

Personal Transfers Survey 2015-Preliminary Results

The summary presents preliminary findings of the Annual Personal Transfers Survey (APTS) 2015. The survey organized by Bank of Uganda in collaboration with the Uganda Bureau of Statistics (UBOS) sought to collect data on personal transfers received during the year 2015. It was intended to answer questions about: who sends money/items back home, what is transferred, how it is transferred, and use of the transfers.

The methodology involved a nationwide survey targeting all recipient households in the selected Enumeration Areas (EAs). 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 22nd and April 9th 2016.

Remitters' Profile

The remittance recipient households, were estimated at 548,136 for cash and 205,326 for in kind personal transfers.

The results revealed that the majority of the remitters (32.9 percent) of personal transfers were brother/sister relations, while 19.9 percent and 12.5 percent sent to their parents and spouses respectively. About 1 out of every 5 remitters (20.9 percent) sent transfers to other relatives.

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 graduates and in some cases with postgraduate qualifications. The recipient households 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 while 10.2 percent sent both cash and in-kind personal transfers and 7.2 percent, sent only items in kind.

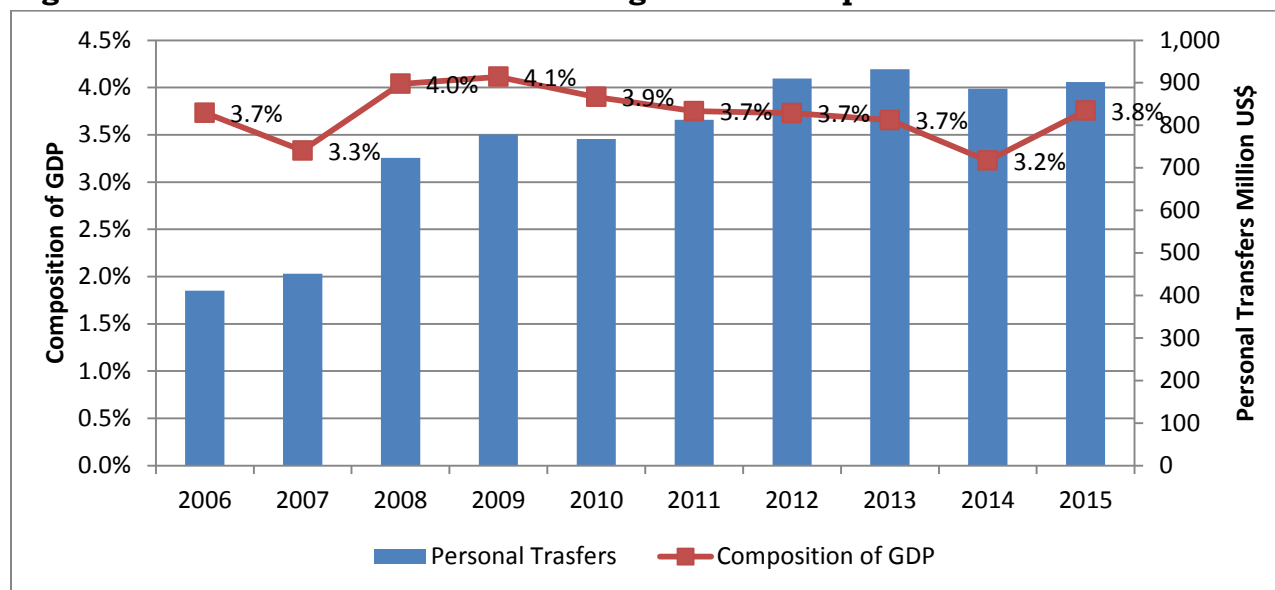
Transfer Channels

Consistent with the survey results of previous years, International Money Transfer Operators (Western Union and Money gram) were the most popular channels as reported 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 which is about 3.8 percent of the GDP. The amount reflects an increase of 1.8 percent compared to the US\$885.9 million estimate of 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 when compared to the estimate of UGX 2,303.2 billion of 2014.

Figure 1: Inward Personal Transfers to Uganda for the period 2006 to 2015



Source: Statistics Department, Bank of Uganda

Cash Personal Transfers

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

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 from Africa, the bulk of these items were received from Europe US\$50.8m (33.4 percent). North America contributed goods worth US\$42.7m (28.1 percent) while US\$27.6m (18.1 percent) came from Africa.

Conclusion

Personal transfers remain an important source of foreign exchange for the country as well as a source of livelihood for a number of households.

