>th</sup>, 2017.

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

The results revealed that 33.6 percent of the recipient households received personal transfers from their siblings, while 22.8 percent received from their parents and 20.7 percent from other relatives.

Most remitters (76.8 percent) had lived abroad for periods not exceeding 10 years. The majority (87.4 percent) of remitters were reported to have attained at least secondary school education (Ordinary level). Of these, 42.9 percent were degree holders. The results further indicated that most remitters were based in Africa (33.4 percent), North America (23.3 percent) and Europe (20.8 percent).

Overall, 84.2 percent of remitters sent cash personal transfers only, while 6.7 percent sent items in kind. The rest, (9.1 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 accounting for 45.0 percent of the recipient households. Ease of access was a major consideration in the choice of channel as reported by 42.0 percent of the households. However, 39.0 percent of the households indicated that the transfer channels were pre-determined by the remitter.

## **Total Personal Transfers Received in 2016**

Total personal transfers received in 2016 were estimated at US\$1.1 billion equivalent to 4.5 percent of GDP. The value of personal transfers received was an increase of 21.3 percent compared to the US\$901.9 million estimated for 2015. In shillings terms, total personal transfers in 2016 were estimated at UGX 3.3 billion. This was an increase of 12.8 percent compared to the estimate of UGX 2.9 billion of 2015. The increase in total transfers was largely attributed to higher in-kind receipts in 2016, which increased by 38.7 percent from US\$152.0 million, received in 2015 to US\$247.8 million.

The major sources of personal transfers were North America (27.3 percent) majorly United States of America, Europe (26.6 percent) led by United Kingdom, Middle East (22.9) majorly United Arab Emirates, and Africa (18.9 percent) predominated by South Africa and South Sudan. Most recipient households (86.2 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 12.5 percent in 2015 to 13.7 percent recipients in 2016.

## **Cash Personal Transfers**

Personal transfers received in cash were estimated at US\$897.7 million or 78.4 percent of the total transfers received. Central region accounted for the largest share estimated at 75.1 percent of the total cash receipts. About 55.8 percent of recipient households were reported to have received personal transfers once during 2016, while 8.9 percent received monthly transfers during the same period.

Overall, 89.8 percent of cash personal transfers were received through formal channels; this was an increase of 6.4 percentage points from the 2015 survey findings.

## **Usage of Cash Personal Transfers**

The bulk of personal transfer receipts during 2016 were used for consumption (69.5 percent). 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 categories. The survey results indicate that 38.4 percent of the personal transfer receipts during 2016 were used for general household expenses, while 22.0 percent were used for education. Non-consumption expenditures accounted for 24.5 percent, most of which was on business related activities.

## **Personal Transfers In-Kind**

Personal transfers in kind were estimated at US\$247.8 million representing about 21.6 percent of total personal transfers received in 2016. Unlike cash personal transfers which were mainly received from North America, the bulk of in-kind transfers were from Europe amounting to US\$79.9 million accounting for (32.2 percent) of the total. North America contributed in-kind transfers worth US\$62.6 million (25.2 percent) while US\$38.1 million (15.4 percent) was from Asia.

## **Conclusion**

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

Despite a decline in remittance flows to developing countries in 2016 as reported by the World Bank, remittance flows to Uganda increased by 21.3 percent to US\$ 1.1 billion, largely supported by an increase in flows from the Middle East (63.8 percent), North America (34.4 percent) and Europe (29.1 percent). The increase in personal transfers received from the Middle East is attributed to increased opportunities for work and government efforts to streamline the labour employment guidelines/procedures for migrant workers destined to this region. To further harness flows from these countries, more focus should be given to policies to address the cost of remitting funds from these regions as well as other migration related issues.

## **PART 1: INTRODUCTION**

The Personal Transfers Survey 2016 was the tenth 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; independent of the source of income of the sender and the relationship between the sender and the recipient households. Previously, the term “workers’ remittances” was used to describe such “current transfers”.<sup>1</sup>

The Personal Transfers Survey was aimed at compiling statistics on inward and outward current transfers between resident households in Uganda and non-residents during 2016 through various transmission channels. This chapter presents the objectives of the survey, methodology and global personal transfers trends and developments.

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<sup>1</sup> Workers’ remittances are current transfers by migrants who are employed in new economies and considered residents there.

## 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) during 2016 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 350 Enumeration Areas (EAs) spread across the country selected using a two-stage stratified cluster sampling design. At the first stage, EAs were selected using the Probability Proportional to Size (PPS)<sup>2</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 350 EAs among the strata is as shown in the Table 1 below. While the clusters were EAs in each Stratum.

**Table 1: Sample Allocation by Stratum for 2016**

<b>Region</b>	<b>Urban</b>	<b>Rural</b>	<b>Grand Total</b>	<b>Percent</b>
Northern	19	22	41	11.7
Eastern	28	27	55	15.7
Western	39	27	66	18.9
Central	64	24	88	25.1
Kampala	100	-	100	28.6
<b>Grand Total</b>	<b>250</b>	<b>100</b>	<b>350</b>	<b>100</b>

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

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<sup>2</sup>The PPS method ensures that EAs with a bigger number of households stand a higher chance of being selected in the sample.

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 the survey<sup>3</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 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. Prior to conducting the interviews, 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. Throughout 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>, 2017. The main instrument of data collection was the household questionnaire.

Data was captured using a customized MS Access tool and analyzed using pivot tables in MS Access and MS Excel.

#### **1.4 Trends in Global Remittance Flows in 2016**

According to the World Bank's Migration and Development Brief 27, April 2017, remittance flows to developing countries registered a decline for two successive years. Remittances declined by an estimated 2.4 percent, to US\$429.0 billion, in 2016, after a decline of 1.0 percent in 2015. Historically, remittance flows have been resilient to economic downturns. During the global financial crisis in 2009, remittance flows to developing countries fell by about 5.0 percent, and bounced back within a year.

In 2016, remittance flows were impacted by among other factors weak economic growth in the source countries, low oil prices and anti-migrant policies in many countries. The decline in remittances was further accentuated by the weakening of the euro against the U.S. dollar.

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<sup>3</sup>The survey team is provided in appendix I

At a regional level, the biggest declines were reported in Asia with the highest decline of 8.9 percent recorded for India. South Asia registered a decline of 6.9 percent in 2016. The trend in remittances flows to Asia was attributed to low oil prices and weak growth in Russia and the Gulf Cooperation Countries (GCC). Remittance flows to Sub-Saharan Africa fell by an estimated 6.1 percent, mostly due to weak growth in Europe, with the decline further made worse by the weakening of the major currencies in the region against the U.S. dollar. On the other hand, Latin America and the Caribbean registered an increase in remittances flows of 6.9 percent in 2016, largely on account of improved employment levels in the United States of America.

With regard to the cost of remitting money, SSA continued to have the highest average cost. Across many African corridors remittance costs remain above 10 percent, because of the low volumes of formal flows, inadequate penetration of new technologies, and lack of a competitive market environment.

On a positive note however, mobile money-based global remittances are growing at a fast pace, especially in East Africa and South Asia, with the proliferation of smartphones, which make online transfers more convenient and cheaper. In addition, mobile money services have partnered with traditional remittance providers and digital-first start-ups, providing an alternative to traditional cash-to-cash models and offering instant online money transfers to mobile accounts. The application of block chain technology for remittances has great potential, but it is still in its infancy.

