

BENDIXEN & AMANDI

World Bank – Remittance Receivers ETHIOPIA

INTRODUCTION

Hello, my name is _____. I am from _____ and we are collecting the opinions of Ethiopians like you for some important research. I would like to ask you about 30 questions. Let me assure you that your answers will be kept completely confidential; they will never be made public. This is a scientific study being conducted by a professional international survey research organization.

SCREENS

1. Can you please tell me your age?

- | | | |
|---------------------------|-------------|-----|
| 1. Less than 18 years old | (TERMINATE) | |
| 2. 18 to 24 | (CONTINUE) | 31% |
| 3. 25 to 34 | (CONTINUE) | 49% |
| 4. 35 to 49 | (CONTINUE) | 11% |
| 5. 50 to 64 | (CONTINUE) | 7% |
| 6. 65 and over | (CONTINUE) | 2% |
| 9. No answer | (TERMINATE) | |

2. Do you have any family members or relatives living in another country outside Ethiopia?

- | | | |
|-------------------------|-------------|------|
| 1. Yes | (CONTINUE) | 100% |
| 2. No | (TERMINATE) | |
| 9. Don't know/No answer | (TERMINATE) | |

3. Have any of your family members or relatives living in another country outside Ethiopia ever sent you money?

- | | | |
|-------------------------|-------------|------|
| 1. Yes | (CONTINUE) | 100% |
| 2. No | (TERMINATE) | |
| 9. Don't know/No answer | (TERMINATE) | |

4. How frequently does your family member or relative send you money?

- | | | |
|--|-------------|-----|
| 1. 12 times a year or more (every month or more) | (CONTINUE) | 6% |
| 2. About 11 times per year (almost every month) | (CONTINUE) | 6% |
| 3. About 10 times per year (every 5 weeks) | (CONTINUE) | 1% |
| 4. About 9 times per year (every 5-1/2 to 6 weeks) | (CONTINUE) | 0% |
| 5. About 8 times per year (every 1-1/2 months) | (CONTINUE) | 1% |
| 6. About 7 times per year (almost every 2 months) | (CONTINUE) | 1% |
| 7. About 6 times per year (every 2 months) | (CONTINUE) | 11% |
| 8. About 5 times per year (every 2-1/2 months) | (CONTINUE) | 5% |
| 9. About 4 times per year (every 3 months) | (CONTINUE) | 33% |
| 10. About 3 times per year (every 4 months) | (CONTINUE) | 17% |
| 11. About 2 times per year (every 6 months) | (CONTINUE) | 19% |
| 12. 1 time per year or less | (TERMINATE) | |
| 99. Don't know/No Answer | (TERMINATE) | |

5. In which country does that family member or relative live – the one that sends you money?

1. United States	42%
2. Dubai / UAE	13%
3. Canada	7%
4. Germany	5%
5. England / United Kingdom	7%
6. South Africa	3%
7. Lebanon	2%
8. Sweden	1%
9. Holland	4%
10. Australia	1%
11. Greece	1%
12. Bahrain	1%
13. Finland	2%
14. Saudi Arabia	2%
15. Italy	4%
16. Israel	2%
17. Other	3%
99. Don't know/No answer	0%

6. Do you receive the money directly or does another member of your family receive the money and you benefit from the money?

1. Respondent receives money directly	(CONTINUE)	100%
2. Another member of the family receives money, but respondent benefits from it	(TERMINATE)	
9. Don't know/No answer	(TERMINATE)	

7. Do you send any of this money to someone else living in another part of Ethiopia?

1. Yes	20%
2. No	80%
9. Don't know/No answer	<1%

8. Overall, how many people benefit from the money you receive from your family member or relative?

1. 1	20%
2. 2	21%
3. 3	24%
4. 4	16%
5. 5	11%
6. 6	3%
7. 7	3%
8. 8	1%
9. 9	<1%
10. 10	<1%
11. More than 10	<1%
99. Don't know/No answer	1%

REMITTANCES

9. What is your relationship to the person who sends you money – is it your father or mother, your sister or brother, your husband or wife, your son or daughter, or another type of family member?

- | | |
|---|-----|
| 1. Father or mother | 7% |
| 2. Sister or brother | 47% |
| 3. Husband or wife | 5% |
| 4. Son or daughter | 10% |
| 5. Aunt, uncle, cousin, niece, nephew or any other type of relative | 32% |
| 9. Don't know/No answer | 0% |

10. For how many years has this family member or relative been sending you money?

- | | |
|-------------------------|-----|
| 1. Less than one year | 2% |
| 2. 1 to 3 years | 56% |
| 3. 4 to 5 years | 16% |
| 4. More than 5 years | 26% |
| 9. Don't know/No answer | <1% |

11. How much money – on average – does your family member or relative send to you each time?

- | | |
|--------------------------|-----|
| 1. Less than \$10 | <1% |
| 2. \$10 to \$50 | 2% |
| 3. \$51 to \$100 | 11% |
| 4. \$101 to \$150 | 28% |
| 5. \$151 to \$200 | 15% |
| 6. \$201 to \$250 | 16% |
| 7. \$251 to \$300 | 9% |
| 8. \$301 to \$350 | 4% |
| 9. \$351 to \$400 | 4% |
| 10. \$401 to \$450 | <1% |
| 11. \$451 to \$500 | 4% |
| 12. More than \$500 | 7% |
| 99. Don't know/No answer | 0% |