Annex: Some Preliminary Results

Table 1: Sample Allocation by Stratum

Region	Urban		Rural		Grand Total		Percent	
	2014	2015	2014	2015	2014	2015	2014	2015
Northern	21	17	24	19	45	36	15	12
Eastern	34	25	25	25	59	50	19.7	16.7
Western	42	32	23	24	65	56	21.7	18.7
Central	51	56	21	22	72	78	24	26
Kampala	59	80	0	0	59	80	19.7	26.7
Grand Total	207	210	93	90	300	300	100	100

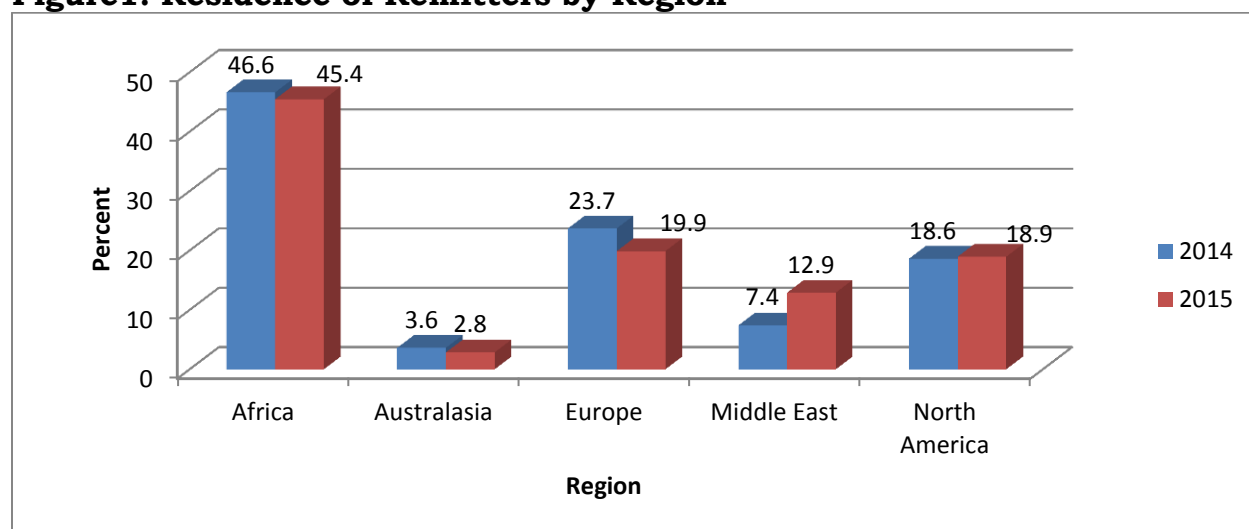
Source: Statistics Department, Bank of Uganda

Table 2: 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
Grand Total	583	638	64	91	647	729	100	100

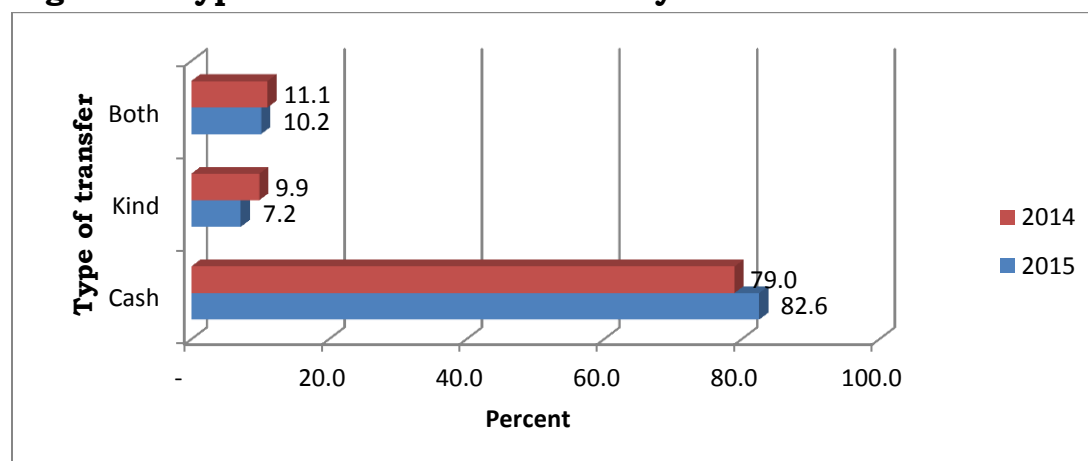
Source: Statistics Department, Bank of Uganda