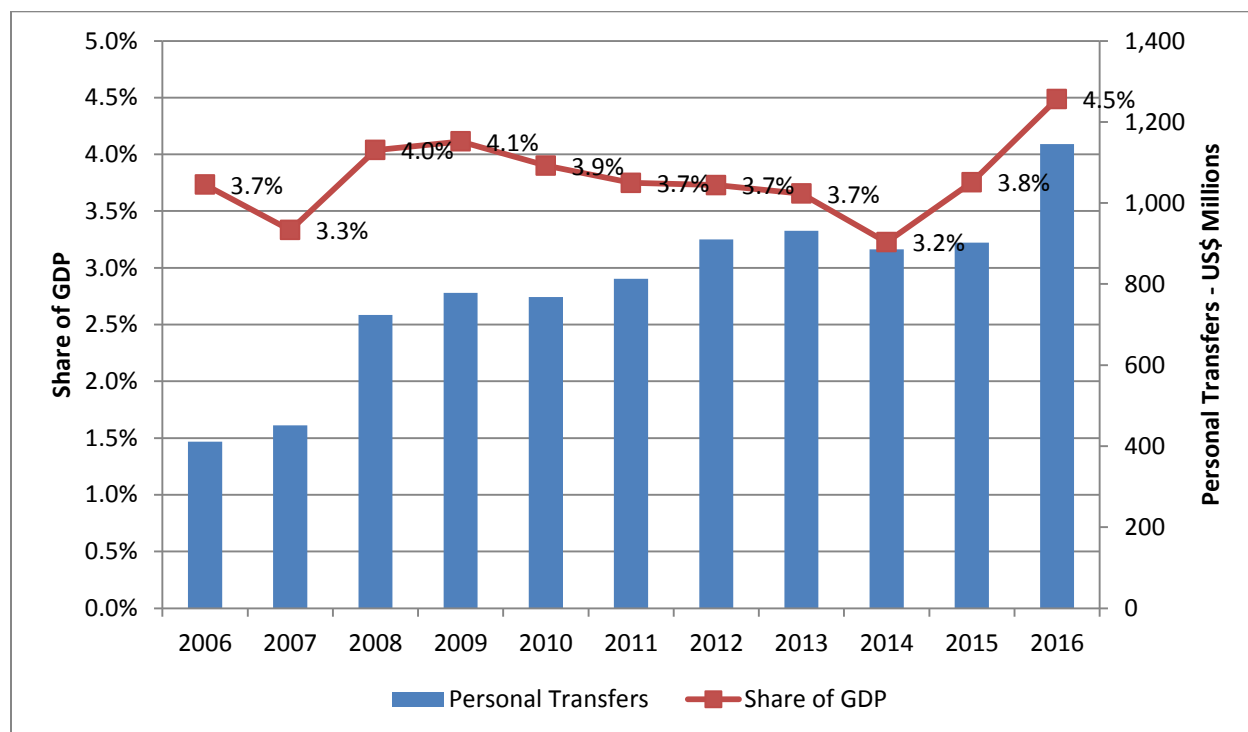
#### **1.4.1 Outlook and Risks**

The World Bank further noted that in line with the global economic outlook, remittances to developing countries are expected to grow at about 3.3 percent in 2017, to US\$444 billion, largely supported by the firming up of economic activity in most source countries and improvement in the global financing conditions after a sharp tightening at the end of 2016. Nevertheless, downside risks remain, including the continuation of de-risking by correspondent banks, the possibility of increased protectionism, heightened policy uncertainty, and rising geopolitical tensions. Structural headwinds to remittance flows may arise due to anti-immigrant sentiments. These sentiments are expressed in proposals to impose taxes on remittances, although such taxes are not easy to administer especially as remitters may divert flows to informal channels. De-risking due to regulatory stringencies arising from anti-money laundering norms could also retard remittances.

## 1.5 Trend of Personal Transfers to Uganda as a Share of GDP in 2016

Total personal transfers received during 2016 as a share of Uganda’s GDP were estimated at 4.5 percent. This is the highest level received since compilation using annual surveys begun. The 2016 estimates were an increase from 3.8 percent estimated in 2015. 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

## 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 is in Part 3.



## PART 2: MAIN FINDINGS

### 2.0 Introduction

The main findings of the personal transfers' survey 2016 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 885 respondent households were interviewed. Most of these households, 84.6 percent, were located in urban areas while 15.4 percent were in the rural areas. On a regional basis, Kampala region contributed the largest share of households (38.9 percent) followed by Central region (24.1 percent) and Western (14.9 percent) as shown in Table 2 below.

**Table 2: Number of Respondent Households by Region in 2016**

Region	Urban	Rural	Grand Total	Percent
Northern	56	11	67	7.6
Eastern	86	43	129	14.6
Western	92	40	132	14.9
Central	171	42	213	24.1
Kampala	344	0	344	38.9
<b>Grand Total</b>	<b>749</b>	<b>136</b>	<b>885</b>	<b>100</b>

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

There were 829 (93.7 percent) recipients and 107 (12.1 percent) remitting households. Amongst these households, there are some that sent and also received transfers at the same time (54 or 6.1 percent).

**Table 3: Number of Recipient and Remitter Households by Region in 2016**

Region	Recipients				Remitters			
	Urban	Rural	Total	Percent	Urban	Rural	Total	Percent
Western	86	29	115	13.9	19	14	33	30.6
Eastern	83	36	119	14.4	9	11	20	18.7
Northern	53	10	63	7.6	15	5	20	18.7
Central	163	39	202	24.4	12	3	15	14.0
Kampala	330	0	330	39.8	19	0	19	17.8
<b>Grand Total</b>	<b>715</b>	<b>114</b>	<b>829</b>	<b>100</b>	<b>74</b>	<b>33</b>	<b>107</b>	<b>100</b>

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

## 2.2 Inward Personal Transfers.

The inward personal transfer recipients in 2016 were predominantly based in urban areas (86.2 percent) while the rural areas accounted for only 13.8 percent of all recipient households. This is consistent with previous survey findings of 2015, which indicated that inward personal transfers are mainly an urban phenomenon (87.5 percent) and only 12.5 percent rural based.

The distribution of recipient households by region showed that Kampala accounted for 39.8 percent followed by Central (24.4 percent) and Eastern (14.4 percent). Northern region had the least number of recipient households (7.6 percent), as broken down in Table 4.

**Table 4: Number of Recipient Households by Region in 2015 and 2016**

Region	Urban		Rural		Grand Total		Percent	
	2015	2016	2015	2016	2015	2016	2015	2016
Western	57	86	24	29	81	115	11.1	13.9
Eastern	83	83	27	36	110	119	15.1	14.4
Northern	66	53	21	10	87	63	11.9	7.6
Central	173	163	19	39	192	202	26.3	24.4
Kampala	259	330	0	0	259	330	35.5	39.8
<b>Grand Total</b>	<b>638</b>	<b>715</b>	<b>91</b>	<b>114</b>	<b>729</b>	<b>829</b>	<b>100</b>	<b>100</b>
<b>Percentage Share</b>	<b>87.5</b>	<b>86.2</b>	<b>12.5</b>	<b>13.8</b>				

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

Comparing the results of 2015 and 2016, Table 4 further indicates that with exception of the Northern region, there was an increase in the number of recipient households in the other regions.

## 2.3 Number of Remitters

Overall, the 829 recipient households received transfers from an estimated 1,001 remitters. The findings revealed that most of the households, (70.7 percent) received personal transfers from one remitter, while 17.6 percent of the households received from two remitters. The maximum number of remitters reported by a single household was 8. Further details are provided in Table 5 below.