12. How do you receive this money?

- | | | |
|---|----------------------|-----|
| 1. At a bank | (CONTINUE) | 31% |
| 2. At a remittance company | (CONTINUE) | 56% |
| 3. In the mail | (SKIP TO Q15) | 0% |
| 4. By a courier | (SKIP TO Q15) | 0% |
| 5. Through the Internet | (SKIP TO Q15) | 0% |
| 6. Through a credit card or ATM card | (SKIP TO Q15) | 0% |
| 7. Through a family member or friend traveling to/from Ethiopia | (SKIP TO Q15) | 13% |
| 8. At a business/organization that your relative sends the money to | (SKIP TO Q15) | 0% |
| 9. By a bus or minibus | (SKIP TO Q15) | 0% |
| 10. Through a mobile phone | (SKIP TO Q15) | 0% |
| 11. Other (Specify:_____) | (SKIP TO Q15) | 0% |
| 99. Don't know/No answer | (SKIP TO Q15) | 0% |

13. If you use a bank or remittance company, what is the name of the bank or remittance company?

1. Western Union	59%
2. Dashen Bank	13%
3. MoneyGram	4%
4. Commercial Bank of Ethiopia	10%
5. Hiberet / United Bank	7%
6. Awash International Bank	2%
7. Wegaghen Bank	2%
8. Dahabshiil	1%
9. Other	2%
99. Don't know/No answer	<1%

14. How satisfied are you with the services of _____ (Insert response from Q13) are you very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?

1. Very satisfied	64%
2. Somewhat satisfied	32%
3. Somewhat dissatisfied	4%
4. Very dissatisfied	0%
9. Don't know/No answer	<1%

15. Are you able to save any of the money that your family member or relative sends to you? (If yes, **PROBE → Approximately what portion of the money do you save?**)

1. Yes, save all of it	(CONTINUE)	3%
2. Yes, save about three-quarters of it	(CONTINUE)	3%
3. Yes, save about half of it	(CONTINUE)	12%
4. Yes, save less than a quarter or it	(CONTINUE)	18%
5. No	(SKIP TO QUESTION 17)	64%
9. Don't know/No answer	(SKIP TO QUESTION 17)	0%

16. Do you deposit the money you save into a savings account at a banks or credit union or do you save it somewhere else?

1. Deposit at a bank or credit union	76%
2. Save it somewhere else	23%
9. Don't know/No answer	1%

17. Approximately what portion of the money you receive do you spend on daily expenses such as food, clothes, housing, utilities and medicine?

1. All of it	34%
2. About three-quarters of it	18%
3. About half of it	18%
4. Less than a quarter of it	15%
5. None of it	14%
9. Don't know/No answer	1%

18. Other than daily expenses, what do you use this money for?

- | | |
|---|-----|
| 1. To buy or build a house or to buy land for a house | 1% |
| 2. To invest in a small business | 9% |
| 3. To pay for the university education of your family | 29% |
| 4. To open a savings account | 4% |
| 5. Something else (Specify: _____) | 4% |
| 9. Don't know/No answer | 52% |

19. How long ago did your family member or relative leave Ethiopia?

- | | |
|--------------------------|-----|
| 1. Less than a year ago | <1% |
| 2. 1 to 3 years ago | 22% |
| 3. 4 to 5 years ago | 21% |
| 4. More than 5 years ago | 56% |
| 9. Don't know/No answer | 1% |

20. How often do you communicate with this family member or relative – the one that sends you money?

- | | |
|-----------------------------|-----|
| 1. Everyday | 1% |
| 2. Once a week | 46% |
| 3. Once a month | 41% |
| 4. A few times a year | 12% |
| 5. Once a year | <1% |
| 6. Very rarely/Almost never | <1% |
| 9. Don't know/No answer | 0% |

ARRANGEMENTS WITH SENDER

21. Which of the following best describes the main reason your relative who sends you money left Ethiopia, was it....(**READ RESPONSES 1 THROUGH 5**)

- | | |
|--------------------------|-----|
| 1. to go to school | 10% |
| 2. to find a better job | 85% |
| 3. for some other reason | 3% |
| 4. for sports | <1% |
| 9. Don't know/No Answer | 2% |

22. Did you make arrangements with this family member – that he or she would send you money – before he or she left Ethiopia?