Figure 1: Residence of Remitters by Region



Source: Statistics Department, Bank of Uganda

Figure 2: Type of Transfers Received by Households



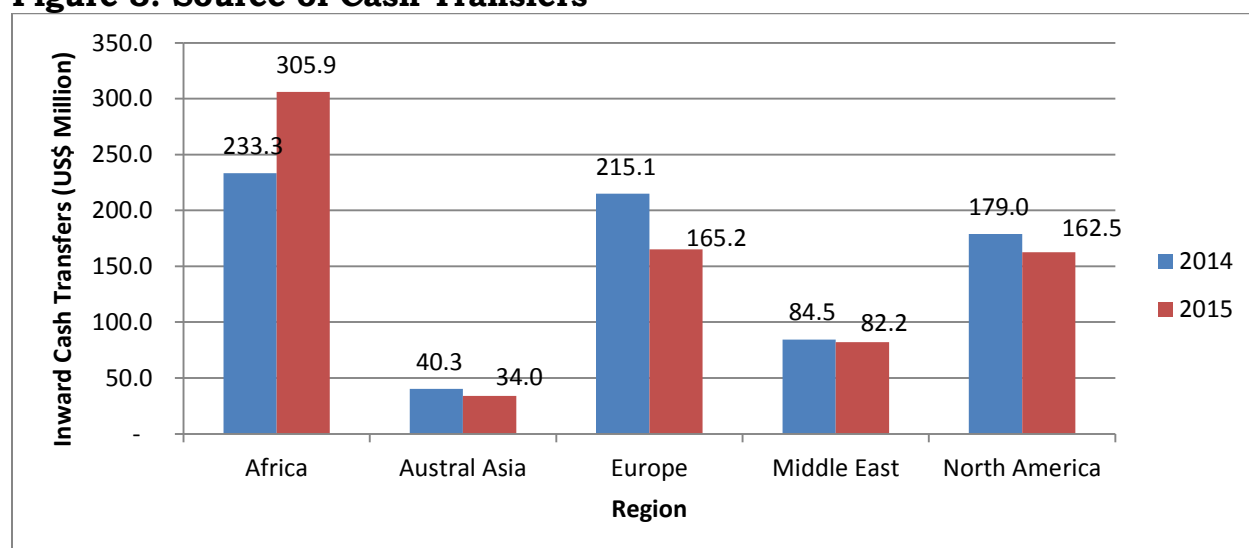
Source: Statistics Department, Bank of Uganda

Table 3: Total inward Transfers 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	34	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
Total	752.2	133.7	885.9	749.8	152.0	901.8

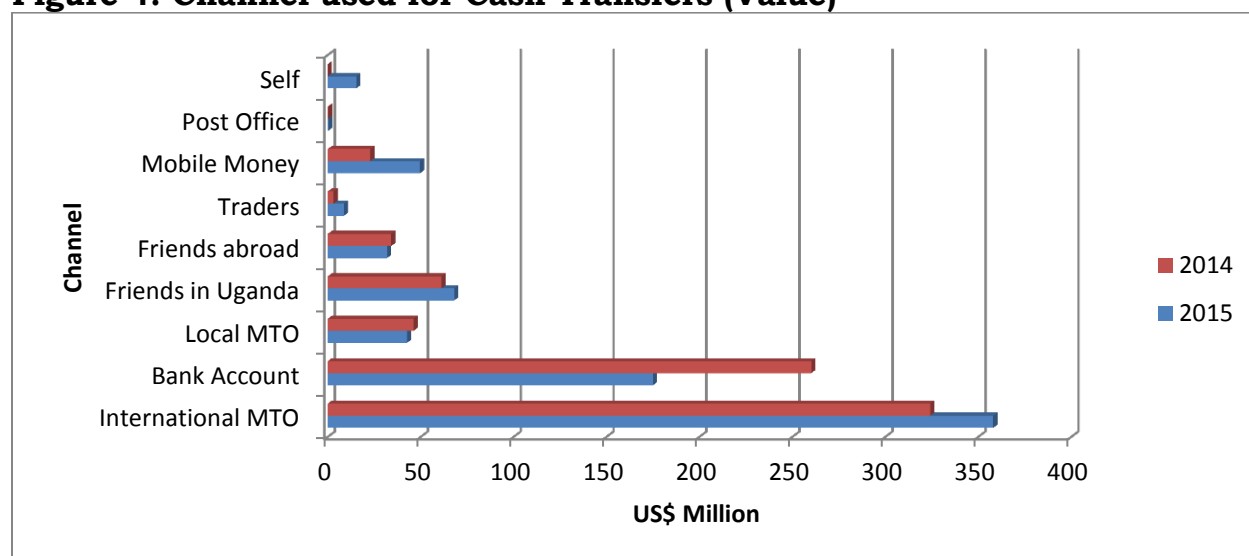
Source: Statistics Department, Bank of Uganda