**Table 5: Number of Remitters by Household in 2016**

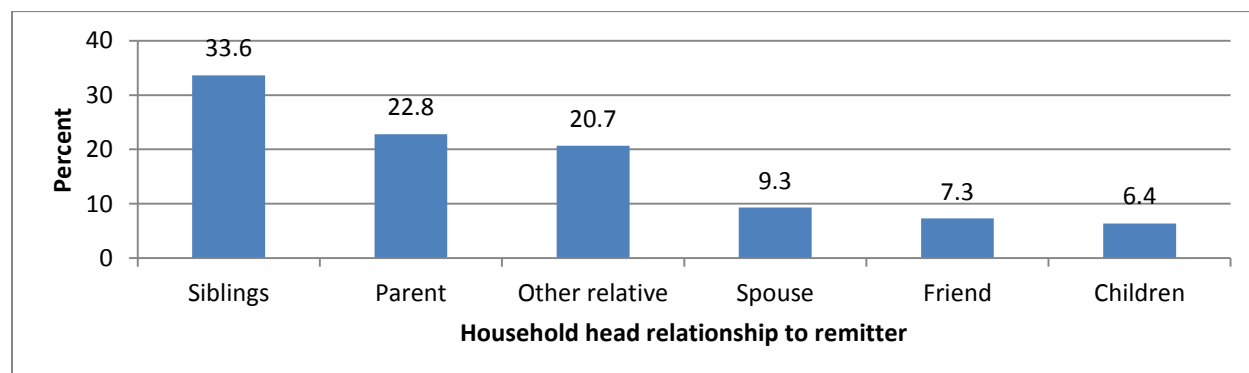
No. of remitters	No. of HH	Percent	Total Remitters
1	708	70.7	708
2	88	17.6	176
3	24	7.2	72
4	6	2.4	24
6	1	0.6	6
7	1	0.7	7
8	1	0.8	8
<b>Total</b>	<b>829</b>	<b>100</b>	<b>1,001</b>

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

## 2.4 Relationships between Remitters and Recipients

Relations between the sender and the household head play a vital role in the decision to remit. The survey findings showed that most of the remitters (33.6 percent) were siblings of the household head followed by parents (22.8 percent). Figure 2 shows the distribution of the household head's relationship with the remitter.

**Figure 2: Household Head's Relationship to Remitter in 2016**



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

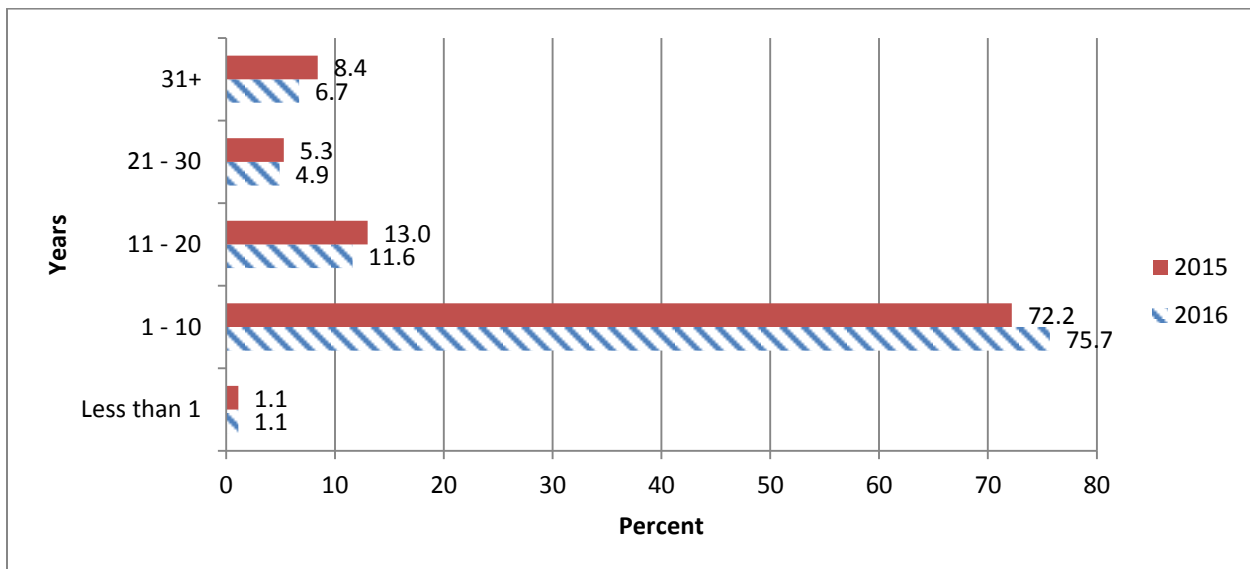
## 2.5 Profile of Remitters

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 (75.7 percent) were reported to have lived abroad for a period of 1-10 years, compared to 72.2 percent in 2015, while about 23.2 percent of the remitters had lived abroad for more than 10 years, compared to about 26.7 percent in 2015 as highlighted in Figure 3.

**Figure 3: Period of Stay Abroad (in completed years) of the Remitters in 2015 and 2016**



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

### 2.5.2 Age and Gender of Remitters

The results showed that most of the remitters (93.3 percent) were aged between 20 and 59 years, with the highest proportion of 43.2 percent aged between 30 to 39 years. The proportions of remitters aged below 20 years and above 59 years were 1.3 percent and 5.4 percent of the total respectively. This age distribution indicates that most remitters are youthful and fall within the working age group of 15 to 64 years. With respect to gender, 56.0 percent of the remitters were male while 44.0 percent were female as shown in Table 6 below.

**Table 6: Percentage Distribution of Remitters by Age and Gender in 2016**

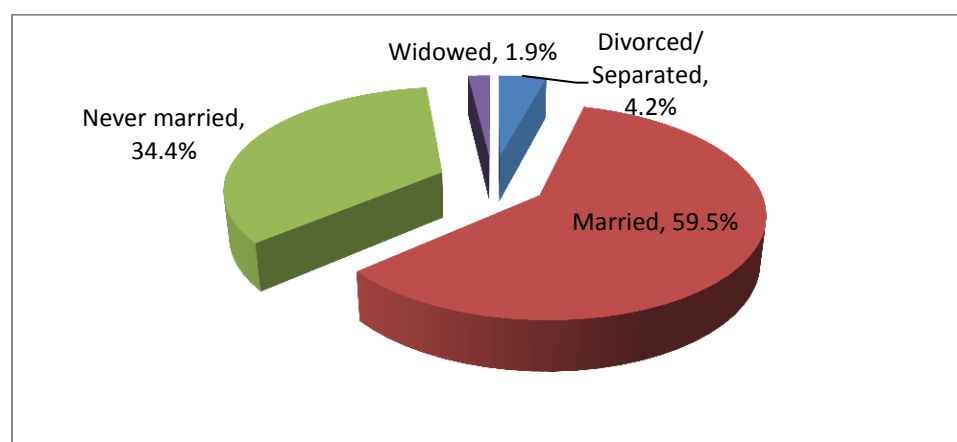
Age in completed years	Sex of Remitter		Total (Percent)
	Female	Male	
Less than 20	0.9	0.4	1.3
20-29	11.1	9.8	20.9
30-39	18.8	24.4	43.2
40-49	7.6	12.5	20.1
50-59	3.6	5.6	9.2
60-69	1.6	2.5	4.1
70+	0.4	0.9	1.3
<b>Total</b>	<b>44.0</b>	<b>56.0</b>	<b>100</b>

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

### 2.5.3 Marital Status of the Remitters

The survey findings showed that the bulk of the remitters (59.5 percent) were married, followed by those that had never been married comprising of 34.4 percent of total remitters as indicated in Figure 4 below. These findings together with those on the duration of stay abroad in section 2.5.1 above suggest that most of the remitters are settled in the economies where they reside.