- | | |
|-------------------------|-----|
| 1. Yes | 13% |
| 2. No | 86% |
| 9. Don't know/No answer | 1% |

DOMESTIC REMITTANCES

23. Have any of your family members or relatives living in another part of Ethiopia ever sent you money?

- | | | |
|-------------------------|-----------------------|-----|
| 1. Yes | (CONTINUE) | 20% |
| 2. No | (SKIP TO QUESTION 25) | 80% |
| 9. Don't know/No answer | (SKIP TO QUESTION 25) | <1% |

24. Is this money that the person earns themselves in Ethiopia?

- | | |
|--------------------------------------|-----|
| 1. Yes, sender earns money | 89% |
| 2. No, money comes from someone else | 10% |
| 9. Don't know/No answer | 1% |

BANK INFORMATION

25. Overall, how do you see your family's personal economic situation in Ethiopia – is your personal economic situation excellent, good, mediocre or bad?

- | | |
|-------------------------|-----|
| 1. Excellent | 3% |
| 2. Good | 78% |
| 3. Mediocre | 15% |
| 4. Bad | 4% |
| 9. Don't know/No answer | <1% |

26. Overall, how do you have a positive or negative opinion of the banks in Ethiopia?

- | | |
|-------------------------|-----|
| 1. Positive | 95% |
| 2. Negative | 2% |
| 9. Don't know/No answer | 3% |

27. Do you currently have any of the following...? (**READ RESPONSES 1 THROUGH 5**)
(Multiple responses allowed – may total more than 100%)

- | | |
|---|-----|
| 1. Bank account | 71% |
| 2. Credit union account | 1% |
| 3. Credit card | 1% |
| 4. Savings account at a SACCO (an organization that requires you to be a member like at agricultural co-op or workplace co-op) | 0% |
| 5. Savings account at a microfinance institution (an organization which mostly lends to members in a group like ACSI and DECSI) | 4% |
| 6. No, none of these | 25% |
| 9. Don't know/No answer | 2% |

INVESTMENTS

Now I am going to tell you about some different financial products that can benefit Ethiopians. For each one, please tell me if you are very interested, somewhat interested or not interested in that type of product for you and your family.

28. A mortgage or loan to buy or build a home – would you be very interested, somewhat interested or not interested in this?

- | | |
|-------------------------|-----|
| 1. Very interested | 60% |
| 2. Somewhat interested | 26% |
| 3. Not interested | 13% |
| 9. Don't know/No answer | 1% |

29. A loan to finance the university education for someone in your family – would you be very interested, somewhat interested or not interested in this?

- | | |
|-------------------------|-----|
| 1. Very interested | 69% |
| 2. Somewhat interested | 16% |
| 3. Not interested | 14% |
| 9. Don't know/No answer | 1% |

30. The ability to open a savings account in a bank – would you be very interested, somewhat interested, or not interested in this?

- | | |
|-------------------------|-----|
| 1. Very interested | 79% |
| 2. Somewhat interested | 15% |
| 3. Not interested | 6% |
| 9. Don't know/No answer | 1% |

31. A loan to finance a business – would you be very interested, somewhat interested, or not interested in this?

- | | |
|-------------------------|-----|
| 1. Very interested | 71% |
| 2. Somewhat interested | 20% |
| 3. Not interested | 9% |
| 9. Don't know/No answer | <1% |

32. Health or life insurance for you or your family – would you be very interested, somewhat interested, or not interested in this?

- | | |
|-------------------------|-----|
| 1. Very interested | 56% |
| 2. Somewhat interested | 20% |
| 3. Not interested | 23% |
| 9. Don't know/No answer | 1% |

DEMOGRAPHICS

33. What is your approximate total monthly household income – not including the money you receive from your relative in another country?

- | | |
|--|-----|
| 1. 1000 birr or less (\$60 or less) | 9% |
| 2. Between 1000 and 3500 birr (\$60 - \$220) | 47% |
| 3. Between 3500 and 5000 birr (\$220 - \$310) | 12% |
| 4. Between 5000 and 10000 birr (\$310 - \$625) | 23% |
| 5. 10000 birr or more (\$625 or more) | 2% |
| 99. Don't know/No answer | 8% |

34. What is the highest level of education that you have completed?

- | | |
|---|-----|
| 1. None, and I do not know how to read or write | 1% |
| 2. None, but I know how to read and write | 1% |
| 3. Some primary school | 3% |
| 4. Completed primary school | 2% |
| 5. Some secondary school | 12% |
| 6. Completed secondary school | 16% |
| 7. Some university studies | 24% |
| 8. Technical school | 3% |
| 9. University graduate | 36% |
| 10. Graduate or professional degree | 3% |
| 99. Don't know/No answer | 0% |

35. Do you own a mobile phone?

- | | |
|-------------------------|-----|
| 1. Yes | 94% |
| 2. No | 6% |
| 9. Don't know / Refused | 0% |

Thank you very much for participating in our survey.

CODE ADDITIONAL DEMOGRAPHICS

A. Gender

- | | |
|-----------|-----|
| 1. Male | 44% |
| 2. Female | 56% |

B. Region

- | | |
|----------------|-----|
| 1. Gergi | 31% |
| 2. Mexico | 5% |
| 3. SNNPR | 13% |
| 4. Saris | 6% |
| 5. Bole | 37% |
| 6. Addis Ababa | 8% |
| 7. Lancha | <1% |

C. Urban / Rural

- | | |
|----------|-----|
| 1. Urban | 35% |
| 2. Rural | 65% |