Figure 3: Source of Cash Transfers



Source: Statistics Department, Bank of Uganda

Figure 4: Channel used for Cash Transfers (Value)



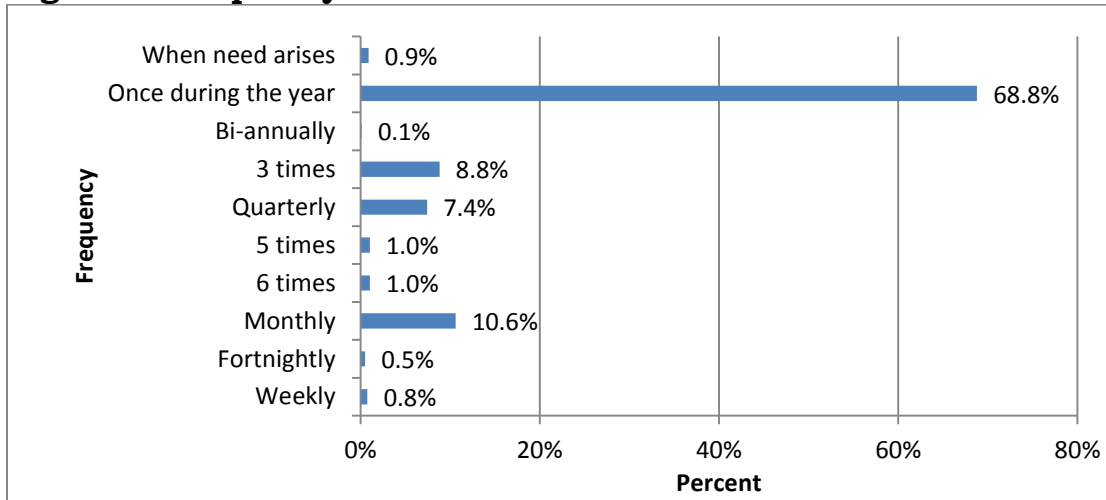
Source: Statistics Department, Bank of Uganda

Table 4: Use of Cash Transfer (Value)

Use	Amount (Million US\$)		Percent	
	2014	2015	2014	2015
Consumption	553.2	578.5	73.5	77.1
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
Non Consumption	167.8	139.2	22.3	18.5
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
Transfer to other Household	31.3	32.2	4.2	4.3
Other Rural Household	9.4	26.2	1.3	3.5
Other urban Household	21.8	6	2.9	0.8
Totals	752.2	749.8	100	100

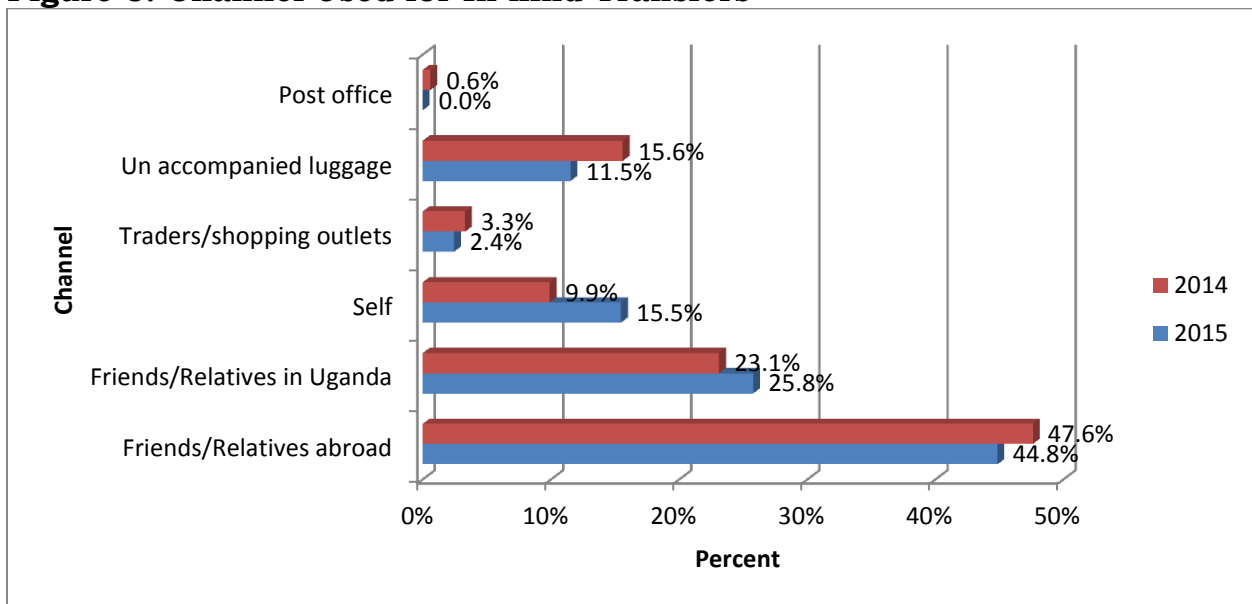
Source: Statistics Department, Bank of Uganda