**Figure 4: Marital Status of Remitters in 2016**



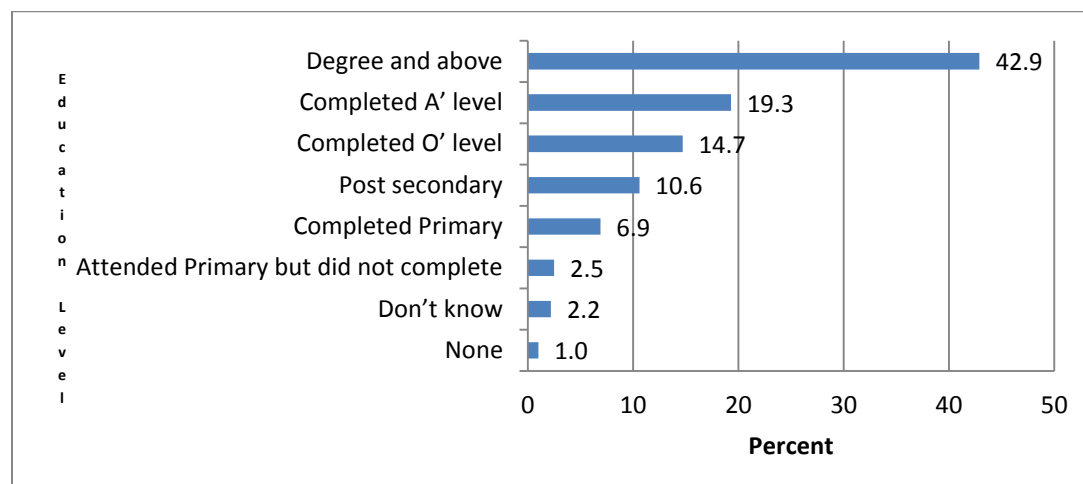
**Source:** Statistics Department, Bank of Uganda

### 2.5.4 Level of Education of the Remitters

With regard to the education level, the survey revealed that 87.4 percent of remitters had attained the Uganda Advanced Certificate of Education (or its equivalent qualification) or higher qualifications.

Slightly over four out of every ten remitters (42.9 percent) were graduates with a degree. Only a small proportion of remitters (2.5 percent) had not completed primary education as shown in Figure 5.

**Figure 5: Highest Level of Education of the Remitters in 2016**



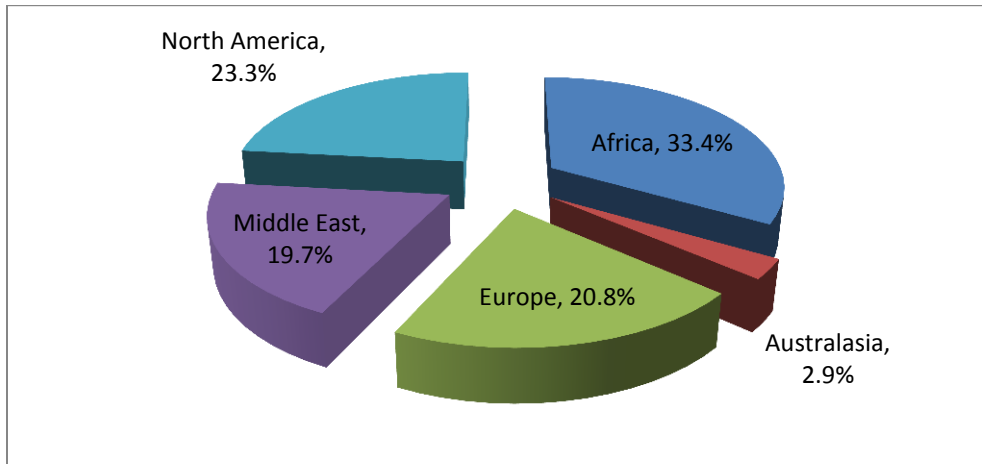
**Source:** Statistics Department, Bank of Uganda

### 2.5.5 Region of Residence of Remitters

Similar to the 2015 survey, Africa was reported as the main host region for remitters in 2016, accounting for 33.4 percent of all remitters, with most of them residing in South Africa, South Sudan, Kenya and Somalia. North America was reported to host 23.3 percent of all remitters, with the United States of America playing host to most of them. The share of remitters living in Europe was 20.8 percent, with most of them living in the United Kingdom and Italy. The Middle East (United Arab Emirates and Lebanon) and Australasia (Australia, Japan, India, China) regions had the least number of remitters accounting for only 19.7 percent and 2.9 percent of all remitters respectively.

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

**Figure 6: Residence of Remitters by Region in 2016**

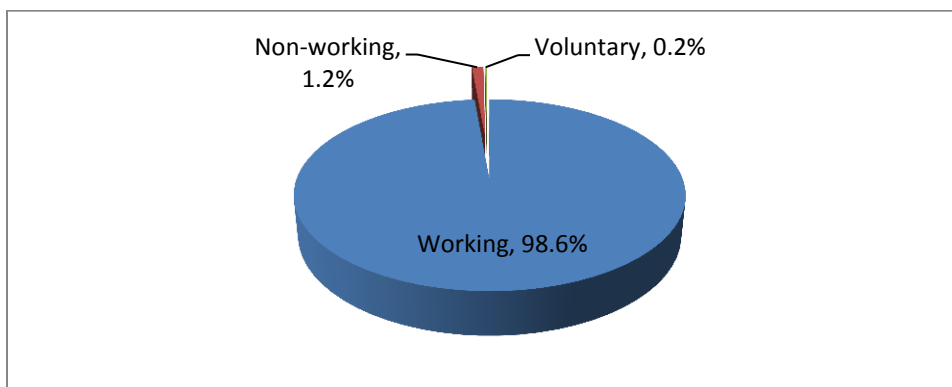


**Source:** Statistics Department, Bank of Uganda

### 2.5.6 Labour Status of Remitters

The findings 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 only changed marginally to 98.6 percent in 2016, from 98.5 percent reported in 2015. This was supported by a drop in the share of unemployed remitters to 1.2 percent in 2016, from 1.5 percent reported in 2015. In contrast to the 2015 survey findings where no remitters were said to be involved in voluntary work, 0.2 percent of the remitters were reported in this category in 2016, as can be seen in Figure 7 below.

**Figure 7: Labour Status of Remitters in 2016**



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

## 2.6 Personal Transfers Received in 2016

Personal transfers may be remitted either as cash or in-kind. Like has been the case in past surveys, respondents were required to specify the type of personal transfers received during 2016. The majority of recipient households, 83.1 percent, reported that they received only cash transfers while 6.5 percent reported that they received in-kind transfers. 10.4 percent of the households reported that they received both cash and in-kind transfers.

**Table 7: Total Inward Transfers in 2015 and 2016 by Region (US\$ Millions)**

Region	Cash (US\$ Millions)			In-Kind Transfers (US\$ Millions)			Total Transfers (US\$ Millions)		
	2015	2016	Percentage change	2015	2016	Percentage change	2015	2016	Percentage change
Africa	305.9	187.9	-62.8	27.6	28.2	2.3	333.5	216.2	-54.3
Australasia	34	10.9	-211.6	18.3	39.0	53.1	52.3	49.9	-4.7
Europe	165.2	224.6	26.5	50.8	79.9	36.4	216	304.6	29.1
Middle East	82.2	223.9	63.3	12.7	38.1	66.7	94.9	262.0	63.8
North America	162.5	250.3	35.1	42.7	62.6	31.7	205.2	312.9	34.4
<b>Grand Total</b>	<b>749.8</b>	<b>897.7</b>	<b>16.5</b>	<b>152.1</b>	<b>247.8</b>	<b>38.6</b>	<b>901.9</b>	<b>1145.5</b>	<b>21.3</b>

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

Cash transfers increased by 16.5 percent in 2016 to US\$ 897.7 million compared to 2015, while in-kind transfers increased by 38.6 percent to US\$247.8 million in 2016.

With regards to source regions, the value of personal transfers received in 2016 increased compared to amounts received in 2015 by 63.8 percent, 34.4 percent and 29.1 percent for Middle East, North America and Europe respectively. There was a decline of 54.3 percent and 4.7 percent in the amount received from Africa and Australasia respectively in 2016 compared to 2015.

## 2.7 Cash Transfers

Personal transfers received in cash were estimated at US\$897.7 million or 78.4 percent of the total transfers received in 2016. Among the recipient regions, Kampala received the highest amount of cash remittances of US\$547.2 million. This was over a half (61.0 percent) of the total cash receipts for the year 2016. The Central and Eastern regions jointly received US\$181.4 million (20.2 percent) of total cash transfers. The proportion of total cash transfers received by both the Northern and Western regions was 18.8 percent, which is equivalent to US\$169.0 million only. Further details are presented in Table 8.



**Table 8: Regional Distribution of Cash Transfers received in 2016 (US\$ millions)**

Region	Settlement			Percent
	Urban	Rural	Grand Total	
Central	117.0	9.7	<b>126.7</b>	<b>14.1</b>
Eastern	49.2	5.5	<b>54.7</b>	<b>6.1</b>
Kampala	547.2	-	<b>547.2</b>	<b>61.0</b>
Northern	82.0	0.7	<b>82.7</b>	<b>9.2</b>
Western	67.2	19.1	<b>86.3</b>	<b>9.6</b>
<b>Grand Total</b>	<b>862.6</b>	<b>35.1</b>	<b>897.7</b>	<b>100</b>
<b>Percent</b>	<b>96.1</b>	<b>3.9</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 2016, 96.1 percent of the total cash receipts went to households residing in urban areas. This was a slight increase from 94.3 percent registered in 2015.

### 2.7.1 Sources of Cash Transfers

The main sources of cash transfers were North America, Europe and Middle East jointly accounting for 77.9 percent of total cash receipts in 2016. North America registered the largest share of cash transfers estimated at US\$250.3 million (or 27.9 percent), followed by Europe with US\$224.6 million (or 25.0 percent) and Middle East with US\$223.9 million (or 24.9 percent) as indicated in Table 9. Australasia and Africa registered declines for the value of cash transfers received by 211.9 percent and 62.8 percent respectively in 2016, compared to the amount received in 2015.

**Table 9: Source of Cash Transfers received in 2015 and 2016**

Region	Amount (US\$ Million)		Percent		Percentage Change
	2015	2016	2015	2016	
Africa	305.9	187.9	<b>40.8</b>	<b>20.9</b>	<b>-62.8</b>
Australasia	34	10.9	<b>4.5</b>	<b>1.2</b>	<b>-211.9</b>
Europe	165.2	224.6	<b>22.0</b>	<b>25.0</b>	<b>26.4</b>
Middle East	82.2	223.9	<b>11.0</b>	<b>24.9</b>	<b>63.3</b>
North America	162.5	250.3	<b>21.7</b>	<b>27.9</b>	<b>35.1</b>
<b>Grand Total</b>	<b>749.8</b>	<b>897.7</b>	<b>100.0</b>	<b>100.0</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 (74.5 percent) reported that they received cash transfers through formal channels. This was an increase from a share of 69.2 percent reported in 2015. The main formal channels used were International MTOs (Western Union and Money Gram) with a share of 32.9 percent, Mobile Money with a share of 21.9 percent, and Banks (through Bank accounts) with a share of 14.8 percent of recipient households. The proportion of recipient households that reported use of informal channels decreased by 9.1 percent to 28.4 percent, when compared to the share reported for the same category in 2015. The major informal channels used were friends in Uganda with a share of 11.1 percent and friends abroad reported by 9.3 percent of the recipient households.

**Table 10: Use of Cash Transfer Channels by Households in 2015 and 2016**

Category	Channel	Percent	Percent
		2015	2016
Formal	International MTO	37.7	32.9
	Bank Account	11.1	14.8
	Local MTO	6.5	8.2
	Mobile Money	13.8	21.9
	Post Office	0.1	0.4
	<b>Sub Total Formal Channels</b>	<b>69.2</b>	<b>74.5</b>
Informal	Friends in Uganda	21.1	11.1
	Friends abroad	9.5	9.3
	Traders	1.8	2.7
	Self	5.1	5.5
	<b>Sub Total Informal Channels</b>	<b>37.5</b>	<b>28.4</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 2016, the amount of cash transfers received through formal channels increased by 28.7 percent from US\$625.7 million in 2015 to US\$805.8 million in 2016. Similarly, the

share of cash transfers received through formal channels to total cash transfers received increased from 83.4 percent in 2015 to 89.8 percent in 2016. Among the formal channels, International MTOs and Banks moved the largest amount of cash transfers, jointly accounting for US\$651.1 million, equivalent to 72.5 percent of the funds remitted through formal channels in 2016.

The value of cash transfers received through informal channels decreased by 25.9 percent, from US\$124.1 million in 2015, to US\$91.9 million in 2016. The main informal channels used in 2016 were friends living in Uganda and abroad. The total amount carried by friends was estimated at US\$65.9 million, equivalent to 71.1 percent of the total funds received through informal channels. Further details are shown in Table 11.

**Table 11: Use of Cash Transfer Channels by Value in 2015 and 2016**

	Channel	Amount (US\$ Million)		Percent	
		2015	2016	2015	2016
<b>Formal</b>	International MTO	358.1	403.5	47.8	45.0
	Bank Account	175.0	247.6	23.3	27.6
	Local MTO	42.6	66.6	5.7	7.4
	Mobile Money <sup>4</sup>	49.7	86.4	6.6	9.6
	Post Office	0.3	1.7	0.0	0.2
	<b>Sub Total Formal Channels</b>	<b>625.7</b>	<b>805.8</b>	<b>83.4</b>	<b>89.8</b>
<b>Informal</b>	Friends in Uganda	68.0	24.5	9.1	2.7
	Friends abroad	31.9	41.4	4.3	4.6
	Self	15.4	7.8	2.1	0.9
	Traders	8.8	18.2	1.2	2.0
	<b>Sub Total Informal Channels</b>	<b>124.1</b>	<b>91.9</b>	<b>16.6</b>	<b>10.2</b>
	<b>Grand Total</b>	<b>749.8</b>	<b>897.7</b>	<b>100.0</b>	<b>100.0</b>

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

<sup>4</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 about four out of every ten cases (42.0 percent) the choice of the transfer channels was reported as ease of access for the recipient. A similar proportion of cases (39.8 percent) reported that the channel used to remit the funds was determined by the remitters. Favourable transactions charges was the other important consideration when choosing transfer channels reported by 12.4 percent of the recipient households. The other reasons reported included prompt services, security/safety and favourable exchange rate as can be seen in Table 12.

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

Channel	Reason for use (Percent)						Grand Total
	Easy Access	Favorable exchange rate	Favorable transaction charges	Prompt Services	Security/safety	Sender's Choice	
International MTO	12.2	0.4	5.3	1.5	0.6	10.7	<b>30.8</b>
Friends in Uganda	3.2	-	0.4	-	0.3	6.3	<b>10.2</b>
Local MTO	4.1	-	1.3	0.1	-	1.8	<b>7.3</b>
Bank	6.1	0.3	2.2	0.3	0.9	4.4	<b>14.0</b>
Friends Abroad	3.2	-	0.4	0.3	0.4	4.3	<b>8.5</b>
Mobile money	11.0	0.1	2.8	0.4	-	6.8	<b>21.1</b>
Traders	1.7	-	0.3	0.1	-	0.5	<b>2.6</b>
Post Office	0.3	-	0.1	-	-	-	<b>0.4</b>
Self	0.6	-	0.1	-	0.3	4.0	<b>5.0</b>
<b>Grand Total</b>	<b>42.4</b>	<b>0.8</b>	<b>12.9</b>	<b>2.7</b>	<b>2.4</b>	<b>38.8</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 (78.9 percent) were very satisfied with the channels. However, there were sentiments of dissatisfaction expressed by about 4.3 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: Level of Satisfaction of Transfer Channels**