Figure 5: Frequency of Cash Transfers 2015



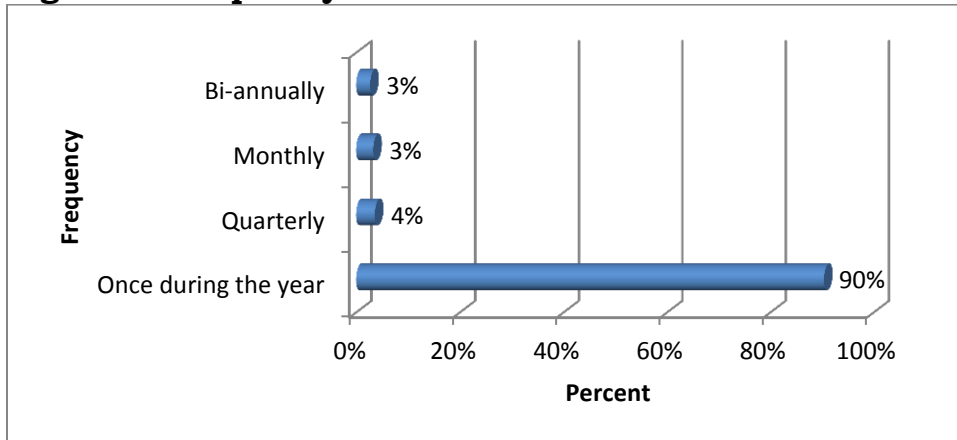
Source: Statistics Department, Bank of Uganda

Figure 6: Channel Used for In kind Transfers



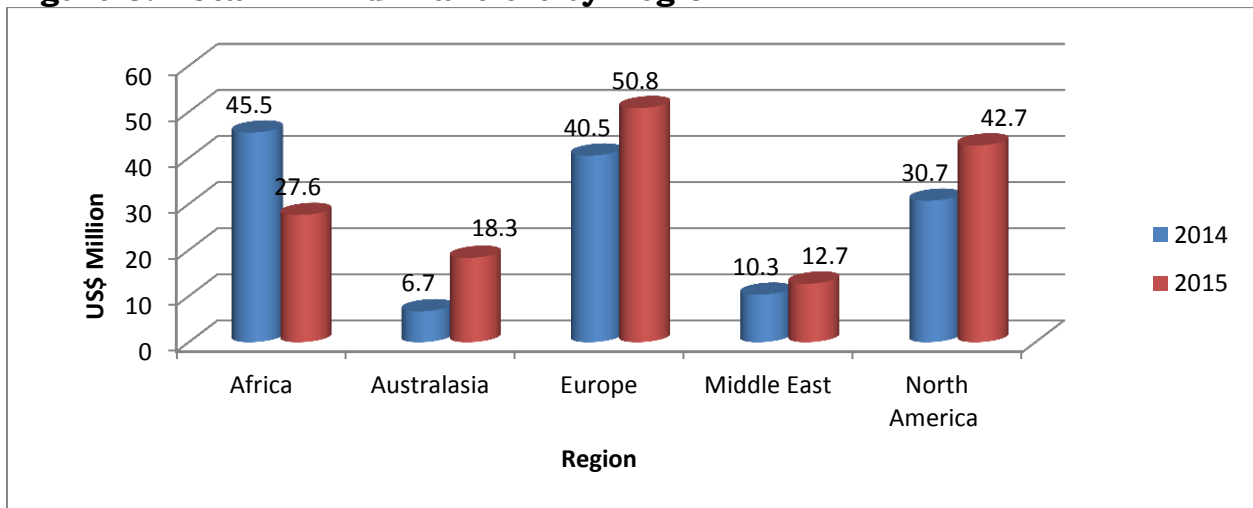
Source: Statistics Department, Bank of Uganda

Figure 7: Frequency of In kind Transfers 2015



Source: Statistics Department, Bank of Uganda

Figure 8: Total In kind Transfers by Region



Source: Statistics Department, Bank of Uganda