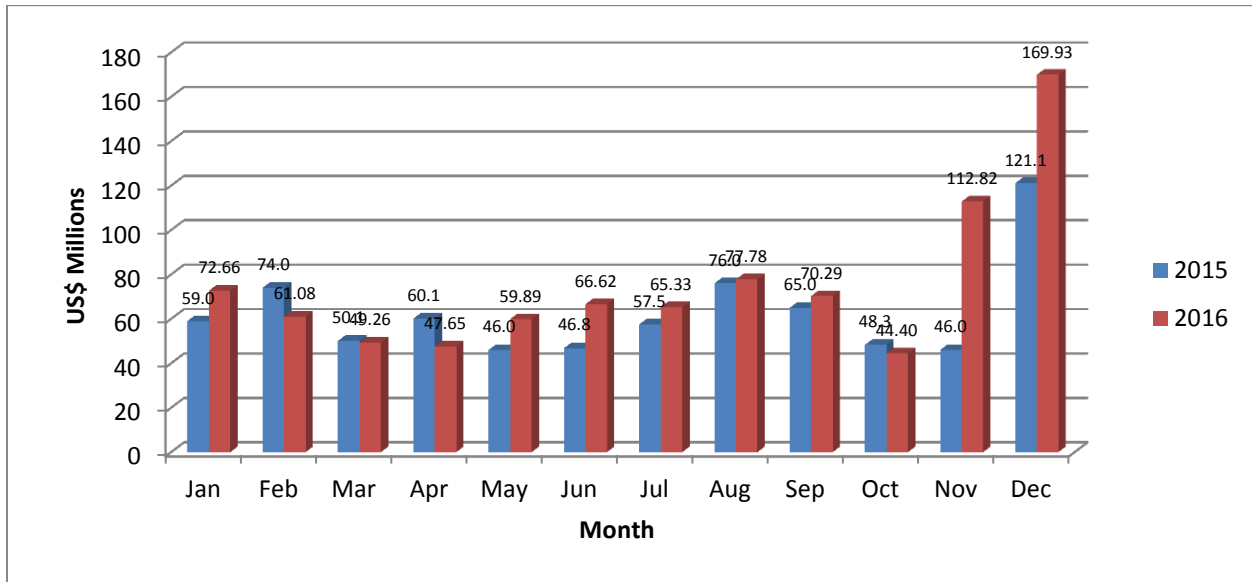
Channel	Satisfaction (Percent)			
	Very dissatisfied	Somewhat dissatisfied	Somewhat satisfied	Very satisfied
International MTO	0.4	2.7	19.2	77.6
Friends in Uganda	0.4	1.6	5.9	25.9
Local MTO	-	0.8	4.7	19.6
Bank	0.4	1.6	9.0	34.1
Friends Abroad	0.4	2.4	3.9	21.6
Mobile money	0.4	2.4	9.0	54.9
Traders	0.4	0.4	2.4	5.1
Post Office	-	-	-	1.2
Self	-	-	0.4	16.5
<b>Grand Total</b>	<b>0.7</b>	<b>3.6</b>	<b>16.8</b>	<b>78.9</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, November and August with US\$169.9 million, US\$112.8 million and US\$77.8 million respectively. When compared to the 2015 position, cash receipts increased by 145.3 percent in November 2016 and 42.3 percent in June 2016, while the inflows for the month of April 2016 declined by 20.7 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. This is especially the case for the Christmas season (November and December).

**Figure 8: Cash Transfers by Month in 2015 and 2016**

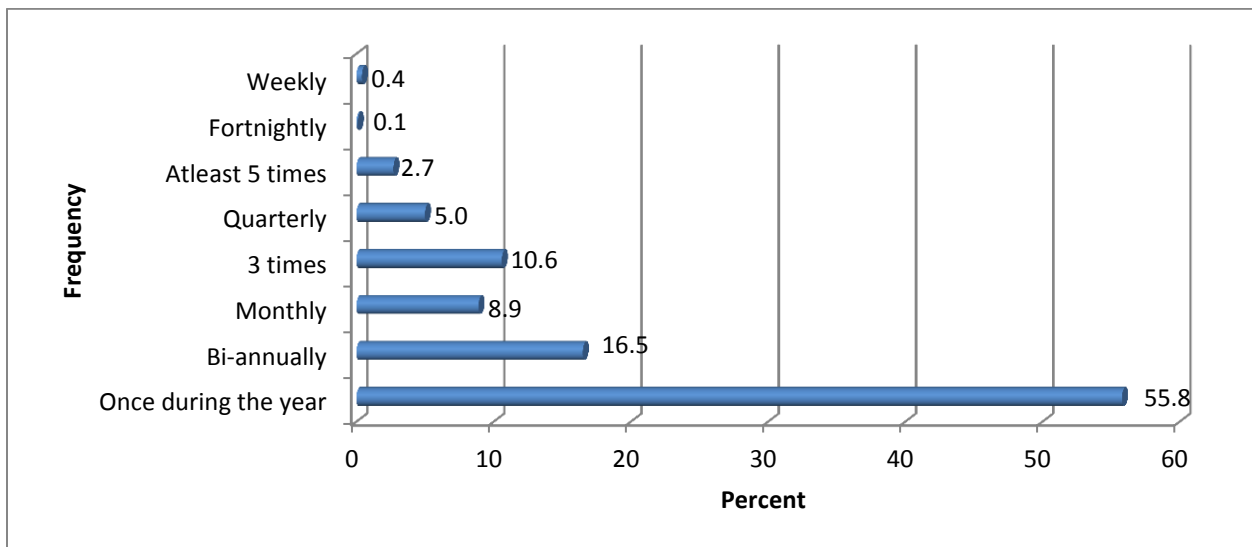


**Source:** Statistics Department, Bank of Uganda

### 2.7.7 Frequency of Cash Transfer Receipts

The findings show that 55.8 percent received cash transfers only once during the year. In addition, 44.2 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 arose 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 health were the main expenditure items on which recipient households spent the funds received in 2016. These expenses accounted for 69.5 percent of total cash receipts in 2016, which is equivalent to US\$624.0 million. Non-consumption expenditures accounted for 24.5 percent, equivalent to US\$220.4 million of total receipts in 2016. The largest share of cash transfers on non-consumption items was spent on business related activities (US\$83.5 million), building works (US\$71.8 million) and land purchase (US\$38.8 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\$53.3 million (5.9 percent), of which US\$46.5 million was to other rural households and US\$6.8 million was to other urban households.

In comparison to the previous year, there was a decrease of 7.6 percentage points in the proportion spent on consumption and an increase of 6.0 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) in 2015 and 2016**

Use	Amount (US\$ Million)		Percent	
	2015	2016	2015	2016
<b>Consumption</b>	<b>578.5</b>	<b>624.0</b>	<b>77.1</b>	<b>69.5</b>
General Household Expenses	241.8	344.8	32.2	38.4
Education	246.2	197.5	32.8	22.0
Health	58.8	55.9	7.8	6.2
Social functions	31.7	25.8	4.2	2.9
<b>Non Consumption</b>	<b>139.2</b>	<b>220.4</b>	<b>18.5</b>	<b>24.5</b>
Building works	41	71.8	5.5	8.0
Business	52.2	83.5	7	9.3
Land Purchase	33.9	38.8	4.5	4.3
Farming	7.9	26.2	1.1	2.9
Savings	3.9	0	0.5	0
Charity	0.3	0	0	0
<b>Transfer to other Household</b>	<b>32.2</b>	<b>53.3</b>	<b>4.3</b>	<b>6.0</b>
Other Rural Household	26.2	46.5	3.5	5.2
Other Urban Household	6	6.8	0.8	0.8
<b>Totals</b>	<b>749.8</b>	<b>897.7</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 item. This information was used to estimate the total in-kind transfers received in 2016.

The total in-kind transfers received in 2016 were estimated at US\$247.8 million, representing an increase of 63.0 percent from US\$152.0 million estimated for 2015.

### 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 estimated at 32.2 percent (US\$79.9 million) followed by North America and Australasia with 25.2 percent (US\$62.6 million) and 15.7 percent (US\$39.0 million) respectively.



All the items received in-kind in 2016 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 transport and communication items, with an estimated value of US\$110.6 million (or 44.6 percent); household and personal items with an estimated value of US\$74.6 million (or 30.1 percent) and clothing & foot wear items worth US\$53.6 million (or 21.6 percent).

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

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

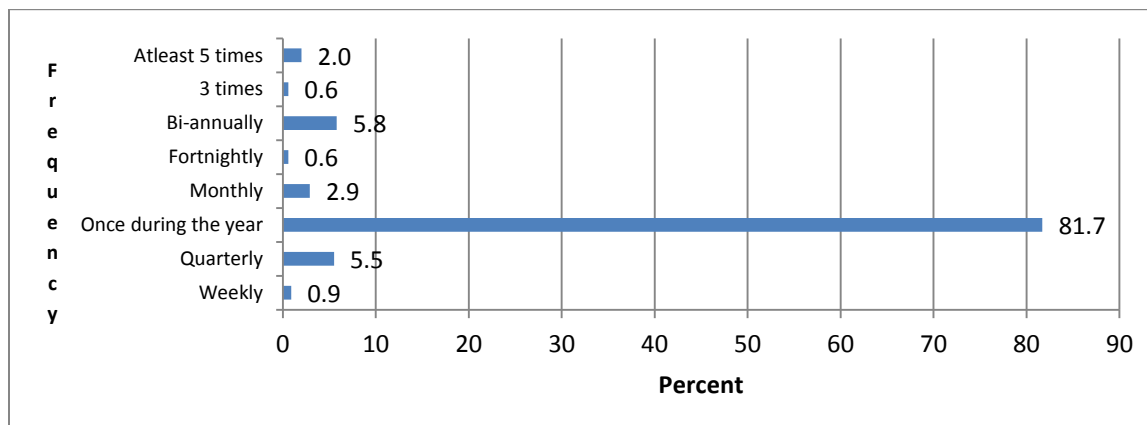
Category of items	Region						Grand Total	Percent
	Africa	Australasia	Europe	Middle East	North America			
Clothing and foot wear	7.4	0.2	24.0	4.4	17.7	53.6	<b>21.6</b>	
Food	6.1	0.0	0.0	0.0	0.0	6.1	<b>2.5</b>	
General equipment	0.2	0.7	2.0	0.0	0.0	2.9	<b>1.2</b>	
Household and personal items	8.8	0.0	35.2	11.4	19.2	74.6	<b>30.1</b>	
Transport and communication	5.7	38.2	18.8	22.3	25.7	110.6	<b>44.6</b>	
<b>Grand Total</b>	<b>28.2</b>	<b>39.0</b>	<b>79.9</b>	<b>38.1</b>	<b>62.6</b>	<b>247.8</b>	<b>100</b>	
<b>Percent</b>	<b>11.4</b>	<b>15.7</b>	<b>32.2</b>	<b>15.4</b>	<b>25.2</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 (81.7 percent) reported that they received items in-kind only once during 2016. This is consistent with findings from earlier surveys.

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



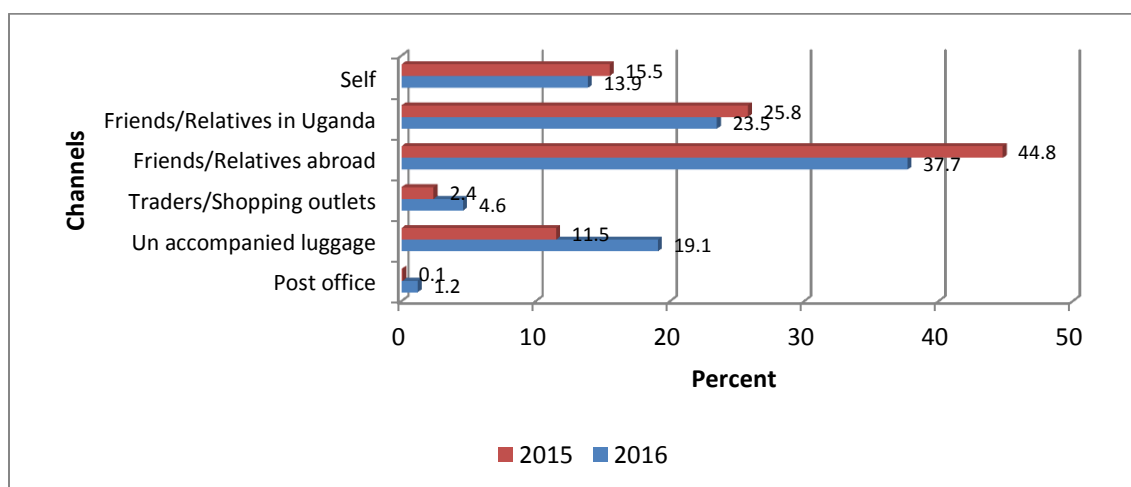
**Source:** Statistics Department, Bank of Uganda

### 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 2016 were friends/relatives abroad, reported by 37.7 percent of respondents; friends/relatives in Uganda, reported by 23.5 percent and unaccompanied luggage, reported by 19.1 percent of the respondents as illustrated in Figure 11. When compared to the results of 2015, there was increased usage of unaccompanied luggage, traders/shopping outlets and post office; while all other channels registered declines.

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



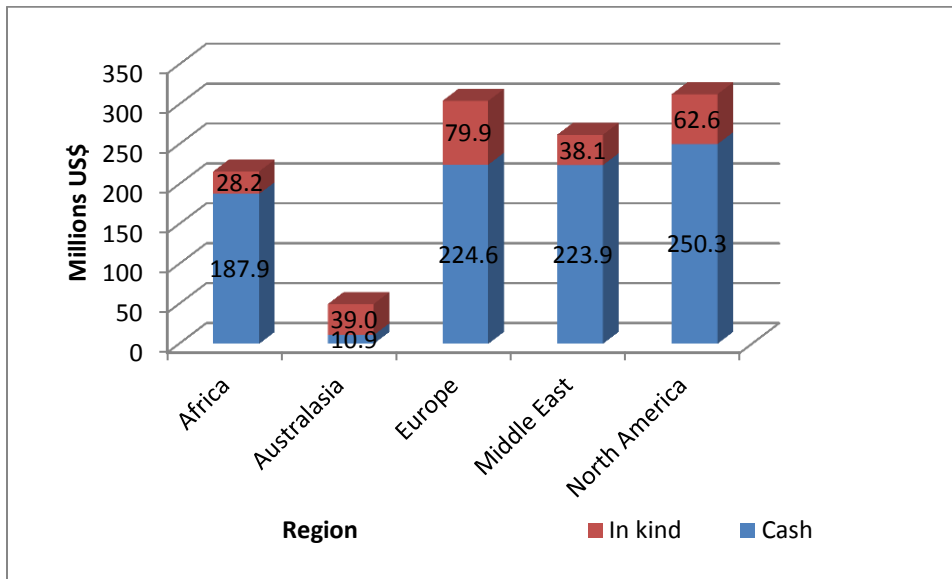
**Source:** Statistics Department, Bank of Uganda

## 2.9 Total Personal Transfers

The estimate for total personal transfers received in 2016 was arrived at as the sum of both cash and in-kind transfers. Total personal transfers received in 2016 were estimated at US\$1,145 million, which is about 4.5 percent of GDP. The amount reflects an increase of 21.3 percent compared to US\$901.9 million estimated for 2015.

North America was the major source of personal transfers accounting for US\$312.9 million or 27.3 percent of total receipts, followed by Europe and Middle East with US\$304.6 million (26.6 percent) and US\$262.0 million (22.9 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 2016 amounted to US\$ 1.1 billion. This was an increase of 21.3 percent compared to the US\$901.9 million estimate of 2015. 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 (Western Union and MoneyGram) and most households (55.8 percent) received transfers only once during the year. The flow of cash personal transfers remained unchanged with high flows during the festive period (November and December) and start of academic terms.

There was a 54.3 percent decrease in the share of personal transfers from Africa to US\$ 216 million in 2016, compared to US\$ 333.5 million received in 2015, largely driven by a decrease in flows from neighboring countries. During 2016, the fundamental drivers of distress migration persisted which led to several people fleeing from South Sudan. On the contrary, there was a 63.8 percent increase in personal transfers received in 2016 from the Middle East to US\$ 262 million compared to US\$ 94.9 million received in 2015.

The expenditure pattern of the funds received remained unchanged from previous surveys, with the largest proportion (69.5 percent) spent on consumption. Personal transfers in-kind increased substantially and were mainly in form of transport and communication (44.6 percent), household and personal items (30.1 percent) and clothing and foot wear (21.6 percent).

The remitters were youthful (65.3 percent), educated (87.4 percent), and the majority (76.8 percent) 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.

Despite the decline in remittance flows to developing countries in 2016 as reported by the World Bank, remittance flows to Uganda increased by 21.3 percent in to US\$ 1.1 billion, largely supported by an increase in flows from the Middle East (63.8 percent), North America (34.4 percent) and Europe (29.1 percent). The increase in personal transfers received from the Middle East is attributed to increased

opportunities for work and government efforts to streamline the labour employment guidelines/procedures for migrant workers destined to this region. To further harness flows from these countries, more focus should be given to policies to address the cost of remitting funds from these regions as well as other migration related issues.

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## Appendices

### Appendix I: Survey Team

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

Characteristics	Percent		
	Female	Male	Total
Age in complete Years			
Less than 20	0.2	0.2	<b>0.5</b>
20-29	10.2	12.9	<b>23.1</b>
30-39	8.2	18.0	<b>26.2</b>
40-49	6.9	13.3	<b>20.2</b>
50-59	4.1	8.1	<b>12.2</b>
60-69	3.6	7.2	<b>10.8</b>
70+	2.7	4.3	<b>7.0</b>
<b>Total</b>	<b>35.9</b>	<b>64.1</b>	<b>100.0</b>

Can Read and Write	Percent		
	Female	Male	Total
No	5.2	1.2	<b>6.4</b>
Yes	30.7	62.8	<b>93.6</b>
<b>Total</b>	<b>35.9</b>	<b>64.1</b>	<b>100.0</b>

Highest level of Education	Percent		
	Female	Male	Total
Attended Primary but didn't complete	6.2	5.6	<b>11.9</b>
Completed Primary	6.0	10.1	<b>16.0</b>
Completed O' level	6.8	12.2	<b>19.0</b>
Completed A' level	3.5	9.3	<b>12.8</b>
Post-secondary	4.3	9.0	<b>13.3</b>
Degree and above	5.9	16.3	<b>22.1</b>
Don't know	0.0	0.2	<b>0.2</b>
None	3.3	1.4	<b>4.6</b>
<b>Total</b>	<b>35.9</b>	<b>64.1</b>	<b>100.0</b>

Activity Status	Percent		
	Female	Male	Total
Employer/ Own Account	20.1	36.3	<b>56.4</b>
Full Time student	0.3	1.4	<b>1.7</b>
Not working and not looking for work	4.9	2.1	<b>7.0</b>
Others (specify)	0.8	0.7	<b>1.5</b>
Paid Employee	8.6	22.9	<b>31.5</b>
Unpaid Family worker	1.2	0.7	<b>1.9</b>
<b>Total</b>	<b>35.9</b>	<b>64.1</b>	<b>100.0</b>

Level of monthly income	Percent		
	Female	Male	Total
N/A	6.1	3.6	<b>9.7</b>
Less Than Shs. 100,000	4.3	4.2	<b>8.5</b>
Shs. 100,000 - 299,000	8.5	14.6	<b>23.1</b>
Shs. 300,000 - 499,000	8.8	15.1	<b>24.0</b>
Shs. 500,000 - 699,000	4.4	11.0	<b>15.4</b>
Shs. 700,000 - 899,000	1.7	5.1	<b>6.8</b>
Shs. 900,000 and Above	2.1	10.5	<b>12.7</b>
<b>Total</b>	<b>35.9</b>	<b>64.1</b>	<b>100.0</b>

## Appendix III: Up-rating Methodology

### Background

The 2016 survey results were used to obtain estimates for both cash and in-kind transfers received during 2016. 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 2016, the most recent Statistical Abstract 2016 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 2016. 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 2016.

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 180,247,800. The count of all households that reported having received in kind transfers during the year was derived as 148.

The average for in kind transfers was estimated as UGX 1,217,891 (See Table 1).

**Table 1: Survey Estimates for In-kind Transfers Receipts in 2016**

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Number of in kind transfers recipients from the sample (HHs)	148
Total in kind receipts from the sample (UGX)	180,247,800
Average in kind transfers per household (UGX)	1,217,891

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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 2016. Total cash transfers received by reporting households amounted to UGX 3,172,422,201. In addition, a count of all households that reported having received cash transfers during the year was derived as 775. The average cash transfers received per household during 2016 was computed as UGX 4,093,448 (see Table 2).

**Table 2: Survey Estimates for Cash Transfers Receipts in 2016**

Number of cash transfers recipients from the sample (HHs)	775
Total cash receipts from the sample (UGX)	3,172,422,201
Average cash transfers per household (UGX)	4,093,448

## Step 3: Deriving the Number of Recipient Households

According to the Uganda Population Projections 2015 to 2020 released by the Uganda Bureau of Statistics (UBOS), the population of Uganda at the end of 2016 was projected to be 36,560,700 persons. Using the average household size of 4.7 persons per household, the total number of households in the country in 2016 was derived as 7,778,872. This number represents a 5.8 percent growth in the total number of households in the country between 2015 and 2016. Applying this growth rate to the 2015 estimates for cash and in kind transfers recipient households yielded the 2016 estimates as 579,850 for cash, and 217,206 households for in-kind transfers. (See Table 3).

**Table 3: Estimates for Recipient Households- Cash and In-Kind Transfers in 2016**

Assumed household growth rate for 2016	5.8 percent	
	Cash	In-kind
Estimated number of recipient households in 2015	548,136	205,326
Estimated number of recipient households in 2016	579,850	217,206

Having derived the average cash and in-kind transfers received per household during 2016 from the survey, and the estimated number of households that received transfers during 2016 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 2016 (see Table 4)

**Table 4: Grossed Up Estimates for Cash and In-Kind Transfers in 2016-Household Head**

	<b>Cash transfers</b>	<b>In-kind transfers</b>
Estimated number of recipient households	579,850	217,206
Average transfers per household	4,093,448	1,217,891
Total transfers received (UGX)	2,373,583,783,064	264,533,005,746
Average exchange rate for 2016 <sup>5</sup>	3,420	3,420
Total transfers received by Household head (US\$)	<b>693,938,464</b>	<b>77,338,592</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 2016 within the household.

Overall, a total of 127 cash recipient households reported 170 other recipients within the household. Similarly, 51 in-kind recipient households also reported 129 other recipients. Based on this information, the average number of other recipients in each household that had more than one recipient was computed as 1.0 for cash and 3.0 for in-kind transfers. The proportions of households with other recipients in the population for 2016 were estimated as 22 percent and 87 percent for cash and in-kind recipients respectively. These proportions were applied to the estimated number of recipient households in the population to arrive at an estimate of households with other recipients. The derived estimates were then used to compute 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

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<sup>5</sup>The exchange rate used is derived as the average of the quarterly exchange rates for 2016.

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 2016-Other Recipient Household Members**

	Cash transfers	In-kind transfers
Number of households with other recipients	127	51
Number of recipients in reporting household	170	129
Average number of recipients per household	1.0	3.0
Estimated proportion of other recipients	22 percent	87 percent
Average received per person in the household <sup>6</sup>	4,093,448	1,217,891
Estimated number of other recipients	170,258	478,872
Total transfers received by other recipients (UGX)	696,942,558,603	583,213,268,233
Average exchange rate for 2016	3,420	3,420
Total transfers received by other recipients (US\$)	203,757,395	170,507,619

### 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 2016**

	Cash transfers	In kind transfers
Transfers received by household head (UGX)	2,373,583,783,064	264,533,005,746
Transfers received by other recipients (UGX)	696,942,558,603	583,213,268,233
Total transfers received (UGX)	3,070,526,341,667	847,746,273,979
Average exchange rate for 2016	3,420	3,420
Total transfers received (US\$)	897,695,860	247,846,211

The total transfers from the estimates amounted to **UGX 3,918,272,615,646** or

**US\$1,145,542,071.**

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<sup>6</sup>It was assumed that each recipient received on average the same amount as the household head.